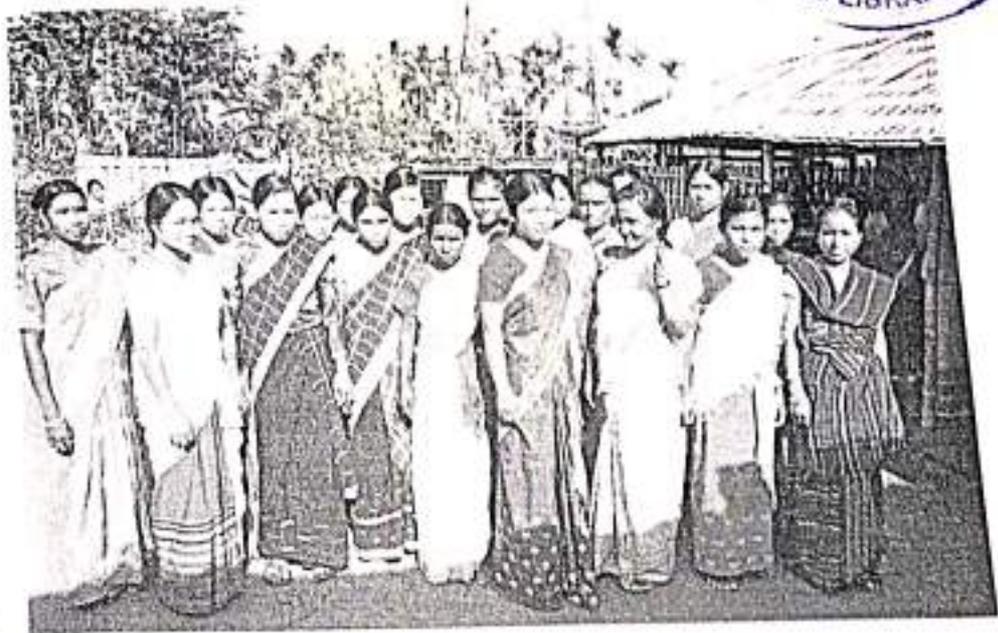


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Impact of Self Help Groups  
(SHGs) on the Status of  
Women in North Eastern  
Region

A Report



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## **Executive Summary**

The role of women in our society is determined and guided by the prevalent socio-cultural practices and value. Women normally take up activities connected with the family throughout the day ranging from house cleaning, collecting drinking water, cooking, tending domestic animal and looking after children and so on. So far as income generation role is concerned, women participate in a number of activities within and outside family.

Self Help Groups (SHGs) are fast emerging as a tool of socio-economic empowerment of the poor women especially in rural areas. SHGs are voluntary, democratic, homogeneous group of 15-20 women drawn from the same socio-economic background. The groups meet regularly, take its own decisions, maintain its record and have access to its own fund. Thus the SHGs are viable alternatives to achieve the objectives of rural development.

In the north eastern part of our country women are playing very important role in economic development. Almost all the economic activities of the region are shared by women. They have established many SHGs and engaged themselves in income generating activities. Process of formation of SHGs is going on, but no concrete study has been carried out to see the impact of these SHGs on the status of women in this region. Keeping this view in mind, the present study was conducted with the objectives to : study the criteria for selection of the beneficiaries including their socio-economic background; study the social mobilization process and management of thrift of the SHGs in

NE region; find out the type of activities undertaken by the SHGs and problems they have been facing; find out the linkages of SHGs with other developmental programmes; to study the impact of SHG activities on the status of women specially in terms of economic, political and social empowerment.

The study was conducted in four States of North Eastern region i.e. Assam, Manipur, Sikkim and Tripura. The data for the study was collected through the multi-stage stratified random sampling method. For collection of data, schedules were filled up for two categories (Schedule for President/ Secretary and schedule for Group member: 200 each) seeking relevant information from the members.

The major findings and conclusion of the study are presented in the following paragraphs.

#### **Socio-Economic Profile of Respondents:**

It was found in the study that majority of respondents (60%) were young between 18 to 35 years and majority of them were married (83.5%). Most of them were educated up to high school (36.5%) followed by primary (21.5%) and middle school (21%). Only 9.5 percent of respondents were illiterate. About 31.5 per cent of the respondents were from general category, followed by OBC (26.5%) and schedule caste (24%). The inclusion of schedule tribe in these SHGs was very low (11%). As far as occupation of the family members of respondents is concerned, bulk of them were involved in petty business like tea, pan, tamul, cigarette or vegetable sellers.

## **Ownership, Selection and Decision Making Capabilities of SHGs**

Most of the SHGs (65.5%) were initiated and established by government agencies. NGOs have also played an important role in forming the SHGs especially in Manipur (47.5%) and Tripura (42.5%). In Assam, 27.5 per cent of SHGs were established by village women themselves.

As far as criteria of selection of SHG member is concerned, at initial stages about 51 per cent of the members were selected from BPL category. Related experience or ability in particular work (handicrafts, floriculture, handlooms, dairy etc) was also a criterion in 37 per cent cases.

Decision making is an indicator that is related to the status of women. It was revealed in the study that 75.5 percent of respondents take the decision in respect of inclusion of member in their respective groups. Thus, it may be stated that women members of SHGs have the ability to take decisions.

A majority of SHG members (34%) were engaged in handlooms followed by agricultural activities (12%). It was surprising to know that 15 per cent of total SHGs were not engaged in any kind of productive activity while 12 per cent have engaged themselves in inter loaning.

## **Mobilization of SHGs**

It was revealed in the study that, while 67 percent of the SHGs organize monthly meeting, 24.5 percent organize it weekly. Most of the SHG members (97.5%) attend these meetings. The level of participation was highest in Manipur (100%) followed by Assam (98.8%), Sikkim (97.5%) and Tripura (92.5%). Selection of executive members is done through democratic way as 98.5 per cent of SHG members select their president or secretary by election.

Though 65.5 percent of SHGs have been formed by government departments, yet, only 26.5 per cent have been linked with the government programmes. State wise data shows that, Sikkim is the state where 87.5 percent of the SHGs are linked with government's programme followed by Manipur (32.5%). Assam and Tripura have the least linkages i.e only 5 and 2.5 per cent respectively.

It was revealed in the study that SHG Women members have made their endeavour in community mobilization to some extent i.e about 31.5 percent. In Tripura, 55 per cent of the total respondents are mobilizing the community, followed by Sikkim (30%), Manipur (25%), Assam (23.8%). The women have collectively achieved many things like putting an end to illicit liquor, water crisis and conducting medical camps, etc.

The study indicated that the concept of federation is not very popular in N.E region as we see only eight per cent of SHGs are affiliated either with federation or to cooperatives. In Assam and

Tripura not a single SHG (under this study) was associated with federation. Whereas, in Manipur and Sikkim this percentage was 22.5 and 17.5 respectively. Thus, it may be stated that the NGOs or Government agencies should federate the SHGs as this is the need of time.

### **Earnings, Savings and Management of Thrift/Credit**

The data revealed that before joining the SHGs, 51 per cent of the respondents' individual income was nil; 33.5 per cent had their monthly income less than Rs.600/-. But during the time of investigation 'nil income' was reported by only 15 per cent of the respondents. Twenty - three per cent of the respondents stated their monthly individual income to be between Rs. 500/- to 999/- and 18 percent indicated it between Rs.1000/- to 1499/-. Eight per cent of the respondents have their individual monthly income even more than Rs. 2500/-.

The savings of the SHG members is regularly and bank linkages are very good. In inter loaning the rate of interest varies from 2-4 per cent. Most of the SHG groups do not find any problem in recovery of loan. In Sikkim this percentage is hundred followed by Assam (98.8%), Tripura (97.5%) and Manipur (85%). This is a positive aspect which indicates the honesty, sincerity and dedication of women of North Eastern region towards their work and groups and it will certainly empower them socially and economically.

In this study we found that training aspects have been given least priority both by Government agencies or NGO sector. Due to this

reason women are unable to cope with new dimensions in respective field, which is hampering their production and marketing also. There is an urgent need to provide skill specific training to these women members so that they can face new challenges in the market. It may be further stated that training would facilitate the better utilization of money in a productive enterprises for maximization of benefits which will accrue larger saving.

### **Political Empowerment**

It was revealed that only one - third of the total respondents are involved with PRI and majority of them are neutral to local Panchayat politics. If we further analyze this state wise, in Tripura 17.5 per cent of the respondents are involved with PRI, whereas in Assam not a single respondent is associated with Panchayat politics. Thus we can say that in N E region, process of political participation among SHG members is quite slow, contrary to that they are concerned with their day to day work. Further, it was found that only 11 per cent of the respondents are affiliated to political parties and it could be stated as very low percentage. Tripura is the only state where maximum number of respondents (35%) is directly affiliated to political parties whereas in Sikkim this percentage is only ten.

### **Perceptions of members about SHG**

The study revealed very positive and important aspect, as 98 percent of respondents think that after joining the SHG their status has certainly raised. In Manipur and Sikkim all the respondents felt

that their status in the society was raised. After joining the SHGs they are respected in the family and they have a say in the community. Most of respondents (95 %) stated that now they are confident in solving the problems of community. In focus group discussion it was also observed that women are now very much confident in Bank work, meeting with officers and tackling the social problems. This confidence level was found highest in Sikkim and Tripura followed by Assam and Manipur. Thus it may be stated that formation of SHGs has certainly benefited to the women members of North Eastern Region.

### **Major Recommendations**

The major recommendations drawn from the study are as follows.

- a. Inclusion of most needy women such as widow and separated should be considered specifically in group formation for SHGs, as, the present study found that representation of these women is almost negligible.
- b. Scheduled Tribes represent a sizeable portion of population in this region but the percentage of their membership in SHGs is comparatively low. NGOs and Government departments should try their best to reach these women to maximum extent.
- c. In Assam the contribution of NGOs in forming the SHGs is not up to the satisfactory level, they should take a lead to mobilize the women member in forming the SHGs, so that women members can play a vital role in social, economic and political field.

- d. Though most of the SHGs were formed by government agencies yet there is a great need to establish linkages between SHGs and government programmes. In Tripura and Assam linkages are very poor.
- e. Women SHG members can play very important role in mobilizing the community but this study reveals only one third women members of total respondents are engaged in this process, so there is a need of training to SHGs members from NGOs or Government functionaries for the involvement of SHG members in community mobilization in NE region.
- f. It was revealed in the study that concept of federation/cooperative among SHG members is not known in NE region. As federation can better negotiate the collective interests of SHGs also it can articulate SHG concerns at different levels, the Government and NGOs should take initiatives for making the cluster and federation of the SHGs.
- g. As 15 per cent of the SHG members are not doing any productive activity, sincere effort should be made by government agencies / NGOs to link them with income generating activities. Mere formation of SHGs will not yield too much fruitful results.
- h. Adequate training of SHG members in respect of selection of activities to be undertaken, common problems and ways/technique to resolve, maintenance of Account, membership drive etc. is

# Chapter- One

## Introduction

## Introduction

Poverty eradication efforts in India are being made since the beginning of Five Years plans. Several programmes and schemes have been launched with sincere commitment to alleviate poverty. With the changing needs of time, anti poverty efforts have been revamped and restructured to make them more effective and people oriented. One such example is merging the self employment programmes like Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM, Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS) in one single programme renamed as Swarnjayanti Gram Swarajgar Yojana (SGSY). Merging of Wage Employment Programme like Jawahar Gram Samridhi Yojana (JGSY) and Employment Assurance Scheme (EAS) in one single Mega scheme renamed as Sampurna Gramin Rozgar Yojana (SGRY) is another major development. It is quite apparent that the Government is committed to make these programmes more focused and holistic by aiming to create sustainable assets for long term benefits.

The concept of SHGs is based on the main principle of - for the people, by the people and of the people. .SHGs are considered as the most powerful means to strengthen the socio economic development of people through integrated approach. It is treated as a platform to provide opportunities to its members for overall development through group efforts. There is an exhaustive list of goals to be achieved through self help programmes such as developing saving habits, credit

for consumption and productive purposes, opportunities for entrepreneurship, functional literacy, developing leadership qualities, gender sensitivity, and awareness about the socio – political and economic issues to the extent of initiating development programmes by the women. SHGs are potential source to empower and institutionalize participatory leadership among the marginalized and to identify, plan and initiate development activities.

Participation of women in SHGs makes a significant impact on their empowerment, both in social and economic aspects. Thereby it has come to the centre stage of these systems of the society. Movements from above and below have actively engaged women and others in pursuing the problems of women for decision making and implementation. As a result, not only has the issue of women been brought to the forefront but the women themselves have come to that space for redressing their problems on their own with the help of available support structure. After the reform initiatives for the globalization of the economy, the challenges of inequality and the feminization of poverty have been unequivocally exacerbated. So the women's groups have started discussing the financing for development and they have started demanding specific allocation of resources for women's development.

SHGs are fast emerging as a tool of socio economic empowerment of the poor women especially in the rural areas. This is a small body formed by the women for meeting their specific objectives, particularly credit. It is managed by the rules and regulations formed by them and functions on democratic principles. In SHG, it is assumed

that: 1) all poor households need to save and have the inherent capacity to save small amounts regularly; 2) easy access to credit is more important than cheap subsidized credit which involves intricate bureaucratic procedures; 3) the poor are the best judge of their credit needs before its linkage with any financial institutions; 4) credit discipline is imbibed among the members by loaning own savings within the group. SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found that the members of SHGs, offer to these user groups organizational base, large resources, and access to modern technology leading to employment and income generation.

SHGs are voluntary, democratic, homogeneous groups of 15 – 20 persons drawn from the same socio – economic background. These groups may select their own leader and also fix the tenure for such leadership. The group should meet regularly, take its own decisions, maintain its record and have access to its own fund. Thus, the SHGs are viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. They generally save some amount which may be from Rs.20 to 100 per month in general. The group rotates the fund to the needy members for various purposes at a specific interest rate. As the repayment is almost cent per cent and the recycling is very fast, the saving amount increases faster owing to the accumulation of income from interest. Saving habits helps the members to escape from the clutches of moneylenders. It also helps for the empowerment of women and builds confidence in them that they can stand on their own feet. After the group stabilizes over a period of six months to one year in the

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management of its own fund, it conducts regular meetings, maintain savings and give loans to members on interest. The SHGs are being linked with the banks for the external credit under the projects of rural development.

SHG enables the Group Member to become self reliant and provides a forum for discussing their socio – economic problems, developing decision making capacity and leadership qualities among members and equipping women with the basic skills required for understanding transactions. The SHG holds the power and provides strength and acts as an antidote to the helpness of the poor. It may be recalled that the role of SHG in eradication of poverty was stressed by the United Nations in 1977 to generate self-employment and contribute to achieving empowerment especially for women. The momentum generated by the major UN conference and summits which through its declaration and plan of action launched a nine year global campaign to reach 100 million of the world's poorest families and especially women by the year 2005.

The Ministry of Women and Child Development is committed to the welfare and development of women by empowering them through effective integration and convergence of existing services, financial and human resources, and infrastructure in both women specific and women related sectors. With a view to fulfilling such commitment the Ministry has been implementing various schemes such as Rashtriya Mahila Kosh (RMK), Support to Training and Employment Programme (STEP), Swayamsidha, Swa Shakti, and Swalamban etc.

## **Historical Background of SHGs**

The basis of SHGs has existed in rural society of India much prior to the period when rural planners formulated this concept. In India, the concept of SHGs can be traced back to the Gandhian Gram Swaraj movement. It is mainly concerned with the poor and it is of the people and for the people. The genesis of these could be traced to "nutritional aid" in Indian village community. In traditional rural societies, self help takes various forms. So, self help in essence is a form of cooperation. Mahatma Gandhi, the father of the nation highlighted the same concept and stressed on self help aspect in his sevagram project during 1921.

During late 1930, the self help group concept got extended to the areas of emotional and physical disabilities also. Federations of small groups oriented to assisting fellow sufferers of diseases, compulsions and interpersonal problems swelled in the United States during 1970s.

Barish (1971),<sup>3</sup> while reporting about historical background of SHGs, described that the earliest group specifically as a self help group was formed in the early 1800s. It was very interesting to note that six drinkers pledged to abstain from drinking and tried to involve other drinkers in order to reform them also. Towards the end of the nineteenth century, the settlement house movement began where by a member of neighbourhood helped newcomers to adjust to their environment. In California Small citizens' groups were emerged during 1931 as a result of cooperative self movement to combat unemployment. These were the cooperative self help associations. It helped them a lot to exchange labour of the members for fuel, fish,

vegetables and other necessities. These associations worked on the philosophy of "rehabilitation through self help". These cooperatives grew and helped their members to maintain self respect, independence and morale and also helped them to fight the stigma of the pauper's oath.

Oommen (1977),<sup>18</sup> emphasized the women's movement and groups to recognize the importance of empowering women. He also defines social movement "as an institutionalized collective action, guided by an ideology and supported by an organizational structure". This social movement can aim at reforms and revolutionary change in every sphere in life and in basic values.

Arunachalam (1988)<sup>2</sup> reiterated that the activities of Working Women's Forum (WWF) of Madras through the process of unionization and provision of credit, health and employment services could strengthen women and prepare them to fight together the bureaucratic constraint. Political pressures enforce management action and empower themselves through awareness, leading to a better quality of life of the people.

Fernandez (1995)<sup>10</sup> reiterated that the basis of the self help group exists prior to any interventions. A common bond like caste, sub – caste, blood kinship, community and place links the members. Governments or Banks must have the experience to identify these natural groups which are commonly called "Affinity Groups" – what links together the group members, therefore, is not primarily the need for credit, but a "capital stock" of relationships built on mutual trust and confidence, degree of social and economic homogeneity and on the gut

feeling of its members that the group offers the best opportunity to realize their talent and often aspired to develop economically and socially without creating social tensions locally, with which they can not cope.

The draft development of the Third Preparatory Committee, New York, 16 – 27 January, 1995 has emphasized in point 23.0, its focus on empowerment as "recognize that empowering people, particularly women, to strengthen their capacities is a main objectives of development; and its principal resources". Empowerment requires the full participation of people in the formulation, implementation and evaluation of decisions that determine the functioning and well being of our societies.

Support Activities for Poor Producers of Nepal (SAPRROS-Nepal) (1977) considered the SHG as the grass root level institutions which would be self sufficient so that the people at the local level will be able to acquire know - how of self – governance and manage community affairs of their own.

Paul (2002) <sup>21</sup> states that women development is directly related to national development. The effective management and development of interest, skills and other potentialities are of paramount importance. It could be well ascertained that women's development could be achieved by empowerment, which thereby enables women to be the agents of social change. Organizational behaviour is the key to women's empowerment. Women's organizations provide them a platform to discuss helplessness in their own society. In this process, the women

not only identify their problems, but also become aware of their innate capacities in order to raise their status in the family and in the society

The origin of SHG in its present form can be claimed to be the brainchild of Grameen Bank of Bangladesh in the year 1975. It helped to erase the myth that "credit is the privilege of few fortunate people". The Grameen Bank, Bangladesh now has 1050 branch offices in 35,000 villages. It has two million customers and 94 per cent of them are women. Recovery performance in this Bank is 99 per cent. This is due to mutual trust and accountability. The impetus of the present day SHG movement may be attributed to the success of the Grameen Bank (Yunus).<sup>40</sup>

Qazi (1999)<sup>28</sup> reported that SHGs have been functional in 52 countries like Bangladesh, Malaysia, Korea, Philippines and Indonesia for a long time. In fact, the SHG approach has stabilized into a national programme in Bangladesh and has shown remarkable results in poverty alleviation. In India, this approach has been extensively used by the voluntary agencies for a long time, but incorporated in the conventional development programmes only in the present decade.

In India soon after independence, there has been a serious effort on the part of Government to improve the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal of rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the society is an unparalleled achievement of the Indian banking system. The main emphasis in the spread of the

banking network and introduction of new instruments and credit packages and programmes was to make the financial system responsive to the needs of the weaker sections in the society comprising small and marginal farmers, rural artisans, landless agricultural labourers and other small borrowers falling below the poverty line.

Considering the immense potential of SHGs in meeting the development aspirations of the un reached rural poor, National Bank for Agriculture and Rural Development (NABARD), the apex development institution with exclusive focus on integrated rural development, supported and funded in 1986-87, a Mysore Resettlement and Development Agency (MYRADA) sponsored action research project on Savings and Credit Management of Self Help Group. Therefore, in collaboration with some of the other member institutions of Asia Pacific Rural and Agricultural Credit Association (APRACA), NABARD undertook a survey of 43 NGOs spread over 11 States in India to study the functioning of SHGs and possibilities of collaboration between banks and SHGs in mobilization of rural savings and delivery of credit to the poor.

Encouraged by the results of the studies of SHG experiences, NABARD in consultation with Reserve Bank of India (RBI), Commercial Banks and NGOs, launched the pilot project of linking SHGs with Commercial Banks in 1991 -92 and issued detailed guidelines in February, 1992. RBI advised Commercial Banks to extend finance to SHGs as per NABARD guidelines. Subsequently, the linkage project was extended to Regional Rural Banks (RRBs) and Cooperatives.

## **Linkage between Banks and SHGs**

The National Banks continue to provide 100 per cent refinancing to banks at an interest rate of 6.5 percent annum. Other support measures provided include facilitating training of bank officials and field staff of NGOs, federations of NGOs and other related institutions through financial assistance and faculty support. Women SHGs constituted about 84 percent of the total groups linked in our country. The southern region continues to dominate the linkage programmes with a share of 65 per cent, followed by western region (11%), Eastern (11%), Central (10%) and Northern regions (3%). Andhra Pradesh, Karnataka and Tamil Nadu States have taken the lead in promoting SHGs and in establishing Bank – SHG linkage. The bank linkage is generally established after the successful functioning of individual groups for about six months to a year (Sreeramulu, G. 2006).<sup>28</sup>

## **Stages of Group Formation**

Various experiments reveal that there are four stages in process of promotion of SHGs.

### **A. Forming Stage**

This is the first stage during which the facilitators (NGO etc) explain the concept of Self Help Groups to women members. After listening to this concept, women usually say that they are prepared to form a group. They give their names but it is observed that there exists an innate fear and anxiety. Some come forward to give their contribution on the same day and some others after two or three

meetings. It takes one week to three months time between their first meeting and first lending. The group is trained to maintain their accounts. Each member gets her pass book from the group for ready reference. The member chooses a name to identify their group.

#### B. Storming Stage

In this stage, a lot of queries arise in the minds of the members of SHGs. The hidden anxiety and fear flare up. The conflict between the individual interest and group interest happen to flash. The members tend to argue with the organizers that their savings will have to be distributed to them after a said period of one year or so. When the members are told that the self help group is a continuous process, some of them may withdraw their membership claiming their contributions.

In certain group meetings, elderly women may raise a query like this, "I am getting old, if something happens next year what will be the benefit for me?" This is a crucial stage for NGOs that the members are clearly educated that the SHG has been organized not like a chit fund group which will be wound up after a certain period, sharing their savings and profits. The members are appraised that the group's growth is a continuous process which can run not only all through their lives but even by generations if they wish. Any problem will have to be solved only through the decisions of the members themselves and not by the organizers. In this stage the group members are ensured that everyone is the owner of the group and not a nominee by the NGO or any outsider. The members have their sole authority to decide as to what to make as by-laws, whom to select as members, how much to

contribute, how long to contribute, how much to lend to each individual, how to settle the accounts if any untoward incident happens to any individual, what welfare activities are to be undertaken for the village etc. SHG members are enlightened what self help means and why it is the best.

#### C. Norming Stage

In this stage, members get a chance to internalize the concept of self help groups. In the process of discussions in the group meetings, interactions, contributions, savings and lending, a mutual trust is being built and established among the members. Once the sense of being together is enjoyed by the group they tend to speak good about the groups to others. Group morale and group dynamics are found emerging. Collective decision making gains prominence.

#### D. Performing Stage

Both the task and the maintenance functions of the group are clearly realized by the members of the group at this stage. Saving, lending and recovery activities go on smoothly with a sense of implied responsibility on the part of the members. They approach the bankers for further credit assistance. Family as well as village problems are discussed. Social obligations of the group are found articulated. They widen their hopes and thoughts that the group can surely be a tool for achieving socio economic development through income generation and empowerment through collective action. At this stage the group matures to function on its own.

## **Status of Women: Global Scenario**

India occupies the 126<sup>th</sup> position in respect of Human Development Index (HDI) among the 177 countries ranked by the UNDP in 2006. Women hold only 9.3 per cent of Parliamentary seats, and their ratio of income to male was 0.38 according to Human Development Report of 2005. In respect of Gender Related Development Index (GDI), India was placed in 98<sup>th</sup> position among 140 countries with a GDI value of 0.586. Norway (0.960), Australia (0.954), and Iceland (0.953) stood in the first three slots while Niger (0.271), Sierra Leone (0.279) and Burkina Faso (0.311) were placed at the last position. (Boraian, MP. 2008).<sup>4</sup>

**Economic Status:** At present, one in every four households in the world is headed by woman. When compared to men, the majority of women earn, on an average, about three-fourths of the pay of males for the same work outside of the agricultural sector, in both developed and developing countries. In most countries, women work approximately twice the unpaid time men do. Women make up 31 percent of the official labour force in developing countries and 46.7 percent worldwide. Rural women produce more than 55 percent of all food grown in developing countries. The value of women's unpaid housework and community work is estimated between 10 to 35 per cent of GDP worldwide, amounting to \$11 trillion in 1993. Women hold 35.1 percent of professional post in United Nations Secretariat, including 17.9 percent in senior management.

**Educational Status:** There is inequality in the opportunity given to girls for their formal school education worldwide. Of the World's nearly one

### **Status of Women: Global Scenario**

India occupies the 126<sup>th</sup> position in respect of Human Development Index (HDI) among the 177 countries ranked by the UNDP in 2006. Women hold only 9.3 per cent of Parliamentary seats, and their ratio of income to male was 0.38 according to Human Development Report of 2005. In respect of Gender Related Development Index (GDI), India was placed in 98<sup>th</sup> position among 140 countries with a GDI value of 0.586. Norway (0.960), Australia (0.954), and Iceland (0.953) stood in the first three slots while Niger (0.271), Sierra Leone (0.279) and Burkina Faso (0.311) were placed at the last position. (Boraian, MP. 2008).<sup>4</sup>

**Economic Status:** At present, one in every four households in the world is headed by woman. When compared to men, the majority of women earn, on an average, about three –fourths of the pay of males for the same work outside of the agricultural sector, in both developed and developing countries. In most countries, women work approximately twice the unpaid time men do. Women make up 31 percent of the official labour force in developing countries and 46.7 percent worldwide. Rural women produce more than 55 percent of all food grown in developing countries. The value of women's unpaid housework and community work is estimated between 10 to 35 per cent of GDP worldwide, amounting to \$11 trillion in 1993. Women hold 35.1 percent of professional post in United Nations Secretariat, including 17.9 percent in senior management.

**Educational Status:** There is inequality in the opportunity given to girls for their formal school education worldwide. Of the World's nearly one

billion illiterate adults, two thirds are women. Two thirds of the 130 million children worldwide, who are not in schools, are girls. During the past two decades, the combined primary and secondary enrollment ratio for girls in developing countries increased from 38 percent to 78 percent.

**Political Status:** United Nations observed that, despite the recent election of women heads of state in Chile, Liberia and Germany, women are making scant progress around the world in getting into leadership position in business, government and in academic field. Even in the wealthy nations, the pace is still too slow, said a report prepared by UN Secretary General to mark the International Women's day in 2006. The first country to grant women the right to vote was New Zealand in 1893. Only 24 women have been elected as heads of states or government in the century. Women hold 10.5 % of seats in the world's parliaments. In early 1995, Sweden formed the world's first cabinet to have equal number of men and women. Of the 185 highest ranking diplomats in the United Nations, seven are women. According to Boraian<sup>4</sup> the percentage of female cabinet ministers worldwide has doubled in the last decade, from 3.4 in 1987 to 6.8 percent in 1996.

A woman who forms an integral part of any society and culture is often underestimated and discriminated in different forms and respects. Many a time, the contribution of women is neither given due attention nor marginalized while formulating socio economic development plans. Being characterized by tradition of sex discrimination and social stratification, the Indian women also occupy a place subordinate to men in many occasions. Being influenced by unique physical, racial and

socio cultural diversities quite different from the rest of the country, north eastern part of our country witnesses a great variation in socio economic conditions of women in both spatial and social terms.

### **Status of women in NE Region**

The northeastern part of India consists of eight States i.e., Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura. The SHG momentum is taking a fast track in this region. According to an official report in Assam alone, about ninety thousands SHGs are operating and out of these, about 25, 000 SHGs are linked with banks. NABARD, Rashtriya Grameen Vikash Nidhi (RGVN), North Eastern Financial Development Corporation (NEDFI), and various other banks and NGOs are playing a pivotal role in this aspect. There is a long standing debate in popular discourse regarding the position of women in North –east India, in comparison to that of women in India, in general. The proponents, who are of the view that the position of women in the North East is much higher than that of women elsewhere in India, cite the absence of some of the social evils relating to women such as the practice of dowry and associated bride burning, purdah system, child marriage, rape and molestation. Further, women here are seen to enjoy social respect and are much more visible in the economic and social scene.

Unlike most countries in the West, the number of male exceeds the number of females in India. According to 2001 Census, the male population was 53,12,77,078 and the female population was 49,57,38,169 adding up to 102,70,15,247. Thus the sex ratio was 933 females per thousand males in 2001 Census as compared to 927 in

1991. In North – eastern region of our country Manipur has the highest sex ratio of females (978), followed by Meghalaya (975), Tripura (950), Mizoram (938), Assam (932), Nagaland (909) Arunachal Pradesh (901), and Sikkim (875).

In respect of female literacy rate in the region, Mizoram leads in female literacy rate (86.13%) followed by Tripura (65.41%). The status of female literacy rates in other States of north eastern region are as: Nagaland (61.92%), Sikkim (61.46%), Meghalaya (60.41%), Manipur (59.70%), Assam (56.03%), and Arunachal Pradesh (44.24%) as per Census of 2001.

The mean age of effective marriage for females in India was 19.5 years in 2001 as compared to 18.3 years in 1991. In NE region, Meghalaya has the highest age for marriage of girls (29.5 years), followed by Nagaland (25 years), Manipur (24.5 years), Mizoram (22.4 years), Sikkim (21.4 years), Assam (21.1 years), Arunachal Pradesh (20.1 years), and Tripura (20 years).

Thus we may see that the concept of self help fits into the emerging need of the women to strengthen the socio economic development of women through integrated approach. There is an exhaustive list of goals to be achieved through self help programmes such as saving habits, credit for consumption and productive purposes, opportunities for entrepreneurship, functional literacy, developing leadership qualities and awareness about socio, economic and cultural issues. Programmes for women's development and welfare have to be implemented as a priority keeping in the view the vast cultural,

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geographical and ecological variations in north eastern region of our country as also the problem relating to poverty and ignorance.

# Chapter - Two

## Review of Literature

## Review of Literature

An overview of the pertinent research studies in the same research area helps the researcher to devise a sound methodology. The foundation of any research also lies on the studies undertaken in the past, as it provides the empirical study. Hence, a retrospect of the earlier studies is presented here with a review of literature. The related research studies have been reviewed looking into the consideration of types of activities undertaken by SHG; performances of SHGs; bank linkages of these groups; socio economic characteristics of SHG members; reason for success or failure and constraints faced by the SHG members.

In 1995 Borbora and Mahanta <sup>5</sup> evaluated the Rashtriya Gramin Vikas Nidhi's Credit and Saving Programme (CSP) in Assam and the data revealed that eighty per cent of the members in the selected SHGs were from poor families, they all were women and engaged in gainful economic activity. Out of 45 members selected for the study, only seven had saving bank account with the post office or bank joining SHG. The programme has succeeded in inculcating the habit of saving among the members. As many as 57.8 per cent of the members could save Rs.200 to Rs 500 and 42.2 percent saved Rs. 501 to Rs. 1,000 each. It also helped them to free themselves from the clutches of non formal sources of credit. The SHGs have helped to set up a number of micro enterprises for income generation.

Harper <sup>11</sup> in his study *Self Help Groups- Some Issues from India (1996)* indicated that in India the banking community is extending its services to the poor by lending to self help groups. By providing single, large loans and relying on the group, NGOs, to monitor the co – lending of micro loans, the bank transaction charges are reduced, making the whole operation potentially profitable.

Titus Mathew <sup>16</sup> studied the *Developing Financial Services for the Urban Poor: The Sharan Experience* in 1997 in Maharashtra. Early difficulties in non – governmental organizations' mobilizing, promoting and operating of self help groups that provide financial services are, in fact, resources for skills, methods and insights intrinsic to both working with communities of the poor and providing financial services. Transforming the experience into a systematic training process for newer entrants into the arena is an important constituent of attempting to reduce learning time and costs.

Karmakar <sup>13</sup> (1999) has made a detailed investigation in rural credit in Orissa and stated that, the rural credit delivery system requires a huge volume of low cost deposits that has to be lent at subsidized rates yet show profits and meet development targets. The rural credit delivery system is beset with a number of problems that are affecting its viability. The increasing cost of lending and declining profitability of the banking system as a whole results in negative margins for most rural credit institutions.

Das, Barman and Baruah <sup>6</sup> in their study of Performance of SHGs in Sonitpur District of Assam (1999) found that "the idea of SHG flourished in the nineties at a time when formation of the non

governmental organizations has become a trend with the objective of improving the socio economic conditions of both the urban and rural poor.

Puhazhendl <sup>26</sup> found in his study which was conducted in the year 2000 in Tamil Nadu that participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. The women members were able to increase their income level manifold and contribute to the development of the family. In the process, many women members expressed that they were participating in the financial decisions of the family, which they were not allowed during the pre – linkage period. He also observed that regularity in attending meetings and saving habit was a disciplinary measure in SHGs.

Purushotham <sup>27</sup> while studying the micro enterprise in Andhra Pradesh in the year 2000 found that in several villages where seed cotton is grown, employment prospects of most of the workers can be greatly improved if they possess the sprayers. This is because when the operations are to be carried out in a given time frame, the rents for these equipments go up and some times their availability itself becomes uncertain.

T.S. Raghavendra, <sup>29</sup> in his study (2000) on *Three Groups in Shimoga District Performance Evaluation of Self Help Groups* found a significant change in the participation of group members in diversifying income generating economic activities in rural areas. Though the credit needs of members are not effectively met, the study suggests that the programme is financially sustainable. Further, the resource constraint

is a major detrimental factor to expand economic activities by these two groups. The level of education of the groups is another factor obstructing structural changes. However, the group approach is becoming more and more significant in alleviating poverty and promoting income generating activities in the rural areas. It also reduced transaction cost of lending to the rural poor and emphasized the predominance and effectiveness of group approach in rural credit delivery system.

Prasad <sup>24</sup> while studying the Self Help Groups in Kolar (2000) found that in many villages, community issues like drinking water, roads, electricity and health services were addressed by the women's groups. The women involved themselves in various activities like desilting of tanks and working towards child development in addition to income generating activities.

Rao <sup>31</sup> (2001) undertook a study of SHGs in Bidar district of Karnataka and found that average membership in SHGs was around 19 women and their main occupation included agriculture labour, non farm labour and petty business and membership in SHGs was heterogeneous in character.

Kumaran's <sup>15</sup> study on SHGs that was conducted in the Thirumangalam block of Madurai district in Tamil Nadu in the year 2001 showed that the savings generated within the group and the loan provided to them by linking with financial institutions helped the members to meet their credit requirement to a large extent. Apart from taking up economic activities, these groups also undertake social development programme for its members. It was also revealed that

group approach through SHGs is one of the best approaches for the socio economic development of the rural poor. As the poor do not form such groups on their own based on their common problems, it the outside agencies like Government and non Government organizations that promote such groups. As the role of NGOs in promoting such groups is limited due to several known factors, it is describes that the Government agencies also should take keen interest in promoting such groups.

Satish <sup>35</sup> in his study of SHGs (2001) found that the poorest are generally not members of any SHG. In fact, some of them are not even aware of the efforts made by NGO/Banks in forming such groups. Therefore, attempts should be made to incorporate poorest of poor in SHGs.

Narrating the models of SHGs, Wadhwa (2002) <sup>39</sup> stated that, NGOs are mainly responsible for organizing the poor into SHGs, they are helping women members to undertake training for awareness building, entrepreneurship and skill training. NGOs are also helping to women in arranging inputs, extension and marketing, introduce saving and internal lending, help in maintenance of accounts and link them with the banks for credit requirements.

Sahu <sup>34</sup> conducted a research study in Angul and Cuttack block of Orissa in 2003 and as far as assets creation is concerned he observed that the women SHGs organized in rural areas of Orissa were able to create both the physical and financial assets from their respective enterprises. The Assets (both physical and financial) created by

women SHGs out of their enterprises shows the significant achievement of economic empowerment of the rural women.

Chatterjee <sup>6</sup> (2004) conducted a study on SHGs in Jaunpur district of Uttar Pradesh and found that more than 1.50 Lakhs families are below the poverty line in the district under such circumstances only 3000 SHGs could be formed in the district in a span of four years. The performance is poor in the sense that whatever the target was set to form SHGs (5022) achievement could not be made, as achievement 3000 (77%) that too in four years can be rated as poor.

He <sup>7</sup> further observed that bank officials were reluctant to cooperate with SHGs. A detailed analysis has been made here with Shahganj block where block officials were trying to cover more SHGs for taking up economic activities but bank officials were reluctant to finance. Even the study reveals that revolving fund was released to many SHGs but bank officials did not release a meager amount of Rs. 15000 as CCL. They in most of the cases adopted dilly - dally technique for releasing CCL. It seems they go by their own theory of profit or other considerations. Under the circumstances, they should be motivated so that they work for pro – poor friendly people. For this, motivation camp and / or other means may be found out."

Singh and Devi <sup>36</sup> (2004) studied the functioning of SHGs in Manipur and found that, micro credit is a powerful economic tool, expected to transform the social and economic life of the poor. Micro finance or a small loan is no handout, but a helping to the poor in the fight against poverty. It is an attempt to transform the class banking into mass banking for making a poverty free world.

Sahoo <sup>33</sup> studied the functioning of SHGs in Orissa (2006) and stated that regarding the management of the work of the SHGs 60 per cent were managed by the Secretaries, while 20 per cent of them were managed both by Secretaries and Treasurers, but another 20 per cent of SHGs were managed combined by their respective Secretaries, Presidents and Treasurers.

Rosalina and Violet <sup>32</sup> (2007) had stated that "The SHGs can create a unique, alternative, need based credit delivery mechanism by pooling their meager resources for catering to their consumption and occupational requirements. Survey of SHGs, carried out by NABARD, spread over 11 states provided interesting results. Over 90 per cent of recovery of loans by the SHGs makes a marked contrast to the poor recovery in respect of agricultural credit provided by banks and cooperatives. Loans are need-based and are sanctioned without delay."

Jerinabi <sup>12</sup> (2007) in her study stated that women entrepreneurship through Self Help Groups plays an important role in increasing national productivity in terms of savings, internal lending and banking habits. The trend if continued would pave the way for self reliance and economic and social empowerment of women. From women's point, their involvement in and ownership of a successful institution enhance their collective strength and empowerment that comes with organization. From a wider perspective, member owned and controlled micro credit institutions can help to strength our democratic system.

Palanithuri <sup>20</sup> conducted a research study on empowerment of women in Tamil Nadu in the year 2007 and found that previously the

members were forced to borrow money at high rates of interest and the families struggled for daily meals. But now the entire scene has changed. The members were able to settle their former debts. The living standard of the SHG members has been raised considerably. They are able to educate their children through their earning. This kindled them to work at full swing increasing their production and widening their market up to Thiruppur and Coimbatore.

On the basis of the findings of the work reviewed above, it may be stated that women SHGs all over the nation are able to bring economic independence. They have been able to earn income through diverse activities of agriculture, horticulture, animal husbandry, handicraft and handloom and food processing. Many SHGs have initiated literacy drive among their members and through this programme they have become independent learners who are conscious of the importance of their children's education. They have also succeeded in establishing linkages with Bank to some extent. However, there is a greater role need to be played by Government and banking sectors and financial institutions.

# Chapter - Three

## Research Methodology

## **Research Methodology**

### **Rationale of the Study**

The role of women in our society is determined and guided by the prevalent socio cultural norms and values. Women normally carry out activities connected with the family throughout the day ranging from house cleaning, collecting drinking water, cooking, tending domestic animal and looking after children and so on. The volume of work again depends upon the nature of support the housewife gets from other members within the family. So far as income generation role is concerned, women participate in a number of activities within and outside family. The income earned from major and minor activities by women members range from kitchen garden, dairy, poultry, wage labour, weaving, etc. Although such activities allow women freedom to go out and get involved in income generation opportunities, they are faced with other problems related to earning and spending and retaining the income with them. The contribution of women in income generating activities and the extent of their earning income from household varies from situation to situation. It is observed that mostly the contribution by women and men are same. In a few cases women generate and contribute comparatively more money to the household.

Indian Constitution has emphasized on welfare state so its primary responsibilities is to improve the quality of life of the citizens. The Government of India has evolved several economic programmes, and one such programme is Self Help Programmes. The Government evolved different types of economic strategies and programmes for the

betterment of living conditions of rural masses especially women. As per recommendations of the National Perspective Plan for Women, the focus shifted to women's upliftment through economic developmental process, by increasing women's participation in economically productive activity.

The Five Year Plans of Indian Government have evolved several programmes for the welfare of women's group. From sixth Five Year Plan onwards a few pilot projects were introduced in 50 blocks in the country under the caption Development of Women and Children in rural areas (DWCRA) in 1982. Later on it was expanded through out the country. Conferring joint ownership on land and houses sites the status of women has certainly raised. The National Research Development Corporation was established as part of the Planning Commission to provide expertise and resources to women entrepreneurship and a number of schemes were taken up in the social welfare sector to elevate the status of the rural women.

The establishment of the SHGs could be traced to the existence of one or more common problem areas around which the consciousness of the rural poor was built and the process of group formation initiated. The group, thus, was usually responsive to a perceived need. Such groups have been formed around specific production activities and often they have promoted savings among their members and used the pooled resources to meet the emergent needs of the members of the group including consumption needs. Sometimes the internal savings generated were supplemented by the external resources loaned by voluntary agencies promoting the SHGs. Since the SHGs have been

able to mobilize savings from persons or groups who were not normally expected to have any savings and also to recycle effectively the pooled resources amongst the members, their activities have attracted attention as a supportive mechanism for meeting the credit needs of the poor.

In India, SHGs are being formed by three agencies. First category of groups formed by Government, second by Non Governmental Organizations (NGOs) and third by NABARD. In our country the role of NGOs is essential for the implementation of various developmental programmes. The NGOs, which economists have called the "Third Sector", receive importance in this context. Since the State (The First Sector) is reprehended immensely for its hierarchical, bureaucratic, rigid as well as faulty functions, the role of third sector assumes special significance. Another important aspect in the formation of SHGs is through NABARD. This is the primary agency in the rural credit system. This agency has involved in direct financing through the assistance extended to various SHGs in India.

In north eastern part of our country women are playing very important role in economic development of this region. Almost all the economic activities of the region are shared by women. They have established lots of SHGs and engaged in income generation activities. Process of formation of SHGs is going on, but no concrete study was done to see the impact of these SHGs on the status of women in this region. Keeping this view in mind, this study was conducted with following objectives.

## **Objectives**

- i. To study the criteria for selection of the beneficiaries including their socio-economic background;
- ii. To study the social mobilization process and management of thrift of the SHGs in NE region;
- iii. To find out the type of activities undertaken by the SHGs and problems they have been facing in carrying out these activities;
- iv. To find out the linkages of SHGs with other developmental programmes; and
- v. To study the impact of SHG activities on the status of women especially in terms of economic, political and social empowerment.

## **Research Advisory Committee**

A research advisory Committee was constituted for the suggestions on the design, methodology and development of tools for data collection for the study. The members were experts in the field of research methodology, statistics as well as in the field of social sciences.

### **Scope of the Study**

The study has been undertaken with the objectives of understanding the functioning of SHGs and their impact on the status of women including the process of empowerment taking place among the women through self help groups. In particular, the study purports to highlight the deterrents which stall the process of women empowerment and locate the determinants which constitute women empowerment. In order to understand the status of women, the study has taken a holistic view of the women by studying the phenomenon at the individual, group and community level. The study has harvested information regarding the process of empowerment at the household level and elicited the views of women members of self Help Groups on the indicators of status of women.

### **Operational Definitions**

**Status of women:** Status is considered as the ascribed position of an individual or section of the community at par with the necessities arising out of the ecological and traditional conditions. Women's status is the position that women enjoy in a given society. Status of women can be assessed through specific indicators such as - various culturally ascribed roles woman has to play and the rights and duties inherent in a social position. Besides the ascribed status, there is also the achieved status which results from one's efforts and achievement. Here the concept of status is used to indicate the ordering of individuals in terms of attributes such as level of education, occupation, income,

perception of one's status within the home and in the community, decision making role and freedom and so on.

The term status in the present study is used from both the angles i.e. position of women in society and in the family. It examines the status in group and community, specifically aspect relating to their social, economic, educational, political, organizational status, their share in domestic responsibilities, role in decision making, access and control over resources and their awareness women's welfare programmes.

### **Type of Design:**

The study will fit more into diagnostic design, than the descriptive design, as it aims at locating the causes of a problem and the possible solution for it. Diagnostic design is similar to descriptive design but with a different focus. It is directed towards what is happening, why it is happening and what can be done about it. The present study aims at identifying the deterrents of women's status and also advocates some policy option the Government can consider in empowering the women.

### **Universe and Sample**

The universe of this study was the SHGs of women members functioning in rural areas of the states of Assam, Manipur, Sikkim and Tripura. It is estimated that in NE region about 2 lakhs SHGs are operating. The women SHG members of this area are mainly engaged in handlooms and handicrafts, piggery, goatery, duckery and poultry. In this research, it was proposed to study about 200 Self Help Groups (SHGs) of women through interviews seeking information from the

President or Secretary of the SHGs, and in similar way 200 individual beneficiaries who are the member of SHGs in Assam, Manipur, Sikkim and Tripura States of NE region. Out of these 200 schedules of SHGs, 80 schedules were used in Assam and 40 each in Manipur, Tripura and Sikkim.

State	Total SHGs (Approximately)	Covered under the Study
Assam	80,000	80
Manipur	15,000	40
Tripura	16,000	40
Sikkim	14,000	40
<b>Total</b>	<b>1,35,000</b>	<b>200</b>

The sample was taken considering the number of SHGs in respective states. Individual beneficiary were also selected in the same way. These SHGs were selected on random sampling basis keeping the view of systematic proportionate of the numbers of SHGs operating in each State.

### Sample selection from the States

Sl.No.	States	Districts
1	Assam	Kamrup (20) Goalpara (20) Barpeta (20) Sonitpur (20)
2	Manipur	Imphal East (20) Thoubal (20)
3	Sikkim	South Sikkim (20) West Sikkim (20)
4	Tripura	South Tripura (20) West Tripura (20)

### Tool and Methodology

Different kinds of tools were employed to procure information from various Self Help Groups (SHGs). These tools are: interview schedule and case studies. The data were collected by personal interview with the respondents i.e. from President / Secretary of the SHGs as well as individual beneficiaries.

Besides, Group meetings and discussions especially Focus Group Discussions were held with the SHG members.

### Development of Interview Schedule

Taking into consideration of the objectives of the study, an interview schedule was prepared with the help of available literature and through consultation with experts. Each question was improved upon for its relevance and meaning by testing in the field.

### Tools for the Study

SI No.	Category	Parameter
1	Interview schedule for eliciting information from <b>President or Secretary of the SHGs.</b>	Number of members in the group; Criteria of selection of SHG member; Selection of Executive members; Organization of meetings of SHG; Training of SHG members; Problem faced in managing the SHG; Linkages with development programmes; Productive activities taken by SHG members; SHGs' link with cooperative/federation; Rate of inter loaning; Tackling of social issues by SHG; Monitoring of SHG by any agency and involvement of Panchayati Raj Institutions.

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2	<b>Interview schedule</b> for eliciting information from <b>group members</b> of the <b>SHGs</b> .	Inter loaning from SHG; Bank linkages of SHG; Knowledge of Government schemes; Impact of training; Support of male members; Initiation of productive activities; Monthly income before and after joining the SHG; Marketing for the products; Mobilization of social problems; Benefit derived from SHG; Kind of help wanted from Government and future plans.

Survey method was used in the study. In addition to survey method, the study also used case study and observation method. Surveys have the inherent limitations of being unable to go in depth, into the nuances of individuals' life, work struggle and its success or failure for which case studies were used. Case study method brings about minute details from the case studied, that the survey can not. Hence the study used case study method among 10 respondents.

The method of observation was used to analyze the various events, situations and programmes such as deliberations of SHG meetings, infrastructure built up by women groups, freedom of mobility for women and participation of women in community events.

In order to know the perception of men as to what they feel about women empowerment, Focus Group Discussions (FGD) were arranged. Besides discussions with men, this method was also used to elicit the views of women- who were members of SHGs, on the deterrents and determinants of women's status.

### **Duration of Data Collection**

The data was collected from the four states of NE Region i.e Assam, Manipur, Sikkim and Tripura from March to July 2008.

Data collection for this study has been presented and analyzed in ensuing chapter.

# Chapter - Four

## Findings and Discussion

## Findings and Discussion

An attempt has been made in this chapter to elaborate socio – economic profile of respondents i.e. the women SHG members and their selection criteria in SHGs; social mobilization process and management of thrift; activities undertaken by group members; linkages with developmental programmes with special reference to the impact of SHGs on the status of women specially in terms of economic, social and political empowerment.

### A. Socio Economic Profile of Respondents

#### Age

Figure 1

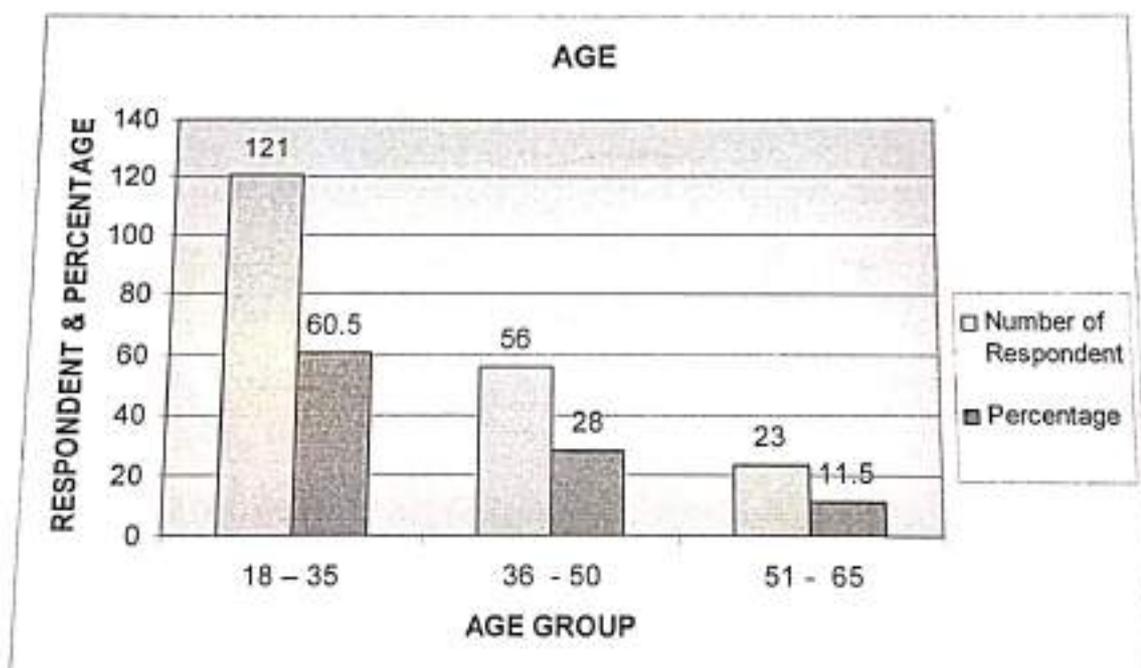
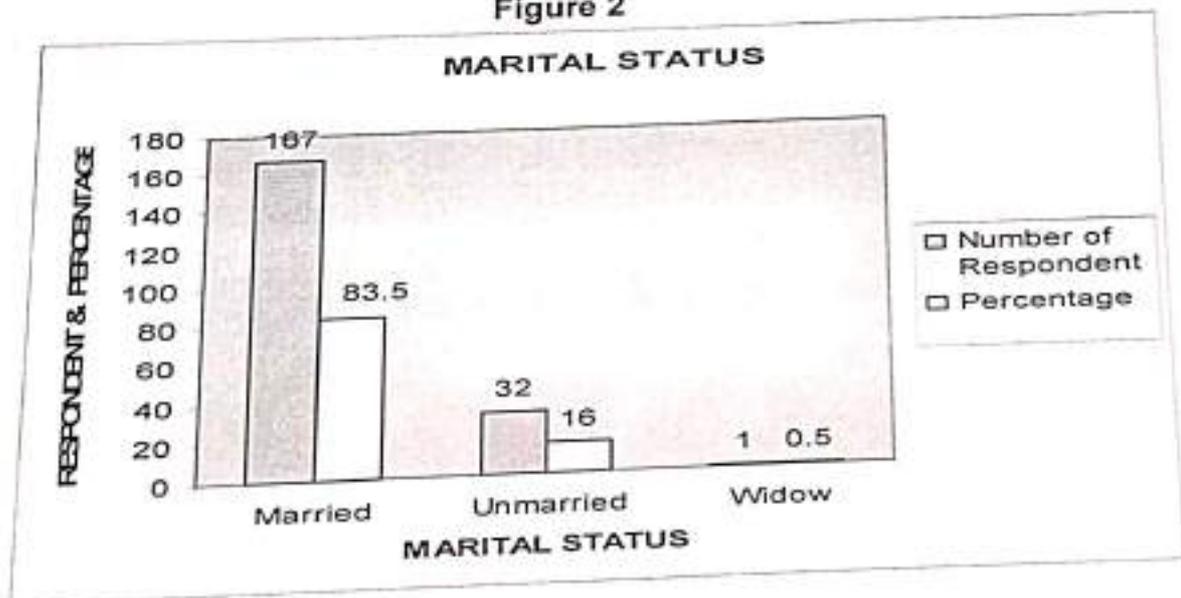


Figure 1 indicates that most of the beneficiaries (60%) are between 18-35 years, followed by 36 to 50 years which constitute only 28 percent, and as low as 11.5 percent were in 51-65 years. None of the members was below 18 and above 65 years. This trend indicates that most of the SHG members are in the productive age. This can lead to higher impacts on the target households.

Many research studies conducted earlier on Impact of SHGs on empowerment of women are also in conformity with the findings of the present study. For example, Prasad and Hemalatha (1995)<sup>23</sup> found that women from the younger age group were more suitable for any self employment non traditional activity. She opined that new skill development is possible only among the younger age groups as their physical strength and psycho- motor skills are at their peak.

### Marital Status

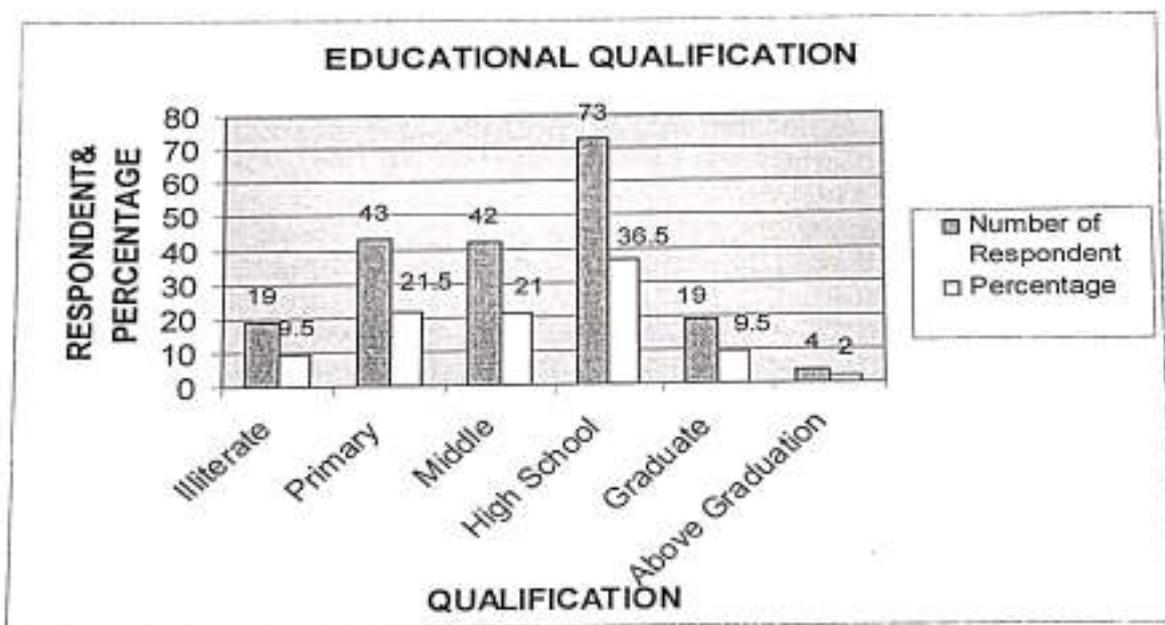
Figure 2



According to **Figure 2**, out of 200 respondents, 167 women members i.e. 83.5 per cent are married and 16 per cent women are unmarried. Only one widow was the member of SHG, and there was no separated woman in the group. In Indian context it may be stated that widows are facing plethora of problems, and their non inclusion in the SHGs is an discriminatory sign. The widow and separated should be considered specifically in the group formation so that they can be empowered socially and economically. In contrast to this study, Palanithurai (2007) <sup>19</sup> in his study which was conducted in Tamil Nadu found that about 20 per cent of the women of the groups were separated and widowed and he stated it a welcome sign.

### Educational Qualifications of Respondents

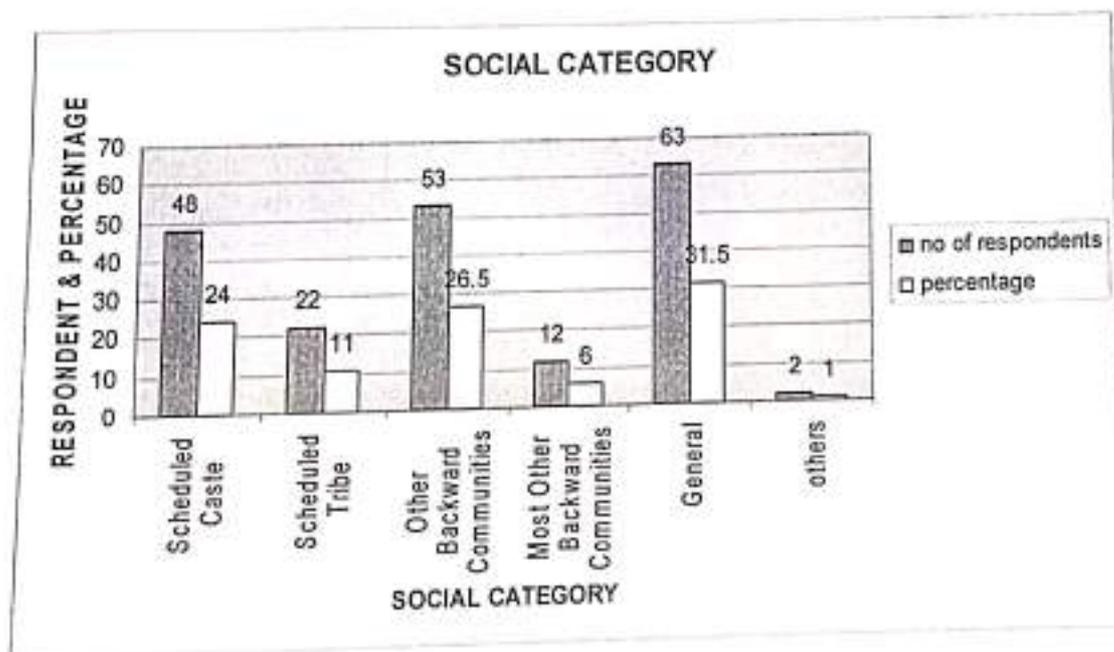
Figure 3



The figure 3 presents the educational status of SHG members, according to which, majority of members (36%) are educated up to high school level, followed by primary (21.5%) and middle level (21%). Out of 200 women, 23 are graduate and post graduate. The percentage of illiterates is only 9.5. This indicates that, as most of SHG members are young, they are inclined towards their studies. Educational qualification of our respondents may be explained as a positive sign. In Self Help Group, the women members have to maintain records and registers and sometimes they also need to link themselves with the bank. Thus, literacy is a powerful tool for women empowerment. In this study about 90 per cent women are educated from primary to post graduate level.

### Social Category

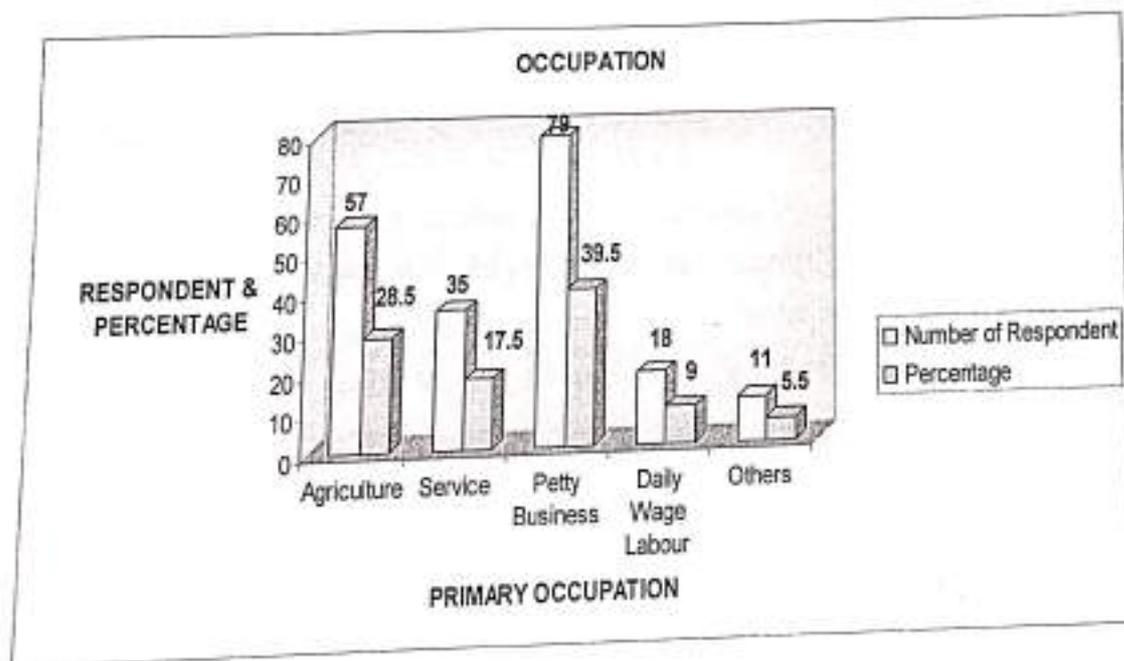
Figure 4



As far as social status of SHG members is concerned, majority of our respondents (31.5%) belong to general category, followed by Other Backward Communities (OBC) that constitute 26.5 per cent and Scheduled Caste (24%). It was very surprising that though Scheduled Tribes have a sound population in the region, yet their membership in SHGs is very less, that is, only 11 per cent. Here, we may explain that although the women belonging to tribal group are very simple, honest and sincere but they lack awareness and that is a hindrance in their progress. In this context, the NGOs and Government agencies have to play an important role to reach out these women to the maximum extent. Especially NGOs should not only be confined to urban and rural areas but also they should engage themselves in the remote tribal belt.

### Primary Occupation of Family Members

Figure 5

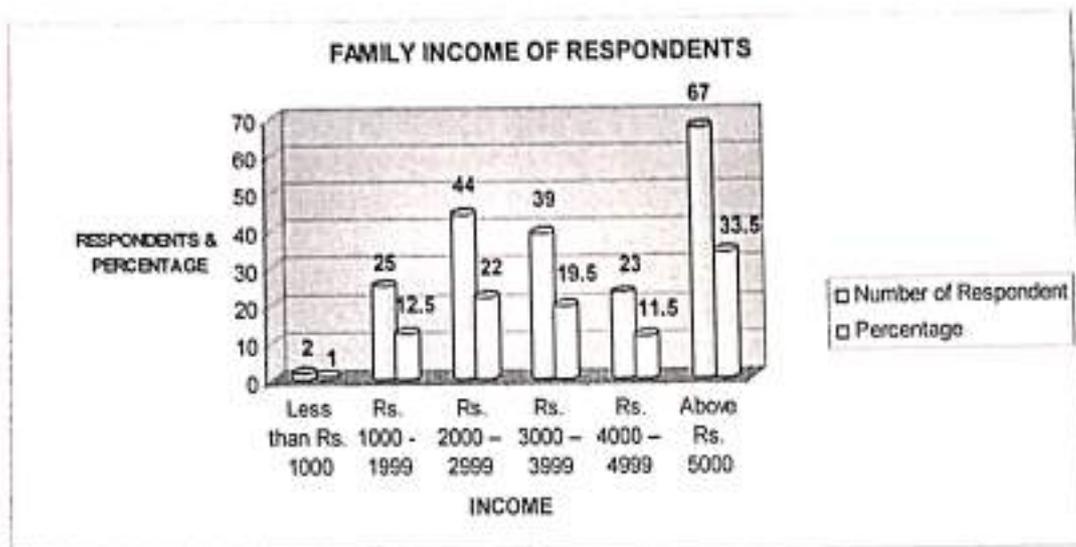


**Figure 5** shows that majority of the family members of women respondents (39.5%) were engaged in petty business like tea vendor, pan, tamul and bidi stall on the road side, vegetable sellers etc. Out of 200 families, 54 were (27 %) small farmers and doing agricultural work. A few family members of these women (17.5%) were also in lower level job in organized as well as unorganized sectors. The percentage of wage labourers was only nine. The study has yielded unique results as it shows that majority of the women members' family occupation was petty business. It seems due to irregular income of the family members of these women, they have the tendency to form the groups and engage themselves in micro credit activities. Many research studies like Kumaran (1997) <sup>14</sup>, Prasad (1998) <sup>22</sup>, Puhazhendi and Jayaraman (1999) <sup>26</sup> have shown that majority of the SHG members were either engaged in agricultural work or agricultural labour. Our study has also supported this notion, as 28.5 per cent family members of these women were engaged in agricultural work.

### **Family Income**

**Figure 6** indicates that near about one third of the respondents' family income was more than Rs.5000/ per month, followed by between Rs. 2000 – 2999, that was 22 percent. The data also reveals that very poor families are very less. It shows that after formation of SHGs certainly women became economically better off. Our data also shows that those who have more than Rs.2000 per month income they are more inclined to be a member of SHG.

**Figure 6**



### **Year wise Membership of SHG**

As far as the duration of membership is concerned, the data in **figure 7** revealed that most of the women i.e. 79.5 per cent are member of their respective SHG for the last 1 -5 years, followed by the year 6 - 10 years that constitutes only 17 per cent. The new (less than one year) and old SHGs constitute only 3.5 percent. This reveals the fact that SHG concept got its momentum at a very late stage in NE Region that is mainly after the year 1996-97.

Figure 7



## B. Ownership, Selection and Decision Making Capabilities of SHGs

### Establishment of SHGs

Self Help Groups offer means by which the rural women could have access to resources in their own right, without waiting for any one and not by another person's mercy. This makes the people confident by saving small amount over a period of time; they could master resources to help each other in a big way. This gives a feeling of being in charge of their own lives. Generally NGOs, Government agencies and peer groups play an important role in establishing the SHGs.

**Table 1: SHGs Establishment**

Establishment of SHG By	Total Respondents	Manipur	Assam	Tripura	Sikkim
NGO	40 (20%)	19 (47.5%)	00	17 (42.5%)	04 (10%)
Women of the Village	29 (14.5%)	06 (15%)	22 (27.5%)	00	01 (2.5%)
Government Agencies	131 (65.5%)	15 (37.5%)	58 (72.5%)	23 (57.5%)	35 (87.5%)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

Table 1 indicates that, majority of the SHGs (65.5%) have been established by Government agencies like DRDA, Swayamsidha and by Ministry of Rural Development. If we see this trend as state wise, in Sikkim most of the SHGs (87.5%) were formed by Government followed by Assam (72.5%) and Tripura (57.5%) whereas in Manipur, NGOs played an important role in establishing SHGs and near about 48 per cent SHGs were started by these NGOs. In Assam, women of the villages themselves established nearly 28 per cent SHGs. It may be analysed from the above table that Government agencies, NGOs as well as village women are playing an important role in forming the SHGs. It was found that in Sikkim, Assam and Tripura the Department of Social Welfare and Rural Development are playing a key role in mobilizing the women members to form SHGs, whereas in Manipur this role is being played by NGO sectors. In Assam it was also found that village women are aware of the importance of formation of self help

groups as with their own initiatives they have formed about 27.5 per cent of the SHGs.

### Criteria of Selection of Members

**Table 2: Selection of Members**

S.N.	Selection Criteria	Number of Respondent	Percentage
1	From BPL	102	51.0
2	From own locality	21	10.5
3	Friend Circle	03	1.5
4	Related Working Ability of Woman	74	37.0
Total		200	100.00

**Table 2** reveals very positive trend as a majority of women respondents (51%) were selected from BPL category. Working ability in a particular productive activity was also an important aspect for selection for SHG. It means that if any woman has experience or ability to work in that particular activity like handicraft, floriculture, handlooms or handicrafts, piggery, goatery or weaving, she was given preference in becoming a member of SHG.

### Decision in Selection of Members

Decision making is an indicator which is related to status of women. It also shows their importance in the society. Sithalakshmi and Jothimani, (1994)<sup>37</sup> also opined that formation of groups with like minded members goes a long way in making the members feel that the

group is a pleasant entity to be part of and if group formation is satisfactory, opportunities for participation would be greater.

**Table 3: Decision in Selection of Members**

Decision Maker for Selection of Members By	Total Respondents	Manipur	Assam	Tripura	Sikkim
SHG Members	151 (75.5%)	27 (67.5%)	52 (65.0%)	33 (82.5%)	39 (97.5%)
NGO	04 (2.0%)	01 (2.5%)	01 (1.25%)	01 (2.5%)	01 (2.5%)
Government Agencies	21 (10.5%)	07 (17.5%)	08 (10%)	06 (15.0)	00
President / Secretary	21 (10.5%)	03 (7.5%)	18 (22.5%)	00	00
Others	03 (1.5%)	02 (5.0%)	01 (1.25%)	00	00
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

The Table 3 shows that in most of the cases i.e. in 77.5 per cent cases the decision of inclusion of new member was taken by SHG members itself, and it may be stated a very positive trend. It shows that women are taking their decision by themselves. If we see this according to four sample states, Sikkim has the highest percentage (97.5%) where women are taking this decision, followed by Tripura (82.5%), Manipur (67.5%) and Assam (65%). In Manipur, 47.5 % of SHGs have been established by NGOs, but only 2.5 % of NGOs are decision makers for selection of members. Although in total sample, 65.5% of SHGs have been established by Government Agencies, but for selection of new members they have very limited role. It may be stated that women members of SHGs have the realization of their potential to take correct decisions for inclusion of new members in the

SHGs. Though most of the SHGs have been initiated and formed by the Government agencies but the decision making power is being vested in the hands of women members. Thus we may say that decision making is an indicator which is related to status of women.

### **Activities Taken by SHGs**

In terms of the activities taken by SHGs, **table 4** indicates that most of them (34%) are engaged in handlooms followed by agricultural work. It was very surprising to know that 15 per cent of total SHGs are not engaged in any kind of productive activities (mostly Sikkim and Tripura), while 12 per cent are only engaged in inter loaning. Bamboo and cane are grown in plenty in NE region, but only one per cent of SHGs are engaged in any activity using these two items. Similarly Tripura State being famous for pineapple jam / jelly production, not a single SHG is interested to open the same production. As far as State wise productive activities are concerned, most of the SHGs in Manipur and Assam are engaged in handlooms activity. In North eastern region of India, Assam and Manipur are the centre stage for the glory of the handloom tradition. Nourished for generations by weavers and artisans whose deft hands create intricate patterns, exquisite designs and fabulous colours have mesmerized people and always cast a magic spell. We may say that handloom industry is the largest cottage industry in both the States, and marketing of these items is not problem, that's why most of the women are engaged in this tradition. In Tripura and Sikkim, majority of SHGs are not doing any productive activities and these SHGs percentage is 30 and 37.50 respectively. But NABARD (1992) <sup>17</sup> in their study has stated that the primary purpose for formation

of SHG was to undertake social and development activities. Thrift, credit and income generation activities were taken up later. Access to timely and adequate credit, transparency with simple procedures, elimination of middle men and group empowerment has been the other motivating factors for group formation. It seems that activities taken by SHGs are linked with the marketing of those products due to this reason jam/jelly production is not popular among the SHG members in Tripura.

Since milk production is low, engagement in dairy product is also very less. Manipur is the only State where all SHGs are engaged in productive activities. In Sikkim, 32.50 per cent of SHGs are engaged in agricultural work that includes cultivation of zinger, potato, vegetables as well as floriculture. Thus it may be concluded that as in Sikkim, the economy is mainly agrarian with the principal crops being maize, rice, potato, tea, cardamom and ginger, so most of the SHGs have engaged themselves in this sector.

Puhazhendi (2000) <sup>25</sup> in his evaluation of SHGs in Tamil Nadu also stated that the positive impact of employment generation on the group members who had undertaken income generating activities was observed in 45 per cent of the group members. The additional employment generated through SHG landing work out to 172 man days per member. Undertaking supplementary activities such as animal husbandry, poultry etc. and non farm activities like petty shop, kirana shop, flower vending business etc. provided employment to greater extent.



**Activities taken by SHG**





**Activities taken by SHG**



**Table 4: Activities Taken by SHGs**

Activities Taken by SHGs	Total Number of Respondents	Manipur	Assam	Tripura	Sikkim
Handlooms	68 (34.00%)	31(77.50%)	37(46.25%)	00	00
Handicrafts	02 (1.00%)	00	00	00	02(5.00%)
Bamboo Related Work	02 (1.00%)	00	02 (2.50%)	00	00
Piggery	06 (3.00%)	01 (2.50%)	02 (2.50%)	03 (7.50%)	00
Goatery	04 (2.00%)	00	00	04 (10.00%)	00
Agriculture	24 (12.00%)	02 (5.00%)	04 (5.00%)	05 (12.50%)	13(32.50%)
Pottery	03 (1.50%)	00	03 (3.75%)	00	00
Poultry	07 (3.50%)	00	01 (1.25%)	03 (7.50%)	03 (7.50%)
Dairy	09 (4.50%)	00	01(1.25%)	06 (15.00%)	02 (5.00%)
Production of Jam/Jelly	03 (1.50%)	00	03 (3.75%)	00	00
Muga Production	03 (1.50%)	03 (7.50%)	00	00	00
Mushroom Production	03 (1.50%)	03 (7.50%)	00	00	00
Tailoring/Garment	08 (4.00%)	00	00	03 (7.50%)	05 (12.50%)
Fisheries	04 (2.00%)	00	00	04 (10.00%)	00
Only Inter loaning	24 (12.00%)	00	24 (30.00%)	00	00
No Activities	30 (15.00%)	00	03 (3.75%)	12 (30.00%)	15 (37.50%)
<b>Total</b>	<b>200 (100%)</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

## C. Mobilization of SHGs

### Organization of the Meeting by SHGs

Organizations of meetings increase women's awareness and thus lead to their overall development thereby helping the nation to prosper. Awareness helps women to resist exploitation besides empowering them to be self reliant.

Table 5 reveals that most of the SHGs organize meetings monthly. Only in the state of Tripura 72.5 per cent of the SHGs are holding their meetings weekly. In Assam, a negligible number organize their meeting weekly. In Sikkim, meetings are never held weekly.

**Table 5: Meeting by SHGs**

Meeting organized by SHGs	Total Respondents	Manipur	Assam	Tripura	Sikkim
Weekly	49 (24.5%)	15 (37.5%)	05 (6.2%)	29 (72.5%)	00
Fortnightly	16 (8%)	04 (10%)	04 (5.0%)	04 (10%)	04(10.0%)
Monthly	134 ((67%)	21 (52.5%)	71 (88.8%)	07 (17.5%)	35(87.5%)
Once in two Months	01 (.05%)	00	00	00	01(2.5%)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>



**Meeting of SHG in a village of Assam**

**Attendance in Meeting by Members**

Participation in the meetings of the SHGs by its members has great significance as it shows women members' awareness of importance of their presence in the meeting.

**Table 6: Regular Attendance in Meeting**

Meeting attended by Members	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	195 (97.5%)	40 (100%)	79(98.8%)	37(92.5%)	39(97.5%)
No	05 (2.5%)	00	01(1.2%)	03(7.5%)	1(2.5%)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

**Table 6** indicates that majority of respondents from SHGs had high level of participation in all the meetings of SHGs. Among the total respondents, 97.5 per cent women members attend all the meetings of their respective SHGs. The level of participation is highest in Manipur (100%), followed by Assam (98.8%), Sikkim (97.5%), and Tripura (92.5%). Few other studies in the field of SHGs like Puhazhendi (2000)<sup>25</sup> revealed that participation of women in SHG meeting made an significant impact on their empowerment both in social and economic aspects. He also observed that regularity in attending meetings and saving habit was a disciplinary measure in SHGs. Acharya and Basu (1996) <sup>1</sup> also found in their study that attendance of monthly meeting of the sangh was compulsory and absentees were penalized by charging ten rupees.

### Selection of Executive Members

As we know, in SHG, democracy is one of essential features and through it members are automatically empowered by realizing the importance of their rights and utilizing their own part of resources

**Table 7: Selection of Executive Members**

Selection of Executive Members	Total Respondents	Manipur	Assam	Tripura	Sikkim
By selection	03 (1.5%)	02 (5.00%)	01 (1.2%)	00	00
By Election	197 (98.5%)	38 (95.0%)	79 (98.8%)	40 (100%)	40(100%)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

**Table 7** has indicated a very healthy practice, that is, most of its executive members such as President / Secretary are chosen through election. In Tripura and Sikkim this percentage is hundred, whereas in Assam and Manipur also 98.8 per cent and 95 per cent of the members are elected through franchise respectively. Thus, the trend indicates that women members are very much aware of democratic aspect in the management of SHG that may be very beneficial in the process of political empowerment of women.

### **Linkages of SHGs with Developmental Programme**

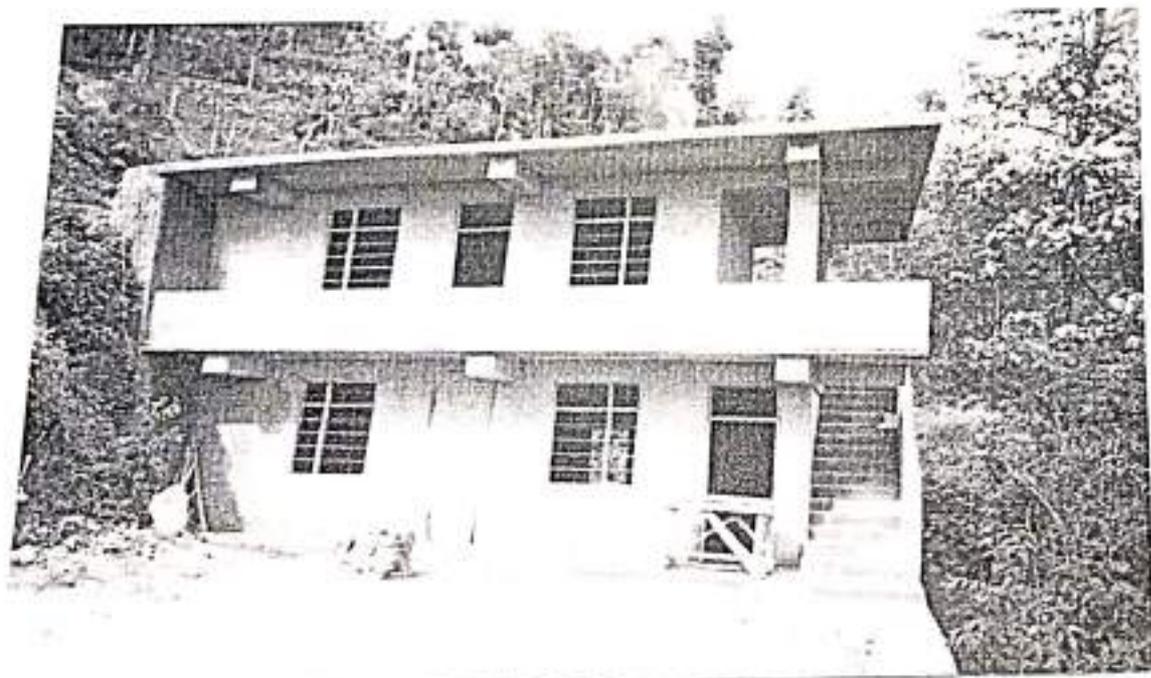
Linkages with developmental programmes means whether the SHGs have been linked with any Government programmes or allied activities like Support to Training and Employment Programme (STEP), Rashtriya Mahila Kosh (RMK) and Swayamsiddha for income generation.

**Table 8: Linkages with Developmental Programme**

SHG Link with Developmental Programme	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	53 (26.5%)	13 (32.5%)	04 (5%)	01 (2.5%)	35 (87.5%)
No	147 (73.5%)	27 (67.5%)	76 (95%)	39 (97.5%)	05 (12.5%)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

Although our study reveals that 65.5 per cent of the SHGs under study have been formed by Government agencies, however only 26.5 per cent of SHGs are linking themselves with the Government

programmes. If we see this trend state wise, Sikkim is the state where majority of the SHGs are linked with developmental programmes. Assam and Tripura have the least linkages with Government programmes. In spite of this low linkage some steps of the Governments towards upliftment of women are appreciable. Specific programme like Swamsiddhya , Support to Training and Employment Agency (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRD) are making concerted efforts towards improving the condition of women by upgrading their skills through training programmes and offering greater employment opportunities to them through dairy development, handloom, handicrafts etc. which are related to their traditional occupations. Priority to agriculture and rural development, generating productive employment and eradication of poverty, ensuring food and nutritional security for the women and children are some of the objectives of Common Minimum Needs Programmes of the Government, which would definitely result in the development and empowerment of women.



**Picture of Swayamsidha Group (above) and a Building constructed under community assets creation at Namchi, South Sikkim (Below)**

## Community Mobilization

Community mobilization is the process of bringing together or empowering members of the community from various sectors to raise awareness on and demand for a particular development programme. It facilitates change and development and leads to community organization taking into account the felt need of the community.

The data reveal that Women members of SHGs have made their endeavour in community mobilization to some extent. If we analyse this state wise, we may see in Tripura 55 per cent of the total respondents are mobilizing the community. The women have collectively achieved many things like putting and end to selling and consumption of illicit liquor, water crisis and organizing medical camps, etc. They have carried out the activities they value most and in turn they are benefited by bettering their own well being as well as others through their commitment to community. They have become active promoter and facilitators of social transformation. Still there is a great need for involvement of women in community mobilization in N.E region as this show a relatively slow response.

## Tackling Social Issues

**Table 9: Tackling Social Issues**

Tackling Social Issues	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	48 (24%)	14 (35%)	04 (5%)	20 (50%)	10 (25%)
No	152 (76%)	26 (65%)	76 (95%)	20 (50%)	30 (75%)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

**Table 9** shows that about one - fourth of the group members are tackling various social issues in their respective areas, however in Tripura and Manipur this percentage is quite higher i.e. 50 and 35 per cent respectively. During focus group discussion in Manipur, it was found that most of SHG members are taking the issues like prevention of drug abuse, HIV/ AIDS and alcoholism. Though, the total percentage is quite low, yet certainly the capabilities of these women have increased to make efforts for solving the common problems of the areas. Collective action and team efforts always result in fruitful solution to any problem and it boosts the ability of women in society.

### **Linkages with Cooperative or Federation**

When members of SHGs get together to achieve certain common objectives but retain their independence within themselves is called federation. Cooperative is formed by the larger group and it is always registered, thus it has a legal entity.

It has been observed that the concept of federation is not very popular in N.E region as we find only eight per cent SHGs are affiliated either with federation or to cooperatives. In Assam and Tripura not a single SHG under this study was found to be associated with the federation. Whereas, in Manipur and Sikkim this percentage was 22.5 and 17.5 respectively. Thus, it may be stated the NGOs or Government agencies should federate the SHGs as this is the need of time.

## **D. Earnings, Savings and Management of Thrift/Credit**

### **Women's Earnings before Joining the SHGs**

It is very important to know whether there is any impact in the economic condition of women, before and after joining the SHG. Were the women members able to improve their income level and thereby, contribute to the economic development of family is therefore a major question.

**Table 10: Income before joining the SHG (Per Month)**

<b>Income before joining the SHG</b>	<b>Total Respondents</b>	<b>Percentage</b>
Nil	102	51.0
Rs. less than 300	31	15.5
Rs. 300-600	36	18.0
Rs. 601-900	11	5.5
Rs. 901-1200	10	5.0
Rs. above 1200	10	5.0
<b>Total</b>	<b>200</b>	<b>100</b>

The data revealed that more than fifty per cent of women had no income at all before joining their SHGs. This means these women were totally dependent on their male counterparts on economic front. Little over 15 per cent had a monthly income which was less than Rs 300 per month. 18 per cent women had income between Rs. 300 – 600 per month. Women whose income was between Rs. 600 to Rs.900 were

only 5.5 per cent. Only 5 per cent of the women members had their income which was more than Rs. 1200 per month before joining SHGs.

### Women's Earning After Joining the SHGs

**Table 11: Income after joining the SHG (Per Month)**

Income after joining the SHG	Total Respondents	Percentage
Nil	30	15.0
Less than Rs. 500	54	27.0
Rs. 500 - 999	46	23.0
Rs. 1000 - 1499	36	18.0
Rs. 1500 - 1999	12	6.0
Rs. 2000 - 2499	6	3.0
Rs. 2500 and above	16	8.0
<b>Total</b>	<b>200</b>	<b>100</b>

A comparison of the data in respect of income of women before and after joining SHG shows that there is a definite raise in the income level. Before joining, 51 per cent of women had no income at all, which come down to 15 per cent after joining the SHG. Most significantly, prior to joining SHG only 10 women had monthly income above Rs. 1200/ whereas after joining the SHG nearly 34 women started earning above Rs. 1500 in a month. For 16 women, income was more than Rs. 2500 per month after joining the SHG.

### Individual Monthly Savings in SHGs

Saving through SHG has now become a modern economical boon for the poor rural women. NABARD has been a pioneer to lead in micro credit and savings. In India, banking sector has also formally accepted SHGs as eligible entities for deployment of credit.

**Table 12: Monthly saving by per Member**

Saving	Total Respondents	Manipur	Assam	Tripura	Sikkim
Less than 20	5(2.5)	00	5(6.3)	00	00
20-40	90(45.0)	18(45.0)	37(46.2)	19(47.5)	16(40.0)
41-60	75(37.5)	14(35.0)	28(35.0)	11(27.5)	22(55.0)
61& above	30(15.0)	8(20.0)	10(12.5)	10(25.0)	2(5.0)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

As far the monthly savings by the members of SHGs is concerned, table 12 shows that a majority of the respondents i.e. 30.5 per cent save Rs. 50 – 59 per month. Twenty-three percent of the respondents save Rs. 30 – 39 per month and 22 per cent save between Rs. 20 – 29 per month. It indicates that though members have to meet several needs of the family, however the ability and desire for saving money have emerged since they realized the necessity for saving money.

### Loan Taken from SHG

In general, SHGs encourage making voluntary thrift and credit on a regular basis. They use the pooled resource to make a small interest bearing loan to their members. The process helped them imbibe the essentials of financial intermediation including prioritization of needs, settling terms and conditions and accounts keeping. This gradually builds financial discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned money saved over time with great difficulty. This is termed as "warm money".

**Table 13: Loan from SHG**

Loan taken from SHG	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	113 (56.5%)	20(50%)	34(42.5%)	32(80%)	27(67.5%)
No	87 (43.5%)	20(50%)	46(57.5%)	08(20.0%)	13(32.5%)
<b>Total</b>	<b>200</b>	<b>40(100%)</b>	<b>80(100%)</b>	<b>40(100%)</b>	<b>40(100%)</b>

Participation in economic activities is the women's key to their personal advancement in their status in society. Above table shows that more than 50 per cent women have taken loan for economic activities. SHGs have paved the way for the emergence of a new awakening in women by giving them an opportunity to come out of their house, making them associate with others and providing them loan for their income generating activities and also a ground to realize and practice their social and political responsibility. In Tripura a majority of women

(80%) have taken loan from the SHGs, followed by Sikkim. Thus, we may say that women are contributing to the economy and eradication of poverty through their micro enterprises.

### Rate of Interest

**Table 14: Rate of Interest**

Rate of Interest	Total Respondents	Manipur	Assam	Tripura	Sikkim
Less than 2%	5(2.5)	1(2.5)	00	00	4(10.0)
2%	103(51.5)	24(60.0)	14(17.5)	34(85.0)	31(77.5)
3%	46(23.0)	15(37.5)	22(27.5)	6(15.0)	3(7.5)
4%	12(6.0)	00	12(15)	00	00
Above 4%	34(17.0)	00	32(40)	00	2(5.0)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

In North Eastern Region, generally money lenders give the loan at the rate of 5-10 percent interest per month. **Table 14** shows that more than 50 percent of the SHGs provide loan to its member less than 2 percent interest per month. In Tripura and Sikkim about 85 per cent and 77.5 per cent women are taking loan at the rate of 2 per cent per month. In Manipur and Tripura not a single woman is taking loan more than 4 per cent interest from the SHGs. It may be stated as a positive indicator as women members are keeping themselves free from the clutches of money lenders. The inter loaning with less interest rate through SHG will bring an end to gender disparities in economic power sharing.

### Difficulties faced in Recovery of Loan Amount

Credit is one of the most crucial inputs in rural development. Access to institutional credit for the rural poor is an important pre condition to any poverty alleviation strategy. Rural credit system has experienced with huge over dues due to re payment problem. Chronic over dues and poor recovery only hamper the development (Das Sabyasashi,2005<sup>9</sup>).

**Table 15: Difficulties faced in Recovery of Loan Amount**

Difficulty faced	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	8(4.0)	6(15.0)	1(1.3)	1(2.5)	00
No	192(96.0)	34(85.0)	79(98.8)	39(97.5)	40(100.0)
Total	200	40 (100%)	80 (100%)	40 (100%)	40 (100%)

The above table reveals very interesting results. Most of the SHG groups do not find any problem in recovery of loan. In Sikkim this percentage is hundred, followed by Assam (98.8%), Tripura (97.5%) and Manipur (85%). This is a positive finding which indicates the honesty, sincerity and dedication of women of North Eastern region towards their work and groups and it will certainly empower them socially and economically.

## Total Savings of SHG

**Table 16: Total Savings of SHG**

Total amount of SHG	Total Respondents	Manipur	Assam	Tripura	Sikkim
Less than Rs.10,000	41(20.5)	6(15.0)	21(26.3)	12(30.0)	2(5.0)
Rs.10,000- Rs.29,999	77(38.5)	11(27.5)	27(33.8)	14(35.0)	25(62.5)
Rs.30,000- Rs.49,999	39(19.5)	10(25.0)	19(23.8)	3(7.5)	7(17.5)
Rs.50,000-Rs.69,999	18(9.0)	5(12.5)	7(8.8)	2(5.0)	4(10.0)
Rs.70,000-Rs.99,999	13(6.5)	3(7.5)	5(6.3)	3(7.5)	2(5.0)
Above Rs.99,999	12(6.0)	5(12.5)	1(1.3)	6(15.0)	00
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

The **table 16** shows that 38.5 percent of the SHGs have a savings between Rs.10,000 to 29,999 in the banks followed by 19.5 percent of the SHGs having savings of rupees between 30,000 to 49,999. Only 6 per cent of the SHGs having savings of more than rupees 1, 00,000 in the banks. It is understood that the SHGs have impacted the status of women especially in the economic front. This is again with reference to **table 17** related to training. Amount of saving in the bank and the training received by the members of SHGs indicate that those members have received training are in a position to utilize the saving for greater economic return as compared to members who have not received any training. Inadequate working capital and lack of training is generally considered most serious constraints restricting the performance of many groups. However in this study, the SHGs were able to save some amount in their respective groups. Thus, it may be

inferred that functioning of SHGs in villages has been instrumental in instilling the habit of savings among women in rural areas.

### Training relating to Productive Activity

Training of rural women to relevant activities is important, so as to increase their involvement in development process, enhance their capabilities and make them equal partner in equal development. The major objectives of training of these women should be to equip them with better skills and enhance their knowledge so as to prepare them to face new challenges due to technological developments.

**Table 17: Training relating to activity**

Training received	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	61(30.5)	24(60.0)	20(25.0)	12(30.0)	5(12.5)
No	139(69.5)	16(40.0)	60(75.0)	28(70.0)	35(87.5)
<b>Total</b>	<b>200</b>	<b>40(100%)</b>	<b>80(100%)</b>	<b>40(100%)</b>	<b>40(100%)</b>

In this study we found that training aspects have been given least priority either by Government agencies or NGO sector. Due to this reason women are unable to cope with new dimensions in respective field, which is affecting their products and marketing also. There is an urgent need to provide skill specific training to these women members so that they can face new challenges in the market. It may be again stated that training would facilitate the better utilization of money in a productive enterprises for maximization of benefits which will accrue larger saving.

## E. Political Empowerment

The term empowerment refers to a range of activities from individual self – assertion to collective resistance, protest and mobilization that challenge basic power relations. For individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognize the systemic forces that oppress them, but act to change existing power relationships. Empowerment, therefore, is a process aimed at changing the nature and direction of systemic forces which marginalize women and other disadvantaged sections in a given context.

Political empowerment refers to the equitable representation of women in decision making structures both formal and informal, and their voice in the formation of policies affecting our society. One of the first systematic interpretations of the Human Development Report (HDR) where-in-it is <sup>that it is</sup> referred to as the Gender Empowerment Measure (GEM). The GEM uses variables constructed explicitly to measure the relative empowerment of women and the men in political and economic spheres of society.

Here, we are looking at political empowerment as whether SHG members are part of <sup>the</sup> decision making process, their involvement with Panchayati Raj Institutions and their affiliation to political parties especially after the formation of SHGs, as political parties look them as agent for changing forces. Political empowerment is not only about

representation, position and power but also any activity which aims at bringing government to work in a particular direction or to secure particular rights. Process of political empowerment begins from women's consciousness, from the beliefs about herself and her rights, capacities from her self image and awareness of how gender and other political forces are acting on her. For SHG members, the participation in local rural polity becomes more relevant. For example in Andhra Pradesh, grassroots leaders developed through SHGs have contested local government elections, 32000 candidates have filed their nominations for various positions, and 9500 women from SHGs and their federations have been elected at various levels.

### **SHG Members' Involvement in PRI**

The 73<sup>rd</sup> and 74<sup>th</sup> amendments (1993) to the Constitution of India have made provision for reservation of seats in the local bodies of Panchayat and Municipalities for women, laying a strong foundation for their participation in decision making at local level.

**Table 18: Involvement of SHG Members in PRI**

Response	Total Respondents	Manipur	Assam	Tripura	Sikkim
Yes	67(33.5)	4(10.0)	00	7(17.5)	4(10.0)
No	133(66.5)	36(90.0)	80(100.00)	33(82.5)	36(90.0)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

**Table 18** reveals that only one third of total respondents are involved with PRI. If we further analyze this, in Tripura 17.5 per cent of

the respondents are directly affiliated with PRI, whereas in Assam not a single respondent is associated with Panchayat politics. In Sikkim and Manipur 10 per cent of respondents are directly involve with PRI. Thus we can analyse that in N E region, few SHG members are associated with PRI and the process of involvement is slow.

### Capacity in PRI

**Table 19: Capacity in PRI**

Response	Total Respondents	Manipur	Assam	Tripura	Sikkim
Panchayat president	1(.5)	1(2.5)	00	00	00
Panchayat secretary	2(1.0)	00	00	1(2.5)	1(2.5)
Panchayat member	11(5.5)	2(5.0)	00	6(15.0)	3(7.5)
Any other	1(.5)	1(2.5)	00	00	00
Not applicable	185(92.5)	30(90.0)	80(100.0)	33(82.5)	36(90.0)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

As far as the capacity of those who are involved with local Panchayat bodies is concerned, mostly they are general members. Very few women are either president or secretary of local bodies. Political representation and empowerment through that women are moving into power position can be seen as a first step for women's empowerment in the political realm. The study reveals that in these area women SHG members are mostly general members of panchayat bodies and their number as President or Secretary is quite insignificant.

### **SHG Members Affiliation to Political Parties**

The increasing involvement of women in the main stream politics and the impact of feminist movements all over the world let to a different approach towards the role of women in politics. Women's participation in politics has emerged as a new field of interest as well as research in different social sciences.

Here, we have attempted to know whether any SHG member is a member of a political party and does she has the ability to influence the politics and participate in the community level decision making.

**Table 20: SHG Members affiliated to Political Party**

<b>Affiliation</b>	<b>Total Respondents</b>	<b>Manipur</b>	<b>Assam</b>	<b>Tripura</b>	<b>Sikkim</b>
Yes	22(11.0)	2(5.0)	2(2.5)	14(35.0)	4(10.0)
No	178(89.0)	38(95.0)	78(97.5)	26(65.0)	36(90.0)
<b>Total</b>	<b>200</b>	<b>40 (100%)</b>	<b>80 (100%)</b>	<b>40 (100%)</b>	<b>40 (100%)</b>

**Table 20** indicates that only 11 per cent of the respondents are affiliated to various political parties and it may be stated as very low response. Tripura is the only state where maximum number of respondents (35%) is directly affiliated to political parties whereas in Sikkim this percentage is only ten. Manipur and Assam are the two states where very few women members are affiliated with political parties.

## **F. Perceptions of members about SHG**

Participation in economic activities is the women's key to their personal advancement and their status in the society. After women started associating themselves in SHGs many changes have taken place in all spheres of their lives. SHGs have paved the way for the emergence of a new awakening in women by giving them an opportunity to come out of their house, making them associate with others and providing them loan for their economic activity and also a ground to realize and practice their social and political responsibility. Their interactional position in the society has been elevated. Formation of SHGs enables them to acquire knowledge, develop self esteem and take responsibility for their own lives.

### **Perception of Members about rise in their Status**

An attempt was made to look into the perception and level of empowerment with a view to understand the impact of SHGs on the status of women in this region.

The data reveals a very positive and important aspect, as 98 per cent of respondents think that after joining the SHG their status has certainly raised. In Manipur and Sikkim all the respondents felt that their status in the society was raised. After joining the SHGs they are respected in the family and they have a say in the community.

The data further indicates that near about 50 per cent of women think that their status has risen on many aspects i.e social, economic and political. If we look the state wise data, majority of the respondents

in Assam and Tripura stated that their economic status has risen. But the majority of respondents of Sikkim and Manipur think their overall status has raised after joining the SHGs.

Most of respondents (95 %) stated that now they are confident in solving the problems. In focus group discussion it was also observed that women were now very much confident in bank work, meeting with officers and addressing the social problems. This confidence level was found highest in Sikkim and Tripura followed by Assam and Manipur. Thus, it may be stated that formation of SHGs has certainly benefited to the women members of North Eastern Region.

# Chapter - Five

## Case Studies

## Case Studies

### Case Study: 1

**Jayashree SHG** of Mernei village is under Matia Rural Development Block in Goalpara district of Assam. The group was established in the year 2003 by Rural Development Block, Matia. This group consists of 10 members and these women belong to Hira community. Each of the group members is saving Rs. 40 per month in the group accounts. Almost all members belong to Scheduled Caste category.

#### **Jayashree SHG**

**Name of the President: Smt. Priti Das**

**Name of the Secretary: Smt Sabita**

**Year of Establishment: 2003**

**Total Members: 10**

**Main Activities: Making different items related to decoration**

Though Hiras are the potters but they do not use common wheel that is used for making hand made pot. This group is making different earthen pots by a special type of soil locally known as "Hira Mati" that is found in the bank of river Brahmaputra. At initial stage they used to get this soil free of cost, but now the area has been dominated by Bangladeshi migrants, so, now a day the group has to pay a large amount of money to these migrated people as the cost of clay.

At first, the group started to make conventional items used in local area, but due to the change in demand and time, this group is now making different items related to various ceremonies, decoration and day to day using items.

At present the group has an amount of Rs 25,000 and that is deposited in the bank and remaining Rs 17,000 they have distributed as loan to their members. The rate of interest for inter loaning is 5% per month. Although the group was established by block authorities but after that neither any training nor any monitoring is being imparted. Thus, the group members are endeavouring themselves without any help either from government or NGO side. They have not taken loan from banks or any other agencies.

The village is situated near the bank of Brahmaputra, so the vendors from the nearby Dhubri district come by boat to buy these items. It is very surprising that these items are purchased at very low price by these vendors. The group members told that demand of these items are very high in West Bengal. According to them, if they get proper shed in market area they may sale it in higher price. The group members are depending only on this business.

In this case we may see, though the SHG was formed by the block, but it seems it was formed only for the sake of establishing a SHG. Although SHG members with their sincere efforts are able to sale their items but there is a great need for training in productive activities and help in marketing sector by the block or district authorities.

## Case Study: 2

***Kanaklata Atma Sahayak Goot*** is working in Fofonga village under Balijana Development Block of Goalpara district of Assam. The main productive activity of the group is manufacture of bamboo mats. The SHG has ten members and it was established by Block Development Officer (BDO) in the year 2002. The members were selected on their working ability in production of bamboo mats. Selection of new members is always done with the consent of all members, thus SHG is working on democratic perspective.

**Kanaklata Atma Sahayak Goot**

**Name of the President: Smt. Archana Das**

**Name of the Secretary: Smt Minoti Rabha**

**Year of Establishment: 2002**

**Total Members: 15**

**Main Activities: Making different items from bamboo and cane**

The bamboo grows in abundance in Fofonga and nearby areas. So, at first, one women of the village named Smt Malati Mondal thought if bamboo mats are manufactured and sold outside Goalpara district certainly women can be benefited. Keeping this idea in mind, she with few women of the village visited BDO office and discussed this issue. BDO was very positive in his attitude and he

Surprisingly, these women were very helpful and they taught the women the techniques of mat making. After two three months women were able to make bamboo mats on their own. On an average now the group is making about 5 to 10 mats per day.

For this particular group marketing is no problem as the vendors from Bihar, Uttar Pradesh and West Bengal are purchasing their product in bulk. This group has emerged as a role model for the villagers. According to the group members, their monthly sale varies from RS. 30,000 to Rs. 50,000 per month, of course flood and other natural calamities sometimes create hindrances in their work.

Although group members are very happy but they want their own shops in big cities like Guwahati. They are keen to expand this business. At present, the group has deposited Rs. 60,000 in the bank and has distributed Rs 98,000 as a loan to its members @ 3 per cent interest per month. The group members never faced any problem in recovery of loans.

Before joining this group, most of the women were working as casual labours. Due to their low income they were forced to borrow money at high rate of interest from local money lenders but now the entire scene has changed. The members have settled their all debts

assured for help. Then Smt Mondal initiated the idea of forming this group of women in 2002. After this, these women started to save Rs. 30 individually every month and BDO helped them with Rs. 3000.

Surprisingly, these women never underwent any formal training on making of bamboo mats, of course male members of the village were very helpful and they taught the women the techniques of mat making. After two three months women were able to make bamboo mats on their own. On an average now the group is making about 5 to 10 mats per day.

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Before joining this group, most of the women were working as casual labours. Due to their low income they were forced to borrow money at high rate of interest from local money lenders but now the entire scene has changed. The members have settled their all debts

and their living standard has risen considerably. They are able to educate their children through their earnings. This kindled them to work at full swing increasing their production. According to women their economic status has certainly raised after joining this group and they are more confident in this entrepreneur.

### Case Study: 3

***Lakhimi Atma Sahayak Goot*** of Farm Nagar of Jonai village of Dhemaji district of Assam consists of 10 women members. The SHG was established in the year 2003 by some women of village without any help from Government or voluntary organization. The group members are collecting Rs.100/per month and inter loaning within the group is at the rate of 5 per cent per month. The decision of loaning to the outsider is solely vested upon either President or Secretary of the group.

The group started interloaning after six months of its formation. At this time SHG has distributed Rs. 15,000 as loan to its members; Rs 2000 they have deposited in the bank and Rs. 3000 they had in their hand.

**Lakhimi Atma Sahayak Goot**

**Name of the President: Smt. Anita Pegu**

**Name of the Secretary: Smt Sagarika Bora**

**Year of Establishment: 2003**

**Total Members: 10**

**Main Activities: Production of handloom items like Chader, Mekhala, gamocha etc.**

After two years of its establishment the group started working on different traditional handloom products like *chader*, *mekhala*, *Gamochoa* and *handkerchief*, etc as it is their traditional work, but group members have got expertise in making *Mekhala chader*. The group is also making silk wear, but of course only when they are getting order for this.

The group is doing their marketing through various exhibitions, trade fare and sometime petty businessmen of the area are also coming to them. The group got their expertise in making mekhla chader from another SHG in nearby village. Their monthly income is about Rs 8 to 10 thousand from this business.

The members of SHG state that factor responsible for their success are aspiration to raise their economic status and hard work to bring success and repay the loan as they have repayment ethics to protect their self dignity. They are not interested in either panchayat election or any political party.

The group has also taken up social issues. They are trying to make women aware on various issues particularly women's health. Male members are very cooperative in their endeavours.

According to the SHG members, they have not received any loan or training from any government or voluntary agencies. However, once upon a time a local NGO provided them piggery training for which they were not interested at all, but at per the request of that NGO they joined it. SHG is not supported and monitored by any agency. The group wants proper training for modern techniques of production of handloom

and handicraft items, but they do not have any idea to whom to approach.

Thus, we may observe from this case study that though the women are very active but they are lacking support from Government and voluntary organization. Without proper and modern techniques they will not be able to compete in this business.

#### **Case Study: 4**

***Parijat Atma Sahayak Goot*** that is the locally name of SHG in Assam was established in 2003 in Fofonga village of Krishnai Balajani block of Goalpara district of Assam. The group has 10 members and BDO has initiated the idea to establish this SHG.

Smt Namita Kalita is the Secretary of the group and she is educated up to middle class. According to her, at the initial stage, BDO office has provided them Rs. 3000 for formation of the group. After six months, the group started interloaning as they were saving Rs. 20 per women every month. The rate of interest is 2 per cent per month, but there is no provision to provide loans to the women who are not the members of this SHG. At this time the group has deposited Rs. 25,000 in the bank.

***Parijati Atma Sahayak Goot***

**Name of the President: Smt. Bharati Rabha**

**Name of the Secretary: Smt. Namita Kalita**

**Year of Establishment: 2003**

**Total Members: 10**

**Main Activities: Production of handloom items like Chader, Mekhala, gamocha etc.**

With the ultimate aim of thrift, the women members gathered under one roof engaged themselves in production of traditional handloom products like *Chador, mokhala, gamocha and handkerchiefs*. For this, they have not received any training. They all have learned it from their family members. Besides this, the group is also making pickles, jam, rice cake etc. and for this particular productive activity, the BDO office guided the members in preparing a variety of pickles. Almost all members are trained for this activity. A revolving fund of Rs. 25,000/ was invested in preparing the pickles in large scale.

At present, the District Rural Development Agency (DRDA) is assisting the SHG to market their pickle and other products in local as well as outside markets. After every two months monitoring is also being done by DRDA officials. SHG members are neither the member of Panchayat Bodies nor affiliated to any political party. According to them they want to raise their economic status at first.

As most of the members were labourers before joining this group, so, their income was below poverty line. Now on an average a group member is earning between Rs. 1500 – 2000.

In this case it may be seen that block and DRDA has helped this group to a great extent, that's why group is doing its best efforts to raise their economic status to a great extent.

#### **Case Study: 5**

***Khangabok Sarak Wanna Women Development SHG*** was established in 2006 by Rural Development Block in Thoubal district of

Manipur. The group has 11 members and they were selected on their working ability in making traditional dresses, mats and mushroom cultivation. The group members are saving Rs. 50 per month individually. President or Secretary decides the new membership. Inter loaning has been started @ 2 per cent per month. The group organizes its meeting once in a month. At present, group has distributed Rs. 20,000/ as loan to its members, Rs 20,000/ has been deposited in the bank and Rs. 3000/ cash in hand.



**Women making a mat in Thoubal (Manipur)**

The moment women are united functionally their aspiration to achieve increases tremendously. They are conscious of their self dignity and they want to raise their social status. They found out self employment in the only way and, hence, they pursued the option of taking up some works which are known to them. This group is engaged

In making mats, different traditional dresses and mushroom cultivation. In Khangabok area, a special type of water grass is grown, that is very suitable for making mats and decorative items. All women members have skills of making mats. The price of these mats varies from Rs. 300 to 1200 per mat, depending upon the size. Different types of Manipuri dresses are also made by this group. Marketing for mats and dress materials is not a problem as most of the items are sold either in Imphal market or in various exhibition or trade fare in and around Manipur. Other productive activity of the SHG is mushroom cultivation. In Imphal, demand of mushroom is so high that sometimes group is unable to supply required demand. The group maintains daily accounts and earns a profit of about 15,000 per month.

**Khangabok Sarak Wanna Women  
Development SHG**

**Name of the President: Smt. Sunita Devi**

**Name of the Secretary: Smt. S. Radha Devi**

**Year of Establishment: 2006**

**Total Members: 11**

**Main Activities: Making different types of Manipuri dresses as well as mushroom cultivation**

Sometimes Panchayat Members are monitoring this group, but neither any facility of loan or subsidy nor any training has been provided to group by any government agency. Only one local NGO has provided

some training to the President of SHG on mushroom cultivation. Women members told although group was formed by BDO office, but no help has been given by BDO office.

Group members felt that although their income has certainly raised after forming this SHG, but lack of proper training in production or management is hampering their way in becoming a smart business group. Group members are not affiliated with any political party and even Panchayat election they do not take any interest.

Here it may be observed that women are engaged in various productive works but from the Government side no sincere efforts have been made.

#### Case Study: 6

Women in Manipur have been substantially contributing to the economic development of the State. Almost all the economic activities of the state are shared and managed by women. The Ema market, the elegant handloom clothes are living example. The economic betterment of the poorest sections of the State cannot be achieved without social transformation involving structural change. Keeping this in view, **Kongpal Mutum Leikai Women Group** was formed by Social Welfare Department, Government of Manipur at Porempet in Imphal East district of Manipur under centrally sponsored scheme named Swayamsidha. There are 17 members in the group. All members were selected from BPL families. The group is also affiliated with one federation named as APEX. Women members are saving Rs. 50 per month per person. Inter loaning is being given at the rate of 3 per cent

per month for group members, and for other women of the village it is 5 per cent per month.

The main productive activity of this group is local handloom items such as *phenek*, *scarf*, *chador*, *khudu* and *pillow cover*. These items have great demand in Manipur, thus these are being sold in Imphal market or through trade fairs. Thus, the monthly income of group is between Rs. 15,000 to 17,000. Although almost every Manipuri woman owns a loom in her house and it is said that Goddess "Panthoibi" drew her inspiration for weaving from a spider making cobweb in Manipur, but most of these members were provided skill specific training on designing and marketing of these products. Social Welfare Department, Government of Manipur is imparting training to these group members from time to time. Thus, due to proper training they have raised the volume of their sale. At present this group has distributed Rs 00,000 as loan to its members and remaining Rs 0000/ they have deposited in the bank.

**Kongpal Mutum Lokal Women Group**

**Name of the President: Smt. Y. Savita Devi**

**Name of the Secretary: Ms. Uttama Devi**

**Year of Establishment: 2001**

**Total Members: 17**

**Main Activities: Making different handloom items such as phenek, khudu, pillow cover and scarf**

The group members have so many dreams; they want to emerge as a successful business group so that they can represent Manipur State in national as well as international trade fairs. Surprisingly no member is involved either in Panchayat Raj or with any political party.

The group is also mobilizing community and youths with social issues and they are making sincere efforts for prevention of abuse of drugs in the area. The group is also creating awareness on HIV/AIDS. Child Development Project Officer (CDPO) is monitoring the group from time to time.

SHG members narrated that before forming this group, they were not confident in their work and they feel shy even going to the bank. Now, they can talk to anyone without any hesitation. Earlier, they were under BPL, but with the help of Social Welfare Department, Government of Manipur their economic status has raised.

Thus here it may be stated that with the help of Department of Social Welfare, Government of Manipur, this group is engaged in various activities and Swayamsidha (Centrally Sponsored Scheme) is really doing a commendable work.

### **Case Study: 7**

Smt. Ratna Aich, the member of *Maa Sarada Mahila SHG* of Ramnagar under Rajnagar Rural Development Block of South Tripura narrated interesting story behind the formation of this SHG. According to her, one of his relatives (from husband side) is settled in Nooakhali district of Bangladesh. In the year 2000, she visited that particular

village in Bangladesh. One day, her relative took herself to a meeting organized by a group of women in school premises in Nooakhali. Actually, this was a self help group monthly meeting where the said woman was a member. This SHG in Nooakhali was formed under Gramin Bank of Bangladesh. There she realized that if such group is formed in her own village in Tripura, lot of changes can be brought in her village and conditions of poor women will certainly improve. In this village most of the women are illiterate and they belong to Scheduled Caste category.

After coming back to Tripura, she discussed the whole matter with her family members as well as few other women of the village. After this, she along with few fellow women of the village visited the office of one NGO working in that area named Organization for Rural Survival (ORS) in Belonia. ORS thus brought the women under a single fold towards the target of earning and saving themselves. After getting support from ORS, this group was formed in the month of December, 2000. The SHG functioned successfully for two years, but due to the misunderstanding and ego problems, the SHG collapsed.

**Maa Sarada Mahila SHG**

**Name of the President: Miss Rinku Debnath**

**Name of the Secretary: Smt . Anita Debnath**

**Year of Establishment: 2000**

**Total Members: 15**

**Main Activities: Fishery, goatery, poultry and  
duckery**

But, again in 2005, the women of the village realized their mistake and revived the SHG with few new members. The members started to deposit Rs. 30 per woman every month and started inter loaning after one year @ 2 per cent per month. At this moment, the group has distributed Rs. 25,000/ to its members as loan and deposited Rs 855/ in the bank. Group members were trained in various productive activities like poultry, goatery and duckery. Then, again, DRDA helped them financially. Now the group is successfully running various projects like fishery, goatery, duckery and poultry with the help of District Rural Development Agency (DRDA). Marketing is no problem for this group as there is lot of demand in market. The group has Rs. 6000 - 10,000 per month income on an average.

According to women members their status has certainly raised in society and economically they are independent now. They do not have any intention to join any political party as they think it will create hindrance in their work.

In this case one can observe that the women who were confine to hearth and home till few years back now a days they are earning more than their male counterparts. They have developed confidence, autonomy and reliance through their group formation and they have a feeling of belonging to a mass movement.

### **Case Study: 8**

***Nibedita SHG*** was established in 2001 in Durgapur village of Rajnagar block of South Tripura. This group is very popular in Rajnagar area due to their unique production. They are producing

different items made from bamboo and cork (sola) that are used for religious purposes as well as decorative items used in Tripura. The SHG was formed by Rural Development Block office with 14 BPL members.

Although group was formed in 2001 by Rural Development Block, but they did not have any activity up to 2003. Inter loaning was started by the women @ 2 per cent per month for their personal work but not for income generation activity. In 2003 one SHG member visited a village near Sabroom, where few families were engaged in this business. Here, she captured this idea and got informal training from women members of that village. After returning to her village she trained other women members; thus, other members also learnt this technique.

This SHG is preparing various items which have high demand during religious ceremonies and marriage time. As a result, their sale is not only confined to Rajnagar but also extended to Agartala and other small towns of Tripura. Surprisingly, they are collecting raw materials from different parts of Assam. They want to make it their own brand but due to the lack of experience in business they are unable to do this. At present, monthly income of the group ranges from Rs. 6000 to Rs. 10,000.

**Nibedita SHG**

**Name of the President: Smt. Rina Das**

**Name of the Secretary: Smt Gauri Mitra**

**Year of Establishment: 2001**

**Total Members: 14**

**Main Activities: Making different items from bamboo and cane**

The group members were trained in piggery project, which they plan to start in near future. The group has deposited Rs 68,306 in the bank, as they are collectively working so, no inter loaning has been practised.

This group is deeply involved in Panchayat election and three members of the group are affiliated with ruling party.

The group members are also engaged in collecting the seeds of cashew from nearby reserve forest and selling in local market. Then the seeds are transported to Kolkata for processing. The SHG has just started goatery project.

The group feels their social, political and economic status has certainly raised after joining this SHG, but if proper guidance is given to them they can change the entire scenario.

#### **Case Study: 9**

*Lilyyam SHG* was formed in 2005 at Bermoik village in West Sikkim by one NGO named Health and Conservation Society. The SHG consists of 10 progressive farmer women of this village. Most of the women belong to OBC category educated and they are educated middle or high school. Smt Renuka, a 37 year old woman of the village is the Secretary of the group. She and few group members are also involved with Panchayati Raj Institutions.

#### **Lilyyam SHG**

**Name of the President: Smt. Meena Sharma**

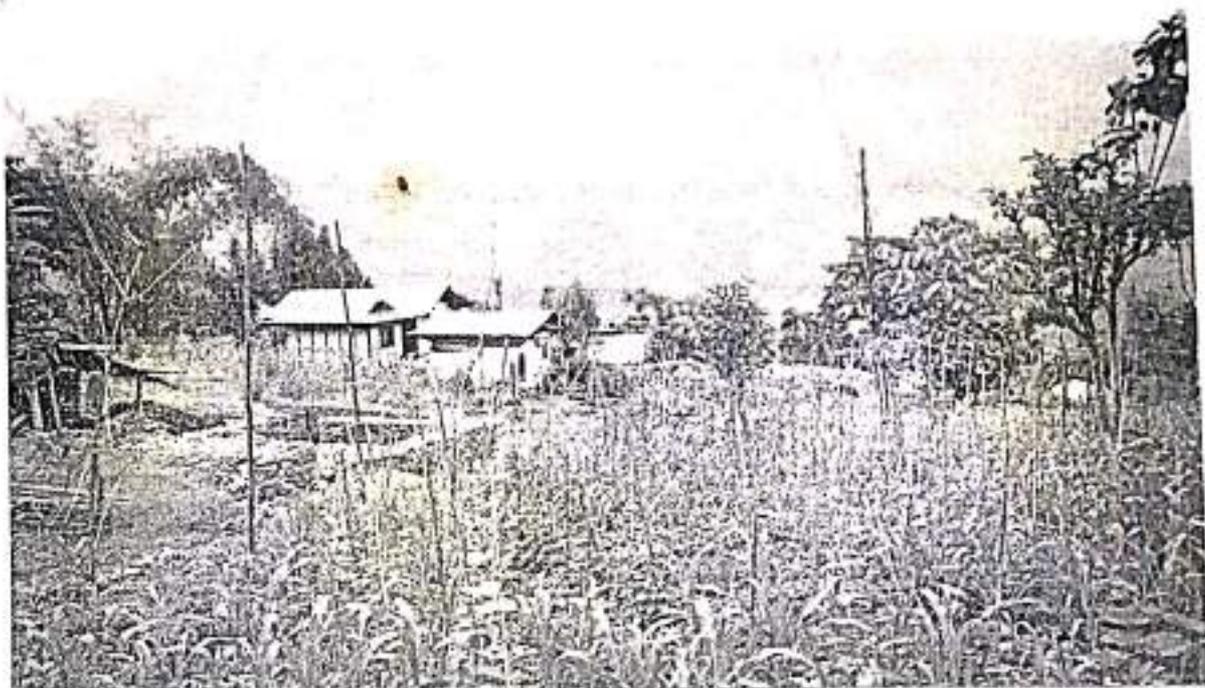
**Name of the Secretary: Smt Renuka**

**Year of Establishment: 2005**

**Total Members: 10**

**Main Activities: Cultivation and production of vegetables and fruits as well as goatery**

The productive activities carried out by this SHG are vegetable farming, goatery and floriculture. Different types of vegetables like tomato, chilli, cucumber and leafy vegetables are being grown by group members. These vegetables are sold in local Borthing market or in Jorthing town. The group has about 15 goats. After rearing a goat for about 18 to 24 months they sale it @ Rs 120 per kilogram. Thus a sustainable amount is acquired as profit.



### **Agricultural Endeavour by SHG Members in Sikkim**

Floriculture is the main productive activity of this SHG. All the members of SHG have undergone training in floriculture. State Institute of Rural Development at Jorhang has played a very important role for training. The weather of Sikkim is very suitable for different varieties of flower, so, after training they have started to produce various flowers in bulk. The high demand for flowers flows from Siliguri in West Bengal as well as different parts of Sikkim.

The group has distributed Rs. 37,000/ in inter loaning among its members @ one per cent per month, Rs. 2525 deposited in the bank

and they have kept Rs. 700/ in cash for day to day expenditure. The group has maintained all records and registers properly and updated them.

This SHG has been awarded first prize in flower cultivation in Inter State Flower Exhibition at Gangtok in 2007. The SHG is also associated with one federation named Pratibha in Barmik bazaar.

The group is also planning to start mushroom cultivation that is most beneficial cultivation but due to the lack of training and supervision they are afraid in starting this particular activity.

The members want to have their own green house, so that in future they can start their own nursery. Group members feel that their honesty and hard work paved the way for their success. According to them honesty and sincerity are the best policies in forming SHG.

#### **Case Study: 10**

*Hariyali SHG* of Daramdin village in West Sikkim was formed in 2004 under rural development scheme. Total number of group members is ten. All members are from same locality and they are not related with any federation or cooperative. Individually, a group member deposits Rs 50 per month and inter loaning is done @ 2% per month. There is also the provision of lending money to outsiders @ 5% per month. At present group has a total amount of Rs. 25,000/, out of which Rs. 15000 is in inter loaning and Rs.10,000/ are in bank.

The group is engaged in goatery and ginger farming. At initial stage they did not have any productive activity, but since 2006, they

started these two activities. Now, the group has 15 goats and when a goat attains the age of 18 to 24 months they sale it in market according to its weight i.e. that is @ Rs 120 per kg. The soil and environment of this area is very suitable for ginger production, so the group is also engaged in this work. Hariyali SHG is also growing seasonal vegetables like Chili, cucumber, tomato as market potential is very high for the vegetables in local market. The group is selling their product through Village Kendra's as well as in open market.

**Hariyali SHG**

**Name of the President: Smt. Liza Lepcha**

**Name of the Secretary: Ms. Monika Subba**

**Year of Establishment: 2004**

**Total Members: 10**

**Main Activities: Vegetable farming and goatery**

Although group was formed under rural development scheme, but no training was provided to them and all the productive activities are being done without training. The group feels if they had been trained in respective fields they could do far better. One SHG member is Panchayat Secretary and another two are active member of ruling party, in spite of that group is unable to take any advantage from government side.

Group members feel that they have derived social, economic and political benefit after forming this BHG. They do not want any subsidy or grant from Government side. Only thing they are aspiring is training and guidance in production, marketing and management.

The group members have many plans for future. They want to increase the number of goats and production of vegetables and then want to work as contractor for supply of these items to army and Para military forces. Besides that they are willing to provide better education to their children, so that these children can lead a better life.

#### **Observation on Case Studies:**

If we analyze these cases we find that SHGs have mainly been formed either by Government agencies like DRDA, Swayamsidha or by NGOs. SHG members are engaged in various productive activities and with their sincere efforts women are able to sale their items, but there is a great need for training in productive activities and help in marketing. It was also observed in few cases that women who were doing only household work till few years back and were confined to their house only, now they are earning more than their male counterparts. They have gained confidence, autonomy and reliance through their group formation. Group members feel that their social, political and economic status has certainly raised after joining their respective SHGs.

# Chapter - Six

## Summary and conclusions

## Summary and Conclusions

The present research study entitled "*Impact of Self Help Groups (SHGs) on the Status of Women in North Eastern Region*" was designed with the objectives to : study the criteria for selection of the beneficiaries including their socio-economic background; study the social mobilization process and management of thrift of the SHGs in NE region; find out the type of activities undertaken by the SHGs and problems they have been facing; find out the linkages of SHGs with other developmental programmes; study the impact of SHG activities on the status of women specially in terms of economic, political and social empowerment.

For collection of data, schedules were filled up for two categories (Schedule for President/ Secretary and schedule for Group member: 200 each) seeking relevant information from the members.

Data was analyzed using simple statistical procedure i.e. per centages and averages. Major findings of the study are as under.

- In respect of types of members in SHGs, it was found that majority of SHG members were in younger age group i.e. 18 to 35 years and they were mostly married. The number of widow and separated women was very low or negligible.
- Ninety per cent of the women were literate. Majority of them were educated up to high school. The percentage of women who were educated up to graduation or above was only 11.5 per cent.

- As far as social category of members was concerned, 31.5 per cent were from general category followed by OBC (26.5%). The percentage of schedule tribe is very less i.e. only 11 per cent.
- It was revealed in the study that at the initial stage i.e. while forming the SHGs, 51 per cent of the respondents were from BPL category. This may be stated as an appropriate methodology for selection of beneficiaries.
- Regarding family occupation of respondents, it was found that at present 39.5 per cent of the family members' occupation was petty business like tea vendor, pan , tamul ,cigarette and vegetable sellers etc, followed by agricultural activities (28.5%). Few family members of the respondents' i.e.17.5 per cent were in low grade job either in government or private sector.
- It seems that formation of SHGs has certainly benefitted the women on economic front as at present one-third respondents' family income was more than Rs. 5000/- per month, followed by between Rs. 2000/- to 2999/-, that was 22 per cent. There has been definite increase in the income level of members after joining SHG.
- In respect of SHGs establishment, most of the groups (65.5 percent) were established by Government departments like Social Welfare and Rural Development. NGOs have also played an important role in forming the SHGs especially in Manipur (47.5%) and Tripura (42.5%). In Assam, 27.5 percent of SHGs were established by village women themselves. It indicates the level of awareness among communities regarding SHG formation.
- Though, most of the SHGs have been formed by Government departments yet only 26.5 per cent of them are linking with government programmes like Swayamsiddha, STEP, RMK and DRDA. Sikkim is the

state where maximum linkage (87.5%) has been established between Government Programmes and SHGs and in Tripura the link is very less i.e. only 2.5 per cent.

- Although most of the SHGs have been initiated and formed by the Government Departments yet decision on selection of members in the SHGs is being vested in the hands of women as in 75.5 per cent of cases, the women members are taking the decisions.
- As far as productive activities of the SHGs are concerned, 34 per cent of them were involved with handloom activities and 12 per cent were engaged in agricultural work. Twelve per cent of SHGs have engaged themselves only in inter loaning and 15 per cent have not started any activity. If we further see it as state wise, in Sikkim and Tripura most of the SHGs are engaged in agricultural work whereas in Assam and Manipur mostly they are busy in handloom work.
- The majority of SHGs are organizing monthly meetings and 97.5 per cent of women members are attending these meetings. In 98.5 per cent cases the executive members are selected through election. Thus it may be stated that organization and participation in these meetings is regular and that shows the process of social empowerment, awareness and imbibing democratic values among the members.
- The pace of community mobilization by SHGs is not up to the mark as only less than one third SHGs are mobilizing the community and only 24 per cent of SHG members are tackling social problems in their respective societies.
- SHG members are sincerely engaged in thrift and credit through inter loaning and savings and recovery of loan is not a problem among these members.

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- SHG members are sincerely engaged in thrift and credit through inter loaning and savings and recovery of loan is not a problem among these members.

- As far as political empowerment is concerned only one third of respondents are involved with various panchayat bodies and only 11 per cent of the respondents are affiliated with political parties.
- Most of the women members (98%) feel that their socio-economic status has raised after joining the SHG and 95 per cent of the women stated that now they are more confident and can face any challenge in a more confident manner.

### **Recommendations**

The major recommendations drawn, based on the findings of the present study are as follows:

- a. Scheduled Tribes have a sizeable population in this region but the percentage of their membership in SHGs is comparatively low. NGOs and Government departments should try their best to reach these women to maximum extent.
- b. In Assam, the performance of NGOs in forming the SHGs is not up to the satisfactory level, they should take a lead to mobilize the women member in forming the SHGs, so that, women members can play a vital role in social, economic and political field.
- c. Adequate training of SHGs on linkages with Government Programmes will be essential. Government Agencies who facilitates formation of SHGs should also organize training for them giving them the basic knowledge about different schemes / programmes of Government.
- d. Women SHG members can play a very important role in mobilizing the community but this study reveals only one third

women members of total respondents are engaged in this process, so there is a need for involvement of SHGs members in community mobilization in NE region.

- e. It was reported in the study that concept of federation/ cooperative among SHG members is not popular in NE region. As federation can better negotiate the collective interests of SHGs and can articulate SHG concerns at different levels, the government and NGOs should take initiatives for making the cluster and federation of the SHGs.
- f. As 15 per cent of SHG members are not doing any productive activity, sincere effort should be made by government agencies / NGOs to link them with income generating activities. Mere formation of SHGs will not yield desired results.
- g. Training of rural women to related activity is important but training to SHG members have been given the least priority. Need of the hour is to provide skill specific need based training to SHG members so that they can face the competition in the market.

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# Annexures

Annexure-I

**List of Research Advisory Committee (RAC) Members**

1. Shri P.K. Bhattacharjee Chairman  
Ex Regional Director  
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Jawahar Nagar, P.O.: Khanapara  
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Head, Department of Psychology  
Gauhati University  
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Member

6. Dr. S.C. Joshi  
Assistant Director  
NIPPCD Regional Centre  
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Guwahati-781022

Member

Secretary &  
Project In Charge

NATIONAL INSTITUTE OF PUBLIC COOPERATION AND CHILD DEVELOPMENT  
REGIONAL CENTRE, GUWAHATI

Impact of Self Help Groups (SHGs) on Status of Women in North Eastern Region

Schedule:1

Schedule for Individual Member of SHG

State	District	Block
1	Name of SHG member	
1.1	Age	
1.2	Marital Status	
1.3	Name of SHG	
1.4	Member of SHG since	
1.5	Complete address of SHG member	
1.6	Educational Qualification	Illiterate-1, Primary-2, Middle-3, High School-4, Graduate-5, Above Graduation-6
1.7	Social Category	SC-1, ST-2, OBC-3, MOBC-4, General-5, Others-6
1.8	Number of Family Members	Dependent      Earning
	Total:	

2.1	Occupation	Primary	Subsidiary
2.2	Monthly income on an average (In the last month)		
2.3	Total income of the family		
2.4	Your earning before joining this SHG		
3.1	Is your SHG linked with any Government Programme		
3.2	If yes, the name of the prog.		
3.4	Have you taken loan from SHG		
3.5	If yes, the rate of interest		
3.6	Amount of loan		
3.7	Have you opened Bank account individually If yes, How much amount is in bank		
4.1	Have you any idea of the schemes of MWCD such as RMK, STEP etc	If yes, please name the scheme	
5.1	What are the activities of your SHG		
6.1	Have you received any training related to your activities: Yes No	If yes, the name of the training duration	
6.2	Who provided this training		
6.3	Are you satisfied with that training	Trainer	Inputs Method Duration
6.4	Any other training that you have received Yes No	If yes, the name of the training duration	
6.5	Impact of productive training	Most beneficial-1, Beneficial-2, Partial-3, Not benefited at all-4	
7.1	Are you getting support from male members of your family as a member of SHG	Yes	No

2.1	Occupation	Primary	Subsidiary
2.2	Monthly income on an average (In the last month)		
2.3	Total income of the family		
2.4	Your earning before joining this SHG		
3.1	Is your SHG linked with any Government Programme		
3.2	If yes, the name of the prog.		
3.4	Have you taken loan from SHG		
3.5	If yes, the rate of interest		
3.6	Amount of loan		
3.7	Have you opened Bank account individually If yes, How much amount is in bank		
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6.1	Have you received any training related to your activities: Yes No	If yes, the name of the training duration	
6.2	Who provided this training		
6.3	Are you satisfied with that training	Trainer	Inputs Method Duration
6.4	Any other training that you have received Yes No	If yes, the name of the training duration	
6.5	Impact of productive training	Most beneficial-1, Beneficial-2, Partial-3, Not benefited at all-4	
7.1	Are you getting support from male members of your family as a member of SHG	Yes	No

7.2	If no, why	
8.1	Have you started productive activity	Yes No
8.2	If yes, name of the productive activity and quantity	
8.3	Average Per month income from that production	
8.4	If no, reason for not starting the production	
8.5	Where are you selling your production	
8.6	Getting any help from NGO, Govt agency or SHG Members for selling these items	If yes, from whom
	Yes No	
9.1	Who initiated the idea of your membership in SHG	Family member 1, Women of the village-2, NGO-3, Government side -4, others-5
9.2	What kind of help you are getting from above institutions	
10.1	Are you attending the meetings of SHG regularly	Yes No
10.2	If no, reason for not attending the meetings	
11.1	Is your SHG mobilizing the community for social problems	Yes No
11.2	If yes, please specify the issue	
11.3	If no, the reason for not mobilizing the community	
12.1	As a SHG member how much amount you are saving per month	
12.2	Do you have any idea how much amount is with your SHG	
12.3	Is your SHG giving loan to outsider (i.e. those	

	who are not the member of SHG)	
12.4	Who takes the decisions for providing loans	
13.1	Did you face any problem as a member of SHG (formation, production or in marketing)	
13.2	If yes, please tell the problems	
14.1	Important 5 benefits that you have got after becoming a member of SHG in order of merit	
14.2	Do you think your status has raised after joining the SHG	
14.3	If yes	Social -1, Economic-2, Political-3, More than one-4, All-5
14.4	If no, why	
14.5	What are your future plans	
14.6	What kind of help you want from Ministry of Women and Child Development/ other Government agencies	
15.1	Any other thing you would like to share	
16.1	Do you feel that now you can face the problems in your personal, Familial and social life in more confident manner	

Name of the Investigator

Date

NATIONAL INSTITUTE OF PUBLIC COOPERATION AND CHILD DEVELOPMENT

REGIONAL CENTRE, GUWAHATI

Impact of Self Help Groups (SHGs) on Status of Women in North Eastern Region

Schedule:2

Schedule for SHG

State	District	Block
1.1	Name of SHG member	
1.2	Address of the SHG	
1.3	SHG established in the year	
1.4	Who established the SHG	NGO-1, Women members itself-2, Government Agency-3, PRI Bodies-4
1.5	Numbers of the member in the group	
1.6	What is the criteria of selection of members	
1.7	Who takes the decision for Selection of new members	SHG members-1, NGO-2, Government Bodies-3, PRI Members-4, President/Secretary of SHG-5, others-6 (Specify)
1.8	Is your SHG linked with Cooperatives, society or Federation	
1.9	If yes, name of Cooperatives, society or Federation	
2.1	Amount saved by per member per month	
2.2	Total amount with SHG	Loaning in hand in Bank
2.3	Rate of interest of loan to members	
2.4	Did you face any difficulty in recovery of loans	Yes No

2.5	If yes, how do you manage this problems	
3.1	Productive activities undertaken by your SHG	
3.2	Have your SHG received any support for productive activities	Yes No
3.3	If yes, by whom	NGO-1, PRI Members-2, Government Agency-3, Any other-4 (Specify)
4.1	Is your SHG linked with any development programme	Yes No
4.2	If yes, name of the programme	
5.1	Is any of your SHG member trained for productive activity	Yes No
5.2	If yes, on which activity and numbers of trained member	
5.3	If no, the reason thereof	
6.1	Are you facing problems in managing the SHG	Yes No
6.2	If yes, please narrate them according to priority	
6.3	Who helps you in solving these problems	
7.1	Meeting of the SHG is organized	Weekly-1, Fortnightly-2, Monthly-3, Once in two month-4, More than two month-5, Rarely held-6
7.2	Selection of executive member is done	By Election      By selection By other means
7.3	You are in this post since	
8.1	Do you think after forming the SHG, the status of women has raised in among community	Yes No
8.2	If yes, on which aspect and how	
8.3	If no, why	
9.1	Is your SHG tackling any social issue	Yes No

9.2	If yes, what are these issue	
9.3	Problems faced in tackling these issues	
10.1	Have your SHG started productive activities	Yes No
10.2	If yes, name of product	
10.3	Have you started marketing for these products	Yes No
10.4	If yes, average monthly income of SHG	
10.4	How do you sale the product	
11.1	What are your future plans for sustaining the SHG	
12.1	Is your SHG is monitored by any one	
12.2	If yes, by whom	
13.1	Is any member of your SHG involved in PRI	
13.2	If yes, in which capacity	
13.3	Are your SHG member affiliated to any political party	
13.4	If yes, how many members	
13.5	Any suggestion	
13.6	Any experience you want to share	

**Name of the Investigator**

**Date**