

**WOMENS' EMPOWERMENT THROUGH SELF HELP GROUPS IN
SIKKIM: A SOCIOLOGICAL STUDY**

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Requirement for the Award of the Degree of*

MASTER OF PHILOSOPHY

**Submitted by
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Date: 5.02.16

DECLARATION

I declare that the dissertation entitled **“Womens’ Empowerment through Self Help Groups in Sikkim: A Sociological Study”** submitted to **Sikkim University** for the award of the degree of **Master of Philosophy**, is my original work. This dissertation has not been submitted for any other degree of this university or any other university.

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CERTIFICATE

This is to certify that the dissertation entitled **“Womens’ Empowerment through Self Help Groups in Sikkim: A Sociological Study”** submitted to **Sikkim University** in partial fulfilment of the requirement for the degree of **Master of Philosophy in Social Sciences** embodies the result of bona fide research work carried out by **Ms. Reshma Mukhia** under my guidance and supervision. No part of the dissertation has been submitted for any other degree, diploma, associate-ship, fellowship.

All the assistance and help received during the course of the investigation have been duly acknowledged by her.

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CHAPTER- I

INTRODUCTION

1.1BACKGROUND OF THE STUDY

Women's development has always been a topic of serious concern in the society and is much debated in recent times. The Constitution of India ensures rights of equality, liberty and dignity to both women and men but in a highly male-dominated patriarchal society women are hardly given their share of rights. In Indian society women are still thought to be weaker than men and restricted to the private sphere. The conservative and tradition driven Indian society confined household as women's domain, assigned them the key functions of rearing and bearing of children and other domestic chores. "Even after almost 65 years of India's independence, women are still considered to be powerless and marginalised sections of the Indian society" (Sharma, 2014: 271).

Several constitutional safeguards for women have been introduced in India, for instance, Article 15 prohibits any discrimination based on sex, race, caste, religion etc., Article 14 grants equal rights and opportunities both to men and women, Article 39(d) states equal pay for equal work to both men and women, Article 51(A) (e) mandates every citizen to renounce practices derogatory to the dignity of women. Thus, the catchphrase 'Women Empowerment' has gained currency in contemporary India. Development can hardly be achieved in a country where, women who form half of the human resource are hardly integrated into the development strategies. In India, empowerment of women is central issue because women lag behind men in many social indicators such as education, politics, health, and employment which in turn hinder the process of development. The socio-economic empowerment of women is extremely essential for economic growth. India, since two decades is on the threshold of paradigm shift in its economic growth, so it is necessary to equip women with facilities that enhance gender equality and sustainable development.

Gender discrimination has proved as one of the major stumbling block in providing equal opportunity to women. Thus, along with the intellectual development of women, serious attention should be given to their autonomy in decision making,

freedom of expression and control over resources. Chandra (1997) observes, “Gender discrimination is a universal phenomenon. Both inside and outside the house, women are excluded from positions of power. They are denied the opportunities to participate in decision making process. The primary challenge facing women today is to increase their participation and become actively involved in decisions”(cited in Priya et.al, 2014: 371). In order to bring gender equality, it is important to empower women. The pre-requisites for empowerment of women are literacy and education, awareness, skill development, good health, access to economic resources, capacity and opportunity for participation in decision making within the family, community and institutions of governance (Rao, 2014: 400).

The term ‘Empowerment’ was introduced at Nairobi, Kenya during the International Women’s Conference in 1985 (Chandra, 2015: 66). It has several connotations and is highly context driven. Women empowerment has many dimensions i.e. social empowerment, economic empowerment, cultural empowerment, legal empowerment and political empowerment. Hence, empowerment in general refers to a multi-dimensional social process that helps people to gain control over their day to day lives (ibid). Batliwala defined empowerment as “a process through which women in general and poor women in particular, tend to gain control over resources and ideologies” (Datta and Mukherjee, 2009: 79). The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes (Nagayya and Begum, 2012: 87). The term Women empowerment implies that women have the power and ability to regulate their own lives in social, political and economic terms – power which enables them to move from periphery to the centre stage (Chandra, 2015: 66). Thus, empowerment is a process which leads to both individual and collective transformation by encouraging awareness, capacity building, and decision making power.

The concept of women’s empowerment has been articulated in the policy statements of several international institutions such as the Beijing Platform for Action, the Cairo Programme of Action, the Millennium Development Goals (MDGs), the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), etc. (Datta and Mukherjee, 2009: 79). All the above conventions and programmes

focussed that, for successful empowerment of women, education of women and participation in decision making processes, providing them with economic benefits and large representation in politics needs to be encouraged.

The Government of India made several efforts for empowerment of women. It introduced the National Policy for Empowerment of Women in 2001 with the goal of empowering women as an agent of socio-economic changes and development. The Department for Women and Child Development was established in the year 1985 as the national machinery for advancement of women and keeping in view the increasing significance of women empowerment and later it was converted into a full-fledged ministry in 2006 (Singh, 2007: 10). Similarly, on the eve of International Women's day on 8th March 2010 the National Mission of Empowerment of Women was launched by the Government of India for all-round development of women. Undoubtedly women empowerment is a serious subject concerning the Indian planners. The history of Indian planning has applied different approaches and strategies to empower women. The Government of India aimed to create an enabling environment with various affirmative developmental policies and programmes for women empowerment, besides providing them easy and equal access to all the basic minimum services so as to enable them to realize their full potentials (Somasekhar, 2014:65).

During the first plan period (1951-56), the development of women followed a welfare approach by merging women development along with disadvantaged groups such as destitute, disabled and aged. The welfare approach to address women issues remained effective throughout the second and until fifth plan (1974-79), which gave more priority to women's education, maternal and child health. The earlier welfare approach due to its unproductive and slow results called for a change in the strategy and consequently in the sixth plan (1980-85) the welfare approach was altered with the initiation of development oriented plans for women which applied a multi-disciplinary approach with a major thrust on health, education and employment (Singh, 2007:17). The seventh (1985-90) and eighth plan (1992-97) recognised, human resource development of women and enabling them to function as equal partners and implement effective social legislation, as two major objectives (Sarma et.al, 2014: 50). The main focus of the seventh and eighth plan was to uplift the socio-

economic status of women and emphasize their greater participation in national development. The empowerment approach was introduced in the ninth plan (1997-2002). The ninth plan is credited firstly for its focus on women empowerment and secondly for creating an enabling environment where women could –freely exercise their rights both, within and outside home, as equal partners along with men (Pal, 2013: 123). In the ninth plan women development directed towards empowerment approach and it intended the convergence of existing services available in both women-specific and women-related sectors. The tenth plan (2002-07) continued with the strategy of empowering women as an agent of social change and development through social empowerment, economic empowerment and gender justice (Singh, 2007: 18). Finally in the eleventh (2007-2012) and twelfth (2012-2017) plan period women development paid attention to faster, sustainable and more inclusive growth. In India several programmes and schemes for the socio-economic empowerment of women have been launched by the Government to offer women a rightful position in society. The government started concentrating on training for empowerment-cum-income generating programmes for women with the ultimate aim of making them economically independent and self-reliant (Chandra, 2015: 68). The various schemes are- Swalamban- programme, previously known as NORAD/Women's Economic Programme, was launched in 1982-83 with assistance from the Norwegian Agency for Development Corporation (NORAD). NORAD assistance was availed till 1996-97 after which the programme is being run with Government of India funds (Jain, 2011: 32). This scheme imparts training and skills to women that enable them to get employed or have sustained self-employment. In order to ensure more effective implementation and for better monitoring/evaluation of the scheme, it has been transferred to the different state governments in the country, from 1st April 2006 with the approval of Planning Commission (Sarma et.al, 2014: 50).

Another important programme is Support to Training and Empowerment of Women (STEP) - This is a Central Scheme launched in 1987 and based on the evaluation of the scheme it was revamped in 2010 by the Ministry of Women and Child development (Sreenivasan, 2011:386-387). The scheme provides assistance to poor asset- less women in areas of agriculture, handlooms, animal husbandry, sericulture, handicraft and khadi, fisheries, dairying and traditional sector of economy to promote sustainable livelihoods for women. Swa-shakti scheme- The project jointly founded

by IFAD, World Bank and the Government of India was launched in October, 1999 and culminated on 30th June, 2005, had established 17,647 SHGs of women covering over 2.5 lakh women agriculturists and agricultural labourers in 57 districts across the different states. The objective of the program was to bring out socio-economic development and empowerment of women through promotion of women SHGs, micro credit and income generating activities. The project was conceived as a Pilot Project implemented in 335 blocks of 57 districts in 9 states. Swayamsidha- scheme launched in February 2001 is a centrally sponsored scheme. It is an integrated programme for social empowerment of women through formation of Self-Help groups and its major objective is to ensure all round empowerment of women by providing direct access to microcredit and control over resources (Kondru, 2014: 317).The programme was implemented in 650 blocks of the country and 67971 women SHGs have been formed benefiting 9, 89,485 beneficiaries. The scheme came to an end in March 2007.Swadhar- in 2001-2002 the Ministry of Women and Child development implemented shelter based schemes for women whom aims at providing services to women who lack family support such as widows, prisoners, and women rescued from brothels and victims of sexual abuse and encourage rehabilitation. All the programmes mentioned above had a specific focus either on providing hostels and rehabilitation of women or training, skill development and employment opportunities for women etc. but a more inclusive and holistic programme that covered all the aspects of women development was needed for increasing the rate empowerment of women. The microfinance model of SHGs also emerged largely because of the failure of various subsidized rural banking schemes to reach the poor sections (P.K., 2011: 338). Thus, Swarnajayanti Gram Swarojgar Yojna (SGSY) a holistic programme of micro enterprises covering all aspects of sustainable self-employment in rural areas was launched by the government of India on the recommendations of Hashim Committee on 1st April 1999 throughout the country. SGSY is a vehicle for self-employment of the rural poor. The SGSY is implemented by the District Rural Development Agency (DRDA) and the planning; monitoring and implementation process would incorporate the Panchayati Raj Institutions, NGOs, Banks and other financial and technical institutions in the district. It envisages mobilisation of the poor, especially women and forming into groups which is usually known as Self-Help groups (SHGs). Most of these programmes formulated by the government are targeted towards the poor, vulnerable and women belonging to ST, SC and OBC category, and

those residing in the rural areas. Among all these schemes, the SHG movement is more effective because it not only provides financial incentives to women but also endows them with leadership quality, confidence building, social networking, organizational skill, business management, market and knowledge of modern techniques. As mentioned earlier empowerment is a multidimensional process as it includes psychological, cultural, social, political and economic empowerment. Psychological empowerment means to establish individual identity, self-image, increasing self-esteem and develop capabilities whereas cultural empowerment entails redefining gender rules and norms and recreating cultural practices (Chandra, 2015: 71). Social empowerment is to create an enabling environment through various policies and programmes for development of women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential and includes literacy, social leadership and community aspects (Jyothirmayi, 2014: 378). Political empowerment is one of the most important aspects in overall empowerment of women and it gives women the capacity to influence the decision making (Muniyandi, 2011: 51). It involves participation in Panchayati Raj institutions, negotiating political power. Economic empowerment occurs when income security is attained, productive assets are owned and entrepreneurial skills are mastered (Chandra, 2015: 72). SHGs play a vital role for overall empowerment of women as it covers all aspects of women empowerment.

SHGs are voluntary groups formed by members who share a common socio-economic background. It is composed of 10-20 members who experienced similar problems and regards self-help and mutual-help as an essential tool. Through SHGs the group members received training, credit-cum-subsidy, technology, infrastructure, and marketing intervention (Nagayya and Begum, 2012: 104). SHG inculcates small saving among the members and the amounts are kept in banks. The accumulated financial resources are given as loans to the group members charging small interest. Besides this, SHGs also helps women to become confident by creating awareness about education, employment, legal rights, welfare programmes, health and nourishment, family welfare etc. (Chandra, 2015: 72). The prime objective of SHGs is to make women self-dependent and self-sufficient through self-employment. It is a collective approach to combat rural poverty, unjust social relationship, and gender inequality and promote development (Singh, 2007: 18). SHGs are instrumental in

building the capacity of underprivileged especially women and also in organising them to control socio-economic and political issues that affect their life. The development of women is essential for sustainable development of the country. Empowerment entails a dynamic and democratic change in the perceptions of women and economic independence is the prerequisite of such change. The roles of women in most parts of India continue to be defined by patriarchal structures. SHGs help to enhance the status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs help in empowering women not only by meeting their economic needs but also by encouraging holistic social development. Hence the contribution of SHGs is remarkable.

1.2 REVIEW OF LITERATURE

Various secondary sources like books and articles have been reviewed for the present research. The literature thus reviewed has been divided into three sections.

Women Empowerment

In the context of women and development, women empowerment should include the expansion of choices for women and an increase in women's ability to exercise choice (Mehra, 1997: 138). Empowerment is a process of gaining understanding of and control over one's socio-political allocation/ situation, skill acquisition that enables change, and working jointly in effecting change (Misra, 2006: 871). Empowerment entails greater access to knowledge and resources, greater autonomy in decision making to enable them (women) to have greater ability to plan their lives or have greater control over the circumstances that influence their lives (Narayana and Lakshmi, 2011: 14).

To Beteille (1999: 590) “empowerment is about social transformation; it is about radical social transformation; and it is about the people - ordinary, common people, rather than politicians, experts and other socially or culturally advantaged persons. Above all, it is about power, although the concept of power contained in it is generally left unspecified”. Women empowerment and economic development are closely related: in one direction, development alone can play a major role in driving

down inequality between men and women; in the other direction, empowering women may benefit development (Duflo, 2012: 1051). Nagayya and Begum (2012: 33) argue that women entrepreneurship and small enterprises which generates employment are effective strategy for empowering women. Yadav (2010: 372) stated that women empowerment in India has been encouraged by the Government by highlighting various schemes and women welfare programmes.

SHGs in India

SHG is constituted by economically homogenous group of 10-20 members and are generally characterized by participatory and collective approach. The SHG members generally belong to economically and socially poorer sections of the society. There are three SHG-Bank linkage models in the country. 1. SHGs formed by and linked directly to banks (Model I), 2. SHGs formed and facilitated by Self-Help Promoting Institutions (SHPIs) such as NGOs and government departments but linked directly to banks (Model II), 3. Indirect bank linkage where NGOs and other MFIs act as financial intermediaries, which borrow financial services from banks and give on-lending to SHGs directly, or through SHG federations (Model III) (Tankha, 2012 as mentioned in Sharma, 2014: 272-273). Karmakar (1999: 13) opined SHG movement has helped women to develop both economic and social strength. Gurumoorthy (2000: 54) stressed that the SHGs in Tamil Nadu enhanced the status of women as participants, decision makers and beneficiaries in democratic, economic and social spheres of life.

SHGs in Sikkim

There are a total of 2,407 SHGs in Sikkim formed under SGSY. Until 2009, in East District there are 778 SHGs, 537 in West, 349 in North and 737 in South as per the record maintained by RM&DD-SGSY register. The members of SHGs are actively involved in inter-group loaning and make average monthly savings of Rs50 to 100 (MART, 2011: 24). The activities taken up by these SHGs include ginger cultivation, piggery and poultry and other activities like paper bag making, pickle making, knitting, mushroom cultivation etc. (ibid).

Institutional linkages of SHGs

In India, the National Bank for Agriculture and Rural Development (NABARD) initiated the Self-help group (SHG)-Bank linkage programme in 1992 to encourage thrift and savings amongst the rural poor, and to supplement their credit needs through the banking system. (Nagayya and Begum, 2012: 114). Although the progress of SHG-bank linkage initiated by NABARD was slow initially but, thereafter, the programme grew rapidly and the number of SHGs financed increased from 81780 in 1999-2000 to more than 6.20 lakhs in 2005-06 and 6.87 lakhs in 2006-07 (www.arc.gov.in/./ARC_9thReport_Ch4.pdf). Andhra Pradesh Mahila Abhivruddhi Society (APMAS), started in 2001, as a support organisation for self-help groups (SHGs) offer advice on capacity building (Nagayya and Koteswara, 2009: 294). Those SHGs formed by the government agencies (SGSY) will receive revolving fund (RF) when it passes 6 months which is known as first gradation. When a group undertakes an economic activity, it will get subsidy to the tune of 50% of the submitted project cost subject to Rs.10000 per person or Rs.1.25 lakhs whichever is less. Each SHG has to pass through various stages of evolution and usually functions through its regular meetings, where members perform transactional activities and discuss different related issues (Jain, 2011:105). The Sikkim Industrial Development and Investment Corporation Limited (SIDICO) started in 1977 is a state level principal financial institution of Sikkim which is the most important microfinance institution in the State (Sharma, 2014: 275). Sikkim State Cooperative (SISCO) Bank is another provider of financial services to the rural poor and Kissan Credit Card for farm credit (MART, 2011: 24-25). So far 2212 SHGs are having savings account with commercial banks and they have saved Rs123.70 lakhs (Sharma, 2014: 275).

1.3 RATIONALE OF THE STUDY

SHG movement is a collective approach which helps in overall development of women. At the National and State level, studies on SHGs have been done by many such as, K.G. Karmakar (1999) on Rural credit and SHGs and microfinance needs in India, Ajay Tankha (2012) on SHG-Bank linkage Programme in India, Sanchari Roy Mukherjee (2007) on SHGs in West Bengal and T.R. Gurumoorthy (2000) on SHGs and Rural empowerment in Tamil Nadu etc. focussing mostly on economic and

political issues such as SHG bank linkage programme, change in income level of SHG members, saving and investment habits, change in occupational status, accumulation of assets, level of political awareness and empowerment, contestation of elections by SHG members, their political views, participation in local government etc.. Studies on SHGs of some well performing states like Andhra Pradesh, Kerala, Orissa, Tamil Nadu and West Bengal are widely found. But in Sikkim, research studies on SHGs are very limited. However Gopal Sharma's article, "Micro-finance institutions in empowering women in Sikkim" is useful for the present research, but the author has focussed more on the economic aspects and saving habits of the SHG members. The present study attempts to find out various aspects of SHGs like mobilisation and formation of the group, socio-economic and educational background of the members, social capital, group dynamics, leadership, sustainability of the group, thrift and saving, income generating activities and the process of institutional linkage. This study incorporates a sociological viewpoint to examine women's empowerment through Self-Help Groups (SHGs) in Sikkim and tries to gain better insights in this field.

1.4 RESEARCH QUESTIONS

- Whether SHGs have brought any socio-economic changes in the life of those women SHG members?
- What kind of institutional supports SHGs receive?
- How sustainable are the SHGs in Sikkim?
- What role do SHGs play in women's empowerment?
- What are the issues and challenges faced by women SHGs?

1.5 OBJECTIVES

- To analyse the socio-economic background of women involved in SHGs.
- To study the various kinds of institutional linkages associated with SHGs.

- To examine the sustainability of income generating activities and group dynamics within the SHGs.
- To study the issues and challenges faced by women SHGs.
- To investigate the kinds of empowerment SHG provide to women members.

1.6 METHODOLOGY

The study is based on both qualitative and quantitative methods. The research follows the Sociology of development perspective. The empirical data is collected by using primary survey. The primary data is collected through semi-structured interview schedule supplemented by observation and case studies while, the secondary sources include books, journals, articles, internet sources and reports which are relevant to the study. The respondents are chosen by using purposive sampling technique. The universe or the area of study is East Sikkim from two subdivisions namely Gangtok and Pakyong subdivision was selected. Three areas from Gangtok subdivision namely Tadong, Rumtek and Sajong were selected for the Study and Chota Singtam of Pakyong subdivision was chosen. The study could be well conducted as the areas were located near the capital and was well facilitated with roads and transportation. Further the SHGs as per the need of the study were found in these selected areas. From each SHG, 4 members have been interviewed and the sample size is 80 members. From the same field area another 20 (non-SHG) respondents is selected to compare the empowerment between SHG and non-SHG respondents.

1.7 LIMITATIONS OF THE RESEARCH

This research is subjected to various limitations. The major drawback is that, studies on SHGs in Sikkim are scarcely found. Data and documentation of SHGs in Sikkim are rarely available. The house of SHG members were located in far off places which made the research more time consuming. Further, information on SHGs in Sikkim is only found in terms of State annual reports, State's web portals and Human Development reports which offered only limited access to the secondary data on SHGs in Sikkim.

CHAPTER-II

PROGRESS OF SHGs IN INDIA AND SIKKIM

2.1 THEORETICAL PERSPECTIVES

The buzzword Development is widely used in the contemporary world. The word has several connotations and has evolved over a period of time. “Although development has been a constant concern of government policymakers, economists and other social scientists – and has touched the lives of more people than ever before – there has been little agreement on what constitutes development, how it is best measured and how it is best achieved and one reason for this lack of agreement is that dissatisfaction with the pace and character of economic and social change has instilled a desire to redefine the aims and measures of development” (UNDP 1990, 104).

Development theories henceforth, not only differs according to the political positions of their adherents, their philosophical origins, and their place and time of construction but also according to scientific orientation, that is, whether predominantly economic, sociological, anthropological, historical or geographical (Peet, 2005: 3). For some development means removal of poverty, improvement of productivity and consequently raising the quality of life in a given society, which means better education, health and nutritional status for population backed by purchasing power and access to well-developed social services in order to reach the level when one is said to meet the indicators of development or social goals (Sherman and Kemal, 1977 as cited in Narayana and Lakshmi, 2011: 8). According to Bjorn Hettne, ‘Development in the modern sense implies intentional social change in accordance with societal objectives’ (Hettne, 2008: 6 as cited in Pieterse, 2010: 3). It involves changes in structure, attitudes and institutions and connotes acceleration of all-round growth, reduction of social and economic inequalities and eradication of absolute poverty (Todaro 1977 as cited in Ratha, 2012: 7). Further, it should ensure life sustenance, self-esteem, and freedom of choices for all individuals as well as for their societies (ibid).

Development is a dynamic process as it can mean different things to different people. For an evolutionist development refers to the evolution of human life, from simple to

complex, mechanical to organic and agricultural to industrial society etc. An economist views development as economic growth or the growth in the per capita Gross National Product (GNP). Similarly a demographer explains development in terms of the patterns of population increase or decrease and the changes overtime and a Sociologist views it as a process of social change that is planned and desired by a society. Though different disciplines and perspectives attach different meanings to development, the central theme of development remains the same i.e. to improve human life, conditions and their knowledge. Having said that, it is important for us to know that development, while having manifest functions on some sections of the society can also have latent impacts on the other.

The Beginnings: Development as Economic Growth

The meaning of development has changed throughout history, from its earlier notion of development as a vehicle of social evolution. Social change, as Nisbet points out, was regarded as natural, directional, immanent, continuous, necessary and proceeding from uniform causes (Pietrese, 2010: 20). Thinkers like Marquis de Condorcet asserted that although progress may differ in speed, it will never be reversed and it concerns the whole human race (Hettne, 2008: 10). Development in its earliest theoretical orientations was conceived as growth or progress. Further, the dawn of industrial revolution and capitalism, which gave birth to the western development thinking, equated development with economic growth. Development was measured in terms of the growth in GNP. Generally, the higher the GNP/capita (per capita income) the more developed a country or region was said to be (Peet, 2005: 4). Development as economic growth, advocated that the fruits of economic growth would trickle-down to benefit the lower classes in time, it was assumed that economic growth, once initiated, would eventually solve all other development problems (Puthenkalam, 2004: 216). Economic growth as the key to development gained much impetus in the mid- 20th century, with the decolonisation of several third world countries. The process of decolonisation in turn raised the problem of economic reconstruction in these areas. Thus, economic planning and development in third world countries was directly based on the Western Capitalist model. Most of the thinkers during this era speculated that economic growth alone could result in development and in doing so they failed to consider the structural differences between

the advanced and third world nations. Developmental theorists envisioned that—by disseminating technology, knowledge, managerial skills, and entrepreneurship; encouraging capital inflow; stimulating competition; and increasing productivity—foreign trade, together with foreign investment and aid, would be the engine of growth for developing countries (Halperin :1 www.encyclopaediabritannica.com). The third world countries including India during 1950s to 1960s though achieved their growth targets in terms of increase in Gross National Product and Per capita income there was no visible improvement in the living conditions and quality of life of the masses (Dreze and Sen, 2002: 37). It rather, created inequalities and fragmentation of societies, and widened economic disparities. Thus, the realisation that economic growth alone could not solve social problems such as unemployment, poverty, drug addiction, population growth, gender discrimination etc. was widely felt.

Development as a Combination of Growth and Social Change

The discourse of development focussing on economic growth could not find solutions for major social problems faced by society and development now came to be understood as redistribution with growth. But efforts to promote redistribution failed in numerous countries, and attempts to achieve it proved inadequate as a solution to the immense problem of absolute poverty (Puthenkalam, 2004: 216). In mid-1970s there was a growing consensus among the social scientists and developmental economists that development should rather take into account the social, political and cultural aspects of the society. Schneider and Basu opined that, it should progressively improve the social, cultural, economic and human conditions of the people— all vital sectors necessary for balanced growth of the society (cited in Ratha, 2012: 7). Thus, it led to the conceptual blossoming of development as a combination of growth and social change, and development was redefined as the direct provision of basic social services for all, such as, improved life expectancy, literacy and income sufficiency.

The explicit goal of development in this context was to augment the supply of opportunities for the entire population and ensure a healthy living. Development is, a social process of transforming men and societies leading to a social order in which every human being can achieve moral and material well-being. This view of development criticises the earlier over emphasis on application of science and

technology as the bases of development and accordingly shifts the focus of development on improving human condition and knowledge so as to cope with the changes arising from the application of technology. The basic impasse in development experience was the problem of equity and social justice. Apart from economic growth development should focus equally on qualitative aspects of human development. Hence, it can be argued that development is a dynamic and multifaceted process, as it envisages a combination of varied ideas and concepts from all spheres of life. The notion of Human Development Index (HDI) encompasses the social and cultural aspects of development. The United Nations Development Programmes (UNDP) concluded that human development can be achieved by promoting more equitable economic growth and by using participatory, democratic political methods. Development is perceived as enlargement of people's choices, especially in terms of increasing access to knowledge, nutrition, health services, security, leisure, political and cultural freedoms (Peet, 2005: 5). In addition to this, it should ensure the removal of racial, ethnic, and religious inequalities as well as regional, sectoral, and social disparities. In light of this definition of development many national and international agencies felt the need for reconsidering their developmental policies and objectives.

Changing views on Development

Development as a concept has varied understanding, emerging from countless theoretical positions. Development if viewed from one perspective refers to the structural changes in the economy reflected from the sectoral shifts from agriculture to industry. It also imposes change in the labour force, expansion of industries, entrepreneurial and technical advancement, skill formation, increased production etc. The concept of Sustainable development emphasizing the significance of environmental protection as the main agenda, presents yet another outlook on development. Its main concern is the preservation of natural resource base and respect for natural systems on which all life depends. The dependency theory of development gives another viewpoint on development. The basic premise underlying this theory is that, after the process of decolonisation there was random drainage of raw materials from developing countries to developed nations which left the former with limited resources at their disposal. The developing countries relied on the developed nations for manufactured goods and it created a dependency on the part of the developing

countries and further the prices of manufactured goods were rapidly increasing than those of raw materials and resulted in extensive economic exploitation of the developing nations. Dependency theorists thus saw development as a means of liberating the masses from the dependency and exploitation of the dominant classes and enhancing opportunities to obtain their just share of resources. Another important standpoint of development hails from the neoliberal paradigm of development which focusses on the idea of freeing the market and trade from state control. Globalisation as the instrument of this philosophy espouses the diffusion of knowledge and technology stretching de-territorialised economic growth (Pattnaik, 2008). The neoliberal ideology of viewing world as a global village widened the gap between the developed and developing nations and posed a challenge to local cultures and accentuated global inequalities. Apart from these, the idea of development proposed in recent years, was that, development should employ a holistic view. Development should devote equal attention to the physical, social, cultural and psychological factors that affects the overall quality of life. All these factors are interrelated and interdependent on each other, the failure to achieve one leads to the breakdown of the other, ultimately leading to a unbalanced development.

Development by and large should encompass the enhancement of all human potentials. It is thus evident, that development is a planned and desired social change, in accordance with societal objectives. Effective development is, therefore, to be comprehensive, balanced and integrated (Ratha, 2012: 7). The concept of development is useful in evaluating the history of progress in the developing countries. It is also vital for gaining insights into the shortcomings of the present development strategy and identification of resource and partnerships for more effective action. Thus, familiarising oneself with the idea of development will facilitate a better understanding of the nature and character of development in different contexts. It helps to outline the causes of underdevelopment in developing countries and accordingly alter the course of development by adjusting developmental plans and policies that best suits their situation. Lastly all aspects of development should be equally emphasized for positive transformation of the entire society.

2.2 SHG AS A DEVELOPMENTAL SCHEME

A country characterised by religious, lingual and cultural diversities such as India, the process of development would be more painstaking than in any other developing country. In India the project of development while creating opportunities for one section may unknowingly hurt the sentiments of the other. Thus, while promoting any developmental policies, one has to be critical and carefully scrutinize the overall implications it may have on various societies. Development can only be achieved by putting people and what they value the most i.e. their security, their aspirations, their needs, rights at the centre stage of development.

The colonial rule jeopardized the traditional economic base of the Indian society and hence created an urgent need for reformation. The history of development in India dates back to the period after independence when the Government of India decided on following a path of planned development. As a result, the Constitution of India laid provision for setting up a Planning Commission (March 1950) for framing plans and schemes for rapid economic development. Pertaining to the idea of development as economic growth, economic planning in India started focussing on rapid industrialisation, technological advancement and growth of scientific knowledge, transport and communications, growth in agriculture as the driving force for development. Further, it adopted the doctrine of liberalisation, privatisation and globalisation with the initiation of economic reforms in 1991. However, development merely based on economic terms was short-lived. The failure to implement the reforms effectively created an array of social problems such as poverty, unemployment, gender inequality, unequal income and wealth distribution, malnutrition, illiteracy etc.. India though recorded a high growth rate was unable to provide basic social services. The country had registered a significant overall growth rate, and there has been a progressive increase in per capita income from Rs.1,630 in 1980-81 to 2,362 in 1994-95, yet there has been deterioration in the living standards of a large section of the population (Ahuja, 2010: 31). Hence, India adopted a more holistic view of development with the inclusion of numerous variables such as poverty, illiteracy, health, nutrition, life expectancy, income, proper housing and medical facilities, safe drinking water, gender equality, employment etc. as determinants of development.

The Indian planners while framing development plans found several malaises in the Indian society among which poverty occupied a central theme. In India several factors economic, cultural, social and demographic contributed to the problem of poverty. According to B.N. Ganguly the main causes of poverty were identified as, foreign rule and exploitation of a class society, overpopulation, lack of ambition and economic motivation, poor health and lack of stamina in hot climate, lack of committed and honest administrators, outmoded social system with lack of social and economic mobility, and an exploitative land system that keeps the cultivators in a state of utter stagnation (Ahuja, 2010: 41). The poor are in-capacitated due to various reasons such as most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of development process. It was only in the second half of the 20th century that poverty and poor people have become matters of concern. Inadequacies in the development have also been described as the causes of poverty in India. Thus, removal of poverty and development of poor was seen as a precondition for achieving economic growth. The government of India took up measures to improve the conditions of the poor and to bring them into the mainstream of development. In the 1950s, the policy-makers stressed maximization of economic growth by stepping up investment assuming the benefits arising out of it would trickle down and diffuse among all sectors of the society, however this was not achieved, so in 1980s poverty alleviation was addressed through various rural development programmes such as 20-point programme, Training Rural Youth in Skills for self-Employment (TRYSEM), the Integrated Rural Development Programme (IRDP), the National Rural Employment Programme (NREP), the Rural Landless Employment Guarantee Programme (RLEGP), Antyodaya programme etc. (Rao, 2010: 50). The ineffectiveness of these programmes called for a change in the strategy for poverty alleviation hence the provision for Self-Help Group approach was initiated to provide credit access to the poor.

The development reports of the country pointed the fact that the poorer sections consisted of large number of women. Throughout history Indian women were subjected to various types of discrimination which is much reflected in their less educational level, less income, less work participation, less participation in decision making, less access to resources and power and lesser employment which has

eventually degenerated women as poorest section of the society. The backward nature of Indian women acted as a major hindrance to the process of development. Since women's empowerment is significant for socio-economic development of the country, bringing women into the mainstream of development has been a major concern of government (Devi et.al, 2014: 124). Handy and Kassam commented that, since 1990's women have been identified as key agents of sustainable community development and women's equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable (cited in Sridhar, 2014: 339-340).

The Indian planning experimented with various approaches to achieve women's development, of which some have succeeded in its objectives while some have proved a failure. There has been a considerable shift in focus of development strategies from earlier welfare oriented to empowerment approach, with recent emphasis on inclusive development. In terms of poverty alleviation, the individual approach has been replaced by collective approach. This is evident in schemes such as SHG, designed to promote resourcefulness and self-confidence of people with low income. In the 9th five year plan, the government of India had recognised the importance and the relevance of the SHG method to implement developmental schemes at the grassroots level. The SHG movement is popular in India as it recognises and integrates the poor especially women as vital instruments in the process of development. The programme is credited for its efforts of delivering financial services to the poor supplemented by training, capacity building, infrastructure development, marketing and technological support and confidence building etc. that ultimately pave way towards the development of the poor. The SHG as a major developmental tool has been implemented by different countries worldwide. Through SHGs thousands of poor and marginalized population in India are improving their lives, their families and their society. In India the majority of SHGs have been formed by women and has brought about a positive change in their perceptions and attitudes. It has enabled women to step out of their households and participate actively in various developmental activities. SHG through its democratic functioning empowers women economically, socially, culturally, psychologically and politically. According to a report, in India 90% SHGs are constituted by women. The SHGs also increased poor people's awareness on issues such as education, employment, legal rights, welfare

programmes, health and nourishment, family welfare etc. accelerating the process of development.

2.3 SELF-HELP GROUP: UNDERSTANDING THE CONCEPT

The Self-help groups (SHGs) concept was introduced in 1975 by Prof. Mohammed Yunus of Chittagong, Bangladesh with the main objective of aiding the poor. The concept of SHGs serves the principle, “by the women, of the women and for the women” (Chandra, 2015: 70). R. Nagaraj Naik defines SHG as a group of growers, people possessing a common experience problems and condition or situation that come together to share their experience knowledge ideas and to give and receive support from others with the same experience (Singh, 2007: 17). R.S Krishnamoorthy and Makarand Ratnaparkhi defined it as a small voluntary association of poor people, preferably from the same economic background (ibid).

The term ‘self-help group’ or SHG can be used to describe a wide range of financial and non-financial associations, in India it has come to refer to a form of Accumulating Saving and Credit Association (ASCA) promoted by government agencies, NGOs or banks (Tankha, 2002: 1). It has also been defined as a group of rural poor generally comprising of small/marginal farmers, land less agricultural labourers, rural artisans, women folk and other micro entrepreneurs who organise themselves to, achieve socio-economic development by raising resource at their level initially and linking with the bank subsequently with the help of NGOs.

The SHG is a voluntary association consisting of 10-20 members and are mainly composed by people who are economically homogeneous and having mutual affinities. SHGs engrain thrift and saving habit among the members and the identification, formation, and nurturing of groups is carried out by Non-Governmental Organisations (NGOs), development agencies or banks. The members of SHG saves small amount of money in banks and generates a common fund to be lent as loan within the group. In addition to the total saving accumulated, the banks provide collateral-free credit to the groups. The members of SHG come together for the purpose of solving common problems through self-help and mutual help. It also promotes group solidarity, self-group awareness, social and economic empowerment

in the way of democratic functioning (Chandra, 2015: 70). In India 90 percent of SHGs are formed by women.

The Characteristics and Functioning of SHGs:

The SHGs follow some guidelines for its efficient and smooth functioning. Some common features found in almost all SHGs are outlined below.

Group Size- The ideal size of SHG is 10-20 members because in a group bigger than this, all members cannot actively participate. Only one member from one family can join a particular group. The SHGs are formed either only by men or only by women, though mixed groups are also found.

Elected positions- Each SHG from amongst its members elect three members as President, Treasurer and Secretary of the group. They are vested with the responsibility of leading, nurturing and sustainability of the group.

Meetings- SHG members should conduct regular meetings and attendance in meetings should be compulsory, in order to allow larger participation of the members.

Book keeping and Register maintaining- The SHG records and documents all the activities undertaken by them. It maintains simple and clear books for all transactions, group meetings etc.. *Attendance register and proceedings register* is used for recording the proceedings of meetings, the rules to be followed by the group, names of the group members, etc.. *Saving and loan register* display the savings done by the individual members separately and that of the group as a whole and also includes detailed record of individual loans, repayments, interest collected, balance, etc.. *Weekly register* contains summary of receipts and payments on a weekly basis which gets updated at every meeting. The *saving and loan pass books* are maintained by each member for making regular savings and it constitutes the total savings made by individual members and loans taken. Further the *rules and regulations register* for proper functioning of SHGs lists rules such as, mutual agreement on when to meet and fixing of date and place for meetings, unanimity on penalties for non-attendance, decision regarding amount for saving and the rate of interest to be charged for loans taken etc.

Training and Capacity Building- Besides saving and inter-loaning, the capacity building and training of SHG members is also very vital. Training and Technological support for income-generating activities like animal husbandry, handicraft, handlooms and agriculture, dairying and khadi etc. helps in socio-economic development of the poor women.

Common Fund and Savings- A common fund is developed by the group after saving for a minimum period of 2 to 3 months which is used by the SHG for lending to its own members. The purpose, terms and conditions for lending, rate of interest etc., is decided by the group through discussions during its meeting. The interest rate is usually kept as 2 or 3 rupee per hundred rupees per month. 'Saving first credit later' is the motto of all SHGs. Savings bank account can be opened in the name of the SHG soon after an SHG is formed. The group members should make regular savings. The frequency of the savings i.e. weekly, monthly or bi-monthly has to be decided by the group.

Stages in Formation of SHGs:

SHGs like any other group pass through different phases of development. The SHG requires systematic facilitation at every point and should evolve in a sequential manner to guarantee its sustainability. The formation of SHGs take place through collection and assessment of valuable information regarding the income, borrowings, seasonality on the availability and use of natural resources, saving habits, skills and markets and people's perception of poverty etc... Tuckman studied a number of groups of varying nature and objectives such as therapy, training, and focus groups and outlined four distinct developmental stages, viz. Forming, Storming, Norming and Performing. In each stage the group recognised specific focus and the related consequences on the behaviour of the members.

Forming Stage:

In the first stage of SHG formation a 'preliminary survey' is conducted by Non-Governmental Organisations (NGOs) or other SHG promoting institutions, in order to familiarise the people with the concept of SHGs. Once the concept is explained, people who are convinced come forward within a week or two to constitute

a SHG. The stage is marked by initial attraction towards each other and realisation of his/her role in the group. At this stage some members leave and some new members come in. The members are trained to hold meetings, decide subject for meetings and learn how to maintain passbooks. They gradually begin to understand the value of records and documents. A group name is unanimously selected. Each SHG is given a name. Thus, it is the fundamental stage in which the NGOs and other SHG promoting institutions, do the ice breaking by clearing the confusion and fear in the minds of the people. The process of forming groups normally takes five to six months.

Storming Stage:

The second stage is called the storming stage whereby many queries tend to arise in the minds of the SHG members. The contradictions between individual and group interest start to surface and arguments with organisers is a common occurrence. The group members are assured that everyone is the owner of the group and have an equal say in decisions making. They are vested with the authority to select the group members, how much to money to be saved, how much to lend to each individual, who should be kept in a leadership position, how to settle the bank account, the kind of welfare activities to be carried out for the village, how to avail credit and bank facilities from the government and how to make credit and lending systems accountable to all members of the group and financing institutions etc.

Norming Stage:

In the norming stage the SHG members under its chosen leaders draw group norms and develop a sense of group solidarity. In this stage the SHG members begin to internalise the concept of SHG, through interactions and discussions in group meetings. It also creates we-feeling among the members and develops mutual trust. Group morale and dynamics start to emerge during this stage. The SHG members begin to enjoy each other's company and think in terms of collective interest. The members build rapport with each other and problem sharing and resolving activity takes place. Thus, the SHG progresses in a gradual manner.

Performing Stage:

In this stage the SHGs perform functions such as saving, lending and loan recovery. They identify their familial problems and those faced by village and take remedial actions. At this stage the group becomes mature and strong enough to realize its social obligations. It can avail credit facilities from the bank. They take up various income generating activities and make savings. The responsibility of delivering non-credit services such as literacy, health and environmental issues are also taken up by the group.

The SHG-Bank Linkage Programme:

The SHGs act as an interface between the banks and rural poor to provide free credit supply to the rural poor. The SHG-Bank linkage (SBL) programme initiated in early 1990s steered the sustainable delivery of financial services to the poor. The NABARD and RBI introduced a pilot SBL programme in February 1992. As a result of its success, in India the SBL programme gained impetus and by 31st March 1999 the credit-linkage boomed to more than twice the cumulative performance. “According to Shanmugam (1998) the SHG– Bank linkage programme initiated by NABARD, in active collaboration with Non-Governmental Organisations (NGOs), aimed at enhancing the coverage of rural poor under institutional credit thereby focusing on poverty alleviation and empowerment” (Singh,2007:81) . “Rao & Dasgupta has commented that the SHG-Bank Linkage Programme has gained considerable movement in southern region of the country, though the northern states are also catching up fast. The SBL programme in India is unique in its approach of ‘relationship banking’ which is based on improving the relationship between poor borrowers and banks through intermediation done by NGOs and it is flexible in its operation and usage of existing formal financial network, both for the bankers and poor as compared to the ‘parallel’ lending in other countries (ibid: 87). Three models of SHG-Bank linkage have been identified on the basis of modes of formation and nurturing of group.

Model I: SHGs formed and financed by Banks.

Under this category the SHGs are formed by the banks which act as the Self-Help Promoting Institutions (SHPIs). In this model the bank undertakes the responsibility for formation and nurturing of SHGs, opening of savings bank account and supply of bank credit.

Model II: SHGs formed by NGOs and formal agencies other than banks, but directly financed by Banks.

This is the most popular model wherein the SHG is formed by facilitating agencies like NGOs, Government agencies and other community-based organisations which facilitate, organise, nurture and train the members in thrift and credit management. In the mean while banks get linked by directly providing loans to the SHGs. Many NGOs as well as State Governments through their development agencies like District Rural Development Agencies (DRDA) participate actively within this model. Studies on SHGs revealed more than 70% of the SHGs are linked through this model.

Model III: SHGs financed by banks through NGOs as financial intermediaries.

In this third model the NGOs carry out the dual function as facilitator and as financial intermediaries. In some areas the banks are not in a position to advance financial assistance to the SHGs, consequently the NGOs are advised to appropriate bulk loan assistance from suitable banks this in turn the NGOs gives for lending to SHGs. Thus, the NGOs have to act both as facilitators and financial intermediaries on account of the constraints faced by the formal banking system.

2.4 THE HISTORY OF SHGs IN INDIA

The development of the poor and women has been widely hindered due to their lack of access to financial services. Against the backdrop that formal financial institutions failed to supply institutional credit to the poor and women, it left them caught up in the vicious web of poverty. Hence, soon after independence the

government of India extensively focussed on increasing the access of poor to formal credit system. Some of the measures to uplift poor were institutional, while some others were through implementation of specific programmes targeted for removal of poverty.

The cornerstone in this direction was laid in Gujarat, 1954 when the Textile Labour Association (TLA) in Ahmedabad established its women's wing to train the mill workers in primary skills like sewing, knitting, embroidery, typesetting and stenography etc. The formation of small groups at the local level were initiated in Tamil Nadu and Kerala through the Tamil Nadu Women in Agriculture Programme (TANWA) 1986, Participatory Poverty Reduction Programme of Kerala, (Kudumbashree) 1995 and Tamil Nadu Women's Development Project (TNWDP) 1989 which laid the foundation for SHG movement in these States . In India during the decades of 80's, SHGs were formed by Mysore Resettlement and Development Agency (MYRADA), a NGO that promoted several locally formed groups to secure credit collectively and savings for activities which could provide them economically gainful employment.

The contribution made by National Bank for Agriculture and Rural Development (NABARD) and the Asian and Pacific Regional Agricultural Credit Association (APRACA) by initiating an Action Research Project (1986-87) and considering the idea of increasing credit access for the poor is remarkable, as it was after this that SHG movement gained momentum in the country. Both the NABARD and APRACA conducted an extensive research to gain insights into the group dynamics, saving potential and repayment ethics of the poor. In addition to this in February 1992, NABARD in consultation with the Reserve Bank of India (RBI), Commercial Banks and NGOs launched a pilot project to link SHGs with banks. In 1991 the RBI recommended commercial banks to advance finance to SHGs as per NABARD guidelines and simultaneously in 1993 the SHG-Bank Linkage (SBL) project was extended to Regional Rural Banks (RRBs) and Cooperatives. Within no time the SHG movement spread across the world including India and had far reaching impacts. The state having highest number of SHGs is Andhra Pradesh which accounted for around 20.83 percent of total number of SHGs in the country. The region-wise data manifests the disparities existing in the spread of SHGs. The concentration of SHGs in southern

region comprise of the largest chunk i.e. 46.36 per cent and out of total 69, 53,250 SHGs in the country, 3223434 are found in the southern region whereas the lowest ranking regions are the northern and northern-eastern region with less than 10 per cent of the total SHGs in the country. The SHGs revolutionized the credit delivery system making it more efficient and pro poor, leading to its implementation in 53 developing countries including India.

2.5 SIKKIM

Sikkim became the 22nd state of India in 1975 when monarchy ended and democracy was established. It is located in the north-eastern region of India and is landlocked from all sides, with the Tibet Autonomous Region of China to the north and east, Bhutan to the south-east, Nepal towards the west and the Indian state of West Bengal to the south. The State is divided into four district viz. East, West, North and South. It has 9 sub-divisions, 92 Zilla Panchayat ward 159 unit of Gram panchayat. The population of Sikkim is mainly made up of Lepchas, Bhutias and Nepalese (Sikkim State Report, 2010). The total population of Sikkim according to 2011 census is 607,688 out of which 455,962 is rural population and 151,726 is urban population which shows that 75% of the Sikkim's population resides in rural areas. Out of the total population 321,661 are male and 286,027 are female and the sex ratio (number of females per 1,000 males) has improved from 875 in 2001 to 889 in 2011 (Sikkim, HDR, 2014: xxvi). The total number of literates is 449,294 out of which 253,364 are male and 195, 930 are female (Census of India, 2011) having a gap of 10 percent between male and female. In 2011, the number of persons living below the poverty line has reduced from 170,000 people in 2004-05 to 51,000 people—a 70 percent reduction in the number of poor (ibid).

The citizens of Sikkim enjoy special privileges under Article 371F of the Indian Constitution. Sikkim enjoys special status under Article 371F of the Constitution of India, which recognises and provides safeguards to protect and preserve the State's unique ethnic character and traditional laws. The article guarantees several privileges to Sikkim including local autonomy in governance, laws restricting people of non-Sikkimese origin to settle in and conduct business in the state, and special provisions related to central taxation (Sikkim HDR, 2014: 4).

Area of Study East Sikkim

The East district of Sikkim spreads over 954 square kilometres and has a population density of 297 persons per square kilometres and 46 per cent of the state's population resides in this district. According to 2011 Census the total population of East district is 281,293, out of which 160,543 is rural population and 120, 750 is urban (Census of India, 2011). The number of male in the East district is 150, 260 and female account for 131,033 and the sex ratio is 873/1000 male (ibid). The total number of literates in the district is 215,675 out of which 121,881 are male and 93,794 are female (ibid). The average literacy rate is 83.85 wherein average male literacy accounts for 88.47 and 78.50 for female. The share of SC population (7 per cent) is the highest in the east district and in terms of ST population (21 per cent), the East district ranked second (Sikkim HDR, 2001: 8). The East district has 46 Gram Panchayat Units and 251 Gram Panchayat wards. The district is divided into three sub-divisions namely Gangtok, Pakyong and Rongli.

The area of study- Tadong is located in the capital city of Gangtok which is the hub of all administrative activity of the state. Secondly Rumtek and Sajong is situated in the East district, around 24 km from the state capital Gangtok and is famous for Rumtek Monastery, seat of his holiness, the Gyalwa Karmapa of the Kargyu sect of Tibetan Buddhism. Lastly, Singtam in East district of Sikkim is about 30 Km away from Gangtok. In order to conduct the study women SHGs (respondents) were selected from different villages in these areas.

2.6 THE PROGRESS OF SHG IN SIKKIM

In all the states including Sikkim, the administrative body, District Rural Development Agency (DRDA) or Sikkim Rural Development Agency (SRDA) in case of Sikkim, is responsible for implementing National Programmes like Indra Awas Yojana, Swarnajayanti Gram Swarozgar Yojana (SGSY), and Employment Guarantee Schemes etc. Throughout the states of India including Sikkim the SGSY scheme was launched in 1999 which aimed for the formation of SHGs covering all aspects of self-employment. SGSY is centrally sponsored scheme and the financing of the programme is shared between the Centre and State in the ratio of 75:25 respectively, but the Funding Pattern has been changed with effect from 15th

September, 2008 i.e. 90:10 vide GOI Letter No.G.20011/02/2008-SGSY-I Dated 18th November, 2008 (Annual Report, RM&DD, Government of Sikkim, 2008-2009: 24). Assistance under this programme for the Swarozgaris (SHG members) is made after selecting them through holding Gram Sabhas and identification of BPL households by the SRDA officials. The SHGs constituted under SGSY in Sikkim has assisted many poor families to rise above the poverty line and paved way for their social development. In Sikkim, the SHG approach has supported many farmers and poor households in the rural areas by mobilizing them to rise above poverty line.

In Sikkim the funds under SGSY has to be incurred under the following categories- i.e., i) Subsidy for Economic Activities, ii) Revolving Fund to SHGs , iii) Training and iv) Infrastructure development. Credit-cum-subsidy – “though assistance under SGSY can be extended both to the individual and SHGs, more emphasis is laid on financing of SHGs rather than the individual. Subsidy is given at the rate of 50% of the project cost subject to a maximum of Rs.10000/- for SC/ST category and physically handicapped, 30% for others subject to a maximum of Rs.1.25 lakhs or Rs.10000/- per member whichever is less” (Annual report, 2008-09: 25). Revolving fund- in Sikkim 10% of the fund under SGSY is allocated for Revolving fund. After the completion of six months (grade I) of group formation and taking up of thrift and credit activity SHG becomes eligible for receiving revolving fund. The SRDA provides revolving fund of Rs.5000- or maximum of 10,000 to each member of SHG, linked with bank and those having corpus fund of 1000 or more. The bank credit is given in the ratio of 1:1 to 1:4 of the group corpus fund. If the SHGs do not graduate into grade II then an additional dose of revolving fund subject to maximum of Rs.20000 inclusive of the 1st instalment is extended to SHG. Training of SHG members - the training to SHG members include twofold approach i.e. Basic orientation programme and Skill development programme. Out of the total fund allocated for SGSY 10% of the fund is provided to meet up the training expenses. The first phase of training involves *Basic orientation programme (BOP)* - The SHG members receive a BOP after the credit cum subsidy assistance is sanctioned and includes knowledge of marketing, identifications appraisal, acquaintance with project costing, product pricing, familiarizing project financing by banks as well identifying schemes in the key activities identified. This programme is usually conducted by selected line departments, banks depending on the activity taken up by the

swarozgaris. *Skill development programme (SDP)* - in order to strengthen and boost the SHG and its activities. A SDP is organised, so that the SHG members acquire minimum skills required for self-employment. The expenditure for BOP and SDP is fixed at Rs.5000/- per swarozgari. In SDP the training programmes are designed to suit the local people and improve the traditional skills so that they can easily adapt to the market. Prior to this an assessment of the existing capacity of the Swarozgaris is done so that the training needs of the SHGs can be identified better. The Sikkim government also initiated the proposal for setting up of Rural self-Employment Training Institute (RSETI) for training of the SHG members and presently a temporary RSETI on rental basis, has been set up at Development Area, Gangtok for imparting skill development training on different trades. So far under it, 1098 trainees have received training on various Entrepreneurship Development Programmes (EDP) that includes, 922 trainees in agricultural sector, 98 trainees in handloom and handicrafts sector and 78 trainees on other miscellaneous sector (Annual report, 2013-14: 89).

Infrastructure Development- the 25% of the allocated fund under SGSY is reserved for infrastructure development. It includes marketing support and provision for Small Marketing Centres in the villages so that the SHG members could store and market their product through these centres. During the year 2008-2009 as many as 10 Rural Product Marketing Centres (RPMC) has been constructed in Sikkim.

The evaluation of SGSY programme showed inadequate infrastructure, insufficient capacity building and poor delivery system and as a result the reformation and strengthening of SGSY programme as National Rural Livelihood Mission (NRLM) took place (Annual report, 2013-14: 89). The NRLM is targeted towards reduction of poverty among rural Below Poverty Line (BPL) through the promotion of diversified and gainful self-employment opportunities (ibid). There are approximately 2,407 SHGs in Sikkim constituted under SGSY (till 2009) out of which 737 SHGs in South district, 537 in West, 594 in East and 248 in North (derived from the register of SHG 1999-2009, (SRDA) RM&DD, Government of Sikkim). The members of SHGs make an average monthly savings of Rs.50 to 200 per swarozgari, and practice inter-group loaning at rates of interest ranging from Rs.2/100 per month for SHG members and 5/100 for others. In Sikkim the members take loans from SHG funds mostly for

treatment of illness, children's education, marriages and festivals etc. A major section of productive loans was for ginger cultivation, piggery and poultry activities and many SHGs have experimented with activities like paper bag making, pickle making, knitting, mushroom cultivation etc. but have faced marketing problems for their produce (MART Report, 2011: 24). As many as 80 banks branches, such as NABARD, SIDBI, State Banks of India, and other commercial banks and cooperative banks are also providing financial and institutional support to SHGs in Sikkim (ibid). For the marketing of economic products made by SHGs, the State of Sikkim, SRDA and RM&DD also organizes annual fair and exhibitions where selected SHGs from different districts of Sikkim showcase their products.

The expenditures of SGSY in Sikkim, according to annual report of 2008-2009 is 1.72 lakh for basic orientation Programme, 33.50 lakh for skill development, 99.62 for infrastructure development, 3.83 lakh for marketing, 18.54 lakh for revolving fund, 159.46 for subsidy to SHGs and 0.10 lakh for formation of federations.

Table 2.1 Formation of Self-Help groups, Grading and economic activities (2008-2009)

Sl. No.	Self-Help Groups in Sikkim	Total since 1.4.99	During the current year upto the month
1.	No. of SHGs that have been formed	2116	287
2.	No. of defunct SHGs since inception	22	22
3.	No. of SHGs that have passed grade I	1410	212
4.	No. of SHGs that have passed grade II	563	116
5.	No. of SHGs that have taken up economic activities after passing grade I	1410	212
6.	No. of SHGs that have taken up economic activities after passing grade II	563	116
7.	No. of women SHGs formed	1477	219
8.	No. of women SHGs that have taken up economic activities during the year		92
9.	No. of BPL families that have crossed poverty line		903

Source: Annual Report 2008-09, Government of Sikkim

The table 2.1 displays that through SGSY scheme in Sikkim a total of 2116 SHGs were formed from 1999-2009 and 287 SHGs were formed in the year 2009. A total of

22 SHGs have become defunct from 1999-2009. Total of 1410 SHGs (from 1999-2009) have passed grade I and 212 SHGs passed grade I in the year 2009. Total of 563 SHGs (from 1999-2009) have passed grade II and 116 SHGs passed grade II in 2009. Total of 1410 SHGs (from 1999-2009) have taken up economic activities after passing grade I, and 212 SHGs in year 2009. 563 SHGs have taken up economic activities after passing grade II and 116 SHGs in 2009. The total of 1477 women SHGs were formed from 1999-2009 and it 219 women SHGs were formed in 2009. During the year 2009 a total of 92 women SHGs have taken up economic activities and a total of 903 BPL families have crossed the poverty line.

Table 2. 2 Details of Training provided to SHGs & Individual Swarozgaris (2008-2009)

Sl. No.	No. of Members of the SHGs Trained	
1.	Total	2720
2.	SC	89
3.	ST	1125
4.	Minorities	795
5.	Women	2101
6.	Disabled	0

Source: Annual Report 2008-09, Government of Sikkim

The table 2.2 depicts the training of SHGs formed under SGSY. A total of 2720 SHG members have received training till 2009, 89 SC received training, 1125 ST were trained, 795 minorities received training and as much as 2101 women were trained.

Table 2.3 Subsidy & Credit Disbursed to Self- Help Groups & Individual Swarozgaris (2008-2009)

SL. No.	Credit disbursed to	Rs.in lakhs	Subsidy disbursed to	Rs.in lakhs
1.	SHGs	170.56	SHGs	112.01
2.	Individual Swarozgari	73.19	Individual Swarozgari	47.45
3.	Total	243.75	Total	159.45

Source: Annual Report 2008-09, Government of Sikkim

The table 2.3 outlines the credit and subsidy disbursed to SHGs and individual swarozgaris under SGSY till March 2009. The credit disbursed to SHGs was Rs.170.56 lakh, and Rs.73.19 lakh was disbursed to individual swarozgaris. The total credit disbursed was Rs.243.75 lakh. A total of Rs.159.45 lakh subsidy was disbursed under the SGSY scheme. Rs.112.01 lakh subsidy was disbursed to SHGs and Rs.47.45 lakh subsidy to individual swarozgaris.

Table 2.4 Bank- Wise Credit Disbursed (2008-2009)

Sl. No.	Credit Disbursed By	Rs.in lakh
1.	Commercial banks	210.62
2.	Cooperative banks	33.13
3.	Regional rural banks	0.00
4.	Other banks, if any	0.00
5.	Total by all banks	243.75

Source: Annual Report 2008-09, Government of Sikkim

The table displays that till 2009 under the SGSY scheme, commercial banks disbursed credit of Rs.210.62 lakh to SHGs and Rs.33.13 lakh was disbursed by cooperative banks and total of Rs.243.75 lakh credit was by the banks.

CHAPTER-III

DATA ANALYSIS AND FINDINGS OF THE STUDY

3.1 WOMEN EMPOWERMENT THROUGH SHGs IN SIKKIM

Women empowerment is a major goal of development in India. In an inventory of approaches to achieve women empowerment, the SHG approach is yet, another venture. But unlike the top-down approach of other programmes, SHG focusses more on the ability of the poor especially women to change their destiny. SHGs are novel and innovative organizational setup in India for women upliftment and welfare. Based on the principle of ‘united we stand and divided we fall’ SHG aims to empower women through group approach by mobilizing and organizing women into groups. The SHGs are voluntarily formed, functionally democratic, with power solely vested in the hands of the group members. The progress of a nation heavily depends on the empowerment of women because progress can only be achieved if women along with men are active participants in the process of development. The emancipation of women is an essential pre-requisite for economic development and social progress of the nation, the SHGs empower women and train them to take active part in the socio-economic progress of the nation by making them sensitised, self-made and self-disciplined (Balasubbiramani, 2011: 473). The most basic deprivation that poor women face is their lack of access to economic services and it is here that the role of SHG becomes crucial as a conduit for delivery of credit facilities and linking women with financial institutions. Self-Help Group (SHGs)-Bank Linkage Programme has emerged as a cost effective mechanism for providing financial services to the unreached poor which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self-help capacities of the poor leading to their empowerment (Sundaram, 2012: 20).). The SHGs help to build the Social capital of women. It bridges the social capital of poor that is, the horizontal networks, associations, norms, trust and information base of the SHGs which helps to create relations of trust and cooperation between the rural poor and officials of the state (Ray,2008: 214). SHGs by and large help women to gain confidence, create a better self-image and develop self-esteem which ultimately culminates into improved decision making ability both at home and in community.

The achievement of economic empowerment results in women's ability to influence or make decision, increased self-confidence, better status and role in household.

The chapter is divided into two parts- the first part is based on data of SHG respondents where the findings are sequentially explained according to the objectives of the study. The second part deals with the perceptions of non-SHG members and their empowerment. All the information presented in the chapter is based on the data collected through fieldwork by using various research methods including observation.

3.2 SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS

Self-help as a strategy for social development places emphasis on self-reliance, human agency and action and aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment (Makandar and Mulla, 2013: 193). The long-term goal of self- help group is to bring about personal and socio-economic change for its members and society. The socio-economic factors such as age, religion, caste, age at marriage, education, nature of family, income etc. directly affect the day-to-day activities of individuals and their empowerment. Hence, examination of these variables is crucial for better understanding of the impact of development programmes like SHGs on society and individual empowerment. In present study, variables such as age, religion, caste, nature of family, education, age at marriage and marital status of the respondents have been collected and analysed. We will first discuss on the responses of the SHGs members and in the later section on the views expressed by the non SHG members.

Age of the Respondents

The age of a person can determine his/her productivity and working capacity. It is usually observed that young people are more enthusiastic and hardworking than the elderly but as we grow older we become more mature and responsible. The decisions made by elderly people are valued more in the society because their decisions are based on experience. The age structure of the country also determines its prospect for development. The 2001 census data reveals that in India the size of the

working population i.e. between the age of 15-59 has risen from 52.1 percent in 1971 to 57.1 percent in 2001 (Haq, 2007: 222).

Table 3.2.1: Age wise distribution of the respondents

Sl. No.	Age Group	No. of respondents	% Total
1.	21-30	17	21.25
2.	31-40	37	46.25
3.	41-50	21	26.25
4.	51-60	5	6.25
5.	Total	80	100

Source: Fieldwork, April-June, 2015

In the present research, 80 respondents between the age group of 21-60 years were interviewed. Out of them 21.25% belonged to the age group of 21-30, 46.25% were in the age of 31-40, 26.25% in the age group of 41-50, 6.25% respondents in 51-60 age group. The highest number of respondents belonged to age group of 31-40 while the lowest in the age group of 51-60. It was found that SHGs were formed mostly by middle-aged women.

Educational Background

Access to education allows each person the opportunity to gain an understanding of self as well as of society and its resources, equal educational opportunities should be given to both men and women (Rao, 2014: 219). Education is significant for the empowerment of women as it affects all the other dimensions of empowerment. It helps women to lead better lives as it enhances their ability to rationalize and take correct decisions and also makes them aware of their political and legal rights. Gender discrimination has long persisted in Indian society leading to low educational qualification among the women folks. Thus, in India there is a gap in the male female literacy rates which is 65.46% for women and 82.14 % for men as per 2011 Census (www.Census2011.co.in/literacy.php). The Indian National Policy on Education is a landmark in the approach to women's education when it proclaimed: 'The education system will play a positive interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, training and teachers, decision-makers and administrators' (Gangula, 2014:

385). In a highly competitive world education can also increase employment opportunities for women. Hence, understanding the value of education and its positive outcomes is necessary for development of the individual and the society as a whole.

Table 3.2.2: Educational qualifications of the respondents

Sl. No.	Educational qualification	No. of respondents	% Total
1.	Nil	6	7.5
2.	Class 1-9	38	47.5
3.	Matriculation	19	23.75
4.	Higher Secondary or equivalent	14	17.5
5.	Graduation	3	3.75
6.	Post Graduate	0	0
	Total	80	100

Source: Fieldwork, April- June, 2015

The educational background of the respondents illustrates that 7.5% respondents were illiterate, 47.5% respondents had primary education from class 1 to 9, 23.75% respondents had completed matriculation, 17.5% respondents had completed their higher secondary, 3.75% respondents had completed graduation. It is clear from the data that SHGs in study areas were formed by women having low educational backgrounds. It is well known that women with low education lack the opportunity for employment and therefore they get engaged in SHGs for support in income generation and self-employment activities.

Religion

India is a secular country which means that the citizens have the choice to follow any religion be it Hinduism, Muslim, Buddhism, Jainism, Sikhism or Christianity. The religious beliefs, practices and preaching greatly influence our life and that of the society. Max Weber has illustrated this in his theory of 'Protestant Ethics and the Spirit of Capitalism'. Weber attributed the growth of capitalism in the West to the religious values and the positive attitude towards work present among the Protestants. He argued that there is a positive relationship between ascetic religious beliefs and the economic enterprise (Ritzer, 2010: 147).

Table 3.2.3 Religion wise distribution of respondents

Sl. No.	Religion	No. of respondents	% Total
1.	Hindu	45	56.25
2.	Buddhist	28	35
3.	Christian	7	8.75
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.2.3 illustrates that out of 80 respondents 56.25% were Hindus, 35% were Buddhists and 8.75% were Christians. Hindu women were found more involved in SHGs rather than Buddhist or Christian women. This is because, Hindu women who belong either to general category or OBC category receive lesser facilities from the government in terms of reservation, employment, scholarship etc. as compared to Buddhist and Christian women, who belong to Scheduled Tribe category and minority. In addition to this, in the State of Sikkim the proportion of Hindus is more as compared to Buddhist, and Christian.

Caste

Caste is an important institution in the lives of Indian Hindus, for whom its basis is the traditional idea of the five Varna: Brahmin, Kshatriya, Vaishya, Shudra, and Untouchable (Oxford Dictionary of Sociology, 2009: 64). It is a form of social stratification based on the idea of purity and pollution. Caste is ascribed to an individual from the time of birth and is therefore a closed system. It not only prescribes occupational division of society but also prohibits commensal relations between the different castes, forbids intermarriage, social intercourse and causes spatial segregation. Caste is an important social variable which determines the social status of an individual in the society of India (Jain, 2011: 107). Since independence the Government of India has made attempts to breakdown the caste divisions and the growing atrocities on the lower caste people (Baluchamy, 2010: 145). In the rural areas, the various caste groups are stratified and grouped into various communities for the purpose of receiving the benefits of the welfare programmes of the government. Based on the level of social, economic and political deprivations of the different castes, the government of India has categorised them as Scheduled Castes, Scheduled

tribes and backward classes. As a result of their deprivations the government has granted certain privileges for their upliftment.

Table 3.2.4 Caste wise distribution of respondents

Sl. No.	Caste	No. of respondents	% Total
1.	SC	7	8.75
2.	ST	28	35
3.	OBC	7	8.75
4.	Christian Minority	7	8.75
5.	General	31	38.75
	Total	80	100

Source: Fieldwork, April-June, 2015

It is evident from data that maximum number of respondents belonged to general category i.e. 38.75% respondents followed by Scheduled Tribe (ST) 35% and 8.75% respondents equally from Scheduled Caste (SC), Other Backward Classes (OBC) and Minority. The reason behind majority of respondents belonging to general category can be linked to their religion. As the data on religion revealed that most women engaged in SHGs are Hindu and they belong to the general category. The general category women unlike the SC, ST, OBC and minority women enjoy lesser benefits from the government in terms of reservation of seats in various social, economic and political institutions. Therefore, it will not be wrong to say that the general category women rely and participate more in the activities of SHGs for their empowerment.

Income Level

The socio-economic status of a family is by and large affected by the number of earning members in a family. It is likely that the standard of living of a family will be high if there is more than one earning member in a family. In a society the income of an individual or family is directly related with his /her social position as it affects the consumption patterns, savings and investments. According to the International Labour Organisation report, though women consist of 33percent of labour force and perform 66.6 percent of the total work hours, they earn only 10 percent of total income and less than 1 percent of world's property (Sarma et.al, 2014: 56). Lack of ownership rights, insecurity in employment; extended hours of work are some of the

characteristics of Indian women (ibid). There are many income generating schemes made by the Central Government, State Government and Ministry of Women and Child Development for the empowerment of Women which includes the Self-Help Groups for rural women development (Rani and Deepthi, 2014: 93).

Table 3.2.5 Monthly family income of respondents

Sl. No.	Income per month	No. of respondents	% Total
1.	1000-2000	23	28.75
2.	2001-3000	13	16.25
3.	3001-4000	28	35
4.	4001-5000	10	12.5
5.	5001-6000	6	7.5
	Total	80	100

Source: Fieldwork, April-June, 2015

The data from the field shows that 28.75% respondent's family have monthly income ranging from Rs.1000-2000 followed by 16.25% respondent's family earning income ranging from Rs.2001-3000, 35% of family of the respondents have income ranging from Rs.3001-4000, the family income of 12.5% respondents have an income between Rs.4001-5000 and 7.5% respondents have income ranging between Rs.5001-6000. Our study found that women who are members of SHG particularly belong to low income group and BPL (below poverty line) families.

Types of Family

According to different social thinkers such as Iravati Karve, Pauline Kolenda, I.P. Desai the Indian families have been classified as joint family, extended family, nuclear family, neo-local family, matriarchal family and patriarchal family. The joint family system is widely found in rural areas but due to the various factors such as education, employment, industrialisation and urbanisation it has disintegrated and changed overtime. Family is a basic social unit and the most significant agent of socialization. An individual's family determine his/her status in the society. Further the size and nature of family also influences the income, expenditure and the standard of living of an individual. More studies looking at the interrelationship of family life and work, and how micro-family relationships are affected by macro-social and

economic changes have come up (Oxford dictionary of sociology, 2009: 244). For women the movement from her natal family to her husband's family after marriage involves a series of adjustments on her part. Consequently, it can affect women's social interaction, behaviour, participation and empowerment.

Table 3.2.6 Nature of family of the respondents

Sl. No.	Type of family	No. of Respondents	% Total
1.	Joint	31	38.75
2.	Nuclear	49	61.25
3	Total	80	100

Source: Fieldwork, April-June, 2015

In this study the family type was categorised as joint and nuclear family. According to the field data, out of 80 respondents 38.75% were living in joint family while 61.25% is nuclear family. It was found that women, who were living in a nuclear family, participated more in SHGs. The respondents were living more in a nuclear family as a result of the death of family head or due to internal conflict between the family members. Unlike in a joint family where coparcenary exists, women in a nuclear family lacked financial support from parents and other family members and thus by joining SHG they wanted to reduce husband's financial burden and support the family.

Status of Respondents: Marriage

Marriage can be simply defined as a universal social institution and it marks an important turning point in one's life. In rural India marriage of a woman enhances her social status in the society whereas those who are unmarried are treated as low. Further a good marital bond and support from in-laws will affect women's work performance and her empowerment whereas a bad marriage full of hate, domestic violence, and greed for dowry etc. can cause mental strains and disempower women.

Table 3.2.7 Marital status of the respondents

Sl. No.	Marital Status	No. of respondents	% Total
1.	Married	77	96.25
2.	Unmarried	0	0
3.	Widow	3	3.75
4.	Divorcee	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

For the purpose of the study the marital status of women respondents have been classified as married, unmarried, widow and divorcee. Out of the 80 respondents, 96.25% respondents were married, and very few (3.75%) respondents were widow and no respondents were unmarried. The data shows that SHGs were mostly formed by married women. During the fieldwork it was also observed that married women with low educational qualification could not get employed because the qualifications required for job were higher than their actual educational qualifications and SHGs provided them a suitable alternative for self-employment and income generation.

Age at marriage

The age at marriage is an important social indicator as it influences the health, reproductive behaviour and fertility of a woman. Marriage of women at an early age increases the risk of maternal mortality among female. Due to the various problems faced by women, the practice of child marriage has been constitutionally banned in India after passing the Child Marriage Restraint Act in 1929.

Table 3.2.8 Age at marriage of the respondents

Sl. No.	Age at marriage	No. of respondents	% Total
1.	15-19	33	41.25
2.	20-24	36	45
3.	25- 29	11	13.75
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.2.8 displays the age at marriage of the respondents. It was found that 41.25% respondents had married at the age of 15-19 years, 45% respondents at the age of 20-24 years, 13.75% respondents at the age of 25-29 years. The study found that SHGs were constituted mainly by women who had married at an early age and many of them were married before reaching the legally permitted marriageable age and this could be the reason for their low educational qualification. Due to their familial roles and reproduction they could not think of completing their education after marriage. In addition to this the low economic background of the respondents also prevented them from aspiring for higher education and regular employment.

Sources of income of the respondents

An understanding of the occupational distribution of the members is important in order to have an idea about the involvement of the SHG members and to know about their livelihood support systems (Jain, 2011: 116). Thus for understanding the socio-economic background of the respondents it becomes vital to examine the means of sustenance of their family.

Table 3.2.9 Sources of income of the respondents

Sl. No.	Source of income	No. of respondents	% Total
1.	Agriculture and allied activities	32	40
2.	Livestock/poultry/dairy	25	31.25
3.	Labour	3	3.75
4.	Business/Petty Shopkeeper	20	25
5.	Government Service /retired	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

The sources of income of the respondents excluding income from SHGs shows that 40% of the respondents depended on agriculture as a source of income, 31.25% depended on livestock, poultry and dairy products for income, 3.75% sold their labour as they worked as labourer, 25% run a small business or petty shop. The data thus indicates that the SHG members did not have a stable, regular income and this is reflected in their poor economic status. Majority of the husband's of the respondents

worked as carpenter, painter, labourer and only a few were working as clerk in government and private offices.

Reason for joining SHGs

The goal of Self-help groups (SHG) is to become effective agents of change. They serve as a platform to establish the banking with the poor which is reliable, accountable and a profitable business (Juja, 2014:23). There may be several reasons as to why one joins SHG. The fundamental aim of promoting SHGs is poverty alleviation and to achieve empowerment of women and the recent trends show significant changes in the promotional strategies for the SHGs. Financial needs like banking, saving, insurance, getting subsidies, building organisations to gain political power also, are the purposes behind some of the SHGs.

Table 3.2.10 Reasons for joining SHGs

Sl. No.	Reasons for joining SHGs	No. of respondents	% Total
1.	To inculcate Saving habit	10	12.5
2.	Avail loans	20	25
3.	Repay debt	3	3.75
4.	Gain knowledge	5	6.25
5.	Self-employment	30	37.5
6.	Personality development	7	8.75
7.	Group activities/Social work	5	6.25
	Total	80	100

Source: Fieldwork, April-June, 2015

The data represents that 12.5% respondents had joined SHGs to cultivate a habit of saving, 25% respondents to avail loans, 3.75% to repay debt, 6.25% respondents to gain knowledge, 37.5% respondents to become self-employed, 8.75% respondents for personality development and 6.25% respondents to take part in group and social activities. It was found that most of the respondents joined SHG with an aim to gain self-employment and often to repay debts by supporting each other.

3.3 GROUP DYNAMICS AND SUSTAINABILITY

Group dynamics play a significant role in the success of women empowerment activities. According to Van and Schaller group dynamics refer to “interaction of forces among group members in a social situation. It is the internal nature of the group as to how they are formed, what their structures and processes are how they function, affect individual members, other groups and the organisation” (cited in Vipinkumar and Asokan, 2014: 25). In an intensive study of Group Dynamics, Pfeiffer and Jones (1972) identified the group dynamics factors as to how the group is organised, the manner in which the group is led, the amount of training in membership and leadership skills; the tasks given to the groups, its prior history of success or failure etc. The identified indicators by them for analysing group dynamics are participation, styles of influence, decision making procedures, task functions, maintenance functions, group atmosphere, membership, feelings and norms (Kumar and Singh 2001: 20). The sustainability of SHGs depends largely on the group dynamics. Ajay Tankha writes that sustainability of SHGs is a major issue concerning the practitioners, policymakers and other stakeholders. He states that within microfinance, sustainability can be viewed at several levels—institutional, group and individual—and can relate to organizational, managerial and financial aspects (Tankha, 2012: 157). In the present research an attempt has been made to analyse the group dynamics of SHGs in East district of Sikkim by using different indicators such as- the year of group formation, number of dropouts and reasons for withdrawal of membership, mobilisation, cooperation and teamwork, decision making procedures, attendance in meetings, problem sharing, transparency etc.

Group formation

SHG cannot be formed and strengthened overnight but the activity has to be taken in a systematic and sequential manner and systematic facilitation is needed at each and every step for the formation of a sustainable SHG (Kumar et.al, 2014: 152). Group formation is generally preceded by a village-level household survey, which provides the base-line data which is conducted by NGOs using techniques like Participatory Rural Approach (PRA), Wealth Ranking and Social Mapping.

Table 3.3.1: Year of SHG formation

Sl. No.	Year of group formation	No. of SHGs	% Total
1.	2001-2003	7	35
2.	2004-2006	8	40
3.	2007-2009	4	20
4.	2010-2012	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

Table 3.3.1 depicts that 40% of the SHGs interviewed were formed during the year 2004-2006, followed by 35% in 2007-2009, 15% in 20010-20012 and 10% in 2001-2002.

Number of members in the each SHG

A Self Help Group is a group of 10-20 women or men who work for the capacity building of themselves. SHGs have well-defined rules and regulations, hold regular meetings and maintain records and savings and credit discipline. SHGs are self-managed institutions characterized by participatory and collective decision making.

Table 3.3.2: Number of members in the each SHG

Sl. No.	Total No. of members	No. of SHGs	% Total
1.	8	1	5
2.	9	4	20
3.	10	11	55
4.	11	3	15
5.	12	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

In this research it was found that 55% SHGs had 10 members while 20% SHGs had 9 members, 15% SHGs had 11 members and 5% SHGs had 8 and 12 group members.

The number of members present in each SHG follows the guidelines given by the SGSY scheme under which the lower limit of members is 6 in hill areas.

Rate of dropouts and reasons for leaving SHG

The members of SHGs may withdraw their membership due to various reasons like, conflict with group members, loss of interest, death, employment, shifting of house, lack of time etc. They may have left SHGs due to certain problems faced at the individual, family and social level that hinder their active participation in SHGs.

Table 3.3.3 Rate of dropout and reason for withdrawal of membership

Sl. No.	Dropouts per SHG	No. of SHGs	% Total
1.	Nil	9	45
2.	0-1	11	55
3.	2-3	0	0
4.	More than 3	0	0
	Total	20	100

Source: Fieldwork, April-June, 2015

Table 3.3.3 depicts that 55 % SHGs has 1 dropout from their group and 45% SHGs has no dropouts and the rate of dropout did not exceed from 1 member. In actual number, 1 member each from 11 SHGs from each SHG was dropout and there was no dropout in 9 SHGs. Thus, it is observed that the SHGs taken up in this study are more a less stable and sustainable.

Table 3.3.4 Reasons for leaving SHG

Sl. No.	Reasons for dropout	No. of SHGs	% Total
1.	Cannot manage time for group activities	3	15
2.	Due to conflict with other member	2	10
3.	Small child to look after	2	10
4.	Death of members	2	10
5.	Shifting of house	1	5
6.	Got employed	1	5
7.	NA	9	45
	Total	20	100

Source: Fieldwork, April-June, 2015

The table shows that 15 % of the members have withdrawn their membership from their respective SHG as they could not manage time for group activities, 10% due to conflict with other group members, another 10% of dropouts had small child to look after, 10% respondents claimed that the members have left the SHG due to their sudden death, 5% due to shifting of house to another site and another 5% due to employment. 45% of the SHGs had no dropouts. The respondents said that the women who had left the group faced some problems that constrained their full participation in SHG and therefore they withdrew their membership.

Mobilisation of members of SHG

The empowerment through group strategy is a multifaceted process which encompass many aspects like enhancing awareness, increasing access to economic and social resources but of which an equally important component is mobilisation and organization of women into groups (Balasubbiramani, 2011: 474). The members were mobilised and motivated to come together and work collectively to pursue their economic, political and social interests. The mobilisation of women for the formation of SHGs is not an easy task and takes time. It is the responsibility of the Government agencies. Self Help Promoting Institution (SHPI), NGOs, social workers, village level workers, community based organizations, government departments, banks, farmer clubs etc. to mobilise and encourage women to form SHGs and participate actively in group activities.

Table 3.3.5 Agency wise mobilisation of SHG

Sl. No.	Mobilization	No. of SHGs	% Total
1.	Sikkim Rural Development Agency (SRDA)	19	95
2.	NGO	0	0
3.	Bank officials	1	5
	Total	20	100

Source: Fieldwork, April- June, 2015

It was found that out of 20 SHGs that were interviewed, maximum number of SHGs were mobilised by Sikkim Rural Development Agency (SRDA), i.e. 95% SHGs, followed by 5% of SHGs formed by Bank officials. It was observed that almost all of the SHGs interviewed were constituted under SGSY scheme hence the implementing

agency i.e. SRDA's contribution in mobilising SHG is seen to be greater as compared to NGO and Banks.

Meetings held in SHG

According to the guidelines on SHG the SHGs should conduct regular meetings to discuss various issues relating to the group. The group unanimously decides on the periodicity of the meetings and regular monitoring, attendance of the meeting, punctuality of the members, disciplinary action on errant members etc. Generally, each group meets at least once in a month at a fixed time to transact their business and the meeting place may be the house of any of the group members, a leader, a common place, a panchayat building etc. The members coming late or absent from the group meetings are liable for fine, which is deposited in corpus funds of the group. Economic and social issues like collection and management of saving, credit flow among the members, recoveries of loans advanced to the members, micro enterprises, training, problems of SHGs, and marketing of the product form part of the agenda of meetings of SHGs (Jain, 2011:158).

Table 3.3.6: Meetings organised by SHG

Sl. No.	Meetings	No. of respondents	% Total
1.	Regular (twice or once a month)	72	90
2.	Irregular (only once a month)	4	5
3.	Rarely held	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

Out of 80 respondents, 90% responded that meetings are held regularly in their SHGs, 5% respondents felt that meetings are irregular and another 5% respondents maintained that meetings are rarely held in their SHG. The reasons given by respondents for irregularity of meetings was that, sometimes there was no unanimity on the date of meeting and in the course of adjusting the dates as per the ease of all members, the group often failed to conduct regular meetings. Few respondents said that the houses of SHG members were located in far off places and holding regular

meetings was hardly possible, therefore any communication that took place between the members was through mobile phone.

Attendance in meetings

As mentioned earlier all the members of SHG should be present in meetings, maintain punctuality and in case of absence should be subjected to penalties. This is done in order to encourage participation of the members and to co-operate and understand each other's problems.

Table 3.3.7: Attendance of respondents in meetings of SHG

Sl. No.	Attendance in meetings	No. of respondents	% Total
1.	Full attendance	71	88.75
2.	Very few members are absent	5	6.25
3.	Most of the members are absent	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

The findings show that out of 80 respondents, 88.75% respondents admitted that all members of their SHG are present in all the group meetings, 6.25% respondents said that sometimes some members of their group were absent and 5% respondents informed that members are mostly absent in group meetings. The respondents who admitted that some members were absent from meetings reasoned that they could not attend meetings as they had small child to look after, or could not manage time due to household chores and at times due to some ceremony or event in the family. A few of the respondents informed the researcher that most of the members were absent from meetings due to internal conflict between the members and breakdown of group solidarity members tend to lose interest, resulting their absence in meetings.

Record Keeping

Maintaining records and book keeping is an important feature of SHGs. The group should maintain records of attendance in meetings, prepare rules and regulation for the group, record the names of SHG members, update the saving-cum-loan ledger for each month, get the books of accounts audited every month, issue and update

member passbooks, issue receipts for all cash received (Haryana Community Forestry Project, 2003: 22). It should systematically document all records safely and produce them whenever required. The records of the SHGs are to be maintained by treasurer or literate members of the group and in case if there are no literate members in the group the SHGs can seek the help of others. The books and registers include attendance register, minutes book, savings ledger, loan ledger, general ledger, cash book, individual pass book, receipt book and payment voucher etc.

Table 3.3.8: Record keeping of SHG

Sl. No.	Record Keeping	No. of respondents	% Total
1.	All records are updated	71	88.75
2.	Some records are missing	8	10
3.	No records available	1	1.25
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.3.8 shows that out of the 80 respondents 88.75% respondents agree that their SHGs have done proper record keeping, while 10% respondents informed, some data may be missing from their group records and only 1.25% respondents held that group records are not there. This explains that most of the SHGs interviewed by the researcher have proper records pertaining to the group such as attendance register, accounts and register for recording various proceedings of the group. There are few who claimed that some records of the SHG may be missing, because sometimes the members failed to enter the records, with the passage of time the register and saving passbook got tampered or lost.

Cooperation and Teamwork

Teamwork and cooperation are the two guiding principles of SHGs. The stability of SHGs depends on the level of cooperation among its members. Being a member of SHG one has to adjust their attitude and behaviour according to the group norms. The members of the same group are guided by factors such as we-feeling, mutual trust, group solidarity, interaction and common group interest. All SHGs emphasize face to face interaction among members and stress a set of values or ideology that enhances a member's personal sense of identity (Makandar and Mulla,

2013: 193). The SHGs can become more cooperative when they have mutual understanding which develops through frequent and continuous meetings and engagement in various social and economic activities. There should be a team culture where sharing of knowledge and thoughts will exist for the benefit of the organisation (Kumari, 2014: 23). Kokila (2001) argues that SHGs consist of socially, economically and culturally homogeneous members, working together which helps them to mutually trust each other and maintain mutual cooperation (Balasubbiramani, 2011: 476). It is likely that a group will disintegrate if they lack cooperation.

Table 3.3.9: Level of cooperation within the SHG

Sl. No.	Level of Cooperation	No. of respondents	% Total
1.	All members are cooperative	67	83.75
2.	Some members are cooperative	9	11.25
3.	None are cooperative	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

The field data indicates that 83.75% respondents viewed that, all members in their group are cooperative whereas 11.25% respondents stated that some members are not cooperative and as many as 5% respondents expressed that their group were not cooperative. Thus, the study signifies that women who are members of SHGs are mostly cooperative with other members in the group. The respondents who claimed that some members in their SHGs are not cooperative because the members in their group do not attend meetings, fail to participate in economic, social and income generating activities of the group and show lack of interest due to internal conflict. This can be further associated with the familial roles of women, the participation of some members can be hindered due to household domestic chores and at times being constrained due to child care.

Ensuring transparency and accountability within SHG

The group leaders should ensure transparency and accountability within the SHG. The leaders of SHG should aid towards democratic functioning of the group and make sure that all members are well informed about the savings, credit and

transactions of the group. The monitoring, accountability and transparency should be upheld by SHGs for effective functioning and also to avoid the risk of conflict among the group members. Mutual trust among the members also promotes group spirit and the motivation to perform better. The SHGs should follow certain procedures and system that enable even illiterate members to understand the financial transactions and promote shared or collective responsibility.

Table 3.3.10: Transparency within the SHG

Sl. No.	Transparency	No. of respondents	% Total
1.	The group is transparent	70	87.5
2.	The group is sometimes not transparent	6	7.5
3.	Transparency is not maintained	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

This table 3.3.10 demonstrates that 87.5% respondents felt that transparency is maintained within their SHGs and 7.5% respondents felt that transparency is sometimes not maintained within the group, and 5% respondents said that their groups are not transparent. Thus it can be determined that most of the SHGs interviewed for the purpose of this research are transparent in its functioning. Some members held that their groups were not transparent because their group leaders did not openly discuss the accounts of the group and often the money saved by the members were used by the leader, making no repayment.

Decision Making within the SHG

The Constitution of India grants the freedom of speech and expression to all its citizens which secures every individual's right to express and voice opinions freely. Decision making within the family and outside is mostly dominated by men depriving women to have an equal say in various matters. The power to take own decisions is essential for the empowerment of women. Within the SHGs all members are given equal chance to make comments and decide on matters relating to the group. Collective decision making is central to all SHGs and it enables women to decide on what is best for the group. The group members should know each other and belong to the same locality; and all the decisions related to savings and loans should be taken

during regular group meetings (Ballem and Kumar, 2010: 1). The members are expected to participate actively in the group discussion and decision making process. Merely being physically present in the meeting is not relevant and active participation from member is also required, as the level of participation is the indicator of participatory decision making (Jain, 2011: 158).

Table 3.3.11: Decision making within the SHG

Sl. No.	Decision made by	No. of respondents	% Total
1.	All members	70	87.5
2.	Some members	6	7.5
3.	By the leaders only	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

The data implies that 87.5% respondents agreed that decision making within the group is unanimously done considering the opinion of all members, 7.5% respondents maintained that decision within the group is taken only by some members and 5% respondents said that decisions within the SHG are taken only by leaders. However, the study suggests that decision making is done collectively by all members in most of the groups.

Sharing of problems

The sharing of problems and resolving issues is vital for the group. The various problems relating to family, society and other issues will find its resolution through discussions and suggestions given by the group members. Women discussed their grievances with other members during meetings and gets real solutions to their problems. They discussed about their family, community and problems related to village and try to resolve the issues.

Table 3.3.12: Problem sharing by respondents within the SHG

Sl. No.	Problem Sharing	No. of respondents	% Total
1.	Yes	60	75
2.	Sometimes	15	18.75
3.	No	5	6.25
	Total	80	100

Source: Fieldwork, April-June, 2015

The table 3.3.12 explains that 75% respondents shared their problems with other members in the group whereas other respondents sometimes or never discussed their problems with other group members. The issues that the respondents discussed were mostly about their family and social issues such as domestic violence, alcoholism, drug addiction, HIV AIDS etc. The other members provide mutual support and suggest ways of resolving their problems. It was observed that members who do not share their problems were of shy, hesitant and introvert nature.

Saving of Thrift by the members in SHG

Saving is an amount set apart from our earnings for future needs. Mobilizing savings from members is one of the first and very important functions of Self-Help Groups (Haryana Community Forestry Project, 2003: 10). The SHG encourages its members to deposit small amount of money on a regular basis and generate a common fund. The accumulated savings of the group is provided for inter-loaning among the members with small interest rates. After saving for 2-3 months and linking the SHG with bank it becomes eligible to receive collateral free credit or revolving fund. Women's participation in SHGs provide them with opportunity to save regularly, access formal savings institutions and participate in the management of these savings and this enhances women's ability to exercise financial decision making (Sundaram, 2012: 21). Besides this, the profit from economic products, fine from the defaulters and interests charged by the groups are also deposited and becomes a part of the corpus fund. The pooled financial resources make the SHG members economically independent and capable of meeting various financial requirements.

Table 3.3.13: Monthly thrift saved by each SHG

Sl. No.	Fixed amount of thrift per month	No. of members in each group	Total amount saved by each SHG (in Rs.)	No. of SHGs	% Total
1.	Groups that saved	9	450	8	40
	Rs.50/month (50	9	450		
	multiplied by no. of	10	500		
	members in a group)	10	500		

		10	500		
		10	500		
		10	500		
		11	550		
2.	Groups that saved Rs.100/month (100 multiplied by no. of members in a group)	9	900	8	40
		10	1000		
		10	1000		
		10	1000		
		10	1000		
		10	1000		
		11	1100		
		11	1100		
3.	Groups that saved Rs.200/month (200 multiplied by no. of members in a group)	8	1600	4	20
		9	1800		
		10	2000		
		12	2400		
	Total	20		20	100

Source: Fieldwork, April-June, 2015

The saving pattern widely varied according to the SHGs and ranged from Rs.450-2400 monthly. The group saving also varied according to the group size. 40% SHGs collected Rs.50 per month from each of its member, another 40% SHGs collected Rs.100 and 20% SHGs collected Rs.200. Thus the group savings varied according to the number of membership and also the ability of the group to contribute.

Internal lending

The SHG gives loans to the needy members from its saving charging lesser interest rate. The lower rate of interest on loans within the SHGs protects the members from exploitation of moneylenders and other informal lenders. SHGs linked with micro-credit are able to access credit and subsidy to meet crisis needs as well as developmental needs reducing their dependence on moneylenders (Gangula, 2014: 387).

Table 3.3.14: Limit of loan provided by SHG

Sl. No.	Loan limit	No. of SHGs	% Total
1.	1001-10000	7	35
2.	10001-20000	6	30
3.	20001-30000	3	15
4.	30001-40000	3	15
5.	40001- 50000	1	5
		20	100

Source: Fieldwork, April-June, 2015

The table 3.3.14 shows that the loan provided by SHGs to its members ranged from Rs.1001-50,000. In this study it was found that 35% SHGs could provide loan of Rs.1001-10000 to its members, 30% SHGs lend loan of Rs.10001-20000, 15% SHGs gave loan of Rs.20001-30000, 15% provided loan of Rs.30001-40000 and 5% SHG offered loan of Rs.40001-50000. The data shows that SHGs had accumulated good amount of savings and could provide loans to its members. The SHGs providing loans ranging from 9001-20,000 were more because such loans could be easily repaid by the members rather than larger amounts. The SHG also charges an interest of 2% to its members and 5 % to outsiders. The interest or late fine charged by the group is also deposited in the saving account of the SHG.

Distribution of loans in SHG

Table 3. 3.15: Distribution of loans within SHG

Sl. No.	Distribution of loans	No. of respondents	% Total
1.	According to the need of members	68	85
2.	Equally distributed among all	10	12.5
3.	Leaders decides who should get	2	2.5
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.3.15 shows that 85% respondents maintained that the loans within the SHG are distributed according to the needs of the members, 12.5 % respondents said that loans are equally distributed among the members and 2.5% revealed that the leaders decided upon who should get the loan. The data collected, reveals that in most of the

SHGs, loans are provided according to the needs of the members and the term for repayment of loans is fixed by the SHGs as per the amount of loan taken.

Income generating activities of the SHG

There is a causal nexus between generation of income and employment opportunities and the potential of income employment opportunities can be judged by the amount of income generated in an activity (Jain, 2011: 174). Participation in income generation programmes by women is likely to increase the consumption expenditure of households (Devi and P, 2011: 24). The generation of income is one major objective of participation of women in SHGs. Through organizing informal self-help groups (SHGs), rural women in India are provided credit and extension support for various production-oriented income generating activities (Wale and Deshmukh, 2011: 5).

Table 3.3.16: Income generating products of SHG

Sl. No.	Products made by SHG	No. of SHGs	% Total
1.	Agricultural produce (vegetables, ginger cultivation, floriculture)	5	25
2.	Livestock/Poultry/Dairy	5	25
3.	Local snacks and pickle	4	20
4.	Handicrafts/tailoring (apron, bag making)	3	15
5.	Bakery	2	10
6.	Nil	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

The table 3.3.16 illustrates that 25 % SHGs produced agricultural products such as vegetables, ginger and flowers, 25% have livestock such as goat, pig, cow, poultry, 20% make local snacks called ‘Zeero’ (snack made of rice flour), ‘Kochi’ (local biscuit, made of flour, butter and sugar, that is rolled, cut and shaped into various designs), honey comb, homemade chips, 15% did tailoring and made traditional handicrafts such as bamboo craft, bags, apron, 10 % SHGs were engaged in bakery and produced bun, bread, pizza etc. and 5% SHG did not carry out any economic activities.

Marketing of the Products

The marketing of the goods produced by the Swarozgaris, involves organization and participation in exhibitions, fairs at the district, state, national and international levels. Planning Commission Report, GOI (2008:18) points out that there should be a provision of market intelligence, development of markets and consultancy services, as well as institutional arrangements for export and marketing of the goods produced by the Swarozgaris.

Table 3.3.17 Marketing of economic products of SHG

Sl. No.	Marketing Centres	No. of SHGs	% Total
1.	Exhibitions/fair	4	20
2.	Supermarket (SRDA Centre)	5	25
3.	Rural Products Marketing Centres	5	25
4.	Own Shop	2	10
5.	Within the village/ local market	3	15
6.	Nil	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

In this study 20% SHGs sold their products in fair and exhibitions, 25% in supermarket (in main town of Gangtok) where the Sikkim Rural Development Agency (SRDA) had set up a centre to sell the products of SHGs, another 25% sold their produce in Rural products marketing centres established by the government in their villages and neighbouring areas, 10% sold their economic products in their own shops, 15% marketed it within the village or local market and 5% did not take up any economic activities due to lack of consensus among the members about economic activity. The SHGs were engaged in economic activities based on their training and skills.

Duration of sale of products

Table 3.3.18: Years of sale of products

Sl. No.	Duration in years	No. of SHGs	% Total
1.	1-3	0	0
2.	4-6	4	20
3.	7-9	8	40
4.	10-12	7	35
5.	Nil	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

The table 3.3.18 explains that 40% of the SHGs sold their economic products for 7-9 years, 35% SHGs for 10-12 years, 20% SHGs for 4-6 years and 5% SHGs did not take up any economic activities. The income generating products are seen to be quiet sustainable and there is demand in the market.

Income generated through economic products

Table 3.3.19: Monthly income through economic products

Sl. No.	Income per month	No. of SHGs	% Total
1.	1001-2000	2	10
2.	2001-3000	2	10
3.	3001-4000	6	30
4.	4001-5000	3	15
5.	5001-6000	2	10
6.	6001-7000	2	10
7.	7001-8000	1	5
8.	More than 8000	1	5
9.	Nil	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

The data represents that 30% SHG had generated an income ranging from Rs. 3001-4000, 15% SHG had income of Rs.4001-5000, 10% each of the SHG have income ranging from Rs.1001-2000, Rs.2001-3000, Rs.5001-6000 and Rs. 6001-7000. Only 5% SHG had income of Rs, 7001-8000 another 5% SHG generated income that sometimes exceeded Rs.8000 monthly. 5% groups had not taken up income generating activities. The income of the SHG varied widely between 1001-8000 and maximum number of groups falling under the range of Rs.3001-4000. A good sum of money was accumulated by the SHGs selling economic products like ginger, piggery, goat etc. that have more market value.

Contribution in income generating activities

Members of the SHG should be cooperative and make equal contribution in various activities of the group. As the SHGs functions through the participatory approach the contribution of each member is mandatory to maintain group solidarity. SHGs are based on the idea of dialogic small groups, which function at developing collective consciousness (Gangula, 2014: 387).

Table 3.3.20: Contribution of members in income generating activities

Sl. No.	Contribution	No. of respondents	% Total
1.	All members	68	85
2.	Some members	8	10
3.	Very few members	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.3.20 shows the contribution of SHG members in economic activities. It depicts that 68 respondents (85%) claimed that all members make equal contribution in economic activities, 8 respondents (10%) revealed that only some members contribute in economic activities of the group and 4 respondents (5%) said that very few members make contribution in income generating activities. It can be thus concluded that most of the members of SHG contribute equally in the economic activities of the group. In some groups the contributions of some members were seen to be lacking, the reason behind this is the geographical location of those members.

3.4 MEASURING THE EMPOWERMENT OF WOMEN THROUGH SHG

The empowerment of women through self-help groups would help not only the individual women and group but also the family and community as a whole through collective action for development. Empowering women is not just for meeting their economic needs but also for their holistic social development (Kumar et.al, 152: 2014). The group activity will build up group confidence and synergic effects, which in turn result in their overall development. Micro-finance through SHG is emerging as a powerful tool for women empowerment (Padmaja, 2014: 135). The participation in SHGs positively affects the income, assets, occupation, saving habit, access to loan, social capital, self-confidence, self-respect, and decision making of the members.

Self-employment

The SHGs offers opportunities for self-employment of poor women and result in increased income for the beneficiaries. P.N. Pandey in his study “self-employment programme in India”, highlighted the fact that self-employment in India has gone a long way in not only providing employment to the beneficiaries but also towards increasing their levels of living through increased income (cited in Kumar 2014: 153). SHG has been defined as a holistic programme for self-employment of poor (Ray, 2008: 212). The long-term objective of SHG is to secure self-employment for the poor and needy and those lacking access to the financial services. The access to credit facilities supplemented by training and capacity building programmes increases the ability of members for self-employment. The group provides a base for self-employment and empowerment through group dynamics approach (Garai et.al, 2013: 68).

Table 3.4.1: Self-employment after joining SHG

Sl. No.	Self-Employed in areas of	No. of respondents	% Total
1.	Agriculture	14	17.5
2.	Livestock	18	22.5
3.	Business	20	25
4.	Nil	28	35
	Total	80	100

Source: Fieldwork, April-June, 2015

The table 3.4.1 depicts that 17.5% respondents found self-employment in areas of agriculture, 22.5% in areas of livestock, 25 % started small scale business and 35% respondents have not taken up any individual business. The respondents opined that the training they got under SHGs helped them to enhance their skills in agriculture and livestock which resulted in better production of vegetables, fruits, poultry and livestock and brought sustainable economic gains. Some had invested the loans from SHGs to start a clothing business and few invested it in their self-owned petty shops. Undoubtedly, SHGs have helped most of the women to start their own enterprise and achieve economic empowerment.

Income generated through individual business ventures

Table 3.4.2: Income through individual business

Sl. No.	Income from self-employment (per month)	No. of respondents	% Total.
1.	1000-4000	32	40
2.	4001-8000	15	18.75
3	8001-12000	5	6.25
4.	More than 1200	0	0
5.	Nil	28	35
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.4.2 shows the individual income through business and 40% respondents said that their income varied between Rs.1000-4000 per month, 18.75% respondents hold that their income ranged from Rs.4001-8000 and 6.25% respondents have income variation of Rs.8001-12000. The respondents in view of the above data have generated income and means of subsistence for themselves.

Economic self-reliance

Economic empowerment results in women's ability to influence or make decision, increased self-confidence, better status and role in household etc. (Makandar and Mulla, 2013: 193). Economic empowerment of women is the prerequisite for social, political and psychological empowerment. Thus, by being economically self-

reliant women can achieve all other forms of empowerment. The savings and credit facilities available to women after joining SHGs reduce their financial dependence on husband and family. Many studies on SHGs reported a reduced dependency on informal money lenders and other non-institutional sources by its members. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men (Wale and Deshmukh, 2011: 1).

Table 3.4.3: Economic status of the respondents after joining SHG

Sl. No.	Economic Status	No. of respondents	% Total
1.	Totally dependent on spouse or family	3	3.75
2.	Dependent only few times	25	31.25
3.	Independent	52	65
	Total	80	100

Source: Fieldwork, April-June, 2015

The table 3.4.3 illustrates that 65% respondents have become economically self-reliant and do not depend on their family or husband for fulfilling basic needs. 31.25% still depended sometimes on their spouse's income. 3.75% respondents totally depended on their spouse and family. The majority of respondents who had become economically independent took loans from the SHGs and invested it in small-scale business of garments, vegetables, piggery, poultry, floriculture, traditional handicrafts etc. for income generation. Other respondents who could not do so claimed that due to failure of their previous economic ventures they have not been able to set up a new business and are thus dependent on husband's income.

Knowledge sharing

The exchange of ideas and knowledge within the SHGs increase women's awareness. Apart from problem sharing women also share information regarding women's education, employment, legal rights and welfare programmes of government, health and nourishment, family welfare etc. (Chandra, 2015: 72). In every meeting, the SHG members are encouraged to discuss and try to find solutions to the problems faced by the members of the group.

Table 3.4.4: Sharing of Knowledge within the SHG

Sl. No.	Knowledge sharing within SHGs	No. of respondents	% Total
1.	Yes	70	87.5
2.	Unsure	6	7.5
3.	No	4	5
4.	Total	80	100

Source: Fieldwork, April-June, 2015

The data from the field displays that 87.5% respondents share knowledge and ideas within the SHG, 7.5% were unsure about knowledge sharing within their respective SHGs and 5% respondents said that they do not share anything with other SHG members. Majority of respondents agreed that knowledge about health, nutrition, family planning, women's education, entrepreneurship development etc. was shared within the group which increased their knowledge on these issues. Moreover, women with the support of other group members learned how to read, write and sign. They developed knowledge about banking, maintenance of group records and accounts and all these led to the creation of a better self- image, self-reliance and confidence.

Participation in Social Awareness programmes

SHGs addresses many social issues like female literacy, sanitation, health and nourishment, family planning, management of common resource etc. which increased their knowledge in these areas and has empowered them (Chandra, 2015: 71). The SHG aims to create awareness and increase the knowledge about various social issues. Some SHGs in the country carried out programmes like blood donation camp, immunization, sports competition, cleanliness camp for environment and family planning.

Table 3.4.5: Participation of respondents in social awareness programmes

Sl. No.	Participation	No. of respondents	% Total
1.	Always participate in all programmes	70	87.5
2.	Participate irregularly	6	7.5
3.	Hardly participate	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.4.5 displays that 87.5% respondents admitted that they always participate in all programmes organised by the group, 7.5% responded that their participation were irregular and only 5% respondents admitted that they hardly participate in these programmes. The respondents who regularly participated in these programmes were observed to have more knowledge and gained more confidence about social issues such as domestic violence, health, sanitation, nutrition, education, alcoholism, HIV AIDs etc. as compared to those who hardly participated in such campaigns.

Building leadership qualities

The development of leadership qualities among women is a key indicator of empowerment. The SHGs take measures to ensure growth and development of leadership qualities among the members. The organisation of leadership development workshops for women boosts their confidence and makes them realize that they are capable of occupying leadership positions. Within the SHGs there are certain leadership positions for women which enhance their leadership qualities. SHG helps to see that leadership qualities are developed among all the members of the group. SHGs not only empowered its member but also wielded a powerful political role as a group as well as the members are encouraged to come forward in local village meetings and speak.

Table 3.4.6: Leadership qualities after joining SHG

Sl. No.	Leadership	No. of respondents	% Total
1.	Can address meetings, talk to officials, and lead the group.	73	91.25
2.	Can do so sometimes	7	8.75
3.	Feel Shy and hesitant	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.4.6 outlines that 91.25% respondents felt that they had developed leadership qualities, 8.75% respondents who were somewhat unsure and none who felt shy or hesitant. It can be summed up that majority of the respondents had developed leadership qualities by joining SHGs. Some respondents had contested panchayat elections after joining SHGs, the President and other leaders of SHG were seen to

lead the group towards a positive direction, they also organised and led rallies to create awareness on issues such as health, education, domestic violence etc.

Confidence building through SHG

In most of the studies it was found that women had increased their level of confidence after joining SHGs. The participation in various activities of the group such as meetings, social awareness programmes, workshops, training and capacity building programmes, banking and meeting officials had increased their exposure with outsiders and made them feel more confident. Makandar and Mulla's study of 'Self Help Groups: A Tool for Inclusive Growth' found that women's participation in SHGs enabled them to discover inner strength, gain self-confidence and promoted social, economic, political and psychological empowerment (Makandar and Mulla, 2013: 203). Participation in group activity significantly contributed to improvement of self-confidence among the members. In general, group members and particularly women became more vocal and assertive on social and family issues (www.arc.gov.in/./ARC_9thReport_Ch4.pdf). The SHG movement is having a positive impact on the members and has made them more confident.

Table 3.4.7: Confidence building of respondents after joining SHG

Sl. No.	Level of Confidence	No. of respondents	% Total
1.	Yes I have built confidence	78	97.5
2.	May be	2	2.5
3.	No I have not	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

It is clear from the table that out of 80 respondents, 97.5% respondents feel that they have gained confidence after joining SHGs and only 2.5% respondents were unsure. The respondents who felt that they have become more confident stated that after joining SHGs they learned how to address meetings and have experienced a positive change in their personality. They said that they have built useful networks with members of the panchayat, NGOs, government and bank officials and have become more disciplined in their conduct.

Societal respect and social networks

The major change felt by women after joining SHGs was the change in societal attitudes towards them. A study on impact of SHGs in socio-economic development of India found that most of the SHG members felt that they have gained more respect; not only in the village, but also within their respective family. It was reflected in acts such as invitation for social and community functions organised by villagers and seeking of their decisions within the family. Earlier members generally, got lesser opportunity to interact with bank and Government officials, NGOs and officials at the local level but it has changed after joining SHGs. Women were in frequent interaction with officials and this had enhanced their social status furthermore it made them more confident (Sundaram, 2012: 22).

Table 3.4.8: Societal respect and social networking of respondents after joining SHG

Sl. No.	Societal Respect and networking	No. of respondents	% Total
1.	Gained respect build networks with panchayat bank and govt. officials	77	96.25
2.	Respected sometimes and build few networks	3	3.75
3.	Neither gained respect nor network.	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.4.8 represents that 96.26% respondents felt that they had gained respect in society and built networks after joining SHGs and 3.75% respondents were unsure about how the others felt. They further said that they have built networks with various officials of Government, Bank and NGOs and subsequently have fetched greater benefits for the group and respect for the members. The members of SHGs that performed well were looked upon as a source of inspiration and the suggestions made by them were valued by other people in the society. Further they received gestures of respect such as greetings and they were invited in all social gatherings and major functions of the society.

Influence on decision making within the family.

In terms of decision making NFHS II had reported that in the rural areas women take 71% decisions regarding “what items to cook” 26 % decision regarding obtaining health care for herself, 10 % in purchasing jewellery or other major household items, 37% about how to spend money, which they had earned (Rani, 2011: 171). The social impact of the SHG program increased the women’s involvement in decision-making. The family members value the opinions of women after their membership in SHGs. Majority of SHG members enjoy greater decision making in matters of family, investment of money, children’s education, personal health and buying assets.

Table 3.4.9: Decision making within the house after joining SHG

Sl. No.	Decision regarding	No. of respondents	% Total
1.	Family and children’s education	25	31.25
2.	Buying land and other assets	20	25
3.	Spending own income	25	31.25
4.	Family business	10	12.5
5.	Nil	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.4.9 highlights that 31.25% women in SHGs could make decision regarding family and children’s education, another 31.25% could spend their income as per their will, 25% had an equal say in matters of buying land and assets and 12.5% in terms of family business. Thus from the data it is observed that women in SHGs have a voice in the family regarding various matters. The respondents acknowledged that SHGs had given them a better self-image and their husband and family members had started valuing their decisions. They felt that the self-employment through SHGs had empowered them, increased their level of confidence and made them more assertive. In addition, other family members also started respecting their decisions.

Assets bought after joining SHG

The ownership of household assets eases up our day-to-day life and activity. It indicates one's financial and technological progress and also upgrades his/her standard of living. Possession of various assets and equipment and value tells upon the welfare of an individual and family and assets include radio, tape recorder, T.V., fridge, sewing machine, fan, telephone etc. (Vasanthakumari, 2011: 77)

Table 3.4.10: Assets bought after joining SHG

Sl. No.	Assets	No. of respondents	% Total
1.	Land	2	2.5
2.	Jewellery	15	18.75
3.	Home Appliances	59	73.75
4.	Vehicle	0	0
5.	Nil	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

The data in table 3.4.10 indicates that 73.75% respondents have bought home appliances after joining SHG, 18.75% have bought jewellery, 2.5% have bought land and 5% have not bought anything after joining SHG. It is found that most of the respondents have increased their assets after joining SHG.

3.5 INSTITUTIONAL SUPPORT OF SHG

The identification, formation, and nurturing of groups is carried out by NGOs, other development agencies or banks with the promoters inculcating habit of thrift among members. After six months of group formation the SHGs are linked to banks for credit facilities and further strengthened through training. The SHGs have proved effective in enabling the poor and deprived sections of the society to access institutional credit for income generating activity. On the basis of the project proposed by the SHGs the banks sanctions economic activity loan. In India, NABARD is the major microfinance institution that is engaged in funding the SHGs.

Saving Account

The SHGs work on the principle of saving first and credit later. Soon after the mobilisation and formation of SHGs the members open an account in any of the bank and start saving small amount of thrift. The bank account is opened in the name of the SHG and not in the name of any individual member. The bank linkage allows the group to avail credit facilities and for additional income generation. The SHG is designed with the aim of providing mutual support to the participants and developing a relationship between the poor and banks.

Table 3.5.1: Saving Accounts of SHGs in different bank

Sl. No.	Name of the Bank	Number of SHGs	% Total
1.	Union Bank	6	30
2.	Bharatiya Mahila Bank (BMB)	3	15
3.	State Bank of India (SBI)	7	35
4.	Cooperative Bank	4	20
	Total	20	100

Source: Fieldwork, April-June, 2015

Table 3.5.1 shows that out of the 20 SHGs interviewed for the study, 30% SHG have bank account in the Union bank, 15 % SHGs have account in BMB, 35 % SHGs in SBI and 20 % SHGs in Cooperative bank. The maximum number of SHG accounts was with SBI followed by Union bank and the accounts were opened in nearest branches available to the SHG.

Training and capacity building

The training and capacity building of women is an important step towards their empowerment. Training refers to the process of imparting specific skills (Schuler et.al, 1989 cited in Sridhar, 2014: 343). Generally training programmes are organised to impart new skills and improve the existing skills to achieve various developmental goals (Baluchamy, 2010: 150). The staffs of NGO, DRDA and bank staff impart vocational and skill development training to members of SHG which helps in uplifting the socio-economic status of women. The trainings help women to develop skills for self-employment and act as an instrument for empowerment. “The SHG

formed under SGSY seeks to lay emphasis on skill development through well-designed training courses. Those, who have been sanctioned loans, are to be assessed and given necessary training. The design, duration and the training curriculum is tailored to meet the needs of the identified Key Activities. DRDAs are allowed to set apart upto 10% of the SGSY allocation on training” (Planning commission Report, GOI, 2008: 18).

Table 3.5.2: Training of SHG

Sl. No.	SHG that have	No. of respondents	% Total
1.	Received training	76	95
2.	Received but didn't attend	4	5
3.	Not received training	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

The table 3.5.2 highlights that 95% respondents have received various kinds of training after joining SHG and 4 respondents (5%) didn't attend the training provided to them. The trainings had helped the beneficiaries to develop their skills and its utilisation in generation of additional income for the group and self. Those people who failed to attend trainings were not satisfied with trainings provided to them and wanted skill development in some other fields.

Types of training received by SHG members

By providing relevant skill training, unemployed people can be productively engaged benefiting the society as well as the individual. By being a member of SHG women can avail training in areas such as agriculture, dairying, fisheries, animal husbandry, Khadi and village industries, handlooms, handicrafts, sericulture and social forestry. In addition to these short term training on credit, banking, entrepreneurial development and access to women's technical education is also encouraged (Chandra, 2015: 69).

Table 3.5.3 Types of training received by SHG

Sl. No.	Type of Training	No. of SHGs	% Total
1.	Pickle making	3	15
2.	Tailoring(doll making, apron making, bag making)	2	10
3.	Beauty parlour, computer training.	2	10
4.	Farming and livestock rearing	10	50
6.	Bakery	2	10
7.	None	1	5
	Total	20	100

Source: Fieldwork, April-June, 2015

The data from field, depicts that 15% SHGs have received training on pickle making, 10%SHGs have acquired training on tailoring, doll making, apron making and bag making, other 10% SHGs have received beauty parlour and computer training, 50% SHGs have got training on farming and livestock rearing, 10% are trained on bakery and 5% SHGs claimed that they have no got any kind of training.

Duration of training

The duration of training may vary according to the type of activity. Generally a training that is more comprehensive and aims at assessing the progress of members takes longer time.

Table 3.5.4: Duration of training of SHG members

Sl. No.	Duration of training	No. of respondents	% Total
1.	1-2 months	29	36.25
2.	2-3 months	22	27.5
3.	3-4 months	14	17.5
4.	4-5 months	11	13.75
5.	Nil	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

The duration of training varies widely as data shows that 36.25% respondents have received training for the duration of 1-2 months, the training of 27.5% respondents

lasted for 2-3 months, 17.5% respondents were trained for 3-4 months, 13.75% respondents got training for 4-5 months and 5% respondents had no training. The beauty parlour and computer training, tailoring and bakery were of longer duration than the training on agriculture and livestock.

Access to NGOs, Bank and Government officials

The NGOs, banks and DRDA officials have a vital role in the promotion of SHGs and are responsible for mobilisation and strengthening of the group. The members of the SHGs should have easy access to officials for putting up their grievances. In turn the officials should assist the group members to clear their doubts, help to establish link with banks and run the groups smoothly.

Table 3.5.5: Access of SHG members to NGOs, Bank and Government officials

Sl. No.	Institutional support	No. of respondents	% Total
1.	Easy access to key persons, loans etc.	74	92.5
2.	Sometimes cannot be accessed	6	7.5
3.	No access	0	0
	Total	80	100

Source: Fieldwork, April-June, 2015

The field data presented in table 3.5.5 emphasizes that 92.5% respondents have easy access to the key persons and officials, 7.5% said that sometimes they could not be easily accessed. This indicates that most of the SHGs have access to these personnel and could easily meet them, avail loans without much difficulty and discuss matters relating to SHG.

Annual audits

A qualified auditor should audit the accounts of the groups annually and the self-help groups should meet the audit cost. In order to examine the SHG and its performance the auditors conduct annual audits to make sure that all the funds provided to them are utilised properly.

Table 3.5.6: Conduct of annual audit of the SHG

Sl. No.	Conduct of annual audits	No. of respondents	% Total
1.	Yes	62	77.5
2.	Not sure	14	17.5
3.	No	4	5
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.5.6 displays that 77.5% respondents expressed that annual audit were held regularly in their SHGs, 17.5% respondents said that they were unsure about the annual audit and 5% maintained that no annual audit were conducted in their SHG.

Grading of SHGs

There is a system of grading SHGs into Grade-1 and Grade-2 for assessing the achievement of SHGs toward maturity level as per the norms stipulated under SGSY guidelines and 1st grading is done after six months from the formation of the group, i.e. SHGs that are in existence for about six months become Grade-1 SHGs as per the norms stipulated under SGSY guidelines. The grading team consists of the *Savapati* (President) of the Panchayat Samity, B.D.O, (Block Development Officer), Land Department officer and bank manager (De and Sarker, 2011: 54).

Table 3.5.7: Grading of SHG

Sl. No.	Passed 1 st and 2 nd Gradation	No. of SHGs	%Total
1.	Yes	20	100
2.	Unsure	0	0
3.	No	0	0
	Total	20	100

Source: Fieldwork, April-June, 2015

The table 3.5.7 depicts that all the SHGs that were interviewed had passed both the 1st and 2nd grading. The SHGs had taken up various economic activities for income generation.

Revolving funds of SHG

An amount is given to SHG known as Revolving Fund (RF) for increasing the group corpus and creating credit discipline by enhancing their financial management skills. The SHGs should properly utilize its revolving fund to ensure its credit worthiness and access bank loans. In addition to this SHGs once formed under the Government-sponsored SGSY have to be qualified to have passed Grade I to be eligible for getting revolving fund from the bank and also to have passed Grade-II, which would enable them to be linked to cash credit facilities with the financing bank. And for the SHGs to have passed Grade I and Grade II their performance has to be assessed on the basis of 16 –point check list ((De and Sarker, 2011: 54).

Table 3.5.8: Revolving funds

Sl. No.	Revolving fund	No. of SHGs	% Total
1.	Received	19	95
2.	Not sure	1	5
3.	Not received	0	0
	Total	20	100

Source: Fieldwork, April-June, 2015

The table 3.5.8 shows that almost all the SHG had received revolving fund after their gradation. This implies that most of the SHG received institutional support under SGSY scheme for its strengthening.

Purpose of loans

The members of the SHGs may take loans based on their needs. The loans taken from the banks and SHGs help women to overcome financial crisis. The SHGs are mostly found taking loans for income generation and some loans for medical treatment, children's education and investments in agriculture and business.

Table 3.5.9: Loan taken by SHG members

Sl. No.	Loans taken for	No. of Respondents	% Total
1.	Medical treatment	6	7.5
2.	Individual invest in agriculture/ livestock/business	32	40
3.	For income generation of group	20	25
4.	For children's education	10	12.5
5.	Family consumption and other activities	12	14
	Total	80	100

Source: Fieldwork, April-June, 2015

Table 3.5.9 suggests that 7.5% respondents take loans for medical treatment, 40% respondents take loans for investment in agriculture, livestock and business, 25% for income generating activity of the group, 12.5% respondents to educate children and 14% respondents for family consumption and other activities like festivals, marriage of son, daughter. More number of respondents has taken loans for investment in agriculture, livestock and business.

Total Savings of SHG

The SHGs generates a corpus or common fund which is the money saved through thrift, income from economic activities, subsidy from banks and interests and fines from loans that constitutes the total savings of the SHGs.

Table 3.5.10: Total Savings done by the SHG

Sl. No.	Amount Saved	No. of SHGs	% Total
1.	10,000-30,000	7	35
2.	30,001-60,000	5	25
3.	60,001-90,000	3	15
4.	90,001-1,20,000	3	15
5.	Above 1,20,001	2	10
	Total	20	100

Source: Fieldwork, April-June, 2015

The table 3.5.10 highlights that 35% SHGs have a total saving of Rs.10,000-30,000, 25% SHGs have saved 30,001-60,000, 15 % SHGs have saved Rs.60,001-90,000 another 15% SHGs have saved Rs.90,001-1,20,000 and 10% SHGs have saved above Rs.1,20,001. The study thus, points that the SHGs have generated good amount of saving.

3.6 CHALLENGES FACED BY WOMEN IN SHG

The members of the SHGs might face some kind of challenges at individual level, the family and societal level that may constrain their participation in the activities organised by the SHG. In a study conducted by Manoj P.K. on Kudumbashree SHGs in Kerela found that, the worst problem is related to marketing, pricing of products, lack of knowledge for proper book keeping and traditional gender roles etc. (P.K. 2011: 349-350). Apart from this the studies on SHGs focus those members face problems while availing fund from banks, some have to travel a long distance to meet the DRDA officials spending huge amounts.

Support from family and husband

As discussed earlier the family plays an important role in individual's life therefore the attitude of family members directly affects women's participation in SHGs.

Table 3.6.1 Family and husband support to join SHG

Sl. No.	Support from family/ husband	No. of respondents	% Total
1.	Yes	66	82.5
2.	Unsure	2	2.5
3.	No	12	15
	Total	80	100

Source: Fieldwork, April-June, 2015

The table 3.6.1 suggests that 82.5% respondents received support from family and husband to participate in SHGs, 2.5% were unsure and another 15% said that they did not receive any support from family. The respondents stated that their husband and

family members did not support because they viewed SHGs as a waste of time and disliked their participation in it.

Attitude of Society towards SHG members

Society in which we live plays a vital role in shaping our behaviour and interaction. Human beings are social animal and cannot live in isolation therefore they need other people to interact.

Table 3.6.2: Societal attitude towards SHG members

Sl. No.	Societal attitude	No. of respondents	% Total
1.	Appreciation	66	82.5
2.	Neutral	4	5
3.	Negative outlook	10	12.5
	Total	80	100

Source: Fieldwork, April-June, 2015

The table 3.6.2 indicates that 82.5% respondents were appreciated in society for their participation in SHGs, 5 % respondents maintained that the societal attitude towards them is neutral and 12.5% respondents said that the society has a negative outlook about SHG members. On the basis of the data it is evident that the societal attitude towards SHG members is positive and encouraging in most cases. A few respondents described that the societal attitude is negative because some village people try to stigmatize and make negative comments about the mobility of SHG members.

Problems faced by SHGs for availing funds

According to the studies that conducted earlier, the members of SHGs face problems regarding funds. The funds are sometimes not sanctioned by the banks on time which creates problem for the SHG members.

Table 3.6.3: Problems faced while availing funds

Sl. No.	Problem faced for availing Funds	No. of SHGs	% Total
1.	Yes	6	30
2.	No	14	70
	Total	20	100

Source: Fieldwork, April-June, 2015

Table 3.6.3 describes that 30% respondents faced problems while availing loans, subsidy and credit from banks and 70 % respondents did not face any difficulty in availing funds. The study thus, emphasizes that most SHG members did not face any funding problems. A very few SHGs facing problems stated that the bank officials sometimes delayed the transaction of funds that created problems for those who had to travel long distances and resulted in waste of time and increased their travel expenses. It also delayed their initiation of economic activities.

Loan defaulters

In some SHGs those members taking loans fail to repay the loan on time which leads to the problem of loan defaulting. The non-payment of loans by some members adversely affects the group corpus fund and causes a disruption in the functioning of SHGs.

Table 3.6.4 Loan defaulters

Sl. No.	Loan defaulters present in SHG	No. of SHGs	% Total
1.	Yes	5	25
2.	No	15	75
	Total	20	100

Source: Fieldwork, April-June, 2015

Table 3.6.4 reflects that 75% of SHGs do not have loan defaulters and 25% SHG have members who have not repaid the loan amount on time. It can be said that the number of loan defaulters is low in the sample SHGs. The members of the SHG that claimed the non-repayment of loans maintained that, the group members failed to repay loans because their investments in business and other activities had not yielded positive results. In some cases the progress was slow hence it caused a delay in loan repayment.

Different studies on SHGs conducted in Arunachal Pradesh, West Bengal, Tamil Nadu, Kerala and Orissa have faced market related problems. The selling of goods produced by group becomes a major issue for SHGs throughout the country.

Table 3.6.5: Problems faced by SHG for marketing economic products

Sl. No.	Availability of Markets	No. of Respondents	% Total
1.	Fixed markets are available	40	50
2.	Market variation	22	27.5
3.	No market	18	22.5
	Total	80	100

Source: Fieldwork, April-June, 2015

Out of 80 respondents 50% respondents said that the SHG have fixed markets for selling their products, 27.5 % respondents pointed that their products sometimes do not receive proper marketing facilities and it varies from time to time and 22.5% respondents held that marketing facilities are not present. Thus it can be seen that half of the SHGs lack proper marketing facilities for selling their economic products.

3.7 DATA ANALYSIS AND FINDINGS OF NON-SHG RESPONDENTS

Another sample of non-SHG members was selected in order to compare the conditions of SHG members with those of the non-SHG respondents. A sample of 20 women having similar socio-economic background with those of SHG members were selected to get a view of their socio-economic conditions and the findings are discussed below.

3.8 FINDINGS BASED ON THE SOCIO-ECONOMIC BACKGROUND OF THE NON-SHG RESPONDENTS

The data on the socio-economic background of the non-SHG respondents reveal that 40% of the respondents belong to the age group of 31-40 which explains that there were more of middle aged respondents. The respondents have lower educational qualifications. Out of the total respondents 60% were Hindu and 35% belonged to the general category. The 60% respondent's family depend on occupation like carpenter, porter, painter and labourers and 35% respondents have low income ranging from Rs.1000-2000. Further 90% of the respondents are married with 55% respondents married at 20-24 years of age. Lastly 65% respondents are living in a nuclear family. It can be concluded that the socio-economic conditions of the non-SHG respondents is

low. The low level of education of the respondents resulted in their low income levels. It can also be argued that with low education they choose to marry a man possessing the same level of intelligence which further acts as a drawback to their self-development and that of the family.

3.9 THE EMPOWERMENT OF NON SHG WOMEN

Table 3.9.1: Reasons for not joining SHG

Sl. No.	Reasons	No. of respondents	% Total
1.	Husband/ in-laws don't allow	5	25
2.	Want to join SHG but can't manage time	9	45
3.	Small child /ill person at home	5	25
4.	Not interested	0	0
5.	Other reasons	1	5
	Total	20	100

Source: Fieldwork: September, 2015

The table 3.9.1 indicates that 25% respondents have not joined SHGs because their husband and in-laws, 45% responded that they wanted to join SHG but cannot manage time due to domestic work, 25% respondents said they have a small child and ill person at home, which hinder their participation in SHG and 5% respondents mentioned that they have other problems like they are not interested for not joining SHG.

Table 3.9.2 Economic status of the respondents

Sl. No.	Economic Status	No. of respondents	% Total
1.	Totally dependent on spouse or family	19	95
2.	Dependent only few times	1	5
3.	Independent	0	0
	Total	80	100

Source: Fieldwork, September, 2015

The findings reveal that 95% respondents are totally dependent on their spouse or family for money, 5% respondents are sometimes dependent on their spouse and no respondents are economically independent. The women who have not joined SHGs mostly depend on their husband for fulfilling their basic needs and aspirations.

Table 3.9.3: Does your family have savings in any Bank?

Sl. No.	Possession of Saving	No. of respondents	% Total
1.	Yes	1	5
2.	Not sure	2	10
3.	No	17	85
	Total	20	100

Source: Fieldwork, September, 2015

The table 3.9.3 outlines that 5% respondents have saved some amount of money in bank, 10% respondents are not sure whether their family have saved money in bank or not and 85% respondents admitted that they have no savings account in any bank. The respondents who have not joined SHG do not save money in banks and mostly borrow from the moneylenders at times of need. At times they also mortgage their jewellery and other valuable items to curb their financial crisis.

Table 3.9.4: Do you participate in social awareness programmes organised by the village?

Sl. No.	Participation	No. of respondents	% Total
1.	I do participate in all programmes	0	0
2.	I participate irregularly	2	10
3.	I don't participate	18	90
	Total	20	100

Source: Fieldwork, September, 2015

The table 3.9.4 displays that 90% respondents do not participate in social awareness programmes organised by the village, 10% responded that they sometimes participate in such programmes and no respondents claimed that they regularly participate in social awareness programmes. Thus it can be deliberated that women who are not SHG members usually don't participate in social awareness campaigns organised by the village.

Table 3.9.5: Do you have the confidence to address meetings and speak in public?

Sl. No.	Level of confidence	No. Of Respondents	% Total
1.	Yes I am fully confident	0	0
2.	May be Sometimes	2	10
3.	No I am not confident	18	90
	Total	20	100

Source: Fieldwork, September, 2015

From the field data, it was found that, no respondents felt that they are fully confident to address meetings or speak in public, 10% respondents said that they might sometimes have the confidence to address meetings and speak in public and 90% responded they are not confident enough. Thus it can be assumed that most of the respondents who are not involved in SHG are not confident enough.

Table 3.9.6: Do you have the power to make decisions in the house?

Sl. No.	Decision making	No. of respondents	% Total
1.	Yes	4	20
2.	Only few times	5	25
3.	No	11	55
	Total	20	100

Source: Fieldwork, September, 2015

The table 3.9.6 denotes that 20% respondents enjoy decision making within the house, 25% respondents can make only decisions few times and 55% respondents do not have the decision making power within the house. It can be anticipated that most of the respondents do not have an equal voice in family matters.

Table: 3.9.7: Are you self-employed?

Sl. No.	Self-Employed	No. of respondents	% Total
1.	Yes	1	5
2.	No	19	95
	Total	20	100

Source: Fieldwork, September, 2015

The table 3.9.7 signifies that only 5% respondents are self-employed and the remaining 95% respondents have no means of self-employment. The findings thus reflected that respondents who are not in SHG have not attained self-employment.

3.10 CASE STUDIES ON WOMEN EMPOWERMENT THROUGH SHG

Case Study 1

Subhakamana SHG, in Rawate Rumtek was formed in 2004. The group had 10 members belonging to similar socio-economic conditions. Sarita Tamang a 44 year old women, lived in a nuclear family, with her husband and children. The family was in poverty and was facing crisis as her husband had no sustained form of income. She had heard about the SHG and its various benefits for the poor women and wished if she could join one. The Sikkim Rural Development Agency (SRDA) officials once visited their village and conducted meetings to mobilise womsen and familiarise them with the concept of SHG and thus, a group was formed of which she was a member. The group performed very well and received a revolving fund of Rs.one lakh and twenty thousand.

Sarita was often appreciated by her friends for the appetising snacks she prepared for them. Thus, one day she thought of an idea for reducing her poverty by making potato chips and selling it. She shared her views with her husband and received support for her venture. At first she was afraid of the failure in business, so she took a small loan of Rs.4000 from her SHG and decided to buy some raw materials for making chips. The first batch of chips she made was completely sold out within the village itself and received positive feedback. She remarked “I still remember that day when for the first time, I realised my hidden potential and this was possible only through SHG. Though I had the talent within me but due to financial constraints I could not take risks and do business but SHG has given me this opportunity”. She made a profit of Rs.3000 and the positive outcome gave her the strength to expand her business further. After repayment of the previous loan, the growing demand for her chips made her take a higher loan of Rs.8000 and this time she widened her market by supplying the chips to nearby towns like Ranipool and Tadong and received a profit of Rs.9, 000. With the ever growing demand for chips, she expanded her business and the progress that

she made was miraculous. She further bought two piglets which fetched an extra income for the family. The family not only have a reliable source of income but also bought assets such as T.V and fan. More than this she was looked upon as an inspiration by the group members and appreciated by the villagers for her achievement. This gave her more confidence and increased self-esteem. She said that “the support from SHG has made my life better and it has given me social recognition. It has helped me to gain respect in family and society”. She felt that SHG was a major turning point towards her bright future.

Case Study 2

Reeta sharma a 46 year old woman is a member of Shanti SHG. She joined SHG in 2006 and is still actively involved in it. She said that after joining SHG she has noticed a change in her social status. Earlier no one in the village knew her but after she joined SHG everyone recognizes her. She said this was possible only through SHG because the training that she received from SHG in the field of agriculture raised her agricultural production. In addition to this the SHG helped her to build social capital which in turn provided her a platform to sell her produce. The social networks that she established with the SRDA officials offered her a space to sell her products in supermarket (SRDA stall) at Gangtok. She collected all the vegetables, pulses, food grains from her village and started selling it which gave her the opportunity to earn income. As a result the entire village people started knowing and respecting her. With the income she earned through SHG, her savings increased and she admitted her son to a better school. Learning from SHG, she created awareness in the village, increased her family’s agricultural production, gained higher income as well as improved the living conditions of the family. The social network that she made has captured much respect from the society and her advice on various matters is sought by the villagers. In this way the SHG has empowered her by making her self-sufficient and increasing her social capital.

Case Study 3

Durga SHG in Singtam formed in 2007 is a good example of social empowerment through SHG. The SHG from its time of inception was involved in various social activities. The group organised social awareness programme and rallies

on issues such as domestic violence, education, health, sanitation etc. in the village. Along with ASHA (Accredited Social Health Activists) the Durga SHG also actively engaged itself in Polio camps, blood donation and health camps. The group provided its service in case of funeral, religious ceremony, annual celebrations and any social gathering in the village. The group also collected small amount of money to support the needy and poor who could not take up the expenses of funeral. They also distributed text books, stationery items, copy, and school shoes etc. in the village, and encouraged the importance of education among the poor children. The group has bought cows and opened a diary that supplies milk to the Sikkim milk cooperative. Their contribution to the society has made the village people more aware and cooperative which have led to the establishment of common water tank, for supply of proper drinking water in the village. As a result of the social activities, Durga SHG and its members have attained a high social status. One of the group member said that “the social activities has widened our knowledge on various issues. After the formation of SHG, some of the group members who were not educated have learned how to write their names, they have also learned the banking procedures and can now maintain group’s accounts and address meetings. Thus, all the knowledge that we gained through SHG has enabled us to deliver our services to the society. In true sense SHG has empowered us and it has increased our reputation in the society. The group has provided a social identity for us and our family. Many women in our village see us as a source of inspiration and refer to us as power of goddess Durga and all these appreciations encourage our group to progress further”. The SHG has not only given them respect, confidence, decision making power and honour in the family but also enhanced their social status and has thereby led to their social empowerment.

Case Study 4

Diksha Thapa (Pseudonym), a 35 year old woman, lives in Sajung village, near the Durga temple and is a member of Women spirit SHG. She came to Sajong after her marriage with a man from this village. But after a year or two she was frequently abused by her in-laws and was going through a disturbed mental state. She was criticised by mother-in law for her poor family background and often forced her to work as labourer. The husband’s family though poor had a relatively higher socio-economic status than the girl. The husband though loved her could not support her in

front of his mother and mostly silent. At first, in order to escape from the daily tensions of the family she joined a SHG and began to participate actively in it. After a while, during a meeting she gathered up the courage to share her problem with other members of the group. The group members heard her grievances and decided to help. They tried to solve the matter by advising her family members, especially mother-in-law. As a group member she had deposited Rs.100 every month and through a collective decision making process, this accumulated fund could be used as a loan in case of emergency. She took a loan of Rs.10, 000 and opened a small shop and started her business. Her husband supported her and slowly mother-in-law also changed her attitude and stopped harassing her. Her business made significant profits and she transformed her shop into a grocery. After that her husband's family started respecting her and she experienced a greater autonomy and decision making power in the family. Diksha firmly believed that "group discussion is the only solution to any problem". SHG empowered and helped her to get back her lost respect.

Case Study 5

40 years old Maya Rai lives with her husband and three children in lower Siyari village. She has studied till 8th grade. Her husband is a labourer and the monthly income is approximately Rs.3000. Her husband was an alcoholic and used to spend his entire income on liquor. There was no sufficient money to run the household and Maya had a tough life, managing the household expenses. Her condition had become piteous and the family was in abject poverty. One day she and her friends formed a group and named it as Suraksha SHG and started contributing Rs.50 per month. By being in SHG she received training on tailoring and after a month she took a loan of Rs.10, 000 and bought a sewing machine and raw materials for sewing clothes. She made bags, petticoats, handkerchief etc. and started selling it. The group members bought her products to encourage her. Cutting the expenses of loan she made a profit of Rs.2500. She then took another loan of Rs.5000 and generated a profit of Rs.3000 and in this way she improved her business. Her husband felt guilty and apologised for not taking up his responsibility and he decided not to drink alcohol. Further, he assisted her in business and together the family was able to earn sufficient income. She said "I am independent due to SHG. My family does not face scarcity of money. I focus my efforts on educating my children and making them

better human beings. SHG has made me daring and determined and helped my family to live a dignified life". Today most of the village people really praised her for ensuring a sustainable livelihood option for her family. She now leads a peaceful life and has become more courageous and firm.

3.11 DRAWBACKS OF SHGS

The SHGs are useful in the reduction of poverty. SHGs have achieved great progress and brought about significant socio-economic improvement in the lives of the members. Despite of its achievements over the years, it is not free from setbacks. The women members are adversely affected by various factors that cause a disruption in the functioning of SHGs. For instance, many SHGs suffer from poor management and weak internal control systems. In some cases the leaders of the group dominates the decisions in the SHGs and ultimately whatever they decide has to be followed by other members. Most of the members engaged in SHGs are less educated and consequently their low education becomes a root cause for other problems. Studies on SHGs show that, low level of entrepreneurship skills among the illiterate women make bankers and finance providers doubt their business skills.

The illiterate women in SHGs often face problems of record keeping. Women in SHGs face extra burden of household as well as group activities and sometimes managing both the activities becomes difficult. The traditional gender roles restrict the free movement and interaction of women in SHGs. The SHGs also often face problems of funding, marketing and infrastructure development. Soon after the formation of SHGs the group actively engages in income generating activities and production of economic goods but sometimes the products made by the SHGs do not receive adequate marketing facilities. The SHGs producing perishable products like vegetables and flowers have to bear heavy losses in the absence of fixed markets. The SHGs face delays in income generating activity if the funds of the SHGs are not disbursed on time. In some cases the banks and DRDA offices are located in far off places and the SHG members have to travel a long distance and incur heavy travel expenses. Further if the banks and offices are closed, the expenses get doubled.

In addition to these lack of knowledge of markets and potential profitability, burden of meeting, reinforcement of traditional gender roles are other common challenges

faced by women in SHGs. The women also face disadvantages in accessing information, social networks and other resources. All these drawbacks tend to minimize the major role played by SHGs in empowerment of poor and improving the livelihoods of marginalized.

In this study the major drawbacks faced by the members of SHGs were the problem of loan defaulters. In some SHGs the group leaders had taken substantial amount of loans and made no repayments adversely affecting the functioning of SHGs. Some SHGs also faced problems of marketing the economic products of the group, there were no proper marketing centres in the village and the women had to travel to nearby towns and markets to sell their products. The women of SHGs sometimes lacked support of husband and family and people in the society criticised women for their increased freedom of interaction and movement through SHGs. There was one incidence where the SHG members faced the burden of holding regular meetings. Some respondents also mentioned the problem of record keeping and updating accounts. The delay in the sanction of funds culminated in the slow progress of the income generating activities of SHGs. Thus, the government and other support institutions for promoting SHGs should focus on eliminating these inadequacies and develop systems and procedures that enable proper development of the SHG members.

3.12 CONCLUSION

On the basis of the findings of the studies it can be contended that though both the SHG and non-SHG respondents belong to the same socio-economic background, the SHG respondents are more empowered than the non-SHG respondents. The empowerment of women through SHGs shows that the respondents have become economically self-reliant. They have built leadership qualities and have become more confident after joining SHGs. SHG members have gained societal respect and an improvement in the decision making of the family. The respondents have also increased their assets after joining the group. However, from the data, on the empowerment of non-SHG respondents it is evident the respondents have not joined SHG as they cannot manage time for the various activities within SHG. Their non-membership made 95% respondents totally dependent on husband and family for income. They do not have savings of their own and depend on money lenders. 90% of

the non-SHG respondents do not participate in social activities and have no knowledge about social issues. As they lack exposure and participation they are not confident enough.

The former is more empowered because their participation in SHGs has made them more knowledgeable, confident, and assertive which is mostly lacking among the latter. The SHG respondents are trained, skilled, self-employed and economically self-reliant which is absent in case of the non SHG respondents. The respondents of SHGs are engaged in frequent interaction with outsiders and various officials that have increased their social capital but the non-SHG respondents lack social interaction and are mostly confined to the household. The SHG members save regularly and are well equipped to overcome financial depressions but the non-SHG respondents hardly save and depend on deceitful moneylenders. The women in SHGs have enhanced their social status and are equally active in decision making of the family and this freedom of decision making is seen less among the non SHG women. Hence, on the basis of the above arguments it can be concluded that the women become more empowered after joining SHGs.

CHAPTER- IV: CONCLUSION

In the past the roles of women have been increasingly influenced by patriarchy, tradition and culture as a result women's space was confined within the four walls of the house. In India the persisting gender discrimination equally supported by social stratification has placed poor women at the lowest end of the society. Previously, the issue of women empowerment received less priority. But with the gradual social change brought about by social reformers, feminists and women development schemes have helped Indian women to breakthrough its traditional shell and to raise the question for empowerment. This is evident from the fact that there is a rise in the enrolment of women in education and other professional courses like engineering, IITs, corporates, designing, defence etc. that have consequently accelerated their work participation. Women have become more assertive and confident in their dealings.

Women are increasingly viewed as an important index of the social health of the nation. The development of women is imperative for the social development of a country. Understanding the significance of women's development as an inevitable precondition for national development has increased the government's focus on women empowerment. Among the enormous efforts made by the Indian government towards empowerment of poor and vulnerable women, the SHG approach of late, has gained much momentum. The bottom-up approach followed by SHG is most suitable for the empowerment of women who are placed at the lowest strata of the society. The effectiveness of SHG lies in its operation through organisation of poor women into small groups and collectively addressing problems of poverty, unemployment and disempowerment. The reason that women individually cannot alter their inequality and deprivation led to the formulation of the SHG model that emphasized on curbing social problems through a group approach. The formation of SHGs mostly by women is directly linked with more proportion of women beneficiaries under the scheme. The SHG is beneficial for women members as well as the community. The SHG increases the knowledge of the women beneficiaries on various issues and it is through this knowledge that they bring about social transformation. Apart from this it inculcates a habit of savings and promotes income generation which provides opportunities for self-employment and economic independence. By engaging in SHGs women have

improved the education of children, their consumption choices, their social interaction, health and nutrition of the family, and experienced a change in the overall standard of living.

Besides ensuring economic empowerment the SHG also gives ample space for social and psychological development of women. Women through participation in SHG become more confident, increase their self-esteem and decision making power, gain leadership qualities and respect in the society and become capable to fight against social evils, which in turn increase their social status. SHGs by and large, strengthen the skills of women and make them self-sufficient as well as enhance their participation in achieving development goals. Thus, a study on the empowerment of women through SHGs is important for assessing and gaining better insights about the present conditions of women.

The persistence of gender discrimination in the Indian society has impoverished women and it created an urgent need for their empowerment. As a result, the issue of women empowerment was taken up in many international and national forums that led to the appointment of several ministries, boards and councils as well as formulation of a series of legislations, programmes and schemes for women. The Indian government also provided constitutional safeguards for protecting the rights of women and to empower them. Empowerment is a multidimensional process because it includes all aspects such as economic, political, social, psychological and cultural empowerment. The concept of empowerment is highly context driven and it may mean different things to different people.

The empowerment of women became a central issue for all including the development planners who emphasized its significance for the progress of the nation. Earlier development was highly perceived in terms of economic growth and measured by the rise in GNP of the nation. But with the passage of time its meaning has evolved making it more inclusive and holistic. Thus development was seen as a social change that brought an overall improvement in the human condition. Development was seen as a provision for basic needs and improved living conditions for all which demanded, reduction of poverty, widespread literacy, better health and nutrition, sanitation, gender equality, housing facilities etc. The development policies implemented earlier excluded the participation of poor but the new model of development identified the

poor especially women as vital resource for the development of a country. The Indian government in its five year plans made numerous efforts and followed several approaches to promote the empowerment of women. At first it initiated the welfare approach, followed by development approach and finally the empowerment approach. Further the government's effort to empower women led to the introduction of a new model of called SHGs.

The SHGs are expected to lead to the development of family, society and nation. It plays a central role in the lives of the poor women. In this study the SHG members usually belonged to poor socio-economic background. SHGs were mainly constituted by middle aged women belonging to the age group of 31-40 and had low level of education. The Hindu women participated more in SHGs and the number of forward caste women was greater. As most of the respondent's family depended on agriculture, livestock and labour for subsistence, they generally belonged to BPL category and had a low monthly income. A higher number of married women were engaged in SHGs and they mainly resided in a nuclear family. Most of the respondents had joined SHGs for self-employment. The findings of the study thus highlighted that women in SHGs have a poor socio-economic background.

While investigating the group dynamics of the SHGs it was found that the group strength varied between 8-12 members and the rate of dropouts were very low. As many as 95% respondents were mobilised by the SRDA officials. The respondents maintained that meetings were held regularly in their SHGs and all members attended the meetings. The records of the SHGs were maintained properly and updated regularly. 83.75% responded that all the members in their SHGs are cooperative. Most of the respondents shared problems with other members of the group and successfully resolved their problems. The SHGs were transparent and ensured collective decision making. The respondents claimed that their SHGs produced many income generating products such as vegetables, livestock, dairy, poultry, pickle, bags etc. and all the group members contributed equally in income generating activities. The products were mainly sold within the village and also in exhibitions, fair, supermarket, rural products marketing centres and very few had their own shop. Each SHG member saved Rs.50-200 per month and most SHGs could offer loans ranging from Rs.1001-10,000. Besides this respondents said, loans were provided according to the needs of the members. By looking at the group dynamics of SHGs it can be

concluded that the SHGs exhibit an effective group dynamics which help the members in reduction of poverty.

The findings on the empowerment of women through SHGs projects that the self-employment of respondents through SHGs has made them economically self-reliant and reduced their economic dependence on husband and family. Almost all the respondents participated in knowledge sharing within their SHG and also organised social awareness programmes. A total of 91.25% respondents have built leadership qualities and 97.5% have become more confident after joining SHGs. The SHG members gained more respect from society and most of them experienced an improvement in the decision making. The respondents also increased their assets such as home appliances and jewellery after joining SHGs. It can be summed up that SHGs helped the members to become more confident, build leadership qualities, receive societal respect and decision making in family which in turn increased their self-esteem, improved their standard of living and finally led to their empowerment.

The examination of institutional linkages of SHGs outlines that more number of SHGs has their bank accounts in State Bank of India. 95% of SHG members have received training and they were trained in the field of agriculture and livestock rearing. The duration of training varied between 1-2 months or 2-3 months in most cases. The SHG members had easy access to the key persons of banks, NGOs, government officials and the annual audits were conducted regularly within their SHGs. All the SHGs had passed 1st and 2nd grading and had received revolving fund from the SGSY. The members mostly took loans for investment in business, agriculture and livestock and maximum number of SHGs had a corpus fund of Rs.10,000-30,000. The findings suggest that the institutional linkages of SHGs have strengthened the SHGs and build the capacity of members.

On the basis of the data collected through field it can be argued that few members face challenges such as lack of support from husband and family to participate in SHGs. Some members were stigmatised and negatively projected by the society for their increased interaction and mobility through SHGs. In few SHGs the non-payment of loans by the members had caused a major problem for other group members. The funds of some SHGs were sanctioned lately by banks. The SHGs often faced problems, in terms of marketing the economic products of the group. The findings

therefore suggest that members often face some limitations that restrict their full participation in SHGs.

The comparison of the SHG members with the non-SHG members clearly reflected that the members of SHGs were more empowered and confident. The members of SHGs have acquired skills, training and subsequently gained economic independence. They enjoyed freedom of interaction and movement. The savings made by them supported them in times of financial emergency. Their participation made them more knowledgeable and aware on social issues and encouraged active role in decision making of family. The non-SHG members on the other hand were not confident and were economically dependent on spouse. They lacked skills, faced restrictions on social participation and had no savings of their own. They lacked knowledge of various social issues and did not enjoy decision making power in the family. It is thus, evident that the women in SHGs are more empowered than the non-SHG women.

On the basis of the data and findings of the field, it can be generalised that SHGs in East district of Sikkim are positively contributing towards economic, social and psychological empowerment of women. The formation of SHGs should be encouraged as it has an optimistic impact on women and makes them more visible in the society. SHGs by and large have proved to be the most effective means of empowering poor women and alleviating their poverty. The SHG ensures the provision for sustainable livelihood of women and furthers the development of a country.

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