An Evaluative Study of Performance of Self Help Groups in Tribal Sub Region of Rajasthan

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ABSTRACT

This paper examined the performance of Self Help Groups (SHGs) in Tribal Sub Plan Region of Rajasthan state of India. The study also analyzed association between performance and family type, age, income level & education categories. In total 300 SHG members were selected for this study. One sample 't' test and Pearson's chi-square test of association, is use to find out that there is a association among two categorical variables. Opinion of respondent towards duration of assistance was examined through frequency distribution. From the mean value study it reveals that members are seems to be pleased with SHG functioning, no statistically significant association between family type, age, income groups and opinion across different education groups with SHG performance. Despite the numerous studies on SHGs but researcher could not find the word "Evaluative, Tribal Sub Plan Region as there was not a single article which was focused on these areas.

Introduction

Poverty has universal existence and various genesis and magnitude. It does not mean only human or income poverty but it also covers deficiency of human dignity caused by vulnerability to social and cultural shocks.

The aggressive practice of the concept, which has extricated majority of marginalized segments from poverty in Bangladesh, one of the poorest nations, has been infusing prospect in all added deprived and developing nations. The careless attitude of the formal financing agencies towards the poor section of the society has been progressively yielding place to adoption of SHG mode of intervention to fight the scourge of poverty, employment generation and women empowerment. The new interference has been ushering in a novel time in India as well. It is our loved vision of training our country into financial and acquaintance super power by 2025 has every prospect of becoming an actuality through this innovative model.

The Self-Help Groups (SHGs) are frequently unceremonious groups whose members have a general insight of need and impulse towards communal accomplishment. So groups encourage savings with members and employ the pooled resources to meet up the emergent needs of their members, as well as the expenditure needs (Satish, 2001).

Nowadays Self Help Groups (SHGs) take part in a most significant role in poverty mitigation in countryside India. An increasing amount of underprivileged citizens in a series of parts of India are members of SHGs and are keenly engaged in savings and credit, as well as in supplementary activities eg. Revenue creation, natural resources management, literacy, youngster concern and nourishment, etc. This SHG structure has proven to be extremely appropriate and helpful in contribution women the possibility to break away gradually from mistreatment and separation. Almost all main supporter agencies support SHGs within India in one form or another and many accomplishment stories are available, unfolding how membership in a SHG changed the existence of a particular human being or cluster for the improvement (Saravanan, 2016).

The National Bank for Agriculture and Rural Development of India declared that a SHG is a countryside underprivileged uniform group formed willingly that save a sum from their earnings and put in to a common fund to provide its members for useful and emergent needs (NABARD, 1995 as in Navas, 2015). As per Krishnamurthi it is an "organization formed by people for pooling their resources to help each other" (Krishnamurthi, 1996), despite the fact Rao whispered that these are extremely "constructive tool to help the underprivileged meet out their urgent credit requirements" (Rao, 2003). Generally, a SHG is created by 10-20 members who come as one voluntarily for a common intention.

These groupings are component of the micro-level financing center on provided the right of entry to bank credit to the ignored, disadvantaged and the underprivileged parts of the social order (Kashyap, 2001).

SHG are quite little and cost-effectively homogenous similar grouping of rural underprivileged, they are willingly come collectively for accomplish the following.

To save small quantity of money habitually.
To common approval to make a payment in common fund.
To meet their urgent situation requirements.
To boast group decision-making.
To solved the conflicts of the group in all the way through group leadership and common discussion.
To provide free of charge credit through the conditions determined by the group at the market determined rates.

Scenario of Self Help Groups

It is an enlightening toward disparity the SHGs by way of other small groups locate in the '*Grameen* model' supported on harmony or JLGs (as it come into view in Bangladesh and broaden all over the world) where clusters of females are in the similar way brought jointly to access loans and supplementary financial services.

The Bank for Agriculture and Agricultural Cooperatives (BAAC) has functioned in the rural regions of Thailand used for just more than thirty years. In the commencement envisaged as a medium to allocate low-priced credit to *Thai* farmers, within the current time BAAC has been moving in the route of a procedure of adjust to the expanding demands of a market-driven, growing rural financial system. BAAC's current principle is to put together existing credits honestly to farmers throughout farming cooperatives and farmers'

associations at below-market interest charges for farming and its associated activities.

In India Bangladesh's replica was adopted in a tailored shape. To improve the poverty and situation of poor women, the micro-finance is emerging at the same time as a influential mechanism in the emerging economy. By way of accessibility of micro-finance, self-help groups (SHGs) as well as credit management groups have too started in India. Consequently the SHG interest group has enlarged in India. It was well reveal that on average, here is a noteworthy boost in the empowerment of women within the SHG members group (Swain, & Wallentin, 2009). SHG supports women to shape voluntary organization and come out as a grouping of savercum-borrowers. In reality, several financial assistance, if exploited properly generates profitable employment prospects. Constructive sign of employment formation was created in rural economy. Returns have a constructive outcome on expenditure in general and on education, physical condition, communal and household status of members in particular. Micro Credit extended to rural women opens up the scale to empower herself in the family unit (Chatterjee & Apartment, 2014).

In the study of Sukhbir (2007), NABARD has been in concert the accountability of propagator and catalyst by giving favorable course of action in surroundings, training and competence building in addition expanding monetary assistance meant for the strong development of the SHG association programmes over the time.

A range of organizations which promote SHGs acknowledged as Self Help Promoting Institutions (SHPIs) in Rajasthan are as under; Total number of functioning SHGs in Rajasthan was 264119, out of which 98107 SHGs financed by banks as on 31 March 2016. Loan distributed by public sector banks under SHG-Bank linkage programme in Rajasthan was ` 4832.96 lakhs in 2016-17.

SHGs in Tribal Sub Plan Region

Tribal societies take pleasure in traditional leadership. On the other hand, the SHG associations are motionless or very poor performing in the Tribal populated areas. Lots of reasons behind this like as requirement for credit across the households, localities and districts, which was meeting up by moneylenders and relatives. There is a gap intended for micro finance associations like SHGs and MFIs

Not many family units have in line with micro-finance institutions like SHGs. Where, SHGs are found not functioning as well, specially shaped by government departments. The performances of ICDS/ DRDA groups were of poor value.

Moneylenders were charging high interest rates for their loan. Interest rates offered by MFI were also not low. At this point there were two main issues- first using micro-finance intended for poverty mitigation and next considering micro-finance as a business opportunity. Nowadays it is primarily the later than the former. Poverty cannot be eliminated with 24 percent rate of interest even if security is not taken. In the SHG association, savings are the collaterals.

At present there are many organizations which were working for encouragement of SHGs in TSP area like, NGOs, ICDS through DWCD, NRLM (earlier SGSY) through RGAVP, NGOS and by others, DPIP, NABARD-SHG-BLP through NGOs and some others are promoted by watershed development, literacy mission, RCDF, forest, watershed development, literacy mission, RCDF, forest through NGOs and

cooperatives. The major players in Promotion are ICDS, Tribal Area Development department, NRLM and NGOs (Joshi *et al*, 2010).

As per CMR 2007 report, estimated SHGs in tribal region of Rajasthan are as follows:

As mentioned in above table the total number of SHGs, the highest numbers of SHGs were in Udaipur district, followed by Banswara, Chittorgarh, Dungarpur and Rajsamand district. The highest numbers of SHGs were promoted through ICDS/DWCD in Rajasthan as well as in TSP region.

Review of Literature

Lot of work has been done on micro finance in general and channeling micro-finance through SGHs in particular, in International context. The researcher has observed very few Indian evaluative studies of SHGs, which is relevant for the present study.

Meena and Singh (2013) found a noteworthy perfection in outlook of SHG members on all the five dimensions, viz. socio-economic upliftment; education and training; marketing and entrepreneurship qualities; technology adoption and participatory research; and banking/credit aspects. This positive approach could be tied together through technological up gradation of SHG members for the diversification towards high value crops. The concept of SHGs could be utilized as an efficient instrument for knowledge dissemination to prop up the community extension system; communal and shared learning; institutionalized procedure of empowerment; and sustainable, impartial and participatory extension and development. Besides effective cooperation and coordination among the stakeholders, what is most essential is to infuse positive and favorable intentions and attitude, self-

confidence and capacity for self-determination among the clientele system.

According to Sarkhel and Mondal (2013), a large number of the associated members have stated that their family unit position has improved by joining the SHGs. The level of income of the SHG members was increased and this was major cause of improvement in their societal status in the society. In view of the fact SHG helped women to attain economic empowerment, this course of action measures are contributing a lot to the country. Poverty is normally identified at the same time as an outcome of idleness and be deficient in availability of revenue earning fundamentals. Their empirical investigation identified that appropriately designed and efficiently put into practiced Self Help Groups microfinance programme can not only improve poverty but also give power to women at the grassroots level.

Likewise, Greaney *et al* (2016) found that privatized representatives started groups, catch the attention of members, and mobilize savings and intermediate loans at like levels subsequent to a year but at very worse costs to the NGO. By the side of the village level, they as well found with the intention of higher levels of borrowing, business-related savings, and investment in business. While examining mechanisms, they found with the purpose of self-help groups serve more business-oriented clientele when made easy by agents who face strong financial incentives.

For instance, the findings of Lambisia (2016) grouping solidity were of highest importance in monetary empowerment. Structure of the grouping attained all the way through enhancing communal communication, joint actions and having general interests and goals were resultantly directing to group effectiveness, communal support and as a result economic empowerment. It was

concluded that security was not a obligation for members as seeking credit. Relatively, group members were accessing credit by being guaranteed by other group members. Group guarantee was homogeneous across all members and was subject to the credit evidence of the associate(s) looking for loans. It was moreover conditional that group agreement was an important aspect in enhancing economic empowerment of SHGs members. Grouping solidity is of spirit in accomplishing group aims and objectives. It is in addition to recommended that SHGs should forecast troubles such as dedication and group conflicts levels inside the group that would be unfavorable to cohesiveness of such groups.

In the study of Vinodhini and Vaijayanthi (2016) focused on the wages used for women empowerment and decline of poverty in the course of self-help group. They were associated by developing their communal and economic position and give power to women by increasing their returns, payments and saving routines. The key grounds for the achievement of SHGs were its acquaintances with the deprived people, its inventive customs and its capability to facilitate people's involvement building at diverse levels between stakeholders. They have developed self-assurance and sovereignty among rural women, which in turn increased the occupation of the rural households.

Specific aspects focused by Vipinkumar *et al.,* (2017) such as performance evaluation of the SHGs, gender study, empowerment analysis and economic viability analysis based on socio-economic examination of the SHGs. In their study, male and female equivalents of the families were separately interviewed to evaluate the gender mainstreaming features in conditions of impartiality and fairness to access to resources, participation profile, decision-making aspects, gender need analysis etc.

They found that mass of activities were female conquered, the male counterparts of the households moreover have specific role in decision making, acquire of accessories, sales, marketing etc. The investigative economics worked out for the economic viability analysis of the SHGs which suggests that, the unit takes presently one year to break even. In this study, a flourishing case study was explicated and recognized as a documentary movie, which can be utilized as a case model for promoting group accomplishment for mobilizing SHGs on a sustainable origin.

In the study of Kumar *et al* (2018) suggested that the group heterogeneity openly envisages the usefulness of women's self-help groups in addition to it was completely convey through group formation and procedure of it positively forecast the usefulness of the women's self-help groups. The group formation and procedure was found to be a complete intermediary between group heterogeneity and group effectiveness. The prophetic exactness of the model is found to be far above the ground. The findings had implications to bring in extra diversity in members castes, education, and their reasons for joining women's self-help groups at the formation stage and variations in members' skills and expertise at the performing stage of the groups. The members' awareness on group norms and trust in financial transactions, and leadership styles together with cooperation and cohesion among members, transparency in financial transactions, group attendance, and networking with the bank and the federation foster the effectiveness of women's self-help groups.

Researcher reviewed many research paper, articles and journals through NVIVO statistical tool and could not find the word "Evaluative, Tribal Sub Plan Region as there was not a single article which was focused on

these areas. It focused on poverty, women, development, SHGs, need, micro-economic, micro-finance, employment, government, bank, financial institutions, credit, improved, poor, alleviation, activities etc.

Materials and Methods

The present research includes descriptive study approach used to test the hypotheses and show conclusions from the data analysis. This study uses quantitative approach of problem solving.

Collection of data: For accomplish the objectives of this research both primary as well as secondary data were collected:

Primary data source: For the current research, primary data was collected through structured questionnaire by personal contact with SHG members.

Secondary data source: For the present research, secondary data was collected through periodicals, magazine, books, journals, web portals, research papers, and case study, articles, and news papers. Online directories like indiastat, EBSCO and Google Scholar websites were also supportive.

Sampling design: For this study, multistage stratified random sampling and judgmental sampling were used.

Population: ICDS promoted SHGs were selected by researcher because as per Rajasthan Micro Finance report March 2013-14, out of ICDS, NRLM (earlier SGSY), NABARD-SHG-BLP, DPIP and others, the highest number of SHGs were promoted in Rajasthan by ICDS (2, 31,212).

Five districts come under Tribal Sub Plan region viz. Udaipur, Dungarpur, Banswara, Pratapgarh and Sirohi. Researcher selected

one *tehsil* from each district on the basis of random sampling (lottery method).

For primary data collection, judgmental sampling was used to select the SHGs, which were established at least four years ago. Later the sample SHGs were selected on the basis of simple random sampling (lottery method). Six SHGs were selected randomly from each *tehsil*, 10 members were selected randomly from each SHG.

Sample size

Due to the constraint of data availability of SHGs, cost and time limitation of the present study, 300 SHG members selected for the survey.

Research area

The study was conducted in Tribal Sub Plan (TSP) region of Rajasthan, which includes Udaipur, Dungarpur, Banswara, Pratapgarh and Sirohi districts of Rajasthan.

Selection of *tehsils*: One *tehsil* from every district was selected randomly. 5 SHGs selected from each *tehsil* and members are selected randomly from each *tehsil*.

Data analysis

In this section, respondents were asked about SHG performance, association between performance and family type, difference of member's opinion across demographics and assistant provided to SHGs.

Demographic Analysis of SHG Members

The distribution of age, marital status, type of family, education, occupation, sources of income etc are presented in this section. This will enable one to understand the sample characteristics and the analysis in the

demographic context will help in knowing the variation in behavior expression by people with diverse demographic background.

Self-Help Group performance measures

We assume that the member perceive that SHG is performing well and Agree on the proper functioning of SHG. Following hypothesis was formulated.

H_{01}: The SHG members in tribal region are not satisfied with the existing practices of SHGs

Ha_1: The SHG members in tribal region are satisfied with the existing practices of SHGs

The one-sample t-test is applied to determine whether a sample comes from a population with a specific mean.. For the present analysis, we test the data with hypotheses mean of '3' = Neutral. By default, SPSS uses 95% confidence intervals. This equates to declaring statistical significance at the *p* <. 05 level.

Table 5 presented the *p* values of majority of dimensions which are <0.05, therefore, it can be concluded that the population means and sample means are significantly different. From the mean value analysis reveals that members are seems to be satisfied with SHG functioning. SHG regularly organized meeting. They regular monitoring of the group and its activities is done properly. SHG member contribute to decision making process and helps in making repayment of loan on time. SHG maintains accounts record regularly and also assist in problem solving of group. Members also agreed that SHG contribute in marketing activities of group and sanction sufficient amount of loan for members with appropriate recovery measures.

The performance of SHG has been measured by a survey of SHG members. The Responses are captured in 5-Likert Point scale as displayed.

Strongly agree - 5	Agree - 4	Neutral - 3	Disagree - 2	Strongly Disagree - 1

Members are not satisfied with easiness of sanction of loan to members by SHG and amount of documents required at the time of loan sanction**.**

Association between performance and family type

The chi-square test of association is used to find out if there is an association between family type and SHG performance (two categorical variables).

H_{02}: Family Type and SHG performance are independent.

Ha_2: Family Type and SHG performance are dependent.

From the table 6 it is observe that χ (4) = 0.628, *p* =. 960. This tells us that there is no statistically significant association between family type and SHG performance. Hence, the performance of SHG is not dependent family type, therefore Ho accepted.

Difference of members' opinion across demographics

For opinion of members' across demographics, ANOVA analysis was used to determine the presence of differences among overall perception.

Difference in opinion of members with age groups

The ANOVA presents the statistical test for

overall model fit in terms of F Ratio. For this following hypothesis formulated;

H_{03}: There is no significant difference among opinion of different age groups.

Ha_3: There is significant difference among opinion of different age groups.

Table 7 states that there is not much difference in mean value of opinion in different age groups. With the above analysis, it can be conclude that member opinion does not differ across age categories. There was a non-statistically significant difference between opinion across different Age groups, as determined by one-way ANOVA ($p>0.05$). So H_0 hypothesis was accepted.

Opinion of members with income level

The ANOVA provides the statistical test for overall model fit in terms of F Ratio. For this following hypothesis formulated;

H_{04}: There is no significant difference among opinion of members from different Income groups.
Ha_4: There is significant difference among opinion of members from different Income groups.

Table 8 states that there is not much difference in mean value of opinion of members in different income levels. With the above analysis, it can be conclude that member opinion does not differ across income categories. There was a non-statistically significant difference between opinion across different income groups, as determined by one-way ANOVA ($p>0.05$). So the H_0 hypothesis was accepted.

Difference in opinion of members with education categories

The ANOVA provides the statistical test for

overall model fit in terms of F Ratio. For this following hypothesis formulated;

H_{05}: There is no significant difference among opinion of members from different education categories.

Ha_5: There is significant difference among opinion of members from different education categories.

Table 9 state that there is not much difference among mean value of opinion and different education categories. With the above analysis, it can be conclude that member opinion does not differ across education categories.

There was a non-statistically significant difference between opinion across different education groups, as determined by one-way ANOVA ($p>0.05$). So the H_0 hypothesis was accepted.

Difference in opinion of member across different family type

Independent sample 't' test was applied to examine the difference in opinion of members across difference family type. For this following hypothesis formulated;

H_{06}: There is no significant difference in the members' opinion across the type of family.

Ha_6: There is significant difference in the members' opinion across the type of family.

Table 10 states that the P value. 833 is grater then level of significance so H_0 was accepted. So it is concluded that there is no difference in member opinion across different type of family.

Assistance provided to SHG

To examine the adequacy of mechanism for sanctioning financial resources in tribal region

following criteria was taken for respondents.

Duration of assistance to SHG members

The respondents were inquired about the duration of assistance provided by the SHG. The responses are summarized in figure 3.

Figure 3 revealed the fact that the most of the financial and government institution provide

assistance for the period of one year. 47 percent of respondent receive assistance for 2 years.

Appropriateness of duration of assistance

Opinion of respondent towards duration of assistance was examined through frequency distribution and results are presented in figure 4.

Table.1 Details about the SHG promoting agencies in Rajasthan

Agency	Scheme/ Project	Remarks
Department of Child and Women Development (DWCD)	No specific scheme	Groups are organised by *Anganwadi* workers and *Sathins*
Department of Rural Development	National Rural Livelihoods Mission-NRLM (earlier Swarnajayanti Gram Swarojgar Yojana, Watershed Development Programmes, DPIP (now RRLP) MPOWER	Groups comprising of mostly BPL households- inclusive of co-opted from NGOs following the norms of "*Panchasutra*"
NABARD and Banks	SHG-Bank Linkage Programme	Through NGOs, Regional Rural Banks (RRBs) and Cooperatives.
Cooperatives		The cooperatives have very recently started forming SHGs
Civil Society Organizations	With support from Donor agencies (such as *Sakh Se Vikas* of SRTT) and Govt. programmes	Groups promoted by NGOs under Govt. sponsored programmes are often reported by both
Others	Forest Department, Department of Industries (under cluster development programme)	

Source: http://www.cmfraj.org/MicrofinanceReport2012.pdf by Bhargava, 2011

Table.2 SHGs in tribal region of Rajasthan

Districts	ICDS/DWCD	SGSY	DPIP	Others	Total
Banswara	5375	2875	-	500	8750
Rajasamand	2500	1000	3250	-	6750
Chittorgarh	6625	1250	-	375	8250
Udaipur	5625	2750	-	1750	10125
Dungarpur	3125	3625	-	1250	8000

Source: Estimated from CMR, 2008, Status of Micro Finance in Rajasthan

Table.3 List of selected *tehsils* with number of members

Strata [District (*Tehsil*)]	Sample size (Members)
Banswara (Ghatol)	60
Dungarpur (Dungarpur)	60
Pratapgarh(Pratapgarh)	60
Sirohi (Aburoad)	60
Udaipur (Salumbar)	60
Total	300

Source: Author's compilation

Table.4 Demographic profile of SHGs Members (n=300)

	Frequency	Percentage
Age		
20-25	33	11
>25-30	51	17
>30-35	63	21
>35 and above	153	51
Marital Status		
Single	42	14
Married	258	86
Type of family		
Joint	171	57
Nuclear	129	43
Education		
Illiterate	72	24
Literate	195	65
Matric and above	24	8
Sr. secondary and above	6	2
Graduate	3	1
PG	0	0
Vocational	0	0
Occupation		
Agriculture/poultry	138	46
Labour/Helper	87	29
Petty ventures	30	10
Service	0	0
Unemployed	18	6
Other	27	9
Multiple sources of income		
Yes	213	71
No	87	29
Alternative sources of income		

Family owned business	8	4
Farming	72	34
Live stock production	117	54
Fishing	0	0
Other	16	8
Monthly Income		
Less than 4,000	129	43
4,000-8,000	105	35
>8000-12,000	51	17
>12,000-16,000	09	3
>16,000	6	2

Table.5 Opinion of SHG members (Descriptive statistics, N= 300)

Dimensions	Mean	Std. Deviation	T-value	Mean Difference	Sig. (2-tailed)
This SHG manages group properly	3.967	0.801	20.912	0.967	0.000
Regular meetings are organized	4.060	0.828	22.177	1.060	0.000
Regular monitoring of the group and its activities is done	4.003	0.747	23.253	1.003	0.000
SHG contribute to decision making	4.417	0.894	27.450	1.417	0.000
SHG helps in making repayment of loan on time	3.767	0.906	14.650	0.767	0.000
SHG maintains accounts record regularly	4.073	0.900	20.648	1.073	0.000
SHG helps in problem solving of group	3.623	0.882	12.245	0.623	0.000
SHG contribute in marketing activities of group	3.177	1.008	3.037	0.177	0.003
SHG sanction sufficient amount of loan for members	3.253	0.890	4.931	0.253	0.000
Sanction of loan to members by SHG is complicated	2.270	1.315	-9.614	-0.730	0.000
SHG provide sanctioning assistance	3.320	1.068	5.188	0.320	0.000
Lot of documents required at the time of loan sanction	2.023	1.169	-14.467	-0.977	0.000
SHG makes loan available on time for members	3.357	0.871	7.093	0.357	0.000
Interest charges from borrowings in the group by SHG	3.493	0.778	10.983	0.493	0.000
Recovery of loan by the SHG if any member is not paying on time	3.490	0.782	10.849	0.490	0.000

Table.6 Association between performance and family type

<table>
<tr><td colspan="9" align="center">Family type * Opinion
(Cross tabulation)</td></tr>
<tr><td colspan="2"></td><td></td><td colspan="5" align="center">Opinion</td><td>Total</td></tr>
<tr><td colspan="2"></td><td></td><td>Excellent</td><td>Good</td><td>Average</td><td>Satisfactory</td><td>Poor</td><td></td></tr>
<tr><td rowspan="2">Family type</td><td>Nuclear</td><td>Count</td><td>44</td><td>115</td><td>8</td><td>2</td><td>2</td><td>171</td></tr>
<tr><td>Joint</td><td>Count</td><td>33</td><td>88</td><td>4</td><td>2</td><td>2</td><td>129</td></tr>
<tr><td colspan="2">Total</td><td>Count</td><td>77</td><td>203</td><td>12</td><td>4</td><td>4</td><td>300</td></tr>
<tr><td colspan="9" align="center">Chi-Square Tests</td></tr>
<tr><td colspan="3"></td><td colspan="2">Value</td><td colspan="2">Df</td><td colspan="2">Asymp. Sig. (2-sided)</td></tr>
<tr><td colspan="3">Pearson Chi-Square</td><td colspan="2">.628[a]</td><td colspan="2">4</td><td colspan="2">.960</td></tr>
<tr><td colspan="3">N of Valid Cases</td><td colspan="2">300</td><td colspan="2"></td><td colspan="2"></td></tr>
<tr><td colspan="9">a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is 1.72.</td></tr>
</table>

Table.7 Difference in opinion of members with age groups

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Total opinion			
20-25	33	51.4242	4.00024	.69635	50.0058	52.8427	40.00	58.00
>25-30	50	51.7800	4.79919	.67871	50.4161	53.1439	40.00	61.00
>30-35	64	52.5625	4.82676	.60335	51.3568	53.7682	40.00	61.00
>35 and above	153	52.5359	4.16916	.33706	51.8700	53.2019	40.00	61.00
Total	300	52.2933	4.40515	.25433	51.7928	52.7938	40.00	61.00

ANOVA					
Total opinion					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	51.744	3	17.248	.888	.448
Within Groups	5750.443	296	19.427		
Total	5802.187	299			

Table.8 Difference in opinion of members with income level

Descriptive								
Total opinion								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 4,000	128	52.2188	4.45615	.39387	51.4393	52.9982	40.00	61.00
4,000-8,000	106	52.4623	4.57774	.44463	51.5806	53.3439	40.00	61.00
>8000-12,000	50	51.9400	4.27814	.60502	50.7242	53.1558	40.00	60.00
>12,000-16,000	10	52.9000	2.28279	.72188	51.2670	54.5330	50.00	58.00
>16,000	6	52.8333	4.91596	2.00693	47.6743	57.9923	49.00	59.00
Total	300	52.2933	4.40515	.25433	51.7928	52.7938	40.00	61.00

ANOVA					
Total opinion					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	15.409	4	3.852	.196	.940
Within Groups	5786.777	295	19.616		
Total	5802.187	299			

Table.9 Difference in opinion of members with education categories

Descriptive								
Total opinion								
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Illiterate	71	52.5352	4.18784	.49701	51.5440	53.5265	43.00	61.00
Literate	197	52.2589	4.36463	.31097	51.6456	52.8722	40.00	61.00
Matric and above	23	51.4783	5.14225	1.07223	49.2546	53.7019	40.00	60.00
Sr. sec and above	6	52.0000	6.00000	2.44949	45.7034	58.2966	45.00	60.00
Graduate	3	55.6667	3.51188	2.02759	46.9427	64.3907	52.00	59.00
Total	300	52.2933	4.40515	.25433	51.7928	52.7938	40.00	61.00

ANOVA					
Total opinion					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	54.322	4	13.580	.697	.595
Within Groups	5747.865	295	19.484		
Total	5802.187	299			

Table.10 Difference in opinion of member across different family type

Group Statistics					
	Family type	N	Mean	Std. Deviation	Std. Error Mean
Total opinion	Joint	171	52.2339	4.48831	.34323
	Nuclear	129	52.3721	4.30855	.37935

Independent Samples Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
									Lower	Upper
Total opinion	Equal variances assumed	.045	.833	.26	298	.788	-.13817	.51452	-1.1503	.87438
	Equal variances not assumed			-.27	281.37	.787	-.13817	.51158	-1.1451	.8688

Fig.1 Word cloud of literature

Source: Researcher own inference

Fig.2 Map of the study area
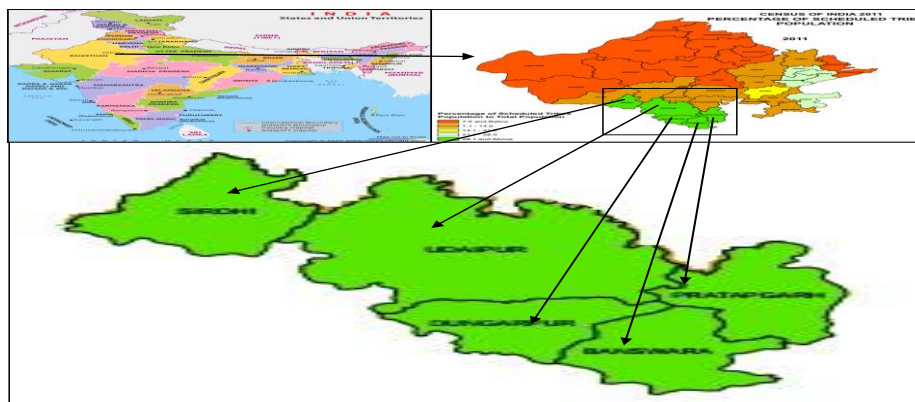
ig.3 Duration of Assistance for Members
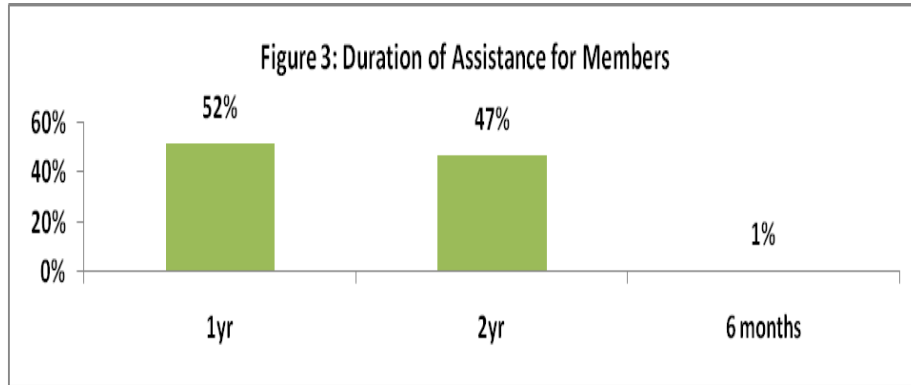
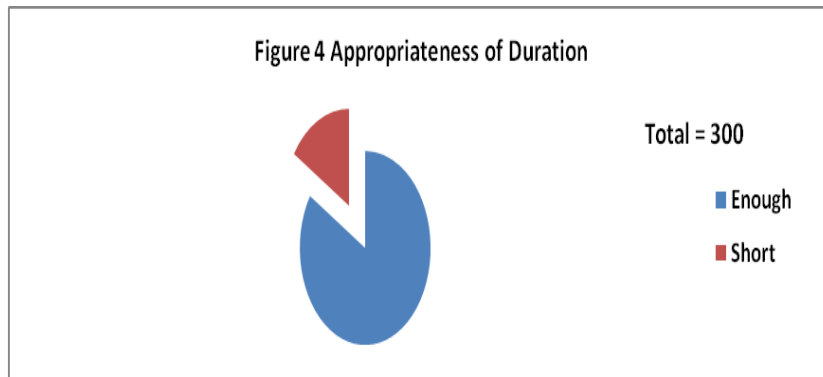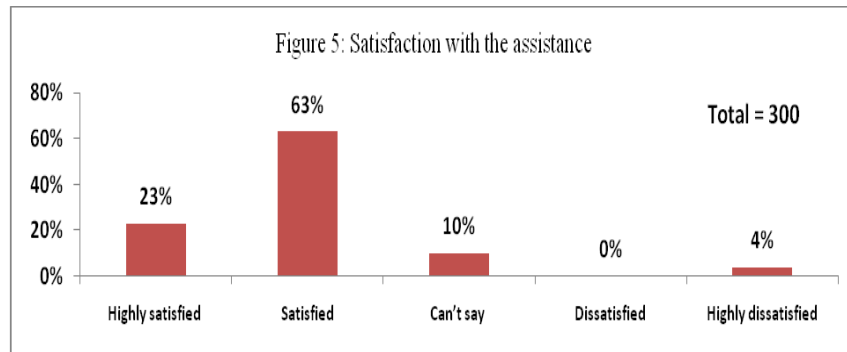**Fig.4** Appropriateness of duration of assistance

Fig.5 Satisfaction with the assistance provided by agencies

Satisfaction with the assistance provided by agencies

The respondents were asked about the extent of satisfaction provided by agencies presented in Figure 5.

Figure 5 revealed the fact that the most of the SHG members are satisfied (63 percent) with the assistance provide by the government department and financial institution. It seems that SHGs are working properly in the study areas because only 4 percent respondents were highly dissatisfied.

There was highly significant difference between population mean and sample mean so, the mean value analysis reveals that members seems to be satisfied with SHG functioning. SHG regularly organized meeting. They regularly monitored the group and its activities. SHG member contribute to decision making process and helps in making repayment of loan on time. SHG maintains accounts record regularly and also assist in problem solving of group. Members also agreed that SHG contribute in marketing activities of group and sanction sufficient amount of loan for members with appropriate recovery measures. Members are not satisfied with convenience of sanction of loan to members by SHG and amount of documents required at the time of loan sanction. There was no significant association between family type and SHG performance. Hence, the performance of SHG is not dependent on family type. More than half of respondents receive assistance from financial and government institution for the period of one year. 47 percent of respondent receive assistance for 2 years. Majority of the SHG members are satisfied (63 percent) with the assistance provided by the government department and financial institution. There was no significant difference found among opinion of different age groups. There was no significant difference found among opinion of members from different Income groups. There was no significant difference found among opinion of members from different education categories. There was no significant difference found in the members' opinion across the type of family. It was found that SHG provide adequate business assistance to members. There was correlation between members' opinion and adequacy of business assistance. It is concluded that the population means and sample means are significantly different. From the mean value analysis, that members seem to be satisfied with SHG functioning towards providing proper

business assistance. Majority of SHG members believe that the duration of assistance was appropriate and they seem to be satisfied with SHG functioning towards providing proper business assistance. SHG member agreed to receive adequate support for establishment of business including support in marketing and support in decision making.

Based on the major findings of the research, the following conclusion has been drawn from member's perspective; Majority of the Self Help Group member interviewed indicated that, they have benefited from the being part of Self Help Group. Furthermore, significant improvements in livelihood of Self Help Group beneficiaries were revealed from the study. Significant improvement in livelihood indicators such as participation in family decision making, easiness in accessing loan from money lenders, respect from family members, ability to bear children school expenses and able to pay medical bills, enhancement of household Assets like purchase of land and building home, ability to market produce and easiness in accessing new information were recorded from the study.

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How to cite this article: