

## **Impact of Self Help Group on Members and Its Involvement in Social Issues: Core vs. Peripheral Issues**

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### **ABSTRACT:**

#### **Aims:**

The main objective of this paper is to examine the opinion of the direct stakeholders (viz. Promoters, Donors, Financial Institutions and the Group members) whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.

#### **Study design:**

The study was exploratory in nature with Meta Analysis as well as Psychometric Approach based on empiricism.

#### **Place and Duration of Study:**

The present study covers all the direct Stakeholders of SHGs of Nagaon districts of Assam, India only. Information through Questionnaires collected during first half of 2012 i.e. from March 2012 to July 2012.

#### **Methodology:**

The information about the number of SHGs in respective development blocks and number of other stakeholders was obtained from the Office of DRDA, Nagaon, Assam, India. With multi-stage random sampling method, 116 filled up questionnaires are collected from the respondents and these are edited in order to ensure the omission, completeness and consistency of the data. Finally, 44 SHG group members, 12 Financial, 10 Donors and 34 promoters were selected and formed the final sample size. The questionnaire was personally administered to all direct stakeholders except Group members. Some questionnaires were collected directly by the researcher on 'face to face method', while some of them were collected by arranging meetings at village level. In order to gain an in-depth understanding on the research topic specially structured questionnaires were prepared which groups of content judges later judged and finally it was pilot tested. Further, the data collected through the questionnaire was analysed through the measures of descriptive statistics like mean, median and standard deviation. Chronbach alpha, Kolmogorov- Smirnov Test, Shapiro-Wilk Test, ANOVA Test and Eta Test was applied in analysing and interpreting the data.

#### **Results:**

It was observed from ANOVA Test that there is no statistically significant difference between the group means (i.e. different stakeholders) on the score of opinion of different stakeholders on whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG. Further, to investigate the degree of association, Eta test was conducted and it indicates low a level of association. The mean score of Promoter (21.794), Financial Institutions (17.50) and Group member (23.068) are quite identical as all the three groups of stakeholders perceived their opinion within the region of 'Neither core nor peripheral component' while Donor (33.20) perceived their opinion as 'Mostly core component'.

#### **Conclusion:**

It can be discerned that opinion of different stakeholders on involvement of SHGs in larger social issues is not praiseworthy as most of the stakeholders shows their perceived opinion that SHGs involvement is 'neither core nor peripheral component' of quality indicators of SHG under given methodology which was also virtually supported by some other researchers. Further, Donor's are more concerned with the impact on member's social issues under given methodology.

**KEYWORDS:** Assam, Core Component, Direct Stakeholders, Peripheral Components, Psychometrics, Impact on Members, India, Self Help Group.

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## **I. INTRODUCTION**

Micro finance has obtained a universal avowal as an important tool for poverty alleviation in many developing countries (Johnson & Rogaly, 1997; Gibbons & Meehan, 2002; Armendariz & Morduch, 2005; Bakhtiari, 2011). Micro finance perceived as a vital dynamic mechanism towards attaining the millennium target of reducing poverty and hunger by 2015 (Simanowitz & Walter, 2002; Fernando, 2004). Micro finance emerged in the 1970s as social innovators began to offer financial services to the working poor those who were previously considered 'unbankable' because of their lack of collateral. Micro Finance Institutions (MFIs) are now innovating to empowering the world's poor to improve their own lives. In the globe, such programmes are becoming increasingly popular as it is believed that it will lead to poverty reduction and empowerment of women.

Micro finance programme has a positive impact both on economic and social empowerment of women members along with reduction in poverty. The relevance of SHGs as powerful instruments of social, political and economic empowerment of women has also been unanimously accepted in many studies (Remenyi, 1991; Hulme & Mosley, 1996; Khandker, 1996; Schuler, Hashemi, & Riley, 1997; Rutherford, 1998; Khandker et al., 1998; Amin et al., 2001; Robinson & NetLibrary, 2001; Robinson, 2002; Sinha and Sinha, 2002; Antia and Kadekodi, 2002; and Jahan et al., 2004). Micro finance has created considerable thrust and expectations among the academics, policy makers of the Government, NGO leaders, donors, investors and other development practitioners in all over the world. In essence, micro finance has produced positive impacts on three vital areas of national development - alleviation of poverty, social development and women's empowerment. Regardless of their scale, outreach, location and the type of clients, all micro-finance programme interventions share the common goal of human development, specifically the economic and social uplifting of those for whom the programme is targeted.

Self Help Group (SHG) one of the approach of micro financing is a unique innovation of credit delivery technique to enhance income-generating activities. The programme extends small loans to poor people for self-employment activities, thus, allowing the clients to achieve a better quality of life (Rahman, 1995; Hussain, 1998; and Morduch, 2000). It is the most sensational anti-poverty tool for the poorest, especially for women (Micro Credit Summit, 1997). It is recognised that micro finance smoothens consumption, reduces the vulnerability of the poor and leads to increase in their income. By giving the world's poor a hand up, micro finance can help to break the vicious cycle of poverty in as little as a single generation (Maheswaranathan & Kennedy, 2010).

## **II. MICRO FINANCE: IMPACT ASSESSMENT**

The term Impact Assessment is being substituted for evaluation with a greater focus on the outcomes of interventions, rather than inputs and outputs (Hulme, 2000). Implicitly, Impact Assessment is a method by which stakeholders search for more information about Micro Finance Institutions/ micro -finance programme effectiveness than is the one available from the routine accountability systems. Impact Assessment is also of significance to subsidised MFIs in terms of meeting the eternally increasing accountability demands of their governments (Nanayakkara, 2012). According to Hulme (2000), the conceptual framework of Impact Assessment has three main elements: viz. (a) model of the impact chain that the study is to examine; (b) the specification of the unit(s), or levels, at which impacts are assessed; and (c) the specification of the types of impact that are to be assessed.

Further, an almost infinite array of variables can be identified to assess impacts on different units. To be of use these must be able to be defined with precision and must be measurable. Conventionally, economic indicators have dominated in micro finance impact assessments with assessors particularly keen to measure changes in income despite the enormous problems. Other popular variables have been levels and patterns of expenditure, consumption and assets. A strong case can be made that assets are particularly a useful indicator of impact because their level does not fluctuate as greatly as other economic indicators and is not simply based on an annual estimate (Barnes, 1996). Baruah (2009) observed that one of the methods to study the impact of micro finance on poverty is by considering the changing income level of the SHG's members. However, an increased income level may not be a proper tool to measure the impact of micro finance on poverty; especially in a society where the labour market is not a well-organised one. Again, the increased income level may not be a permanent one. However, there should be no confusion that to improve the economic condition of the members SHGs must provide some income-generating asset to the members. Thus, the impact of SHGs on poverty of the members can be substituted by the impact of SHGs on the 'asset creation' of the members. To create asset the SHG members must use their loan amount for capital investment.

Variables of social impact refers to measurable changes to the human population, communities and social relationships resulting from development initiatives instigated by third sector organisations- NGOs or MFIs. Broadly speaking, these variables pertain predominantly to indicators proposed by various institutions in an attempt to set forth a standardised and measurable set of indices that determine human well-being in a society. The social indicators that became popular in the early 1980s (e.g. educational status, access to health services, nutritional levels, anthropometric measures and contraceptive use etc.) have recently been extended into the socio-political arena in an attempt to assess whether micro finance can promote empowerment (e.g. Schuler and Hashemi, 1994; Hashemi et al., 1995; Goetz and Sen Gupta, 1996; and Mayoux, 1997). This has led to the measurement of individual control over resources, involvement in household and community decision-making, levels of participation in community activities and social networks and electoral participation. The bulk of this work has focused on changes in gender relations, but there are sometimes partially formulated assessments of class relations within it (Fuglesang and Chandler, 1993). These extensions to the types of impact assessed permit impact assessments to be more sophisticated and to shed light on developmental impacts at a time when the goals of development have also extended.

Social impact by means of micro-financing activities and its evaluation can best understood by means of a standard model. However, there is no well acceptable model so far developed to access social impact (Ghalib, 2009). The Annual Human Development Report (Human Development Report, 2006) published by the United Nations Development Programme (UNDP) makes use of a number of such indicators that attempt to portray, amongst other aspects, the social well-being of people around the world (Human Development Index (HDI), Gender-related Development Index (GDI), the Gender Empowerment Measure (GEM), the Quality-of-Life Index (QLI), the Economist Intelligence Unit (EIU). Several European researchers had developed Social Performance Indicators recently which have a lot of limitations (Jose Augusto Tomo Pisco, 2001, the foundation Argidus (2003), the CERISE (2000). It is conceived like an instrument of analysis, which can stimulate the internal reflection on the MFI or between its managers and their stakeholders as for the social objectives and the realisations and perspectives of the institution. Further, the Consultative Group to Assist the Poor (CGAP) rates the social performance of MFIs, from the main five dimensions of the Millennium Development Goals: i) Proportion of clients below the line of the poverty; ii) Improvement of the savings of the clients; iii) Improvement of the presence in the school of the children and reduction of the illiteracy; iv) Improvement on the access to the services of health; and v) Progress in terms of women empowerment. Moreover, the Inter-organisational Committee on Guidelines and Principles for Social Assessment, 1994 (cited in Glasson, 2000) presents an all-encompassing description of Social Impact Assessment (Impact Assessment Research, 2009) and suggests that cultural impacts also constitute an important element while assessing social impacts.

Thus, studies on the impact of micro finance on the poor will then have to consider different outcome variables. These could include increased consumption, income stability and income growth, reduced inequalities, health and education outcomes, nutrition improvements, employment levels, empowerment indicators, reduced vulnerability to shocks, strengthened social networks, and strengthened local economic and social development, and can vary according to who has been reached by these micro-finance services (e.g. women, the poorest etc). Kabeer (2003) refers to such dimensions of impact as cognitive, behavioural, material, relational and institutional changes. Kabeer (2003) and Brau and Woller (2004) further highlighted that impact studies should not only look at individual and/or household-level impacts, but also look at impacts on community, economy and national levels.

### **III. MICRO FINANCING THROUGH SHG: ITS IMPACT**

The relevance of SHG as powerful instrument of social, political and economic empowerment of women has also been unanimously accepted in many studies (e.g. Antia and Kadekodi, 2002; Sinha and Sinha, 2002 and Jahan et al., 2004). SHG approach is not a panacea to eradicate poverty from rural area, but may be a strongest social weapon for socio-economic transformation of millions of rural masses throughout the world (Garai et al., 2012). SHG is really boons in the rural areas that gives financial autonomy to the rural women and make them economically independent (Lakshmanan, 2001). It has become a platform for exchange of experiences and ideas (Tilekar et al., 2001). Group members have developed abundant self-confidence and self-esteem through SHG movement. Not only economic poverty but also social and gender issues can be tackled effectively through this process (Chiranjeevulu, 2003). The micro financing to women through SHGs has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organisational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernisation (Manimekali and Rajeswari, 2001). Hence, micro financing through SHGs is contributing to the development of rural people in a meaningful manner.

Significant changes in the living standards of SHG members have taken place in terms of increase in income levels, assets, savings, borrowing capacity and income generating activities (Sharma, 2001). In fact, the overall impact of micro finance through SHGs is very effective in combating poverty, unemployment and empowerment of women.

Several researchers have reported that SHGs contribute in other areas of economic development and growth such as poverty eradication, social transformation and empowerment (e.g. Anand, 2002; Chavan and Birajdar, 2009; Nidheesh, 2009; Sujatha, 2011; Aruna and Jyothirmayi, 2011). Dasgupta (2001) observed that micro financing through the informal SHGs approach has effected quite a few benefits, such as: (i) savings mobilised by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new markets for financial institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realisation of subsidies and corruption less credit, and (vii) remarkable empowerment of poor women. A collaborative study of NABARD and APMAS (2009) which is based on primary data from Assam revealed that the SBLP yielded more social and economic benefits to the SHG members. NCAER (2008) conducted a study to assess the impact of the SBLP on the socio-economic conditions of individual SHG members by comparing their pre and post SHG scenarios across six states in five different regions of India. It concluded that the SBLP has positive impact on members by increasing their access to financial services (and reducing household poverty) as well as empowered women through an increase in their self-confidence. From the literature reviews of empirical research on the impact of micro finance on the poor found controversial (and inconclusive) findings. Makina and Malobola (2004) classify such findings into a three-fold typology:

- 1) Those studies that find beneficial socio-economic impacts, such as income stability and growth, reduced income inequality, reduced vulnerability, employment, nutrition and health improvements, school attendance, strengthened social networks, and women's empowerment (e.g. Barnes, 1996; Schuler et al., 1997; UNICEF, 1997; Barnes and Keogh, 1999; Wright, 2000; Khandker, 2001; Afrane, 2002; Beck et al., 2004; Hietalahti and Linden, 2006; and Hossain and Knight, 2008).
- 2) Those studies that allude to negative impacts, such as the exploitation of women, unchanged poverty levels, increased income inequality, increased workloads, high interest rates and loan repayment, creating dependencies, and creating barriers to sustainable local economic and social development (e.g. Adams and Von Pischke, 1992; Goetz and Sen Gupta, 1996; Rogaly, 1996; Buckley, 1997; Kabeer, 1998; Copestake, 2002; and Bateman and Chang, 2009).
- 3) Those studies that show mixed impacts which includes benefits for the poor but not for the poorest (e.g. Hulme and Mosley, 1996; Morduch, 1998; Mosley and Hulme, 1998; Copestake et al., 2001; and Zaman, 2001); or helping the poor to better manage the money they have (Rutherford, 1996) but not directly or sufficiently increasing income, empowering women, etc. (e.g. Mayoux, 1999; Husain et al., 2010; and Rahman, 1998). Karnani (2007) argues that money spent on micro finances could be better used for other interventions, like supporting large labour-intensive industries for job creation. And there are literature that argues that a single intervention (like micro finance) is much less effective as an anti-poverty resource than simultaneous efforts that combine micro-finance, health, education, etc. (Lipton, 1996).

Furthermore, SEKSF (2006) reviewed sixty-nine studies covering micro finance operations of NGOs and women's SHGs from India and reported the following facts:

- 1) Outreach to the poor: The studies showed that outreach to the ultra poor needs careful targeting, combined with welfare programmes (e.g. Burra et al., 2005; and Premchander and Prameela, 2007).
- 2) Role of Women's Own Savings: Savings play an important role in meeting the financial requirement of women, and when retained with women's groups also give them more financial and social capital than credit taken from external sources (Solution Exchange, 2007).
- 3) Positive Impacts: Several micro-finance impact studies showed that there is increase in savings, assets, higher expenditure on food, improvement in nutrition and education; as well as and positional changes such as increased self-confidence and improved position within the family and increased participation at the community level (e.g. AFC, 2005; Burra et al., 2005; Collective Action for Social Advancement, 2006; and Premchander and Prameela, 2007). Micro finance helped SHG to increase reduce their dependence on

moneylenders their confidence levels, self-respect and decision making power (e.g. Singh, 2006, Srinivasan, 2006, and Premchander and Prameela, 2007).

- 4) Negative Impacts: Recently, negative impacts of micro finance have also been documented and analysed in many studies, e.g. borrower suicides, humiliation faced by micro-finance clients and increased indebtedness (e.g. Shylendra, 2006; and Rajashekar, 2007).

Therefore, it is clear from the literature that the state of impact assessment in micro finance, more specifically community organisations such as SHGs is still undeveloped in general and very nascent stage in India. It is found that almost all impact evaluations of micro finance - SHGs suffer from weak methodologies and inadequate and thus the reliability of impact estimates are adversely affected. Studies on the impact of micro finance on the poor will then have to consider different outcome variables. These could include increased consumption, income stability and income growth, reduced inequalities, health and education outcomes, nutrition improvements, employment levels, empowerment indicators, reduced vulnerability to shocks, strengthened social networks, and strengthened local economic and social development, and can vary according to who has been reached by these micro finance services. A lot of evaluation and empirical studies were conducted so far in India and across the world to assess the impact of SHGs on members. However, all these studies are to some extent confined to one or more of the followings facts.

- **Income, Saving and Assets Creation:** It is reported in many studies that primary benefits of participation in SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings (Dasgupta, 2001; Lakshmanan, 2001; Madheswaran and Dharmadhikary, 2001; Sharma, 2001; Dasgupta, 2001; Puhazhendi and Badatya, 2002; Sarangi, 2007; NCAER, 2008; Baruah, 2009; Sarswathy et al., 2009; Samanta, 2009; Meetei, 2011; Baruah, 2009; Sahoo, 2011; Nath Sarmah et al., 2012; and Gajbhiye, 2012).
- **Access to credit:** A corollary of participation in SHGs is an improvement in a woman's access to credit. The financial mobility due to participation in the SHG has led to an improvement in the quality of life, according to some of the successful groups. Overall, many families were able to address their basic needs better than before which is also reported in many studies (Dasgupta, 2001, Madheswaran and Dharmadhikary, 2001; Sharma, 2001; Dasgupta, 2001; Puhazhendi and Badatya, 2002; NCAER, 2008; Samanta, 2009).
- **Employment and setting income generating units:** The implementation of SHG has generated self-employment opportunities by establishing own income-generating units. The programme helped many participants in improving their economic conditions (Manimekaly and Rajeswari, 2001; Sharma, 2001; Prem Chander & Vanguri, 2007; Yamuna, 2007; Devi et al., 2007; Borbora & Mahanta, 2008; Gladis, 2008; Samanta, 2009).
- **Economic & non-economic decision-making within the household:** It is reported in many studies that the impact of the SHG programme increased involvement in household decision-making. Researcher observed that there is a change in the attitude of male members of the families, especially in children education, schoolings decisions, sanitation etc. (Manimekaly and Rajeswari, 2001; Kabeer, 2001; Prem Chander & Vanguri, 2007; Choudhury, 2008; Kumar, 2009; Banerjee, 2009; Soroushmehr et al., 2012).
- **Participation in local government:** Involvement in SHG has resulted further involvement in the democratic set up either in the SHG leadership or in participation in local bodies. These impacts of SHGs are also refereed in many studies (Abdulla, 2000; Manimekaly and Rajeswari, 2001; Cheston & Kuhn, 2002; Khatibi and Indira, 2011; Chitagubbi et al., 2011; Sahu & Singh, 2012, Reddy & Reddy, 2012; Balachandran & Sekar, 2013).
- **Communication level of members:** Micro-finance movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves (Manimekaly and Rajeshwari, 2001; Tilekar et al., 2001; Krishnaraj and Kay, 2002; Putnam, 2002; Anjugam and Ramasamy, 2007; Reddy & Reddy, 2012; Gajbhiye, 2012).
- **Self-confidence among members:** It is observed that after joining the SHG, the members have improved their status in family, skill and feel confident in establishing economic units. They now feel confident in

consultation with government, non-government and bank officials these things. Such interaction helped them to articulate their problems and improved their self-confidence (Manimekalai and Rajeshwari, 2001; Cheston & Kuhn, 2002; Moyle, Dollard and Biswas, 2006; Tilekar et al., 2001; Chiranjeevulu, 2003; Krishnaraj and Kay, 2002; Putnam, 2002; Singh, 2006; Anjugam and Ramasamy, 2007; Prem Chander & Vanguri, 2007; Borbora and Mahanta, 2008; Chitagubbi et al., 2011, Sahu & Singh, 2012; Reddy & Reddy, 2012; Sorousmehr et al., 2012; Gajbhiye, 2012; Balachandran & Sekar, 2013).

- Change in domestic violence: Involvement with SHG has reduced domestic violence that was also reported in research studies (Bokil, 2005; Gaiha & Nandhi, 2007; Mehta, Mishra & Singh, 2011; Neogi & Dey, 2013).
- Status of access to amenities: Since SHG's programme has economic as well social implications. It can be seen that there has been an increase in standard of living in terms of their status of access to amenities factors. It is reported that after joining the SHG the members have improved in getting access to amenities like medical, sanitation, education, market, water supply, transport (Manimekali and Rajeswari, 2001; Kabeer, 2001; Prem Chander & Vanguri, 2007; Yamuna, 2007; Kumar, 2009; Mehta et al., 2011).
- Community participation: SHG members undertook many community activities. They participated in several social & community development initiatives and other social welfare programmes. Involvement in such programmes resulted interaction with experts has resulted in building congenial relationships and has ensured fewer conflicts. It has also had the multiplier effect of spreading the SHG movement. Awareness of health related issues, personal hygiene, communicable diseases; effects of malnutrition, environmental issues and sanitation have also increased because of training programmes and their participation in the related projects. They also organises many community development events which are also observed by many researcher (Kabeer, 2001; Krishnaraj and Kay, 2002; Putnam, 2002; Singh, 2006; Borbora and Mahanta, 2008; Choudhury, 2008; Prem Chander & Vanguri, 2007; Kumar, 2009; Gajbhiye, 2012).
- Increased nutritional status: Researcher also observed positive impacts on nutritional intake of the family members of SHGs (Kabeer, 2001; Kumar, 2009; Deininger & Liu, 2009).
- Disseminating social awareness: Members of SHGs spread social awareness among people of their locality and villages. They make people aware of their social rights & responsibilities. Involvement in SHGs by the women have positive influence on achieving lower child mortality, improved maternal health, better nutrition, housing & health (Kabeer, 2001; Singh, 2006; Prem Chander & Vanguri, 2007; Borbora and Mahanta, 2008; Kumar, 2009; Balachandran & Sekar, 2013).
- SHGs and environmental management: Rio Declaration (1992) stated that "women have a vital role to play in environmental management and development" and their full participation is essential in achieving sustainable development. The Millennium Development Goals recognise the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure sustainable environmental management. Involvement of SHG members in development programmes through SHGs can effectively increase awareness of society to ward environmental sustainability (Farzaneh and Indira, 2011).
- Improving the efficiency of credit system: The SHG helps the vulnerable sections of the society to meet their credit requirements that cannot be possible through formal banking system. Further, by providing large-scale micro credit, it reduces the costs of credit delivery and improves the efficiency of credit system (Gaonkar, 2001; Yamuna, 2007; Borbora & Mahanta, 2008).
- Providing channels to financial inclusion: Financial inclusion aims at providing easy credit at affordable costs to the vulnerable sections of the society. SHGs are an important tool in financial inclusion. Moreover, through SHGs funds are provided mostly to socially and economically backward people like BPL, SC, ST and rural women etc. (Gaonkar, 2001; Srinivasan and Sriram, 2006; Sinha, 2008; Sangwan, 2008; Shetty, 2008; Karmakar, 2009; Srinivasan, 2009; Shetty and Veerashankarappa, 2009).
- Helps in resource mobilisation: SHGs plays a crucial role in mobilising the savings of the poor (Manimekalai and Rajeshwari, 2001; Yamuna, 2007; Sinha, 2008; Barman et al., 2009).

- Promoting savings & banking habits: A large number of poor, rural populations do not have access to banks. SHGs motivate these people to save by explaining to members the benefits derived from such savings. These savings are pooled together and the funds so created are deposited in the banks (Manimekalai and Rajeshwari; 2001; Yamuna, 2007; Borbora and Mahanta, 2008; Barman et al., 2009).
- Improving living conditions: One of the main aim of SHGs is reduction of poverty in rural in rural areas. The provision of micro credit leads to self-employment in the rural areas and help reduction in poverty. This improves the living conditions of the people. Moreover, membership in SHGs enabling poor households to achieve better school attendance and lower dropout rates of their kids (Manimekalai and Rajeshwari, 2001; Afrane, 2002; Kabeer & Noponen, 2005; Prem Chander & Vanguri, 2007; Nath Sarmah et al., 2012).
- Developing individual skills of group members: The rural people are not very educated or skilled. While working as members of SHGs, they develop various skills and acquire knowledge on various subjects like record keeping, credibility, effective problem solving, team work, leadership etc. (Manimekalai and Rajeshwari, 2001; Purushotham, 2004; Singh, 2006; Devi et al., 2007; Gajbhiye, 2012; Manhas & Tiwari, 2012; Balachandran & Sekar, 2013).
- Reducing influences of unorganised sectors: SHGs provide bank-supported credit to its members. This reduces the influences of the unorganized sector of money market who charge exorbitant rate of interest, on the credit provided to the people (Gaonkar, 2001; Barman et al., 2009).

#### **IV. STATEMENT OF THE PROBLEM**

Different organisations have promoted or supported SHGs from a different perspective and agenda. The outlook of SHGs largely depends on how the promoters see them in the long run, whether they was intended to be temporary or permanent organisations. Looking across the prevalent perspectives on SHGs, it could be said that they are loaded with wide range of expectations on the part of different stakeholders. It is observed that different stakeholders have promoted SHGs with different expectations and understanding. A lot of research persuaded to access the impacts of SHGs on members on different sphere like economic, social, and other aspects. One modest effort has been initiated by Sa-Dhan (2003) in preparing and publishing a discussion paper on 'Quality Parameters of SHGs', wherein a lot of issues sets out in the quality assessment of SHGs. Moreover, the paper also set out some unresolved key issues for further discussion and research. Thus, the present study is limited to one of the unresolved issues of quality assessment of SHGs as raised by Sa-Dhan. Therefore, the present study is quite different from earlier studies as this study perceived the opinion of stakeholders whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.

#### **V. OPERATIONALISING THE CONCEPTS**

Impact assessment is a management mechanism aimed at measuring the effects of projects on the intended beneficiaries. The rationale is to ascertain whether the resources invested produce the expected level of output and benefits as well as contribute to the mission of the organisation that makes the investments. As the 'social' sphere of impact is the focal point of this research, it is pertinent to have a very clear understanding of how the term is perceived in development research and academic circles and how it will be connoted in this study. Neubert (2000) describes it as 'concerning the order of human society', by referring to it as a concept that pertains to the relationship between individuals, between individuals and groups, and between groups within a society. Further, here in this research study the words 'core components' refers as the heart or inner part of social impact facilitated by the SHG members. It is considered as the central part of issues of social impact that often enjoys by SHGs. On the other hand, 'Peripheral Component' means on the outer part of something. Its means, as far as technology/ issues are concerned, is the same. Since the study access the perceptions of the direct stakeholders of SHGs regarding the issue whether impact on members of SHGs and its involvement in large social issues is Core or Peripheral components of quality indicators or not, hence all social impact issues that may impact the SHG members are incorporated in the research study.

As we see four broad impact indicators or domains were defined for both SAT (Sinapi Aba Trust) and Soweto Microenterprise Development/SOMED (Afrane, 1998) project studies (Afrane, 2002), namely economic domains, access to life-enhancing facilities, and social and spiritual domains. Specific indicators for each of the domain were developed and were classified them into quantitative and qualitative indicators. Further, review of literature are also made to find out the indicators to be considered to study on the impact of

SHG on both social and economic sphere (e.g. Kabeer, 2003; Brau and Woller, 2004; Moyle, Dollard and Biswas, 2006; Prem Chander & Vanguri, 2007; APMAS, 2009; Salomo et al., 2010; De and Sarker, 2010; Dhanya and Sivakumar, 2010; Kashyap and Kashyap, 2010; Kumar, 2010; and Aruna and Jyothirmayi, 2011).

From the survey of literature cited above, sixty five statements on impacts- indicators relating to social issues are identified and included to study the perceptions of different stakeholders on SHG whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG. The instrument, which intended to identify impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG is ‘Scale for identifying impact on members & involvement in social issues as Peripheral or Core component of Quality Parameters of SHGs’. This tool consisted of 65 items referring to 9 different quality subscales, as follows: (a) Economic Impact with 9 elements; (b) Participatory with 5 elements; (c) Empowerment with 17 elements; (d) Skill Development with 4 elements; (e) Access to Social Services with 3 elements; (g) Psychological with 7 elements; (h) Community Development with 4 elements; and (i) Capacity Building with 9 elements (Figure 1). Statements as stated relating to quality assessment parameters denoted as IMPC 1, IMPC 2 and so on stated in Table 7 and Table 15.

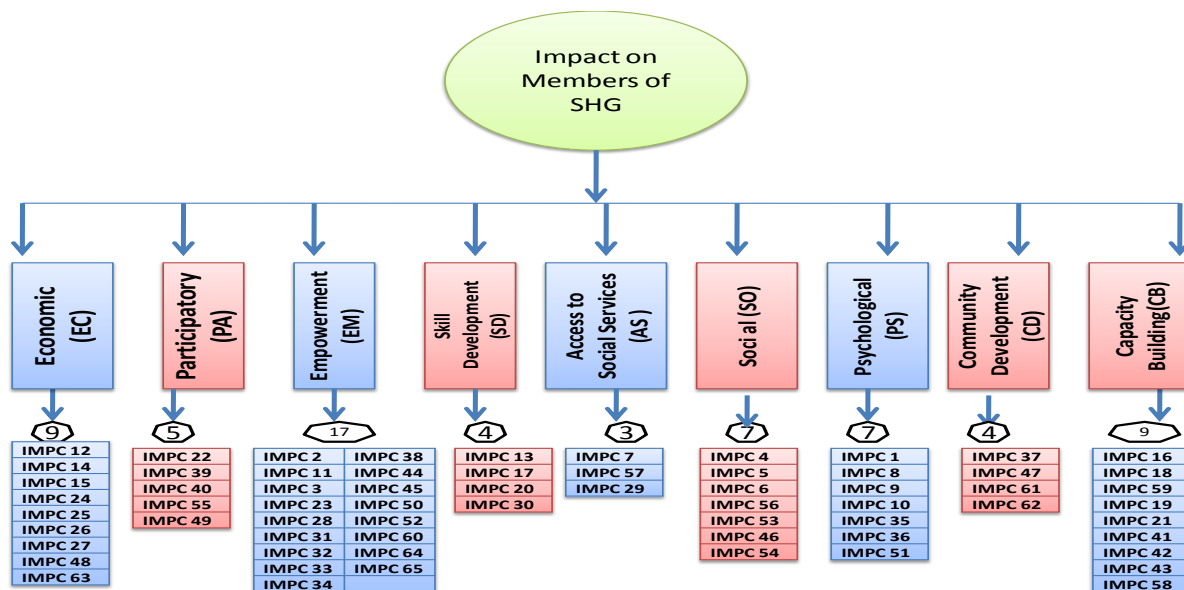


Figure 1: Subscales for assessing Impact of SHG on Members- Core Issue vs. Peripheral Issues  
Source: Designed based on Survey of Literature

## VI. OBJECTIVE OF THE STUDY

The present study is pursued keeping in view the following main objectives

- To review the literature on the impact of SHGs on members in India.
- To examine the opinion of the direct stakeholders (viz. Promoters, Donors, Financial Institutions and the Group members) whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.

## VII. RESEARCH HYPOTHESES

Given the survey of literature and objectives, the study is pursued to test the following statistical hypothesis Ho: There is no significant association in the opinion of the direct stakeholders (viz. Promoters, Donors, Financial Institutions and the Group members) of SHGs regarding the issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators.

H1: There is significant association in the opinion of the direct stakeholders (viz. Promoters, Donors, Financial Institutions and the Group members) of SHGs regarding the issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators.



## **VIII. METHODOLOGY AND SAMPLE DESIGN**

The research design and methodology devised in this paper is being presented which has been designed keeping in mind the focused objectives and with the aim of acquiring accurate and authentic data. The study adopted both exploratory vis-a-vis descriptive study design; this design was crucial in capturing the socio-economic characteristic of the study groups such as demographics data, economic status, social benefits, and entrepreneurial activities. As explained by Mugenda, it helped in collecting data concerning behaviour, attitude, values and characteristic (Mugenda 2003). Further, the study adopted the approaches of Meta Analysis as well as Psychometric Approach (Michell, 1997) based on empiricism. Psychometrics refers to the measurement of abilities, traits, and attitudes with questionnaires and tests. It is the field of study concerned with the theory and technique of psychological measurement, which includes the measurement of knowledge, abilities, attitudes, personality traits, and educational measurement. Again, Meta-analysis is the use of statistical methods to combine results of individual studies. Meta-analysis is a systematic review of a focused topic in the literature that provides a quantitative estimate for the effect of a treatment intervention or exposure. Meta-analysis findings may not only be quantitative but also may be qualitative and reveal the biases, strengths, and weaknesses of existing studies. Therefore, the present study also featured both the approaches. The present study covers all the direct Stakeholders (i.e. Promoter, Donors, Financer and the Groups members) of SHGs of Nagaon districts of Assam, India only. Some State level MFIs and SHPIs are also covered within the purview of the study since they have place/places of business or directly linked with SHGs operating in the study district. The study uses both primary data and secondary data. The information about the number of Self Help Groups in respective development blocks and number of other stakeholders is obtained from the Office of DRDA, Nagaon. The year of existence of SHGs and the age of the group are coded so that SHGs with one year and above and have income generating activities were purposely selected. Similarly those other direct stakeholders who are directly engaged in SHG promotion and financing are included in the study. In brief, multi-stage random sampling methods are used for the present study to collect primary data. As no such study was conducted in the context of Nagaon district of Assam and since the area is the native district of the scholar was purposively chosen for the present study. At the next level, five Development Blocks are selected randomly. In the later stage, three revenue villages from each of the selected Development blocks are purposively selected. From each revenue village, three SHG members, who are associated actively, are selected randomly. Further, 12 Financial institutions i.e. nationalised commercial bank and RRBs (operating in the study areas); 10 Donors and 34 promoters including banks, NGOs, NGO-MFI, Farmers Club and Government Departments are also selected randomly who are directly associated with the sampled SHGs (Table 1). After collection of 116 filled up questionnaires from the respondents, editing of the data was undertaken in order to ensure the omission, completeness and consistency of the data (Zikmund, 2003; Sekaran, 2000). Out of 116 questionnaires distributed during the survey, 100 either were returned or collected, which shows 86% of response rate. However, considering the time and resources constraints, the sample size was fixed at 100 (Considered adequate by researchers like Gorsuch, 1983; Cattell, 1978; Comrey & Lee, 1973; Roger and Tiffany, 2006; Comrey, 1973; Nunnally, 1978; Gorsuch; 1983; Oppenheim, 1992; and Coakes and Steed, 1997). The questionnaire was personally administered to all direct stakeholders except Group member's category. Some questionnaires are collected directly by the researcher on 'face to face method' and some of them are collected by arranging meetings at village level. Information through Questionnaires collected during first half of 2012 i.e. from March 2012 to July 2012. In order to gain an in-depth understanding on the research topic a specially structured questionnaires were prepared. The questionnaires so drafted were circulated among seven judges (details are in section 9.2). The variables used in the study have been identified from survey of literature and during the discussions with the officials of the NABARD, the NGOs and a preliminary interview with the selected Self Help Groups. Pilot test was conducted with the questionnaires and to get the content validity. The finalised questionnaire for studying opinion of the direct stakeholders (viz. Promoters, Donors, Financial Institutions and the Group members) of SHGs regarding the issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators of SHGs and also to study some other specific objectives was composed of two different parts: Part A contains four different sections (viz. Promoters, Donors, Financer and SHG members) each containing 10 to 15 different questions relating to general and socio economic profile & Part B contains statements relating to investigate the proposed hypothesis. Part B includes the statements relating to 'opinion of the direct stakeholders of SHGs regarding the issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators of SHGs' which contains 65 variables (Statements are listed in Table 7 or 15). Sensitive and personal information were extracted from respondent through honest and personal interaction between the respondent and interviewer (Mugenda, 2003). Secondary data was collected from report on Micro finance Status by NABARD, Journals and websites. The important variables were formulated and the relevant data collected from the field were coded and analysed using SPSS (Statistical Package for Social Sciences) software. Perceptions of different

stakeholders relating to quality parameters were expressed based on 5 Point Scale where SA= Strongly Agree (2), A = Agree (1), NAND = Neither agree nor disagree (0), DA = Disagree (-1), & SDA = Strongly disagree (-2). Further, the data collected through the questionnaire was analysed through the measures of descriptive statistics like mean, median and standard deviation. Chroabanch alpha, Kolmogorov- Smirnov Test, Shapiro-Wilk Test, Eta Test and one-way ANOVA Test was applied in analysing and interpreting the data.

**Table 1. Sample SHGs, NGOs, MFIs and Financial Institutions (Promoter, Donor, Financer and SHG members)**

Name of Development Block	Name Revenue Villages	No of Sample SHGs	NGO/ NGO- MFI/ Promoter	No of Sample	Govt. Stakeholders	No of Sample	Name of the Financier/ Promoter	No of Sample
Raha	Raha Bazar, Rajagaon, Amsoi	3*3= 9	NGO	3	Agr. Extension Officers	1	PNB, SBI	2
Binakandi	Ambari, Ruhini Pather, Pachim Jamunagaon	3*3= 9	Farmers Club	2	Agr. Extension Officers	1	UBI, SBI, AGVB	3
Dhalpukhuri	Kapilipar, Howaipur, Pachim Lankagaon	3*3= 9	Farmers Club	2	Field Officer, Dist Vet & Animal Hus, Nagaon Village	1	SBI, AGVB	2
Odali	No. 2 Pipal pukhuri, Lankajan, Ranipukhuri, ,	3*3= 9	Farmers Club	2	Extension officers	1	UBI, UCO	2
Lumding	3 No. Derapather, 2 No. kaki, Narayanpue,	3*3= 9	NGO	2	Agr. Extension Officers	1	Allahabad Bank, SBI, AGVB	3
District level (Nagaon)	Nil		NGO-MFI= 3 Govt. Depts.= 7		DRDA Officials= 1 Programme Officer- NERCRMP, Nagaon= 1 Field Officer, SIRD=1 Field Officer, ASFABC= 1 NABARD = 1		Financer = Nil	
State Level (Assam)	NIL		MFI = 3				NIL	
Total	45		24		10		12	
Total Sample Respondents	100 (Promoter= 34, Donor = 10, Financial institutions = 12 and Group members = 44)							

Total Sample consists of 100 since Bank and NGO have different status and one group member declined to give information

### 1.1 Profile of the study area

The Central Assam District of Nagaon (spelled by the British as Nowgong) is one of the largest districts of Assam. It sprawls across almost four thousand square kilometers of fertile alluvial plains and thickly forested hills. Nagaon extends from 250-45' to 260 -45' North Latitude and 920 -33' -6" East Longitude. The district is bounded by Sonitpur district and the river Brahmaputra in the north, West Karbi Anglong and North Cachar Hills in the south and East Karbi Anglong and Golaghat district in the east. The mighty river Brahmaputra flows along the northern periphery of the district. Other major tributaries meandering through the district such as Kolong, Kopili drain into the Brahmaputra. Lying at a distance of 123 Kilometers by road from Guwahati, Nagaon town constitutes a vital corridor linking the Upper Assam districts of Golaghat, Jorhat, Sivasagar, Dibrugarh, Tinsukia and the North Assam districts of Sonitpur and North Lakhimpur. Nagaon has

covered total area of 3,993 sq. km. The demographic and micro finance profile and progress of SBLP in the study area is briefed in Table 2 and Table 3 respectively.

**Table 2. Demographic and Micro finance profile of Nagaon District of Assam, India**

Variables	Number
Total Population	2,826,006
	1,440,307 (Males); 1,385,699 (Female)
Total ST Population	89394
Total SC Population	215209
Male literacy	78.19%
Female literacy	69.21%
Population Density	711 per sq. km
Total House Holds	378778
BPL House Holds	177697
BPL P/C	46.91
No. of SHG Formed	24156 (Up to March 2011)
Number of Gaon Panchayat as on 2011	239.
Number of Anchalik Panchayat as on 2011	20
Number of Zila Parishad as on 2011	11
Number of Community Development Block as on 2011	18
Number of NGOs in the district <sup>II</sup>	1262 in Assam and 58 at Nagaon
Number of NGOs participating in the linkage programme in the district	33
Total No. of bank branches in the district	92
Number of branches participating in linkage programme	75
Number of banks acting as SHPIs	16
Number of Govt./other agencies participating	42

Source. Census Report 2011 and Microfinance Status Report, NABARD 2010-11

**Table 3. Progress of SHGs in Nagaon, Assam, India (As on 31<sup>st</sup> March 2011)**

Promoter	No. of SHG Formed	No. of SHG taken up Economic activity	No. of Women SHGs Formed
	Total*	Total	Total
SGSY	20590	5592	12630
Asomi-MFI	24	15	22
Prochesta- MFI	64	35	37
RGVN- MFI	87	56	64
NGO-MFI			
SK Human Welfare Assoc.	50	27	44
Gharoa**	50	28	38
Jana Chetana Samity Asom	62	24	48
Zeal Thrill Friendship Group**	50	10	40
Gramya US Bank ***	31	11	26
	165	56	132
Farmer Club /SHG as Cooperative society	258	123	168
Others including Govt. Depts.	2725	121	87
<b>Total</b>	<b>24156</b>	<b>6098</b>	<b>13336</b>

\*Total since 1<sup>st</sup> April, 1999; \*\*Promoted with Banks, \*\*\*Reported from SLBC Report, March 2010.

Source. Microfinance Status Report, NABARD 2010-11, and SLBC Report, March 2010

## 1.2 Profile of the Respondents

This section explains profile of sample respondent's who are direct stakeholders of Self Help Groups viz. Promoters, Donors, Financial Institutions and the Group members. The socio-economic conditions of the sample Group members are also incorporated in this section. Socio-economic conditions of sample group members include age, caste, religion, literacy level, type of family, and annual income of the sample respondents. As detailed in the research methodology, the sample size of the study is 100 (Considered adequate by researchers like Comrey, 1973; Nunnally, 1978; Gorsuch; 1983; Oppenheim, 1992; and Coakes and Steed, 1997). Out of the 100 sample respondents, 44 respondents belonged to Group members, 34 respondents belongs to Promoters, 10 respondents belongs to Donor category and 12 belongs to Financial Institutions (Table 4).

Table 4: Distribution of the Sample Respondents

Profile of Sample Respondents		
A.	Socio-economic Profile of Group members	Number (Percentage)
Gender of SHG Member	Male	24 (54.5%)
	female	20 (45.5%)
Age	Below 30 yr	11 (25%)
	30-40 yr	12 (27.3%)
	40 & above	21 (47.7%)
Caste of Group Members	General	22 (50%)
	Schedule Caste	13 (29.5%)
	Schedule Tribes	7(15.9%)
	Others	2 (4.5%)
Social Status of Group Members	Most Backward Community	3 (6.8%)
	Backward Community	27 (61.4%)
	Forward Community	14 (31.8%)
Economic Status of Group Members	Below Poverty Level	15 (34.1%)
	Green Card Holder	7 (15.9%)
	Job Card Holder	4 (9.1%)
	Others	18 (40.9%)
Duration of Membership in SHG	1-4 yr	17 (38.4%)
	4-5 yr	15 (34.1%)
	5-6 yr	4 (9.1%)
	Above 6 yr	8(18.2%)
Literacy Level of Group Members	Primary	9 (20.5%)
	Below 10th Std.	4 (9.1%)
	10th Std.	11 (25%)
	Above 10th Std.	20 (45.5%)
Annual Income of Group Members	Upto Rs. 50 Thousand	25 (56.8%)
	Rs. 50- Rs. 1 lakhs	19 (43.2%)
B.	Profile of Other Stakeholder	
Nationality of Other Stakeholders	Indian	34(100%)
Nature of Promoting Organisation	Govt. Depts.	7 (20.6%)
	Other Govt. Agencies	19 (55.9%)
	NGO- Universal hood	1 (2.9%)
	NGO- Nation hood	3 (8.8%)
	NGO-Region hood	2 (5.9%)

Place of Location of Stakeholders	NGO- Statehood Assam	2 (5.9%) Promoter= 18(52.9%); Donor= 6(60%); FI= 4 (33.3%); Total= 28(50%)
	Outside Assam but within NER	Promoter= 2(5.9%); Donor= 2(20%); Total= 4(7.14%)
	Outside NER	Promoter= 14(41.2%); Donor= 2(20%); FI= 8 (66.7%); Total= 24(42.86%)
Nature of Programme/ Project of Stakeholders	SGSY	Promoter= 19(55.9%); Donor= 3(30%); FI= 12 (100%); Total =34 (60.71%)
	Others	Promoter= 15(44.1%); Donor= 7(70%); Total=22(39.29%)
Nature of Promotion by Stakeholders	Financial	Promoter= 18(52.9%); Donor= 1(10%); FI= 11 (91.7%); Total =30 (53.57%)
	Both	Promoter= 16(47.1%); Donor= 9(90%); FI= 1 (8.3%); Total = 26(46.43%)
Recovery Percentage of SHG Promoted by Different Stakeholders	Below 25%	Nil
	25-50%	Donor= 6(60%); Total= 6(27.27%)
	50-75%	FIs= 10(83.3%); Donor=4(40%); Total= 14(63.64%)
Impact Assessment by Stakeholders	Above 75%	FIs= 2 (16.7%); Total=2 (9.09%)
	No	Promoter= 27(79.4%); Donor= 5(50%); FI= 12 (100%); Total = 39(69.64%)
Quality Assessment Conducted by Stakeholders	Yes	Promoter= 7(20.6%); Donor= 5(50%); Total = 12(21.43%)
	No	Promoter= 23(67.6%); Donor= 6(60%); FI= 9 (75%); Total = 38(67.86%)
Performance Assessment Conducted by Stakeholders	Yes	Promoter= 11(32.4%); Donor= 4(40%); FI= 3 (25%); Total = 18(32.14%)
	No	Promoter= 15(44.1%); Donor= 4(40%); FI= 5 (41.7%); Total = 24(42.85%)
Nature of Donor Organisation	Yes	Promoter= 19(55.9%); Donor= 6(60%); FI= 7 (58.3%); Total = 32(57.14%)
	Govt. Dept	5 (50%)
Nature of Financial Institution	Trust	3 (30%)
	NGO	2 (20%)
	Public Sector FI	9 (75%)
	RRBs	3 (25%)

Source: Compiled from the Questionnaire

## IX. ANALYSIS AND DISCUSSION

### 1.3 Reliability Test

The result of the reliability test on the opinion of the direct stakeholders of SHGs regarding the issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators of SHGs reveals that Cronbach's Alpha is 0.832 which is acceptable (Cronbach, 1951; Nunnally & Bernstein, 1994 and George and Mallery, 2003).

### 1.4 Validity

The researchers developed the instrument used in this study after an extensive review of literature in the subject and related theory and following survey design procedures found in the literature (e.g. Alreck & Settle, 1995; Gaddis, 1998; Long, 1998; and Leedy & Ormrod, 2001). We drafted a pool of 100 items, which were submitted to 7 content judges for review and to determine the face and content validity of the items. These judges had expertise in research design, survey design, micro finance management and group development. This panel of content judges included local university faculty members and micro finance practitioners of repute. We requested this panel to check the instrument items for clarity, length, time to complete, difficulty in understanding and answering questions, flow of questions, appropriateness of questions based on the research topic, any recommendations for revising the survey questions (e.g., add, substituted or delete), and overall utility of the instrument. Based on their feedback, some items were dropped and others reworded where necessary.

Further, for the final selection, the items were subjected to relevancy rating by a panel of 7 judges. The judges were asked to rate the relevancy of the items on a four point continuum viz., very relevant, relevant, somewhat relevant and not relevant with scores 4, 3, 2 and 1 respectively. The midpoint of the four-point continuum ranging from 7 to 28, the minimum and maximum possible scores was 17.5. The items with scores above this were selected. The final scale comprised of 65 items.

**1.5 Normality Test**

The null hypothesis is that the data is normally distributed and in our case, since we have only 65 elements on selected Impact on members of SHG, therefore the Shapiro- Wilk test is used. From the Table 5, the P-value is 0.312 and so we can reject the alternative hypothesis and conclude that the data follows a normal distribution in the population. Further, it is observed that only parametric Tests i.e. ANOVA is suitable to study the significance of the main hypothesis.

Table 5. Tests of Normality

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Overall Score on Impact- Peripheral or Core	.075	100	.181	.985	100	.312
a. Lilliefors Significance Correction						

Source: Compiled from the Questionnaire

Eta test was also conducted to test the degree of association (Table 6). Eta is a measure of association that ranges from 0 to 1, with 0 indicating no association between the row and column variables and values close to 1 indicating a high degree of association. Eta is appropriate for a dependent variable measured on an interval scale and an independent variable with a limited number of categories. Computed Eta measure [which is also directional measure] indicates low a level of association [i.e. 0.273], given that stakeholders category is independent as well as nominal data and Total Score of IMPC (Issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators of SHGs) is dependent as well as interval data. Further, Association exists but when stakeholders' categories are dependent and Total score on IMPC is independent, the relationship is more strongly predictable as compared to the predictability when total score on IMPC is dependent and stakeholders categories are independent. The reasons for such low degree of association on total score can be traced into the fact that there exists distinct elements where the association is higher and in some elements where association is very low (Individual item Eta score) under given methodology (Table 7).

Table 6. Eta Directional Measures on Total Score of IMPC

Directional Measures			
		Stakeholders Category	Value
Nominal by Interval	Eta	Dependent	.603
		TOTALIMPC Dependent	.273

Source: Compiled from the Questionnaire

Table 7. Eta Directional Measures on Individual Item Score of IMPC

IMPC Code	Statements of Impact of SHGs on Members Dependent Variable	Value
IMPC 1	Improvements in courage	.411
IMPC 2	Adoption of family planning measures	.680
IMPC 3	Reduction of domestic violence	.456
IMPC 4	Negative attitude towards dowry and other social evils	.357
IMPC 5	Improvement in the literacy level	.113
IMPC 6	Awareness on children education	.454
IMPC 7	Awareness on health and sanitation	.163

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IMPC 8	Awareness on food and nutrition	.167
IMPC 9	Confidences to talk within family by women	.240
IMPC 10	Enhancement of happiness and peace in the family	.480
IMPC 11	Enhancement of women's economic and social empowerment	.197
IMPC 12	Reduction in poverty through SHG	.195
IMPC 13	Improvement in technical & practical skills through training	.161
IMPC 14	Enhancement of employment opportunities in rural areas	.042
IMPC 15	Enhancement of creation of assets in rural areas	.090
IMPC 16	Enhancement of managerial abilities of women Dependent	.021
IMPC 17	Enhancement of use of skills for income generation Dependent	.212
IMPC 18	Orientation for groups management Dependent	.137
IMPC 19	Enhancement of sustainability and cohesiveness of the groups	.153
IMPC 20	Enhancement of awareness about trainings organized by NGO	.180
IMPC 21	Enhancement of setting micro enterprises/income generating activity	.045
IMPC 22	Enhancement of participation in democratic institutions	.452
IMPC 23	Expressing opinions freely	.707
IMPC 24	Increases the capacity to spend more	.773
IMPC 25	Increases the value of asset	.405
IMPC 26	Increases the income	.446
IMPC 27	Increases the saving	.386
IMPC 28	Enhancement of control of use of credit	.444
IMPC 29	Enhancement of social responsibility drives	.167
IMPC 30	Improvement in technical and practical skills through training	.116
IMPC 31	Increase in power of decision making	.092
IMPC 32	Enhancement of ability to take risk and uncertainties	.480
IMPC 33	Enhancement of knowledge about Banking and other Govt. operation	.327
IMPC 34	Enhancement of legal and political awareness	.216
IMPC 35	Creating awareness about self reliance	.099
IMPC 36	Enhancement of societal status	.155
IMPC 37	Enhancement of creating awareness about cleanliness of surrounding of environment	.164
IMPC 38	Improving communication skill	.172
IMPC 39	Inducing participation in politics	.463
IMPC 40	Induce to contest election	.305
IMPC 41	Enhancement of ability to try new ventures	.125
IMPC 42	Enhancement of inducing to assume leadership on issues and skills	.084
IMPC 43	Ability to transform institutions	.249
IMPC 44	Enhancement of ability to fight injustice	.167
IMPC 45	Enhancement of ability to organize struggle	.181
IMPC 46	Enhancement of girls' attendance at school	.266
IMPC 47	Enhancement of women's contribution to village sanitation	.351
IMPC 48	Enhancement of women's financial contribution to household	.297
IMPC 49	Enhancement of women's involvement in all household decisions	.318
IMPC 50	Enhancement of strengthened ties among women	.118
IMPC 51	Enhancement of improved relationships with husbands	.101
IMPC 52	Enhancement of women's improved status in household and community	.301
IMPC 53	Enhancement of men's positive change in behaviour and attitude	.107
IMPC 54	Enhancement of action to bring gender equality	.182
IMPC 55	Enhancement of ability to understand & solve problems	.166
IMPC 56	Reduction in children's school dropouts	.138
IMPC 57	Enhancement of help government in immunization programmes	.066
IMPC 58	Enhancement of promotion of new and another SHG and is guiding it	.128
IMPC 59	Enhancement of lobbying with administrative authorities for amenities/problem solving	.328
IMPC 60	Enhancement of campaign against social evils	.415
IMPC 61	Enhancement of water supply within the residential locality	.175
IMPC 62	Enhancement of medical facility for livestock within locality	.191
IMPC 63	Enhancement of ability to control resources	.404
IMPC 64	Enhancement of ability to interact effectively in public sphere	.487
IMPC 65	Enhancement of ability to participate in non-family group	.267

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Source: Compiled from the Questionnaire

**1.6 ANOVA Analysis**

A one-way analysis of variance (ANOVA) is used when there are categorical independent variable (with two or more categories) and a normally distributed interval dependent variable and to test for differences in the means of the dependent variable broken down by the levels of the independent variable. Therefore, ANOVA test is conducted to prove statistically the cited hypothesis.

Table 9. Test of Homogeneity of Variances on Total score of IMPC

Test of Homogeneity of Variances on Total Score of IMPC				
Levene Statistic	df1	df2	Sig.	
.219	3	96	.883	

Source: Compiled from the Questionnaire

The table 9 from the ANOVA output, (Test of Homogeneity of Variances) provides the Levene’s Test to check the assumption that the variances of the four groups are equal; i.e., not significantly different. Notice that the Levene’s test is not significant;  $F(3, 96) = .219, p = .883$  at the .05 alpha level. Thus, the assumption of homogeneity of variance is met (i.e., not violated) in our case.

**Table 10. ANOVA Analysis on Total Score of IMPC**

ANOVA Analysis on Total Score of IMPC					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1453.006	3	484.335	2.572	.059
Within Groups	18078.954	96	188.322		
Total	19531.960	99			

Source: Compiled from the Questionnaire

The table 10 from the ANOVA output, (ANOVA) is the key table because it shows whether the overall *F* ratio for the ANOVA is significant. Note that our *F* ratio (2.572) is significant ( $p = .059$ ) at the .05 alpha level. When reporting this finding – we would write, for example,  $F(3, 96) = 2.572, p \geq .059$ . Hence, we fail to reject null hypothesis that all four groups’ means are statistically equal, since  $p \geq 0.05$  and conclude that at least one of the group means is not significantly different from the others (or that at least two of the group means are not significantly different from each other. In other words, since the test statistic is smaller than the critical value, we accept the null hypothesis of equal population means and conclude that there is no (statistically) significant difference among the population means. We conclude that there is no statistically significant difference between the group means. Further, we conclude that the differences between condition Means are likely due to chance and not likely due to the Independent variable manipulation.

**1.7 Descriptive Statistics**

Further, the descriptive scale statistics on the perception of different stakeholders on whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG denotes the mean value 22.98, variance 197.293 and Standard Deviation is 14.046 (Table 13).

Table 13: Descriptive on Perception of Stakeholders of SHG on Impact- Peripheral or Core Component of Quality Indicators of SHG

	Overall Score on Impact- Peripheral or Core (IMPC)							
	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Promoter	34	21.794	12.205	2.093	17.536	26.053	-2.00	46.00
Donor	10	33.200	16.247	5.138	21.578	44.822	8.00	67.00
Financial Institutions	12	17.500	12.508	3.611	9.553	25.447	-2.00	39.00
Group Members	44	23.068	14.521	2.189	18.653	27.483	-14.00	60.00
Total	100	22.980	14.046	1.405	20.193	25.767	-14.00	67.00

Source: Compiled from the Questionnaire



To assess the perception of different stakeholders on whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG, the scale contains 65 items. The maximum one respondent can score in each of the items is 2. Therefore, maximum possible score is 130. Similarly, the minimum one respondent can score in each of the items is -2. Therefore, minimum possible score is also -130. The interval of score from -130 to 130 was divided into five equal classes to represent five different levels of perception (Singh & Bhowal, 2010; 2011). The scale is given in the Table 14.

**Table 14.** Scale Interpretation on perception of different stakeholders on IMPC

Scale based on Score	Interpretation
130 to 78	Strong core component
78 to 26	Mostly core component
-26 to 26	Neither core nor peripheral component
-26 to -78	Mostly peripheral component
-78 to -130	Strong peripheral component

Source: Author

The overall score on the opinion of different stakeholders on whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG is interpreted with the help of Mean of Total Score on IMPC i.e. 22.98. From this mean value, it is observed that different stakeholders believed that the impact on members of SHG and its involvement in larger social issues should be ‘Neither core nor peripheral component’ as the mean value (22.98) lies in between the scale range of -26 to 26 which represents the zone of “Neither core nor peripheral component” (Table 14).

From the descriptive statistics on overall score on impact on member of SHG & involvement in social issues, it is observed that the mean score of different stakeholders are almost equal or little bit higher than the mean of overall score. The mean score of Promoter (21.794), Financial Institutions (17.50) and Group member (23.068) are quite similar as all the three groups of stakeholders perceived their opinion on the region of ‘Neither core nor peripheral component’ while Donor (33.20) perceived their opinion as ‘Mostly core component’. This implies that Donor’s are more concerned with the impact on member’s social issues under given methodology (Table 13).

**Table 15.** Descriptive Statistics on Perception of Stakeholders of SHG individual item wise

IMPC-ID	Statements on Impact on member of SHG & Involvement in Social Issues	N	Minimum	Maximum	Mean	Std. Deviation
IMPC-1	Improvements in courage	100	-2	2	.66	1.327
IMPC-2	Adoption of family planning measures	100	-2	2	.15	1.209
IMPC-3	Reduction of domestic violence	100	-2	2	-1.23	1.033
IMPC-4	Negative attitude towards dowry and other social evils	100	-2	1	-1.18	.892
IMPC-5	Improvement in the literacy level	100	0	2	1.03	.594
IMPC-6	Awareness on children education	100	0	2	1.45	.592
IMPC-7	Awareness on health and sanitation	100	-1	2	.66	.728
IMPC-8	Awareness on food and nutrition	100	-1	2	.65	.716
IMPC-9	Confidences to talk within family by women	100	-1	2	.85	.479
IMPC-10	Enhancement of happiness and peace in the family	100	-1	2	1.12	.671
IMPC-11	Enhancement of women’s economic and social empowerment	100	-1	2	1.87	.418
IMPC-12	Reduction in poverty through SHG	100	1	2	1.87	.338
IMPC-13	Improvement in technical & practical skills through training.	100	0	2	1.30	.560
IMPC-14	Enhancement of employment opportunities in rural areas	100	-2	2	.83	.888
IMPC-15	Enhancement of creation of assets in rural areas	100	-2	2	.27	.874
IMPC-16	Enhancement of managerial abilities of women	100	-2	2	.22	.871

IMPC-17	Enhancement of use of skills for income generation	100	-1	2	.80	.752
IMPC-18	Orientation for groups management	100	-2	1	<b>-.27</b>	.633
IMPC-19	Enhancement of sustainability and cohesiveness of the groups	100	-2	1	<b>-.38</b>	.663
IMPC-20	Enhancement of awareness about trainings organized by NGO	100	-2	1	.51	.718
IMPC-21	Enhancement of setting micro enterprises/income generating activity	100	-2	2	.89	.530
IMPC-22	Enhancement of participation in democratic institutions	100	-2	2	.40	.739
IMPC-23	Expressing opinions freely	100	-1	2	.31	.647
IMPC-24	Increases the capacity to spend more	100	-1	2	.39	.601
IMPC-25	Increases the value of asset	100	-2	1	<b>-.55</b>	.626
IMPC-26	Increases the income	100	1	2	1.45	.500
IMPC-27	Increases the saving	100	1	2	1.87	.338
IMPC-28	Enhancement of control of use of credit	100	-1	2	.33	.620
IMPC-29	Enhancement of social responsibility drives	100	-1	1	<b>-.14</b>	.532
IMPC-30	Improvement in technical and practical skills through training	100	-1	2	.77	.510
IMPC-31	Increase in power of decision making	100	-1	2	.94	.397
IMPC-32	Enhancement of ability to take risk and uncertainties	100	-2	2	<b>-.23</b>	.839
IMPC-33	Enhancement of knowledge about Banking and other Govt. operation	100	-1	2	.92	.526
IMPC-34	Enhancement of legal and political awareness	100	-1	2	.88	.573
IMPC-35	Creating awareness about self reliance	100	-1	2	.89	.723
IMPC-36	Enhancement of societal status	100	-2	1	.23	.633
IMPC-37	Enhancement of creating awareness about cleanliness of surrounding of environment	100	-2	1	.13	.706
IMPC-38	Improving communication skill	100	-2	1	.16	.735
IMPC-39	Inducing participation in politics	100	-2	1	<b>-.58</b>	1.093
IMPC-40	Induce to contest election	100	-2	1	<b>-.94</b>	1.153
IMPC-41	Enhancement of ability to try new ventures	100	-2	2	.81	.748
IMPC-42	Enhancement of inducing to assume leadership on issues and skills	100	-1	1	.35	.626
IMPC-43	Ability to transform institutions	100	-1	1	.00	.620
IMPC-44	Enhancement of ability to fight injustice	100	-2	1	<b>-.44</b>	.701
IMPC-45	Enhancement of ability to organize struggle	100	-2	1	<b>-.53</b>	.611
IMPC-46	Enhancement of girls' attendance at school	100	-1	2	.98	.402
IMPC-47	Enhancement of women's contribution to village sanitation	100	-1	1	.14	.711
IMPC-48	Enhancement of women's financial contribution to household	100	-2	2	1.13	.646
IMPC-49	Enhancement of women's involvement in all household decisions	100	-1	2	1.24	.605
IMPC-50	Enhancement of strengthened ties among women	100	-1	2	.45	.672
IMPC-51	Enhancement of improved relationships with husbands	100	-2	2	.76	.605
IMPC-52	Enhancement of women's improved status in household and community	100	-1	2	.99	.438
IMPC-53	Enhancement of men's positive change in behaviour and attitude	100	-1	1	.19	.581
IMPC-54	Enhancement of action to bring gender equality	100	-1	1	<b>-.07</b>	.590
IMPC-55	Enhancement of ability to understand & solve problems	100	-1	2	.91	.570
IMPC-56	Reduction in children's school dropouts	100	-1	2	1.04	.470

IMPC-57	Enhancement of help government in immunization programmes	100	-2	1	.02	.651
IMPC-58	Enhancement of promotion of new and another SHG and is guiding it	100	-2	2	<b>-0.43</b>	.807
IMPC-59	Enhancement of lobbying with administrative authorities for amenities/problem solving	100	-2	1	<b>-1.29</b>	.743
IMPC-60	Enhancement of campaign against social evils	100	-2	1	<b>-0.96</b>	.953
IMPC-61	Enhancement of water supply within the residential locality	100	-2	1	<b>-0.93</b>	.998
IMPC-62	Enhancement of medical facility for livestock within locality	100	-2	2	<b>-0.70</b>	1.322
IMPC-63	Enhancement of ability to control resources	100	-2	2	<b>-0.20</b>	.964
IMPC-64	Enhancement of ability to interact effectively in public sphere	100	-2	2	.22	.991
IMPC-65	Enhancement of ability to participate in non-family group	100	-2	2	.00	1.005
	Valid N (listwise)	100				

IMPC= Impact-Peripheral or Core Components of Quality Indicators of SHG  
 Source: Compiled from the Questionnaire

Further, from the descriptive analysis on perceived opinion by the different stakeholders on individual statement on impact on member of SHG & involvement in social, it is observed that out of 65 elements, only on 45 elements where different stakeholders perceived their opinion that these statements relating to impact on members on social perspectives are seems to be a core component while assessing the quality parameters of SHGs. Similarly, out of 65 elements, only on 18 statements they showed their negative perceptions i.e. considered to be peripheral components and on 2 statements they showed their normative approach i.e. neither core nor peripheral component while assessing the quality parameters of SHGs (Table 15).

## X. CONCLUSION

Micro finance institutions target the poor, with the aim to empower the socially and economically backward masses. It is seen in many cases that Donors make the funds available, while the MFIs facilitate their distribution and recovery. The donors, MFI staff and national and regional governments need and want to know how well the programme is performing. Programme evaluation by means of impact assessment studies provides the requisite information that provides vital feedback to make critical future decisions. Social impact assessment, in contrast to economic assessment, is still in its infancy in our country. As research expands, the discipline will develop and more models that are refined will facilitate understanding of this multifarious area. It is also realised in many studies that SHG movement improved the condition of downtrodden class of people including women and considered best-fit model of development in many countries. Therefore, to access the perceptions of different stakeholder's viz. Promoters, Donors, Financial institutions and Group members of SHG whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG, Sixty Five (65) statements related to impact on SHG and involvement in social issues are collected and corresponding opinion are quantified with the five point scale as defined in the research methodology.

Computed Eta measure [which is also directional measure] indicates low a level of association [i.e. 0.273], given that stakeholders category is independent as well as nominal data and Total Score of IMPC (Issue whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators of SHGs) is dependent as well as interval data. The reasons for such low degree of association on total score can be traced into the fact that there exist distinct elements where the association is higher and in some elements where association is very low

Further, it was observed that there is no statistically significant difference between the group means (i.e. different stakeholders) on the score of opinion of different stakeholders on whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.

From the descriptive statistics on overall score on impact on member of SHG & involvement in social issues, it is observed that different stakeholders believed that the impact on members of SHG and its involvement in larger social issues should be 'neither core nor peripheral component' as the mean score of different stakeholders is 22.98. The mean score of Promoter (21.794), Financial Institutions (17.50) and Group member (23.068) are quite similar as all the three groups of stakeholders perceived their opinion on the region of 'Neither core nor peripheral component' while Donor (33.20) perceived their opinion as 'Mostly core component'. This implies that Donor's are more concerned with the impact on member's social issues under given methodology.

## **XI. GENERALISATION OF RESEARCH FINDINGS**

In traditional quantitative social research the problem of generalisation is discussed under the concept of external validity (of experimental studies) wherein would the same result be found under a different set of circumstances are analysed (Sarafino, 2005). Again, in quantitative research, generalisability is considered a major criterion for evaluating the quality of a study (Kerlinger & Lee, 2000; Polit & Beck, 2008). A familiar criticism of qualitative methodology questions the value of its dependence on small samples which is believed to render it incapable of generalising conclusions (Hamel et al., 1993; Yin, 1984; 1993; 1994). Further, Radhakrishna & Doamekpor, 2008 in their article "Strategies for Generalising Findings in Survey Research" argued that random sample which somewhat limits the external validity of the study because of non response of respondents. Indeed, generalisation represents an active process of reflection (Greenwood & Levin, 2000). Firestone, 1993 developed a typology depicting three models of generalisability that provides a useful framework for considering generalisations in quantitative and qualitative study viz. Statistical generalisation, analytic generalisation and case-to-case translation (transferability). The present study featured statistical generalisation, since it is based on random sampling which give every member of the population an equal chance to be included in the study with a determinable probability of selection (Polit, 2010). The present study is considered having general acceptability as a whole to the present socio-economic set up of the study area since the sample was selected randomly from the population and there were a low proportion of refusals and dropouts i.e. below 30% (Will, 1999). Further, the present study also satisfy the third model of generalisability i.e. case-to-case translation or reader generalisability (Misco, 2007) or transferability (Lincoln and Guba, 1985), since similar finding are also observed by other researchers in different contexts (external validity/ proximal similarity). Some of the findings of the present study virtually support stakeholder's perception towards some specific impact elements. Thus, the present finding is of profound implications since attitudes & perceptions guide behaviour toward valued goals and away from aversive events (Baron and Byrne, 1993). In fact, the present study is totally a new dimension of SHGs quality and consequent impact assessment on social issues hence justification regarding generalisation of present finding needs further research and future investigation in the same subject area and in the same construct.

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