

## **Women Empowerment: SHG Perspective, Perception & Presence**

Varghese Velickakam

*Corresponding Author: Varghese Velickakam*

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**Abstract:** This paper is an attempt to comprehend the transformation that has been brought among the women of Manipur by their active involvement in the Self Help Groups. Their engagement brought about real chance in their lives. This change was reflected in their social and economic behavior. Having money to spend which women themselves have earned in an ethical way helped to build their self-image and confidence. This confidence further propelled them to venture into territories which were otherwise reserved for men. This paradigm shift brought better visibility for women and greater participation in the decision making process. This participation in decision making brought yet another feminine dimension in its decision which brought about greater acceptance. The SHG not only created economic forums but also build in women capacity to think, analyze, critique and harness many of the nature's resources and turn into cash. SHG enabled them to save these money and reinvest into new projects. This paper is a close follow up of their life and it had used participatory action research method to document these invisible nuances of their lives.

**Key words:** Self Help Group; Manipur; Women Empowerment; Motivation

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### **I. INTRODUCTION**

The empowerment and autonomy of women and the improvement of their social, economic and political status are essential for the achievement of both transparent and accountable government and administration and sustainable development in all areas of life as well as a highly important life end in itself. The full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. (UNFPA, 1994). Empowerment by way of participation in Self Help Groups (SHG) can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. The underlying principle of SHG is to provide to the poorest of the poor and to achieve empowerment (Narang, 2012, p. 11-12).

Self Help Groups are made of and controlled by the people affected rather than a charity or simply community based groups. The members are not volunteers but who work unpaid to change their own situation and for mutual support. The knowledge base of self-help mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-help groups build on the strengths of their members. SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of SHGs that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation. Thus, SHG movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer (Ramirez, 2017, p. 3).

#### **Objectives**

This paper is an attempt to comprehend the transformation or changes that have been impacted on social and economic fronts of women in SHGs as well as the benefits women have harvested through their activities to better their life in the societal existence.

The field work was designed to understand the

- Motivating factors to be involved in SHG's activities.
- Observable process involved in economic empowerment and change in the lives of individuals
- Analyze the group performance for wellbeing in the society along with the economic activities and the outcomes observed.

#### **Concept of Empowerment**

Amartaya Sen (1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. However, the full accounting of individual freedom goes beyond the capabilities of personal living. For example, if we do not have the courage to choose to live in a particular way, even though we could live that way if we so chose, can it be said that we do have the freedom to live that way, i.e. the corresponding capability?

Empowerment is also related to the concepts of social capital and community driven development with which it is sometimes confused. According to Krishna (2003) empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. It is by nature either a process or an outcome. Social capital, on the other hand, features social organisation such as networks, norms and inter-personal trust that facilitate coordination and cooperation for mutual benefit. It is by nature a stock. And Community Driven Development (CDD) is a methodology of undertaking development enterprises that gives control of decisions and resources to community groups. It is by nature an activity. Connecting these three, Grootaert (2003) points that building social capital facilitates empowerment. Social capital and empowerment are multilevel concepts and facilitate the link to poverty reduction, whereas CDD is a manifestation of social capital and empowerment. Summarising, Krishna (2003) points that these three concepts need to be pursued separately.

The emphasis should be on improving governance and making individuals and communities' better agents of their own development. Kabeer further stresses that it is resources and agency together that constitute what Sen (1985) refers to as capabilities: the potential that people have for living the lives they want, of achieving valued ways of 'being and doing' which are valued by people in a given context. 'Functioning' refers to all possible ways of 'being and doing', which are valued by people in a given context and of 'functioning achievements' to refer to the particular ways of being and doing which are realized by different individuals. If the failure to achieve valued ways of 'being and doing' can be traced to laziness, incompetence or individual preferences and priorities, then the issue of power is not relevant. It is only when the failure to achieve one's goals reflects some deep-seated constraint on the ability to choose that it can be taken as a manifestation of disempowerment. Another question that needs examination is whether empowerment of women has a universal application irrespective of cultural and geographical location? Mohanty (1991) for instance criticises the underlying assumption of feminists in the Western world that women in the developing world have similar aspirations and empowerment needs.

In contrast, Nussbaum (2000) refutes the arguments from culture, diversity and paternalism to construct a universal framework to assess women's quality of life. In India, women are not the only marginalized section of the society. The scheduled castes and scheduled tribes are still largely under-privileged in terms of wealth, education and access to basic services, in particular health services. Andre Beteille (1999) basing on his sociological analysis opines that India is a combination of egalitarian political order and a hierarchic social structure, a case of contradiction in itself. Thus economic and social inequalities rooted in traditions and cultural norms need to be changed as political measures alone cannot bring empowerment. He points out that empowerment is invoked in the context of economic weakness and insecurity, particularly of marginalised, unorganised and other disadvantaged groups.

### **SHG and Empowerment of Women**

Participants in SHG according to Sahu & Singh (2012, p. 478) had economic security, easy credit accessibility, better decision making in family, improved family environment (relative freedom from domination), increased mobility and improved political and legal knowledge. SHGs had provided women a common platform to discuss and solve their individual and community problems. Jairam (2007) talks about the uniqueness of SHGs in Andhra Pradesh and how it evolved and brought dramatic changes in the lives of lakhs of women over the years. The paper mentions four important initiatives beyond distribution of credit like marketing, distribution of old age pensions, community based food security system and dairy interventions and another unusual as in the words of the author intervention in non-pesticide management in agriculture. As SHGs are being popularised by the government themselves, it shows that government can innovate, commit and work efficiently with the right people in place who are given political support. The criticality is to see SHGs not as just networks for confidence building and empowerment but also as networks that have access to new economic opportunities, better coordination with panchayats for various activities and combating diseases. The paper written is a lecture based mostly on experience which is indicated after reading though not scientifically based but is informative all the same about the SHGs in Andhra Pradesh.

Mayoux (2006) writes women's access to microfinance services have significantly increased over the past two decades. By enhancing women's ability to earn an income, these programmes have the potential to initiate a series of 'virtuous spirals' of economic empowerment and increased well-being for women and their families. However, this paper challenges assumptions about the automatic benefits of micro-finance for women.

For example, high repayment levels by women do not necessarily indicate that they have used the loans themselves. Men may take the loans from women, or women may choose to invest loans according to men's priorities. Likewise, high demand for loans by women may be a sign of social pressure to access resources for in-laws or husbands rather than an indicator of empowerment. Where women are unable to negotiate changes in intra-household and community gender inequalities they may become dependent on loans to continue in low-paid occupations with heavier workloads. However, these shortcomings should not discourage microfinance programmes being undertaken. The experience of current innovations in many programmes indicates a range of ways in which contribution to women's empowerment can be increased. Suggestions include the need to provide services to reduce the burden of unpaid domestic work on women, including childcare, and to ensure that repayment schedules and interest rates reflect the reality of women's economic activities and life cycles.

Vatta (2003) informs the importance of credit in upliftment of the rural poor. Though this is not a primary study based on primary data collected through field work, the author quotes from different sources to prove his point. The fact that informal lenders still occupy prominent place in rural areas due to stringent rules or norms set up by formal financial institutions making it difficult for the poor to access it. Hence he points out the relevance of micro finance through SHGs on social aspects and empowerment of women. The down side of micro finance as pointed out is that it does not reach poorest of the poor due to lack of awareness, social exclusion and collusion of officials of micro-credit institutions with non-poor households. Therefore the need for proper education and facilities made available and widening of credit system without falling into the trap of stringent rules of formal banking systems.

Seibel et al (2002) talks about the government microfinance agencies such as NABARD in reaching the poor of India and alleviating their economic conditions. Through NGOs, how it has been able to reach vast numbers of self-help groups in recent past where 85% of members are women. The problem that NABARD faces as to how to disseminate the approach throughout India and how to continue financing the increasing costs of technical and financial assistance to the participating agencies. Finally, the authors' points out the need for a coordinated call to strengthen and mainstream it throughout the Asian region and ends with several recommendations.

Galab and Rao (2003), emphasises on organising women's groups around thrift and credit with the breakdown of measures that provide social security in the traditional society. An analysis on formation, functioning and impact based on review of some relevant studies of three women based groups with their basic characteristics pointed out. The study also points out different levels of impact not only in economic but health, sanitation, water tap, LPG gas connections and educational status of the three models across different socio-economic classes with some section benefiting more than others. While two of the models met with more success in addressing gender concerns, one failed as there was lack of strategic and general concerns were not institutionalized. Hence, the need to involve men in the process and modification of its strategies in terms of vulnerabilities, infrastructures, skills and distribution system is pointed out.

Beevi and Devi (n.d) selected twenty four Government SHGs and Nongovernmental SHGs, comprising of groups with enterprises and without enterprises to see the impact of SHG on women. The study revealed that Self Help Groups without enterprises were less empowered, socially and economically than those with enterprises. Government and non-government SHGs showed significance difference in economic, social and political role. The study revealed that micro-enterprises are a viable pathway for improving the economic status. Independent variables like education, income and mass media contact were positively and significantly related with the role of SHGs. Constraints faced by SHGs were hesitation to take up innovative scheme, difficulty in playing dual role by women, lack of confidence, team spirit, effective leadership, managerial skills, working capital and transportation.

Nedumaran et al. (2001) studied the performance and the socio economic impact of SHGs in Tamil Nadu and found that there was an increase of 23 per cent in the net income in the post SHG situation, compared to the pre-SHG situation. Social conditions of the members also considerably improved after joining the Self Help Group.

Kova (2004) studied Self Help Groups in Tumkur district (Karnataka) covering 245 respondents. She reported that 19 per cent women said that increase in income is about 25 per cent, 35 per cent women said increase in income is about 50 per cent and 4 per cent women said there was no change in income. She observed that women have clear idea about loan priority and they are aware of their own skills and abilities and women are active in community activities.

Joshi (2006) studied Self Help Groups in Uttaranchal and reported greater awareness regarding their roles, responsibilities and rights due to their participation in group meetings, training programmes and exposure visits which have led to confidence building and social self-esteem among women. She observed that their election as Panchayatsarpanch is also reflective of the participation of women in decision making involving issues related to natural resource management.

Karmakar (2008) reported that studies conducted by various experts have shown that the Self Help

Groups have indeed helped in the social and economic empowerment of rural women at the same time delivering crucial financial services. SHG has expanded as the largest micro finance programme in the world in terms of its outreach and has extended banking service to people hitherto not served by the banking systems. Isangula (2012) found that while increasing number of women enjoys more freedom and power in urban areas, women in rural areas are at a disadvantage in almost all aspects of life when compared to men. Investing in economic empowerment of women particularly in rural areas by supporting them to implement local context based business ideas and basic finance capacity and skills development may reverse these trends, however, when combined with health education and promotion through trainings focusing on preventive health yields greater impact.

Sudarshan (2011) study on the impact of women self-help groups in the economic development of Andhra Pradesh reveals that the impact of women self-help groups for the improvement of women belonging to the poorer sections is satisfactory and functioning of women self-help groups reduced the debt burden in rural areas. The study infers that the number of working days of the respondents increased substantially after joining the SHGs. The study concludes that the establishment of banks in the villages becomes necessary in order to reduce the SHG members' transport cost, wage cost, personal cost, etc. for getting the loan and for repayment of loan. Village banks also inspired the savings which in turn strengthen the deposits, investment, production, employment, income, and consumption of people and influences the savings habit of members of SHG in rural areas.

Rosappu and Sundari (2004) have discussed in their article, 'Economic Independence through Self Help Group' that in the absence of extra time and government jobs, the role of SHGs in generating funds, getting loan from the banks and indulging in various business like making soaps, mats, chocolates, pappads building toilets, coconut spoons, running tea shops, stone quarries, installing gas plants and solar energy networks is highly commendable.

Banerjee (2009) his case study made an effort to estimate the impact of Self-Help Groups created under SGSY programme and has observed that income generation through group activities has improved the average income of group members, but the inequality of distribution of income is high among the group members than that of the non-group members. Further there has been a significant decline in the medical expenditure and school drop-out rate in the families of group members than that of non-group members.

According to Vinodhini and Vijayanthi (2016), the key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.

Woman SHG programme has proved that rural empowerment is possible through empowering women component in the process of development. Saravanan (2016, p. 30) summarizing his findings points out "this is a very significant indicator of impact. Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life. SHG Programme clearly plays a central role in the lives of the poor. Empowering women is not just for meeting their economic needs but also more holistic social development. There is evidence of increased household income. Standard of living for the program participants have increased and also the food security is much more for the program clients. Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards and economic independence of the rural women".

## **II. METHODOLOGY**

The data was collected through interview from leaders of 20 SHG groups under Noney District, Manipur formed under DSSS, Imphal. 1SHG leader and 1 member each from the 20 SHGS were randomly selected to find out the impact of the programme on women. The data has been collected through structured interview schedule from door to door method with women and administered personally. Simple statistical method of frequency and percentages were used to analyse the extent of empowerment and role of SHGs behind this empowerment.

### **Measuring Empowerment**

Measuring of empowerment is not an easy task as there is not any universal criteria to measure it. Many scholars have expressed different views on this matter and it is pertinent that some opinions be mentioned here for further clarity. An important point made by Sen (1990) is that for measurement purposes one should focus on certain universally-valued functioning, which relate to the basic fundamentals of survival and well-being regardless of context. Taking the example of universally valued functioning like proper nourishment,

good health and shelter, Sen asserts that if there are systematic gender differences in these very basic functioning achievements, they can be taken as an evidence of inequalities in underlying capabilities rather than differences in preferences.

Malhotra et al (2002) emphasises that even after identifying empowerment as a primary development goal, neither the World Bank nor any other major development agency has developed a rigorous method for measuring and tracking changes in levels of empowerment. The UNDP's Human Development Report of 1995 introduced two new complementary indices: the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM). The GDI indicator measures the inequalities between men and women in terms of access to basic needs. GEM evaluates women's access to political and economic posts. The three indicators retained are the share of seats held by women in the parliamentary assemblies, the share of supervisory posts, high administrative posts and technical posts assumed by women, and the estimated share of income from work of women compared to that of men. Based on Amartya Sen's work, the UNDP makes the distinction between the measure of inequality and empowerment. The GDI focuses on the extension of capabilities; the GEM is concerned with the use of those capabilities to take advantage of the opportunities of life. The UNDP found a very strong correlation between its gender empowerment measure and gender-related development indices and its Human Development Index. Bardhan & Udry (1999), points that these indices have limitations. Firstly, the presence of large proportion of elected women members in the national parliament does not necessarily have significant real power. Secondly, such a measure does not take into account the participation of women in the local political institutions and their visibility in other bodies of civil society.

Besides GDI and GEM, there are various other aspects that decide the level of women empowerment. Though a woman is literate and working, she may not be exercising her power relating to domestic decision-making, financial autonomy (e.g. control over the resources), mobility/freedom of movement, work independency, child-related issues (e.g. well-being, schooling, health, marriage, etc.), and participation in the modern sector. Due to this, different micro level research studies used various indicators to measure the empowerment of women (Panigrahi, 2014: 24).

Ackerly (1995) constructs an indicator, Accounting Knowledge, to measure the probability that the changes associated with empowerment intervene. Goetz and Sen Gupta (1996) built an index of Managerial Control in order to classify the borrowers into five categories ranging from no control (no knowledge of the use of the loan or no contribution in terms of labour to the financed activity) to full control of the use of the loans (full control over the entire productive process, including marketing). Hashemi, Schuler and Riley (1996) investigate the change in women empowerment with the help of an ethnographic study and quantitative survey. The analysis studies 1,300 women to measure the effects of Grameen Bank and Bangladesh Rural Advancement Committee. They create an empowerment indicator built on the following eight criterions: mobility, economic security, ability to make small purchases, large purchases, involvement in major household decisions, and relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns.

On measuring empowerment, Kabeer (1999) highlights various methodological points about some of the key elements: Resources, agency and achievement. Many analysts point the need to go beyond 'access' indicators in order to grasp how 'resources' translate into the realization of choice and have led to a variety of concepts seeking to bridge the gap between formal and effective entitlement to resources, generally by introducing some aspect of agency into the measure. 'Control' is one of the most commonly used ways to measure empowerment. For instance, Goetz and Sen Gupta (1996) argue that if it is hypothesized that control over loan filled activity is in fact a critical 'control' point in the process by which access to loans translates into a range of valued achievements, then 'managerial control' can serve as an indicator of empowerment.

In terms of measurement of agency, there are both positive and negative measures like women's mobility in the public domain, their participation in public action, the incidence of male violence and the most commonly used is the agency of decision-making. The decision-making may range from making decisions about expenditure on food and household budget to more important decisions like children's education, decision of women to work outside the market, when sons and daughters marry, to purchase and sale of major assets. However, different cultures have different distribution of power with men-making decisions in some areas and women taking decisions on some other issues. Kabeer (1999) points that evidence from South Asian studies suggests that, within the family, the purchase of food and other items of household consumption and decisions related to children's health appear to fall within the women's arena whereas decisions on education, marriage of children and market related transactions in major assets tends to be the male domain. Therefore, greater care needs to be taken in selecting the decisions which indicate levels of empowerment. However, decision-making is an art, as reflected in an account of the Kisii in Kenya by Silberschmidt (1992). Women admitted that men should be consulted on all issues but in reality took decisions themselves. He also pointed that it was common practice to avoid open confrontation while still taking their own decision and sometimes even manipulating the men-folk and taking independent decisions. Kabeer (1999) points that within the South-Asian context, the re-

negotiation of the power relations within the family are about changes in the informal decision-making, with the women opting for private forms of empowerment, which retain the public image of the man intact within the current norms of the society. While measuring achievements, Kabeer cautions on the need to make the distinction between achievement differentials which reflect the differences in choice and those which draw attention to inequalities in the ability to make choice. Pitt and Khandker (1998) investigated the decision-making outcomes according to the gender of the loanee to infer the gender differences within the household. However, it is difficult to interpret their results that state that loans to men were likely to have a greater fertility-reducing effect than loans to women. Kabeer suggests that this could have been due to the fact that they try to make assumptions about agency on the basis of evidence on relationship between resources and achievements.

### **SHGs in Manipur**

In Manipur, traditionally man goes for employment and women undertake the household management. There are no industries, private or public sectors companies worth mentioning in the state of Manipur. The agricultural activities, kitchen gardening, handloom, weaving etc. are left to women. Traditionally women are physically strong and carryout rigorous hard work in agriculture sector. At the same time, they have acquired a special skill of traditional handloom, weaving, shawl making and knitting. They aspire to be economically independent and positively contribute to improve the poor economic situation of the state. So, Self Help Groups are becoming a significant market force in Manipur due to its socio-economic factors. Self Help Group was started, in 1999 in Manipur with low institutional response. Although efforts were made by NGOs and other bodies since 1990's, they couldn't achieve a momentum as in the case of other states (Devi, 2014, p. 25).

The emergence of SHG is an outcome of several experiments conducted at the Saving and Credit Management Groups (SCMG), sponsored by Mysore Resettlement and Development Agency (MYRADA). National funding organizations like National Bank for Agriculture and Rural Development (NABARD), Small Industrial Development Bank of India (SIDBI) and Rastriya Manila Kosh (RMK) and government organization advocated forming of SHG and providing or linking with credit. The Institute of Cooperative Management (ICM) Imphal, a regional branch of National Council for Cooperative Training (NCCT), New Delhi undertook the NCUI - Women Cooperative Education Project (WCEP) in Imphal East in August 2000. The leading role played by this project is the process of gradual recognition of the key position in the micro finance through SHGs for strengthening the socio-economic base of rural development. In 2001, Manipur Rural Bank could help 55 SHGs with Rs. 4.45 lakh as loan. The UBI had gone ahead with 66 SHGs being helped by Rs. 15.75 lakh followed by SBI with only one. The number of SHGs in Manipur increased dramatically from 122 in 2001 to 571 in 2004-2005 registering the increase of 873 percent. The Manipur Rural Bank does better in terms of the number of SHGs while the SBI does better in terms of credit. The number has increased to 2338 SHGs by the end of 2006- 2007 with an amount of Rs. 882.80 lakhs. And the number has also dramatically increased to 7229 with an amount of Rs. 3216.38 lakhs in 2008-2009 (Devi, 2014, p. 26).

11069 SHGs have been credit linked in the state and the loan availed is 5775.71 Lakh as on 31.03.2013. The Women SHG scheme is being implemented in two districts viz. Churachandpur and Tamenglong. Three projects for formation of Joint Liability Groups are being implemented. Manipur Rural Bank has started financing Joint Liability Groups (NABARD State Focus Paper 2014-2015, p. 4).

As on 31.03.2013, organizational structure of banking sector in the State comprises 17 Commercial Banks, one RRB, one SCB and few other cooperative banks, with a branch network of 133 branches. Of these, 87 branches are concentrated in the four valley districts, of which as many as 45 branches are in Imphal West district alone. The Manipur Rural Bank, the only RRB in the State, has 28 branches, of which 8 are non-functional. Manipur SCB's network comprises 10 branches - 5 rural, 3 semi-urban and 2 urban. Other banks in the Cooperative fold account for 10 branches. The population per branch is 20,464 as against national average of 15000 (NABARD State Focus Paper 2014-2015, p. 3). The total deposits mobilized by the banks as on 31 March 2013 stood at Rs.527404.74 lakh against the advances of Rs.195054.04 lakh made by various financing institutions including DFIs. The Credit Deposit Ratio stood at 37 %. The Priority Sector advances had shown an increasing trend over the past years. The total outstanding under priority sector credit of all the agencies taken together as on 31 March 2012 stood at Rs. 104877.32 lakh and increased to Rs. 1, 29,654.62 lakh as on 31 March 2013 registering growth of 23 %. The recovery performance of Financial Institutions under Priority Sector Advances during the year 2012-13 was 34%, as against 30% during 2011-12 (NABARD State Focus Paper 2014-2015, p. 4).

The programme of SHGs started in Manipur fairly late and the state could not achieve the momentum when compared with other states like Andhra Pradesh, Karnataka and Tamil Nadu. In fact, if we could act on time, the capital and human base of the SHGs operating in Manipur could have been strengthened much more than what we see today. In other words both qualitatively and quantitatively much remains to be done to improve the SHGs in Manipur (Devi, 2014, p. 26).

### **SHGs Promoted by Diocesan Social Service Society, Imphal (DSSS)**

Diocesan Social Service Society, Imphal is a registered voluntary Non-Government Organization established in the year 1991. It is the development wing of the Catholic Church Archdiocese of Imphal, which initiates, plans, formulates monitors, co-ordinates, and implements and evaluates all the development projects. The Diocese of Imphal comprises the entire state of Manipur. The objectives for which the society is established are to provide technical and vocational training, to promote scientific method of agriculture, horticulture, pisciculture, to establish farms, to perform works of charity and relief, to train development workers, in the state, to improve quality of life, to arrange seminars, workshops, conference, and take up the related programmes.

Diocesan Social Service Society (DSSS) Imphal started Self Help Group formation among the women in Manipur as a strategy for development in the year 1999. DSSS was a pioneer in the formation of SHGs in Manipur. The concept of SHG was very remote in the State of Manipur even in late 90s. Formation of Self Help Groups was initiated in the villages of Nungba and Tamenglong blocks of Tamenglong District.

In 1999, when the first attempt was made to form Self Help Groups, the concept of SHG was very new in the region and in the country. No one in the villages of Tamenglong District knew of Self Help Groups. As the concept of Self Help Group was slowly being implemented in other parts of the world and in India, the concept of Self Help formation was not very clear to the pioneer Animators. The first SHG was formed in Nungnang village a remote village of Tamenglong District. It was named 'Nungnang village Self Help Group'. The members were 160 in number. The formation in other villages followed the suit. In 1999, 14 groups were formed in 14 villages of Tamenglong District and the number of people in each of the group in the initial stages in 1999 was very huge. In 2000, the groups were restructured once again into smaller groups ranging from 10-20 women as the size of SHGs became clear later on. The small number of women in the groups made the organisation of the group meetings easier. Since the women in group were better able to express themselves, they had the chance to become the group leaders at some point of time. Due to abject poverty, people had no savings. The SHG members started savings a meager Rs.20- Rs.50 monthly and additional savings whenever they had more income. SHG formation enabled women to plan out activities that could address their problems and concerns in the family and society. Diocesan Social Service Society formed SHGs among the rural women with the objective to empower this marginalized sections of the society, socially and economically.

### III. FINDINGS AND DISCUSSION

The data was collected from 1 SHG leader and 1 member each from 20 SHGs in 12 villages of Noney district, Manipur. Women are the participants in the studied SHGs. Though the concept of SHG in rural areas of North East India is still at a beginning stage but its acceptability is widely encouraged and promoted. The system is more accepted by women than men due to various factors like opportunity for social interaction, a platform to discuss issues of their own and a medium to promote thrift and easy access to resources at the time of emergency.

**Table 1: Education, Occupation and Economic Details of Studied SHGs**

Sl.no	Education status	Frequency	Percentage
1	Under Metric	149	86.6
2	Metric	23	13.4
3	HSSLC	0	0
4	Post Graduate	0	0
5	Others	0	0
6	No. response	0	0
Occupation		Frequency	Percentage
1	House wife	57	33.1
2	Business	25	14.5
3	Private employee	22	12.1
4	Govt. employee	3	1.7
5	Unemployed	64	37.2
6	Others	1	0.6
Economic status		Number	Percentage
1	BPL	110	64

2	APL	44	25.6
3	No. response	18	10.5

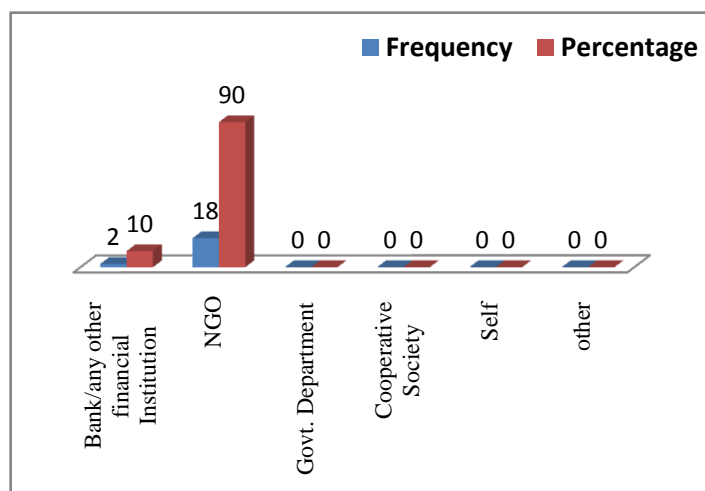
Source: Primary Data

The above table represents members' details of the 20 SHGs on education, occupation and economic status. Corresponding to the educational status only 13.4% studied up to metric while the remaining comprising 86.6% is under metric. This implies that the percentage of education level in this area is very low. As per of 2011 census literacy rate of Tamenglong district is 70.05%. The male literacy rate is 65.5% and the female literacy rate is 55.07%.

The economic activities focus on the impact of women empowerment. Women in India are major producers of food in terms of value, volume and number of hours worked. In rural India, the percentage of women who depend on agriculture is as high as 70%. In 2009, 94% of the female labor worked in cereal production, while 1.4% worked in vegetable production and 3.72% were engaged in fruits and spice crops (Slathia, n.d). The data collected based on the occupation of SHG members' shows that 37% are unemployed, 33.1% are house wife, 14.5% business, 12.1% private employee, 1.7% government employee and 0.6% of others. The data indicates that the members have very elementary education and an underlying factor contributing to unemployment in the study area, as they are less fit for private or Government jobs.

**Table 1** also indicates the economic status of the members in terms of social security. A majority of them i.e. 64% falls under the category of Below Poverty Line (BPL) while the remaining 26% and 10% are in the category of Above Poverty line and Others. Below Poverty Line is an economic benchmark used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid. In 2012, The India government stated 22% of the population is below poverty line. In the paper the source of data are from the compact rural villages of Noney district (newly created district of Manipur-8 Dec.2016) which is the most under develop district of Manipur in terms of in fractures and literacy.

**Chart 1: Institutions promoting SHG**

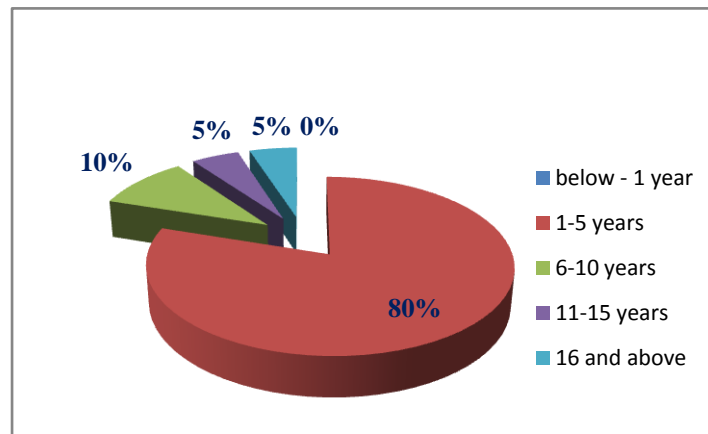


Source: Primary Data

**Chart 1** reveals that 90 percent of SHGs are promoted by Non-Government Organization (NGOs) and only 10 percent are promoted by banks and other financial institutions. The statement clearly defines that NGOs are playing vital part in promoting rural SHG and improving the socio-economic situations of the rural people with whom they workedthrough providing, training and capacity building besides extending financial support for the healthy growth of the SHG linkage programme over the years. In India, the engagement of non-governmental organizations (NGOs) as partners with the government in development programmes was envisaged and introduced during the Eighth Five Year Plan. The involvement of NGOs with SHGs as Self-Help Group Promoting Institutions (SHPIs) is a result of such an understanding. The Government of India, the National Bank for Agriculture and Rural Development and most funding partners working with SHGs are of the opinion that engagement of NGOs with groups can only be for 2–3 years and thus are funded accordingly(D'Souza, 2010).



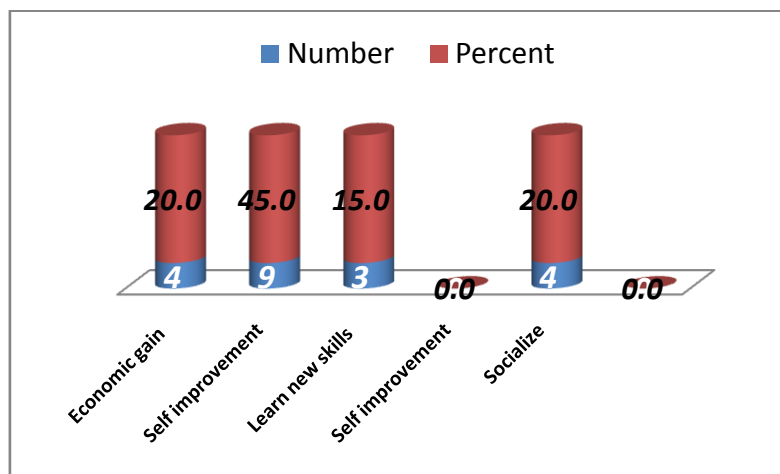
**Chart2.1: Years of existence of SHGs members**



Source: Primary Data

**Chart2.1** represents that most of the groups have been part of the SHGs quite for some time. 80 percent of the members are part of the SHG between 1- 5 years, 10 percent between 6-10 years and the remaining 10 percent are above 11 years. The years of membership of the group members gives an impression about the existence of the groups and how old the groups are. This speaks about its duration in the area, its stability and its brief functional status. The data collected reveal that majority of SHGs have survived quite a number of years.

**Chart 2.2: Reasons for joining SHG**



Source: Primary Data

It is seen from the above chart that among the several reasons of joining SHG, the factor Self-improvement (45%) has secured higher mean score and stood at top, followed by the factor economic gain (20%) which has secured next higher mean score and stood at second. The member joined the group to promote various economic gain activities such as income generation activities, livestock rearing and petty shop. The factor to learn new skills (15%) by the members' has secured the next higher mean score and stood at third. The data shows that majority of the SHG members joined the self-help group for self-improvement and economic gain.

**Table 3: Act and Legal Status**

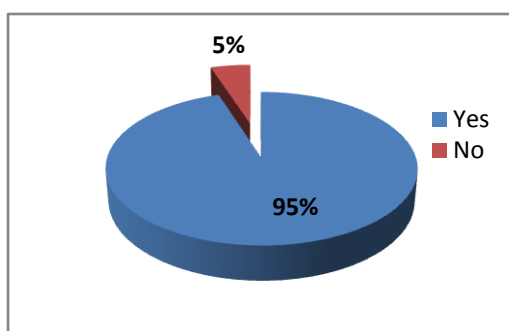
Sl.No	Act under which the SHG is registered	Frequency	Percent
1	Registration of societies Act 1860	0	0
3	Cooperative Societies Act 1955	0	0
4	Indian Trust Act 1882	0	0
5	Companies Act 1956	0	0

6	Not registered	20	100
	<b>SHG affiliated</b>	<b>Frequency</b>	<b>Percent</b>
1	Cooperative society	0	0
2	NGO/NBFC	0	0
3	SHG Federation	0	0
4	No registration number	20	100

Source: Primary Data

**Table 3** shows that none of the SHGs studied have been registered under any legal provisions such as Registration of societies Act 1860, Cooperative Societies Act 1955, Indian Trust Act 1882, and Companies Act 1956. And the SHGs have neither been affiliated to any of the legal holder like the Cooperative, NGO/NBFC, since they have no registration number. SHGs may be registered or unregistered. However SHGs are expected to be registered with BDOs, DRDA or under SGSY schemes to tap government programmes and grants. The data collected reveal the absence of such registrations indicating that either such programmes or schemes are not effectively functioning in the place where the SHGs exist.

**Chart 3: SHG having Bank Account**



Source: Primary Data

After the launched of NRLM, there has been a steady increase in the number of SHG across the country. Along with increase in numbers, the demand for SHG bank linkage has been growing. Linking of SHG with bank is a cost effective, transparent and flexible approach to improve the accessibility of credit for rural SHGs. As a group, it minimizes the bank’s transaction cost and generates greater volume of deposit rather than doing individually. Based on data collected, 95 percent of the SHGs have their bank account. Having bank account and saving is security, convenience for the SHGs. As the group grows older, the saving collected increases. It also reveals that formal banking system structure for the benefit of the people and their working exists.

**Table 4: Grading of SHG**

Whether the SHG has been graded by the Banks/DRDA/Blocks/NGOs	Number	Percent
Yes	18	90
No	2	10
Status of grading	Number	Percent
A	4	20
B	7	35
C	5	25
D	0	0
E	1	5
NA	3	15

Source: Primary Data

The above **table 4** gives the status of SHG grading. Rating of SHGs assumes importance as it is not only a pre-appraisal tool but also a self evolution which is a continuous process. Quality of SHG has come to be accepted as an important tool to ensure standard in SHGs Grading system is done to assess the quality of SHGs

in the developmental areas. According to NRLM, 11 parameters were recommended by NABARD for criteria for credit worthiness of SHGs, each of which in name with scores assigned to show in the brackets ( 1 regularity of meetings (10) 2 regularity of attendance of SHG members (5) 3 regularity of members savings (10) 4 promptness of minutes book-keeping (5) 5 repayment of loans by members (10) 6 repayment of community investment funds loans by members (10) 7 repayment of StreeNidhi (SN) loans by SHG members (10) 8 repayment of SHG bank loans by members (10) 9 repayment to CIF organizer by SHG (10) 10 repayment of SN to VO by SHG. 11 repayment of SHG bank loan to bank SHG. But on the overall scores the SHG is assigned the grade. NRLM would provide revolving funds support to SHGs in existence for a minimum of period 3/6 months and follow the norms of goods SHGs, i.e. they follow “panchhasutra-regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts

The figure above shows 90% of the SHGs had been graded either by NGO/NERCOMP/NRLM etc. And based on the grading system it helped the group to have better linkages and networking with banks and other financial institutions to get loan or other necessary support. The status of grading for 20 SHGs reveals that 20% A grade, 35% B grade, 25% C grade, 5% E grade.

**Table 5: Frequency of SHG Meeting & Saving**

<b>Frequency</b>	<b>Daily</b>	<b>Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>	<b>Yearly</b>
Meeting	0	0	20	0	0	0
Saving	0	0	20	0	0	0

Source: Primary Data

SHGs are advised to conduct regular interval meetings, a minimum of 1 meeting per month with a minimum overall attendance of 80-100 percentages. Regular meetings of SHGs determine whether they are active or not. The SHG meetings serve many purposes. It is the meeting place and a learning platform for all the members to exchange ideas, to discuss and to take decisions on group activities, increase intimacy amongst the members and help in strengthening the groups. The above table 6 indicates that the SHGs are having regular meetings and savings. The saving is done on the ground of meetings held. The small saving contributions over a period of time reduces un-necessary expenditures and gives enough in the group to begin lending and for emergency needs.

**Table 6: Financial Status of SHG**

<b>Group members making extra saving</b>	<b>Number</b>	<b>Percent</b>
Yes	0	0
No	20	100
<b>Amount of saving by members</b>	<b>Number</b>	<b>Percent</b>
00-1000	9	45
1001-2000	2	10
2001-3000	4	20
3001-5000	5	25
5000 above	0	0
<b>Monthly Contribution</b>	<b>Number</b>	<b>Percent</b>
0-50	16	80
51-100	4	20
101-150	0	0
151 above	0	0
<b>SHG Inter loaning</b>	<b>Number</b>	<b>Percent</b>
Yes	13	65
No	7	35

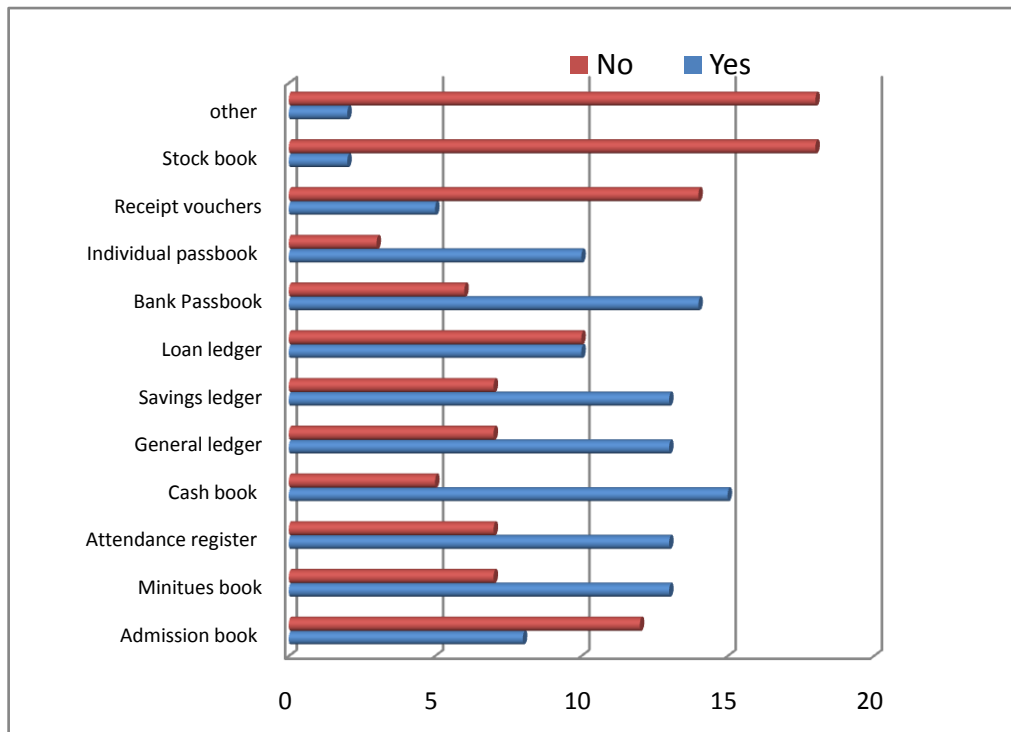
Source: Primary Data

**Table 6** shows the financial status of SHGs. Concerning extra savings; none of the SHGs makes extra saving rather than saving amongst the group. The status of a person quite often depends on the system of authority he/she enjoys in the community. In a patriarchal society, women have a little financial independence at

home. In tribal community, mostly, it is a patriarchal society where the power rest on the husband. When it comes to financial matter women have less authority over the decision.

The amount of group contribution differs on the basis of economic, socio-economic status of SHGs. Evidence of the data collected on amount of saving differ from group to group. A majority of the group i.e. 45% are able to save below 1000 rupees and 25% of them make saving in the range of 3000-5000. The field survey reveals a significant increase of saving over a period of time of their formation. Inter loaning is one of the important indicators for promotion and increase in entrepreneurship activity. The study reveals that 65% of the SHGs are having inter-loaning system. This can be taken as a well-structured group and 35% of the group doesnot have inter-loaning system which indicates the lack of cooperation and proper functioning of the group.

**Chart 4: Book-Keeping and Documentation**

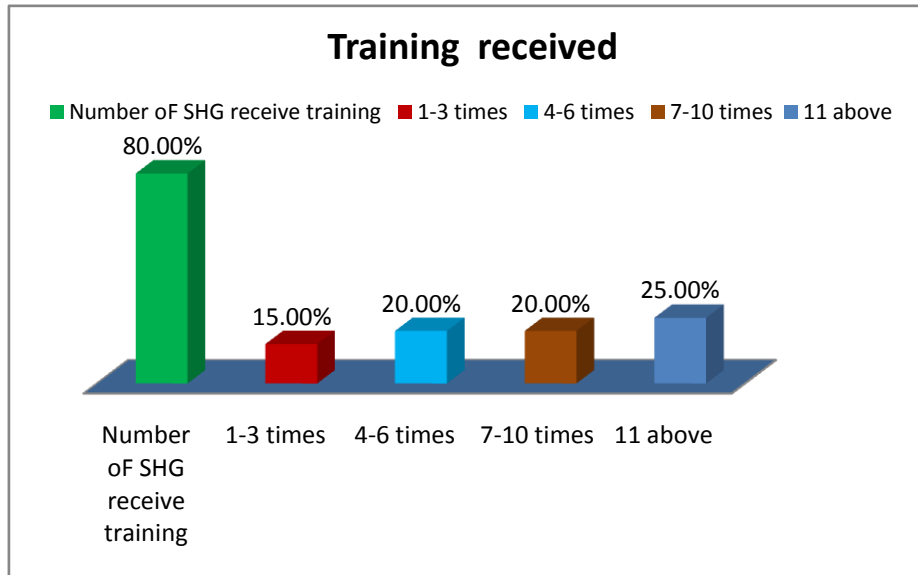


Source: Primary Data

Accurate record keeping is essential for the strength and long term stability of the SHGs. Each SHG maintains certain basic register for effective monitoring, accountability and transparency. The register of SHGs includes minute book, attendance register, ledger book, cash book, bank pass book etc. The details of meetings, proceedings, attendance, memberwise savings and credit, bank transactions etc are verifiable from these registers.

Bookkeeping is a difficult task for SHGs as most of the SHG members are minimally educated and may be illiterate or semi-literate. The table 8 clearly indicates that 86.6% are under metric which have a directly impact on the effectiveness of record keeping and maintenance. Timely reporting can also demonstrate the strength of an SHG to outside observers and other stakeholders. Important aspects of an SHG that need to be documented include: Admission book, attendance register, Cash book, general ledger, savings ledger, loan ledger, Bank passbook, individual passbook, receipt vouchers. The table shows that 60 – 70% of the SHGs maintained their necessary documents.

**Chart5: Training received by SHGs Members**



Source: Primary Data

As observed, 86.4% of the members have said that, they have received capacitybuilding training such as livestock rearing, record keeping, skill training, entrepreneurship, leadership, gender sensitization, legal etc. looking on the external agencies which group has come into contact since the conception of date, 78% are through DSSS, Imphal and 22% are from the NABARD. This shows that DSSS, Imphal and NABARD are playing a major role in forming and developing the SHGs. The SHG groups also have received different types of training. And the number of training received shows that 25% of the SHGs have received more than 11 trainings, 20% between 7-10 times, 20% between 4-6 times and 15% received between 1-3 times.

Table7: Credit plus Activities

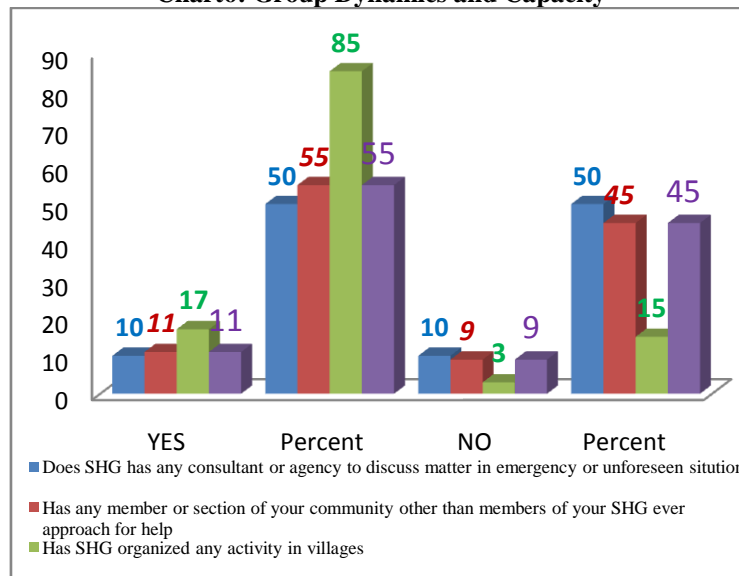
Types of intervention/social action programmes/activities/awareness taken up by SHG	Yes	Percent	No	Percent
Health	3	15.0	17	85.0
Immunization	3	15.0	17	85.0
Education	6	30.0	14	70.0
ICDS nutrition Anganwadi	6	30.0	14	70.0
Adolescent programme	1	5.0	19	95.0
Non formal education	3	15.0	17	85.0
Water and sanitation programme	6	30.0	14	70.0
Alcoholism	11	55.0	9	45.0
Domestic violence	11	55.0	9	45.0
Abortions/infanticide	5	25.0	15	75.0
Violation of human rights	11	55.0	9	45.0
Conflict between two villages/tribes	3	15.0	17	85.0
Environmental degradation	6	30.0	14	70.0
Human trafficking	9	45.0	11	55.0
Pollution	2	10.0	18	90.0
Any other	0	0.0	20	100.0

Source: Primary Data

Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. In such a group women would come together for emergency, disaster, social reasons, and economic support to each other, social interaction and economic interaction. Besides, Self Help Groups play an important role bringing social changes in the community. The data collected from 20 SHGs group shows that out of the total SHGs groups, 90% are doing social interventions in their community. Issues such as health, immunization, education, ICDS nutrition

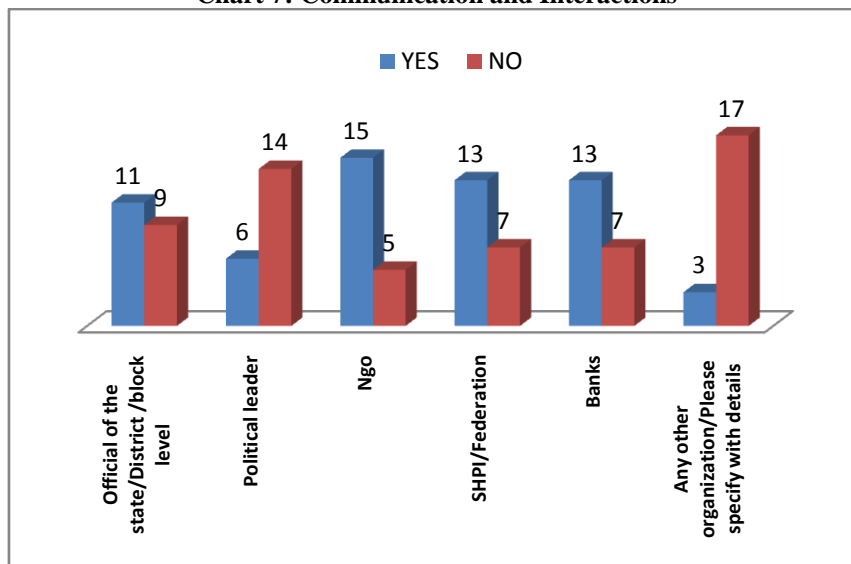
on Anganwadi, adolescent programme, non-formal education, water and sanitation programme, alcoholism, domestic violence, abortion/infanticide, violation of human rights, conflict between two villages/tribes, environmental degradation, human trafficking and pollution. The data collected illustrates that there is women empowerment through SHGs. Through SHGs, women have come forward to response to social need based issues in the community.

**Chart6: Group Dynamics and Capacity**



Source: Primary Data

**Chart 7: Communication and Interactions**



Source: Primary Data

**Chart7** shows the different types of stakeholders where SHGs seek help in addressing community problems. Here 50.8% say that they take assistance in addressing problems in the community either form block level, political, NGOs SHPI/Federationand banks.

**Table 8:Established linkages with Institutions**

Money Institutions	YES	NO
Banks	17 (85)	3 (15)
Non-banking Financial institutions	1(5)	19 (95)
Chit funds	10 (50)	10 (50)

Line departments	Number	Percent
Health department	8	40.0
Agriculture department	10	50.0
Animal husbandry department	2	10.0
Education department	0	0.0
Social welfare department	9	45.0
Soil & water conservation	4	20.0
Cooperation department	1	5.0
Forestry department	9	45.0
Community and rural development department	7	35.0
NGO	12	60.0
Any other	1	5.0

Source: Primary Data

The growth of SHG linkage across all banks has not only been dramatic in the last four or five years, but has also been remarkably uneven. The SHG-bank linkage programme was conceived with the objectives of (1)developing supplementary credit delivery services for the unreached poor, (2)building mutual trust and confidence between the bankers and the poor and (3)encouraging banking activity both on thrift as well as credit and sustaining a simple and formal mechanism of banking with the poor. The linkages of SHGs with banks aims at using the intermediation of SHGs between banks and the rural poor for cutting down the transaction costs for both banks and their rural clients.

The data collected reveals that a good networking and linkages is established with banks i.e. 85% of the SHGs have established linkages with the bank. The main purpose is for deposit, saving, withdrawal and taking loan. 90% of the SHGs have close linkages with Manipur Rural Bank (MRB) and 10% SBI.

However, the data also reveals quite a good number of SHG are practicing chit fund practice among the group. The kind of Chit Fund practiced varied from place to place and people to people. In this case, the group follows the system locally known as ‘Marup’. The Marup system stands as permanent socio-economic institutions whose memberships are non-voluntary in nature. They are also responsible for any help regarding the life-cycle rituals like death, marriage and birth in the community. Through this, women increased their income, savings and enhanced their livelihood.

A non-Banking institution is a financial institution that does not have a full banking license or is not supervised by national international banking regulatory agency. NBFIs facilitate bank-related financial services, such as investment, risk pooling contractual savings. Through this non banking institution, few SHG i.e. 5% are able to link.

Different Government departments and agencies offer a diverse array of services to people living in rural areas. Most of these programmes work in isolation and villagers do not have sufficient information about them. Convergence of services is an effort to make such services available to villagers in an integrated manner. This is best achieved through community based organizations like Panchayats and SHGs. No department working in isolation can tackle the problems of backwardness and poverty. Therefore convergence of services is the need of the hour. From the table 4.9.4 shows that level of advocacy and linkages created by the SHGs with different line departments. The data further reveals those departments which are working in the interest of SHGs are closely associated with departments such as Health, Agriculture, Social welfare, forest and NGOs.

**Table9: Future requirement of SHG**

Items	No	Percent
Income generating activities	12	60
Training	13	65
Skill up gradation	15	75
Supply of raw materials	13	65
Marketing	14	70
Credit	12	60
Extension services	12	60
Housing	11	55

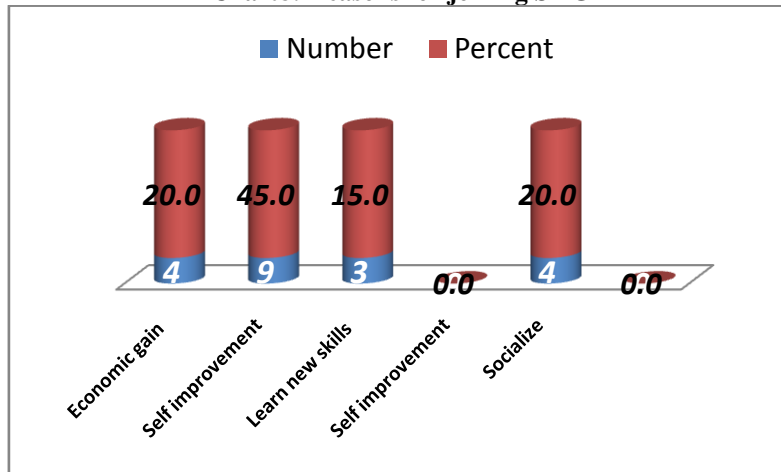
Health Services	11	55
Education	12	60
Food processing	11	55
Food Security	14	70
Environmental Concerns	14	70
Child welfare services i.e. creches days care centers	12	60
others, specify	4	20

Source: Primary Data

SHG model is not just a financial services delivery approach to reach poor households but a huge social mobilization tool for riding multiple layers of suitable services at low cost. Income generation activities for poor rural women are one of the main trusts for women’s development in the society. A good number of trainings had been received by SHGs as shown in table no. 9.

Even though saving and lending is part of income generation activity but still than it required to skilled up the SHG to take up different activities to continue sustainability. Out of the total sample, 75% of the SHGs required extra assistance such as Income generation activities, Capacity building training, Skill up gradation, Supply of raw materials, Marketing, Credit, extension service, Housing, Health service, Education, Food processing, Environmental concerns, Child welfare service etc.

Chart8: Reasons for joining SHG

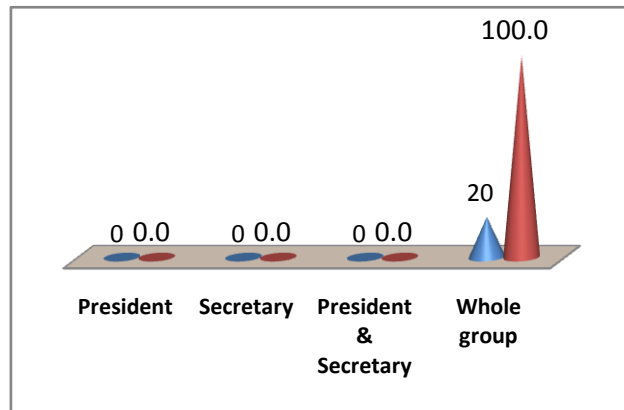


Source: Primary Data

It is seen from the above table that among the several reasons of joining SHG, the factor Self-improvement (45%) has secured higher mean score and stood at top, followed by the factor economic gain (20%) which has secured next higher mean score and stood at second. The member joined the group to promote various economic gain activities such as income generation activities, livestock rearing and petty shop. The factor learns new skill (15%) by the members’ has secured the next higher mean score and stood at third. The data shows that majority of the SHG members joined the self-help group for self-improvement and economic gain.

Chart 9: Day to Day Functioning of SHGs

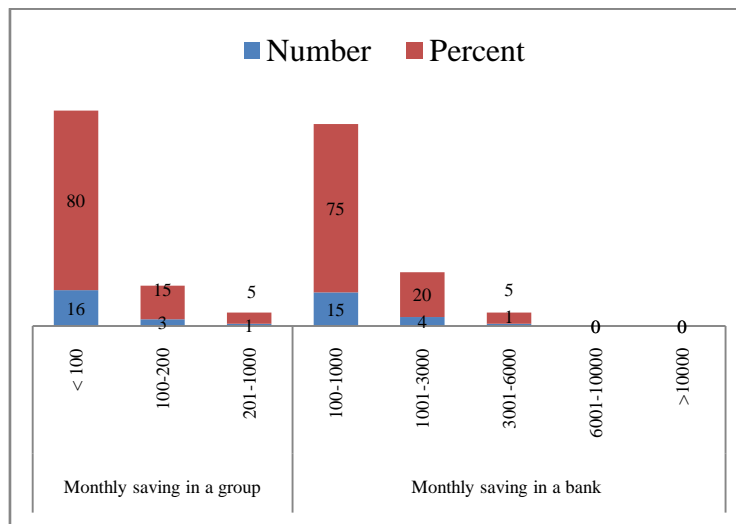




Source: Primary Data

The above table represents the capacity of SHG members in making decision. The data collected from the respondents shows 100 percent decision was made by the whole group. This shows an increase level of empowerment of SHG among the members in course of joining SHG.

Chart 10: Monthly Saving within the Group and Banks



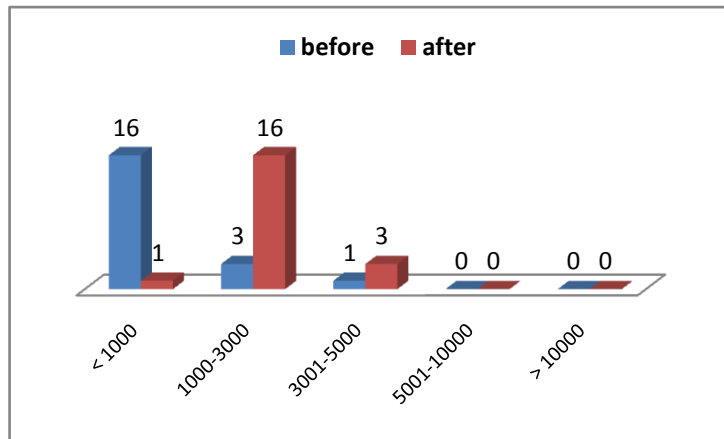
Source: Primary Data

Self Help Group is a homogeneous group formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group. The SHGs encourages small saving among its members. The money collected within the group either gives as a loan to the group members or keep saving in the bank. They promote savings among members and use the pooled common resources to meet the emergent credit needs of members. The main characteristic of Self-help group is that the entire group negotiates with the bank instead of a single woman. The SHG can then on lend the money to its members, helping them to invest in some income generation activities.

Chart 10 (sl.no.1) shows that as per the monthly saving basis 80 percent of the group members are able to contribute and save less than 100 per month and whereas 15 percent saves between 100- 200 and 5 percent save above 200. The ability to contribute the amount depends very much on the economic income of a family. As majority of the members are farmers, it has direct impact on their monthly contribution. Therefore, majority of the members are able to save less than 100 rupees in a month.

From the chart 10 (sl.no.2) out of the 20 sample respondents, 75 percent of the groups keep their saving in the bank between 100-200 rupees per month, 20 percent save between 1001 – 3000 and the remaining 5 percent save between 3001-6000. It is observed from the data that there is a threshold increase in the networking and linkage between the SHGs and banks.

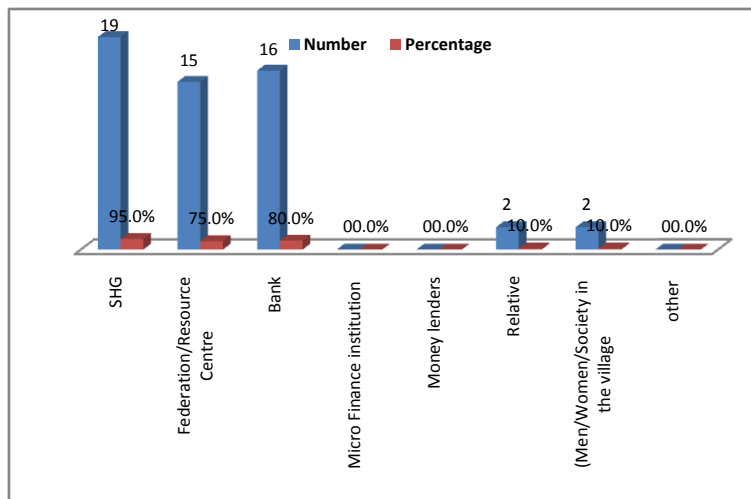
Chart 11: Economic Status before and after joining SHG



Source: Primary Data

Chart11 represents SHG members' economic status before and after joining self-help group. Before joining as member in SHG, the maximum %respondents is limited between 3001-5000 income whereas after joining SHG the maximum income of the respondent increase to 15%. 15% of the respondents have the income range Rs. 1000to 3000 before joining and increase to 80% after joining the group. At the income range of less than 1000, there are 80% of the respondents whose income were less than 100 before joining the SHG and after joining SHG and engage in activities it reduced to 5% which indicates that there is a high increase in the income level of the respondents after joining the SHG.

Chart 12: Institutions where SHG know where to Borrow Money



Source: Primary Data

As we have seen, poor households are still dependent on informal sources of credit as banks are not present everywhere in rural India. Even when they are present, getting loan from a bank is much more difficult than taking a loan from informal sources. Bank loans required proper documents and collateral. Absence of collateral is one of the major reasons which prevent the poor from getting bank. Besides,

- Distance locations of banks from the village
- Lack of knowledge about processing of loan from the banks
- Women borrower tends to be small amount borrowers, they need small amount of immediate loan at different intervals
- Sometime the need of money is urgent and there are too many formalities taking loan from the institutional source.

Often a visit to the bank could mean a loss in wages for the client for that day. To avoid this loss of income SHGs have started inter loaning among the group members.

Money lenders on the other hand, know borrower personally and hence are often willing to give loan without collateral. In many places with microfinance under public security, the self-help groups (SHG) channel become cheaper and easy alternative delivering microfinance compared to other Microfinance institutions. SHGs

provide small amount of loan to their members, to avoid the burden of heavy repayment of installment. Usually, when one loan is repaid they take another loan for other purpose.

The chart 12 reveals that majority of the SHG members i.e. 95 percent knows that they can borrow money from the groups itself, 75 percent from federation/resource centers, 80 percent from bank and the remaining few percents from money lenders and other financial institutions. One can understand that in spite of all the development efforts of government, the access to get loan for women in that particular research field is very low. They favour taking loan from the SHGs or federations because of close location, low interest and easy requirement and procedure.

**Table 10: Members Capacity Levels Built**

Sl.no	Components	Response	Number	Percentage
1	Training receive after joining SHG	Yes	19	95
		No	1	5
2	Employment generation through SHGs	Yes	14	70
		No	6	30
3	Increase confident after joining of SHG	Yes	20	100
		No	0	0
4	Banking Knowledge after joining SHG	Yes	18	90
		No	2	10
5	Increase to do accounts keeping for own financial administration	Yes	19	
		No	01	
6	Access health care services provided by the Government.	Yes	8	0
		No	12	
7	Participation in SHG increased mobility, Development of network and interaction with others	Yes	19	0
		No	1	
8	Awareness level on NRLM	Yes	1	0
		No	19	
9	Scheme Avail from NRLM	Yes	0	0
		No	20	
10	Training receive from NRLM	Yes	0	0
		No	20	

Source: Primary Data

- Training Received After Joining SHG:** A Self-help group is conceived as a sustainable people institution that provides the poor rural people with space and support with necessary steps towards achieving greater control of their lives. Through the knowledge gained, SHGs has paved way for economic development in the rural areas. Through various training such as entrepreneurship training, livestock rearing, farming, income generation activities, skill based trainings and SHG management training. SHGs started engaging in entrepreneurship activities and providing employment opportunities to other women in the community. The above table 10 represents the capacity level of SHG members after joining the group. Majority of the respondents i.e. 95 says that they have received training after joining SHG group and only 5 percent says no. The capacity of the SHG members also depends on the duration of the existence. The data collected on joining of the group indicates that 65% of members joined the group for more than 4 years. This duration of existence gives the opportunities of attending trainings from various organisations. Newly formed SHGs may not have such opportunities of being trained.
- Employment Generation through SHGs:** The data from table 10 of sl.no 2 reveals that there is a positive impact on employment generation through SHG. Out of 20 sample respondents 70 percent agreed that there is employment generation activities through SHGs. Through various income generation activities trainings, such as livestock rearing, petty shop and business. Women are able to take up and create opportunities for employment.
- Increase in Confidence.** Table 10 of sl.no 3, significant improvements was observed on the confidence of SHG members after joining the group. 100 percent of the respondents expressed their confidence. This

indicates that association with SHGs members and capacity building inputs improve the self-confidence of the members.

- **Banking Knowledge.** Concerning banking knowledge, table 10 of sl. no 4 shows majority of the SHG i.e.90 percent of the members have good knowledge on banking system, whereas only 10 percent are not aware of this. The capacity and knowledge of the SHGs very much depend on the existence of the group. Increase in accounts keeping for owns financial administration is very high among the SHG members. The findings from the data collected show that out of 20 respondents, 19 (95%) have increased knowledge related to financial administration.

**Access to Health Care Services:** In recent years, supported by non-governmental organizations (NGOs), a number of community-based health insurance (CBHI) schemes have been operating in rural India. Such schemes design their benefit packages according to local priorities. This paper examines healthcare seeking behaviour among self-help group households with a view to understand the implications for the benefit packages offered by such schemes. National Rural Health Mission was launched in the country on 12<sup>th</sup> April 2005 by the Prime Minister with special focus to 18 States including Manipur. The Mission aims to provide an accessible, affordable, acceptable and accountable health care through a functional health system. The Mission has been launched with a view to bring about dramatic improvement in the health system and the health status of the people, especially those who live in the rural areas of the country. Tamenglong District is the most difficult and underdeveloped district in Manipur. Under the umbrella of the Health Services there are different health programmes implemented in Tamenglong district such as-

1. District Immunization Cell under Family Welfare Services
2. Integrated Disease Surveillance Programme (IDSP)
3. District Vector Borne Diseases Control Programme (DVBDCP) under NVBDCP
4. National Leprosy Eradication Programme (NLEP)
5. Revised National Tuberculosis Control Programme (RNTCP)
6. National Blindness Control Programme (NPCB) under Manipur State Blindness Control Society
7. District AIDS Prevention and Control Committee /Unit (DAPCC/DAPCU)
8. Anti-Retro Viral Therapy Centre (ARTC)
9. Prevention of Parent to Child Transmission (PPCT)
10. National Tobacco Control Programme (NTCP)
11. Drug De-Addiction Centre (DDAC)

The data from table 10 sl.no 6 shows that majority of the respondents (60%) say that they do not access help care service from the government departments, where as 40% says, they receive health facilities from government department. This can be taken that there is no well-functioning system of health services in the district and the government needs to revise the infrastructure and implementation of health service facilities in the district.

**Participation in SHG increased mobility, development of network and interaction with others:** Same table of sl.no 7 show high increases of SHG members in mobility, development of network and interactions with others.

**Awareness level on NRLM.** The core belief of NRLM is that the poor have innate capabilities and a strong desire to come out of poverty. This intrinsic capability of the poor is unleashed only when they are organized into institutions which are truly owned by them, provided sufficient capacity building and handholding support. The total number of Self Help Groups promoted under National Rural Livelihoods Mission (NRLM) was 1864742 as on 31-03-2014. Their number increased to 2305513 on 31-07-2015.

The support from NRLM includes all round capacity building of the SHGs ensuring that the group functions effectively on all issues concerning their members, financial management, providing them with initial fund support to address vulnerabilities and high cost indebtedness, formation and nurturing of SHG federations, making the federations evolve as strong support organizations, making livelihoods of the poor sustainable, formation and nurturing of livelihoods organizations, skill development of the rural youth to start their own enterprises or take up jobs in organized sector, enabling these institutions to access their entitlements from the key line departments, etc. From the table 10 of sl.no 8, 9&10 shows that 95% are not aware of NRLM and not received training from NRLM. This can be taken as that the intervention of NRLM in this areas towards the interest Self-help group is very low.

**Table 11: Decision making level by the women (SHG)**

Sl.no	Components	Husband	Wife	Jointly	others
1	Decision maker for the purpose of loantaking	6	0	13	0
2	Control the uses of loan	14	0	5	0
3	Person responsible for the management of enterprise with the loan	4	6	4	0
4	Purchasing of household equipment, farm Equipment, livestock or non-moveable goods,	13	1	6	0
5	Decision maker for the children's education	11	0	9	0
6	Decision taken for family planning method	11	1	8	0

Source: Primary Data

Although, women’s participation in the decision-making process has a significant impact on their improved status and greater role in society (Begum, 2002), their involvement in decision making process specially related to money matters is low (Raju and Rani, 1991). Gender equality in democratic governance is very uneven; in most of the world, women are under-represented in positions of power (Mumtaz and Aysha, 1982; Slovenia, 1998; Habib, 2000; FAO, 2003; Rahman, 2008). In rural families, type and size of the family, caste, size of land holding, socio-economic status of the families, education level of rural women, their employment status and rational position affect their involvement in decision-making. Illiteracy, poverty and unemployment are the major problems of many developing countries, of which India is no exception. Females had perceptions about their abilities and inabilities to take decisions. Their confinement to the village and the household made them less confident and doubt their capacities.

The areas where the data collected are from the Rongmei community of Tamengong district, dominated by the patriarchal society. According to International Journal of Science and Research Volume 4 Issue 12, December 2015, Rongmei women have played a significant role in their society in almost every aspect of life; however their roles were undermined by traditions and customs. Thus, women had to subsist by the idioms and situations of the traditional customs. Women are considered as the weaker section and their status are lower as compared to men. They are not encouraged to participate in politics or administrative related activities because those were regarded to be the realm of men. The mobility of women is limited to a great extent. The social roles of women are valued as economic asset in the domestic sphere but their voices are muted in their social, political and economic domains. Though not expressed openly, the tradition of this community is based on the assumption of their intellectual inferiority. They considered that men alone have the mental abilities required for administration.

From the above table 11 clearly gives that decision making is mostly done by head of the family (husband). There are areas where decision was taken jointly both husband and wife but very rare where women involve in the decision making.

**Table 12: Political Empowerment of SHGs Members**

Sl.no	Political empowerment	Yes	No	No response
1	Can you tell me what the village/district council is?	10	10	0
2	Did you vote in the last village/district/state assembly elections?	20	0	0
3	Have you being a member of a SHG/federation facilitated voting in the last assembly election held?	10	10	0
4	Have you tried to be elected as representative of the village council/district/assembly	8	12	0
5	Have you ever been able to influence a decision taken in the village council?	12	7	1

Source: Primary Data

Political equality is one of the basic premises of democracy. Political participation of women means not only using the right to vote but also power sharing, co-decision making and co-policy making at all levels. According to Panmei(2015, p. 915),Rongmei women have no political control in their society. In the existing village administration, no single post is reserved for women. They are excluded from village level arbitration machinery, henceforth; women do not attend meetings in the village council. When a woman is related to the dispute parties or is required as a witness only than she is convened to the council. If a woman seeks the intervention of the arbitrary machinery, she will in all possibility, be the only woman present amongst several men. Most of the issues relating to women were assigned to the women organization where they make decision. There is lack of political power and participation of women in external matters due to the traditional landholding system which created the growth of patrilineal forms of inheritance. Women, thus, could not come forward with their rights because of excessive male domination and an increasing conflict between their traditional misrepresentation and their modern imperative representation.

From the table 12, the data collected from 20 respondents indicates that there is political empowerment of women in the community. Out of the total respondents 50% are able to say what the village council is, 100% the of the respondent vote in the last village/district/state assembly elections, among them 50% have facilitated in the last assembly election held, 40%have tried to be elected as representative of the village council/district/assembly and 60% have influence a decision taken in the village council. The indicator is that through joining of SHGs,women gained knowledge and empowered from various capacity building and trainings. These give confidence and courage in the political participation.

**Table 13: Social Empowerment of SHGs Members**

<b>Organization</b>	<b>Yes</b>	<b>No</b>	<b>No response</b>
Student's Body	13	0	7
Church Organization	19	0	1
MahilaSamiti	2	0	18
Youth Brigade	3	0	17
Federation	16	0	4
<b>Components</b>	<b>Response</b>	<b>Number</b>	<b>Percent</b>
Are you currently involved in this Organization?	Yes	20	100
	No	0	0
Would you say your level of involvement in this organizations is more of less or the same since joining a member of SHG/Federation?	More	19	95
	Less	1	5
	Same	0	0
Status in the household since joining the SHG	Improved	20	100
	Deteriorated	0	0
	Same	0	0
Status in the community Since joining the SHG	Improved	20	100
	Deteriorated	0	0
	Same	0	0

Source: Primary Data

Empowerment of women contributes to the social development. Economic progress in any country whether developed or underdeveloped could be achieved through social development. The above table indicates the knowledge level of Self-help group on other groups or organizations where people come together to discuss issues in the community. Data collected from the respondents say that majority of the respondents know other bodies like student body, church organization and federation. The administration of the hill districts in the state of Manipur is different from the valley. The village is well managed and controlled by the village council or the village authority. On the other hand youth and student bodies are also well function in these areas. Even though Federation is a new concept, evidence in the community participation is visible. Thus we can say that there is social empowerment of women in the community fromwhere the data is collected.

The data from table 13 shows that 100percent of the respondents say that, currently they involve in local based organisations such as Student body, Federation and Church. The level of involvement in such organisation is more/increase since joining the SHG. As far as concern with increase in the status of household and community, there is 100 percent improvement in household and community status. The findings from the data can be interpreted that after joining self-help group, there is a considerable increase in the empowerment of women.

#### IV. CONCLUSION

Though majority of the studies have indicated positive impact of micro finance, it is right time to remind the development researchers that Krishnaraj (2007) found that there are both positive and not so positive appraisals of how exactly micro finance helps women and to what extent and she feared that inadvertently micro finance leads to a kind of involuntary diversification where the rural household engages in a multiplicity of low productivity enterprise-a goat here, a cow there and so on. Similarly, Rajagopalan (2007, pp. vii-viii) described that often, exaggerated claims are made about SHGs building housing colonies and bridges, doing a roaring export business etc. Since these SHGs comprise of rural women barely literate, such claims look incredible. Yet, the fact remains that micro credit has liberated lakhs of families in villages from the clutches of predatory money lenders. It is also true that almost in every village some rural entrepreneurs have emerged with guidance from NGOs, DRDA, banks and other financial institutions(Rajendran, 2012, p.119).

There are many factors contributing to women empowerment and development. SHG movement in most part of India have contributed a lot in improving the quality of life women in all aspects provided there had been other conducive factors of development were available. In Manipur too the quality of life of women can further be enhanced if other contributing factors of development grow along with SHG movement.

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