

## **METHODOLOGY**

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Research methodology is a systematic way to find out the result of a research problem. It is one of the most important parts of research and also necessary for a researcher to design a methodology. This chapter deals with the methods and techniques which have been used in this study.

### **2.1 RESEARCH DESIGN**

The study is based on Descriptive research design. The major aim of descriptive research design is to describe events, phenomena and situations.<sup>1</sup> The study has been conducted thorough descriptions of role of the selected Self-help Groups in Sonari Development Block of Sivasagar District.

In this type of research design, it is expected that to get more accuracy and precision in results, observation is necessary. Therefore, the study has been conducted on the basis of non-participant observation and administering interview schedule.

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<sup>1</sup> Ram Ahuja, (2001). *Research methods*. Jaipur: Rawat publication. Pp.131.

## **2.2 UNIVERSE OF THE STUDY**

The universe of the study consists of 636 Self-help Groups in Sonari Development Block of Sivasagar, Assam. There are total 636 no. of Self-help Groups and out of them 578 Self-help Groups consist of female members.<sup>2</sup> The woman Self-help Groups in Sonari Development Block consist of 10 to 20 members and has been working actively from 1 to more than 10 years.

## **2.3 UNIT OF THE STUDY**

The women of the selected Self-help Groups are the unit of the study. Two women members from each selected Self-help Groups have been selected for study. The total sample size of the study is 290. The respondents have been interviewed by using a pre structured interview schedule.

## **2.4 SAMPLING PROCEDURE**

### **2.4.1 Selection of the Study Area**

Assam is one of the eight states of North-east India. Like other states of India, the state has also achieved the outcome of micro finance through Self-help Groups for the last one decade. In this context, National Bank for Agriculture and Rural Development has taken initiatives to spread the outreach of microfinance in Assam and introduced SHG-bank linkage programme in 13 identified priority states including Assam, which account for 70% of the rural poor population<sup>3</sup>. Self-help Groups have extended its outreach over the districts of Assam rapidly. In the state, ten districts have been identified which have high coverage (above 80%) of Self-help

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<sup>2</sup> Records of Office of Sonari Development Block, 2010.

<sup>3</sup>Das, S.K. (2011). Microcredit institution and rural poor in Assam. in Sudhansu Kumar Das and Sanjay Kanti Das (Ed), *Micro finance and India's rural economy* (pp 49-60). New Delhi: New century publication.

Groups. The ten districts are Sivasagar, Jorhat, Karbi Anglong, Sonitpur, Nagaon, Morigaon, Darraong, Nalbari, Barpeta and Chirang district of Assam.<sup>4</sup>

In this research, Sivasagar District has been selected for study. Sivasagar district is one of the districts of Upper Assam. There are nine Development Blocks in Sivasagar district namely, Sivasagar, Gaurisagar, Amguri, Sonari, Nazira, Demow, Lakowa, Sapekhati, and Pachim Abhaypuri. Sonari Development Block has been purposively selected for study. From the secondary sources of data<sup>5</sup>, it is found that in Sonari Development Block the female participation in Self-help Group is more than 80%. So the study has tried to cover Sonari Development Block as the study area.

Sonari development block is one among the nine development blocks of Sivasagar district. Sonari Development Block is large in size. The geographical land area of this block is 255 sq km<sup>6</sup>. The block comprises total 110 no. of villages with 11 Gaon Panchayats viz. Desangpani, Khaloighugura, Sepon, Bharalipukhuri, Sarbodoi, Khoomtaie, Borodova, Milon, Doba, Kakatibari and Udoypur.

#### **2.4.1.1 Selection of the State**

Among the states of India, Assam is purposively selected for the study. It is found by reviewing literature that in the state of Assam the outcomes of Self-help Groups are very new. The focus of SHG-Bank Linkage programme is seen to be picking up its importance late in Assam. It is only during 1997-98 that microfinance movement had really begun in Assam and has been rapidly picking up since then.

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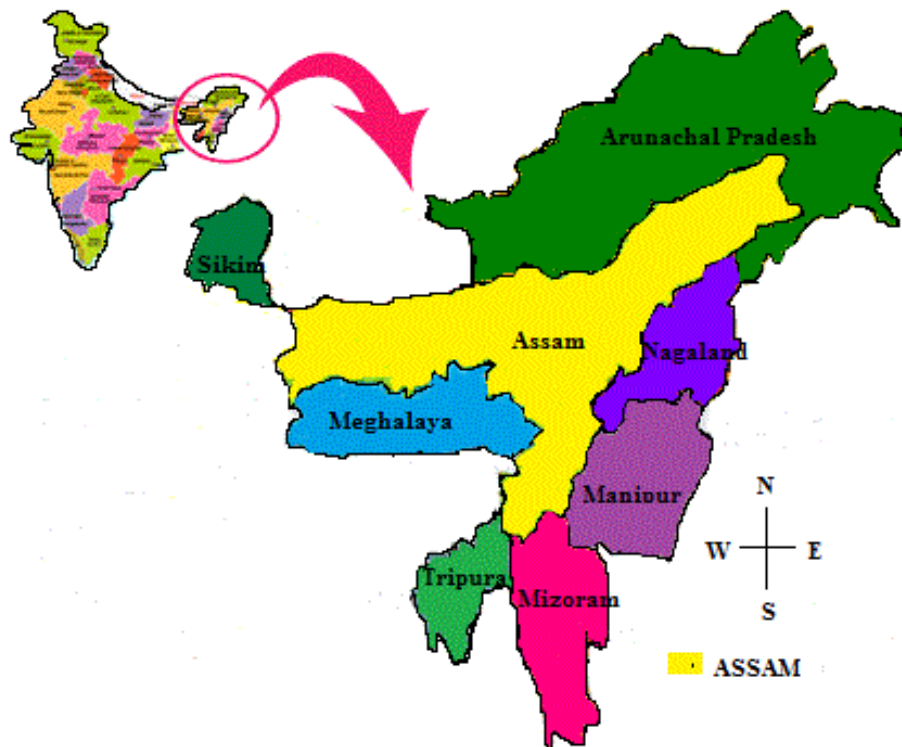
<sup>4</sup> Status of Microfinance in India, NABARD, 2011.

<sup>5</sup> Records of Office of Sonari Development Block, 2010

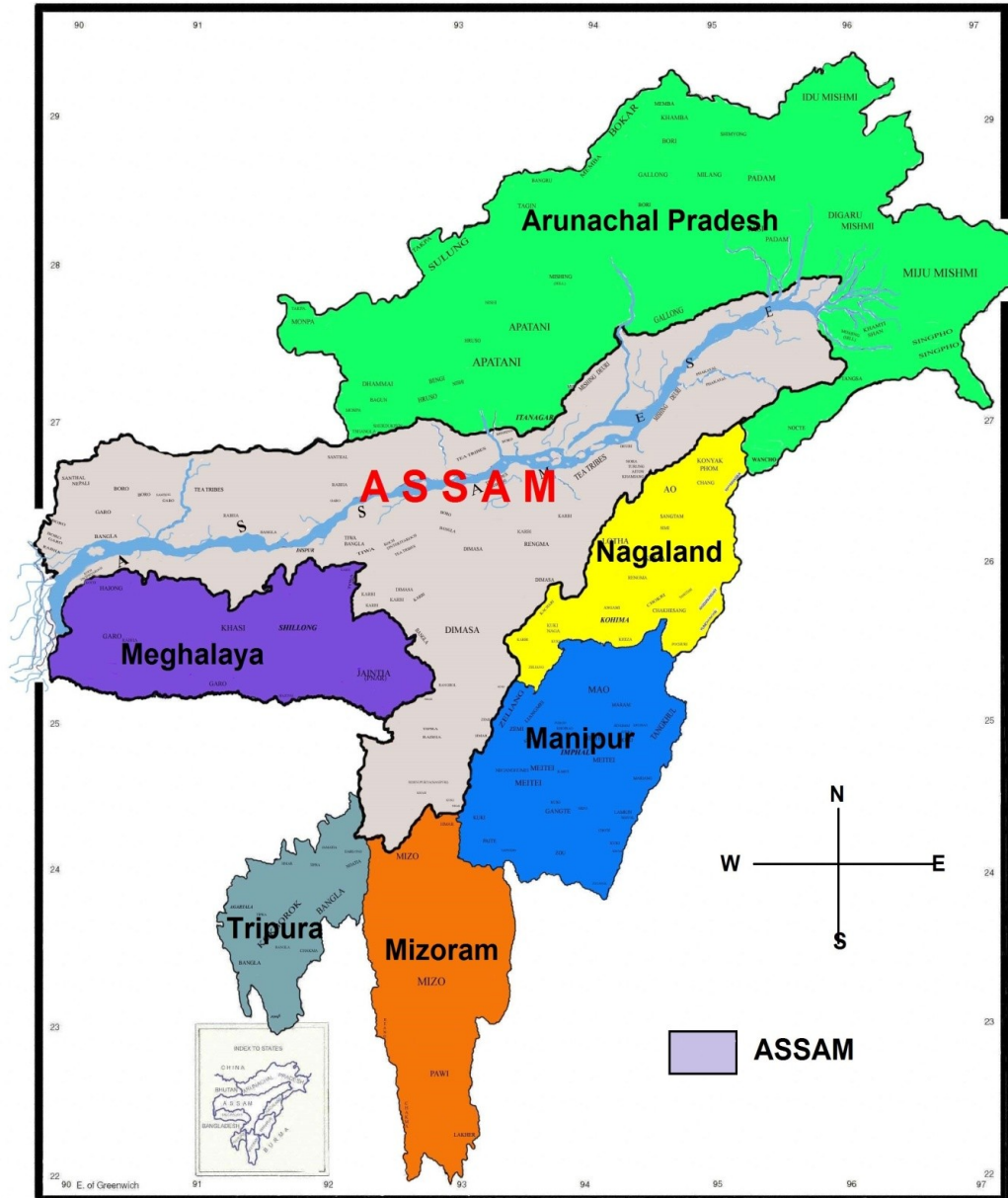
<sup>6</sup> Records of Economic and Statistics Office, Sivasagar, 2011

Although study on roles of Self-help Groups in women empowerment in Assam is not much compared to the studies conducted in the other states of India. Keeping this view in mind Assam has been selected for study and tried to know the role of Self-help Groups on socio-economic empowerment of women in Assam.

**Map:01 India as a whole and North-east india**



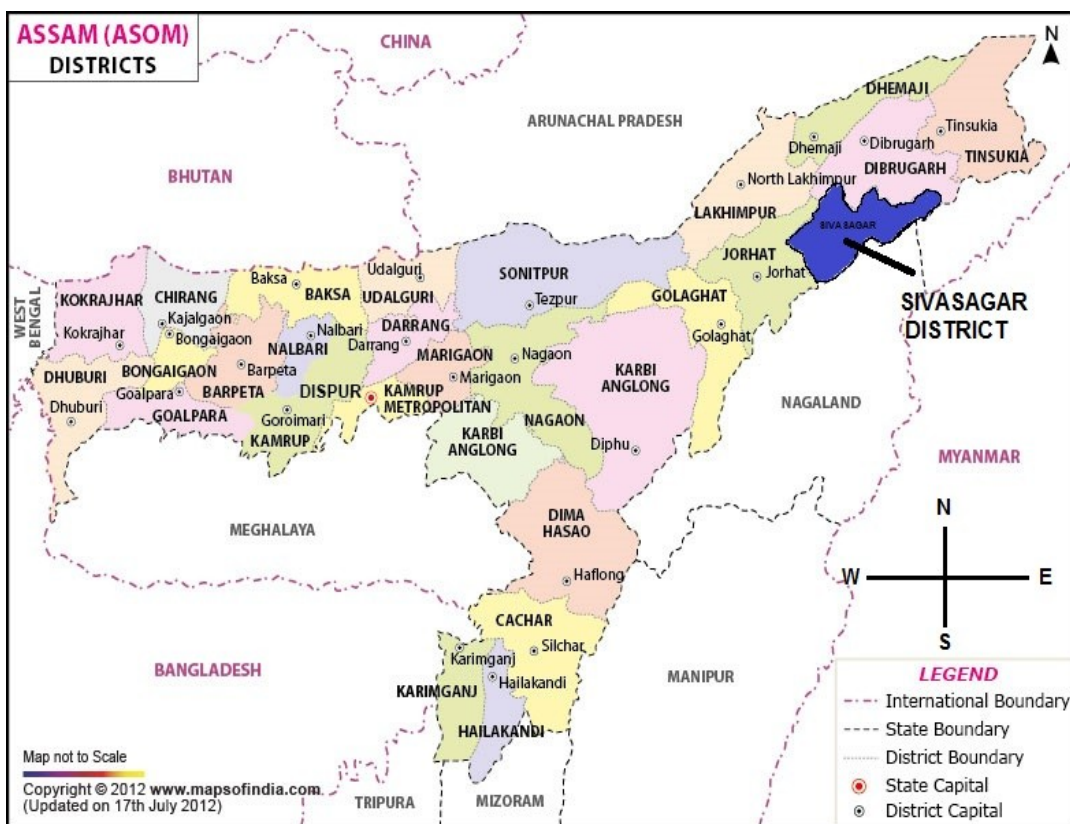
Map:02 North-east india as a whole and Assam



### 2.4.1.2 Selection of District

Sivasagar District of Assam has been selected purposively for the study. Sivasagar is one among the ten identified districts which has high coverage of Self-help Groups. There was not much study conducted on Self-help Groups and women's socio-economic empowerment in Sivasagar district.

**Map: 03 Assam as a whole and Sivasagar district**

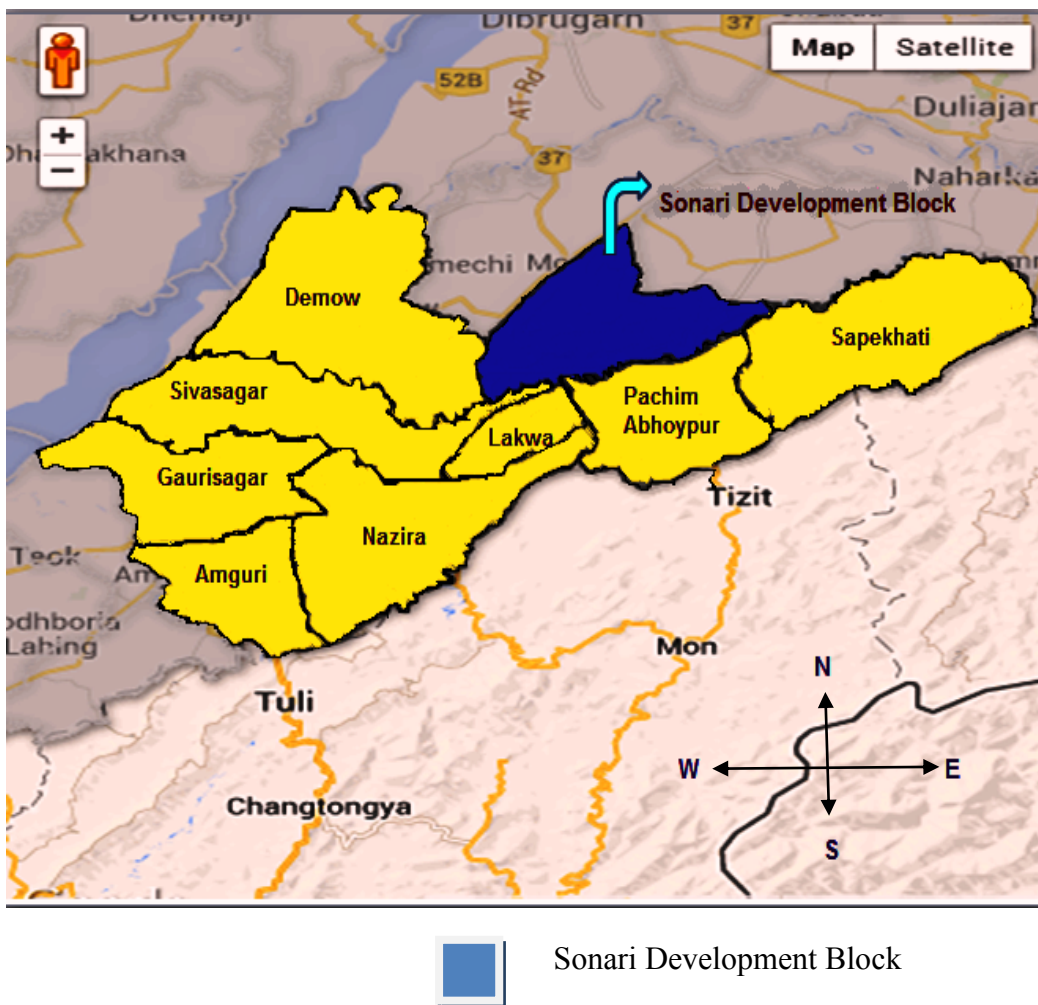


**Sivasagar District**

### 2.4.1.3 Selection of Development Block

Among the nine Development Blocks in Sivasagar district, Sonari Development Block has been selected through purposive sampling. In this block, the female participation in Self-help Groups activities is more than 80%.

**Map: 04 Sivasagar district as a whole and Sonari development block**



## 2.4.2 Selection of Self-help Groups

145 Self-help Groups out of 578 Self-help Groups of Sonari Development Block in Sivasagar district have been selected purposively. The 145 Self-help Groups have been selected under some aspects. These are:

1. On the basis of age of the group, five to ten years old or more than ten years old.
2. Homogeneity in nature. The Self-help Groups of only women members.

**Table 2.01 Panchayat wise Distributions of 145 Selected Self-help Groups.**

Sl. No.	Name of the Gaon Panchayat	No of WSHGs
1	Desangpani	14
2	Khaloighugura	16
3	Sepon	19
4	Bharalipukhuri	16
5	Sarbodoi	11
6	Khoomtaie	17
7	Borodova	10
8	Milon	08
9	Kakatibari	18
10	Udoypur	06
11	Doba	10
Total	11	145

Source: Sonari Development Block office

Out of 145 selected Self-help Groups 14 numbers of Self-help Groups are in Desangpani Gaon Panchayat, 16 numbers of Self-help Groups in Khaloighugura gaon Panchayat 19 numbers in Sepon, 16 numbers in Bharalipukhuri, 11 numbers in Sarbodoi, 17 numbers in Khoomtaie, 10 numbers in Bordova, 08 numbers in Milon,



18 numbers in Kakatibari, 06 numbers in Udoypur and 10 numbers Self-help Groups in Doba Gaon Panchayat.

**Table 2.02 Year of Establishment of selected 145 Self-help Groups**

<b>Sl no</b>	<b>No of Self-help Groups</b>	<b>Year of formation and registration</b>
1.	08	1997
2	11	1998
3	06	1999
4	17	2000
5	22	2001
6	14	2002
7	27	2003
8	19	2004
9	21	2005
Total	145	_____

Source: Sonari Development Block office

Among the 145 selected groups 08 numbers of Self-help Groups formed in the year 1997. During 1998, 11 numbers of selected Self-help Groups formed. 6 and 17 numbers of Self-help Groups formed in 1999 and 2000 respectively. 22 numbers of Self-help Groups formed in 2001 and 14 numbers of Self-help Groups formed in 2002. 27, 19 and 21 numbers of Self-help Groups formed during the year 2003, 2004 and 2005 respectively.

### **2.4.3 Selection of Respondents**

Two respondents from each selected Self-help Groups have been taken purposively. One member and one group leader have been selected as sample from each selected groups. Lottery method has been used to select one member from 10/15 members of each selected group. The total sample size of the study is 290.

## **2.5 SOURCES OF DATA**

This study comprises both primary and secondary data. Sources of data include office of Sonari Development Block; Banks; office of Economic and Statistics, Sivasagar; Panchayat members; grass root level workers who initiate and encourage people to form Self-help Groups and the members of the selected Self-help Groups. The primary data are collected from the selected members of the selected Self-help Groups, Banks, and government offices. Secondary data is collected from books, journals, web sites, published and unpublished research studies and literatures which are available in concerned Panchayats, Block, District and Libraries.

## **2.6 TOOLS AND TECHNIQUES OF DATA COLLECTION**

In order to gather primary data, observation, interview and interview schedule have been used as tools and techniques of data collection. To construct interview schedule as tool of data collection, firstly, the selected Self-help Groups were observed carefully and some ideas were taken by informal interaction with the women members. A pilot study to prepare the interview schedule and know the feasibility of the study was made first. After that, interview schedule was designed and finalised to employ in data collection.

During the interview stage, observation has been used to analyse the various situations--- some contradictory and ambiguous responses of the interviewee, group meeting, infrastructural development etc.

## **2.7 THE INTERVIEW SCHEDULE**

The study has been conducted by employing interview schedule. Through this tool, face to face interactions with the selected members have been conducted. The

interviewees have given a friendly atmosphere during the time of interaction. It has helped greatly to gather information and ideas.

The interview schedule has been formed through two procedures. Before formation and finalisation of the schedule discussions with the block, Panchayats and grass root level workers have been done. Secondly the selected Self-help Groups have been observed carefully. The group activities, arrangements of meeting, procedures of selection of group leader etc have been observed. To gather some ideas, interactions with the women have been conducted informally. It has helped greatly to produce and finalise a structured interview schedule as a tool for data collection.

The interview schedule is in semi-structured form and dealt with both close and open ended questions. Maximum numbers of questions have been formed with multiple choice type questions and others have been kept open with expectation to get proper information on the basis of answers given by the respondents' own choice. Although the interview schedule has been prepared in English, the questions have been asked in local language (Assamese) so that respondents could easily understand the questions and could give response easily.

The interview schedule which was used in data collection has been classified into three parts. The first part consists of general information and socio-economic profile of the respondents. The second part is dealt with the profile of the selected Self-help Groups as well as group activities. The third part consists of questions relating to respondent's income, expenditure and savings; socio-economic changes of the respondents and problems faced by the respondents and groups as a whole.

## **2.8 SELECTION OF VARIABLES**

Both dependent and independent variables have been studied in this research. The independent variables viz. Age, Education, Marriage, Caste, Community, Religion, Family type and Occupation; dependent variables viz. Income of the respondents; Income generating activities; Management of group activities; Savings; Expenditure; Investment; Credit disbursement; Freedom of mobility outside home; Interaction with outsiders; Economic and social empowerment; Freedom of psychology; Decision making; Marketing; Training; Health awareness and family welfare and Barriers of women empowerment have been studied.

## **2.9 DATA ANALYSIS**

The collected data and information have been evaluated, classified and tabulated in the form of frequency and percentage. The collected raw data have been classified to achieve specific information as well as knowledge about the research problem. At first, the collected data have been edited. After that, the edited data have been tabulated by computerisation. In tabulation simple one way and two way tables have been prepared. Simple numerical and arithmetic procedures have been used to calculate data. The data have been showed in the form of frequency and percentage. After tabulating, data have been analysed in precise way to focus the answers of the existing research questions. No correlation has been attempted.

## **2.10 DURATION OF THE STUDY**

The study has been conducted during the year 2010 and data (both primary and secondary) have been collected during the period of 2010 to 2012.

## **2.11 FIELD EXPERIENCES**

By conducting field work some experiences have been achieved. Directly engaging in field work and face to face interaction with the respondents and other officials of block and Banks has helped to understand different situations and personalities. The members of Self-help Groups were very simple minded and therefore it was found easy to interact with them.

The respondents were mostly busy doing domestic works. So many times it was difficult to meet them. Especially during the time of agricultural activities, they did not spare time to share with others. Therefore, sometimes data were collected in their paddy field also. Through prior information, the women respondents had been approached for interview.

Moreover, in some rural areas, there was no good transport and communication facility. During the time of data collection, many times researcher went many kilometres on foot to meet the respondents. The researcher faced a lot of difficulties as respondents asked so many questions relating to the personal life. Respondents also raised questions about their direct benefit. On the whole, collection of field data was very very difficult.

## **2.12 CONCLUSION**

To fulfill the objectives of this study, a proper methodology has been used. The study has been conducted thorough descriptions of role of the selected Self-help Groups in Sonari Development Block of Sivasagar District. The study is based on Descriptive research design and has been conducted on the basis of non-participant observation. Purposive sampling procedure has been used to select study area, Self-

help Groups and respondents. This study comprises both primary and secondary data. By administering interview schedule primary data have been collected. The collected data and information have been evaluated, classified and tabulated in the form of frequency and percentage. Through experiences in field work, various types of knowledge have been achieved by the researcher.