

Chapter - 6

Findings and Conclusions

In the present research work an attempt has been made to understand the role of Self-Help Groups in the empowerment of women in Barak Valley. For the purpose of an intensive empirical investigation sample of sufficiently representative nature has been drawn from 10 Development Blocks (Cachar-5, Karimganj-3 and Hailakandi-2) of Barak Valley. From each Development Block, 5 Self-Help Groups (4 female and 1 mixed group) were selected. These SHGs were selected from 2 villages of each selected Development Block. From each female group, 50 per cent of the members were taken as sample and from mixed group, all the members were selected. In this process, size of the sample stood at 282. The broad objective of the study was to understand the role of SHGs in the empowerment of women and also to suggest some measures for better functioning of the group. For the realization of these objectives, various other aspects were also taken into consideration. These are socio-economic background of the respondents and a review of their Self-Help Groups. Besides, information related to the socio-economic impact, entrepreneurial skill and decision-making ability were also taken. The entire finding of the study has been presented on the basis of its objectives and the research questions. Chapter-wise presentation of the summary of the content and findings is made.

I

The introductory chapter (Chapter-1) presents a detailed outline of the research plan including the statement of the problem that signifies the importance and relevance of the present study. A conceptual framework of the study has been given to elaborate the meaning of the key concepts like 'Self-Help Groups', 'Empowerment', 'Micro-finance' and 'SHG-Bank Linkage Programme' and the meaning that has been attached to them for the purpose of the present study. The chapter also includes a

systematic and elaborate review of relevant literature, objectives of the study and research questions. Besides, the methodology of the study that explains the size of the sample, technique of sampling and estimation procedure is discussed in this chapter along with chapterization.

II

Chapter-2 provides a detailed outline about the evolution of Self-Help Groups in India and different models of credit delivery system of micro-finance in India. It also reflects upon the achievements and failures of SHG-Bank Linkage Programme. The idea of SHG in India goes back to 1985 when NABARD provided a grant of rupees one million to an NGO called MYRADA (Mysore Resettlement and Development Agency) to lend to its groups. During 1986-87 the number of SHGs under MYRADA increased up to 300. Likewise, NABARD also started giving monetary assistance to several other NGOs like PRADAN and CARE. It was also found that during the simultaneous period District Rural Development Agency started providing revolving funds to SHGs in different parts of the country. In the year 1992, the Government of India established Rastriya Mahila Kosh to provide financial services to SHGs through NGOs. In 1996 SHG-Bank Linkage Programme also started functioning and the number of SHGs increased and expanded throughout the length and breadth of the country. The popularity of SHG was much keenly related to micro-finance. The idea of micro-finance in India appeared in the pre-independence period with the introduction of co-operative societies in 1901, which catered to the financial needs of the poor people. Subsequently, in the year 1928 Syndicate Bank was established to mobilize micro-savings. After independence also, the government of India has been working for the marginalized and unprivileged section of the country. In 70's decade, Self Employed Women's Associations (SEWA) formed an urban Co-operative Bank in Gujarat. This Bank was known as the Mahila SEWA Sahakari Bank and it provided banking services to poor women employed in unorganized sector in Ahmadabad city. Likewise, several other MFIs came into existence in India namely, Annapurna Mahila Mandal (Mumbai), Working Women's Forum (Chennai) and many others.

There are several programmes of Government to provide micro-finance to the rural poor. A massive poverty alleviation programme 'Integrated Rural Development Programme' (IRDP) was launched in 1980. It was a self-employment programme intended to raise the income generation capacity of small and marginal farmers, agricultural labourers and rural artisans living below the poverty line by providing them government subsidized credit through banks. Again in 1982, 'Development of Women and Children in Rural Areas' (DWCRA) was started as a sub scheme of IRDP. Under DWCRA, Government of India introduced the provision of revolving fund to women groups for income generating activities. Along with this, in the year, 1988 'Service Area Approach' was adopted. In 1989, as per the recommendation of the Khusro Committee, market oriented approaches for co-operatives were taken.

However, there has not been any significant change in the situation. Despite all these efforts the condition of a large section of women remained unchanged. During this time, NABARD conducted a series of research studies independently and in association with South India based NGO MYRADA (Mysore Resettlement and Development Agency). These studies revealed that despite having wide network of rural bank branches, a large number of poorest of the poor continued to remain outside the formal banking system. To overcome this problem, there was the need for alternative policies and programmes. Therefore, it can be said that there was a need for micro-finance rather than micro-credit.

Accordingly, Swarna Jayanti Gram Swarajgar Yojna (SGSY) was introduced in the year 1999. It organized the poor into Self-Help Groups through the process of mobilization, training and capacity building. SGSY is implemented by District Rural Development Agency (DRDA) through Panchayat Samitis and achieve involvement of other Panchayati Raj Institutions, Banks and NGOs to help for the smooth functioning of SHGs. Under the scheme, the SGSY is entitled to monitor the performance of Swarajgaris and the repayment of loans by them which are provided by the bank at a minimum rate of interest. The loan allocation to SHGs is financed both by the central government and the state government. The ratio of finance between the central and the state government is 75:25 respectively. It is important to mention here that from 1 April, 2013 all the SHGs have to re-register their names

under National Rural Livelihood Mission (NRLM) as the earlier SGSY was discontinued.

There is a wide variety of micro-finance in India and these are actively involved in providing financial assistance to the rural poor. Broadly, micro-finance in India can be categorized into two segments namely, traditional formal financial institutions and micro-finance institutions. It was found that formal financial service providers include National Bank for Agriculture and Rural Development (NABARD), Small Industries Development Bank of India (SIDBI), Rashtriya Mahila Kosh (RMK), Friends of Women World Banking (FWWB), Housing Development Finance Corporation (HDFC) and Rashtriya Grameen Vikas Nidhi (RGVN). They provide funds both to the banks and micro-finance institutions for the poor people so that they can take loan from that amount. Both Self-Help Groups and individual can take loan. On the other hand, Commercial Banks, Regional Rural Banks and Co-operative Banks provide micro-finance. Along with this, different types of micro-finance institutions namely; non-profit micro-finance institutions, co-operative micro finance institutions and profit making micro-finance institutions (NBFCs) provide micro-finance services to Self-Help Groups/Joint Liability Groups and individuals.

In addition to this, there are some short descriptions about different Micro-finance programme operating in the country. These are BASIX, BANDHAN, SKS Micro-finance Limited, Spandana Sphoorty Financial Limited, SEWA, Share Microfin Limited, Asmitha Microfin Limited, Shri Kshetra Dharmasthala Rulal Development Project, Grama Vidiyal Micro-finance Private Limited, Grameen Financial Services Private Limited, North Eastern Development Finance and Corporation Ltd and Rashtriya Gramin Vikas Nidhi. Here, special focus has been made on SHG-Bank Linkage Programme. Because, among the different micro-finance initiatives in India, Self-Help Group-Bank Linkage Programme can be considered as the most dominant model in delivering financial services to the rural poor. Along with this, some important points related to the achievements and failures of the SHG-Bank Linkage programme were also discussed.

One of the positive impacts of the SHG-Bank Linkage programme is the financial inclusion of the poor in the development process. There have been many success stories of the poor SHG members showing entrepreneurial qualities to come out of the vicious cycle of poverty and indebtedness with the help of SHGs. Along with this, SHG-Bank Linkage programme is considered to be a means of social empowerment of the poor people. Social empowerment includes participation in social decision making, confidence building, active participation in development programmes, development of interpersonal and communication skills, availing public facilities, availing education and health facilities. In addition to this, it was found that micro-finance movement has become a tool of change for women. Majority of the micro-finance clients are women across the world. In India, the share of exclusive women SHGs in the total number of SHGs savings linked to banks now stands at 81.00 per cent. As empowerment is a multidimensional concept covering both economic and socio-political aspects, in the present study it was found that the members of SHGs achieved economic self-sufficiency (female group-90.00 per cent and mixed group-17.74 per cent) by taking part in income generating activities. Participation in SHGs also increased socio-political consciousness and participation (female group-89.54 per cent and mixed group-1.61 per cent). Thus, it seems that SHG brought in positive changes in the lives of women but of different types in case of two types of SHGs. While it is very high for female SHGs, it is marginal for mixed types. Therefore, it may be said that Self-Help Groups came a long way to make visible impact on the lives of the poor sections of the society in general and women in particular. It was also found that one of the objectives of SHG is to create micro-enterprises. By organizing various training programmes by DRDA, BDO and NGO, the members of various SHGs were able to learn income generating activities. According to the survey report of Planning Commission of India, it was found that the trainings were effective (29.00 per cent), useful and productive (34.00 per cent) due to content clarity which was provided by DRDA under SGSY scheme. Here, it is imperative to mention that SGSY has been launched with the objective of bringing every assisted family above the poverty line within 3 years through the provision of micro-enterprises in rural areas, building up on the potential of the rural poor. Lastly, it was also found that SHG-Bank Linkage Programme shows a positive trend in

respect of recovery of loan. According to the report of the Reserve Bank of India (RBI), the recovery status of the bank's loan given to Self-Help Groups by the Commercial Banks, Regional Rural Banks and Co-operative Banks clearly show the high recovery rate which is more than 95.00 per cent in 2008 (reported by 46.5 per cent of Banks). Only 21.00 per cent of the Banks showed the loan recovery rate between 80.00-94.00 per cent. About 23.00 per cent of the Banks recovered 50.00-79.00 per cent of the loans given to the SHGs and 8.8 per cent of the Banks reported that the loan recovery rate is less than 50.00 per cent.

There is no doubt that micro-finance programme in India including SHG-BLP has shown impressive results. Still there are certain areas in which micro-finance programme have to work for better outcomes. SHG-Bank Linkage Programme (SBLP) is suffering from a serious problem of uneven growth of Self-Help Groups in the country. In March, 2001, 71.00 per cent of the linked SHGs were from southern region consisting of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu. Though the share of southern region has come down progressively over the years but it is still at 44.00 per cent. Many States such as Uttar Pradesh and Bihar with high incidence of poverty have shown poor performance under the programme. This programme is also suffering from the problem of limited out reach. It was also found that 19.00 per cent of the participants of the micro-finance programme were belonged to the Below Poverty Line (BPL) at the time of joining the micro-finance programme. In this context, it is important to mention here that SHG-Bank Linkage Programme has no clear social or economic benchmarks for group membership which ultimately lead to inadequate poverty targeting. In addition to this, SHG-Bank Linkage model suffers from a serious problem of absence of legal and regulatory mechanism. In the absence of strong repayment rules, thousands of SHGs in India has been suffering from the problem of poor repayment of loans. It was also found that high interest rates of different MFIs deter the growth and popularity of these programmes. It was found that banking sector is charging 9.00 to 10.00 per cent interest rate per annum from the SHG members, while MFIs charge comparatively higher interest rate which is generally 11.00 to 24.00 per cent per annum. Another important loophole of the micro-finance system in India is the lack of insurance services. In India, various

micro-finance programmes as well as SHG-Bank Linkage Programme is just focused on regular savings and micro-credit and the provision of insurance is very less. Hence, it may be said that though there are so many lacunas in micro-finance programme in general and SHG-BLP in particular, in spite of that the importance of it cannot be neglected. It has witnessed high growth rate in India in past few years and involved in catering financial services to the poor section of the society. SHG-BLP has contributed in uplifting the socio-economic status of the people in rural India. If the shortcomings of the programme are removed properly, it will definitely bring positive results for the overall economy of the country.

III

Chapter-3 provides a global scenario of micro finance programme based on secondary data. Over the past few decades, micro-finance has been experienced in many developing countries. Bank Rakyat Indonesia (BRI) in Indonesia, Bancosol in Bolivia, Bangladesh Rural Advancement Committee (BRAC) of Bangladesh, NABARD in India, Amannah Ikhtiar Malaysia (AIM) of Malaysia, Agriculture Development Bank of Nepal (ADBN), K-Rep in Kenya and Milbano in Peru have gained encouraging results in alleviation of poverty and women empowerment through micro-finance. Here, an attempt has been made to make an elaborate comparative study of micro-finance and women empowerment in India with some other countries of the world like Bangladesh, Indonesia, Nepal, Uganda and Ghana.

In Bangladesh micro-finance has evolved as a development approach to benefit poor people. Here, four major Micro-finance Institutions (MFIs) are operating namely, Grameen Bank, BRAC (Bangladesh Rural Advancement Committee), ASA (Association for Social Advancement) and Proshika. While the Grameen Bank has a special status in the banking set up of the country, the other three are Non Government Organizations (NGOs). It was found that micro-finance programme in Bangladesh target both economic and social poverty. From the findings of several studies it may be said that there is a remarkable decline in violence against women who are directly in touch with MFIs. They also showed more interest in sending their children to schools in comparison with non members of MFIs. Along with this, due

to group based lending process women have to go outside and interact with other group members. Therefore, MFIs have provided the scope for women to develop an identity outside of their family. Moreover, participation in MFI programme is found to have led to the decline in gender gap in terms of access to schooling and to modern health care system. Along with all these positive impacts, skill training, education and awareness programme of various MFIs in Bangladesh have contributed to achieve empowerment of women. In Nepal also micro-finance sector is expanding day by day providing diverse services to the poor. Several studies revealed that it had changed the lives of women in Nepal. It was found that 68.00 per cent of women experienced an increase in their decision making power in areas that were traditionally dominated by men such as family planning, daughters' marriage, children's schooling and the buying and the selling of property. It was also noticed a greater resistance to wife beating and alcoholism among micro-finance clients. Women had achieved respect within the household and also in the community. In Indonesia, women from the lower economic strata were found to use loans for income generating activities such as small businesses. For borrowers below, above and well above the poverty line, loans were used for other uses such as paying for schools, fees, medical treatment, meeting daily consumption needs, meeting social and holiday expenses. It was found that micro-finance services had positive impacts on socio-economic variables such as children's schooling, household nutrition status and women empowerment. Micro-finance had a long history in African countries of Uganda and Ghana. In Uganda, some of the MFIs are directly engaged in eradication of poverty and women empowerment. In Ghana, three different types of micro-finance institutions are operating. These are (i) Formal suppliers of micro-finance and (ii) Semi-formal suppliers of micro-finance and (iii) Informal suppliers of micro-finance. It was found that MF programme in Uganda and Ghana changed the lives of women in various respects. Women of both the countries gained ownership of some household assets. They also indicated some positive trends in decision making power both inside and outside the household. Along with this, it increased self-confidence and improved morale of the members in the community.

From the above discussion, it has become clear that micro-finance has been used as a tool for alleviation of poverty and women empowerment throughout the world. India's micro-finance scenario is dominated by SHG-Bank Linkage model and it was initiated by National Bank for Agriculture and Rural Development (NABARD), NGOs, Government Agencies and Banks and these are informal groups linked to the formal financial sectors like Banks. In Indonesia, there are several subsidized government programmes, both local and community based. But it was highly politicized under Suharto regime. In terms of outreach, Nepal has the lowest outreach in Asia. Asia's relatively high outreach is found in Bangladesh. India is also suffering from the problem of limited outreach. In Indonesia, there is still an unmet demand for micro-finance services, majority of the rural households still do not have access to funds from formal or semi-formal institutions. In terms of savings, except Bangladesh all the countries have yet to bind the power of savings as a source of capital. It was found that 56.00 per cent of total loans given by Grameen Bank were from savings. In Uganda and Ghana as well MFIs are suffering from poor institutional arrangement, weak regulatory framework, lack of coordination and collaboration, poor institutional linkages, lack of linkages between formal and informal financial institutions and lack of capital. It was found that micro-finance programme in Ghana is not successful in improving the condition of women. Here, major problem is that MFIs in Ghana have followed very rigid course of action which focuses mainly on its sustainability and not on uplifting the status of women.

With regard to the role of micro-finance in women empowerment, it was found that the picture of micro-finance in India is quite impressive. SHGs had played an important role against the breakdown of vicious cycle of poverty. It not only brought financial independence to the rural poor women, there were many SHG members who showed visible changes in the sphere of socio-political activity. Therefore, it may be said that SHGs came a long way to make visible impact on the lives of poor sections of the society in general and women in particular. At present, micro-finance programme is considered as one of the most effective tools of women empowerment in almost all the parts of the globe. In India also this programme has become very popular and successful in meeting various needs of the people.

IV

Chapter-4 provides a brief profile of Barak Valley with its historical background. As it comprises 3 districts namely, Cachar, Karimganj and Hailakandi, it is imperative to mention separately the demography of all the districts of Barak Valley. Besides, a brief description of the villages from where SHGs were selected for the study has been given in terms of demography, literacy rate, SHG related informations (such as the number of both the types of group, total number of SHG members, number of non-functional SHGs and so on) and other facilities available in the villages.

It is a well known fact that the history of Barak Valley is an extension of the history of Surma Valley. When Assam was annexed by the British in 1847, the two Bengali speaking districts of Sylhet and Cachar were curved out from the Bengal Presidency and were incorporated into Assam to meet the revenue deficit of the newly formed province. In 1947 there was a plebiscite held in Sylhet to decide the fate of the Surma Valley. As a result, Muslim majority eastern part of Sylhet went under the then East Pakistan and the remaining part remained with India which is popularly known as Karimganj. Here, it is imperative to mention that Karimganj and Hailakandi were parts of Cachar District as Sub-divisions. Later, in the year 1983 and 1989 both the sub-divisions became districts respectively. Therefore, the present Barak Valley represents the three districts of Assam namely, Cachar, Karimganj and Hailakandi. The Barak Valley is the southern part of Assam situated between longitudes $92^{\circ}15'$ and $93^{\circ}15'$ and latitudes $24^{\circ}8'$ and $25^{\circ}8'$ and the valley is surrounded on the north by North Cachar Hills of Assam and Jayantia Hills District of Meghalaya; on the east by Manipur; on the south by Mizoram and on the west by Tripura and Sylhet district of Bangladesh. It constitutes 8.9 per cent of total geographical area of the state. Geography of the valley is composed of high hills, low lands and level plains. Economy of Barak Valley is predominantly agricultural in nature. More than 58.00 per cent of the total working population in the valley is either cultivator or agricultural labourer. Another income generating sector in the valley is tea industry. In addition to this, Cachar Sugar Mill and Cachar Paper Mill was established in the year 1976 and 1988 respectively, but due to the scarcity of raw materials and non availability of marketing facility for finished products and poor communication

facility, these industries did not function well. Thus, eradication of all these problems is the utmost need of the time.

As per Census of India 2011, the total population of Barak Valley was 36, 12,581 by including population of Cachar (17, 36,319), Karimganj (12, 17,002) and Hailakandi (6, 59, 260). Again, as per Census of India, 2011 male-female distribution of population in the 3 districts of Barak Valley were Cachar-Male- 8, 86, 616 Female-8, 49, 703; Karimganj- Male-6, 20, 722 Female-5, 96, 280; Hailakandi- Male-3, 38, 766 Female-3, 20, 494. In terms of rural urban distribution of population it was found that in all the three districts more than 80.00 per cent of the total population live in rural areas. As per the density of population/sq Km, Karimganj was the densely populated district with 673/sq km; it was followed by Hailakandi (497/sq km) and Karimganj district (459/sq km). The region of Barak Valley is considered to be multi ethnic and multi religious in nature. In spite of this, two major religious groups namely Hindu and Muslim constitute the majority of total population. Moreover, there are some small religious groups like Buddhists, Jains and Christians. Majority of the Christians living in Barak Valley are belonging to the tribal community. In addition, Bengali is the official language and majority of the people speak *Sylheti*, which is a distinct Bengali dialect. Apart from Bengalese, there are some other communities like Manipuri, Hmar, Dimasa, Rongmai Naga, Khasi, Reang, Hindustani, and Santhal. With 80.36 per cent, Cachar district occupies the first position in literacy in Barak Valley. Along with this, 74.62 per cent of women in Cachar have the literacy. On the other hand, with 68.54 per cent female literacy Hailakandi District occupies the last position, followed by Karimganj District with 73.49 per cent female literacy. As regards occupation, statistics show that the highest percentage of women in the district of Cachar was engaged in other works with 59.06 per cent, followed by agricultural labourers with 17.18 per cent, cultivators with 15.11 per cent and household industry workers with 1.3 per cent of female population. Similarly, in Hailakandi district majority of female population engaged in other occupations with 76.28 per cent. Here, in both the districts there were some unskilled labourers which came under the category of other works. But the condition of Karimganj District is different where majority of female population engaged in cultivation with 71.05 per

cent. The lowest number of female population was found in household industry works in Karimganj with 3.31 per cent, whereas, with 6.2 per cent female population engaged in household industry in Hailakandi District. Hence, it is observed throughout the study, a good number of SHG members are women, who made a shift from traditional occupation like agricultural labourer. In Cachar District, there are 2 sub-divisions namely Silchar and Lakhipur and 5 Revenue Circles. There are 15 Development Blocks in Cachar District. In Karimganj District, there are 5 Revenue Circles and 7 Development Blocks. In Hailakandi District there are 4 Revenue Circles and 5 Development Blocks. District head quarter of Cachar, Karimganj and Hailakandi are Silchar, Karimganj and Hailakandi respectively. There are 1040 villages, 163 GPs, 15 APs and 1 ZP in Cachar District. In Karimganj, there are 936 villages, 96 GPs, 7 APs and 1 ZP. In Hailakandi, there are 331 villages, 62 GPs, 5 APs and 1 ZP.

As said earlier in the present study, 10 Development Blocks have been selected and from each Development Block 5 SHGs (4 female and 1 mixed) were selected from 2 villages. On the whole SHGs were selected from 20 villages of Barak Valley. The selected villages under Cachar District are Labokpar-I and Lalang-I (Lakhipur D.B), Kaalapool and Binnakandi-II (Binnakandi D.B), Banskandi-III and Manipur-I (Banskandi D.B), Kanakpur-I and Mangalpur (Rajabazar D.B), Tarapur-VII and Bhajantipur-III (Silchar D.B). The villages selected under Karimganj District are Botoroshi and Gardarashi (North Karimganj D.B), Soulmara and Nairgram (South Karimganj D.B), West Hasanpur and Patharakandi (Badarpur D.B). Under Hailakandi District selected villages are Bilpar-Dhumkar and Boalipar-II (Hailakandi D.B), Dholai-VI and Swapanpur (Appin-RA) (Katlicherra D.B). It was found that in all the villages there were variations in terms of demographic profile, literacy rate and other facilities available in the villages. As regards Self Help Group, among all the selected villages of Barak Valley, Nabajagaran Swanirbhalshil Samaj SHG (year-1999) was the first SHG. It was also found that the number of mixed type of SHG was very less in all the villages and absent in some of the villages namely, Kaalapool, Bhajantipur-III, Gardarashi, Soulmara, Biipar-Dhumkar and Dholai-VI. It may be due to apathy of the GO/NGO on the part of promoting mixed group. Along

with this, lack of co-ordination between male and female members of the group created problems for the survival of mixed group. In addition to this, except Lalang-I all the villages were found to have non functional SHG. In this context, it is imperative to mention that office bearers of different Development Blocks reported that due to borrower's negligence SHGs sometimes become non-functional. It was also found that distance of Bank facility and market facility had a direct linkage with the functioning of the SHGs. SHGs which were near to market and bank were found to be very active and well functional compare to the SHGs with more distance from bank and market. With regard to SHG Federation, some of the villages were found to have SHG Federation namely, Manipur-I, Kanakpur-I, Mangalpur (Baladhan Grant), Bhajantipur-III. SHG Federations are considered to be very useful for the exchange of ideas and technologies among various SHGs. In this context, it is imperative to mention that though there are some SHG Federations in Barak Valley but the number is very limited. Hence, it may be said that except in certain villages, SHG Federation is generally not available in most of the villages.

V

In Chapter-5 data were analyzed, interpreted and the results of the study on the role of Self-Help Groups in the empowerment of women were discussed in detail. It also contains suggestions given of the SHG members for the upgradation of the function of the group. The study was carried out on the basis of the following objectives:

1. To understand the socio-economic impact of the SHGs on the lives of women.
2. To understand the impact of SHGs in developing entrepreneurial skill and capacity of women.
3. To understand the impact of SHGs in increasing the decision-making ability of women.
4. To examine the factors, if any, that deters women from joining SHGs.
5. To suggest appropriate measures for the better functioning of the SHGs.

For the convenience of the study this chapter has been divided into 3 sections. Section-I deals with general information of the respondents, Section-II deals with Self-Help Group related information and Section-III deals with empowerment related information of the respondents. In addition to this, respondents were taken from two different types of SHGs namely, female and mixed types, because in female SHGs only female members can participate and in mixed SHGs both male and female can participate. In this study special focus has been put on to assess the variations in the level of empowerment of women in 2 different types of groups.

As regards general informations of the respondents, it was found that the bulk of the respondents (39.54 per cent) from female SHGs were within '41-50' years of age. It was followed by '31-40' and '21-30' with 33.18 per cent and 22.27 per cent respectively. On the other hand in mixed SHGs, majority of the respondents belonged to the age group of '41-50' with 43.54 per cent of respondents. It was followed by the age group of '31-40' and '21-30' with 33.87 per cent and 17.14 per cent of respondents respectively. Hence, it may be said that the bulk of the respondents from both the types of groups were within 50 years of age. As regards religion, the entire population was divided into 2 religious groups namely Hinduism and Islam. It was found that majority (70.45 per cent) of the respondents from female SHGs belonged to Hinduism and 29.54 per cent were found to belong to Islam. On the other hand, in mixed SHGs, majority of the respondents (67.47 per cent) belonged to Muslim community followed by Hinduism (32.25 per cent). As regards caste, the highest number of respondents from female SHGs belonged to the General Category with 48.63 per cent of total respondents, while the percentage of other caste groups like ST, SC and OBC was together about 51.35 per cent. On the other hand, in mixed SHGs again the percentage of General Category was the highest with 58.06 per cent, while the percentage of other caste groups like ST, SC and OBC was together about 41.92 per cent. Hence, in both the types of groups majority of the respondents belonged to the General Category. One of the reasons for that was the presence of Muslim respondents in large number in the sample. As regards educational attainment from female SHGs, the highest number of respondents (40.90 per cent) was found in the category of 'Primary' level, followed by those (36.81 per

cent) who had studied up to 'Secondary' level. On the other hand, in mixed SHGs, majority of the respondents (30.64 per cent) belonged to the category of 'Illiterate', followed by 'Primary' level with 22.58 per cent. However, in both the types of groups there were 3 respondents in the category of 'Any Professional/Technical Course' and only 3 respondents (2 in Female SHG and 1 in Mixed SHG) belonged to the category of 'Graduation and Above'. With regard to the marital status, majority of the respondents from both the types of groups were found to be married (Female SHGs-81.36 per cent, Mixed SHGs-62.90 per cent). As regards the number of children, majority of the married respondents from both the groups (Female SHGs-105 out of 220, Mixed SHGs-31 out of 62) were in favour of 1 or 2 children irrespective of their economic condition. It may be said that people at the village level have also become conscious of family planning and having of children was also not found to be a deterrent to join SHGs. As regards employment status of respondent's husband/father/son, it was found that in female SHGs, 52.27 per cent were employed, it was followed by self-employed with 34.09 per cent, unemployed with 9.09 per cent and professional with 4.5 per cent. On the other hand, in mixed SHG 43.54 per cent were employed and it was followed by self-employed, professional and unemployed with 33.78 per cent, 17.74 per cent and 4.8 per cent respectively. With regard to the family income of the respondents from female SHGs, the highest number of SHG members (44.54 per cent) were found to belong to the income group of '51,000-60,000', while 18.63 per cent were found in the income group of 'More than 60,000'. Only 2 respondents were found to belong to the income category of '11,000-20,000'. In mixed SHGs, majority of the respondents (69.35 per cent) belonged to the income category of '31,000-40,000', it was followed by the category of '21,000-30,000' and only 1 respondents had family income of more than 60,000. As regards subsidiary employment of the respondents other than main occupation, it was found that in the female SHGs, 43.63 per cent of the respondents worked in the agricultural sector, it was followed by animal husbandry with 29.54 per cent and onle 10.00 per cent of respondents did not have any subsidiary employment. On other hand, in mixed SHGs, majority (51.61 per cent) of the respondents were found to have chosen animal husbandry as subsidiary employment, while 35.48 per cent were engaged in agricultural sector. Only 2 (3.22 per cent)

respondents were found to have no subsidiary employment. Here, in both SHGs, stress was put on to 2 types of subsidiary employment namely, agriculture and animal husbandary. With regard to the employment status of the respondents from female SHGs, it was found that about 79.54 per cent were self-employed, while 14.54 per cent were employed. Again in mixed SHGs, 59.67 per cent belonged to the category of self-employed, followed by employed with 27.41 per cent.

Thus, the socio-economic profile of the respondents shows that SHG programme has been successful to a great extent, in integrating women of all sections of the society. In Hindu dominated villages, the number of Hindu respondents was found to be higher and vice-versa. In case of participation in SHG programmes, women of different age groups and educational attainments were also found in the present study. Hence, it may be said that SHG had achieved the participation of all sections of women irrespective of religion and caste.

As regards SHG related informations under Section-II, it was found that 11 female SHGs were formed during the year '2009-2011', followed by 20 SHGs in the year '2000-2002 and 2003-2005' and only 9 SHGs were formed during '2006-2008'. In case of mixed SHG, during '2000-2002' only 6 SHGs were formed and 4 SHGs were formed during '2003-2005'. Here, it is very imperative to mention that all the selected female SHGs were formed during the year '2000-2011', while mixed SHGs were formed during the year '2000-2005'. In this regard, it is imperative to mention that mixed type of SHGs were less promoted by both GO and NGO. In some of the selected villages the number of mixed type of SHG was found to be zero or very minimum. With regard to the promoting agency, it was found that majority (23 out of 40) of female SHGs were self promoted, followed by Government Organisation (11 out of 40), Bank/Other Financial Institutions (5 out of 40) and NGO (1 out of 40). In case of mixed SHG, again majority (6 out of 10) of the SHGs were self promoted, followed by Government Organisation (3 out of 10) and Bank/Other financial institution (1 out of 10). Hence, it may be said that in both the types of SHGs, majority were self-promoted. Here, all SHGs were found to have Bank Account. From this fact, it may be said that to have Bank Account is the first and the foremost important criterion to form Self-Help Group. With regard to the frequency of regular

savings, 20 female SHGs were found to follow the monthly savings system, it was followed by 18 SHGs with weekly savings system and only 2 SHGs follow fortnightly mode of savings. On the other hand, in mixed SHGs, 6 SHGs were found to follow the monthly mode of savings, while 4 SHGs follow the weekly mode. Here is the absence of fortnightly mode of savings in SHGs. With regard to the purpose of loan giving, 23 SHGs provided loans for the purpose of business, 9 SHGs provided loans for personal purpose, 5 SHGs for agriculture and only 3 SHGs provided loans for any other (miscellaneous) purpose. In case of mixed group, 6 SHGs were found to provide loans for personal purpose, while 3 SHGs for business purpose and only 1 SHG provided loan for agricultural purpose. As regards rate of repayment of loan in female SHGs, 15 SHGs gave positive response and only 4 SHGs replied negatively. Here, it very disappointing to find that 21 SHGs did not respond in the question of whether they were satisfied with the rate of repayment or not. In case of mixed SHG, 5 SHGs replied negatively and 2 SHGs were satisfied with the repayment rate and 3 SHGs did not prefer to respond. As regards making goods and productive activity of female SHGs, it was found that 39 SHGs were involved in these activities and only 1 SHG did not respond properly. In case of mixed SHGs, only 3 SHGs were found to involve in productive activities, while 4 SHGs replied negatively and 3 SHGs did not respond. As regards types of production, there is a wide variation in female SHGs. Different SHGs choose different types of productive activity such as making of gamcha, Chadar, Laisampee, Fanek, Inefi (8 SHGs), Shital Pati, Pakha, Dhusoin and other Bamboo Products (5 SHGs), Soft Toys, Decorative Items (Wall Hanging) (2 SHGs), Fishing Nets (1 SHG), Achar (Pickle) (1 SHG), Embroidery (1 SHG), Tailoring, Artificial Flowers (5 SHG), Duckery (Egg, Meat) (3 SHG), Fishery (Fish) (2 SHGs), Muri (Puffed Rice) (1 SHG), Goat Farming (Meat) (2 SHGs), Dairy (Only Milk) (2 SHG), Dry fish and Fermented Fish (4 SHG) and Jute Bags, Glass Painting (1 SHG). In mixed SHG, handloom was found to chosen by 3 SHGs, while 1 SHG involved in making bamboo and cane related items. As regards making and selling of goods by the female SHGs, it was found that 40 SHGs were inactively involved in making and selling of goods, 5 SHGs provide training facility to its members and other people from outside the group, 3 SHGs were found to organise awareness programmes in the villages such as importance of education and use of

boiled drinking water. Along with this, 7 SHGs were found to work against social evils. In this context, the role of Meira Paibis cannot be undermined. In Lakhipur Development Block, members of SHGs (Manipuri women) worked against the selling and consumption of liquor. In Silchar Development Block, SHGs worked against the dowry system. Some of the groups in Banskandi Development Block, North Karimganj Development Block and Katlicherra Development Block were involved in organizing training programmes and also worked against social evils. In case of mixed SHG, only 3 out of 10 SHGs were involved in making and selling of goods followed by 1 SHG in Lakhipur Development Block engaged in work against social evils. Neither any SHG organized training programme nor awareness programme for the members of the Group. This trend is not showing any positive sign for the smooth and effective functioning of the group. With regard to the facing of problem by female SHGs, 33 SHGs were facing problems, while 5 SHGs gave negative response and 2 SHGs did not prefer to respond. In case of mixed group, 8 SHGs were facing different problems, while 2 SHGs did not respond. On the question of types of problems faced by female Self-Help Groups, different responses were found. 13 (32.5%) SHGs were reported to have faced unproductive use of loans by the borrowers, 22.5 per cent SHGs reported that they were facing the problem of lack of repayment of loan. There was the absence of monitoring system over the loan taken by them which was reported by 22.5 per cent of SHGs, 3 SHGs were facing the problem of loose bonding and co-operation among the members and only 2 SHGs were facing the problem of borrower's negligence. Lack of training facility (15%) and lack of marketing facility (17.5%) were also faced by the SHGs and only 2 SHGs were facing the problem of poor communication facility and illiteracy (any other, 5%). Thus, all the problems faced by female SHGs created difficulties for the smooth functioning of the groups. It is quite surprising that all mixed SHGs (100 per cent) were facing the problem of repayment of loan. The members of the groups took loans from the group but they were unable to repay the loans in due time. This is because there was the absence of monitoring agency over the loans, which was reported by 90.00 per cent of the SHGs. In mixed group, both male and female take part but there was always a tendency of male member to dominate over its female counterpart. This creates problem of loose bonding and co-operation which was

reported by 90.00 per cent of the groups. Sometimes, borrowers were negligent about the loans or the workings of the groups. This was another problem faced by mixed SHGs (70.00 per cent). Some of the groups were facing the problem of training facility (40.00 per cent) and some were facing marketing facility (60.00 per cent). Problems like poor road condition and floods were also reported by 2 groups (20%).

To conclude, it may be said that both the types of SHGs were facing various problems. But in comparison, problems of Mixed type of SHGs is more than the Female SHGs. This might be due to the pressure of mixed gender in Mixed types. Males intend to dominate and this results in disharmony and lack of co-ordination among members. Block Development Officers have often registered their unwillingness to promote Mixed SHGs as their prospect to survive seems bleak from their functioning.

Under Section-III empowerment related informations were gathered. Here, for the fulfillment of the above mentioned objectives certain parameters have been determined, such as increase in economic self-sufficiency, changes in socio-political participation and consciousness, participating in training programmes and changes in decision making ability. To assess changes in those areas, skill/art of earning livelihood, increase in savings habit, increase in food security, attending Gram Sabha meeting, interacting with Govt. officials, decision making ability in the areas of children's education, family's expenditure and so on are considered.

With regard to the first objective that is outlined to understand the socio-economic impact of the SHGs on the lives of women, it was found that on the question of achieving economic self-reliance, out of 220 members of female SHGs, an overwhelming majority of 198 (90.00 per cent) gave a positive reply. In mixed SHGs, only 17.74 per cent of the respondent achieved economic self-sufficiency. In the follow up question of pointing out of the criteria which might be considered as yard sticks of economic self-sufficiency, different women chose more than one option. Some seemed to have achieved economic self-sufficiency by increasing monthly/weekly income, some by learning art/skill of earning livelihood, some by increasing savings habit, some by increasing food security and some in multiple

ways. In case of female SHGs, an overwhelming majority of the respondents (85.90 per cent) increased their monthly/weekly income, learnt skill/art of earning (80.36 per cent), increased savings habit (81.81 per cent) and increased food security (78.18 per cent). On the other hand, responses of the respondents were just reverse in mixed SHGs. It was found that very negligible number of respondents gave positive response in case of increasing monthly/weekly income (11.29 per cent), learning of skill/art of earning (8.06 per cent) and increase in savings habit (4.83 per cent). It was also observed that female members of mixed SHGs had no trust on their leader (generally male member) and among themselves. Because of this fact the savings of mixed SHG was not used productively. It is disappointing to note that almost all the respondents (96.77 per cent) from mixed group did not increase food security after joining mixed SHGs. On the question of achieving socio-political consciousness and participation after joining female Self-Help Groups, an overwhelming majority of 197 (89.54 per cent) respondents gave a positive reply, while majority of the respondents (79.03 per cent) in mixed SHGs replied negatively. Only 3(4.83 per cent) respondents gave the positive response and 10 (16.12 per cent) people did not respond. In question of pointing out of the criteria which might be considered as yard sticks of socio-political consciousness and participation, respondents chose number of options. Some seemed to have achieved socio-political consciousness and participation by social interaction, interaction with government officials, some by participating in prevention of social evils, by attending club or social organization, by contesting election and by attending meetings of Gram Sabha. In case of female SHGs, majority of the respondents were found to have acquired social interaction ability (75.90 per cent) and ability to interact with Govt. officials (82.72 per cent). In case of participation in various programmes against social evils (15.90 per cent), participation in club/other social organization (25.00 per cent) and contesting election (1.3 per cent), the impact of the SHG programme was found to be marginal, while significant number of respondents (91.36 per cent) were found to have started attending Gram Sabha meeting after joining the group. On the other hand, in mixed SHGs, very negligible number of respondents was found to have acquired social interaction (3.22 per cent) and interaction with Govt. officials (3.22 per cent). Only 15.90 per cent of respondents were found to have participated in various programmes

against social evils and 7 (11.29 per cent) respondents have attended club/social organization, while not a single member contested election. But, majority of the respondents i.e., 45 out of 62 (72.58 per cent) from mixed SHGs were also found to have started attending Gram Sabha meetings after joining the group. However, most of the respondents in both the types of groups have become conscious with regard to participation in Gram Sabha meetings after joining the Self-Help Groups. Although the impact of SHGs on the lives of women varies in case of 2 types of SHGs, yet the overall impact of the group was found to be positive in bringing in certain change in socio-economic lives of women.

In an attempt to fulfill the second objective of the present study which is to understand the impact of SHGs in developing entrepreneurial skill and capacity among women, it was found that 92.27 per cent of total respondents from female SHGs had participated in various training programmes. On the other hand, majority of the respondents (76.00 per cent) from mixed SHGs did not participate in training programmes. On the basis of the responses of the respondents, the whole training programmes had been divided into 5 segments namely basic orientation, skill up gradation, handicrafts, animal husbandry and others. Here, it is imperative to mention that both basic orientation and skill up gradation programmes were organized by the Block Development Office of the respective Development Block. Besides, training on handicrafts, animal husbandry and others were found to provide by both the Government Organization (GO) and Non Government Organization (NGO). Majority of the respondents (92.27 per cent) from female SHGs were found to have participated both in basic orientation and skill up gradation programme. Along with this, 39.09 per cent of the total respondents received training on handicraft and 15.90 per cent on animal husbandry, while 55(25.00 per cent) respondents have participated in other kinds of training programmes like weaving, pickle making, jam making and so on. In mixed SHGs, only 10 (16.12 per cent) respondents have participated in both basic orientation and skill up gradation programme. Not a single member was found to participate in other types of training programme like the members of female SHGs. Now the question arises on the development of the entrepreneurial skill and capacity of both the types of SHG members after attending

various training programmes. It was found that 203 out of 220 respondents (92.27 per cent) of female SHGs attained entrepreneurial ability, while in mixed SHGs only 1 respondent (1.61 per cent) achieved entrepreneurial ability after attending training programme. In question of pointing out of the criteria which might be considered as yard sticks of development of entrepreneurial ability of the SHG members, different women chose different options. Some seemed to have learnt Bank transaction, some by knowing art of investing money in business, some by skill to manufacture products, some by developing leadership quality and some in multiple ways. In female SHGs, majority of the respondents were found to give huge percentage of positive response in the sphere of learning Bank transaction (90.45 per cent) and art of investing money in business (83.18 per cent), while response was mediocre in question of skill of manufacturing products (52.27 per cent) and developing leadership ability (50.00 per cent). In addition, all the members of mixed Self-Help Groups were found to give zero response on the above mentioned options of entrepreneurial skill and capacity. Thus, the impact of SHGs in developing entrepreneurial skill and capacity of women is one sided. Only members of female SHGs were able to get benefitted out of training programmes, while most of the members of mixed SHGs neither participated in any such programme nor they registered any substantial change in their entrepreneurial skill and capacity.

With regard to the third objective that is outlined to understand the impact SHGs in increasing the decision-making ability of women, it was found that an overwhelming majority of respondents (84.09 per cent) in female SHGs have experienced change in their personal sphere of decision making, while in case of mixed SHGs no such change was evident. In mixed type of SHGs, about 66.12 per cent did not experience any change in their personal sphere of decision making. SHGs have neither broadened nor strengthened their decision making ability. To measure the influence of decision making power of the respondents of both the groups, certain questions were put such as influence in family's income, expenditure, crisis management, decision about children's education and choice of political party. In case of female SHGs, it was found that majority of the respondents had acquired the decision making ability in the spheres of family's income (71.36 per cent), family's

expenditure (69.54 per cent), crisis management (81.81 per cent), children's education (85.90 per cent) and choice of political party (80.45 per cent). On the other hand, in mixed SHGs, very negligible response was found in terms of achieving decision making capacity in controlling family's income (4.8 per cent), family's expenditure (4.8 per cent), crisis management (8.06 per cent), children's education (16.12 per cent) and choice of political party (20.96 per cent). Thus, it may be said that achievement in economic self-sufficiency is reflected in the decision-making aspect. Therefore, the overall impact of SHGs on the decision-making capacity of women in general is positive.

With an attempt to fulfill the fourth objective of the present study which focuses on the constraints in joining the Self-Help Group, it was found that majority of the respondents (55.00 per cent) from female SHGs did not face any constraint in joining the group. On the other hand, in mixed SHGs, 37 respondents out of 62 (59.67 per cent) gave negative response. Further, the constraints faced by the respondents were divided into 3 segments, namely, religious constraints, social constraints and family constraints. It was found that majority of the respondents from female SHGs faced family constraints (10.00 per cent). 5.90 per cent faced social constraints and only 2 respondents (.90 per cent) reported to have faced religious constraints. In mixed SHGs, 8.06 per cent of the respondents faced the family constraints and 6.45 percent faced social constraints. However, no member was found to have faced religious constraints. Thus, it might be said that women sometimes have to face various types of constraints in joining SHGs.

In an attempt to fulfill the last i.e., the fifth objective of the present study which focuses on the suggestions provided by the SHG members for the better functioning of the group and better results for women, it was found that the highest number of respondents (25.00 per cent) recommended for training on new technology. It was followed by the recommendation of improvement on loan facility (25.00 per cent), marketing facility (20.45 per cent), improvement of bonding among SHG members (11.36 per cent), about 10.90 per cent recommended for delivery of raw materials, about 8.18 per cent recommended for increase in rate of subsidy, 5.4 per cent of respondents recommended for delivery of free sewing machine and only 11 (5.00 per

cent) respondents did not respond. In case of mixed SHG, it was found that majority of the respondents (41.93 per cent) recommended for improvement of loan facility, followed by increase in the rate of subsidy (16.12 per cent), equal co-operation among male and female member of the group (6.4 per cent), about 4.8 per cent recommended for proper monitoring system over the working of the group, especially over the utilization of the loan and 19 respondents (30.64 per cent) did not respond.

On the basis of the above findings, it may be concluded that the role of Self-Help Groups varies in case of female and mixed SHGs. In case of female SHGs, respondents have achieved economic self-reliance (90.00 per cent) by participating in the programme. It was also found that economic factor had direct implications on the socio-political consciousness and participation (89.54 per cent) and decision making ability (84.09 per cent). But in the sphere of contesting election (1.3 per cent) the impact of the scheme is very limited. In case of mixed SHGs, very negligible positive response was found in all the spheres of empowerment (socio-economic and political). Thus, the first research question of the present study *“Does the Self-Help Groups play a role in empowering women”* is only partially confirmed.

With regard to the second research question *“Does participation in SHG change the pattern of participation of women in the decision making process within the family and the society”*, it was found that an overwhelming majority (i.e., 90.00 per cent) of the respondents from female SHGs achieved better decision making capacity after joining the group, particularly in the areas of family’s income (71.36 per cent), family’s expenditure (69.54 per cent), crisis management (81.81 per cent), children’s education (85.90 per cent) and choice of political party (80.45 per cent). On the other hand, very negligible number of respondents i.e., 17.74 per cent achieved decision making capacity in mixed SHGs in the spheres of family’s income (4.8 per cent), family’s expenditure (4.8 per cent), crisis management (8.06 per cent), children’s education (16.12 per cent) and choice of political party (20.96 per cent). Here also participation in both the types of groups showed different results for women in the sphere of decision-making.

With regard to the third research question *“Does the SHG help in developing entrepreneurial ability and leadership capacity among women”*, it was found that participation in different training programmes by the group members had direct influence on the development of entrepreneurial ability and capacity among women. The majority (92.27 per cent) of the respondents from female SHGs were found to have participated in training programmes. As a result, significant number of respondents achieved entrepreneurial ability and capacity in various sectors like learning of Bank transaction (90.45 per cent), art of investing money in business (83.18 per cent), skill to manufacture products (52.27 per cent) and developing leadership capacity (50.00 per cent). On the other hand, very negligible percentage of respondents from mixed SHGs (16.00 per cent) participated in various training programmes and succeeded in acquiring marginal entrepreneurial skill and capacity (1.61 per cent). Therefore, it can be concluded that SHGs were found to have contributed partially in developing entrepreneurial ability and leadership capacity.

With regard to the fourth research question *“Does there exist any difference in the level of empowerment of women working in two different types of SHGs”*, it was found that in female SHGs, members have not only achieved economic self-sufficiency (90.00 per cent) but also socio-political participation and consciousness (89.54 per cent), while in case of mixed SHGs, members neither gained economic self-sufficiency (17.74 per cent) nor registered any significant difference in the sphere of socio-political participation and consciousness (4.83 per cent). Along with this difference, members of female SHGs were found to have gained decision-making capacity after joining the SHG programme (84.09 per cent), while very less percentage of members in mixed SHGs were found to have the decision-making capacity (8.06 per cent). In addition to this, due to participation in various training programmes, members of female SHGs have gained entrepreneurial skill and leadership capacity (92.27 per cent). On the other hand, less participation of the members of mixed SHGs into various training programmes resulted into marginal (1.61 per cent) entrepreneurial skill and capacity. Women in mixed SHGs have relatively lower achievement compare to female SHGs. Women in mixed SHGs do not get adequate opportunity to excel due to the dominance of male member. Hence,

it can be concluded that there is significant difference in the level of empowerment of women working in two different types of SHGs.

With regard to the fifth research question *“Is there any relationship between women’s participation in SHGs and children’s education in the family”*, it was found that majority (85.90 per cent) members of female SHGs exercised decision making capacity in their children’s education. In fact, the members of mixed SHGs also noted of some decision making power in case of their children’s education (16.12 per cent). They not only take part in decision regarding education of their children with their male counterparts, but also contributed to incur study expenditure of their children. It is also very imperative to mention here that some of the members from the female SHGs said that their motive of joining the group is only to bear the study expenditure of their children. Thus, it may be noted that joining of SHGs by women do have direct bearing on the education of their children.

From the above findings, it can be said that Self-Help Group programme is not only a strategy for poverty alleviation but also helps women to achieve empowerment in Barak Valley. Empowerment is a multi dimensional concept covering both economic and socio-political aspects. The members of SHGs achieved economic self-sufficiency (female group-90.00 per cent and mixed group-17.74 per cent) by taking part in income generating activities. Member also achieved entrepreneurial ability (female group-92.27 per cent and mixed group-1.61 per cent) by attending various training programmes. SHGs also helped them to save money for future needs (female group-81.81 per cent and mixed group-4.83 per cent). In addition to this, participation in SHG also increased socio-political consciousness and participation (female group-89.54 per cent and mixed group-1.61 per cent). However, it is important to mention that though the respondents of both female and mixed SHGs showed positive signs of change in terms of economic self-sufficiency and socio-political consciousness and participation, there are also variations in the degree of achievement of the respondents of the 2 different types of SHGs. In female SHGs members achieved food security (78.18 per cent), increased monthly/weekly income (80.36 per cent), increased savings habit (81.81 per cent), participation in Gram Sabha meeting (91.36 per cent), learning bank transaction (90.45 per cent), skill of

manufacturing products (52.27 per cent), decision level with regards to children's education (85.90 per cent), family's income (71.36 per cent) and expenditure (69.54 per cent). On the other hand, in mixed SHGs the level of achievement was much lower in case of food security (zero per cent), monthly/weekly income (11.29 per cent), savings (4.83 per cent), participation in Gram Sabha meetings (72.58 per cent), learning Bank transaction (zero per cent), skill of manufacturing products (zero per cent), decision level with regard to children's education (16.12 per cent), family's income (4.8 per cent) and expenditure (4.8 per cent).

Thus, it seems that SHG brought in positive changes in the lives of women but of different types in case of 2 types of SHGs. While it is very high for female SHGs, it is marginal for the mixed types. There may be multiple reasons for that. One as stated earlier was the domination by the male members. In most cases, issues related to the organization were decided upon by males and women were sidelined. For example, in Mixed SHG of North Karimganj Development Block all documents related to the Group and loans were maintained by the male members and women members were not allowed to check these documents. As a result, women's participation in mixed SHGs was mostly passive and marginal. Besides, Mixed SHGs were not well functional. The male members who dominate the SHGs were mostly otherwise employed and did not have much stake to improve the organization as women members of female SHGs. There was also an important reason that National Rural Livelihood Mission (NRLM) under which SHGs were working since 2013 did not promote mixed SHGs as policy decision. This might also be an important reason for the poor performance of the members of Mixed SHGs.

Suggestions:

The present study also provides some suggestions which may help to improve the performance of the SHGs in near future.

- Vocational/ income generating training may be made compulsory by the Government.

- NGOs/Co-operative societies should play a more active role to promote SHGs in the villages and they should also provide training to the SHG members.
- Training programmes should be arranged by the NGOs on the basis of modern technology.
- Borrowers' negligence creates problem. To eradicate this problem monitoring mechanism of the Government over the loan repayment should be strengthened.
- Though the products produced by the SHGs are sold hand to hand in the local market, still marketing facility at the rural areas is to require to be explored and expanded. Government may organize Meets / Exhibition to popularize products made in SHGs.
- Bank should adopt more flexible approach in delivering loans to the SHGs.

The study has some limitations. It did not delve deep to make a comparative analysis of the role of SHGs in women empowerment in the three districts of Barak Valley namely, Cachar, Karimganj and Hailakandi. Perspective of male member of Mixed SHGs was also not considered in the present study. A comparative analysis of the SHGs of Barak Valley vis a vis other states of India was also not made.

In conclusion, it may be said that Self-Help Groups came a long way to make visible impact on the lives of the poor sections of the society in general and women in particular. At present, micro-finance programme is considered as one of the most effective tools of women empowerment in almost all the parts of the globe. In India also this programme has become very popular and successful in meeting various needs of the people. Though the region of North-East and Barak Valley in particular is facing the problems like regional disparities, weak technological support and poor communication facility, yet the valley contains the potential in respect of human resource, natural resource and indigenous skill of the population. Thus, in the absence of adequate employment opportunity in the rural sector in particular, SHG provides an avenue to achieve economic self-reliance.