

**ROLE OF SELF-HELP GROUPS IN THE EMPOWERMENT
OF WOMEN: A STUDY OF BARAK VALLEY**

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Statement of the Problem

The empowerment of women is crucial to the process of development of any community. Though women constitute almost half of our population and play a vital role in every sphere of life, their importance is not properly recognized by the society. They are generally suppressed and enjoy limited access to different fields of life, such as, education, society, culture, politics, business and so on. But a nation can not achieve all round development if women are not given equal opportunity of development with their male counterparts. A society moves when women move. Thus, the social status of women is a reliable indicator to assess the development of the society. Empowerment implies an overall positive change in the quality of life which encompasses economic as well as social aspects. It is the process which helps people to gain control over their lives through raising skills, awareness and participation in the decision making process. Therefore, in order to empower women by providing them credit in cost effective and sustainable manner, National Bank for Agriculture and Rural Development (NABARD) introduced a pilot project ‘Self-Help Group-Bank Linkage Programmes’ in 1992.

Self-Help Groups (SHGs) are small informal groups created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and responsibility. Self-Help Group, generally, refers to a voluntary group of women. The number of members of the group does not exceed 20. The members of SHG meet regularly and save small sums of money in a joint account which can be pooled as a revolving fund to provide credit for the consumption and production purposes. In general, SHGs are created to reach the poor effectively, especially women and help them to obtain easy access to savings and credit facilities and make them empower.

Thus, in a country like India where there is large-scale poverty, SHGs are considered as important means of empowering the poor, particularly women. There are examples which suggest that participation in SHGs may contribute to the empowerment, at least in limited sense, by making women economically self sufficient. In this context, the present study “Role of Self-Help Groups in the Empowerment of Women: A Study of Barak Valley” is significant. It is also important to note that although there are more

than 3000 SHGs in Barak Valley, the studies conducted relating to them are limited. This justifies the importance of the present study further.

Conceptual Framework of the Study

The status of women is intimately connected with their economic position, which in turn depends on opportunities to participate in economic activities. It gives women an easy access to credit. The members of SHG meet regularly and save an amount of money in a joint account of the group which can be used as a revolving fund to provide credit for the consumption and production purposes. Sometimes Bank also gives loans with minimum interest to these groups and as a result the SHG members can take money from that Bank loan at very low interest rate which in turn helps women to establish micro-enterprises and meet the crisis situations. Besides, these groups serve as platform for women to participate in community works and local politics. The members of SHG discuss among themselves about various developmental programmes of government and they try to get benefit out of it. This contributes to their awareness and understanding. Thus, SHGs not only contribute to the economic self-reliance of women but also help them to participate in socio-political life by enabling them to play a greater role in the decision making process of the family and the society per se.

Since the present study mainly deals with Self-Help Groups and women empowerment, some relevant terms like 'Self-Help Group', 'Empowerment', 'Micro-finance' and 'SHG-Bank Linkage Programme' are explained in this segment.

Self-Help Groups: Self-Help Groups are small informal groups created for the purpose to reap economic benefits out of mutual help, solidarity and responsibility. These groups can be comprised of only males or females and can also be of mixed type comprising both males and females. But several studies reveal that the number of women SHGs is more in comparison to two other types. As the source of earning is limited for women, they generally show more interest to form these groups. Besides, Government, Banks and Non-Governmental Organizations (NGOs) also extend their helping hand for the promotion of women in SHG. Self-Help Group generally refers to a voluntary group of women preferably from same socio-economic background. The number of member of the group does not exceed 20. Loan requirements of the members are considered by the

groups in periodic meetings and competing claims on limited resources are also settled by consensus in the same meetings. SHGs are formed to promote the habit of savings among the rural poor women so that they can take loans from the bank on the basis of their collective savings. SHGs organize various training programmes to inculcate entrepreneurial skill and capacity among women. The purpose of such programme is to enable women to become self-reliant by establishing micro-enterprises of their own. These groups motivate the women entrepreneurs and make them capable of establishing small and cottage industries. As a result, women can improve their condition by achieving economic self-reliance. Besides, participation in SHGs also motivates women to take more interest in children's education, health and public life. Therefore, it can be said that the collective approach of the SHGs not only enables the poor women to accumulate capital by way of small savings but also help them to have access to formal credit facilities. As a result, women get an opportunity of overall development. In general, SHGs are created to reach the poor effectively, especially women and help them to obtain easy access to savings and credit facilities and make them empower.

Empowerment: Empowerment is a multi dimensional concept which includes economic, social and political aspects. It is something which can not be bestowed upon an individual. An individual must acquire it on his/her own. There are various factors that contribute to empowerment. Achieving economic self-reliance is one of the means to acquire self-dependence which eventually contributes to empowerment. Although variedly defined, empowerment is a comprehensive term which represents the overall development of an individual. Of various definitions of empowerment, some important are discussed. For example, according to Amartya Sen, empowerment is the expansion of choice and action. It implies enhancing one's capabilities that affect one's life¹. Rawlands defines empowerment both at personal and collective levels including a sense of self-confidence and capacity; relational, implying ability to negotiate and influence relationship and decisions². World Bank defines empowerment as the process of increasing capacity of individual or group to make choices and to transform those choices into desired actions which build individual and collective assets and improve

¹ Aruna Sharma(2002) "*Women Empowerment in India:Processess and Inter-Linkage*", Om Publications, New Delhi

² Ibid

the efficiency and fairness of the organizational and institutional set up which govern the use of these assets³. Thus, there are various factors of empowerment. According to Stromquist, there are four components, namely, cognitive, psychological, economic and political⁴. The cognitive component refers to women's understanding of their conditions of subordination and the causes of such conditions. The psychological component includes the development of feelings that will help women at the personal and societal levels to improve their condition. The economic component of empowerment requires that women be able to engage in productive activities that will allow them some degree of financial autonomy. The political component of empowerment entails the ability to analyze the surrounding environment in political and social terms. Asian and Pacific Centre for Women and Development (APCWD) define empowerment as a process that aims at creating the conditions for the self-determination of a particular individual or group. It is also described as a change within which can not be bestowed by a third party.⁵ Thus, development agencies can not empower women, the most they can do is to facilitate women to empower themselves. They may create favourable conditions but they can not make it happen. Thus, it may be said that empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. However, for the sake of the present study, empowerment is understood as an overall positive change in the lives of women comprising both economic and socio-political aspects.

Micro-finance: The concept of micro-finance is of recent origin and is used in addressing the issues related to poverty alleviation programmes and sometimes used as a financial support to micro-entrepreneurs. The term 'micro-finance' is also used interchangeably with the term 'micro-credit'. But there is some technical difference between the two. Micro-credit is an economic programme under which credit is extended to the economically downtrodden people. On the other hand, micro-finance has broader meaning which covers financial services like savings. Thus, micro-finance

³ V Rengarajan (2010)eds. "*Micro-finance and Women's Empowerment*", Micro-finance Syndrome: Is it for Empowerment or Disempowerment of Women, Serials Publications, New Delhi

⁴M.P Borain (2008) "*Empowerment of Rural Women- The Deterrents and Determinants*", Concept Publishing Company, New Delhi

⁵ M.P Borain (2008) "*Empowerment of Rural Women- The Deterrents and Determinants*", Concept Publishing Company, New Delhi

refers to small scale financial services for both credits and deposits and these are provided to people who operate small or micro-enterprises where goods are produced, recycled, repaired or traded. It refers to a variety of financial services that target low income clients, particularly women.

SGH-Bank Linkage Programme: SHG-Bank Linkage Programme is a strategy for delivering financial services to the poor in a sustainable manner. It came into effect as a result of the Action Research Project of NABARD in 1992. This project was designed as a partnership model between three agencies, namely, the SHGs, Banks and NGOs. This programme enables the SHG members to access frequently and to comparatively larger amount loans. So far, there are three models of SGH-Bank Linkage Programme. These are (i) a bank lending directly to SHGs, (ii) a bank lending directly to SHGs with NGO or Government as facilitator and (iii) a bank lending directly to SHGs through NGOs or any Micro-finance institution. These three models are also present in Barak Valley where we find that SHGs were able to scale up their operations with more financing and they had access to more credit products. As a result, it had reduced the incidence of poverty through increase in income and also enabled the poor to build assets and thereby reduce their vulnerability. Apart from these positive results, the 'linkage' model is suffering from the problem of poor repayment of loan and this factor is considered as the main reason for the slow progress of the model in this part of the country. Therefore, it can be said that positive attitude of the SHG members towards the repayment of loan is necessary for the success of this programme.

Review of Literature

Since women empowerment is an issue of concern to all, there is literature dealing with the matter.

*“Communicating Rural Development Strategies and Alternatives”*⁶ discusses the role of Antodaya Programme in evolving SHGs in Rajasthan. Bhairon Shing Shekhawat, the erstwhile Chief Minister of Rajasthan, announced “Antodaya” (1977) project, the goal of which was to develop the last man in the state. Other States of India such as

⁶Rashmi Jain (2003), *“Communicating Rural Development Strategies and Alternatives”*, Rawat Publications, Jaipur and New Delhi.

Karnataka, Himachal Pradesh, Madhya Pradesh, Orissa and Bihar also adopted this project and it was a great success. Taking inspiration from this project, the Government of India started Integrated Rural Development Programme (IRDP). But it was discontinued since April, 1999 and a new project, namely, Swarnajayanti Gram Swarajgar Yojna” (SGSY) was introduced and 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 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. But mere allocation of loans in the form of financial assistance is not enough. Proper motivation, awareness, connectivity to market and communication facility are also required for the success of SHGs in our country.

“SHG for Poverty Alleviation in Pondicherry”⁷ examines the determinants of earnings of rural women under SHG scheme in Pondicherry. It also surveys the benefits and problems experienced by them under the scheme. Interview schedules were used to collect data from a randomly selected 134 SHG members residing in rural Pondicherry during March 2002. The mean age of the respondents was 34.00 years and the average education was less than middle school during the survey. About 55.00 percent of the respondents were found engaged in non-farm activities, while the rest were involved in agricultural activities. Around 72.00 per cent of them had received vocational training organized by SHGs from time to time. Such training programmes have not only given an access to computer but also raised the monthly income of the members. The mean of monthly income of the respondent during the survey was Rs.806. 64.00 percent of the members of the groups were found to have been selling their products directly to the consumers or through their own shops, while the rest chose other market channels.

⁷ Nirmala, V, K Sham and P Buvanewari, (2004) **“SHG for Poverty Alleviation in Pondicherry”**, Journal of Rural Development, Vol.23(2), NIRD, Hyderabad.

Though SHGs are working actively, there are problems also. Remoteness of market, poor communication facility and lack of proper advertisement are the difficulties identified by the respondents. However, the overall picture is positive. Availability of institutional support like marketing, information and training, apart from micro-finance, have helped women to organize, get better access to credit facilities and handle micro-finance.

“Role of Self-Help Groups in Women Development”⁸ is an empirical study on Self-Help Groups (SHGs) operating in Tamil Nadu promoted by two prominent NGOs namely ‘Society for Education, Village Action and Improvement’ (SEVAI) and ‘League for Education and Development’ (LEAD). This project covers rural areas of all 28 districts of Tamil Nadu excepting the district of Chennai. SHGs in Tamil Nadu are performing the role of financial intermediaries between bank and poor women to meet their credit requirements. Along with this function, the members consider that nurturing of saving habits has been one of the prime motives for joining SHGs. 81.00 per cent of the total respondents were able to meet unexpected cash demand and 55.00 per cent of the members received money to meet domestic needs. But at the same time, 80.00 per cent of SHG members are indebted to their own SHGs. The remaining gaps in credit needs were met through co-operatives, Banks, money lenders and relatives. However, there are problems relating to leadership, proper book keeping, lack of sustainability and difficulty in group formation which have created hurdle in the smooth functioning of the group. But despite these difficulties 99.00 per cent of the respondents have expressed opinion in favour of participation in SHG as it helps in inducing self-confidence among the participants.

“Women’s Self-Help Groups: Findings from a Study in Four Indian States”⁹ is an empirical survey conducted by Indian Social Science Institute on the performance of Self-Help Groups in four Indian States of Bihar, Chhattisgarh, Madhya Pradesh and Uttar Pradesh. The total size of the sample from all the four States was 3065. The total

⁸ L. Manivannan (2005), “Role of Self-Help Groups in Women Development” in Narasimha Rao (ed) ***Rural Development in India: A Multi Disciplinary Analysis***, Serials Publications, New Delhi.

⁹Alka Srivastava (2005), ***“Women’s Self-Help Groups: Findings from a Study in Four Indian States”***, Social Change, Vol.23(2), NIRD, Hyderabad.

numbers of SHGs studied were 613 and from each SHG 5 members were interviewed. 1501.85 i.e. 49.00 per cent of the respondents were engaged in creating awareness about health care. In all the states this was the most common activity. 405 members were involved in family planning campaign. 50.00 percent of the respondents were active in fostering the education of girls by encouraging the parents to send their daughters to school. 31.2 per cent played a role in monitoring the attendance and work of the teachers in the schools. Besides, the 'Grameen Mahila Bal Utthan Samiti' of Jagapur in Benaras worked for the banning of alcohol. Another SHG of Raipur in Madhya Pradesh called 'Ninva' organized several awareness campaigns to provide information related to health and cleanliness. Although the SHGs have been working extensively to deal with various problems of the rural areas, but change is not quite perceptible. This is because that the SHGs selected for the study are of recent origin. 12.00 per cent of them were less than 1 year old. 35.00 per cent were almost 1 year old. Only a few SHGs were found to be 8 or more than 8 years old.

*“Women Empowerment-Issues and Concerns”*¹⁰ is an analytical work based on secondary data. The present study has been divided into two segments. In the first segment, the author has elaborately discussed about various obstacles on the way to achieve empowerment. On the other hand, the second segment deals with some of the recommendations for actual development of women in our society. It is observed that women are deprived of basic amenities such as food. Though women are expected to render all kinds of comforts to men are still treated as secondary to men. Often it may so happen that she only ends up eating the leftover food, which is less nutritious. Moreover, the poor socio-economic status may further add on to the problem. Even inadequate health care facility also hinders the growth of women. They also lack the knowledge about the health policies and programmes available for them. Above all mental health care facilities to women are very crucial. Due to negative societal attitude, most of the women denied access to mental health care benefits. Another obstacle on the way to achieve empowerment is the poor educational facility. It is often assumed that women only need to know the means for proper maintenance of the family for

¹⁰ Ramanaiah, T.B.B.S.V (2007), “Women Empowerment-Issues and Concerns” in M. Lakshmi pathi Raju (ed) *Women Empowerment: Strategies and Concerns*, Regal Publications, New Delhi.

which education is not very essential. Unfortunately, most of the parents concentrate on the expenses on the girl child's growth. Even most of the women are denied the opportunity to protect their own rights. They not only bear the atrocities committed on them but also indirectly encourage men to dominate them. Along with this, work place harassments are found to be more common among women. They are not given due importance that they deserve. Above all women are the greatest victims of various forms of domestic violence. All these factors are stood on the way to achieve empowerment of women.

To mitigate above mentioned problems, the author has suggested some of the measures. There should not be any discrimination within the family. Women too have the right to take nutritious food. Health care facility must be there for women. Awareness programme must be conducted to sensitize the people about the need for health and mental care for women. Along with this, girl child should also be provided with better education facility. Only education can bring awareness. Hence, to fight against domestic violence and work place harassment women must be aware about her rights. Thus, it may be concluded it is the demand of the hour to implement all these suggestions in to real practice. For overall development of a country women must be given equal status in every respect of a society.

Objectives of the Study:

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.

Research Questions:

- I. Does the Self-Help Group play a role in empowering women?

- II. Does participation in SHG change the pattern of participation of women in the decision making process within the family and the society?
- III. Does the SHG help in developing entrepreneurial ability and leadership capacity among women?
- IV. Does there exist any difference in the level of empowerment of women working in two different types of SHGs?
- V. Is there any relationship between women's participation in SHGs and children's education in the family?

Methodology:

a) Sample

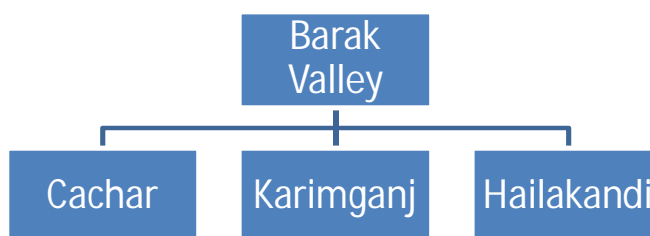
Present study was conducted in Barak Valley. In Barak Valley, there are 27 Development Blocks (Cachar-15, Karimganj-7 and Hailakandi-5). Out of these 27 Development Blocks, 10 Blocks (Cachar-5, Karimganj-3 and Hailakandi-2) were selected by purposive sampling in terms of development, demographic feature and literacy rate from the 3 districts of Barak Valley. As the number of SHGs was more in the district of Cachar, the larger numbers of blocks were selected from Cachar district. From Cachar District 5 Developmental Blocks were selected. 3 Blocks were selected from Karimganj District and from Hailakandi District 2 Blocks have been selected for the purpose of the study.

After the selection of the Blocks, 5 SHGs were selected from each Development Block by purposive sampling technique from the list of SHGs available in the District Rural Development Agency of each District. In each block along with 4 female dominated SHGs, 1 mixed type of SHG was selected. As the number of members in SHGs generally remains between 10-15, the selection of 50 percent of respondents has made from SHGs constituted by females only, while from the mixed types, all the women members of the group were selected. This was done as the number of female members generally remains within 5-7 in mixed type of SHGs. The selection of respondents in this process led to a sample of 282.

Table: 1.01 Number of Respondents Classified in Terms of Type of Groups

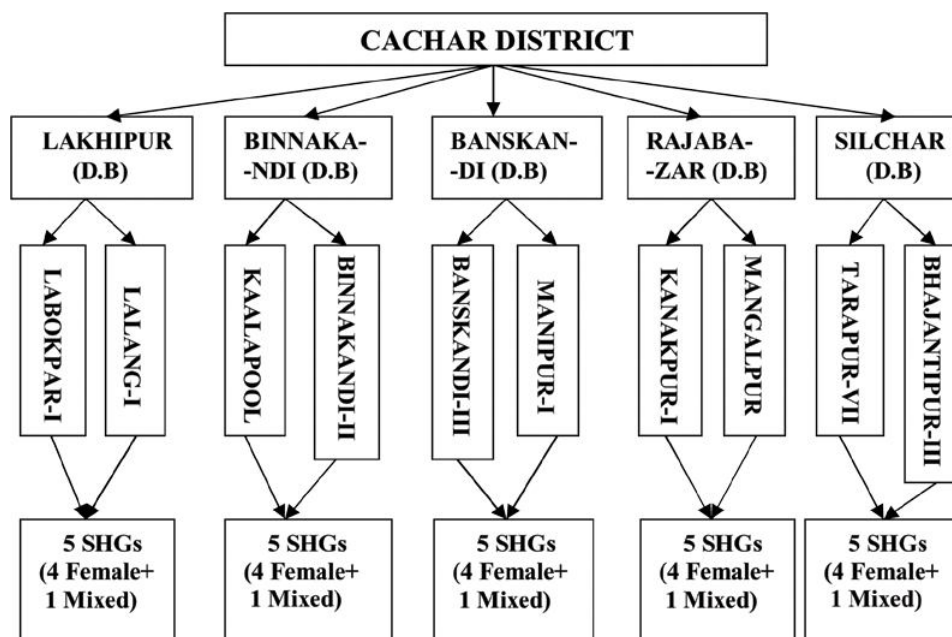
DISTRICT	DEVELOPMENT BLOCK	NUMBER OF RESPONDENTS		TOTAL
		FEMALE SHGs	MIXED SHGs	
Cachar	5	113	30	143
Karimganj	3	63	20	83
Hailakandi	2	44	12	56
Total	10	220	62	282

b) Sampling Design:



In Barak Valley, there are 3 Districts namely, Cachar, Karimganj and Hailakandi. In the following 3 diagrams an attempt has been made to provide the selection procedure of Development Blocks (D.B), villages and Self-Help Groups.

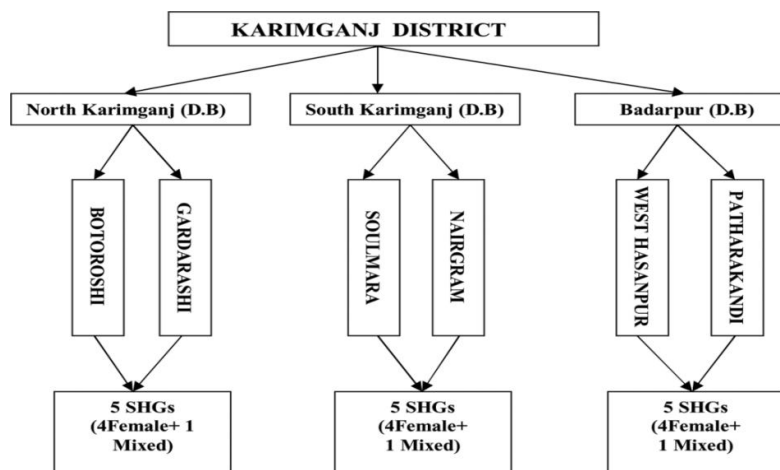
Diagram:1



In the first diagram, sampling design from Cachar District has been given. As it is mentioned earlier that 5 Development Blocks have been selected for the purpose of the study with the help of purposive sampling. These Development Blocks were Lakhipur, Binnakandi, Banskandi, Rajabazar and Silchar. From each Development Block 5 Self-Help Groups (1 mixed Group and 4 female groups) were elected purposively (only functional SHGs). In this context, it is important to mention here that as the number of Mixed SHG is very limited in all the 3 districts and also absent in some of the villages of selected Development Blocks of Barak Valley, 2 villages were selected for the purpose of selection of SHGs. Labokpar-I and Lalang-I was the selected villages under Lakhipur Development Block. Similarly, Kalapool and Binnakandi-II was under Binnakandi Development Block. Under Banskandi and Rajabazar Development Block the selected villages were Banskandi-III, Manipur-I, Kanakpur-I and Mangalpur respectively. Tarapur-VII and Bhajantipur-III was the selected villages under Silchar Development Block.

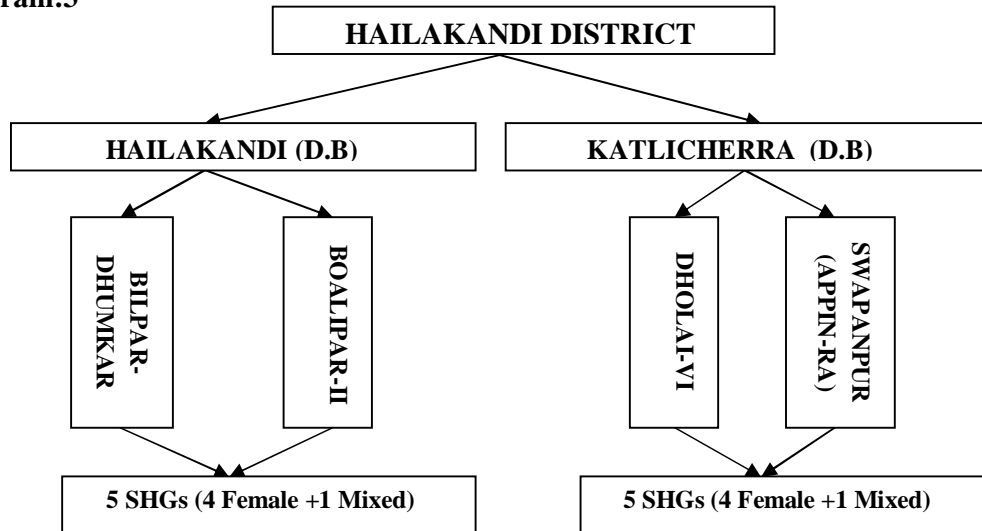
Similarly, under Karimganj District 3 Development Blocks have been selected purposively, namely, North Karimganj, South Karimganj and Badarpur Development Block. Under North Karimganj Development Block, Botoroshi and Gardarashi were the names of the villages from where SHGs (both female and mixed group) were selected. Soulmara and Nairgram were the selected villages of South Karimganj Development Block and under Badarpur Development Block West Hasanpur and Patharakandi village were selected for the selection of SHGs.

Diagram:2



In case of Hailakandi District 2 Development Blocks have been selected for the purpose of the study. These were Hailakandi and Katlicherra. 5 SHGs (1 mixed and 4 female) were selected from each Development Block of Hailakandi District. Under Hailakandi Development Block SHGs were selected from Bilpar-Dhumkar and Boalipar-II village. Similarly, Dholai-VI and Swapanpur (Appin-RA) were the selected villages under Katlicherra Development Block.

Diagram:3



c) Estimation Procedure:

To estimate the socio-economic impact of SHGs, certain parameters like increase in monthly income of the respondents, increase in food security, share of the respondent to the household income, changes in decision making, changes in socio-political consciousness and participation has been considered. Such information as regards women’s participation in the SHGs has been collected with the help of interview schedule.

d) Techniques of Data Collection:

Data for the present study was collected both from primary and secondary sources. Primary data were collected through two structured interview schedules, namely, Interview Schedule (Schedule-I) and Village Schedule (Schedule-II). Schedule-I) was used to collect data relating to the general information of the respondents, information regarding respective Self-Help Groups and empowerment related information.

Schedule-(II) was used to collect information related to the particular village from where SHGs were selected. This includes information related to the demographic profile, literacy rate, facilities available in the village and Self-Help Group related information. Schedule-(I) was directly administered to the respondents, on the other hand, information under Schedule-(II) was gathered from Block Development Office and Gaon Panchayat Office. Besides, books, journals, periodicals and internet sources have been used for the purpose of gathering secondary data.

Chapterization:

For an elaborate presentation of the findings, the thesis has been divided into six chapters.

Chapter-1 Introduction

This chapter provides 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.

Chapter-2 Self-Help Groups and Micro-finance- Achievements and Failures

This Chapter provides a brief outline of the evolution of the micro-finance programme in India, its credit delivery model and short description about different Micro-finance programmes operating in the country. Here, special focus has been made on SHG-Bank Linkage Programme. Along with this, some important points related to the achievements and failures of the SHG-Bank Linkage Programme were also discussed.

Chapter-3 Micro-finance and Women Empowerment: A Comparative Study of India and Abroad

It presents 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, Bank for Agricultural and Agricultural Co-operatives (BAAC) in Thailand, Grameen Bank and 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, Nepal, Indonesia, Uganda and Ghana.

Chapter-4 Setting and Sample

It gives a short profile of the Barak Valley. As it comprises three 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, SHG related informations (such as, number of both the types of group, total number of SHG members, number of non-functional SHG and so on) and other facilities available in the villages.

Chapter-5 Analysis of Data and Interpretation

It provides an empirical analysis of the selected Self-Help Group members from female and mixed type of SHGs. Here, an attempt has been made to assess the impact of the SHGs on the lives of women in two different types of SHGs (female and mixed). This chapter also provides suggestions for the better functioning of the SHGs.

Chapter-6 Findings and Conclusions

This chapter presents the summary of the findings of the study on the basis of its objectives and research questions. It was found that majority of the respondents (90.00 per cent) achieved economic self-sufficiency in female SHGs. On the other hand, only 17.74 per cent of respondents from mixed SHGs achieved economic self-sufficiency. It was also found that the respondents from female SHGs increased monthly/weekly income (80.36 per cent), increased savings habit (81.81 per cent), increased food security (78.81 per cent). In mixed SHGs, very negligible number of respondents gave positive response in case of increasing monthly/weekly source of income (11.29 per cent), learning skill/art of earning (8.06 per cent) and increasing savings habit (4.83 per cent) and more than 96.00 per cent did not achieve food security. In case of socio-political consciousness and participation majority of the respondents (89.54 per cent) from female group gave positive response. In case of mixed group only 4.83 per cent replied positively. In addition to this, respondents from female SHGs acquired social interaction ability (75.90 per cent), ability to interact with Government officials (82.72 per cent), participated in various programmes against social evils (15.90 per cent), attended club/social organization (25.00 per cent) and contesting election (1.3 per cent). But the responses of the respondents from mixed SHGs were not very satisfactory. However, most of the respondents in both the types of groups have become conscious with regard to participation in Gram Sabha meetings after joining SHGs (Female Group-91.36 per cent and Mixed Group-72.58 per cent). 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 case of achieving entrepreneurial skill and capacity of SHG members in both the types, it was found that the members of female SHGs participated in various training programmes (92.27 per cent) and majority of the respondents from mixed SHGs did not participate (76.00 per cent) in such programmes. As a result of training, members of female groups learnt bank transaction (90.54 per cent), art of investing money in business (83.18 per cent), skill to manufacture products (52.27 per cent) and developed leadership ability (50.00 per cent). In case of mixed SHGs, respondents gave negative reply on all the mentioned sectors. In case of decision making ability, majority of the

respondents from female groups gave positive response in case of experienced change in their decision making ability in the spheres of family's income (71.36 per cent), expenditure (69.54 per cent), crisis management (81.81 per cent) and choice of political party (80.54 per cent). In case of mixed group, 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) and choice of political party (20.36 per cent). Thus, it may be said that achievement in economic self sufficiency is reflected in the decision making aspect. Here also participation in both the types of groups showed different results for women in the sphere of decision-making. Moreover, 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 that some of the members from 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. As regards facing of constrains by the SHG members, it may be said that sometimes women have to face various types of constraints in joining SHGs. In terms of recommendations, the members of both the types of groups gave various suggestions such as improvement on loan facility, marketing facility, improvement of bonding among SHG members, delivery of raw materials, increase in the rate of subsidy, delivery of free sewing machines, monitoring system over the utilization of loans and equal cooperation among male and female members of mixed group.

On the basis of the above findings, it may be said that the role of SHGs varies in case of female and mixed 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). 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, it may be said that SHGs have played a partial role in empowering women. In addition to this, due to participation in various training programmes, members of female SHGs (92.27 per cent) have gained entrepreneurial skill and leadership capacity. 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. Therefore, it may be said that SHGs were found to have contributed partially in developing entrepreneurial ability and leadership capacity. In addition to this, it is imperative to mention that 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.

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.

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.