

## CHAPTER - 5

### PRESENTATION AND DISCUSSION OF FINDINGS

#### (1) Socio-economic condition and educational attainment of women in SHGs

**AGE:** There is no maximum age limit for becoming members in the SHGs. But the minimum age limit is 18. It has been observed that majority of the members are from 30 to 40 years. They want to do some income generating activities to increase the income of their families.

Age	Respondents	Percentage
Below 30 years	19	6.33%
30-40 years	191	63.67%
Above 40 years	90	30%
Total	300	100%

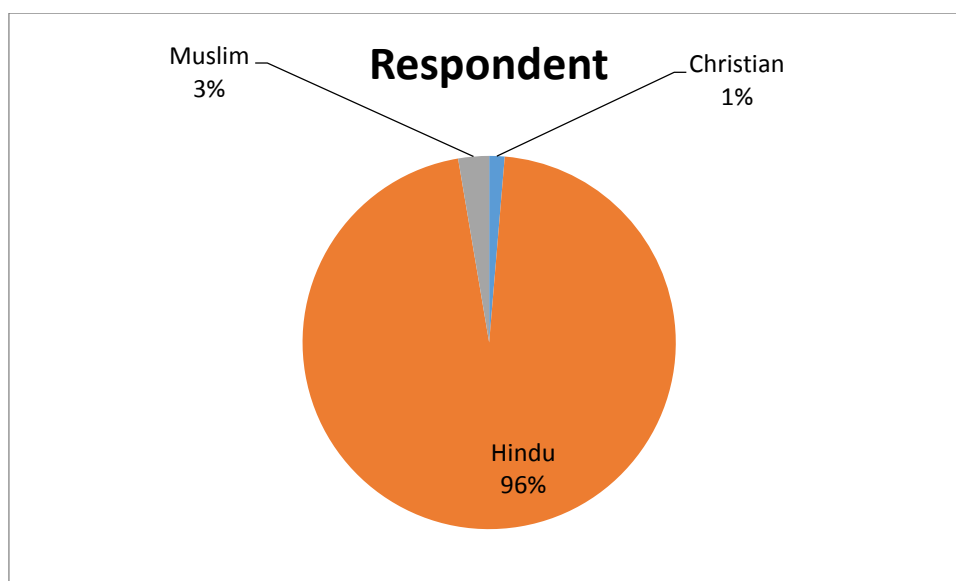
**Table No. 5.1: Age of the respondents**

It could be seen from Table that 19 (6.33%) sample members are less than 30 years of age, 191 (63.67%) belong to the age group of 30 to 40 years and 90 (30%) are in the age group of above 40 years. It is also evident from Table that majority of the members are in the age of 30 to 40 years.

**RELIGION:** Though religion do not play much role in the SHGs as in one group there are mixed religion also there as their main motto is to develop income generating activities. All the members are found to be belonging to three different religions, which are Hindu, Muslim and Christian. In below the diagram shows the distribution of SHG members according to their religion.

Religion	Respondent	Percentage
Christian	4	1.33
Hindu	288	96.00
Muslim	8	2.67
Grand Total	300	100.00

**Table 5.2: Religion of SHG members**



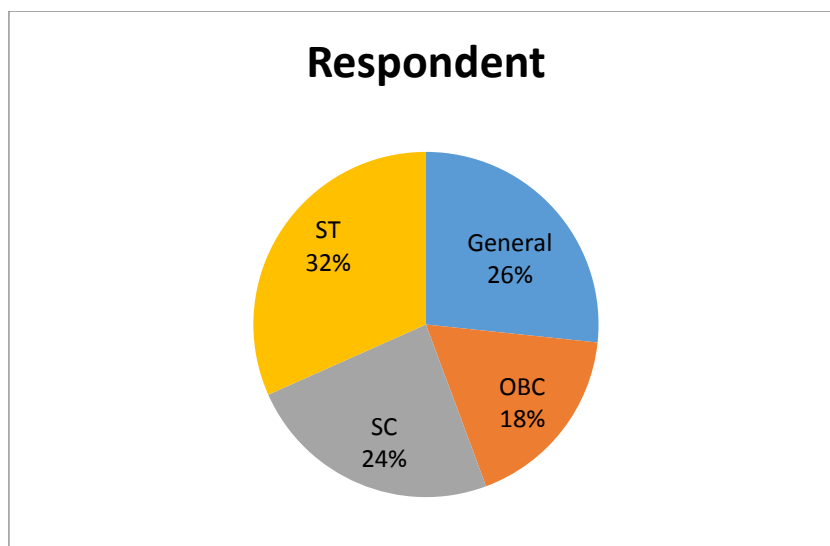
**Diagram/ chart 5.1: Religion of the members**

The above table (5.2) shows that the overwhelming majority of the SHG members i.e 288 are Hindu by religion and they constitute 96 percent of the total 300, 8 (2.67%) belong to Muslim community and only 4 (1.33%) belong to Christian.

**CASTE:** Caste viewed as the most powerful institution in rural structure in India. It plays a vital role in SHGs also. Traditionally there has been a monopoly of the high caste people and big land lords. But today it is no longer. There is no contemplation for community in becoming the members of the SHGs. Women belonging to any community can become members of the SHGs. They all work together for their social and economic development. In a village where a particular community is dominant, the SHG of that village may have more members from that community. The following table shows the distribution of the SHG members on the basis of caste.

<b>Castes</b>	<b>Respondents</b>	<b>Percentage</b>
General	80	26.67
Scheduled Caste	53	17.67
Scheduled Tribe	72	24.00
Other Backward Caste (OBC)	95	31.67
Total	300	100.00

**Table 5.3: Caste of the SHG members**



**Diagram/ chart 5.2: Caste of the SHG members**

In the above mentioned table caste has been grouped into four categories, i.e General, OBC, Scheduled Caste (SC), and Scheduled Tribe (ST). The above table (5.3) indicates that out of total 300 SHG members, 80 (26.67%) members hailed from general caste, 53 (17.67%) are SCs, 72 (24%) are STs and 95 (31.67%) are OBC.

**MARITAL STATUS:** A married woman has to depend on the income of her husband. She has no chance to earn money, as she is not empowered to do so. Especially, when the family size is expanding with children, she could not manage the family affairs with husband's income. If there occurs the sudden demise of husband her condition will be very pathetic. Hence, after marriage, out of necessity they undertake some income generating activities to enhance the income of the family. The members were found in three categories of their marital status as distributed in the table below.

Marital Status	Respondents	Percentage
Married	255	85.00
Single	18	6.00
Widow	27	9.00
Total	300	100.00

**Table 5.4: Marital status of the SHG members**

The above table (5.4) reveals that an overwhelming number of members, 255 out of 300, are married and they constitute 85 percent. 18 (6%) are found to be single and 27 (9%) are widow. No case of the members in the category of divorce in the SHGs under survey was found. So, the importance of the table is that married people are in the majority among SHG members.

**TYPE OF FAMILY:** In the present study the members are found to be from nuclear family, joint family and also from the extended family. Where one couple i.e husband – wife and their children are living, considered as nuclear family and besides husband –wife and their children, parents, other siblings where living together considered as joint family but family having above mentioned members, where others relatives also staying together may be from maternal side or paternal side are considered extended family. The family wise distribution of the members has been shown in the chart noted below.

<b>Family Type</b>	<b>Total</b>	<b>Percentage</b>
Extended	27	9.00
Joint	55	18.33
Nuclear	218	72.67
Grand Total	300	100.00

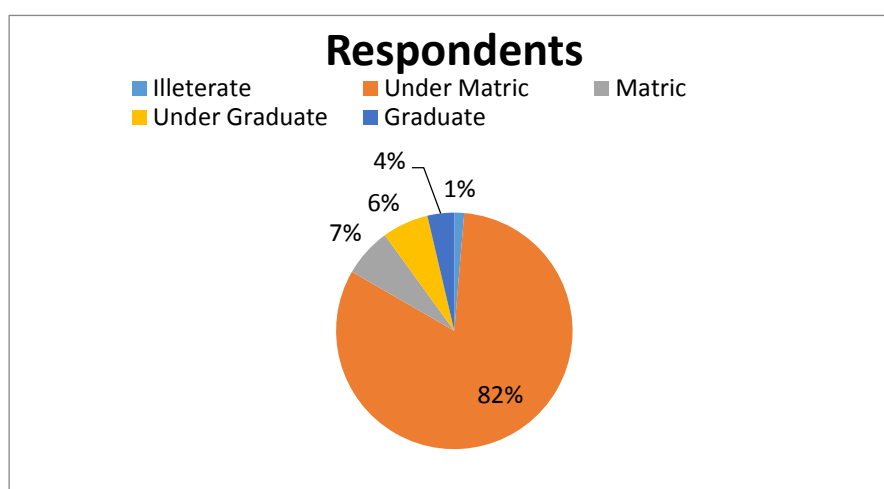
**Table 5.5: Type of the Family of SHG members**

The above chart (5.5) reveals that 218 (72.67%) members belongs to the nuclear family, 55 (18.33%) belongs to the joint family and 27 (9%) belongs from the extended family. According to the chart, majority of the members belonged to the nuclear family. It may be reason that belonging to the nuclear family might help the members to earn handsome money as both parents work to provide financial stability for the household, creating a larger cash flow to supply the basic family needs of housing, food and healthcare. Nuclear families tend to establish stronger bonds as they work together and rely on one another to overcome challenges. Children witness their parents' supportive and loving relationships, which helps them learn how to interact appropriately. Nuclear families tend to be more resilient when faced with obstacles, as they learn to problem solve together and support each other emotionally.

**EDUCATIONAL QUALIFICATIONS:** Education has an important place in Indian rural society. Rural society in India today is in transition. The focus of rapid urbanization, industrialization, communication patterns and overall globalization are bringing into the fold of national and even international stream of life. Khan has described education as the fundamental basis of effective socio-political participation. Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process in today's world, education tends to become the master determinant of social mobility and social transformation because it alone leads to higher occupational achievements. Provision of education is key to the development of human resources just like the provision of other basic amenities like safe drinking water, adequate shelter, health care and optimal level of nourishment. In a democracy, it is the most important that equality of educational opportunities should be available to all. The more the people of a nation are educated, the more the nation tends to progress in the right direction.

Education qualification	Respondents	Percentage
Illiterate	4	1.33
Under Matric	246	82.00
Matric	20	6.67
Under Graduate	19	6.33
Graduate	11	3.67
Total	300	100.00

**Table 5.6: Educational qualifications of SHG members**



**Diagram/ chart 5.3: education qualifications of the SHG members**

The education level of the SHG members are divided into five categories viz illiterate, under matric, matric, under graduate and graduate. The above chart (5.3) reveals that out of total 300 respondents 4 (1.33%) were found illiterates, 246 (82%) under matric, 20(6.67%) matric pass, 19(6.33%) under graduate and 11 (3.67%) are graduate. Therefore it can be said that almost all members are found to be literate, possessing some educational qualifications and they constitute (98.67%) except very few are not.

**MEDICAL FACILITIES:** Different types of health-care facilities such as homeopathy, allopathic, ayurvedic and herbal medicines are available to both the urban and the rural people. Private and the government sectors provide these medical facilities. The membership in the SHGs creates awareness among the members to avail themselves of the different types of medical facilities provided by different agencies to lead a way to happy life.

<b>Medical facilities</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	298	99.33%
No	2	0.67%
Total	300	100%

**Table 5.7: Medical facilities availed by SHG members**

It could be seen from Table 5.7 that 298 (99.33%) of them experienced a better treatment as members in the SHGs, 2 (0.67%) of them have not experienced in any kind of treatment facilities.

**SANITATION:** Sanitation inside the house, in the locality of the village and in the urban area is indispensable for healthy living of people. Poor sanitation results in the spreading of different types of diseases among the people. Therefore the individuals and local government authorities like corporations, municipalities and panchayats pay special attention to the provision of sanitary facilities to the people. The banks grant loan to the people for construction of toilets. The improvement in sanitation by

availing of the existing facilities and creation of new facilities is due to the awareness created by the SHGs among the members.

<b>Sanitation facilities</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	88	29.33%
No	212	70.67%
Total	300	100%

**Table no 5.8: Sanitation facilities of respondents**

It is evident from Table 5.8 that 88 (29.33%) members having sanitary facilities within their houses but 212 (70.67%) members reported having no sanitary facilities in their houses.

**WATER SUPPLY IN THE VILLAGE:** It is the foremost duty of the government to make available good drinking water to its citizens. Keeping this in view, the government, corporations, municipalities and panchayats provide drinking water facility in public places and also to residence of individuals. The water tax is also collected from the individual users. During deficiency situation, special efforts are made to provide drinking water in the rural and in the urban areas. The membership in the SHGs creates awareness among the members to get drinking water facilities to their houses by using of facilities available in the residential localities. If the water facilities are not available from government sources, they themselves take the initiative for digging bore-wells to augment their water resources.

<b>Water facilities in the village</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	203	67.67%
No	97	32.33%
Total	300	100%

**Table no 5.9: Water facilities in the villages of SHG members**

It could be seen from Table that 203 (67.67%) members reported that they had water supply within their villages whereas 97(32.33%) members expressed that their villages having no water facilities.

**WATER SUPPLY CONNECTION WITHIN HOUSE:** The distribution of sample respondents having water supply within their houses depicted in Table 5.10

Water supply within house	Respondents	Percentage
Yes	59	19.67%
No	241	80.33%
Total	300	100%

**Table no 5.10: Water supply connection within house**

It is evident from Table 5.10 that only 59(19.67%) members have water facility within their residence whereas 241 (80.33%) members have no water connection within their houses.

**CHILDREN GOING TO SCHOOL:** Education is a device for social transformation. Only through education people could develop their individual and social life. Keeping this in mind, the SHGs educate the members to send their children to schools.

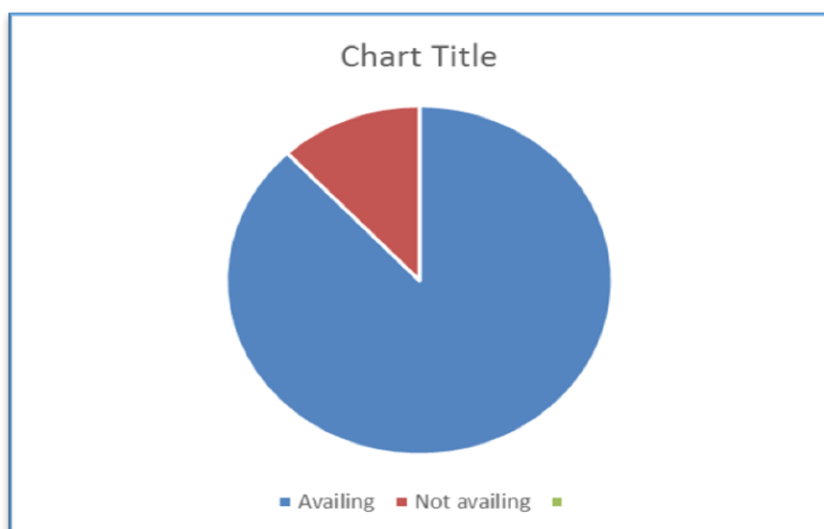
Children going to school	Respondents	Percentage
Yes	284	94.67%
No	4	1.33%
No child	12	4%
Total	300	100%

**Table no 5.11: Children going to school**

It is evident from Table that 284 (94.67%) members are sending their children to schools, 4 (1.33%) are not sending their children to schools and 12 (4%) have no child.

**MARKET FACILITIES:** The accessibility of market in the locality would enable the people to buy fresh commodities at competitive prices. In the absence of market facilities, the members have to buy the necessaries in the few shops in the locality that charge overprice for the commodities and also market is the place of exchange of the products which SHGs make and sell it in a profit margin.





**Graph/ chart no 5.4: Market facility availability**

Market facilities available	Respondents	Percentage
Adequate	225	75%
Inadequate	75	25%
Total	300	100%

**Table no 5.12: Market facilities availability**

Table no 5.12 shows that 225 (75%) members expressed the opinion that they have adequate market facilities whereas 75 (25%) members expressed that they have no adequate market in their locality.

**AWARENESS OF SOCIAL EVILS:** The membership in the SHGs helps to inspire a better way of life among the members. Frequent meetings and association with the government officials and the officials of NGOs create social awareness among the members. Members of the SHGs are imparted education on the social evils such as husband beating wife, gambling and drinking, child labour, child marriage, female infanticide and dowry. These social evils not only obstruct the development of the members but also hinder the progress of the society at large. The awareness of the members towards the social evils is given below.

**HUSBAND BEATING WIFE:** In Indian society women are given a noteworthy place in the relationships of the house. The woman's role as mother in giving birth to

good citizens has been recognised by all spiritual texts. Any torture of woman undermined her importance. Such torture is against the Indian Constitution, which protects human rights and guarantees a dignified living.

<b>Husband beating wife</b>	<b>Respondents</b>	<b>Percentage</b>
Protesting	277	92.33%
Not protesting	23	7.67%
Total	300	100%

**Table no 5.13: Husband beating wife**

It could be seen from Table that 277 (92.33%) members protested against the husband beating his wife whereas 23 (7.67%) members did not protest against husband beating his wife.

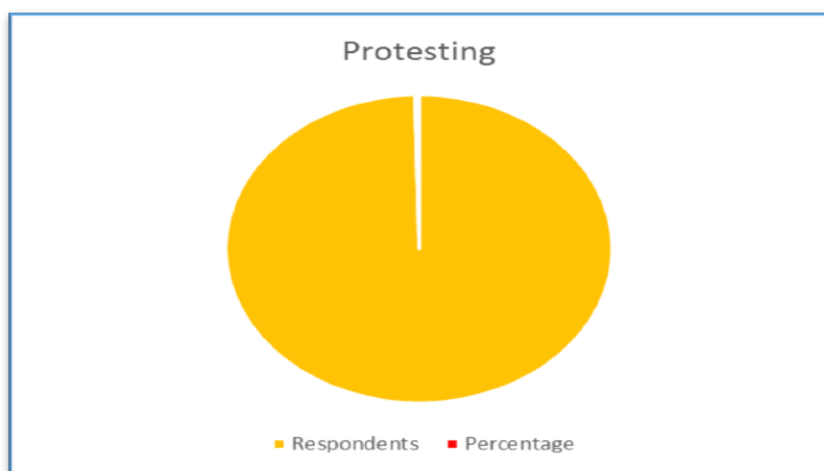
**ALCOHOLISM AND GAMBLING:** Alcoholism is also a disturbing and often recurring social evil that exists in the society. Drinking alcohol in public places and gambling of different types demoralize the society. Being women, the members have to protest against such evils so as to make their children as responsible citizens. The SHGs create awareness of such social evils.

<b>Alcoholism and gambling</b>	<b>Respondents</b>	<b>Percentage</b>
Protesting	180	60%
Not protesting	120	40%
Total	300	100%

**Table no 5.14: Alcoholism and gambling**

It could be seen from Table that out of the 300 members 180 (60%) members protested against gambling and drinking whereas 120 (40%) did not raise any protest.

**CHILD LABOUR:** During the course of the field study, the issue of child labour and its existence was examined. There was a significant level of awareness of the problems of child labour and its ramifications among the women.



**Graph/ chart no 5.5: SHG members protesting against child labour**

Child labour	Respondents	Percentage
Protesting	220	73.33%
Not protesting	80	26.67%
Total	300	100%

**Table no 5.15: Respondents reaction against child labour**

It could be seen from Table that out of the 300 sample members, only 220 (73.33%) members protested against the child labour while 80 (26.67%) did not raise any form of protest against the child labour.

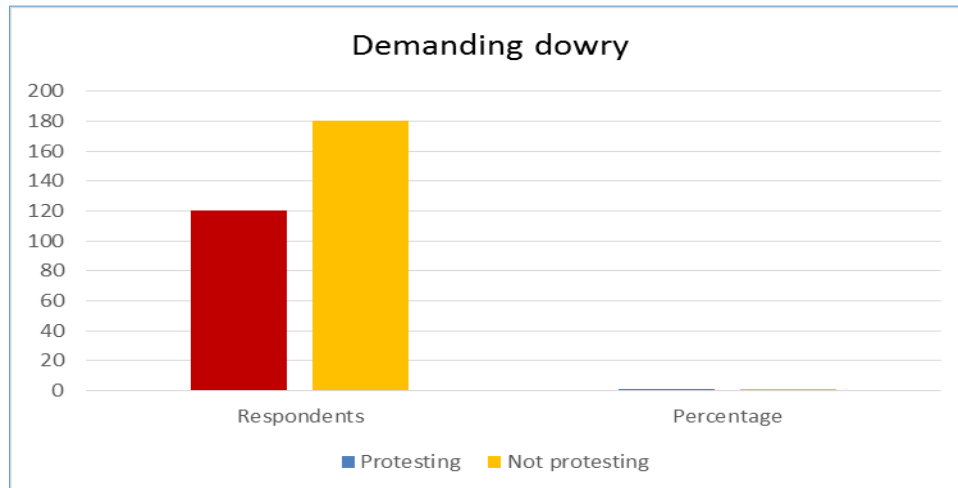
**FEMALE INFANTICIDE:** The SHG movement has created awareness about the importance of women in the family as well as in the society and their role in eradicating the inhumane practice of female infanticide is remarkable. Generally people feel that nurturing a female child is difficult and expensive. Due to the evil of dowry at the time of marriage, parents do not want to share their property equally among male and female children. But in the case of boys the family does not have any commitments at the time of marriage. Parents, their relatives and the society look down on female children. Consequently many illiterate parents resort to killing their female children immediately after their births. As a precaution they scan the pregnant woman and abort the pregnancy at a very early stage. But the Government strictly banned the infanticide and they take all possible steps to prevent this menace.

Female infanticide	Respondents	Percentage
Protesting	287	95.67%
Not protesting	13	4.33%
Total	300	100%

**Table no 5.16: Reactions of respondents against female infanticide**

Table 5.16 shows that only 287 (95.67%) members protested against female infanticide whereas 13 (4.33%) not protested against it.

**DEMANDING DOWRY:** The dowry system is a social evil prevalent in the Indian society. The bridegroom (male) demands dowry from the bride (female). At the time of engagement the amount of dowry is fixed and it is payable in cash and kind either before or at the time of marriage. If there is any dispute regarding the amount of dowry and the quality of things given, there will be litigation, separation of husband and wife, death of bride and harassment of bride and her parents. This is a great evil faced by innocent parents and couples.



**Graph/ chart no 5.6: member protest against demanding dowry**

Demanding dowry	Respondents	Percentage
Protesting	120	40%
Not protesting	180	60%
Total	300	100%

**Table no 5.17: Respondents reaction towards demanding dowry**

It could be seen from Table no 5.17 depicted that 120 (40%) members protested against dowry but 180 (60%) members not protested against the demand for dowry.

**PATTERN OF HOUSE:** The following table shows the housing status of the respondents.

Pattern of house	Respondents	Percentage
Own	298	99.33%
Rented	2	0.67%
Total	300	100%

**Table no 5.18: Respondents pattern of house**

It is found that almost all the respondents are living in their own houses. Out of 300 respondents 298 (99.33%) live in their own houses and the remaining 2(0.67%) respectively occupy rented houses.

**TYPE OF HOUSE:** The following table shows that most of the respondents live in Kaccha houses, i.e., 233(77.67%) members and 67 (22.33%) occupy pucca houses.

Type of house	Respondents	Percentage
Kaccha	233	77.67%
Pucca	67	22.33%
Total	300	100%

**Table no 5.19: Type of houses of SHG members**

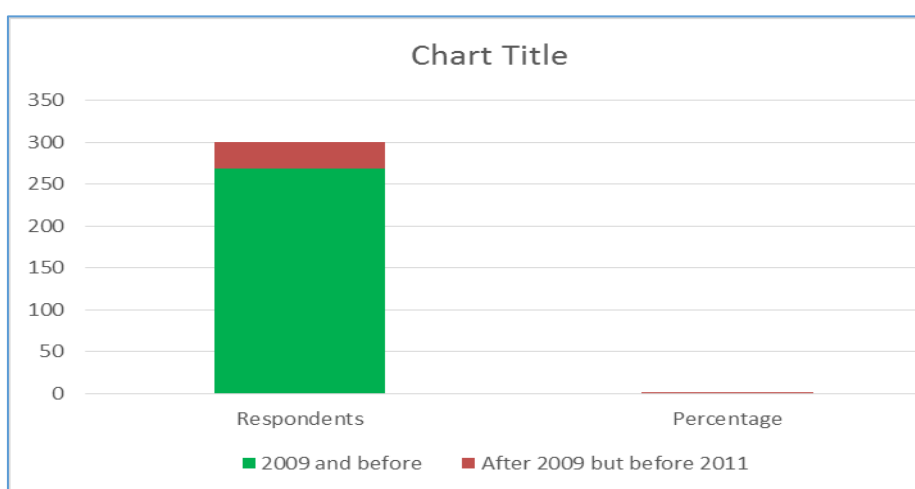
**ELECTRICITY FACILITIES:** In rural areas, many people not having electricity facilities. The following table depicts the electricity situation of the SHG members.

Electricity facilities	Respondents	Percentage
Yes	244	81.33%
No	56	18.67%
Total	300	100%

**Table no 5.20: Electricity facilities availability of SHG members**

The above table reflects that out of 300 members 244 (81.33%) are having electricity facilities and 56 (18.67%) members do not have electricity facilities.

**TENURE OF SHGs:** As per the norms of the NABARD and the Reserve Bank of India, the SHGs that matured enough in terms of regularity in conducting meetings, mobilizing savings and disbursement of loans for consumption requirements were to be rated and linked with banks. The minimum eligibility for a group is that it should be in existence of more than six months. The tenure refers to the number of years completed by the SHGs from its inception and the years of service to the members.



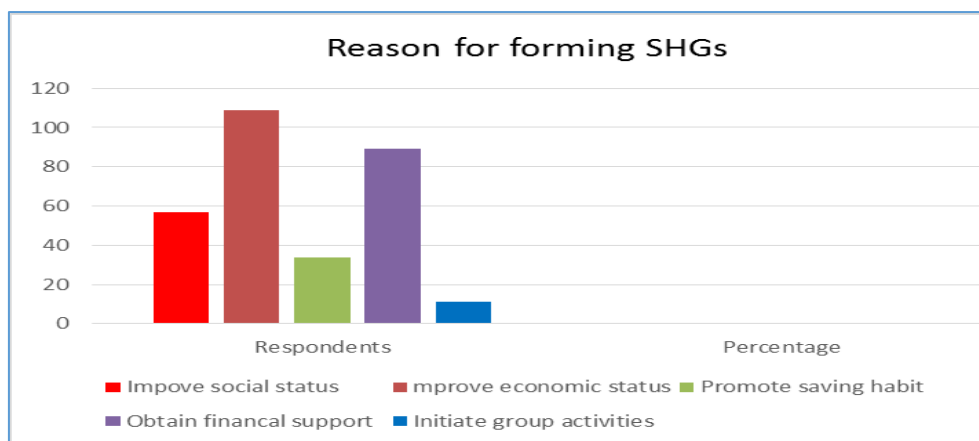
**Chart/ graph no 5.7: Tenure of SHGs**

Tenure of SHGs	Respondents	Percentage
2009 and before	268	89.33%
After 2009 but before 2011	32	10.67%
Total	300	100%

**Table no 5.21: Tenure of SHGs**

Table shows that 268 (89.33%) sample groups are existence in the year 2009 and before whereas 32 (10.67%) SHGs are formed after 2009 but before 2011.

**REASON FOR FORMING SHGs:** The reasons for forming the Self Help Group in the study area is presented in Table 5.22



**Graph/ chart no 5.8: Reason for forming SHGs**

Reasons for forming SHGs	Respondents	Percentage
Improve social status	57	19%
Improve economic status	109	36.33%
Promote saving habits	34	11.33%
Obtain financial support	89	29.67%
Initiate group activities	11	3.67%
Total	300	100%

**Table no 5.22: Reasons for forming SHGs**

It is found from Table that 57 (19%) groups are formed to improve social status, 109 (36.33%) formed to improve economic status, 34 (11.33%) formed to promote saving habit, 89 (29.67%) groups formed to obtain the financial support from the government, the NGOs and the financial institutions and another 11 (3.67%) groups are formed to initiate group activities.

**BANK ACCOUNT OF SHGs:** Having bank account is mandatory for every member of SHGs. It is needed for the members to take loan and during repayment time also it is required. For that purpose each member opens a Bank account after forming the group.

Bank account	Respondents	Percentage
Assam Gramin Vikash Bank	58	19.33%
State Bank of India	89	29.67%
Bank of India	153	51%
Total	300	100%

**Table no 5.23: Bank Account of SHG members**

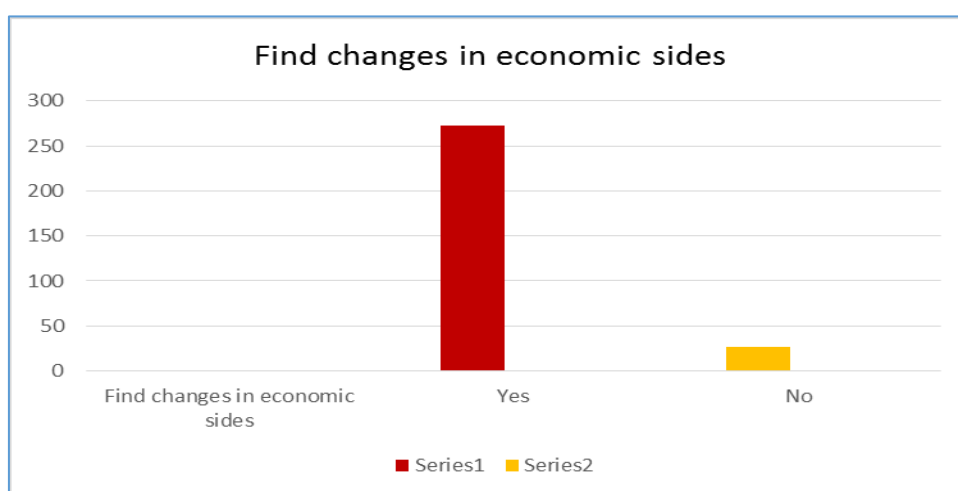
The above table reflects that out of 300 members, 58 (19.33%) are having account Assam Gramin Vikash Bank, 89 (29.67%) have account in State Bank of India and 153 (51%) have account in Bank of India.

**ECONOMIC IMPACT:** SHGs can act as change agents in different livelihood activities of the rural poor. Capacity building and empowerment through SHGS can be used as effective mechanism for strengthening the democratic institutions. It is believed that SHG as a tool for economic development of rural poor. Women form group, undergo some activity for income generation, save regularly, take loans and proceed towards the development. Those rural poor are incapacitate, illiterate, they are facing lots of problem in life but SHG has become boon for them to uplift their economic status and also social status too.

<b>Economic impact</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	273	91%
No	27	9%
Total	300	100%

**Table no 5.24: Economic impact of SHGs**

The above table 5.24 depicted that the economic impact of the member those who are in the SHGs. Out of 300, 273 (91%) respondents, are expressed that their economic improvement takes place after joining to SHGs but 27 (9%) expressed they dint find any changes after becoming the member of the group.



**Graph/chart no 5.9: Found changes in economic side**



**LOAN AVAILABILITY:** Generally, after six months of the formation of the SHG, the group gets the bank loan of three to four times of the amount saved. The bank loan is divided among the group members and is repaid in small installments. The group becomes eligible for a second loan only when the first loan is fully repaid.

NGO Fund/Loan Taken	Respondent	Percentage
No	4	1.33%
Yes	296	98.67%
Grand Total	300	100%

**Table no 5.25: Loan taken by SHGs**

Table presents the number of members received loans by the SHGs. Out of 300 respondents, 296 (98.67%) received loan from NGO or bank but only 4 (1.33%) has not received loan from NGO or bank.

**LOAN REPAYMENT:** The savings of the SHGs can be rotated smoothly when there is a prompt and regular repayment. And that will also motivate the lending agencies like bank to lend more number of SHGs. From the point of view of the SHGs, the performance of repayment can be considered an important criterion while studying the overall performance. Hence, the performance of repayment has been taken as an indicator for judging the performance of the groups.

Loan repayment	Respondents	Percentage
Yes	287	95.67%
No	13	4.33%
Total	300	100%

**Table no 5.26: Loan repayment of SHGs**

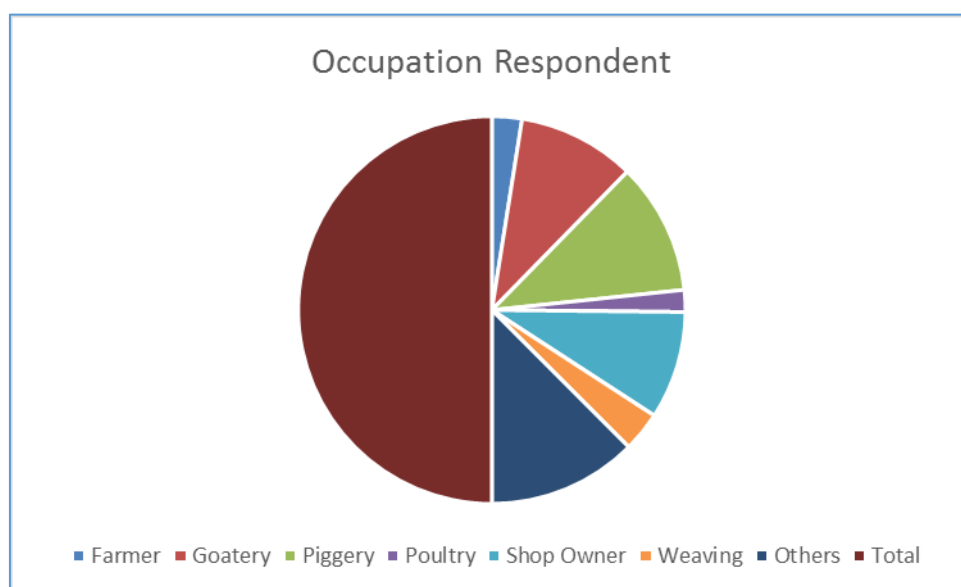
As it could be seen from among the sample SHGs, 287 (95.67%) members have recorded good repayment while 13 (4.33%) members have recorded that they sometimes cannot repay loan on time due to some problem.

**OCCUPATION:** Occupation is not only necessary for an individual's livelihood, but it is also important for his social status and conditions. It is the source of income of

the people and plays an important role in establishing her amount of income. In one way or another, occupation plays a direct role in one's livelihood and it affects the socio-economic conditions of the people. In the table mentioned below has been distributed the occupation of the members of women Self Help Group.

Occupation	Respondent	Percentage
Farmer	15	5%
Goatery	59	19.67%
Piggery	66	22%
Poultry	11	3.67%
Shop Owner	54	18%
Weaving	20	6.67%
Others	75	25%
Total	300	100%

**Table 5.27: Occupation of the SHG members.**



**Graph/ chart no 5.10: Occupation of the respondents**

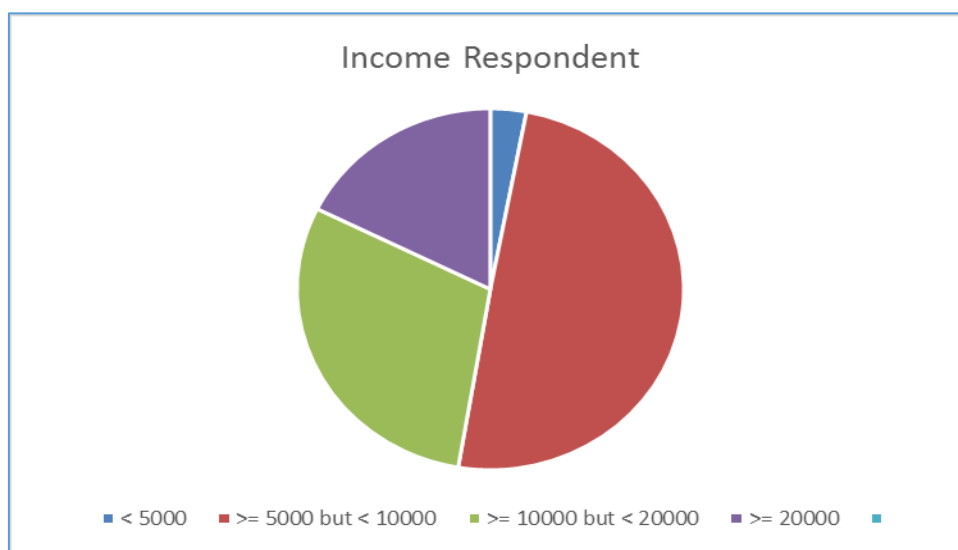
The above table (5.27 ) shows that 15 (5%) were engaged in farming i.e cultivation and 59 (19.67%) in goatery business, 66 (22%) doing piggery, 11 (3.67%) were engaged in poultry, 54 (18%) are the shop owner, 20 (6.67%) are doing weaving and 75 (25%) were engaged in other occupations which include shop construction, beauty

parlor, catering business, cattle rearing, worker in cloth meal, mushroom cultivation, fishery, vegetable seller, pickle preparation and Assamese sweet food making.

**FAMILY INCOME:** In rural India, it is found that the villagers generally respect those who have high incomes. Here monthly income means the sole earning of the SHG members and also family's income combined together.

Family Income	Respondent	Percentage
< 5000	9	3%
>= 5000 but < 10000	149	49.67%
>= 10000 but < 20000	89	29.67%
>= 20000	53	17.67%
Total	300	100%

**Table 5.28: Family income of SHG members**



**Graph/chart (5.11): Respondents family income**

The above table 5.28 shows that the lowest income of SHG members is less than 5000, out of 300 respondents, 9 (3%) respondents have less than 5000, 150 (50%) is having more than 5000 but less than 10,000, members having, more than 10,000 but less than 20,000 is 89 (29.67%) and the highest income group is having more than 20,000 are 52 (17.33%) in a month.

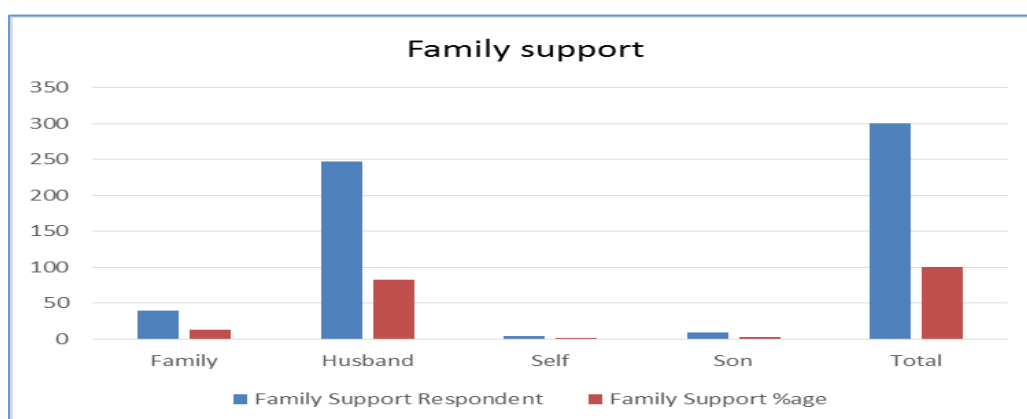
## (2) Sources of social support and motivational factor of members

The quest for economic independence and better social status forced women into self-employment. In recent years Self Help Group development among women has picked up momentum. Several factors contributed to this most welcome phenomenon. There is also greater awareness now among Assamese women about SHGs as a career growth. The growing awareness is mainly due to the fact that women joined SHGs to support family's income, to develop social status, to improve savings level, to get loan at low rate of interest, to take up income generating activity and to clear off old debts. Of these reasons, to support family income is the major reason for joining self-help groups as reported by the respondents. Apart from economic factors, there is also some social factors such as social aspirations like enhancement of their social status, increasing self-esteem in the society have led the largest majority of respondents.

**FAMILY SUPPORT:** Women in SHGs are engaged in both domestic and as well as in Self Help Groups. So they required some sort of help and co-operation from their family members to perform their dual roles. Their responses had been presented in the table noted below.

Family Support	Respondent	Percentage
All family members	40	13.33%
Husband	247	82.33%
Self	4	1.33%
Son	9	3.00%
Total	300	100%

**Table 5.29: Family support for the members of SHGs**



**Graph/chart no 5.12: Family support of respondents**

The above table indicated that out of total 300 respondents 247 (82.33%) received enough support and co-operation from their husband, 40 (13.33%) received from all family members, 9 (3%) got support from son and rest are self-motivated to join SHGs. So the crux of the table is that almost all members are getting support and co-operation from their families and in the specific cases majority from their husband. Next majority groups were getting support from their sons. So it can be said that women SHGs were getting co-operation and support mostly from their closest family members except very few are self-motivated to join SHGs.

**SUPPORT PROVIDED BY FAMILY IN PRESENT STAGE:** As we have seen many members got help from the SHG but there are few members who dint find any changes after becoming the member. So, here family place a role to support them.

Support given at present stage	Respondents	Percentage
Yes	262	87.33%
No	38	12.67%
Total	300	100%

**Table no 5.30: Support provided by family at present stage**

The above mentioned table reflects that out of 300 respondents, 262 (87.33%) are getting support from their family whereas 38 (12.67%) members dint get support from family members.

**DUAL ROLE MANAGEMENT:** Indian Women are primary care givers and domestic workers within the household space in every stage of the life cycle. Rural women traditionally have played an important role in household activities and also work in a wide range of income-generating activities. These rural production activities include harvesting, goat farming, backyard poultry rearing, pisciculture, agriculture, horticulture, food processing, cane and bamboo works, silk reeling, handloom weaving and handicrafts etc. with the heavy loads of work they sometimes feel tired and want to quit from the work in group of SHG but their economic hurdles bound them to continue to remain in the work.

<b>Dual role management</b>	<b>Respondents</b>	<b>Percentage</b>
Good	202	67.33%
Manageable	58	19.33%
Not liking	40	13.33%
Total	300	100%

**Table no 5.31: Dual role management**

The above table reflects that 202 (67.33%) feel good playing dual role as they are happy that their income is added in family income, their economic improvement taking place, 58 (19.33%) are managing their role as they are bound in the situation but 40 (13.33%) are not at all liking to play dual role as some of them are sick, aged and not finding much economic improvement but still they are remaining in the group hoping to change in their life style.

**DECISIONS TAKEN IN THE FAMILY:** The members of the SHGs become partners of all income-generating activities of the group as and when they joined. The partnership gives them training in taking decisions jointly and severally. In the family, the male members disregard the women members while taking important decisions relating to the education of the children, health-care, management of the family, construction of a house and any other home needs. Thus, the membership in the SHGs gave importance to women while taking decisions in family life.

<b>Decisions taken in family</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	248	82.67%
No	52	17.33%
Total	300	100%

**Table no 5.32: Decision taken by respondents in the family**

Table no 5.32 reflects that out of 300 respondents, 248 (82.67%) are taking decision in their family and of course their family listen too but 52 (17.33%) are not taking decision in their family matters.

**RESPONDS OF IN-LAWS:** In Indian family response of in-laws is playing a role to lead a good life in family.

<b>Responds of in-laws</b>	<b>Respondents</b>	<b>Percentage</b>
Good	250	83.33%
So So	33	11%
Bad	17	5.67%
Total	300	100%

**Table no 5.33: Responds of in-laws of respondents**

The above table reflects that out of 300 respondents, 250 (83.33%) respondents response are good, 33 (11%) members in-laws response are so so but 17 (5.67%) members in-laws response are bad.

**(3) Awareness of members regarding policies and programmes, schemes, funds and training opportunities:**

**AWARENESS OF GOVT. SUPPORTING SCHEMES:** It is almost known to all SHG members about Govt. supporting schemes.

<b>Awareness of Govt. schemes</b>	<b>Respondents</b>	<b>Percentage</b>
Yes	299	99.67%
No	1	0.33%
Total	300	100%

**Table no 5.34: Awareness of Govt. supporting schemes of SHG members**

The above table reflects that out of 300 members, 299 (99.67%) are aware about Govt. supporting schemes for upliftment of SHGs but 1 (0.33%) is not aware of it.

**NATURE OF COMMUNICATION OF SHG MEMBERS:** The periodical meetings conducted by the SHGs weekly, had induced the members to express their views, opinions and suggestions on issues raised in the meeting. They become well informed on various matters coming up for discussion. In due course, every member is capable of contributing something in the discussions of the SHGs. Through the continuous process of expressing their views the communication skill improves

slowly and gradually. The members of the SHGs acquire some knowledge and skill while talking about the issues discussed in the meeting. Participation of members in the meetings and proceedings and the speech they deliver may vary from person to person.

The distribution of members according to the level of communication in the meeting is depicted in Table no 5.35.

<b>Nature of communications</b>	<b>Respondents</b>	<b>Percentage</b>
Hesitates to talk	49	16.33%
Talks only if asked	55	18.33%
Sometimes Talks	62	20.67%
Freely talks	134	44.67%
Total	300	100%

**Table no 5.35: Nature of communication of respondents**

It is seen from Table 5.35 that 49 (16.33%) were hesitant to talk before in the SHG, 55 (18.33%) talked only if they are asked, 62 (20.67%) expressed that they sometimes talks and 134 (44.67%) members freely talks in the SHGs.

**VISITS OF GOVT. OFFICIALS:** It is very important to arrange the visits to SHGs to sensitize the participants, to the concepts of SHG, its functioning etc. in a cost effective manner. It is hoped that such an approach would useful by better appreciation of the participative and supportive in managing SHGs, SHG-Bank Linkage programme and resolving ground level problems, opening of Savings Bank accounts of SHGs, preparing loan documents, taking greater responsibility for the development of the SHG portfolio of the branch.

<b>Govt Officials</b>	<b>Respondent</b>	<b>Percentage</b>
Not Visited	172	57.33%
Visited	128	42.67%
Grand Total	300	100%

**Table 5.36: Visits of Govt. officials**



The above mentioned table (5.36) depicted that out of 300 respondents, 172 (57.33%) have got chance to meet with Govt officials from different organizations as some officials have visited their SHGs but 128 (42.67%) respondents mentioned that, in their SHGs no govt. officials turned up.

**OFFICIALS MEET:** After formation of SHGs, it is very important to meet with the SHG members to see their growth, activities, accountability etc. there may be lots of problems occur in the SHGs and to reduce it, some NGO representatives should visit the SHGs. Even SHG members conduct meeting, loan disbursement and loan repayment time, some NGO officials should be there to avoid unnecessary chaos.

Meetings of Officials	Respondent	Percentage
2 to 4	90	30%
above 4	200	66.67%
up to 2	10	3.33%
Grand Total	300	100%

**Table 5.37: Officials meet**

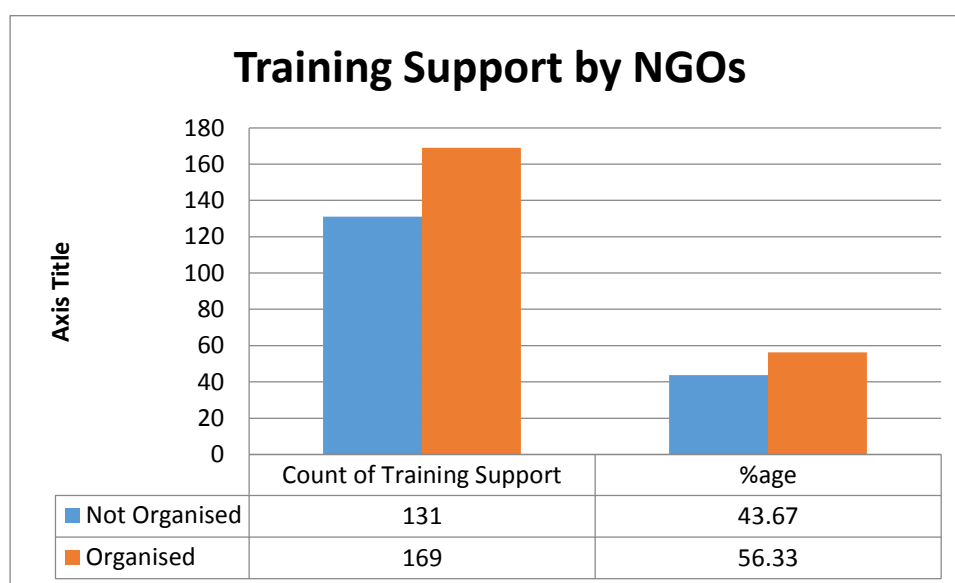
The above mentioned table shows that 90 (30%) respondents could meet with 2 to 4 officials of NGO, whereas 200 (66.67%) could meet with above 4 officials and 10 (3.33%) could meet with up to 2 officials of NGO after formation of SHGs.

**TRAINING FACILITIES:** The activity of saving small amounts, lending money to needy members and earning a profit from this activity itself is an income earning activity. The group can get loans from banks to start any profitable economic activity, for which they have a skill or aptitude and which has a market. This will also free them from the burden of heavy interest to moneylenders. These all are things are learnt by the SHG members during training period. Training were imparted to the SHG Members – SHG awareness training, book-keeping related training. But all the members cannot attend training programme because it will be selected by the NGOs.

Training Programme	Count of Training Support	Percentage
Not Organized	131	43.67%
Organized	169	56.33%
Grand Total	300	100%

**Table no 5.38: Training programme organized for SHG members**

The above table no (5.10) shows that total 169 (56.33%) SHG members said that training programme organized by the NGOs and 131(43.67%) members told that there is no training organized for them by the respective NGOs.



**Graph/ chart no 5.13: Training support by NGO to the respondents**

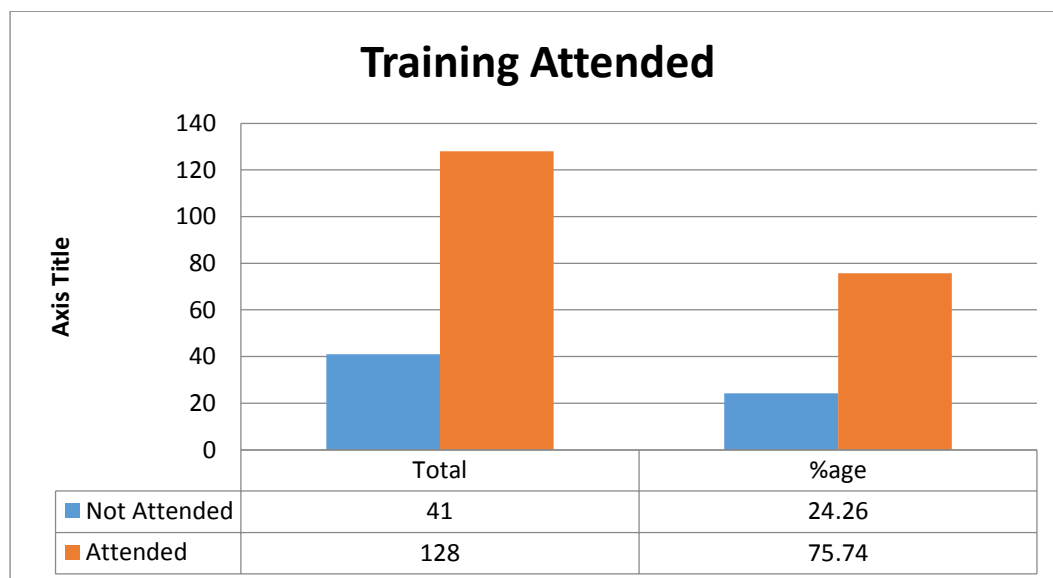
**TRAINING ATTENDED BY SHG MEMBERS:** Each member out of 169 members were not attended training.

Training	Total	Percentage
Not Attended	41	24.26%
Attended	128	75.74%
Total	169	100%

**Table no 5.39: Training attended by SHG members**

The above table reflects that Out of 169 members who got chance for joining training programme but all 169 members dint attend that due to some problems, so only 128

(75.74%) SHG members attended training and 41 (24.26%) has not attended training programme organized by NGO or Govt. organizations.



**Graph/ chart no (5.14): Training attended by SHGs members**

**CONTENT OF TRAINING:** The training programme organized by any NGO or any Govt. organizations on the thrust area of SHGs to give education regarding rules and regulation of SHGs, minute book, maintenance of register, income generation activities so that the members can be updated, learn something and help them for income generation.

<b>Training Content</b>	<b>Respondent</b>	<b>Percentage</b>
Conduct of meeting	1	0.78%
Income Generation Activities	85	66.41%
Maintenance of records	6	4.69%
Product making	35	27.30%
Others	1	0.78%
Grand Total	128	100%

**Table no 5.40: Content of training**

The table no (5.40) depicted that 85 (66.41%) members got training about income generation activities, 35 (27.30%) got training for product making, 6 (4.69%) got training for maintenance of records, only 1 (0.78%) received training about conduct of

meeting and 1 (0.78%) received training for others like marketing of product, book keeping, register maintain etc.

**FEELING ABOUT TRAINING PROGRAMME:** As every individual is unique and their feeling and perception also different and in the SHGs it is not the exception.

<b>Feeling about training programme</b>	<b>Respondents</b>	<b>Percentage</b>
Not useful	20	15.62%
Somewhat useful	30	23.43%
Very useful	78	60.93%
Total	128	100%

**Table no 5.41: Felling about training programme**

The above table reflects that out of 300 respondents, 20 (15.62%) respondents expressed the training programme is not useful for them, 30 (23.43%) expressed it was somewhat useful and 78 (60.93%) expressed the training programme was very useful for them.

**ATTENDANCE OF MEETING:** The SHG members are required to attend the meeting of the SHGs and other meeting organized by the NGOs and the government to know more about the SHGs and government schemes. Hence the more the attendance of the members the more will be the utilization of the SHGs. In the study the level of attendance is identified as one of the indicators for measuring performance.

<b>Attendance of meeting</b>	<b>Respondents</b>	<b>Percentage</b>
All the meetings	245	81.67%
Whenever convenient	55	18.33%
Total	300	100%

**Table no 5.42: Attendance of meeting of SHG members**

It could be seen that 245 (81.67%) members recorded 81.67% attendance in all the group meetings, which indicated active involvement of the members and 55 (18.33%) respondents present in the meeting whenever convenient.

**IDEA OF FUND:** The members should aware about the sources of fund through it they can take loan do some income generation activity for the economic development of rural poor. The following table reflects that out of 300 members 295 (98.33%) are having the idea of fund but 5 (1.67%) have do not idea of fund.

Idea of fund	Respondents	Percentage
Yes	295	98.33%
No	5	1.67%
Total	300	100%

**Table no 5.43: Idea of fund of respondents**

**Level of saving:** Every people save some amount of money whether they are rich or poor. In SHGs also members save some amount of money for their future and they save accordingly n the banks, post office and some also save in SHGs.

Level of saving	Respondents	Percentage
In Post office	186	62%
In Bank	86	28.67%
In SHGs	28	9.33%
Total	300	100%

**Table no 5.44: Level of saving of SHG members**

The above mentioned table reflects that, 186 (62%) save in post office, 86 (28.67%) save in Bank and 28 (9.33%) save in the SHGs.

**ASSETS CREATED BY SHG MEMBERS:** Members in the SHG save money and invest their income in creating some household assets.

Assets created by members	Respondents	Percentage
Household durable	117	39%
Consumer durables	183	61%
Total	300	100%

**Table no 5.45: Assets created by SHG members**

The above table depicts that out of 300 respondents, 117 (39%) creates household durables whereas 183 (61%) creates consumer durables.

#### (4) Personal and group problems and future plans for SHGs

**PERSONAL PROBLEMS:** There are so many problems faced by SHGs, individually or in the groups like limited financial strength hence limited borrowing capacity, lack professionalism because the members are less qualified, marketing of production poses a major challenge for the SHGs and Consumers reluctance to buy the products when the products produced by the MNCs are available in the market etc.

Personal Problem	Respondent	Percentage
No	289	96.33%
Yes	11	3.67%
Grand Total	300	100%

**Table no 5.46: Personal problems faced by SHG members**

The above table shows that out of 300 respondents, 289 (96.33%) are not facing problem in the SHGs but only 11 (3.67%) members share their problems like not literate, problems for repayment, less money given from NGO, problems of good market, training opportunities etc.

**GROUP PROBLEMS:** Along with the individual problems, there are also group problems of SHGs.

Group Problem	Respondent	Percentage
No	291	97%
Yes	9	3%
Grand Total	300	100%

**Table no 5.47: Problems of SHGs in group**

The above table no (5.47) said that only 9 (3%) are facing problems whereas 291 (97%) SHG members says they are not facing any problem in the SHGs.

**NEED OF SHG MEMBERS:** The rural poor are incapacitated due to various reasons, such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not only weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. There are many more needs of the members of SHGs viz, financial assistance, training opportunities and mobilizing the resources of the individual members for their collective economic development.

<b>Need of SHG members</b>	<b>Total</b>	<b>Percentage</b>
Money	150	50%
Training	12	4%
Nothing	138	46%
Total	300	100%

**Table no 5.48: Need of SHGs**

The above table no (5.48) shows that, out of 300 respondents, 150 (50%) need money, 12 (4 %) need training facilities for their better development and 138 (46%) don't need anything.

**FUTURE PLAN:**

<b>Future Plan</b>	<b>Respondent</b>	<b>Percentage</b>
Both	15	5%
New	27	9%
Same	258	86%
Total	300	100%

**Table no 5.49: Future plan of the SHG members**

When the SHG members have need for future development, it means there are some future plan also. Here both means some SHG members want to continue the present activity along with wants to start new activity, new activity reflects they want to leave the present activity and want to start new activity and same activity means they want to continue the present activity. Table no (5.16) depicted that out of 300 members 15 (5%) want to maintain both activity, 27 (9%) want to start new business and 258

(86%) want to continue the present activity. The essence of the table is that those members who want to keep both activities means they are earning a good amount of money that's why they are in plan to invest some money to start a new business, new indicates they are not satisfied with the present occupation and not earning properly from that activity and same plan means they are satisfied and earning that much to lead a life, so they want to keep the same activity.

### **PERCEPTION AND EXPECTATIONS OF THE MEMBERS:-**

The vital function of the SHG programme is to provide access to credit in the context of poverty reduction and women's empowerment. With the aim to meet the Millennium Development Goals and microfinance programmes role in supporting it, there has been an increasing expectation on their impact on women empowerment. However, the perception and expectations of the members of the SHGs vary from person to person. The perceptions of the members of the SHG Programme are analyzed here. The perception of the sample respondents regarding the economic impact, social impact, psychological impact and political impact shaped by the SHGs has been analyzed. For analyzing each category of impact, the opinion of the members on five given statements has been extracted by consolidating the scores obtained by every sample member for each statement with the help of the points viz SA – Strongly Agree, A – Agree, No objection, D.A. - Disagree and S.D.A. – Strongly Disagree. An individual's development purely depends on the positive economic impact. The SHGs are helping to improve the economic conditions of its members. The improvements can be visualized through increase in savings, value of assets, amount of borrowing and amount of expenditure and provision of employment opportunities. The perception of the sample members of the economic impact has been ascertained by taking into account the opinions of members on the economic variables like the capacity to spend more, increase in value of assets, rise in income, improvement in the savings habit and provision of employment opportunities. The SHGs create social awareness among their members. The perception on the social impact is measured with the help of statements like social responsibility, capacity to protest against social evils, authority of decision-making on important matters and knowledge of banking operations. The membership in the SHG provides the opportunity to acquire knowledge of the political affairs of the country. The



perception of members of political impact was measured with the help of the opinions of the sample members on statements like helps to assume leadership to handle issues and improves leadership skill. The detailed analyses of the statements have been elucidated below

### Perception of Beneficiaries

Membership in SHG	Agree (%age)	Disagree (%age)	No Objection (%age)	Strongly Agree (%age)	Strongly Disagree (%age)
Increases in value of assets	96 (32.00)	1 (0.33)	147 (49.00)	56 (18.67)	0 (0.00)
Increases in the income	91 (30.33)	1 (0.33)	136 (45.33)	72 (24.00)	0 (0.00)
Increases in the savings	80 (26.67)	1 (0.33)	151 (50.33)	68 (22.67)	0 (0.00)
Provides employment opportunities	95 (31.67)	1 (0.33)	150 (50.00)	54 (18.00)	0 (0.00)
Include social responsibility	108 (36.00)	1 (0.33)	156 (52.00)	35 (11.67)	0 (0.00)
Increases Power of decision making	109 (36.33)	5 (1.67)	135 (45.00)	51 (17.00)	0 (0.00)
Create knowledge about banking operation	41 (13.67)	48 (16.00)	28 (9.33)	170 (56.67)	13 (4.33)
Giving social status	105 (35.00)	13 (4.33)	83 (27.67)	99 (33.00)	0 (0.00)
Improving leadership skill	56 (18.67)	40 (13.33)	17 (5.67)	172 (57.33)	15 (5.00)

**Table no 5.50: perceptions of member about SHG**

Note: S.D.A. Strongly Disagree, D.A. – Disagree, N.O. - No Opinion, A – Agree, S.A- Strongly

**Agree:** It is observed from Table the perception of members on the statement that the SHGs help to increases power of decision making gets the maximum scores followed by the statement that the SHGs include social responsibility and then it provides

social status. The statements that the SHGs help to increase the value of assets, provides employment opportunities and increase the income occupy the fourth, fifth and sixth place respectively. It is also clear from table that the perception of the statement increases the savings occupies the seventh place, improving leadership skill in the eighth position and impart knowledge about banking operations occupy the ninth places respectively.

**EDUCATION VS. INCOME**

Education	Income				Total
	< 5000	>5000 but <10000	>10000 but <20000	> 20000	
Illiterate	0 (0.00)	3 (75.00)	1 (25.00)	0 (0.00)	4 (100.00)
Under Matric	9 (3.65)	129 (52.43)	73 (29.67)	35 (14.22)	246 (100.00)
Matric	0 (0.00)	9 (45.00)	7 (35.00)	4 (20.00)	20 (100.00)
Under Graduate	0 (0.00)	6 (31.57)	4 (21.05)	9 (47.36)	19 (100.00)
Graduate	0 (0.00)	2 (18.18)	4 (36.36)	5 (45.45)	11 (100.00)
Total	9	149	89	53	300
Chi-square = 0.020; df = 12; insignificant					

**Table no 5.51**

The above table no 5.51 depicts that, women SHG from illiterate class maximum are earning money more than 5000/- but less than 20000/- . For educated (under matric, matric, under graduate and graduate) almost are earning the same.

Hence, it can be said that irrespective of education level, they are earning their income. Therefore there is no relation between education and income.

**EDUCATION VS. OCCUPATION:**

Education	Occupation							Total
	Farmer	Goatery	Others	Piggery	Poultry	Shop Owner	Weaving	
Illiterate	0 (0.00)	3 (75.00)	0 (0.00)	0 (0.00)	0 (0.00)	1 (25.00)	0 (0.00)	4 (100.00)
Under Matric	13 (5.28)	44 (17.89)	58 (23.58)	63 (25.61)	10 (4.07)	40 (16.26)	18 (7.32)	246 (100.00)
Matric	1 (5.00)	10 (50.00)	5 (25.00)	2 (10.00)	0 (0.00)	2 (10.00)	0 (0.00)	20 (100.00)
Under Graduate	1 (5.26)	2 (10.52)	9 (47.36)	0 (0.00)	1 (5.26)	5 (26.31)	1 (5.26)	19 (100.00)
Graduate	0 (0.00)	0 (0.00)	3 (27.27)	1 (9.09)	0 (0.00)	6 (54.54)	1 (9.09)	11 (100.00)
Total	15 (5.00)	59 (19.67)	75 (25.00)	66 (22.00)	11 (3.67)	54 (18.00)	20 (6.67)	300
Chi-square = 0.003; df = 24; insignificant								

**Table no 5.52**

In the above mentioned table 5.52 illustrated that very less no of people are in the SHGs but educated (under matric, matric, under graduate and graduate) are earning their income mainly from piggery, goatery, shop owner and also other business like pickle making, traditional assamese food making, fishery, vegetable seller and mushroom cultivation.

Hence, there is no relation existing between income and education.

### MARITAL STATUS VS FAMILY SUPPORT

Marital Status	Family Support				
	Family	Husband	Self	Son	Grand Total
Widow	11(40.74)	7 (25.93)	3 (11.11)	6 (22.22)	27 (100.00)
Single	16 (88.89)	0 (0.00)	2 (11.11)	0 (0.00)	18 (100.00)
Married	13 (5.10)	239 (93.73)	0 (0.00)	3 (1.18)	255 (100.00)
Total	40(13.33)	246 (82.00)	5 (1.67)	9 (3.00)	300
Chi-square = 2.318; df = 6; insignificant					

**Table no 5.53**

Table no 5.53 depicted that, 93.73 percent women are engaged in the SHGs and they are getting support from their husband and it is obvious that to run their family smoothly almost every women of each houses are engaged in some activity.

But here we can say that here is a relation between marital status and family support.

### TRAINING SUPPORT VS TRAINING ATTENDED

Training Support Provided out of 300	Training Attended	
	Attended	Not Attended
169	128 (75.74)	41 (24.26)

**Table no 5.54**

We always say that training is very much important for Self Help Groups to give them various kinds of training and get acquainted them with various way for source of income but as we have seen in the table no 5.54 all members are not interested to take part in the training programme organized by Govt. organization and NGOs.

So, here we can say that there is no relation existing between this two.

**EDUCATION VS TRAINING CONTENT**

<b>Training Content</b>	<b>Education</b>					<b>Total</b>
	Illiterate	Under Matric	Matric	Under Graduate	Graduate	
Conduct of Meeting	0 (0.00)	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	2(100.00)
Income Generation Activity	3(3.53)	67 (78.82)	10 (11.76)	4 (4.70)	1 (1.18)	85(100.00)
Maintenance of Records	0 (0.00)	6 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	6 (100.00)
Product Making	0 (0.00)	30 (85.71)	0 (0.00)	3 (8.57)	2 (5.71)	35(100.00)
Total	3 (2.34)	105 (82.03)	10 (7.81)	7 (5.47)	3 (2.34)	128
Chi-square = 0.565; df = 12; insignificant						

**Table no 5.55**

In the above mentioned table, 78.82 percent women has participated in the income generation training of the SHGs. But if we look at the table, it has no relation between education and training content.

**EDUCATION VS OFFICIAL MEETING**

<b>Education</b>	<b>Office meeting with SHGs members</b>		<b>Total</b>
	<b>Visited</b>	<b>Not Visited</b>	
Illiterate	3 (75.00)	1 (25.00)	4 (100.00)
Under Matric	102 (41.46)	144 (58.54)	246 (100.00)
Matric	13 (65.00)	7 (35.00)	20 (100.00)
Under Graduate	7 (36.84)	12 (63.16)	19 (100.00)
Graduate	3 (27.27)	8 (72.73)	11 (100.00)
<b>Total</b>	<b>128 (42.67)</b>	<b>172 (57.33)</b>	<b>300</b>
Chi-square = 0.122; df = 4; insignificant			

**Table no 5.56**

The above mention table illustrates that, 58.54 percent under matric respondents were not able to meet with any officials from Govt. sector or any NGO officials and 41.46 percent under matric responded were could meet the officials.

Hence, there is no relation between education and official meeting with SHG members.

**EDUCATION VS NGO FUND**

<b>Education</b>	<b>NGO Fund/ loan</b>		<b>Total</b>
	<b>No</b>	<b>Yes</b>	
Illiterate	0 (0.00)	4 (100.00)	4 (100.00)
Under Matric	4 (1.63)	242 (98.37)	246 (100.00)
Matric	0 (0.00)	20 (100.00)	20 (100.00)
Under Graduate	0 (0.00)	19 (100.00)	19 (100.00)
Graduate	0 (0.00)	11 (100.00)	11 (100.00)
<b>Total</b>	<b>4 (1.33)</b>	<b>296 (98.67)</b>	<b>300</b>
Chi-square = 0.926; df = 4; insignificant			

**Table no 5.57**

Table no 5.57 depicted that, almost 98.67 percent respondent taken loan from NGOS or Banks and 1.33 respondent has not taken loan. It means education plays a role for awareness of taking loan. Hence it has a relation between education and loan availability in the Self Help Groups.

**CASTE VS. INCOME**

<b>Caste</b>	<b>Income</b>			<b>Total</b>	
	< 5000	>= 5000 but < 10000	>= 10000 but <20000	>= 20000	
General	1 (1.25)	45 (56.25)	19 (23.75)	15 (18.75)	80 (100.00)
OBC	3 (5.66)	30 (56.60)	13 (24.53)	7 (13.21)	53 (100.00)
Scheduled Caste	0 (0.00)	33 (45.83)	26 (36.11)	13 (18.06)	72 (100.00)
Scheduled Tribe	5 (5.26)	41 (43.16)	31 (32.63)	18 (18.95)	95 (100.00)
Total	9 (3.00)	149 (49.67)	89 (29.67)	53 (17.67)	300
Chi-square = 0.240; df = 9; insignificant					

**Table no 5.58**

In the above mentioned table, it shows that 18.75 percent respondent general are earning equal to or more than 20,000 in a month, whereas 18.95 percent Scheduled tribe are having income of same as general. So, they are earning almost same so here we don't find any relation existing between income and caste.



**RELIGION VS INCOME**

<b>Religion</b>	<b>Income</b>				<b>Total</b>
	< 5000	>= 5000 but < 10000	>= 10000 but <20000	>= 20000	
Hindu	8 (2.78)	140 (48.61)	88 (30.56)	52 (18.06)	288 (100.00)
Muslim	0 (0.00)	7 (87.50)	1 (12.50)	0 (0.00)	8 (100.00)
Christian	1 (25.00)	2 (50.00)	0 (0.00)	1 (25.00)	4 (100.00)
<b>Total</b>	9 (3.00)	149 (49.67)	89 (29.67)	53 (17.67)	300
Chi-square = 0.047; df = 6; insignificant					

**Table no 5.59**

Above mentioned table no 5.59 shows that 18.06 percent Hindu responded are earning more than or equals to 20000 per month, no Muslim responded are earning more than 20,000 whereas 25 [percent Christian responded are earning the same as Hindu. But if we look at the total no of the respondents of each religion we will find that out of 300 respondent, 288 respondent are Hindu, 8 respondents are Muslim and 4 respondent are Christian.

Hence, in this relation we can say that more number of Hindu people are working as a member of Self Help Group. So, there is relation between income and religion.

**PROBLEMS OF SHGs VS NEED OF THE SHGs**

<b>Problem of SHGs</b>	<b>Need of SHGs</b>			<b>Total</b>
	<b>Money</b>	<b>Nothing</b>	<b>Training</b>	
Yes	7 (77.78)	2 (22.22)	0 (0.00)	9 (100.00)
No	143 (49.14)	136 (46.74)	12 (4.12)	291 (100.00)
Total	150 (50.00)	138 (46.00)	12 (4.00)	300
Chi-square = 0.229; df = 2; insignificant				

**Table no 5.60**

Table no 5.60 reflects that, out of 300 respondents, only 9 respondents are having problem or difficulties and out of that 7 (77.78) respondent are having the need of money and 2 (22.22) respondents are demanding training, and rest population doesn't have any problem to run the SHGs. So it has a relation but it is very less in number.