

Empowering Women Through Self Help Groups - Role of Distance Education

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Abstract

Micro financing through self-help groups has transferred the real economic power to the hands of women and has considerably reduced their dependence on men. In this paper, an attempt has been made to find out the relationship between self-help groups and social and economic empowerment of women and the role of distance education. The study was based on the data collected from two districts of Assam, namely, Jorhat and Morigaon. The data shows that the group association and participation in social life and decision making process in family life certainly brings positive changes among the members of the SHGs leading to their social and economic empowerment.

Key Words: Empowerment, Women, Self Help Group, Education, Occupation, Distance Education.

1. Introduction :

Self-Help Groups (SHGs) are small, informal groups of rural or urban poor having homogeneous social and economic background; voluntarily coming together to save small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. SHGs have a focus on the weaker sections, particularly women for their empowerment and social security. It is a

group of 10 to 20 members who meet at regular intervals to pool their savings and plan their economic and communal activities. The groups can avail financial facilities offered by the financial institutions like a rural bank and the Government. Regular monthly meetings, collection and mobilisation of savings, lending activities and maintenance of records are the day to day official and managerial activities of the groups. The groups formulate a code of conduct to bind themselves. Government agencies and Voluntary Development Organisations organise training programmes enable the members to learn, co-operate and work in a group environment. Thus, SHGs make the rural poor to be economically self-reliant, socially sound and involve them in the main streams of social and communal development.

Some community-based organisations, non-government organisations and field level workers of government agencies are involved in SHG formation. SHGs are seen as instruments for a variety of goals including empowering women, developing leadership qualities among poor women, increasing school enrolments.

The World Bank has suggested that empowerment of women should be a key aspect of social development programmes (World Bank, 2001). Chapter III of the Indian Constitution, containing the fundamental rights of the citizens, has inserted provisions for equality, social justice and protection of women. Women continue to be discriminated, exploited and exposed to inequalities at various levels. By empowerment women, it will be possible to develop their self-esteem and confidence, which will enable them to realise their potential and enhance their collective power.

The centuries-old struggle of the womankind to participate in society on an equal footing with men appears to have acquired a generic name through the opposite expression 'the empowerment of women'. Empowerment implies an active, independent attitude with which women at the grass-roots level 'empower' themselves, create a sense of solidarity, and take action, as a way of bringing about positive change in their situation and social status (Muramatsu and Muramatsu, 1998).

The World Bank has suggested that empowerment of women should be one of the key aspects of social development programmes (World

Bank, 2001). 'The National Policy for the Empowerment of Women' (2000) states that 'The women's movement and a widespread network of NGOs which have strong grassroots, presence and deep insight into women's concerns, have contributed to inspiring initiatives for the empowerment of women.' Researchers identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank and other credit programmes - a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. Thus, their concept of empowerment can be looked at in a behavioural sense as the ability to take effective action (Snow, 1990).

According to a survey (World Survey on Women Development, 1999), in India, more than 86 per cent of women workers are in the agriculture sector. However, women are the poorer and underprivileged than men as they are subject to many socio-economic and cultural constraints. In micro enterprises owned by women, they work for more hours but get less remuneration compared to men. In order to empower them micro-financing to women micro-enterprises could be a successful strategy.

In India, the National Bank for Agriculture and Rural Development (NABARD) sponsored SHG-Bank linkage programme is the fast-growing micro-finance programme in the World covering 97 million poor households as on 31st March 2011. 'Linkage' is defined by NABARD as taking a loan from a bank, although banks in fact first become linked to SHGs by taking their deposits.

Assam's rural economy is undergoing a silent revolution with more than 85,000 SHGs playing the role of vital catalyst, generating the considerable level of self-employment. Since the year 1999, a large number of people particularly women have been mobilised into SHGs in Assam. Particularly in the last two decades, a number of women self-help groups have emerged due to the active intervention of numerous Self Help Promoting Institutions. District administration also plays a positive role in the formation of SHGs. This has built the social capital among the rural people in the state. SHG movement in Assam has not only provided

economic benefits to its members but more importantly created viable social capital in the form of an empowered community. However, critical gaps have been observed in the management of day to day activities of the SHG relating to different group dynamics, organisational management, financial management, the arrangement of livelihood activities, internal monitoring, accountability, etc.

The empowerment of women through Self-Help Groups would lead to benefits not only to the individual woman and women groups but also for the families and community as a whole. Since SHG based microfinance programmes cover a large number of women, it is expected that such programmes would have an important bearing on women's empowerment. Micro-finance programmes enable women to contribute to the household economy and increasing their intra-household bearing power. Thus, it has bestowed the real economic power on the hands of women and has considerably reduced their dependence on men. However, lack of education often comes in the way, and many times, they seek help from their husbands or another educated person for day-to-day work. In this way, lack of education has become an impediment in their efforts to achieve full empowered. There is a need to explore a suitable strategy to impart education to the people, who are not accessible to it.

It is an irony of fate that though women constitute half of the world population, still 33 per cent of women of the state is illiterate; this causes a serious concern of every sociallyconscious individual. Literacy is the prime concern of the Women SHG members. Illiteracy restricts their entrepreneur venture. Entrepreneurship also requires accounting, marketing and managerial skill. It has become difficult for the poor, illiterate women to cope with these demands. So, in such a situation education plays an important role in creating awareness and developing consciousness among the women for the development of their economic standard. On the face of it, Distance Education appears as a 'woman-friendly' form of acquiring education.

Distance education is a method of teaching in which the students are not required to be physically present at a specific location during the

term. Instead, teachers and students communicate by exchanging printed or electronic media, or through technology that allows them to communicate in real time.

In India Open and Distance Learning has proved to be an effective tool to impart education for disadvantaged groups, to people living in rural areas which could not avail themselves of conventional education. The special characteristics of distance education are that there is no requirement of attendance and there is a high degree of flexibility in learning schedules and time management. As such, distance education can well fit with family commitments and live at home for the women groups.

From the above discussion, it becomes clear that self-help groups, particularly women self-help ones, have been sincerely launched with the hope that it would act as a boon in the lesser developed areas of Assam, empowering women in the existing socio-economic setup. However, the scenario is different in many women self-help groups right from implementation and management towards self-help group movement due to low literacy of the office bearers and members of the women self-help groups. So, a realistic picture of women self-help groups become important.

2. Overview of Literature :

Research in various countries has brought to light the fact that SHGs play a significant role in mobilising substantial amount of savings. Manimekalai and Jajeswari (2000) reported that the SHG is considered as a viable organization of the rural poor, particularly women for delivering micro-credit in order to undertake entrepreneurial activities. Basu and Jindal Krishnan (2000) stated that the Indian micro finance scene is dominated by self help groups. Kumaran et.al, (2000) examined the impact of SHGs on women and their studies concluded that SHGs helped in improving socio-economic conditions of their members. Devada (1999) examined economic development of Indian women and stated that women's participation in self help groups is believed to increase their status and the power of decision making. Self help groups have brought about dramatic changes in the lives of lakhs of women. Besides financial services women got their voice, identity and empowerment (J. Ramesh, 2007).

Reddy (2005) in a study of women SHGs in Andhra Pradesh found that financial management of women SHGs had been weak due to lack of coordinated activities. Because of this, fund management was found improper which resulted in a delay in repayment of the loan and idle funds. It was also observed that most of the members were unaware or ignorant of legal aspects of group financing, rules of accounting, transparency and accountability which rendered the poor governance of SHGs. As far as human resources of the groups were concerned, the staffs were less educated, unskilled and untrained. M. A. Lokhande (2012) in a study of Konkan region of Maharashtra concluded that group association and access to financial services certainly bring positive changes among group members; however, some key issues such as training, awareness and viability of the group activities need to be addressed in order to strengthen women empowerment process through micro financing.

So far very few studies have been made regarding the self help groups in Assam. "Micro Finance through Self Help Groups and its Impact: A case of Rashtriya Gramin Vikash Nidhi Credit and Saving Programmes in Assam" was conducted by Borbora and Mahanta in 1995 as a pilot project. The study tries to evaluate the RGVN's credit and saving programme in Assam over the years. The specific objectives of the study are to examine the role of micro credit in the generation of income of the poor, to assess the role of SHGs in promoting the habit of saving among the poor and the contribution of the programme in the social and economic empowerment of the poor in general and of women in particular.

Das et.al. in their study of "Performance of SHGs in Sonitpur District of Assam" (1999) found that the idea of SHG flourished in the 90's at a time when formation of NGO's had become a trend with the objective of improving the socio-economic conditions of both the urban and the rural poor. A recent survey conducted by an independent research organization, Nanda Talukdar Foundation (2007), has laid bare certain raging constraints affecting the SHG movement, which has been far from uniform in the State. The study pointed out that the scenario of SHGs in upper Assam districts is definitely better than in the lower Assam districts.

While reviewing available literature considered relevant, the present researcher did not come across any discussion on the subject in Assam undertaken for the present study, which inspired her to take up this important subject matter for study.

3. Aims and Objectives :

The present work aims to analyse the structure and performance of self-help groups and their impact on the women of Assam. In order to achieve the main aim, the following are the objectives of the present study -

1. To study the socio-economic profile of SHG women.
2. To examine the relationship between SHG and women's social and economic empowerment.
3. To investigate the management skill of women members in running the SHGs.
4. To put forward some suggestions for commencement and management of SHGs.

4. Research Methodology :

The study was based on the data collected from two districts of Assam, namely, Jorhat and Morigaon during March to September 2011. The study was restricted to only two districts of Assam because the concentration of working SHGs are more in number in these two districts where SHGs are major source of employment of women. Therefore, the area of study is confined to these two districts only.

Data for the study have been collected from both primary and secondary sources. Primary data have been collected from a total of 29 women self help groups of two districts of Assam with the help of stratified random sampling technique. At least 5 respondents who are the member of the group have been randomly selected from each group. Thus, altogether 139 respondents are selected for the present study.

The data of the study were collected by preparing three comprehensive structured schedules, keeping in view the specific objectives and nature of the study. The secondary data consists of various books, reports and research studies, collected from NABARD, Assam Regional Centre, Guwahati; National Institute of Rural Development, Guwahati; Krishna Kanta Handiqui State Open University Central Library, Guwahati; State Institute of Rural Development, Guwahati.

5. Results and Discussion :

Profile and Structure of SHG

It has been observed in the present study that formation of a group is inspired mainly by the success of other self-help groups active in the locality. Community leaders also played an important role in the formation of a group. Interactions with the NGO staff, Government officers and local banks also took initiatives in the formation of self-help groups. The study reveals that out of 139 respondents, most of the SHG members (47.5 percent) are in the age group of 31 to 40 years. 30.9 percent of the members are in the age group of 41 to 50 years. Only 2.2 percent of the members are above 50 years. The response of young women in the age group of 20-30 years is 19.4 percent. Here, it highlights the need of motivating young women towards formation of SHGs.

With regard to the marital status of the respondents, it is found that higher percentages (84.2 percent) of the respondents are married and 15.1 percent respondents are unmarried. The table also shows that of the total respondents 0.7 percent are widowed women who have joined in SHGs.

Education is one of the factors which influences the status of SHG women. Education also helps to develop and create awareness about the ways of life through the acquisition of appropriate skills. According to table 1, the majority of the respondents, i.e. 95 percent are literate whereas 5 percent are illiterate. However, only 5.8 percent respondents are graduates. 2.9 percent have up to primary education; 17.3 percent have middle level education and 24.5 percent have higher secondary level

education. Most of the literate respondents (44.6 percent) are educated up to Class X level.

It is observed (Table 1) that majority of the respondents, i.e., 69.1 percent are home makers that mean they are the non-earning members of their families. 13.7 percent respondents run petty business. Students (2.2 percent) are also found as SHG member though number is very small. Very small percentages of respondents are engaged as teachers (1.4 percent), Anganwadi or Asha worker (2.9 percent), and agents of financial institutions (2.2 percent). 3.6 percent respondents have own small shops.

SHG is a group of 10 to 20 members who meet at regular intervals to pool their savings and plan their economic and communal activities. Regular monthly meetings, collection and mobilisation of savings, lending activities and maintenance of records are the day-to-day official and managerial activities of the groups. Among the 29 women SHGs of the present study area, 21 SHGs are composed of 10-15 members and other 8 SHGs are composed of 15-20 members in each group. With regard to the criteria of the group, it has been found that most of the members in a group hail from the same community. Similar economic condition is another important criteria of the group, followed by similar living conditions. The members of SHGs were asked the specific reasons for joining the groups. The study shows that creating a source of regular income for the members (72.4 percent) is an important aspect of group formation. To generate income for members and to save money (24.1 percent) is one of the reasons of group formation.

The data (Table 2) reveals that most of the group organise internal meetings fortnightly (41.4 percent). 24.1 percent groups organise less than 2 meetings in a month; and 20.7 percent groups organise 2 meetings in a month. The study also shows that 86.2 percent self-help groups organise meetings at the residence of the group members. 6.9 percent SHGs organise at community library. School (3.4 percent) and SHG's own buildings (3.4 percent) are also the meeting places of the SHG

members, whenever they have meetings. Their time of meeting is always evening.

It has been observed that the SHG members are imposed penalties for not attending their monthly internal meetings (86.2 percent). Only 4 SHGs (13.8 percent) do not impose any penalty for not attending monthly meetings. It also reveals that penalties ranges from rupees two to rupees twenty. Most of the SHGs (60.0 percent) impose rupees five as a penalty to each member and 28 percent SHGs impose rupees ten to each member if they do not attend monthly meetings.

It is also observed (Table 2) that all the groups collect some money monthly from their members for savings which ranges from rupees 20 to rupees 100. The table shows that 62.1 percent SHGs impose fine on members who fail to submit monthly savings. Other 37.9 percent SHGs do not impose fine.

The group also offer loan facilities on the basis of their membership and duration of membership in the group. It is also found that the groups impose interest on the members whenever the members take loan from the group. According to the data, 65.5 percent SHGs take interest between 3.5 percent and 5 per cent and the remaining 34.5 percent SHGs take less than 3.5 percent interest.

6. Empowerment Issue :

The empowerment of women through Self Help Groups would lead to benefits not only to the individual woman and women groups but also for the families and community as a whole. Since SHG based micro-finance programmes cover a large number of women, it is expected that such programmes would have an important bearing on women's empowerment. Micro-finance programmes enable women to contribute to the household economy, increasing their intra-household bearing power. Thus, it has transferred the real economic power in the hands of women and has considerably reduced their dependence on men.

In the present study, as far as the internal meetings of the SHGs are concerned, the following table (Table 3) shows that most of the women (89.2 per cent) attend in the meetings of self-help group regularly. After joining the groups, more than 70 percent of respondents reported active participation in attending social meetings in the village. Some of them regularly attend (23.7 percent) while 56.1 percent sometimes attend (Table 3). It shows that leadership qualities like confidence, initiatives, working together, cooperation are developing among the women after joining the groups. However, there are more than 20 percent members who still find it inconvenient to attend meetings due to livelihood activities or domestic chores and as such never attend the social meetings.

Table 4 shows that the majority of the members (71.2 percent) have owned saving accounts in bank or post office. However, nearly 30 percent women members do not have their own bank account. An important indicator of being practically empowered is whether the SHG member is sufficiently aware of the basic banking operations such as account opening, management of deposit, cash, etc. and can handle her savings account on her own. It is observed (Table 4) that more group members (59.7 percent) can handle routine transactions, like signing cheque, etc. on their own. However, more than 40 percent group members do not know how to handle transactions. They depend on family members or other people who are present at the time of transactions in the bank or post office.

The study also reveals (Table 4) that 74.8 percent respondents of the total study group members have taken a loan from their respective self-help groups or rural bank. The remaining 25.2 percent members have never taken a loan.

There are different purposes for taking a loan. Table 5 shows that highest percentage (35.6 percent) of the respondents said that they had taken a loan to repair their houses. Some of them had taken a loan to

purchase handloom (28.8 percent), livestock (21.2 percent) and farm machinery (8.7 percent). Very few respondents had taken a loan for their children's education (1.9 percent).

It is also observed (Table 5) that most of the respondents (72.1 percent) opined that the decision of taking loan is their own. The remaining respondents have to depend on their family members (21.2 percent) or others (6.7 percent) for the decision of taking a loan.

Table 6 shows that more respondents (63.3 percent) have said that their financial position has changed for the better, since they have joined the SHGs; as against only 10.1 percent respondents who said that there is no change in their financial position. However, 26.6 percent could not respond on their financial position, i.e., whether it is improved or not.

It has been seen that only 31.7 percent members state that they have increasingly participated in the financial decision after joining SHG than before. 4.3 percent remarked that they have never had any role in financial matters.

The respondents are asked to indicate who the key family member is deciding on household issues related to family planning and well being of children, etc. The table 7 shows that largest percentage of the respondents (66.9 percent) take decisions in family matters jointly with their husbands. However, only 9.4 percent respondents state that they themselves decide on these matters; in contrast only 3.6 percent by their husbands.

7. Training Programme :

It has been observed from the study that out of total respondents only a few group members have participated in various training programmes relevant to SHG members after joining self-help groups. Interestingly, the majority of them never attend any training programme.

According to a study by MYRADA (2002), it has been identified four managerial skills relevant to the SHG members. These are—(a) moderating the SHG meetings, (b) dealing with banks, (c) ability to resolve conflicts among the SHG members and (d) addressing a group of people on a specific issue.

Here, in this study (Table 8) it has been found that among the total members who attended training programme, more members (56.3 percent) have attended a training programme on maintenance of record keeping and bank transactions. Remaining other members have attended a training programme in the direction of changing their occupational profile like food processing (18.8 percent), handloom fabrication (12.5 percent), cutting or knitting (6.2 percent) and animal husbandry (6.2 percent).

However, there is the absence of training programmes on basic mathematics and accountancy, reading passbook entries, reading bank forms, writing of minute books which are basic requirements for performing certain tasks in moderating SHG.

8. Conclusion :

From the above discussion, it is clear that Self-Help Groups are formed by women only. They have been sincerely launched with the hope that it would act as a boon in the lesser developed areas of Assam, empowering women in the existing socio-economic setup. However, the scenario is different from group to group in terms of implementation and management towards Self-Help Group movement due to low literacy of the office bearers and members of the women Self-Help Groups. So, a realistic picture of women Self-Help Groups become important.

On the basis of the findings of the present study, the following suggestions are offered -

1. The study inferred that group association and participation in social life and decision-making process in family life certainly brings positive changes among the members of the group leading to their socio-

economic empowerment. However, some key issues like training and viability of the group activities need to be addressed in order to strengthen women empowerment issues.

2. SHG members normally avail loan for house repair or construction, children's education, income generating activities such as dairy farm, short-term needs for agriculture investments.

Thus, the microcredit through SHGs has increased small business or working opportunities, but they lack skills about the concept of different kinds of small business activities and hence they need the education to run a variety of small and micro business activities.

3. Even with social objectivities, SHG has a financial base like managing savings, lending and borrowing. There is a need for simple and user-friendly records and books of accounts. Financial literacy and communication for SHGs assumes importance and providing women with necessary knowledge would empower them better.

Therefore, it is suggested that the members of SHGs need to be educated or trained in communication, savings, accounting, management, etc.

In rural situations where attending traditional conventional schools are difficult or impossible, open, and distance learning (ODL) can be used to bring education to the doorsteps. The ODL system succeeded through building a wide network of students support services and flexible admission criteria. Given ODL's inherent characteristics, a certificate programme may be organised through print media and appropriate ICTs, preferably radio and TV, to enhance their knowledge and functional abilities. In this direction, Krishna Kanta Handiqui State Open University can offer a certificate programme to provide training at required levels and to improve functional abilities of SHG members.

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Annexure :**Table 1: Educational and Occupational pattern of the Respondents**

Category	No. of Respondents (139)	
	No.	%
Educational Status		
Illiterate	7	5.0
Up to Primary (Class IV)	4	2.9
Up to Middle (Class VII)	24	17.3
Up to Class X	62	44.6
Up to HS	34	24.5
Graduate and above	8	5.8
Occupational Pattern		
Home maker	96	69.1
Teacher	2	1.4
Petty business	19	13.7
Student	3	2.2
Agent of financial institution	3	2.2
Own small shop	5	3.6
Others	7	5.0

Table 2: Internal Meeting and Savings of SHGs

Internal Meeting	Total SHGs	
	No.(29)	%
No. of meetings in a month		
Four meetings	12	41.4
Two meetings	6	20.7
Less than two meetings	7	24.1
Three meetings	4	13.8
Place of meeting		
Member's residence	25	86.2
Community library	2	6.9
School	1	3.4
SHG's own building	1	3.4
Penalty of non attending		
Yes	25	86.2
No	4	13.8
Amount of penalty		
Rupees two	1	4.0
Rupees three	1	4.0
Rupees five	15	60.0
Rupees ten	7	28.0
Rupees twenty	1	4.0
Fine impose		
Yes	18	62.1
No	11	37.9
Rate of Interest on loan		
Less than 3.5 per cent	10	34.5
3.5 per cent to 5 per cent	19	65.5

Table 3: Participation of respondents in social gathering

Participation in social gathering	Total Respondents (139)	
Internal SHG meeting		
Regularly	124	89.2
Sometimes	1	0.7
Never	14	10.1
Social meeting with villagers		
Regularly	33	23.7
Sometimes	78	56.1
Never	28	20.2

Table 4: Details of Savings among the respondents

Details of savings	Total Respondents (139)	
Owned account		
Yes	99	71.2
No	40	28.8
Banking operation		
Herself	83	59.7
Family members	2	1.4
Others	54	38.8
Loan taken from SHG		
Yes	104	74.8
No	35	25.2

Table 5: Details of loan of the respondents

Details of loan	Total No.(104)	%
Purpose		
For house repair	37	35.6
Purchase of livestock	22	21.2
Purchase of farm machinery	9	8.7
Purchase of handloom	30	28.8
Children's education	2	1.9
Business	4	3.8
Decision of taking loan		
Her own decision	75	72.1
Family members	22	21.2
Others	7	6.7

Table 6: Role of the respondents in financial matter

Financial Matter	Total	
	No.(139)	%
Financial Position		
Improved	88	63.3
Remained same	14	10.1
Cannot say	37	26.6
Financial Decision		
No role	6	4.3
Main decision maker	1	0.7
Participate more than before	44	31.7
Participate as before as	3	2.2
Cannot say	85	61.1

Table 7: Role of the respondents in family matters

Family Decision	Total	
	No.(139)	%
Herself	13	9.4
Husband	5	3.6
Jointly	93	66.9
Other family members	6	4.3
Not applicable	22	15.8

Table 8: Training Programme attended by the Respondents

Training Programme	Total Respondents	
	No.	%
Cutting or knitting	1	6.2
Food processing	3	18.8
Handloom fabrication	2	12.5
Animal husbandry	1	6.2
Maintenance of book record / bank transactions	9	56.3
Total	16	100.0