SUMMARY OF THE THESIS

Introduction: India’s Self Help Group (henceforth SHG) movement has emerged as the world’s largest and most successful network of Community Based Organisations. It is predominantly a women’s movement. The Saving Bank Linkage Programme (henceforth SBLP), which is the India’s own innovation has proved to be one of the most effective poverty alleviation and women empowerment programmes. The reasons for such spectacular growth of SHG movement in general and SHG banking in particular are many. Some of them include a) NABARD’s policy guidance and capacity building role; b) support from many departments and agencies of Central and State Governments; banking and financial institutions and bilateral and multilateral support institutions; and c) innovations and pioneering work of local, national and international NGOs and United Nation agencies. A rapid growth has been observed in the SBLP during the last decade and particularly in the last few years. While the numbers in the SHG movement is quite impressive, there is a lack of quality in the movement. Quality of SHGs is considered as one of the challenges and how to ensure the quality of SHGs in an environment of exponential growth is one of the top most discussion among the policy makers and users of micro finance. At the same time the SHG movement and SHG banking programme are facing number of challenges. These includes a) uneven growth across the country and social and economic categories; b) low quality SHGs; c) inadequate funding for the promotion and on-lending; d) conflicting policy environment; e) inadequate capacity building infrastructure; f) severe shortage of quality human resources etc. Significant financial investment and technical support is required for meeting these challenges. It is reported in many studies that the target-based approach both for formation of SHGs and credit linkage has been worrying factor that had its own negative implications on the quality of SHGs. It is also observed that the situation seems to be running out of control now, as in the mad rush to promote SHGs (to reach numbers) quality aspects has been largely ignored. The perception of leading SHG promoters is that very few promoters have any clarity about the objectives and the long-term trajectory of the SHGs. Most SHGs are promoter driven collectives that are at best joint liability groups and at worst formations to access subsidies. Therefore, very few SHGs have been groomed as autonomous institutions that can intermediate on behalf of members with banks and public agencies.

It is viewed that many studies were conducted in the context of microfinance and SHGs approach during the years but only a few quality assessment studies on SHGs were made in India in general and Assam in particular. The researcher conducted one such study in 2013[1] wherein the researcher made a comparison between two tools of quality assessment i.e. NABARD & MYRADA in measuring quality of SHGs in the context of the Nagaon district of Assam and observed the differences. However, the assessment tools that are devised by different agencies for different purposes and different set of users. The present study is very different from earlier studies wherein the perceptions of different direct stakeholders about

the quality assessment parameters are assessed to find out a common understanding about the variables to be used while assessing quality of SHGs.

“Stakeholders” means the persons or institutions with whom any stake or interest is vested or created to facilitate the promotion of SHG movement, which shall include the regulators, promoters, donor, financier, educators and facilitators of the SHG movement. The region has a number and variety of Self Help Promoting Institutions (SHPIs). Traditionally NGOs have been in the forefront in the promotion. After the entry of District Rural Development Agency (DRDA) in 1999 in SHG promotion, it emerged as the major player. Formal financial institutions and farmers clubs are also involved in the SHG promotion. The CML database is published in February 2010 focusing the sector overview of NGOs, NGO-MFIs and MFIs of Assam reported that there are 84 NGO-MFIs, 7 MFIs and 121 NGOs operating in Assam.

**Statement of the Problem:** In defining the domain of standards for the quality assessment, several issues and questions present themselves. These derive from the fact of the non-formal nature of SHGs, the limited literacy and management experience of SHG members, the large number and types of SHG promoters with their particular agendas and methodology often operating in conflict with each other. One modest effort has been initiated by Sa-Dhan (2003[2]) by publishing a discussion paper on “Quality Parameters of SHGs”, wherein a lot of issues sets out in the quality assessment of SHGs and also sets out some unresolved key issues for further discussion and research to develop quality indicators for SHGs. Thus, the present study is limited to some of the unresolved issue of Quality Assessment of SHGs as raised by Sa-Dhan. Therefore, an attempt has been made to study the unresolved key issues to develop quality indicators for SHGs is the key areas of the present study.

**Rationality of the Study:** Different organisations have promoted, supported and nurtured SHGs from different perspective and agenda. The outlook of SHGs largely depends on how the promoters see them in the long run, whether they are intended to be temporary or permanent organisations. It is observed that different stakeholders have promoted SHGs with different expectations and understanding, and have sorted different parameters of quality of SHGs. But most of these were restricted to understanding the creditworthiness of SHGs and employed indicators on performance on basic group functions and credit absorption capabilities (Das, 2012d [3]). Social issues, Environmental issues, Capacity building, Social empowerment, Familial empowerment, Psychological empowerment and other behavioural and social aspects of SHG functioning rarely found a place in the rating system. Thus, it is necessary to identify a common ground and set appropriate benchmarks for SHGs operation. Moreover, in defining the domain of standards for the quality assessment, several issues and questions present themselves. Hence, in view of the above, it is believed that a study of sustainability problems evolves standard and assumption that qualitative assessment would lead to sustainability. This study have provided a way to the different stakeholders of SHGs

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(like Promoter, Donors, Financer and the Groups members) to share their views, feelings and experiences i.e. perceptions regarding the quality parameters of SHGs and other key issues to develop quality indicators for SHGs.

**Scope of the Research Study:** The study adopted both exploratory vis-a-vis descriptive study design. Moreover, the study follows both the quantitative and qualitative approach of research. Further, the study adopted the approaches of Meta Analysis as well as Psychometric Approach based on empiricism. Meta-analysis findings may not only be quantitative but also may be qualitative and reveal the biases, strengths and weaknesses of existing studies. Therefore, the present study also featured both the approaches along with mixed model of research. However, the study was done keeping into consideration the following parameters:

a. **Jurisdiction of the Study:** The present study covers all the direct stakeholders of SHGs of Nagaon districts only. Some State level MFIs and SHPIs were also covered within the purview of the study since they have place/places of business or directly linked with SHGs operating in the study district.

b. **Coverage of the Study:** Since SHGs were operating under different models- most particularly in SBLP and MFI linkage, so SHGs belonging varied models existed in the study area were well covered. Further, SHPIs including Commercial Banks, RRBs, Government departments, NABARD Officials, Farmers Club, NGOs etc. were covered within the scope of the study. In brief, special effort was given to cover all direct stakeholders (i.e. Promoter, Donors, Financer and the Groups members) of SHGs directly or indirectly linked with promotion, nurturing and financing of SHGs in the study district.

c. **Issues and Aspects covered in the Study:** The researcher developed the instrument used in this study after an extensive review of literature in the subject and related theory. Researcher drafted a pool of variables on each issue, which were submitted to seven (7) content judges for review and to determine the face and content validity of the items. In these ways, five separate instruments were designed to study specific issues.

d. **Types of Respondents:** In the present study, the different direct stakeholders of SHGs who were associated with the promotion, nurture and support of SHGs in Nagaon districts were covered. In brief, Promoter, Donors, Financer and the Groups members of SHGs in Nagaon districts were the key respondents of the present study.

**Objectives of the Study:** The study is pursued keeping in view the following objectives:

i. To assess the opinion of the direct stakeholders (i.e. Promoters, Donors, Financial Institutions and Group itself) of SHGs regarding the parameters (like design, governance, operational, impact etc.) to be considered while assessing the quality of SHGs.

ii. To examine the opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG.
iii. To examine the opinion of the direct stakeholders whether SHG is primarily an 
empowerment model or a financial model. 
iv. To examine the opinion of the direct stakeholders whether the aspects like impact 
on members of SHG and its involvement in larger social issues should be 
peripheral or core components of quality indicators of SHG, and 
v. To provide suggestions, if any, bearing out the present study.

Hypotheses of the Study: Given the survey of literature and objectives, the study is pursued 
to test the following statistical hypothesis:

i. There is no significant association in the opinion of the direct stakeholders of 
SHGs regarding the parameters to be considered while assessing the quality of 
SHGs.

ii. There is no significant association in the opinion of the direct stakeholders of 
SHGs regarding the perspectives of Promoters, Donors, Financial Institutions and 
Group itself while determining the quality indicators of SHGs.

iii. There is no significant association in the opinion of the direct stakeholders of 
SHGs regarding the issue whether SHG is an empowerment model or financial 
model.

iv. There is no significant association in the opinion of the direct stakeholders of 
SHGs regarding the issue whether impact on members of SHGs and its 
involvement in large social issues be peripheral or core components of quality 
indicators.

Profile of the Study Area: The Central Assam District of Nagaon (spelled by the British as 
Nowgong) is one of the largest districts of Assam. It sprawls across almost four thousand 
square kilometres of fertile alluvial plains and thickly forested hills. Nagaon extends from 
250 -45’ to 260 -45’ North Latitude and 920 -33’ -6” East Longitude. The district is bounded 
by Sonitpur district and the river Brahmaputra in the north, West Karbi Anglong and North 
Cachar Hills in the south and East Karbi Anglong and Golaghat district in the east. Lying at a 
distance of 123 Kilometres by road from Guwahati, Nagaon town constitutes a vital corridor 
linking the Upper Assam districts of Golaghat, Jorhat, Sivasagar, Dibrugarh, Tinsukia and the 
North Assam districts of Sonitpur and North Lakhimpur. Nagaon has covered total area of 
3,993 sq. km. The total number of SHGs formed upto March 2011 is 24156 with 18 
community development blocks, 33 participating NGOs, 258 farmers clubs, 75 participating 
banks branches (16 banks as SHPIs) and 42 government and other agencies in SHG 
formation, nurture and financing.

Universe of the Study: All the direct stakeholders of SHGs of Nagaon districts of Assam 
constituted the universe of the study.

Sample & Sample Unit: Multi-stage random sampling method was used for the present 
study to collect primary data. As no such study was conducted in the context of Nagaon 
district of Assam and again the area being the native district of the scholar was purposively 
chosen for the present study. At the next level, five Development Blocks were selected
randomly. In the later stage, five revenue villages from each of the selected Development blocks were purposively selected. From each revenue village, three SHG members, who were associated actively, were selected randomly. The information about the number of Self Help Groups in respective development blocks and number of other stakeholders was obtained from the Office of DRDA, Nagaon. The year of existence of SHGs and the age of the group were coded so that SHGs with one year and above and have income generating activities were purposely selected. Similarly those other direct stakeholders who were directly engaged in SHG promotion and financing were included in the study. Further, while selecting the sample special care was taken so that they represents active, older (at least more than 1yr of existence), women’s groups, mostly bank linked (with a bank loan) before March 2010 and after April 2000.

After collection of 190 filled up questionnaires from the respondents, editing of the data was undertaken in order to ensure the omission, completeness and consistency of the data. Out of 190 questionnaires distributed during the survey, 165 either were returned by the respondents or collected by the researcher that shows approximately 87% response rate. The questionnaires were distributed and collected in the month of the July 2012. Finally, 165 respondents’ comprising 75 group members, 55 promoters, 16 donors and 19 financial institutions were identified and selected as representative sample size after series of screening.

**Questionnaire Design:** In order to gain an in-depth understanding on the research topic specially structured questionnaires were prepared. The questionnaires so drafted were circulated among four academicians and three microfinance practitioner for critical review with regard derive face validity and to wording, format and sequences. The questionnaires were suitably redrafted in the light of their comments and later Pilot tested. The finalised questionnaire for studying the quality assessment parameters of SHGs and to study some specific objectives was composed of two different parts: Part A wherein general profile of the different stakeholders (Promoters, donors, Financer and group member’s) were included & Part B contains four different sections keeping specific statements relating to investigate the proposed hypothesis. Part A of the questionnaire which contains four different sections (viz. Promoters, Donors, Financer and SHG members) each containing 10 to 15 different questions relating to general and socio economic profile of the respondents. Part B of the questionnaire includes four different sections. Section I of the Part B includes the statements relating to ‘opinion about the quality parameters’ which contains 61 variables. Perceptions of different stakeholders on variable relating to quality parameters were numerically expressed based on 5 Point Scale [SA= Strongly Agree (2), A = Agree (1), NAND = Neither agree nor disagree (0), DA= Disagree (-1), and SDA = Strongly disagree (-2). Section II of the questionnaire covers 61 statements ‘to examine the opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG’. Perceptions of different stakeholders on the issue whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG were binary scale based on ‘yes’(1) and ‘No’ (0) method. Again, Section III covers 70 statements (40 statements relating to empowerment and 30 statements relating to financial aspects) to ‘to
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examine the opinion of the direct stakeholders whether SHG is primarily an empowerment model or a financial model. Perceptions of different stakeholders on variable relating to empowerment or financial model were numerically expressed based on 5 Point Scale. Finally, Section IV covers 65 statements 'to examine the opinion of the direct stakeholders whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG'. Perceptions of different stakeholders on variable relating to impact on members of SHG and involvement in larger social issues were numerically expressed based on 5 Point Scale.

Questionnaire Administration: The questionnaire was personally administered to all direct stakeholders except Group member’s category. Some questionnaires were collected directly by the researcher on face-to-face method and some of them were collected by arranging meetings at village level. Information through questionnaires collected during first half of 2012 i.e. from March 2012 to July 2012.

Pilot Study: A pilot study was carried out in three revenue villages (for Group members) and Lumding Town (for other stakeholders) of Lumding Development block of the study area to test the response to each of the questions and the questionnaires as a whole. Thirty (30) questionnaires were administered during the pilot test and responses to 18 questionnaires led to further corrections and modifications of the research instrument.

Plan of the Research Study: The report of the study was written in seven different chapters as demarcated in the below paragraphs. Chapter- I prorated a bird’s eye view on the microfinance, SHG-concepts, approaches issues and progress and performances of SHGs in international, national and regional level. Chapter II identified research methodology, objectives and rationality of the study. Chapter III identified different aspects of quality parameters of SHGs like design, governance, operational and impact etc. while assessing the quality of SHGs. In brief, this chapter narrated the perceptions of different stakeholders on quality parameters of SHGs. Chapter IV described the stakeholder’s perspectives of SHG quality assessment. In fact, this chapter explains the operational aspects, financial aspects, empowerment of members and non-financial aspects on the functionaries of SHGs on stakeholder’s perspectives of SHGs quality assessment. Chapter V explained different stakeholder’s perceptions on the issue ‘SHG–An Empowerment Model or Financial Model’. Chapter VI described the stakeholder’s perception about the impact of SHG on their members and also explains the perception of different stakeholders whether impact of SHG on its member is a ‘Core Issue or Peripheral Issues’. Moreover, Chapter VII covered overall conclusion including suggestions, limitations of the study, direction for future research as well as policy implications of the study to improve the quality of SHGs.

Chapter I: Self Help Group- A Prologue
This chapter prorated a bird’s eye view on the microfinance, SHG- concepts, approaches issues and progress and performances of SHGs in international, national and regional level. Further, this chapter depicts the models of microfinance, progress of microfinance in India. Further, this chapter explained categorically the problems, performance and issues of SHGs at
all India level, North-eastern region and Assam in general and Nagaon district in particular. This chapter also included lot of tables and figures covering overall progress of SBLP in India, MPI and MPPI in North Eastern Region, progress of SHGs in Nagaon, Assam, various stakeholders in SHGs promotion, share of stakeholders in SHGs promotion and organisational structure of MFIs in Assam and in the study district.

Chapter II: Research Designing and Methodology
This chapter identified research designing and methodology of the research. In brief, this chapter explained the genesis of the problem, rationality of the study, review of the exiting literature on the different aspects of the study. Further, this chapter narrated the scope, objectives and hypothesis of the study including the methodology of the study. Some of the basic methodological parameters as pointed out in the earlier section of this summary of the thesis were well covered in this chapter. The theoretical and conceptual framework of the present works as a whole is also explained in this chapter. Researcher also explained the theoretical connection of the present research and justifies the relevance of the present works with the themes of Social capital theory, Social learning theory, Social action theory, Social group works theory, Social support theory, Meta theory and Blooms theory. This chapter also included lot of tables and figures covering major areas of strength and weakness of SHG-based model of micro finance, demographic and microfinance profile of the study area, sample SHGs, NGOs, MFIs and Financial Institutions, and distribution of the sample respondents including their socio-economic profile.

Chapter III: Stakeholders’ Perception on Quality Parameters of SHGs
This chapter identified different aspects of quality parameters of SHGs like design, governance, operational and impact of SHGs etc. while assessing the quality of SHGs. This chapter contained different sections covering direct stakeholders perception on quality of SHGs, the problems of quality of SHGs and indicators of quality assessment of SHGs. Further, factors contributing to good performance of SHGs and challenges faced by SHGs were also extensively discussed in this chapter. This chapter also included lot of tables and figures covering selected quality parameters of SHGs and other statistical tables necessitated to prove the statistical hypothesis. In brief, this chapter narrated the perceptions of different stakeholders on selected quality parameters of SHGs. Sixty-one variables relating to quality parameters of SHGs were identified to assess the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. The instrument-I that was intended to determine the quality parameters of SHGs, i. e. ‘Scale for Determining Quality Parameters of Self Help Group’s’ consists of 61 items referring to Eight (8) different quality sub-scales. In the present research work various statistical tools were used on the data that were collected through the questionnaire method and was analysed through appropriate statistical tools. The specific statistical tools that were used in respect to objective and hypothesis number 1, includes measures of descriptive statistics like mean, median and standard deviation. Further, Cronbach’s alpha, one sample Kolmogorov-Test, Shapiro-Wilk Test and Kruskal Wallis Test were applied in analysing and interpreting the data. The reliability and validity of the scale (Instrument-I) was performed and found acceptable.
SUMMARY

Given the methodology and the nature of the data, it may be discerned that, there exists no enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Given that there is no significant difference in the opinion of the direct stakeholders arrived at based on the total score on Quality Assessment Parameters. Further investigation using Kruskal Wallis test was carried in respect of the difference(s), if any, in the opinion of the direct stakeholders in respect of each of the items selected in the overall score. This analysis resulted into two groups of Items, [a] group of items [QAP-I] where it is observed that given the methodology, there exists no enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs and [b] group of items [QAP-II] where it is observed that given the methodology, there exists enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Eta test was also applied to test the degree of association and Eta Square, which is the measure of association indicates the low level of association.

Chapter IV: Quality Assessment of SHG on Stakeholders Perspectives

This chapter described the stakeholder’s perspectives of SHG quality assessment. In fact, this chapter explained the operational aspects, financial aspects, empowerment of members and non-financial aspects on the functionaries of SHGs on stakeholder’s perspectives of SHGs quality assessment. This chapter also included lot of tables and figures covering micro finance providers in Assam, major SHG promoting institutions (SHPI) in Assam and other statistical tables necessitated to prove the statistical hypothesis. In brief, this chapter depicted the different stakeholders in the SHG movements in India, North-eastern region and in Assam. Further, the perception of different stakeholders of SHG about on whose perspective parameters to be considered while determining the quality indicators of SHGs was analysed. The specific statistical tools that were used in respect to objective and hypothesis number 2, includes measures of descriptive statistics like mean, median and standard deviation. Further, Cronbach’s alpha, one sample Kolmogorov-Smirnov Test, Shapiro-Wilk Test, Kruskal Wallis test and Cross Tabulation analysis were applied in analysing and interpreting the data. The instrument-I that intended to determine the quality parameters of SHGs, was again used to examine the opinion of the direct stakeholders whether promoters, donors, financial institutions, or group itself should determine the quality indicators of SHG and renamed instrument II. The reliability and validity of the scale (Instrument II) was performed and found acceptable.

Given the methodology and the nature of the data, it is observed that, there exists enough evidence to conclude that there are differences among direct stakeholders regarding perception of stakeholders about on whose perspective parameters to be considered for assessing Quality of SHG. To measure the intensity of desire of the stakeholders (a scale was developed as mention in the thesis) and found that the direct stakeholders have ‘low level of intensity’ about on whose perspective parameters to be considered for assessing Quality of SHG. Further, it is also observed that Donor and Group members have also ‘low level of
intensity’ about on whose perspective parameters to be considered for assessing Quality of SHG, while Promoter and Financial Institutions have ‘high level of intensity’.

Chapter V: SHG – An Empowerment Model or Financial Model
This chapter explained different stakeholder’s perceptions on the issue ‘SHG–An Empowerment Model or Financial Model’. This chapter also included lot of tables and figures covering different components of empowerment and financial model for SHGs and other statistical tables necessitated to prove the statistical hypothesis. In brief, this chapter narrated the theoretical framework on SHGs as empowerment and financial model. The specific statistical tools that were used in respect to objective and hypothesis number 3, includes measures of descriptive statistics like mean, variance, standard deviation, maximum, minimum etc. Further, Cronbach’s alpha, Kolmogorov-Smirnov Test, Paired t Test, Paired correlation and ANOVA analysis were applied in analysing and interpreting the data. To examine the opinion of the direct stakeholders whether SHG is primarily an empowerment model, forty (40) indicators were taken into consideration under different domains of empowerment including women empowerment that measures economic, socio-cultural, familial, political, psychological aspects of empowerment. The instrument-III i.e. ‘Scale to measure SHGs as Empowerment model’ includes Eight (8) sub-scales. Again, to examine the opinion of the direct stakeholders whether SHG is primarily a financial model, thirty (30) indicators relating to financial intermediation were gathered and an instrument- IV i.e. ‘Scale to measure SHGs as Financial model’ based on Seven (7) sub-scale was prepared. In order to quantify the degree of perceptions of different stakeholders whether SHG is an empowerment model or financial model, five point scales was used. It was worth mentioning here that the variables relating to empowerment and financial model were included in the questionnaire without any clear arrangement so that the interviewer could not understand easily at a glance which one of the variable relates to empowerment and which one for financial model. Later on, for the purpose of analysis, the variable relating to empowerment and financial model were clubbed together separately to get the desired result. The reliability and validity of the scale (Instrument III i.e. SHGs as Empowerment model and Instrument IV i.e. SHGs as Financial model) was performed and found good.

Given the hypothesis and methodology, paired’t’ test was applied and the researcher concluded that there is statistically significant difference between the mean score of variables on overall Empowerment and Financial model. Since Paired Samples Statistics revealed that the mean of overall score of variables on empowerment is greater than the mean for overall score of variables on financial model, thus it the researcher concluded that participants in the overall score of variables on empowerment are significantly more than the overall score of variables on financial model. Again, from Paired Samples Correlations on perception of stakeholders about SHG as Empowerment & Financial model, it is observed that there is no correlation between perceptions of stakeholders about SHG as Empowerment & Financial model. Further, the descriptive scale statistics on stakeholder wise perception score on the issue ‘SHG as empowerment or financial model’ depicts that Donor shows highest mean value followed by Promoters on overall score on Empowerment Model while Financial Institutions reported highest mean value followed by Promoter on overall score on Financial
Again, from the ANOVA analysis, it is concluded that there is statistically significant difference between the group means of two models. Further, the Homogeneous subsets on empowerment model revealed that the total score on empowerment model, Financial Institutions, Promoter and Group members are not significantly different. Again, Promoter and Donor are not significantly different, in case of total score on empowerment model. Likewise, the total score on financial model, Promoter, Financial Institutions and Donors are not significantly different, while Group members are significantly different from Promoter, Financial Institutions and Donors.

Again, from the descriptive statistics, it is observed from the perceptions of direct stakeholders that Financial Institutions does not perceived to consider SHG as Empowerment Model of development. Further, Donor strongly perceived to consider SHG as Empowerment Model of development as the mean value on the score of perception is too high. Similarly, it is observed from the perceptions of direct stakeholders that Group members do not perceived to consider SHG as financial Model of development. Donor and Promoter have perceived to consider SHG as financial Model of development. Further, Financial Institutions have strongly perceived to consider SHG as Financial Model of development

Chapter VI: Impact of SHG on Members- Core vs. Peripheral Issues
This chapter described the stakeholder’s perception about the impact of SHG on their members and also explains the perception of different stakeholders whether impact of SHG on its member is a ‘Core Issue or Peripheral Issues’. This chapter describes the impact assessment indicators of SHGs, different techniques of impact assessment and conceptional framework on impact of SHGs on members- Core Issue vs. Peripheral Issues were also well covered in this chapter. This chapter also included lot of tables and figures covering impact of SHGs on members and other statistical tables necessitated to prove the statistical hypothesis. The specific statistical tools that were used in respect to objective and hypothesis number 4, includes measures of descriptive statistics like mean, median and standard deviation. Further, Cronbach’s alpha, Kolmogorov-Smirnov Test, Shapiro-Wilk Test, Eta Test and one-way ANOVA Test were applied in analysing and interpreting the data. To examine the opinion of the direct stakeholders whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG. Sixty-five item based scales were developed keeping in consideration of likely impact of SHGs on members mostly on social sphere. The instrument-V, i.e. ‘Scale to measure impact on members of SHG and its involvement in larger social issues’ which intended to identify impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG. This tool consisted of 65 items referring to Nine (9) different quality sub-scales. The reliability and validity of the scale (Instrument V) was performed and found good. Given the methodology and the nature of the data, it is observed that there exists no enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.
SUMMARY

Given that there is no significant difference in the opinion of the direct stakeholders arrived at based on the total score on Impact on member of SHG & Involvement in Social Issues, further investigation using Kruskal wallis test was carried in respect of the difference(s), if any, in the opinion of the direct stakeholders in respect of each of the items selected in the overall score. This analysis resulted into two groups of Items, [a] group of items [IMPC-I] where it is observed that given the methodology, there exists no enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG and [b] group of items [IMPC-II] where it is observed that given the methodology, there exists enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.

In addition to the Kruskal Wallis test, Eta test and Eta Square test were also applied to test the degree of association and found low level of association. Not only that, it can be discerned that Groups of IMPC-II were more decisive statements or factors influencing whether impact on members of SHGs and its involvement in large social issues be peripheral or core components of quality indicators of SHGs under given methodology. The overall score on the opinion of different stakeholders on whether the aspects like impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG was interpreted with the help of mean of Total Score on IMPC. From this mean value, it is observed that different stakeholders believed that the impact on members of SHG and its involvement in larger social issues should be ‘Neither core nor peripheral component’ as the mean value lies in between the scale range which represents the zone of “Neither core nor peripheral component”.

Chapter VII: Epilogue

This chapter covered overall conclusion including suggestions, limitations of the study, direction for future research as well as policy implications of the study to improve the quality of SHGs. Further, generalisation of the research findings is also well covered in this chapter. The present study is considered having general acceptability as a whole to the present socio-economic set up of the study area since the sample was selected randomly from the population and there were a low proportion of refusals and dropouts i.e. below 30%. Further, the present study also satisfy the first and third model of generalisability i.e. statistical generalisability and case-to-case translation or reader generalisability or transferability, since similar findings are also observed by other researchers in different context/ research studies on different sets of data in the same contexts (external validity/ proximal similarity).

The following are the main research contributions of this dissertation. (Some minor contributions are omitted.)

a) The instrument or Scales that were used in the present study (developed earlier by the researcher for measuring quality of SHGs and with respect to other quality issues) are
further generalised. These scale includes viz. (i) Scale for Determining Quality Parameters of Self Help Group’s; (ii) Scale on whose perspective parameters to be considered for assessing Quality of SHG; (iii) Scale for measuring SHGs as empowerment model; (iv) Scale for measuring SHGs as financial model; and (v) Scale for measuring impact on members of SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG.

b) This study had provided a way to the different stakeholders of SHGs (like Promoter, Donors, Financer and the Groups members) to share their views, feelings and experiences i.e. perceptions regarding the quality parameters of SHGs and other key issues to develop quality indicators for SHGs.

c) Direct stakeholders of SHGs have no differences of opinion regarding the parameters to be considered while assessing the quality of SHGs. Further, there are low level of association between the direct stakeholders and quality parameters. Twenty-five elements covering seven subscales of quality parameters are considered as the key elements for quality assessment of SHGs (chapter 3).

d) Direct stakeholders of SHGs have differences of opinion about on whose perspective parameters to be considered for assessing Quality of SHG. Further, direct stakeholders have ‘low level of intensity’ about on whose perspective parameters to be considered for assessing Quality of SHG (chapter 4).

e) Direct stakeholders of SHGs have differences of opinion regarding the issue whether SHG is an empowerment model or financial model (chapter 5). However, donor and Promoters claimed SHGs as empowerment model while Financial Institutions claimed SHGs as financial model of development.

f) Direct stakeholders of SHGs have no differences of opinion regarding the issue whether impact on members of SHGs and its involvement in large social issues be peripheral or corecomponents of quality indicators (chapter 6). Further, there are low level of association between the direct stakeholders and impact on members of SHGs. Moreover, different stakeholders believed that the impact on members of SHG and its involvement in larger social issues should be ‘Neither core nor peripheral component’.

Since the present study is based on the holistic approaches of Social Capital Theory, Social Learning Theory, Social Works Group Theory, Social Action Theory, Meta theory and Bloom’s Theory of Taxonomy. The present work is totally a new dimension of SHGs quality assessment and other quality assessment issues, hence further research and investigation are possible on the same construct under different socio-economic conditions. The quality assessment tools and other scales regarding quality issues that were used in the present study (was developed by the researcher) for its further generalisation which provides a natural guide to future research. However, following are the key areas on which future research may be extended.

i. Measurement of quality of SHGs with appropriate benchmark of the quality parameters.

ii. Development of quality measurement index for SHGs, Joint liability Groups and other similar groups.
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iii. Measurement of empowerment level among members of SHG, Joint liability Group and other similar group beneficiaries.

iv. Assessment of Joint liability Group and other similar groups as financial model of development.

v. Assessment of Joint liability Group and other similar groups as empowerment model of development.

vi. Impact on members of Joint liability Group and other similar groups and its involvement in large social issues be peripheral or core components of quality indicators.

vii. Social Impact assessment of SHGs, Joint liability Group and other similar groups.

viii. Some unresolved issues forwarded by Sa-Dhan (2003) that were not covered in the present study viz.

a) What are the common indicators that best reflect the characteristics or quality of an SHG?

b) What should be the pre-dominant purpose (like self-administration by SHG, for credit linkage by banks, monitoring progress of SHG by promoting institution, associating SHG to a federal structure, making withdrawal decision by promoting institution, etc.) of applying quality indicators to SHGs?

c) Whether the quality indicators should be neutral to user, purpose, geographical location of SHG, operational features of SHG, age of SHG, etc. or differential set of indicators are required?

d) What should be the age (time lag since formation) of an SHG at which the quality indicators will be applicable to it?