ABSTRACT

Aims: Different organisations have promoted, supported and nurtured Self Help Groups (henceforth SHGs) from different perspective and agenda. Different stakeholders have promoted SHGs with different expectations and understanding, and have sorted different parameters of quality of SHGs. However, most of these were restricted to understanding the creditworthiness of SHGs and employed indicators on performance on basic group functions and credit absorption capabilities. 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. This study have 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. Thus, the study is pursued keeping in view the following objectives

a) 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.

b) 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.

c) To examine the opinion of the direct stakeholders whether SHG is primarily an empowerment model or a financial model.

d) 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.

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

a) 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.
b) 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.

c) 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.

d) 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.

Study Design: The study adopted both exploratory vis-a-vis descriptive study design. Moreover, the study follows mixed model approaches of research. Further, the study adopted the approaches of Meta Analysis as well as Psychometric Approach based on empiricism. However, the study was done keeping into consideration the following parameters

a. Jurisdiction and Duration of Study: The present study covered all the direct Stakeholders of SHGs of Nagaon district of Assam only.

b. Coverage of the Study: Since SHGs are operating under different models-most particularly in Savings Bank linkage Programme (SBLP) and Micro Finance Institutions (MFIs) linkage, so SHGs belonging varied models existed in the study area were well covered. Further, all SHPIs including Commercial Banks, RRBs, Government departments, NABARD Officials, Farmers Club, NGOs etc. were covered within the scope of the study.

c. Issues and Aspects covered in the Study: The researcher developed the instrument for assessing perceptions of direct stakeholders on different aspects as described in the objectives considering 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. All these instruments or scales that were used in the present study was already acknowledged and published by the researcher in different international journals of repute.

Sample Design: Here each stakeholder was considered as the unit of study. Sample selection was based on multi-stage random sampling basis. However, considering the time
and resources constraints, the sample size was fixed at 190 (adequate for construct validity). Out of 190 questionnaires distributed during the survey, 165 questionnaires were either returned by the respondents or collected by researcher, which shows approximately 87% response rate. The questionnaires were distributed and collected in the month of the July 2012. Finally, 165 respondents comprises 75 group members, 55 promoters, 16 donors and 19 financial institutions were identified and selected as representative sample after series of screening.

Data Source and Requirements: Primary data concerning Group members were collected by supplying questionnaires converted in regional language and all information’s whatever collected in regional languages were thereafter again translated in English. Secondary data were collected from report on Micro finance Status by NABARD, Branch Banking Status of RBI, Directorate of SGSY, Guwahati, DRDA, Nagaon, Assam, Government of Assam, State Level Bankers Committee, Assam and Economic Survey, Assam and literature published by different institutions on Micro finance had been used.

Questionnaire Design: In order to gain an in-depth understanding on the research topic one specially structured questionnaires were prepared. The questionnaires so drafted were circulated among seven content judges with regard derive face validity. 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 was composed of two different parts: Part A wherein general and socio-economic profiles of the different stakeholders were included & Part B contains four different sections keeping specific statements relating to investigate the proposed hypothesis. 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 expressed on binary scale based on ‘Yes’(1) and ‘No’ (0) method. Again, Section III covers
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70 statements (40 statements relating to empowerment and 30 statements relating to financial aspects) to ‘to 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 on impact of SHGs ‘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 Five (5) Point Scale.

Questionnaire Administration: The questionnaire was administered personally 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 was 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.

Related Theory: The theoretical and conceptual framework of the present works as a whole is explained in details in the thesis. Researcher 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.

Results: The collected data/ information has been processed, analysed and interpreted in accordance with the “data analyses design” laid down at the time of developing the research plan. The findings and interpretations of different section/chapters are reported below.
1) From the Test Statistics at the $\alpha = 0.05$ level of significance, 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. Further investigation using Kruskal Wallis test was carried in respect of the difference(s), if any, on 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 no difference among the opinion of the direct stakeholders is observed] and [b] group of items [QAP-II where difference among the opinion of the direct stakeholders of SHGs is observed]. Eta test was also applied and the result indicates low a level of association [i.e. 0.157]. Further, the Eta Square, which is the measure of association, indicates the low level of association (0.024). Finally, it can be discerned that Groups of QAP-II are more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology.

2) From the Test Statistics, at the $\alpha = 0.05$ level of significance, there exists enough evidence to conclude that there is differences among direct stakeholders regarding perception of Stakeholders about on whose perspective parameters to be considered for assessing Quality of SHG. Further, to measure the intensity of desire of the stakeholders the mean value of the data was found as 28.19 that means 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’. Moreover, Cross tabulation analysis was conducted and it is observed that (a) all the stakeholders of SHGs i.e. promoters or donors or financial institutions or group itself has perceived strong level of desire to assess the quality of SHGs on forty-one parameters; (b) all the stakeholders of SHGs i.e. promoters or donors or financial institutions or group itself has perceived low desire to assess the quality of SHGs on eight parameters, and (c) it is interesting to note that only the Group members have perceived strong level of desire on the four elements while other direct stakeholders have low level of desire on the said elements.
3) It was observed from the descriptive scale statistics that (a) the opinion of direct stakeholders regarding SHGs as Empowerment model is more homogeneous (SD= 8.38) then the opinion of direct stakeholders regarding SHGs as Financial Model (SD= 12.36), (b) apparently, from the descriptive statistics it may be concluded that SHGs were considered more as Empowerment Model (Low Range, High Mean and high median) then that of Financial Model (High Range, low Mean and low median).

Further, paired ‘t’ test was applied to test the main hypothesis. Paired Samples Test on perception of stakeholders about SHG as Empowerment & Financial model wherein the Sig. (2-Tailed) value is 0.000 (which is also known as P value) and hence, the researcher concluded that there is statistically significant difference between the mean score of variables on overall Empowerment model 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. 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 Model. Again, from the ANOVA output relating to overall score on empowerment model and Financial model, which is observed significant. Multiple Comparisons in case of empowerment model revealed that the Donor (M = 21.5) is significantly different from Group members (M = 15.01), with a mean difference of 6.49 and a p value of 0.022. Again, the Multiple Comparisons in case of financial model revealed that the Promoter (M= 0.82) is significantly different from Group members (M = -10.61), with a mean difference of 11.43 and a p value of .000. Similarly, Donor (M= -.8125) is significantly different from Group members (M = -10.61), with a mean difference of 9.80 and a p value of .008. Further, Group Members (M= -10.61) is significantly different from Financial Institutions (M =2.05), with a mean difference of -12.67 and a P value of 0.000.

Again, from the descriptive statistics it is observed that Financial Institutions does not perceived to consider SHG as Empowerment Model of development as the mean value
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is only 14.58, Promoter and Group member perceived to consider SHG as Empowerment Model of development as the mean value on the score of perception is 18.40 and 15.01 respectively. Further, Donor strongly perceived to consider SHG as Empowerment Model of development as the mean value on the score of perception is too high (21.50). Similarly, Group members does not perceived to consider SHG as financial Model of development as the mean value on the score of perception is -10.61, Donor and Promoter have perceived to consider SHG as financial Model of development as the mean value on the score of perception is -0.8125 and .82 respectively. Further, Financial Institutions have strongly perceived to consider SHG as Financial Model of development as the mean value on the score of perception is too high (2.05).

4) From the Test Statistics at the $\alpha = 0.05$ level of significance, 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 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. Further investigation using Kruskal Wallis test was carried in respect of the difference(s), if any, in the opinion of the direct stake holders 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 there is no statistically significant difference among the opinion of the direct stakeholders] and [b] group of items [IMPC-II where there is statistically significant difference among the opinion of the direct stakeholders]. Eta test was also applied to test the degree of association which indicates low a level of association [i.e. 0.222]. Further, the Eta Square, which is the measure of association, indicates the low level of association (0.049). Further, it can be discerned that Groups of IMPC-II are 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. From mean value of 22.95, 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 (22.95) represents the zone of “Neither core nor peripheral component”. Finally, it is observed that the mean score of Promoter (24.47), Financial Institutions (17.47) and Group member (21.91) are quite similar as all the
three groups of stakeholders perceived their opinion on the region of ‘Neither core nor peripheral component’ while Donor (29.13) perceived their opinion as ‘Mostly core component’. This implied that Donor’s are more concerned with the impact on member’s social issues under given methodology.

**Conclusion:** A rapid growth has been observed in the SHG movement during the last decade and particularly in the last few years. The reasons for such spectacular growth of SHG movement in general and SHG banking in particular are many. It was reported in many studies that due to the fast growth of the SHG Bank Linkage Programme in India, the quality of SHGs has come under stress. Different organisations have promoted, supported and nurtured SHGs from different perspective and agenda. It was observed that different stakeholders have promoted SHGs with different expectations and understanding, and have sorted different parameters of quality of SHGs. It is believed that this study would 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. Below briefed paragraph describes the objective-wise concluding remarks for better understanding of the study.

a) On overall score of quality parameters, it is observed that there exists enough evidence to conclude that there is a no difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. It is further observed that there exists two groups of items, i.e. Group–I (25 items wherein there exists no difference among the opinion of the direct stakeholders of SHGs), and Group–II (36 items wherein there exists difference among the opinion of the direct stakeholders of SHGs) regarding the parameters to be considered while assessing the quality of SHGs. Further, it is concluded that there is low level of association between the total score of Quality assessment parameters and direct stakeholders. Further, it is concluded that Groups of QAP-II are more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology.

b) To assess the perception of direct stakeholders of SHGs about on whose perspective parameters to be considered for assessing Quality of SHG, it is concluded that the
direct stakeholders have ‘low level of intensity’ about on whose perspective parameters to be considered for assessing Quality of SHG. Donor and Group members have also ‘low level of intensity’, while Promoter and Financial Institutions had ‘high level of intensity’ about on whose perspective parameters to be considered for assessing Quality of SHG. It is further concluded that there exists enough evidence to conclude that there is differences among direct stakeholders regarding perception of Stakeholders about on whose perspective parameters to be considered for assessing Quality of SHG.

c) The researcher concluded that there is statistically significant difference between the mean score of variables on overall Empowerment and Financial model. Further, there is no correlation between perceptions of stakeholders about SHG as Empowerment & Financial model. The opinion of direct stakeholders regarding SHGs as Empowerment model is more homogeneous then the opinion of direct stakeholders regarding SHGs as Financial Model. Apparently, from the descriptive statistics it may be concluded that SHGs are considered more as Empowerment Model then that of Financial Model. It is further concluded that direct stakeholders have differences of opinion about SHG as Empowerment model and Financial Model that is proved because of statistically significant difference between the group means. Regarding SHG as empowerment model there is differences of opinion between Donor and Group members only. Again, Promoter and Donor are not significantly different, in case of total score on empowerment model. Similarly, regarding SHG as financial model there is differences of opinion between Group members with other stakeholders (Donor, Promoter, and Financial Institutions). Likewise, the total score on financial model, Promoter, Financial Institutions and Donors are not significantly different, while Group members as significantly different from Promoter, Financial Institutions and Donors. It is observed from the perceptions of direct stakeholders that Financial Institutions does not perceived to consider SHG as Empowerment Model of development. Donor strongly perceived to consider SHG as Empowerment Model of development. Similarly, it is further observed from the perceptions of direct stakeholders that Group members does not perceived to consider SHG as financial Model of development. Further, Financial Institutions strongly perceived to consider SHG as Financial Model of development.
d) It is concluded 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. It is observed that there exists two groups of items, i.e. Group-I (38 elements wherein there no difference among the opinion of the direct stakeholders of SHGs) and Group-II (27 items wherein there exists 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.

Further, it is concluded that there is low level of association between the opinion of different groups of stakeholders. It is also concluded that Groups of IMPC-II are 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. 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’. The mean score of Promoter, Financial Institutions and Group member are quite similar as all the three groups of stakeholders perceived their opinion on the region of ‘Neither core nor peripheral component’ while Donor perceived their opinion as ‘Mostly core component’. This implies that Donor’s are more concerned with the impact on member’s social issues under given methodology.