

**SELF HELP GROUPS AND EMPOWERMENT OF URBAN  
WOMEN IN MIZORAM**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF  
DOCTOR OF PHILOSOPHY**

**LALRUATKIMI**

MZU REGN: 2641 of 2004-05

PHD REGN: MZU/Ph.D/604 of 23.10.2013



**DEPARTMENT OF SOCIAL WORK  
SCHOOL OF SOCIAL SCIENCES**

**APRIL, 2021**

**SELF HELP GROUPS AND EMPOWERMENT OF URBAN  
WOMEN IN MIZORAM**

BY

Lalruatkimi

Department of Social Work

Dr. Kanagaraj Easwaran

Submitted

In partial fulfillment of the requirement of the degree of Doctor of Philosophy in  
Social Work of Mizoram University, Aizawl

## **SUPERVISOR'S CERTIFICATE**

This is to certify that the thesis “Self Help Groups and Empowerment of Urban Women in Mizoram”, submitted by Ms. Lalruatkimi for the award of Doctor of Philosophy in Social Work is carried out under my guidance and incorporates the student's bonafide research and this has not been submitted for award of any degree in this or any other university or institute of learning.

Date:

Place: Aizawl, Mizoram

**(DR. KANAGARAJ EASWARAN)**

Professor & Head  
Department of Social Work  
School of Social Sciences  
Mizoram University  
Aizawl- 796005

**(DR. KANAGARAJ EASWARAN)**

Supervisor  
Department of Social Work  
School of Social Sciences  
Mizoram University  
Aizawl- 796005

## **CANDIDATE'S DECLARATION**

**Mizoram University**

**April, 2021**

I, Lalruatkimi, hereby declare that the subject matter of this thesis is the record of the work done by me, that the contents of this thesis did not form basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/ Institute.

This is being submitted to Mizoram University for the degree of Doctor of Philosophy in Social Work.

**(LALRUATKIMI)**

Candidate

Department of Social Work

Mizoram University

Aizawl- 796005

**(DR. KANAGARAJ EASWARAN)**

Professor & Head

Department of Social Work

School of Social Sciences

Mizoram University

Aizawl- 796005

**(DR. KANAGARAJ EASWARAN)**

Supervisor

Department of Social Work

School of Social Sciences

Mizoram University

Aizawl- 796005

## **ACKNOWLEDGEMENTS**

I express my deep gratitude to my research guide Dr.Kanagaraj Easwaran, Professor and Head, Department of Social Work, Mizoram University. His deep understanding of the subject, expertise, perceptive observations, enthusiastic spirit and genuine interest has been the source of inspiration for my endeavors.

I thank all the faculty and staff at the Department of Social Work, Mizoram University for their constant encouragement and support.

I'd like to express my gratitude to all of the SHG members who rendered complete support during the data collection process. I am very fortunate to have the opportunity to meet, interact and learn from all of them.

I thank my mother Mrs. Lalchuilopari, my constant source of strength and motivation to aspire for higher studies. My sincere gratitude to my family for their encouragement and support throughout my studies especially to my aunt Ms. Vanlalhruii and my sisters Vanlalfeli and Diana Lungtiawii for their help without which I will not be able to complete my research.

Above all, I thank God Almighty for his guidance and blessings throughout my research journey.

(LALRUATKIMI)

## TABLE OF CONTENTS

Chapter	Page No.
Supervisor's Certificate	i
Candidate's Declaration	ii
Acknowledgement	iii
Table of Contents	iv
List of Figures	vi
List of Abbreviations	vii
List of Tables	viii
<b>I. Introduction</b>	
1.1. Self Help Groups, Empowerment and Development of Women	1
1.2. An Overview of Literature	7
1.3. Theoretical Frameworks	10
1.4. Statement of the Problem	14
1.5. Chapter Scheme	14
<b>II. Review of Literature</b>	
2.1. Review of Relevant Concepts	17
2.2. Review of Relevant Studies	24
<b>III. Methodology</b>	
3.1. The Setting: Profile of the Study Area	42
3.2. Methodology	48
<b>IV. Working of Women Self Help Groups (WSHGs)</b>	
4.1. Microscopic Picture of Working of WSHGs	57

4.2.	Macroscopic Picture of Functioning of WSHGs	67
<b>V.</b>	<b>Composition Structure and Dynamics of SHGS</b>	
5.1.	Composition of Self Help Groups	79
5.2.	Structure of SHG and Social Capital	109
5.3.	Dynamics of WSHG	127
5.4.	Composition, Structure and Dynamics	134
<b>VI.</b>	<b>WSHGs and Women Empowerment: Knowledge and Skills</b>	
6.1.	Women Empowerment: Knowledge and Skills	138
6.2.	Composition, Structure, Dynamics of SHG and Women Empowerment	146
<b>VII.</b>	<b>SHGS and Women Empowerment: Household Decision Making Perspective</b>	
7.1.	Women Empowerment as Involvement in Decision Making	155
7.2.	Composition, Structure, Dynamics of WSHG and Empowerment	162
<b>VIII.</b>	<b>Conclusion</b>	
8.1	Summary of Findings	173
8.2	Conclusion	190
8.3	Recommendations	191
	<b>Appendices</b>	
	Bibliography	193
	Interview Schedule	x
	Bio-Data	xvii
	Particulars of the Candidate	xix

## LIST OF FIGURES

<b>Figure</b>		<b>Page No.</b>
3.1	Map of Aizawl District	46
3.2	Map of Aizawl Municipal Area	47
5.1.	Social Network of Ruthi2 SHG	114
5.2.	Social Network of Kumtluang SHG	115
5.3.	Social Network of Estheri1 SHG	115
5.4.	Social Network of Chuailo SHG	117
5.5.	Social Network of Ropuiliani2 SHG	117
5.6.	Social Network of Chawnpuipar SHG	118
5.7.	Social Network of Ropuliani1 SHG	118
5.8.	Social Network of Ruthi2 SHG	120
5.9.	Social Network of Daifim SHG	120
5.10.	Social Network of Leitan SHG	121
5.11.	Social Network of Kumtluang SHG	121
5.12.	Social Network of Agape SHG	122



## ABBREVIATIONS

BLP	:	Bank Linkage Programme
BPL	:	Below Poverty Line
DAY-NULM	:	Deendayal Antyodaya Yojana-National Urban Livelihoods Mission
DAY-NRLM	:	Deendayal Antyodaya Yojana-National Rural Livelihoods Mission
DWCUA	:	Development of Women and Children in Urban Areas
DWCRA	:	Development of Women and Children in Rural Areas
GOM	:	Government of Mizoram
IRDP	:	Integrated Rural Development Programme
IQV	:	Index Quality of Variation
MFI	:	Micro Finance Institutions
MzSRLM	:	Mizoram State Rural Livelihoods Mission
MzSULM	:	Mizoram State Urban Livelihoods Mission
MHUA	:	Ministry of Housing and Urban Affairs
NABARD	:	National Bank for Agriculture and Rural Development
NERLP	:	North East Rural Livelihood Project
NREGS	:	National Rural Employment Guarantee Scheme
NGO	:	Non-Governmental Organisation
SD	:	Standard Deviation
SGSY	:	Swarnajayanti Gram Swarajgar Yojana
SHGs	:	Self Help Groups
SHPIs	:	Self Help Promoting Institutions
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
UD & PA	:	Urban Development and Poverty Alleviation
UNICEF	:	United Nations International Children's Emergency Fund
WSHGs	:	Women Self Help Groups

## LIST OF TABLES

<b>Table No.</b>		<b>Page No.</b>
1.1.	Different Conceptions/Forms of Social Capital Type of Focus	14
3.1.	Mokken Scale Coefficients and Reliability Measures of Subscales	50
3.2.	Standard Cohesion Measures for Social Capital	55
4.1	Location and Stage of Development of WSHGs	68
4.2	Source of Motivation for Forming SHG	69
4.3	Goals of Women Self Help Groups	70
4.4	Frequency of WSHG Meeting and Members Participation	71
4.5	Livelihood Activities Undertaken by SHG	73
4.6	Record Maintenance in WSHGs	74
4.7	Financial Management	76
4.8	Linkage with Institutions	77
4.9	Present Status of WSHGs	78
5.1	Demographic Composition of SHGS: Age Group	81
5.2	Demographic Composition of SHGS: Marital Status	84
5.3	Demographic Composition of SHGS: Education Status	86
5.5	Demographic Composition of SHGS: Measures of Diversity	88
5.5	Familial Composition of SHGS: Type of Family	90
5.6	Familial Composition of SHGS: Form of Family	92
5.7	Familial Composition of SHGS: Gender of Head	93
5.8	Family Composition of WSHGs: Size of Family	94
5.9	Familial Composition of SHGS: Diversity Measures	96

5.10	Social Composition of SHGS: Sub-tribe	98
5.11	Social Composition of SHGS: Denomination	100
5.12	Social Composition of SHGS: Diversity Measures	102
5.13	Economic Composition of WSHGs: Dependency	103
5.15	Economic Composition of WSHGS: Primary Occupation	104
5.15	Economic Composition of SHGS: Ownership of Home	106
5.16	Economic Composition of SHGS: Per capita Household Assets	107
5.17	Economic Composition of SHGS: Monthly Personal Income	108
5.18	Economic Composition of SHGS: Monthly Per capita Household Income	109
5.19	Economic Composition of SHGS: Diversity Measures	111
5.20	Structure of SHG: Social Network Measures of Social Capital	113
5.21	Correlation Matrix of Social Network Measures of Social Capital	123
5.22	Diversity in the Composition and Social Network Measures of Social Capital: Pearson r	128
5.23	Dynamics of SHGs: Member Participation in SHGs	130
5.24	Dynamics of SHGs: Cohesion of SHG	131
5.25	Dynamics of SHGs: SHG Awareness	133
5.26	Dynamics of WSHGs: Intercorrelation Matrix	134
5.27	Diversity in Composition and Dynamics of SHG: Pearson's r	137
5.28	Social Capital Measure of Diversity in Composition and Dynamics of SHG: Pearson's r	138
6.1	Women Empowerment: Members Awareness on Government Programmes	141

6.2	Women Empowerment: Awareness Rights Privileges and Concessions	143
6.3	Women Empowerment: Skill and Capacity	144
6.4	Women Empowerment: Awareness and Skills	146
6.5	Measures of Empowerment in WSHGs: Intercorrelation Matrix	147
6.6	Diversity in Composition of WSHGs and Women Empowerment Index	149
6.7	Social Capital and Women Empowerment Index: Pearson's r	151
6.8	SHG Dynamics and Women Empowerment Index: Pearson's r	152
6.9	Characteristics, Dynamics of SHG and Empowerment of Women: Pearson's r	153
7.1	Women Empowerment: Personal Decision Making	159
7.2	Women Empowerment: Domestic Decision Making	161
7.3	Women Empowerment: Social Decision Making	162
7.4	Women Empowerment: Economic Decision Making	163
7.5	Women Empowerment: Decision Making Score	164
7.6	Diversity in Composition and Women Empowerment: Pearson's r	166
7.7	Social Capital and Women Empowerment: Pearson's r	167
7.8	SHG Dynamics and Women Empowerment: Pearson's r	168
7.9	SHG Composition, Dynamics of SHG and Empowerment of Women: Pearson's r	170

# **CHAPTER I**

## **INTRODUCTION**

## **CHAPTER II**

### **REVIEW OF LITERATURE**

## **CHAPTER III**

## **METHODOLOGY**

## **CHAPTER IV**

### **WORKING OF WOMEN SELF HELP GROUPS (WSHGS)**



## **CHAPTER V**

### **COMPOSITION STRUCTURE AND DYNAMICS OF SHGS**

## **CHAPTER VI**

### **WSHGS AND WOMEN EMPOWERMENT: KNOWLEDGE AND SKILLS**

## **CHAPTER VII**

### **SHGS AND WOMEN EMPOWERMENT: HOUSEHOLD DECISION MAKING PERSPECTIVE**

## **CHAPTER VIII**

**CONCLUSION**

## **APPENDICES**

## **CHAPTER I**

### **INTRODUCTION**

The present study attempts to probe into the role of Self Help Groups (SHGs) as an agency of social mobilization and empowerment of urban women in the context of Mizoram from a social work point of view. The study also explores the relationship between social capital and women empowerment.

#### **1.1. Self Help Groups, Empowerment and Development of Women**

Self Help Groups are often construed as the most viable, efficient and successful vehicle of social mobilization for the development and empowerment of marginalised people in the third world (Lalrinliana and Kanagaraj, 2006) especially women. The main objectives of the SHGs viz., promotion of participation as a means to increase efficiency, reduction in the costs of service delivery, integration of group activities to market, and involvement of disadvantaged groups in decision-making (Otero and Rhyne, 1994) are congruent to the ultimate goals of social mobilization i.e., development and empowerment of the excluded.

Economic empowerment of women is critical for the long-term sustainability and advancement of low-income communities. Economic participation and empowerment of women are the cornerstones of women's rights and enable them to exert control over their lives. According to GENDERNET (2012), "Higher female earnings and bargaining power are translated into greater investment in children's education, health and nutrition, which leads to economic growth in the long term." Therefore, emphasis on women and credit facilitating agencies was due to the surge in the realization that the profits of development are more constructive and effective when it is directed through women (Albee, 1996).

Self Help Group originated from the Grameen Bank of Bangladesh which was founded by Prof. Mohammed Yunus. The project started in 1976 and it was formally recognised as a bank through an ordinance, issued by the government in 1983. In order to encourage self-employment, the Grameen Bank provides credit to landless people, particularly women (Khandker, Khalily and Khan, 2015).

However, SHGs in Europe prevail in the context of Alcoholic Anonymous, which was established in 1935 to support alcoholics in their recovery (Oka and Borkman, 2000). SHGs in India vary from SHGs in Western countries and some Asian

countries in that Western SHGs are unidirectional and focus on a particular field of life or a single subject, such as health problems or identity politics, while SHGs in India are complex and more detailed, concentrating on SHG members' physical, political, and social lives. (Nayak, 2015).

### **1.1.1. SHGs in India**

SHG was first started in India in 1986-87 by the National Bank for Agricultural and Rural Development (NABARD). However, linkage of SHGs with banks began only in 1991-92. In India, it is the most prominent anti-poverty approach implemented by the government and non-governmental organisations to minimise poverty, increase access to formal credit and income generation for economically disadvantaged households, especially poor women.

Since the Ninth Five Year Plan (1997-2002), the majority of development programmes are directed through Self Help Groups. Self Help Groups are organized by governmental and non-governmental organizations all over India (Ramachandran, Sasikumar and Kanagaraj, 2008). The government departments, banks and NGOs facilitate them by providing revolving funds, organizational base and training, credit etc. It is commendable to refer to SHGs as a nationwide social movement for the growth and emancipation of the country's deprived and oppressed. (Lalrinliana and Kanagaraj, 2008).

Though microfinance in urban areas has grown in many parts of the world, Indian microfinance has predominantly been rural, owing to a conventional focus on rural poverty. While 70 per cent of the nation's population could still be "found in its villages," India is rapidly urbanising along with the international community and tackling urban poverty is becoming a major focus for all stakeholders. The government has taken measures to combat urban poverty and has identified microfinance as an effective strategy for poverty alleviation and business growth (CARE India et al., 2006).

The government of India declared the year 2001 as the "Year of Women's Empowerment." Moreover, in the same year, the government of India has taken the initiative for women by passing the National Policy for the Empowerment of Women. The National Policy for Women Empowerment (GOI, 2001) emphasized the enhancement of women's access to credit by strengthening existing micro-credit institutions and setting up new microfinance.

According to the National Policy for Women Empowerment (GOI, 2001), “The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women.”

### **1.1.2. SHGs in Mizoram**

The government of Mizoram had adopted SHG programmes for the empowerment and development of women both in rural and urban areas. Self Help Groups have commenced in Mizoram with the initiation of the Development of Women and Children in Rural Areas (DWCRA), a sub-scheme under the Integrated Rural Development Programme (IRDP) (Lalbiakthangi, 2020). Under the District Rural Development Agency (DRDA), DWCRA was first started in Aizawl district during 1985-86 and was further extended to Lunglei in 1991-92 and Chhimtuipui district in 1992-93 (Das, 2004). The target group of DWCRA were not all rural women but the poorest of the poor whose income was less than Rs.11, 000 which was the same amount received by IRDP beneficiaries. The main aim of DWCRA was to improve the status and quality of life of poor women and children in rural areas through organization of women into groups and building up the capacity of women to improve their status and quality of life through mutual self-help and group support. It aimed to promote self-help, self-sustenance and growth of economic activities pursued by women assisted under the program. By 1993, there were 520 groups and 7348 beneficiaries in Aizawl district (Das, 2004).

In April 1999, rural development programmes such as the Integrated Rural Development Programme (IRDP), DWCRA (Development of Women & Children in Rural Areas), TRYSEM (Training of Rural Youth for Self-Employment), GKY (Ganga Kalyan Yojana), SITRA (Supply of Improved Toolkits to Rural Artisans), and MWS (Million Wells Schemes) were restructured under Swarnajayanti Gram Swarajgar Yojna (SGSY). Under SGSY, BPL family members were organized into Self-Help Groups and were given skill development training. Moreover, SGSY helped the SHGs to avail credit linkage with financial institutions and they were provided infrastructure and marketing support for their products. SGSY was implemented in Mizoram in the



year 2000 and 2452 SHGs were formed out of which women SHGs were 1572 (Lalbiakthangi, 2020).

In December 1997, the Government of India launched Swarana Jayanti Shahari Rozgar Yojana (SJSRY) erstwhile Urban Poverty Alleviation Programmes (UPAPs) which were in operation during the eighth plan such as Nehru Rozgar Yojana (NRY), Urban Basic Services for the Poor (UBSP) and Prime Minister's Integrated Urban Poverty Eradication Programme (PM IUPEP) was phased out and were subsumed in SJSRY. The main components of SJSRY were the Urban Self-Employment Programme and Urban Wage Employment Programme. With the revision of the Guidelines of SJSRY scheme in 2009-2010, Women Self Help Groups were formed and skills training and revolving funds were provided under the new component of Urban Women Self Help Programme (UWSP). In Mizoram, Urban Development and Poverty Alleviation (UD&PA) was the nodal department implementing SJSRY.

In Mizoram, North East Rural Livelihood Project (NERLP) is also implemented in two districts viz. Aizawl and Lunglei. The NERLP project is active in 88 villages in Aizawl district and 159 villages in Lunglei district. A total of 3658 SHGs were formed under NERLP out of which 1,619 SHGs were from Aizawl district and 2039 in Lunglei district. The total number of SHG federations was 218 out of which 87 SHG federations were formed in Aizawl district and 131 in Lunglei district (World Bank, 2020). Since 2013, three NGOs viz. World Vision India, Open Doors and Goodwill Foundation provide the service of Project Facilitation Team (PFT) for the implementation of NERLP in Mizoram (Laldingliana & Singh, 2017).

Poverty alleviation programmes implemented by the Government of India in the rural and urban areas through SGSY and SJSRY were again restructured as National Urban Livelihood Mission (NULM) on 24<sup>th</sup> September 2013 and National Rural Livelihood Mission (NRLM) on 29<sup>th</sup>, March 2016. Both the mission has a component for the formation of women SHGs which was implemented in both rural and urban areas of Mizoram. These two programmes were renamed as Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) w.e.f. March 29<sup>th</sup> 2016 by the Government of India. The main aim of the poverty alleviation programmes is to strengthen rural and urban livelihood security and to uplift women communities in rural

and urban areas by organizing them into Self Help Groups. DAY-NRLM was implemented in Mamit, Kolasib, Champhai, Lawngtlai and Siaha and in October 2019, Mizoram State Rural Livelihoods Mission (MzSRLM) took over from North East Rural Livelihoods Project (NERLP) and mission strategy was initiated. DAY-NULM is implemented in eight districts of Mizoram. Till today, DAY-NRLM and DAY-NULM are the most important poverty alleviation programmes implemented by the Government of India.

Different NGOs in Mizoram also function as SHPIs under NABARD. Two NGOs viz., Community Development Action and Reflection (CDAR) and Zonu Welfare Society were appointed as SHPIs in 2004-2005. In 2016, under the SHG-Bank Linkage Programme, NABARD appointed six NGOs (SHPIs) and one NGO for the promotion of self-help groups. Consequently, churches in Mizoram have commenced operating as SHPIs through the funds received from foreign-affiliated churches. The Community Empowerment Programme (CEP) was launched by the Salvation Army, India Eastern Territory (Mizoram) in six areas in 2011. The Baptist Church of Mizoram (Relief and Development) also initiated the 'Lydia Project' in four Mizoram districts for Chin IDPs (Internally Displaced Persons) and poor Mizos (Laldingliana & Singh, 2017).

Though SHGs have existed since the early 1980s in Mizoram with the implementation of DWCRA only a few SHGs have entered the micro-enterprise stage. It was only in 2003 that SHG-Bank linkage was started in Mizoram. SHG-Bank linkages gradually improve henceforth in the State. As per the "Status of Microfinance in India 2018-2019" by NABARD, a total number of 11897 SHGs in Mizoram has savings with banks in Mizoram out of which 8492 i.e., 71.37 % were exclusive women SHGs. The total number of SHGs savings linked with banks under the NRLM scheme was 3523 out of which 268 were linked in Public Sector Commercial Banks, 3200 in Regional Rural Bank and 55 in Co-Operative Bank. The total number of SHGs linked with the NULM scheme was 408 out of which 86 were linked in Public Sector Commercial Banks, 226 in Regional Rural Bank and 96 in Co-Operative Bank.

At present, in the rural areas, the Directorate of Rural Development has taken up the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). In the urban areas, the Directorate of Urban Development and Poverty

Alleviation (UD&PA) had taken up Deendayal Antyodaya Yojana -National Urban Livelihoods Mission (DAY-NULM) and women self-help groups had been formed under these schemes. During 2012-2013, 308 groups were assisted by providing a revolving fund (GOM, 2013). Besides the government initiatives, Rashtriya Gramin Vikas Nidhi (RGVN) and various NGOs such as Codnerc, Goodwill Foundation and Mizoram Mahila Sangathan had taken up SHG projects both in the rural and urban areas. Professional social workers are increasingly involved in the promotion of self-help groups in both governmental and non-governmental organisations.

### **1.1.3. Women in Mizoram**

Women in Mizoram constitute 49 per cent which is almost half of the total population of Mizoram. The female population in the urban area constitutes 44 per cent (Census, 2011). The growth of rural and urban population for the decade 2001-2011 reveals that the growth of female population is higher than that of male population of the state both in rural and urban areas. The growth percentage of the female population of the state is 25.43, and the growth percentage of male is only 20.31. Majority of the female working women population are engaged in the informal sector and therefore are subjected to discrepancies (Lalhriatpuii, 2010). The feminization of the informal economy in Mizoram has reached immense proportions. (Lalhriatpuii, 2010). Though the female work participation rate in India is highest in Mizoram, the contribution and participation of women in the political, social and religious arenas are still very low. The role and status of women in Mizoram have undergone notable changes with improvement in literacy and awareness that comes along with development and changes in social and economic life. Yet, inequalities of status persist in different aspects of economic, social and family life. The empowerment of women is still a huge challenge in Mizoram, especially among the low-income groups. Traditionally, women in Mizo society had little say outside the household. However, women had been working outside the household supporting their families and, in many cases, they are the major breadwinners of their family. There is a huge challenge in this context in women having the right to speak out and make decisions within the household and the society in the traditional patriarchal set up of the Mizo society.

In this context, the present study attempts to assess the empowerment role of social mobilization of urban women through self-help groups from a social policy and

social work point of view. The social capital theoretical perspective is used. The composition, structure, dynamics and empowerment impact of women self-help groups have been assessed with the help of a cross-sectional study of select self-help groups.

## **1.2. An Overview of Literature**

Review of literature forms the foundation of social research of quantitative variety. Social work research is no exception to this. Review of literature helps to understand the substantive, theoretical, conceptual and methodological aspects of the research problem and effectively addresses them.

There is copious literature on self help groups in the global and national contexts as their role in poverty eradication and empowerment of the weaker sections of the society is widely recognized. There are studies which focused on the model of self-help groups (see Rupa, Majumdar and Ramanujam, 2012; Das, 2012; Deepika and Sigi, 2011; Batra and Sumanjeet, 2011). The studies showed a high recovery percentage of loans and the model had been identified as an alternative program to provide financial exclusion of the economically weaker classes.

Numerous studies examine the empowerment of women through SHGs in the national and the international contexts (Kato and Kratzer, 2013; Narang, 2012; Sahu and Singh, 2012; Chitagubbi, Shivalli and Devendrappa, 2011; Manonmani and Prabhakaran; 2011; Sarumathi and Mohan, 2011; Swain, 2007; Gaiha and Nandhi, 2007; Moyle, Dollard and Biswas, 2006; Zellerer and Vyortkin, 2004; Izugbara, 2004; Leach and Sitaram, 2002). Some are of the view that credit mechanisms had the potential of increasing people's debt (Albee, 1996) and that microfinance does not directly or automatically lead to women empowerment (Kabeer, 2005; Hunt and Kasynathan, 2001). Some also observed that micro-credit schemes increase poor women's access to income but often fail to help women step out of their culturally defined boundaries in Nigeria (Izugbara, 2004). In India, it was observed that microfinance has brought better psychological and social empowerment than economic empowerment of women (Pillai and Nadarajan, 2010). Attempts had also been made to measure the empowerment of women using observed indicators (Swain and Wallentin, 2008).

There are studies that probe the social and economic impact and effectiveness of Self-Help Groups (Varathan, Kumar and Selvakumar 2013; Kalaiselvan and Jeyaraj,

2012; Sundaram, 2012) and the impact of Self- Help Groups bank linkage programme in India (Lokhande, 2013; Narang, 2012; Mansuri, 2010).

There are several studies on the conceptualisation and operationalisation of the concept of women empowerment. They attempt to probe into the tools and indicators of the measurement of women empowerment (see for instance Beteta, 2006; Malhotra, Schuler and Boender, 2008; Charmes and Wieringa, 2003; Kabeer, 1999). The excessive outcomes as a measurement and indicator of empowerment had also been probed into (Garikipati, 2010).

Studies also reported the impact and role of microfinance on poverty reduction and empowerment of women (see Aruna and Jyothirmayi, 2011; Chandrashekar and Lokesh, 2009; Ramachandran et al., 2008; Kabeer, 2005; Weiss and Montgomery, 2004; Morduch and Haley, 2002). Some studies focus on the comparative study of different self-help groups on empowerment (Loyola Extension Service, 2004). Comparative study of groups from different states (Veerashekhara, Shylendra and Guha, 2009) and microcredit management of SHG and peri-urban and rural areas (Bhuvaneshwari, Patil and Hunshal, 2011) had also been conducted. The socio-economic impact of microfinance among urban SHG members had been examined (Sangeetha and Maran, 2012; Sandhya and Ranjini, 2018).

Some studies probed into the influence of training on the knowledge level of SHG members (see Sivashankar and Kashibai, 2011; Kumar and Krishnamurthy, 2009). The determinants of women's participation in SHG in India had also been studied (see Padma and Radhakrishnan, 2012; Kumar, 2009; Anjugam and Ramasamy, 2007). Assessment of the quality of SHGs through literature study had also been reported (Das, 2012).

Strategy for mobilization of effective self-help groups had been studied (Kumar and Singh, 2001) while some scholars studied the social mobilization and empowerment of women through Self-Help Group (see Ramachandran, Sasikumar, and Kanagaraj, 2009). The role of NGOs in micro finance and empowerment had also been probed into (Rajendran, 2011; Handy and Kassam, 2009).

However, in recent years doubts about the efficacy of microfinance as a vehicle for women empowerment have arisen and studies that focused on the criticism of Self-Help Groups have been made. Some studies also concede that such initiatives

eventually lead to another form of domination over women who created hurdles and enslaved them financially on their spouses (Jose and Nair, 2011).

In the context of the North-East there are some attempts to probe into microfinance and rural development (see Roy, 2011) and microfinance programmes in North-East India and its inter-state variation (see Roy, 2013). These studies mainly focused on the functioning pattern and sustainability of SHGs (Bora and Talukdar, 2012), constraints of SHG in Assam (Bortamuly and Khuhly, 2013), status and functioning of SHG (Boruah and Borua, 2013), empirical analysis on the quality and performance and impact of the SHGs (Das, 2012), analysis on bank linkage programme (Das, 2012), the impact of microfinance on poverty (Baruah, 2012) and quality and sustainability of SHG (APMAS, 2009). A few studies were conducted in Manipur on women empowerment and SHGs (Sharma and Sharma, 2019; Khobung, 2012). Performance evaluation of fishery based Self Help Groups was conducted in Tripura (Verma, Pandey and Upadhyay, 2013) and an assessment of the role of self-help promoting institutions (SHPIs) in empowering women through SHGs was conducted in Meghalaya (Kumari, 2010). In Mizoram, studies had been conducted on the impact of self-help groups (Kanagaraj and Ralte, 2012; Lalrinliana and Kanagaraj 2006) and micro credit (Lalhmingangi, 2018; Laldingliana and Singh, 2017). A profile study of SHGs in the Rural Development Blocks in Mizoram had also been carried out (Lalbiakthangi, 2020).

Though the literature on SHGs provides a solid bedrock of knowledge on which fresh studies can be undertaken, there are a few theoretical and methodological gaps that could be noticed.

Firstly, the studies on SHGs have predominantly focused on rural areas. Only a few studies were conducted in the urban areas (see for example Bhuvanewari et al., 2011; Sangeetha and Maran, 2012; Sandhya and Ranjini, 2018). This is mainly because the SHGs were introduced in the urban areas only recently.

Secondly, in Northeast India, a few studies could be found (Sharma and Sharma, 2019; Khobung, 2012; Verma et al., 2013 & Kumari, 2010). Further, in Mizoram there were a few studies that focus on SHGs (see Lalrinliana and Kanagaraj 2008; Kanagaraj and Ralte, 2012; Laldingliana and Singh 2017; Lalhmingangi, 2018;

Lalbiakthangi, 2020). The conclusions of the studies elsewhere in India may not be relevant or applicable to northeast India.

Thirdly, most of the studies are focusing on the members as the unit of the study. Rarely, there are studies where SHG is focused as a unit of analysis. The study of SHG as a unit of study would help us better understand its internal structure and dynamics and challenges in facilitating them as vehicles of transformation.

Fourthly, neither social capital theory nor social network analysis has been widely used in the Indian context to understand the structure and composition of SHG so that their impact can better be gauged. The present study addresses these research gaps in the context of Aizawl, the capital city of Mizoram.

### **1.3. Theoretical Frameworks**

A theoretical framework is the foundation of research that functions as a layout for research. Grant and Osanloo (2015) describe a theoretical framework as a “blueprint” of research that is procured from existing theories. According to them, a theoretical framework is “the foundation from which all knowledge is constructed (metaphorically and literally) for a research study. It serves as the structure and support for the rationale for the study, the problem statement, the purpose, the significance, and the research questions.”

Thus, considering the objectives and scope of the current research, women empowerment and social capital are the structures of the research. The relevant theories on women empowerment, social mobilisation and social capital which are the guiding principles of the current research are discussed below.

#### **1.3.1. Women Empowerment**

Kabeer (1999) perceives empowerment as a process from within and her definition of empowerment is constructed in the concept of power. Kabeer states that empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.” Kabeer describes three associated empowerment dimensions, namely resources, agencies and achievements. These three interrelated aspects are the paths of empowerment. Resources include the condition of choice or the ability to choose alternate choices. It's a way to take control of one's own destiny. The way the agency is operated is defined by resources. Resources are allocated among different institutions and social relations. The decision-making

authority is granted to the player in a privileged role in the organisation. If a woman's access to resources is limited as a reliant family member, her opportunity and right to make important decisions is limited.

Agency is “the ability to define one’s goal and act upon them” and is “a sense of agency or the power within.” Agency has both positive and negative connotations. In the positive context, "power to" refers to the ability to make and act on one's own life decisions through opposition and resistance from others, while "power over" refers to the use of one's authority to oppose and control others' agency through aggression and coercion. The term "agency" refers not only to an "efficient" means of exercising choices but also to a "transformative" means of effecting change by confronting power relations. The results or effects of the decisions taken are referred to as achievements.

Similarly, Rowlands (1997) emphasises the interconnectedness between agency and empowerment. Rowlands identifies empowerment as a mechanism in which individuals achieve power over (resistance to manipulation), power to (ability to generate different possibilities), power with (ability to be a collective actor), and power from inside (enhancing self-respect and self-acceptance). Rowland categorises degrees of empowerment into three categories:

1. ‘Personal: enhancing or evolving one's sense of self, and also overcoming the consequences of internalised injustice.’
2. ‘Rational: learning to compromise and control the dynamics of a relationship and the decisions taken within it.’
3. ‘Collective: This can refer to participation in governmental institutions, but it may also refer to collective action that is based on solidarity rather than competition.’

### **1.3.2. Social Mobilisation**

UNICEF (2014) defines social mobilisation as “a process that engages and motivates a wide range of partners and allies at national and local levels to raise awareness of and demand for a particular development objective through face-to-face dialogue.”

According to Schuftan (1996), “Social mobilisation can be characterised as the community development approach that gets people actively involved in development. Assessment-Analysis-Action processes that address the more basic causes of



maldevelopment to increase their power base; engage them in actions to fight for their rights and to gain more control over the resources they need. Social mobilisation aims at mobilising resources, placing concrete demands, networking, building coalitions and consolidating sustainable social movements.”

### **1.3.3. Social Capital**

According to Bourdieu (1986), “Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition - or in other words, to membership in a group - which provides each of its members with the backing of the collectively owned capital, a 'credential' which entitles them to credit, in the various senses of the word”.

Fukuyama (1995) defined social capital as ‘the ability of people to work together for common purposes in groups and organizations.’ World Bank (2007) also defines social capital as the norms and network that enables collective action and shapes the quality and quantity of society’s social interactions. It considers social capital as one of the vital resources to bring out the desirable outcomes for any development programme.

Putnam (1995) describes social capital as those ‘features of social organization, such as networks, norms, and trust that facilitate coordination and cooperation for mutual benefit. Social capital enhances the benefits of investment in physical and human capital.’

#### **1.3.3.1. Bonding Social Capital**

Robert Putnam (2000) identified two forms of social capital which are bonding social capital and bridging social capital. Bonding social capital consists of “inward looking (networks that) tend to reinforce exclusive identities and homogeneous groups (Putnam, 2000).” Bridging social capital as open networks that are “outward looking and encompass people across diverse social cleavages (Putnam, 2000).” Robert Putnam proposed that bonding social capital is ideal for “getting by,” while bridging is critical for “getting ahead.” Bonding social capital, according to Putnam (2000), is inward-looking, strengthening unique identities and fostering homogeneity, while bridging social capital is outward-looking, promoting connections between different persons.

According to Claridge (2018), “bonding social capital is a type of social capital that describes connections *within* a group or community characterised by high levels of similarity in demographic characteristics, attitudes, and available information and resources. Bonding social capital exists between ‘people like us’ who are ‘in it together’ and who typically have strong close relationships. Examples include family members, close friends, and neighbours.” Bonding social capital refers to networks with a high density of connections between members who are intertwined and they meet each other and communicate regularly (Claridge, 2018). Individuals with close bonds to one another, such as family members, friends, or members of the same ethnic community, are a means of bonding social capital (Putnam, 2000).”

Putnam (1993) treats social capital as a mutual resource in society and defines the concept as “features of the social organizations such as trust, norms, and networks that can improve the efficiency of society by facilitating coordinated actions” (Putnam, 1993: 167). Putnam claims that social capital is created through citizens’ active participation in organizations and groups. Trust is central in Putnam’s notion of social capital and he claims that a group whose members manifest trustworthiness and place trust in one another will be able to accomplish much more than a comparable group lacking trust.

### **1.3.3.2. Internal and External Measures of Social Capital**

The structure of WSHG in this study is discussed in terms of Social Network Measures of social capital. The self-help groups among women are expected to generate social capital within the group as well as from the external relations. Borgatti, Jones and Everett (1998) integrated the approaches of Putnam and Bourdieu to social capital and suggested a typology of measures of social capital at the level of individual and group in their external and internal contexts. To measure social capital at the level of the group, the internal measures suggested by Borgatti, Jones and Everett (1998) in ‘Box C’ have been applied (see table 1.1). Size, Density, Average or Maximum Distance, and Centralization/Core-Periphery Structure were used to assess the social capital. Instead of homophily suggested by them, heterogeneity was used.

**Table 1.1 Different Conceptions/Forms of Social Capital Type of Focus:**

Type of Actor	Internal	External
<b>Individual</b>	A)	B) Burt (1992); Lin (1986); Brass (1992);
<b>Group</b>	C) Putnam (1995); Fukuyama (1995);	D) Ancona (1990); Cohen & Levinthal (1990); Everett & Borgatti (1999);

Source: Borgatti, Jones & Everett, 2018

#### **1.4. Statement of the Problem**

The present study attempts to understand the composition, structure, dynamics and impact of self-help groups from a social work perspective. The study uses social capital framework to understand the structure and dynamics of self-help groups in Aizawl, the capital city of Mizoram. To conceptualize and operationalise women empowerment household decision making (Zote and Kanagaraj, 2015) and knowledge and skills frameworks have been used.

The study will have implications for social work practice with urban self-help groups in Mizoram. Its results will be useful to urban development planning and policy making in the context of Mizoram and Northeast India.

#### **1.5. Chapter Scheme**

The study is organised into eight chapters. Each chapter consists of a number of sections and subsections. The first chapter is the introduction of the thesis. It is divided into five main sections viz. self-help groups, empowerment and development of women, an overview of literature, theoretical frameworks, statement of the problem and chapter scheme.

The second chapter is a critical review of available literature on women empowerment which is divided into two sections. The first section attempts to review the concepts which are relevant to the study while the second section presents the review of relevant studies.

The third chapter presents the setting of the study and methodology. It has been structured into two major sections. The first section deals with the profile of the study

area which includes the profile of the 16 Self Help Groups (SHGs) studied. The second section deals with the methodological aspects of the present study including its objectives and hypotheses, research design, sampling, tools of data collection, data processing and analysis of the present study.

The fourth chapter presents the profile of the 16 WSHGs. The chapter is further divided into two major sections. The first section presents a microscopic description of the Women Self-Help Groups (WSHGs) while the section attempts to present the macroscopic profile of the 16 SHG.

The fifth chapter attempts to present the results of the analysis of data collected through a field survey among 16 Women Self Help Groups (WSHGs). The chapter is presented in four major sections. The first section discusses the composition of Women Self Help Groups (WSHGs). The second section discusses the structural aspects of the WSHGs in terms of social network measures of social capital. The third section discusses the dynamics of WSHGs in terms of member's participation, perceived group cohesion and member's awareness of WSHGs. In the fourth section, the interrelationship between the composition, structure and dynamics of WSGs is discussed.

In the sixth chapter, an attempt is made to discuss women empowerment through Self Help Groups from the perspective of knowledge and skills of the members of SHG with the assumption that the knowledge and skills of the individuals reflect the individual's empowerment. Besides, the chapter also attempts to understand the relationships between women empowerment assessed in terms of the knowledge and skills of the members and the composition, structure and dynamics of SHG.

Women empowerment through SHG is discussed in the perspective of the involvement of SHG members in the household decision making is presented in two sections in chapter seven. The first section discusses women empowerment in terms of involvement in household decision-making and is presented into five sub-sections viz. personal, domestic, economic and social decision making. The second section discusses the relation between SHG composition, social capital, SHG dynamics and women empowerment.

Lastly, in chapter eight the conclusion of the study is presented. The chapter is divided into two main sub-sections. The first section presents the summary of the

findings of the study. The second section presents the suggestions from the findings of the study which is further presented in two subsections viz. policy suggestions and suggestions for future research.

## **CHAPTER II**

### **REVIEW OF LITERATURE**

Review of literature is one of the essential components of social work research. The present research is no exception to this. Review of literature helps in identifying substantive, theoretical, methodological, conceptual dimensions of the research problem and addressing the issues associated with them appropriately in the specific context. Hence, in this chapter, a critical review of available literature on women empowerment attempted. This chapter is divided into two sections. The first section attempts to review the concepts which are relevant to the study. The second section presents the review of relevant studies.

#### **2.1. Review of Relevant Concepts**

There is copious literature on women empowerment through self-help groups in the global and national context as their role in poverty eradication and empowerment of the weaker sections of the society is widely recognised. In this section, the concepts of power, empowerment, women empowerment, social mobilisation, self-help groups and social capital are reviewed. This section is presented in terms of three sub-sections. The first subsection presents a review of concepts of power, empowerment and women empowerment. In the second subsection, the concepts of social mobilisation and self-help groups (SHGs) are reviewed while in the last subsection the concept of social capital is reviewed.

##### **2.1.1. Concepts of Power, Empowerment and Women Empowerment**

The critical operating concept within empowerment is “power.” According to Cambridge Dictionary “power” means “control” and “strength.” Power according to Kabeer (1999) is in terms of “ability to make choices” and to “empower” means to give (someone) the authority or power to do something and “make (someone) stronger and more confident, especially in controlling their life and claiming their rights.”

Rowland (1997) categorises four types of power relations:-

- (i) ‘power over : the ability to influence and coerce’
- (ii) ‘power to : to organise and change existing hierarchies’
- (iii) ‘power with : power from collective action’
- (iv) ‘power within : power from individual consciousness’

‘Empowerment’ has been used to characterise a broad variety of concepts (Malhotra, Schuler & Boender, 2002). The concept of empowerment has its roots in historical social and political movements such as the Protestant Reformation, Quakerism, Jeffersonian democracy, capitalism, the black-power movement (Batiwala, 2007). Empowerment was first used in the 17<sup>th</sup> century and had connotations with ‘authorize’, ‘delegate’, or ‘enable’ (Mandal, 2013).

Empowerment means “moving from a position of enforced powerlessness to one of power. Women empowerment promotes women’s inherent strength and positive image (GOI, 1995).” Many studies frequently mention women’s ability to make decisions and affect outcomes of importance to themselves and their families in their definitions of empowerment. Control over one’s own life and resources is often emphasized. The ability to affect one’s well-being and make strategic life choices has also been constantly referred to. Batliwala (1994) describes empowerment as “control over resources and ideology.” and “change in political, social, and economic power between and across both individuals and social groups.” Empowerment is “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (Narayan 2002).”

Narayan (2002) adopts an institutional definition of empowerment in the context of poverty reduction and refers to empowerment as the “expansion of freedom of choice and action to shape one’s life” which entails control over resources and decisions. It emphasizes four important foundations of empowerment to motivate institutional reform viz. inclusion and participation, accountability and local organizational capacity. According to Nagaraja and Kongalappa, (2014) “Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices.”

Empowerment is also described as a process and continuous which is not a result of a single event. According to Batliwala (1994) empowerment is both a process and a goal and states that the goals of women’s empowerment are to challenge patriarchal ideology (male domination and women’s subordination); transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality

(the family, caste, class, religion, educational processes and institutions, the media, health practices and systems, laws and civil codes, political processes, development models, and government institutions); and enable women to gain access to, and control of, both material and informational resources.

Kabeer (1999) states that empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.” Thus, to be disempowered, therefore, implies to be denied the choice. “People who exercise a great deal of choice in their lives may be very *powerful*, but they are not *empowered* in the sense in which empowerment has been described here, because they were never disempowered in the first place.” Murthy refers to empowerment as a process of ‘exposing the oppressive power of the existing gender (and social) relations, critically challenging them and creatively trying to shape different social relations Kabeer (1999)’.

According to Schuftan (1996), “Empowerment is not an outcome of a single event; it is a continuous process that enables people to understand, upgrade and use their capacity to better control and gain power over their own lives. It provides people with choices and the ability to choose, as well as to gain more control over resources they need to improve their condition. It expands the 'political space' within which Assessment-Analysis-Action processes operate in any community.”

According to Swain & Wallentin (2009), women empowerment in the South Asian context is viewed as ‘a process in which women challenge the existing norms and culture, to effectively improve their wellbeing’.

Thus, from the definitions above ‘empowerment’ may be understood as a continuous process and a change in power relations. It is the ability, autonomy, and capacity to make choices in all dimensions of one's life viz. personal, domestic, social, economic, and political aspects which are previously denied and disallowed.

The concept of women empowerment was introduced and defined as the redistribution of social power and control of resources at the International Women Conference in Nairobi in 1985. In the mid-1980s, feminist conceptual work used the notion of women empowerment as a way to challenge patriarchy and to transform unjust and unequal power relations (Batliwala, 2007; Cornwall, 2016). In the 1990s, the concept of empowerment was expanded to both collective and individual processes



of change and transformation (Batliwala, 2007). Today, the term empowerment has been widely used in the discourse and context of development and poverty reduction by corporations, banks, organisations and donors (Cornwall, 2016).

According to Narang (2012) women empowerment is “an increase in the strength of women such as spiritual, political, social or economic” and “the ability to exercise full control over one’s actions.” She further emphasized that women empowerment occurs in a real sense when women achieve increased control and participation in decision making that leads to their better access to resources; it often involves the empowered developing confidence in their capacities.

Thus, women empowerment is multidimensional which results in a change in power relations. It is a process of awareness that occurs both at the individual and group level which results in taking action to bring about change through greater access and control over resources and the ability to make choices and full control over one’s life. It is increased freedom of choice in the personal, familial, economic, social and cultural and political aspects of one’s life.

Kabeer (1999) outlines three interrelated dimensions of empowerment viz. resources, agency and achievements and explained that they are the pathways through which empowerment occurs. Resources imply the conditions of choice or the ability to choose alternative options. Agency is “the ability to define one’s goal and act upon them” and is “a sense of agency or the power within.” Achievements refer to the outcomes or consequences of the choices made.

### **2.1.2. Concepts of Social Mobilisation and Self Help Groups**

According to Cambridge Dictionary, mobilisation means “the action of making something movable or capable of movement.” According to Jenkins (1983) “Mobilization is the process by which a group secures collective control over the resources needed for collective action. The major issues, therefore, are the resources controlled by the group before mobilization efforts, the processes by which the group pools resources and directs these towards social change and the extent to which outsiders increase the pool of resources.”

According to Schuftan (1996), "Social mobilisation can be characterised as the community development approach that gets people actively involved in development Assessment-Analysis-Action processes that address the more basic causes of

maldevelopment to increase their power base; it engages them in actions to fight for their rights and to gain more control over the resources they need. Social mobilisation aims at mobilising resources, placing concrete demands, networking, building coalitions and consolidating sustainable social movements.”

Social mobilization is an essential tool for development. UNICEF (2014) considers social mobilization as a broad-scale movement to engage people’s participation in achieving a specific development goal through self-reliant efforts and defined social mobilisation as “a process that engages and motivates a wide range of partners and allies at national and local levels to raise awareness of and demand for a particular development objective through face-to-face dialogue.” Social mobilization is an overall process of effecting change within parts of the population in communities that desire to see marked changes in their populace. It is aimed at creating a major thrust to solve problems of national magnitude by promoting people’s participation from all possible sectors and civil societies. It is the mobilization of local resources, the use of indigenous knowledge, and the enhancement of people’s creativity and productivity through mass campaigns (Oshodi & Imasuen, 2008).

The Asia Foundation (2008) also states that the “objective of social mobilization is to create a process to mobilize hidden democratic elements and potentials for good governance, resources, self-help initiatives and joint efforts for trusted partnership-building.” With their definition, it is noted that the concept of social mobilisation would cover community mobilisation, institutional mobilisation, stakeholder mobilisation, resources mobilisation, economic mobilisation, and environmental mobilisation.

Social mobilization has been described by the United Nations Organization (UNO) as “the process by which efforts of the people themselves are united with those of governmental authorities to improve the economic, social and cultural conditions of communities to integrate those communities into the nation and to contribute fully to the nation’s progress” (Mezirow, 1997). Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) guidelines (MHUA, 2018) defines social mobilisation as “a broad scale movement to engage people’s participation and achieving a specific development goal through self-reliant efforts. It involves every relevant segment of the society: decision and policymakers, opinion leaders, bureaucrats and technocrats, professional groups, religious associations, commerce and

industry, communities and individuals.” It further states that “Social mobilisation is an attempt to bring both, human and non human resources together to achieve sustainable development. The primary objective of social mobilisation and institutional development is to have strong institutions at the community level where people can organise themselves to take action collectively by developing their plan and strategy rather than being imposed from outside.” Thus, social mobilisation under NULM aims at empowerment of the individual and group to achieve a common goal through group participation.

Katz and Bender (1976) defines SHG as “voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need.” According to Prakash and Shrotriya (2009), “Self-Help Group [SHG] is an unregistered group of micro-entrepreneurs having homogenous social and economic background; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help.” They further explained that it is closely connected with solidarity lending which is widely used by microfinance institutions.

According to Nayak (2015), “SHGs in India are small, economically homogenous and affinity groups of poor people. The members come together to save money regularly by mutually agreeing to contribute to a common fund.”

Thus, SHGs are small homogenous informal groups based on mutual help sharing common social and economic characteristics who practice group savings and lending to strengthen their livelihood.

According to the revised operational guidelines for social mobilisation and Institutional Development under Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) (MHUA, 2018), “SHGs are groups of 10 to 20 women or men who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short-term loans to the members. After some time when the credit requirements of the member’s increase, the Self Help Group may approach a bank for a loan.” Under the mission, SHGs of the urban poor are formed. It also has provisions for the inclusion of the non-poor under special

circumstances but to receive financial support, the proportion of urban poor must be at least 70 per cent.

### **2.1.3. Concept of Social Capital**

According to Bourdieu (1986) 'Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition - or in other words, to membership in a group - which provides each of its members with the backing of the collectively owned capital, a 'credential' which entitles them to credit, in the various senses of the word.' As a result, the volume of social capital owned by a given individual is determined by the size of the network of connections he can effectively mobilise as well as the volume of capital (economic, cultural, or symbolic) held in his own right by all of those to whom he is associated.

According to Bourdieu and Wacquant (1992) social capital "is the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition."

Putnam (1995) describes social capital as those 'features of social organization, such as networks, norms, and trust that facilitate coordination and cooperation for mutual benefit. Social capital enhances the benefits of investment in physical and human capital.' World Bank (2007) also defines social capital as the norms and network that enables collective action and shapes the quality and quantity of society's social interactions. It considers social capital as one of the vital resources to bring out the desirable outcomes for any development programme.

Burt (1992) conceives social capital as the value of an individual's social relationships and Putnam (1995) conceives social capital as the quality of groups (usually whole societies).

Laumann & Pappi (1976) defines a social network as the "articulation of a social relationship, ascribed or achieved, among individuals, families, households, villages, communities, regions, and so on. Each of them can play dual roles, acting both as a unit or node of a social network as well as a social actor."

Coleman (1988) defines social capital as ‘an asset embedded in relationships that facilitates instrumental action among people and the sharing of knowledge and resources from one person to another’.

Social capital is used as a tool for community development. According to Mayoux (2001), ‘Microfinance programme by nature and by objectives depends on creating a virtuous spiral the base of which is creation and utilization of social capital’. Social capital in the present study has been conceptualized from the methodological perspective of social network analysis. Social Network Analysis (SNA) is a methodology used to analyse the properties of social networks. The way in which the social network is represented is based on Graphs Theory, representing relations as nodes and links, where depending on the level of analysis, the nodes may represent entities such as people, technology, groups or firms (Zack, 2000). O’Reilly and Roberts (1977), and Tichy, Turshman and Fombrun (1979) affirm that Social Network Analysis is central to the field of structural inquiry and represents an adequate method to analyze groups. Social network analysis is motivated by a structural intuition based on ties linking social actors (Freeman, 2004).

## **2.2. Review of Relevant Studies**

In this section, the empirical studies on social mobilisation and its impact on women empowerment have been reviewed. This section is presented in three subsections. The first subsection presents a review of the empirical literature on social mobilisation, self help groups and social capital. In the second section, the literature on self help groups as a strategy of empowerment has been reviewed. In the last section, the literature on self help groups in Mizoram has been reviewed.

### **2.2.1. Social Mobilisation, Self Help Groups and Social Capital**

Kanagaraj and Ralte (2012) attempted on the role of SHGs as a channel of social mobilization in tribal development among 150 members of 20 SHGs in 13 villages of Aibawk block, Aizawl district, Mizoram using stratified random sampling method through primary data collected through field survey using a structured interview schedule. The data analyzed using SPSS package, averages, percentages and cross tabulation, and multiple linear regression was used to analyse the data. The SHGs were classified into three types viz. formation stage, loan stage and repayment stages. The majority of the duration of membership was 37 months and above. Linear multiple

regression analysis was used to analyze the relationship between SHG dynamics viz. demographic, social, economic structural factors, SHG structure and the SHG dynamic variables towards tribal development viz. knowledge and awareness, skills and capacity, economic development, social prestige. Significant positive relationships were found in fairness in loan disbursement in all the four dimensions of tribal development. Size of the family has a significant positive relationship with enhancement of skills and capacity. Denomination of the members of SHG had a significant positive relationship towards tribal development in two of its dimensions viz., skill and capacity and economic development. Significant negative relationship was found between perceived group cohesiveness and the three dimensions of tribal development viz. skills and capacity, economic development and social prestige; however, its relationship with knowledge and awareness was not significant. Primary occupation of the member's household was negatively related to knowledge and awareness as well as economic development. Duration of membership was also negatively related to knowledge and awareness and skills and capacity. However, member's participation in SHG, gender, size of family, sub tribe and type of clan and democratic decision making in SHG had no significant relationship with perceived impact of SHG on tribal development. Moreover, structural factors of SHG such as stage and position of members in SHG had no significant relationship with perceived impact of SHG on tribal development. Failure to sustain SHGs was due to the inadequacy of the role of State, civil society and Banks as there was less improvement among the groups at advanced stages. Members of the dominant Presbyterian denomination and non-cultivating households were more benefitted from SHG. Low perception of improvement was attributed to the negative impact of cohesiveness in the SHGs which results in unfair loan disbursement. The SHG members in all the stages of SHG have faced difficulty in getting loans from banks disbursed especially to the members at the formation stage. Similar findings were reported in a study of the SHG-bank linkage programme in Mizoram conducted by Laldingliana and Singh (2018).

Aguinaga (2013) conducted experimental research to test the implication of a poverty alleviation model inspired by the Family Independence Initiative (FII) which promotes self-improvement through setting goals, incentive schemes, and self-help groups (SHGs) in Medellin, Colombia among 140 randomly selected low-income

individuals owning a small business between 18 and 65 years of age from the database of a municipal microfinance institution named El Banco de Los Pobres – El Banco de las Oportunidades” (The Bank of the Poor – The Bank of Opportunities). Subjects were assigned to five treatment groups and control groups. T-tests on average achievement of goals by treatment component show that SHGs might not have a significant effect on the achievement of the goals. The effect of SHG on the level of social capital was assessed using Probit estimation on new relationships and it was found that SHGs increase the probability of establishing new relationships. Moreover, it was observed that subjects that knew other participants before the project are more likely to establish new relationships. The study revealed that SHGs might have a negative effect on promoting attitudinal and behavioural changes in individuals. SHG membership lowers the probability of achieving goals related to improving the living conditions of low-income individuals. Moreover, SHGs present a poor effect on business outcomes, but a positive and significant effect on the level of social capital.

Gomez and Santor (2003) studied the effects of self-selected groups and randomly selected groups on microfinance default rates. They found that self-selected groups perform better than randomly formed groups because there is greater trust and social capital if members have known each other before joining the group.

Nayak (2015) explored the pre and post impact of participation in SHGs on the socio-economic status of accumulation of social capital by the members of SHG from seven districts of northern Odisha using a multi staged random sampling method among 353 SHG members through a structured interview schedule. Statistical tools such as Chi-Square test, Correlation and ANOVA have been employed to analyse the data. Accumulation of horizontal and vertical social capital was observed among the SHG members. Participation in SHG activities enhanced all the three kinds of social capitals viz. bonding, bridging and linking. A significant positive relation was found between increased level of participation and accumulation of social capital. The level of trust among the members and non-members are also enhanced after participating in SHG activities. Members who have better socio-economic status who are more educated were found to be a factor influencing the accumulation of social capital.

Though studies conducted in India found positive impacts of self help groups on social capital, the findings conducted by Ban, Gilligan and Rieger (2015) in

Cambodian villages contradict recent works. The study was on the impact of a World Bank program on economic welfare and social capital that established self-help groups in Cambodian villages among 548 households (272 control, 276 treated) through network surveys and other self-reported measures, lab-in-the-field activities to measure social capital and pro-social attitudes. They found that though association with self-help groups encouraged savings and associations it did not improve social capital that measures trust, trustworthiness and the willingness to contribute to public goods.

### **2.2.2. Self Help Group as a Strategy of Women Empowerment**

Studies from Tanzania and Nigeria in South Africa show that the impact of microfinance has a positive effect as it has helped women to become more mobile, increases income and decreases women vulnerability to violence. However, numeric illiteracy led the women to rely on their husbands for account keeping. Kato and Kratzer (2013) conducted a study on the empowerment of women through microfinance in three regions of Arusha, Manyara and Morogoro in Tanzania among three microfinance institutions namely Promotion of Rural Initiative and Development Enterprises Limited (PRIDE Tanzania), Small Enterprise Development Agency (SEDA) and Small Industries Development Organisation (SIDO) using quantitative and qualitative data collected among 454 women out of which 305 are members of MFIs while 149 are non-members. Mann-Whitney U test was used to analyze the data and it was found that women members of MFIs have more income and control over savings. It was also found that they have a greater role in decision making, self-efficacy, self-esteem, mobility and increased activities outside the home. Moreover, a significant relation was found between the participation in MFIs and decision-making which strengthened their position in the household. Moreover, women members of SHGs were having more household and personal assets than non-members.

Izugbara (2004) conducted a case study of three micro-credit programmes in southeastern Nigeria viz. Genderlift Foundation Project (GFP) and the Rural Women's Economic Aid (RUWEAP) in Abia state and UNDP (Nigeria) South-Office-funded project in Akwa Ibom State. Data were collected through in-depth individual and group interviews among 63 benefiting women, 10 field officials of implementing organizations, 26 non-benefiting women, and eighteen men, including husbands of benefiting women. The findings show that though micro-lending schemes improve



income and decrease women's vulnerability to domestic violence, it does not have any effect on women's access to resources, power and opportunities in society. The absence of literacy or numeracy leads the women to rely on their husbands on account keeping.

Weiss and Montgomery (2002) examined the experience of Asia and Latin America through various research studies carried out in the two regions and found that microfinance that reached the core poor is very limited as they have a high risk for micro finance institutions. Therefore, microfinance reaches the better off poor who are potential micro-entrepreneurs. Moreover, in Latin America MFIs are more of a means of developing the micro enterprise sector rather than poverty reduction which is the focus of Asia. They stressed the importance of research which focuses on outreach, and cost-effectiveness to address the critical issues of selection and placement bias.

Kabeer (2005) attempted an analytical review on microfinance which suggests that it was successful in bringing about an economic, social and political change of poor women through the organisational capacity for social mobilisation. However, it does not automatically empower women as compared to other structural interventions like education and reservation for women in politics. She also stressed the absence of longitudinal studies on the impact of microfinance and the need for organisations to develop a time frame to see the expected results. Similar findings were also reported by Hunt and Kasynathan (2008) in their study on the impact of credit programmes through literature reviews and group discussions with women groups under three NGOs in Bangladesh and one in Bihar, India. They suggest that there is a need to re-examine why microfinance does not enable access to credit for the poorest women and stress that it does not automatically empower women nor transform gender relations.

Haroon (2018) conducted a study on the impact of microfinance interventions among 3,400 respondents of borrowers and non-borrowers from six microfinance institutions using Bret Coleman 'Difference-in-Difference' (DID) approach in Pakistan. It was found that microfinance interventions helped in consumption and income generation only to some extent. No significant difference was observed between borrowers and non-borrowers on the education, health and girls schooling expenditure. Surprisingly, no significant impact was found in microfinance interventions on women empowerment.

Thus, the literature from Asia and Latin American countries focuses on the scarcity of longitudinal impact assessment of microfinance on women empowerment. Researchers also point out the challenges of data and methodological aspects as impact assessment takes time to observe. There is abundant literature on the impact of microfinance women SHGs in India. Most of the studies focused on the socio-economic impact of microfinance.

Sangeetha and Maran (2012) examined the socio-economic impact of microfinance among 510 urban SHG members in 30 villages and five taluks of Chennai city, Tamil Nadu using a random multi stage sampling method. Economic empowerment was conceptualized into five dimensions viz. opportunities/capacity to save and access, improvement in family income, enhancing employment opportunities by undertaking an economic activity, economic need fulfillment and increase in assets structure using a one-sample t-test. In terms of opportunities/capacity to save and access through SHG was found to be moderate while satisfaction level was high in terms of improvement in family income. SHG also enhances employment opportunities. The variable of economic need fulfillment in terms of access to the public distribution system (PDS) was quite high and was moderate in the ability to spend and household control. However, the variable contribution towards the pension scheme was low. The factor of asset structure with regard to the improvement of living conditions was moderate to the ability of SHG members to make household purchases and acquire new assets was negative. Social empowerment was conceptualized into six dimensions viz. improvement in the ability to make decisions, enhanced capacity building, increase in self-confidence, increase in community participation, increase in literacy level of family members and knowledge on health and nutrition. It was found that SHG has a significant improvement on the member's involvement in decision making in children's marriage, their schooling and providing alternative income/occupation for the family in times of crisis.

Kalaiselvan and Jeyaraj (2012) conducted a study on the socio-economic impact of the SHG in Perambalur district of Tamil Nadu. Primary data was collected from 570 SHG members of 150 SHGs through an individual interview schedule. Data were analyzed using average and percentage, Garret ranking technique and Factor analysis. Performance of the SHGs with regards to group meetings, bookkeeping, training,

utilization and repayment of loans was found to be satisfactory. A significant difference in performance was observed among the different groups however there was no significant difference among the SHGs in the performance scores indicators viz. group homogeneity, loan share, rate savings, awareness of rules and regulations of groups, books and account keeping. It was also found that the age of the group does not have any relationship with group performance. Association with SHG showed positive impact in social empowerment among the members in gaining self-confidence, resisting social evils and interest to contest in political elections. Economic empowerment was analyzed in terms of savings and lending, employment and income generation, assets creation, level of poverty and household expenditure. Association with SHGs had more social impact than on the economy. Perceived impact on empowerment showed that SHG had the greatest impact on social aspects followed by psychological, economic and political impact. Personal variables viz. age, occupational pattern, marital status and community were associated with the perception of the impact of SHG. However, the level of education does not have any influence on the perception of members of the impact of the SHGs.

Jayasheela (2018) conducted a study on the functioning of self help groups and the socio-economic condition of the SHG members through a structured questionnaire among 80 SHG members in Imphal West district of Manipur. It was found that thrift was practiced by the group. However, educational qualification was not correlated with knowledge about the scheme run by the government. Lack of knowledge and interest of the members was found to be the key reason for not availing bank loans.

Vijayalakshmi (2016) also conducted a study on the role of SHGs in the empowerment of rural women at individual, household and institutional level in Tumkur and Gubbi taluk of Tumkur district in Karnataka among 133 SHG members. Data were collected from both primary and secondary sources using a structured interview questionnaire and reports of MYRADA, NABARD and government organizations. Besides statistical tools such as averages and percentages, the data were analyzed at the individual and household level using Paired t-test to find out the changes in decision making before and after joining SHG. It was found that there were significant changes at individual levels in terms of awareness on SHG, improved reading skills, conducting group meetings, expressing opinions, decision making,

baking procedures, savings, health facilities and family planning. At the household level, association with SHG had a positive significant impact in terms of being consulted in making decisions to take loans, household matters, household purchases, children's education and voicing opinions within the family. At the institutional level, a significant impact was observed in terms of participation in village meetings, exercising voting rights and fighting social evils. They are also approached for problem resolution and also to give opinions in improving SHG. However, it was observed that the members do not participate in community development programmes, maintenance of village infrastructure and participating as a candidate in village elections.

Sahoo (2013) conducted a study on the role of SHGs in promoting women's empowerment among 15 SHGs in 10 villages of Cuttack district in Odisha. Primary data collected from 150 women SHG members from and secondary data obtained from NGO and government records and other print sources. Percentage was used to analyze the data. The majority of the respondents were between the age group of 30-40 years, belonged to a nuclear family and the main reason for joining SHG was to obtain a loan for business. Repayment of the loan was found to be quite high. There was an increase in income, expenditure and savings among the respondents after joining SHG. Decision making power in the purchase and sale of assets, domestic animals, ornaments, appliances, clothes was also perceived to be high after joining SHG. However, the majority of the respondents perceived that association with SHG had no impact on raising loan amount, repayment of loan, savings and investment, children education and participation in social activities. Murthy, Raju and Kamath (2002) also reported that women SHG members of SAPAP (South Asia Poverty Alleviation Programme) in Andhra Pradesh have more decision making power in terms of reproductive rights issues, contraception, number of children and their daughter's age of marriage than non-members.

Zaei, Kapil, Pelekh and Nasab (2018) attempts a technique of cross-sectional survey and comparative analysis on women empowerment among 114 women members of SHGs in rural and urban areas from selected cities of Punjab state, India using a convenience sampling technique. Five-point Likert scale with an observed 0.824 Cronbach's alpha reliability coefficient was used to measure the empowerment level of the member both before and after joining SHGs. Microcredit intervention was

found to have a positive impact on building self-confidence and esteem and it increased the income of the members of SHG. Access to credit and finance after joining SHG increases their capacity to gain control of their savings and income generation. It also enhanced the decision making power within their family and society and their mobility outside the house was also increased.

Reji (2013) conducted a study on the impact of microfinance among 200 women SHGs members from Ernakulam and Idukki districts of Kerala using structured interview schedules. The majority of the respondents were aged between 43 – 54 years, below 10<sup>th</sup> Standard, married, Christians and having 4 family members. Income was found to have increased after joining SHG. Wilcoxon signed ranks test shows increased employment among the majority of the respondents.

Reddy and Reddy (2012) conducted a study on the sustainability of SHGs in India which covered a sample of 1942 SHGs from 41 districts of 8 states namely Rajasthan, Assam, Bihar, West Bengal, Gujarat, Maharashtra, Andhra Pradesh and Karnataka in India promoted by various SHPIs such as Government, NGOs, banks and self/community. Data were analyzed with simple statistical tools like percentage, averages, proportions. The majority of the SHG member households are marginal farmers, landless and belonging to below poverty families. SHGs formed by NGO in collaboration with the government were high in Gujarat, West Bengal, Karnataka and Bihar while SHGs directly formed by the government were high in Andhra Pradesh and Rajasthan while SHGs promoted by self/community was high in Maharashtra and Assam. Member dropouts were highest among bank promoted SHGs followed by Government promoted NGOs and community while it was low among NGOs promoted SHGs. The incidence of dropouts is high in older and less in younger groups. Quality groups are also found to be numerically dominant. High dependency on external credit sources rather than internal fund mobilization, Poor quality of bookkeeping and low loan repayment rate was observed. In terms of women empowerment, there was an increase in confidence levels after joining the groups. Their mobility was enhanced and they were able to attend meetings outside their village. Women's empowerment was not evident in States where there was inadequate capacity building. Across the states, a lack of uniformity and discrepancies was observed in the growth of the SHG movement and SHGs banks credit linkage. It was found that economically better-off households

were enrolled as members and the poorest of the poor were left out as they were discouraged to join due to the norms of SHG and the requirement of a different and distinct social mobilization.

The effect of self-help groups on the empowerment of women has been attempted by Naik and Rodrigues (2017). The study was conducted among 150 members of SHGs in Goa. It is found that it has positive income and has to change the lifestyle of women. Microfinance is found to reduce unemployment only to a certain level. It was also found that it has a positive effect on the empowerment of the members due to their involvement in economic activity and not only household activities. Members have become more financially independent and contribute to the family income. Deposits with banks and total consumption expenditure had also increased. Microfinance had developed and enhanced the skills of the members and allowed the women to stand for themselves. Diversity in terms of family and religion was better understood and tolerated. The social and political empowerment of the members was improved as members were actively participating in social and local political activities. They have developed the confidence and ability to address and speak among huge groups. It was suggested that issues of quarrels within the group had to be addressed in the initial stage to sustain the group.

Sandhya and Ranjini (2018) have attempted a study on the impact of microfinance through Self-Help Groups (SHG) among 130 members of urban women working in production and manufacturing industries in Mysore district, Karnataka. SPSS software and the statistics used were percentage analysis. Economic independence was achieved by the members of self-help groups as they have used the loans to start micro-enterprises which supplemented their income. The positive impact of microfinance activities on the urban poor women and their families was visible through their possession of modern electronic gadgets such as mobile phones, TV sets, motorbikes, gas, electricity, protected water and other household facilities.

Rana and Ansari (2017) have attempted a study on the socio-personal, economic, communication pattern and psychological characteristics of SHGs members. It also focused on the role of SHGs in women empowerment among 198 SHG members belonging to 16 SHGs in Vikasnagar and Sahaspur blocks of Dehradun district, Uttarakhand using primary and secondary data. The study indicated that 41.91 per cent

of the respondents belonged to Scheduled Caste/ Tribe followed by Other Backward Caste 39.39 per cent. They concluded that SHGs have helped women to gain a dignified position in the family society. Members of the SHG were found to be educated, middle-aged and of reserved categories (STs and SCs) with medium economic status. It has also helped in increasing their decision making power within the family and society.

Sangmi and Kamili (2016) attempted the impact of Microfinance among 301 SHGs Swarge Gram Swarozgari Rojna in Badgam district of Jammu and Kashmir using PPS (Probability Proportional Sampling) technique. AIMS (Assessing the Impact of Microfinance Services) and T-test was used to compare between pre (before availing microfinance) and post (after availing microfinance) score. It was found that microfinance has a positive impact on poverty alleviation of the beneficiaries. A 5% increase in income and savings was observed among the members after joining SHG in terms of individual, household and business income and assets. In terms of social empowerment, positive and significant impact as members were now able to handle problems and they gained confidence. Social status among the members has improved through recognition by society and participation in public meetings. The living standard of the microfinance beneficiaries was measured using a Multidimensional Poverty Index (Living Standards, Education and Health and Hygiene also showed a positive impact.

Nithyanandhan and Mansor (2015) analysed the significance and effect of 77 SHG groups formed under Mahallir Thittam, a government SHG programme in the city of Chennai, Tamil Nadu. Empowerment levels of 770 SHG members before and after three years of joining the SHG were compared through a survey. They used the IFAD Model of empowerment indicators to operationalise empowerment while Friedman test, Chi-Square test Anova and DMRT test were used for the analysis of data. Member's self-confidence, self-esteem, and the assertiveness of their rights of women in society was found to be positively enhanced. Membership of the group has given them exposure to financial and government institutions and their ability to interact with these institutions were enhanced. Participation within the group and attending meetings has increased the cohesiveness of the group and members. It also serves as an efficient social support system. SHGs helped the members to be involved in income-generating activities to increase their savings and mobilization of capital in the future. Senior group

members were given recognition within the family as they were able to meet the expenses of education for their children, health, weddings and construction of houses. The decision making power of the members was also increased within the family and community.

In the context of Mizoram, Lianzela and Lalhmingangi (2012) conducted a study on the impact of microcredit on the economic empowerment of women in Aizawl district among 449 SHG members in the five Rural Development Blocks of Aizawl district. Primary data was collected through an interview schedule using a multistage random sampling method. Three parameters viz. increase in income, saving and access to resources was used to assess economic empowerment. Statistical tests such as percentages, chi-square test and z test were used to determine the economic empowerment of the members of SHG. The demographic of the respondents shows that the majority of the members were middle-aged between 40 to 50 years, married, size of family ranging from 6-10 members and had 1-5 children. The majority of the members had a high school level of education and the main economic activity of the members was farming. The Chi-Square test shows a significant increase in income and savings among the group members. Z-test also reveals that there was a significant positive change in acquiring assets by the members after joining SHG.

Lalhmingangi (2018) attempted to identify the impact of skill development for enhancing the economic and social skills of the SHG members. It was found that participation in SHGs has proven to be both socially and economically empowering. Parameters taken for measuring economic skills were frequency of training attended, type of training attended and social skill development parameters such as social awareness, communication/negotiation skills and leadership and motivation of the group members were used. The findings suggested that despite fewer training programmes members overall satisfaction level was high (68.7%) with the training on bookkeeping, leadership training, financial management and health issues. Overall satisfaction on marketing skills, skills formation and social awareness training was also high (60%). However, it was suggested that more training programmes needed to be organized especially in income-generating skills for the SHGs to grow into a microenterprise group.



Lahmingsangi (2018) conducted a study among 380 SHG members of 190 SHGs in 5 RD Blocks in Aizawl District viz. Tlangnuam, Thingsul, Phullen, Darlawn and Aibawk block and found that the members perceived that social and economic empowerment before and after joining the SHG group had a positive impact. The study aimed to examine the extent of skill development among the SHG members through a personal interview schedule. The impact parameters used for measuring the impact of microfinance programmes were self-confidence level, decision making ability, social awareness and participation. Z- test was used for analyzing the pre and post situation of the members. The self-confidence level of SHG members was improved in meeting officials, dealing with financial or health problems, and voicing opinions. Members gained confidence in facing new challenges as the group fund was available to take risks. Due to an increase in the member's income, they have gained greater respect and authority within the household. Microfinance intervention had a positive impact on the decision making ability of the SHG members within the household as members can make decisions in household expenditure, household savings, availing loan and use of loan, education of children and ability to decide on solving family problems. Members have gained social awareness in terms of family planning, government schemes. They also attend social/village meetings, gain recognition in society and greater participation in the eradication of social evils was found due to microfinance intervention.

Ramachandran et al. (2008) conducted a descriptive study of the economic empowerment of women in Thirunelveli district of Tamil Nadu among hundred members of self-help groups (SHGS). In this study, women empowerment was conceptualized in terms of decision making power at the personal, domestic, social, economic and political level. More than half of the members were middle aged and the mean age was 36 years for both the microcredit and micro enterprise SHGs and almost all the members were literate. Member's participation in SHG was found to be very high and the main mode of participation was economic participation through group savings. However, social participation in terms of attending group meetings was quite low. Perception of group cohesiveness was also found to be very high. Women participation in decision making was found to be low in all levels of empowerment. The regression Coefficient showed that women's participation in SHG had a positive significant effect on the personal, domestic and economic dimension of women

empowerment. However, it does not have any significant effect on the social and political dimension of women empowerment. The regression Coefficient also showed that group cohesiveness does not have any effect on the different dimensions of women empowerment. Similar findings were reported by Zote and Kanagaraj (2015) in a study conducted in two localities in Aizawl, Mizoram where women empowerment was conceptualized within the perspective of women household decision making. Women empowerment at the household level has been conceptualized into four dimensions viz, personal, domestic, social and political empowerment. The study used a stratified sampling method in two localities of Aizawl city viz. Aizawl Venglai and Electric Veng among 60 respondents. The study was cross-sectional in design and the respondents were classified into employed and unemployed. Data was collected using a structured household interview method and was analysed using percentages, proportions, cross-tabulations, Karl Pearson's Product moment correlation coefficients. The findings revealed that women in Mizoram were empowered in personal, domestic and social spheres as compared to that of political and economic spheres. Household-level empowerment was found to be positively correlated with education, employment, increased income and political participation in the community. Moreover, it was found that though education played a major role in women empowerment within the household level, the education of women alone was not the only factor that influences women empowerment but also that of the education of their husbands and their income.

### **2.2.3. SHGs Women Development and Empowerment in Mizoram**

Lalrinliana and Kanagaraj (2008) conducted a study on Self Help Groups and tribal development in Mizoram covering five Self Help Groups in two villages of Aizawl district using primary data collected through a field survey. Group-level analysis of the data was made by using averages, percentages, cross-tabulations, ANOVA, Karl Pearson's Product Moment Correlation. The majority of the SHG members belonged to 40 to 60 years, married Presbyterians, medium size of family (4-6 members) and had a middle level of education. All the groups were male-dominated where female members comprised only two tenths (20.51%). Agriculture was the main economic activity among the SHG members and the majority of them do not have any secondary income. The annual income ranges from rupees Twenty Five Thousand to Fifty Thousand and assets worth Rupees One Lakh. The majority of the members have

3 years of experience as members of SHG. Member's participation was analyzed using mean scores and Anova and the groups were found to have a medium level of participation. Significant variations were found among the groups in loan repayment, payment of interest, public programmes, and income generation in terms of participation. A high level of group cohesion was perceived by the members and significant variation was observed among the groups. The perceived impact of SHG on Tribal development was high. Analysis of variance was used to assess the pattern of intergroup variation towards the impact of SHG on tribal development and no significant difference was found among the groups except for a decrease in debt and respect in the neighbourhood. The perceived impact of SHG was significantly related to three variables, namely duration of membership, members' participation and perceived group cohesion. The study reported that the main issue was a lack of coordination between the SHGs, governments implementing SHG programmes and banks SHGs.

Hmingthanzuala et al (2016) have attempted a study on the socio-economic profile of SHGs formed under the National Rural Livelihood Mission (NRLM) engaging in piggery since 2012 in Serchhip and Kolasib district of Mizoram. The profile of SHG members such as age, education, occupation, income, family size, landholding, experience in piggery, and herd size was studied. The different types of group activities such as savings, internal lending, group meeting, election, and training were also studied. It was found SHG can be promoted among young and old and that pig rearing as an SHG activity was attuned to the Mizo society. Literacy among the members was also found to be an advantage and members joined to form a Joint Liability Group (JLG). Emphasis was made on the need for further studies on the relationship between the profile of SHGs and their members, and the sustainability of SHGs.

Lalbiakthangi (2020) also attempted a profile study of SHGs in the 26 Rural Development Blocks in Mizoram among 416 SHG members out of which 208 were the Good Performing and 208 Poor Performing SHGs. Among the good performing SHGs, 82% were women SHGs while 15% were mixed and 4% were exclusively male while in the good performing SHGs women SHGs constituted 68.1%, 28.5% were mixed and 3.4 % were exclusively male groups. The majority of the SHGs were promoted by the

government in both groups. Government and self-promoted SHGs were higher in performing groups while NGO, Bank and other promoted SHGs were higher in poor performing groups. The group size was found to be ideal among almost all the samples. However, less than five members were found among the poor performing groups and almost half of the members of the poor performing groups have left the group. Homogeneity, cohesiveness, SHG-Bank linkage and maintenance of records was perceived to be high while subsidy availed, linkage with other institutions, was perceived to be low in both groups. The main reason for leaving the SHG was due to family problems, lack of interest in SHG and absence of financial support from the bank and government. The study stressed the importance of maintaining the sustainability of SHGs as the majority of them was only recently formed. Moreover, it emphasizes the participation in community services and convergence of SHGs with other development programmes.

Laldingliana and Singh (2017) have probed on the performance of Self-Help Promoting Institutions (SHPIs) under the SHG-Bank Linkage Programme in Mizoram and have found that the performance of NGOs in credit-linked SHGs was better than government agencies. Moreover, uneven distribution was found in the level of participation in SHG promotion by the SHPIs i.e. NGOs, government agencies and banks. In terms of linkage with banks, exclusive women groups were found to perform better than mixed groups. Data was collected from Primary source which includes 10 NGOs, 11 government agencies and 32 bank branches in different districts of Mizoram. The study emphasized the need for proper awareness, training and capacity building of bank linkages, activity-based skill development of SHG members and pointed out the responsibility of the SHPI to meticulously cultivate/facilitate the credibility of the SHGs to avoid and reduce the risk of loan default and that the bank also needs to be more aware of their perception of way past the commercial aspect of SHG.

Laldingliana and Singh (2018) have attempted to analyze SHG bank linkage programme among 500 SHGs from all eight districts of Mizoram through a structured questionnaire using a multi-staged purposive sampling method. The data were analyzed using percentages, averages, compound annual growth rate (CAGR), Chi-Square Test and t-test. It was found that only three tenth (37.6%) availed bank loans and only one-tenth (17.6%) availed bank loans more than once. The trend of bank lending to SHGs

in Mizoram showed poor performance. This is reflected in the disproportionate participation of banks in the SHG bank linkage programme as 90% of the sample SHGs availed loans from Mizoram Rural Bank. Access to formal bank credit is one of the major limitations faced by SHGs in Mizoram, as well as instability/lack of sustainability of SHG movement in the state of Mizoram.

Thus, from the studies conducted in Mizoram few observations are made. Exclusive women groups were found to perform better than mixed groups. There was an increase in income and savings among SHG. Member's participation in SHGs was found to be both socially and economically empowering. Homogeneity, cohesiveness, SHG-Bank linkage and maintenance of records was perceived to be high while subsidy availed, linkage with other institutions, was perceived to be low in both groups. In the rural areas, the proportion of Government and self-promoted SHGs was higher while the proportion of NGO, Bank and other promoted SHGs were higher in the poor.

Though the literature on SHGs provides a solid bedrock of knowledge on which fresh studies can be undertaken, there are a few research gaps that could be noticed. Firstly, the studies on SHGs have predominantly focused on rural areas. Only a few studies were conducted in urban areas. This is mainly because the SHGs were introduced in the urban areas only recently. Secondly, in northeast India, a few studies could be found on SHGs. Further, in Mizoram, there were a few studies that focus on SHGs (see Lalrinliana and Kanagaraj 2008; Ralte and Kanagaraj, 2012; Laldingliana and Singh 2017; Lalhmingsangi, 2017). The conclusions of the studies elsewhere in India may not be applicable to northeast India especially to Mizoram. Thirdly, most of the studies are focusing on the members as the unit of the study. Rarely, there are studies where SH Group is focused as a unit of analysis. Fourthly, social network analysis has rarely been used to study SHG which has the potential to analyse the composition and structure of them and their impact on women empowerment. Fifthly, a few studies have rigorously conceptualised and operationalised social mobilisation and women empowerment so as to test the bearing of the former on the latter. The present study addresses these research gaps in the context of Aizawl, the capital city of Mizoram. In this chapter, an attempt was made to present a review of the literature related to the present study. The empirical, conceptual and methodological gaps in the literature have

also been highlighted. In the next chapter, the methodological aspects of the present study are described.

## **CHAPTER III**

### **METHODOLOGY**

The earlier chapter presented a critical review of literature and the major research gaps therein. In this chapter, the setting of the present study and methodology are presented. This chapter has been structured into two major sections. The first section deals with the profile of the study area. The second section deals with the methodological aspects of the present study including its objectives, research design, sampling, tools of data collection, data processing and analysis and concepts and operational definitions of the present study.

#### **3.1. The Setting: Profile of the Study Area**

The setting of the study presents the profile of Mizoram and Aizawl, the capital of the state of Mizoram where the study is conducted.

##### **3.1.1. The State of Mizoram**

Mizoram is one of the north east states in India with a total area of approximately 21,087 square kilometers. Mizoram is the State with the highest Scheduled Tribe population of 94.5% while it has the lowest proportion of Scheduled Castes population (0.03%). The total population in Mizoram in the 2011 census was 10,97,206 out of which 5,55,339 were male and 5,41,867 were female. Mizoram has the third highest literacy rate in India at 91.33%. Urban population constitutes 51.51% which is the third highest in India next to Goa while rural population is 48.49%. The total sex ratio in the state is 976. The sex ratio in urban areas is higher and it stood at 998 while it is 952 in rural areas. Agriculture (jhum cultivation) is the main economy of the State (Census, 2011).

Mizoram is divided into 11 districts viz. Mamit, Kolasib, Aizawl, Champhai, Serchhip, Lunglei, Lawngtlai Siaha, Hnahthial, Saitual and Khawzawl district, 23 subdivisions and 26 R.D. Blocks for administrative purposes. There are three Autonomous District Councils viz. Lai Autonomous District Council, Chakma Autonomous District Council and Mara Autonomous District Councils in the southern districts of Lawngtlai and Siaha. According to the 2011 census, there are 23 towns and 704 inhabited villages in the State.

Mizoram is distinguished by remoteness in three dimensions, the first of which is actual remoteness as a result of its hilly topography, thick forests, and heavy rainfall.

The second is isolation due to inadequate connectivity, with only one major interstate transport link with the rest of the Indian Union via National Highway 54, which links the capital city of Aizawl to Silchar in Assam and Shillong in Meghalaya in the north, Churachandpur in Manipur in the northeast, and Agartala in Tripura. Aizawl is also connected with Kolkata, Assam and Manipur by air route. The third aspect, in terms of imagination, is remoteness, considering its location on the fringe of the country. It is the southernmost of the Northeastern states, sharing an international border across three-quarters with Bangladesh to the west and Myanmar to the east and south (Kamath and Wainganka, 2015).

Some historians believed that migration to Mizoram took place between 1700 AD and 1780 AD while others believed that it took place between 1650 and 1700 AD (Lalchhuanawma, 2013). Before the advent of the British, Mizoram was inhabited by different clans who were ruled by village Chiefs. In 1895, it was declared as part of British-India and was divided into the North and South Hills for administrative purposes. The North and South hills were merged into the Lushai Hills District in 1898, with Aizawl functioning as the district headquarters. In 1935, the Lushai Hills District was designated as an "excluded area." Chieftainship in Mizo society was abolished in 1952, when the Lushai Hills District Autonomous District Council was constituted, and Mizoram was under Assam until 1972, when it became a Union Territory. Mizoram was granted statehood on February 20<sup>th</sup>, 1987 and became India's 23rd state when the Fifty-third Amendment to the Indian Constitution was amended in 1986.

### **3.1.2. Urbanization in Mizoram**

Mizoram's urban population, which is second only to Goa in India, accounts for 51.51 percent of the state's total population, or more than half of the state's total population. The population growth rate in Mizoram was limited by the administrators during the British colonial era, and they did not encourage migration in their settlements. The Post-Colonial era, on the other hand, saw a massive rise in urban population (Saitluanga, 2014). Like her sister states in the North-East, urbanization in Mizoram has occurred due to socio-political considerations rather than economics. Grouping of villages shattered the traditional jhum cultivation practices without livelihood alternatives which almost led to famine which resulted in large-scale migration during 1970–2000 to urban areas (Lalchhuanawma and Khiangte, 2018). The



trend of urbanization in Mizoram increased from 5.4 per cent in 1961 to 46.20 per cent in 1991 census and in 2011 more than half of the population lived in urban areas.

Till the year 1961, Aizawl was the only urban centre in the state. This increased to 23 urban centres notified towns within 50 years (1961-2011). However, only two towns viz. Aizawl and Siaha fulfill the criteria of a town according to the Census of India. Mizoram has distinct urban characteristics as town means a station where allotment of land for residential and other non-agricultural purposes can be made only by an authorised committee, person or body under the Lushai Hill District (House Sites Act-1953) (Singh, 2017). Urbanization in Mizoram takes place mainly in the northern part especially in the capital city of Aizawl. It accounts for 26.56 per cent of the total population of the total towns and is the highest. The rapid growth of Aizawl city may be attributed to better employment opportunities, amenities and infrastructural services in the state. Due to the increase of population in Aizawl city the problems of urbanization had increased manifold. Urbanisation has led to increase in spatial, social and economic marginalization of the poorer sections of their urban populations (Sitaram, 2007). Lack of delivery of basic civic amenities, traffic congestion, lack of space for parking vehicles, open spaces, unavailability of land, congested and poor housing facilities, and solid waste management had become a major problem in Aizawl. The Government of Mizoram established the Urban Development and Poverty Alleviation (UD&PA) department in 2006 to address urban issues. Aizawl Development Authority (ADA) was formed under the Aizawl Development Authority Act of 2005. Aizawl Municipal Council (AMC) absorbed ADA after it was officially disbanded (Saitluanga, 2017).

The Government of Mizoram had implemented various urban development and poverty alleviation schemes and programmes to address the different challenges faced by urbanization in Aizawl. Mobilization of urban poor women into Self Help Groups for women empowerment has become an integral part of urban development and different schemes and programmes are implemented by the State government to ensure women empowerment in the State. In 2013, the Government of Mizoram implemented the National Urban Livelihoods Mission and under the component of Social Mobilization and Institution Development, women self-help groups were formed.

### **3.1.3. SHGs in Mizoram**

In 24<sup>th</sup> September, 2013, the urban poverty alleviation scheme of SJSRY was replaced by National Urban Livelihoods Mission (NULM) which is the flagship programme of the Government of India, Ministry of Housing and Urban Affairs. Mizoram State Urban Livelihood Mission Society was constituted on 30<sup>th</sup> October, 2014 under Urban Development and Poverty Alleviation (UD&PA) Department. NULM is implemented in 8 districts of Mizoram and 1094 Self Help Groups (SHGs) were formed and financial assistance to individuals and groups was provided through bank loans to urban women (GOM, 2019). According to the NULM guidelines, NULM is based on the foundation of mobilizing urban poor households into grassroots institutions for thrift and credit lending to their empowerment as an investment for effective and sustainable poverty reduction in urban areas. The main components of DAY-NULM are:-

- (1) Social Mobilization and Institution Development (SM&ID)
- (2) Employment through Skills Training and Placement (EST&P)
- (3) Capacity Building and Training (CBT)
- (4) Self-Employment Programme (SEP)
- (5) Scheme of Shelter for Urban Homeless (SUH)

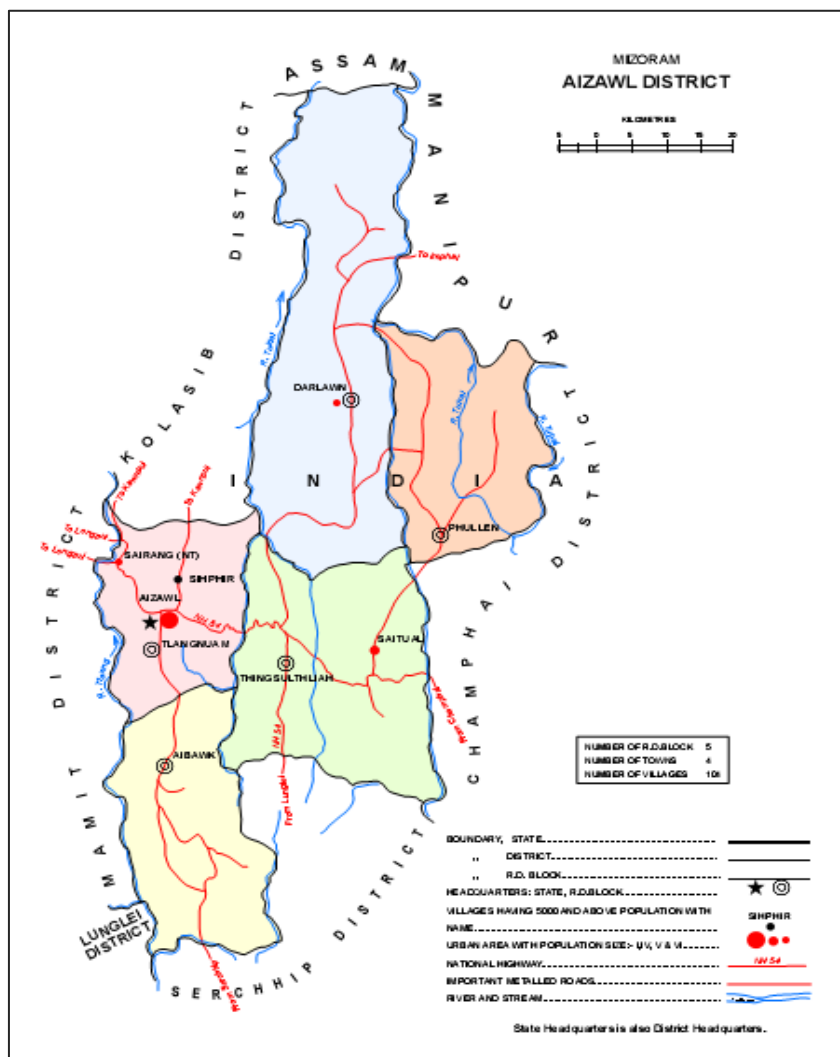
At the initial implementation of NULM in Aizawl 80 localities were covered under which were divided into seven zones. There were 15759 BPL families in the areas covered by NULM and a total of 319 exclusive women SHGs was formed with 3474 members. In 2015, Zoram Entu Pawl, Cod Nerc, CPD, Goodwill Foundation, Vanapa Society and Open Doors were engaged to facilitate SHGs under NULM (GOM, 2105).

### **3.1.4. The Aizawl City**

Aizawl was established on 25<sup>th</sup> February 1890 as a fortified military outpost by the Britishers (Lalchhuanawma and Khiangte, 2018). It is located at 23° 43'38''North, 92° 43'03''East north of Tropic of Cancer in the northern part of Mizoram. It is 3715 ft above sea level with a mild, subtropical climate humid climate. Tlawng River is situated at the west and the Tuirial river valley to its east. The temperature in the summer ranges from 20-30 degrees Celsius and between 11-21 degrees Celsius in the winter and heavy monsoon rainfall. Aizawl is a notified town under Tlangnuam Block of Aizawl district. The National highway 54 connects Aizawl to Silchar in Assam, Shillong in Meghalaya

in the north, Churachandpur in Manipur in the northeast, and Agartala in Tripura. It is also connected by air at Lengpui Airport.

**Figure 3.1. Map of Aizawl District**

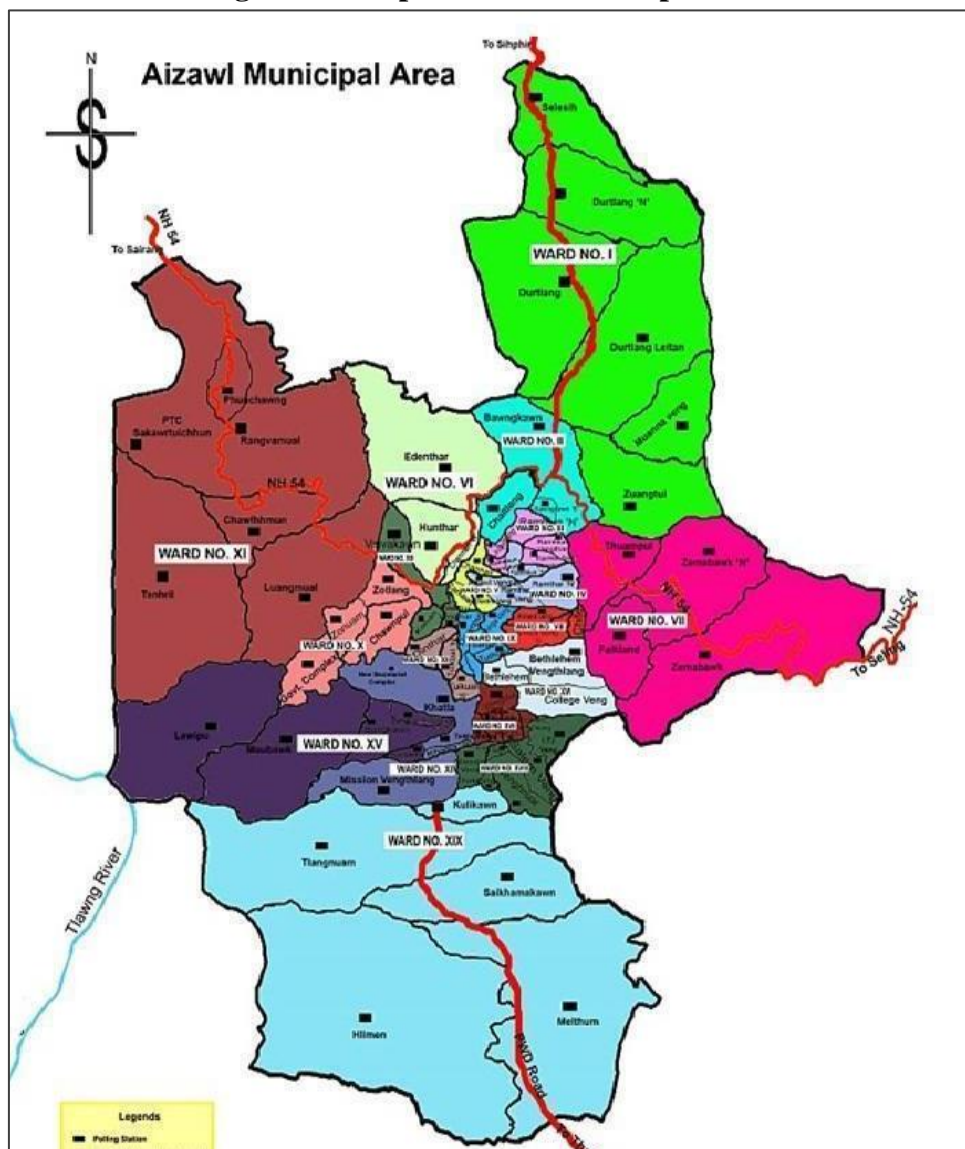


*Source: District Census Handbook, 2011 Census of India*

According to Census of India 2011, Aizawl town had a population of 2,93,416 out of which 1,44,913 are male and 1,48,503 are female and male population in Aizawl constitutes 49.39 per cent while the female population constitutes 50.61 per cent. The urban density per square kilometer is 1667 and over one third of its population of the state is housed by its capital city Aizawl. The literacy rate stood at 98.36 percent out of which male literacy constitutes 98.52 per cent and female literacy rate constitutes 98.21 per cent. 93.63% living in Aizawl are Christians, 4.14% are Hindus and 0.59% are Muslims, Buddhists, Sikhs and Jains. The total number of households in Aizawl is

60,635. It also housed all important administrative Government offices and is the centre of commercial and economic activities in the State. Aizawl was declared as a city by the Government of Mizoram in 1999 (Kamath and Waingankar, 2015).

**Figure 3.2 Map of Aizawl Municipal Area**



*Source: miyzone.blogspot.co*

In place of urban local bodies its urban areas were governed by Village Councils, constituted under the Lushai Hills District (Village Councils) Act, 1953. When Mizoram became a state in 1987 the Village Councils were responsible for the local administrative system. However, after the formation of Aizawl Municipal Council in 2010 it took the charge of civic administration of Aizawl City and it is the only Class-

I town among the 23 notified towns in the State having a Municipal Administration. On 15<sup>th</sup> October, 2015, Aizawl Municipal Council was upgraded to Corporation. The Aizawl Municipal Corporation area is divided into 19 wards which consist of 83 Local Councils under its jurisdiction which forms the lowest tier of the administrative system.

According to the BPL Baseline Survey conducted by the State Planning and Implementation Board in 2015, there are 56,584 families living below the poverty line, out of which 12668 i.e., 13% were from Aizawl district. The total proportion of BPL households in Tlangnuam urban area where the present study is conducted constitutes 11.84% of the total number of BPL households in Aizawl district.

### **3.2. Methodology**

The methodological aspects of the present study are presented in the following two sections.

#### **3.2.1. Objectives**

The objectives of the present study are as follows.

1. To probe into the demographic, social and economic composition of women self-help groups (WSHGs) in the urban areas of Mizoram.
2. To understand the structure of social relations among the members of women self-help groups (WSHGs) from a social capital perspective.
3. To assess the group dynamics within women self-help groups (WSHGs) in terms of member's participation and group cohesiveness.
4. To assess the relationship between the compositions, structure, dynamics of WSHGs and empowerment of urban women in Mizoram.

#### **3.2.2. Research Design**

The present study is descriptive in design and cross-sectional in nature. The study is based on the primary data collected mainly through a field survey with structured pre-tested personal interview schedule from the members of the select women self-help groups (WSHGs) in Aizawl city.

##### **3.2.2.1. Sampling**

Both individual members and WSHG constitute the units of study. All the women self-help groups and their members in Aizawl City constitute the population of the study. The WSHGs promoted by the Government organisations in Aizawl Town constitute the sample frame.

A multi-stage sampling procedure was used to select the urban area, zones and WSHGs. First stage is the selection of the urban area. The Aizawl city was selected purposely as it hosts most of the urban population in Mizoram. This is also the major urban area of Mizoram where the WSHGs were formed under National Urban Livelihood Mission (NULM). The second stage is the choice of zones in the Aizawl city which has been divided into seven zones under NULM. All of the zones in Aizawl city were chosen. The third stage is selection of WSHGs. A systematic random sampling procedure was used to select WSHG in each zone at an interval of 20. From the total population of 319 WSHGs under NULM in Aizawl, the sample size is 16 WSHGs which constitutes 5 percent of the total number of SHGs. The last stage is the selection of members of WSHGs. All the members of 16 were selected for the field survey. The number of members of WSHGs was 174.

#### **3.2.2.2. Tools of Data Collection**

The present study employed a pretested structured household interview schedule for collection of primary data. The interview schedule contains sixteen sections each with a number of sub-sections. The major sections are demographic profile, socio-economic profile, structure, composition and dynamics of SHG, awareness, skills and knowledge on different legislations and government programmes and decision making and perceived constraints faced.

A pilot study was firstly conducted and in the light of which a structured interview schedule was framed. It was pre-tested in three SHGs and in the light of which, modifications were made in the interview schedule (see appendix). The final survey was then conducted with the members of the sample of 16 selected SHGs. For collection of quantitative data, the structured household interview was administered on the sample individual SHG member's households. The field work was conducted during the months between August 2014 and October, 2014.

#### **3.2.2.3. Data Processing and Analysis**

The quantitative data collected through the field survey was entered into a master chart after coding and further fed into an excel sheet. It was later imported into SPSS for statistical analysis. The data was cleaned and checked for errors and missing data. The primary data collected through field survey was processed with computer packages of MS excel and SPSS.

The primary data were processed with the help of computer packages of Microsoft Excel. For social network analysis (SNA), UCINET software was used (Borgatti, Everett, & Freeman, 2002). Network measures of social capital suggested by Borgatti, Jones & Everett (1998) were used. The social network measures of social capital derived from UCINET (Borgatti, Everett & Freeman 2002) were analysed with the help of SPSS. SPSS software was used to analyse the conventional attribute based socio-economic data and the network measures derived from SNA. To analyse the attribute data cross tabulation, averages and percentages were used. Karl Pearson's product moment correlation coefficients were also used for analysis of data.

**Table 3.1 Mokken Scale Coefficients and Reliability Measures of Subscales**

Sl. No	Scale	Number of Items	Mokken Scale Coefficients		Reliability Measures			Monotonicity
			H	HT	MS	Alpha	Lambda.2	
1	Members Participation	8	0.9	0.98	0.93	0.81	0.86	Double
2	Group Cohesion	5	0.86	0.62	0.96	0.95	0.95	Single
3	Awareness on SHG	5	0.81	0.93	0.93	0.87	0.87	Double
4	Awareness on Rights Privileges	5	0.89	0.93	0.8	0.7	0.71	Double
5	Awareness on Govt. Programmes	18	0.56	0.75	0.84	0.8	0.82	Double
6	Skills and Capacity	8	0.62	0.85	0.9	0.83	0.86	Double
7	Personal Decision Making	6	0.55	0.92	0.83	0.76	0.79	Single
8	Domestic Decision Making	5	0.8	0.93	0.93	0.88	0.89	Double
9	Economic Decision Making	6	0.84	0.88	0.96	0.95	0.96	Single
10	Social Decision Making	6	0.78	1	0.93	0.83	0.85	Single
11	Political Decision	5	-	-	-	-	-	None

Source: Computed

For assessing monotonicity and reliability of scales which were used to assess the dynamics of self-help groups and women empowerment, Mokken scaling (Van Schuur, 2003) analysis was used. The items that were not fitting into the monotonicity

model were discarded. For performing Mokken Scale analysis the R software developed by Van Der Ark (2007) was used.

The mokken scale coefficients of all the subscales were above 0.50 and thus were highly scalable. To assess reliability of these scales and subscales was also high as they were above 0.75 (see table 3.1). The scales such as member participation, awareness on SHG, awareness on rights and privileges, awareness on government programmes, skills and capacity, domestic decision making, and political decision making were fitting double monotonicity model while the others such as group cohesion, personal decision making, economic decision making and social decision making were fitting single monotonicity model.

#### **3.2.2.4. Ethical Considerations**

Keeping in mind the ethical considerations, consent was sought from the concerned authorities to conduct the study among the self help groups under NULM. Similarly, the SHG members were explained about the research objectives and informed consent was also sought from them to administer the interview. All names of the respondents are concealed to maintain confidentiality of the members.

#### **3.2.2.5. Concepts and Operational Definitions**

In this section, the major concepts related to the study such as women empowerment, self-help group, social mobilisation and social capital are presented along with their operational definitions.

##### **3.2.2.5.1. Women Empowerment**

Women empowerment was operationalised within the perspective of knowledge and skills as well as decision making. Knowledge and skills was conceptualized into three dimensions, knowledge on Government programmes, awareness on rights, privileges and concessions and skill and capacity. All the three dimensions were operationally measured in the nominal scale of yes and no. The impact score was classified into maximum and minimum and the average mean score was considered as the member awareness on Government programmes. Further, knowledge on Government programmes and rights, privileges and concessions was conceptualized into 27 items, awareness on rights privileges and concessions was operationally conceptualized into 12 items and skill and capacity into 4 items.



Women empowerment in decision making in this study has been operationalised in terms of personal, domestic, social and economic dimensions. Though political decision making was included, it was discarded through Mokken scaling as it was found not fitting. Members' ability to make decisions in the three dimensions was operationally measured in a four-point scale viz. always, mostly, sometimes and never. The perceived impact score was classified into maximum and minimum and the average mean score was considered as the member's involvement in personal decision making. Personal decision making was conceptualized into four items, domestic decision into nine, social decision making into six and economic decision making within the family into six items.

#### **3.2.2.5.2. Self Help Group**

SHGs are small homogenous groups based on mutual help who share common social and economic characteristics who practice group savings and lending to strengthen their livelihood. Katz and Bender (1976) define SHG as “voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need.”

According to Prakash and Shrotriya (2009), “Self-Help Group [SHG] is an unregistered group of micro-entrepreneurs having homogenous social and economic background; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help.” They further explained that it is closely connected with solidarity lending which is widely used by microfinance institutions.

According to Nayak (2015), “SHGs in India are small, economically homogeneous and affinity groups of poor people. The members come together to save money regularly by mutually agreeing to contribute to a common fund.”

According to the revised operational guidelines for social mobilisation and Institutional Development under Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) (MHUA, 2018), “SHGs are groups of 10 to 20 women or men who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short-term loans to the members.

After some time when the credit requirements of the members increase, the Self Help Group may approach a bank for a loan.” Under the mission, SHG urban poor are formed. It also has provisions for inclusion of the non-poor under special circumstances but in order to receive financial support, the proportion of urban poor must be at least 70%. The norm under NULM is formation of women SHGs. However, exclusive male SHGs are also allowed to be formed in two special cases i.e. among physically challenged and those involved in vulnerable occupations based on their activity.

In the present study, self-help group refers to the informal women SHGs in Aizawl city formed under Deendayal Antyodaya Yojana-National Urban Livelihood Missions which is implemented by the Department of Urban Development and Poverty Alleviation, Government of Mizoram.

#### **3.2.2.5.3. Urban Women**

Urban Women in the present study refers to the women who are above 18 years of age in Aizawl city, Mizoram from Below Poverty Line (BPL) families belonging to Self-help Groups formed under DAY-NULM.

#### **3.2.2.5.4. Social Mobilization**

UNICEF (2014) defines social mobilisation as “a process that engages and motivates a wide range of partners and allies at national and local levels to raise awareness of and demand for a particular development objective through face-to-face dialogue.”

According to Schuftan (1996), “Social mobilisation can be characterised as the community development approach that gets people actively involved in development. Assessment-Analysis-Action processes that address the more basic causes of maldevelopment in an effort to increase their power base; it engages them in actions to fight for their rights and to gain more control over the resources they need. Social mobilisation aims at mobilising resources, placing concrete demands, networking, building coalitions and consolidating sustainable social movements.”

Social mobilization in the present study refers to the mobilization of urban poor women through the formation and functioning of SHGs by the government for empowerment and development of poor women.

### **3.2.2.5.5. Social Capital**

According to Bourdieu and Wacquant (1992) Social capital “is the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition.”

Putnam (1993) describes social capital as those ‘features of social organization, such as networks, norms, and trust that facilitate coordination and cooperation for mutual benefit. Social capital enhances the benefits of investment in physical and human capital.’ Woolcock and Narayan (2000) also defines social capital as ‘the norms and network that enables collective action.’

According to Bourdieu (1986), “Social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition - or in other words, to membership in a group - which provides each of its members with the backing of the collectively owned capital, a 'credential' which entitles them to credit, in the various senses of the word”.

According to Fukuyama (1995) social capital is “the ability of people to work together for common purposes in groups and organizations”.

According to Coleman (1990), ‘Social capital is defined by its function. It is not a single entity, but a variety of different entities having two characteristics in common: They all consist of some aspect of social structure, and they facilitate certain actions of individuals who are within the structure’.

Social capital in the present study has been conceptualized from the methodological perspective of Social Network Analysis. Social Network Analysis (SNA) is a methodology used to analyse the properties of social networks. The way in which the social network is represented is based on Graph Theory, representing relations as nodes and links, where depending on the level of analysis, the nodes may represent entities such as people, technology, groups or firms (Zack, 2000). O’Reilly and Roberts (1977), and Tichy, Turshman and Fombrun (1979) affirm that SNA is central to the field of structural inquiry and represents an adequate method to analyze groups. Social network analysis is motivated by a structural intuition based on ties linking social actors (Freeman, 2004).

**Table 3.2 Standard Cohesion Measures for Social Capital**

<b>Measure and Author</b>	<b>Description</b>	<b>Relation to Social Capital</b>
Density (Harary 1969)	“The proportion of group members who are tied (with a "positive" relation, such as friendship, respect, acquaintance, past collaboration, etc.).”	“Positive; Curvilinear for intellectual conflict relations; Negative for personal conflict relations”
Average or maximum Distance (Harary 1969)	“The average (or maximum) graph-theoretic distance between all pairs of members.”	“Negative. Smaller distances mean faster communication among members, which is an asset”
Centralization/ Core-Periphery Structure  (Freeman 1979; Borgatti & Everett 1996)	“The extent to which the network is NOT divided into cliques that have few connections between groups.”	“Positive. Controlling for density, core-periphery structures are easier to coordinate than fractionated networks”
Homophily (Marsden 1988)	“The extent to which members of the group have their closest ties to members who are similar to themselves.”	“Negative. Less homophily should mean greater exposure to a wider range of ideas”

Source: Borgatti, Jones & Everett, 2018

The structure of WSHG in this study is discussed in terms of Social Network Measures of social capital. The self-help groups among women are expected to generate social capital within the group as well as from external relations. To measure social capital at the level of the group the measures suggested by Borgatti, Jones and Everett (1998) were used. They have suggested a typology of measures of social capital at the level of individual and group in their external and internal contexts. The internal measures for collective actors implied in the works of Putnam (1995), Bourdieu (1986) and suggested by Borgatti, Jones & Everett (1998) have been used as the indicators of social capital. They are Size, Density, Average or maximum Distance, and Centralization/Core-Periphery Structure was used to assess the social capital. Instead of homophily suggested by them, heterogeneity was used (see table 3.2).

### **3.2.3.6. Limitations of the Study**

The study is confined only in Aizawl city, the capital of Mizoram. The entire sample consists of 16 WSHGs groups and 174 individual members. Therefore, the findings of the study might be in contrast with larger samples.

In this chapter, an attempt has been made to describe the context of the present study. This chapter has presented the setting and methodological aspects of the present study. In the light of that, the next chapter presents a discussion on the composition, structure and dynamics of SHGs. In this light, the next chapter presents a discussion on the composition and structure of WSHGs.

## **CHAPTER IV**

### **WORKING OF WOMEN SELF HELP GROUPS (WSHG)s**

In the last chapter, the methodological aspects of the present study are presented. As this study attempts to study the composition, structure, dynamics and impact of the self-help groups based on a sample of 16 women self-help groups in Aizawl, both microscopic descriptions individually and macroscopic understanding of them together is needed. Hence, in this chapter the working of the 16 WSHGs are presented. The chapter is further divided into two major sections. The first section presents a microscopic description of the Women Self-Help Groups (WSHG)s while the second section attempts to present the macroscopic profile of the 16 SHG.

#### **4.1. Microscopic Picture of Working of WSHGs**

In this section, a description of each of the 16 WSHGs studied is presented in 16 subsections. In addition to the information on the SHGs collected using a separate group interview schedule, the group leader of each SHG was interviewed to know the working of their group.

##### **4.1.1. Leitan SHG**

Leitan SHG was from Tlangnuam locality and the group was formed in 2014 with the state government initiative through NULM, UD&PA department. There were 10 members who were all female. The SHG members' ages ranged from 33 years to 55 years. The group was in its formation stage and the main objective of the group was for economic development of group members. Leitan SHG had already opened a bank account at Kulikawn Rural Bank and had already received a revolving fund of Rs.21000 from UD&PA department. The revolving fund was not yet disbursed among the group members and none of the members had taken any internal loans. In terms of the selection of their group leader, they were nominated by the representatives from the nodal department and rotation of group leader was not yet practiced as the SHG was formed recently. Monthly group savings was also not practiced by the SHG members.

Group meetings were conducted twice a month. Record keeping and documents were mainly maintained through meeting minute books and group pass books. Other records such as admission register, attendance register, and group saving ledger, group loan ledger, cash book, general ledger, receipt book, payment voucher, and demand promissory note were not maintained by the SHG. There was no individual group

activity among the SHG members; however, group activity of selling groceries such as potatoes and soaps had been taken up by the SHG. Leitan SHG does not have any external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG.

At present, Leitan SHG is still functioning with 8 members. Four of the group members at the initial stage have dropped out. There were two newly recruited members. There was not much progress with the group and they still have not availed loan from the bank. Group meetings were conducted twice a month and they still practice the habit of group savings through the meeting fees. They are currently looked after by Zoram Entu Pawl.

#### **4.1.2. Daifim SHG**

Daifim SHG was formed in 2014 by NULM, UD&PA department with 10 members who were exclusively female from Venghnuai locality. The age range of the group members was 18 years to 68 years. The group was in its formation stage and the main objective of the group was for the economic development of group members. Group meetings were conducted weekly and the group had already opened a savings account at Kulikawn Rural Bank. Daifim SHG had received a revolving fund of Rs. 21000 from UD&PA department out of which Rs. 1,5000 was disbursed among the group members. The monthly group savings practiced by the members amounts to Rs. 600 to Rs. 700 through individual monthly contributions which is collected at the time of group meetings. None of the members had taken any internal loans. The group leaders were nominated by the group members. The group does not have external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG. Meeting minute book and group pass book were maintained by the SHG. However, other records and documents admission register, attendance register, group saving ledger, group loan ledger, cash book, general ledger, receipt book, payment voucher, and demand promissory note were not maintained. There was no individual group activity among the SHG members; however, group activity of selling second-hand clothes had been taken up by the SHG.

Daifim SHG was active for four years. However, they became inactive from 2018-2019 as four of the group members have migrated to other places. They were unable to make a profit from the revolving fund that they received in the initial stage.

The small amounts of group savings were used for the financial support of their group members who were sick. They also have not availed any loans from banks.

#### **4.1.3. Ropuliani1 SHG**

Ropuliani1 SHG was formed among the women from Saikhamakawn locality in 2014 under SGSY under UD & PA department. Ropuliani1 SHG was formerly formed under SJSRJ. New members were recruited and the group operates using the same under NULM. The group was in a loan repayment stage and had availed a loan of Rs.2 Lakhs from the bank. They were in the process of repaying the loan for 1 and a half years. With the loan, they started selling grocery items in one of the group members' homes which provide income for the SHG.

There were 10 members whose age ranged from 22 years to 49 years. The objective of the group was to reduce poverty through the income generating activity of the SHG. Ropuliani1 SHG had a savings account at the State Bank of India, Mission Veng Branch. The group practiced monthly savings of Rs. 20 every Sunday which amounts to Rs. 800 to Rs. 900 every month through a contribution of all the SHG members. Ropuliani1 SHG had received a revolving fund of Rs.25,000 from the nodal department which was disbursed among the SHG members. The group leaders were elected by the members and rotation of leaders was practiced by the group. The SHG group activities were manufacturing and selling handmade clay stoves, charcoal and grocery items such as soap, potatoes, dal, etc. Group meetings were conducted twice a month. Records and documents such as meeting minute book, group pass book, group saving ledger and cash book were properly maintained by the group.

At present, five of the members are still active and the group still practices monthly group savings of Rs.100 per member. The loan they have availed from a bank was already paid off. None of the members received training and the group members find it hard to manage between their family responsibilities and their group activities.

#### **4.1.4. Agape SHG**

Agape SHG consists of 10 female members from ITI locality which was formed by NULM in 2014 with an objective for the economic development of group members. The age range of the group members was 32 years to 52 years. The group was in its formation stage and had already opened a bank account at Mizoram Rural Bank, College Veng Branch. A revolving fund of Rs. 21000 from UD&PA department was



also received. The revolving fund was not yet disbursed among the group members and none of the members had taken any internal loans. Group leaders were selected by the members, however rotation of group leaders was not yet practiced as the SHG was formed recently. Monthly group savings was also not practiced by the SHG members. Group meetings were conducted twice once a week. Records such as meeting minute book, group pass book, admission register, attendance register, cash book, receipt book were maintained by the SHG. There was no individual group activity among the SHG members; however, group activity of selling groceries such as potatoes and dal; poultry such as chicken and eggs and fruits such as pineapples etc. had been taken up by the SHG. Agape SHG does not have any external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG.

The group became inactive in the year 2018 as the group activities required became too burdensome for them. They find it hard to manage the group activities with household chores and their daily economic activities. Since the group members were vegetable vendors who had to sit at the marketplace daily, they found it too troublesome to leave the market and submit required reports to the nodal department office. During their active years, Agape SHG have not availed any loan from the bank.

#### **4.1.5. Nicy SHG**

Nicy SHG was formed by NULM in 2014 among all female BPL family members in Venghlui. There were 11 members whose age ranged from 26 years to 54 years. The group was in its formation stage and had already opened a bank account at Mizoram Rural Bank, Treasury Square Branch. Nicy SHG had received a revolving fund of Rs. 21,000 from UD&PA out of which Rs. 6000 was disbursed among the group members. The SHG had neither taken bank loans nor practiced any internal group loans among its members. However, they practiced group savings of around Rs.1000 per month. The group members were generating their individual income by engaging in petty trade such as selling betel nuts, smoked meat and potatoes. The collective activity taken up by the groups was selling fish and eggs. There was no external linkage except for the bank where the group savings account was opened and with the field workers of NULM who were in charge of the SHG. Nicy SHG was active for less than a year only as they were unable to sustain the group due to migration of more than half of the members.

#### **4.1.6. Ruthi SHG**

The members of Ruthi SHG were from Tuikual North, Aizawl. The SHG was formed in 2014 by the Circle Officer of NULM under the UD & PA department. It was an exclusive female group which had 10 members. Ruthi SHG was in a formation stage and the main objective of the group was to raise the economic status of the members and to have a stable income for the group members. The age group of the members ranged from 27 years to 60 years. The group had opened a bank account at Mizoram Rural Bank, Treasury Square Branch. They have received a revolving fund of Rs. 21,000 from UD&PA out of which Rs. 6000. The revolving fund was not yet disbursed among the group members. The leaders of the SHG were elected by the members of the SHG. The monthly savings of the group was around Rs. 500 to Rs. 2000 depending upon the income generated from the group activities and individual monthly contributions. The group had not availed any bank loans and no internal loans have been disbursed among its members. The income generating activities taken up by the group were the committee fees and group activity such as selling fish, pickle eggs etc. Only meeting minute books and cash books maintained the group. There was no external linkage with other NGO promoting SHGs, SHG federations and government departments except for the bank where the group account was opened and the nodal department that looked after the SHG.

At present, the members of Ruthi SHG are still active except for one member who has passed away. In 2015, they availed a bank loan of Rs. 1,50,000/- which they have almost completed repaying. The loan that they have availed was distributed as a loan to all the members. This internal loan was invested for their daily economic activities such as poultry farming and small grocery shops.

#### **4.1.7. Estheri1 SHG**

Estheri1 SHG was formed by NULM in 2014 among 13 all-female BPL family members in Maubawk whose age ranged from 30 years to 58 years with an objective to provide a stable income for the family. The group was in its formation stage and their main economic activity was butchering pigs. Estheri1 SHG had opened a bank account at Mizoram Rural Bank, Khatla Branch and had received a revolving fund of Rs.21,000 from UD&PA. However, the revolving fund was not disbursed among the group members. The SHG had neither taken bank loans nor practiced any internal group loans

among its members. However, they practiced group savings of around Rs. 1500 per month. The group members generated individual income through a monthly fee of Rs. 20 every Saturday and by engaging group collective activity in pig butchering, collecting bamboo shoots and edible caladium roots from the forest, selling grocery items and vegetables such as candles, soap, soda and lemon (*nimbu*) juice. The group leaders were elected by the SHG members and rotation of the group leader was practiced. Group meetings were held twice a month. Records such as meeting minute books, group pass book and cash book were maintained. However, there was no external linkage except for the bank where the group savings account was opened and with the field workers of NULM who were in charge of the SHG. At present, eight of the members of Ruthi SHG are still active while six have dropped out. The group has availed a bank loan of Rs.1, 50,000/- in 2016 which was all repaid in 2017.

#### **4.1.8. Handloom SHG**

Handloom SHG consists of 10 female members from Vaivakawn locality which was formed by NULM in 2014 with the objective of establishing a stable handloom industry for income generation of its members. The age range of the group members was 35 years to 53 years. The group was in its formation stage and had already opened a bank account at Mizoram Rural Bank, Vaivakawn Branch. The group had received a revolving fund of Rs.21000 from NULM, UD&PA department which was not yet disbursed among the group members. Group leaders were selected by the members, however; rotation of group leaders was not yet practiced as the SHG was formed recently. Monthly group savings was practiced by the SHG members which amount to Rs. 1000 per month from the group contribution. Group meetings were conducted once a week. In terms of record-keeping only meeting minute book, group pass book and cash books were maintained by the SHG. Group activity was taken up by the group such as selling dal, cooking oil and eggs. None of the members of the group had taken any internal loans and bank loans were not availed. Moreover, Handloom SHG does not have any external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG.

#### **4.1.9. Chawnpuipar SHG**

Chawnpuipar SHG was formed in 2014 by NULM in 2014 among 13 all-female BPL family members in Chawnpui locality. Their age ranged from 32 years to 70 years

with an objective to generate a stable income. The group was in its formation stage and their main economic activities were selling locally made brooms. Chawnpuipar SHG had opened a bank account at Mizoram Rural Bank, Vaivakawn Branch and had received a revolving fund of Rs. 21,000 from UD&PA. However, the revolving fund was not yet disbursed among the group members. The SHG had neither taken bank loans nor practiced any internal group loans among its members and group savings. The group members have generated group income through the collection of fees and by engaging in group collective activity such as selling locally made brooms, cooking oil and eggs. The group leaders were elected by the SHG members; however, rotation of the group leader was practiced. Group meetings were held twice a month records such as meeting minute books, attendance register, group pass book and cash book were maintained. However, there was no external linkage except for the bank where the group savings account was opened and with the field workers of NULM who were in charge of the SHG.

#### **4.1.10. Ruthi SHG**

Ruthi SHG consists of 10 female members from Luangmual locality which was formed by NULM in 2014 with an objective to move out of the cycle of poverty and to elevate the economic status of BPL family members. The age range of the group members was 30 years to 73 years. The group was in its formation stage and had already opened a bank account at Mizoram Rural Bank, Vaivakawn Branch. The group also had received a revolving fund of Rs. 21000 from NULM, UD&PA department out of which Rs. 6000 was disbursed among the group members. Group leaders were selected by the members, however like the other SHGs, rotation of group leaders was not yet practiced. Monthly group savings was practiced by the SHG members. They save Rs. 1000 to Rs. 1500 per month from the individual member's contribution and group activities. Group meetings were conducted every Sunday. In terms of record-keeping only meeting minute book, group pass book and cash book were maintained. Group activities such as selling detergents, fish, homemade pickles, and eggs were taken up by the group. None of the members of the group had taken any internal loans and bank loans were not availed. Moreover, Ruthi1 SHG does not have any external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG.

#### **4.1.11. Chuailo SHG**

The members of Chuailo SHG were from Chanmari, Aizawl. The SHG was formed in 2014 by NULM under the UD & PA department. It was an exclusively female group which has 11 group members. Chuailo SHG was in a formation stage and the main objective of the group was to raise the economic status of the members and to generate income for the group members. The age group of the members ranged from 28 years to 72 years. The group had opened a bank account at Mizoram Rural Bank, Chanmari Branch. They have received a revolving fund of Rs. 21,000 which was disbursed among the members. The leaders of the SHG were elected by the SHPI i.e. NULM. The monthly savings of the group was around Rs.1400 depending upon the income generated from the group activities and individual monthly contributions. Like the other SHGs, Chuailo SHG had not availed any bank loans and no internal loans have been disbursed among its members. Apart from the individual contributions, income was generated through group activities through selling grocery items such as potatoes, eggs, cooking oil, etc. Chuailo SHG was among the groups which have better book and record maintenance. Meeting minute book, admission register, attendance register and cash book were maintained by the group. However, like other groups, there was no external linkage with other NGO promoting SHGs, SHG federations and government departments except for the bank where the group account was opened and the nodal department that looked after the SHG.

#### **4.1.12. Hlim Hlim SHG**

Hlim Hlim SHG was formed in 2014 by NULM in 2014 among 10 all-female BPL family members in Saron locality whose age ranged from 30 years to 50 years with an objective to generate a stable income for the members by setting up a handloom industry. The group was in its formation stage and the main group economic activities were selling grocery items. Hlim Hlim SHG had opened a bank account at Apex bank, Chanmari Branch and had received a revolving fund of Rs. 21,000 from UD&PA which was disbursed among the group members. The SHG had neither taken bank loans nor practiced any internal group loans among its members and group savings. The group members have generated group income through collecting monthly contributions of Rs. 100 and by engaging in a group activity such as selling potatoes, cooking oil and fish. The group leaders were elected by the SHG members however rotation of the group

leader was not practiced like the other SHGs. Group meetings were not frequent and it was held only once a month. In terms of bookkeeping and record maintenance only meeting minute books and cash books were maintained. Moreover, like the other SHGs, there was no external linkage except for the bank where the group savings account was opened and with the field workers of NULM who were in charge of the SHG.

#### **4.1.13. Estheri SHG**

Estheri SHG consists of 10 female members from Chaltlang North locality which was formed by NULM in 2014 with an objective to move out to elevate the economic status of the SHG members. The age range of the group members was 35 years to 70 years. The group was in its formation stage and had opened a bank account at Mizoram Rural Bank, Bawngkawn Branch. The group also had received a revolving fund of Rs. 21000 from NULM, UD&PA department out of which Rs.16000 was disbursed among the group members. Group leaders were selected by the members, however like the other SHGs, rotation of group leaders was not yet practiced. Monthly group savings was practiced by the SHG members. Each member deposits Rs.500/- per month from the individual member's contribution of Rs.50/- per month and group activities. Group meetings were conducted regularly once every week. Only meeting minute books, group pass books and cash books were maintained. Group activities such as selling cooking oil, potatoes and eggs were taken up by the group. None of the members of the group had taken any internal loans and bank loans were not availed. Moreover, like the other SHGs Esther1 SHG does not have any external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG.

#### **4.1.14. Ropuiliani2 SHG**

The members of Ropuiliani2 SHG were from Bawngkawn South, Aizawl. This SHG was formed in 2014 under NULM by the UD & PA department. It was an exclusive female group which had 10 group members. Ropuiliani2 SHG was in a formation stage and the main objective of the group was to raise the economic status of the members. The age group of the members ranged from 25 years to 58 years. The group had opened a bank account at Mizoram Rural Bank, Bawngkawn Branch. They have received a revolving fund of Rs. 21,000 out of which Rs.10,000 was disbursed among the members. The leaders of the SHG were elected by the SHG members. The

monthly savings of the group was around Rs. 1000 depending upon the income generated from the group activities and individual monthly contributions. Like the other SHGs, Ropuiliani2 SHG had not availed any bank loans and no internal loans have been disbursed among its members. Apart from the individual contributions, income was generated through group activities by selling grocery items such as eggs, pickles, cooking oil, etc. Book keeping and record maintenance were not properly maintained. Only meeting minute book, group pass book and cash book were maintained by the group. Like other groups, there was no external linkage with other NGO promoting SHGs, SHG federations and government departments except for the bank where the group account was opened and the nodal department that looked after the SHG.

#### **4.1.15. Estheri3 SHG**

Estheri3 SHG consists of 10 female members from Ramhlun North locality in Aizawl. Estheri3 SHG was formed by the leaders of BPL families in their locality in 2014. The main objective of the group was to enhance the economic development of group members through mutual group effort. The age range of the group members was 18 years to 80 years. The group was in its formation stage and had already opened a bank account at Mizoram Rural Bank, Ramhlun Branch. A revolving fund of Rs. 21000 from UD&PA department was also received which was not yet disbursed among the group members. Estheri3 SHG had not availed any loan from banks and none of the members had taken any internal loans. Group leaders were selected by the members; however, rotation of group leaders was not practiced like the other SHGs. Monthly group savings of Rs. 1000 was practiced by the SHG members through individual contributions and group income-generating activities such as selling potatoes, cooking oil, fish and eggs. Group meetings were conducted only twice a month. Only meeting minute book, group pass book and cash book were maintained by the group. Estheri3 SHG does not have any external linkage except for the bank where the group savings account was opened and the nodal department looking after the SHG.

#### **4.1.16. Kumtluang SHG**

The members of Kumtluang SHG were from Ramhlun Vengthar, Aizawl. The SHG was formed under SJSRY in 2012 and in 2014 they were taken up by NULM, UD&PA department. It was an exclusively female group with 15 members. Kumtluang SHG was in a formation stage and the main objective was to establish a handloom

center. The age group of the members ranged from 28 years to 73 years. The group had opened a bank account at Mizoram Rural Bank, Ramhlun North Branch. They have received a revolving fund of Rs. 21,000 which was not yet disbursed among the members. The leaders of the SHG were elected by the SHG members. The monthly savings of the group was around Rs. 3000 depending upon the income generated from the group activities and individual monthly contributions. Like the other SHGs, Ropuiliani<sup>2</sup> SHG had not availed any bank loans and no internal loans have been disbursed among its members. Apart from the individual contributions, income was generated through group activities through selling vegetables, nimbu, homemade pickles etc. Kumtluang SHG was among the better performing SHG which has proper book keeping and record maintenance. Meeting minute book, group pass book and cash book were maintained by the group. Like other groups, there was no external linkage with other NGO promoting SHGs, SHG federations and government departments except for the bank where the group account was opened and the nodal department that looked after the SHG.

#### **4.2. Macroscopic Picture of Functioning of WSHGs**

In this section, a macroscopic understanding of various aspects of the working of WSHGs in the Aizawl Municipal Corporation area is presented. It is based on the analysis of the information provided by leaders of the WSHGs. Here, the various aspects of the working of WSHGs viz., location and stage of WSHGs, source of motivation, goals of WSHGs, livelihood activities, record maintenance, financial management undertaken by them and the present status of the WSHGs are discussed.

##### **4.2.1. Location and Stage of Development of WSHGs**

The first set of aspects of the working of WSHGs is the location and stage of development of the WSHGs. The location of the WSHGs is discussed in terms of the zone and locality while the year of formation and stage of the WSHG groups show the stage of development of them (see table 4.1).

The zone of the SHG was classified by the nodal department i.e., UD & PA under National Urban Livelihoods Mission (NULM). Aizawl city has been divided into seven zones under NULM. Three SHGs each were under zone 1 and 4 respectively while two SHGs each were under Zone 2, 3, 5, 6 and 7. The localities under Zone 1 were Tlangnuam, Venghnuai and Saikhamakawn, ITI Veng and Venghlui were under



Zone 2, Tuikual North and Maubawk were under Zone 3. The localities under Zone 4 were Vaivakawn, Chawnpui and Luangmual while the localities under Zone 5 were Chanmari and Saron Veng. Chaltlang North and Bawngkawn South were under Zone 6 while Ramhlun North and Ramhlun Vengthar were under Zone 7.

**Table 4.1 Location and Stage of Development of WSHGs**

WSHG	Name of SHG	Zone	Locality	Year of Formation of Group	Stage of Group
A	Leitan SHG	1	Tlangnuam	2014	Formation
B	Daifim SHG	1	Venghnuai	2014	Formation
C	Ropuliani1 SHG	1	Saikhamakawn	2014	Loan Repayment
D	Agape SHG	2	ITI veng	2014	Formation
E	Nicy SHG	2	Venghlui	2014	Formation
F	Ruthi1 SHG	3	Tuikual North	2014	Formation
G	Estheri1 SHG	3	Maubawk	2014	Formation
H	Handloom SHG	4	Vaivakawn	2014	Formation
I	Chawnpuipar SHG	4	Chawnpui	2014	Formation
J	Ruthi2 SHG	4	Luangmual	2014	Formation
K	Chuailo SHG	5	Chanmari	2014	Formation
L	Hlim Hlim SHG	5	SaronVeng	2014	Formation
M	Estheri2 SHG	6	Chaltlang North	2014	Formation
N	Ropuliani2 SHG	6	Bawngkawn South	2014	Formation
O	Esther3 SHG	7	Ramhlun North	2014	Formation
P	Kumtluang SHG	7	RamhlunVengthar	2014	Formation

Source: Computed

In respect to the year of formation of the group, all the WSHGs were formed in 2014 under NULM and the stage of the group was Formation Stage except for Ropuliani1 SHG which was in loan repayment stage.

#### **4.2.2. Source of Motivation for Forming SHG and Government Affiliation**

The second aspect of the working of the SHGs is the source of motivation for formation of them. The main source of motivation for forming the self help group has mainly come from the government initiative by the nodal department of Urban Development and Poverty Alleviation (UD&PA), Government of Mizoram which

implements the centrally sponsored National Urban Livelihoods Mission (see table 4.2).

More than half i.e. 11 SHGs such as Leitan SHG, Daifim SHG, Ropuliani1 SHG, Agape SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG, Hlim Hlim SHG, Estheri2 SHG were motivated by the government initiative while five SHGs viz. Ruthi2 SHG, Chuailo SHG, Ropuiliani2 SHG, Esther3 SHG and Kumtluang SHG were motivated to form SHG by the BPL leaders of their community. Hence, all the 16 SHG were affiliated with the National Urban Livelihoods Mission which is a centrally sponsored Government programme implemented in Aizawl (see table 4.2).

**Table 4.2 Source of Motivation for Forming SHG**

<b>WSHG</b>	<b>Name</b>	<b>Govt. Initiative through UD&amp;PA</b>	<b>Community Leaders (BPL Leaders)</b>	<b>Affiliation to Govt. Programme</b>
A	Leitan SHG	1.00	0.00	1.00
B	Daifim SHG	1.00	0.00	1.00
C	Ropuliani1 SHG	1.00	0.00	1.00
D	Agape SHG	1.00	0.00	1.00
E	Nicy SHG	1.00	0.00	1.00
F	Ruthi1 SHG	1.00	0.00	1.00
G	Estheri1 SHG	1.00	0.00	1.00
H	Handloom SHG	1.00	0.00	1.00
I	Chawnpuipar SHG	1.00	0.00	1.00
J	Ruthi2 SHG	0.00	1.00	1.00
K	Chuailo SHG	0.00	1.00	1.00
L	Hlim Hlim SHG	1.00	0.00	1.00
M	Estheri2 SHG	1.00	0.00	1.00
N	Ropuiliani2 SHG	0.00	1.00	1.00
O	Esther3 SHG	0.00	1.00	1.00
P	Kumtluang SHG	0.00	1.00	1.00
	Total	11.00	5.00	16.00

Source: Computed

#### **4.2.3. Goals of Women Self Help Groups**

The third aspect of the functioning of the SHGs is their goals and objectives. The main objectives of the SHGs were for economic development, generation of

personal income, generation of income as a group, to reduce poverty and establishment of handloom industry. Table 4.3 shows the objective and goals of the SHG.

Economic development was the objective of the majority of the groups. The objective of 13 SHGs viz. Leitan SHG, Daifim SHG, Agape SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuiliani2 SHG and Esther3 SHG was for economic development.

**Table 4.3 Goals of Women Self Help Groups**

WSHG	Name of the Group	Economic Development	Generate Personal Income	Generate Income as a Group	Reduce Poverty	Establish Handloom Industry
A	Leitan SHG	1	0	0	0	0
B	Daifim SHG	1	0	0	0	0
C	Ropuliani1 SHG	0	0	0	1	0
D	Agape SHG	1	0	0	0	0
E	Nicy SHG	1	0	0	0	0
F	Ruthi1 SHG	1	1	0	0	0
G	Estheri1 SHG	1	0	0	1	0
H	Handloom SHG	0	1	1	0	1
I	Chawnpuipar SHG	1	0	1	0	0
J	Ruthi2 SHG	1	0	0	1	0
K	Chuailo SHG	1	0	0	0	0
L	Hlim Hlim SHG	1	1	0	0	1
M	Estheri2 SHG	1	0	0	0	0
N	Ropuiliani2 SHG	1	0	0	0	0
O	Esther3 SHG	1	0	1	0	0
P	Kumtluang SHG	0	0	0	0	1
	Total	13	3	3	3	3

Source: Computed

Generation of personal income was the objective of Ruthi1 SHG, Handloom SHG and Hlim Hlim SHG. Generation of income as a group was the objective of Handloom SHG, Chawnpuipar SHG and Esther3 SHG. Reduction of poverty was the objective of Ropuliani1 SHG, Estheri1 SHG and Ruthi2 SHG while the objective of Handloom SHG and Hlim Hlim SHG was to establish the handloom industry.

#### **4.2.4. Frequency of Group Meeting and Members Participation**

Members Participation was the fourth aspect of the working of the SHGs which was studied in terms of the frequency of meeting, nominal and real participation of the members in them. The frequency of WSHG meeting was operationally measured on a five-point scale of 5 (Weekly); 4 (Fortnightly); 3 (Once a Month); 2 (Twice a month);

1 (Thrice a Month) and the average mean score was considered as the frequency of WSHG meeting (see table 4.4).

The mean frequency of WSHG meetings was 2.56 which indicates that the overall group meeting was held once a month in most of the groups. Nine groups viz. Leitan SHG (4), Ropuliani1 SHG (4), Nicy SHG (4), Estheri1 SHG (4), Chawnpuipar SHG (4), Chuailo SHG (3), Ropuiliani2 SHG (4), Esther3 SHG (4), Hlim Hlim SHG (3), have a higher frequency of WSHG meeting than the overall average while seven SHG's viz. Daifim SHG (1), Agape SHG (1), Ruthi1 SHG (1), Handloom SHG (1), Ruthi2 SHG (1), Estheri2 SHG (1), and Kumtluang SHG (1) have a lower frequency of WSHG meeting than the overall average.

**Table 4.4 Frequency of WSHG Meeting and Members Participation**

<b>WSHG</b>	<b>Name of the Group</b>	<b>Frequency of Group Meeting</b>	<b>Nominal Participation Index</b>	<b>Real Participation Index</b>
A	Leitan SHG	4.00	90	88
B	Daifim SHG	1.00	90	96
C	Ropuliani1 SHG	4.00	80	70
D	Agape SHG	1.00	96	76
E	Nicy SHG	4.00	80	83
F	Ruthi1 SHG	1.00	96	90
G	Estheri1 SHG	4.00	94	91
H	Handloom SHG	1.00	82	78
I	Chawnpuipar SHG	4.00	93	82
J	Ruthi2 SHG	1.00	83	82
K	Chuailo SHG	3.00	76	81
L	Hlim Hlim SHG	3.00	49	52
M	Estheri2 SHG	1.00	81	68
N	Ropuiliani2 SHG	4.00	86	94
O	Esther3 SHG	4.00	84	74
P	Kumtluang SHG	1.00	93	81
	Total Mean	2.56	85	80
	S.D	1.4	11	11

Source: Computed

Member's participation was measured using a Nominal Participation Index and Real Participation Index. The Nominal Participation Index indicates the percentage of members who attended in the last five WSHG group meetings. On the other hand, the

Real Participation Index indicates the percentage of members who spoke among those who participated in the last five WSHG group meetings.

The mean Nominal Participation Index was 85 and the Nominal Participation Index ranges from 49 to 96. It shows that there was a high level of participation in most of the women self-help groups. More than half i.e., 9 WSHGs have a higher Nominal Participation Index score than the overall mean which indicates that more than half of the SHGs have higher participation in terms of attending SHG group meetings. Leitan SHG (90), Daifim SHG (90), Ropuliani1 SHG (80), Agape SHG (96), Ruthi1 SHG (96), Estheri1 SHG (94), Chawnpuipar SHG (93), Ropuiliani2 SHG (86) and Kumtluang SHG (93) were the groups which have a higher Nominal Participation Index score than the overall mean while seven WSHGs viz. Nicy SHG (80), Handloom SHG (82), Ruthi2 SHG (83), Chuailo SHG (76), Hlim Hlim SHG (49), Estheri2 SHG (81) and Esther3 SHG (84) were the groups that have a lower Nominal Participation Index score than the overall mean

The total mean Real Participation Index was 80 and the Real Participation Index ranges from 52 to 96. This implies that in most of the WSHGs, the real participation is also high. More than half i.e., 10 SHGs have a higher Real Participation Index score than the overall score. The groups which have a higher Real Participation Index score than the overall average were Leitan SHG (88), Daifim SHG (96), Nicy SHG (83), Ruthi1 SHG (90), Estheri1 SHG (91), Chawnpuipar SHG (82), Ruthi2 SHG (82), Chuailo SHG (81), Ropuiliani2 SHG (94) and Kumtluang SHG (81) while six groups viz. Ropuliani1 SHG (70), Agape SHG (76), Handloom SHG (78), Hlim Hlim SHG (52), Estheri2 SHG (68) and Esther3 SHG (74) have a lower Real Participation Index score than the overall average.

#### **4.2.5. Livelihood Activities Undertaken by SHG Members**

The fifth aspect of the working of the SHGs was the livelihood activities undertaken by them. The group livelihood activities undertaken by the WSHGs for their income generation were selling groceries, fish and meat, soap, second hand clothes, manufacturing and selling handmade clay stove, charcoal, fruits, forest produce, lemon (nimbu) juice and locally made brooms (see Table 4.5).

The most common livelihood activity among the SHGs was selling groceries. Almost all the SHGs were vending groceries (15 SHGs) while a few sell fish and meat

(3 SHGs), soap (2 SHGs), second hand clothes (1SHG), manufacturing and selling handmade clay stove (1SHG), charcoal, fruits (1SHG), forest produce (1SHG), nimbu juice(1SHG) and local made brooms (1SHG).

**Table 4.5 Livelihood Activities Undertaken by SHG**

WSHG	Livelihood Activities										Total
	Groceries	Fish and Meat	Soap	Second Hand Clothes	Hand-made Stove	Char coal	Fruits	Forest Produce	Lemon Juice	Broom	
A	1	0	0	0	0	0	0	0	0	0	1
B	0	0	0	1	0	0	0	0	0	0	1
C	1	0	1	0	1	1	0	0	0	0	1
D	1	0	0	0	0	0	1	0	0	0	1
E	1	1	0	0	0	0	0	0	0	0	1
F	1	1	0	0	0	0	0	0	0	0	1
G	1	1	1	0	0	0	0	1	1	0	1
H	1	0	0	0	0	0	0	0	0	0	1
I	1	0	0	0	0	0	0	0	0	1	1
J	1	0	0	0	0	0	0	0	0	0	1
K	1	0	0	0	0	0	0	0	0	0	1
L	1	0	0	0	0	0	0	0	0	0	1
M	1	0	0	0	0	0	0	0	0	0	1
N	1	0	0	0	0	0	0	0	0	0	1
O	1	0	0	0	0	0	0	0	0	0	1
P	1	0	0	0	0	0	0	0	0	0	1
Total	15	3	2	1	1	1	1	1	1	1	16

Source: Computed

The livelihood activities undertaken by Leitan SHG, Ropuliani1 SHG, Agape SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuliani2 SHG and Esther3 SHG and Kumtluang SHG was selling groceries while Nicy SHG, Ruthi1 SHG and Estheri1 SHG sells fish and meat. Selling soap was the activity undertaken by Ropuliani1 SHG and Estheri1 SHG. Daifim SHG was engaged in selling second hand clothes while Ropuliani1 SHG manufactured and sold their handmade clay stoves and

charcoal. Agape SHG sells fruits; Estheri1 SHG sells forest produce along with nimbu juice while Chawnpuipar SHG sells locally made brooms.

#### 4.2.6. Record Maintenance

Record maintenance is the sixth aspect of the working of the SHGs studied and described here. Record maintenance of the SHGs was seen in terms of viz. maintenance of meeting minute book, admission register and attendance register (see table 4.6).

**Table 4.6 Record Maintenance in WSHGs**

WSHG	Name	Meeting Minute	Admission Register	Attendance Register	All Record
A	Leitan SHG	1.00	0.00	0.00	1
B	Daifim SHG	1.00	0.00	0.00	1
C	Ropuliani1 SHG	1.00	0.00	0.00	1
D	Agape SHG	1.00	1.00	1.00	3
E	Nicy SHG	1.00	0.00	0.00	1
F	Ruthi1 SHG	1.00	0.00	0.00	1
G	Estheri1 SHG	1.00	0.00	0.00	1
H	Handloom SHG	1.00	0.00	0.00	1
I	Chawnpuipar SHG	1.00	0.00	1.00	2
J	Ruthi2 SHG	1.00	0.00	0.00	1
K	Chuailo SHG	1.00	1.00	1.00	3
L	Hlim Hlim SHG	0.00	1.00	0.00	1
M	Estheri2 SHG	1.00	0.00	0.00	1
N	Ropuiliani2 SHG	1.00	0.00	0.00	1
O	Esther3 SHG	1.00	0.00	0.00	1
P	Kumtluang SHG	1.00	1.00	0.00	2
	Total	94%	.25%	19%	

Source: Computed

The average mean in the maintenance of meeting minute books was high (94 %). Almost all the SHGs (15 SHGs) viz. Leitan SHG, Daifim SHG, Ropuliani1 SHG, Agape SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Estheri2 SHG, Ropuiliani2 SHG, Esther3 SHG, Kumtluang SHG maintained meeting minute book except for Hlim Hlim SHG.

However, the overall mean for maintenance of the admission register was very low (.25%). Only four SHGs viz. Agape SHG, Chuailo SHG, Hlim Hlim SHG and Kumtluang SHG maintained an admission register.

Similarly, the average mean for maintenance of attendance register was 19% which was quite low. Only three groups viz. Agape SHG, Chawnpuipar SHG and Chuailo SHG maintained a group attendance register. Leitan SHG, Daifim SHG, Ropuliani1 SHG, Agape SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuliani2 SHG, Esther3 SHG, Kumtluang SHG.

Taking into account all the records viz. meeting minutes, admission register, and attendance register, only a few WSHGs maintained all of them. Agape SHG and Chuailo SHG maintain all the records. Chawnpuipar SHG and Kumtluang SHG maintain two of the records. The former maintains the minute book and attendance register while the latter maintains meeting minutes and admission register. All other WSHGs maintain only one register, mostly the meeting minutes.

#### **4.2.7. Financial Management**

The seventh aspect of the working of the WSHGs discussed here includes the financial management. Financial management of the SHGs was assessed in terms of maintenance of group pass book, group saving ledger, group loan ledger, cash book, general ledger, receipt book and payment voucher (see Table 4.7).

Most of the SHGs were maintaining cash book. Twelve groups viz. Ropuliani1 SHG, Agape SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Estheri2 SHG, Ropuliani2 SHG, Esther3 SHG and Kumtluang SHG maintained cash book. Agape SHG and Kumtluang SHG maintained receipt book. Less than half of the groups (6 SHGs) viz. Leitan SHG, Daifim SHG, Ropuliani1 SHG, Agape SHG, Nicy SHG and Estheri1 SHG maintained group passbook. More than half (10 SHGs) viz. Ruthi1 SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuliani2 SHG, Esther3 SHG and Kumtluang SHG do not maintain any group pass book.

Agape SHG was the only group that maintained a general ledger register and payment voucher. Group loan ledger was not maintained by any of the SHGs. Only two groups i.e., Ropuliani1 SHG and Agape SHG maintained group saving ledger.



**Table 4.7 Financial Management**

<b>WSHG</b>	<b>Cash Book</b>	<b>Group Pass Book</b>	<b>Group Saving Ledger</b>	<b>Receipt Book</b>	<b>General Ledger</b>	<b>Payment Voucher</b>	<b>Group Loan Ledger</b>	<b>Total</b>
A	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1
B	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1
C	1.00	1.00	1.00	0.00	0.00	0.00	0.00	3
D	1.00	1.00	1.00	1.00	1.00	1.00	0.00	6
E	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1
F	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0
G	1.00	1.00	0.00	0.00	0.00	0.00	0.00	2
H	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
I	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
J	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
K	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
M	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
N	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
O	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1
P	1.00	0.00	0.00	1.00	0.00	0.00	0.00	1
Total	12.00	6.00	2.00	2.00	1.00	1.00	.00	

Source: Computed

Overall, Agape SHG was the group that maintained 6 financial management books, ledgers and vouchers while Ropuliani1 SHG maintained 3 and Estheri1 SHG maintained 2. Two groups viz. Ruthi1 SHG and Hlim Hlim SHG do not maintain any financial records and the rest of the 11 SHGs maintained only one record each.

#### **4.2.8. Institutional Linkages**

Linkage with institutions was analysed in terms of three items viz., linkage with Bank, NGO promoting SHG and government offices (see Table 4.8).

Only Agape SHG have linkage with NGO Promoting SHG while all the SHGs have linkage with the nodal government department i.e., Urban Development and Poverty Alleviation (UD&PA) office.

**Table 4.8 Linkage with Institutions**

WSHG	Name	Bank	NGO Promoting SHG	UD & PA
A	Leitan SHG	Mizoram Rural Bank	0	1
B	Daifim SHG	Mizoram Rural Bank	0	1
C	Ropuliani1 SHG	State Bank of India	0	1
D	Agape SHG	Mizoram Rural Bank	1	1
E	Nicy SHG	Mizoram Rural Bank	0	1
F	Ruthi1 SHG	Mizoram Rural Bank	0	1
G	Estheri1 SHG	State Bank of India	0	1
H	Handloom SHG	State Bank of India	0	1
I	Chawnpuipar SHG	State Bank of India	0	1
J	Ruthi2 SHG	State Bank of India	0	1
K	Chuailo SHG	State Bank of India	0	1
L	Hlim Hlim SHG	Apex Bank	0	1
M	Estheri2 SHG	State Bank of India	0	1
N	Ropuiliani2 SHG	State Bank of India	0	1
O	Esther3 SHG	State Bank of India	0	1
P	Kumtluang SHG	State Bank of India	0	1
		Total	1	16

Source: Computed

#### 4.2.9. The Present Status of WSHGs

The last aspect of the working of the WSHGs discussed here includes the present status of the groups. At present, 12 SHGs viz. Leitan SHG, Ropuliani1 SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuiliani2 SHG, Esther3 SHG and Kumtluang SHG are still active while 4 SHGs viz. Daifim SHG, Agape SHG, Nicy SHG and Chuailo SHG have collapsed (see Table 4.9).

Out of the total 174 SHG members at the initial stage, almost half i.e., 86 have dropped out and only 88 members remained. Only 2 SHGs i.e., Ruthi1 SHG and Ruthi2 SHG were able to sustain their members and there were no dropouts among the group members. For the rest of the 12 SHGs, there were dropouts among the group members. Among the 12 SHGs which are still active, member's dropout is highest in Kumtluang SHG (12 members). The SHGs which have a high level of members drop outs were

Hlim Hlim SHG (7 members), Ropuiliani1 SHG (5 members) and Ropuiliani2 SHG (5 members). Leitan SHG (4 members), Estheri1 SHG (4 members), Chawnpuipar SHG (4 members) while the dropout rate was low in three SHGs viz. Handloom SHG, Estheri2 SHG and Esther3 SHG where only one member each have dropped out. Four SHGs viz. Leitan SHG (2 members), Chawnpuipar SHG (2 members), Hlim Hlim SHG (3 members) and Kumtluang SHG (7 members) have recruited new group members. Kumtluang SHG had the highest dropout rate and the most members recruited.

**Table 4.9 Present Status of WSHGs**

WSHG	Name	Active/ Inactive	Initial members Active	Drop Outs	New Members	Bank Loan Availed	Loan Amount (Rs)	Repay- ment
A	Leitan SHG	Active	6	4	2	No	NA	NA
B	Daifim SHG	Inactive	0	10	NA	NA	NA	NA
C	Ropuliani1 SHG	Active	5	5	0	Yes	150,000	Completed
D	Agape SHG	Inactive	0	10	NA	NA	-	NA
E	Nicy SHG	Inactive	0	11	NA	NA	-	NA
F	Ruthi1 SHG	Active	10	0	0	Yes	150,000	In process
G	Estheri1 SHG	Active	9	4	0	Yes	150,000	Completed
H	Handloom SHG	Active	9	1	0	Yes	150,000	Completed
I	Chawnpuipar SHG	Active	9	4	2	No	-	NA
J	Ruthi2 SHG	Active	11	0	0	No	-	NA
K	Chuailo SHG	Inactive	0	11	NA	NA	-	NA
L	Hlim Hlim SHG	Active	3	7	3	Yes	50,000	Completed
M	Estheri2 SHG	Active	9	1	0	Yes	1,00,000	Completed
N	Ropuiliani2 SHG	Active	5	5	0	Yes	50,000	Completed
O	Esther3 SHG	Active	9	1	0	Yes	50,000	Completed
P	Kumtluang SHG	Active	3	12	7	Yes	4,00,000	In process
	Total		88	86	14			

Source: Computed

Among the 12 SHGs which are still active, more than half i.e., 9 SHGs have availed loan from banks while 3 SHGs still have not availed any loan. Kumtluang SHG (Rs.4 Lakhs) have availed the highest loan. Ropuliani1 SHG, Estheri1 SHG and Handloom SHG have availed a loan of Rs.1.5 Lakhs each while Estheri2 SHG availed a loan of Rs. 1.5 Lakhs. Hlim Hlim SHG, Ropuiliani2 SHG and Esther3 SHG availed

a loan of Rs. 50,000. Seven SHGs viz. Ropuliani1 SHG, Estheri1 SHG, Handloom SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuiliani2 SHG and Esther3 SHG have repaid their loan while Kumtluang SHG and Ruthi1 SHG are still in the process of repaying their loans.

In this chapter, an attempt has been made to describe the constitution and functioning of the WSHGs at micro and macro levels. In the light of these, the next chapter presents a discussion on the results of the analysis of the quantitative data on composition, structure and dynamics of the WSHGs from the perspective of social capital.

## **CHAPTER V**

### **COMPOSITION STRUCTURE AND DYNAMICS OF WSHGS**

In this chapter, an attempt is made to discuss the results of the analysis of data collected through a field survey among 16 Women Self Help Groups (WSHGs) in Aizawl City. It discusses the composition, structure and dynamics of the Women Self Help Groups (WSHGs) studied.

This chapter is presented in four major sections. The first section is devoted to discussing the composition of Women Self Help Groups (WSHGs). The second section discusses the structural aspects of the WSHGs in terms of social network measures of social capital. The third section is devoted to discuss the dynamics of WSHGs in terms of member's participation, perceived group cohesion and member's awareness on WSHGs. In the fourth section, the interrelationship between the composition, structure and dynamics of WSHGS is discussed.

#### **5.1. Composition of Self Help Groups**

Group composition refers to the level at which members of a group share a common demographic attribute. Group composition is typically thought of in terms of how the individual member attributes affect group cohesion or compatibility, and how the group interacts as well as the group productivity, success, satisfaction, and turnover (Fern, 2001). In this section, the composition of Women Self Help Groups (WSHGs) is discussed in terms of demographic, familial, social and economic structural bases of their members. Besides, the diversity in these characteristics of the WSHGs members is also discussed.

##### **5.1.1. Demographic Composition of WSHGs**

The first set of compositional characteristics of WSHGs is demographic in nature. The demographic composition of the WSHGs is studied in terms of age group, marital status, education status, which are discussed as under.

###### **5.1.1.1. Age**

The first demographic characteristic of the members of the WSHGs is the age group. In a traditional Mizo society, social status is linked with age and is an important demographic variable like other traditional societies (see Lalrinliana and Kanagaraj, 2008). The members' age was classified into three age groups namely Young (18-35

Years), Middle (36-59 Years) and Old (60Years and above). Table 5.1 shows the age of the members of WSHGs which range from 18 to 60 years and above.

**Table 5.1 Demographic Composition of SHGs: Age Group**

WSHG	Self Help Group	N	Age Group			Total	Mean Age	S.D
			Young (18 - 35 Years)	Middle (36 - 59 Years)	Old ( 60 and Above)			
A	Leitan SHG	10	40.00	60.00	0.00	100	39	7
B	Daifim SHG	10	50.00	40.00	10.00	100	39	15
C	Ropuiliani1 SHG	10	40.00	60.00	0.00	100	36	10
D	Agape SHG	10	10.00	90.00	0.00	100	43	7
E	Nicy SHG	11	18.20	81.80	0.00	100	41	8
F	Ruthi1 SHG	10	30.00	60.00	10.00	100	40	11
G	Estheri1 SHG	13	30.80	69.20	0.00	100	42	10
H	Handloom SHG	10	10.00	90.00	0.00	100	43	5
I	Chawnpuipar SHG	13	15.40	69.20	15.40	100	47	11
J	Ruthi2 SHG	11	36.40	54.50	9.10	100	42	12
K	Chuailo SHG	11	45.50	36.40	18.20	100	43	15
L	Hlim Hlim SHG	10	30.00	70.00	0.00	100	40	6
M	Estheri2 SHG	10	10.00	60.00	30.00	100	50	13
N	Ropuiliani2 SHG	10	60.00	40.00	0.00	100	36	11
O	Estheri3 SHG	10	30.00	60.00	10.00	100	44	18
P	Kumtluang SHG	15	33.30	53.30	13.30	100	46	13
	Total	174	30.50	62.10	7.50	100	42	12

Source: Computed

The overall distribution of members according to age group shows that majority (62.10%) of the members belong to Middle (36-59 Years) age group, one third (30.50%) belongs to Young (36-59 Years) age group while less than a tenth (7.50%) belong to Old (60 Years and above) age group. This shows that middle-aged women belonging to 36 to 59 years in Aizawl city are more involved in WSHGs. Middle age

group was also found to be dominant in a study conducted among SHGs in Aizawl district (see Lalrinliana and Kanagaraj, 2008; Lalmingsangi, 2015). Similar findings were also reported in an SHG federation level study conducted by Chatterjee (2013) in two states viz. Howrah district of West Bengal and Krishnagiri district of Tamil Nadu.

The middle age group was predominant in thirteen groups. There were two WSHGs which had the highest proportion of members belonging to the Middle age group. Nine-tenths of Handloom SHG (90.00%) and Agape SHG (90.00%) belonged to the middle age group which was the highest. More than half of the members of Nicy SHG (81.80%), Hlim Hlim SHG (70.00%) Estheri1 SHG (69.20%), Estheri1 SHG (69.20%), Chawnpuipar SHG (69.20%), Ropuiliani1 SHG (60.00%), Leitan SHG (60.00%), Ruthi1 SHG (60.00%), Estheri2 SHG (60.00%), Estheri3 SHG (60.00%), Ruthi2 SHG (54.50%) and Kumtluang SHG (53%) belonged to middle age group. Only two groups viz. Daifim SHG (40.00%) and Ropuiliani2 SHG (40.00%) have less than half of their members belonging to the middle age group. Chuailo SHG (36.40%) was the group that had the lowest proportion of members belonging to the middle age group.

The young age group (18-35 Years) was the predominant age group in only three groups viz. Daifim SHG, Chuailo SHG and Ropuiliani2 SHG. Ropuiliani2 SHG has the highest proportion of the young age group and it constitutes more than half (60.00%). Half of the SHG members in Daifim SHG (50%) belonged to young age group while less than half belong to young age group in Chuailo SHG (45.50%) Leitan SHG (40.00%), Ropuiliani1 SHG (40.00%), Ruthi1 SHG (30.00%), Estheri1SHG (30.80%), Ruthi2 SHG (36.40%), Hlim Hlim SHG (30.00%), Estheri3 SHG (30.00%), Kumtluang SHG (33.30%). Less than one fifth belonged to the young age group in Nicy SHG (18.20%) and Chawnpuipar SHG (15.40%). Agape SHG (10.00%), Handloom SHG (10.00%) and Estheri2 SHG (10.00%) had the lowest proportion of members belonging to the young age group.

One third (30.00%) of the members of Estheri2 SHG belonging to old age group which was the highest while it was less than one fifth in Chuailo SHG (18.20%), Chawnpuipar SHG (15.40%) and Kumtluang SHG (13.30%). A tenth of Daifim SHG (10.00%), Ruthi1 SHG (10.00%) and Estheri3 SHG (10.00%) belonged to the old age group. For the rest of the eight groups, none of the members belonged to the old age group.

The overall mean age of the respondents was 42 years. A little more than half i.e., nine groups have a higher mean age than the average viz. Agape SHG (43 years), Handloom SHG (43 years), Chawnpuipar SHG (47 years), Chuailo SHG (43 years), Estheri3 SHG (44 years) and Kumtluang SHG (46 years). Members of Estheri1 SHG and Ruthi2 SHG had a mean age of 42 years. Seven groups had a lower mean age than the overall mean viz. Leitan SHG (39 years), Daifim SHG (39 years), Ropuiliani1 SHG (36 years), Ropuiliani2 SHG (36 years), Ruthi1 SHG (40 years) Hlim Hlim SHG (40 years) and Nicy SHG (41 years) while Estheri2 SHG has group the highest mean age (50 years) while there were two groups which have the lowest mean age viz. Ropuiliani1 SHG (36 years) and Ropuiliani2 SHG (36 years).

#### **5.1.1.2. Marital Status**

The second demographic characteristic of the members of the SHGs is marital status. The demographic trait of marital status within a traditional society cannot be ignored for it has linkage with the social status of the women. It signifies the prestige, dignity and honour of women in Mizo society. Marital status was assessed in terms of four categories viz., married, unmarried, divorced and widowed (see table 5.2).

The predominant marital status among the members of the WSHGs was married and it constitutes two-thirds of (66%) of the members of the WSHGs. Similar findings were reported in a study of SHGs conducted by Lalrinliana and Kanagaraj (2008) in Aizawl district and in the study by Kato and Kratzer (2013) in three regions of Arusha, Manyara and Morogoro in Tanzania. More than one-tenth (12%) were unmarried, one-seventh (15%) were divorced while only a few (8%) were widowed.

A ninth (90%) of the members of Ropuiliani1 SHG was married and it was the SHG with the highest proportion of married members. The SHGs which have a high proportion of married members than the total were Leitan SHG (70%), Ropuiliani1 SHG (90%), Agape SHG (70%), Handloom SHG (80%), Chawnpuipar SHG (77%), Estheri2 SHG (80%) and Ropuiliani2 SHG (70%). Hlim Hlim SHG (50%) and Estheri3 SHG (50%) had the least married members among all the SHGs and the groups with a lower proportion of married members than the total were Daifim SHG (60%), Nicy SHG (55%), Ruthi1 SHG (60%), Estheri1 SHG (62%), Ruthi2 SHG (64%), Chuailo SHG (55%).



**Table 5.2 Demographic Composition of SHGs: Marital Status**

WSHG	Self Help Group	N	Marital Status				Total
			Married	Unmarried	Divorced	Widowed	
A	Leitan SHG	10	70	30	0	0	100
B	Daifim SHG	10	60	40	0	0	100
C	Ropuiliani1 SHG	10	90	0	0	10	100
D	Agape SHG	10	70	0	10	20	100
E	Nicy SHG	11	55	27	18	0	100
F	Ruthi1 SHG	10	60	10	30	0	100
G	Estheri1 SHG	13	62	8	23	8	100
H	Handloom SHG	10	80	0	10	10	100
I	Chawnpuipar SHG	13	77	8	0	15	100
J	Ruthi2 SHG	11	64	0	36	0	100
K	Chuailo SHG	11	55	0	27	18	100
L	Hlim Hlim SHG	10	50	10	40	0	100
M	Estheri2 SHG	10	80	10	10	0	100
N	Ropuiliani2 SHG	10	70	0	10	20	100
O	Estheri3 SHG	10	50	20	10	20	100
P	Kumtluang SHG	15	60	20	13	7	100
	Total	174	66	12	15	8	100

Source: Computed

Unmarried SHG members were found to be high in Leitan SHG (30%), Daifim (40%), Nicy SHG (27%), Estheri3 SHG (20%) and Kumtluang SHG (20%) whereas the SHGs with low unmarried members than the total were one-tenth in Ruthi1 SHG (10%), Hlim Hlim SHG (10%) and Estheri2 SHG (10%) and less than one-tenth in Estheri1 SHG (8%) and Chawnpuipar SHG (8%). The proportion of unmarried members was nil in Ropuiliani1 SHG, Agapae SHG, Handloom SHG, Ruthi2 SHG, Chuailo SHG, and Ropuiliani2 SHG.

Divorce was highest in Hlim Hlim SHG and it constitutes almost half (40%). The groups with a higher level of divorce marital status were Ruthi2 SHG (36%), Ruthi1 SHG (30%), Chuailo SHG (27%), Estheri1 SHG (23%), Agape SHG (20%) and Chuailo SHG (18%). The SHGs which have low divorced members were Agape SHG (10%), Handloom SHG (10%), Estheri2 SHG (10%), Ropuiliani2 SHG (10%) and

Esther3 SHG (10%). There were no divorced members in Leitan SHG, Daifim SHG, Ropuiliani1 SHG and Chawnpuipar SHG.

The proportion of widowed members was high in Agape SHG (20%), Ropuiliani2 SHG (20%), and Esther3 SHG (20%) and it constitutes one fifth respectively. Widowed members constitute less than one fifth in Chuailo SHG (18%) and Chawnpuipar SHG (15%), one-tenth in Ropuiliani1 SHG and Chawnpuipar SHG (10%). Less than a tenth of the members of Esther1 SHG (8%) and Kumtluang SHG (7%) were divorced. The rest of the seven SHGs do not have members who were widowed.

#### **5.1.1.3. Education Status**

The third demographic compositional characteristic of the SHGs is the education status of the members of SHG (see Table 5.3). Education is often construed as an important determinant of women empowerment. It enables women to become economically productive, independent and have better control of their lives (Dandona, 2015). The education status of the WSHG members is classified into illiterate, literate, Primary, Middle, High School, Higher Secondary and Under Graduation.

Overall, the middle level of education was the predominant education level of the SHG members and it constitutes almost half (49%). Similar results were found in a study conducted by Kato and Kratzer (2013) in three regions of Arusha, Manyara and Morogoro in Tanzania.

A quarter (25%) of the members completed middle school and one fifth (21%) completed high school level. The proportion of respondents who completed Higher Secondary level and Under Graduation was quite low. Less than one-tenth completed Higher Secondary (2%) level and Under Graduation (2%). Surprisingly, SHG members who were literate (1%) and illiterate (1%) were also found.

Half of the SHGs have a higher proportion of members having a primary level of education than the overall mean viz. Chuailo SHG (55%), Ruthi1 SHG (50%), Esther2 SHG (40%), Agape SHG (30%), Handloom SHG (30%), Esther3 SHG (30%), Nicy SHG (27%) and Kumtluang (27%). The SHGs having a lower proportion of Primary level of education than the total were while SHG with lower proportion than the total were Esther1 SHG (23%), Ropuiliani2 SHG (20%), Hlim Hlim SHG (20%), Chawnpuipar SHG (15%), Leitan SHG (10%), Daifim SHG (10%), Ropuiliani1 SHG

(10%) and Ruthi2 SHG (9%). There was an equal proportion of members at Middle (30%) and Primary (30%) level in Estheri3 SHG. Moreover, in Estheri2 SHG there were equal proportions of WSHG members having Middle (40%) and Primary (40%) levels of education.

**Table 5.3 Demographic Composition of SHGS: Education Status**

WSHG	N	Education Status							Total
		Illiterate	Literate	Primary	Middle	High School	Higher Secondary	UG	
A	10	0	0	10	70	20	0	0	100
B	10	0	0	10	40	30	10	10	100
C	10	0	0	10	50	30	10	0	100
D	10	0	0	30	50	20	0	0	100
E	11	0	0	27	64	9	0	0	100
F	10	0	0	50	40	10	0	0	100
G	13	0	8	23	39	23	8	0	100
H	10	0	0	30	60	10	0	0	100
I	13	0	0	15	46	31	0	8	100
J	11	9	0	9	55	27	0	0	100
K	11	0	0	55	46	0	0	0	100
L	10	0	0	20	60	20	0	0	100
M	10	0	0	40	40	20	0	0	100
N	10	0	0	20	40	30	10	0	100
O	10	0	0	30	30	30	0	10	100
P	15	0	0	27	53	20	0	0	100
Total	174	1	1	25	49	21	2	2	100

Source: Computed

The middle level of education was the highest in Leitan SHG and it constitutes seven-tenths (70%). More than half of the members of Nicy SHG (64%), Handloom SHG (60%), Ruthi SHG (55%), Hlim Hlim SHG (60%), Kumtluang SHG (53%) had a Middle level of education while it constitutes half in Ropuiliani SHG1 (50%) and Agape SHG (50%). The proportion of Middle level of education was less than half in Daifim SHG (40%), Ruthi1 SHG (40%), Estheri1 SHG (39%), Chawnpuipar SHG (46%), Chuailo SHG (46%), Estheri2 SHG (40%) and Ropuiliani SHG2 (40%). The

group with the lowest proportion of Middle level of education was Estheri2 SHG and it constitutes three tenths (30%).

Chawnpuipar SHG was the group that had the highest proportion of members who completed High School (31%) education. Three-tenths of the members of Daifim SHG (30%), Ropuiliani1 SHG (30%), Ropuiliani2 SHG (30%) and Estheri3 SHG (30%) while a quarter of them completed High school from Ruthi2 SHG (27%). One-fifth of the members of Leitan SHG (20%), Hlim Hlim SHG (20%), Estheri2 SHG (20%) and Kumtluang SHG (20%) completed High School while the proportion was less than one fifth in Ruthi1 SHG (10%), Handloom SHG (10%) and Nicy SHG (9%).

Only four groups were found to have SHG members whose education status was Higher Secondary. A tenth of the members from Daifim SHG (10%), Ropuiliani1 SHG (10%) and Ropuiliani2 SHG (10%) completed Higher Secondary education while it was less than one-tenth in Estheri1 SHG (8%). Only three groups were again found to have completed Under Graduation. The proportion of members who completed Under Graduation was one-tenth in Daifim SHG (10%) and Estheri3 SHG (10%) while it was a little less than one-tenth in Estheri3 SHG (8%). Out of the 16 SHG's only Ruthi2 SHG had an illiterate member and it constituted less than one-tenth (9%). Similarly, Estheri1 SHG was the only group that had a literate member (8%).

#### **5.1.1.4. Diversity in Demographic Composition of WSHG**

Self-Help groups are often construed as homogeneous groups. To assess the diversity in the composition, Standard Deviation (SD) was used for continuous variables while Index of Qualitative Variation (IQV) was used to measure the categorical demographic composition of SHGs (see table 5.4).

The diversity in the demographic composition of WSHG was marital status and educational status was assessed in terms of IQV while standard deviation (SD) was used to measure the diversity in the having continuous variable i.e., age of the SHG members. IQV measures are in the range of 0 and 1. The score closer to zero indicates that the WSHG is homogeneous while its proximity to 1 shows that it is perfectly heterogeneous. Diversity was also assessed in terms of categories of the score into 3 categories; low, medium and high. The value between 0-0.33 was considered as low, 0.33-0.66 was considered as medium and the score above 0.66 was considered as high diversity.

As regards age, there is a moderate level of diversity. Overall, the average Standard Deviation (SD) in the age of SHG members was 11. More than half (11 WSHGs) have a higher diversity in age than the overall mean among the members. Estheri3 SHG (18) has the highest diversity in terms of age. Daifim SHG (15), Chuailo SHG (15), Estheri2 SHG (13), Kumtluang SHG (13), Ruthi2 SHG (12) were the SHGs having high age diversity. Not much variation in age was found in Ruthi1 SHG (11), Chawnpuipar SHG (11) and Ropuiliani2 SHG (11). There were seven (7) SHGs which have a lower mean age than the overall average. The SHG with the lowest variation in age was Handloom SHG (5) followed by Hlim Hlim SHG (6), Agape SHG (7), Leitan SHG (7), Nicy SHG (8), and Estheri1 SHG (10) and Ropuiliani1 SHG (10).

**Table 5.4 Demographic Composition of SHGs: Measures of Diversity**

WSHG	Name	N	Age_S.D	Marital Status_IQV	Education_IQV
A	Leitan SHG	10	7	0.84	0.69
B	Daifim SHG	10	15	0.96	0.9
C	Ropuiliani1 SHG	10	10	0.36	0.85
D	Agape SHG	10	7	0.69	0.93
E	Nicy SHG	11	8	0.893	0.77
F	Ruthi1 SHG	10	11	0.81	0.87
G	Estheri1 SHG	13	10	0.742	0.92
H	Handloom SHG	10	5	0.51	0.81
I	Chawnpuipar SHG	13	11	0.568	0.88
J	Ruthi2 SHG	11	12	0.926	0.82
K	Chuailo SHG	11	15	0.893	0.99
L	Hlim Hlim SHG	10	6	0.87	0.84
M	Estheri2 SHG	10	13	0.51	0.96
N	Ropuiliani2 SHG	10	11	0.69	0.93
O	Estheri3 SHG	10	18	0.88	0.96
P	Kumtluang SHG	15	13	0.77	0.91
	Mean	16	11	0.745	0.88
	SD	16	3	0.174	0.06

Source: Computed

The overall IQV of the marital status of SHG members was 0.745. This indicates that the overall diversity in the marital status of the SHG members was high. More than

half of the WSHGs (9 WSHGs) have a higher diversity in marital status than the overall average. The SHG with the highest marital status diversity was Ruthi2 SHG (0.926) which was almost perfectly heterogeneous. Leitan SHG (0.840), Daifim SHG (0.960), Nicy SHG (0.893), Ruthi1 SHG (0.810), Ruthi2 SHG (0.926), Chuailo SHG (0.893), Hlim Hlim SHG (0.870), Estheri3 SHG (0.880) and Kumtluang SHG (0.770) were the SHG having higher IQV score than the overall mean. Less than half (7 WSHGs) have a lower marital status IQV score. Though Estheri1 SHG (0.742) Ropuiliani2 SHG (0.690) and Agape SHG (0.690) have a high diversity it was lower than the overall score. Chawnpuipar SHG (0.568), Handloom SHG (0.510) and Estheri2 SHG (0.510) have a medium marital diversity, however; the IQV score of these groups was lower than the overall average. The SHG with the lowest diversity in marital status was Ropuiliani1 SHG (0.360).

In terms of education, we could see a higher degree of diversity. The overall mean education IQV of the SHG members was 0.88. This indicates that diversity in terms of education was high among the group. All the 16 WSHGs have high diversity in education. Chuailo SHG (0.99) has the highest education diversity which is almost perfect while the SHG with the lowest diversity was Nicy SHG (0.77). More than half of the SHGs have a higher education diversity than the total mean viz. Chuailo SHG (0.99), Estheri2 SHG (0.96), Estheri3 SHG (0.96), Agape SHG (0.93), Ropuiliani2 SHG (0.93), Estheri1 SHG (0.92), Kumtluang SHG (0.91) Daifim SHG (0.90) and Chawnpuipar SHG (0.88) were the SHGs having higher diversity than the overall mean. There were seven (7) SHGs with lower education diversity than the average viz. Leitan SHG (0.69), Ropuiliani1 SHG (0.85), Ruthi1 SHG (0.87), Handloom SHG (0.81), Ruthi2 SHG (0.82) and Hlim Hlim SHG (0.84) and Nicy SHG (0.77). Thus, the results show that the WSHGs studied are mostly heterogeneous in terms of age, marital status as well as educational status.

### **5.1.2. Familial Composition of SHGs**

The second set of compositional characteristics of WSHGs is familial. Family is the basic unit of traditional societies. It is important because of its role in creating human capital and its impact on individual, household, and community behaviour (Sriram, 1993).

The familial composition of the members of SHGs was assessed in terms of three characteristics viz. type of family, the form of family and gender of head of the household. Diversity measures of Standard Deviation (SD) and Index Qualitative Variation (IQV) were also used to assess the diversity in familial composition among the SHG members as below.

#### 5.1.2.1. Type of Family

The first familial structural characteristic of the members of the WSHG taken up for analysis is the type of family (see Table 5.5). The type of family was categorized into a Joint and Nuclear family.

**Table 5.5 Familial Composition of SHGs: Type of Family**

WSHG	Self Help Group	N	Type of Family		Total
			Joint	Nuclear	
A	Leitan SHG	10	90	10	100
B	Daifim SHG	10	30	70	100
C	Ropuiliani1 SHG	10	80	20	100
D	Agape SHG	10	80	20	100
E	Nicy SHG	11	55	46	100
F	Ruthi1 SHG	10	90	10	100
G	Estheri1 SHG	13	85	15	100
H	Handloom SHG	10	80	20	100
I	Chawnpuipar SHG	13	77	23	100
J	Ruthi2 SHG	11	100	0	100
K	Chuailo SHG	11	91	9	100
L	Hlim Hlim SHG	10	100	0	100
M	Estheri2 SHG	10	70	30	100
N	Ropuiliani2 SHG	10	100	0	100
O	Estheri3 SHG	10	70	30	100
P	Kumtluang SHG	15	73	27	100
	Total	174	79	21	100

Source: Computed

Overall, it was found that there are more of the SHG members living in the nuclear family than the joint family. Almost four-fifth (79%) of the total respondents belonged to a nuclear family while one fifth (21%) belonged to a joint family. Similar findings were also found in an earlier urban study in Aizawl city (see Chhange, 2011;

Lalruatkimi, 2012; Rindiki, 2012; Sailo, 2014). Bongaarts (2001) observes that modern developing countries are moving toward smaller and nuclear households in his analysis of trends and differentials in household size. Changes in the family structure from a tradition based joint or extended families into nuclear families may be attributed to urbanisation, greater spatial and social mobility, individualism and education (Priya, 2017).

The nuclear family was predominant in all the SHGs except for Daifim SHG which has a higher proportion of members from the joint type of family. All the respondents (100%) from Ruthi2 SHG, Hlim Hlim SHG, Ropuiliani2 SHG belonged to the nuclear family. The members of SHGs that have a higher level of members living in nuclear families are Chuailo SHG (91%), Leitan SHG (90%), Ruthi1 SHG (90%), Ropuiliani1 SHG (80%) and Agape SHG (80%). Members living in a nuclear family are the lowest in Daifim SHG (30%) followed by Nicy SHG (55%) and Estheri3 SHG (70%). The proportion of nuclear families in the remaining SHGs is more than three fourths.

The group with the highest proportion of members living in a joint family was Daifim SHG (70%) followed by Nicy SHG (40%), Estheri2 SHG (30%) and Estheri3 SHG (30%). The proportions of the joint family in the remaining SHG are distributed between one fifth to one fourth (20% to 27%).

#### **5.1.2.2. Form of Family**

The second familial characteristic of the members of the WSHG is the form of the family (see table 5.6). Form of the family was classified into a stable and broken family. Overall, it was found that more respondents belong to a stable form of the family while a few belonged to a broken form of family. Overall, a stable form of family constitutes more than three fourth (86%) of the total respondents while the broken form of family constitutes one-seventh (14%). The predominance of a stable form of family was also reported in earlier urban studies in Mizoram (see Chhange, 2011; Lalruatkimi, 2012; Sailo, 2014).

The stable form of family was predominant across all the groups. All the respondents (100%) of four SHGs belong to a stable form of family viz., Leitan SHG (100%), Ropuiliani1 SHG (100%), Agape SHG (100%), Chawnpuipar SHG (100%). The proportion of stable families in the remaining SHGs is distributed between three



fourth and nine-tenths (73% to 90%). Hlim Hlim SHG has the highest proportion of members belonging to the broken family and it constitutes two-fifths (40%) followed by Chuailo SHG (27%) and Ruthi1 SHG (20%). The proportion of respondents belonging to the broken form of family in the remaining SHGs is distributed between one-tenth to one fifth (10% to 20%).

**Table 5.6 Familial Composition of SHGs: Form of Family**

WSHG	Self Help Group	N	Form of Family		Total
			Stable	Broken	
A	Leitan SHG	10	100	0	100
B	Daifim SHG	10	90	10	100
C	Ropuiliani1 SHG	10	100	0	100
D	Agape SHG	10	100	0	100
E	Nicy SHG	11	82	18	100
F	Ruthi1 SHG	10	80	20	100
G	Estheri1 SHG	13	85	15	100
H	Handloom SHG	10	90	10	100
I	Chawnpuipar SHG	13	100	0	100
J	Ruthi2 SHG	11	82	18	100
K	Chuailo SHG	11	73	27	100
L	Hlim Hlim SHG	10	60	40	100
M	Estheri2 SHG	10	90	10	100
N	Ropuiliani2 SHG	10	90	10	100
O	Estheri3 SHG	10	80	20	100
P	Kumtluang SHG	15	80	20	100
	Total	174	86	14	100

Source: Computed

### 5.1.2.3. Gender of Head

The third familial characteristic of SHGs composition is described in terms of the gender of the head of household (see table 5.7). The male-headed household was dominant and it constituted more than half (68%) while the female-headed household constituted one third (32%) when all the WSHGs are taken into account. This is due to the patriarchal nature of family in Mizo society where the heads of the household are predominantly adult male. Similar findings were also reported in a study conducted in Aizawl city (see Laltnanmawii, 2005; Chhange, 2011; Sailo, 2014).

**Table 5.7 Familial Composition of SHGS: Gender of Head**

WSHG	Self Help Group	N	Gender of Head		Total
			Male	Female	
A	Leitan SHG	10	80	20	100
B	Daifim SHG	10	70	30	100
C	Ropuiliani1 SHG	10	80	20	100
D	Agape SHG	10	80	20	100
E	Nicy SHG	11	45	55	100
F	Ruthi1 SHG	10	60	40	100
G	Estheri1 SHG	13	69	31	100
H	Handloom SHG	10	80	20	100
I	Chawnpuipar SHG	13	85	15	100
J	Ruthi2 SHG	11	64	36	100
K	Chuailo SHG	11	55	45	100
L	Hlim Hlim SHG	10	60	40	100
M	Estheri2 SHG	10	80	20	100
N	Ropuiliani2 SHG	10	70	30	100
O	Estheri3 SHG	10	50	50	100
P	Kumtluang SHG	15	67	33	100
	Total	174	68	32	100

Source: Computed

The dominant gender of the household of the respondents was male in all the groups except for Nicy SHG which had a higher female-headed household (55%). An equal proportion of male (50%) and female (50%) households was also found in Estheri3 SHG. Chawnpuipar SHG was the group with the highest level of male-headed households. More than four-fifths (85%) of the members from the group belonged to male-headed household. The group with a high proportion of male-headed household are Leitan SHG (80%), Ropuiliani1 SHG (80%), Agape SHG (80%), Handloom SHG (80%), Chawnpuipar SHG (80%) and Estheri2 SHG (80%). This is followed by Daifim SHG (70%) and Ropuiliani2 SHG (70%), Estheri1 SHG (69%), Kumtluang SHG (67%), Ruthi2 SHG (64%), Hlim Hlim SHG (60%) and Chuailo SHG (55%).

#### 5.1.2.4. Size of Family

Size of the family is one of the four structural attributes of family, the other being type of family (see Kanagaraj and Ralte, 2012). Size of Family constitutes the fourth familial compositional characteristics of WSHGs taken up for discussion here (see table 5.8). Family size was classified into very small (less than 2.59), small (2.60-4.37), medium (4.38 - 6.16) and large (above 6.17) using the visual binning option in SPSS.

**Table 5.8 Family Composition of WSHGs: Size of Family**

WSHG	Self Help Group	Size of Family				Total	Mean	SD
		Very Small (<= 2.59)	Small (2.60 - 4.37)	Medium (4.38- 6.16)	Large (6.17+)			
A	Agape SHG	0	40	50	10	100	5	1
B	Chawnpuipar SHG	8	23	69	0	100	5	1
C	Chuailo SHG	18	64	18	0	100	4	1
D	Daifim SHG	0	20	60	20	100	6	2
E	Estheri1 SHG	15	23	54	8	100	5	2
F	Estheri2 SHG	10	50	30	10	100	5	2
G	Estheri3 SHG	40	30	10	20	100	4	2
H	Handloom SHG	20	30	40	10	100	4	2
I	Hlim Hlim SHG	20	80	0	0	100	3	1
J	Kumtluang SHG	20	27	33	20	100	5	2
K	Leitan SHG	10	30	50	10	100	5	1
L	Nicy SHG	9	55	36	0	100	4	1
M	Ropuiliani1 SHG	20	40	30	10	100	5	3
N	Ropuiliani2 SHG	10	60	30	0	100	4	1
O	Ruthi SHG	20	40	10	30	100	4	2
P	Ruthi2 SHG	27	27	27	18	100	5	3
	Total	16	39	35	10	100	4	2

Source: Computed

Table 5.8 shows that the majority of the members belonged to either (39%) belonged to small family size (2.60-4.37) or medium family. The medium family size (4.38-6.16) was the second-highest and it constitutes more than one third (35%). Less than one fifth (16%) belonged to a very small (less than 2.59) family size. the proportion

of members belonging to large families (above 6.17) was the lowest and it constitutes one-tenth (10%).

The overall mean size of the family was 4. The SHG with the highest mean family size was Daifim SHG with a mean of 6 while the lowest was Hlim Hlim SHG with a mean family size of 3. Chuailo SHG, Estheri3 SHG, Handloom SHG, Nicy SHG, Ropuiliani2 SHG and Ruthi SHG had a mean family size of 4. Estheri1 SHG, Estheri2 SHG, Nicy SHG, Ropuiliani1 SHG and Ruthi2 SHG had a mean family size of 5.

#### **5.1.2.5. Diversity in Familial Composition of WSHG**

The diversity of SHG members was assessed with respect to the familial composition of SHGs characteristics of the respondents as shown in table 5.9. The familial compositional characteristics of WSHG were the type of family, form of family, size of family and gender of head of household. Diversity measures of Index of Qualitative Variation (IQV) were used to measure the familial characteristics which were categorical viz. type of family, form of family and gender of head of household. On the other hand, standard deviation (SD) was used to measure the diversity in the familial characteristics which have continuous variables i.e., size of the family which was assessed in terms of a number of years. IQV measures are in the range of minimum 0 and maximum 1. The value closer to zero indicates that the network is homogeneous while its proximity to 1 shows that it is perfectly heterogeneous. The diversity score was divided into 3 categories; low, medium and high. The value between 0-0.33 was considered as low, 0.33-0.66 was considered as medium and the score above 0.66 was considered as high diversity.

The overall diversity in the type of family was (0.53) which indicates medium diversity. The type of family IQV ranges from 0.000 to 0.992. Six SHGs have a high diversity in the type of family (above 0.66) viz., Nicy SHG (0.992), Daifim SHG (0.840), Estheri2 SHG (0.840), Estheri3 SHG (0.840), Chawnpuipar SHG (0.711) and Kumtluang SHG (0.783). Medium diversity in terms of type of family was found in Ropuiliani1 SHG (0.640), Agape SHG (0.640) and Handloom SHG (0.640), Ruthi1 SHG (0.521), Leitan SHG (0.360) and Estheri1 SHG (0.360). Chuailo SHG (0.331) was found to have a low type of family diversity. However, in Ruthi2 SHG (0.000) there was no diversity as it was distributed evenly across the two categories of the type of family. Hlim Hlim SHG (0.000) and Ropuiliani2 SHG (0.000).

**Table 5.9 Familial Composition of SHGS: Diversity Measures**

WSHG	N	Type of Family_IQV	FormFamily_IQV	SizeFamily_S.D	GenderHead_IQV
A	10	0.360	0.000	1.40	0.64
B	10	0.840	0.360	1.81	0.84
C	10	0.640	0.000	2.87	0.64
D	10	0.640	0.000	1.27	0.64
E	11	0.992	0.596	1.45	0.99
F	10	0.360	0.640	2.01	0.96
G	13	0.521	0.521	2.02	0.85
H	10	0.640	0.360	1.69	0.64
I	13	0.711	0.000	1.03	0.52
J	11	0.000	0.596	2.54	0.93
K	11	0.331	0.794	1.17	0.99
L	10	0.000	0.960	0.74	0.96
M	10	0.840	0.360	1.65	0.64
N	10	0.000	0.360	1.06	0.84
O	10	0.840	0.640	1.99	1.00
P	15	0.783	0.640	2.10	0.89
Mean	16	0.53	0.43	4.36	1.67
SD	16	0.32	0.28	0.59	0.57

Source: Computed

The overall diversity in the form of family was 0.43 which indicates that diversity was medium. The IQV ranges from 0.960 to 0.000. Diversity in the form of family was found to be high (0.66 above) only in two SHGs viz. Hlim Hlim SHG (0.960) and Chuailo SHG (0.794). More than half i.e., ten SHGs have medium diversity in terms of the form of family viz. Ruthi1 SHG (0.640), Nicy SHG (0.596), Ruthi2 SHG (0.596), Estheri3 SHG (0.640), Kumtluang SHG (0.640), Estheri1 SHG (0.521), Daifim SHG (0.360), Handloom SHG (0.360), Estheri2 SHG (0.360) and Ropuiliani2 SHG (0.360). However, no diversity was found in Leitan SHG (0.000), Ropuiliani1 SHG (0.000), Agape SHG (0.000), Chawnpuipar SHG (0.000).

The overall diversity in family size was found to be medium (4.38). The diversity in family size ranges from 0.74 to 2.87. The majority of the SHGs have low diversity in family size. The SHG with the highest diversity in size of family was

Ropuiliani1 SHG while the SHG with the lowest diversity was Hlim Hlim SHG. Eight SHGs viz. Ropuiliani1 SHG (2.87), Daifim SHG (1.81), Ruthi1 SHG (2.01), Estheri1 SHG (2.02), Handloom SHG (1.69), Ruthi2 SHG (2.54), Estheri3 SHG (1.99) and Kumtluang SHG (2.10) have a higher variation in size of family than the overall mean. Leitan SHG (1.40), Agape SHG (1.27), Nicy SHG (1.45), Ropuiliani2 SHG (1.06), Chawnpuipar SHG (1.03), Chuailo SHG (1.17), Estheri2 SHG (1.65) and Hlim Hlim SHG (0.74) have a lower variation score than the overall.

The Index of Qualitative Variation (IQV) shows that the overall diversity in the gender of the head of the household was high (0.81). The IQV score ranges from 1.00 to 0.64 which indicates that diversity in the gender of households ranges between medium and high. IQV shows that six SHGs have a medium variation in size of family viz. Leitan SHG (0.64), Ropuiliani1 SHG (0.64), Handloom SHG (0.64), Agape SHG (0.64) Estheri2 (0.64) and Chawnpuipar SHG (0.52). This is because the proportion of male-headed households was higher than the female in these SHGs. More than half i.e., ten SHGs have high variation in terms of the gender of head viz. Daifim SHG (0.84), Nicy SHG (0.99), Ruthi1 SHG (0.96), Estheri1 SHG (0.85), Ruthi2 SHG (0.93), Chuailo SHG (0.99), Hlim Hlim SHG (0.96), Ropuiliani2 SHG (0.84), Estheri3 SHG (1.00) and Kumtluang SHG (0.89). There was a higher variation in the gender of the household because there were more female-headed households in these SHGs.

### **5.1.3. Social Composition of SHG**

The third composition of SHG is discussed in terms of the social structural bases of the members of the SHG. Hmar and Kanagaraj (2007) observed that the two elements of the traditional Mizo structure were sub-tribe and type of clan while religion and denomination are the two modern elements of the Mizo social structure. The social composition of SHG is discussed in terms of sub-tribe and denomination. Moreover, the Index of Qualitative Variation (IQV) was used to assess the diversity in the social composition of sub-tribe and denominations, which is discussed below.

#### **5.1.3.1. Sub-Tribe**

The first social compositional characteristic of the members of WSHG is sub-tribe. Vidyarthi and Rai (1976) observed that the social structure of Mizo society has a major tribe-sub-tribe-clan-family pattern. Among the members of the WSHGs studied four Sub-tribe viz. Lusei, Paihte, Ralte and Hmar were observed (see table 5.10).

Almost all (93%) of the SHG members belonged to the Lusei sub-tribe which is the dominant sub-tribe in Mizoram. Only a few belonged to Paihte (2%), Ralte (4%) and Hmar (1%) sub-tribes. Similar findings were reported in earlier studies of SHG conducted in Mizoram (see Lalrinliana and Kanagaraj, 2008; Kanagaraj and Ralte, 2012). Previous urban studies in Aizawl city have also shown the predominance of Lusei sub-tribe (see Chhange, 2011; Lalruatkimi, 2012; Rindiki, 2012, Sailo, 2014).

**Table 5.10 Social Composition of SHGs: Sub-tribe**

WSHG	Self Help Group	N	Sub-tribe				Total
			Lusei	Paihte	Ralte	Hmar	
A	Leitan SHG	10	90	10	0	0	100
B	Daifim SHG	10	80	0	20	0	100
C	Ropuiliani1 SHG	10	80	0	20	0	100
D	Agape SHG	10	80	10	0	10	100
E	Nicy SHG	11	91	9	0	0	100
F	Ruthi1 SHG	10	90	0	10	0	100
G	Estheri1 SHG	13	100	0	0	0	100
H	Handloom SHG	10	80	10	0	10	100
I	Chawnpuipar SHG	13	100	0	0	0	100
J	Ruthi2 SHG	11	100	0	0	0	100
K	Chuailo SHG	11	100	0	0	0	100
L	Hlim Hlim SHG	10	100	0	0	0	100
M	Estheri2 SHG	10	90	0	10	0	100
N	Ropuiliani2 SHG	10	100	0	0	0	100
O	Estheri3 SHG	10	100	0	0	0	100
P	Kumtluang SHG	15	100	0	0	0	100
	Total	174	93	2	3	1	100

Source: Computed

Members in half of the WSHGs (eight SHGs) belonged to the Lusei tribe Half viz. Esther1 SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Hlim Hlim SHG, Ropuiliani2 SHG, Estheri3 SHG, Kumtluang SHG. Almost all of the members of Leitan SHG (90%), Nicy SHG (91%), Ruthi1 SHG (90%), Estheri2 SHG, DaifimSHG (80%), Ropuiliani1 SHG (80%), Agape SHG (80%) and Handloom SHG (80%) belonged to Lusei sub-tribe.

Members belonging to the Paihte tribe were found in four SHGs. A tenth of members of Leitan SHG (10%), Agape SHG (10%), Nicy SHG (9%), Handloom SHG (10%) belonged to the Paihte tribe. Moreover, four SHGs have members belonging to

the Ralte tribe viz. Daifim SHG (20%), Ropuiliani1 SHG (20%), Leitan SHG (10%), Ruthi SHG (10%), Estheri2 SHG (10%). Only two SHGs have a tenth of its members belonging to the Hmar tribe viz. Agape SHG (10%) and Handloom SHG (10%).

### **5.1.3.2. Denomination**

The second social compositional characteristic of SHGs studied is the denomination of the members of SHG as shown in table 5.11. Denomination is one of the modern elements of Mizo social structure (Hmar and Kanagaraj, 2007). In the study area denomination such as Presbyterian, The Salvation Army, Baptist Church of India, Seventh Day Adventist, Roman Catholic, United Pentecostal Church (North East) and others such as Isua Krista Kohhran (IKK), UPC (Mizoram), Nunna Lal Chhungkua and no religion were reported.

Almost all the members of SHG were Christians belonging to different denominations. On the whole, the majority (72%) of the respondents belonged to the Presbyterian denomination which is the predominant denomination in Mizoram. The predominance of the Presbyterian denomination in Aizawl district was also observed in earlier studies (see Laltnanmawii, 2005; Hmar and Kanagaraj 2007; Chhange, 2011; Lalruatkimi, 2012; Zaitinvawra, 2014 and Kanagaraj and Ralte, 2012). However, one respondent belonged to traditional Mizo religion i.e., Nunna Lal Chhungkua and another one respondent professed to have no religion. Less than one-tenth belonged to The Salvation Army (9%) and United Pentecostal Church (North East) (9%). Very few belonged to the Roman Catholic Church (3%), Baptist (2%) and Seventh Day Adventist (1%) while less than a tenth (4%) belonged to other denominations.

The proportion of members belonging to Presbyterian denomination was more than half in all the SHGs except for Estheri1 SHG where Presbyterian constituted less than half (46%). All the members of Hlim Hlim SHG belonged to Presbyterian Church of India. Members belonging to Presbyterian Church of India constitute nine tenth (91%) in Nicy SHG and Estheri2 SHG (90%). The proportion of Presbyterian was four fifths in Chawnpuipar SHG (85%), Chuailo SHG (82%), Ropuiliani1 SHG (80%) and Kumtluang SHG (80%). Presbyterian constitutes five seventh in Ruthi2 SHG (73%), Handloom SHG (70%) and Ropuiliani2 SHG (70%). Presbyterian constitute three fifth Leitan SHG (60%), Daifim SHG (60%), Ruthi1 SHG (60%) and Estheri3 SHG (60%)



while less than half (45%) of the members of Estheri1 SHG belong to Presbyterian Church.

**Table 5.11 Social Composition of SHGs: Denomination**

WSHG	Denomination							Total
	Presbyterian	The Salvation Army	Baptist	Seventh Day Adventist	Roman Catholic	UPC NE	Others	
A	60	10	0	0	30	0	0	100
B	60	40	0	0	0	0	0	100
C	80	0	0	0	0	0	20	100
D	50	30	0	10	0	0	10	100
E	91	9	0	0	0	0	0	100
F	60	0	0	0	0	40	0	100
G	46	8	0	0	0	39	8	100
H	70	0	0	0	10	0	20	100
I	85	15	0	0	0	0	0	100
J	73	27	0	0	0	0	0	100
K	82	0	18	0	0	0	0	100
L	100	0	0	0	0	0	0	100
M	90	0	10	0	0	0	0	100
N	70	0	10	0	0	20	0	100
O	60	0	0	0	10	20	10	100
P	80	0	0	0	0	20	0	100
Total	72	9	2	1	3	9	4	100

Source: Computed

There are seven SHGs whose members belong to the Salvation Army. The highest proportion of members belonging to the Salvation Army was in Daifim SHG and it constitutes more than one third (40%). Three fifth (30%) of the members of Agape SHG belong to Salvation Army while in Ruthi2 more than one fourth belong to The Salvation Army (27%). Less than one fifth of members belong to Salvation Army in the rest of the four groups i.e., Chawnpuipar SHG (15%), Leitan SHG (10%), Nicy SHG (9%) and Estheri1 SHG (8%).

Five groups have members who belonged to the United Pentecostal Church (North East). The proportion of members belonging to UPC (NE) constitutes four tenth (40%) in Nicy SHG, Estheri1 SHG (39%) and one fifth of the members in Ropuiliani2 SHG (20%), Estheri3 SHG and Kumtluang SHG (20%). Only three groups have members who belonged to the Roman Catholic Church. The proportion of members

belonging to Roman Catholic constitutes three tenths (30%) in Leitan SHG and one tenth in Handloom SHG (10%) and Estheri3 SHG (10%). The proportion of members belonging to Seventh Day Adventist was one tenth (10%) in Agape SHG.

Five SHGs have members belonging to other denominations. In Handloom SHG, respondents belonging to Isua Krista Kohhran constitute one fifth (20%). One-tenth of the members of Agape SHG (10%) and Estheri1 SHG (8%) belong to the United Pentecostal Church (Mizoram). One-tenth (10%) of the members of Estheri3 belong to Nunna Lal Chhungkua which is a traditional Mizo religion and one-fifth of the members of Ropuiliani1 SHG do not have any religion.

### **5.1.3.3. Diversity in Social Composition of WSHGs**

Diversity in the social composition of SHG members has been assessed using the Index of Qualitative Variation (IQV) (see Table 5.12). Diversity measures of Index of Qualitative Variation (IQV) were used to measure the social characteristics which were categorical viz sub-tribe and denomination. IQV measures are in the range of minimum 0 and maximum 1. The value closer to zero indicates that the network is homogeneous while its proximity to 1 shows that it is perfectly heterogeneous. Diversity score was divided into 3 categories; low, medium and high. The value between 0-0.33 was considered as low, 0.33-0.66 was considered as medium and the score above 0.66 was considered as high diversity.

The IQV of sub-tribe of the SHG member's ranges from 0.000 to 0.453 and the overall diversity of sub-tribe among the SHG members was found to be low (0.17). The reason being almost all the SHG members belonged to the Lusei tribe which was the largest sub-tribe in the state. There was no diversity in sub-tribe in half i.e., eight SHGs viz. Estheri1 SHG (0.000), Chawnpuipar SHG (0.000), Ruthi2 SHG (0.000), Chuailo SHG (0.000), Hlim Hlim SHG (0.000), Ropuiliani2 SHG (0.000), Estheri3 SHG (0.000), Kumtluang SHG (0.000). Four SHGs have a medium sub-tribe diversity viz. Handloom SHG (0.453) Agape SHG (0.453) Ropuiliani1 SHG (0.427) and Daifim SHG (0.427) while the other four SHGs have a low sub-tribe diversity viz. Estheri2 SHG (0.240), Leitan SHG (0.240), Nicy SHG (0.221), Ruthi1 SHG (0.240).

The IQV of the denomination of the SHG member's ranges between 0.000 and 0.960. The mean IQV shows that the diversity in terms of the denomination was found to be medium (0.65). The denomination Index of Qualitative Variation (IQV) shows

that more than half i.e., ten SHGs which have a high diversity viz. Leitan SHG (0.810), Daifim SHG (0.960), Agape SHG (0.853), Ruthi1 SHG (0.960), Estheri1 SHG (0.835), Handloom SHG (0.690), Ruthi2 SHG (0.794), Chuailo SHG (0.596), Ropuiliani2 SHG (0.690) and Estheri3 SHG (0.773). There were five SHGs which have a medium denomination diversity viz. Ropuiliani1 SHG (0.640), Nicy SHG (0.331), Chawnpuipar SHG (0.521), Estheri2 SHG (0.360) and Kumtluang SHG (0.640). On the other hand, there was no diversity in the denomination in Hlim Hlim SHG (0.000) as all the members belonged to Presbyterian Church denomination which is the largest denomination in Mizoram.

**Table 5.12 Social Composition of SHGs: Diversity Measures**

WSHG	Self Help Group	N	Subtribe_IQV	Denomination_IQV
A	Leitan SHG	10	0.240	0.810
B	Daifim SHG	10	0.427	0.960
C	Ropuiliani1 SHG	10	0.427	0.640
D	Agape SHG	10	0.453	0.853
E	Nicy SHG	11	0.221	0.331
F	Ruthi1 SHG	10	0.240	0.960
G	Estheri1 SHG	13	0.000	0.835
H	Handloom SHG	10	0.453	0.690
I	Chawnpuipar SHG	13	0.000	0.521
J	Ruthi2 SHG	11	0.000	0.794
K	Chuailo SHG	11	0.000	0.596
L	Hlim Hlim SHG	10	0.000	0.000
M	Estheri2 SHG	10	0.240	0.360
N	Ropuiliani2 SHG	10	0.000	0.690
O	Estheri3 SHG	10	0.000	0.773
P	Kumtluang SHG	15	0.000	0.640
	Mean	16	0.17	0.65
	SD	16	0.19	0.25

Source: Computed

#### **5.1.4. Economic Composition of SHGs**

The fourth compositional characteristic of WSHG is economic composition in nature. The economic composition of WSHGs is an important variable of the composition structure of WHGs. It is discussed in terms of dependency, occupation, ownership of a home, per capita household assets and monthly personal income, and

per capita household income. Moreover, Diversity Measures were used to analyze the economic composition of the WSHGs as below.

#### 5.1.4.1. Dependency

The first economic compositional characteristic of WSHGs is the dependency of the members (see table 5.13). Dependency is the state of relying on someone or something else. In order to understand the economic dependency of the members of the WSHGs it was further classified into earner and dependent.

**Table 5.13 Economic Composition of WSHGs: Dependency**

WSHG	Self Help Group	Earner/Dependent		Total
		Dependent	Earner	
A	Agape SHG	0	100	100
B	Chawnpuipar SHG	31	69	100
C	Chuailo SHG	0	100	100
D	Daifim SHG	70	30	100
E	Estheri1 SHG	0	100	100
F	Estheri2 SHG	20	80	100
G	Estheri3 SHG	0	100	100
H	Handloom SHG	0	100	100
I	Hlim Hlim SHG	0	100	100
J	Kumtluang SHG	7	93	100
K	Leitan SHG	40	60	100
L	Nicy SHG	36	64	100
M	Ropuiliani1 SHG	40	60	100
N	Ropuiliani2 SHG	0	100	100
O	Ruthi SHG	0	100	100
P	Ruthi2 SHG	36	64	100
	Total	17	83	100

Source: Computed

On the whole, predominant members of the SHGs were earners. All the members in half i.e., eight SHGs were earners viz. Agape SHG (100%), Chuailo SHG (100%), Estheri1 SHG (100%), Estheri3 SHG (100%), Handloom SHG (100%), Hlim Hlim SHG (100%), Ropuiliani2 SHG (100%) and Ruthi SHG (100%). Two third of the members of Chawnpuipar SHG (69%), Estheri2 SHG (80%), Kumtluang SHG (93%) were earners while it was three fifth in Leitan SHG (60%), Ropuiliani1 SHG (60%), Nicy SHG (64%) and Ruthi2 SHG (64%). Daifim SHG (30%) had the lowest proportion of its members who were earners.

The proportion of dependents was highest in Daifim SHG and it constitutes more than two third (70%). More than one third of the members of Leitan SHG (40%), Nicy SHG (36%) Ropuiliani1 SHG (40%) and Ruthi2 SHG (36%) were dependents while it was less than one third in Chawnpuipar SHG (31%), Estheri2 SHG (20%) and Kumtluang SHG (7%). For the rest of the groups there were no dependents among its members.

#### 5.1.4.2. Occupation

The second economic compositional characteristic of WSHGs is the occupation of the SHG members (see table 5.14). An occupation is the economic activity in which a person is engaged as a means of earning a living. Occupation patterns have a strong relation with the quality of life of a family. The primary occupation is classified into dependant, agriculture, daily labour, petty business, Government worker, private employee, self-employed and SHG activity.

**Table 5.14 Economic Composition of WSHGs: Primary Occupation**

WSHG	Primary Occupation								Total
	Dependant	Agriculture	Daily Labour	Petty Business	Govt. Worker	Private Employee	Self Employed	SHG Activity	
A	0	10	0	80	10	0	0	0	100
B	31	0	31	15	8	0	8	8	100
C	0	0	27	18	0	9	9	36	100
D	70	0	0	30	0	0	0	0	100
E	0	0	46	31	8	8	0	8	100
F	20	0	0	0	0	0	10	70	100
G	0	0	10	40	0	0	0	50	100
H	0	0	0	20	0	10	0	70	100
I	0	20	0	70	0	0	0	10	100
J	7	0	0	27	7	0	7	53	100
K	40	10	0	50	0	0	0	0	100
L	36	0	9	9	9	27	9	0	100
M	40	30	10	20	0	0	0	0	100
N	0	10	10	30	0	0	10	40	100
O	0	0	50	20	0	30	0	0	100
P	36	0	9	36	18	0	0	0	100
Total	17	5	13	30	4	5	3	22	100

Source: Computed

The primary occupation of the highest proportion of the SHG members was petty business (30%). More than one fifth (22%) were engaged in SHG activity and

more than a tenth (13%) were daily labourers. Thus, most of them were engaged in either petty business or SHG group activity. Less than a tenth was engaged in agriculture (5%), Government worker (4%), private employee (5%) and self-employed (3%). The primary occupation status of the members of the WSHGs shows that they were engaged more in the informal sector and were self-employed. Similar findings were reported in an earlier study conducted among poor households in urban Mizoram (see Sailo, 2014; Malsawmdawngliani, 2007).

The proportion of members engaged in petty business was the highest in Ropuiliani1 SHG (30%). Ruthi1 has the highest proportion of members working as Daily Labour and petty business was highest in Agape (80%). Government workers were highest in Ruthi2 SHG (18%) while Nicy SHG (27%) had the highest proportion of private employees. Members who were self-employed were highest in Estheri2 SHG (10%) and Ropuiliani2 SHG (10%). Estheri2 (70%) was the group with the highest proportion of members whose primary occupation was SHG activity.

#### **5.1.4.3. Ownership of House**

The third economic compositional characteristic of WSHGs is ownership of a house. Table 5.15 shows the third economic composition of SHGs is described in terms of ownership of houses. Ownership of the house was classified into owned and rented. The overall mean proportion of respondents living in the rented house was higher and it constitutes three fourths (74%) while a quarter (24%) of the respondents lived in owned houses. Saitluanga (2017) in his study observed a pattern of vertical residential differentiation in Aizawl city where multi-storied buildings were co-inhabited by both richer people and poorer people. The richer people who owned the buildings lived at the top floors while the less disadvantaged socio-economic families rented the lower and basement floors.

SHG members living in the rented house were higher in all the groups except for Daifim SHG. All members of Ruthi1 SHG (100%) and Hlim Hlim SHG (100%) were living in rented houses. Nine tenths of the respondents from Nicy SHG (91%), Handloom SHG (91%) and Ropuiliani2 SHG (91%) lived in a rented house while it was four fifth in Ruthi2 SHG (82%) and Estheri3 SHG (80%). This is followed by Leitan SHG (70%), Agape SHG (70%), Estheri2 SHG (70%), Estheri2 SHG (70%), Chuailo SHG (64%), Estheri1 SHG (62%), Chawnpuipar SHG (62%), Ropuiliani1

SHG (60%), Kumtluang SHG (60%). The lowest proportion of respondents living in rented houses is Daifim SHG and it constitutes two-fifths (40%).

**Table 5.15 Economic Composition of SHGs: Ownership of Home**

WSHG	Self Help Group	N	Ownership of Home		Total
			Owned	Rented	
A	Leitan SHG	10	30	70	100
B	Daifim SHG	10	60	40	100
C	Ropuiliani1 SHG	10	40	60	100
D	Agape SHG	10	30	70	100
E	Nicy SHG	11	9	91	100
F	Ruthi1 SHG	10	0	100	100
G	Estheri1 SHG	13	38	62	100
H	Handloom SHG	10	10	90	100
I	Chawnpuipar SHG	13	38	62	100
J	Ruthi2 SHG	11	18	82	100
K	Chuailo SHG	11	36	64	100
L	Hlim Hlim SHG	10	0	100	100
M	Estheri2 SHG	10	30	70	100
N	Ropuiliani2 SHG	10	10	90	100
O	Estheri3 SHG	10	20	80	100
P	Kumtluang SHG	15	40	60	100
	Total	174	26	74	100

Source: Computed

The proportion of ten SHG members living in rented houses was higher than the overall mean. The highest proportion of SHG members living in owned houses was Daifim SHG where more than half (60%) of its members lived in owned houses. The proportion of SHG members living in owned houses which was higher than the overall mean was Ropuiliani1 SHG (40%) and Kumtluang SHG (40%), Estheri1 SHG (38%), Chawnpuipar SHG (38%) and Chuailo SHG (36%), Leitan SHG (30%), Agape SHG (30%), Estheri2 SHG (30%). On the other hand, there were five SHGs whose members living in the owned house were lower than the overall mean viz. Estheri3 SHG (20%), Ruthi2 SHG (18%), Handloom SHG (10%), Ropuiliani2 SHG (10%), Nicy SHG (9%). None of the respondents from Ruthi1 SHG (0%) and Kumtluang SHG (0%) live in an owned house.

#### **5.1.4.4. Per capita Household Assets Owned**

The fourth economic characteristic of the members of the WSHGs explored here is the per capita household assets which are non-financial assets held by households

that characterize a household's economic status reflect their standard of living. Table 5.16 shows the second economic composition WSHGs in terms of per capita household assets owned by members of SHGs which was classified into minimum and maximum. The SHG with the highest maximum per capita household assets was Estheri3 SHG (Rs. 574500) while the SHG with the lowest minimum per capita household assets was Ruthi2 SHG (Rs.2250).

**Table 5.16 Economic Composition of SHGs: Percapita Household Assets**

WSHG	Self Help Group	N	Percapita Household Assets			
			Minimum	Maximum	Mean	S.D
A	Leitan SHG	10	8500	263500	51656	77119
B	Daifim SHG	10	14400	161000	80405	54371
C	Ropuiliani1 SHG	10	6250	160250	52799	56828
D	Agape SHG	10	8333	289040	99204	93540
E	Nicy SHG	11	4250	357333	41886	104674
F	Ruthi1 SHG	10	4286	27500	10203	7793
G	Estheri1 SHG	13	7300	530000	77541	143140
H	Handloom SHG	10	4714	125600	31901	40486
I	Chawnpuipar SHG	13	8600	340250	106594	112312
J	Ruthi2 SHG	11	2250	241750	49482	79055
K	Chuailo SHG	11	7250	278250	98192	118017
L	Hlim Hlim SHG	10	7667	32250	17517	8752
M	Estheri2 SHG	10	9333	573500	156333	178134
N	Ropuiliani2 SHG	10	2660	209600	29672	63437
O	Estheri3 SHG	10	6286	574500	129672	234716
P	Kumtluang SHG	15	4767	353467	76316	112919
	Total	174	2250	574500	70214	111987

Source: Computed

The overall mean per capita household assets were Rs.70,214 which is low. Lalrinliana and Kanagaraj (2008) also found that members of SHG in Aizawl district have a mean household asset worth below 1 Lakh Rupees. The SHG with the highest mean per capita household assets was Estheri2 SHG while the lowest was Ruthi1 SHG. Half of the SHGs (eight SHGs) have a higher mean per capita household asset than the overall mean viz. Daifim SHG (Rs. 80405), Agape SHG (Rs. 99204), Ruthi1 SHG



(Rs.10203), Estheri1 SHG (Rs. 77541), Chawnpuipar SHG (Rs. 106594), Chuailo SHG (Rs. 98192), Estheri2 SHG (Rs. 156333), Kumtluang SHG (Rs. 76316) while the other half (eight SHGs) have lower mean per capita household assets than the overall mean viz. Leitan SHG (Rs. 51656), Ropuiliani1 SHG (Rs. 52799), Nicy SHG (Rs.41886), Ruthi1 SHG (Rs. 10203), Handloom SHG (Rs. 31901), Ruthi2 SHG (Rs. 49482) and Ropuiliani2 SHG (Rs. 29672) and Hlim Hlim SHG (Rs. 17517).

#### 5.1.4.5. Monthly Personal Income

The monthly personal income indicates the standard of living of the members of WSHGs and it constitutes the fifth economic characteristic being explored here. Table 5.17 shows the economic composition which is the monthly personal income of the members of SHG. The economic composition of the WSHGs is further classified into minimum and maximum.

**Table 5.17 Economic Composition of SHGs: Monthly Personal Income**

WSHG	Name of SHG	Monthly Personal Income (Rs)			
		Minimum	Maximum	Mean	SD
A	Leitan SHG	8000	66000	27600	19682
B	Daifim SHG	22000	31000	27200	3225
C	Ropuiliani1 SHG	6000	55600	21760	17309
D	Agape SHG	6000	76000	27900	22947
E	Nicy SHG	4000	32000	13455	8395
F	Ruthi1 SHG	2500	25000	16640	7350
G	Estheri1 SHG	4100	32500	20054	8397
H	Handloom SHG	6200	36400	15540	9372
I	Chawnpuipar SHG	6000	60000	20800	12979
J	Ruthi2 SHG	4000	20000	10636	5608
K	Chuailo SHG	6600	20200	14000	5181
L	Hlim Hlim SHG	2100	36000	17670	10004
M	Estheri2 SHG	13000	38600	21400	9585
N	Ropuiliani2 SHG	3200	16600	11780	3839
O	Estheri3 SHG	10000	26400	17080	6240
P	Kumtluang SHG	6200	33000	16727	8732
	Total	2100	76000	18659	11854

Source: Computed

The overall average monthly personal income of the SHG members was Rs. 18659 which is quite low. The SHG with the highest personal mean income was Agape SHG (Rs. 27900) while the lowest was Ruthi2 SHG (Rs. 10636). Agape SHG (Rs.

76000) was the group with the highest maximum income while Hlim Hlim SHG (Rs. 2100) was the group with the highest minimum income.

Less than half (seven SHG) have a higher personal mean income than the total mean personal income viz. Leitan SHG (Rs. 27000), Daifim SHG (Rs.27200), Ropuiliani1 SHG (Rs.21760), Agape SHG (Rs.27900), Estheri1 SHG (Rs. 20054), Chawnpuipar SHG (Rs.20800) and Estheri2 SHG (Rs. 21400) while more than half (nine SHGs) viz. Hlim Hlim SHG (Rs. 17670), Estheri3 SHG (Rs. 17080), Kumtluang SHG (Rs. 16727), Ruthi1 SHG (Rs. 16640), Handloom SHG (Rs. 15540), Chuailo SHG (Rs. 14000), Nicy SHG (Rs. 13455), Ropuiliani2 SHG (Rs. 11780) and Ruthi2 SHG (Rs. 10636) has a mean personal income which is below the total mean.

#### 5.1.4.6. Monthly Per capita Household Income of Members of SHGs

The fourth economic composition characteristic is the monthly per capita household incomes of members of SHGs (see Table 5.18). Household Income also indicates the standard of living of the members of SHGs. The monthly per capita household income of the members of SHGs was classified into minimum and maximum.

**Table 5.18 Economic Composition of SHGs: Monthly Per capita Household Income**

WSHG	Self Help Group	N	Monthly Per capita Household Income (Rs)			
			Minimum	Maximum	Mean	S.D
A	Leitan SHG	10	1333	10000	5546	2611
B	Ropuiliani1 SHG	10	2000	7333	4297	1704
C	Daifim SHG	10	2889	7750	5101	1705
D	Agape SHG	10	1200	15200	6316	4527
E	Nicy SHG	11	1500	7333	3439	2114
F	Ruthi1 SHG	10	833	12500	4299	3097
G	Estheri1 SHG	13	3400	6100	4509	852
H	Handloom SHG	10	1240	10200	4265	2708
I	Chawnpuipar SHG	13	2000	15000	4575	3284
J	Ruthi2 SHG	11	857	10000	3174	2552
K	Chuailo SHG	11	2000	6000	3754	1204
L	Hlim Hlim SHG	10	1050	10000	5690	3155
M	Estheri2 SHG	10	2400	9650	5096	2283
N	Ropuiliani2 SHG	10	800	7100	3516	1773
O	Estheri3 SHG	10	3000	8150	4962	1533
P	Kumtluang SHG	15	1833	12150	4067	2570
	Total	174	800	15200	4506	2355

Source: Computed

The overall mean monthly per capita household income was Rs. 4506. The SHG with the minimum monthly per capita income was Ropuiliani2 SHG (Rs. 800) while the SHG with the maximum monthly per capita income was Agape SHG (Rs.15, 200).

Half i.e., eight groups namely Agape SHG (Rs. 6316), Hlim Hlim SHG (Rs. 5690), Leitan SHG (Rs. 5546), Daifim SHG (Rs. 5101), Estheri2 SHG (Rs. 5096), Estheri3 SHG (Rs. 4962), Chawnpuipar SHG (Rs. 4575) and Estheri1 SHG (Rs. 4509) have a higher mean proportion than the total mean monthly per capita household income while the other half were earning lower than the total mean namely Ruthi2 SHG (Rs. 3174), Nicy SHG (Rs.3439), Ropuiliani2 SHG (Rs. 3516), Chuailo SHG (Rs. 3754), Kumtluang SHG (Rs. 4067), Handloom SHG (Rs. 4265), Ropuiliani1 SHG (Rs.4297) and Ruth 1 SHG (Rs. 4299).

#### **5.1.4.7. Diversity Measures of Economic Composition of SHGs**

The economic composition of the WSHGs was analysed using diversity measures of Standard Deviation (see Table 5.19). Only three of the characteristics of the economic composition viz., per capita household asset, monthly personal income and monthly per capita household income were analysed.

The overall diversity (SD) in the mean per capita household asset was Rs.92831 which is high. The total diversity in the mean monthly personal income was Rs.9928 while monthly per capita household income was Rs.2355. Half of the SHGs have a higher diversity than the overall diversity means in terms of per capita household assets. Per capita household asset was more diverse in Agape SHG, Nicy SHG, Estheri1 SHG, Chawnpuipar SHG, Chuailo SHG, Estheri2 SHG, Estheri3 SHG and Kumtluang SHG while it was less diverse in the other half of the SHGs viz. Leitan SHG, Daifim SHG, Ropuiliani1 SHG, Ruthi1 SHG, handloom SHG, Ruthi2 SHG, Hlim Hlim SHG and Ropuiliani2 SHG.

In terms of the monthly personal income, less than half i.e., six WSHGs have a higher diversity than the overall mean viz. Leitan SHG, Ropuiliani1 SHG, Agape SHG, Handloom SHG, Chawnpuipar SHG and Hlim Hlim SHG. However, there was not much variation in more than half i.e. ten of the SHGs viz. Daifim SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Ruthi2 SHG, Chuailo SHG, Estheri2 SHG, Ropuiliani2 SHG, Estheri3 SHG and Kumtluang SHG in terms of monthly personal income. Variation in monthly per capita household income was high in half of the

WSHG's viz. Ropuiliani1 SHG, Agape SHG, Nicy SHG, Ruthi1 SHG, Estheri1 SHG, Hlim Hlim SHG, Estheri2 SHG and Ropuiliani2 SHG. Variation in monthly percapita household income was low in the other half of the SHGs viz. Leitan SHG, Daifim SHG, Handloom SHG, Chawnpuipar SHG, Ruthi2 SHG, Chuailo SHG, Estheri3 SHG and Kumtluang SHG.

**Table 5.19 Economic Composition of SHGs: Diversity Measures**

WSHG	Self Help Group	N	Percapita Household Asset SD	Monthly Personal Income SD	Monthly Percapita Household Income S.D
A	Leitan SHG	10	77119	19682	4527
B	Daifim SHG	10	54371	3225	3284
C	Ropuiliani1 SHG	10	56828	17309	1204
D	Agape SHG	10	93540	22947	1705
E	Nicy SHG	11	104674	8395	852
F	Ruthi1 SHG	10	7793	7350	2283
G	Estheri1 SHG	13	143140	8397	1533
H	Handloom SHG	10	40486	9372	2708
I	Chawnpuipar SHG	13	112312	12979	3155
J	Ruthi2 SHG	11	79055	5608	2570
K	Chuailo SHG	11	118017	5181	2611
L	Hlim Hlim SHG	10	8752	10004	2114
M	Estheri2 SHG	10	178134	9585	1704
N	Ropuiliani2 SHG	10	63437	3839	1773
O	Estheri3 SHG	10	234716	6240	3097
P	Kumtluang SHG	15	112919	8732	2552
Mean	Total	16	92831	9928	2355
SD		16	59077	4901	915

Source: Computed

## 5.2. Structure of SHG and Social Capital

The self-help groups among women are expected to generate social capital within the group as well as from external relations. According to Bourdieu and Wacquant, (1992) social capital “is the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalised relationships of mutual acquaintance and recognition.” In this section, the structure of SHG is discussed in terms of Social Network Measures of social

capital. Further, the relationship among various social network measures of social capital has also been discussed.

### **5.2.1. Women SHGs as Social Networks**

In the present study, social network analysis has been used to operationalise social capital. According to Wasserman and Faust, (1994), “social network consists of a finite set or sets of actors and the relation or relations defined on them. The presence of relational information is a critical and defining feature of a social network.” A social network consists of a set of actors (“nodes”) and the relations (“ties” or “edges”) between these actors (Wasserman and Faust, 1994). The nodes may be individuals, groups, organizations, or societies. The ties may fall within a level of analysis (e.g., individual-to-individual ties) or may cross levels of analysis (e.g., individual-to-group ties). Thus, in the present study women SHGs are Social Networks with a collection of members and the ties among them.

### **5.2.2. Social Network Measures of Social Capital**

To measure social capital at the level of the group the measures suggested by Borgatti, Jones and Everett (1998) have been applied. The authors have suggested a typology of measures of social capital at the level of individual and group in their external and internal contexts. The internal measures for collective actors implied in the works of Putnam (1995), Bourdieu (1986) and suggested by Borgatti, Jones and Everett (1998) have been used as the indicators of social capital. They are Size, Density, Diameter, Average or Maximum Distance, and Centralization/Core-Periphery Structure was used to assess the social capital (Table 5.20). Instead of homophily suggested by them heterogeneity was used. Nicy SHG was deleted as there was no network relation among the members.

Size is the first measure of social capital. Size refers to the number of actors in a network. This is expected to be a positive indicator of social capital. The network size of the WSHG seems to be optimum and in the range of the size permitted. The size of the network ranged from 10 to 15 members. The mean size of the WSHG was 11 against 15 the maximum number of members permitted. The standard deviation of the size of the WSHGs (1.6) shows that there is little variation among the SHGs. Only one WSHG has the maximum size permitted. Two of the SHGs have a size of membership

closer to the overall mean size of the SHGs. They are Ruthi2 SHG and Chuailo SHG.

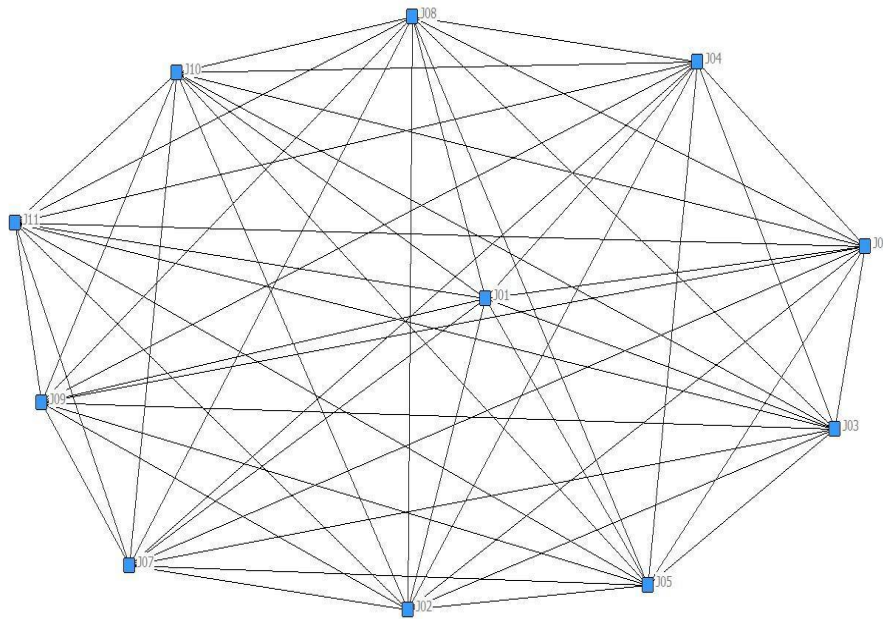
Figure 5.1 depicts the social network of Ruthi2 SHG.

**Table 5.20 Structure of SHG: Social Network Measures of Social Capital**

WSHG	Size	Density	Diameter	Degree		Distance		Coreness		Social Capital
				Avg	Centralization	Avg	SD	Mean	SD	
A	10	0.51	3	4.6	0.33	1.6	0.68	0.29	0.12	Low
B	10	0.44	2	4	0.42	1.31	0.46	0.27	0.17	Low
C	10	0.27	2	2.4	0.36	1.2	0.4	0.24	0.21	Low
D	10	1	1	9	0	1	0	0.32	0	High
E	-	-	-	-	-	-	-	-	-	Low
F	10	1	1	9	0	1	0	0.32	0	High
G	13	1	1	12	0	1	0	0.28	0	Low
H	10	1	1	9	0	1	0	0.32	0	Low
I	13	0.99	2	11.8	0.02	1.01	0.11	0.28	0	Low
J	11	1	1	10	0	1	0	0.3	0	High
K	11	0.24	3	2.4	0.32	1.71	0.65	0.25	0.18	High
L	10	0.26	3	5.2	5.24	1.58	0.57	0.19	0.11	High
M	10	1	1	9	0	1	0	0.32	0	High
N	10	1	1	9	0	1	0	0.32	0	High
O	10	0.93	2	8.4	0.08	1.07	0.25	0.32	0.03	High
P	15	1	1	14	0	1	0	0.25	0	High
<b>Mean</b>	10.9	0.78	1.67	8.0	0.45	1.2	0.2	0.28	0.1	High
<b>SD</b>	1.6	0.32	0.82	3.5	1.33	0.3	0.3	0.04	0.1	

Source: Computed

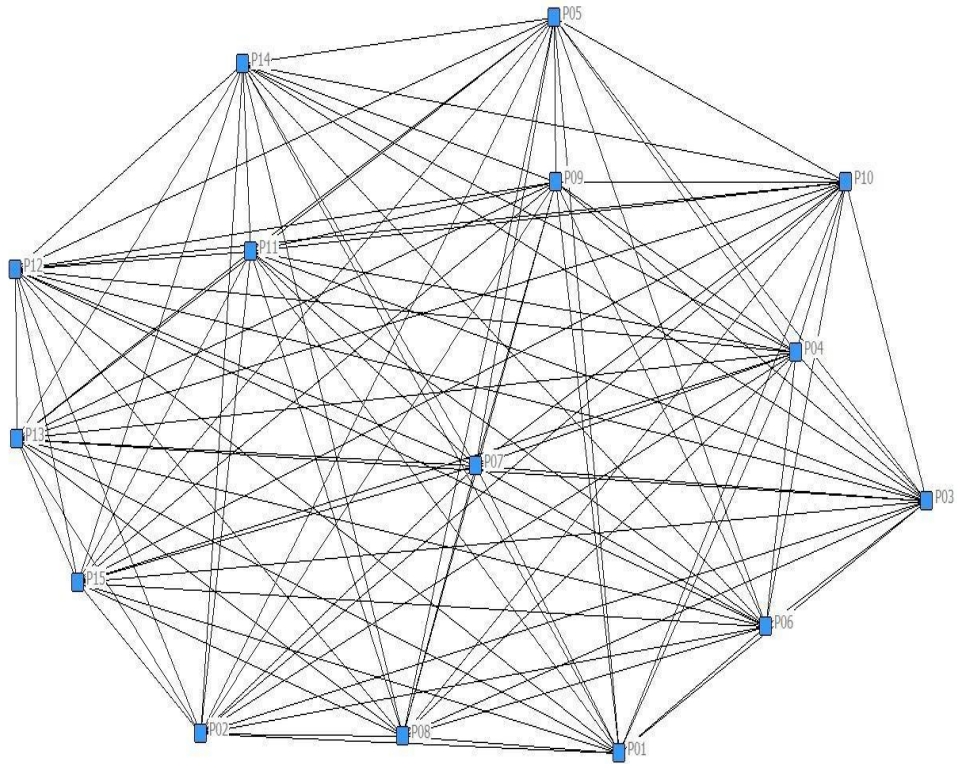
Less than half i.e., five SHGs have a higher network size than the overall average. The SHGs which have higher network size than the overall mean were Kumtluang SHG (15), Estheri1 SHG (13), Chawnpuipar SHG (13), Ruthi2 SHG (11) and Chuailo SHG (11). The average size of the remaining groups was 10. More than half i.e., ten SHGs have lower network size than the total mean viz. Leitan SHG (10), Daifim SHG (10), Ropuiliani1 SHG (10), Agape SHG (10), Ruthi1 SHG (10), Handloom SHG (10), Hlim Hlim SHG (10), Estheri2 SHG (10), Ropuiliani2 SHG (10) and Estheri3 SHG (10).



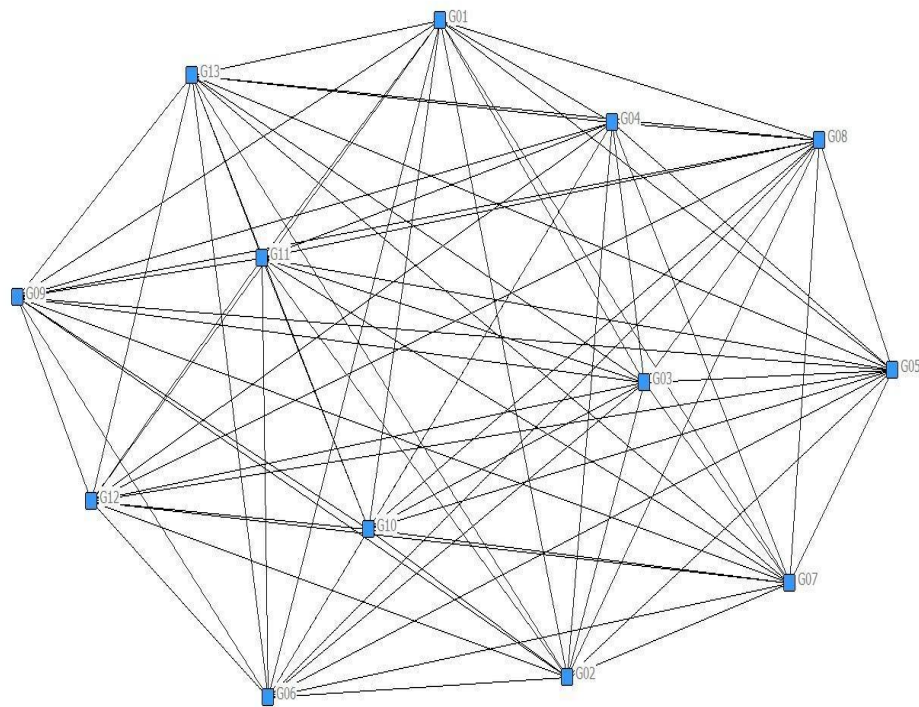
**Figure 5.1 Social Network of Ruthi2 SHG**

Density is the second network measure of social capital taken up for analysis. “Density refers to the proportion of pairs of alters that are connected or the strength of connection. The proportion of group members who are tied and its relation to social capital is positive” (Harary, 1969). According to Borgatti, Everett and Johnson (2013) density is the simplest measure of cohesion. “Density is measured in terms of the number of ties in the network, expressed as a proportion of the number possible. In an ordinary undirected non-reflexive graph, the number possible is  $n(n - 1)/2$ , where  $n$  is the number of nodes. Density can be interpreted as the probability that a tie exists between any pair of randomly chosen nodes; however, the absolute number can be hard to assess” (Borgatti, Everett and Johnson, 2013).

The overall mean density of the SHGs was 0.78 which is high. On this mean level of density none of the SHG could be located. More than half of the SHGs were found to have higher density than the average mean density. The figures 5.2 and 5.3 depict the SHGs with high density of relations respectively. The first figure shows the network of Kumtluang SHG members while the second figure depicts the social network of Estheri1 SHG.



**Figure 5.2: Social Network of Kumtluang SHG**



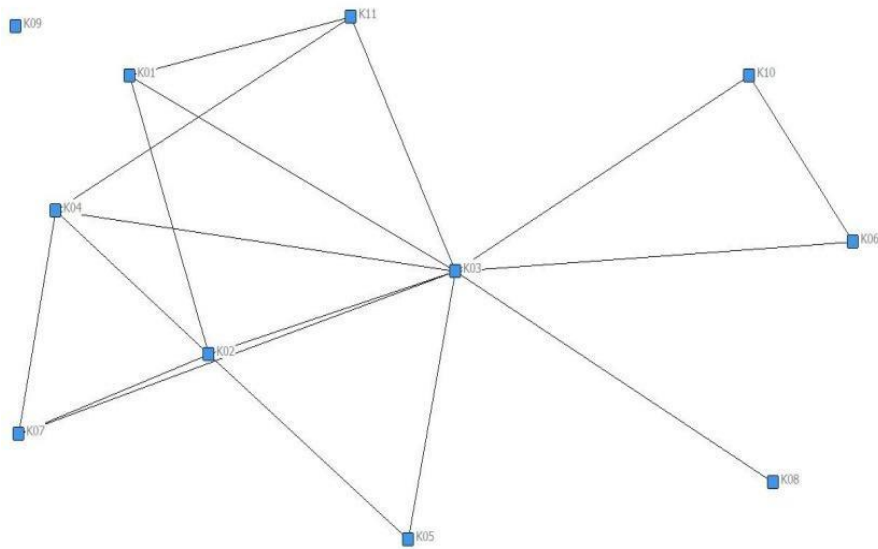
**Figure 5.3: Social Network of Estheri1 SHG**



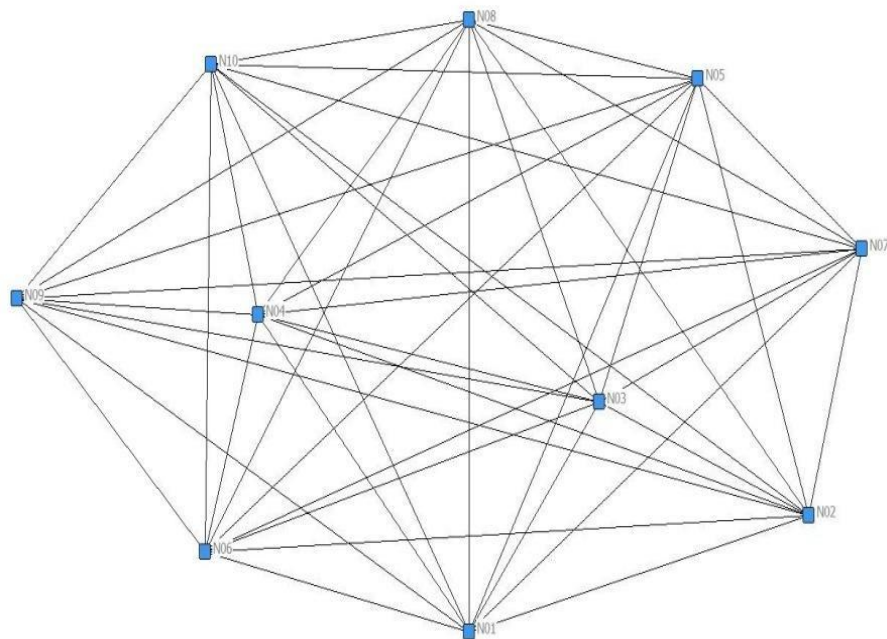
The groups which have higher density than the mean density were Agape SHG (1.00), Ruthi1 SHG (1.00), Estheri1 SHG (1.00), Handloom SHG (1.00), Estheri2 SHG (1.00), Ropuiliani2 SHG (1.00), Kumtluang SHG (1.00) and Ruthi2 SHG (1.00), Chawnpuipar SHG (0.99), Estheri3 SHG (0.93). Interestingly, one half of the WSHGs have reached the highest density possible (1). This shows a high level of social capital generated by social mobilisation of women through self-help groups in most of the groups. The density of the rest of the groups was distributed between 0.02 and 0.51. The groups with lower density than the mean were Leitan SHG (0.51), Daifim SHG (0.44), Ropuiliani1 SHG (0.27), Chuailo SHG (0.24), Hlim Hlim SHG (0.26) and Nicy SHG (0.02).

Diameter is the third measure of social capital. The diameter is the longest of all the calculated path lengths between any two nodes. According to Wasserman and Faust (1994) “The *diameter* of a connected graph is the length of the largest geodesic between any pair of nodes of nodal eccentricity. Formally, the diameter of a connected graph is equal to the maximum  $d(i,j)$ , for all  $i$  and  $j$  (or  $\max_i \max_j d(i,j)$ ). The diameter of a graph can range from a minimum of 1 (if the graph is complete) to a maximum of  $g - 1$ . If a graph is not connected, its diameter is infinite (or undefined) since the geodesic distance between one or more pairs of nodes in a disconnected graph is infinite.”

The overall mean diameter of the SHGs is 2 which shows that most of the networks are connected. Leitan SHG (3), Chuailo SHG (3) and Hlim Hlim SHG (3) were the groups with greater diameter than the overall mean diameter. Four groups viz. Daifim SHG (2), Ropuiliani1 SHG (2), Chawnpuipar SHG (2) and Estheri3 SHG (2) have a mean diameter of 2. Eight groups viz. Agape SHG (1), Ruthi1 SHG (1), Estheri1 SHG (1), Handloom SHG (1), Ruthi2 SHG (1), Estheri2 SHG (1), Ropuiliani2 SHG (1) and Kumtluang SHG (1) have a lower mean diameter than the overall mean. Figures 5.4 and 5.5 show the SHGs with highest and lowest diameter among the SHGs respectively. The first figure shows the network of Chuailo SHG members which is least connected while the second figure depicts the socio grams of Ropuiliani2 SHG which is most connected among the WSHGs.



**Figure 5.4: Social Network of Chuailo SHG**



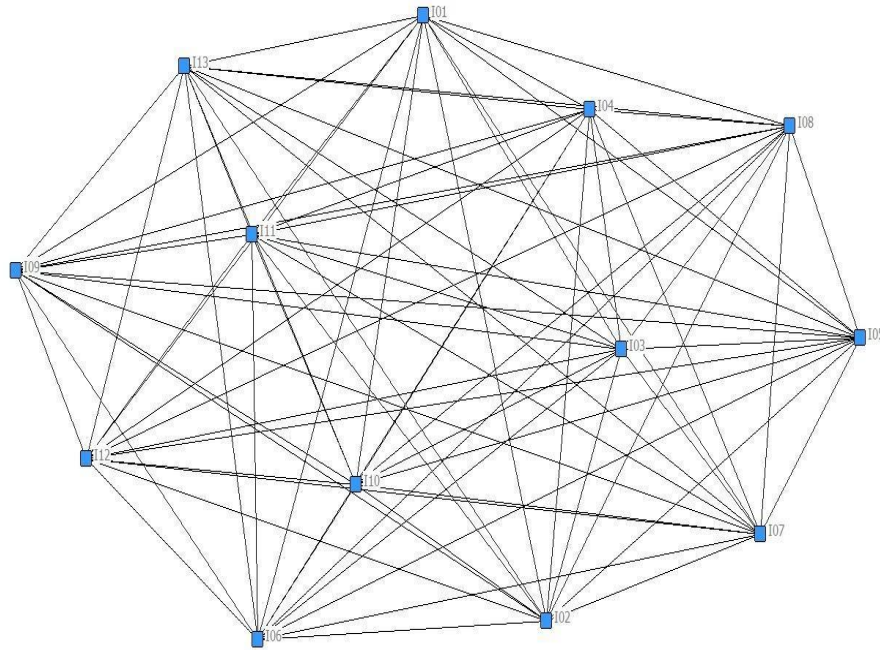
**Figure 5.5: Social Network of Ropuiliani2 SHG**

Average degree is the fourth measure of social capital taken up for analysis. The overall mean average degree of the SHGs is moderate. In graphic theoretic terms, Wasserman and Faust (1994) defines “the *degree* of a node, denoted by  $d(n ;)$ , is the number of lines that are incident with it. Equivalently, the degree of a node is the number of nodes adjacent to it<sup>1</sup>. The degree of a node is a count that ranges from a

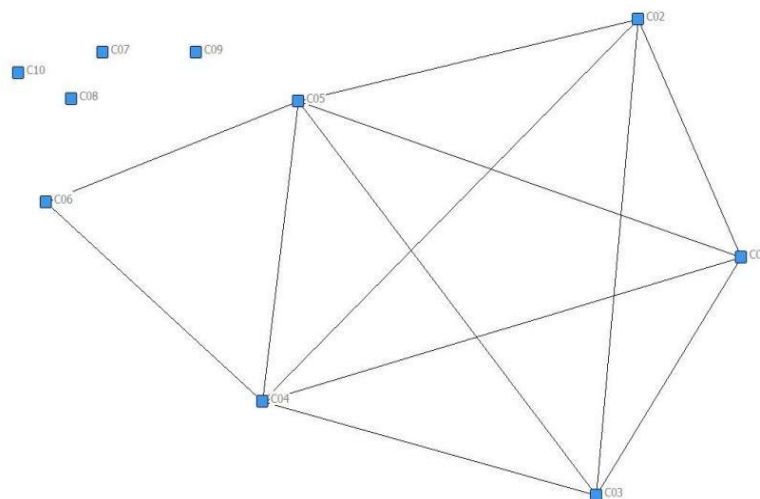
---

<sup>1</sup> According to Wasserman and Faust (1994) “The degree of a node,  $d(n)$ , may be obtained by counting the number of lines incident with it.

minimum of 0, if no nodes are adjacent to a given node, to a maximum of  $g - 1$ , if a given node is adjacent to all other nodes in the graph. A node with degree equal to 0 is called an *isolate*.” Wasserman and Faust (1994) hold that the mean degree is an informative measure which is summative of the degrees of all the actors in a network. This statistic reports the average degree of the nodes in the graph<sup>2</sup>.



**Figures 5.6: Social Network of Chawnpuipar SHG**



**Figure 5.7: Social Network of Ropuliani1 SHG**

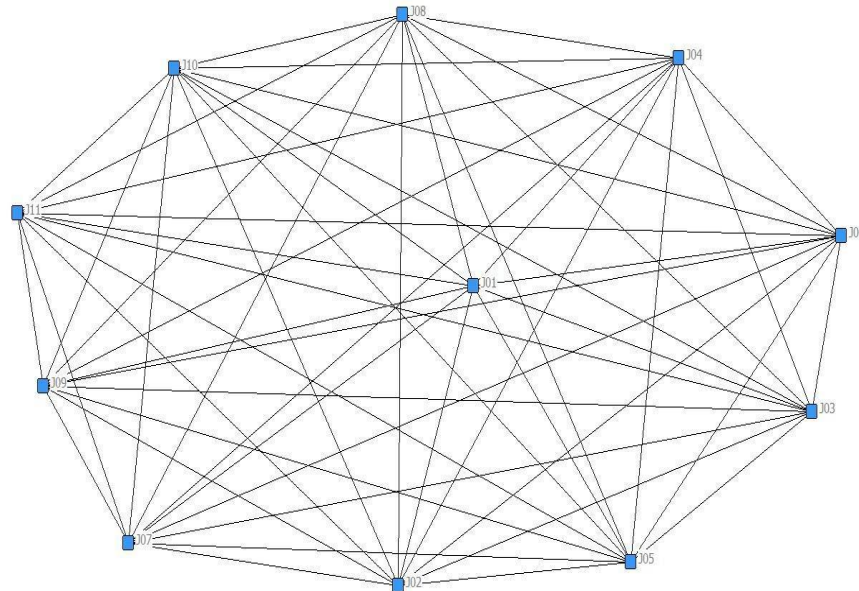
<sup>2</sup>According to Wasserman and Faust (1994) ‘Denoting the mean degree as  $d_i$ ,

The overall mean average degree of the SHGs is 8.0 which is quite high as the mean size of the SHGs is 11. The figures 5.6 and 5.7 show the SHGs with highest and lowest average degree among the SHGs respectively. The first figure shows the network of Chawnpuipar SHG members which represents well-connected WSHGs while the second figure depicts the sociograms of Chuailo SHG which is least connected.

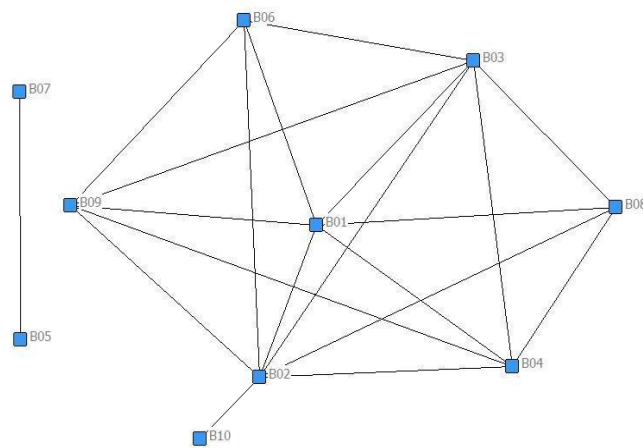
Ten SHGs have an average degree which is higher than the overall mean. Kumtluang SHG (14) has the highest average degree while Chuailo SHG (2.4) and Ropuiliani1 SHG (2.4) were the groups with the lowest average degree. The SHGs with higher mean average degree than the overall mean were Kumtluang SHG (14), Estheri1 SHG (12.0), Chawnpuipar SHG (11.8), Ruthi2 SHG (10.0), Agape SHG (9.0), Ruthi1 SHG (09), Handloom SHG (09), Ropuiliani2 SHG (09), Estheri2 (09) and SHG Estheri3 SHG (8.40) while the SHGs with lower average degree than the overall mean were Hlim Hlim SHG (5.2), Leitan SHG (4.6), Daifim SHG (4.0), Chuailo SHG (2.4) and Ropuiliani1 SHG (2.4).

Centralization of degree is the fifth measure of social capital. According to Wasserman and Faust (1994) "the group-level index of centralization measures how variable or heterogeneous the actor centralities are. It records the extent to which a single actor has high centrality, and the others, low centrality. It also can be viewed as a measure of how unequal the individual actor values are. It is (roughly) a measure of variability, dispersion, or spread". The mean centralization degree of the SHGs was 0.45 which shows that most of the WSHGs are decentralised. Only Hlim Hlim SHG (0.54) was found to have a higher score than the average mean. The degree of centralisation was nil in eight SHGs viz. Agape SHG, Ruthi1 SHG, Estheri1 SHG, Handloom SHG, Ruthi2 SHG, Estheri2 SHG, Ropuiliani2 SHG and Kumtluang SHG which indicates that the groups were decentralised. There were six SHGs whose centralization degree was lower than the overall mean viz. Daifim SHG (0.42), Ropuiliani1 SHG (0.36), Leitan SHG (0.33), Chuailo SHG (0.32), Estheri3 SHG (0.08) and Chawnpuipar SHG (0.02). This indicates that the groups were less decentralised. The figures 5.8 and 5.9 show the SHGs with high and low centralisation degrees respectively. The first figure depicts the network of Ruthi2 which is the most centralised

while the second figure depicts the network of Daifim SHG which is the least centralised.



**Figure 5.8: Social Network of Ruthi2 SHG**

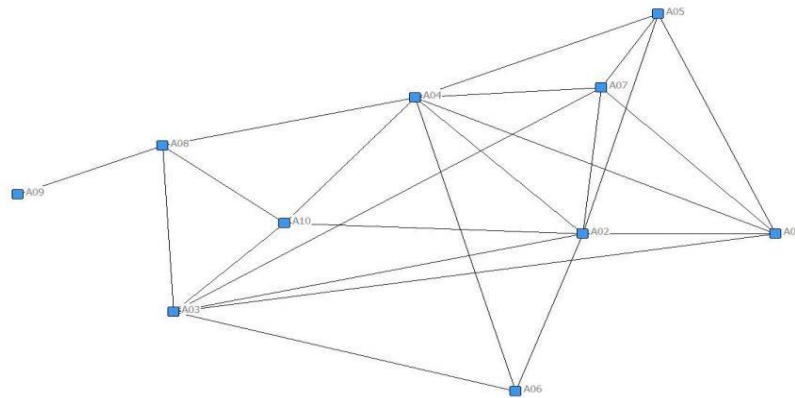


**Figures 5.9 Social Network of Daifim SHG**

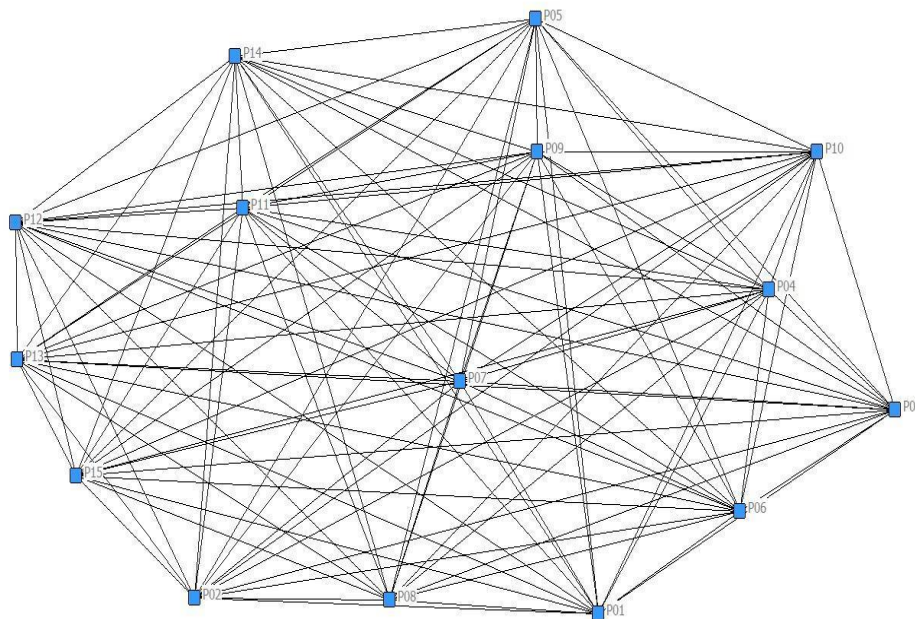
The sixth network measure of social capital is distance. According to Wasserman and Faust (1994) “the geodesic distance or simply the distance between two nodes is defined as the length of a geodesic between them. The distance between two nodes is the length of any shortest path between them.” The mean average distance of the SHGs was 1.16 and there were five groups whose mean was higher than the average. The groups with high mean average distance were Leitan SHG (1.60), Daifim

SHG (1.31), Ropuiliani1 SHG (1.20), Chuailo SHG (1.71) and Hlim Hlim SHG (1.58). The average distance in the remaining groups was 1.

Ten SHGs have a lower average distance than the overall mean viz. Agape SHG (1.00), Ruthi1 SHG (1.00), Estheri1 SHG (1.00), Handloom SHG (1.00), Chawnpuipar SHG (1.00), Ruthi2 SHG (1.00), Estheri2 SHG (1.00), Ropuiliani2 SHG (1.00), Estheri3 SHG (1.00) and Kumtluang SHG (1.00). The Figures 5.10 and 5.11 depicts the socio grams of SHGs which have the highest and lowest mean average distance of relations respectively. The first figure shows the network of Leitan SHG which members while the second figure depicts the socio grams of Kumtluang SHG.



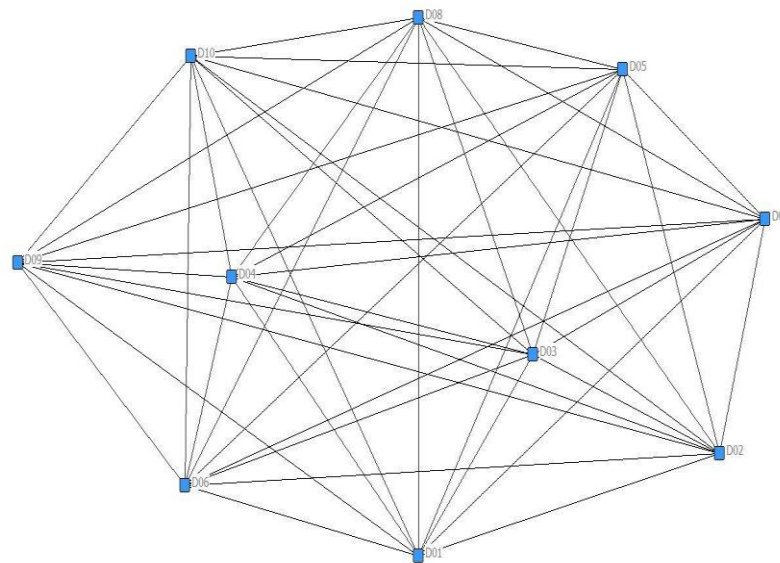
**Figures 5.10: Social Network of Leitan SHG**



**Figures 5.11: Social Network of Kumtluang SHG**



The seventh network measure of social capital is coreness. According to Borgatti, Jones and Everett (1998) ‘it measures the extent to which the network is not divided into cliques that have few connections between groups. The mean coreness of the WSHGs was 0.28. This indicates that coreness was low. There are eleven groups which have a higher proportion of coreness than the average mean. The groups with the high proportion of coreness were Agape SHG (0.32), Ruthi1 SHG (0.32), Handloom SHG (0.32), Estheri2 SHG (0.32), Ropuiliani2 SHG (0.32) and Estheri3 SHG (0.32), Leitan SHG (0.29), Estheri1 SHG (0.28), Chawnpuipar SHG (0.28), and Ruthi2 SHG (0.30). Five SHGs have a lower proportion of coreness than the overall mean viz. Daifim SHG (0.27), Chuailo SHG (0.25), Kumtluang SHG (0.25), Ropuiliani1 SHG (0.24) and Hlim Hlim SHG (0.19). The Figure 5.12 depicts the socio grams of Agape SHG which have the high level of coreness.



**Figures 5.12: Social Network of Agape SHG**

Thus, most network measures of social capital among WSHGs show a high level of social capital generated with social mobilisation of women through self-help groups. On the whole, it was observed that more than half i.e. nine SHGs viz. Agape SHG, Ruthi1 SHG, Ruthi2 SHG, Chuailo SHG, Hlim Hlim SHG, Estheri2 SHG, Ropuiliani2 SHG, Estheri3 SHG and Kumtluang SHG have a high level of social network while less than half i.e. seven SHGs viz. Leitan SHG, Daifim SHG, Ropuiliani1 SHG, Nicy SHG, Estheri1 SHG, Handloom SHG, Chawnpuipar SHG have a low level of social network.

The two significant measures of density, degree and distance very clearly reveal the high level of internal social capital generated with the social mobilisation of women through SHGs within them. The social networks of WSHGs are not centralised though the core of them were small.

### 5.2.3. Relationship Among Social Network Measures of Social Capital

Social capital in the present study has been conceptualized from the perspective of the social network of the members of SHGs. In order to understand the structure of network and relationship between the SHG members, Social Network Analysis (SNA) was used in the study to assess social capital. The relationship between the network measures of social capital viz., size, density, diameter, degree average, degree centralization, distance average, distance SD, coreness average and coreness SD was analysed using Pearson's correlation as shown in Table 5.21.

**Table 5.21 Correlation Matrix of Social Network Measures of Social Capital**

Variable	Size	Density	Diameter	Degree		Distance		Coreness	
				Avg	Centralization	Avg	SD	Avg	SD
SCM01	1	.247	-.207	.555*	-.190	-.252	-.294	-.171	-.239
SCM02	.247	1	-.597*	.919**	-.427	-.661**	-.671**	.828**	-.968**
SCM03	-.207	-.597*	1	-.506*	.535*	.923**	.961**	-.284	.485
SCM04	.555*	.919**	-.506*	1	-.244	-.585*	-.614*	.603*	-.932**
SCM05	-.190	-.427	.535*	-.244	1	.533*	.476	-.458	.211
SCM06	-.252	-.661**	.923**	-.585*	.533*	1	.956**	-.317	.540*
SCM07	-.294	-.671**	.961**	-.614*	.476	.956**	1	-.284	.589*
SCM08	-.171	.828**	-.284	.603*	-.458	-.317	-.284	1	-.775**
SCM09	-.239	-.968**	.485	-.932**	.211	.540*	.589*	-.775**	1

Source: Computed

\*\*P<0.01

\*P< 0.05

Size	Density	Diameter	Degree		Distance		Coreness	
			Avg	Centralization	Avg	SD	Avg	SD
SCM01	SCM02	SCM03	SCM04	SCM05	SCM06	SCM07	SCM08	SCM09



The first network measure of social capital was size. The correlation coefficient between size and average degree (.555) was positive and significant at five percent level. This implies that the larger the size of SHG higher is the average degree. However, the correlation coefficient shows that there is no significant relation between size with the other dimensions of social network measures viz. Density (-.207), degree centralisation (-.190), distance average (-.252), distance standard deviation (-.294), coreness average (-.171) and coreness standard deviation (-.239).

The second network measure of social capital was density. Density and diameter (-.597) have a negative relation at five percent level. Density also has a significant negative relation with average distance (-.661), distance standard deviation (-.671) and coreness standard deviation (-.986) at one percent level each. This implies that higher the density lower was the diameter, distance average, distance standard deviation and coreness standard deviation. The correlation coefficient between density and degree average (.919) and coreness average (.828) was positive and significant at one percent level. This means that higher the density, higher the average degree and coreness average. On the other hand, the correlation coefficient between density with size (.247) and degree centralisation (-.427) was not even significant at five percent level.

Diameter is the third network measure of social capital. Diameter has a relation with six of the network measures of social capital. There was a significant positive relation between diameter with degree centralisation (.535), distance average (.923) and distance SD (.961). The correlation between diameter with degree centralisation was significant and positive at five percent level while the correlation between diameter and distance average and distance SD was significant and positive at one percent level each. This implies that higher the diameter, higher was the degree centralisation, distance average and distance SD. The relation between diameter with density (-.597) and degree average (-.506) was significant and negative at five percent level. This implies that higher the diameter, lower was the density and degree average. However, no significant relation was found between diameter with size, coreness SD and coreness average, not even significant at five percent level.

The fourth network measure of social capital was degree average. Degree average has a relationship with all the dimensions of the social network measures except for degree centralisation. Degree average was found to have a positive relation with

three of the measures of social capital viz. size, density and coreness average. The correlation coefficient between degree average and size (.555) was positive and significant at five percent level. It implies that as the degree average increases, size also increases. The correlation coefficient between degree average and density (.919) was positive and significant at one percent level. This means that as the degree average increases, density also increases. The correlation coefficient between degree average and coreness average (.603) was positive and significant at five percent level. This means that as the degree average increases, coreness average also increases. Degree average was also found to be negatively related with diameter, distance average, distance standard deviation and coreness standard deviation. The correlation coefficient between degree average and diameter (-.506), distance average (-.585), and distance standard deviation (-.614) was negative and significant at five percent level while coreness standard deviation (-.932) was negative and significant at one percent level. This implies that higher the degree average, lower the diameter, distance average, distance standard deviation and coreness standard deviation.

Degree centralisation was the fifth network measure of social capital. Degree centralisation was significantly related to two-dimension of social network measure viz. Diameter and distance average. The correlation between degree centralisation and diameter (.535) and distance average (.533) was positive and significant at five percent level respectively. This implies that the higher the degree centralisation the higher the diameter and distance average. On the other hand, size (-.190), density (-.427), degree average (-.244) distance standard deviation (.476), coreness average (-.458) and coreness standard deviation (.211) were not found to be significantly related to degree centralisation.

The sixth network measure of social capital was distance average. Distance average was found to be related to density, diameter, degree average, degree centralisation, distance standard deviation and coreness standard deviation. The correlation coefficient between distance average and density (-.661) and average degree (-.585) was negative and significant at one percent and five percent respectively. This implies that higher the distance average, lower the density and average degree. Significant relation was found between distance average with diameter, degree centralisation, distance standard deviation and coreness standard deviation. The

correlation coefficient between distance average with diameter (.923) and distance standard deviation (.956) was positive and significant at one percent level while the correlation coefficient between diameter with centralisation (.533) and coreness standard deviation (.540) was positive and significant at five percent level. This implies that higher the distance average, higher the diameter, higher the diameter, degree centralisation, distance standard deviation and coreness standard deviation. However, size (-.252) and coreness average (-.317) do not have any significant relation with distance average.

The seventh network measure of social capital was distance standard deviation. Distance standard deviation was related to density, diameter, degree average, distance average and coreness average. The correlation between density (-.671) and degree average (-.614) was negative and significant at one percent for the former and five percent for the later. This implies that higher the distance standard deviation higher the density and average degree. The correlation between distance standard deviation and diameter (.961) and distance average (.956) was positive and significant at one percent level each. Moreover, the correlation between distance standard deviation and coreness standard deviation (.589) was significantly positive at five percent level respectively. This means that higher the degree centralisation, higher the diameter, distance average and coreness standard deviation. However, distance standard deviation does not have any significant relation with size (-.294), degree centralisation (.476) and coreness average (-.284).

The eighth network measure of social capital was coreness average. The coreness average was found to be significantly correlated with density, degree average and coreness standard deviation. Both density (.828) and degree average (.603) were positive at one percent and five percent respectively. This means that higher the coreness average, higher the density and degree average. The correlation coefficient between coreness average and coreness standard deviation (-.775) was negative and significant at one percent level which implies that higher the coreness average, lower the coreness standard deviation. On the other hand, size (-.171), diameter (-.284), degree centralisation (-.458) distance average (-.317) and distance standard deviation (-.284) were not even significant at five percent level.

The ninth and the last network measure of social capital was coreness standard deviation. Coreness standard deviation was significantly related to density, degree average, distance average, distance standard deviation and coreness average. There was a significant negative relation between coreness standard deviation and density (-.968), degree average (-.932) and coreness average (-.775) at one percent level respectively. This implies that higher the coreness standard deviation lower the density, degree average and coreness average. The correlation coefficient between coreness standard deviation and distance average (.540) and distance standard deviation was positive and significant at five percent level each. This means that higher the coreness standard deviation, higher the distance average and distance standard deviation. However, size (-.239), diameter (.485) and degree centralisation (.211) do not have any significant correlation with coreness standard deviation.

The discussion above leads to the conclusion that density, diameter, average degree, and average distance are significant indicators of social capital. The density and average degree are positive indicators while diameter and average distance are negative indicators of social capital as expected.

#### **5.2.4. Composition Diversity and Network Measures of Social Capital**

The diversity in composition and social network measures of social capital was analyzed using Karl Pearson's Correlation Coefficient as shown in table 5.22. The independent variables were the composition of SHG such as the demographic (age mean, age S.D, marital status IQV, education mean, education S.D, education IQV), social (sub tribe IQV and denomination IQV), familial (type of family IQV, form of family IQV, size of family mean, size of family SD, gender of head IQV) and economic (per capita household assets mean and per capita household assets SD, members personal income mean and members personal income SD). The dependent variables were the social network measures of social capital viz. size, density, diameter, degree average, degree centralization, distance average, distance SD, coreness average and coreness SD.

There was no significant relationship between the SHG demographic composition (age mean, age S.D, marital status IQV, education mean, education S.D, education IQV) familial composition (type of family IQV, form of family IQV, size of family SD, gender of head IQV) and economic composition (per capita household

assets mean, per capita household assets SD, Members personal income mean and members personal income SD) with any of the social network measures of social capital such as density, diameter, degree average, degree centralization, distance average, distance SD, coreness average and coreness SD.

**Table 5.22 Diversity in the Composition and Social Network Measures of Social Capital: Pearson r**

Variable	SCM01	SCM02	SCM03	SCM04	SCM05	SCM06	SCM07	SCM08	SCM09
Age_Mean	.413	.419	-.216	.477	-.206	-.287	-.352	.194	-.430
Age_S.D	.135	.106	.056	.079	-.306	-.028	.070	.208	-.014
MaritalStatus_IQV	.017	-.254	.248	-.193	.208	.349	.276	-.252	.210
Education_Mean	.101	.060	.058	.114	-.019	-.127	.080	.056	.014
Education_S.D	.235	.367	-.208	.396	-.186	-.357	-.227	.257	-.297
Education_IQV	.132	.314	-.135	.295	-.145	-.146	-.162	.332	-.302
Subtribe_IQV	-.501*	-.147	-.154	-.350	-.197	-.079	.005	.101	.250
Denomination_IQV	-.028	.431	-.270	.251	-.671**	-.236	-.152	.623**	-.274
TypeFamily_IQV	.205	-.056	-.229	-.064	-.424	-.335	-.208	-.135	.207
FormFam_IQV	.114	-.177	.066	-.040	.447	.191	.048	-.329	.058
Size of FamilyMean	.146	.117	-.165	.071	-.515*	-.167	-.035	.215	.049
Size of Family_SD	.106	.150	-.351	.107	-.421	-.355	-.221	.161	-.007
GenderHead_IQV	.033	-.273	.039	-.200	.241	.159	.073	-.352	.228
Percapita Household Assets_Mean	.165	.236	.022	.201	-.334	-.099	-.031	.282	-.170
Percapita Household Assets_SD	.250	.237	-.087	.217	-.395	-.220	-.156	.176	-.159
Members Personal Income_Mean	-.151	-.051	.270	-.082	-.003	.214	.333	.163	.087
Members Personal Income_SD	-.095	-.037	.149	-.053	.014	.079	.128	.036	.027

Source: Computed

\*\*P<0.01

\*P< 0.05

Size	Density	Diameter	Degree		Distance		Coreness	
			Avg	Centralization	Avg	SD	Avg	SD
SCM01	SCM02	SCM03	SCM04	SCM05	SCM06	SCM07	SCM08	SCM09

The social composition of SHG i.e., diversity in sub tribes and size of SHG has a negative relationship with the size of SHG at five percent level. This means that higher the diversity of sub tribes within the SHG, lower was the group size. However, diversity in sub tribes does not have any significant relationship with the other social network measures of social capital. Diversity in denomination has a significant relation with two of the measures of social capital. Diversity in denomination and degree of centralisation has a significant negative correlation at one percent level. This means that higher the diversity of denomination within the group, lower is the degree of centralisation. Diversity in denomination and coreness average also have a significant positive correlation at one percent level. This means that higher the diversity of denomination within the group, higher is the coreness average. The mean size of family and degree of centralization also has a significant negative relation with degree centralization degree at five percent level. This means that higher the mean size of family, lower is the degree of centralization with the group.

### **5.3. Dynamics of WSHG**

Empowerment of women occurs mainly due to the group dynamics internally (Lalrinliana and Kanagaraj 2008). This section is a discussion on the three aspects of dynamics of SHG viz., member participation, group cohesiveness, and SHG awareness among members. An attempt was also made to discuss the correlation between the dynamics of SHG using correlation matrix. Besides, the diversity in composition and dynamics was assessed using Karl Pearson's product-moment correlation which is discussed as under.

#### **5.3.1. Member Participation in WSHGs**

The first component of the dynamics of WSHG is discussed in terms of member participation in SHG as shown in table 5.23. Participation in SHG is one of the most important factors through which empowerment of women occurs. Participation of women in SHG is observed to enhance the decision making of women within their households. Member's participation was conceptualised as a composite of the frequency in eight modes of participation in SHG viz. attending meetings of SHG, participating in economic activities, expressing opinions, going to the bank, depositing savings, borrowing money from SHG, repaying the loan (principal) and repaying the interest. The extent of participation of the respondents in each of these modes was rated

on a four-point scale viz. always, mostly, sometimes and never. The average score of the eight items was considered as member's participation and was further classified as minimum and maximum.

**Table 5.23 Dynamics of SHGs: Member Participation in SHGs**

WSHG	Self Help Group	N	Member Participation			
			Minimum	Maximum	Mean	SD
A	Leitan SHG	10	0.75	1.88	1.25	0.41
B	Daifim SHG	10	0.25	2.25	1.20	0.64
C	Ropuiliani1 SHG	10	0.00	3.00	0.93	1.20
D	Agape SHG	10	0.38	1.63	1.05	0.42
E	Nicy SHG	11	0.38	2.25	1.13	0.56
F	Ruthi1 SHG	10	0.88	1.88	1.24	0.35
G	Estheri1 SHG	13	0.13	1.88	1.01	0.53
H	Handloom SHG	10	0.38	1.88	1.11	0.48
I	Chawnpuipar SHG	13	0.50	2.25	1.23	0.50
J	Ruthi2 SHG	11	0.38	2.25	1.16	0.58
K	Chuailo SHG	11	0.00	1.88	0.50	0.72
L	Hlim Hlim SHG	10	0.38	1.88	1.03	0.51
M	Estheri2 SHG	10	0.75	1.88	1.48	0.44
N	Ropuiliani2 SHG	10	0.38	1.75	1.13	0.36
O	Estheri3 SHG	10	0.25	2.25	0.90	0.59
P	Kumtluang SHG	15	0.88	1.88	1.21	0.28
	Total	174	0.00	3.00	1.10	0.58

Source: Computed

The mean participation, on the whole, was 1.10 which indicates that participation was low. This may be due to the fact that the groups were recently formed. This is in contradiction to a study of SHGs conducted in Aizawl district (see Kanagaraj and Ralte, 2012) where they observed a high level of participation. Members of Ropuiliani1 SHG had the minimum and maximum participation. Significant variation was found in the level of participation of SHG members. Member's participation was the highest in Estheri2 SHG (1.48) and least in Chuailo SHG (0.50). More than half i.e., ten groups have a higher level of participation than the overall average viz. Estheri2 SHG (1.48), Leitan SHG (1.25), Ruthi1 SHG (1.24), Chawnpuipar SHG (1.23), Kumtluang SHG (1.21), Daifim SHG (1.20), Ruthi2 SHG (1.16), Nicy SHG (1.13), Ropuiliani2 SHG (1.13), and Handloom SHG (1.11) whereas the groups with a low

level of participation were Agape SHG (1.05), Hlim Hlim SHG (1.03), Estheri1 SHG (1.01), Ropuiliani1 SHG (0.93), Estheri3 SHG (0.90) and Chuailo SHG (0.50).

### 5.3.2. Member Perception of Cohesion in WSHGs

The second component of dynamics of SHG is the member's perception of cohesion of SHG as shown in table 5.24. Group cohesion is considered as the major factor which facilitates higher levels of productivity of groups at work, especially SHGs (see Lalrinliana and Kanagaraj, 2008). Respondents were asked to rate the cohesion of the group members which was conceptualised in terms of five items namely supporting each other, feeling of unity within the group, feeling of belonging to the group, working together to achieve common goals of SHG, sharing of knowledge skills etc. with others. The extent of group cohesion of the respondents has been rated on a four-point scale viz., always(3), mostly(2), sometimes(1) and never(0). The average score of the eight items was considered as group cohesion and was further classified as minimum and maximum.

**Table 5.24 Dynamics of SHGs: Cohesion of SHG**

WSHG	Self Help Group	N	SHG Cohesion			
			Minimum	Maximum	Mean	SD
A	Leitan SHG	10	2.40	3.00	2.68	0.30
B	Daifim SHG	10	1.20	3.00	2.62	0.61
C	Ropuiliani1 SHG	10	0.00	3.00	1.32	1.41
D	Agape SHG	10	1.00	3.00	2.28	0.54
E	Nicy SHG	11	1.00	2.20	1.36	0.51
F	Ruthi1 SHG	10	3.00	3.00	3.00	0.00
G	Estheri1 SHG	13	2.40	3.00	2.95	0.17
H	Handloom SHG	10	3.00	3.00	3.00	0.00
I	Chawnpuipar SHG	13	3.00	3.00	3.00	0.00
J	Ruthi2 SHG	11	3.00	3.00	3.00	0.00
K	Chuailo SHG	11	0.00	3.00	0.96	1.33
L	Hlim Hlim SHG	10	3.00	3.00	3.00	0.00
M	Estheri2 SHG	10	3.00	3.00	3.00	0.00
N	Ropuiliani2 SHG	10	3.00	3.00	3.00	0.00
O	Estheri3 SHG	10	3.00	3.00	3.00	0.00
P	Kumtluang SHG	15	3.00	3.00	3.00	0.00
	Total	174	0.00	3.00	2.59	0.30

Source: Computed



The maximum score in terms of group cohesion was 3.00 and the least was 0.00. The overall group cohesion score was worked out to be 2.59 which indicates that perceived group cohesion was high. Though group participation was found to be low among the WSHGs, members perceived an average level of cohesiveness which is quite high. This may be attributed to the close-knit society structure of the Mizo's which results in a high level of social cohesiveness. Mizoram ranked 8<sup>th</sup> on the state ranking of Social Cohesion Index (Mukherjee and Saraswati, 2011) constructed from women's perspective.

Out of the 16 SHGs, members of 12 SHGs perceived the level of cohesion within their group as high. Members of Ruthi1 SHG (3.00), Handloom SHG (3.00), Chawnpuipar SHG (3.00), Ruthi2 SHG (3.00), Hlim Hlim SHG (3.00), Estheri2 SHG (3.00), Ropuiliani2 SHG (3.00), Estheri3 SHG (3.00), Kumtluang SHG (3.00), Estheri1 SHG (2.95), Leitan SHG (2.68) and Daifim SHG (2.62) mostly perceived high level of cohesion. On the other hand, the perceived level of cohesion among members of Ropuiliani1 SHG (1.32), Agape SHG (2.28), Nicy SHG (1.36) and Chuailo SHG (0.96) was low.

### **5.3.3. Members Awareness on SHG**

The third component of the dynamics of SHG was SHG awareness among the members as shown in table 5.25. Awareness on SHG was conceptualized as awareness of rules and regulations of the group, aims and objectives of the group, members of the group, the leaders of the group and financial position of the group. The level of awareness on SHG was operationally measured in a four-point scale viz. all, most, some and none. The average mean score of the awareness of the group members of SHG was considered as the member awareness of SHG.

The minimum awareness on SHG score was 0.00 and the maximum was 3.00. The total mean score was 2.38 which indicates a moderate level of awareness on SHG among the members. However, one-half of the SHGs were found to have high levels of awareness. The groups with a high level of awareness were Ruthi1 SHG (2.92), Kumtluang SHG (2.84), Ruthi2 SHG (2.78), Estheri2 SHG (2.70), Agape SHG (2.68), Chawnpuipar SHG (2.62), Ropuiliani2 SHG (2.62), and Handloom SHG (2.54). On the other hand, another half of the SHGs were found to have moderate levels of awareness in their groups. They are Estheri1 SHG (2.45), Hlim Hlim SHG (2.40), Nicy SHG

(2.35), Leitan SHG (2.34), Estheri3 SHG (2.30), Daifim SHG (2.24), Ropuiliani1 SHG (1.30) and Chuailo SHG (0.87).

**Table 5.25 Dynamics of SHGs: SHG Awareness**

WSHG	Self Help Group	N	SHG Awareness			
			Minimum	Maximum	Mean	SD
A	Leitan SHG	10	1.00	3.00	2.34	0.59
B	Daifim SHG	10	0.40	2.60	2.24	0.67
C	Ropuiliani1 SHG	10	0.00	3.00	1.30	1.12
D	Agape SHG	10	2.00	3.00	2.68	0.43
E	Nicy SHG	11	1.40	3.00	2.35	0.45
F	Ruthi1 SHG	10	2.80	3.00	2.92	0.10
G	Estheri1 SHG	13	1.80	2.80	2.45	0.37
H	Handloom SHG	10	2.00	2.80	2.54	0.25
I	Chawnpuipar SHG	13	1.60	3.00	2.62	0.50
J	Ruthi2 SHG	11	2.00	3.00	2.78	0.40
K	Chuailo SHG	11	0.00	2.80	0.87	0.86
L	Hlim Hlim SHG	10	1.60	3.00	2.40	0.45
M	Estheri2 SHG	10	2.40	2.80	2.70	0.14
N	Ropuiliani2 SHG	10	1.60	2.80	2.62	0.37
O	Estheri3 SHG	10	1.20	2.80	2.30	0.54
P	Kumtluang SHG	15	2.60	3.00	2.84	0.15
	Total	174	0.00	3.00	2.38	0.73

Source: Computed

#### 5.3.4. Relationship Among the Measures of Dynamics in WSHGs

The relation between the measures of the dynamics in WSHGs such as SHG awareness mean, SHG awareness SD, members participation in SHG mean, members participation in SHG SD, SHG Cohesion mean and SHG cohesion SD was analyzed using Karl Pearson's Correlation Coefficient (see Table 5.26).

The SHG awareness mean has a significant relation with all the measures of the dynamics in WSHGs. SHG awareness mean was found to have a positive correlation with two measures of dynamics in WSHGs i.e., member's participation in SHG mean (.792) and SHG cohesion mean (.817) at one percent level. This indicates that higher the SHG awareness mean, higher is the member's participation in SHG and SHG cohesion mean. However, the relation between SHG awareness mean was negative with the other three measures of dynamics in WSHGs viz. SHG awareness SD (-.865), members participation in SHG SD (-.779) and SHG cohesion SD (-.889) at one percent

level each. This indicates that higher the SHG awareness mean, lower is the diversity in SHG awareness, members participation in SHG and SHG cohesion.

**Table 5.26 Dynamics of WSHGs: Intercorrelation Matrix**

	Variable	Dyn01	Dyn02	Dyn03	Dyn04	Dyn05	Dyn06
SHG Awareness_Mean	Dyn01	1	-.865**	.792**	-.779**	.817**	-.889**
SHG Awareness_SD	Dyn02	-.865**	1	-.626**	.870**	-.706**	.846**
Members Participation in SHG_Mean	Dyn03	.792**	-.626**	1	-.502*	.623**	-.634**
Members Participation in SHG_SD	Dyn04	-.779**	.870**	-.502*	1	-.648**	.780**
SHG Cohesion Mean	Dyn05	.817**	-.706**	.623**	-.648**	1	-.915**
SHG Cohesion_SD	Dyn06	-.889**	.846**	-.634**	.780**	-.915**	1

Source: Computed

\*\*P <0.01

\*P <0.05

SHG Awareness SD has a significant relation with all the measures of the dynamics of WSHGs. SHG awareness SD was found to have a positive correlation with two of the measures of dynamics in WSHGs while it was negative for three of measures of dynamics in WSHGs. SHG Awareness SD was positively correlated with members participation in SHG SD (.870) and SHG cohesion SD (.846) at one percent level each. This means that higher the diversity in SHG Awareness, higher is the member's participation SD and SHG cohesion SD. However, there was a negative relation with SHG awareness mean (-.865), members participation in SHG mean (-.626) and SHG cohesion mean (-.706) at one percent level respectively. This indicates that the higher the SHG Awareness SD (or diversity in SHG awareness), the lower was the SHG awareness mean, members participation in SHG mean and SHG cohesion mean.

The mean members participation in SHG was found to have a significant correlation with all the other five measures of dynamic in WSHGs. Member's participation in SHG has a positive relationship with two of the measures of dynamics in WSHGs. i.e., members participation in SHG mean (.792) and SHG cohesion mean (.623) at one percent level. This indicates that higher the member's participation in SHG mean, higher is the SHG awareness mean and SHG cohesion mean. However, the relationship between members' participation in SHG means was negative with the other three measures of dynamics in WSHGs. The correlation was significant at one percent

level with SHG awareness SD (-.626), and SHG cohesion SD (-.634) while it was five percent with members participation in SHG SD (-.502). This indicates that higher the member's participation in SHG lower is the diversity in SHG awareness, diversity in member's participation and diversity in SHG cohesion.

A significant correlation was also found between members' participation in SHG SD with all the other five measures of dynamic in WSHGs. The correlation between members' participation in SHG SD was positive with two measures of dynamic in WSHGs while it was negative in three of the measures of dynamic in WSHGs. There was a positive significant correlation between members' participation in SHG SD with SHG awareness SD (.870) and SHG cohesion SD (.780) at one percent level. This means that higher the diversity in members' participation in SHG, higher was the diversity in SHG awareness and diversity in SHG cohesion. However, the relationship between members' participation in SHG SD and SHG awareness mean (-.779), members participation in SHG mean (-.502) and SHG Cohesion mean (.648) was found to be negative. The correlation between members' participation in SHG SD and SHG awareness mean and SHG Cohesion mean was significant at one percent level while it was significant at five percent level with member's participation in SHG. This indicates that the higher the diversity in members' participation in SHG, lower was the SHG awareness mean, members participation in SHG mean and SHG Cohesion mean.

SHG cohesion mean was found to have a significant correlation with all the other five measures of dynamic in WSHGs. SHG cohesion mean has a positive relation with two of the measures of dynamics in WSHGs while it was negative with three measures of dynamics in WSHGs. SHG cohesion mean has a positive relation with SHG awareness mean (.817) and members participation in SHG mean (.623) at one percent level each. This indicates that higher the SHG cohesion mean, higher is the SHG awareness mean and member's participation in SHG mean. However, the relation between SHG cohesion mean was negative with the other three measures of dynamics in WSHGs. The correlation was significant at one percent level with SHG awareness SD (-.706), members participation in SHG SD (-.648) and SHG cohesion SD (-.915) at one percent level each. This indicates that the higher the SHG cohesion mean, lower is the diversity in SHG awareness, diversity in member's participation and diversity in SHG cohesion.

There was a significant correlation between SHG cohesion SD with all the other five measures of dynamic in WSHGs. A positive correlation was found between two of the measures of dynamics in WSHGs while it was negative with three measures of dynamics in WSHGs. SHG cohesion SD was positively related with SHG awareness SD (.846) and members participation in SHG SD (.780) at one percent level. This means that higher the diversity in SHG cohesion higher was the diversity in SHG awareness and diversity in member's participation. However, there was a significant correlation between SHG cohesion SD with SHG awareness mean (-.889), members participation in SHG mean (-.634) and SHG cohesion mean (-.915) at one percent level respectively. This indicates that higher the diversity in SHG cohesion lower was the SHG awareness mean, member's participation in SHG mean and SHG cohesion mean.

#### **5.4. Composition, Structure and Dynamics**

In this section, an attempt is made to discuss the relationship between the composition, structure and dynamics of the WSHGs which is presented into two subsections. The first subsection is discussed in terms of the compositional diversity and dynamics of WSHG and the second subsection is discussed in terms of the composition and dynamics of WSHG as under.

##### **5.4.1. Compositional Diversity and Dynamics of WSHG**

The relation between diversity in the composition and dynamics of SHG was analyzed using Karl Pearson's Correlation Coefficient as shown in Table 5.27. The composition of SHGs were the diversity in demographic (age S.D, marital status IQV, education mean, education S.D and education IQV), social (sub-tribe IQV and denomination IQV), familial (type of family IQV, the form of family IQV, size of family mean, size of family SD and the gender of head of household IQV) and economic (per capita household assets SD and members personal income SD) composition. The measures of dynamics of SHG were SHG awareness mean score, member's participation in SHG mean and SHG cohesion mean (see table 5.27).

Pearson's Correlation Coefficients show that there was no significant relationship between any of the diversity in demographic, familial, social and economic composition and the components of dynamics of SHG such as SHG awareness, member's participation in SHG and SHG cohesion.

**Table 5.27 Diversity in Composition and Dynamics of SHG: Pearson's r**

	<b>SHG Awareness_Mean</b>	<b>Members Participation in SHG_Mean</b>	<b>SHG Cohesion_Mean</b>
Age_S.D	-.220	-.210	-.033
MaritalStatus_IQV	.056	-.194	.015
Education_Mean	.038	.144	.252
Education_S.D	.144	.021	.366
Education_IQV	-.175	-.329	-.009
Subtribe_IQV	-.064	.210	-.245
Denomination_IQV	.105	.006	.129
TypeFamily_IQV	-.011	.186	-.195
FormFam_IQV	-.027	-.316	.049
Size of Family Mean	.088	.398	.029
Size of Family_SD	-.053	.051	-.047
GenderHead_IQV	-.100	-.403	-.124
Percapita HouseholdAssets_SD	-.059	-.099	.011
Members Personal Income_SD	-.016	.106	-.169

Source: Computed

#### **5.4.2. Social Capital Measures and Dynamics of WSHG: Pearson's r**

The relationship between the social capital measures of WSHGs and dynamics of WSHG was analyzed using Pearson r (see Table 5.28). The social capital measures of WSHG were size, density, diameter, average degree, centralization degree, average distance, distance SD, mean coreness and coreness standard deviation. The measures of dynamics of SHG were the means of SHG awareness, member's participation and SHG cohesion.

Pearson's Correlation Coefficients shows that size does not have any significant relationship with the dimensions of the dynamics of SHG. The density of SHG was found to have a positive relationship with SHG awareness mean and SHG cohesion means at one percent level. This means that higher the density of SHG, higher the SHG awareness and cohesion. The diameter was found to have a negative relation with SHG awareness at five percent level which means that higher the diameter between the SHG members lowers the SHG awareness. However, diameter does not have any significant relation with member's participation and cohesion.

**Table 5.28 Social Capital Measure of Diversity in Composition and Dynamics of SHG: Pearson's r**

<b>Social Capital Measure</b>	<b>SHG Awareness_Mean</b>	<b>Members Participation in SHG_Mean</b>	<b>SHG Cohesion_Mean</b>
Size	.178	.043	.135
Density	.675**	.414	.748**
Diameter	-.611*	-.450	-.293
Degree_Avg	.672**	.380	.766**
Degree_Centralization	-.074	-.131	.091
Distance_Avg	-.640**	-.481	-.386
Distance_SD	-.675**	-.450	-.377
Coreness_Mean	.339	.228	.551*
Coreness_SD	-.688**	-.379	-.805**

Source: Computed

Average degree among the members has a positive relation with SHG awareness and SHG cohesion at one percent level each. This means that higher the average degree, higher the SHG awareness and SHG cohesion. Centralization degree does not have any significant relationship with any of the dimensions of the dynamics of SHG. The average distance of SHG has a negative correlation with SHG awareness at one percent level which means that larger the distance between the members, lower is the SHG awareness. Though distance average has a negative relation with SHG awareness, it does not have any significant correlation with member's participation and SHG cohesion.

Distance Standard Deviation was negatively related to SHG awareness at one percent level. This indicates that higher the distance SD, lower is the SHG awareness. Coreness mean had a positive relation with SHG cohesion at five percent level. This means that greater the coreness of SHG, greater is the SHG cohesion. Coreness SD also has a negative relation with SHG awareness and SHG cohesion at one percent level which means that SHG higher the coreness SD, lower is the SHG awareness and SHG cohesion.

In this chapter, an attempt has been made to discuss the findings of the analysis of primary data which are of attribution and network types. The composition, structure

and dynamics of women self-help groups as well their interrelationship among them were also discussed. In light of the discussion, the next chapter discusses the results of the analysis of women empowerment from a knowledge and skill perspective.



**CHAPTER VI**  
**SHGs AND WOMEN EMPOWERMENT:**  
**KNOWLEDGE AND SKILLS PERSPECTIVE**

In the present chapter, an attempt is made to discuss women empowerment through Self Help Groups from the perspective of knowledge and skills of the members of SHG with the assumption that knowledge and skills of the individuals reflect the individual's empowerment. In addition to assessing the empowerment of the members of the SHGs, this chapter also attempts to understand the relationships between women empowerment assessed in terms of the knowledge and skills of the members and the composition, structure and dynamics of SHG.

**6.1. Women Empowerment: Knowledge and Skills**

This section is presented into two sub-sections. Women empowerment in the first subsection is presented in terms of members' knowledge which is further divided into two subsections i.e., into knowledge on Government programmes and knowledge of rights, privileges and concessions. The second subsection is presented in terms of the skills and capacities of the members of WSHGs. Moreover, the second subsection attempts the relation between awareness and skills which is discussed below.

**6.1.1. Members Knowledge**

SHG Members knowledge is a crucial indicator of women empowerment. In today's world, the strength of knowledge has replaced the strength of the army and money (Dandona, 2015). Power can be accomplished through knowledge while the inadequacy of it results in poverty. According to Spreitzer (1996), the sentiment of psychological empowerment of women is reinforced when women attain the requisite knowledge for attaining skill and power. Enhanced knowledge and awareness expand women's ability to access resources and change the 'structures' for empowerment.

Members Knowledge is conceptualized into two dimensions, viz., awareness on Government programmes and knowledge of rights, privileges and concessions which are discussed as under.

**6.1.1.1. Members Awareness on Government Programmes**

Members' awareness on Government programmes is shown in Table 6.1. The SHG member's level of awareness on Government programmes was operationally measured on the nominal scale of yes and no. The awareness score was presented in

terms of maximum and minimum and the average mean score was considered as the member awareness on Government programmes at the SHG level.

**Table 6.1 Women Empowerment: Members Awareness on Government Programmes**

WSHG	Self Help Group	N	Government Programmes			SD
			Minimum	Maximum	Mean	
A	Leitan SHG	10	0.00	0.28	0.14	0.07
B	Daifim SHG	10	0.11	0.28	0.19	0.06
C	Ropuiliani1 SHG	10	0.06	0.33	0.17	0.09
D	Agape SHG	10	0.00	1.00	0.45	0.27
E	Nicy SHG	11	0.11	0.28	0.18	0.07
F	Ruthi1 SHG	10	0.00	0.28	0.09	0.07
G	Estheri1 SHG	13	0.00	0.22	0.09	0.08
H	Handloom SHG	10	0.00	0.11	0.03	0.05
I	Chawnpuipar SHG	13	0.00	0.22	0.15	0.06
J	Ruthi2 SHG	11	0.00	0.28	0.13	0.09
K	Chuailo SHG	11	0.00	0.11	0.05	0.05
L	Hlim Hlim SHG	10	0.00	0.11	0.03	0.04
M	Estheri2 SHG	10	0.00	0.11	0.03	0.04
N	Ropuiliani2 SHG	10	0.00	0.22	0.07	0.06
O	Estheri3 SHG	10	0.00	0.22	0.10	0.07
P	Kumtluang SHG	15	0.00	0.44	0.12	0.10
	Total	174	0.00	1.00	0.13	0.13

Source: Computed

Awareness on Government programmes was conceptualized into 27 items such as support to training and employment programme for women, Rajiv Gandhi National Crèche Scheme for Children of Working Mothers, Widow Pension Scheme, Ujjawala Scheme for Women, Swadhar Scheme for Trafficked Women, Working Women Hostel, Swayam Siddha – Integrated Women Empowerment Programme, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls, Vocational Training for Physically Challenged Women, State Commission for Women, National Rural Employment Guarantee Act – 180 days of employment, SJSRY- Self Employment Programme, Old Age Pension Scheme, Indira Awaas Yojana- Housing Scheme, Total Sanitation Campaign, Rajiv Gandhi Accelerated Rural Water Supply Scheme, National Rural Health Mission (NRHM), State Resource Centre for Women, Sarva Siksha Abiayaan (SSA) – Universalization of Primary Education, Integrated Child Protection Scheme

(ICPS), Integrated Child Development Service (ICDS), Scholarship to students of children, aids, appliances for handicapped, Bal Bhavan for children, Childline for children, Stipend for disabled children, Unemployment Allowance for unemployed disabled.

The maximum score on awareness on Government programmes ranges from 0.00 to 1.00. Overall, the mean awareness was 0.13 which indicates that the knowledge on Government programmes was very low. Less than half of the SHGs were having higher awareness than the overall average. Agape SHG (0.45), Daifim SHG (0.19), Nicy SHG (0.18), Ropuiliani1 SHG (0.17), Chawnpuipar SHG (0.15), Leitan SHG (0.14) and Ruthi2 SHG (0.13) were the groups with a high level of awareness than the overall meanwhile more than half i.e. nine groups viz. Kumtluang SHG (0.12), Estheri3 SHG (0.10), Ruthi1 SHG (0.09), Estheri1 SHG (0.09), Ropuiliani2 SHG (0.07), Chuailo SHG (0.05), Handloom SHG (0.03) Hlim Hlim SHG (0.03) and Estheri2 SHG (0.03) were the groups with a low level of awareness mean than the overall average.

#### **6.1.1.2. Awareness on Rights Privileges and Concessions**

The second dimension of women empowerment conceptualized was member's awareness on rights, privileges and concessions as shown in Table 6.2. Members' awareness on rights, privileges and concessions was measured in a nominal scale of yes and no. Awareness on rights privileges and concessions was operationally conceptualized into twelve items viz. awareness that men and women have equal rights, the law ensures women to inherit property from parents, the law empowers women to get equal wages on par with men for the same kind of work, reservation of seats in Municipal Councils for women, Reservation for SC/STs in Government employment, reservation for women in Government employment, subsidies for women entrepreneurs, fees concession for SC/STs in educational institutions, dowry is legally prohibited, domestic violence is a punishable offence, derogatory or denigrating indecent representation of women in media punishable, sexual harassment of women at workplace is a punishable offence. Awareness was presented in terms of maximum and minimum and the average mean score was considered as the member's awareness on rights, privileges and concessions.

The maximum awareness score was 1.0 while the minimum was 0.0. The mean score was 0.1 which indicates that the awareness on rights privileges and concessions

was very low. The group with the highest mean score was Agape SHG (0.7) followed by Chawnpuipar SHG (0.2). Awareness was average for the rest of the groups, i.e., Leitan SHG (0.1), Daifim SHG (0.1,) Nicy SHG (0.1), Ruthi1 SHG (0.1), Estheri1 SHG (0.1), Ruthi2 SHG (0.1), Chuailo SHG (0.1), Estheri2 SHG (0.1), Ropuiliani2 SHG (0.1), Estheri3 SHG (0.1) and Kumtluang SHG (0.1). Three groups namely Ropuiliani1 SHG, Handloom SHG and Hlim Hlim SHG do not have any awareness on women's rights privileges and concessions.

**Table 6.2 Women Empowerment: Awareness Rights Privileges and Concessions**

WSHG	Self Help Group	Rights Privileges and Concessions				
		N	Minimum	Maximum	Mean	SD
A	Leitan SHG	10	0.0	0.4	0.1	0.1
B	Daifim SHG	10	0.0	0.2	0.1	0.1
C	Ropuiliani1 SHG	10	0.0	0.2	0.0	0.1
D	Agape SHG	10	0.0	1.0	0.7	0.4
E	Nicy SHG	11	0.0	0.2	0.1	0.1
F	Ruthi1 SHG	10	0.0	0.2	0.1	0.1
G	Estheri1 SHG	13	0.0	0.2	0.1	0.1
H	Handloom SHG	10	0.0	0.0	0.0	0.0
I	Chawnpuipar SHG	13	0.0	0.6	0.2	0.2
J	Ruthi2 SHG	11	0.0	0.2	0.1	0.1
K	Chuailo SHG	11	0.0	0.2	0.1	0.1
L	Hlim Hlim SHG	10	0.0	0.0	0.0	0.0
M	Estheri2 SHG	10	0.0	0.2	0.1	0.1
N	Ropuiliani2 SHG	10	0.0	0.4	0.1	0.1
O	Estheri3 SHG	10	0.0	0.2	0.1	0.1
P	Kumtluang SHG	15	0.0	0.4	0.1	0.1
	Total	174	0.0	1.0	0.1	0.2

Source: Computed

### 6.1.2. Skill and Capacity

Enhanced skill is now regarded as an essential and necessary tool for women's empowerment (Vyas, 2018). Increased skills and capacities lead to women empowerment by changing power relations through greater access to markets and networks. Women empowerment is achieved through skills and capacity as it capacitates women to act, organise and change existing hierarchies. In this section, the distribution of members in terms of skill and capacity is shown in Table 6.3. Members' skill and capacity were operationally conceptualized into four items viz. literacy,

communication skills, banking skills and marketing skills which were measured on the nominal scale of yes and no. The index is presented in terms of maximum, minimum and the average mean score was considered as the member skill and capacity.

**Table 6.3 Women Empowerment: Skill and Capacity**

WSHG	Self Help Group	N	Skill and Capacity			
			Minimum	Maximum	Mean	SD
A	Leitan SHG	10	0.00	0.75	0.40	0.26
B	Daifim SHG	10	0.00	0.88	0.46	0.31
C	Ropuiliani1 SHG	10	0.00	0.88	0.35	0.40
D	Agape SHG	10	0.00	1.00	0.56	0.41
E	Nicy SHG	11	0.00	1.00	0.51	0.36
F	Ruthi1 SHG	10	0.00	0.75	0.16	0.26
G	Estheri1 SHG	13	0.00	0.75	0.31	0.29
H	Handloom SHG	10	0.00	0.75	0.25	0.26
I	Chawnpuipar SHG	13	0.00	0.88	0.48	0.25
J	Ruthi2 SHG	11	0.00	0.75	0.48	0.22
K	Chuailo SHG	11	0.00	0.63	0.23	0.28
L	Hlim Hlim SHG	10	0.13	0.75	0.48	0.18
M	Estheri2 SHG	10	0.00	0.63	0.34	0.17
N	Ropuiliani2 SHG	10	0.00	0.75	0.38	0.24
O	Estheri3 SHG	10	0.00	0.88	0.36	0.31
P	Kumtluang SHG	15	0.00	0.88	0.36	0.36
	Total	174	0.00	1.00	0.38	0.30

Source: Computed

Literacy was further conceptualized into four items viz. the ability of the members to give signatures, writing a letter in Mizo, reading a newspaper in Mizo and arithmetic calculation. Communication skills were further conceptualized into three items viz. the ability of the members to meet government officials and communicate their grievances, ability to meet political leaders and communicate their problems and speaking in public meetings to express their views and opinions. Banking skills were further conceptualized into four items viz., ability of the members to open an account in a bank/post office, ability to deposit money in a bank account, ability to withdraw money from a bank account and ability to borrow loan from bank. Marketing Skills was

further conceptualized into six items viz. skill to make anyone traditional handicraft, skill to make anyone modern handicraft, able to sell products (cattle and hen etc) in the market, ability to purchase household articles in a market and ability to purchase inputs for your business/trade.

The overall maximum skill and capacity score was 1.00 while the minimum score was 0.00. The total average mean score was 0.38 which indicates a moderate level of skills and capacity. Agape SHG (0.56) was the group with the highest mean while Ruthi1 SHG (0.16) was the group with the lowest mean score. However, half of the SHGs have higher skill and capacity than the overall mean viz. Agape SHG (0.56), Nicy SHG (0.51), Chawnpuipar SHG (0.48), Hlim Hlim SHG (0.48), Ruthi2 SHG (0.48), Daifim SHG (0.46), Leitan SHG (0.40), Ropuiliani2 SHG (0.38). The groups with lower mean literacy than the overall mean were Ropuiliani1 SHG (0.35), Estheri1 SHG (0.31), Handloom SHG (0.25), Chuailo SHG (0.23), Estheri2 SHG (0.34), Estheri3 SHG (0.36), Kumtluang SHG (0.36) and Ruthi1 SHG (0.16).

### **6.1.3. Women Empowerment: Awareness and Skills**

The distribution of members in terms of awareness and skills is shown in Table 6.4. The women empowerment Index of skill and capacity is presented in terms of maximum and minimum and the average mean score was considered as the member's awareness and skills. The overall minimum awareness and skill were .00 and the maximum was 1.00. The overall mean awareness and skill were .21 which indicates a low level of awareness and skills.

The group with the highest awareness and skills was Agape SHG (.56) while the lowest was Handloom SHG (.09). Less than half i.e., six SHGs have a higher level of awareness and skill than the overall average. The groups with a high level of awareness and skills than the average were Nicy SHG (.28), Chawnpuipar SHG (.26), Daifim SHG (.24), Ruthi2 SHG (.24) and Leitan SHG (.21). The groups with a low level of empowerment were Kumtluang SHG (.20), Ropuiliani2 SHG (.20), Ropuiliani1 SHG (.19), Estheri3 SHG (.19), Hlim Hlim SHG (.17), Estheri2 SHG (.16), Estheri1 SHG (.15), Ruthi1 SHG (.11) and Chuailo SHG (.11). More than half i.e. ten SHGs viz. Kumtluang SHG (0.2), Ropuiliani2 SHG (0.2), Handloom SHG (0.09), Ruthi1 SHG (0.11), Chuailo SHG (0.11), Estheri1 SHG (0.15), Estheri2 SHG (0.16), Hlim Hlim

SHG (0.17), Ropuiliani1 SHG (0.19), Estheri3 SHG (0.19) were the SHGs with a low level of awareness and skills than the overall mean.

**Table 6.4 Women Empowerment: Awareness and Skills**

WSHG	Self Help Group	Minimum	Maximum	Mean	S.D
A	Leitan SHG	.02	.34	.21	.12
B	Daifim SHG	.07	.35	.24	.09
C	Ropuiliani1 SHG	.02	.45	.19	.18
D	Agape SHG	.00	1.00	.56	.29
E	Nicy SHG	.10	.46	.28	.12
F	Ruthi1 SHG	.00	.41	.11	.12
G	Estheri1 SHG	.00	.27	.15	.11
H	Handloom SHG	.00	.25	.09	.08
I	Chawnpuipar SHG	.00	.43	.26	.12
J	Ruthi2 SHG	.00	.37	.24	.12
K	Chuailo SHG	.00	.23	.11	.09
L	Hlim Hlim SHG	.08	.25	.17	.05
M	Estheri2 SHG	.00	.27	.16	.08
N	Ropuiliani2 SHG	.02	.33	.20	.09
O	Estheri3 SHG	.00	.43	.19	.15
P	Kumtluang SHG	.00	.41	.20	.15
	Total	.00	1.00	.21	.16

Source: Computed

#### **6.1.4. Relationship among the Dimensions of Women Empowerment Index**

The relationship between the measures of women empowerment such as skill and capacity, awareness on Government Programmes, awareness on rights, privileges and concession was assessed using Karl Pearson's Correlation Coefficient (see Table 6.5). Women Empowerment Index has been created to measure the impact of knowledge and skills on women empowerment.

All the dimensions of women empowerment have a positive significant relationship with the Women Empowerment Index at one percent level each respectively. This indicates that an increase in one dimension of women empowerment leads to an increase in the women empowerment index. Skills and capacity (.782), knowledge on Government programmes (.937) and awareness on rights, privileges and concessions (.929) have a significant positive contribution to the Women Empowerment Index at a one percent level respectively. This indicates that the higher the skills and

capacity, knowledge on Government programmes and awareness on rights, privileges and concessions, the higher is the women empowerment index.

**Table 6.5 Measures of Empowerment in WSHGs: Intercorrelation Matrix**

Sl. No		Dimensions Women Empowerment			Women Empowerment Index
		Skill and Capacity	Government Programmes	Rights Privileges and Concessions	
1	Skill and Capacity	1	.614*	.529*	.782**
2	Government Programmes	.614*	1	.876**	.937**
3	Rights Privileges and Concessions	.529*	.876**	1	.929**
4	Women Empowerment Index	.782**	.937**	.929**	1

Source: Computed

\*\* P <0.01

\* P <0.05

Skills and capacity was positively correlated with the two other dimensions of women empowerment i.e. knowledge on Government Programmes (.614) and awareness on rights, privileges and concession (.529) at five percent level respectively. This indicates that higher the skills and capacity of the members of WSHGs, higher is the knowledge on Government programmes and awareness on rights, privileges and concession. Skills and capacity also have a significant positive contribution to the Women Empowerment Index at one percent level (.782) at one percent level which indicates that higher the skills and capacity, higher was the Women Empowerment Index.

Knowledge on Government Programmes has a significant correlation with the two measures of women empowerment. It has a positive significant relation with skills and capacity (.614) at five percent level. The relation between skills and capacity and awareness on rights, privileges and concession (.876) was positive and significant at one percent level. This indicates that higher the knowledge on Government programmes, higher is the skills and capacity and awareness on rights, privileges and concession. Knowledge on Government Programmes has a significant positive contribution to the Women Empowerment Index at one percent level (.937).

Members' awareness on rights privileges and concessions was also found to have a significant correlation with the two measures of women empowerment. It has a



positive significant relation with skills and capacity (.529) at five percent level and knowledge on Government programmes at one percent level (.876). This indicates that higher the knowledge on Government programmes, the higher is the skills and capacity and knowledge on Government programmes. Member's awareness on rights privileges and concessions also has a significant positive contribution to the Women Empowerment Index (.929) at one percent level.

## **6.2. Composition, Structure, Dynamics of SHG and Women Empowerment**

In this section, an attempt is made to discuss the relationship between women empowerment with the composition, structure and dynamics of the WSHGs. This section is presented in three subsections. The first subsection discusses the relationship between the diversity in the composition of WSHG and women empowerment at group level. The second subsection discusses the relationship between women empowerment with the structure of WSHGs. The third subsection is discussed in terms of the relationship between women empowerment with the dynamics of WSHG while the fourth subsection discusses the relationship between the member's characteristics, dynamics of women empowerment at the individual level.

### **6.2.1. Diversity in Composition of WSHGs and Women Empowerment**

The relationship between the SHG composition and women empowerment was analyzed using Karl Pearson's Correlation Coefficient. The measures of diversity were the composition of SHG such as demographic composition viz. age, marital status and education, familial composition viz. type of family, form of family, size of family mean, size of family S.D and gender of head, social composition viz. sub tribe and denomination and economic composition viz. per capita household assets, monthly per capita household income and monthly personal income. The relationship between the dimensions of women empowerment index viz. skill and capacity, awareness on Government programmes and awareness on rights, privileges and concessions were studied for their relationship with the diversity in the composition of the SHGs (see Table 6.6).

The first set of measures of diversity includes the demographic composition. None of the measures of diversity in age, marital status, education, were related to neither the three dimensions of women empowerment nor the Women Empowerment Index, not even at five percent level.

**Table 6.6 Diversity in Composition of WSHGs and Women Empowerment Index**

Sl. No	Measure of Diversity	Dimension of Women Empowerment			Women Empowerment Index
		Skill and Capacity	Awareness on Government Programmes	Awareness on Rights, Privileges And Concessions	
1	Age_S.D	-.193	-.138	-.151	-.167
2	Marital_IQV	.183	.014	-.042	.046
3	Education_IQV	-.233	-.036	.174	.002
4	TypeFamily_IQV	.075	.278	.153	.186
5	FormFam_IQV	-.269	-.540*	-.428	-.463
6	Sizefam_Mean	.108	.391	.102	.208
7	Sizefam_S.D	-.255	.035	-.199	-.166
8	GenderHead_IQV	-.167	-.279	-.275	-.270
9	Subtribe_IQV	.032	.458	.270	.286
10	Denomination_IQV	-.261	.350	.217	.128
12	Per Capita Household Assets	-.022	.034	.137	.070
13	Monthly Per Capita Household Income	.509*	.408	.612*	.589*
14	Monthly Personal Income	.455	.501*	.298	.453

Source: Computed

\*\* P &lt;0.01

\* P &lt;0.05

The second set of measures of compositional diversity taken for correlational analysis includes the familial characteristics. Diversity in most of the familial characteristics viz., type of family, size of family mean, size of family, gender of head, were related with neither the three dimensions of women empowerment nor the Women Empowerment Index, not even at five percent level. However, diversity in the form of family has a significant negative relation with one dimension of women empowerment i.e., awareness on Government programmes (-.540) at five percent level. This indicates that higher the diversity of the form of family, lower the awareness of Government programmes. However, it does not have any significant bearing with the Women Empowerment Index, not even at five percent level.

The third set of measures of diversity in the composition of SHGs was social in nature. Diversity in neither of the social structural characteristics of the members viz.,

sub-tribe and denomination were related with any of the three dimensions of women empowerment even at five percent level.

The fourth set of measures of diversity in the composition in the SHGs includes economic characteristics. Of these, two characteristics i.e., per capita household assets and monthly personal income have a significant bearing on women empowerment. Monthly per capita household income is found to have a significant positive relationship with the Women Empowerment Index (.589) at five percent level. It is also significantly related to two dimensions of women empowerment i.e., skills and capacity (.509) and awareness on rights privileges and concessions (.612) at five percent level each. This implies that the higher the monthly per capita household income the higher the skills and capacity and awareness on rights, privileges and concessions of the members of SHG. However, the diversity in monthly per capita household income does not have any relation with one dimension of women empowerment i.e., awareness on Government programmes. Monthly personal income also has a significant positive relation with awareness on Government programmes (.501). This means that the higher the diversity in monthly personal income, higher the awareness of Government programmes. However, it does not have any significant bearing with the Women Empowerment Index, not even at five percent level.

### **6.2.2. Social Capital of WSHGs and Women Empowerment**

Karl Pearson's Correlation Coefficient was used to assess the relationship between social capital and women empowerment assessed in terms of knowledge and skill (see Table 6.7). The indicators of social capital were size, density, diameter, average degree, centralization degree, distance average, distance SD, coreness mean and coreness SD. The dimensions of women empowerment were skill and capacity, knowledge on Government programmes, rights privileges and concessions.

None of the indicators of social capital has any significant relation to the dimensions of women empowerment not even at five percent level. This indicates that the network size, density, diameter, average degree, centralization degree, distance average, distance SD, coreness mean and coreness SD was significantly related to skill and capacity, knowledge on Government programmes, rights privileges and concessions. There was also an absence of significant relation between Women Empowerment Score Mean with any of the dimensions of women empowerment.

**Table 6.7 Social Capital and Women Empowerment Index: Pearson's r**

Sl. No	Network Measure of Social Capital	Dimension of Women Empowerment			Women Empowerment Index
		Skill and Capacity	Awareness on Government Programmes	Awareness on Rights Privileges and Concessions	
1	Size	.018	-.038	-.028	-.033
2	Density	-.176	.003	.251	.060
3	Diameter	.038	-.173	-.294	-.184
4	Avg_Degree	-.108	-.055	.167	.020
5	Centralization_Degree	.236	-.242	-.236	-.110
6	Distance_Avg	-.052	-.202	-.287	-.222
7	Distance_SD	.028	-.117	-.308	-.176
8	Corene_Mean	-.171	.023	.151	.021
9	Corne_SD	.173	.091	-.200	-.006

Source: Computed

\*\* P &lt;0.01

\* P &lt;0.05

**6.2.3. Dynamics of WSHG and Women Empowerment**

The relationship between SHG dynamics and women empowerment was analyzed as shown in Table 6.8. The indicators for SHG dynamics were SHG awareness mean, SHG awareness SD, member participation mean, member participation SD, SHG cohesion mean and SHG cohesion SD. The dimensions of women empowerment were skill and capacity, knowledge on Government programmes and awareness, rights privileges and concessions. Moreover, the Women Empowerment Index has also been constructed to assess the impact of SHGs on women empowerment.

The results of the correlation analysis revealed that none of the indicators for SHG dynamics were related to the dimensions of women empowerment. Moreover, none of the indicators of SHG dynamics have a significant relation with the women empowerment index.

**Table 6.8 SHG Dynamics and Women Empowerment Index: Pearson's r**

Sl. No	Indicator	Dimension of Women Empowerment			
		Skill and Capacity	Government Programmes	Rights Privileges and Concessions	Women Empowerment Index
1	SHG Aware Mean	.227	.101	.266	.235
2	SHG Aware SD	.137	.191	-.093	.064
3	Member Participation Mean	.197	-.028	.010	.066
4	Member Participation SD	-.014	.053	-.241	-.097
5	SHG Cohesion Mean	-.007	-.247	-.079	-.119
6	SHG Cohesion SD	-.057	.278	.051	.094

Source: Computed

\*\* P &lt; 0.01

\* P &lt; 0.05

**6.2.4. Member Characteristics, Dynamics of SHG and Empowerment of Women**

In the earlier subsections, there was no significant bearing of the diversity in the composition, structure and dynamics of SHGs on women empowerment from the perspective of knowledge and skills at the level of the group. Hence, an attempt was made to study that at the level of the individual members of the SHG. The relationship between the SHG member characteristics, dynamics of SHG and empowerment of women was analyzed using Pearson's Correlation Coefficients as shown in Table 6.9. The variables of SHG member characteristics were age, education and size of family, per capita household assets, monthly per capita household income, and monthly personal income. The variables of SHG dynamics were SHG awareness, member participation and SHG Cohesion. The dimensions of women empowerment were skill and capacity, knowledge on Government programmes, awareness on rights privileges and concessions.

Of the three demographic characteristics, age, education and size of family, age and size of family does not have any significant relationship with women empowerment. On the other hand, education has a significant positive relationship with women empowerment. Pearson product-moment correlation coefficient shows that the correlation between education and women empowerment index (.176) was positive at five percent level. This implies that higher the education of the SHG members was their skills and capacity, knowledge on Government programmes and awareness on rights, privileges and concessions. The compositional characteristic of education was related

to two of the dimensions of women empowerment. There was a significant correlation between education and skills and capacity (.163) which was positive and significant at five percent level. Knowledge on Government programmes (.204) was also found to be positive and significant at one percent level. This implies that higher the education of the SHG members, greater was their skills, knowledge and awareness.

**Table 6.9 Characteristics, Dynamics of SHG and Empowerment of Women:  
Pearson's r**

Sl. No	Variable	Dimension of Women Empowerment			Women Empowerment Score
		Skill and Capacity	Government Programmes	Rights Privileges and Concessions	
1	Age	.147	-.089	-.009	.063
2	Education	.163*	.204**	.055	.176*
3	Size of Family	.083	.177*	.072	.127
4	Percapita Household Assets	.025	.064	.088	.067
5	Monthly Percapita Household Income	.055	.158*	.097	.115
6	Monthly Personal Income	.211**	.143	.156*	.230**
7	SHG Awareness	.248**	.128	.155*	.248**
8	Member Participation	.312**	.217**	.109	.292**
9	SHG Cohesion	.107	-.111	-.058	.013
10	Skill and Capacity	1	.368**	.252**	.811**
11	Government Programmes	.368**	1	.709**	.775**
12	Rights Privileges and Concessions	.252**	.709**	1	.743**
13	Women Empowerment Index	.811**	.775**	.743**	1

Source: Computed

\*\* P < 0.01

\* P < 0.05

Size of family was found to be significantly associated with knowledge on Government programmes. Surprisingly, the correlation coefficient (-.177) was positive and significant at five percent level. This implies that higher the size of the family of the SHG members, higher was their knowledge on Government programmes.

However, size of family does not have any association with the rest of the dimension of women empowerment viz. skills and capacity and awareness on rights, privileges and concessions. It was also not related to the composite women empowerment score.

The demographic characteristics of age do not have any association with any of the dimensions of women empowerment viz. skill and capacity, knowledge on Government programmes, awareness on rights privileges and concessions. It was also not related to the composite women empowerment index.

The three economic characteristics viz. per capita household assets, monthly per capita household income and monthly personal income were studied for their relationship with the empowerment of women measured in terms of knowledge and skills. Out of the three economic characteristics, two characteristics viz. monthly per capita household assets and monthly per capita household income does not have any relationship with Women Empowerment Score. On the other hand, monthly personal income has a significant positive relationship with women empowerment. Pearson product-moment correlation coefficient shows that the correlation between monthly personal income and women empowerment score (.230) which was positive and significant at one percent level. This implies that higher the monthly personal income of the SHG members, higher was the skills and capacity and awareness of rights, privileges and concessions.

Pearson's Correlation Coefficient shows an absence of association between the economic characteristics of per capita household assets with any of the dimensions of women empowerment. It also does not have any relation with the composite women empowerment score, not even at one percent level. Monthly per capita household income was related to only one dimension of women empowerment. There was a significant correlation between monthly per capita household income and awareness on Government programmes (.158) which was positive and significant at five percent level. However, it does not have any association with the other two dimensions of empowerment viz. skills and capacity and awareness on rights, privileges and concessions nor the composite score of women empowerment.

The economic characteristic of monthly personal income was found to be significantly related to two dimensions of SHG viz. skills and capacity and rights privileges and concessions. It was also found to be significantly related to the Women

Empowerment Index. The correlation coefficient between monthly personal income and rights privileges and concessions (.156) was positive at five percent level. The correlation between monthly personal income and skills and capacity (.211) and Women Empowerment Index (.230) was also positive at one percent level each. This implies that higher the monthly personal income, higher the skills and capacity, awareness on rights privileges and concessions and Women Empowerment Index. On the other hand, the correlation between monthly personal income and knowledge on government programmes (.143) was found to be insignificant.

The third set of measures that were studied for their relationship with women empowerment includes the SHG dynamics viz., cohesion, awareness and member participation. Of these three, two of dynamics viz. SHG awareness and member's participation have a significant positive relationship with women empowerment. On the other hand, SHG cohesion was not found to have any significant relation with women empowerment.

SHG awareness had a significant positive correlation with two dimensions of women empowerment viz., skills and capacity (.248) at one percent level and awareness on rights privileges and concessions (.155) at five percent level. This implies that higher the SHG awareness, higher the skills and capacity of the SHG members and their awareness of rights, privileges and concessions. On the other hand, SHG awareness and knowledge on government programmes (.128) do not have any significant relation. Pearson's Correlation Matrix shows that SHG awareness and the Women Empowerment Index were positively correlated at (.248) one percent level. This indicates that higher the SHG awareness, higher was the Women Empowerment Index. The dynamics of member participation was found to be significantly associated with two components viz., skills and capacity (.312) and knowledge on government programmes (.217) at one percent level each. This implies that higher the member's participation, higher the skills and capacity and knowledge on government programmes. However, no significant relation was found between member's participation and awareness on rights, privileges and concessions. Pearson's Correlation Coefficient shows that member participation was found to be positively related to the composite Women Empowerment Index (.292) at one percent level.



Pearson's Correlation Coefficient shows that there was an absence of association between SHG Cohesion and the dimensions of women empowerment viz. skills and capacity (.107) and knowledge on government programmes (-.111) and awareness on rights privileges and concessions (-.058). No significant relation was also found between SHG Cohesion and Women Empowerment Index (.013).

The relation between the three dimensions of women empowerment viz. skill and capacity, knowledge on government programmes and awareness on rights privileges and concessions was also analyzed using Pearson's Correlation Coefficient. It was found that all three dimensions of women empowerment were positively correlated to each other which indicates that when one dimension increases the other two dimensions also increase.

Skill and capacity was significantly related to the other two dimensions of women empowerment. The correlation between skills and capacity and knowledge on government programmes (.368) and awareness on rights, privileges and concessions (.252) were positive and significant at one percent level each. This implies that the higher the skills and capacity the higher was the knowledge on government programmes and awareness on rights privileges and concessions. Pearson's Correlation Coefficient also shows that there was a significant positive relation between skill and capacity and Women Empowerment Index at one percent level. This implies that higher the skill and capacity higher was the Women Empowerment Index. Knowledge on government programmes has a significant positive relation with skill and capacity (.368), awareness on rights, privileges and concessions (.709) and Women Empowerment Index (.775) at one percent level respectively. This implies that higher the knowledge on government programmes higher was the skill and capacity, awareness on rights, privileges and concessions and Women Empowerment Index. Awareness on rights, privileges and concessions also has a significant positive relation with skill and capacity (.252), knowledge on government programmes (.709) and Women Empowerment Index (.743) at one percent level respectively. This means that higher the awareness on rights, privileges and concessions higher was the skill and capacity, knowledge on government programmes and Women Empowerment Index.

The correlation between the Women Empowerment Index and the three dimensions of women empowerment viz. skills and capacity (.811), knowledge on

government programmes (.775) and awareness on rights, privileges and concessions (.743) was positive and significant at one percent level respectively. This implies that the dimensions of the Women Empowerment Index have a high degree of convergence.

In this chapter, an attempt has been made to discuss the findings of the analysis of women empowerment from a knowledge and skill perspective. The awareness of women self-help groups on government programmes, rights, privileges and concessions and skills and capacity as well their interrelationship among them were also discussed. In light of the discussion, the next chapter discusses the results of the analysis of women empowerment from a household decision making perspective.

**CHAPTER VII**  
**SHGS AND WOMEN EMPOWERMENT:**  
**HOUSEHOLD DECISION MAKING PERSPECTIVE**

In the previous chapter an attempt has been made to discuss women empowerment from the perspective of awareness, knowledge and skills. In this chapter, women empowerment through SHG is discussed in the perspective of the involvement of SHG members in the household decision making.

This chapter has been presented into two sections. The first section discusses women empowerment in terms of involvement in household decision-making. This section is presented into five sub-sections viz. personal, domestic, economic, social decision making and the pattern of women empowerment. The second section discusses the relation between SHG composition, social capita SHG dynamics and women empowerment.

**7.1. Women Empowerment as Involvement in Decision Making**

Decision making is the preeminent component of women's empowerment (Abrar-ul-haq, Jali, & Islam, 2017). Women participation in household decision making has been more frequently used as an indicator and measure of 'evidence' of women empowerment (Kishor & Subaiya, 2005). In the present study, decision making has been conceptualized in terms of five dimensions viz., personal decision making, domestic decision making, social decision making, economic decision making and political decision making. Each of these dimensions were assessed in terms of several indicators of choice. The last dimension of political decision making was excluded from the analysis as none of the indicators were fitting in the monotonicity model of Mokken scaling. This section presents a discussion on the analysis of these four dimensions of women's involvement in household decision making. This section is presented into five subsections while the last section discusses the results of integrated analysis of all dimensions of women empowerment measured in terms of involvement in household decision making.

**7.1.1. Personal Decision Making**

The first dimension of women empowerment of WSHGs is personal decision making. Personal decision making was conceptualized into four items such as selection of dress, clothes, hairstyle and ornaments, choice of occupation and employment,

choice of jewels and ornaments and freedom to choose groom. Members' involvement in personal decisions was operationally measured in a four-point scale viz. always (3), mostly (2), sometimes (1) and never (0). The items which were fitting the monotonicity model were aggregated with a simple average. None of the items were discarded. The score was analyzed in terms of maximum and minimum and the average mean score was considered as the member's involvement in personal decision-making. Table 7.1 shows the average measures of women's involvement in personal decision-making at the household level.

**Table 7.1 Women Empowerment: Personal Decision Making**

WSHG	Self Help Group	N	Minimum	Maximum	Mean	SD
A	Leitan SHG	10	1.67	3.00	2.30	0.51
B	Daifim SHG	10	1.67	3.00	2.38	0.52
C	Ropuiliani1 SHG	10	1.67	3.00	2.53	0.48
D	Agape SHG	10	1.67	3.00	2.63	0.50
E	Nicy SHG	11	2.33	3.00	2.80	0.22
F	Ruthi1 SHG	10	2.67	3.00	2.80	0.17
G	Estheri1 SHG	13	2.00	2.83	2.62	0.20
H	Handloom SHG	10	2.67	3.00	2.73	0.14
I	Chawnpuipar SHG	13	1.83	3.00	2.65	0.33
J	Ruthi2 SHG	11	2.33	3.00	2.77	0.28
K	Chuailo SHG	11	2.33	3.00	2.68	0.19
L	Hlim Hlim SHG	10	2.67	3.00	2.87	0.17
M	Estheri2 SHG	10	2.67	3.00	2.73	0.14
N	Ropuiliani2 SHG	10	2.67	3.00	2.80	0.17
O	Estheri3 SHG	10	1.50	3.00	2.47	0.51
P	Kumtluang SHG	15	2.33	3.00	2.72	0.20
	Total	174	1.50	3.00	2.66	0.35

Source: Computed

The average minimum personal decision making score of the members of SHG was 0.1 while the maximum score was 3.00. The overall mean personal decision making score was 2.66 which was showing that the members were always involved in making personal decision making at the household level. Half of the SHGs were found to have higher levels of personal decision making score than the overall average. Half of the groups viz. Hlim Hlim SHG (2.87), Nicy SHG (2.80), Ruthi1 SHG (2.80), Handloom SHG (2.73), Ruthi2 SHG (2.77), Chuailo SHG (2.68), Ropuiliani2 SHG

(2.80) and Kumtluang SHG (2.72) have higher level of involvement in personal decision making than the overall average. The groups with low level of involvement in personal decision making than the overall average were Daifim SHG (2.38), Ropuiliani1 SHG (2.53), Agape SHG (2.63), Estheri1 SHG (2.62), Chawnpuipar SHG (2.65), Estheri2 SHG (2.73) and Estheri3 SHG (2.47). Leitan SHG (2.30) was the group with the lowest personal decision making score.

### **7.1.2. Domestic Decision Making**

The second dimension of women empowerment of WSHGs is domestic decision making. Domestic decision making was conceptualized into nine items such as choice of selecting a school for children, medical care and treatment, household articles, educational institution for children, type of dishes made at home, interior decoration and house maintenance, names of children, visiting relatives, inviting relatives. Members' involvement in domestic decisions was operationally measured in a four-point scale viz. always (3), mostly (2), sometimes (1) and never (0). The items which were fitting the monotonicity model were aggregated with a simple average. Two items viz. educational institutions for children and names of children were discarded as they were not found fitting in the monotonicity model. The score was analysed in terms of maximum and minimum and the average mean score was considered as the member's domestic decision-making power. Table 7.2 shows the distribution of members in terms of their involvement in personal decision-making.

The average minimum personal decision making score of the members of SHG was 0.1 while the maximum score was 3.00. The overall mean personal decision making score was 2.66 which showed that most of the members were always involved in domestic decision making at the household level. The average minimum domestic decision making score was 1.00 while the maximum was 3.00. More than half of the SHGs were found to have higher levels of domestic decision-making skills than the overall average. Ruthi2 SHG (2.85) was found to be the group with the highest involvement in domestic decision making. The SHGs with higher level of involvement in domestic decision making were Ruthi1 SHG (2.80), Hlim Hlim SHG (2.78), Kumtluang SHG (2.76), Ropuiliani2 SHG (2.76), Chawnpuipar SHG (2.74), Nicy SHG (2.69), Estheri2 SHG (2.68), Agape SHG (2.66), Estheri1 SHG (2.65) Chuailo SHG (2.65) and Handloom SHG (2.64). The SHG with the lowest involvement in domestic

decision making was Daifim SHG (0.12) and the groups having lower participation in domestic decision making than the overall average were Estheri3 SHG (2.42), Ropuiliani1 SHG (2.60) and Leitan SHG (2.16).

**Table 7.2 Women Empowerment: Domestic Decision Making**

WSHG	Self Help Group	N	Domestic Decision Making			
			Minimum	Maximum	Mean	SD
A	Leitan SHG	10	1.20	2.80	2.16	0.61
B	Daifim SHG	10	1.20	3.00	2.12	0.69
C	Ropuiliani1 SHG	10	2.20	3.00	2.60	0.31
D	Agape SHG	10	1.00	3.00	2.66	0.67
E	Nicy SHG	11	1.00	3.00	2.69	0.60
F	Ruthi1 SHG	10	2.60	3.00	2.80	0.21
G	Estheri1 SHG	13	2.00	3.00	2.65	0.26
H	Handloom SHG	10	2.40	3.00	2.64	0.16
I	Chawnpuipar SHG	13	2.00	3.00	2.74	0.30
J	Ruthi2 SHG	11	2.60	3.00	2.85	0.20
K	Chuailo SHG	11	2.00	3.00	2.65	0.27
L	Hlim Hlim SHG	10	2.40	3.00	2.78	0.26
M	Estheri2 SHG	10	2.60	3.00	2.68	0.14
N	Ropuiliani2 SHG	10	2.60	3.00	2.76	0.21
O	Estheri3 SHG	10	1.00	3.00	2.42	0.71
P	Kumtluang SHG	15	2.60	3.00	2.76	0.20
	Total	174	1.00	3.00	2.63	0.44

Source: Computed

### 7.1.3. Social Decision Making

The third dimension of women empowerment of WSHGs is social decision making. Members' involvement in making social decisions was operationally measured in a four-point scale viz. always (3), mostly (2), sometimes (1) and never (0). The items which were fitting the monotonicity model were aggregated with a simple average. The score was analysed in terms of maximum and minimum and the average mean score was considered as the member's involvement in social decision-making. Social decision making was conceptualized into six items such as attending social ceremonies (marriages, funerals etc.) held in the locality, attending social ceremonies (marriages, funerals etc.) held outside locality villages/towns, attending religious functions in the locality, attending religious functions in other locality/villages/towns, visiting other

villages/towns, visiting Churches outside locality/town. Table 7.3 shows the distribution of the SHG member's involvement in social decision making.

**Table 7.3 Women Empowerment: Social Decision Making**

Sl.No	Self Help Group	N	Social Decision Making			
			Minimum	Maximum	Mean	SD
A	Leitan SHG	10	0.0	3.0	1.7	0.8
B	Daifim SHG	10	1.0	3.0	1.9	0.9
C	Ropuiliani1 SHG	10	1.0	3.0	1.6	0.7
D	Agape SHG	10	1.0	3.0	2.7	0.7
E	Nicy SHG	11	0.0	3.0	2.3	1.0
F	Ruthi1 SHG	10	2.0	3.0	2.5	0.5
G	Estheri1 SHG	13	2.0	3.0	2.2	0.4
H	Handloom SHG	10	2.0	3.0	2.1	0.3
I	Chawnpuipar SHG	13	2.0	3.0	2.4	0.5
J	Ruthi2 SHG	11	2.0	3.0	2.7	0.5
K	Chuailo SHG	11	1.0	3.0	2.2	0.6
L	Hlim Hlim SHG	10	1.0	3.0	2.3	0.8
M	Estheri2 SHG	10	2.0	3.0	2.1	0.3
N	Ropuiliani2 SHG	10	2.0	3.0	2.4	0.5
O	Estheri3 SHG	10	1.0	3.0	2.3	0.7
P	Kumtluang SHG	15	2.0	3.0	2.3	0.5
	Total	174	0.0	3.0	2.2	0.7

Source: Computed

The average minimum social decision making score of the members of SHG was 0.0 while the maximum score was 3.00. The overall mean social decision making score was 2.2 which showed that the members were mostly involved in making social decision making. More than half of the SHGs viz. Agape SHG (2.7) and Ruthi2 SHG (2.7), Ruthi1 SHG (2.5), Chawnpuipar SHG (2.4), Ropuiliani2 SHG (2.4), Nicy SHG (2.3), Hlim Hlim SHG (2.3), Estheri3 SHG (2.3), Kumtluang SHG (2.3), Estheri1 SHG (2.2) and Chuailo SHG (2.2) were found to have higher levels of involvement in personal decision making than the overall average while five SHG such as Ropuiliani1 SHG (1.6), Handloom SHG (2.1), Estheri2 SHG (2.1), Daifim SHG (1.9) and Leitan SHG (1.7) were having a low level of involvement in social decision making.

#### **7.1.4. Economic Decision Making**

The fourth dimension of women empowerment of WSHGs is the involvement in economic decision making. The frequency of member's involvement in making

social decisions was operationally measured in a four-point scale viz. always (3), mostly (2), sometimes (1) and never (0). The items which were fitting the monotonicity model were aggregated with a simple average. The score was analyzed in terms of maximum and minimum and the average mean score was considered as the member's economic decision-making power. Economic decision making was conceptualized into six items such as investment of savings, expenditure on other things, lending loans, borrowing loans, selling assets (land/house), and buying assets (land/house). Table 7.4 shows the distribution of members in terms of social decision-making power.

**Table 7.4 Women Empowerment: Economic Decision Making**

Sl.No	Self Help Group	N	Economic Decision Making			
			Minimum	Maximum	Mean	S.D
A	Leitan SHG	10	0.00	1.00	0.40	0.33
B	Daifim SHG	10	0.00	3.00	0.48	0.94
C	Ropuiliani1 SHG	10	0.00	1.33	0.37	0.51
D	Agape SHG	10	1.00	3.00	2.00	0.82
E	Nicy SHG	11	0.00	3.00	1.55	0.96
F	Ruthi1 SHG	10	0.67	1.50	1.17	0.25
G	Estheri1 SHG	13	0.67	2.00	1.18	0.38
H	Handloom SHG	10	0.67	2.50	1.20	0.62
I	Chawnpuipar SHG	13	0.67	3.00	1.37	0.62
J	Ruthi2 SHG	11	0.50	3.00	1.59	0.85
K	Chuailo SHG	11	0.50	2.00	0.92	0.40
L	Hlim Hlim SHG	10	0.67	2.00	1.62	0.48
M	Estheri2 SHG	10	0.50	2.00	1.03	0.41
N	Ropuiliani2 SHG	10	0.67	2.00	1.10	0.44
O	Estheri3 SHG	10	0.00	2.00	0.85	0.68
P	Kumtluang SHG	15	0.67	2.00	1.16	0.34
	Total	174	0.00	3.00	1.13	0.72

Source: Computed

The average minimum social decision making score of the members of SHG was 0.0 while the maximum score was 3.00. The overall mean social decision making score was 1.13 which was showing that the members were only sometimes involved in making social decision making. More than half of the SHGs were found to have higher economic decision making power than the overall mean score. Agape SHG (2.00) was the group with the highest economic decision making power. Hlim Hlim SHG (1.62), Ruthi2 SHG (1.59), Nicy SHG (1.55), Chawnpuipar SHG (1.37), Handloom SHG



(1.20), Estheri1 SHG (1.18), Ruthi1 SHG (1.17) and Kumtluang SHG (1.16) were the groups which have higher involvement in economic decision making than the overall average. Ropuiliani1 SHG (0.37) was the group with the lowest involvement in economic decision making. Ropuiliani2 SHG (1.10), Estheri2 SHG (1.03), Chuailo SHG (0.92), Estheri3 SHG (0.85), Daifim SHG (0.48) and Leitan SHG (0.40) were the group with low involvement in economic decision making.

### 7.1.5. Pattern of Women Empowerment

The pattern of women empowerment was analyzed with the aggregate score of women empowerment which is the composite personal, economic, social and economic decision making scores. It is measured as a simple average of all the average scores of all the dimensions of women empowerment. The overall women empowerment score was analyzed in terms of maximum and minimum and arithmetic mean. Table 7.5 shows the distribution of members in terms of decision making score.

The maximum decision making score was 3.0 while the minimum was .8. The overall mean decision making score was 2.2 which showed that the SHG members were mostly involved in decision making.

**Table 7.5 Women Empowerment: Decision Making Score**

Sl.No	Self Help Group	N	Minimum	Maximum	Mean	SD
A	Leitan SHG	10	.8	2.3	1.6	.48
B	Daifim SHG	10	1.2	3.0	1.7	.60
C	Ropuiliani1 SHG	10	1.2	2.4	1.8	.37
D	Agape SHG	10	1.4	3.0	2.5	.54
E	Nicy SHG	11	1.6	3.0	2.3	.48
F	Ruthi1 SHG	10	2.0	2.6	2.3	.24
G	Estheri1 SHG	13	1.8	2.6	2.2	.21
H	Handloom SHG	10	1.9	2.9	2.2	.27
I	Chawnpuipar SHG	13	1.6	3.0	2.3	.35
J	Ruthi2 SHG	11	1.9	3.0	2.5	.38
K	Chuailo SHG	11	1.8	2.8	2.1	.30
L	Hlim Hlim SHG	10	1.7	2.8	2.4	.35
M	Estheri2 SHG	10	1.9	2.5	2.1	.18
N	Ropuiliani2 SHG	10	2.0	2.8	2.3	.30
O	Estheri3 SHG	10	.9	2.8	2.0	.58
P	Kumtluang SHG	15	2.0	2.8	2.2	.25
	Total	174	.8	3.0	2.2	.44

Source: Computed

Half of the SHGs were found to have a higher involvement in decision making than the overall mean. Agape SHG (2.5) and Ruthi2 SHG (2.5) were the SHGs which have the highest decision making score. Hlim Hlim SHG (2.4), Nicy SHG (2.3), Ruthi1 SHG (2.3), Chawnpuipar SHG (2.3), Ropuiliani2 SHG (2.3), Estheri1 SHG (2.2), Handloom SHG (2.2) and Kumtluang SHG (2.2) were the groups having higher decision making score than the overall mean. The SHGs which have the lowest involvement in decision making were Leitan SHG (1.6). Chuailo SHG (2.1), Estheri2 SHG (2.1), Estheri3 SHG (2.0), Ropuiliani1 SHG (1.8) and Daifim SHG (1.7) were the groups with lower decision making scores than the overall mean.

## **7.2. Composition, Structure and Dynamics of WSHG and Empowerment**

In this section, an attempt is made to analyse the relationship between the composition, social capital and dynamics of WSHG and women empowerment at the group and individual level using Pearson's correlation coefficients as below.

### **7.2.1. WSHG Composition and Women Empowerment**

To study the relationship between the composition of WSHGs and women empowerment, Pearson's correlation coefficients were used (see table 7.6). The relationship between the measures of compositional diversity for demographic, familial, social and economic characteristics and the dimensional scores of women empowerment were computed (see table 6.6). For the continuous variables such as age, size of family, per capita assets and personal Income Standard deviation (SD) was used as a measure of diversity while for categorical characteristics of the members such as marital status, education status, type of family, form of family; gender of head of household, index of qualitative variation (IQV) was used.

The analysis shows that there was no significant relationship between measures of compositional diversity for demographic, familial, social and economic characteristics and the women empowerment score. Though the familial compositional diversity in the form of family has a positive relation with only one of the dimensions of women empowerment i.e., personal decision making (.571) at five percent level, it does not have any relation with the women empowerment score, not even at one percent level. The compositional diversity of age, marital status, education, type of family, size of family, gender of head, per capita asset and personal income do not have any relation

with any of the member's involvement in the personal, domestic, social and economic decision making dimensions of women empowerment.

**Table 7.6 Diversity in Composition and Women Empowerment: Pearson's r**

Sl. No	Diversity	N	Dimension of Woman Empowerment				Woman Empowerment Score
			Personal	Domestic	Social	Economic	
1	Age_S.D	16	-.182	-.175	.033	-.339	-.243
2	Marital_IQV	16	.027	-.176	.302	.115	.045
3	Education_IQV	16	.142	.198	.282	.080	.187
4	TypeFamily_IQV	16	-.380	-.388	-.267	-.170	-.315
5	FormFam_IQV	16	.571*	.352	.325	.237	.337
6	Sizefam_S.D	16	-.269	-.052	-.220	-.326	-.242
7	GenderHead_IQV	16	.366	.193	.317	.126	.211
8	Percapasset_S.D	16	-.255	-.145	.046	-.068	-.108
9	Personalincom_SD	16	-.377	-.113	-.187	.081	-.102

Source: Computed

\*\* P < 0.01

\* P < 0.05

### 7.2.2. Social Capital and Women Empowerment

Pearson product-moment correlation coefficient was used to analyze the correlation between social capital and women empowerment as shown in Table 7.7. The indicators for social capital were size, density, diameter, average degree, centralization degree, distance average, distance SD, coreness mean and coreness SD. The dimensions of women empowerment were SHG members involvement in personal, domestic, social and economic decision making.

Among the social capital measures only distance SD was found to have a relation with three of the dimensions of women empowerment. Distance SD was found to have a relation with the domestic, social and economic decision making of the group members. Pearson product-moment correlation coefficient shows that the correlation between Distance SD and domestic (-.538), social (-.599) and economic (-.555) decision making was negative and significant at one percent level each. This implies

that higher the deviation of the distance between the SHG members lower was the involvement of the members in the domestic, social and economic decision-making. Pearson product-moment correlation coefficient shows that there was a negative relation between the social capital indicator of distance SD and women empowerment score (-.624) which was significant at one percent level. This implies that higher the variance of distance between the SHG members lower was the women empowerment score. Multiple connections may indicate a stronger connection between two actors than a single connection.

**Table 7.7 Social Capital and Women Empowerment: Pearson's r**

Sl. No	Social Capital Measure	N	Dimension of Women Empowerment				Women Empowerment Score
			Personal	Domestic	Social	Economic	
1	Size	16	.140	.274	.183	.195	.203
2	Density	16	.119	.276	.477	.310	.373
3	Diameter	16	-.336	-.416	-.461	-.427	-.486
4	Avg_Degree	16	.189	.339	.479	.365	.413
5	Centralization_Degree	16	.321	.124	-.031	.188	.148
6	Distance_Avg	16	-.259	-.355	-.445	-.399	-.447
7	Distance_SD	16	-.450	-.538*	-.599*	-.555*	-.624**
8	Corene_Mean	16	-.284	-.172	.165	-.060	-.049
9	Corne_SD	16	-.169	-.310	-.480	-.344	-.400

Source: Computed

\*\* P < 0.01

\* P < 0.05

On the other hand, the indicators for social capital such as size, density, diameter, average degree, centralization degree, distance average, coreness mean and coreness SD does not have any significant correlation with any of the dimensions of women empowerment nor the women empowerment score, not even at one percent level.

### **7.2.3. WSHG Dynamics and Women Empowerment**

The correlation between SHG dynamics and women empowerment was analysed using Pearson's Correlation Coefficient (see Table 7.8). The indicators for

SHG dynamics were the dynamics of SHG viz. SHG awareness mean, SHG awareness SD, member participation mean, member participation SD, SHG cohesion mean and SHG cohesion SD. The dimensions of women empowerment were the involvement of members in the personal, domestic, social and economic decision making.

Among the six components of the dynamics of SHG only SHG Awareness\_SD has a significant bearing with the women empowerment score. On the other hand, the dynamics of SHG such as member participation mean, SHG cohesion mean and SHG Cohesion SD does not have any significant relationship with any of the dimensions of women empowerment not even at five percent level.

**Table 7.8 SHG Dynamics and Women Empowerment: Pearson's r**

Sl. No	Component of Dynamics	Dimension of Women Empowerment				Women Empowerment Score
		Personal	Domestic	Social	Economic	
1	SHG Awareness_Mean	.288	.248	.546*	.515*	.466
2	SHG Awareness_SD	-.467	-.383	-.540*	-.501*	-.511*
3	Members Participation_Mean	.032	-.015	.040	.062	.020
4	Member Participation_SD	-.285	-.189	-.521*	-.440	-.388
5	SHG Cohesion_Mean	.115	.043	.306	.208	.213
6	SHG Cohesion_SD	-.341	-.217	-.466	-.403	-.403

Source: Computed

\*\* P <0.01 \* P <0.05

Pearson product-moment correlation coefficient shows that SHG awareness mean has a positive correlation with two of the dimensions of women empowerment viz. social (.546) and economic (.515) empowerment at five percent level. However, there was an absence of significant relation between SHG awareness mean with the Women Empowerment Score (.466) not even at five percent level.

SHG awareness SD was found to correlate with two of the dimensions of women empowerment viz. social (-.540) and economic (-.501) decision making which was negative and significant at five percent level each. This implies that the higher the variation or dispersion in SHG awareness among the members the lower was the SHG member's involvement in social and economic decision making. SHG awareness SD also has a significant negative correlation with the Women Empowerment Score (-.511)

at five percent level which implies that higher the variation in SHG awareness among the SHG members lower was the women empowerment score.

Member participation SD was found to have a significant negative relation with only one of the dimensions of women empowerment i.e., social decision making (-.521) at five percent level. This indicates that the higher the variation in the member's participation in the group, the lower was the SHG members involvement in social decision-making. However, variance in member's participation does not have any correlation with the Women Empowerment Score.

#### **7.2.4. WSHG Composition, Dynamics of SHG and Empowerment of Women**

At the level of the group, the analyses of the relationship between the composition, dynamics and social capital reveal a non-significant relationship. Hence, an attempt has been made to see the significance of the relationship between them at the level of individuals. Table 7.9 presents the results of correlation analysis between SHG composition, dynamics of SHG and empowerment of women.

The compositional characteristics of SHG viz. age, education, size of family, per capita household assets, monthly per capita household income and monthly personal income and the dynamics of SHG were the SHG awareness, member participation, SHG cohesion, skill and capacity, knowledge on government programmes and awareness of rights privileges and concessions. The dimensions of women empowerment were the personal, domestic, social and economic decision making involvement of the SHG members.

Of the three demographic characteristics education alone does not have a significant relationship with women empowerment. On the other hand, both age and size of family have a significant relationship with women empowerment. The former had a positive relationship while the latter had negatively related to women empowerment. Pearson product-moment correlation coefficient shows that the correlation between age and women empowerment score (.253) was positive at one percent level. This implies that higher the age of the SHG members was their involvement in household decision making and that older SHG members enjoy greater decision making power. The compositional characteristic of age was related to all the four dimensions of women empowerment. There was a significant correlation between age and involvement in personal (.151) and domestic (.184) decision making which was

positive and significant at five percent level. Social (.214) and economic (.235) decision making was also found to be positively correlated with age at five percent level each. This implies that higher the age of the SHG members was their involvement in the personal, domestic, social and economic decision making.

**Table 7.9 SHG Composition, Dynamics of SHG and Empowerment of Women:  
Pearson's r**

**N = 174**

Sl. No	Characteristic	Dimension of Women Empowerment				Women Empowerment Score
		Personal	Domestic	Social	Economic	
1	Age	.151*	.184*	.214**	.235**	.253**
2	Education	-.070	-.161*	-.147	-.037	-.125
3	Size of Family	-.196**	-.202**	-.221**	-.170*	-.242**
4	Percapita Household Assets	-.071	-.063	.038	.087	.020
5	Monthly Percapita Household Income	-.078	-.091	-.020	-.009	-.049
6	Monthly Personal Income	-.116	-.204**	-.166*	.151*	-.075
7	SHG Awareness	.163*	.054	.086	.260**	.184*
8	Member Participation	-.011	-.114	-.228**	.060	-.094
9	SHG Cohesion	.042	.020	.046	.114	.077
10	Skill and Capacity	.164*	.050	.039	.358**	.206**
11	Government Programmes	.025	-.021	.023	.215**	.096
12	Rights Privileges and Concessions	.068	.040	.129	.275**	.184*
13	Women Empowerment Index	.135	.041	.081	.387**	.225**
14	Personal	1	.620**	.507**	.456**	.730**
15	Domestic	.620**	1	.743**	.435**	.831**
16	Social	.507**	.743**	1	.478**	.861**
17	Economic	.456**	.435**	.478**	1	.788**
18	Women Empowerment Score	.730**	.831**	.861**	.788**	1

Source: Computed

\*\* P < 0.01

\* P < 0.05

Education was found to be significantly associated with domestic decision making. Surprisingly, the correlation coefficient (-.161) was negative and significant at five percent level. This implies that higher the educational level of the SHG members lower was their involvement in domestic decision-making. However, education does not have any association with the rest of the dimension of women empowerment viz. involvement in the personal, domestic, social and economic decision-making. It was also not related to the composite women empowerment score.

The size of the family has a significant relation with all the four dimensions of women empowerment. The correlation coefficient was all negative and significant at five percent level in the member's involvement in the economic (-.170) decision making while the significance level was one percent level in the personal (-.196), domestic (-.202) and social (-.221) decision making involvement. This implies that larger the size of the family, lower was the involvement of the SHG members in personal, domestic, social and economic decision making. The size of family was also significantly correlated with the composite women empowerment score. It was negative and significant (-.242) at one percent level. This implies that larger the size of the family, lower was the women empowerment score in terms of involvement in personal, domestic, social and economic decision-making.

Three economic characteristics were studied for their relationship with the empowerment of women measured in terms of their involvement in household decision making. They were per capita household assets, monthly per capita household income and monthly personal income. None of them has any relationship with women empowerment. However, monthly personal income was found to be significantly related to three dimensions of women empowerment viz. domestic, social and economic empowerment.

Pearson product-moment correlation coefficient shows that there was a negative correlation between the monthly personal income and involvement in domestic and social decision-making. The correlation was significant and negative at one percent level in the domestic (-.204) decision-making while it was significant and negative at one percent level in the social (-.166) decision-making. This implies that higher the monthly personal income lower was the involvement of the members in domestic and social decision making. This may be due to the preference of the higher-earning SHG



members to make decisions jointly with their husbands or family members. On the contrary, monthly personal income was also found to have a significant positive correlation with the involvement in and economic (.151) decision making of the SHG members at five percent level. This indicates that higher the monthly personal income, higher was the involvement of the SHG members in economic decision-making. However, it was not found to have any significant relation with the involvement in personal decision-making nor the overall women empowerment score.

The third set of measures that were studied for their relationship with women empowerment includes the SHG dynamics viz., cohesion, awareness and member participation. Of these three, only SHG awareness has a significant positive relationship with women empowerment. On the other hand, member participation and SHG cohesion were not found to have any significant relation to women empowerment. SHG awareness has a significant positive correlation with two dimensions of women empowerment i.e., personal (.163) and economic (.260) decision making. The correlation coefficient was positive and significant at one percent level for the former and five percent level for the later. This implies that higher the SHG awareness among the group members, higher was their involvement in the personal and economic decision making. Pearson product-moment correlation coefficient also shows that SHG awareness had a positive correlation with the woman empowerment score (.184) which was positive and significant at five percent level. However, it was not associated with the involvement in domestic and social decision-making of the SHG members. Member participation in SHG had a significant negative relation with the members involvement in social decision (-.228) making. It was negative and significant at one percent level. This indicates that high member's participation in SHG lowers the involvement in social decision-making. However, the correlation coefficient of member's participation with the members involvement in the personal, domestic and economic decision making were not found to be significantly related to member participation in SHG. Also, it does not have any significant correlation with the woman empowerment score.

The fourth set of measures studied for their relationship with women empowerment includes women empowerment through skills and knowledge. Of the three measures of women empowerment viz., skill and capacity, awareness on government programmes and awareness on rights and privileges, two measures viz.,

skill and capacity and awareness on rights and privileges has a positive relationship with the overall measure of women empowerment at the household level.

Women empowerment measured in terms of knowledge and skill has an association with two of the dimensions of women empowerment viz., the involvement of the SHG members in the personal (.164) and economic (.358) decision making. Economic decision making was positive and significant at one percent level while personal decision making was significant at five percent level. This implies that the higher the skills and capacity, higher the involvement of the members in the personal and economic decision-making. Skill and capacity were also found to have a significant positive correlation with the women empowerment score (.206) at one percent level. This indicates that higher the skills and capacity higher was the women empowerment score. Pearson product-moment correlation coefficient shows that the dynamic characteristic of knowledge on Government programmes (.358) and awareness on rights privileges and concessions (.215) was found to have a positive and significant correlation with the economic dimension of women empowerment at one percent level each. This implies that higher the knowledge on Government programmes and awareness on rights privileges and concessions higher was the involvement of the SHG members in economic decision making. Awareness on rights privileges and concessions was also found to have a positive correlation with the women empowerment score (.184) at five percent level. This implies that higher the awareness on rights privileges and concessions higher was the involvement of the SHG members in economic decision making. However, knowledge on Government programmes and awareness on rights privileges and concessions does not have any significant relation with the other three dimensions of women empowerment.

The correlation between the Women Empowerment Index and the dimensions of women empowerment was also analyzed using Pearson product-moment correlation coefficient. The Women Empowerment Index was associated with only one dimension of women empowerment. The Women Empowerment Index was found to have a positive correlation with the involvement of SHG members in economic decision making (.387) at one percent level. The Women Empowerment Index also have a significant bearing with the composite Women Empowerment Score (.225) at one

percent level. This implies that higher the Women Empowerment Index, higher was the economic decision making and the Women Empowerment Score.

Women Empowerment Index was found to have a relationship with one dimension of women empowerment i.e., members involvement in economic decision making (.387). It was positive and significant at one percent level. This implies that higher the Women Empowerment Index higher was the member's involvement in economic decisions. The correlation coefficient of Women Empowerment Index was also found to be significantly related to the women empowerment score (.225) which was positive and significant at one percent level. This means that higher the Women Empowerment Index higher was the women empowerment score. On the other hand, the Women Empowerment Index does not have any significant relation to the personal, domestic and social dimensions of women empowerment, not even at five percent level.

Pearson product-moment correlation coefficient shows that there was an association between all the dimensions of women empowerment. Involvement in personal decision making was significantly related to the involvement in domestic (.620), social (.507) economic (.456) decision making and the women empowerment score (.730) at one percent level respectively. This implies that the higher the involvement of the members in personal decision making, higher was the involvement of the SHG member in domestic, social and economic decision making. Domestic decision making had a positive correlation with the personal (.620), social (.743), economic (.435) and women empowerment scores (.831) at one percent level each. This implies that higher the involvement of the SHG members in domestic decision making, higher was the personal, social, economic and women empowerment score. Social decision making had a positive correlation with the personal (.507), domestic (.743), economic (.478) and women empowerment score (.861) at one percent level respectively. This implies that higher the involvement of SHG members in social decision making higher was their involvement in personal, domestic, economic and women empowerment score. Economic decision making had a positive correlation with the personal (.456), domestic (.435), social (.478) and women empowerment score (.788) at one percent level each. This implies that higher the involvement of members in economic decision making, higher was the personal, domestic, social and women empowerment score.

Pearson product-moment correlation coefficient also shows that women empowerment score was associated with all the four dimensions of women empowerment. The correlation coefficient shows that SHG members involvement in personal (.730), domestic (.831), social (.861) and economic (.788) decision making was correlated to the woman empowerment score which was positive and significant at one percent level each. This implies that an increase in women empowerment score leads to an increase in all the four dimensions of women empowerment.

In this chapter, an attempt has been made to discuss the analysis of the bearing of the composition, structure and dynamics within self help groups and women empowerment assessed in terms of involvement of women in household decision making. In the next chapter, the results of the present study are summarised and the conclusion and policy and practice implication are also presented.

## **CHAPTER VIII**

### **CONCLUSION**

The present study probes into the empowerment of women from knowledge and skills perspective and decision making perspective in urban Aizawl city. In this chapter, the findings of the study in the previous chapters are summarized and concluded. This chapter consists of three main sections namely the summary of the findings, conclusions and recommendations as below.

#### **8.1. Summary of Findings**

The findings of the study are divided into six main sub-sections viz. working of women self-help groups (WSHGs), composition of self-help groups, structure of self-help groups, dynamics of WSHG, SHGs and women empowerment: knowledge and skills perspective and women empowerment as involvement in decision making which is discussed as under.

##### **8.1.1. Working of Women Self-Help Groups (WSHGs)**

The understanding of various aspects of the working of WSHGs in the Aizawl Municipal Corporation area is based on the analysis of the information provided by leaders of the WSHGs. The working of WSHGs was analysed in terms of location, stage of WSHGs, source of motivation, goals of WSHGs, members participation, livelihood activities, record maintenance, financial management, linkage with institutions and the present status of the WSHGs.

The first set of aspects of the working of WSHGs is the location and stage of development of the WSHGs. The location of the SHGs is discussed in terms of the zone and locality while year of formation and stage of the WSHG groups show the stage of development of them. The zone of the SHG was classified by the nodal department i.e., UD & PA under National Urban Livelihoods Mission (NULM). Aizawl city has been divided into seven zones under NULM. Three SHGs each were under zone 1 and 4 respectively while two SHGs each were under Zone 2,3,5,6 and 7. In respect to the year of formation of the group, all the WSHGs were formed in 2014 under NULM and the stage of the group was Formation Stage except one group which has progressed to repayment stage.

The second aspect of the working of the SHGs is the source of motivation for formation of them. The main source of motivation for forming the Self Help Group has

mainly come from the government initiative by the nodal department of Urban Development and Poverty Alleviation (UD&PA), Government of Mizoram which implements the centrally sponsored National Urban Livelihoods Mission. More than half i.e., 11 SHGs were motivated by the government initiative while five were motivated by the BPL leaders of their community. All the 16 SHG were affiliated to the National Urban Livelihoods Mission which is a centrally sponsored Government programme which is implemented in Aizawl since 2014.

The third aspect of the functioning of the WSHGs is their goals and objectives. The main objectives of the SHGs were for economic development, generation of personal income, generation of income as a group, reducing poverty and establishment of handloom industry. Economic development was the objective of the majority of the groups. Some leaders reported generation of personal income, generation of income as a group and reduction of poverty as their objective for forming SHGs. Interestingly, all these goals of WSHGs are linked to livelihood promotion at the individual or group level directly or indirectly.

Members Participation was the fourth aspect of the working of the SHGs which was studied in terms of the frequency of meeting, nominal and real participation of the members in them. The mean frequency of the WSHG meeting indicates that the meeting was held monthly once in most of the groups. Member's participation was measured using a Nominal Participation Index and Real Participation Index. The Nominal Participation Index indicates the percentage of members who attended the last five WSHG group meetings. On the other hand, the Real Participation Index indicates the percentage of members who spoke among those who participated in the last five WSHG group meetings. Both the indices showed that the member's participation in the meetings was high.

The fifth aspect of the working of the SHGs was the livelihood activities undertaken by them. The group livelihood activities undertaken by the WSHGs for their income generation were selling groceries, fish and meat, soap, second-hand clothes, manufacturing and selling handmade clay stove, charcoal, fruits, forest produce, lemon (nimbu) juice and locally made brooms. The most common livelihood activity among the SHGs was selling groceries. Almost all the SHGs were vending groceries (15 SHGs) while a few sell fish and meat (3 SHGs), soap (2 SHGs), second-hand clothes

(1 SHG), manufacturing and selling handmade clay stove (1 SHG), charcoal (1 SHG), fruits (1 SHG), forest produces (1SHG), lemon (*nimbu*) juice (1 SHG) and local made brooms (1 SHG).

Record maintenance is the sixth aspect of the working of the SHGs studied and described here. Record maintenance of the SHGs was seen in terms of viz. maintenance of meeting minute book, admission register and attendance register. Taking into account all the records viz. meeting minutes, admission register, and attendance register, only a few WSHGs maintain all of them. The maintenance of meeting minute books was practiced in almost all the SHGs (15 SHGs). However, the maintenance of the admission register was very low. Only four SHGs maintained the admission register. Similarly, maintenance of the attendance register was quite unpopular. Only three groups maintained a group attendance register.

The seventh aspect of the working of the WSHGs discussed here includes financial management. Financial management of the SHGs was assessed in terms of maintenance of group passbook, group saving ledger, group loan ledger, cash book, general ledger, receipt book and payment voucher. Most of the SHGs were maintaining cash book while some maintained Group Pass Book while a few SHGs maintained group saving ledger. Only Agape SHG has maintained all 6 financial management books, ledgers and vouchers while some maintained a few records. Thus, the maintenance of financial records has to be improved a lot.

Linkage with institutions was assessed in terms of linkage with Bank; NGO promoting SHG and government offices (see Table 4.8). All the 16 SHGs have linkage with banks through opening of accounts. Likewise, all the SHGs have linkage with the nodal government department i.e., Urban Development and Poverty Alleviation (UD&PA) office. However, only one SHG has linkage with NGO Promoting SHG.

The last aspect of the working of the WSHGs includes the present status of them. At present, 12 SHGs are still active while 4 SHGs have collapsed (see Table 4.9). Out of the total 174 SHG members at the initial stage, almost half i.e. 86 have dropped out and only 88 members remained. Only 2 SHGs were able to sustain their members and there were no dropouts among the group members.

### **8.1.2. Composition of Self Help Groups**

The composition of a group is an important determinant of productivity, satisfaction and turnover. Group composition refers to the distribution of various attributes of the members in a group. Group composition may be homogeneous or heterogeneous. The composition of Women Self Help Groups (WSHGs) was analysed in terms of demographic, familial, social and economic structural bases of their members. Besides, the diversity in these characteristics of the WSHGs members is also discussed.

The first set of compositional characteristics of WSHGs is the demographic in nature. The demographic composition of the WSHGs is studied in terms of age group, marital status, and education status, which are discussed as under. The first demographic characteristic of the members of the WSHGs is the age group. The overall distribution of members according to age group shows that majority of the members belong to Middle (36-59 Years) age group, one third (30.50%) belongs to Young (36-59 Years) age group while less than a tenth (7.50%) belong to Old (60 Years and above) age group. This shows that middle-aged women belonging to 36 to 59 years in Aizawl city are more involved in WSHGs. The second demographic characteristic of the members of the SHGs is marital status. The predominant marital status among the members of the WSHGs was married. The third demographic compositional characteristic of the SHGs is the education status of the members of SHG. Overall, the middle level of education was the predominant education level of the SHG members and it constitutes almost half. Self-Help groups are often construed as homogeneous groups. To assess the diversity in the composition, Standard Deviation (SD) was used for continuous variables while Index of Qualitative Variation (IQV) was used to measure the categorical demographic composition of SHGs. As regards age, a moderate level of diversity could be observed. On the other hand, in education and marital status, we could see a higher degree of diversity in the demographic composition.

The second set of compositional characteristics of WSHGs is the familial. The familial composition of the members of SHGs was assessed in terms of three characteristics viz. type of family, the form of family gender of head of the household and size of family. As regards the type of family, most of the SHG members were living in the nuclear family rather than the joint family. With reference to the form of



family, it was found that there are predominantly the members of SHGs belonging to the stable form of the family while a few belonged to a broken form of family. As regards the third familial characteristics i.e., the gender of the head is concerned, the male-headed household was dominant while some female-headed households were also reported. With reference to the size of the family, the majority of the members of the SHGs belonged to either small (2.60-4.37) or medium-sized families. As regards diversity in the family composition, a medium level of diversity was observed in terms of the type, size, and form of the family while in the gender of the head of the household it was high.

The third composition of SHG is discussed in terms of the social structural bases of the members of the SHG. The social composition of SHG was analysed in terms of sub-tribe and denomination. The first social compositional characteristic of the members of WSHG is sub-tribe. Vidyarthi and Rai (1976) observed that the social structure of Mizo society has a major tribe-sub-tribe-clan-family pattern. Among the members of the WSHGs studied four Sub-tribe viz. Lusei, Paihte, Ralte and Hmar were observed. The second social compositional characteristic of SHGs studied is the denomination of the members of SHG. In the study area denomination such as Presbyterian, The Salvation Army, Baptist, Seventh Day Adventist, Roman Catholic, United Pentecostal Church (North East) and others such as Isua Krista Kohhran (IKK), UPC (Mizoram), Nunna Lal Chhungkua and no religion were reported. Almost all the members of SHG were Christians belonging to different denominations. On the whole, the majority of the respondents belonged to the Presbyterian denomination which is the predominant denomination in Mizoram. The analysis of the diversity of social composition shows that in sub-tribe composition there is a low level of diversity while in denomination it was found to be medium.

The fourth compositional characteristic of WSHG is the economic composition in nature. It is discussed in terms of dependency, primary occupation, ownership of a home, per capita household assets and monthly personal income, and per capita household income. The first economic compositional characteristic of WSHGs is the dependency of the members. On the whole, predominant members of the SHGs were earners. The second economic compositional characteristic of WSHGs is the occupation of the SHG members. There is diversity in the economic composition of the

SHGs. The primary occupation of the highest proportion of the SHG members was petty business which was closely followed by SHG activity. Most of them were engaged in either petty business or SHG group activity. The third economic compositional characteristic of WSHGs is ownership of a house. Most members of the SHGs were reportedly living in the rented house while some lived in their owned houses.

The fourth economic compositional characteristic of the members of the WSHGs is the per capita household assets which are non-financial assets held by households that characterize a household's economic status reflect their standard of living. The per capita household assets, the monthly personal income and monthly per capita household income of members of SHGs were low indicating their poor socio-economic status. However, in the indicators of the living conditions such as per capita household assets, monthly personal income and monthly household income there is a high level of diversity.

### **8.1.3. Structure of Self Help Groups**

The structure of SHG is discussed in terms of the internal network measures of social capital. These measures were analysed for their differences and the relationship among them were also discussed. Social network analysis was used to operationalize social capital. According to Wasserman & Faust, (1994), "social network consists of a finite set or sets of actors and the relation or relations defined on them. The presence of relational information is a critical and defining feature of a social network." A social network consists of a set of actors ("nodes") and the relations ("ties" or "edges") between these actors (Wasserman & Faust, 1994). The nodes may be individuals, groups, organizations, or societies. The ties may fall within a level of analysis (e.g., individual-to-individual ties) or may cross levels of analysis (e.g., individual-to-group ties). Thus, in the present study women, SHGs are Social Networks with a collection of members and ties among them.

To measure social capital at the level of the group the measures suggested by Borgatti, & Jones, & Everett (1998) have been applied. The authors have suggested a typology of measures of social capital at the level of individual and group in their external and internal contexts. According to the authors the internal measures for collective actors implied in the works of Putnam (1995), Bourdieu (1986) and suggested

by Borgatti, & Jones & Everett (1998) have been used as the indicators of social capital. They are Size, Density, Average or Maximum Distance, and Centralization/Core-Periphery Structure was used to assess the social capital. Instead of homophily suggested by them, heterogeneity was used.

Size is the first measure of social capital. Size refers to the number of actors in a network. This is expected to be a positive indicator of social capital. This is expected to be a positive indicator of social capital. On the whole, the size of the SHG was 10 which was moderate. More than half i.e. ten SHGs have a lower network size than the total mean size.

Density is the second network measure of social capital. Density refers to the proportion of pairs of alters that are connected or the strength of connection. Diameter is the third measure of social capital. The diameter is the longest of all the calculated path lengths between any two nodes. The overall mean diameter of the SHGs is moderate.

Average degree is the fourth measure of social capital taken up for analysis. In graphic theoretic terms, Wasserman and Faust (1994) defines "the degree of a node, denoted by  $d(n)$ , is the number of lines that are incident with it. Equivalently, the degree of a node is the number of nodes adjacent to it. The degree of a node is a count that ranges from a minimum of 0, if no nodes are adjacent to a given node, to a maximum of  $g - 1$ , if a given node is adjacent to all other nodes in the graph. A node with degree equal to 0 is called an isolate." The mean degree is a very useful summative measure of the degrees of all the actors in a network (Wasserman and Faust, 1994). This statistic reports the average degree of the nodes in the graph. The overall mean average degree of the SHGs is moderate.

Centralization of degree is the fifth measure of social capital. According to Wasserman and Faust (1994), "the group-level index of centralization measures how variable or heterogeneous the actor centralities are. It records the extent to which a single actor has high centrality, and the others, low centrality. It can also be viewed as a measure of how unequal the individual actor values are. It is (roughly) a measure of variability, dispersion, or spread". Most of the WSHGs are found to be decentralised.

The sixth network measure of social capital is distance. According to Wasserman and Faust (1994), "the geodesic distance or simply the distance between

two nodes is defined as the length of a geodesic between them. The distance between two nodes is the length of any shortest path between them.” The average distance of the SHGs was high.

The seventh network measure of social capital is coreness. According to Borgatti, Jones and Everett (1998), it measures the last measure of the extent to which the network is NOT divided into cliques that have few connections between groups. The mean coreness of the WSHGs was high.

The network measures of social capital among WSHGs show a high level of social capital generated within them. The two significant measures of density, degree and distance very clearly reveal the high level of internal social capital generated with the social mobilisation of women through SHGs. The social networks of WSHGs are not centralised though the core of them are small.

#### **8.1.4. Dynamics of WSHG**

Empowerment of women occurs mainly due to the group dynamics internally (Lalrinliana and Kanagaraj, 2008). The three aspects of the dynamics of SHG were member participation, group cohesiveness, and SHG awareness among members. The correlation between the dynamics of SHG was assessed using correlation matrix. Besides, the diversity in composition and dynamics was assessed using Karl Pearson’s product-moment correlation.

The first component of the dynamics of WSHG is member participation in SHG. Participation in SHG is one of the most important factors through which empowerment of women occurs. Participation of women in SHG is observed to enhance the decision making of women within their households. Member’s participation was conceptualised as a composite of the frequency in eight modes of participation in SHG viz. attending meetings of SHG, participating in economic activities, expressing opinions, going to the bank, depositing savings, borrowing money from SHG, repaying the loan (principal) and repaying the interest. The mean participation was low. This may be because the groups were recently formed.

The second component of the dynamics of SHG is the members’ perception of the cohesion of SHG. Group cohesion is considered as the major factor which facilitates higher levels of productivity of groups at work especially SHGs (see Lalrinliana and Kanagaraj, 2008). Cohesion was conceptualised in terms of five items namely

supporting each other, feeling of unity within the group, feeling of belonging to the group, working together to achieve common goals of SHG, sharing of knowledge skills etc with others. Though group participation was found to be low among the WSHGs, members perceived an average level of cohesiveness which is quite high. This may be attributed to the close-knit society structure of the Mizo's which results in a high level of social cohesiveness. Mizoram ranked 8<sup>th</sup> on the state ranking of Social Cohesion Index (Mukherjee and Saraswati, 2011) constructed from women's perspective.

The third component of the dynamics of SHG was SHG awareness among the members. Awareness on SHG was conceptualized as awareness of rules and regulations of the group, aims and objectives of the group, members of the group, leaders of the group and financial position of the group. There was a moderate level of awareness of SHG among the members.

Karl Pearson's Correlation Coefficient shows that there was a significant relationship between all the measures of the dynamics in WSHGs such as SHG awareness mean, SHG awareness SD, member's participation in SHG mean, member's participation in SHG SD, SHG Cohesion mean and SHG cohesion SD. The relation between diversity in the composition and dynamics of SHG was analyzed. However, no significant relationship was found between any of the diversity in demographic, familial, social and economic composition and the components of dynamics of SHG such as SHG awareness, member's participation in SHG and SHG cohesion.

The relationship between the social capital measures of WSHGs and dynamics of WSHG was analyzed using Pearson r. There was a significant positive correlation between the social capital measures of density and degree average coreness\_SD with two of the dynamics of SHG i.e., SHG awareness mean and SHG cohesion while significant negative correlation was found between the social capital measures of Coreness\_SD with the dynamics of SHG awareness mean and SHG cohesion. This indicates that higher the density and degree average coreness\_SD higher is the awareness and cohesion of SHG while an increase in the diversity in coreness of SHG, lower is the awareness and cohesion of SHGs.

The social capital measures of diameter, distance average and distance\_SD have a negative correlation with the dynamics of SHG awareness mean. This means that an increase in diameter, distance average and diversity in distance, lower is the awareness

of the members of SHGs. Coreness mean has a significant positive correlation with SHG cohesion mean which implies that higher the coreness mean, higher is the cohesion of the SHGs. On the other hand, size and degree centralization does not have any relation with any of the dynamics of SHGs.

#### **8.1.5. SHGs and Women Empowerment: Knowledge and Skills Perspective**

Women empowerment through Self Help Groups was assessed from the perspective of knowledge and skills of the members of SHG with the assumption that the knowledge and skills of the individuals reflect the individual's empowerment.

SHG Members knowledge is a crucial indicator of women empowerment, Members Knowledge is conceptualized into two dimensions, viz., awareness on Government programmes and knowledge of rights, privileges and concessions which are discussed as under. The level of awareness and skill was low. The second dimension of women empowerment conceptualised was members' awareness of rights, privileges and concessions. The results show that it was also very low.

Increased skills and capacities lead to women empowerment by changing power relations through greater access to markets and networks. Women empowerment is achieved through skills and capacity as it capacitates women to act, organize and change existing hierarchies. The analysis of the skill and capacity indicated that it was at a moderate level.

The relationship between the composition of women empowerment viz. demographic, familial, social and economic compositions of members of SHGs and dimensions of women empowerment viz. skill and capacity, awareness on Government programmes and awareness on rights, privileges and concessions were studied for their relationship with the diversity in the composition of the SHGs. Of all the diversity measures of SHGs, only the economic characteristics of monthly per capita household income have a significant relation with the composite women empowerment index. Though monthly personal income has a significant relationship with one of the dimensions of women empowerment, it does not have any relation with the composite women empowerment index. Likewise, the diversity measures in one of the social compositions of SHG i.e., form of family has a significant negative relation with one dimension of women empowerment i.e., awareness of Government programmes. However, it does not have any relation with the composite women

empowerment index. None of the demographic and social measures of diversity was related to women empowerment.

The relationship between the diversity in the composition of WSHG and women empowerment was assessed at the group level. The indicators of social capital were size, density, diameter, average degree, centralization degree, distance average, distance SD, coreness mean and coreness SD. The dimensions of women empowerment were skill and capacity, knowledge on Government programmes, rights privileges and concessions. None of these measures of social capital has any significant relation to any of the dimensions of neither women empowerment nor the Women Empowerment Index Mean.

The relationship between SHG dynamics and women empowerment was also analyzed. The indicators for SHG dynamics were SHG awareness mean, SHG awareness SD, member participation mean, member participation SD, SHG cohesion mean and SHG cohesion SD. The dimensions of women empowerment were skill and capacity, knowledge on Government programmes and awareness, rights privileges and concessions. Moreover, Women Empowerment Index has also been constructed to assess the impact of SHGs on women empowerment. However, none of the indicators for SHG dynamics were related to either the dimensions of women empowerment nor the women empowerment index.

Since there was no significant bearing of the diversity in the composition, structure, dynamics of SHGs on women empowerment from the perspective of knowledge and skills at the group level, analysis of the members of the SHG was made at the individual level. The relationship between the individual SHG member characteristics, dynamics of SHG and empowerment of women was analyzed using Pearson's Correlation Coefficients.

On the whole education, four out of nine of the characteristics and dynamics of SHG viz., education, monthly personal income, SHG awareness and member participation have a positive relation with the composite women empowerment index. Though the size of family and monthly per capita household income has a relation with one of the dimensions of women empowerment i.e., knowledge on Government programmes, it does not have any relation with the composite women empowerment index. The characteristics of age, per capita household assets and SHG cohesion do not

have any association with any of the dimensions of women empowerment nor the women empowerment index.

Education and member participation in SHG has a significant positive relation with two of the dimensions of women empowerment i.e., skills and capacity and knowledge on Government programmes. Monthly personal income and SHG awareness also have a significant positive relation with two of the dimensions of women empowerment i.e., skills and capacity and awareness on rights, privileges and concession. There was also a significant positive relationship between all the dimensions of women empowerment i.e., skill and capacity, knowledge on government programmes and awareness on rights privileges and concessions

#### **8.1.6. Women Empowerment as Involvement in Decision Making**

Decision making is the preeminent component of women's empowerment (Abrar-ul-haq, Jali, & Islam, 2017). Women participation in household decision making has been more frequently used as an indicator and measure of 'evidence' of women empowerment (Kishor & Subaiya, 2005). In the present study, decision making has been conceptualized in terms of five dimensions viz., personal decision making, domestic decision making, social decision making, economic decision making and political decision making. Each of these dimensions was assessed in terms of several indicators of choice.

The pattern of women empowerment was analyzed with the aggregate score of women empowerment which is the composite personal, economic, social and economic decision making scores. The overall mean decision making score showed that the SHG members were mostly involved in decision making. At the personal and household level, members were always involved in decision making while at the social level they were mostly involved in decision making. Members of the SHG were only sometimes involved in economic decision making.

Attempts were made to analyse the relationship between the composition, social capital and dynamics of WSHG and women empowerment at the group and individual level using Pearson's correlation coefficients. The relationship between the measures of compositional diversity for demographic, familial, social and economic characteristics and the dimensional scores of women empowerment were computed. There was no significant relationship between measures of compositional diversity for



demographic, familial, social and economic characteristics and the women empowerment score. Though the familial compositional diversity in the form of family has a positive relation with only one of the dimensions of women empowerment i.e., personal decision making it does not have any relation with the women empowerment score. The compositional diversity of age, marital status, education, type of family, size of family, gender of head, per capita asset and personal income do not have any relation with any of the member's involvement in the personal, domestic, social and economic decision making dimensions of women empowerment.

The structure of SHG is discussed in terms of Social Network Measures of social capital. Pearson product-moment correlation coefficient was used to analyze the correlation between social capital and women empowerment. The indicators for social capital were size, density, diameter, average degree, centralization degree, distance average, distance SD, coreness mean and coreness SD. The dimensions of women empowerment were the personal, domestic, social and economic decision making of the SHG member. Among the social capital measures only distance SD was found to have a negative relation with three of the dimensions of women empowerment i.e., domestic, social and economic decision making which implies that higher the deviation of distance between the SHG members lower was the involvement of the members in the domestic, social and economic decision-making. Negative relation was also found between the social capital indicator of distance SD and the composite women empowerment score. This implies that higher the variance of distance between the SHG members lower was the women empowerment score. Multiple connections may indicate a stronger connection between two actors than a single connection. On the other hand, the indicators for social capital such as size, density, diameter, average degree, centralization degree, distance average, coreness mean and coreness SD does not have any significant correlation with any of the dimensions of women empowerment nor the women empowerment score, not even at one percent level.

On the whole, only diversity in SHG awareness has a relation with women empowerment. The relation between the dynamics of SHG with women empowerment was negative. It indicates that higher the diversity in SHG awareness, lower is the women empowerment. Though the components of member participation and SHG

cohesion have a relation with one or more than one component of the dynamics of SHG, it does not have any relation with the composite women empowerment score.

SHG Awareness has a positive relationship with two of the dimensions of women empowerment i.e., social and economic. It indicates that higher the SHG awareness, higher is the SHG members' involvement in social and economic decision making. Diversity in SHG Awareness has a negative relation with social and economic decision making which indicates that increased involvement in social and economic decision making leads to a decrease in members involvement in social and economic decision making. On the other hand, the dynamics of SHG such as member participation mean, SHG cohesion mean and SHG Cohesion SD does not have any relation with any of the dimensions of women empowerment.

At the level of the group, the analyses of the relationship between the composition, dynamics and social capital reveal a non-significant relationship. Hence, an attempt has been made to see the significance of the relationship between them at the level of individuals. The characteristics of the SHG were the compositional, structure and dynamics of SHG such as age, education, size of family, per capita household assets, monthly per capita household income and monthly personal income and the dynamics of SHG were the SHG awareness, member participation, SHG cohesion, skill and capacity, knowledge on government programmes and awareness of rights privileges and concessions. The dimensions of women empowerment are personal, domestic, social and economic decision making involvement of the SHG members.

Of the three demographic characteristics i.e., age, education and size of family, education alone does not have a significant relationship with women empowerment. On the other hand, both the age and size of the family have a significant relationship with women empowerment. The former had a positive relationship while the latter was negatively related to women empowerment. Pearson product-moment correlation coefficient shows that the correlation between age and women empowerment score was positive which implies that higher the age of the SHG members was their involvement in household decision making. This means that older SHG members enjoy greater involvement in decision making.

The compositional characteristic of age was related to all the four dimensions of women empowerment. There was a significant correlation between age and personal decision making which was positive and significant at five percent level. Domestic decision making was also found to be positive and significant at five percent level. Social and economic decision making was also found to be positively correlated with age at one percent level each. This implies that higher the age of the SHG members higher their involvement in the personal, domestic, social and economic decision making.

Education was found to be significantly associated with domestic decision making. Surprisingly, the correlation coefficient was negative and significant at five per cent level. This implies that higher the educational level of the SHG members lower was their involvement in domestic decision-making. However, education does not have any association with the rest of the dimension of women empowerment viz. involvement in the personal, domestic, social and economic decision-making. It was also not related to the composite women empowerment score.

A significant association was found between the sizes of the family of the SHG members with all the four dimensions of women empowerment. The correlation coefficient was negative and significant at one percent level in the personal, domestic and social decision making involvement while the significance level was five percent level in the member's involvement in the economic decision making. This implies that the larger the size of the family, the lower was the involvement of the SHG members in personal, domestic, social and economic decision making. The size of the family was also significantly correlated with the composite women empowerment score. It was negative and significant at one percent level. This implies that the larger the size of the family, the lower was the women empowerment score in terms of involvement in personal, domestic, social and economic decision-making.

Three economic characteristics were studied for their relationship with the empowerment of women measured in terms of their involvement in household decision making. They were per capita household assets, monthly per capita household income and monthly personal income. None of them has any relationship with women empowerment. However, monthly personal income was found to be significantly related to three dimensions of women empowerment viz. domestic, social and economic

empowerment. Pearson product-moment correlation coefficient shows that there was a negative correlation between the monthly personal income and involvement in domestic and social decision making of the SHG members at one percent level each. This implies that higher the monthly personal income lower was the involvement of the members in domestic and social decision making. This may be due to the preference of the higher earning SHG members to make decisions jointly with their husbands or family members. On the contrary, monthly personal income was also found to have a significant positive correlation with the involvement in economic decision making of the SHG members at five per cent level. This indicates that higher the monthly personal income, higher was the involvement of the SHG members in social and economic decision making. On the other hand, it was not found to have any significant relation with the involvement in personal decision-making nor the overall women empowerment score.

The third set of measures that were studied for their relationship with women empowerment includes the SHG dynamics viz., cohesion, awareness and member participation. Of these three, only SHG awareness has a significant relationship with women empowerment. On the other hand, member participation and SHG cohesion were not significantly related to women empowerment. SHG awareness has a significant positive correlation with two dimensions of women empowerment i.e. personal and economic decision making. The correlation coefficient was positive and significant at five per cent level for the former and one per cent level for the later. This implies that higher the SHG awareness among the group members, higher was their involvement in the personal and economic decision making. Pearson product-moment correlation coefficient also shows that SHG awareness had a positive correlation with the woman empowerment score which was positive and significant at five per cent level. However, it was not associated with the involvement in domestic and social decision-making of the SHG members. Member participation in SHG had a significant negative relation with the member's involvement in social decision making. It was negative and significant at one percent level. This indicates that high member's participation in SHG lowers the involvement in social decision making. However, the correlation coefficient of member's participation with the member's involvement in the personal, domestic and economic decision making was not found to be significantly

related to member participation in SHG. Also, it does not have any significant correlation with the woman empowerment score.

The fourth set of measures studied for their relationship with women empowerment includes women empowerment through skill and knowledge. Women empowerment measured in terms of knowledge and skill has a positive relationship with economic decision making and the overall measure of women empowerment at the household level. Of the three measures of women empowerment viz., skill and capacity, awareness on government programmes, and awareness on rights and privileges, skill and capacity was found to have an association with the involvement of the SHG members in the economic and personal decision making. Economic decision making was positive and significant at one and one percent level while personal decision making was significant at five per cent level. This implies that the higher the skills and capacity, higher was the involvement of the members in the personal and economic decision making. Skill and capacity were also found to have a significant positive correlation with the women empowerment score at one percent level. This indicates that higher the skills and capacity higher was the women empowerment score. Pearson product-moment correlation coefficient shows that the dynamic characteristic of knowledge on Government programmes and awareness on rights privileges and concessions was found to have a positive and significant correlation with only one dimension of women empowerment i.e. the economic dimension of women empowerment at one percent level each. This implies that higher the knowledge on Government programmes and awareness on rights privileges and concessions higher was the involvement of the SHG members in economic decision making. Awareness on rights privileges and concessions was also found to have a positive correlation with the women empowerment score which implies that the higher the awareness of rights privileges and concessions higher was the involvement of the SHG members in economic decision making. However, knowledge on Government programmes does not have any significant association with the composite women empowerment score.

Women Empowerment Index was found to have a relationship with one dimension of women empowerment i.e., members involvement in economic decision making. It was positive and significant at one percent level. This implies that the higher the Women Empowerment Index higher was the member's involvement in the

economic decision. The correlation coefficient of the Women Empowerment Index was also found to be significantly related to the women empowerment score which was positive and significant at one percent level. This means that the higher the Women Empowerment Index higher was the women empowerment score. On the other hand, the Women Empowerment Index does not have any significant relation to the personal, domestic and social dimensions of women empowerment, not even at five per cent level.

All the dimensions of women empowerment viz. personal, domestic, social and economic decision making were found to be significantly associated with women empowerment. This indicates that an increase in one dimension leads to an increase in the other dimensions. Similarly, the women empowerment score was also positively associated with all the dimensions of women empowerment.

## **8.2. Conclusion**

The present study attempted to understand the bearing of the composition structure and dynamics of urban self-help groups on women empowerment in the context of Aizawl, the capital city of Mizoram. The composition, structure and dynamics of the self-help groups were studied from the perspective of social capital using internal network measures (Borgatti, Jones and Everett, 1998) on the one hand and measures of SHG dynamics. Women empowerment was assessed from the perspective of knowledge and skill as well as involvement in household decision making. The results indicated that the social mobilisation process has generated a high level of social capital among women from the perspective of social network as well as awareness, participation and group cohesion in most of the WSHGs. However, the level of empowerment of women was high in personal and domestic dimensions while in social and economic dimensions it was low. The women empowerment assessed from the knowledge and skills was also low. The bearing of the social capital generated by social mobilisation through the self-help groups on the empowerment of urban women was analysed at individual and group levels. At the group level, the analyses showed that the internal social capital generated through self-help groups could not make any significant effect on women empowerment assessed both in terms of knowledge and skills as well as involvement in decision making. The analysis of the bearing of social capital on the empowerment of women measured in terms of knowledge and skills

showed that member's participation and awareness had a positive effect though group cohesion had no significant relationship with them. On the other hand, only members' awareness had a positive bearing on the women empowerment assessed in terms of the involvement in household decision making. Both the measures of social capital, member's participation and group cohesion have no bearing on the empowerment. However, knowledge and skills of women have a positive bearing on the women empowerment assessed from the point of view of the involvement in household decision making which underscores the need for human capital formation through self-help groups. The poor performance of the SHGs in the urban area could be mainly attributed to the lack of professional facilitation of self-groups. During the fieldwork, the present research observed that there was no professional guidance or support available to the leaders and members of the groups.

### **8.3. Recommendations**

This section is presented in two subsections. The first subsection presents recommendations for policy makers while the second subsection is devoted to present recommendations for further research.

#### **8.3.1. Policy Recommendations**

In the light of the above findings and conclusion, the recommendations for policy advocacy are put forth.

- 1) Inadequate professional support for facilitation of better functioning of self help groups and managing group dynamics especially conflicts is the need of the hour. A team of professional social workers who have adequate training in group work needs to be appointed at the city level to form, facilitate and support the self-help groups. The Social Work department in the university and colleges have to give adequate fieldwork training in working with self-help groups.
- 2) Promotion of self-selected groups rather than randomly formed groups by the implementing government agency. The randomly formed group collapsed and the dropout rate is high as there is no cohesion among the members and they could not work together. Four SHGs have collapsed and among the 174 members at the initial stage, 86 members have dropped out. As members were not familiar with each other, internal conflicts, migration to other places has caused the groups to collapse.

- 3) Provisions of workspace facilities so that the SHG members will have space to craft and sell what they have been taught at the training programmes. The SHG members are taught different crafts at the skill training programmes. However, the skills that they have acquired cannot be utilized as the majority lived in small rented houses with no space to craft. Moreover, they do not have the capital to hire public space for workshop facilities.
- 4) Marketing of produce is a challenge for those who are engaged in production. Larger marketing avenues such as the use of different digital platforms to sell their products may also be encouraged and supported so that the SHGs will be able to sell their products not only locally but also to other States.
- 5) Training programmes may be organised for leaders on democratic governance of SHG, record maintenance, banking and financial management and leadership skills had to be conducted which will strengthen the SHGs leaders and better functioning of the SHGs. Members.
- 6) The members and leaders of the SHGs may be provided with adequate opportunities for interaction with other SHGs so that the members can exchange their experiences and learn from each other. Networking and collaboration among the NGOs in the field of social mobilisation and self help group facilitation would also facilitate mutual learning and betterment of the urban poor.
- 7) There is a widespread feeling among the urban poor in the Aizawl city that the Government does not care for their needs and aspirations. The periodical visits by the officials and non-officials of urban governance would lead to better identification of the needs and aspiration of the poor women. It would also encourage the SHGs to function effectively.
- 8) Programmes for generation of awareness on the mission of SHG and motivation for greater aspiration for development and empowerment may be organised for the members of self-help groups.
- 9) Awareness programmes on government policies, programmes and schemes for women development and welfare to be conducted as the awareness and knowledge of members of SHG is low.



- 10) Capacity building programmes may be organized for the SHG members based on skill mapping and resource mapping in the local context of the SHGs.
- 11) Periodical grading of SHG may be carried out to assess the quality and performance of the SHGs. It will also help in the identification of the strengths and weakness of the SHGs and facilitate intervention for improvement.
- 12) Awards may be instituted by the state government for successful SHGs, facilitators and Government departments supporting social mobilization, livelihood promotion and empowerment through self help groups.

### **8.3.2. Recommendations for Future Research**

- 1) The framework developed in the present study may be adapted to the different contexts of the country. In addition to the internal network measures of social capital external measures may also be used.
- 2) Longitudinal studies on the structure, dynamics and impact of SHGs on livelihood promotion and empowerment can be conducted. This would better facilitate a better understanding of the dynamics of SHG functioning and their impact on empowerment and development of the poor and women.
- 3) Social Workers practice with self-help groups may also be studied with a combination of qualitative, quantitative and participative methods. This would facilitate understanding of the process of social work with SHGs, challenges therein the dynamics of SHGs. The practice wisdom of the facilitators of the SHGs may also be studied with the help of qualitative and quantitative methods.

## BIBLIOGRAPHY

- Abrar ul Haq, M., Mohd Jali, Mohd Razani, M. R. B., & Islam, G. (2019). Household Empowerment as the Key to Eradicate Poverty Incidence. *Asian Social Work and Policy Review*, 13, 4-24. doi:10.1111/aswp.12152.
- Aguinaga, L. P. (2013). Do self-help groups work on achieving economic goals? new evidence from a field experiment in Medellin, Colombia. (Master's Thesis). Retrieved 21<sup>st</sup> December, 2017, from <https://repository.usfca.edu/thes/65>
- Albee, A. (1996). Beyond 'banking for the poor': Credit mechanisms and women empowerment. *Gender and Development*, 4(3), 48-53. doi: 10.1080/741922166
- Ancona, D. (1990). Outward bound: Strategies for team survival in the organization. *Academy of Management Journal*, 33(2), 334-365. doi: 10.2307/256328
- Anjugam, M., & Ramasamy, C. (2007). Determinants of women's participation in self-help group (shg)-led microfinance programme in Tamil Nadu. *Agricultural Economics Research Review*, 20(July-December), 283-298. Retrieved 17<sup>th</sup> July, 2013, from <https://core.ac.uk/download/pdf/6653131.pdf>
- APMAS. (2009). *Quality and sustainability of SHGs in Assam*. APMAS, Hyderabad. Retrieved 17<sup>th</sup> July, 2013, from <http://www.apmas.org>
- Aruna, M., & Jyothirmayi, R. (2011). The role of microfinance in women empowerment: A study on the shg bank linkage program in Hyderabad (Andhra Pradesh). *Internationally Indexed Journal*, II(4), 77-95. Retrieved 2<sup>nd</sup> May, 2013, from <http://www.scholarshub>
- Asia Foundation. (2008). *Building partnerships between local authorities and citizens: a training module to mobilize and empower citizen groups*. The Asia Foundation, the Ministry of Local Government and Provincial Councils, and the Sri Lanka Institute of Local Governance. Retrieved 14<sup>th</sup> March, 2018, from <http://asiafoundation.org/resources/pdfs/09BuildingPartnershipsBetweenLACitizens.pdf>
- Ban, R., Gilligan, M. J., & Rieger, M. (2015). Self-help groups, savings and social capital: evidence from a field experiment in Cambodia. *Journal of Economic Behavior & Organization*, 180, 174-200. doi: 10.1016/j.jebo.2020.09.029
- Baruah, P. B. (2012). Impact of micro-finance on poverty: A study of twenty self-help groups in Nalbari district, Assam. *Journal of Rural Development*, 31(2), 223-234. Retrieved 3<sup>rd</sup> August, 2014, from <http://nirdprojms.in/index.php/jrd/article/view/93457>
- Batliwala, S. (1994). The meaning of women's empowerment: New concepts from action. In Sen, G., Germaine, A., & Chen, L. C. (Eds.), *Population policies reconsidered: Health, empowerment and rights*. Boston: Harvard University Press. Retrieved 3<sup>rd</sup> August, 2014, from [https://www.academia.edu/28349751/Population\\_Policies\\_Reconsidered\\_Health\\_Empowerment\\_and\\_Rights](https://www.academia.edu/28349751/Population_Policies_Reconsidered_Health_Empowerment_and_Rights)
- Batliwala, S. (2007). Taking the power out of empowerment – an experiential account. *Development in Practice*, 17(4-5), 557-565. doi:10.1080/09614520701469559
- Batra, V., & Sumanjeet. (2011). *The state of microfinance in India: Emergence, delivery models and issues*. AIUB Bus Econ (Paper Series, No. 2011-02). Retrieved 3<sup>rd</sup> May, 2013, from <http://orp.aiub.edu>

- Beteta, H. C. (2006). What is missing in measures of women's empowerment?. *Journal of Human Development*, 7(2), 221-241. doi: 10.1080/14649880600768553
- Bhuvaneswari, G., Patil, A., & Hunshal, C. S. (2011). Comparative study on micro credit management of self help groups in peri-urban and rural areas. *Karnataka Journal of Agriculture Science*, 24(2), 188-192. Retrieved 17<sup>th</sup> June, 2015, from <http://14.139.155.167/test5/index.php/kjas/article/view/5220>
- Bongaarts, J. (2001). *Household size and composition in the developing world*. Population Council (Policy Research Division Working Paper no. 144). New York. doi:10.1080/00324720127697
- Bora, P., & Talukdar, R. K. (2012). Functioning and sustainability of women self help groups of Assam: An analysis based on credit system and income generation. *Indian Research Journal of Extension Education*, 12(2), 107-112.
- Borgatti, S. P., Everett, M. G., & Freeman, L. C. (2002). *UCINET for Windows: Software for social network analysis* (Computer Software). Harvard: Analytic Technologies. <https://sites.google.com/site/ucinetsoftware/downloads>
- Borgatti, S. P., Jones, C., & Everett, M. G. (1998). Network measures of social capital. *Connection*, 21(2), 36-46. Retrieved 18<sup>th</sup> August, 2019, from [https://www.researchgate.net/publication/313513572\\_Network\\_measures\\_of\\_social\\_capital](https://www.researchgate.net/publication/313513572_Network_measures_of_social_capital)
- Borgatti, S. B., Everett, M. G., & Johnson, J. C. (2013). *Analyzing Social Networks*. Sage Publications, UK.
- Borgatti, S. P. & Everett, M. G. (1996). Models of core/periphery structures. Paper presented at the *Sunbelt International Social Networks Conference* in Charleston, SC.
- Borgatti, S. P., Everett, M. G., & Johnson, J. C. (2013). Analyzing Social Networks. *Journal of Mathematical Sociology*, 39. doi:10.1080/0022250X.2015.1053371.
- Bortamuly, D., & Khuhly, B. L. (2013). Constraints of self help groups (SHGs) in Assam. *Journal of Academia and Industrial Research (JAIR)*, 2(5), 283-285. Retrieved 22<sup>nd</sup> September, 2015, from <http://jairjp.com/OCTOBER%202013/09%20BORTAMULY%201.pdf>
- Boruah, D., & Borua, S. (2013). Engagement of women self help groups in various agro based enterprises in Assam - A case study. *Journal of Academia and Industrial Research*, 1(11), 689-695. Retrieved 1<sup>st</sup> May, 2015, <http://jairjp.com/APRIL%202013/09%20DIMPLE.pdf>
- Bourdieu, P. (1986). The forms of Capital. In J. Richardson. (Ed.), *Handbook of Theory and Research for Sociology of Education* (pp. 241-58). Retrieved 18<sup>th</sup> August, 2019, from <http://www.socialcapitalgateway.org/content/paper/bourdieu-p-1986-forms-capital-richardson-j-handbook-theory-and-research-sociology-educ>
- Bourdieu, P., & Wacquant, L. P. D. (1992). *An Invitation to Reflexive Sociology*. Chicago. University of Chicago Press.
- Brass, D. (1992). Power in organizations: A social network perspective. In Moore, G., & White, J. A. (Eds.), *Research in politics and society* (pp. 295-323). Greenwich: JAI Press.

- Brehm, J., & Rahn, W. (1997). Individual-level evidence for the causes and consequences of social capital. *American Journal of Political Science*, 41(3), 999-1023. doi: <https://doi.org/10.2307/2111684>
- Burt, R. S. (1983). *Corporate profits and cooptation*. Academic Press: New York.
- Burt, R. S. (1992). *Structural Holes*. Cambridge: Harvard University Press.
- Cambridge Dictionary. (2001). *Mobilisation*. Retrieved 23<sup>rd</sup> May, 2017, from <https://dictionary.cambridge.org/dictionary/english/mobilization>
- Cambridge Online Dictionary. (2021). *Power*. Cambridge University Press. Retrieved 28<sup>th</sup> March, 2021, from <https://dictionary.cambridge.org/us/dictionary/english/power>
- CARE India., Susan Dell Foundation., & ICICI Bank. (2006). *A Promise to Pay the Bearer: An Exploration of the Potential for Urban Microfinance in India*. Retrieved 22<sup>nd</sup> May, 2013, from <https://www.findevgateway.org/publications>
- Census of India. (2011). *Provisional Population Totals Paper 1 of 2011 - Mizoram* (Series 16). Retrieved 3<sup>rd</sup> May, 2013 from <http://censusindia.gov.in>
- Census of India. (2011a). *District Census Handbook* (Aizawl map). Retrieved 3<sup>rd</sup> May, 2013, from <http://censusindia.gov.in>
- Chandrashekar, H. M., & Lokesh, M. U. (2009). Role of SHGs in socio-economic change of vulnerable poor. *International NGO Journal*, 4(4), 127-131. Retrieved 29<sup>th</sup> October, 2015, from <http://www.academicjournals.org/INGOJ>
- Charmes, J., & Wieringa, S. (2003). Measuring women's empowerment: An assessment of the Gender-Related Development Index and the Gender Empowerment Measure. *Journal of Human Development*, 4(3), 419-435. doi:10.1080/1464988032000125773.
- Chatterjee, S. (2013). *Impact of federations in economic improvement of shg members: a study across two states of India*. National Institute of Rural Development (Research Reports Series-93). Government of India: Hyderabad. Retrieved 15<sup>th</sup> September, 2015, from [http://www.nirdpr.org.in/nird\\_docs/rss/RS%2093.pdf](http://www.nirdpr.org.in/nird_docs/rss/RS%2093.pdf)
- Chhange, L. (2011). *Urban household water management in Mizoram*. (Unpublished M. Phil. Dissertation). Mizoram University: Aizawl.
- Chitagubbi, G., Shivalli, R., & Devendrappa, S. (2011). A study on the usefulness of self help group membership to women for empowerment. *Journal of Farm Sciences*, 1(1), 112-119. Retrieved 5<sup>th</sup> May, 2014 from <http://www.indianjournals.com/ijor.aspx?target=ijor:ijfs&volume=1&issue=1&article=016>
- Claridge, T. (2018). Functions of social capital – bonding, bridging, linking. *Social Capital Research*, 20, 1-7. Retrieved 17<sup>th</sup> October, 2019, from <https://www.socialcapitalresearch.com/wp-content/uploads/2018/11/Functions-of-Social-Capital.pdf?x44548>
- Cohen, S. (1994). Designing effective self-managing work teams. In Beyerlein, M. (Ed.), *Advances in interdisciplinary studies of work teams: Theories of self-managing teams*, 1, 67-102. Greenwich: CT. JAI press.

- Cohen, W. M., & Levinthal, D. A. (1990). Absorptive capacity: A new perspective on learning and innovation. *Administrative Science Quarterly*, 35, 128-152. doi: <https://doi.org/10.2307/2393553>
- Coleman, J. (1988). Social Capital in the Creation of Human Capital. *American Journal of Sociology*, 94, S95-S120. Retrieved 15<sup>th</sup> April, 2014, from <http://www.jstor.org/stable/2780243>
- Coleman, J. S. (1990). *Foundations of social theory*. Cambridge: Harvard University Press.
- Cornwall, A. (2016). Women's empowerment: what works?. *Journal of International Development* 28, 342 - 359. doi: 10.1002/jid.3210
- Dandona, A. (2015). Empowerment of Women: A Conceptual Framework. *The International Journal of Indian Psychology*, 2, 35-45. doi:10.25215/0203.044.
- Das, K. (2004). *Rural development in Mizoram-a Study of IRDP*. New Delhi: Mittal Publications.
- Das, L. (2012). *Microfinance in India: Self help groups-bank linkage model*. Munich Personal RePEc Archive (MPRA) (Paper No. 38755). Retrieved 3<sup>rd</sup> May, 2013, from <http://mpra.ub.uni-muenchen.de/38755/>
- Das, S. K. (2012). Ground realities of self help group-bank linkage programme: An empirical analysis. *International Journal of Research in Social Sciences*, 2(2), 464-479. Retrieved 11<sup>th</sup> August, 2014, from <http://www.indianjournals.com/ijor.aspx?target=ijor:ijrss&volume=2&issue=2&article=031>
- Das, S. K. (2012a). Best practices of self help groups and women empowerment: A case of Barak valley of Assam. *Far East Journal of Psychology and Business*, 7(2), 25-47. Retrieved 11<sup>th</sup> August, 2014, from [https://econpapers.repec.org/article/fejarticl/v\\_3a7b\\_3ay\\_3a2012\\_3ai\\_3a3\\_3ap\\_3a29-51.htm](https://econpapers.repec.org/article/fejarticl/v_3a7b_3ay_3a2012_3ai_3a3_3ap_3a29-51.htm)
- Das, S. K. (2012b). Micro finance and women empowerment: Does self help group empowers women?. *International Journal of Management & Business studies*, 2(2), 71-79. Retrieved 11<sup>th</sup> August, 2014, from <http://www.ijmbs.com/22/sanjay.pdf>
- Deepika, M. G., & Sigi, M. D. (2011). *Financial inclusion, empowerment and poverty alleviation: An alternative state-led microfinance and microenterprise model of Kudumbashree in India*. Amrita School of Business (Working Paper No. 113/2011). Retrieved 3<sup>rd</sup> May, 2013, from <http://www.amrita.edu>
- Department of Economics and Statistics (2015). *Mizoram Abstract of BPL*. Mizoram: Government of Mizoram. Retrieved 21<sup>st</sup> January, 2020, from <https://des.mizoram.gov.in/page/mizoram-abstract1562053081>
- Everett, M., & Borgatti, S. (1999). The Centrality of Groups and Classes. *Journal of Mathematical Sociology*, 23(3), 181-201. doi: 10.1080/0022250X.1999.9990219.
- Fern, E. F. (2001). *Advanced focus group research*. SAGE Publications: London. doi. 10.4135/9781412990028
- Freeman, L. C. (1979-1978). Centrality in social networks: conceptual clarification. *Social Networks*, 1(3), 215-239. doi: 10.1016/0378-8733(78)90021-7.
- Freeman, L. C. (2004). *The Development of Social Network Analysis: A study in the sociology of science*. Vancouver: Empirical Press. Retrieved 7<sup>th</sup> September,

- 2019, from [https://www.researchgate.net/publication/239228599\\_The\\_Development\\_of\\_Social\\_Network\\_Analysis](https://www.researchgate.net/publication/239228599_The_Development_of_Social_Network_Analysis)
- Fukuyama, F. (1995). *Trust: the social virtues and the creation of prosperity*. London: Hamish Hamilton.
- Gaiha, R., & Nandhi, M. A. (2007). *Microfinance, self-help groups and empowerment in Maharashtra*. ASARC (Working Paper 2007/15). Retrieved 3<sup>rd</sup> May, 2013, from <https://wywww.crawford.anu.edu.au>
- Garikipati, S. (2010). *Microcredit and women's empowerment: Have we been looking at the wrong indicators?*. CEB (Working Paper No. 10/030). Retrieved 16<sup>th</sup> August, 2013, from <https://dipot.ulb.ac.be>
- GENDERNET. (2012). *Women's economic empowerment*. Retrieved 26<sup>th</sup> August, 2013, from <http://www.oecd.org>
- Gomez, R., & Santor, E. (2003). Does the microfinance lending model actually work?. *The Whitehead Journal of Diplomacy and International Relations*, 9(2), 37-56. Retrieved 21<sup>st</sup> December, 2017, from <http://blogs.shu.edu/journalofdiplomacy/files/archives/05%20Gomez%20and%20Santor.pdf>
- Government of India. (1995). Country Report: Development of women and child. *Fourth World Conference on Women, Beijing*. Ministry of Human Resource Development. Retrieved 4<sup>th</sup> May, 2013, from [http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTS\\_v9\\_n2\\_art3.pdf](http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTS_v9_n2_art3.pdf).
- Government of India. (2001). *National Policy for Women Empowerment*. Retrieved 16<sup>th</sup> December, 2017, from <https://evaw-global-database.unwomen.org/pt/countries/asia/india/2001/national-policy-on-the-empowerment-of-women-2001#:~:text=The%20National%20Policy%20on%20Empowerment,view%20to%20eliminate%20its%20incidence>.
- Government of Mizoram. (2013). *UD&PA*. Retrieved from [www.udpamizoram.nic.in](http://www.udpamizoram.nic.in)
- Government of Mizoram. (2015). *Memorandum of Understanding (MoU) between Mizoram State Urban Livelihood Mission Society (MzSULMs), Government of Mizoram and Resource Organisations (NGOs), 20th April 2015*. UD&PA: Govt. of Mizoram. Official Document, (Un-published).
- Government of Mizoram. (2019). *Economic Survey Mizoram 2019-20*. Planning and Programme Implementation Department (Research & Development).
- Grant, C., & Osanloo, A. (2015). Understanding, selecting, and integrating a theoretical framework in dissertation research: creating the blueprint for your "house". *Administrative Issues Journal: Connecting Education, Practice, and Research*, 4(2), 12-26. doi: 10.5929/2014.4.2.9
- Handy, F., & Kassam, M. (2007). Practice what you preach? The role of rural ngo's in women's empowerment. *Journal of Community Practice*, 14(3), 69-91. doi:10.1300/J125v14n03\_05
- Harary, F. (1969). *Graph theory*. Boston: Addison-Wesley Publishing.
- Haroon, J. (2008). *Exploring impact of microfinance in Pakistan* (Research report no 77). Social policy and development center. Retrieved 21<sup>st</sup> December, 2017, from <https://www.spdc.org.pk/publications/exploring-the-impact-of-microfinance-in-pakistan>
- Hmar, Z., & Kanagaraj, E. (2007). Rural housing schemes for tribal poor: evaluation of IAY and PMGY in Mizoram. In Rao, B. S. Vasudeva., & Kanth, G. Rajani.

- (Eds.), *Rural Resources and Development Initiatives Structural Issues & Development Interventions*. Ambala: The Associated Publishers.
- Hmingthanzuala., Das, S.K., Rahman, S, T., Tolengkomba, C., & P Saikia, P. (2016). Profile of Self Help Groups (SHGs) and their Members Engaged in Pig Rearing Activity in Mizoram. *International Journal of Bio-resource and Stress Management*, 7(5), 1186-1191. doi: 10.23910/IJBSM/2016.7.5.1660
- Hunt, J., & Kasynathan, N. (2001). Pathways to empowerment? Reflections on micro- finance and transformation in gender relations in South Asia. *Gender and Development*, 9(1), 42-52. doi:10.1080/13552070127738
- Izugbara, C. O. (2004). Gendered micro-lending schemes and sustainable women's empowerment in Nigeria. *Community Development Journal*, 39(1), 72-84. doi: 10.1093/cdj/39.1.72
- Jayasheela. (2018). A study on the functioning of self help groups in Manipur state with special reference to Imphal west district. *International Journal of Creative Research Thoughts*. Retrieved 1<sup>st</sup> May, 2014, from: <https://www.ijcrt.org>
- Jenkins, J. (1983). Resource mobilization theory and the study of social movements. *Annual Review of Sociology*, 9, 527-553. Retrieved 14<sup>th</sup> April, 2019, from <http://www.jstor.org/stable/2946077>
- Jose, S., & Nair, L.V. (2011). Women SHGs in coastal Kerala: The lope side of social development?. *International Journal of Sociology and Anthropology*, 3(2), 56-60. Retrieved 10<sup>th</sup> August, 2015 from <https://academicjournals.org/journal/IJSA/article-full-text-pdf/DCA7EFC1996>
- Kabeer, N. (1999). *The conditions and consequences of choice: Reflections on the measurement of women's empowerment*. UNRISD (Discussion Paper No. 108, 1-50). Retrieved 4<sup>th</sup> May, 2013, from [www.unrisd.org](http://www.unrisd.org).
- Kabeer, N. (1999a). Resources, agency, achievements: reflections on the measurement of women empowerment. *Development and Change*, (30), 435-464. Retrieved 4<sup>th</sup> May, 2013, from <https://www.utsc.utoronto.ca>
- Kabeer, N. (2005). Is microfinance a 'magic bullet' for women's empowerment? Analysis of findings from South Asia. *Economic and Political Weekly*, (October 29), 4709-4718. Retrieved 24<sup>th</sup> July, 2015, from <https://www.lse.ac.uk/gender/assets/documents/research/choice-constraints-and-the-gender-dynamics-of-lab/Is-Microfinance-a-Magic-Bullet-forWomen%27s-Empowerment.pdf>
- Kalaiselvan, D., & Jeyaraj, T. (2012). A study on women empowerment self help group with reference in Perambalur District. *IOSR Journal of Business and Management*, 6(2), 22-26. Retrieved 2<sup>nd</sup> February, 2014 from <http://www.iosrjournals.org/iosr-jbm/papers/Vol6-issue2/D0622226.pdf>
- Kamath, L., & Waingankar, S. (2015). *Hybrid municipalization in Aizawl: a case study of urban reforms from the northeast*. Mumbai: Tata Institute of Social Sciences. Retrieved 21<sup>st</sup> January, 2018, from <https://urk.tiss.edu/wp-content/uploads/2020/08/Aizawl-case-study-final.pdf>
- Kanagaraj, E., & Ralte, S. (2012). Development dynamics: Finance, empowerment and entrepreneurship. In Behera, M.C., Parida, R.C., & Baruah, D. (Eds.), *Social mobilisation and tribal development: Dynamics and impact of self-help groups in Mizoram* (pp. 79-104). Guwahati: DVS Publishers.

- Kato, M. P., & Kratzer, J. (2013). Empowering women through microfinance: Evidence from Tanzania. *ACRN Journal of Entrepreneurship Perspectives*, 2(1), 31-59. Retrieved 4<sup>th</sup> February, 2015, from <http://www.acrn.eu/resources/Journals/201302c.pdf>
- Katz, A. H., & Bender, E. I. (1976). Self-help groups in western society: history and prospects. *The Journal of Applied Behavioral Science*, 12(3), 265-282. doi: 10.1177/002188637601200302
- Khandker, S. R., Khalily., B & Khan, Z. (1995). *Grameen Bank Performance and Sustainability (World Bank Discussion Papers No.306)*. World Bank. Retrieved 5<sup>th</sup> May, 2014, from <http://documents1.worldbank.org/curated/en/893101468741588109/pdf/multi-page.pdf>
- Khobung, V. (2012). Women empowerment and self-help group: the case of tribal women in the hill areas of Manipur. *International Journal of Research in IT & Management*, 2(10), 1-12. Retrieved 30<sup>th</sup> January, 2014, from <http://euroasiapub.org/wp-content/uploads/2016/09/1-123.pdf>
- Kishor, S., & Subaiya, L. (2005). Household decision making as empowerment: a methodological view. *Paper presented at the 2005 Meeting of the International Union for the Scientific Study of Population*. France: Tours.
- Krishnamurthi, G. (1996). Self help organization- A case study of thrift and credit cooperatives of Adilabad district, Andhra Pradesh. In IRMA, *Rediscovering cooperation*. Gujarat: Anand.
- Kumar, D. S. (2009). Participation in self-help group activities and its impacts: Evidence from South India. *The Bangladesh Development Studies*, XXXII(3), 1-18. Retrieved 26<sup>th</sup> April, 2018, from <https://mpra.ub.uni-muenchen.de/19943/>
- Kumar, D. S., & Krishnamurthy, N. A. (2009). Training and development in women self-help groups in erode district of Tamil Nadu. *Journal of Contemporary Research in Management*, (July-September), 87-93. Retrieved 15<sup>th</sup> June, 2013, from <https://www.psgjcrm.com/jcrm/article/view>
- Kumar, V., & Singh, B. (2001). A strategy for mobilisation of an effective self help group. *Indian Research Journal of Extension Education*, 1(2), 20-26. Retrieved 8<sup>th</sup> June, 2015, from <http://172.105.59.134:82/uploads/pdf/v01204.pdf>
- Kumari, V. (2010). Assessing role of self-help promoting institutions (Shpis) in empowering women through shgs. *Asian Journal of Home Science*, 5(1), 165-169. Retrieved 8<sup>th</sup> June, 2015, from [http://researchjournal.co.in/upload/assignments/5\\_165-169.pdf](http://researchjournal.co.in/upload/assignments/5_165-169.pdf)
- Lalbiakthangi, M. (2020). Performance of self help groups in Mizoram. *Research Review*. 5(1), 37-57. doi: 10.5281/zenodo.3784715.
- Lalchhuanawma, H. C., & Khiangte, D. (2018). Urban Governance in Aizawl: Challenges before Urban Local Bodies towards Development. *Mizoram University Journal of Humanities & Social Sciences*, IV(June), 36-46. Retrieved 21<sup>st</sup> January, 2021, from <http://mzuhssjournal.in/archive/28-archive/35-v4n1.html>
- Lalchhuanawma. (2013). The origin and development of chieftainship in Mizoram. In Malsawmdawngliana., & Rohmingmawii (Eds.), *Mizo Narratives: Accounts from Mizoram* (pp. 46-52). Guwahati: Scientific Book Centre.



- Laldingliana, C., & Singh, B. (2017). The promotion of self-help groups (shgs) in Mizoram: an analysis of self-help promoting institutions (shpis). *International Journal of Multidisciplinary Approach and Studies*, 4(4), 43-59. Retrieved 21<sup>st</sup> December, 2017, from <http://ijmas.com/upcomingissue/07.07.2017>.
- Laldingliana, C., & Singh, B. (2017a). Financing self help groups: a study of shg-bank linkage programme in Mizoram. *International Journal for Innovative Research in Multidisciplinary Field*, 4(11), 122-128. Retrieved 21<sup>st</sup> December, 2017, from [www.ijrmf.com](http://www.ijrmf.com).
- Lalhmingsangi, A. (2018). Microfinance and social empowerment: a study of women shgs in Aizawl district, Mizoram. *IOSR Journal of Humanities and Social Science*, 23(10), 01-17. doi:10.9790/0837-2310010117.
- Lalhmingsangi, A. (2018a). Skill Development through Self Help Groups (Shgs): A study of women shg in Aizawl district. *International Journal of Business and Management Invention (IJBMI)*, 7(III), 41-46. Retrieved 11<sup>th</sup> September, 2020, from <http://www.ijbmi.org/>
- Lalhriatpuii. (2010). *Economic Participation of Women in Mizoram*. New Delhi: Concept Publishing.
- Lalrinliana, J., & Kanagaraj, E. (2008). SHGs and Tribal Development in Mizoram. In Verma, S.B., Sharma, M.K., & Sharma, N.K. (Eds.), *Better Quality of Rural Life*, (Chapter 29, pp. 390- 412). New Delhi: Sarup.
- Lalruatkimi. (2012). *Decentralization and urban development: people's awareness and expectations on Municipal Council in Aizawl*. (Unpublished M. Phil. Dissertation). Mizoram University: Aizawl.
- Laltlanmawii. (2005). *Rural socio economic structure and poverty in Mizoram*. (Unpublished MSW Dissertation). Mizoram University: Aizawl.
- Laumann, E. O., & Pappi, F. U. (1976). *Networks of collective action: A perspective on community influence system*. New York: Academic Press.
- Leach, F., & Sitaram, S. (2002). Microfinance and women's empowerment: A lesson from India. *Development in Practice*, 12(5), 575-588. doi:10.1080/0961452022000017597.
- Lianzela., & Lalhmingsangi, A. K. (2012). Impact of micro-credit on economic empowerment of women in Aizawl district. *Management Convergence*, 3(2), 9-18. Retrieved 17<sup>th</sup> April, 2020, from [https://mzu.edu.in/wpcontent/uploads/2019/09/Vol\\_3\\_Issue\\_2.pdf](https://mzu.edu.in/wpcontent/uploads/2019/09/Vol_3_Issue_2.pdf)
- Lin, N. (1986). Conceptualizing social support. In N. Lin, A. Dean., & W. Ensel. (Eds.), *Social support, life events and depression*. New York: Academic Press.
- Lokhande, M. A. (2013). Micro finance for women empowerment - A study of self-help groups-bank linkage programme. *International Center for Business Research*, 2(4), 159-166. Retrieved 28<sup>th</sup> May, 2014, from [https://www.researchgate.net/publication/267448415\\_International\\_Center\\_for\\_Business\\_Research\\_Micro\\_Finance\\_for\\_Women\\_Empowerment\\_-\\_A\\_Study\\_of\\_Self-help\\_Groups-Bank\\_Linkage\\_Programme](https://www.researchgate.net/publication/267448415_International_Center_for_Business_Research_Micro_Finance_for_Women_Empowerment_-_A_Study_of_Self-help_Groups-Bank_Linkage_Programme)
- Loyola Extension Service. (2004). *A comparative study of self help groups (shgs) organised and promoted by non-governmental organisations (ngos) and Udumbasree-a government organised non-governmental organisation (gongo)*

- in Kerala, towards empowerment of poor women.* (Final Report). Retrieved 15<sup>th</sup> July, 2013, from [www.wcd.nic.in](http://www.wcd.nic.in)
- Malhotra, A., Schuler, S. R., & Boender, C. (2008). Measuring women's empowerment as a variable in international development. *Measuring Empowerment*, 71. Retrieved 4<sup>th</sup> May, 2013, from <https://www.worldbank.org>.
- Malsawmdawngliani. (2007). *Structural Bases and Dynamics of Urban Poverty in Mizoram*. (Unpublished MSW Dissertation). Mizoram University: Aizawl.
- Mandal, K. C. (2013). Concept and types of women empowerment. *International Forum of Teaching and Studies*, 9(2). 17-30. Retrieved 18<sup>th</sup> December, 2014, from [http://americanscholarspress.us/journals/IFST/journal\\_previous\\_issues.php](http://americanscholarspress.us/journals/IFST/journal_previous_issues.php)
- Manonmani, I. K., & Prabhakaran, V. P. (2011). Women empowerment through SHGS in Kovilangulam Panchayat, Usilampatti Taluk, Madurai District - A case study. *Asian Journal of Management Research*, 2(1), 228-236. Retrieved 12<sup>th</sup> May, 2014, from <http://www.ipublishing.co.in/ajmrvol1no1/voltwo/EIJMRS2021.pdf>
- Mansuri, B. B. (2010). Microfinancing through self help groups - A case study of bank linkage programme of Nabard. *Sri Krishna International Research & Educational Consortium*, 1(3), 141-150. Retrieved 18<sup>th</sup> July, 2014, from <https://www.indianjournals.com/ijor.aspx?target=ijor:apjrbm&volume=1&issue=3&article=011>
- Marsden, P. V. (1988). Homogeneity in confiding relations. *Social Networks*, 10(1), 57-76. doi:10.1016/0378-8733(88)90010-X.
- Mayoux, L. (2001). Tackling the Down Side: Social Capital, Women's Empowerment and Micro – Finance in Cameroon. *Development and Change*, 32, 421-450. doi:10.1111/1467-7660.00212.
- Mezirow, J. D. (1997). *Dynamics of community development*. New York: Scarecrow Press. 43-59.
- Ministry of Housing and Urban Affairs (MHUA). (2018). *Revised operational guidelines for social mobilisation and institutional development under deendayal antyodaya yojana-national urban livelihoods mission*. Government of India. Retrieved 18<sup>th</sup> August, 2019, from [https://nulm.gov.in/PDF/NULM\\_Mission/NULM-SMID\\_Guidelines.pdf](https://nulm.gov.in/PDF/NULM_Mission/NULM-SMID_Guidelines.pdf)
- Ministry of Human Resource Development. (1995). *Country Report: Development of women and child*. (Fourth World Conference on Women, Beijing). India: Government of India. Retrieved 18<sup>th</sup> December, 2014, from [http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTS\\_v9\\_n2\\_art3.pdf](http://americanscholarspress.us/journals/IFST/pdf/IFOTS-2-2013/IFOTS_v9_n2_art3.pdf)
- Morduch, J., & Haley, B. (2002). *Analysis of the effects of microfinance on poverty reduction*. NYU Wagner (Working Paper No. 1014, 1-155). Retrieved 21<sup>st</sup> May, 2013, from <http://www.nyu.edu/wagner/workingpapers.html>
- Moyle, T. L., Dollard, M., & Biswas, S. N. (2006). Personal and economic empowerment in rural Indian women: A self-help group approach. *International Journal of Rural Management*, 2(2), 245-266. doi:10.1177/097300520600200207
- Mukherjee., & Saraswati. (2011). *Levels and Patterns of Social Cohesion and Its Relationship with Development in India: A Woman's Perspective Approach.*

- New Delhi: Jawaharlal Nehru University. Retrieved 20<sup>th</sup> February, 2021, from <https://www.oecd.org/dev/pgd/46839502.pdf>
- Murthy, R.K., Raju, K., & Kamath, A. (2002). *Towards women's empowerment and poverty reduction: lessons from the participatory impact assessment of South Asian poverty alleviation programme in Andhra Pradesh, India*. New York: UNDP. doi:10.13140/RG.2.1.3464.8165
- NABARD. *Status of microfinance in India 2018-2019*. Retrieved 24<sup>th</sup> September, 2020, from <https://www.nabard.org/>
- Nagaraja, N., & Kongalappa, H. S. (2014). A Study on Women Empowerment through Self-Help Groups. *International Journal of Engineering and Management Research*, 4(6), 2014, 176-18. Retrieved 23<sup>rd</sup> August, 2015, from [https://www.ijemr.net/DOC/AStudyOnWomenEmpowermentThroughSelfHelpGroups\(176-181\).pdf](https://www.ijemr.net/DOC/AStudyOnWomenEmpowermentThroughSelfHelpGroups(176-181).pdf)
- Naik, M. J., & Rodrigues, A. (2015). Effect of self-help group on empowerment of women in the state of Goa. *International Journal of Advanced Research in Management and Social Sciences*, 4(8), 140-148. Retrieved 17<sup>th</sup> May, 2019, from [www.garph.co.uk](http://www.garph.co.uk)
- Narang, U. (2012). Impact of self - help groups bank linkage programme in India. *International Journal of Trade and Commerce-IIARTC*, 1(2), 220-228. Retrieved 12<sup>th</sup> July, 2014, from <https://sgsrjournals.co.in/paperdownload/p-6IJTC%2012%20Uma%20Narang-done.pdf>
- Narang, U. (2012a). Self help group: An effective approach to women empowerment in India. *International Journal of Social Science & Interdisciplinary Research*, 1(8), 8-16. Retrieved 13<sup>th</sup> July, 2014, from <http://www.indianresearchjournals.com/pdf/IJSSIR/2012/August/2.pdf>
- Narayan, D. (Ed). (2002). *Empowerment and poverty reduction - a sourcebook*. Washington, DC: The World Bank. Retrieved 4<sup>th</sup> May, 2013, from <https://www.handicap-international.fr>
- Nayak, A.K. (2015). Developing social capital through self-help groups. *Indore Management Journal*, 7(1), 18-24. Retrieved on 15<sup>th</sup> June, 2015, from <https://www.iimidr.ac.in/research-publications/indore-management-journal/archives/volume-2015/>
- Nithyanandhan, S., & Mansorb, N. (2015). Self help groups and women's empowerment. *Institutions and Economies*, 7(2), 143-164. Retrieved 20<sup>th</sup> July, 2014, from <https://ijie.um.edu.my/article/view/5012/2850>
- O' Reilly, C. A., & Roberts, K. H. (1977). Task group structure, communication, and effectiveness in three organizations. *Journal of Applied Psychology*, 62(6), 674-681. doi: 10.1037/0021-9010.62.6.674
- Oka, T., & Borkman, T. (2000). The history, concepts and theories of self-help groups: From an international perspective. *The Japanese Journal of Occupational Therapy*, 34(7), 718-722. Retrieved 26<sup>th</sup> August, 2013, from <http://pweb.sophia.ac.jp/~t-oka/papers/2000/jjot.html>
- Oshodi, J. N & Imasuen, O. I. (2008). Mobilization in the empowerment process. A recipe for rural development in Edo State, Nigeria. *Global Journal of Social Sciences*, 7(2), 100-117. doi: 10.4314/gjss.v7i2.48849
- Otero, M., & Rhyne, E. (Eds.). (1994). *The new world of microenterprise finance: building healthy financial institutions for the poor*. London: IT Publications.

- Padma, S. R., & Rathakrishnan, T. (2012). Determinants of participation of leaders and their role performance in shg activities. *Paripex - Indian Journal of Research*, 1(7), 63-65. Retrieved 20<sup>th</sup> July, 2014, from [https://www.worldwidejournals.com/paripex/recent\\_issues\\_pdf/2012/July/determinants-of-participation-of-leaders-in-shgactivities\\_July\\_2012\\_3551555949\\_5202431.pdf](https://www.worldwidejournals.com/paripex/recent_issues_pdf/2012/July/determinants-of-participation-of-leaders-in-shgactivities_July_2012_3551555949_5202431.pdf)
- Pillai, N. T., & Nadarajan, S. (2010). Impact of microfinance - An empirical study on the attitude of shg leaders in Kanyakumari District Tamil Nadu. *International Journal of Enterprise and Innovation Management Studies (IJEIMS)*, 1(3), 89-95. Retrieved 15<sup>th</sup> August, 2013, from <https://www.ijcns.com/pdf/89-95.pdf>
- Prakash, D., & Shrotriya, G. C. (2009). *Self help groups – a handbook draft manual*. New Delhi: IFFCO Foundation.
- Priya, A. (2017). From joint to nuclear: some observations on the changing pattern of family as a social institution. *IOSR Journal of Humanities and Social Science*, 22(6), 28-31. doi: 10.9790/0837-2206032831.
- Putnam, R. D. & Goss, K. (2002). Introduction. In Putnam, R.D. (Ed.), *Democracies in flux: the evolution of social capital in contemporary society*, (Chapter: 1, pp. 3-19), New York: Oxford University Press.
- Putnam, R. D. (1993). *Making democracy work: Civic traditions in modern Italy*. Princeton: Princeton University Press. Retrieved 10<sup>th</sup> May, 2019, from [https://dl1.cuni.cz/pluginfile.php/408189/mod\\_resource/content/1/Uvod%20Robert%20D%20Putnam%20-Making%20democracy%20work%20\\_%20civic%20traditions%20in%20modern%20Italy.pdf](https://dl1.cuni.cz/pluginfile.php/408189/mod_resource/content/1/Uvod%20Robert%20D%20Putnam%20-Making%20democracy%20work%20_%20civic%20traditions%20in%20modern%20Italy.pdf)
- Putnam, R. D. (1995). Bowling alone: America's declining social capital. *Journal of Democracy*. 6(1), 65-78. doi:10.1353/jod.1995.0002
- Putnam, R. D. (2000). *Bowling Alone: The Collapse and Revival of American Community*. New York: Simon and Schuster.
- Rajendran, K. (2011). Role of non-governmental organisations in micro finance through SHG - A study in Vellore district of Tamil Nadu. *International Refereed Research Journal*, II(4), 203-213. doi:10.2139/ssrn.2513715
- Ramachandran, S., Sasikumar S., & Kanagaraj, E. (2008). Micro finance and poverty eradication: Indian and global. In Lazar, Daniel., & Palanichamy, P., (Eds.), *Experiences of self help groups and economic empowerment of women in Thirunelveli District Tamil Nadu*. New Delhi: New Century Publications.
- Ramachandran, S., Sasikumar, S., & Kanagaraj, E. (2009). Micro finance and rural development: A critical review. In Bagchi., Kanak Kanti. (Ed.), *Social mobilization and women empowerment: Dynamics and impact of self help groups in Thirunelveli District Tamil Nadu* (pp. 366-380). Delhi: Abhijeet Publications.
- Rana, K., & Ansari, M. A. (2017). Self help group & woman empowerment: a study on some selected shgs in Dehradun district. *International Journal of Current Science and Technology*, 12(5), 536-540. Retrieved 16<sup>th</sup> February, 2019, from [https://www.researchgate.net/publication/324007695\\_Self\\_Help\\_Group\\_Woman\\_Empowerment\\_A\\_Study\\_on\\_Selected\\_SHGs\\_in\\_Dehradun\\_District](https://www.researchgate.net/publication/324007695_Self_Help_Group_Woman_Empowerment_A_Study_on_Selected_SHGs_in_Dehradun_District)
- Reddy, R. K., & Reddy, C. S., (2012). Self help groups in India a study on quality and reduction in Asia and Latin America. *Oxford Development Studies*, 33(3&4), 391-416. doi: 10.1080/13600810500199210

- Reji. (2013). Economic empowerment of women through self help groups in Kerala. *International Journal of Marketing, Financial Services & Management Research*, 2(3), Retrieved 17<sup>th</sup> May, 2019, from [www.indianresearchjournals.com](http://www.indianresearchjournals.com)
- Rindiki, V. L. S. (2012). *Urban household solid waste management in Aizawl, Mizoram*. (Unpublished M. Phil. Dissertation). Mizoram University: Aizawl.
- Rowlands, J. (1997). *Questioning empowerment: working with women in Honduras*. Oxford: Oxfam. Retrieved 30<sup>th</sup> July, 2015, from <https://policy-practice.oxfam.org/resources/questioning-empowerment-working-with-women-in-honduras-121185/>
- Roy, A. (2011). Microfinance and rural development in the North East India. *Pacific Business Review International*, (January-March), 43-56. Retrieved 26<sup>th</sup> February, 2016, from [http://www.pbr.co.in/2011/2011\\_month/Jan\\_March/0006.pdf](http://www.pbr.co.in/2011/2011_month/Jan_March/0006.pdf)
- Roy, A. (2013). Micro-finance and its inter-state disparities in North-East India. *The Echo*. Retrieved 2<sup>nd</sup> October, 2013, from <http://www.thecho.in>
- Rupa, J. S., Majumdar, M., & Ramanujam, V. (2012). Self help group-bank linkage model - A viable tool for financial inclusion. *Journal of Economics and Sustainable Development*, 3(10), 134-142. Retrieved 22<sup>nd</sup> January, 2015, from <https://www.iiste.org/Journals/index.php/JEDS/article/view/2914>
- Sahoo, A. (2013) . Self help group & woman empowerment: a study on some selected shgs. *International Journal of Business and Management Invention*. 2(9), 54-61. Retrieved 17<sup>th</sup> April, 2016, from [www.ijbmi.org](http://www.ijbmi.org)
- Sahu, L., & Singh, S. K. (2012). A qualitative study on role of self help group in women empowerment in rural Pondicherry, India. *National Journal of Community Medicine*, 3(3), 473-479. Retrieved 4<sup>th</sup> October, 2014, from [http://njcmindia.org/uploads/3-3\\_473-479.pdf](http://njcmindia.org/uploads/3-3_473-479.pdf)
- Sailo, G. (2014). *Urban livelihood and poverty in Mizoram*. (Unpublished Doctoral Thesis). Mizoram University: Aizawl.
- Saitluanga, B. L. (2014). Spatial Pattern of Urban Livability in Himalayan Region: A Case of Aizawl City, India. *Social Indicators Research*, 117(June), 541-559. doi: 10.1007/s11205-013-0362-3.
- Saitluanga, B. L. (2017). Himalayan Quality of Life-A Study of Aizawl City. *Springer Geography*. doi: 10.1007/978-3-319-53780-1
- Sandhya, P.S., & Ranjini, S. (2018). The impact of microfinance through self-help groups (shg): a study on the economic status of urban women working in production and manufacturing industries in Mysuru district. *International Journal of Mechanical Engineering and Technology (IJMET)*, 9(1), 472-481. Retrieved 17<sup>th</sup> May, 2019, from [http://www.iaeme.com/MasterAdmin/Journal\\_uploads/IJMET/VOLUME\\_9\\_ISSUE\\_1/IJMET\\_09\\_01\\_051.pdf](http://www.iaeme.com/MasterAdmin/Journal_uploads/IJMET/VOLUME_9_ISSUE_1/IJMET_09_01_051.pdf)
- Sangeetha, S. S., & Maran, K. (2012). Impact of micro finance on socio-economic empowerment of self help group members' in urban Chennai. *International Journal of Management and Technology*, 3(2), 53-60.
- Sangmi, M. Ud Din., & Kamili, S. J. I. (2016). Impact of microfinance on self help groups in developing countries with special reference to India. *International Journal of Business and Social Science*, 7(10), 52-60. doi: 10.30845/ijbss

- Sarumathi, S., & Mohan, K. (2011). Role of micro finance in women's empowerment (an empirical study in Pondicherry region rural shgs). *Journal of Management and Science*, 1(1), 1-10. doi: 10.26524/jms.2011.1
- Schuftan, C. (1996). The community development dilemma: What is really empowering?. *Community Development Journal*, 31(3), 260-264. doi:10.1093/cdj/31.3.260
- Sharma, A. D., & Sharma, M. T. (2019). Empowering women through shgs-evidence from a case study of shgs in Imphal east district, Manipur. *Economic Affairs*, 64(1), 09-17. doi: 10.30954/0424-2513.1.2019.3
- Singh, S., K. (2017). Urbanization in Mizoram: characteristics and correlates. *The Geographer*. 64(1), 21-31. Retrieved 12<sup>th</sup> March, 2020, from [https://www.researchgate.net/publication/317619268\\_Urbanization\\_in\\_Mizoram\\_Characteristics\\_and\\_Correlates](https://www.researchgate.net/publication/317619268_Urbanization_in_Mizoram_Characteristics_and_Correlates)
- Sitaram, S. (2007). *India: promoting urban social development through self help groups in Karnataka*. Asia Development Bank (Evaluation Working Paper). Retrieved 6<sup>th</sup> June, 2013, from <https://www.adb.org/sites/default/files/evaluation-document/35856/files/karnataka-urban-infrastructure-developmentproject.pdf>
- Sivashankar, N., & Kashibai, K. (2011). Influence of trainings on the knowledge level of self help group members. *Studies on Home and Community Science*, 5(3), 135-140. doi: 10.1080/09737189.2011.11885340
- Spreitzer, G. M. (1996). Social structural characteristics of psychological empowerment. *Academy of Management Journal*, 39(2), 483-504. doi:10.2307/256789
- Sriram, R. (1993). Family studies in India: Appraisal and new directions. In Saraswati, T. S., & Kaur, B. (Eds.), *Human development and family studies in India: An agenda for research and policy* (pp. 122-128). New Delhi: Sage Publishers.
- Sundaram, A. (2012). Impact of self-help group in socio-economic development of India. *Journal of Humanities and Social Science (JHSS)*, 5(1), 20-27. doi:10.9790/0837-0512027
- Swain, R. B. (2007). Can microfinance empower women? Self help groups in India. *ADA Dialogue*, 37, 61-82. Retrieved 4<sup>th</sup> April, 2013, from [www.schant.socialdev](http://www.schant.socialdev)
- Swain, R. B., & Wallentin, F. Y. (2008). *Economic or non-economic factors: What empowers women?* (Working Paper No. 2008:11). Uppsala University. Retrieved 3<sup>rd</sup> May, 2013, from <https://www.diva-portal.org>
- Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? Evidence from self-help groups in India. *International Review of Applied Economics*, 23(5), 541-556. doi: 10.1080/02692170903007540
- Tichy, N. M., Tushman, M. L., & Fombrun, C. (1979). Social network analysis for organizations. *Academy of Management Review*, 4(4), 507-519. doi: <https://doi.org/10.5465/amr.1979.4498309>
- Tluanga. (2010, November 2). Map of Aizawl Municipal Area. Retrieved 18<sup>th</sup> August, 2019, from <http://miyzone.blogspot.com/2010/11/aizawl-municipal-council-election.html>

- UD & PA. (2019). *Achievement report of missions & schemes under government of Mizoram, UD & PA department*. Retrieved 12<sup>th</sup> March, 2020, from <http://udpamizoram.nic.in/Documents/Version%203%20%20Achievement%20Report%20UDPA.pdf>
- UNICEF. (2014). *Social mobilization*. Retrieved 14<sup>th</sup> March, 2018, from [http://www.unicef.org/cbsc/index\\_42347.html](http://www.unicef.org/cbsc/index_42347.html)
- Van Der Ark, A. (2007). Mokken scale analysis in r. *Journal of Statistical Software*, 20(11), 1-19. doi:10.18637/jss.v020.i11.
- Van Schuur, W. H. (2003). Mokken Scale Analysis: Between the Guttman Scale and Parametric Item Response Theory. *Political Analysis*, 11, 139-163. doi: 10.1093/pan/mpg002
- Varathan, B. J., Kumar, G. S., & Selvakumar, K. N. (2013). Impact of self help group programme on empowerment of women through livestock rearing in Tamil Nadu. *Indian Journal of Applied Research*, 3(2), 71-73. doi:10.30106/IJAR
- Veerashankarappa., Shylendra, H. S., & Guha, S. (2009). Has the shg bank linkage helped the poor gain access to capital?: A comparative study between Karnataka and Gujarat. *Social and Economic Change Monograph Series*, 16, 1-103. Retrieved 14<sup>th</sup> March, 2018, from [http://www.isec.ac.in/Monographs\\_16.pdf](http://www.isec.ac.in/Monographs_16.pdf)
- Verma, N. K., Pandey, D. K., & Upadhyay, A. D. (2013). Performance evaluation of fishery based self help groups in West Tripura. *Indian Research Journal and Extension Education*, 13(3), 15-18. Retrieved 20<sup>th</sup> June, 2015, from [http://172.105.59.134:82/search/irjee?\\_token=8L5wUu3jmIaKUQwqeIrcjq8WRyhlyhcJnApevEtL&name=Performance+evaluation+of+fishery+based+self+help+groups+in+West+Tripura](http://172.105.59.134:82/search/irjee?_token=8L5wUu3jmIaKUQwqeIrcjq8WRyhlyhcJnApevEtL&name=Performance+evaluation+of+fishery+based+self+help+groups+in+West+Tripura)
- Vidyardhi, L.P., & Rai, B. K. (1976). *The Tribal Culture of India*. Concept Publishing Company. New Delhi.
- Vijayalakshmi. (2016). Empowerment of rural women through self help groups in Tumkur and Gubbi Talukas of Karnataka. *International Journal of Applied Research*, 2(9), 642-649. Retrieved 22<sup>nd</sup> November, 2013, from <https://www.allresearchjournal.com/archives/2016/vol2issue9/PartI/2-9-94-988.pdf>
- Vyas, A. (2018). The Impact of Skill Development on Women Empowerment. *International Journal of Advance Research and Development*, 3(1), 8-11. Retrieved 16<sup>th</sup> April, 2021, from <https://www.ijarnd.com/manuscripts/v3i1/V3I1-1140.pdf>
- Wasserman, S., & Faust, K. (1994). *Social Network Analysis: Methods and Applications*. Hungary: Cambridge University Press.
- Weiss, J., & Montgomery, H. (2005). Great expectations: Microfinance and poverty reduction in Asia and Latin America. *Oxford Development Studies*, 33(3-4), 391-416. doi:10.2139/ssrn.1396122
- Woolcock, M., & Narayan, D. (2000). *Social Capital: Implications for Development Theory, Research, and Policy*. World Bank Research Observer. 15. 225-49. 10.1093/wbro/15.2.225.
- World Bank. (2007). *Social Capital for Development*. Retrieved 18<sup>th</sup> August, 2019, from <http://www1.worldbank.org/prem/poverty/scapital/>.

- World Bank. (2020). *Implementation completion and results report* (Report No: ICR00005094). India: The World Bank. Retrieved 21<sup>st</sup> January, 2021, from <http://documents1.worldbank.org/curated/en/332381586198778661/pdf/India-North-East-Rural-Livelihoods-Project.pdf>
- Zack, M. H. (2000). Researching organizational systems using social network analysis. *Proceedings of the 33rd Annual Hawaii International Conference on System Sciences* (pp.7). doi: 10.1109/HICSS.2000.926933
- Zaei, M. E., Kapi, P., Pelekh, O., & Nasab, A. T. (2018). Does micro-credit empower women through self-help groups? evidence from Punjab, Northern India. *Societies*, 8(48), 1-15. doi:10.3390/soc8030048.
- Zaitinvawra, D. (2014). Bamboo flowering and sustainability of rural livelihood in Mizoram. (Unpublished Doctoral Thesis). Mizoram University: Aizawl.
- Zellerer, E., & Vyortkin, D. (2004). Women's grassroots struggle for empowerment in the Republic of Kazakhstan. *Social Politics*, 11(3), 439-464. doi:10.1093/spj/jxh044.
- Zote, L., & Kanagaraj, E. (2015). Socio political participation and empowerment of women in Mizoram. In Lalneihzovi., Pathi, Srinibas., & Lalrintluanga (Eds.), *Proceedings of International Seminar on Governance in India: Problems and Prospects, I*, 262-277. Aizawl: Lengchawn Offset.



## SELF HELP GROUPS AND EMPOWERMENT OF URBAN WOMEN IN MIZORAM

Research Scholar  
**Ms Lalruatkimi**  
 PhD. Scholar  
 Department of Social Work  
 Mizoram University

Research Supervisor  
**Dr. Kanagaraj Easwaran**  
 Associate Professor  
 Department of Social Work  
 Mizoram University

### Interview Schedule (Confidential)

<b>I. Identification Information.</b>	
Schedule No.:	<b>SHG:</b>
Locality:	
Date of Interview:	

### II. Kindly furnish details about yourself:

1	Name	
2	Age	
3	Sex	0 Male; 1 Female
4	Marital Status	1 Married; 2 Unmarried; 3 Divorced; 4 Widowed
5	Ethnicity	0. Non-Mizo; 1. Mizo
6	Caste/Tribe	1 ST; 2 SC; 3 OBC
7	Sub-Tribe	0 Non-Mizo; 1 Lusei; 2 Paihte; 3 Ralte; 4 Hmar
8	Education	
9	Religion	1 Christian; 2 Hindu; 3 Buddhist
10	Denomination	
11	Type of Family	0 Nuclear; 1 Joint
12	Form of Family	1 Stable; 2 Broken; 3 Reconstituted
13	Ownership of Home	1 Owned, 2 Rented
14	Socio-economic Category	0 AAY; 1 BPL; 2 APL
15	Position in Community Organizations	0 None 1 Leader (Specify)

### III. Kindly Furnish Details of members of your Household:

Id. No	Name	Gender	Age	Education	Marital Status	Relation	Earner / Dependent
1							
2							
3							
4							
5							
6							

**IV. Please mention the details of the occupation and income of earning members of our household.**

<b>Id. No</b>	<b>Gender</b>	<b>Primary Occupation</b>	<b>Monthly Primary Income</b>	<b>Secondary Occupation</b>	<b>Monthly Secondary Income</b>

**V. Kindly furnish the details of the assets owned by your household:**

<b>Sl no</b>	<b>Asset</b>	<b>Number</b>	<b>Value</b>
1.	Land		
2.	House		
3.	Furniture (Table, Chair, Cot)		
4.	Utensils		
5.	Jewellery (Gold and Silver)		
6.	TV, Radio		
7.	Refrigerator		
8.	Mobile Phone		
9.	Vehicles		
10.	Others (Specify)		
11.	Others (Specify)		

**VI. Please give us the details of your membership in SHG.**

1. When did you join the SHG
2. What is your current position in your group?
  - 1 Member;
  - 2 President;
  - 3 O.B.
3. Have you ever been office bearer of your SHG?
  - 0 No; 1 Yes
4. Please tell us the reasons for joining SHG
  - a.
  - b.
  - c.
  - d.
  - e.
5. Please tell me the goals of your self help group.
  - a.
  - b.
  - c.
  - d.

**VII. Please tell us among your group members who are your friends, Relatives?**

Sl. No	Name	Neighbour	Friend	Relative	Economic Relation	Supports your view
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						

**VIII. Please rate your participation in your SHG.**

Sl. No		Always	Mostly	Sometimes	Never
1	Attending Meetings of SHG	3	2	1	0
2	Expressing opinions	3	2	1	0
3	Participating in Economic Activities	3	2	1	0
4	Going to the Bank	3	2	1	0
5	Depositing Savings	3	2	1	0
6	Borrowing Money from SHG	3	2	1	0
7.	Repaying the Loan(Principal)	3	2	1	0
8	Repaying the Interest	3	2	1	0

**IX. Please rate the following.**

Sl.no		Always	Mostly	Sometimes	Never
1.	Members feel united within the group	3	2	1	0
2.	Members of the SHG feel belonging to the group	3	2	1	0
3.	Members of the SHG support each other	3	2	1	0
4.	Members work together to achieve common goals of SHG	3	2	1	0
5.	Members share their knowledge skills etc with others	3	2	1	0

**X. Please rate the following on the decision making in your group.**

Sl.no		Always	Mostly	Sometimes	Never
1	Decisions in the Group are made democratically	3	2	1	0
2	There major disagreements within the SHG	3	2	1	0
3	Decisions made in the group are transparent	3	2	1	0
4	Loans are distributed fairly among the members	3	2	1	0
5	Loans are distributed democratically among members	3	2	1	0

**XI. Mention the Type of Training and Capacity Building Attended by You:**

Sl.no	Training Programme	Organisation	Sponsor	Duration	Knowledge	Skills Gained
1						
2						
3						
4						
5						
6						

**XII. What is your level of knowledge/information/awareness on?**

Sl. no.	Do You Know?	All	Most	Some	None
1.	Rules and regulations of your group	3	2	1	0
2.	Aims and objective of your group	3	2	1	0
3.	Members of your group	3	2	1	0
4.	Leaders of your group	3	2	1	0
5.	Financial position of your group	3	2	1	0

**XIII. Do you know the legislations?**

Sl.No	Do you Know	Yes
<b>I</b>	<b>Legislation and Policies: Rights, Privileges and Concessions</b>	
	Men and Women have equal rights	
	Law Ensures Women to inherit property from parents	
	Law empowers women to get equal wages on par with men for same kind of work	
	Reservation of seats in Municipal Councils for women	

	Reservation for SC/STs in Government Employment	
	Reservation for Women in Government Employment	
	Subsidies for Women Entrepreneurs	
	Fees concession for SC/STs in Educational Institutions	
	Dowry is legally prohibited	
	Domestic violence is punishable offence	
	Derogatory or denigrating indecent representation of women in media punishable	
	Sexual harassment of women at workplace is a punishable offence	
<b>II</b>	<b>Government Programmes: Education, Employment, and Health</b>	
	Support to Training and Employment Programme for Women	
	Rajiv Gandhi National Crèche Scheme for Children of Working Mothers	
	Widow Pension Scheme	
	UJJAWALA Scheme for Women	
	SWADHAR Scheme for Trafficked Women	
	Working Women Hostel	
	Swayam Siddha – Integrated Women Empowerment Programme	
	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls	
	Vocational Training for Physically Challenged Women	
	State Commission for Women	
	NREG Act – 180 days of Employment	
	SJSRY- Self Employment Programme	
	Old Age Pension Scheme	
	Indira Awaas Yojana- Housing Scheme	
	Total Sanitation Campaign	
	Rajiv Gandhi Accelerated Rural Water Supply Scheme	
	National Rural Health Mission (NRHM)	
	State Resource Centre for Women	
	Sarva Siksha Abhiyaan (SSA) – Universalisation of Primary Education	
	Integrated Child Protection Scheme-ICPS	
	Integrated Child Development Service –ICDS	
	Scholarship to students of your children	
	Aids, appliances for handicapped	
	Bal Bhavan for children	
	Child Line for children	
	Stipend for disabled children	
	Unemployment Allowance for unemployed disabled	

**XIV. Do you possess the following skills?**

Sl No	Skills and Capacity	Yes
<b>I</b>	<b>Literacy</b>	
	Signature	
	Writing a letter in Mizo	
	Reading news paper in Mizo	
	Arithmetic: Calculation	

<b>II</b>	<b>Communication Skills</b>	
	Able to meet government officials and communicate your grievances	
	Able to meet political leaders(MP/MLA/ Ward Members & Village Council) and communicate your problems	
	Able to speak in public meetings to express your views and opinions	
<b>III</b>	<b>Banking Skills</b>	
	Able to open an account in a bank/post office	
	Able to deposit money in a bank account	
	Able to withdraw money from a bank account	
	Able to borrow loan from bank	
<b>IV</b>	<b>Vocational Skills</b>	
	Any one traditional Handicraft(specify)	
	Any one modern Handicraft(specify)	
<b>V</b>	<b>Marketing Skills</b>	
	Able to sell your products (cattle and hen etc) in Market	
	Able to purchase household articles in Market	
	Able to Purchase inputs for your business/trade	

**XV. How frequently you are involved in making of the following decisions in your family?**

Sl. No	Decisions	Always	Mostly	Sometimes	Never
<b>I</b>	<b>Personal</b>				
	Selection of Dress, Clothes, Hairstyle and Ornaments	3	2	1	0
	Choice of Occupation and Employment	3	2	1	0
	Choice of Jewels and Ornaments	3	2	1	0
	Bride/ Groom	3	2	1	0
	Choice of selecting school to Children	3	2	1	0
	Medical Care And Treatment	3	2	1	0
<b>II</b>	<b>Domestic</b>				
	Household Articles	3	2	1	0
	Educational Institution for Children	3	2	1	0
	Type of Dishes made in home	3	2	1	0
	Interior Decoration And House Maintenance	3	2	1	0
	Names of Children	3	2	1	0
	Visiting Relatives	3	2	1	0
	Inviting Relatives	3	2	1	0
<b>III</b>	<b>Social</b>				
	Attending Social Ceremonies (Marriages, Funerals etc.) held in locality	3	2	1	0
	Attending Social Ceremonies (Marriages, Funerals etc.) held outside locality villages/towns	3	2	1	0

	Attending Religious Functions in locality	3	2	1	0
	Attending Religious Functions in other locality/villages/towns	3	2	1	0
	Visiting other Villages/Towns	3	2	1	0
	Visiting Churches Outside locality/Town	3	2	1	0
<b>IV</b>	<b>Economic</b>				
	Investment of Saving	3	2	1	0
	Expenditure on other things	3	2	1	0
	Lending loans	3	2	1	0
	Borrowing loans	3	2	1	0
	Selling Assets(land/house)	3	2	1	0
	Buying Assets(land/house)	3	2	1	0
<b>V</b>	<b>Political</b>				
	Voting in Village Council Election	3	2	1	0
	Voting in Legislative Assembly Election	3	2	1	0
	Voting in Parliament Election	3	2	1	0
	Attending Political Party Meeting	3	2	1	0
	Attending Joint Meetings of CBOs	3	2	1	0

### BIO- DATA

Name : Lalruatkimi  
Father's Name : C. Lalnunmawia  
Mother's Name : Lalchuilopari  
Sex : Female  
Date of Birth : 16<sup>th</sup> February, 1981  
Designation : Programme Officer,  
State Child Protection Society,  
Child Protection Services,  
Women and Child Development,  
Dept. of Social Welfare and Tribal  
Affairs, Govt. of Mizoram  
  
Address : H/No-V36, Venghlu,  
Aizawl, Mizoram-796 001  
Email : rkich16@gmail.com  
Mobile Number : 9862300171

#### Educational Qualifications

Sl. No	Examination Passed	Name of Board/ University	Year of Passing
1	HSLC	Mizoram Board of School Education	1996
2	HSSLC	Central Board of School Certificate	1999
3	BA Hons (English)	Mizoram University	2007
4	MSW	Mizoram University	2009
5	M.Phil	Mizoram University	2013



### Work Experiences

Sl. No	Designation	Name of Project/ Research/ Scheme	NGO /Institution/ Department	Year
1.	Field Investigator & Data Entry	UGC Research Project on Bamboo Flowering and Rural Livelihood in Mizoram	Dr. E.Kanagaraj, Dept. of Social Work, Mizoram University	2009
2.	Field Assistant	Research on Women and Migration	Centre for Women Developmental Studies, New Delhi	2010
3.	Case Worker	Family Counselling Centre (FCC), Aizawl Police Station	Centre for Peace and Development, Aizawl, Mizoram	2010
3.	Programme Officer	State Child Protection Society, Child Protection Services , Mizoram	Women and Child Development, Dept. of Social Welfare and Tribal Affairs, Govt. of Mizoram	2012 till date

### List of Papers Presented in Seminars/Conferences

Sl. No	Year	Title of Paper	Title of Seminar / Conference	Date	Organizers and Place
1.	2013	Rural Livelihood and Poverty in Mizoram	Human Development and the Marginalised Sections in North East India: Issues, Challenges and Way Forward	18 <sup>th</sup> to 20 <sup>th</sup> March, 2013	Centre for Studies in Human Development and Equal Opportunities Cell, Assam University, Silchar

## **PARTICULARS OF THE CANDIDATE**

NAME OF THE CANDIDATE : Lalruatkimi  
DEGREE : Doctor of Philosophy  
DEPARTMENT : Social Work  
TITLE OF DISSERTATION : Self Help Groups and Empowerment of  
Urban Women in Mizoram  
*DATE OF ADMISSION* : 9<sup>th</sup> April, 2013

### APPROVAL OF RESEARCH PROPOSAL

1. DRC : 14<sup>th</sup> & 15<sup>th</sup> October, 2013  
2. BOS : 17<sup>th</sup> October, 2013  
3. SCHOOL BOARD : 23<sup>rd</sup> October, 2013  
MZU REGISTRATION NO : 2641 of 2004-05  
PHD REGISTRATION NO&  
DATE : MZU/Ph.D/604 of 23.10.2013

EXTENSION (IF ANY) : 1) Extended for two (2) years vide  
notification No. 16-2/MZU (Acad.)/  
15/255-256 dated 26<sup>th</sup> June, 2018  
2) Extended for Six (6) months vide  
notification No. 16 -2 /MZU (Acad.)/  
20/391-393 dated 11<sup>th</sup> February, 2021

**(DR. KANAGARAJ EASWARAN)**

Professor & Head  
Department of Social Work

**ABSTRACT**  
**SELF HELP GROUPS AND EMPOWERMENT OF URBAN**  
**WOMEN IN MIZORAM**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE**  
**REQUIREMENTS FOR THE DEGREE OF**  
**DOCTOR OF PHILOSOPHY**

**LALRUATKIMI**

MZU REGN: 2641 OF 2004-05

PHD REGN: MZU/PH.D/604 OF 23.10.2013



**DEPARTMENT OF SOCIAL WORK**  
**SCHOOL OF SOCIAL SCIENCES**  
**APRIL, 2021**

## **Introduction**

Self Help Groups are often construed as the most viable, efficient and successful vehicle of social mobilization for the development and empowerment of marginalised people in the third world (Lalrinliana and Kanagaraj, 2008) especially women. The main objectives of the SHGs viz., promotion of participation as a means to increase efficiency, reduction in the costs of service delivery, integration of group activities to market, and involvement of disadvantaged groups in decision-making (Otero and Rhyne,1994) are congruent to the ultimate goals of social mobilization i.e., development and empowerment of the excluded.

Since the Ninth Five Year Plan (1997-2002), the majority of development programmes are directed through Self Help Groups. Self Help Groups are organized by governmental and non-governmental organizations all over India (Ramachandran, Sasikumar and Kanagaraj, 2008). It is commendable to refer to SHGs as a nationwide social movement for the growth and emancipation of the country's deprived and oppressed. (Lalrinliana and Kanagaraj, 2008).

The government of Mizoram had adopted SHG programmes for the empowerment and development of women both in rural and urban areas. Self Help Groups have commenced in Mizoram with the initiation of the Development of Women and Children in Rural Areas (DWCRA), a sub-scheme under the Integrated Rural Development Programme (IRDP) (Lalbiakthangi, 2020). At present, in the urban areas, the Directorate of Urban Development and Poverty Alleviation (UD&PA) had taken up Deendayal Antyodaya Yojana -National Urban Livelihoods Mission and women self-help groups had been formed under these schemes.

Women in Mizoram constitute 49 percent which is almost half of the total population of Mizoram. The female population in the urban area constitutes 44 per cent (Census, 2011). The growth of rural and urban population for the decade 2001-2011 reveals that the growth of female population is higher than that of male population of the state both in rural and urban areas. Majority of the female working women population are engaged in the informal sector and therefore are subjected to discrepancies (Lalhriatpuii, 2010). The feminization of the informal economy in Mizoram has reached immense proportions. (Lalhriatpuii, 2010). Though the female work participation rate in India is highest in Mizoram, the contribution and participation

of women in the political, social and religious arenas are still very low. The role and status of women in Mizoram have undergone notable changes with improvement in literacy and awareness that comes along with development and changes in social and economic life. Yet, inequalities of status persist in different aspects of economic, social and family life. The empowerment of women is still a huge challenge in Mizoram, especially among the low-income groups. Traditionally, women in Mizo society had little say outside the household. However, women had been working outside the household supporting their families and, in many cases, they are the major breadwinners of their family. There is a huge challenge in this context in women having the right to speak out and make decisions within the household and the society in the traditional patriarchal set up of the Mizo society.

In this context, the present study attempts to assess the empowerment role of social mobilization of urban women through self-help groups from a social policy and social work point of view. The social capital theoretical perspective is used. The composition, structure, dynamics and empowerment impact of women self-help groups have been assessed with the help of a cross-sectional study of select self-help groups.

### **An Overview of Literature**

Review of literature forms the foundation of social research of quantitative variety. Social work research is no exception to this. Review of literature helps to understand the substantive, theoretical, conceptual and methodological aspects of the research problem and effectively addresses them.

There is copious literature on self help groups in the global and national contexts as their role in poverty eradication and empowerment of the weaker sections of the society is widely recognized.

Numerous studies examine the empowerment of women through SHGs in the national and the international contexts (Kato and Kratzer, 2013; Narang, 2012; Sahu and Singh, 2012; Chitagubbi, Shivalli and Devendrappa, 2011; Manonmani and Prabhakaran; 2011; Sarumathi and Mohan, 2011; Swain, 2007; Gaiha and Nandhi, 2007; Moyle, Dollard and Biswas, 2006; Zellerer and Vyortkin, 2004; Izugbara, 2004; Leach and Sitaram, 2002). In India, it was observed that microfinance has brought better psychological and social empowerment than economic empowerment of women (Pillai and Nadarajan, 2010).

Comparative study of groups from different states (Veerashankarappa, Shylendra and Guha, 2009) and microcredit management of SHG and peri-urban and rural areas (Bhuvaneshwari, Patil and Hunshal, 2011) had also been conducted. The socio-economic impact of microfinance among urban SHG members had been examined (Sangeetha and Maran, 2012; Sandhya and Ranjini, 2018). Strategy for mobilization of effective self-help groups had been studied (Kumar and Singh, 2001) while some scholars studied the social mobilization and empowerment of women through Self-help Group (see Ramachandran, Sasikumar, and Kanagaraj, 2009).

In the context of the North-East there are some attempts to probe into microfinance and rural development (see Roy, 2011) and microfinance programmes in North-East India and its inter-state variation (see Roy, 2013). A few studies were conducted in Manipur on women empowerment and SHGs (Sharma and Sharma, 2019; Khobung, 2012). Performance evaluation of fishery based Self Help Groups was conducted in Tripura (Verma, Pandey and Upadhyay, 2013) and an assessment of the role of self-help promoting institutions (SHPIs) in empowering women through SHGs was conducted in Meghalaya (Kumari, 2010). In Mizoram, studies had been conducted on the impact of self-help groups (Kanagaraj and Ralte, 2012; Lalrinliana and Kanagaraj, 2008) and micro credit (Lalhmingsangi, 2018; Laldingliana and Singh, 2017). A profile study of SHGs in the Rural Development Blocks in Mizoram had also been carried out (Lalbiakthangi, 2020).

Though the literature on SHGs provides a solid bedrock of knowledge on which fresh studies can be undertaken, there are a few theoretical and methodological gaps that could be noticed.

Firstly, the studies on SHGs have predominantly focused on rural areas. Only a few studies were conducted in the urban areas (see for example Bhuvaneshwari et al., 2011; Sangeetha and Maran, 2012; Sandhya and Ranjini, 2018). This is mainly because the SHGs were introduced in the urban areas only recently.

Secondly, in northeast India, a few studies could be found (Sharma and Sharma, 2019; Khobung, 2012; Verma et al., 2013 & Kumari, 2010). Further, in Mizoram there were a few studies that focus on SHGs (see Lalrinliana and Kanagaraj 2006; Kanagaraj and Ralte, 2012; Laldingliana and Singh 2017; Lalhmingsangi, 2018; Lalbiakthangi,

2020). The conclusions of the studies elsewhere in India may not be relevant or applicable to northeast India.

Thirdly, most of the studies are focusing on the members as the unit of the study. Rarely, there are studies where SHG is focused as a unit of analysis. The study of SHG as a unit of study would help us better understand its internal structure and dynamics and challenges in facilitating them as vehicles of transformation.

Fourthly, neither social capital theory nor social network analysis has been widely used in the Indian context to understand the structure and composition of SHG so that their impact can better be gauged. The present study addresses these research gaps in the context of Aizawl, the capital city of Mizoram.

### **Theoretical Frameworks**

A theoretical framework is the foundation research which functions as a layout for a research. Thus, considering the objectives and scope of the current research, women empowerment, social mobilisation and social capital are the structures of the research.

### **Women Empowerment**

Kabeer (1999) perceives empowerment as a process from within and her definition of empowerment is constructed in the concept of power. Kabeer states that empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them.” Kabeer describes three associated empowerment dimensions, namely resources, agencies and achievements. These three interrelated aspects are the paths of empowerment. Resources include the condition of choice or the ability to choose alternate choices. It's a way to take control of one's own destiny. The way the agency is operated is defined by resources.

Agency is “the ability to define one’s goal and act upon them” and is “a sense of agency or the power within.” The term "agency" refers not only to an "efficient" means of exercising choices but also to a "transformative" means of effecting change by confronting power relations. The results or effects of the decisions taken are referred to as achievements.

Similarly, Rowlands (1997) emphasises the interconnectedness between agency and empowerment. Rowlands identifies empowerment as a mechanism in which individuals achieve power over (resistance to manipulation), power to (ability to

generate different possibilities), power with (ability to be a collective actor), and power from inside (enhancing self-respect and self-acceptance).

### **Social Mobilisation**

According to Schuftan (1996), “Social mobilisation can be characterised as an approach to community development that gets people actively involved in development. Assessment-Analysis-Action processes that address the more basic causes of maldevelopment to increase their power base; engage them in actions to fight for their rights and to gain more control over the resources they need. Social mobilisation aims at mobilising resources, placing concrete demands, networking, building coalitions and consolidating sustainable social movements.”

### **Social Capital**

Putnam (1993) describes social capital as those features of social organization, such as networks, norms, and trust that facilitate coordination and cooperation for mutual benefit. Social capital enhances the benefits of investment in physical and human capital.

### **Bonding Social Capital**

Robert Putnam (2000) identified two forms of social capital which are bonding social capital and bridging social capital. Bonding social capital consists of “inward looking (networks that) tend to reinforce exclusive identities and homogeneous groups (Putnam, 2000).” Bridging social capital as open networks that are “outward looking and encompass people across diverse social cleavages (Putnam, 2000).” Robert Putnam proposes that bonding social capital is ideal for “getting by,” while bridging is critical for “getting ahead.” Bonding social capital, according to Putnam (2000), is inward-looking, strengthening unique identities and fostering homogeneity, while bridging social capital is outward-looking, promoting connections between different persons.

### **Internal and External Measures of Social Capital**

The structure of WSHG in this study is discussed in terms of Social Network Measures of social capital. The self-help groups among women are expected to generate social capital within the group as well as from external relations. Borgatti, Jones and Everett (1998) integrated the approaches of Putnam and Bourdieu to social capital and suggested a typology of measures of social capital at the level of individual and group in their external and internal contexts. To measure social capital at the level of the



group, the internal measures suggested by Borgatti, Jones and Everett (1998) have been applied. Size, Density, Average or maximum Distance, and Centralization/Core-Periphery Structure were used to assess the social capital. Instead of homophily suggested by them heterogeneity was used.

### **Statement of the Problem**

The present study attempts to understand the composition, structure, dynamics and impact of self-help groups from a social work perspective. The study uses social capital framework to understand the structure and dynamics of self-help groups in Aizawl, the capital city of Mizoram. To conceptualize and operationalise women empowerment household decision making (Zote and Kanagaraj; 2015) and knowledge and skills frameworks have been used.

The study will have implications for social work practice with urban self-help groups in Mizoram. Its results will be useful to the urban development planning and policy making in the context of Mizoram and north east India.

### **Objectives**

The objectives of the present study are as follows.

1. To probe into the demographic, social and economic composition of women self-help groups (WSHGs) in the urban areas of Mizoram.
2. To understand the structure of social relations among the members of women self-help groups (WSHGs) from a social capital perspective.
3. To assess the group dynamics within women self-help groups (WSHGs) in terms of member's participation and group cohesiveness.
4. To assess the relationship between the compositions, structure, dynamics of WSHGs and empowerment of urban women in Mizoram.

### **Methodology**

The present study is descriptive in design and cross-sectional in nature. The study is based on the primary data collected mainly through a field survey with structured pre-tested personal interview schedule from the members of the select women self-help groups (WSHGs) in Aizawl city.

### **Sampling**

Both individual members and WSHG constitute the units of study. All the women self-help groups and their members in Aizawl City constitute the population of

the study. The WSHGs promoted by the Government organisations in Aizawl city constitute the sample frame.

A multi-stage sampling procedure was used to select the urban area, zones and WSHGs. First stage is the selection of the urban area. The Aizawl city was selected purposely as it hosts most of the urban population in Mizoram. This is also the major urban area of Mizoram where the WSHGs were formed under National Urban Livelihood Mission (NULM). Second stage is the choice of zones in the Aizawl city which has been divided into seven zones under NULM. All of the zones in Aizawl city were chosen. The third stage is selection of WSHGs. A systematic random sampling procedure was used to select WSHG in each zone at an interval of 20. From the total population of 319 WSHGs under NULM in Aizawl, the sample size is 16 WSHGs which constitutes 5 percent of the total number of SHGs. The last stage is selection of members of WSHGs. All the members of 16 were selected for the field survey. The number of members of WSHGs was 174.

### **Tools of Data Collection**

The present study employed a pretested structured household interview schedule for collection of primary data. The interview schedule contains sixteen sections each with a number of sub-sections. The major sections are demographic profile, socio-economic profile, structure, composition and dynamics of SHG, awareness, skills and knowledge on different legislations and government programmes and decision making and perceived constraints faced.

A pilot study was firstly conducted in and in the light of which a structured interview schedule was framed. It was pre-tested in three SHGs and in the light of which, modifications were made in the interview schedule. The final survey was then conducted with the members of the sample of 16 selected SHGs. For collection of quantitative data, the structured household interview was administered on the sample individual SHG member's households. The field work was conducted during the months between August 2014 and October, 2014.

### **Data Processing and Analysis**

The quantitative data collected through the field survey was entered into a master chart after coding and further fed into an excel sheet. It was later imported into SPSS for statistical analysis. The data was cleaned and checked for errors and missing

data. The primary data collected through field survey was processed with computer packages of MS excel and SPSS.

The primary data were processed with the help of computer packages of Microsoft Excel. For social network analysis (SNA), UCINET software was used (Borgatti, Everett, & Freeman, 2002). Network measures of social capital suggested by Borgatti, Jones & Everett (1998) were used. The social network measures of social capital derived from UCINET (Borgatti, Everett & Freeman 2002) were analysed with the help of SPSS. SPSS software was used to analyse the conventional attribute based socio-economic data and the network measures derived from SNA. For assessing monotonicity and reliability of scales which were used to assess the dynamics of self-help groups and women empowerment, Mokken scaling (Van Schuur, 2003) analysis was used. The items that were not fitting into the monotonicity model were discarded. For performing Mokken Scale analysis the R software developed by Van Der Ark (2007) was used.

The mokken scale coefficients of all the subscales were above 0.50 and thus were highly scalable. To assess reliability of these scales and subscales was also high as they were above 0.75. The scales such as member participation, awareness on SHG, awareness on rights and privileges, awareness on government programmes, skills and capacity, domestic decision making, and political decision making were fitting double monotonicity model while the others such as group cohesion, personal decision making, economic decision making and social decision making were fitting single monotonicity model.

To analyse the attribute data cross tabulation, averages and percentages were used. Karl Pearson's product moment correlation coefficients were also used for analysis of data.

### **Ethical Considerations**

Keeping in mind the ethical considerations, consent was sought from the concerned authorities to conduct the study among the self help groups under NULM. Similarly, the SHG members were explained about the research objectives and informed consent was also sought from them to administer the interview. All names of the respondents are concealed to maintain confidentiality of the members.

## **Conclusion**

The present study attempted to understand the bearing of the composition structure and dynamics of urban self-help groups on women empowerment in the context of Aizawl, the capital city of Mizoram. The composition, structure and dynamics of the self-help groups were studied from the perspective of social capital using internal network measures (Borgatti, & Jones & Everett, 1998) on the one hand and measures of SHG dynamics. Women empowerment was assessed from the perspective of knowledge and skill as well as involvement in household decision making. The results indicated that the social mobilization process has generated a high level of social capital among women from the perspective of social network as well as awareness, participation and group cohesion in most of the WSHGs. However, the level of empowerment of women was high in personal and domestic dimensions while in social and economic dimensions it was low. The women empowerment assessed from the knowledge and skills was also low. The bearing of the social capital generated by social mobilization through the self-help groups on the empowerment of urban women was analysed at individual and group levels. At the group level, the analyses showed that the internal social capital generated through self-help groups could not make any significant effect on women empowerment assessed both in terms of knowledge & skills as well as involvement in decision making. The analysis of the bearing of social capital on the empowerment of women measured in terms of knowledge and skills showed that member's participation and awareness had a positive effect though group cohesion had no significant relationship with them. On the other hand, only members' awareness had a positive bearing on the women empowerment assessed in terms of the involvement in household decision making. Both the measures of social capital viz., members' participation and group cohesion have no effect on the empowerment. However, knowledge and skills of women have a positive bearing on the women empowerment assessed from the point of view of the involvement in household decision making which underscores the need for human capital formation through self-help groups. The poor performance of the SHGs in the urban area could be mainly attributed to lack of professional facilitation of self-groups. During the fieldwork the present research observed that there was no professional guidance or support available

to the leaders and members of the SHGs and there was not much involvement of professional social workers in this area also found.

### **Recommendations**

This section is presented in two subsections. The first subsection presents recommendations for policy makers while the second section is devoted to present recommendations for further research.

### **Policy Recommendations**

In the light of the above findings and conclusion the recommendations for policy advocacy are put forth.

- 1) Inadequate professional support for facilitation of better functioning of self-groups and managing group dynamics especially conflicts is the need of the hour. A team of professional social workers who have adequate training in group work needs to be appointed at the city level to form, facilitate and support the self-help groups. Social Work departments in the university and colleges have to give adequate fieldwork training in working with self-help groups.
- 2) Promotion of self-selected groups rather than randomly formed groups by the implementing government agency. The randomly formed group collapsed and dropout rate is high as there is no cohesion among the members and they could not work together. Four SHGs have collapsed and among the 174 members at the initial stage, 86 members have dropped out. As members were not familiar with each other, internal conflicts, migration to other places have caused the groups to collapse
- 3) Provisions of work space facilities so that the SHG members will have space to craft and sell what they have been taught at the training programmes. The SHG members are taught different crafts at the skill training programmes. However, the skills that they have acquired cannot be utilized as majority lived in small rented houses with no space to craft. Moreover, they do not have the capital to hire public space for workshop facilities.
- 4) Marketing of produce is a challenge for those who are engaged in production. Larger marketing avenues such as use of different digital platforms to sell their produce may also be encouraged and supported so that the SHGs will be able to sell their produce not only locally but also to other States.

- 5) Training programmes may be organised for leaders on democratic governance of SHG, record maintenance, banking and financial management and leadership skills had to be conducted which will strengthen the SHGs leaders and better functioning of the SHGs. Members.
- 6) The members and leaders of the SHGs may be provided with adequate opportunities for interaction with other SHGs so that the members can exchange their experiences and learn from each other. Networking and collaboration among the NGOs promoting social mobilization and SH group facilitation would also facilitate mutual learning and betterment of the urban poor.
- 7) There is a widespread feeling among the urban poor in the Aizawl city that the Government does not care for their needs and aspirations. The periodical visits by the officials and non-officials of urban governance would lead to better identification of the needs and aspirations of the poor women. It would also encourage the SHGs to function effectively.
- 8) Programmes for generation of awareness on the mission of SHG and motivation for greater aspiration for development and empowerment may be organised for the members of self-help groups.
- 9) Awareness programmes on government policies, programmes and schemes for women development and welfare and to be conducted as the awareness and knowledge of members of SHG is low.
- 10) Capacity building programmes may be organized for the SHG members based on skill mapping and resource mapping in the local context of the SHGs.
- 11) Periodical grading of SHG may be carried out so as to assess the quality and performance of the SHGs. It will also help in identification of the strengths and weaknesses of the SHGs and facilitate intervention for improvement.
- 12) Awards may be instituted by the state government for successful SHGs, facilitators and Government departments supporting social mobilisation, livelihood promotion and empowerment through self-help groups.

### **Recommendations for Future Research**

- 1) The framework developed in the present study may be adapted to the different contexts of the country. In addition to the internal network measures of social capital external measures also may be used.

- 2) Longitudinal studies on the structure, dynamics and impact of SHGs on livelihood promotion and empowerment can be conducted. This would facilitate better understanding of the dynamics of SHG functioning and their impact on empowerment and development of the poor and women.
- 3) Social Workers practice with self-help groups may also be studied with a combination of qualitative, quantitative and participative methods. This would facilitate understanding of the process of social work with SHGs, challenges therein the dynamics of SHGs. The practice wisdom of the facilitators of the SHGs may also be studied with the help of qualitative and quantitative methods.

## References

- Bhuvanewari, G., Patil, A., & Hunshal, C. S. (2011). Comparative study on micro credit management of self help groups in peri-urban and rural areas. *Karnataka Journal of Agriculture Science*, 24(2), 188-192. Retrieved 17<sup>th</sup> June, 2015, from <http://14.139.155.167/test5/index.php/kjas/article/view/5220>
- Borgatti, S. P., Everett, M. G., & Freeman, L. C. (2002). *UCINET for Windows: Software for social network analysis* (Computer Software). Harvard: Analytic Technologies. <https://sites.google.com/site/ucinetsoftware/downloads>
- Borgatti, S. P., Jones, C., & Everett, M. G. (1998). Network measures of social capital. *Connection*, 21(2), 36-46. Retrieved 18<sup>th</sup> August, 2019, from [https://www.researchgate.net/publication/313513572\\_Network\\_measures\\_of\\_social\\_capital](https://www.researchgate.net/publication/313513572_Network_measures_of_social_capital)
- Census of India. (2011). *Provisional Population Totals Paper 1 of 2011 - Mizoram* (Series 16). Retrieved 3<sup>rd</sup> May, 2013 from <http://censusindia.gov.in>
- Chitagubbi, G., Shivalli, R., & Devendrappa, S. (2011). A study on the usefulness of self help group membership to women for empowerment. *Journal of Farm Sciences*, 1(1), 112-119. Retrieved 5<sup>th</sup> May, 2014 from <http://www.indianjournals.com/ijor.aspx?target=ijor:ijfs&volume=1&issue=1&article=016>
- Gaiha, R., & Nandhi, M. A. (2007). *Microfinance, self-help groups and empowerment in Maharashtra*. ASARC (Working Paper 2007/15). Retrieved 3<sup>rd</sup> May, 2013, from <https://wywww.crawford.anu.edu.au>
- Harary, F. (1969). *Graph theory*. Boston: Addison-Wesley Publishing.
- Izugbara, C. O. (2004). Gendered micro-lending schemes and sustainable women's empowerment in Nigeria. *Community Development Journal*, 39(1), 72-84. doi: 10.1093/cdj/39.1.72
- Kabeer, N. (1999). *The conditions and consequences of choice: Reflections on the measurement of women's empowerment*. UNRISD (Discussion Paper No. 108, 1-50). Retrieved 4<sup>th</sup> May, 2013, from [www.unrisd.org](http://www.unrisd.org).
- Kabeer, N. (1999a). Resources, agency, achievements: reflections on the measurement of women empowerment. *Development and Change*, (30), 435-464. Retrieved 4<sup>th</sup> May, 2013, from <https://doi.org/10.1111/1467-7660.00125>

- Kanagaraj, E., & Ralte, S. (2012). Development dynamics: Finance, empowerment and entrepreneurship. In Behera, M.C., Parida, R.C., & Baruah, D. (Eds.). *Social mobilisation and tribal development: Dynamics and impact of self-help groups in Mizoram*, 79-104. Guwahati: DVS Publishers.
- Kato, M.P., & Kratzer, J. (2013). Empowering women through microfinance: Evidence from Tanzania. *ACRN Journal of Entrepreneurship Perspectives*, 2(1), 31-59. Retrieved on 4<sup>th</sup> February, 2014, from <http://www.acrn.eu/resources/Journals/201302c.pdf>
- Khobung, V. (2012). Women empowerment and self-help group: the case of tribal women in the hill areas of Manipur. *International Journal of Research in IT & Management*, 2(10), 1-12. Retrieved 30<sup>th</sup> January, 2014, from <http://euroasiapub.org/wp-content/uploads/2016/09/1-123.pdf>
- Kumar, V., & Singh, B. (2001). A strategy for mobilisation of an effective self help group. *Indian Research Journal of Extension Education*, 1(2), 20-26. Retrieved 8<sup>th</sup> June, 2015, from <http://172.105.59.134:82/uploads/pdf/v01204.pdf>
- Kumari, V. (2010). Assessing role of self-help promoting institutions (Shpis) in empowering women through shgs. *Asian Journal of Home Science*, 5(1), 165-169. Retrieved 8<sup>th</sup> June, 2015, from [http://researchjournal.co.in/upload/assignments/5\\_165-169.pdf](http://researchjournal.co.in/upload/assignments/5_165-169.pdf)
- Lalbiakthangi, M. (2020). Performance of self help groups in Mizoram. *Research Review*. 5(1), 37-57. doi: 10.5281/zenodo.3784715.
- Laldingliana, C., & Singh, B. (2017). The promotion of self-help groups (shgs) in Mizoram: an analysis of self-help promoting institutions (shpis). *International Journal of Multidisciplinary Approach and Studies*, 4(4), 43-59. Retrieved 21<sup>st</sup> December, 2017, from <http://ijmas.com/upcomingissue/07.07.2017>.
- Laldingliana, C., & Singh, B. (2017a). Financing self help groups: a study of shg-bank linkage programme in Mizoram. *International Journal for Innovative Research in Multidisciplinary Field*, 4(11), 122-128. Retrieved 21<sup>st</sup> December, 2017, from [www.ijrmf.com](http://www.ijrmf.com).
- Lalhmingangi, A. (2018). Microfinance and social empowerment: a study of women shgs in Aizawl district, Mizoram. *IOSR Journal of Humanities and Social Science*, 23(10), 01-17. doi:10.9790/0837-2310010117.
- Lalhmingangi, A. (2018a). Skill Development through Self Help Groups (Shgs): A study of women shg in Aizawl district. *International Journal of Business and Management Invention (IJBMI)*, 7(III), 41-46. Retrieved 11<sup>th</sup> September, 2020, from <http://www.ijbmi.org/>
- Lalhriatpuii. (2010). *Economic Participation of Women in Mizoram*. New Delhi: Concept Publishing
- Lalrinliana, J., & Kanagaraj, E. (2008). SHGs and Tribal Development in Mizoram. In Verma, S.B., Sharma, M.K., & Sharma, N.K. (Eds.), *Better Quality of Rural Life*, (Chapter 29, pp. 390- 412). New Delhi: Sarup.
- Leach, F., & Sitaram, S. (2002). Microfinance and women's empowerment: A lesson from India. *Development in Practice*, 12(5), 575-588. doi:10.1080/0961452022000017597.
- Manonmani, I. K., & Prabhakaran, V. P. (2011). Women empowerment through SHGS in Kovilangulam Panchayat, Usilampatti Taluk, Madurai District - A case



- study. *Asian Journal of Management Research*, 2(1), 228-236. Retrieved 12<sup>th</sup> May, 2014, from <http://www.ipublishing.co.in/ajmrvol1no1/voltwo/EIJMRS2021.pdf>
- Moyle, T. L., Dollard, M., & Biswas, S. N. (2006). Personal and economic empowerment in rural Indian women: A self-help group approach. *International Journal of Rural Management*, 2(2), 245-266. doi:10.1177/097300520600200207
- Narang, U. (2012). Self help group: An effective approach to women empowerment in India. *International Journal of Social Science & Interdisciplinary Research*, 1(8), 8-16. Retrieved 13<sup>th</sup> July, 2014, from <http://www.indianresearchjournals.com/pdf/IJSSIR/2012/August/2.pdf>
- Otero, M., & Rhyne, E., (Eds.). (1994). *The new world of microenterprise finance: building healthy financial institutions for the poor*. London: IT Publications.
- Pillai, N. T., & Nadarajan, S. (2010). Impact of microfinance - An empirical study on the attitude of shg leaders in Kanyakumari District Tamil Nadu. *International Journal of Enterprise and Innovation Management Studies (IJEIMS)*, 1(3), 89-95. Retrieved 15<sup>th</sup> August, 2013, from <https://www.ijcns.com/pdf/89-95.pdf>
- Putnam, R. D. (1993). *Making democracy work: Civic traditions in modern Italy*. Princeton: Princeton University Press.
- Putnam, R. D. (2000). *Bowling Alone: The Collapse and Revival of American Community*. New York: Simon and Schuster.
- Ramachandran, S., Sasikumar S., & Kanagaraj, E. (2008). Micro finance and poverty eradication: Indian and global. In Lazar, Daniel., & Palanichamy, P., (Eds.). *Experiences of self help groups and economic empowerment of women in Thirunelveli District Tamil Nadu*. New Delhi: New Century Publications
- Ramachandran, S., Sasikumar, S., & Kanagaraj, E. (2009). Micro finance and rural development: A critical review. In Bagchi., Kanak Kanti. (Ed.). *Social mobilization and women empowerment: Dynamics and impact of self help groups in Thirunelveli District Tamil Nadu*, 366-380. Delhi: Abhijeet Publications.
- Rowlands, J. (1997). *Questioning empowerment: working with women in Honduras*. Oxford: Oxfam. Retrieved 30<sup>th</sup> July, 2015, from <https://policy-practice.oxfam.org/resources/questioning-empowerment-working-with-women-in-honduras-121185/>
- Roy, A. (2011). Microfinance and rural development in the North East India. *Pacific Business Review International*, (January-March), 43-56. Retrieved 26<sup>th</sup> February, 2016, from [http://www.pbr.co.in/2011/2011\\_month/Jan\\_March/0006.pdf](http://www.pbr.co.in/2011/2011_month/Jan_March/0006.pdf)
- Roy, A. (2013). Micro-finance and its inter-state disparities in North-East India. *The Echo*. Retrieved 2<sup>nd</sup> October, 2013, from <http://www.thecho.in>
- Sahu, L., & Singh, S. K. (2012). A qualitative study on role of self help group in women empowerment in rural Pondicherry, India. *National Journal of Community Medicine*, 3(3), 473-479. Retrieved 4<sup>th</sup> October, 2014, from [http://njcmindia.org/uploads/3-3\\_473-479.pdf](http://njcmindia.org/uploads/3-3_473-479.pdf)
- Sandhya, P.S., & Ranjini, S. (2018). The impact of microfinance through self-help groups (shg): a study on the economic status of urban women working in production and manufacturing industries in Mysuru district. *International*

- Journal of Mechanical Engineering and Technology (IJMET)*, 9(1), 472-481. Retrieved 17<sup>th</sup> May, 2019, from [http://www.iaeme.com/MasterAdmin/Journal\\_uploads/IJMET/VOLUME\\_9\\_ISSUE\\_1/IJMET\\_09\\_01\\_051.pdf](http://www.iaeme.com/MasterAdmin/Journal_uploads/IJMET/VOLUME_9_ISSUE_1/IJMET_09_01_051.pdf)
- Sangeetha, S. S., & Maran, K. (2012). Impact of micro finance on socio-economic empowerment of self help group members' in urban Chennai. *International Journal of Management and Technology*, 3(2), 53-60.
- Sarumathi, S., & Mohan, K. (2011). Role of micro finance in women's empowerment (an empirical study in Pondicherry region rural shgs). *Journal of Management and Science*, 1(1), 1-10. doi: 10.26524/jms.2011.1
- Schuftan, C. (1996). The community development dilemma: What is really empowering? *Community Development Journal*, 31(3), 260-264. Doi: 10.1093/cdj/31.3.260
- Sharma, A. D., & Sharma, M. T. (2019). Empowering women through shgs-evidence from a case study of shgs in Imphal east district, Manipur. *Economic Affairs*, 64(1), 09-17. doi: 10.30954/0424-2513.1.2019.3
- Swain, R. B. (2007). Can microfinance empower women? Self help groups in India. *ADA Dialogue*, 37, 61-82. Retrieved 4<sup>th</sup> April, 2013, from [www.schant.socialdev](http://www.schant.socialdev)
- Van Der Ark, A. (2007). Mokken scale analysis in r. *Journal of Statistical Software*, 20(11), 1-19. doi:10.18637/jss.v020.i11.
- Van Schuur, W. H. (2003). Mokken Scale Analysis: Between the Guttman Scale and Parametric Item Response Theory. *Political Analysis*, 11, 139-163. doi: 10.1093/pan/mpg002
- Veerashekharaappa., Shylendra, H. S., & Guha, S. (2009). Has the shg bank linkage helped the poor gain access to capital?: A comparative study between Karnataka and Gujarat. *Social and Economic Change Monograph Series*, 16, 1-103. Retrieved 14<sup>th</sup> March, 2018, from [http://www.isec.ac.in/Monographs\\_16.pdf](http://www.isec.ac.in/Monographs_16.pdf)
- Verma, N. K., Pandey, D. K., & Upadhyay, A. D. (2013). Performance evaluation of fishery based self help groups in West Tripura. *Indian Research Journal and Extension Education*, 13(3), 15-18. Retrieved 20<sup>th</sup> June, 2015, from <http://172.105.59.134:82/search/irjee?token=8L5wUu3jmIaKUQwqeIrcjq8WRyhlYhcJnApevEtL&name=Performance+evaluation+of+fishery+based+self+help+groups+in+West+Tripura>
- Zellerer, E., & Vyortkin, D. (2004). Women's grassroots struggle for empowerment in the Republic of Kazakhstan. *Social Politics*, 11(3), 439-464. doi:10.1093/spj/jxh044.
- Zote, L., & Kanagaraj, E. (2015). Socio political participation and empowerment of women in Mizoram. In Lalneihzovi., Pathi, Srinibas., & Lalrintluanga (Eds.). *Proceedings of International Seminar on Governance in India: Problems and Prospects*, 1, 262-277. Aizawl: Lengchhawn Offset.