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Stakeholders' Perception on Self Help Group's Quality Parameters: A Psychometrics Analysis

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Authors' contributions

This work was carried out in collaboration between all authors. Author SKD designed the study, managed the literature searches, developed the scale, performed the statistical analysis and wrote the first draft of the manuscript. Author AB reviewed the scale and statistical tools used in the study. All authors read and approved the final manuscript.

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ABSTRACT

Aims: The main objective of this paper is to assess the opinion of the direct stakeholders (i.e. Promoters, Donors, Financial Institutions and Group itself) of SHGs regarding the parameters (like design, governance, operational, impact etc.) to be considered while assessing the quality of SHGs.

Study Design: The study was exploratory in nature with Meta Analysis as well as Psychometric Approach based on empiricism.

Place and Duration of Study: The present study covers all the direct Stakeholders of SHGs of Nagaon districts of Assam, India only. Information through questionnaires were collected during first half of 2012 i.e. from March, 2012 to July, 2012.

Methodology: The information about the number of SHGs in respective development blocks and number of other stakeholders were obtained from the Office of DRDA, Nagaon, Assam, India. With multi-stage random sampling method, initially after collection of 116 filled up questionnaires from the respondents, editing of the data was undertaken in order to ensure the omission, completeness and consistency of the data. Finally, 100 questionnaires consisting 44 SHG group members, 12 Financial, 10 Donors and 34 promoters were selected. The questionnaire was personally administered to all direct

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stakeholders except Group members. Some questionnaires were collected directly by the researcher on face-to-face method and some of them were collected by arranging meetings at village level. In order to gain an in-depth understanding on the research topic specially structured questionnaires were prepared and were later judged by groups of content judges and finally it was pilot tested. Further, the data collected through the questionnaires were analysed through measures of descriptive statistics like mean, median and standard deviation. Chronbach's alpha, one sample Kolmogorov- Smirnov Test, Shapiro-Wilk Test, Kruskal Wallis Test and Eta Squared Test were also applied in analysing and interpreting the data.

Results: It was observed from KW Test that there exists enough evidence to conclude that there is a no difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Further, to investigate the degree of association, Eta Squared test was conducted and it indicates low a level of association.

Conclusion: It can be discerned that Groups of QAP-I covering feeling of homogeneity/ solidarity, member awareness about financial, transactions involvement in village issues etc. are the statements where there are no differences of opinion amongst the stakeholders while Groups of QAP-II where differences of opinion exists amongst the stakeholders exists and are considered more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology which was also virtually supported by other researchers. Further, the present study also satisfies the two models of generalisability i.e. Statistical generalisation and transferability or reader generalisability.

Keywords: India; micro finance; perceptions; quality parameters; self help groups; stakeholders.

1. INTRODUCTION

It has been estimated that there are more than five hundred million economically active poor people in the world operating micro-enterprises and small businesses. Most of them do not have access to adequate financial services. Micro finance has garnered significant worldwide attention as being a successful tool to meet this substantial demand for financial services by low-income micro entrepreneurs. It has evolved over the past quarter century across India into various operating forms and to a varying degree of success.

India now occupies a significant place and a niche in global micro-finance through promotion of the Self Help Groups (henceforth SHGs) and the homegrown SHG-Bank Linkage Programme (henceforth SBLP) model. The Indian model offers greater promise and potential to address poverty as it is focused on building social capital through providing access to financial services through linking with the mainstream.

India's SHG movement has emerged as the world's largest and most successful network of Community Based Organisations. It is predominantly a women's movement. The SBLP, which is the India's own innovation has proved to be one of the most effective poverty alleviation and women empowerment programmes. As per National Bank for Agriculture and Rural Development (hence forth NABARD's) micro finance report by March 2012, 7.959 millions SHGs, with an estimated membership of 97 millions, have savings accounts in the banks, with aggregate bank balance of Rs. 65510 millions. Over 4.354 million SHGs have loan accounts with total loan outstanding of Rs. 363400 millions (Table 1). However, there

remain regional disparities in the growth of the SHG movement with limited progress in eastern and western regions of India (NABARD, 2012).

Table 1. Overall progress of SHG bank linkage programme in India

Particulars	2009-10	2010-11	2011-12
No. of SHGs Savings linked	6953250	7461946	7960349
Savings amount in SB Account (Rs. in millions)	61987.1	70163	65514.1
Bank loans disbursed to SHGs during the year	1586822	1196134	1147878
Amount disbursed during the year (Rs. in millions)	144533	145477.3	165347.7
No. of SHGs having loans outstanding	4851356	4786763	4354442
Amount of loan outstanding (Rs. in millions)	280382.8	312211.7	363400
Amount of Gross NPAs against SHGs	82304	147411	221273

Source: Status of Microfinance in India, 2009-10, 2010-11; 2011-12 & NABARD's Publication Status of Microfinance in India 2011-12

The reasons for such spectacular growth of SHG movement in general and SHG banking in particular are many. Some of them include a) NABARD's policy guidance and capacity building role; b) support from many departments and agencies of Central and State Governments; banking and financial institutions and bilateral and multilateral support institutions; and c) innovations and pioneering work of local, national and international NGOs and United Nation agencies.

A rapid growth has been observed in the SBLP during the last decade and particularly in the last few years. While the numbers in the SHG movement is quite impressive, there is a lack of quality in the movement [1]. Centre for Micro Finance-NABARD, [2] also expressed similar views and observed that there are quality and sustainability issues of the SBLP that still need to be addressed. One concern is that the target base approach and profit motives ignore the quality of the SHG entities themselves. Also, the approach lacks an enabling environment that can drive and expand the scope of livelihood options for SHGs.

1.1 Why Quality Assessment of Self Help Groups in India?

The main purpose of this section is to evaluate performances, quality and sustainability of SHG in India is to give a proper orientation and perspective to the present work. It is reported in many studies that due to the fast growth of the SBLP in India, the quality of SHGs has come under stress Sa-Dhan[i], [3]. Quality of SHGs is considered as one of the challenges and how to ensure the quality of SHGs in an environment of exponential growth is one of the top most discussion among the policy makers and users of micro finance. At the same time the SHG movement and SHG banking programme are facing number of challenges [4]. These includes a) uneven growth across the country and social and economic categories; b) low quality SHGs; c) inadequate funding for the promotion and on-lending; d) conflicting policy environment; e) inadequate capacity building infrastructure; f) severe shortage of quality human resources etc. Significant financial investment and technical support is required for meeting these challenges [5]. Thirugnasambantham [6] observed that the main problems associated with the SHG movement in India includes

ⁱSa-Dhan, the Association of Community Development Financial Institutions. Sa-Dhan's mission is to build the field of community development finance in India to help its member and associate institutions to better serve low-income households, particularly women, in both rural and urban India, in their quest for establishing stable livelihoods and improving quality of life. (For details, see <http://www.sa-dhan.net/Adls/Microfinance/DiscussionPaperSeries-2.pdf>.)

disintegration of groups, misuse of loans by animators, political interference, and mentality fostered by debt-waiver scheme, wherein people think that loans will be written off.

Study on "Quality and Sustainability of SHGs in Assam" sponsored by NABARD and Andhra Pradesh Mahila Abhivruddhi Society (APMAS) which is mostly considered as the first step in the NABARD-APMAS collaboration for SHG quality improvement in three lagged states of India and reported the poor quality of SHGs in Assam in particular[7]. Bhartiya Samruddhi Investments and Consulting Services (BASICS), [8] examined the deterioration in the quality of SHGs by a variety of factors including a) the intrusive involvement of government departments in promoting groups, b) inadequate long-term incentives to NGOs for nurturing them on a sustainable basis and c) diminishing skill sets on part of the SHG members in managing their groups. While studying the quality of SHGs, BASICS, 2007 pointed out poor quality of SHGs and argue how to ensure the quality of SHGs in an environment of exponential growth. The study observed that due to the focused growth of the SBLP, the quality of SHGs has come under stress (similar experience is also shared in the studies like [9-12]). These features are reflected particularly in indicators such as the poor maintenance of books and accounts, irregular meeting, high cost, low recovery rate etc. At the same time, other recent evaluation studies and research findings observed the poor qualities of SHGs in the country like India [13-20]. The findings of other micro-studies [21-28] on SHGs performance also reflects the miserable state of quality of SHGs in different parts of India. Such revelations are quite alarming as quality of SHGs has a direct bearing on the future prospects of the SHG movement in India.

It is reported in many studies that the target-based approach both for formation of SHGs and credit linkage has been worrying factor which had its own negative implications on the quality of SHGs [29-32]. In the game of ensuring larger outreach, the challenge remains for large Government programmes promoted by key anchoring agencies like Department of Women and Child Development (DWCD), Department of Panchayat and Rural Development (which happens to take a lion's share in terms of number of SHGs promoted) etc. of the Government to balance the quality of SHGs while broadcasting of SHGs over wider area [33]. It is observed that the situation seems to be running out of control now, as in the mad rush to promote SHGs (to reach numbers) quality aspects has been largely ignored[34]. The perception of leading SHG promoters is that very few promoters have any clarity about the objectives and the long-term trajectory of the SHGs [35]. Most SHGs are promoter driven collectives that are at best joint liability groups and at worst formations to access subsidies [36]. Therefore, very few SHGs have been groomed as autonomous institution that can intermediate on behalf of members with banks and public agencies.

It is viewed that many studies were made during the years but only a few quality assessment studies on SHGs were made in India in general and Assam in particular. However, until date the assessment tools that are devised by different agencies for different purposes and different set of users. The present study is very different from earlier studies wherein the perceptions of different direct stakeholders about the quality assessment parameters are assessed to find out a common understanding about the variables to be used while assessing quality of SHGs.

1.1 Indicators Used for Quality Assessment for Self Help Groups in India

From the above discourses, it is clearly discernible that quality is the major challenge that the SHG movement is confronted with at this point of time in India. A large number of bankers, District Rural Development Agency (DRDA) officials and NGOs are using the Critical Rating Index (CRI) developed by NABARD's leadership to promote bank linkage and

for offering other government avenues. The CRI [ii] basically consists of two sets of variables, viz. Governance and systems related variables and financial variables. Governance related parameters are periodicity of meetings, attendance in the meetings, decision making process in the meeting, observation of norms, saving and loan installment collection methods, lending procedure, rotation of leadership, book keeping, etc. Financial parameters include periodicity and regularity of saving, use of savings for internal lending, lending rates, lending norms, regularity in loan repayment, etc.

SHG Performance Measurement Tool [37] helps the Self Help Promoting Institutions (SHPIs) to measure the quality of SHGs and to identify the areas of strengths and weaknesses of SHGs that would in turn help them to design their capacity building initiatives for SHGs in a more focused and cost effective manner. This tool also helps banks to understand and assess SHGs performance in the required detail for credit linkage. To measure the performance of SHGs, seven broad indicators such as group constitution, organisational discipline, organisational systems, financial management and performance, external linkages, activities undertaken by group/members and self-reliance in managing affairs had been taking into account. Sa-Dhan [38] made a comparative study of assessment tools developed by various organisation viz. NABARD, BASICS, Mysore Resettlement and Development Agency (MYRADA), Cooperative for Assistance and Relief Everywhere (CARE), APAMAS etc. and have identified eight broad thematic areas with various indicators and their benchmarks. The study identifies eight broad major indicators viz. Group constitution, organisational discipline, organisational systems, financial management, credit policy, external linkage etc., to assess the quality of SHGs. Reddy [39] observed that the state of SHGs identifies the key areas of weakness which undermine the sustainability of SHG movement. He identified the major areas such as financial management, governance and human resource ranges from weak to average quality for a majority of SHGs. APMAS [40] addressed a wide range of issues including cases of dropouts from SHGs and internal politics, and issues of social harmony and social justice, community actions, book-keepings, equity, defaults and recoveries and sustainability of SHGs. Sen & Sircar [41] conducted a study on SHGs in West Bengal keeping in view the regularity of meetings, participation of members, group management, regularity of savings, loan disbursement, loan recovery, accounts and records, links with Panchyat Raj Institutions, livelihood engagement and social action as the indicators of quality assessment of SHG. In another study of Centre of Micro Finance [42] entitled 'Feasibility Study of a Special Purpose Vehicle (SPV) for SHG financing through SHG Institutions' which identified sixteen variables to assess the SHGs quality viz. Feeling of homogeneity/ solidarity, velocity of internal lending, governance issues, attendance in meeting, member awareness about financial, transactions involvement in village issues etc. Roy [43] assessed the quality assessment of SHGs in West Bengal using twenty indicators like group meeting, members' participation, group discipline, savings, micro-credit, financial management, economic and social initiatives and linkages with institutions. Haryana Community Forestry Project [44] assessed the quality of SHGs in a self-style way considering nine broad indicators which includes organisational capacity, saving and credit, financial management, micro-enterprises, skill development, awareness & attitudes, empowerment & influence, networks & linkages and plans & visions. Bhanawat [45] pointed out that quality of SHGs and the SHG programme should always be prioritized over quantity. Nirantar Charter for SHG (2008[iii]) recommended that all promoting agencies

ⁱⁱ NABARD CRI (www.apmas.org/RatingTools.aspx)

ⁱⁱⁱ This Charter was developed and finalised by over 200 civil society groups/development practitioners/researchers/policy makers in various meetings and workshops held in Hyderabad (2007), Lucknow (2007), New Delhi (2007),

are responsible for the outcome and performance of SHGs. Further, this Charter recommended that indicators for rating SHGs quality and performance should include social aspects, besides institutional and financial one. Sharma [46] argued that quality aspects of SHGs, literacy goals, and social focus of community mobilisation efforts need to be stressed while assessing the quality of SHGs. Further, social indicators need to be mandatorily included in SHG quality assessment parameters. Parashar [47] believed that quality of SHGs should be stressed upon more than their numbers (i.e., quantity). Quality parameters would include not just financial and physical performance of the group, but also parameters to assess economic and livelihood goal achievement, social status improvement and entitlement access facilitation. Shetty [48] in his study constructed a sustainability index comprising of eight indicators viz. leadership, regularity of meetings, decision making, record keeping, accounting and monitoring, network and membership, conflict resolving capacity and dropout rate etc. Sahu [49] assessed the quality of SHG in North-west India based on thirteen indicators covering group formation, homogeneity in economic status, social status, group processes etc. on which the researcher given weightage.

ENABLE, 2012[iv] identified the key variables in the SHG grading tool and pointed to the fact that book-keeping is a serious weakness in more than half of the sample SHGs. It is reported that more than two-thirds of the SHGs do not pay honorarium to the SHG book-keepers and many of the book-keepers have not received adequate training and handholding support in writing the books properly and accurately. Another area of concern in the SHG movement is democracy within the groups. Though many SHGs do talk about leadership rotation and regular elections in SHGs, less than half of the sample SHGs practiced that and the situation is not very different in other SHGs. Inadequate book-keeping coupled with leadership rotation not being practiced can seriously affect the transparency and accountability in SHGs.

Therefore, it is observed that several rating systems for micro-finance interventions and SHGs have been developed in the past. However, most of these were restricted to understanding the creditworthiness of SHGs and employed indicators on performance on basic group functions and credit absorption capabilities. Social empowerment and behavioral aspects of SHG functioning rarely found a place in the rating system. Therefore, in this study an effort is taken to identify the variables to be considered while assessing the quality of SHGs.

1.3 Operationalising the Concepts

Since all these rating tools analysed in the earlier sections speak different languages in assessing the quality of SHGs. Feeling of homogeneity/ solidarity, velocity of internal lending, governance issues, attendance in meeting, member awareness about financial, transactions involvement in village issues, organisational capacity, savings and credit, financial management, micro enterprise development, awareness and attitudes, networks and linkages, and empowerment and influence etc. are the common areas which needs to

Bhopal (2008) and Nagercoil (2008). This process was facilitated by Nirantar – A Centre for Gender and Education, Delhi (www.nirantar.net).

^{iv}*To address the above challenges and to contribute to a healthy, balanced and sustainable growth of the SHG sector in the country, a National Network Enabling Self Help Movement in India (ENABLE) was formed in 2007 with a vision of vibrant self-help movement in India. To strengthen its evidence based advocacy through research, ENABLE conducted a comprehensive research study on the 'quality and sustainability of SHGs' in eight states, viz. Andhra Pradesh, Assam, Bihar, Gujarat, Karnataka, Maharashtra, Rajasthan and West Bengal.*

be considered while assessing quality of SHGs. From the survey of literature, sixty-one variables (Chart I) relating to quality parameters of SHGs are identified and perception of direct stakeholders (i.e. Promoters, Donors, Financial Institutions and Group itself) on these variables are assessed so as to resolve a common understanding about the quality assessment parameters (like design, governance, operational, impact etc.). The instrument, which intended to determine the quality parameters of SHGs, i. e. 'Scale for Determining Quality Parameters of Self Help Group's' consists of 61 items referring to 8 different quality subscales, which include (a) Group constitutions i.e. Group formation strategy [Vision based functioning of SHG (QAP-1); Gender based formation of SHG (QAP-2); Caste based formation of SHG (QAP-3); and Duration of existence of the SHG (QAP-42)]; (b) Organisational discipline [Attendance of members of SHG's in group meeting (QAP-18); Degree of unanimity among the members while arriving at decision in SHG (QAP-19); Division amongst members because of disagreements in meeting of SHG (QAP-20); Regularity in savings of SHG (QAP-22); Revision of mandatory savings of SHG (QAP-23); Frequency and regularity of group meetings (QAP-43); and Degree of dropout rate of members of the SHG (QAP-55)]; (c) Organisational systems i.e. covering governance and management control system [Pre-fixed rules and regulation for running the group (QAP-5); Codification of rules & regulations of the SHGs (QAP-6); Practice of updating rules (QAP-7); Level of awareness of members of SHG (QAP-8); Strict following of the group norms by all the members (QAP-9); Elected group leaders and office bearers (QAP-10); Practice of rotating leadership (QAP-11); Following of the basic accounting norms (QAP-12); Following of scientific book keeping (QAP-13); Prescribed level of maintenance of records (QAP-14); Recording of the loans sanctioned to the SHG (QAP-15); Recording of other fund requirements (QAP-16); Accessibility of books and accounts by the members (QAP-17); Transparency in operation of SHG (QAP-21); Practice of proper monitoring system by the SHG (QAP-39); Practice of quality enhancement mechanism in the SHG (QAP-40); Practice of responsibility sharing by members (QAP-44); Observing of proper auditing system (QAP-45); Practice of up to date recording of 'minutes' of meetings by the SHG (QAP-56)]; (d) Financial management and performance [Ability of SHG to manage different rate of interest on loans (QAP-25); Decision of SHG on loan sanctioning (QAP-26); Policy of keeping emergency funds by SHG (QAP-27); Loan recovery policy of SHG (QAP-28); Proper and adequate management of group funds (QAP-46); Degree of leverage of external funds of the SHG (QAP-47); Level of financial sustainability of the SHG (QAP-48); and Degree of exposure of investment portfolio risk assumed by SHG (QAP-49)]; (e) Credit policy [Fixation of rate of interest (QAP-24); Productive purposes group loans (QAP-29); Presence of rigid internal lending criteria (QAP-50); Strict adherence to purpose and coverage of loan by the SHG (QAP-51); Practice of the doctrine 'all members needing loans have got them at least once' (QAP-58); and Practice of the principle of 'office bearers have taken loan only after the need of all others has been met'(QAP-59)]; (f) External linkages [Degree of linkage with Banks & other agencies by the SHG (QAP-35); Existence of multiple agencies in group promotion (QAP-41); and Practice about the study of track records with lenders at the time of loan sanctioning by the SHG (QAP-52)]; (g) Activities/ Services undertaken by group members [Involvement in social and community supportive activities by SHG (QAP-32); Level of awareness of SHG members about issues of social harmony and social justice (QAP-33); and Organisation of community events by the SHG (QAP-34)]; and (h) Capabilities and achievements [Degree of participation measured in Percentage of members in decision making (QAP-4); Acquiring of vocational skills by members of SHG (QAP-30); Establishment of new micro-enterprises by the SHG/members (QAP-31); Degree of self reliance in managing social affairs by the SHG members (QAP-36); Degree of self reliance in managing economic affairs by the SHG members (QAP-37); Degree of self reliance in managing group affairs by the SHG members (QAP-38); Level of literacy of SHGs

members (QAP-53); Awareness level of SHG members on banking / government programmes (QAP-54); Mechanism for maintaining groups distinct identity in the community (QAP-57); Accessibility & up to date information about total group saving, interest earned and default amount, if any by the SHG members (QAP-60); and Level of awareness about the functions of cluster associations (Federations/JLG) of SHGs members (QAP-61)].

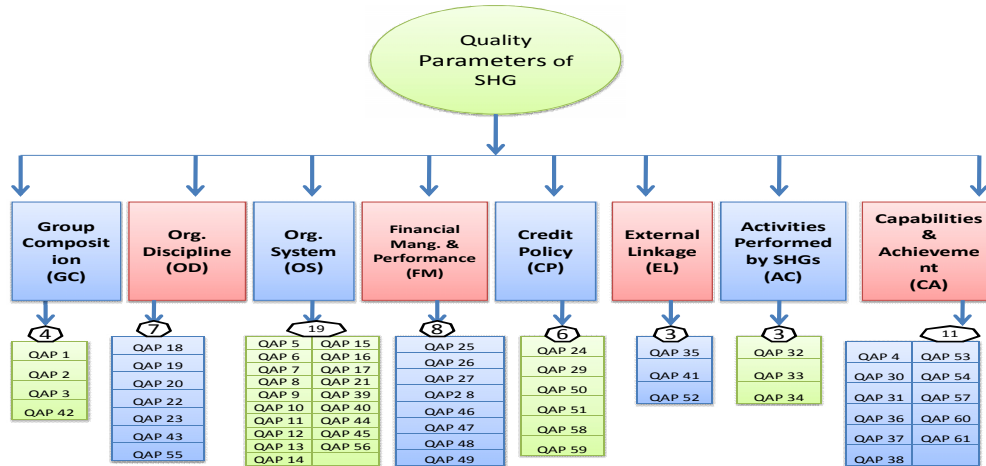


Fig. 1. Quality parameters of SHGs (QAP= Quality Assessment Parameters)
 Source: Designed based on survey of literature

2. MATERIALS AND METHODS

2.1 Statement of the Problem

In defining the domain of standards for the quality assessment, several issues and questions present themselves. These derive from the fact of the non-formal nature of SHGs, the limited literacy and management experience of SHG members, the large number and types of SHG promoters with their particular agendas and methodology often operating in conflict with each other. One modest effort has been initiated by Sa-Dhan [50] by publishing a discussion paper on “Quality Parameters of SHGs”, wherein a lot of issues sets out in the quality assessment of SHGs and also sets out some unresolved key issues for further discussion and research to develop quality indicators for SHGs^y. Thus, the present study is limited to one of the unresolved issue of Quality Assessment of SHGs as raised by Sa-Dhan i.e. “What aspects (like design, governance, operational, impact etc.) of SHG should be considered while assessing the quality of an SHG?”.

^ySa-dhan. *Quality Parameters of SHGs: A Discussion Paper. Discussion Series 2. 2003*, wherein a lot of issues are identified and articulated a set of indicative questions to be discussed/deliberated for further understanding and consensus building with wider stakeholders of SHG movement in India, viz. What are the distinct features of SHG vis-a-vis other form of groups that exist? Whether SHG is primarily an empowerment model or a financial model? What are the common indicators that best reflect the characteristics or quality of an SHG? What aspects (like design, governance, operational, impact etc.) of SHG should be considered while assessing the quality of an SHG? Whose perspective (whether promoters or donors or financial institutions or group itself) should determine the quality indicators? And so on. (www.sa-dhan.org)

2.2 Objective of the Study

The study is pursued keeping in view the following main objective

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

2.2 Research Hypotheses

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

- H1: There is significant association in the opinion of the direct stakeholders (Promoters, Donors, Financial Institutions and the Group members) of SHGs regarding the parameters to be considered while assessing the quality of SHGs.

2.3 Methodology

The study adopted both exploratory vis-a-vis descriptive study design that was crucial in capturing the socio-economic characteristic of the study groups such as demographic data, economic status, social benefits and entrepreneurial activities. As explained by Mugenda, research design helped in collecting data concerning behaviour, attitude, values and characteristic [51]. Further, the study adopted the approaches of Meta Analysis [^{vi}] as well as Psychometric Approach [52] based on empiricism. Psychometrics refers to the measurement of abilities, traits and attitudes with questionnaires and tests. It is the field of study concerned with the theory and technique of psychological measurement, which includes the measurement of knowledge, abilities, attitudes, personality traits, and educational measurement. Again, Meta-analysis is the use of statistical methods to combine results of individual studies. Meta-analysis is a systematic review of a focused topic in the literature that provides a quantitative estimate for the effect of a treatment intervention or exposure. Meta-analysis findings may not only be quantitative but also may be qualitative and reveal the biases, strengths and weaknesses of existing studies. Therefore, the present study also featured both the approaches. The present study covers all the direct Stakeholders (i.e. Promoter, Donors, Financer and the Groups members) of SHGs of Nagaon districts of Assam, India only. Some State level Micro Finance Institutions (MFIs) and SHPIs are also covered within the purview of the study since they have place(s) of business or directly linked with SHGs operating in the study district. The study uses both primary data and secondary data. The information about the number of SHGs in respective development blocks and number of other stakeholders is obtained from the Office of DRDA, Nagaon. The year of existence of SHGs and the age of the group are coded so that SHGs with one year and above and have income generating activities were purposely selected. Similarly, those other direct stakeholders who are directly engaged in SHG promotion and financing are included in the study. In brief, multi-stage random sampling method was used for the present study to collect primary data. As no such study was conducted in the context of Nagaon district of Assam and again the area being the native district of the scholar was purposely

^{vi}BMJ 1997, *Meta-analysis: Principles and procedures*; 315 doi: <http://dx.doi.org/10.1136/bmj.315.7121.1533> (Published 6 December 1997).

chosen for the present study. At the next level, five Development Blocks were selected randomly. In the later stage, three revenue villages from each of the selected Development blocks were purposively selected. From each revenue village, three SHG members, who were associated actively, were selected randomly. Further, 12 Financial institutions i.e. nationalised commercial bank and RRBs (operating in the study areas); 10 Donors and 34 promoters including banks, NGOs, NGO-MFI, Farmers Club and Government Departments were also selected randomly who were directly associated with the sampled SHGs (Table 2). After collection of 116 filled up questionnaires from the respondents, editing of the data was undertaken in order to ensure the omission, completeness and consistency of the data [53,54]. Out of 116 questionnaires distributed during the survey, 100 were either returned by the respondents or collected by researchers, which shows 86.21% response rate. However, considering the time and resources constraints, the sample size was fixed at 100 (Considered adequate by researchers like Gorsuch [55]; Cattell [56]; Comrey & Lee s [57]; Roger and Tiffany [58]; Comrey [59]; Nunnally [60]; Gorsuch [61]; Oppenheim [62]; and Coakes and Steed [63]. The questionnaire was personally administered to all direct stakeholders except Group member's category. Some questionnaires were collected directly by the researchers on face-to-face method and some of them were also collected by arranging meetings at village level. Information through questionnaires was collected during first half of 2012 i.e. from March, 2012 to July, 2012. In order to gain an in-depth understanding on the research topic a specially structured questionnaires were prepared. The questionnaires so drafted were circulated among seven judges (details are in section 3.2). The variables used in the study have been identified from survey of literature and during the discussions with the officials of the NABARD, the NGOs and a preliminary interview with the selected SHGs. Pilot test was conducted with the questionnaires so as to get the content validity. The finalised questionnaire for studying the quality assessment parameters of SHGs was composed of two different parts: Part A wherein general profile of the different stakeholders (Promoters, donors, Financer and group member's) were included & Part B contains a section keeping specific statements relating to investigate the proposed hypothesis. Part A of the questionnaire that contains four different sections (viz. Promoters, Donors, Financer and SHG members) each containing 10 to 15 different questions relating to general and socio- economic profile of the respondents. Part B includes the statements relating to 'opinion about the quality parameters' which contains 61 variables. Sensitive and personal information were extracted from respondent through honest and personal interaction between the respondent and interviewer [64]. Secondary data were collected from report on Micro finance Status by NABARD, Journals and websites. The important variables were formulated and the relevant data collected from the field were coded and analysed using SPSS (Statistical Package for Social Sciences) software- 20. Perceptions of different stakeholders relating to quality parameters were expressed based on 5 Point Scale where SA= Strongly Agree (2), A = Agree (1), NAND = Neither agree nor disagree (0), DA = Disagree (-1), & SDA = Strongly disagree (-2). Further, the data collected through the questionnaire was analysed through the measures of descriptive statistics like mean, median and standard deviation. Chronbach's alpha, one sample Kolmogorov- Smirnov Test, Shapiro-Wilk Test, Eta Square Test and Kruskal Wallis Test were applied in analysing and interpreting the data.

Table 2. Sample SHGs, NGOs, MFIs and Financial Institutions (Promoter, Donor, Financer and SHG members)

Name of Development Block	Name Revenue Villages	No of Sample SHGs	NGO/ NGO-MFI/ Promoter	No of Sample	Govt. Stakeholders	No of Sample	Name of the Financier/ Promoter	No of Sample
Raha	Raha Bazar, Rajagaon, Amsoi	3*3= 9	NGO	3	Agrl. Extension Officers	1	PNB, SBI	2
Binakandi	Ambari, Ruhini Pather, Pachim Jamunagaon	3*3= 9	Farmers Club	2	Agrl. Extension Officers	1	UBI, SBI, AGVB	3
Dhalpukhuri	Kapilipar, Howaipur, Pachim Lankagaon	3*3= 9	Farmers Club	2	Field Officer, Dist Vet. & Animal Hus, Nagaon	1	SBI, AGVB	2
Odali	No. 2 Pipal pukhuri, Lankajan, Ranipukhuri, ,	3*3= 9	Farmers Club	2	Village Extension officers	1	UBI, UCO	2
Lumding	3 No. Derapather, 2 No. kaki, Narayanpue,	3*3= 9	NGO	2	Agrl. Extension Officers	1	Allahabad Bank, SBI, AGVB	3
District level (Nagaon)	Nil		NGO-MFI= 3 Govt. Depts.= 7		DRDA Officials= 1 Programme Officer- NERCRMP, Nagaon= 1 Field Officer, SIRD=1 Field Officer, ASFABC= 1 NABARD = 1		Financer = Nil	
State Level (Assam)	NIL		MFI = 3				NIL	
Total	45		24		10		12	
Total Sample Respondents	100 (Promoter= 34, Donor = 10, Financial institutions = 12 and Group members = 44)							

Total Sample consists of 100 since Bank and NGO have different status and one group member declined to give information

2.4 Profile of the Study Area

The Central Assam District of Nagaon (spelled by the British as Nowgong) is one of the largest districts of Assam. It sprawls across almost four thousand square kilometers of fertile alluvial plains and thickly forested hills. Nagaon extends from 250-45' to 260-45' North Latitude and 920 -33' -6" East Longitude. The district is bounded by Sonitpur district and the river Brahmaputra in the north, West Karbi Anglong and North Cachar Hills in the south and East Karbi Anglong and Golaghat district in the east. Lying at a distance of 123 Kilometers by road from Guwahati, Nagaon town constitutes a vital corridor linking the Upper Assam districts of Golaghat, Jorhat, Sivasagar, Dibrugarh, Tinsukia and the North Assam districts of Sonitpur and North Lakhimpur. Nagaon has covered total area of 3,993 sq. km. The demographic and micro finance profile and progress of SBLP in the study district is briefed in Table 3 and Table 4 respectively.

Table 3. Demographic and Micro finance profile of Nagaon District of Assam, India

Variables	Number
Total Population	2,826,006 1,440,307 (Males); 1,385,699 (Female)
Total ST Population	89394
Total SC Population	215209
Male literacy	78.19%
Female literacy	69.21%
Population Density	711 per sq. km
Total House Holds	378778
BPL House Holds	177697
BPL P/C	46.91
No. of SHG Formed	24156 (Up to March 2011)
Number of Gaon Panchayat as on 2011	239.
Number of Anchalik Panchayat as on 2011	20
Number of Zila Parishad as on 2011	11
Number of Community Development Block as on 2011	18
Number of NGOs in the district ^[7]	1262 in Assam and 58 at Nagaon
Number of NGOs participating in the linkage programme in the district	33
Total No. of bank branches in the district ^[8]	92
Number of branches participating in linkage programme	75
Number of banks acting as SHPIs ^[9]	16
Number of Govt./other agencies participating	42

Source: Census Report 2011 and Microfinance Status Report, NABARD 2010-11

⁷ Available: <http://ngo.india.gov.in/ngo>. [Accessed on 10/3/2012]

⁸ Branch Banking Statistics (March, 2009). Available: <http://www.rbi.org.in> › Publications, 4, 85. [Accessed on 10/3/2012]

⁹ Branch Banking Statistics (March, 2009). Available: <http://www.rbi.org.in> › Publications, 4, 85. [Accessed on 10/3/2012]

Table 4. Progress of SHGs in Nagaon, Assam, India (As on 31st March 2011)

Promoter	No. of SHG Formed	No. of SHG taken up Economic activity	No. of Women SHGs Formed
	Total*	Total	Total
SGSY	20590	5592	12630
Asomi-MFI	24	15	22
Prochesta- MFI	64	35	37
RGVN- MFI	87	56	64
NGO-MFI			
SK Human Welfare Assoc.	50	27	44
Gharoa**	50	28	38
Jana Chetana Samity	62	24	48
Asom			
Zeal Thrill Friend-ship Group**	50	10	40
Gramya US	31	11	26
Bank ***	165	56	132
Farmer Club /SHG as Cooperative society	258	123	168
Others including Govt. Depts.	2725	121	87
Total	24156	6098	13336

*Total since 1st April, 1999; **Promoted with Banks, ***Reported from SLBC Report, March 2010.

Source: Microfinance Status Report, NABARD 2010-11, and SLBC Report, March 2010

2.5 Profile of the Respondents

This section examines the profile of sample respondent's who are direct stakeholders of SHGs viz. Promoters, Donors, Financial Institutions and the Group members in the study districts of Assam, India.

2.5.1 Socio-economic profile of Self Help Group members

2.5.1.1 Gender composition of the group members

The study consists of respondents from all groups i.e. both male and female as shown in Table 5. Out of 44 respondents belonging to Group members, 24 (54.5%) are male and 20 (45.5%) are female. Sincere effort was given to cover reasonable number of members from each class so that study is free from gender bias. Further, it is observed from the field report and other secondary resources that in the study area there are ample number of women SHGs.

Table 5. Distribution of the sample respondents by gender

			Group Members
Gender of SHG Member	Male	Count	24
		% of Total	54.5%
	Female	Count	20
		% of Total	45.5%
Total		Count	44
		% of Total	100.0%

2.5.1.2 Age composition of the of the group members

The study consists of respondents from all age groups. Distribution of the sample respondents by age composition is furnished in Table 6. It is pertinent from the table that majority of the sample respondents belong to 40 & above age group (47.7%). At the next level, majority of the respondents are 30-40 years of age (27.3%), while study also covers 25% of the respondents, who are below 30 years of age. Thus, it is revealed from the study that matured aged respondents are actively participating in SHGs. The mean age of group member's (respondents) is 38.66 Years while the standard deviation of age is 7.45 years.

Table 6. Distribution of the sample respondents by age

			Group Members
Age of SHG Member in Years	Below 30 yr	Count	11
		% of Total	25.0%
	30-40 yr	Count	12
		% of Total	27.3%
	40 & above	Count	21
		% of Total	47.7%
Total		Count	44
		% of Total	100.0%

2.5.1.3 Caste of the of the group members

Caste is the social variable in India. The Scheduled Castes and Scheduled Tribes are two groups of historically disadvantaged people recognised in the Constitution of India. The Scheduled Castes and Scheduled Tribes comprise about 16.6 percent and 8.6 percent, respectively, of India's population (or about 25.2 percent altogether, according to the 2011 census. Caste persists as an important socio-psychological phenomenon in many spheres of Indian social life and particularly within village contexts. It is argued that socio-psychological insights into caste identity and caste-based stigma may complement ongoing sociological and anthropological research into caste¹⁰. Table 7 present distributions of the sample respondents by caste. It is observed from the table that the study covers all caste groups namely General Castes, Scheduled Castes (SCs) and Scheduled Tribes (STs). It is depicted from the table that 50% of the sample respondents are from general category, followed by 29.5% of the respondents from SC category, 15.9% of the respondents from ST category and the rest 4.5% of the respondents are from other category.

¹⁰ Jaspal, Rusi. Caste, Social Stigma and Identity Processes. *Psychology and Developing Societies*. 2005; 23(2): 27-62,

2.5.1.4 Social status of the group members

The study constitutes respondents from different members from all community having different social status, namely, Most Backward Community, Backward Community and Forward Community. In fact, many social researchers has claimed that the SHG movement in India has beneficial impact on the members of impoverished sections of society of India. Distribution of the sample respondents by social status is provided in Table 8. It is delineated from the table that largest percentage of the sample respondents belong to Backward Community (61.4%), while 31.8% of the respondents belong to Forward Community and 6.8% of the respondents belong to Most Backward Community.

Table 7. Distribution of the sample respondents by caste

			Group Members
Caste & Sub Caste of SHG Member	General	Count	22
		% of Total	50.0%
	Schedule Caste	Count	13
		% of Total	29.5%
	Schedule Tribes	Count	7
		% of Total	15.9%
	Others	Count	2
		% of Total	4.5%
	Total	Count	44
		% of Total	100.0%

Table 8. Distribution of the sample respondents by social status

			Group Members
Social Status of SHG Member	Most Backward Community	Count	3
		% of Total	6.8%
	Backward Community	Count	27
		% of Total	61.4%
	Forward Community	Count	14
		% of Total	31.8%
Total	Count	44	
	% of Total	100.0%	

2.5.1.5 Economic status of the group members

Table 9 presents distribution of the sample respondents by Economic Status of family. It is portrayed from the table that huge proportion of the sample respondents are Others i.e. wage earner, disguised labour, non-agricultural labourers, private employees, job seeker (44%), 34.1% belongs to Below Poverty Level, 15.9% belongs to Green Card Holder and only 9.1% of the sample respondents are the Job Card Holder. Green Card Holder and Job Card Holder in India are the special categories of cardholders who get subsidised essential commodities.

Table 9. Distribution of the sample respondents by economic status

		Group Members	
Economic Status of SHG Member	Below Poverty Level	Count	15
		% of Total	34.1%
	Green Card Holder	Count	7
		% of Total	15.9%
	Job Card Holder	Count	4
		% of Total	9.1%
	Others	Count	18
		% of Total	40.9%
Total	Count	44	
	% of Total	100.0%	

2.5.1.6 Duration of membership in SHG of the group members

Table 10 below depicts the number of years a sample respondent being a member of the SHG. It is observed that 38.6% of the sample respondents remains member of a SHG during 1-4 years, 34.1% of the respondents are members of SHG during 4-5 years, 18.2% of the respondents are members of SHG more than 6 years while only 9.1% of the respondents are members of SHG during 5-6 years.

Table 10. Distribution of the sample respondents by duration of membership

		Group Members	
Duration of Membership in SHG	1-4 yr	Count	17
		% of Total	38.6%
	4-5 yr	Count	15
		% of Total	34.1%
	5-6 yr	Count	4
		% of Total	9.1%
	Above 6 yr	Count	8
		% of Total	18.2%
Total	Count	44	
	% of Total	100.0%	

2.5.1.7 Education level of the group members

Table 11 shows distribution of the sample respondents by educational level. It is interesting to note from the table that only 45.5% of the sample respondents are above 10th Standard and the rest of the respondents are either neo literates or literates. The study comprises 25% of the respondents, who are neo-literates i.e. 10th Standard. It is found from the table that 9.1% of the respondents among literates have completed above primary education but less than 10th standard. Of the sample surveyed, 20.5% of them have studied up to primary education level.

Table 11. Distribution of the sample respondents by education level

			Group Members
Educational Level of SHG Member	Primary	Count	9
		% of Total	20.5%
	Below 10th Std.	Count	4
		% of Total	9.1%
	10th Std.	Count	11
		% of Total	25.0%
Above 10th Std.	Count	20	
	% of Total	45.5%	
Total		Count	44
		% of Total	100.0%

2.5.1.8 Annual income of the group members

Distribution of the sample respondents by annual income is presented in Table 12. It is inferred from the table that annual income of the majority of the sample respondents ranges up to Rs. 50, 000 (INR) (56.8%). At the next level, 43.2% of the sample respondents' annual income of the sample respondents ranges from Rs. 50,000 - Rs. 0.1 million (INR).

Table 12. Distribution of the sample respondents by annual income

			Group Members
Annual Income of SHG Member	Upto Rs. 50 Thousand	Count	25
		% of Total	56.8%
	Rs. 50 Thousand - Rs. 0.1 million	Count	19
		% of Total	43.2%
Total		Count	44
		% of Total	100.0%

2.5.2 Profile of other direct stakeholder of SHGs

“Stakeholders” means the persons or institutions with whom any stake or interest is vested or created to facilitate the promotion of SHG movement, which shall include the regulators, promoters, donor, financier, educators and facilitators of the SHG movement. Major stakeholders in SHGs are, therefore includes all SHPIs i.e. Promoter, Donor, Financier and the SHGs itself.

Since from survey of literature and field study, it is observed that there is no specific boundary regarding the nature and functioning of Self Help Promoting Institutions (SHPIs). It is observed that an SHPI can act as both Promoter & Donor. Similarly, Government departments are also acting both promoter and Donor vis-a-vis financier. Therefore, the investigator collected information from such stakeholders who performed two or three tasks such as promoter, donor and financier, through separate sets of questionnaire to obtain their perceptions on different status.

SHPIs, whether Farmers club, NGOs, banks or State governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes under SBLP in Assam. The major promoter of SHGs in the study districts are District Rural Development Agency (for SGSY scheme), Banks and NGOs. A few NGO-MFI are also promoting SHGs in the study district. In this study respondent as promoter includes some officials of NGOs such as ASOMI, Prochesta-MFI, RGVN-MFI Commercial banks, Rasthiya Krishi Vighyan Yojana,

State Institute of Rural Development (SIRD), DDM-NABARD, ASFABC, Agriculture Departments, Farmers Club etc. who are engaged in SHG promotion. In this way out of 100 respondents, 34 respondents belong to Promoter's category.

"Donors and investors" encompasses a range of funding agencies, including bilateral donors, foundations, multilateral development banks, and socially oriented private investors. While NABARD and RMK etc. remains a major donor to NGOs and SHG institutions in India and have been receiving a fraction of required funds for their development. In the study districts NABARD, State Government under SGSY and NGO-MFIs are the major donors in SHG funding. In this study respondents belonging form Donor includes some officials of NGO-MFI such as ASOMI, Prochesta-MFI, RGVN-MFI, Dristi Foundation, RuTAG-NE, Srimanta Sankardeb Sangstha; Officials of District Veterinary & Animal Husbandry, NABARD, NERCRMP, SIRD, Agriculture Departments etc. In this way out of 100 respondents, 10 respondents comprises Donor's category.

SHPs include banks, NGOs, NGO-MFIs and state governments. Here, in the state and even in the study district, SHPIs acts both Promoter and Financier. However, for the sake of study, we have collected perceived opinions of different stakeholders on different scale of capacity, i.e. bank is considered financier, promoter and donor. In this study respondents belonging form Financial Institutions includes Officials of State bank of India and other nationalised commercial banks, Regional Rural Banks (RRBs) i.e. Assam Grameen Vikash Bank etc. In this way out of 100 respondents, 10 represented from Financial Institutions. Section below depicts the detailed profile of Promoter, Donor, and Financial Institutions that are included in the present study.

2.5.2.1 Nature of promoting organization

Distribution of the sample respondents by nature of Promoting organisation is presented in Table 13. It is observed that majority of respondents comes from other Government agencies (55.9%) and Government departments (20.6%). The share of other promoting organisation includes NGO-Universal (2.9%), NGO- Nation-hood (8.8%) and NGO-Region hood (5.9%). Therefore, it may also be concluded that a large variety of institutions that are engaged in the promotion of SHGs in the study districts are promoted by other government agencies i.e. District Rural Development Agencies (Saryana Gayanti Sawrojar Yojana/ SGSY) who is the major promoter of SHG in the study district.

Table 13. Distribution of the sample respondents by nature of promoting organisation

			Promoter
Nature of Promoting Organisation	Govt. Depts	Count	7
		% of Total	20.6%
	Other Govt. Agencies	Count	19
		% of Total	55.9%
	NGO- Universal	Count	1
		% of Total	2.9%
	NGO- Nation hood	Count	3
		% of Total	8.8%
	NGO-Region hood	Count	2
		% of Total	5.9%
	NGO- Statehood	Count	2
		% of Total	5.9%
Total	Count	34	
	% of Total	100.0%	

2.5.2.2 Place of location of stakeholders

Distribution of the sample respondents by place of location of stakeholders is presented in Table 14. It is observed that majority of respondents belonging to Promoter located in Assam (52.9%), 41.2% of the respondents belonging to Promoter originated from outside North East Region (NER) while 5.9% of the respondents belonging to Promoter originated from Outside Assam but within NER. Similarly, majority of respondents belonging to Donor located in Assam (60%) and equal number of respondents belonging to Donor originated from outside NER and from Outside Assam but within NER (20% each). Further, it is observed that majority of respondents belonging to Financial Institutions have functioning at all India level (66.7%) while 33.3% of the respondents belonging to Financial Institutions are originated within Assam. However, majority of stakeholder have originated from Assam (50%), 7.14% respondents from other states of NER of India and 42.86% respondents whose existence is flourished at all India level.

Table 14. Distribution of the sample respondents by place of location where from stakeholders functioning

			Stakeholders Category			Total
			Promoter	Donor	FI	
Place of Location	Assam	Count	18	6	4	28
		% of Total	52.9%	60.0%	33.3%	50%
	Outside Assam but within NER	Count	2	2	0	4
		% of Total	5.9%	20.0%	0	7.14%
	Outside NER	Count	14	2	8	24
		% of Total	41.2%	20.0%	66.7%	42.86%
Total	Count	34	10	12	56	
	% of Total	100.0%	100.0%	100.0%	100.0%	

2.5.2.3 Nature of programme/ project of stakeholders

Distribution of the sample respondents by nature of programme is presented in Table 15. It is observed that majority of respondents SHGs are promoting or linked with SGSY (53.33%), while 60.71% of respondents linked other programmes. Further, it is observed that majority of the respondents belonging to Promoter and Donor connected with others programme i.e. not connected with SGSY while cent percent financial institutions are connected with Government sponsored SGSY scheme.

Table 15. Distribution of the sample respondents by nature of programme of stakeholders

			Stakeholders Category			Total
			Promoter	Donor	FI	
Name of Programme	SGSY	Count	19	3	12	34
		% of Total	55.9%	30.0%	100.0%	60.71%
	Others	Count	15	7	0	22
		% of Total	44.1%	70.0%	0	39.29%
Total	Count	34	10	12	56	
	% of Total	100.0%	100.0%	100.0%	100.0%	

2.5.2.4 Nature of promotion by stakeholders

Distribution of the sample respondents by nature of promotion is presented in Table 16. It is observed that majority of respondents promoting or linked with financial assistance (53.57%), while 46.43% of respondents linked both financial & non-financial i.e. financial and training. Further, it is observed that majority of the respondents belonging to Donor category are connected with financial and non-financial assistance (90%) while 91.7% of respondents belonging to Financial Institutions are provided only financial assistance.

Table 16. Distribution of the sample respondents by nature of promotion by stakeholder's category

		Stakeholders Category			Total	
		Promoter	nor			
Nature of Promotion	Financial	Count	18	1	11	30
		% of Total	52.9%	10.0%	91.7%	53.57%
	Both	Count	16	9	1	26
		% of Total	47.1%	90.0%	8.3%	46.43%
Total	Count	34	10	12	56	
	% of Total	100.0%	100.0%	100.0%	100.0%	

2.5.2.5 Recovery percentage of SHG promoted by stakeholders

Distribution of the sample respondents by recover percentage of SHG promoted is presented in Table 17. It is observed the table that majority of respondents from all categories of stakeholders (63.64%) whose recovery percentage is ranged within 50%-75%. Further, it is observed that 16.7% respondents belonging to financial institutions who reported recovery percentage is above 75%.

Table 17. Distribution of the sample respondents by recovery percentage of SHG

		Stakeholders Category		Total	
		Fis	Donor		
Recovery Percentage	Below 25%	Count	0	0	0
		% of Total	0%	0%	0%
	25-50%	Count	0	6	6
		% of Total	0%	60.0%	27.27%
	50-75%	Count	10	4	14
		% of Total	83.3%	40.0%	63.64%
	Above 75%	Count	2	0	2
		% of Total	16.7%	0%	9.09%
Total	Count	12	10	22	
	% of Total	100.0%	100.0%	100%	

2.5.2.6 Impact Assessment by Stakeholders

Distribution of the sample respondents by compliance of impact assessment is presented in Table 18. It is observed from the table that 21.43% of respondents from all categories of stakeholders conducted impact assessment. Only 50% of Donor and 20.6% of respondents belonging to Promoter reported that they conducted such impact assessment.

Table 18. Distribution of the sample respondents by impact assessment

			Stakeholders Category			Total
			Promoter	FIs	Donor	
Impact Assessment	No	Count	27	12	5	39
		% of Total	79.4%	100.0%	50.0%	69.64%
	Yes	Count	7	0	5	12
		% of Total	20.6%	0%	50.0%	21.43%
Total	Count	34	12	10	56	
	% of Total	100.0%	100.0%	100.0%	100.0%	

2.5.2.7 Quality Assessment Conducted by Stakeholders

Distribution of the sample respondents by compliance of quality assessment is presented in Table 19. It is observed from the table that 32.14% respondents from all categories of stakeholders conducted quality assessment. Only 32.4% of promoter respondents and 25 of Financial Institutions respondents and 40% of Donor respondents reported that they perform such quality assessment.

Table 19. Distribution of the sample respondents by quality assessment

			Stakeholders Category			Total
			Promoter	FIs	Donor	
Quality assessment	No	Count	23	9	6	38
		% of Total	67.6	75.0	60.0	67.86%
		%	%	%		
	Yes	Count	11	3	4	18
		% of Total	32.4	25.0	40.0	32.14%
		%	%	%		
Total	Count	34	12	10	56	
	% of Total	100.0%	100.0%	100.0%	100.0%	

2.5.2.6 Performance assessment conducted by stakeholders

Distribution of the sample respondents by compliance of performance assessment is presented in Table 20. It is observed from the table that 57.14% of respondents from all categories of stakeholders conducted Performance assessment.

Table 20. Distribution of the sample respondents by performance assessment

			Stakeholders Category			Total
			Promoter	FIs	Donor	
Performance Assessment	No	Count	15	5	4	24
		% of Total	44.1%	41.7%	40.0%	42.85%
	Yes	Count	19	7	6	32
		% of Total	55.9%	58.3%	60.0%	57.14%
	Total	Count	34	12	10	56
		% of Total	100.0%	100.0%	100.0%	100.0%

2.5.2.7 Nature of Donor organisation

Distribution of the sample respondents by nature of Donor organisation is presented in Table 21. It is observed that majority of respondents comes from Government Departments (50%), while 20% respondents belong to NGO and 30% belong to Trust.

Table 21. Distribution of the sample respondents by nature of Donor organisation

			Donor
Nature of Donor Organisation	Govt. Dept	Count	5
		% of Total	50.0%
	Trust	Count	3
		% of Total	30.0%
	NGO	Count	2
		% of Total	20.0%
Total	Count	10	
	% of Total	100.0%	

2.5.2.10 Nature of Financial Institution

Distribution of the sample respondents by nature of Financial Institution is presented in Table 22. It is observed that majority of respondents comes from Public Sector Financial Institutions like SBI and Other nationalised commercial banks available in the study district (75%), while 25% respondents belong to Regional Rural bank i.e. AGVB.

Table 22. Distribution of the sample respondents by nature of financial institutions

			Financial Institutions
Nature of FIs	Public Sector FI	Count	9
		% of Total	75.0%
	RRBs	Count	3
		% of Total	25.0%
Total	Count	12	
	% of Total	100.0%	

3. RESULTS AND DISCUSSION

3.1 Reliability Test

The result of the reliability test on the opinion of different stakeholders on 61 elements of quality parameters of SHG reveals that Cronbach's Alpha is 0.773 which is acceptable [65-67]. Further, the descriptive scale statistics on the perception of different stakeholders on selected quality parameter of SHG denotes the mean value 27.95, variance 161.301 and Standard Deviation is 12.2.

3.2 Validity

The researchers developed the instrument used in this study after an extensive review of literature in the subject and related theory and following survey design procedures found in the literature [68-71]. A pool of 81 items was drafted which were submitted to 7 content

judges for review and to determine the face and content validity of the items. These judges had expertise in research design, survey design, micro finance management and group development. This panel of content judges included local university faculty members and micro finance practitioners of repute. We requested this panel to check the instrument items for clarity, length, time to complete, difficulty in understanding and answering questions, flow of questions, appropriateness of questions based on the research topic, any recommendations for revising the survey questions (e.g., add, substituted or delete), and overall utility of the instrument. Based on their feedback, some items were dropped and others reworded where necessary. Further, for the final selection, the items were subjected to relevance rating by a panel of 7 judges. The judges were asked to rate the relevance of the items on a four point continuum viz., very relevant, relevant, somewhat relevant and not relevant with scores 4, 3, 2 and 1 respectively. The midpoint of the four-point continuum ranging from 7 to 28, the minimum and maximum possible scores was 17.5. The items with scores above this were selected. The final scale comprised of 61 items.

3.3 Tests for Normality

The null hypothesis is that the data is normally distributed and in our case, since we have only 61 elements on selected scale of quality parameter of SHG, therefore the Shapiro- Wilk test is used. From the Table 23, the *P*-value is 0.000. We conclude that the data do not follow a normal distribution in the population. Further, it is observed that only non-parametric Tests i.e. Kruskal Wallis Test is suitable to study the significance of the main hypothesis.

Table 23. Tests of normality on overall score on perception of stakeholders of SHG on quality parameters

	Kolmogorov-Smirnov ^a			Shapiro-Wilk			Decision
	Statistic	df	Sig.	Statistic	df	Sig.	
Overall Score on quality Parameters	.111	100	.004	.917	100	.000	Reject the null hypothesis

^aLilliefors Significance Correction

3.4 Kruskal Wallis Test on Total Score

Given the methodology and the nature of the data, Kruskal Wallis Test (Non-parametric Statistical Test) is conducted to test the statistical validity of the hypothesis considered in the present study. The Kruskal Wallis test is used when there is one independent variable with two or more levels and an ordinal dependent variable. In other words, it is the non-parametric version of ANOVA and a generalised form of the Mann-Whitney test method since it permits comparison of parameters of interest of two or more groups based on median. Thus, from the Test Statistics (Table 23), at the $\alpha = 0.05$ level of significance, it may be discerned that, given the methodology, there exists no enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs.

Table 23. Kruskal Wallis Test on overall score on elements of quality assessment parameters of SHG

Test Statistics ^{a,b}	Overall Score on quality Parameters	Inclusion of
Chi-Square	1.830	Since P -value = 0.608 \geq 0.05, we accept the null hypothesis.
Df	3	
Asymp. Sig.	.608	

^aKruskal Wallis Test^bGrouping Variable: Stakeholders Category

3.5 Kruskal Wallis Test on Item wise Score

Given that there is no significant difference in the opinion of the direct stakeholders arrived at based on the total score [as in 3.4 above], further investigation using Kruskal Wallis test was carried in respect of the difference(s), if any, in the opinion of the direct stakeholders in respect of each of the items selected in the overall score. This analysis resulted into two groups of Items, [a] group of items [QAP-I] [refer Table 24] where it was observed that given the methodology, there exists no enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs and [b] group of items [QAP-II] [refer Table 25] where it was observed that given the methodology, there exists enough evidence to conclude that there is statistically significant difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs.

Table 24. No difference among the opinion of the direct stakeholders of SHGs regarding the QAP (Groups of QAP-I)

Sl. Nos	Groups of QAP-I	No difference among the opinion of the direct stakeholders of SHGs regarding the QAP	Chi-Square	df	Asymp. Sig.	Statistical Decision
1	QAP-1	Vision based functioning of SHG	3.758	3	.289	Medians are equal at individual Levels i.e. given the statistical methods there is no difference in opinion regarding inclusion of considered items for assessing Quality of SHGs by stakeholders.
2	QAP-2	Gender based formation of SHG	2.891	3	.409	
3	QAP-3	Caste based formation of SHG	2.949	3	.400	
4	QAP-4	Degree of participation measured in Percentage of members in decision making	1.637	3	.651	
5	QAP-5	Pre-fixed rules and regulation for running the group	5.307	3	.151	
6	QAP-8	Level of awareness of members of SHG	1.567	3	.667	
7	QAP-9	Strict following of the group norms by all the members	4.282	3	.233	
8	QAP-10	Elected group leaders and office bearers	1.358	3	.715	
9	QAP-11	Practice of rotating	7.174	3	.067	

Sl. Nos	Groups of QAP-I	No difference among the opinion of the direct stakeholders of SHGs regarding the QAP	Chi-Square	df	Asymp. Sig.	Statistical Decision
10	QAP-17	leadership Accessibility of books and accounts by the members	6.627	3	.085	
11	QAP-24	Fixation of rate of interest	.111	3	.990	
12	QAP-26	Decision of SHG on loan sanctioning	1.628	3	.653	
13	QAP-27	Policy of keeping emergency funds by SHG	4.444	3	.217	
14	QAP-28	Loan recovery policy of SHG	7.746	3	.052	
15	QAP-33	Level of awareness of SHG members about issues of social harmony and social justice	4.883	3	.181	
16	QAP-34	Organisation of community events by the SHG	2.336	3	.506	
17	QAP-41	Existence of multiple agencies in group promotion	7.528	3	.057	
18	QAP-42	Duration of existence of the SHG	.839	3	.840	
19	QAP-49	Degree of exposure of investment portfolio risk assumed by SHG	1.602	3	.659	
20	QAP-57	Mechanism for maintaining groups distinct identity in the community	3.350	3	.341	
21	QAP-58	Practice of the doctrine 'all members needing loans have got them at least once'	5.654	3	.130	
22	QAP-59	Practice of the principle of 'office bearers have taken loan only after the need of all others has been met'	5.277	3	.153	
23	QAP-60	Accessibility & up to date information about total group saving, interest earned and default amount, if any by the SHG members	5.291	3	.152	

Table 25. Differences of opinion among direct stakeholders of SHGs regarding the QAP (Groups of QAP-II)

Sl. Nos	Groups of QAP-II	Difference among the opinion of the direct stakeholders of SHGs regarding the QAP	Chi-Square	df	Asymp. Sig.	Statistical Decision
1	QAP-6	Codification of rules & regulations of the SHGs	8.308	3	.040	Medians are not equal at individual Levels i.e. given the statistical methods there is difference in opinion regarding inclusion of considered items for assessing Quality of SHGs by stakeholders.
2	QAP-7	Practice of updating rules	13.769	3	.003	
3	QAP-12	Following of the basic accounting norms	17.978	3	.000	
4	QAP-13	Following of scientific book keeping	17.388	3	.001	
5	QAP-14	Prescribed level of maintenance of records	46.496	3	.000	
6	QAP-15	Recording of the loans sanctioned to the SHG	12.745	3	.005	
7	QAP-16	Recording of other fund requirements	52.041	3	.000	
8	QAP-18	Attendance of members of SHG's in group meeting	41.747	3	.000	
9	QAP-19	Degree of unanimity among the members while arriving at decision in SHG	41.747	3	.000	
10	QAP-20	Division amongst members because of disagreements in meeting of SHG	13.399	3	.004	
11	QAP-21	Transparency in operation of SHG	15.373	3	.002	
12	QAP-22	Regularity in savings of SHG	24.331	3	.000	
13	QAP-23	Revision of mandatory savings of SHG	10.386	3	.016	
14	QAP-25	Ability of SHG to manage different rate of interest on loans	13.855	3	.003	
15	QAP-29	Productive purposes group loans	11.930	3	.008	
16	QAP-30	Acquiring of vocational skills by members of SHG	33.171	3	.000	
17	QAP-31	Establishment of new micro-enterprises by the SHG/members	19.469	3	.000	
18	QAP-32	Involvement in social and community supportive activities by SHG	7.983	3	.046	
19	QAP-35	Degree of linkage with Banks & other agencies by the SHG	15.470	3	.001	
20	QAP-36	Degree of self reliance in managing social affairs by the	10.745	3	.013	

Sl. Nos	Groups of QAP-II	Difference among the opinion of the direct stakeholders of SHGs regarding the QAP	Chi-Square	df	Asymp. Sig.	Statistical Decision
21	QAP-37	SHG members Degree of self reliance in managing economic affairs by the SHG members	7.899	3	.048	
22	QAP-38	Degree of self reliance in managing group affairs by the SHG members	7.899	3	.048	
23	QAP-39	Practice of proper monitoring system by the SHG	11.128	3	.011	
24	QAP-40	Practice of quality enhancement mechanism in the SHG	18.828	3	.000	
25	QAP-43	Frequency and regularity of group meetings	8.043	3	.045	
26	QAP-44	Practice of responsibility sharing by members	48.543	3	.000	
27	QAP-45	Observing of proper auditing system	56.975	3	.000	
28	QAP-46	Proper and adequate management of group funds	11.616	3	.009	
29	QAP-47	Degree of leverage of external funds of the SHG	17.330	3	.001	
30	QAP-48	Level of financial sustainability of the SHG	16.436	3	.001	
32	QAP-51	Strict adherence to purpose and coverage of loan by the SHG	14.381	3	.002	
33	QAP-52	Practice about the study of track records with lenders at the time of loan sanctioning by the SHG	35.709	3	.000	
34	QAP-53	Level of literacy of SHGs members	23.558	3	.000	
35	QAP-54	Awareness level of SHG members on banking / government programmes	26.485	3	.000	
36	QAP-55	Degree of dropout rate of members of the SHG	19.566	3	.000	
37	QAP-56	Practice of up to date recording of 'minutes' of meetings by the SHG	30.258	3	.000	
38	QAP-61	Level of awareness about the functions of cluster associations (Federations/JLG) of SHGs members	14.740	3	.002	

In addition to the Kruskal Wallis test, Eta Square test was also applied to test the degree of association (Table 26). Eta Square is a measure of association that ranges from 0 to 1, with 0 indicating no association between the row and column variables and values close to 1 indicating a high degree of association. Eta is appropriate for a dependent variable measured on an interval scale and an independent variable with a limited number of categories. Computed Eta measure [which is also directional measure] indicates low a level of association [i.e. 0.194], given that stakeholders category is independent as well as nominal data and Total Score of QAP is dependent as well as interval data. Further, the Eta Square, which is the measure of association depicted in Table 26, indicates the low level of association (0.038). Further, it is observed that association exists but when stakeholders' categories are dependent and Total score on QAP is independent, the relationship is more strongly predictable as compared to the predictability when total score on QAP is dependent and stakeholders categories are independent (Table 26).The reasons for such low degree of association can be traced into the fact that there exists two distinct groups viz. Groups of QAP-I [consisting twenty three elements of quality parameters of SHGs where medians are equal from Table 24] and Groups of QAP-II [consisting thirty eight elements of quality parameters of SHGs where medians are not equal from Table 25]. Not only that, it can be discerned that Groups of QAP-II are more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology.

Table 26. Measures of Association

	Eta*	Eta Squared
Total Score of QAP * Stakeholders Category	194	.038
Stakeholders Category * Total Score of QAP	.633	.400

**Eta directional measure on total score of QAP*

4. CONCLUSION

It is evident that India occupies a significant place and a niche in global micro finance through promotion of the Self Help Groups and the homegrown SHG-Bank Linkage Programme model mainly the SGSY approach with government intervention. A spectacular growth of SHG movement in general and SHG banking in particular is observed in the country as a whole. In fine, a rapid growth has been observed in the SBLP during the last decade and particularly in the last few years in Southern India along with other parts of the country. It is also observed that the numbers in the SHG movement is quite impressive, but there is a lack of quality in the movement. Only a few quality assessment studies on SHGs were made in India in general and Assam in particular. However, the assessment tools that are devised to access the quality of SHGs by different agencies for different purposes and different set of users and the movement itself reached in gestation stage.

From the theoretical analysis, it is observed that the quality and impact assessment is still at the infant stage. There is the absence of appropriate benchmark to measure quality of SHGs. Different organisations have promoted and/or supported SHGs from a different perspective and agenda. The outlook of SHGs largely depends on how the promoters see them in the long run, whether they are intended to be temporary or permanent organisations. Looking across the prevalent perspectives on SHGs, it could be said that they are loaded with wide range of expectations on the part of different stakeholders. It is observed that different stakeholders have promoted SHGs with different expectations and understanding, and have sorted different parameters of quality of SHGs. Thus, it is necessary to identify a common ground and set appropriate benchmarks for SHGs operation. The present study is

a persuaded in this context considering the socio-economic aspects of India and the progressive growth of Indian SHG movement.

It is observed that different quality assessment/rating tools speak different languages in assessing the quality of SHGs. Measuring the perception of different stakeholders of SHG on quality parameters, sixty-one quality assessment parameters are identified from the survey of literature covering feeling of homogeneity/ solidarity, velocity of internal lending, governance issues, attendance in meeting, member awareness about financial, transactions involvement in village issues etc. On overall score of quality parameters (based on five point scale) it is observed that there exists enough evidence to conclude that there is a no difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Further, to investigate the degree of association, Eta Square test was conducted which indicates low level of association. The reasons for such low degree of association can be traced into the fact that there exist two distinct groups' viz. Groups of QAP-I and QAP-II. Not only that, it can be discerned that Groups of QAP-II are more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology, as in Group-II, there exists differences of opinion amongst stakeholder's.

In quantitative research, generalisability is considered a major criterion for evaluating the quality of a study [72,73]. A familiar criticism of qualitative methodology questions the value of its dependence on small samples which is believed to render it incapable of generalising conclusions [74-77]. Indeed, generalisation represents an active process of reflection[78]. Firestone, [79] developed a typology depicting three models of generalisability that provides a useful framework for considering generalisations in quantitative and qualitative studies viz. Statistical generalisation, analytic generalisation and case-to-case translation (transferability). The present study featured statistical generalisation, since it is based on random sampling which give every member of the population an equal chance to be included in the study with a determinable probability of selection [80]. The present study is considered to be have general acceptability as a whole to the present socio-economic set up of the study area since the sample was selected randomly from the population and there was a low proportion of refusals and dropouts i.e. below 30% [81]. Further, the present study also satisfy the third model of generalisability i.e. case-to-case translation or reader generalisability[82] or transferability [83], since similar are also observed by other researchers in different contexts (external validity/ proximal similarity). The present finding of the study that support or contradicts with earlier studies are replicated in below Table 27 for better understanding.

Table 27. Reader generalisability of the present research findings

Quality Parameters	Code	Statements of Quality Parameters	Case-to-case Translation or Reader Generalisability
Group constitutions (GC)	QAP-1	Vision based functioning of SHG	Similar observation also perceived while assessing the quality of SHGs [Sahu, 2010, NABARD CRI; BASIX; MYRADA; and APMAS]
	QAP-2	Gender based formation of SHG	
	QAP-3	Caste based formation of SHG	
	QAP-42	Duration of existence of the SHG	
Organisational	NIL	NIL	No elements perceived in

discipline (OD)			the present study under this category but studies like Roy, 2007 and assessment tools used by NABARD; BASIX, MYRADA, APMAS strongly consider these elements for quality assessment for SHGs.
Organisational systems i.e. covering governance and management control system (OS)	QAP-5	Pre-fixed rules and regulation for running the group	Elements under this category that are perceived in the present study contradict with assessment tools of NABARD's CRI's Governance and systems related variables but support the findings of Govt. of Haryana, 2007, and also the assessment tools of MYRADA and BASIX.
	QAP-8	Level of awareness of members of SHG	
	QAP-9	Strict following of the group norms by all the members	
	QAP-10	Elected group leaders and office bearers	
	QAP-11	Practice of rotating leadership	
Financial management and performance(FM)	QAP-17	Accessibility of books and accounts by the members	These elements are also strongly supports by the Govt. of Haryana, 2007, and the assessment tools of BASIX and MYRADA.
	QAP-26	Decision of SHG on loan sanctioning	
	QAP-27	Policy of keeping emergency funds by SHG	
	QAP-28	Loan recovery policy of SHG	
	QAP-49	Degree of exposure of investment portfolio risk assumed by SHG	
Credit policy (CP)	QAP-24	Fixation of rate of interest	Present findings also virtually supported by the assessment tools of BASIX and Govt. of Haryana, 2007.
	QAP-58	Practice of the doctrine 'all members needing loans have got them at least once'	
	QAP-59	Practice of the principle of 'office bearers have taken loan only after the need of all others has been met'	
Capabilities and achievements (CA)	QAP-4	Degree of participation measured in Percentage of members in decision making	Present findings also virtually supported by Govt. of Haryana, 2007; Shetty, 2009 and BASIX assessment tools.
	QAP-57	Mechanism for maintaining groups distinct identity in the	

		community	
	QAP-60	Accessibility & up to date information about total group saving, interest earned and default amount, if any by the SHG members	
Activities/ Services undertaken by group members	QAP-33	Level of awareness of SHG members about issues of social harmony and social justice	These elements are also strongly supports by Shetty, 2009; and NABARD CRI.
Services undertaken by group members (AC)	QAP-34	Organisation of community events by the SHG	
External linkages (EL)	QAP-41	Existence of multiple agencies in group promotion	These elements are also strongly supports by the Govt. of Haryana, 2007; Shetty, 2009; and BASIX.

Thus, the present finding of the study is of profound implications since attitudes & perceptions guide behaviour toward valued goals and away from aversive events [84]. In fact, the present study is totally a new dimension of SHGs quality assessment (though is it extension of earlier works of Sa-Dhan, 2003 and the resultant unresolved issues) hence, justification regarding overall generalisation of present finding needs further research and future investigation in the same subject area and in the same construct. Moreover, the lack of analytic generalisation of the present study may be considered as one of the limitation of the study.

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COMPETING INTERESTS

Authors have declared that no competing interests exist.

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