



Capability Assessment of Women Self-Help Groups- A Study of Solan District of Himachal Pradesh

Swati*¹ and D.D. Sharma**¹

*Post Graduate Scholar, **Professor (Agril. Extension & Communication)

¹MS Swaminathan School of Agriculture, Shoolini University of Biotechnology and Management Sciences, Bajhol, Solan- (H.P) 173229

Abstract: Women constitute large chunk of global population and make up a significant portion of the workforce engaged in agriculture. In rural India, women are still underprivileged, disadvantaged and vulnerable section of society despite undergoing drastic change during the last two decades as so. Though they have proven their talent/skills in different spheres of life yet they are not getting equal treatment and recognition compared to their counterparts due to poor communication and lack of participation in decision making. The study conducted on 100 respondents selected from ten Self-Help Groups of Solan District of Himachal Pradesh revealed that a majority of the respondents (71%) had moderate level of capability, only 20 percent respondents were found to have high capability. The study further revealed that there was not significant difference in the capability of Self-Help Group members of Solan Block and Kandaghat Block.

Index Terms- Self-Help Groups, Capability, Underprivileged, Vulnerable, Recognition, Comparison etc.

INTRODUCTION

Women constitute half of the total global population but hardly get ten percent of the world's income because of dependency on their male counterparts. In India, the women make up a significant portion of the workforce engaged in Farming, raising animals, Agricultural crops, gathering forest products and other labour-intensive activities. Besides doing the usual domestic chores like preparation/cooking of food, looking after the family members, they have also to fetch water, fodder for the animals and firewood to meet out the family's needs. Indian women had undergone a drastic change during the last one decade or so, becoming increasingly visible and successful in all spheres; and have now shifted from kitchen to higher level of professional activities. Educated Women are contributing to a greater extent in the social transformation and in the near future more women would be venturing into the areas traditionally dominated by their men counterparts.

In rural India, Women are the most underprivileged, disadvantaged and vulnerable section of society. Though women have proven their presence in different spheres of life yet they are not getting equal treatment and recognition compared to their counterparts. Till now, women are observed to have less access to credit facilities, income generating programmes, land ownership and other property rights; thus, they have to live in abject poverty. Thus, it becomes essential to change their capacity to work, increase knowledge, enrich their skills and improve their economic status. But it becomes very important to first assess their capability before building their capacity to make decision, improve their participation in order to empower them. Keeping this in view, the present study entitled “**Capability Assessment of Women Self-Help Groups: A Study in Solan district of Himachal Pradesh**” was undertaken with the following specific objectives:

- To study the socio-economic characteristics of SHG members.
- To determine the capability of SHG members.
- To make comparison of respondents' capability in Solan and Kandaghat Block.

II.METHODOLOGY

The study was conducted in the State of Himachal Pradesh. Out of the total 12 districts of the state one district (Solan) was randomly selected. Out of the total eight blocks namely, Darlaghat, Dharampur, Kandaghat, Kunihar, Nalagarh, Patta, Solan and Ram Shahar in the selected district, two development blocks namely, Solan and Kandaghat were randomly selected. From each selected development block, five villages were randomly selected and from each selected village, one Self-Help Group (SHG) was randomly selected. Thus, in all ten SHGs were selected from two selected blocks of the district. A List of all the SHGs members falling in each village was prepared and from this list, ten members were randomly selected. In this way, a total of 100 SHG members constituted the sample for the purpose of the present investigation.

2.1 Variables and their measurement:

2.1.1 Dependent Variable:

For the purpose of the present study, the capability of Self-Help women was measured in terms of nine parameters viz; **Organizational capacity, Saving and credit, Financial management, Micro-enterprise development, Skill development, Awareness about health-related issues, Empowerment and influences, Network and linkages and Plan and visions** as given by Chunera and Bhardwaj (2019) with little modifications after consultation with the experts and the members of advisory committee. All these nine parameters consisted of total fifty-five statements.

Organizational capacity consisted of seven elements which replied the questions like whether or not “Group meetings are held as per agreed frequency, Group decisions are taken by consensus in group meetings, Minutes of meetings are recorded regularly and kept up-to-date, Group regulations/norms (e.g. attendance at meetings, savings, loan return) are generally followed by the members, Office bearers are changed/rotated as per the norms, Group takes measures to maintain its distinct identity and whether the Group makes efforts to ensure the visibility of its work in the community/society”.

Saving and credit consisted of seven elements namely “Till date all the members have paid their full saving contribution, Member’s contribution is normally accepted only in the group meetings, Any member can obtain loan more than once as per her need, Office bearers take loan only after the need of all others has been met, Rate of loan recovery is more than 90%, At least 50% of the loan amount is to be spent on production purposes and the Group loan has saved the members from exploitation/clutches of moneylenders”.

Financial management comprised of five elements namely “Members know the amount of their savings and liabilities of loan, Members know about the total group savings, interest earned and default amount, Saving-cum-loan ledger and cash book are kept up-to-date, All members have visited bank at least once with the office bearer to deposit group funds and Cash (except that needed for emergency) is deposited in bank at the earliest possible time”.

Micro-enterprise development constituted five elements i.e. “At least 25% of the members have acquired new skills/improved existing skills after joining the group, At least 50% of the members have set up new micro-enterprises/expanded their existing micro-enterprises after joining group (either an individual enterprise or a group enterprise), The initiated micro-enterprises are yielding income as per the member’s expectation, The micro-enterprises so initiated are running without any marketing problems and The group has established good linkages for successful working of the enterprises”.

Skill development component had six statements viz; “Group can hold meetings without the help of other organization, Group can maintain its record without any support from the other organization, Group has good negotiation skill/power with bank, suppliers and other village institutions, Group is capable to demand services from NGO or any government project, Illiterate members have learnt to read and write in the local language and Community members seek the help of the group in matters like credit, education, business etc”.

The component about Awareness on health-related issues had seven items namely “Members can articulate the goals of the group, Members are aware about pre-natal care of the expecting mothers and immunization of the new-born infants, Members are aware about healthy nutritional practices, Members are aware about legal age of marriage, Members know what causes diarrhoea, jaundice, malaria diseases and how to prevent them, Members believe in the small family norm and Members believe in education of the girl child”.

Empowerment and influences component possessed nine elements i.e. “Members’ role in decision making in the family has improved, Members can spend their income according to their own choice, At least 50% of the members participated in the last Gram Sabha meeting, At least one member contested the last Gram Panchayat election during the last five years,

The group has campaigned to improve the working of Anganwadi/school/other common amenity, The group has campaigned against at least one social evil in the village (illiteracy, dowry, violence against women etc, within the village or with administrative authorities), The group has associated with Panchayat for solving at least one common problem, The group has associated with administrative authorities for amenities/solving grievances and Group has made efforts to initiate at least one SHG in the village and provided appropriate guidance to it". Whereas **Network and linkages**; and **Plan and visions** had their respective four and five items i.e., "Group has made consultations with different line departments at the block level, Group has held meetings and consultations with other SHGs in the same or neighbouring village, Group has contacted District Rural Development Agency (DRDA)/other agency for information and support, Group has organized community events on special occasions; and the Group has a plan to improve its corpus funds, Group has a plan to diversify income generating activities, Group has a plan to increase its social activities (e.g. education, community amenities, help to the poorest), Group has a plans/capability to sustain itself when support from the project is not available, Group has a plan to utilize/invest its surplus amount/income".

The total score on all the above nine parameters of capability obtained by each respondent was calculated. On the basis of this total score and standard deviation, the respondents were classified into the following three categories:

High capability = $> \text{Mean} + \text{S.D}$

Medium capability = $\text{Mean} \pm \text{S.D}$

Low capability = $< \text{Mean} - \text{S.D}$

2.1.2 Independent Variable: -

Self-Help Group:

For the purpose of the present study, it has been operationalised as any registered or unregistered group of rural poor women who have voluntarily come together to regularly save small amount of money for common fund to meet out their emergency needs on the basis of mutual help.

The data were collected with the help of well-structured and pre-tested interview schedule by personally interviewing the respondents. The data so collected from the respondents were tabulated and analysed by applying suitable statistical tests.

III.RESULTS AND DISCUSSION

The main findings are discussed as under:

3.1 Respondents' Profile: -

The socio-economic characteristics of the respondents have been presented in Table-1.

Table 1: Demographic profile

S.NO.	Socio-personal traits	Frequency%
1.	Age	
	18-32	15
	33-47	50
	48-62	35
2.	Educational status	
	Can read and write only	3
	Primary education	28
	Higher secondary education	34
	Senior secondary education	20
	Graduate	11
	Post graduate	4
3.	Caste	
	Upper caste	45
	OBC	17
	Lower caste	38
4.	Occupational status	

	Agriculture as the main occupation	69
	Agriculture as the subsidiary occupation	31
5.	Type of Family	
	Joint	29
	Nuclear	71
6.	Family Size (No. of family members)	
	Up to 5 members	71
	Above 5 members	29
7.	Farm size	
	Marginal farm (less than 2.5 acres)	53
	Small farm (between 2.5 -5 acres)	33
	Big farm (more than 5 acres)	14
8.	Livestock possession	
	No livestock	13
	Buffalo	1
	Cow	84
	Both	2
9.	Annual Income of SHG member	
	Less than 10000/-	---
	10000-20000/-	28
	20000-30000/-	40
	30000-40000/-	26
	More than 40000/-	6
10.	Social participation	
	No participation	89
	Member in one organization	11
	Member in more than one organization	0

It is evident from the table that a majority of the respondents were primary to higher secondary education passed (62%), had nuclear family system (71%) with agriculture as a main occupation (69%) and belonged to the upper caste (45%). About 3/4th of them (71%) had family size up to five members, land size of less than 2.5 acres (53%), in the age group of 33-62 years (85%) and were earning an annual income of 10,000 to 30,000 rupees. So far as livestock possession was concerned, a majority of the respondents' (84%) were found to possess cows. Those who had buffaloes were found to be negligible. However, it was disappointing to note that 89% of the respondents had no social participation, only 1/10th of them were the members of one organization. These findings were in contrast with those of Sarania (2015) who reported that a majority of the respondents belonged to the age group of 25 to 45 with educational qualification of primary and most of them were married. Similarly, Padala (2019) who in a study on the Effect of self-help groups in economic empowerment of rural women in Andhra Pradesh observed that majority of the members were illiterates. Sucharita and Bishnoi (2019) also observed that most of the women understood the value of education and were very much interested towards educating their girl child. The family structure in rural villages was quite traditional with majority of the respondents having joint family with a family size of 6-10 members.

3.2 Respondents' assessment about their capability: -

The assessment of SHG members on nine parameters of capability namely Organizational Capacity, Saving and Credit, Financial Management, Micro-enterprise development, Skill development, awareness regarding married and health related issues, Empowerment and Influences, Network and Linkages and Plans and Visions was determined and the findings have been presented in Tables- 2 to 10.

Table.2: Respondents' Self-Perceived Organizational Capacity

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Group meetings are held as per agreed mandate	90	10	190
2.	Group decisions are taken by consensus in group meetings	100	0	200
3.	Minutes of meetings are recorded regularly and kept up-to-date	100	0	200
4.	Group regulations/norms (e.g., attendance at meetings, savings, loan return) are generally followed by the members	100	0	200
5.	Office bearers can be changed/rotated as per the norms	70	30	170
6.	Group takes measures to maintain its distinct identity	60	40	160
7.	The group makes efforts to show visibility of its work to the community/society	60	40	160
Organizational Capacity Mean Score (OCMS) = 1.82				

It is evident from the data that all the SHG members responded positively for the statements that Group decisions are taken by consensus in group meetings, Minutes of meetings are recorded regularly and kept up-to-date, Group regulations/norms (e.g., attendance at meetings, savings, loan return) are generally followed by the members. Similarly, a Majority of the respondents perceived that Group meetings are held as per agreed mandate (90%), Office bearers can be changed/rotated as per the norms (70%) and that the Group makes efforts to show visibility of its work to the community or society (60%). The **overall organizational Capacity mean score** was found to be 1.82 indicating that a majority of the respondents had positive perception towards organizational capacity. These findings were in agreement with those of Amutha (2011) who reported that though a majority of the decisions were taken by the respondents' husbands yet more than 34 percent of them perceived that they had participated in decision-making process indicating thereby that their status had improved since the joining of SHG's and availing micro-finance. Similarly, Singh (2013) in a study on Effect of Self-Help Group in Economic Empowerment of Rural Women in Himachal Pradesh found that SHGs had served as a democratic tool, social-solidarity, grassroot level development of women particularly the socio-economic betterment of poor rural women besides promoting the feelings of self-reliance among them.

Table.3.: Respondents' Perception on Saving and Credit

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Till date all the members have paid their full saving contribution	90	10	190
2.	Member's contribution is normally accepted only in the group meetings	90	10	190
3.	Any member can obtain loan more than once as per her need	100	0	200
4.	Office bearers take loan only after the need of all others has been met	0	100	100

5.	Rate of loan recovery is more than 90 percent	100	0	200
6.	At least 50 percent of the loan amount is to be spent on production purposes	80	20	180
7.	Group loan has saved the members from exploitation/clutches of moneylenders	100	0	200
Saving and Credit Mean Score (SCMS)= 1.80				

As is clear all the SHG members perceived positively for the statements that “Any member can obtain loan more than once as per her need, Rate of loan recovery is more than 90% and that the Group loan has saved the members from exploitation/clutches of moneylenders”. An equal majority of the respondents perceived that till date all the members had paid their full saving contribution; Member’s contribution is normally accepted only in the group meetings (90%) and At least half of the loan amount has been spent on production purposes (80%). However, all the member respondents denied the statement that Office bearers take loan only after the need of all others has been met. The **overall mean score** was found to be 1.80 indicating that a majority of the respondents had positive perception towards Saving and Credit aspect. These findings were in agreement with those of Zaei *et al*; (2018) who reported that micro credit had enabled SHGs to significantly improve the lives of rural women in the state of Punjab. Micro credit facilities had instilled a sense of self-confidence and esteem among women and empowered them financially as well as socially. The authors further observed that micro-credit programs had worked very successfully to raise the standard of living of not just rural women but also their families and enabled them to become self-sufficient and move above the Below Poverty Line tag. It was also observed by the authors that with the access to microfinance, the women had become empowered to take decisions related to their health, education of their children, and other household issues.

3.3 Financial management plays a key role in the effective functioning of Self-Help Group. The response taken from the respondents has been depicted in Table- 4.

Table.4.: Respondents’ Perception on Financial Management

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Members know the amount of their savings and liabilities of loan	100	0	200
2.	Members know about the total group savings, interest earned and default amount	100	0	200
3.	Saving-cum-loan ledger and cash book are kept up-to-date	100	0	200
4.	All members have visited bank at least once with the office bearer to deposit group funds	60	40	160
5.	Cash (except that needed for emergency) is deposited in bank at the earliest possible time	100	0	200
Financial Management Mean Score (FMMS)= 1.92				

It is evident from the data that all the SHG Members were familiarised with the amount of their savings and liabilities of loan; and the total group savings, interest earned and default amount. Similarly, the Statements like Saving-cum-loan ledger and cash book are kept up-to-date, Cash (except that needed for emergency) is deposited in bank at the earliest possible time have been endorsed by all the respondents. However, 40 percent of the respondents had not visited the bank even once as per the mandate of the SHG. The **overall Financial Management mean score** was found to be 1.92 indicating that a majority of the respondents had affirmative perception on Financial Management. Financial management is one of the most important for capacity building of SHG members which may affect the smooth functioning of Self-Help

Group. Sucharita and Bishnoi (2019) also reported that there were two major problems namely financial management (89.8%) and marketing problems (74.5%) which were faced by the members of SHG in Nayagarh district of Odisha. Similarly, Randhawa and Mann (2005) in a study on Empowerment of Women through Self-Help Groups in Punjab found a significant improvement in mobility, financial position, decision making, confidence level and asset acquisition of members after joining the group.

3.4 The success of any Self-Help Group depends to a greater extent on the new skill acquired or improved the existing skills and the initiatives taken by them in establishing microenterprise. The response has been shown in Table- 5.

Table.5.: Respondents' Perception on Micro-enterprise development

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	At least 25 percent of the members have acquired new skills/improved existing skills after joining the group	50	50	150
2.	At least 50 percent of the members have set up new micro-enterprises/expanded their existing micro-enterprises after joining group (either an individual enterprise or a group enterprise)	40	60	140
3.	The initiated micro-enterprises are yielding income as per the member's expectation	60	40	160
4.	The micro-enterprises so initiated are running without any marketing problems	40	60	140
5.	The group has established good linkages for successful working of the enterprises	60	40	160
Micro-enterprise development Mean Score (MDMS)=1.50				

It is clear from the data that an equal percentage of the respondents (60% each) had positively assessed on the statements like **The initiated micro-enterprises are yielding income as per the member's expectation** and **The group has established good linkages for successful working of the enterprises** followed by the statement that **At least 25% of the members have acquired new skills/improved existing skills after joining the group**. The study further revealed that **at least 50% of the members have set up new micro-enterprises/expanded their existing micro-enterprises after joining group (either an individual enterprise or a group enterprise)** and **the micro-enterprises so initiated are running without any marketing problems** which have been positively perceived by 50 percent and 40 percent each of the respondents respectively. The **overall mean score on Micro-enterprise development** was found to be 1.50 indicating positive perception of the respondents on this component. Sarma (2013) who in a study on Socio-economic condition of SHGs members in Golaghat district of Assam concluded that the SHGs was an important tool that helped the rural women to obtain power for their independent life. The women empowerment through SHG would be quite beneficial not only for the individual women but also for their family and community as well. The author further advocated that women empowerment was not only to meet their economic needs but also for the entire social development.

3.5 Skill development plays a pivotal role in the effective functioning of an organization. Whether or not there was improvement in the skill of the SHG members, the response has been displayed in Table- 6.

Table.6.: Respondents' Perception on Skill development

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Group can hold its meetings without the help of other organization	100	0	200
2.	Group can maintain its record without any support from the other organization	100	0	200
3.	Group has good negotiating skill/power with bank, suppliers and other village institutions	100	0	200
4.	Group is capable to demand services from NGO or any government project	60	40	160
5.	Illiterate members have learnt to read and write in the local language	70	30	170
6.	Community members seek the help of the group in matters like credit, education, business etc.	40	60	140
Skill development Mean Score (SDMS)= 1.78				

It has been concluded from the data that the response on the statements viz; **Group** can hold its meetings without the help of other organization, **Group** can maintain its record without any support from the other organization and **Group** has good negotiating skill/power with bank, suppliers and other village institutions were positively assessed by all of the respondents. A substantial percentage of them perceived that **Illiterate** members had learnt to read and write in the local language (70%); and **Group** was capable to demand services from NGO or any government project (60%). However, it was disappointing to note that 60 percent of the respondents could not seek any help of the group in matters pertaining to credit, education, business etc. due to one reason or the other. The **overall mean score** (1.78) indicated a positive perception of the members of SHG on the component of skill development aspect. Jeyamani (2018) reported that SHG to a greater extent had its impact on the social development of women. Similarly, Saravanan (2016) in a study on the Impact of Self-Help Groups on the Socio-Economic Development of Rural Household women in Tamil Nadu also reported that self-help groups had made a significant impact on the empowerment of women beneficiaries both in social and economic aspects.

3.6 The awareness on hygienic and health related issues is very important to keep the members of family hale and hearty. The response obtained from the respondents has been presented in Table- 7.

Table.7.: Respondents' awareness regarding hygienic and health related issues

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Members can articulate the goals of the group	90	10	190
2.	Members are aware about pre-natal care of the expecting mothers and immunization of the new-born infants	100	0	200

3.	Members are aware about healthy nutritional practices	100	0	200
4.	Members are aware about legal age of marriage	100	0	200
5.	Members know what causes diarrhoea, jaundice, malaria diseases and how to prevent them	100	0	200
6.	Members know the benefits of small family norm	100	0	200
7.	Members are aware about education of the girl child	100	0	200
Awareness Mean Score (AMS)= 1.98				

A perusal of the data clearly indicated that the Members were aware about pre-natal care of the expecting mothers and immunization of the new-born infants, about healthy nutritional practices, about legal age of marriage, know what causes diarrhoea, jaundice, malaria diseases and how to prevent them. The Members believed in the small family norms and believed in education of the girl child were positively endorsed by all the respondents. However, those who opined that members can articulate the goals of the group were meagre i.e., only 10 percent. The **overall mean score** of 1.98 indicated that most of the SHG members had positive assessment about Awareness on hygiene and health aspect. Goyal (2017) in a study on the socio-economic impact of SHGs on rural women in Haryana also reported that after joining the SHGs, the members were confident to speak out and to interact with the outer world not only for the group loans but also for other types of loans like gold loans. The author further observed that they were also aware about the welfare schemes launched by the government after joining the SHGs. However, the findings were not in conformity with those of Kumawat and Bansal (2018) who reported that the SHG members were not aware about the government schemes besides information pertaining to technical support and financial support. However, the present findings were in contrast with those of Suresh Kumar and Venkata Ramaiah (1992) who reported that a majority of the respondents were not aware even about “**when and why**” Jawahar Rozgar Yojana was initiated in their village.

Table.8.: Respondents’ perception on Empowerment and Influences

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Members’ role in decision making in the family has improved	100	0	200
2.	Members can spend their income according to their own choice	100	0	200
3.	At least 50 percent of the members participated in the last Gram Sabha meeting	100	0	200
4.	At least one member contested the last Gram Panchayat election during the last five years	80	20	180
5.	The group has campaigned to improve the working of Anganwadi/school/other common amenities	60	40	160
6.	The group has campaigned against at least one social evil in the village (illiteracy, dowry, violence against women etc, within the village	10	90	110

	or with administrative authorities)			
7.	The group has associated with Panchayat for solving at least one common problem	80	20	180
8.	The group has associated with administrative authorities for amenities/solving grievances	80	20	180
9.	Group has made efforts to initiate at least one SHG in the village and provided appropriate guidance to it	90	10	190
Empowerment and Influences Mean Score (EIMS)=1.77				

As is evident from the data in table 8 that all the respondents had positive perception on the statements namely, “Members’ role in decision making in the family has improved, Members can spend their income according to their own choice and At least 50 percent of the members participated in the last Gram Sabha meeting”. Similarly, a majority of them positively perceived the statement that Group had made efforts to initiate at least one SHG in the village and provided appropriate guidance to it (90%) followed by the statements that “At least one member contested the last Gram Panchayat election during the last five years, the group has associated with Panchayat for solving at least one common problem and the group has associated with administrative authorities for amenities/solving grievances (80% each). Two-fifths of them have also responded that they had campaigned to improve the working of Anganwadi/school/other common amenities. However, those who had campaigned against at least one social evil in the village (illiteracy, dowry, violence against women etc, within the village or outside the village with administrative authorities) were only 10 percent. The mean score of 1.77 clearly indicated a positive perception of SHG members towards Empowerment and Influences aspect. These results were in consonance with those of Chaudhury (2018) who reported that there was a significant impact on women’s empowerment after becoming the members of SHGs. The researcher also pointed out that there was a significant change in the income of the members after joining the SHGs. The findings were also in agreement with those of Sakergayen (2018) who in a study on Impact assessment of Self-Help Groups on SHG members in Madhya Pradesh concluded that majority of the members had started savings only after joining the groups, had positive impact on employment creation and even on their asset holding status. After joining the groups most of the members solved their problems alone and their position in society had improved.

3.7 On probing whether their Network Linkage with different line departments has improved or not, the findings have been presented in Table- 9.

Table.9.: Respondents’ perception on Network and Linkages

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Group has made consultations with different line departments at the block level	100	0	200
2.	Group has held meetings and consultations with other SHGs in the same or neighbouring village	80	20	180
3.	Group has contacted District Rural Development Agency (DRDA)/other agency for information and support	60	40	160
4.	Group has organized community events on special occasions	40	60	140
Network and Linkages Mean Score (NLMS)=1.70				

All the respondents perceived that SHG had made consultations with different line departments at the block level. A significant percentage of them (80%) also stated that their SHG group held meetings and consultations with other SHGs in the same or neighbouring village whereas, 60 percent of the members perceived that the SHG had contacted District Rural Development Agency (DRDA)/other agency for information and support. However, it was discouraging to note that an equal percentage of the members perceived that the Group had not organized any community event on special occasions. The **overall assessment on Network and Linkages** was found to be positive. The findings were found in contrast with those of Lokhande (2008) who in a study on Socio- Economic Impact of Micro Financing through Self- Help Groups in Marathwada Region observed that there was slow progress in SHGs- Bank linkage programme in Marthwada. The main reasons for this poor linkage were shortage of capable promotional institutions, hesitation on the part of the banks as collateral free loans is given to the SHG members.

3.8 The performance of any SHG remains in jeopardy without proper Planning and Vision. The response on Plans and Visions was sought from the respondents and has been presented in Table- 10.

Table.10.: Respondents' perception on Plans and Visions

S.NO.	Aspects / Statements	Response		Total score
		Yes	No	
1.	Group has a plan to improve its corpus funds	100	0	200
2.	Group has a plan to diversify income generating activities	80	20	180
3.	Group has a plan to increase its social activities (e.g., education, community amenities, help to the poorest)	90	10	190
4.	Group has a plans/capability to sustain itself when support from the project is not available	90	10	190
5.	Group has a plan to utilize/invest its surplus amount/income	90	10	190
Plans and Visions Mean Score (PVMS)= 1.90				

It is evident from the data that the statement “Group has a plan to improve its corpus funds” was positively perceived by all the respondents followed by the statements viz; “Group has a plan to increase its social activities (e.g., education, community amenities, help to the poorest), Group has a plans/capability to sustain itself when support from the project is not available and Group has a plan to utilize/invest its surplus amount/income (90% each)”. Similarly, four-fifths of the SHG members perceived that the Group has a plan to diversify income generating activities.

A high value of **mean score** (1.90) clearly indicated a strong positive perception of SHG members towards Plans and Visions aspect. Chiru (2018) reported that Self Help Groups had played a significant role for economic development right from the village levels and beyond. The researcher observed that grass root level of micro-finance compounded the sustainability where the members and the villagers in particular thrived to maintain the livelihood which in return, created the economic growth for the nation. Ravi and Vikkraman (2012) also observed that the SHG women were empowered economically and socially through group activities; and their managerial skills and literacy levels were improved after joining SHGs besides minimizing their exploitation and isolation from men.

The overall mean perception score on all the nine parameters of capability namely **Organizational Capacity, Saving and Credit, Financial Management, Micro-enterprise development, Skill development, Awareness regarding hygienic and health related issues, Empowerment and Influences, Network and Linkages and Plans and Visions** was found to be 1.79 indicating that the members of SHG had strong positive perception on their capability

Table11: Parameter- wise level of capability

S.no.	Parameter	Rating	Frequency%
1.	Organizational Capacity	Good (13-15)	60
		Moderate (10-12)	40
		Weak/ Poor (7-9)	----
2.	Saving and Credit	Good (13-15)	71
		Moderate (10-12)	29
		Weak/ Poor (7-9)	----
3.	Financial Management	Good (9-11)	100
		Moderate (7-9)	----
		Weak/ Poor (5-7)	----
4.	Micro-enterprise development	Good (9-11)	50
		Moderate (7-9)	---
		Weak/ Poor (5-7)	50
5.	Skill development	Good (10-12)	90
		Moderate (8-10)	10
		Weak/ Poor (6-8)	---
6.	Awareness regarding hygienic and health related issues	Good (13-15)	100
		Moderate (10-12)	---
		Weak/ Poor (7-9)	---
7.	Empowerment and Influences	Good (15-18)	90
		Moderate (12-15)	10
		Weak/ Poor (9-12)	---
8.	Network and Linkages	Good (6-8)	90
		Moderate (4-6)	10
		Weak/ Poor (2-4)	---
9.	Plans and Visions	Good (9-11)	91
		Moderate (7-9)	---
		Weak/ Poor (5-7)	9

It is evident from the table that a significant majority of the respondents (90% and above) were rated good on the aspects namely, “**Financial Management, Awareness regarding hygienic and health related issues, Skill development, Plans and Visions, Empowerment and Influences, Network and Linkages**”. Those who were rated moderate on “**Organizational Capacity, Saving and Credit, Skill development; Empowerment and Influences & Network and Linkages**” were found to be 40 percent, 29 percent and 10 percent each respectively. However, those who were rated low on **Micro-enterprise development and Plans and Visions** were observed to be 50 & 9 percent respectively. Sharma and Chand (2014) in a study on Members’ perception towards self-help groups: A study of Solan district of Himachal Pradesh also reported that about 75 per cent of the members had fair to good perception whereas only one-fourth of them were found to have poor perception about the SHGs.

3.9 Respondents overall level of capability: -

On the basis of the mean score and standard deviation, the respondents were classified into three categories depicted in Table- 12.

Table.12.: Level of Capability

S.NO.	Capability Level	Frequency%
1.	Low (<Mean - S.D) (<92)	9
2.	Medium (Mean \pm S.D) (92-107)	71
3.	High (>Mean + S.D) (>107)	20

It has been concluded from the data that a majority of the respondents (71%) had medium level of capability. Those who possessed high and low level of capability were found to be 20 percent and 9 percent respectively. These findings

were in agreement with those of Chunera and Bhardwaj (2019) who in a study on Capability Assessment of Women Self Help Groups of Uttarakhand reported that the overall capability of SHG members was moderate. The authors further stated that both the government and the private agencies with integrated approach played a great role for promoting the women SHGs development movement. Shirisha *et al*; (2018) in a Review on Self-Help Groups- Financial inclusion Programme and its impact in India also stated that Self -Help Groups played a pivotal role in sustainable rural development, in economic improvements of households, capacity building, and empowerment. The authors further observed that thousands of the poor and the marginalized population in India are building their lives, families and society through self-help groups.

3.10 Respondents' capability of Solan Block Versus Kandaghat Block: -

In order to determine whether there existed any difference of significant level in the capability of the SHG members of Solan block and Kandaghat block, their mean capability score was compared by applying Z-test and the results are presented in Table- 13.

Table.13: Comparison of Capability

Name of Block	Mean Capability Score (\bar{X})	Standard deviation (σ)	'Z' Value (Calculated)
Kandaghat	103.40	3.811	0.165 ^{NS}
Solan	95.52	7.368	

It is evident from the data that the calculated value of Z was less than its corresponding tabulated value which indicated that there is no significant difference in the capabilities of SHG members of Kandaghat and Solan blocks.

IV.CONCLUSION

It has been concluded from the study that a majority of the SHG members had moderate level of capability and a good perception/assessment on almost all the nine parameters of capability viz. Organizational Capacity, Saving and Credit, Financial Management, Skill development, Awareness regarding hygienic and health related issues, Empowerment and Influences, Network and Linkages and Plans and Visions except the Micro-enterprise development parameter. However, no significant difference was found in the capabilities of SHG members of Solan and Kandaghat blocks.

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