

# Quality Assessment Parameters of Self Help Group's: a Psychometrics Analysis on Stakeholders' Perception

Sanjay Kanti Das<sup>1,\*</sup>, Amalesh Bhowal<sup>2</sup>

<sup>1</sup>Department of Commerce, Lumding College, Lumding, Nagaon, Assam, India

<sup>2</sup>Department of Commerce, Assam University, Diphu Campus, Assam, India

\*Corresponding author: [sanjay19711123@rediffmail.com](mailto:sanjay19711123@rediffmail.com)

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**Abstract** Micro finance has garnered significant worldwide attention as being a successful tool to meet substantial demand for financial services by low-income. India occupies a significant place and a niche in global micro finance through promotion of the Self Help Groups (SHGs) and the home grown SHG-Bank Linkage Programme model (SBLP). Today, there are several agencies working for SHG promotion in the country. However, quality of the SHGs is the major challenge that the SHG movement is confronted with at this point of time in the country. Sa-Dhan (2003) has been initiated one modest effort and identified a lot of issues set out in the quality assessment of SHGs. 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. The study is conducted by using multi-stage random sampling method to collect primary data from the selected Development Blocks of Nagaon districts of Assam. It is observed that there exists enough evidence to conclude that there is a no difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. It is also observed that there exists enough evidence to conclude that there are differences among direct stakeholders regarding perception of stakeholders about on whose perspective parameters to be considered for assessing quality of SHG.

**Keywords:** *micro finance, perceptions, quality parameters, Self Help Groups, stakeholders*

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## 1. Introduction

India now occupies a significant place and a niche in global micro finance through promotion of the Self Help Groups (SHGs) and the home grown SHG-Bank Linkage Programme (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 (CBOs). 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 NABARD's micro finance report by March 2012, 79.6 lakh SHGs, with an estimated membership of 9.7 crores, have savings accounts in the banks, with aggregate bank balance of Rs. 6,551 crores. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs. 36,340 crores (Table 1). However, there remain regional disparities in the growth of the SHG movement with limited progress in eastern and western regions [27].

Table 1. Overall progress of SBLP in India

Particulars	2009-10	2010-11	2011-12
No. of SHGs Savings linked	69,53,250	74,61,946	79,60,349
Savings amount in SB Account (Rs. in Lakhs)	6,19,871	7,01,630	6,55,141
Bank loans disbursed to SHGs during the year	15,86,822	11,96,134	11,47,878
Amount disbursed during the year (Rs. in Lakhs)	14,45,330	14,54,773	16,53,477
No. of SHGs having loans outstanding	48,51,356	47,86,763	43,54,442
Amount of loan outstanding (Rs. in Lakhs)	28,03,828	31,22,117	36,34,000
Amount of Gross NPAs against SHGs	82,304	1,47,411	2,21,273

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 these 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 UN agencies.

During 1990's, the Government, NABARD and other funding agencies initiated several projects for the promotion of SHGs. *Indira Mahila Yojana, Swashakthi, Swayamsidha, Swawalamban, Deep* etc. are some of the Government projects to name in this context. Almost all these projects were implemented through Women Development Corporation, Department of Social Welfare and other Government Department, which in turn partnered with NGOs, NABARD and *Rastriya Mahila Kosh* (RMK) etc. and usually gave NGOs some promotional grants to form and nurture SHGs. Consequently, spread of Self Help Promoting Institutions (SHPIs) increased in a tremendous way in different parts of the country. Considering the nature of support each SHPI gives, they can be grouped into three types of agencies. They are a) Promotional agencies; b) Technical Support/Resource Agencies; and c) Funding Agencies.

Today, there are several agencies working for SHG promotion in the country. However, almost all these agencies are neither having proper collaborations with other agencies nor having an umbrella structure or a mentor to give a direction to their actions. APMAS (Andhra Pradesh Mahila Abhivruddhi Society), Sa-Dhan (Association of Community Development Finance Institutions), CGAP (Consultative Group to Assist the Poor) and MYRDA (Mysore Resettlement and Development Agency) etc. and so like technical and managerial support organisation has come forward for extending its strategic support and mentoring services to SHPIs in different states. Sir Dorabji Tata Trust (SDTT),

ACCESS (ACCESS Microfinance Alliance), RGVN (Rashtriya Gramin Vikas Nidhi) etc., under its Assam programme, came forward to provide a long-term strategic support to NGOs/ Voluntary Organisations etc. for the strengthening of SHG movement in Assam in recent years [48].

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 [32]. CMF-NABARD [9] 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.

## 2. Key Stakeholders in SHG in Assam and North East India

The region has a number and variety of Self Help Promoting Agencies (SHPAs). Traditionally NGOs have been in the forefront in the promotion. After the entry of District Rural Development Agency (DRDA) in 1999 in SHG promotion, it emerged as the major player. Formal financial institutions are also involved in the SHG promotion. A few farmers clubs are also entering in SHG promotion in recent years in the state (Figure 1).

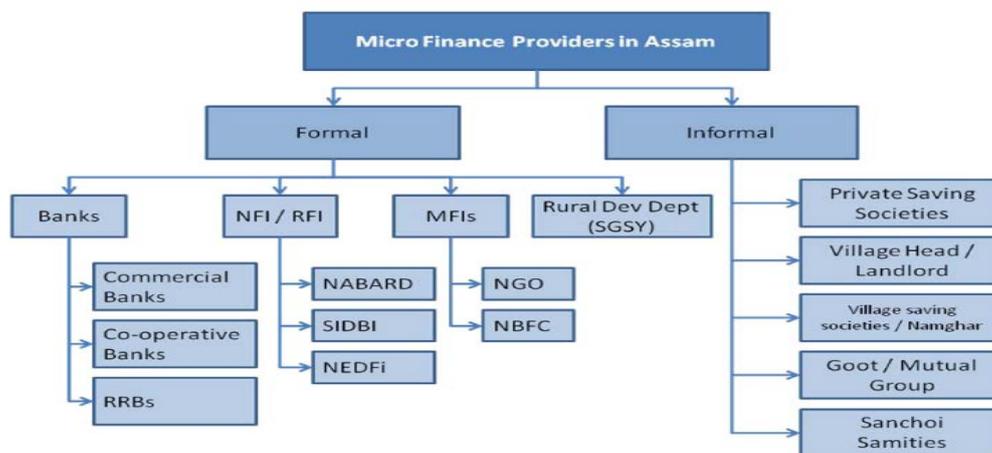


Figure 1. Microfinance Providers in Assam (Source: Author)

One of the interesting features in the region is that communities themselves have promoted a sizeable number of SHGs. In fact, self promotion is on significant scale in the region. A brief analysis on different stakeholders on SHGs functioning in North-east India in general and Assam in particular are forwarded as below.

### 1.1. District Rural Development Agency (DRDA)

DRDA is the main organ at the District level to oversee the implementation of various rural developmental programmes. It is responsible for planning and coordinating with various agencies- Governmental, Non-Governmental, technical and financial for successful programme implementation. SGSY is a centrally

sponsored programme for the rural poor, launched in April, 1999 by replacing many of the earlier self-employment and allied programmes like IRDP, TRYSEM, DWCD etc. which is also run by the DRDA. SGSY aims at providing sustainable income to the rural poor and establishing a large number of micro-enterprises in the rural areas. SGSY is also attempting to promote Entrepreneur Development Programmes by setting up of 'Rural Development & Self Employment Training Institutes (RUDSETI)' in different districts of the country.

### 2.2. Centre for Microfinance & Livelihood (CML)

CML is a recently formed umbrella organisation for capacity building, research, collaborative interventions

and policy advocacy in the social sector. CML was established in 2008, under the active support of Tata Social Welfare Trust (TSWT), an affiliate of Sir Dorabji Tata Trust, Mumbai. CML has been formed to provide a platform for resource and capacity building support to social sector in North East India.

### **2.3. Rashtriya Grameen Vikas Nidhi (RGVN)**

RGVN is non-profit organisation founded in April, 1990 having its head quarter at Guwahati. RGVN operates in 14 states of the country but its focus is on North Eastern India and most of the programmes are operating in North Eastern region. RGVN also has a separate micro finance programme of its own called RGVN-Credit and Savings Programme (RGVN-CSP). Apart from other social activities, in micro finance RGVN has supported several smaller organisations through its NGO Support Programme (NGO-SP) and NGO Micro finance Programme (NGO-MF).

### **2.4. NABARD**

NABARD is the apex Development Bank with a mandate for facilitating credit flow for promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts. NABARD being an apex development financial institution with mandate for micro finance and the originator of SBLP in the country is a key stakeholder for provision of micro finance in North East India.

### **2.5. Small Industrial Development Bank of India (SIDBI)**

SIDBI being an apex financial institution with significant presence in the North East India and being an agency which spurred the growth of micro finance at national level becomes a natural stakeholder for catalysing growth of micro finance in North East India. SIDBI Foundation for Micro Credit (SFMC) provides bulk loans and technical support to Micro finance Institutions in the North East region of India including Assam.

### **2.6. Industrial Credit and Investment Centre of India (ICICI Bank)**

It is providing market loans and capacity building support to NGO-MFIs from North-East India and is developing a strategy to expand operations in North East. ICICI funded SIDBI Foundation for Micro Credit (SFMC) which provides bulk loans and technical support to Micro Finance Institutions in the North East region of India including Assam.

### **2.7. North Eastern Development Finance Corporation (NEDFi)**

NEDFi was established on August 9, 1995 with its registered office at Guwahati, Assam. NEDFi has been jointly promoted by several financial institutions and after the creation of DoNER, NEDFi has come under the administrative control of this Ministry. NEDFi has been playing a proactive role by financing MFIs and also organising capacity building programmes for them.

NEDFi aims to continue its support to micro finance, which makes it one of the stakeholders.

### **2.8. State Government**

The major government programme promoting SHGs and channeling large funds for poverty reduction is the SGSY programme. Other state and central government programmes too have promoted SHGs in large numbers viz. Ministry of Development of North Eastern Region's North East Rural Livelihood Project, Chief Minister's Micro finance Scheme, North Eastern Region Community Resource Management Project, Chief Minister's Assam Bikash Yojona etc.

### **2.9. Assam Financial Corporation**

Micro finance, which has added a new dimension in the economy recording exponential growth in credit delivery through SHG and Joint Liability Groups, has been recognised as an effective means of empowering the rural and economically backward section of the society. The Corporation is implementing the Chief Minister's Micro Finance Scheme (CMMF) for which the Govt. of Assam has provided a low cost loan to the needy borrowers.

### **2.10. Commercial Banks and RRBs**

There are several public sector banks, cooperative societies and regional rural banks operating in North East India. State Bank of India is the biggest bank in outreach in the region. Nationalised Commercial Bank and other Private sector banks are also now expanding in North East. Apart from these banks, RRBs and Cooperative Societies are also key stakeholders in SHG promotion and financing.

### **2.11. Donors and Financer**

As the micro finance industry is in its infancy in North East India, support will be imperative during this early phase. Since there is a massive need for capacity building and creating infrastructure for the MFIs, donors can play an important role in providing that initial support. Donors therefore become stakeholders in supporting MFIs on one hand and also in investing in creating an enabling environment in the region for micro finance to flourish over the long-term.

Besides these some international funding and donor institutions are also engaged in funding to the MFIs, NGOs and Livelihood projects that are operating in Assam and NER viz. International Fund for Agricultural Development (IFAD), Agricultural and Processed Food Products Export Development Authority, New Delhi, Ministry of Development of North Eastern Region (DoNER), Department for International Development (DFID), State Government etc.

Thus, SHPIs- whether NGOs, banks or State Governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes under SBLP. SHPIs and MFIs are the channels to provide the financial services. SHPIs groom SHGs which ultimately deliver financial services. The quality of SHGs being nurtured depends on the SHPIs and their own capacity. SHGs are an important financial services delivery channel and hence SHPIs gain a lot of importance. These SHPIs are several NGOs operating in all the states of North East

India and are key stakeholders in one of the streams of micro finance. Some of the major MFIs operating in North East India include: Arohan Financial Services, RGVN-CSP, ASOMI, IIRM, Bandhan, Prochesta, YVU, VVD, NEREFs and UNNACO etc. The CML data base is published in February 2010 focusing the sector overview of NGOs, NGO-MFIs and MFIs of Assam reported that there are 84 NGO-MFIs, 7 MFIs and 121 NGOs operating in Assam. A few NGOs that are engaged in SHG promotion in Assam includes Asomi-MFI, Bosco Reach Out, North Eastern Region Community Resource Management Project, RGVN, NEICORD, NERCORMP, ASOMI, IIRM, RGVN-CSP, Prochesta, Grameen Sahara etc.

The structure of major stakeholders that are engaged in micro financing and SHG movement in Assam are outlined as [Figure 1](#).

### 3. Why Quality assessment of SHG in India?

Quality is the major challenge that the SHG movement is confronted with at this point of time in the country. 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 [39]. Study on "Quality and Sustainability of SHGs in Assam" sponsored by NABARD and 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 [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 such as 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 this challenge [35,50]. The main problems associated with the SHG movement in India includes 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 [49]. BASICS 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 [6]. The study observed that due to the focused growth of the SBLP, the quality of SHGs has come under stress [16,24,32,46]. These 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 study and research findings observed the poor quality of SHGs in the country [2,4,21,33,37,40,41,42,45]. The findings of other micro-studies [5,13,14,15,17,22,23,47]

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. 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 [7,9,16,31]. 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 [16]. 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 [39]. 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 [46]. Most SHGs are promoter driven collectives that are at best joint liability groups and at worst formations to access subsidies [34]. Very few SHGs have been groomed as autonomous institutions that can intermediate on behalf of members with banks and public agencies.

### 4. Quality Assessment of SHG: Operationalising the Concepts

An attempt has been made in this study to identify a few key indicators that impinge on aspects of quality assessment and quality parameters to be considered for measuring quality of SHGs. It was observed that the indicators used to measure quality of SHGs in different studies are not familiar. In this study when developing the questionnaire and interview guidelines, the indicators for quality assessment developed by various researchers and institutions are duly considered. A large number of bankers, 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. As we see that SHG Performance Measurement Tool consider 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 to measure quality of SHGs [38]. Further, Sa-Dhan made a comparative study of assessment tools developed by various organisation viz. National Bank for Rural Development (NABARD), BASIX, Mysore Resettlement and Development Agency (MYRADA), CARE, Andhra Pradesh Mahila Abhivruddhi Society (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 access the quality of SHGs [38]. While assessing the suitability of common parameters/ indicators for assessing quality of SHGs, a lot of studies and research works were considered where form a lot of quality assessment parameters are

considered in the present study [2,8,21,31,33,36,37,40,41,44]. Besides the above, other key consideration were also kept in mind while designing the instrument for measuring 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 and the opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG. Some of the key factors that were considered in the present research include i) quality of SHGs and the SHG programme should always be prioritised over quantity [7]; (ii) all promoting agencies are responsible for the outcome and performance of SHGs (Nirantar Charter for SHG, 2008<sup>[1]</sup>); (iii) indicators for rating SHG quality and performance should include social aspects, besides institutional and financial ones (Nirantar Charter for SHG, 2008<sup>[2]</sup>); (iv) quality aspects of SHGs, literacy goals, and social focus of community mobilisation efforts need to be stressed while assessing the quality of SHGs [43]; (v) social indicators need to be mandatorily included in SHG quality assessment parameters [43]; (vi) quality of SHGs should be stressed upon more than their numbers [31]; (vii) 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 [31].



**Figure 2.** Quality Parameters of SHGs (Source: Designed based on survey of literature)

Thus it is wise to say that several rating systems for micro-finance interventions and SHGs have been developed in the past. But most of these were restricted to understanding the creditworthiness of SHGs and

employed indicators on performance on basic group functions and credit absorption capabilities. 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. From the survey of literature, sixty one variables (Figure 2) relating to quality parameters 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).

## 5. Statement of the Problem

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. Moreover, 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. It is reviewed that a lot of studies as cited above were made during the years but only a few quality assessment studies on SHGs were made in India in general and Assam in particular. But the assessment tools are devised by different agencies for different purposes and different sets of users. One modest effort has been initiated by Sa-Dhan [39] 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. The present study is limited to one of the unresolved issue of Quality Assessment of SHGs as raised by Sa-Dhan. Thus, the present study is totally different from earlier studies wherein the perceptions of different direct stakeholders about the quality assessment parameters are duly analysed so as to find out a common understanding about the variables while considering the quality of SHGs.

## 6. Objective of the Study

The study is pursued keeping in view the following main objectives

- To assess the opinion of the direct stakeholders (i.e. Promoters, Donors, Financial Institutions and Group itself) of SHGs regarding the parameters (like design,

[<sup>1</sup>]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), Bhopal (2008) and Nagercoil (2008). This process was facilitated by Nirantar – A Centre for Gender and Education, Delhi ([www.nirantar.net](http://www.nirantar.net)).

[<sup>2</sup>]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), Bhopal (2008) and Nagercoil (2008). This process was facilitated by Nirantar – A Centre for Gender and Education, Delhi ([www.nirantar.net](http://www.nirantar.net)).

governance, operational, impact etc.) to be considered while assessing the quality of SHGs.

- b) To examine the opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG.

## 7. Research Hypotheses

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

Ho1: There is no 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.

Ho2: There is no significant association in the opinion of the direct stakeholders of SHGs regarding perception of stakeholders about on whose perspective parameters to be considered for assessing Quality of SHG.

## 8. Methodology

The study uses both primary data and secondary data. Multi-stage random sampling method is used for the present study to collect primary data. Nagaon district of Assam being the native district of the scholar was purposively chosen for the present study. At the next level, five Development Blocks are selected randomly. In the later stage, three revenue villages from each of the selected Development blocks are purposively selected. From each revenue village, three SHG members, who are associated actively, are 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 are also selected randomly who are directly associated with the sampled SHGs (Table 2). Thus, the total sample size is 100 which is considered as adequate [10,11,20,29,30]. Primary data was collected during 2012 from the respondents using pre-tested questionnaire. Secondary data was collected from report on Micro finance Status by NABARD, Branch Banking Status of RBI, NEDFi Databank on Northeast, SBI Local Head Office, Zonal and Regional Offices of Commercial Banks, Head Offices of Regional Rural Banks, Census India, NSSO, Directorate of SGSY (Guwahati- Assam), DRDA (Nagoan- Assam), Government of Assam, Reports of State Level Bankers Committee, Assam and Economic Survey, and literature published by different institutions on Micro finance have been used. 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. 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). Again, Perceptions of direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG were expressed based on binary Scale where No=0 and Yes = 1. Further, the data collected through the questionnaire was analysed through the measures of descriptive statistics like mean, median and standard deviation. Chroabanch alpha, one sample Kolmogorov- Smirnov Test, Shapiro-Wilk Test, and Kruskal Wallis Test was 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		Financer = Nil	
State Level (Assam)	NIL		MFI = 3		NABARD = 1		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

## 9. 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. The mighty river Brahmaputra flows along the northern periphery of the district. Other major tributaries meandering through the district such as Kolong, Kopili drain into the Brahmaputra. 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 profiles of the study district are briefed in Table 3.

**Table 3: Demographic profile of Nagaon district of Assam, India**

Demographic Profile of Nagaon District of Assam, India			
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*

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

**Table 4. Progress of SHGs in Nagaon, Assam (As on 31<sup>st</sup> 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
Procheta- 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 Asom	62	24	48
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 1<sup>st</sup> April, 1999; \*\*Promoted with Banks, \*\*\*Reported from SLBC Report, March 2010.

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

The SHG linkage programme operating in the study district is to some extent similar with the state structure. While we undertook pilot survey at preliminary stage in order to examine whether all models exist in practice, we found NGO as MFIs and NGO as financial intermediary did not exist separately. Therefore, Model II A and Model II B have been clubbed together into a single category termed as Model II (NGO as Financial Intermediary). Further, three MFI and fifty four Farmer Clubs are also promoted SHGs in the district. Besides, there are five Cooperative SHGs in the district of Nagaon (Micro Finance Status Report, NABARD 2010-11, and SLBC Report, March 2010).

Further, the overall progress of SHGs under SHG-Bank linkage and MFI-Bank linkage in the study district are shown in the above Table 4.

To get rid from poverty and to increase in income are the main motivating factors to join SHGs & the process that lead to the formation of a SHG is at the desire of promoter to achieve the target oriented approach of SHG promotion. In Nagaon district, SHGs are formed and organised less than one or the other umbrella programmes of the Government, NGOs, banks and sometimes, even by the people themselves.

## 10. Analysis & Discussion

### 10.1. 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. Again, the result of the reliability test on the score of the opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG reveals that Cronbach's Alpha is 0.715 which is also acceptable [12,19,28].

### 10.2. Descriptive Statistics

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. Further, the descriptive scale statistics on opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG denotes the mean value 46.30, variance 26.253 and Standard Deviation is 5.124.

### 10.3. Validity

The instrument used in this study was developed by the researchers after an extensive review of literature in the subject and related theory and following survey design procedures found in the literature [1,18,25,26]. We drafted a pool of 81 items, which were submitted to four (4) 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 of the sub-scales were revised according to appropriate demographic circumstances of the study district. At this stage, the 81 items were reduced to 61.

### 10.4. 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 quality parameter of SHG, therefore the Shapiro- Wilk test is used. From the Table 5, 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 5. Tests of normality on overall score (QAP)**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Overall Score on quality Parameters	.111	100	.004	.917	100	.000

a. Lilliefors Significance Correction

QAP= Perception of stakeholders of SHG on quality parameters

Source: Compiled from the Questionnaire

Again, to assess the opinion of the direct stakeholders whether promoters or donors or financial institutions or group itself should determine the quality indicators of SHG, the score of the respective opinion are assumed that the data is normally distributed. In our case, since we have only 61 elements, the Shapiro-Wilk Test is used to test normality of the data (Total score). From the Table, the p-value is 0.003, hence we conclude that the data do not come from population which a normal distribution (Table 6). Hence, non-parametric Tests are suitable.

**Table 6. Tests of Normality on Overall Score on SQAP**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Overall Score on SQAP	.107	100	.007	.958	100	.003

a. Lilliefors Significance Correction

SQAP= Perception of Stakeholders about on whose Perspective Parameters to be considered for Assessing Quality of SHG

Source: Compiled from the Questionnaire

### 10.5. Kruskal Wallis Test on Total Score

To prove statistically the main hypothesis, Non-parametric Test (Kruskal Wallis Test) is conducted to prove statistically the above main hypothesis (Ho1). 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 two or more groups. Thus, from the Test Statistics (Table 7), at the  $\alpha=0.05$  level of significance, 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.

**Table 7. Kruskal Wallis Test on overall score on QAP**

Test Statistics <sup>a,b</sup>	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	

a. Kruskal Wallis Test

b. Grouping Variable: Stakeholders Category

QAP= Perception of stakeholders of SHG on quality parameters

Source: Compiled from the Questionnaire

Total of intensity of desire of the each direct stakeholder (respondents) was arrived at by totaling individual scores perceived by different respondents on 61 elements of quality parameters and its justification revealed by means of Cronbach's Alpha. The total score (i.e. total of SQAP) so arrived also do not follow normal distribution which is tested by Shapiro-Wilk Test and Kolmogorov-Smirnov Test. Further, total of intensity of desire of direct stakeholders of SHGs about on whose perspective parameters to be considered for assessing Quality of SHG, is thus an interval scale which is higher than the ordinal scale. In other words interval data are more precise than nominal and ordinal data because the interval scale contains meaningful distances. Since the data do not follow the normal distribution, therefore non parametric ANOVA which is to be applied to test whether there exists any differences of opinion between groups (i.e. promoters, donors, Financial institutions and group members) in respect of the scale to measure intensity of desire of the different direct stakeholders and hence, KW Test was applied to prove statistically the above main hypothesis (Ho2). In fact, Kruskal-Wallis test evaluates differences in medians among groups. With the Kruskal-Wallis test, a chi-square statistic is used to evaluate differences in mean ranks to assess the null hypothesis that the medians are equal across the groups. The Rank order on the perceptions of Stakeholders about on whose Perspective Parameters to be considered for Assessing Quality of SHG is depicted in Table 8.

**Table 8. Rank order on the perceptions of Stakeholders about on whose perspective parameters to be considered for assessing quality of SHG**

Stakeholders Category	N	Mean Rank
Promoter	34	62.10
Donor	10	53.15
Financial Institutions	12	63.79
Group Members	44	37.31
Total	100	

**Table 9. Kruskal-Wallis test on overall score on SQAP**

Test Statistics <sup>a,b</sup>	Overall Score of SQAP	Decision
Chi-Square	17.221	Since p-value = 0.001 ≤
df	3	0.05, we reject the null hypothesis.
Asymp. Sig.	.001	

a. Kruskal Wallis Test

b. Grouping Variable: Stakeholders Category

SQAP= Perception of Stakeholders about on whose Perspective Parameters to be considered for Assessing Quality of SHG

Source: Compiled from the Questionnaire

In other words, it is the non-parametric version of ANOVA and a generalised form of the Mann-Whitney test method since it permits two or more groups. From the Test Statistics, at the  $\alpha = 0.05$  level of significance, there exists enough evidence to conclude that there is differences

among direct stakeholders regarding perception of stakeholders about on whose perspective parameters to be considered for assessing Quality of SHG (Table 9).

## 10.6. Kruskal Wallis Test on Item wise Score on QAP

Further from the Test Statistics on individual item wise of Quality Assessment parameters most particularly on below listed Groups of QAP-I, at the  $\alpha = 0.05$  level of significance, there exists enough evidence to conclude that there are no differences among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs (Table 10).

**Table 10. 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	Statistical Decision
1	QAP-1	Vision based functioning of SHG	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	
3	QAP-3	Caste based formation of SHG	
4	QAP-4	Degree of participation measured in Percentage of members in decision making	
5	QAP-5	Pre-fixed rules and regulation for running the group	
6	QAP-7	Practice of updating rules	
7	QAP-8	Level of awareness of members of SHG	
8	QAP-9	Strict following of the group norms by all the members	
9	QAP-10	Elected group leaders and office bearers	
10	QAP-11	Practice of rotating leadership	
11	QAP-17	Accessibility of books and accounts by the members	
12	QAP-24	Fixation of rate of interest	
13	QAP-26	Decision of SHG on loan sanctioning	
14	QAP-27	Policy of keeping emergency funds by SHG	
15	QAP-28	Loan recovery policy of SHG	
16	QAP-33	Level of awareness of SHG members about issues of social harmony and social justice	
17	QAP-34	Organisation of community events by the SHG	
18	QAP-41	Existence of multiple agencies in group promotion	
19	QAP-42	Duration of existence of the SHG	
20	QAP-49	Degree of exposure of investment portfolio risk assumed by SHG	
21	QAP-57	Mechanism for maintaining groups distinct identity in the community	
22	QAP-58	Practice of the doctrine 'all members needing loans have got them at least once'	
23	QAP-59	Practice of the principle of 'office bearers have taken loan only after the need of all others has been met'	
24	QAP-60	Accessibility & up to date information about total group saving, interest earned and default amount, if any by the SHG members	

Source: Compiled from the Questionnaire

Moreover from the Test Statistics on individual item wise of Quality Assessment parameters most particularly on below listed Groups of QAP-II, at the  $\alpha = 0.05$  level of significance, there exists enough evidence to conclude that there are differences among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs (Table 11).

Thus from the above analysis it is observed that Groups of QAP-I consisting twenty four elements of quality parameters of SHGs where medians are equal and Groups of QAP-II consisting thirty seven elements of quality parameters of SHGs where medians are not equal totally neutralise the whole where medians are equal. It can be concluded that Groups of QAP-I are more decisive

statements or factors influencing the quality assessment parameters of SHG under given methodology.

**Table 11. 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	Statistical Decision
1	QAP-6	Codification of rules & regulations of the SHGs	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	
3	QAP-12	Following of the basic accounting norms	
4	QAP-13	Following of scientific book keeping	
5	QAP-14	Prescribed level of maintenance of records	
6	QAP-15	Recording of the loans sanctioned to the SHG	
7	QAP-16	Recording of other fund requirements	
8	QAP-19	Degree of unanimity among the members while arriving at decision in SHG	
9	QAP-20	Division amongst members because of disagreements in meeting of SHG	
10	QAP-21	Transparency in operation of SHG	
11	QAP-22	Regularity in savings of SHG	
12	QAP-23	Revision of mandatory savings of SHG	
13	QAP-25	Ability of SHG to manage different rate of interest on loans	
14	QAP-29	Productive purposes group loans	
15	QAP-30	Acquiring of vocational skills by members of SHG	
16	QAP-31	Establishment of new micro-enterprises by the SHG/members	
17	QAP-32	Involvement in social and community supportive activities by SHG	
18	QAP-35	Degree of linkage with Banks & other agencies by the SHG	
19	QAP-36	Degree of self reliance in managing social affairs by the SHG members	
20	QAP-37	Degree of self reliance in managing economic affairs by the SHG members	
21	QAP-38	Degree of self reliance in managing group affairs by the SHG members	
22	QAP-39	Practice of proper monitoring system by the SHG	
23	QAP-40	Practice of quality enhancement mechanism in the SHG	
24	QAP-43	Frequency and regularity of group meetings	
25	QAP-44	Practice of responsibility sharing by members	
26	QAP-45	Observing of proper auditing system	
27	QAP-46	Proper and adequate management of group funds	
28	QAP-47	Degree of leverage of external funds of the SHG	
29	QAP-48	Level of financial sustainability of the SHG	
30	QAP-50	Presence of rigid internal lending criteria	
31	QAP-51	Strict adherence to purpose and coverage of loan by the SHG	
32	QAP-52	Practice about the study of track records with lenders at the time of loan sanctioning by the SHG	
33	QAP-53	Level of literacy of SHGs members	
34	QAP-54	Awareness level of SHG members on banking / government programmes	
35	QAP-55	Degree of dropout rate of members of the SHG	
36	QAP-56	Practice of up to date recording of 'minutes' of meetings by the SHG	
37	QAP-61	Level of awareness about the functions of cluster associations (Federations/JLG) of SHGs members	

Source: Compiled from the Questionnaire

Thus from the above analysis it is observed that Groups of QAP-I consisting twenty four elements of quality parameters of SHGs where medians are equal and Groups of QAP-II consisting thirty seven elements of quality parameters of SHGs where medians are not equal totally neutralise the whole where medians are equal. It can be concluded that Groups of QAP-I are more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology.

## 10.7. Development of Scale for Measuring Intensity of Desire on SQAP

To assess the perception of direct stakeholders of SHGs about on whose perspective parameters to be considered for assessing Quality of SHG, the scale contains 61 items. The maximum one respondent can score in each of the items is 1. Therefore, maximum possible score is 61. Similarly, the minimum one respondent can score in each of the items is 0. Therefore, minimum possible score is also 0. The interval of score from 0 to 61 was divided into

two equal classes to represent two different levels of perception. Further, the respective scale is also represented on percentage scale for better understanding about perception of stakeholders of SHGs whether they should determine the Quality Indicators of SHG. The scale is given in the [Table 12](#).

**Table 12. Scale interpretation on perception of stakeholders about on whose perspective parameters to be considered for assessing quality of SHG**

Scale based on Score	Scale based on percentage	Interpretation
0- 30.4	Below 50%	Low level of intensity
30.5- 61	50%- 100%	High level of intensity

Source: Author

The mean value of the data is found to be 28.06 which are within the range of '0-30.4' which means that the direct stakeholders have 'low level of intensity' about on whose perspective parameters to be considered for

assessing Quality of SHG. Further, from the Table 13, it is also observed that Donor and Group member have also 'low level of intensity' about on whose perspective parameters to be considered for assessing Quality of SHG, while Promoter and Financial Institutions have 'high level of intensity'. Thus, the score of intensity of desire of direct stakeholders of SHGs about on whose perspective parameters to be considered for assessing Quality of SHG is low.

**Table 13. Descriptive scale statistics on SQAP**

Stakeholders Category	Mean	N	Std. Deviation
Promoter	31.29	34	6.544
Donor	29.10	10	5.507
Financial Institutions	30.83	12	6.162
Group Members	24.57	44	7.825
Total	28.06	100	7.609

SQAP= Perception of Stakeholders about on whose Perspective Parameters to be considered for Assessing Quality of SHG

Source: Compiled from the Questionnaire

## 10.8. Cross Tabulation Analysis On SQAP

Moreover, to assess the perception of Stakeholders of SHGs regarding the perspectives of Promoters, Donors, Financial Institutions and Group itself while determining the quality indicators of SHGs, cross tabulation analysis is conducted. It depicts percentage of perception of different stakeholders of SHGs regarding the perspectives of Promoters, Donors, Financial Institutions and Group itself while determining the quality indicators of SHGs (Table 14).

Thus, if percentage of agreement in the opinion is 50% or above, it is assumed that there exists a 'high level of intensity of desire' or high level of desire to assess the quality of SHGs on the considered parameters by the considered stakeholders. Again, if percentage of agreement in the opinion is below 50%, it is assumed that there exists a 'low level of intensity of desire' or low level of desire to assess the quality of SHGs on the considered parameters by the considered stakeholders. Thus, it is observed from the Table 14 that-

- a. All the stakeholders of SHGs i.e. promoters or donors or financial institutions or group itself has perceived strong level of desire to assess the quality of SHGs on thirty nine parameters like 'Vision based functioning of SHG (SQAP 1)'; 'Degree of participation of members in decision making (SQAP 4)'; Elected group leaders and office bearers (SQAP 10); Practice of rotating leadership (SQAP 11)'; 'Prescribed level of maintenance of records (SQAP 14)'; 'Recording of the loans sanctioned to the SHG (SQAP 15)'; 'Accessibility of books and accounts by the members (SQAP 17)'; Attendance of members of SHG's in group meeting (SQAP 18)'; 'Degree of unanimity among the members while arriving at decision in SHG (SQAP 19)'; 'Division amongst members because of disagreements in meeting of SHG (SQAP 20)'; 'Transparency in operation of SHG (SQAP 21)'; 'Regularity in savings of SHG (SQAP 22)'; Fixation of rate of interest (SQAP 24)'; 'Ability of SHG to manage different rate of interest on loans (SQAP 25)'; 'Decision of SHG on loan sanctioning (SQAP 26)'; 'Productive purposes group

loans (SQAP 29)'; 'Acquiring of vocational skills by members of SHG (SQAP 30)'; 'Establishment of new micro-enterprises by the SHG/members (SQAP 31)'; 'Degree of linkage with Banks & other agencies by the SHG (SQAP 35)'; 'Degree of self reliance in managing social affairs by the SHG members (SQAP 36)'; 'Degree of self reliance in managing economic affairs by the SHG members (SQAP 37)'; 'Degree of self reliance in managing group affairs by the SHG members (SQAP 38)'; 'Practice of proper monitoring system by the SHG (SQAP 39)'; 'Practice of quality enhancement mechanism in the SHG (SQAP 40)'; 'Existence of multiple agencies in group promotion (SQAP 41)'; 'Duration of existence of the SHG (SQAP 42)'; Frequency and regularity of group meetings (SQAP 43)'; Practice of responsibility sharing by members (SQAP 44)'; Proper and adequate management of group funds(SQAP 46)'; 'Degree of leverage of external funds of the SHG (SQAP 47)'; 'Level of financial sustainability of the SHG (SQAP 48)'; Degree of exposure of investment portfolio risk assumed by SHG (SQAP 49)'; Presence of rigid internal lending criteria(SQAP 50)'; Strict adherence to purpose and coverage of loan by the SHG (SQAP 51)'; 'Practice about the study of track records with lenders at the time of loan sanctioning by the SHG (SQAP 52)'; Degree of dropout rate of members of the SHG (SQAP 55)'; 'Practice of up to date recording of 'minutes' of meetings by the SHG (SQAP 56)'; Mechanism for maintaining groups distinct identity in the community (SQAP 57); Practice of the doctrine 'all members needing loans have got them at least once' (SQAP 58); Practice of the principle of 'office bearers have taken loan only after the need of all others has been met' (SQAP 59); and 'Accessibility & up to date information about total group saving, interest earned and default amount, if any by the SHG members (SQAP 60)'.

- b. All the stakeholders of SHGs i.e. promoters or donors or financial institutions or group itself has perceived low desire to assess the quality of SHGs on four parameters like 'Caste based formation of SHG (SQAP 3)'; 'Pre-fixed rules and regulation for running the group (SQAP 5)'; 'Codification of rules & regulations of the SHGs (SQAP 6)'; 'Organisation of community events by the SHG (SQAP 34)'.
- c. It is interesting to note that only the Group members have perceived strong level of desire on the elements like Practice of updating rules (SQAP 7); Level of awareness of members of SHG (SQAP 8), Following of the basic accounting norms (SQAP 12); Following of scientific book keeping (SQAP 13); Recording of other fund requirements (SQAP 16); Loan recovery policy of SHG (SQAP 28); Involvement in social and community supportive activities by SHG (SQAP 32); Level of awareness of SHG members about issues of social harmony and social justice (SQAP 33); Level of literacy of SHGs members (SQAP 53); and Awareness level of SHG members on banking / government programmes (SQAP 54) while other direct stakeholders have low level of desire on the said elements.

Table 14. Perception of stakeholders of SHGs (expressed in percentage) on SQAP

Code	Statement relating to quality parameters	Promoter	Donor	FIs	Group members	Total
SQAP-1	Vision based functioning of SHG	94.1%	100.0%	91.7%	97.7%	96.0%
SQAP-2	Gender based formation of SHG	64.7%	70.0%	41.7%	72.7%	66.0%
SQAP-3	Caste based formation of SHG	35.3%	30.0%	41.7%	47.7%	41.0%
SQAP-4	Degree of participation [ measured in Percentage] of members in decision making	88.2%	100.0%	100.0%	100.0%	96.0%
SQAP-5	Pre-fixed rules and regulation for running the group	29.4%	30.0%	16.7%	45.5%	35.0%
SQAP-6	Codification of rules & regulations of the SHGs	20.6%	30.0%	16.7%	45.5%	32.0%
SQAP-7	Practice of updating rules	23.5%	20.0%	16.7%	50.0%	34.0%
SQAP-8	Level of awareness of members of SHG	38.2%	10.0%	33.3%	54.5%	42.0%
SQAP-9	Strict following of the group norms by all the members	61.8%	30.0%	83.3%	47.7%	55.0%
SQAP-10	Elected group leaders and office bearers	61.8%	100.0%	50.0%	75.0%	70.0%
SQAP-11	Practice of rotating leadership	82.4%	100.0%	91.7%	68.2%	79.0%
SQAP-12	Following of the basic accounting norms	23.5%	30.0%	16.7%	54.5%	37.0%
SQAP-13	Following of scientific book keeping	14.7%	20.0%	8.3%	59.1%	34.0%
SQAP-14	Prescribed level of maintenance of records	94.1%	80.0%	100.0%	84.1%	89.0%
SQAP-15	Recording of the loans sanctioned to the SHG	100.0%	100.0%	100.0%	93.2%	97.0%
SQAP-16	Recording of other fund requirements	20.6%	20.0%	8.3%	88.6%	49.0%
SQAP-17	Accessibility of books and accounts by the members	100.0%	100.0%	100.0%	100.0%	100.0%
SQAP-18	Attendance of members of SHG's in group meeting	100.0%	100.0%	100.0%	77.3%	90.0%
SQAP-19	Degree of unanimity among the members while arriving at decision in SHG	85.3%	100.0%	91.7%	90.9%	90.0%
SQAP-20	Division amongst members because of disagreements in meeting of SHG	88.2%	90.0%	91.7%	84.1%	87.0%
SQAP-21	Transparency in operation of SHG	97.1%	100.0%	100.0%	95.5%	97.0%
SQAP-22	Regularity in savings of SHG	97.1%	100.0%	91.7%	100.0%	98.0%
SQAP-23	Revision of mandatory savings of SHG	52.9%	70.0%	25.0%	84.1%	65.0%
SQAP-24	Fixation of rate of interest	85.3%	80.0%	75.0%	90.9%	86.0%
SQAP-25	Ability of SHG to manage different rate of interest on loans	97.1%	80.0%	100.0%	88.6%	92.0%
SQAP-26	Decision of SHG on loan sanctioning	100.0%	100.0%	100.0%	95.5%	98.0%
SQAP-27	Policy of keeping emergency funds by SHG	55.9%	70.0%	33.3%	77.3%	64.0%
SQAP-28	Loan recovery policy of SHG	20.6%	10.0%	8.3%	70.5%	40.0%
SQAP-29	Productive purposes group loans	94.1%	100.0%	83.3%	100.0%	96.0%
SQAP-30	Acquiring of vocational skills by members of SHG	100.0%	100.0%	100.0%	97.7%	99.0%
SQAP-31	Establishment of new micro-enterprises by the SHG/members	94.1%	100.0%	100.0%	90.9%	94.0%
SQAP-32	Involvement in social and community supportive activities by SHG	23.5%	30.0%	25.0%	59.1%	40.0%
SQAP-33	Level of awareness of SHG members about issues of social harmony and social justice	17.6%	0.0%	25.0%	54.5%	33.0%
SQAP-34	Organisation of community events by the SHG	26.5%	40.0%	25.0%	36.4%	32.0%
SQAP-35	Degree of linkage with Banks & other agencies by the SHG	100.0%	100.0%	100.0%	100.0%	100.0%
SQAP-36	Degree of self reliance in managing social affairs by the SHG members	94.1%	100.0%	100.0%	95.5%	96.0%
SQAP-37	Degree of self reliance in managing economic affairs by the SHG members	94.1%	100.0%	100.0%	95.5%	96.0%
SQAP-38	Degree of self reliance in managing group affairs by the SHG members	100.0%	100.0%	100.0%	95.5%	98.0%
SQAP-39	Practice of proper monitoring system by the SHG	100.0%	100.0%	100.0%	100.0%	100.0%
SQAP-40	Practice of quality enhancement mechanism in the SHG	100.0%	100.0%	100.0%	100.0%	100.0%
SQAP-41	Existence of multiple agencies in group promotion	91.2%	100.0%	100.0%	95.5%	95.0%
SQAP-42	Duration of existence of the SHG	85.3%	90.0%	91.7%	81.8%	85.0%
SQAP-43	Frequency and regularity of group meetings	88.2%	90.0%	91.7%	65.9%	79.0%
SQAP-44	Practice of responsibility sharing by members	97.1%	90.0%	100.0%	56.8%	79.0%
SQAP-45	Observing of proper auditing system	79.4%	40.0%	83.3%	72.7%	73.0%
SQAP-46	Proper and adequate management of group funds	91.2%	60.0%	100.0%	81.8%	85.0%
SQAP-47	Degree of leverage of external funds of the SHG	97.1%	80.0%	100.0%	88.6%	92.0%
SQAP-48	Level of financial sustainability of the SHG	97.1%	90.0%	100.0%	93.2%	95.0%
SQAP-49	Degree of exposure of investment portfolio risk assumed by SHG	70.6%	80.0%	50.0%	90.9%	78.0%
SQAP-50	Presence of rigid internal lending criteria	94.1%	60.0%	100.0%	95.5%	92.0%
SQAP-51	Strict adherence to purpose and coverage of loan by the SHG	88.2%	70.0%	91.7%	88.6%	87.0%
SQAP-52	Practice about the study of track records with lenders at the time of loan sanctioning by the SHG	97.1%	90.0%	100.0%	90.9%	94.0%
SQAP-53	Level of literacy of SHGs members	5.9%	10.0%	8.3%	52.3%	27.0%
SQAP-54	Awareness level of SHG members on banking / government programmes	14.7%	20.0%	16.7%	56.8%	34.0%
SQAP-55	Degree of dropout rate of members of the SHG	64.7%	70.0%	50.0%	95.5%	77.0%
SQAP-56	Practice of up to date recording of 'minutes' of meetings by the SHG	91.2%	80.0%	100.0%	100.0%	95.0%
SQAP-57	Mechanism for maintaining groups distinct identity in the community	82.4%	50.0%	83.3%	88.6%	82.0%
SQAP-58	Practice of the doctrine 'all members needing loans have got them at least once'	88.2%	60.0%	91.7%	88.6%	86.0%
SQAP-59	Practice of the principle of 'office bearers have taken loan only after the need of all others has been met'	85.3%	60.0%	91.7%	88.6%	85.0%
SQAP-60	Accessibility & up to date information about total group saving, interest earned and default amount, if any by the SHG members	97.1%	90.0%	100.0%	93.2%	95.0%
SQAP-61	Level of awareness about the functions of cluster associations (Federations/JLG) of SHGs members	52.9%	90.0%	41.7%	90.9%	72.0%

SQAP= Perception of Stakeholders about on whose Perspective Parameters to be considered for Assessing Quality of SHG

Source: Compiled from the Questionnaire

d. Again, statement relating to quality parameters like 'Gender based formation of SHG (SQAP 2)' where all stakeholders except Financial Institutions has perceived high level of desire to assess the quality of SHGs on their own perspective. Further, statement relating to quality parameters like 'Strict following of the group norms by all the members (SQAP 9)' where Financial Institutions and Promoters have perceived high level of desire but Donor & Group members has perceived low level of desire to assess the quality of SHGs at their own perspective. On the statement relating to quality parameters like 'Elected group leaders and office bearers (SQAP 10)'; Policy of keeping emergency funds by SHG (SQAP 27); 'Revision of mandatory savings (SQAP 23) and 'Level of awareness about the functions of cluster associations (Federations/JLG) of SHGs members (SQAP 61) where all the stakeholders except Financial Institutions have perceived high level of desire to assess the quality of SHGs at their own perspective. Again, on the statement relating to quality parameters 'observing of proper auditing system' (SQAP 45) wherein all the stakeholders except Donor have perceived high level of desire to assess the quality of SHGs at their own perspective.

## 11. Conclusion

The North-eastern Region of India has a number and variety of Self Help Promoting Agencies (SHPAs). Traditionally NGOs have been in the forefront in the promotion. After the entry of DRDA in 1999 in SHG promotion, it emerged as the major player. Formal and informal financial institutions are also involved in the SHG promotion. A few farmers clubs, Government departments and all India and international bodies are also engaged in SHGs promotion either directly or indirectly in recent years.

SHPs, whether NGOs, banks or State governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes under SBLP. SHPIs and MFIs are the channels to provide the financial services. SHPIs groom SHGs which ultimately deliver financial services. The quality of SHGs being nurtured depends on the SHPIs and their own capacity. SHGs are an important financial services delivery channel and hence SHPIs gain a lot of importance. These SHPIs are several NGOs operating in all the states of North East and are key stakeholders in one of the streams of micro finance. It is worthwhile to mention that Department of Rural Development (under SGSY), Government of Assam is the largest promoter of SHG in the state of Assam.

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 find out statement wise difference or similarity of opinion of direct stakeholders, Kruskal Wallis Test on item wise elements of quality parameters is conducted. It is found that 'Groups of QAP-I' wherein there exists enough evidence to conclude that there are no differences among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. On the other hand, 'Groups of QAP-II' wherein there is enough evidence to conclude that there are differences among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Further, it is observed that Groups of QAP-I where medians are equal and Groups of QAP-II where medians are not equal totally neutralise the whole (overall score) where medians are equal. It can be concluded that Groups of QAP-I are more decisive statements or factors influencing the quality assessment parameters of SHG under given methodology. Further we conclude that the list of Twenty Four (24) statements includes in Groups of QAP-I are to be considered as the major elements while assessing the quality of SHG.

Further, to prove the statistical hypothesis (i.e. there is no significant association in the opinion of the direct stakeholders of SHGs regarding perception of stakeholders about on whose perspective parameters to be considered for assessing Quality of SHG) we resorted to Non-parametric Test i.e. Kruskal Wallis Test on overall score to arrive at a conclusion. It is observed from the analysis on overall score that there exists enough evidence to conclude that there are differences among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Moreover, cross tabulation analysis is conducted to analyse the perception of different stakeholders of SHGs (expressed in percentage) while determining the quality indicators of SHGs. It is observed that on thirty nine parameters, all the stakeholders of SHGs i.e. promoters or donors or financial institutions or group itself has perceived high level of desire to assess the quality of SHGs while on four parameters they have low level of desire to assess the quality of SHGs at their own perspective.

## Competing Interests

Author has declared that no competing interests exist.

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