

Appendix-A

ROLE OF SELF HELP GROUPS IN RURAL EMPOWERMENT- A STUDY WITH SPECIAL REFERENCE TO KERALA (INTERVIEW SCHEDULE)

1	IDENTIFICATION						
a	Agency	Kudumbashree.	NGO	Bank	MFI		
b	Nature of SHG	Linked.	Unlinked.				
c	If linked	Live Linkage	No live linkage	N.A			
d	Panchayat.		Block :		District:		
e	Region	South.	Central.	North.			
f	Terrain	Hills	Planes.	Coastal.			
2.	General Information:						
2.1	Name of the Respondent						
2.2	a. Age	Up to 25 Yrs.	26- 40Yrs.	41-55Yrs	56Yrs. and above		
	b. Sex	Female					
	c. Religion	Hindu	Muslim	Christ.			
	d. Commu./Caste	SC	ST	OBC/OEC.	General		
	e. Edn. Qln.	Illiterate.	Primary	Upto SSLC.	+2/ Diploma.	Degree and above	
2.3	Type of accommodation	Own.	Rented.	Neither.			
2.3a	if own, nature of house	Tiled	Partly Tiled	Sheet.	Thatched.	RCC	N.A
2.4	Social Status	APL.	BPL.				
2.5	Marital Status.	Married.	Single.	Widow.	Separated/Divorced		
2.6	No. of Family members	Upto 3	4- 6	above 6			
2.7	No. of earning members	Before.		Present.			
2.8	Occupation of the Respondent	Nil	Self employ.	Daily labour	Private.	Retired	Others
2.9	Average annual income	Before.(Rs.)		Present. (Rs.)			
2.10	Position in SHG	RCV/Secretary	President	Ord. Member	Others		
2.11	My total annual savings: (B)	Insurance.	Bank	Others			
2.11.a	My total annual savings: (P)	SHG	Insur.	Bank	Others		
2.12	Your average Loan amount per year	Before.		Present.			

2.13. Purpose of Loan

Sl.No.	Purpose	Before Joining (Rs.)	Present (Rs.)
1.	Basic Life Needs- Food, Medical expense, Education		
2.	Repayment of another loan		
3.	House Construction and repairs/ Assets		
4.	Investment in Income Generating Activity		
5.	Others		
6.	Total Loan		

2.14a	The main source of funds before SHG:	M.L.	F&Rel.	Neighbours.	Banks.	Others	
	The main source of funds at present	SHG.	F&Rel.	Neighbours.	Banks	Others	M.L
	Rate of interest Payable (Before)	<13%	13-24%	25-36%	37 - 48%.	>48%	
	Rate of interest Payable at present:	<13%	13-24%	25-36%	37 - 48%/.	>48%	
	No. of members in the Group	Up to 10	11 -20	Above 20			

2.17. Your motivation for joining the SHG: (Rank in the order of your preference)

Sl. No.	Elements of Motivation.	Rank
a.	Motivation from friends and relatives	
b.	Success stories of others	
c.	Strength of unity	
d.	Access to emergency loans	
e.	Inspiration from GP member	
f.	Bank Officials	
g.	A way to earn livelihood	
h.	Media	
i.	Others(Specify)	

3.0. MFI Penetration

- a. I am aware of MFI activities in the area: Yes No
- b. I am member of a MFI Group : Yes No
- b.1a. My service provider is :
- b.1b. The duration of our association is : Yrs.
- b.1c. The rate of Interest on credit is : %. Don't know
- b.1d. I have deposited : Voters ID card. Ration Card Both.
- b.1e. I am fully satisfied with MFI services : 1 2 3 4 5
- b.1f. Would you like to have a repeated service? : Yes No
- b.1g. If no, give the reason: High rate of Int. Difficult to make repayment.
Not interested. Others

Sl. No	4.0. Financial Empowerment.	Before Joining					After Joining				
4.0.1. Financial discipline.		1	2	3	4	5	1	2	3	4	5
a.	I prefer to save, than to satisfy my wants.										
b.	I always check the cost of funds before availing the loans.										
c.	I am participating in local chit fund also.										
d.	I know how to prepare Family budget.										
4.0.2 Participation in financial services (investments)											
4.0.2a. Banking Service.		1	2	3	4	5	1	2	3	4	5
1.	I have an independent no frill S.B A/c										
2.	I perform bank transactions independently.										
3.	I use debit (ATM) Card to withdraw money.										
4.	I know how to apply for a bank loan.										
5.	I know the difference between fixed and floating interest rates.										
4.0.2b. Insurance.		1	2	3	4	5	1	2	3	4	5
1.	I have a (live) Life Insurance policy.										
2.	I would like to avail Insurance cover for loans.										
3.	I have a policy of Micro health Insurance of Govt. (RSBY).	X	X	X	X	X					
4.0.2c. Postal Financial Services.		1	2	3	4	5	1	2	3	4	5
1.	I have very high level of awareness on postal financial services.										
2.	I am participating in recurring deposits										
3.	I am participating in postal financial services (Insurance).										
4.0.3. Income Generation cum utilisation		1	2	3	4	5	1	2	3	4	5
a.	I am engaged in micro business activity (Fish/ vegetable vendor, petty sales etc.)										

f.	I have participated in the election campaign.													
4.50. Technological Empowerment.														
4.50.1 Perceived Knowledge and application of Technology.														
		1	2	3	4	5	1	2	3	4	5			
a.	I know how to operate a Computer.													
b.	I know internet surfing, mailing etc.													
c.	When I purchase electric equipment, I always check the power consumption rating.													
d.	I am aware of the new technological developments in agriculture and industry.													
e.	I know that CFL and LED can reduce my electricity bills, Significantly.													
f.	I know how to function T.V, Mixer Grinder etc.													
g.	I regularly use a mobile phone.													
h.	I operate all facilities/functions of mobile phone													

4.60.1 LEVEL OF EMPOWERMENT

Sl. No.		1	2	3	4	5
a.	Financial empowerment					
b.	Personal empowerment					
c.	Familial empowerment					
d.	Social empowerment					
e.	Legal and Political empowerment					
f.	Technological empowerment					
g.	Overall (total)Empowerment					

2.19. Do you/ SHG participate in any Micro entrepreneurial activity? : Yes No

2.19. 1. (If no) give reasons :-

- Members are not ready to take responsibility
- Almost all are income earning members
- Not interested/ not ready to take risk.
- Lack of awareness/Others (specify)

2.19. 2. For Entrepreneurs only (if yes.)

Sl.No.	Nature of Enterprise	Before	Started	Added	proposed	Discontinued
a.	Agri and allied services (Animal, Poultry etc.)					
b.	Non Agricultural activities (production)					
c.	Service (Comp. centre, Repairs, Other services etc.)					
d.	All of the above.					

2.20. Entrepreneurial Challenges						
a	Type of Enterprise.	Groups		Individual		
b	Number of members involved	<5.	5-10.	>10		
c	Is there any technical expertise	Yes	No.			
d	How many Trainings have you undergone?	Nil	1	2 - 4	>4	
e	Who provided the training?	NGO.	CDS.	Govt.	LSG.	Others.
f	Effectiveness of the training / trainings	1	2	3	4	5
g	Capital Invested.	<25000	25000-50000.	50001-100000.	>100000.	
h	Sources of Capital.	Govt.	F & Rel.	MFIs	Banks.	SHGs
i	Rate of Interest.	<12%.	12-18%.	>18%		
j	Method of repayment.	Up to 10 M.	11-20 M.	Above 20 Mths.	No fixed period	
k	Average earnings/M/member. (Rs.):	<1500.	1500-2500.	2501-3500.	3501-5000.	>5000
l	Is it distributed or re invested?	Distributed	Reinvested			
m	Who manages the enterprise?	Self.	All members.	Leaders.	Family.	Others
n	Is this the sole/major source of Income?	Yes	No			
o	If not, is it possible to make it the major source of your income?	Yes	No			
p	Do you think that the income from the activity is sufficient?	Yes	No			
q	Have you experienced any difficulty in managing the enterprise?	Yes	No			

If yes? :-

Sl. No	Difficulty	Always	Frequently	Occasionally	Rarely	Never
a.	Lack of Funds.					
b.	Fund Management.					
c.	Lack of storage facilities.					
d.	Timely unavailability of Raw Material.					
e.	Low Market for products.					
f.	Competition from standardized products.					
g.	Inability to collect dues on time.					
h.	Lack of support from family.					
i.	Lack of Training.					
j.	Low price and Profit.					
k.	Timely unavailability of subsidies.					
l.	Management of employees					
m.	Any other.					

Appendix-B

ROLE OF SELF HELP GROUPS IN RURAL EMPOWERMENT- A STUDY WITH SPECIAL REFERENCE TO KERALA (Questionnaire for SHG Leaders)

- 1 Name of SHG: _____ Reg. No. : _____
- 2 Panchayat : _____ Block : _____ District: _____
- 3 Region: _____ South. _____ Central. _____ North. _____
- 4 Terrain _____ Hills _____ Planes. _____ Coastal. _____
- 5 Name of leader _____ Sex: Female _____

6	Age	Up to 25 Yrs.	26- 40Yrs.	41-55Yrs.	Above 55 Yrs.	
7	Educational Qln.	Primary.	Upto SSLC.	+2/ Diploma.	Degree and above	P.G
8	Type of SHG	K.shree.	NGO	Bank	MFI	Others
9	SHG age	Up to 3 Yrs.	4-8 Yrs.	9-12Yrs.	Above 12 Yrs.	
10	Whether Linked or Not	Linked.	Unlinked			
11	Linked bank	Comm. Banks	.RRBs.	Co-op. Banks	New Gen. Banks	Post Offices
11a	Live Linkage	Yes.	No.			
12	Live Linkage Age	Up to 3Yrs.	4 to 8 Yrs.	Above 8 years.	Till date	
13	Nature of SHG	SC/ST	OBC	H/M/C	SC/ST/OBC	Mix of all
14	Size of the Group	Up to 10	11 -20	Above 20		
15	Mode of Election	S. Ballot.	Raising Hands	Nom by SHPI.	No election	
16	Pattern of meetings.	Weekly	Fortnightly	Monthly		
17	Total no. of meetings/year	1-12	13-26.	27-40	41-52	
18	Per cent of Attendance /meeting	Up to 60%	61 to 75%	76 to 90%	Above 90%	
19	Nature of SHG services:	Savings & Credit.	1& Insurance.	2& Pension.	3&M. transfer.	
20	Thrift per meeting (in Rs.):	Up to 10.	11-30.	31-50	Above50	No fixed amt.
21	Interest on Bank loan.	6% -9%.	10% - 13%.	14% -17%.	above 17%	N.A
22	% of bank loan arrears	Nil.	Upto 10%.	11-20%.	More than 20%	N.A
23	Borrowing needs of members	Fully met by SHG	Partially met by SHG	Not met by SHG	Fully met by SHG	Partially met by SHG
24	Intl. Loan sanctioning Period	One week	Two weeks.	One month		
25	Internal Interest on Loan	Up to 12%.	12-18%.	19-24%.	Above 24 %.	
26	Surety	No surety	Promisory note	Fixed assets	Others	
27	Periodicity of repayment:	Weekly	fortnightly	monthly	Quarterly	Any time
28	Repayment period:	Up to 10 M.	11-20 M.	Above 20 Mths.	No fixed period	
29	Loan recoveries are	below 65%	65-74 %.	75-90 %.	Above 90%.	
30	Action against defaulters	No action	Penalties.	Confiscation of Assets	Peer pressure	Others
31	Penalty is charged on :	Non/late	Late Loan	Both.		

		attendance at meetings	repayment.			
32	Penalty is decided by	Members jointly	Leaders	NGO/ SHPI	Others	
33	Annual dropout rate	Up to 4%.	5%-9%	10% -14%.	15% -20%	More than 20%
34	Main reason for drop out	Marriage	Migration	Illness/Death	G.Conflict	Others
35	Training to members :	B. Keeping.	Social devt.	Skill devt.	Agri – allied	Other activities
36	Who helped your group in identifying the IGA:	CDS	SHG	Members	Self	Others
37	Main source of funds other than SHG.:	Commercial Bank.	R.R.B.	Co-op Bank.	Others	
38	Local body members at present	One	Two to four.	Above four	Nil	
39	Total local body members throughout the life of SHG :	One	Two to four.	Above four	Nil	

40. Type of Enterprise

Sl. No.	Nature of Enterprise	Started	Added	Proposed
1	Agriculture and allied services			
2	Non Agricultural activities (production)			
3	Service (Computer centre, Repairing, Other services etc.)			
4	All of the above.			

41. Sustainability Indicators

41.1. Members' Credentials.	1	2	3	4	5
a. Membership is open to all.					
b. All our Group members are above 35 years of age.					
c. We do not allow multiple memberships in SHG.					
d. All the members belong to the same community.					
41.2. Group Cohesion.	1	2	3	4	5
a. All members have a tendency to stick firmly with the group.					
b. There is strong interpersonal communication, trust and co-operation among members of the group.					
c. Dropout rates are coming down with age of the group.					
d. Joining SHG has increased the relationship amongst neighborhood (Group and Non Group).					
41.3. Style of Governance.	1	2	3	4	5
a. The charisma of leader is the main factor of group cohesion.					
b. Leadership rotation is restricted to persons with leadership quality only.					
c. Leaders are able to give timely advises, suggestions and corrections.					
d. To comply with rules, we do play proxy leadership.					
41.4. Awareness on SHG proceedings, Rules, Objectives etc.	1	2	3	4	5
a. The previous meeting's book entries, minutes etc. are passed in the current meeting.					
b. The office bearers were given enough training by NGO's/SHPIs.					

c. Members are highly aware of the objectives, rules and regulations etc. of the Group.					
d. Training has been given by the promoter for the formation of SHG					
41.5. Conduct of meetings.	1	2	3	4	5
a. Our group has more than 90% attendance in all meetings.					
b. Each meeting will have a discussion session – on topics raised by the members.					
c. All members actively participate in decision making process.					
d. The group periodically evaluates their performance.					
e. Problems in the meetings will be settled by the committee members and leaders.					
41.6. Thrift accumulation.	1	2	3	4	5
a. The group follows fixed thrift plan and it justifies the savings needs of members.					
b. Accumulated savings per member is more than Rs.5000/.					
c. All our members are capable of performing bank transactions independently.					
d. There is a Change in the saving habits of members, since joining SHG.					
e. Thrifts are enough to cover our credit requirements.					
f. Many of the members are participating in local chit funds also.					
41.7. SHG-Bank Linkage.					
a. Through linkage we get enough funds for the credit requirements of members.					
b. Linkage gives financial stability and sustainability to SHGs.					
c. Higher live linkage age leads to greater credit accessibility.					
d. Our group has confidence in going alone without live linkage.					
41.8. Accounts and Audit.	1	2	3	4	5
a. We use serially numbered ledgers for recording entries.					
b. Books of Accounts and Passbook of members are regularly updated.					
c. The books of accounts are freely accessible to members.					
d. The group has implemented a self audit process also.					
41.9. Credit practices of the group.	1	2	3	4	5
a. The beneficiaries for loans are identified by members.					
b. We start with consumption loans and drive with Productive loans.					
c. Our members are also availing individual loans from banks.					
d. Members still have to access money lenders.					
e. Members are ready to pay insurance premium, to cover loan against accidental death .					
f. The group charges at least 2% to 3% profit on loans. (Interest)					
41.10. Loan Repayment Habits of Members.	1	2	3	4	5
a. The group encourages pre-closure of loans.					
b. Majority of loan repayments are followed by a subsequent loan.					
c. Loan repayments are made out of income from application of loan.					
d. We apply reasonable peer pressure to recover loans.					
41.11. Penalties imposed on members.	1	2	3	4	5

a. The monetary penalties have little impact on the erring members.					
b. Another way of penalty is to deny loans and other services of SHG.					
c. Penalties have a greater role in ensuring the sustainability of SHGs.					
d. We are not depending on penalties for the successful functioning of the group.					
41.12. Federation of SHGs.	1	2	3	4	5
a. Federations have link to wholesalers.					
b. Federation leads to better communication among similar groups.					
c. It improves the sustainability of SHGs.					
41.13. Donor support and Subsidies	1	2	3	4	5
a. Subsidy is a main source of Income for the Group					
b. Through subsidies we are able to provide members, better services at a lower cost.					
c. We are getting timely credit of subsidies.					
d. We are able to reduce our dependence on subsidies and donors.					
41.14. Skill development and training.	1	2	3	4	5
a. CDS coordinates training for the development of Managerial and Technical Skills of members.					
b. The quality of training imparted is very good.					
c. CDS maintains the same scale and depth of training from beginning to date.					
d. The skill development initiatives of the CDS were of much use to SHG members.					
41.15. Graduation to Micro Enterprises.	1	2	3	4	5
a. Our SHG run a micro enterprise.					
b. We encourage group micro enterprise to individual one.					
c. Majority of members have the skill in performing the work					
d. Our enterprise is making use of materials easily available in the area.					
e. We have profits to cover our operating cost.					
41.16. Marketing tactics.	1	2	3	4	5
a. We undertook retailing at the initial levels and then get upgraded to wholesale and retail.					
b. We pack the products in an attractive way.					
c. We have a brand name of our own.					
41.17. Involvement of members in Social Development.	1	2	3	4	5
a. All our members speak freely and frankly in SHG meetings.					
b. We practice the policy of Teaching / Training someone else.					
c. Many of our members speak during public meetings.					
d. Members are not afraid of going to government office / police station.					
e. Membership in SHG has elevated Social Status of members.					
f. Our group does not have a family with school dropout.					
g. Our group is successful in mobilizing people against social evils.					
h. Almost all members actively participate in the Gramasabha to raise their problems.					

i. Our group does some charity to deserving members and non members.					
41.18. Political affiliation of members	1	2	3	4	5
a. Members of our SHG do not belong to a single political party.					
b. We never mix business and politics.					
c. The political base of members is always an asset to the group.					
d. Some of our group members have contested/elected to panchayathiraj institutions.					
41.19. Group's participation in Community Development Activities.	1	2	3	4	5
a. The group used to participate in the construction of community roads					
b. We used to associate with the cleanliness programmes of the Panchayat.					
c. We co-operate and assist authorities in the effective mobilization of women.					
d. We used to participate in the protest against illegal distillation of alcohol.					
e. The group activates members against atrocities to women and children.					
f. There is improvement in the health habits of members after experiencing with SHGs					
g. Our group participates in all activities of Health department in preventing conterminous diseases.					
41.20. Micro Finance Institution Intervention. (MFIs)	1	2	3	4	5
a. We are highly aware of MFI activities in the area.					
b. Some of our members are availing MFI loans.					
c. The members are making prompt repayment.					
d. The main attraction for MFI is the speedy availability of services.					
e. The membership in such MFIs has reduced their availability for our activities.					
f. The cross services are always a headache for us.					
g. The low level of financial discipline may land the members in trouble.					
h. The MFIs penetrate in the areas were SHGs are inactive.					
41.21. Profit Sharing	1	2	3	4	5
a. Our group operates on profit since inception. (non operational)					
b. We have profit from micro enterprises also. (operational)					
c. There is a steady growth in the income of the group.					
d. The members are in support of adding profit to the thrift.					
41.22. Empowerment levels of members.	1	2	3	4	5
a. Financial empowerment					
b. Personnel empowerment.					
c. Technological empowerment.					
d. Social empowerment.					
e. familial empowerment					
f. Legal and Political Empowerment					
g. Overall Empowerment					

42. Involvement of Members in Functioning of the Group

Sl. No.	Indicator	All	Few	Leaders	NGO	Others
a.	Arranging Meetings					
b.	Discussions in the Meeting					
c.	Decision Making					
d.	Bank Transactions					
e.	Account Maintenance					
f.	Arrear Collection					
g.	Functions in member families.					
h.	Other Services					

43. Problems Faced by SHGs.

Sl.No.	Problems.	1	2	3	4	5
a.	Untimely or non availability of subsidies.					
b.	Untimely or non availability of Bank loans.					
c.	Problem with Group dynamics					
d.	Bad debts.					
e.	Political involvement.					
f.	Competition from FMCG Industry.					
g.	Attitude of people					
h.	Participation of members in MGNREGA.					
i.	Multiple memberships.					
j.	Intervention from spouses.					
k.	MFI intervention					
l.	Availability and storage of raw material (including fund arrangement)					
m.	Others (specify).					

44. Sustainability levels of the group

Sl. No.		1	2	3	4	5
a.	Financial Sustainability					
b.	Operational Sustainability					
c.	Organisational Sustainability					
d.	Mission Sustainability					

APPENDIX-C

CORRELATION BETWEEN INDICATORS AND INFLUENCING FACTORS OF SUSTAINABILITY

		Q44a	Q44b	Q44c	Q44d	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Q44a	Pearson Correlation	1	.271**	.556**	.453**	.053	-.154	-.005	-.143	-.300**	.155	-.008	-.062	-.109	-.026	.073	.055	.196*	.091	.004	.023	-.224*	-.083	-.205*	.340	.295**	-.052
	Sig. (2-tailed)		.003	.000	.000	.565	.093	.954	.120	.001	.092	.941	.502	.236	.782	.427	.554	.044	.340	.977	.898	.014	.369	.024	.306	.001	.569
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
Q44b	Pearson Correlation	.271**	1	.365**	-.089	-.150	-.022	-.122	-.030	-.183*	.035	.083	-.155	-.078	-.063	-.217*	-.048	.027	-.099	-.156	.157	-.105	-.030	-.105	-.017	.560**	-.092
	Sig. (2-tailed)	.003		.000	.335	.103	.815	.186	.741	.045	.702	.469	.091	.395	.496	.017	.601	.783	.300	.296	.383	.253	.747	.253	.960	.000	.320
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
Q44c	Pearson Correlation	.556**	.365**	1	.545**	-.005	-.063	.023	-.010	-.263**	.067	.009	-.112	-.023	-.173	.175	-.064	.181	.204*	-.004	.076	-.149	.079	-.062	.049	.359**	.043
	Sig. (2-tailed)	.000	.000		.000	.953	.493	.804	.917	.004	.468	.934	.222	.804	.059	.056	.490	.063	.031	.979	.674	.104	.389	.499	.886	.000	.645
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
Q44d	Pearson Correlation	.453**	-.089	.545**	1	.009	-.043	.198*	.063	-.094	.171	-.087	.016	.160	.000	.260**	.021	.292**	.193*	-.088	.130	.021	.107	.126	-.049	.127	.065
	Sig. (2-tailed)	.000	.335	.000		.925	.640	.030	.492	.306	.061	.447	.862	.080	1.000	.004	.823	.002	.041	.555	.472	.818	.243	.172	.886	.167	.479
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
PROFILE OF MEMBERS	Pearson Correlation	.053	-.150	-.005	.009	1	.216*	.080	.136	.080	.124	.116	.054	-.005	.027	.022	.171	.064	.151	.426**	-.204	.155	.111	.128	-.719*	-.032	.617**
	Sig. (2-tailed)	.565	.103	.953	.925		.018	.384	.140	.386	.176	.310	.558	.960	.773	.812	.061	.516	.113	.003	.255	.090	.226	.165	.013	.729	.000
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
GROUP COHESION	Pearson Correlation	-.154	-.022	-.063	-.043	.216*	1	.124	.428**	.460**	.324**	.248*	.332**	.238**	.199*	.144	.274**	.231*	.185	.210	.085	.477**	-.038	.357**	-.390	-.190*	.436**
	Sig. (2-tailed)	.093	.815	.493	.640	.018		.177	.000	.000	.000	.028	.000	.009	.030	.117	.002	.017	.051	.156	.638	.000	.678	.000	.235	.038	.000

	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
STYLE OF GOVERNANCE	Pearson Correlation	-.005	-.122	.023	.198*	.080	.124	1	.051	.184*	.096	.125	.278**	.187*	.026	-.002	.178	.109	.065	.046	.284	.264**	.092	.266**	.091	-.130	.143
	Sig. (2-tailed)	.954	.186	.804	.030	.384	.177		.581	.044	.299	.272	.002	.041	.777	.985	.051	.266	.498	.758	.109	.004	.319	.003	.789	.157	.119
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
AWARENESS ON SHG	Pearson Correlation	-.143	-.030	-.010	.063	.136	.428**	.051	1	.454**	.286**	.025	.353**	.147	.218*	.012	.248**	.128	.082	-.031	.199	.237**	.095	.235**	-.347	-.072	.195*
	Sig. (2-tailed)	.120	.741	.917	.492	.140	.000	.581		.000	.002	.824	.000	.110	.017	.896	.006	.191	.388	.837	.267	.009	.302	.010	.296	.434	.033
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
CONDUCT OF MEETING	Pearson Correlation	-.300**	-.183*	-.263**	-.094	.080	.460**	.184*	.454**	1	.225*	.319**	.343**	.242**	.236**	.116	.170	.122	-.069	.292*	.355*	.457**	-.144	.307**	-.373	-.332**	.117
	Sig. (2-tailed)	.001	.045	.004	.306	.386	.000	.044	.000		.013	.004	.000	.008	.010	.207	.063	.213	.469	.047	.043	.000	.117	.001	.258	.000	.203
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
THRIFT ACCUMULATION	Pearson Correlation	.155	.035	.067	.171	.124	.324**	.096	.286**	.225*	1	.380**	.246**	.112	.231*	.052	.338**	.329**	.244**	.214	.117	.206*	-.012	.160	.865**	-.001	.107
	Sig. (2-tailed)	.092	.702	.468	.061	.176	.000	.299	.002	.013		.001	.007	.221	.011	.576	.000	.001	.009	.149	.518	.024	.894	.080	.001	.989	.244
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
SHG BANK LINKAGE	Pearson Correlation	-.008	.083	.009	-.087	.116	.248*	.125	.025	.319**	.380**	1	.085	.159	.015	.053	.359**	.064	.061	.147	.288	.348**	.184	.337**	-.322	-.160	.108
	Sig. (2-tailed)	.941	.469	.934	.447	.310	.028	.272	.824	.004	.001		.455	.163	.895	.645	.001	.596	.604	.386	.163	.002	.105	.002	.598	.160	.343
	N	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	72	74	37	25	79	79	79	5	79	79
ACCOUNTS AND AUDIT	Pearson Correlation	-.062	-.155	-.112	.016	.054	.332**	.278**	.353**	.343**	.246**	.085	1	.040	.000	-.042	.327**	.026	.093	.198	.398*	.284**	-.101	.137	-.181	-.195*	.029
	Sig. (2-tailed)	.502	.091	.222	.862	.558	.000	.002	.000	.000	.007	.455		.663	1.000	.651	.000	.788	.331	.181	.022	.002	.271	.136	.593	.033	.752
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
CREDIT PRACTICE OF THE GROUP	Pearson Correlation	-.109	-.078	-.023	.160	-.005	.238**	.187*	.147	.242**	.112	.159	.040	1	.216*	.138	.104	.123	.056	.214	.015	.408**	.194*	.751**	-.390	.006	.247**
	Sig. (2-tailed)	.236	.395	.804	.080	.960	.009	.041	.110	.008	.221	.163	.663		.018	.134	.260	.209	.560	.148	.935	.000	.033	.000	.236	.952	.007

	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
LOAN REPAYMENT HABITS OF MEMBERS	Pearson Correlation	-.026	-.063	-.173	.000	.027	.199 [†]	.026	.218 [*]	.236 ^{**}	.231 [*]	.015	.000	.216 [*]	1	.006	.049	.143	.114	-.333 [†]	-.071	.225 [*]	-.015	.217 [*]	.049	-.080	.042
	Sig. (2-tailed)	.782	.496	.059	1.000	.773	.030	.777	.017	.010	.011	.895	1.000	.018		.952	.595	.144	.232	.022	.693	.013	.870	.018	.886	.385	.650
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
PENALTIES IMPOSED ON MEMBERS	Pearson Correlation	.073	-.217 [*]	.175	.260 ^{**}	.022	.144	-.002	.012	.116	.052	.053	-.042	.138	.006	1	.018	.183	.302 ^{**}	.144	.042	.043	.083	.118	-.330	.002	.175
	Sig. (2-tailed)	.427	.017	.056	.004	.812	.117	.985	.896	.207	.576	.645	.651	.134	.952		.848	.061	.001	.334	.818	.639	.365	.198	.322	.983	.056
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
FEDERATION OF SHGS	Pearson Correlation	.055	-.048	-.064	.021	.171	.274 ^{**}	.178	.248 ^{**}	.170	.338 ^{**}	.359 ^{**}	.327 ^{**}	.104	.049	.018	1	.050	.023	.368 [*]	.092	.420 ^{**}	-.059	.257 ^{**}	.287	.014	.173
	Sig. (2-tailed)	.554	.601	.490	.823	.061	.002	.051	.006	.063	.000	.001	.000	.260	.595	.848		.614	.808	.011	.609	.000	.525	.005	.392	.883	.058
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
DONOR SUPPORT AND SUBSIDIES	Pearson Correlation	.196 [*]	.027	.181	.292 ^{**}	.064	.231 [*]	.109	.128	.122	.329 ^{**}	.064	.026	.123	.143	.183	.050	1	.096	.190	.449 [*]	.161	.044	.161	-.010	.102	.202 [*]
	Sig. (2-tailed)	.044	.783	.063	.002	.516	.017	.266	.191	.213	.001	.596	.788	.209	.144	.061	.614		.340	.222	.015	.099	.657	.100	.978	.296	.037
	N	106	106	106	106	106	106	106	106	106	106	72	106	106	106	106	106	106	102	43	29	106	106	106	11	106	106
SKILL DEVELOPMENT AND TRAINING	Pearson Correlation	.091	-.099	.204 [*]	.193 [*]	.151	.185	.065	.082	-.069	.244 ^{**}	.061	.093	.056	.114	.302 ^{**}	.023	.096	1	.063	.147	.063	.258 ^{**}	.162	.000	.016	.098
	Sig. (2-tailed)	.340	.300	.031	.041	.113	.051	.498	.388	.469	.009	.604	.331	.560	.232	.001	.808	.340		.675	.430	.508	.006	.087	1.000	.870	.305
	N	112	112	112	112	112	112	112	112	112	112	74	112	112	112	112	112	102	112	46	31	112	112	112	10	112	112
GRADUATION TO MICRO ENTERPRISES	Pearson Correlation	.004	-.156	-.004	-.088	.426 ^{**}	.210	.046	-.031	.292 [*]	.214	.147	.198	.214	-.333 [*]	.144	.368 [*]	.190	.063	1	-.159	.494 ^{**}	-.062	.350 [*]	-.680	-.059	.418 ^{**}
	Sig. (2-tailed)	.977	.296	.979	.555	.003	.156	.758	.837	.047	.149	.386	.181	.148	.022	.334	.011	.222	.675		.386	.000	.678	.016	.524	.695	.003
	N	47	47	47	47	47	47	47	47	47	47	37	47	47	47	47	47	43	46	47	32	47	47	47	3	47	47
MARKETING TACTICS	Pearson Correlation	.023	.157	.076	.130	-.204	.085	.284	.199	.355 [†]	.117	.288	.398 [†]	.015	-.071	.042	.092	.449 [*]	.147	-.159	1	-.037	-.050	-.035	1.000 ^{**}	-.185	-.146
	Sig. (2-tailed)	.898	.383	.674	.472	.255	.638	.109	.267	.043	.518	.163	.022	.935	.693	.818	.609	.015	.430	.386		.837	.784	.848	.	.301	.419

	N	33	33	33	33	33	33	33	33	33	33	25	33	33	33	33	33	29	31	32	33	33	33	2	33	33	
INVOLVEMENT OF MEMBERS IN SOCIAL DEVELOPMENT	Pearson Correlation	-.224*	-.105	-.149	.021	.155	.477**	.264**	.237**	.457**	.206*	.348**	.284**	.408**	.225*	.043	.420**	.161	.063	.494**	-.037	1	.154	.799**	-.322	-.169	.448**
	Sig. (2-tailed)	.014	.253	.104	.818	.090	.000	.004	.009	.000	.024	.002	.002	.000	.013	.639	.000	.099	.508	.000	.837		.092	.000	.334	.065	.000
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
POLITICAL AFFILIATION OF MEMBERS	Pearson Correlation	-.083	-.030	.079	.107	.111	-.038	.092	.095	-.144	-.012	.184	-.101	.194*	-.015	.083	-.059	.044	.258**	-.062	-.050	.154	1	.562**	-.018	.095	.260**
	Sig. (2-tailed)	.369	.747	.389	.243	.226	.678	.319	.302	.117	.894	.105	.271	.033	.870	.365	.525	.657	.006	.678	.784	.092		.000	.959	.304	.004
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
GROUPS' PARTICIPATION in C.D.A	Pearson Correlation	-.205*	-.105	-.062	.126	.128	.357**	.266**	.235**	.307**	.160	.337**	.137	.751**	.217*	.118	.257**	.161	.162	.350*	-.035	.799**	.562**	1	-.413	-.055	.461**
	Sig. (2-tailed)	.024	.253	.499	.172	.165	.000	.003	.010	.001	.080	.002	.136	.000	.018	.198	.005	.100	.087	.016	.848	.000	.000		.207	.552	.000
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
MFI INTERVENTION	Pearson Correlation	.340	-.017	.049	-.049	-.719*	-.390	.091	-.347	-.373	.865**	-.322	-.181	-.390	.049	-.330	-.287	-.010	.000	-.680	1.000**	-.322	-.018	-.413	1	.364	-.365
	Sig. (2-tailed)	.306	.960	.886	.886	.013	.235	.789	.296	.258	.001	.598	.593	.236	.886	.322	.392	.978	1.000	.524	.	.334	.959	.207		.271	.269
	N	11	11	11	11	11	11	11	11	11	11	5	11	11	11	11	11	11	10	3	2	11	11	11	11	11	11
PROFIT SHARING	Pearson Correlation	.295**	.560**	.359**	.127	-.032	-.190*	-.130	-.072	-.332**	-.001	-.160	-.195*	.006	-.080	.002	.014	.102	.016	-.059	-.185	-.169	.095	-.055	.364	1	-.116
	Sig. (2-tailed)	.001	.000	.000	.167	.729	.038	.157	.434	.000	.989	.160	.033	.952	.385	.983	.883	.296	.870	.695	.301	.065	.304	.552	.271		.207
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
Empowerment Level of Members	Pearson Correlation	-.052	-.092	.043	.065	.617**	.436**	.143	.195*	.117	.107	.108	.029	.247**	.042	.175	.173	.202*	.098	.418**	-.146	.448**	.260**	.461**	-.365	-.116	1
	Sig. (2-tailed)	.569	.320	.645	.479	.000	.000	.119	.033	.203	.244	.343	.752	.007	.650	.056	.058	.037	.305	.003	.419	.000	.004	.000	.269	.207	
	N	120	120	120	120	120	120	120	120	120	120	79	120	120	120	120	120	106	112	47	33	120	120	120	11	120	120
** . Correlation is significant at the 0.01 level (2-tailed).																											
* . Correlation is significant at the 0.05 level (2-tailed).																											

Appendix – D Testing of Hypothesis

Variable	Null Hypothesis	Indicators	Ho Accept/ Reject	No Significant difference across					
				Region	Terrain	Social Status	Agency	Position in SHG	Size of the Group
Credit Accessibility	Membership in SHGs	Total Loans	Reject						
	has not influenced the	Basic life needs	Reject						
	credit accessibility of	Repayment of loan	Reject						
	members	Investment in IGA	Accept						
		Loans for other activities	Accept						
Motivational Factors	There is no difference in the		Reject						
	Motivational Factors for	Motivation from friends and relatives		Reject	Reject	Accept			
	joining SHGs across the State	Success stories of others		Accept	Reject	Accept			
		Strength of unity		Reject	Accept	Accept			
		Access to emergency loans		Reject	Accept	Reject			
		Inspiration from GP member		Reject	Accept	Accept			
		Bank Officials		Reject	Reject	Reject			
		A way to earn livelihood		Reject	Accept	Accept			
		Role of Media		Reject	Accept	Reject			
		Other Elements of Motivation.		Reject	Accept	Accept			
Empowerment									
Financial Empowerment	Participation of poor in SHGs		Reject						
	has not influenced their	Participation in Financial Services	Reject						
	Financial Empowerment	a. Banking	Reject	Reject	Reject	Accept	Accept	Reject	Accept
		b. Insurance	Reject	Reject	Accept	Accept	Accept	Accept	Accept
		c. Postal Financial Services	Reject	Reject	Accept	Accept	Accept	Accept	Reject
		Financial discipline	Reject	Reject	Reject	Accept	Accept	Reject	Accept
		Income generation cum utilisation	Reject	Reject	Accept	Accept	Accept	Accept	Accept

		<i>Thrift/Savings</i>	<i>N.a</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
		<i>Credit/Loan</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
		<i>Asset acquisition</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Reject</i>	<i>Reject</i>
<i>Personal Empowerment</i>	<i>Participation in SHGs has not</i>		<i>Reject</i>						
	<i>resulted in the Personal</i>	<i>Self Confidence</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>
	<i>Empowerment of members</i>	<i>Freedom of Individual</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
		<i>Capacity Building</i>	<i>Reject</i>	<i>Accept</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Reject</i>	<i>Accept</i>
		<i>Positive Attitudes</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>
<i>Familial Empowerment</i>	<i>SHG intervention has not</i>		<i>Reject</i>						
	<i>resulted in the Familial</i>	<i>Impact on Family</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
	<i>Empowerment of members</i>	<i>Influence on Children</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
<i>Social Empowerment</i>	<i>Participation in SHGs has not</i>		<i>Reject</i>						
	<i>affected the Personal</i>	<i>Community Participation</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Reject</i>	<i>Reject</i>
	<i>Empowerment of Members</i>	<i>Social Contacts</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
		<i>Social Awareness</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Reject</i>	<i>Accept</i>
		<i>MGNREGP</i>	<i>N.a</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
<i>Legal and Political</i>	<i>Participation in SHGs has not</i>		<i>Reject</i>						
<i>Empowerment</i>	<i>influenced members' Legal</i>	<i>Legal Awareness</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Reject</i>	<i>Accept</i>
	<i>and Political Empowerment</i>	<i>Political Awareness and participation</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
	<i>There is no association</i>								
<i>Technological</i>	<i>between membership in SHGs</i>		<i>Accept</i>						
<i>Empowerment</i>	<i>and members' Technological</i>	<i>Technology</i>		<i>Accept</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
	<i>Empowerment</i>								

				<i>No Significant difference across</i>							
<i>Variable</i>	<i>Null hypothesis</i>	<i>Indicators</i>	<i>Ho Accept/Reject</i>	<i>Region</i>	<i>Terrain</i>	<i>Agency</i>	<i>Linkage</i>	<i>Live linkage</i>	<i>Group age</i>	<i>Size of the group</i>	<i>Community</i>
<i>Nature and Extent of</i>	<i>There is no difference in the nature</i>		<i>Reject</i>			<i>N.A</i>	<i>N.A</i>	<i>N.A</i>	<i>N.A</i>	<i>N.A</i>	<i>N.A</i>
<i>Problems Faces by SHGS</i>	<i>and extent of problems faced by</i>	<i>Marketing problem</i>		<i>Reject</i>	<i>Accept</i>						
	<i>SHGs across Regions and Terrains</i>	<i>Fund raising problem</i>		<i>Reject</i>	<i>Accept</i>						
		<i>Group conduct problem</i>		<i>Reject</i>	<i>Reject</i>						
		<i>Fund rotation problem</i>		<i>Accept</i>	<i>Accept</i>						
		<i>Production related problem</i>		<i>Reject</i>	<i>Accept</i>						
		<i>Group dynamics problem</i>		<i>Accept</i>	<i>Accept</i>						
<i>Sustainability of SHG</i>	<i>There is no relationship between</i>	<i>Financial Sustainability</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Reject</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
<i>Movement in the State</i>	<i>the Factors leading to Sustainability</i>	<i>Operational Sustainability</i>		<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Reject</i>
	<i>of SHG Movement in the State</i>	<i>Organisational Sustainability</i>		<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>
		<i>Mission Sustainability</i>		<i>Reject</i>	<i>Accept</i>	<i>Reject</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>	<i>Accept</i>