

Original Research Paper

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

ABSTRACT

India's SHG movement has emerged as the world's largest and most successful network of Community Based Organisations (CBOs). Today, there are several agencies working for SHG promotion in the country. However, quality 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 Nagoan 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. Further, it is concluded that Twenty Four (24) variable relating to quality parameters of SHGs are to be considered as the major elements while assessing the quality of SHG.

Keywords: Micro finance, Perceptions, Quality parameters, Self Help Groups, Stakeholders.

1. INTRODUCTION

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

India now occupies a significant place and a niche in global micro finance through promotion of the Self Help Groups (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 (NABARD, 2012).

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

Particulars	2009-10	2010-11	2011-12
No. of SHGs Savings linked	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.

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 (Reddy & Prakash, 2003[1]). CMF-NABARD (2008[2]) also expressed similar views and observed that there are quality and sustainability issues of the SBLP that still need to be addressed. One concern is that the target base approach and profit motives ignore the quality of the SHG entities themselves. Also, the approach lacks an enabling environment that can drive and expand the scope of livelihood options for SHGs.

2. REVIEW OF LITERATURE

The main purpose of the review of literature pertaining to the evaluation of performances, quality and sustainability of SHG in Assam is to give a proper orientation and perspective to the present work. A survey of literature places a significant role in establishing the backdrop for any research work in social sciences. It is felt that justification of present study can be made by reviewing the available literature on the subject. Therefore, an attempt has been made to review the literature on the subject so as to establish the relevance of the present study.

It is reported in many studies that due to the fast growth of the SBLP in India, the quality of SHGs has come under stress (Sa-Dhan, 2003[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 (Reddy & Reddy, 2012[4]). These include 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 (Thorat, 2005[5]). Thirugnasambantham (2008[6]) observed that 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.

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 (APMAS, 2009[7]). BASICS (2007[8]) examined the deterioration in the quality of SHGs by a variety of factors including a) the intrusive involvement of government departments in promoting groups, b) inadequate long-term incentives to NGOs for nurturing them on a sustainable basis and c) diminishing skill sets on part of the SHG members in managing their groups.

While studying the quality of SHGs, BASICS (2007[9]) pointed out poor quality of SHGs and argue how to ensure the quality of SHGs in an environment of exponential growth. The study observed that due to the focused growth of the SBLP, the quality of SHGs has come under stress (similar experience is also shared in the studies like Reddy & Prakash, 2003[10]; Devaprakash, 2005[11]; Kumar, 2010[12]; Sinha, 2012[13]). 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 (e.g. Reddy, 2005[14]; Sen & Sircar, 2006[15]; APMAS, 2006[16]; Singh, 2006[17]; Sharma, 2007[18]; Govt. of Haryana, 2007[19]; Roy, 2007[20]; Sahu, 2010[21]). The findings of other micro-studies (Josily, 2006[22]; ASEED, 2007[23]; Feroz and Chauhan, 2009[24]; Srinivasan, 2009[25]; Henriques & Gaonkar, 2011[26]; Das, 2012[27]; Das, 2012[28]; Das, 2012[29]) 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 (e.g. Devaprakash, 2005[30]; Parashar, 2008[31]; Bhanawat, 2008[32]; CMF-NABARD, 2008[33]). 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 (Devaprakash, 2005[34]). 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 (Sa-Dhan, 2003[35]). 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 (Sinha, 2012[36]). Most SHGs are promoter driven collectives that are at best joint liability groups and at worst formations to access subsidies (Reddy, 2012[37]). Very few SHGs have been groomed as autonomous institutions that can intermediate on behalf of members with banks and public agencies.

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. 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.

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151 3. INDICATORS OF QUALITY ASSESSMENT FOR SHG

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153 Quality is the major challenge that the SHG movement is confronted with at this point of time
154 in the country. A large number of bankers, DRDA officials and NGOs are using the Critical
155 Rating Index (CRI) developed by NABARD's leadership to promote bank linkage and for
156 offering other government avenues. The CRI basically consists of two sets of variables, viz.
157 Governance and systems related variables and financial variables. Governance related
158 parameters are periodicity of meetings, attendance in the meetings, decision making
159 process in the meeting, observation of norms, saving and loan installment collection
160 methods, lending procedure, rotation of leadership, book keeping, etc. Financial parameters
161 include periodicity and regularity of saving, use of savings for internal lending, lending rates,
162 lending norms, regularity in loan repayment, etc.

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164 SHG Performance Measurement Tool (Sa-Dhan, 2005[38]) helps the Self Help Promoting
165 Institutions (SHPIs) to measure the quality of SHGs and to identify the areas of strengths
166 and weaknesses of SHGs that would in turn help them to design their capacity building
167 initiatives for SHGs in a more focused and cost effective manner. This tool also helps banks
168 to understand and assess SHGs performance in the required detail for credit linkage. To
169 measure the performance of SHGs, seven broad indicators such as group constitution,
170 organisational discipline, organisational systems, financial management and performance,
171 external linkages, activities undertaken by group/members and self-reliance in managing
172 affairs had been taking into account. Sa-Dhan (2003[39]) made a comparative study of
173 assessment tools developed by various organisation viz. National Bank for Rural
174 Development (NABARD), BASIX, Mysore Resettlement and Development Agency
175 (MYRADA), CARE, Andhra Pradesh Mahila Abhivruddhi Society (APAMAS) etc. and have
176 identified eight broad thematic areas with various indicators and their benchmarks. The
177 study identifies eight broad major indicators viz. Group constitution, organisational discipline,
178 organisational systems, financial management, credit policy, external linkage etc., to assess
179 the quality of SHGs. Reddy (2005[40]) observed that the state of SHGs identifies key areas
180 of weakness which undermine the sustainability of SHG movement. He identifies the major
181 areas such as financial management, governance and human resource ranges from weak to
182 average quality for a majority of SHGs. APMAS (2006[41]) addressed a wide range of issues
183 including cases of dropouts from SHGs and internal politics, and issues of social harmony
184 and social justice, community actions, book-keepings, equity, defaults and recoveries and
185 sustainability of SHGs. Sen & Sircar (2006[42]) conducted a study on SHGs in West Bengal
186 keeping the regularity of meetings, participation of members, group management, regularity
187 of savings, loan disbursement, loan recovery, accounts and records, links with Panchyat Raj
188 Institutions, livelihood engagement and social action as the indicators of quality assessment
189 of SHG. In another study of Centre of Micro Finance, 2007[43] entitled 'Feasibility Study of a
190 Special Purpose Vehicle (SPV) for SHG financing through SHG Institutions' which identified
191 sixteen variables to assess the SHGs quality viz. Feeling of homogeneity/ solidarity, velocity
192 of internal lending, governance issues, attendance in meeting, member awareness about
193 financial, transactions involvement in village issues etc. Roy (2007[44]) undertaken quality
194 assessment of SHGs in West Bengal using twenty indicators like group meeting, members'
195 participation, group discipline, savings, micro-credit, financial management, economic and
196 social initiatives and linkages with institutions. Haryana Community Forestry Project (Govt. of
197 Haryana, 2007[45]) assessed the quality of SHGs in a self style way considering nine broad
198 indicators which includes organisational capacity, saving and credit, financial management,

micro-enterprises, skill development, awareness & attitudes, empowerment & influence, networks & linkages and plans & visions. Bhanawat (2008[46]) pointed out that quality of SHGs and the SHG programme should always be prioritised over quantity. Nirantar Charter for SHG (2008^[†]) recommended that all promoting agencies are responsible for the outcome and performance of SHGs. Further, this Charter recommended that indicators for rating SHG quality and performance should include social aspects, besides institutional and financial ones. Sharma (2008[47]) argue that quality aspects of SHGs, literacy goals, and social focus of community mobilisation efforts need to be stressed while assessing the quality of SHGs. Further, social indicators need to be mandatorily included in SHG quality assessment parameters. Parashar (2008[48]) believed that quality of SHGs should be stressed upon more than their numbers (i.e., quantity). Quality parameters would include not just financial and physical performance of the group, but also parameters to assess economic and livelihood goal achievement, social status improvement and entitlement access facilitation. Shetty (2009[49]) in his study constructed a sustainability index comprising of eight indicators viz. leadership, regularity of meetings, decision making, record keeping, accounting and monitoring, network and membership, conflict resolving capacity and dropout rate etc. Sahu (2010[50]) assessed the quality of SHG in North-west India based on the thirteen indicators covering group formation, homogeneity in economic status, social status, group processes etc. on which the researcher given weightage.

Working towards a common acceptance and wide use of quality as well as organisational capacity assessment processes for Small & Medium Financial Institutions, APMAS has developed a Quality Assessment System (APMAS, 2007[51]) 'GRADES' in collaboration with M-CRIL. GRADES represent the key assessment areas of the Federation assessment i.e. governance & strategy, resources, asset quality, development & impact, efficiency & profitability, systems & operating processes in addition to the SHG performance. The weightage and the broad parameters to be assessed in GRADES includes governance & strategy (15%), resources (8%), asset quality (8%), development & impact (7%), efficiency & profitability (9%), systems & operating processes (13%), and SHG performance (40%). Roy (2011[52]) studied quality of the services of some sample Micro Finance Institutions of Assam is assessed in terms of thirteen variables under two performance dimensions viz., range of services and attributes of the services offered to the their clients.

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

[*]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).

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

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 behavioural aspects of SHG functioning rarely found a place in the rating system. Further, all these rating tools speak different languages in assessing the quality of SHGs. Feeling of homogeneity/ solidarity, velocity of internal lending, governance issues, attendance in meeting, member awareness about financial, transactions involvement in village issues, organisational capacity, savings and credit, financial management, micro enterprise development, awareness and attitudes, networks and linkages, and empowerment and influence etc. are common areas which needs to be considered while assessing quality of SHGs. 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 (Chart I) 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.).



Figure 1. Quality parameters of SHGs
Source: Designed based on survey of literature

4. 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. One modest effort has been initiated by Sa-Dhan (2003[53]) 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. Thus, the present study is limited to one of the unresolved issue of Quality Assessment of SHGs as raised by Sa-Dhan.

5. OBJECTIVE OF THE STUDY

The study is pursued keeping in view the following main objectives

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

6. RESEARCH HYPOTHESES

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

Ho: 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.

7. 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. Thus, the total sample size is 100 (Considered adequate by researchers like Comrey, 1973[54]; Nunnally, 1978[55]; Gorsuch; 1983[56]; Oppenheim, 1992[57]; and Coakes and Steed, 1997[58]). Primary data was collected 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), N/A = Neither agree nor disagree (0), DA = Disagree (-1), & SDA = Strongly disagree (-2). Further, the data collected through the questionnaire was analysed through the measures of descriptive statistics like mean, median and standard deviation. Chi-square test, one sample Kolmogorov-Smirnov Test, Shapiro-Wilk Test, and Kruskal Wallis Test was applied in analysing and interpreting the data.

8. PROFILE OF THE RESPONDENTS

This section explains profile of sample respondent's who are direct stakeholders of SHGs viz. Promoters, Donors, Financial Institutions and the Group members.

8.1 Socio-economic Profile of Self Help Group members

8.1.1 Gender composition of the group members

The study consists of respondents from all groups i.e. both male and female as shown in Table 2. Out of 44 respondents belonging to Group members, 24 (54.5%) are male and 20 (45.5%) are female. Sincere effort is given to cover reasonable number of members from each class so that study is free from gender bias. Further, it is observed from the field report and other secondary resources that in the study area there are ample number of women SHGs.

Table 2. Distribution of the sample respondents by gender

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

Source: Compiled from the Questionnaire

8.1.2 Age composition of the of the group members

The study consists of respondents from all age groups. Distribution of the sample respondents by age composition is furnished in Table 3. It is pertinent from the table that majority of the sample respondents belong to 40 & above age group (47.7%). At the next level, majority of the respondents are 30-40 years of age (27.3%), while study also consists of 25% of the respondents, who are below 30 years of age. Thus, it is revealed from the study that matured aged respondents are actively participating in SHGs.

Table 3. Distribution of the sample respondents by age

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

Source: Compiled from the Questionnaire

8.1.3 Caste of the of the group members

Caste is the social variable. Table 4 present distributions of the sample respondents by caste. It is observed from the table that the study covers all caste groups namely General Castes, Scheduled Castes (SCs) and Scheduled Tribes (STs). It is depicted from the table that 50% of the sample respondents are from general category, followed by 29.5% of the respondents from SC category, 15.9% of the respondents from ST category and the rest 4.5% of the respondents are from other category.

Table 4. Distribution of the sample respondents by caste

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

Source: Compiled from the Questionnaire

8.1.4 Social status of the group members

The study constitutes respondents from different members from all community having different social status, namely, Most Backward Community, Backward Community and Forward Community. Distribution of the sample respondents by social status is provided in Table 5. It is delineated from the table that largest percentage of the sample respondents belong to Backward Community (61.4%), while 31.8% of the respondents belong to Forward Community and 6.8% of the respondents belong to Most Backward Community.

Table 5. Distribution of the sample respondents by Social Status

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

Source: Compiled from the Questionnaire

8.1.5 Economic status of the group members

Table 6 presents distribution of the sample respondents by Economic Status of family. It is portrayed from the table that huge proportion of the sample respondents are Others i.e.

wage earner, disguised labour, non-agricultural labourers, private employees, job seeker (44%), 34.1% belongs to Below Poverty Level, 15.9% belongs to Green Card Holder and only 9.1% of the sample respondents are the Job Card Holder.

Table 6. Distribution of the sample respondents by economic status

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

Source: Compiled from the Questionnaire

8.1.6 Duration of membership in SHG of the group members

Table 7 below depicts the number of years a sample respondent being a member of the SHG. It is observed that 38.6% of the sample respondents remains member of a SHG during 1-4 years, 34.1% of the respondents are members of SHG during 4-5 years, 18.2% of the respondents are members of SHG more than 6 years while only 9.1% of the respondents are members of SHG during 5-6 years.

Table 7. Distribution of the sample respondents by Duration of Membership

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

Source: Compiled from the Questionnaire

8.1.7 Literacy level of the group members

Table 8 shows distribution of the sample respondents by educational level. It is interesting to note from the table that only 45.5% of the sample respondents are above 10th Standard and the rest of the respondents are either neo literates or literates. The study comprises 25% of the respondents, who are neo-literates i.e. 10th Standard. It is found from the table that 9.1% of the respondents among literates have completed above primary education but less than 10th standard. Of the sample surveyed, 20.5% of them have studied up to primary education level.

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Table 8. Distribution of the sample respondents by education level

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

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Source: Compiled from the Questionnaire

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8.1.8 Annual income of the group members

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Distribution of the sample respondents by annual income is presented in Table 9. It is inferred from the table that annual income of the majority of the sample respondents ranges up to Rs. 50, 000 (56.8%). At the next level, 43.2% of the sample respondents' annual income of the sample respondents ranges from Rs. 50,000 - Rs. 1 lakhs.

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Table 9. Distribution of the sample respondents by annual income

			Group Members
Annual Income of SHG Member	Upto Rs. 50 Thousand	Count	25
		% of Total	56.8%
	Rs. 50- Rs. 1 lakhs	Count	19
		% of Total	43.2%
Total		Count	44
		% of Total	100.0%

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Source: Compiled from the Questionnaire

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8.2 Profile of Other Direct Stakeholder of SHGs

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

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

SHPIs, whether Farmers club, NGOs, banks or State governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes under SBLP in Assam. The major promoter of SHGs in the study districts are District Rural Development Agency (for SGSY scheme), Banks and NGOs. A few NGO-MFI are also promoting SHGs in the study district. In this study respondent as promoter includes some officials of NGOs such as ASOMI, Prochesta-MFI, RGVN-MFI Commercial banks, Rasthiya Krishi Vighyan Yojana, SIRD, DDM-NABARD, ASFABC, Agriculture Departments, Farmers Club etc. who are engaged in SHG promotion are included. In this way out of 100 respondents, 34 respondents belong to Promoter category.

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

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

8.2.1 Originality/nationality of stakeholders

It is observed from the Table 10 below that all the respondents belong to different categories are originated from India.

Table 10. Distribution of the sample respondents by nationality of stakeholders

			Stakeholders Category			Total
			Promoter	Donor	FIs	
Originality	Indian	Count	34	10	12	56
		% of Total	100.0%	100.0%	100.0%	100.0%
Total		Count	34	10	12	56
		% of Total	100.0%	100.0%	100.0%	100.0%

Source: Compiled from the Questionnaire

8.2.2 Nature of promoting organisation

Distribution of the sample respondents by Nature of Promoting Organisation is presented in Table 11. It is observed that majority of respondents comes from other Government agencies (55.9%) and Government departments (20.6%). The share of other promoting organisation includes NGO-Universal (2.9%), NGO- Nation-hood (8.8%) and NGO-Region

hood (5.9%). Therefore, it may also be concluded that a large variety of institutions that are engaged in the promotion of SHGs in the study districts are basically promoted by other government agencies i.e. DRDA (SGSY) is the major promoter of SHG in the study district.

Table 11. Distribution of the sample respondents by nature of promoting organisation

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

Source: Compiled from the Questionnaire

8.2.3 Place of location of stakeholders

Distribution of the sample respondents by Place of Location of Stakeholders is presented in Table 12. It is observed that majority of respondents belonging to Promoter located in Assam (52.9%), 41.2% of the respondents belonging to Promoter originated from outside North East Region (NER) while 5.9% of the respondents belonging to Promoter originated from Outside Assam but within NER. Similarly, majority of respondents belonging to Donor located in Assam (60%) and equal number of respondents belonging to Donor originated from outside NER and from Outside Assam but within NER (20% each). Further, it is observed that majority of respondents belonging to Financial Institutions have functioning at all India level (66.7%) while 33.3% of the respondents belonging to Financial Institutions are originated within Assam. However, majority of stakeholder have originated from Assam (50%), 7.14% respondents from other states of NER of India and 42.86% respondents whose existence is situated at all India level.

Table 12. Distribution of the sample respondents by place of location where from stakeholders functioning

		Stakeholders Category			Total	
		Promoter	Donor	FI		
Place of Location	Assam	Count	18	6	4	28
		% of Total	52.9%	60.0%	33.3%	50%
	Outside Assam but within NER	Count	2	2	0	4
		% of Total	5.9%	20.0%	0	7.14%
	Outside NER	Count	14	2	8	24
		% of Total	41.2%	6.3%	25.0%	72.86%

	% of Total	41.2%	20.0%	66.7%	42.86%
Total	Count	34	10	12	56
	% of Total	100.0%	100.0%	100.0%	100.0%

Source: Compiled from the Questionnaire

8.2.4 Nature of programme/ project of stakeholders

Distribution of the sample respondents by Nature of Programme is presented in Table 13. It is observed that majority of respondents promoting or linked with SGSY (53.33%), while 60.71% of respondents linked other programmes. Further, it is observed that majority of the respondents belonging to Promoter and Donor connected with others programme i.e. not connected with SGSY while cent percent financial institutions are connected with Government sponsored SGSY scheme.

Table 13. Distribution of the sample respondents by nature of programme of stakeholders

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

Source: Compiled from the Questionnaire

8.2.5 Nature of promotion by stakeholders

Distribution of the sample respondents by Nature of Promotion is presented in Table 14. It is observed that majority of respondents promoting or linked with financial assistance (53.57%), while 46.43% of respondents linked both financial & non-financial i.e. financial and training. Further, it is observed that majority of the respondents belonging to Donor category are connected with financial and non-financial assistance (90%) while 91.7% of respondents belonging to Financial Institutions are provided only financial assistance.

Table 14. Distribution of the sample respondents by nature of promotion by stakeholder's category

			Stakeholders Category			Total
			Promoter	Donor	FI	
Nature of Promotion	Financial	Count	18	1	11	30
		% of Total	52.9%	10.0%	91.7%	53.57%
	Both	Count	16	9	1	26
		% of Total	47.1%	90.0%	8.3%	46.43%
Total		Count	34	10	12	56

		Stakeholders Category			Total
		Promoter	Donor	FI	
% of Total		100.0%	100.0%	100.0%	100.0%

Source: Compiled from the Questionnaire

8.2.6 Recovery percentage of SHG promoted by stakeholders

Distribution of the sample respondents by Recover Percentage of SHG Promoted is presented in Table 15. It is observed the table that majority of respondents from all categories of stakeholders (63.64%) whose recovery percentage is ranged within 50%-75%. Further, it is observed that 16.7% respondents belonging to financial institutions who reported recovery percentage is above 75%.

Table 15. Distribution of the sample respondents by recovery percentage of SHG

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

Source: Compiled from the Questionnaire

8.2.7 Impact Assessment by Stakeholders

Distribution of the sample respondents by performing of Performance Assessment is presented in Table 16. It is observed from the table that 21.43% of respondents from all categories of stakeholders conducted impact assessment. Only 50% of Donor and 20.6% of respondents belonging to Promoter reported that they conducted such impact assessment.

Table 16. Distribution of the sample respondents by impact assessment

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

Source: Compiled from the Questionnaire

8.2.8 Quality Assessment Conducted by Stakeholders

Distribution of the sample respondents by performing of Quality Assessment is presented in Table 17. It is observed from the table that 32.14% respondents from all categories of stakeholders conducted quality assessment. Only 32.4% of promoter respondents and 25 of Financial Institutions respondents and 40% of Donor respondents reported that they perform such quality assessment.

Table 17. Distribution of the sample respondents by quality assessment

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

Source: Compiled from the Questionnaire

8.2.9 Performance assessment conducted by stakeholders

Distribution of the sample respondents by performing of Performance Assessment is presented in Table 18. It is observed from the table that 57.14% of respondents from all categories of stakeholders conducted Performance assessment.

Table 18: Distribution of the sample respondents by performance assessment

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

Source: Compiled from the Questionnaire

8.2.10 Nature of Donor organisation

Distribution of the sample respondents by Nature of Donor Organisation is presented in Table 19. It is observed that majority of respondents comes from Government Departments (50%), while 20% respondents belong to NGO and 30% belong to Trust.

Table 19. Distribution of the sample respondents by nature of Donor organisation

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

Source: Compiled from the Questionnaire

8.2.11 Nature of Financial Institution

Distribution of the sample respondents by Nature of Financial Institution is presented in Table 20. It is observed that majority of respondents comes from Public Sector Financial Institutions like SBI and Other nationalised commercial banks available in the study district (75%), while 25% respondents belong to Regional Rural bank i.e. AGVB.

Table 20. Distribution of the sample respondents by nature of financial institutions

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

Source: Compiled from the Questionnaire

9. ANALYSIS & DISCUSSION

9.1 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 (Cronbach, 1951[59]; Nunnally & Bernstein, 1994[60] and George and Mallery, 2003[61]). Further, the descriptive scale statistics on the perception of different stakeholders on selected quality parameter of SHG denotes the mean value 27.95, variance 161.301 and Standard Deviation is 12.2.

9.2 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 (Alreck & Settle, 1995[62]; Gaddis, 1998[63]; Leedy & Ormrod, 2001[64]; Long, 1998[65]). We drafted a pool of 81 items, which were submitted to 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.

9.3 Tests for Normality

The null hypothesis is that the data is normally distributed and in our case, since we have only 61 elements on selected quality parameter of SHG, therefore the Shapiro- Wilk test is used. From the Table 21, 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 21. Tests of normality on overall score on perception of stakeholders of SHG on quality parameters

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

a. Lilliefors Significance Correction
Source: Compiled from the Questionnaire

9.4 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. 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 22), 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 22. Kruskal Wallis Test on overall score on elements of quality assessment parameters of SHG

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

- a. *Kruskal Wallis Test*
b. *Grouping Variable: Stakeholders Category*
Source: Compiled from the Questionnaire

9.5 Kruskal Wallis Test on Item wise Score

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 23).

Table 23. 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	

Sl. Nos	Groups of QAP-I	No difference among the opinion of the direct stakeholders of SHGs regarding the QAP	Statistical Decision
		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 24).

Table 24: 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	

Sl. Nos	Groups of QAP-II	Difference among the opinion of the direct stakeholders of SHGs regarding the QAP	Statistical Decision
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. CONCLUSION

It is observed that different quality assessment/rating tools speak different languages in assessing the quality of SHGs. Measuring the perception of different stakeholders of SHG on quality parameters, sixty one quality assessment parameters are identified from the survey of literature covering feeling of homogeneity/ solidarity, velocity of internal lending, governance issues, attendance in meeting, member awareness about financial, transactions involvement in village issues etc. On overall score of quality parameters (based on five point scale) it is observed that there exists enough evidence to conclude that there is a no difference among the opinion of the direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs. Further, to 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 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. 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.

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COMPETING INTERESTS

Author has declared that no competing interests exist.

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