

Impact of Self Help Groups on Empowerment of Scheduled Caste Women in Manipur: A Comparative Analysis

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Abstract

The present paper compares the impact of SHG on empowerment of women between Scheduled Caste women of Imphal East district and Thoubal district in Manipur involving 250 female SHG members (125 from each district) having an average age of 41 years (married = 219, unmarried = 19 and widowed/divorced = 12). Factor analysis on the five sub-scales of impact scale produced five factors for decision making impact, five factors for social impact, three factors for awareness creation impact, four factors for skill and competency impact, and three factors for economic impact. The t-test result in relation to decision making impact revealed that only one factor in relation to decision on children's education and marriage had significant difference. However, the overall decision making level between districts did not differ significantly. As with the proposition of no difference in social impact, none of the five factors or the overall social impact level between districts had any significant difference. Regarding awareness creation impact between districts none of the three factors or the overall awareness impact had any significant relationship between districts. With regard to the enhancement level of skill and competency between the two comparing districts, out of the four factors, two factors in relation to acquirement of communication and decision making skills and acquirement of managerial skills were significant. Also the overall level of skill and competency between districts had significant relationship. Concerning the differences in the economic impact between districts, except for the overall increment of economic factor none of the three factors of economic impact had significant differences.

Keywords: Self Help Group; empowerment; Scheduled Caste women

Introduction

When women are economically and socially empowered, they become a changed agent. Empowerment of women is sine qua non to achieve the goals of social development. Empowerment of women is necessary for the all-round progress of a country. Self realization and self initiative offers a constructive strategy to unfold this quintessence issue of national economy, which coincidentally is the core principle of the formation of SHG. Post talks about developmental programs to bring about

socio, economic and political order becomes a mere mirage with the induction of SHG programs in India. Women empowerment has gone hand in hand with the SHG movement, converting the masses into productive human capital. Empowerment of women through SHGs would lead to benefit not only to the individual women but also for the family and community as a whole through collective action and development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. SHGs are now gaining acceptance as an alternative to credit delivery system for meeting the credit needs especially to the people who are the poorest of the poor generally comprising small/marginal farmers and landless agricultural labourers. Scheduled Caste women play a significant role in society; therefore, their empowerment or up gradation is a key focus and need to be addressed urgently. This research examines the empowerment status of Schedule Caste women through formation of SHGs and also compares the current position of women empowerment between two districts of Manipur.

Review of Literature

Vashum (2018) explored the role played by Self Help Groups in empowering the women of Ukhrul district, Manipur. The study found that through the formation of SHGs the knowledge of income generating activities, self employment, importance of savings, opening of bank accounts and saving through banks increased tremendously among the members. Enhancement in recognition and appreciation from the male counterpart, church leaders, village elders and district administration was widely witnessed. Intolerant restriction of patriarchal customary practices in the areas of education, employment, leadership, entrepreneurship, property rights and such others were also considerably breaking down owing to gender sensitization programmes coupled with women oriented issues.

Hailu, Van and Ruben (2018) suggested that SHGs offered an effective space for women to share information and raise awareness about their rights. Which in turn, can harness collectiveness to negotiate more 'room to maneuver' in the community. However, their study also hinted at negative effects from group participation at the household level. Moreover, attitudinal differences between treatment and control groups were evident indicating that more conflictive relations between spouses, arguably due to an intensified fight to assert control over household resources.

Singh (2017) demonstrated that participation in SHG had improved the members' access to credit, had helped them to reduce their dependency on money lenders, invest credit obtained from SHG on productive and new economic activities and also strengthened their old activities to enhance their livelihood. Joining in SHG had provided them a platform to start their own enterprise with the support of SHG credit and also enabled them to discuss social issues in the group.

Kaur, Garg, and Sharma (2017) found that women who never used to step outside the four walls of their home became business women and supplementing their family income after joining

SHG. The economic benefits gained from enrolling in the groups received higher price of their products instead of selling individually and enhance understanding banking operations to avail credit facility.

Rana and Ansari (2017) found that SHGs served as a means for eradicating poverty and had become instrumental in the empowerment of poor rural women. Other ironic finding deduced from the study was that the emergence of women at the grass root level was dominated by the educated, middle aged and of reserved categories women with medium economic status.

Tomba and Rapheileng (2012) conducted a study in Ukhrul district of Manipur on upliftment of tribal women through SHGs. From their study it was found that the SHG movement in the district had brought many positive changes among the members especially with regard to their perception towards social awareness, social evils and their confidence level in confronting difficult and important problems. Their study further found that the members' monthly income and expenditure showed signs of increment.

Dhavamani (2011) conducted a study in the Virudhunagar district of Tamil Nadu in India on women empowerment through Self Help Groups taking 600 members from 300 groups to study their social impact after joining SHGs taking six variables: self confidence, communication skills, awareness against social evils, behavioural changes, access to amenities, political participation and economic empowerment. In all the cases, the findings concluded that there were positive impacts on the members after joining SHGs.

Objective of the Study

This study is undertaken to empirically examine the level of impact of joining in SHGs on empowerment of Scheduled Caste women in Manipur and to compare thereof the levels of impact between Imphal East district and Thoubal district.

Hypothesis of the Study

Ho: The average scores in the level of decision making impact, social impact, awareness creation impact, skill and competency impact and economic impact does not differ significantly between Imphal East district and Thoubal district.

Methodology

Sampling and Participants

Questionnaire-based survey was carried out in two districts of Manipur. From the two districts 6 villages/localities (3 from Imphal East district and 3 from Thoubal district) where

Scheduled Caste communities are mostly residing wereselected. Any individual SHG members from the selected villages/localities were randomly approached to participate in the study. The questionnaires were individually administered by the researchers adopting face to face method. A total of 250 SHG members from 45 Self Help Groups who become a member or whose SHG was formed between 2007 to 2016 (that is, 10 years) participated in the study (married = 219; unmarried = 19 and divorced/widowed = 12) with mean age of 41.85 years (± 9.77 years), 18 years being the minimum and 69 years being the maximum (Table 1).

Table 1: Descriptive Classification of the Members and the Group

Variables	Mean	S.D.	Minimum	Maximum
Age (in Years)	41.85	9.77	18	69
Number of Children	2.35	1.32	0	6
Size of Family	5	1.7	2	12
Duration of Joining the Group (in Yrs)	3.48	1.30	1	8
Number of Group Members	13.84	4.14	5	25

Source: *Computed from Primary Data*

Materials

Required information for the study was collected through a questionnaire which was construed into two distinct parts: Part-A was in relation to the general profile of the members and their SHGs, and PART-B was in relation to the impacts of joining in SHGs which further was classified into five sub-parts, viz., decision making impact, social impact, awareness creation impact, skill and competency impact, and economic impact. Approximate completion time of each questionnaire was 30 to 45 minutes. In addition, focus group discussions were conducted whenever possible with the group members. The field survey was conducted from April 2015 to March 2016.

Data Analyses

The data was analysed through SPSS. The descriptive statistics (mean, standard deviation, frequency and percentage) provide information on the general profile of the members and their SHGs. The ratings of the levels of impact were based on the average scores of each item and were graded as 'Weak' (1 to 1.8), 'Low' (1.8 to 2.6), 'Moderate' (2.6 to 3.4), 'High' (3.4 to 4.2), and 'Very High' (4.2 to 5). Factor analysis through Principal Component Analysis (PCA) was done to reduce the number of items of the scales into a fewer number of factors. T-tests were executed to compare the average scores in the level of decision making impact, social impact, awareness creation impact, skill and competency impact and economic impact does not differ significantly between Imphal East district and Thoubal district.

Level of Impact of SHG**1. Decision Making Impact****Table 2: Mean, S.D., Frequency, Percentage and Level of Decision Making Impact**

Reasons	Mean	S.D.	SD (%)	D (%)	N (%)	A (%)	SA (%)	Level
1. Decision Making in choosing economic activity	3.41	0.622	0 (0)	4 (1.6)	154(61.6)	78 (31.2)	14 (5.6)	High
2. Participating in group meeting/speaking in SHG meetings	3.51	0.678	2 (0.8)	7 (2.8)	116 (46.4)	112 (44.8)	13 (5.2)	High
3. Purchase and sale of fixed assets	3.32	0.817	3 (1.2)	26 (10.4)	131 (52.4)	69 (27.6)	21 (8.4)	Moderate
4. Purchase and sale of current assets	3.38	0.809	3 (1.2)	24 (9.6)	117 (46.8)	87 (34.8)	19 (7.6)	Moderate
5. Purchase and sale of domestic assets	3.37	0.684	1 (0.4)	20 (8.0)	120 (48.0)	103 (41.2)	6 (2.4)	Moderate
6. Purchase and sale of ornaments	3.42	0.649	0 (0)	15 (6.0)	122 (48.8)	106 (42.4)	7 (2.8)	High
7. Purchase of home appliances	3.44	0.632	0 (0)	15 (6.0)	115 (46.0)	116 (46.4)	4 (1.6)	High
8. Purchase of cloths	3.41	0.589	0 (0)	9 (3.6)	134 (53.6)	103 (41.2)	0 (1.6)	High
9. Construction and improvement of housing facility	3.77	0.690	1 (0.4)	6 (2.4)	71 (28.4)	144 (57.6)	28 (11.2)	High
10. Raising of loan	3.62	0.987	1 (0.4)	32 (12.8)	84 (33.6)	76 (30.4)	57 (22.8)	High
11. Repayment of loan	3.72	0.946	1 (0.4)	27 (10.8)	70 (28.0)	96 (38.4)	56 (22.4)	High
12. Savings and their investment	4.00	0.552	0	1	35	177	37	High

			(0)	(0.4)	(14.0)	(70.8)	(14.8)	
13. Education of children	3.57	0.681	0 (0)	5 (2.0)	120 (48)	103 (41.2)	22 (8.8)	High
14. Participation in social activities	3.64	0.639	0 (0)	4 (1.6)	100 (40.0)	128 (51.2)	18 (7.2)	High
15. Involvement in household decision	3.70	0.609	0 (0)	6 (2.4)	77 (30.8)	153 (61.2)	14 (5.6)	High
16. Economic security (own cash saving/any protective assets/house site in own name)	3.38	0.585	0 (0)	6 (2.4)	149 (59.6)	88 (35.2)	7 (2.8)	Moderate
17. Mobility to bank/market/theatre/health centre/pilgrimage/relativeplace/outside village	3.47	0.582	0 (0)	5 (2.0)	129 (51.6)	110 (44.0)	6 (2.4)	High
18. Sending the children outside for education	3.39	0.626	0 (0)	12 (4.8)	135 (54.0)	96 (38.4)	7 (2.8)	Moderate
19. Marriage of children	3.26	0.645	1 (0)	17 (6.8)	157 (62.8)	67 (26.8)	8 (3.2)	Moderate

Source: Computed from Primary Data. Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

The mean, S.D., frequency, percentage and impact level in relation to decision making after joining SHG were shown through Table 5.7.1. While analysing the above table, it was deduced that the highest average score in the decision making scale was item #12 'Savings and their investment' ($M = 4.0$) and the lowest was item #19 ($M = 3.26$) 'Marriage of children.' It was further noted that the mean scores of all the decision making items lies between 2.6 to 4.2, meaning that the level of decision making impact was either moderate or high. 6 items of the decision making scale had moderate impact, namely item #3 ($M = 3.32$) 'Purchase and sale of fixed assets', #4 ($M = 3.38$) 'Purchase and sale of current assets', #5 ($M = 3.37$) 'Purchase and sale of domestic assets', #16 ($M = 3.38$) 'Economic security (own cash saving/any protective assets/house site in own name)', #18 ($M = 3.39$) 'Sending the children outside for education' and #19 ($M = 3.26$) 'Marriage of children'. Impact level of the remaining 13 items of the decision making scale were high.

2. Social Impact

Table 3: Mean, S.D., Frequency, Percentage and Level of Social Impact

Reasons	Mean	S.D.	SD (%)	D (%)	N (%)	A (%)	SA (%)	Level
1. Knowledge for community participation	3.49	0.635	0 (0)	4 (1.6)	134 (53.6)	97 (38.8)	15 (6.0)	High
2. Ability to move with society	3.79	0.633	0 (0)	4 (1.6)	70 (28.0)	151 (60.4)	25 (10.0)	High
3. Active participation in social services	3.69	0.631	0 (0)	3 (1.2)	91 (36.4)	136 (54.4)	20 (8.0)	High
4. Active participation in organised actions/services	3.51	0.690	2 (0.8)	5 (2.0)	124 (49.6)	102 (40.8)	17 (6.8)	High
5. Better contact with outsiders	3.74	0.707	4 (1.6)	7 (2.8)	59 (23.6)	161 (64.4)	19 (7.6)	High
6. Improve inter-personal relationships	3.82	0.685	0 (0)	7 (2.8)	64 (25.6)	146 (58.4)	33 (13.2)	High
7. Understanding expectations	3.70	0.708	0 (0)	4 (1.6)	100 (40.0)	114 (45.6)	32 (12.8)	High
8. Living by reasoning	3.81	0.708	1 (0.4)	6 (2.4)	73 (29.2)	129 (51.6)	41 (16.4)	High
9. Well social recognition	3.73	0.6910	0 (0)	6 (2.4)	84 (33.6)	131 (52.4)	29 (11.6)	High
10. Gained self dependence	4.12	0.645	0 (0)	1 (0.4)	36 (14.4)	146 (58.4)	67 (26.8)	High
11. Better schooling of children	3.49	0.729	1 (0.4)	16 (6.4)	109 (43.6)	108 (43.2)	16 (6.4)	High
12. Social security	3.68	0.583	0 (0)	4 (1.6)	84 (33.6)	151 (60.4)	11 (4.4)	High
13. Better standard of living	4.04	0.607	0 (0)	2 (0.8)	35 (14.0)	164 (65.6)	49 (19.6)	High
14. Knowledge for social analysis	3.64	0.676	0	6	101	121	22	High

			(0)	(2.4)	(40.4)	(48.4)	(8.8)	
15. Knowledge for optimum use of resources	3.45	0.722	0 (0)	18 (7.2)	118 (47.2)	98 (39.2)	16 (6.4)	High
16. Knowledge on health and hygienic practices	3.67	0.737	0 (0)	18 (7.2)	68 (27.2)	142 (56.8)	22 (8.8)	High
17. Sense ideal understanding of different culture and civilisation	3.49	0.659	0 (0)	11 (4.4)	123 (49.2)	104 (41.6)	12 (4.8)	High
18. Immense in literacy (e.g., able to read, Sign, etc.)	3.39	0.657	0 (0)	10 (4.0)	147 (58.8)	79 (31.6)	14 (5.6)	Moderate

Source: Computed from Primary Data. Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

Table 5.7.2 showed the mean, S.D., frequency and percentage of all the 18 potential social impacts after joining SHG. While analysing the above table, it was deduced that the highest average score in the social impact scale was item #10 ‘Gained self dependence’ ($M = 4.12$) followed by item #13 ($M = 4.04$) ‘Better standard of living’ and the lowest was item #18 ($M = 3.39$) ‘Immense in literacy (e.g., able to read, sign etcetera.)’. It was further noted that the level of all the social impact items were high except for item #18, which was moderate.

3. Awareness Creation Impact

Table 5.7.3: Mean, S.D., Frequency, Percentage and Level of Awareness Creation Impact

Reasons	Mean	S.D.	SD (%)	D (%)	N (%)	A (%)	SA (%)	Level
1. Knowledge on Government schemes	3.40	0.728	3 (7.6)	8 (3.2)	144 (57.6)	76 (30.4)	19 (7.6)	High
2. Knowledge on insurance facilities	3.52	0.787	3 (1.2)	12 (4.8)	112 (44.8)	98 (39.2)	25 (10)	High
3. Knowledge on constitutional rights	3.16	0.617	4 (1.6)	14 (5.6)	176 (70.4)	51 (20.4)	5 (2.0)	Moderate
4. Knowledge on civil rights	3.23	0.646	4 (1.6)	8 (3.2)	175 (70.0)	53 (21.2)	10 (4.0)	Moderate
5. Knowledge on political environment	3.55	0.760	3 (1.2)	16 (6.4)	87 (34.8)	128 (51.2)	16 (6.4)	High
6. Knowledge on pollution control	3.67	0.747	3	8	82	132	25	High

			(1.2)	(3.2)	(32.8)	(52.8)	(10.0)	
7. Creation of reasoning power	3.42	0.623	1 (0.4)	4 (1.6)	146 (58.4)	88 (35.2)	11 (1.2)	High
8. Knowledge on progressive thoughts	3.38	0.548	0 (0)	5 (2.0)	149 (59.6)	93 (37.2)	3 (1.2)	Moderate
9. Knowledge on social evils	3.37	0.628	1 (0.4)	9 (3.6)	145 (58.0)	87 (34.8)	8 (3.2)	Moderate
10. Understanding the importance of professional development	3.39	0.593	0 (0)	2 (0.8)	160 (64.0)	76 (30.4)	12 (4.8)	Moderate

Source: Computed from Primary Data. **Note:** SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

The mean, S.D., frequency, percentage and impact level in relation to awareness creation after joining SHG were shown through Table 5.7.1. The table revealed that the agreement level with the 10 items of the awareness creation impact was from moderate to high. The agreement level with 5 items, namely, item #3 ($M = 3.16$) 'Knowledge on constitutional rights', #4 ($M = 3.23$) 'Knowledge on civil rights', #8 ($M = 3.38$) 'Knowledge on progressive thoughts', #9 ($M = 3.37$) 'Knowledge on social evils', #10 ($M = 3.39$) 'Understanding the importance of professional development' were moderate. Scores of the remaining 5 awareness creation impacts were high.

4. Skill and Competency Impact

Table 5.7.4: Mean, S.D., Frequency, Percentage and Level of Skill and Competency Impact

Reasons	Mean	S.D.	SD (%)	D (%)	N (%)	A (%)	SA (%)	Level
1. There is an acquisition of managerial skill	3.36	0.620	0 (0)	7 (2.8)	158 (63.2)	73 (29.2)	12 (4.8)	Moderate
2. Application of managerial skill is learned	3.43	0.612	1 (0.4)	4 (1.6)	140 (56.0)	96 (38.4)	9 (3.6)	High
3. Effect of coordinating and control is understood	3.62	0.612	0 (0)	6 (1.6)	95 (38.0)	138 (55.2)	11 (4.4)	High
4. There is an improved application of Coordination and control	3.51	0.569	0 (0)	4 (1.6)	119 (47.6)	122 (48.8)	5 (2.0)	High
5. Qualities like initiation, interaction, flexibility, adaptability, etc., acquired	3.43	0.592	0 (0)	9 (3.6)	128 (51.2)	109 (43.6)	4 (1.6)	High

6. Acquired the trait of good consultant	3.65	0.597	0 (0)	6 (2.4)	85 (34.0)	149 (59.6)	10 (4.0)	High
7. Effect of good interaction is understood	3.59	0.562	0 (0)	4 (1.6)	100 (40.0)	141 (56.4)	5 (2.0)	High
8. Decision making ability acquired	3.68	0.667	0 (0)	7 (2.8)	88 (35.2)	134 (53.6)	21 (8.4)	High
9. Able to have effective communication	3.62	0.668	0 (0)	5 (2.0)	107 (42.8)	117 (46.8)	21 (8.4)	High
10. Animating nature developed	3.33	0.605	1 (0.4)	7 (2.8)	159 (63.6)	75 (30.0)	8 (3.2)	Moderate

Source: Computed from Primary Data. Note: SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree.

As with the agreement level with the enhancement of skill and competency after joining SHG, Table 5.7.4 given above showed that the agreement level with the 10 items of the skill and competency impact was from moderate to high. The agreement levels with most of the skill and competency scale were high, the highest being item #8 ($M = 3.68$) 'Decision making ability acquired' followed by #6 ($M = 3.65$) 'Acquired the trait of good consultant'. The agreement level with just two items, that is, item #1 ($M = 3.36$) 'There is an acquisition of managerial skill' and # ($M = 3.33$) 'A becnimating nature developed' were rated as moderate.

5. Economic Impact

Table 5.7.5: Mean, S.D., Frequency, Percentage and Level of Economic Impact

Reasons	Mean	S.D.	SD (%)	D (%)	N (%)	A (%)	SA (%)	Level
1. Better access to the credit facility	3.54	0.640	0 (0)	5 (2.0)	120 (48.0)	110 (44.0)	15 (6.0)	High
2. Minimized family dependence to money lenders	3.79	0.631	1 (0.4)	5 (2.0)	60 (24.0)	163 (65.2)	21 (12.4)	High
3. Economically independent	3.78	0.666	0 (0)	3 (1.2)	79 (31.6)	137 (54.8)	31 (12.4)	High
4. Better access/control of financial resources	3.65	0.631	0	6	91	138	15	High

and households			(0)	(2.4)	(36.4)	(55.2)	(6.0)	
5. Improved the food consumption pattern	3.68	0.788	0 (0)	23 (9.2)	62 (24.8)	138 (55.2)	27 (10.8)	High
6. Increased savings	3.96	0.707	1 (0.4)	4 (1.6)	50 (20.0)	145 (58.0)	50 (20.0)	High
7. Minimized family indebtedness	3.86	0.647	0 (0)	4 (1.6)	60 (24.0)	153 (61.2)	33 (13.2)	High
8. Asset creation	3.35	0.955	7 (2.8)	29 (11.6)	118 (47.2)	61 (24.4)	35 (14.0)	Moderate
9. Self employment	4.00	0.556	0 (0)	2 (0.8)	32 (12.8)	179 (71.6)	37 (14.8)	High
10. Increase in living standards	4.00	0.567	0 (0)	1 (0.4)	37 (14.8)	173 (69.2)	39 (15.6)	High
11. Economic empowerment	3.63	0.621	0 (0)	1 (0.4)	108 (43.2)	123 (49.2)	18 (7.2)	High

Source: Computed from Primary Data. *Note:* SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree

The agreement levels with the enhancement of economic conditions of the members after joining SHG were depicted in Table 5.7.5 by showing the mean, S.D., frequency, percentage and impact level of the 11 items economic impact scale. From the table above, it was deduced that the agreement levels on all the 11 item economic impact scale were high except item #8 ($M = 3.35$) 'Asset creation'. Both item #9 ($M = 4.00$) 'Self employment' and #10 ($M = 4.00$) 'Increase in living standard' equally scored the highest followed by item #6 ($M = 3.96$) 'Increased saving'.

Factor Analysis

1. Decision Making Impact Factor

The average scores of all the potential decision making impact items lies between 2.6 to 4.0, meaning that the level of decision making impact was either moderate or high. Six predominant factors were extracted from the decision making impact scale which accounted for 64.021% of the total variance. Similarly, a six-factor structure was also obtained from the scree plot (Fig. 1). Factor 1 was in relation to 'Decision on Loan, Investment, Purchase and Sale' and contained five items. Factor 2 had two items in relation to 'Decision on Public Participation'. Factor 3 had three items in relation to 'Decision on Economic and Social Activities'. Factor 4 had three items in relation to 'Decision on Children's Education and Marriage'. Factor 5 was in relation to 'Decision on Household Purchases' and had 3 items. The sixth factor had 3 items and was named 'Decision on Household Activities'.

2. Social Impact Factor

The mean scores of all the 18 items of social impact scale were high except for 1 item, item #18, that is, immense in literacy. Factor analysis by PCA method extracted 5 predominant factors from 18 items social impact scale. The extracted factors were 'Participation in Social Activities' with five items, 'Gain Social Recognition and Self Dependence' with four items, 'Civility in Society' with four items, 'Improve Inter-personal Relationship with Society' with three items and 'Gain Social Security' with two items, which collectively accounted for 60.940% of the total variances. Since alpha of all the factors were above 0.5 or round about 0.5 no item was deleted for further improving the factor reliability level. Thus, all the five factors of social impact scale were retained for further analysis.

3. Awareness Impact Factor

The agreement level with the 10 items of the awareness creation impact was either moderate or high. The average scores of five items were moderate whereas the average scores of the other five items were high. Factor analysis by PCA method extracted 3 predominant factors from 10 items awareness impact scale. The extracted factors were 'Awareness on Rights and Entitlements' which contained five items, 'Awareness on Progressive and Professional Thoughts' which contained three items and 'Awareness on Environment' which contained two items. Collectively the three factors accounted for 67.318% of the total variances. The reliability coefficients of all the factors of awareness impact scale were above the lowest acceptable criterion of 0.5 reliability coefficient. Thus, all the three factors of social impact scale were retained for further analysis.

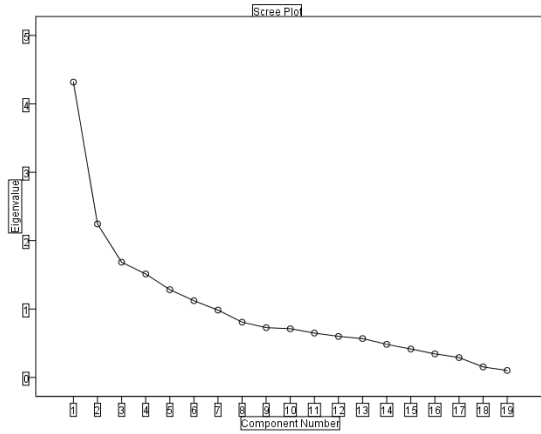


Fig. 1: Scree Plot of Decision Impact Scale

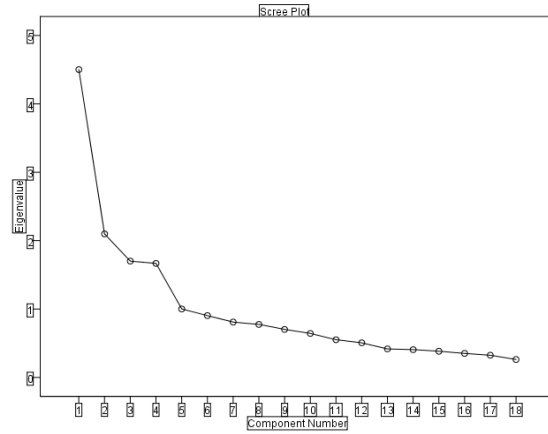


Fig. 2: Scree Plot of Social Impact Scale

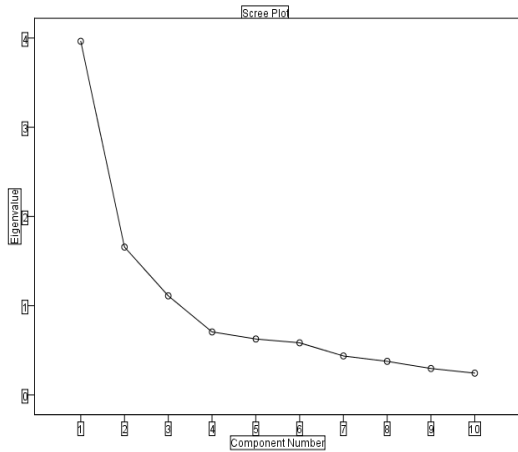


Fig. 3: Scree Plot of Awareness Impact Scale

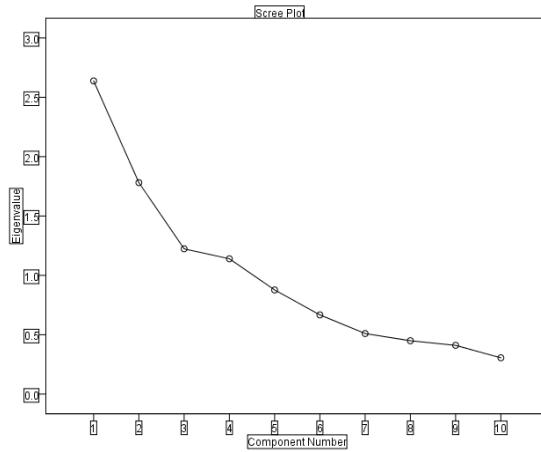


Fig. 4: Scree Plot of Skill & Comp Impact Scale

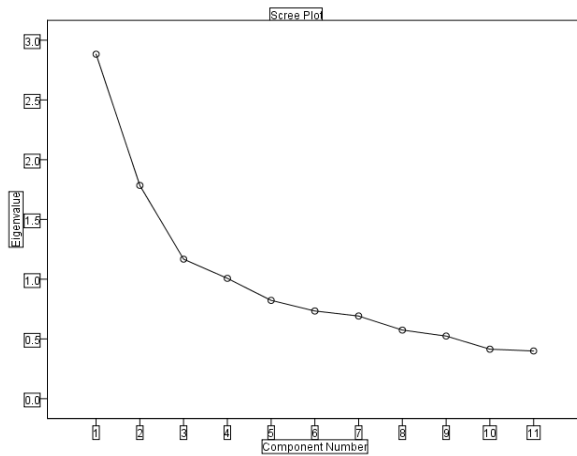


Fig. 5: Scree Plot of Economic Impact Scale

4. Skill and Competency Impact Factor

The agreement levels with the enhancement of the 10 items skill and competency scale were either moderate or high. The agreement with eight items were high whereas agreement level the remaining two items were moderate. Factor analysis by PCA method extracted 4 predominant factors from 10 items skill and competency impact scale. The extracted factors were 'Acquired Communication and Decision Making Skills' with three items, 'Acquired Consultative and Interactive Skills' with three items, 'Acquired Managerial Skills' with two items and 'Acquired Coordinating and Control Skill' with two items, which collectively accounted for 67.824% of the total variances. The reliability coefficients of all the four factors of Skill and competency impact scale were above the least acceptable criterion of 0.5 reliability coefficient. Thus, all the four factors of skill and competency impact scale were retained for further analysis.

5. Economic Impact Factor

The agreement levels with the enhancement of economic conditions of the members after joining SHG were except for 1 item in relation to creation of assets. Factor analysis by PCA method extracted 4 predominant factors from 11 items economic impact scale. The extracted factors were 'Uplift Employability and Living Standards' with three items, 'Better Access to Financial Resources' with four items, 'Reduce Debts and Increase Savings' with two items and 'Increase Consumption and Asset' with two items, which altogether accounted for 62.204% of the total variances. The reliability coefficient of the fourth factor, which was in relation to increment of consumption and creation of assets was far below the acceptable level, therefore it was excluded from further analysis. Thus, only the first three factors, which accounted for 53.052% of the economic impact scale were retained for further analysis.

Impact of Joining in SHG between Districts

Ho: The average scores in the level of decision making impact, social impact, awareness creation impact, skill and competency impact and economic impact does not differ significantly between Imphal East district and Thoubal district.

Comparisons of the average scores of the impact of joining in SHG between members of Imphal East district and Thoubal district were done through Table 7 (decision making impact), Table 8 (social impact), Table 9 (awareness creation impact), Table 10 (skill and competency impact) and Table 11 (economic impact). Regarding decision impact scale none of the five factors except for 'Decision on Children's Education and Marriage' factor ($t = 2.254$, $p = 0.025$) had significant differences. Meaning that, H_0 , in relation to decision making impact was only partly rejected. As

with the significant difference in the average scores of social impact factor none of the five factors were able to reject. Signifying that, Ho6, in relation to social impact was wholly accepted. So also for the awareness creation impact factors, neither the three factors under study nor the overall awareness factor had significant difference in the scores of impact between ImphalEast district and Thoubal district. Also telling that, Ho6, in relation to awareness impact was wholly accepted. Regarding the mean scores of skill and competency impact between members of ImphalEast district and Thoubal district, significant differences were evident in two factors, 'Acquired Communication and Decision Making Skills' ($t = 4.963, p = 0.000$) and 'Acquired Managerial Skills' ($t = 3.205, p = 0.002$). Thus Ho6 in relation to skill and competency impact was partly rejected. Regarding differences in the average scores in the factors of economic impact scale, none of the three factors under study were able to reject. However, significant difference in the overall score of economic impact scale was found, which meant that Ho6 in relation to economic cannot be accepted when taken as a whole.

Table 7: Reliability Test and T-Tests of Decision Making Impact between Imphal East and Thoubal District

Variables	Alpha (α)	ImphalEast		Thoubal		t	p-value
		Mean	S.D.	Mean	S.D.		
F1: Decision on Loan, Investment, Purchase and Sale	0.748	3.612	0.654	3.601	0.520	0.150	0.881
F2: Decision on Economic and Social Activities	0.267	3.589	0.493	3.488	0.418	1.751	0.081
F3: Decision on Children's Education and Marriage	0.507	3.442	0.541	3.301	0.444	2.254	0.025*
F4: Decision on Household Purchases	0.735	3.365	0.510	3.477	0.456	-1.828	0.069
F5: Decision on Household Activities	0.678	3.605	0.474	3.629	0.376	-0.443	0.658
OVERALL		3.533	0.376	3.511	0.265	0.536	0.592

Source: Computed from Primary Data. *Significant at 5% level of significance

Table 8: Reliability Test and T-Tests of Social Impact between Imphal East and Thoubal District

Variables	Alpha (α)	Imphal East		Thoubal		t	p-value
		Mean	S.D.	Mean	S.D.		
F 1: Participation in Social Activities	0.742	3.668	0.462	3.577	0.452	1.577	0.116
F2: Gain Social Recognition and Self Dependence	0.721	3.928	0.541	3.922	0.450	0.095	0.924
F3: Civility in Society	0.710	3.54	0.539	3.448	0.472	1.435	0.153
F4: Improve Inter-personal	0.716	3.754	0.591	3.746	0.527	0.113	0.910

Relationship with Society							
F5: Gain Social Security	0.563	3.552	0.634	3.612	0.452	-0.861	0.390
OVERALL		3.699	0.366	3.657	0.298	0.988	0.324

Source: Computed from Primary Data. *Significant at 5% level of significance

Table 9: Reliability Test and T-Tests of Awareness Creation Impact between ImphalEast and Thoubal District

Variables	Alpha (α)	Imphal East		Thoubal		t	p-value
		Mean	S.D.	Mean	S.D.		
F 1: Awareness on Rights and Entitlements	0.824	3.324	0.564	3.417	0.521	-1.350	0.178
F2: Awareness on Progressive and Professional Thoughts	0.733	3.416	0.468	3.341	0.483	1.239	0.216
F3: Awareness on Environment	0.588	3.536	0.622	3.552	0.534	-0.218	0.828
OVERALL		3.394	0.422	3.421	0.417	-0.512	0.609

Source: Computed from Primary Data. *Significant at 5% level of significance

Table 10: Reliability Test and T-Tests of Skill & Competency Impact between ImphalEast and Thoubal District

Variables	Alpha (α)	Imphal East		Thoubal		t	p-value
		Mean	S.D.	Mean	S.D.		
F1: Acquired Communication and Decision Making Skills	0.751	3.698	0.494	3.381	0.516	4.963	0.000*
F2: Acquired Consultative and Interactive Skills	0.557	3.565	0.484	3.549	0.357	0.297	0.767
F3: Acquired Managerial Skills	0.711	3.504	0.610	3.288	0.441	3.205	0.002*
F4: Acquired Coordinating and Control Skill	0.611	3.548	0.551	3.58	0.446	-0.504	0.615
OVERALL		3.589	0.338	3.452	0.262	3.568	0.000*

Source: Computed from Primary Data. *Significant at 5% level of significance

Table 11: Reliability Test and T-Tests of Economic Impact between Imphal East and Thoubal District

Variables	Alpha (α)	Imphal East		Thoubal		t	p-value
		Mean	S.D.	Mean	S.D.		
F1: Uplift Employability and Living Standards	0.674	3.922	0.497	3.834	0.400	1.450	0.125
F2: Better Access to Financial Resources	0.648	3.746	0.46	3.636	0.43	1.953	0.052
F3: Reduce Debts and Increase Savings	0.669	3.952	0.623	3.864	0.547	1.186	0.237
OVERALL		3.850	0.366	3.752	0.298	2.311	0.022*

Source: Computed from Primary Data. *Significant at 5% level of significance

Discussion and Conclusion

The main aim of this research was to empirically examine the level impact of joining in SHGs on empowerment Scheduled Caste women in Manipur and to compare thereof between Imphal east

district and Thoubal district. Altogether a total of 250 female SHG members (125 from ImphalEast district and Thoubal district) having an average age of 41 years (minimum = 18 and maximum = 69) participated in the study. Most of the members (about 90 percent) were married having on average about two children. More than a little half of them were having a nuclear type of family and a little less than half of them lived in joint family. The members had, on average 5 family members living together mostly in rural areas (85 percent). Regarding education of the members, most of them had acquired low to medium level (up to X and XII). Just about one fourth of them were graduate and above. The agreement levels with each of the items of the five sub-scales of impact, namely, decision making impact, social impact, awareness creation impact, skill and competency impact, and economic impact were either moderate or high. Factor analysis through Principal Component Analysis (PCA) produced five factors for decision making impact, five factors for social impact, three factors for awareness creation impact, four factors for skill and competency impact, and three factors for economic impact. Comparisons of the difference in the impact levels of joining in SHG between ImphalEast district and Thoubal district were made through various t-tests. The t-test result in relation to decision making impact revealed that only one factor in relation to decision on children's education and marriage had significant differences. The overall decision making level between districts did not differ significantly. As with the t-test result of social impact, none of the five factors or the overall social impact level between districts had any significant differences. Regarding awareness creation impact between districts none of the three factors or the overall awareness impact had any significant relationship between districts. With regard to the enhancement level of skill and competency between the two comparing districts, out of the four factors, two factors in relation to acquirement of communication and decision making skills and acquirement of managerial skills were significant. Also the overall level of skill and competency between districts had significant relationship. Coming to the differences in the economic impact between ImphalEast district and Thoubal district, except for the overall increment of economic factor none of the three factors of economic impact had significant differences.

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