

## **STRENGTHENING OF SELF HELP GROUPS THROUGH FORWARD AND BACKWARD LINKAGES - A STUDY IN ODISHA**

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**Abstract:** Self Help Groups was emerged as the most successful strategy in the process of participatory development and empowerment of women. It would consists in providing greater access to knowledge and resources, autonomy in decision making, ability to plan their lives and control over circumstances that improves their life and freedom. It is apparent that SHGs require forward and backward linkage for consistence growth and greater outreach. A study conducted with 192 members of 48 Self Help Groups from Kalahandi and Puri districts of Odisha, data was collected through structured interview schedule. The respondents had expressed better linkages with credit institutions. Significant gaps were observed towards linkages established with infrastructure, department (89.9%), insurance organization (83%). The respondents need support of technical departments on intermediary exposure visit to gain experience, linking their activities with other related developmental departments. The support from credit institutions expressed by the respondents were insurance coverage, relaxation for mortgage in availing loan, relaxation in sanctioning loan, subsidy facility. Though the respondents had not opined much support from Non-Government Organisations, still, facilitating sale promotion, facilitating group cohesiveness and liasoning for technical were the essential supports observed from the study.

**Keywords:** Self Help Groups, Linkage, stakeholders.

### **INTRODUCTION**

The National Commission for women was set up by the Government of India in January 1992 with the mandate for the constitutional and legal safeguards provided for women. A legal literacy manual was brought out illustrating the rights of property to women. Empowerment is an active and multidimensional process which should enable women to realize their full identify and powers in all spheres of life. It is of no doubt that SHGs require external help to continue to grow and have greater outreach as well as impact of civil society. More specifically, they need the support of Government for governance, social harmony i.e. mixed caste model of SHG, awareness of legal rights and entitlements, strategic support of the communities, technical livelihood support, service and supply, credit facilities, making opportunities and above all policy considerations for which strong linkages are to be established with various stakeholders linked with functioning of Self Help Groups. Mere

financial support would not be useful in rural development in the long run. Group approach concept given by NGOs made people to organize in to SHGs in different parts of the country in order to improve their quality of life (Das, 2003). Women-led SHGs in many parts of the country succeeded in bringing the women to the mainstream of decision - making. SHG is also a viable set-up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs in the village of Purushothampur block of Ganjam district of Orissa State have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkage with the banks and enforce financial self-discipline. (Sarangi, 2003). The role of NGOs in educating rural women for rural development in Gurgaon district and many programmes launched by the government have not reached the rural people and NGOs play a vital role. She found that 36 per cent respondents (out of 150 women) appreciated the role of NGOs in making them aware of various activities and helping them to participate in those activities but 30 per cent respondents are aware of neither the role of NGOs nor welfare schemes (Sarojini, 2004). NGOs have inculcated the culture of savings and repayment, strengthened the groups' capacity to undertake administrative tasks (accounting, maintaining the minutes of meetings, correspondence and negotiations with banks) and commercial skills (business start ups, marketing and reinvestments) ensuring members to remain financially sustainable and have the ability to withstand accidents, sickness and natural disasters etc (Priya and Srivastava, 2005).

### **Materials and Methods**

There are around 279288 Self Help Groups organised and functioning in Odisha covering all the thirty districts. Puri as the advanced coastal and Kalahandi being a tribal dominated districts were selected purposively for the study. A sample of 96 rural women from 24 SHGs of two blocks from each district were selected randomly as the respondents. The data was collected personally through a semistructured schedule pretested earlier. Information collected on scale point of strongly agree, agree, and disagree were analysed with score value of 3, 2 and 1 respectively. Statistical tools such as mean score, critical ratio test and path analysis were employed to reveal the result

### **Results and discussion**

The Self Help Group members are essentially need the support of all the related stakeholders for technical expertise, guidance, service and supply, credit facilities, post harvest management as well as marketing of the produce. The Self Help Group members undertaking

vocational activities essentially need the support of technical department for technical information, guidance and supervision for successful management of the enterprise. They also need the support for developing required infrastructure for better management of the enterprise. Support of traders and input dealers are essential for supply of inputs and marketing of the produce. Supports of co-operation department are also necessary for marketing of the produce, insurance organisation for insurance against the risk factors and research institutes for feasible technology generation. Non-government Organisations promoting Self Help Groups are developing capability in group organisation, leadership development, record keeping and group functioning as a whole. Very poor opinion expressed by the respondents of Kalahandi district indicated that NGOs are not keeping close contact with SHG members.

**Table-1 Extent of linkages with the stakeholders**

Sl. No.	Support	Mean Score			C.R. Value	Pooled mean score (n=192)	Gap (%)
		Kalahandi district (n = 96)	Puri district (n = 96)	Diff. (%)			
1.	Technical department	1.53	2.01	23.88	0.177*	1.77	41.00
2.	Co-operation department	1.26	2.07	39.13	0.308**	1.67	44.33
3.	Infrastructure department	0.45	0.16	64.44	0.254**	0.31	89.97
4.	Traders institution	2.49	2.31	7.23	0.057	2.40	20.00
5.	Traders and input dealers	1.84	1.41	23.37	0.165*	1.63	45.67
6.	Non-Govt. Organisation	1.45	2.15	32.56	0.326**	1.80	40.00
7.	Insurance Organisation	0.79	0.22	72.15	0.399**	0.51	83.00
8.	Research institutes	0.76	1.57	51.59	0.366**	1.17	61.00

(Maximum Obtainable Score – 3)\*\* Significant at 0.01 level \* Significant at 0.05 level

The Self Help Group members essentially need the support of technical departments for technological information, proper guidance in management of the produce, source of availability of inputs and materials for their vocations. The data (table-2) revealed that the respondents of both Kalahandi and Puri district were of similar opinion as no significant differential opinion observed through critical ratio test except arrangement of inputs and materials. The respondents of Puri district had stated for more support towards arrangement of inputs and materials where the respondents of Kalahandi district not much agreed. The pooled mean score value revealed that the respondents had stated more support on intermediary exposure visit to gain experience, linking SHG with other organisations for necessary support, negotiating for subsidy facilities, arranging exhibition for sale promotion as well as arrangement of inputs and materials. The organisations promoting SHG have to

liaison with the concerned technical departments and ensure the support of all these aspects for sustainability of the vocational activities undertaken by Self Help Groups.

**Table 2 Support required from technical department**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n=192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Training for capacity building	1.94	1.83	5.67	0.039	1.89
2.	Intermediary exposure visit to gain experience	2.11	2.45	13.87	0.111	2.28
3.	Arrangement of inputs and materials	2.33	1.67	28.33	0.299**	2.00
4.	Linking with other organisation for necessary support	1.96	2.33	15.88	0.125	2.15
5.	Arranging exhibition for sale promotion	2.07	2.03	1.93	0.014	2.05
6.	Liasoning with traders for purchase of produce	1.93	1.91	1.04	0.007	1.92
7.	Negotiating for subsidy	2.01	2.14	6.07	0.044	2.08
8.	Training on book keeping and record maintenance	1.72	1.46	15.12	0.101	1.59
9.	Training for accounting and purchase of inputs	1.69	1.60	5.33	0.034	1.65

(Maximum Obtainable Score – 3) \*\* Significant at 0.01 level

Infrastructures are essentially required to maintain the vocational activities by the SHG members on commercial basis. They require space, equipments and machineries, water and electricity facilities, transport and mobility for the vocational activities. The study revealed (Table-3) respondents of both Kalahandi and Puri district were of similar opinion as significant differential opinions were not observed through critical ratio test. The Self Help Group members require government land to establish their vocational activities as they may not have space to manage the vocational activities due to poor status. They also need power supply for management of vocational activities on institutional tariff and not commercial tariff as demanded by the electricity department. They also require support of transportation and communication facilities at subsidized rate for marketing of the produce. Further linking the vocational activities with government programmes will help them to avail the facilities laid down in the guidelines. Free water supply, arranging equipments and machineries at subsidized rate and material support for the infrastructure will encourage them for expansion of the vocational activities. Hence, the support demanded by the respondents are genuine. The organisations promoting SHG should analyse all these suggested infrastructure support

and liason with the developmental departments for all possible support enabling the respondents to continue vocational activities on commercialization basis leading to regular income generation and empowered them.

**Table 3: Extent of support on infrastructure development**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n = 192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Community land on lease for vocation	2.01	2.28	11.84	0.091	2.15
2.	Power supply on institutional tariff	2.29	2.28	0.44	0.003	2.29
3.	Transportation and communication at subsidized rate	2.38	2.16	9.24	0.072	2.27
4.	Free water supply	2.29	2.05	10.48	0.080	2.17
5.	Linking vocation with Govt. programmes	2.36	2.51	5.98	0.048	2.44
6.	Arranging equipments and machineries at subsidized price	2.27	2.16	4.85	0.036	2.22
7.	Material support for the infrastructure	2.45	2.45	0.00	0.00	2.45

(Maximum Obtainable Score – 3)

Vocational activities cannot be managed properly without credit support. The concept of SHG is to generate income of the resource poor women through some income generating activities to make them self reliant and empowerment. Therefore, adequate credit support could enable them to run the vocations smoothly and generate regular income to meet their requirements. As observed from the table-4, the respondents of both Kalahandi and Puri district were of similar opinion since significant differential opinions were not observed through critical ratio test. The respondents of both the district had suggested more for insurance coverage, relaxation on mortgage in availing loan, relaxation in sanctioning loan, subsidy facilities, easy process in sanctioning loan, no rigidity to finance the defaulters, flexibility in repayment and subsidized interest. Though the respondents of Puri district had suggested for financing required amount, the same had not been much supported by the respondents of Kalahandi district. The Self Help Group members are comparatively resource poor. They have also not much idea for availing loan. Therefore, they need the support of easy processing in sanctioning loan, relaxation in sanctioning loan considering the lapses in producing required documents including mortgage, subsidy facilities as possible and flexibility in fixing installments as per the capabilities of the members. Insurance coverage is

essential to minimize the risk factors. The vocational activities be linked with the government developmental programmes to avail subsidy facilities, if available. The suggestion of the respondents are genuine and therefore suggested that the organisations promoting Self Help Groups have to discuss with the credit institutions and extend possible supports enabling SHG members for easy credit facilities enabling to start their vocational activities with further expansion resulting better income and empowerment.

**Table 4: Extent of credit support required by the respondents**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n = 192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Financing required amount	1.85	2.0	7.50	0.053	1.93
2.	Relaxation in sanctioning loan	2.36	2.26	4.24	0.032	2.31
3.	Flexibility in repayment	2.22	2.07	6.76	0.050	2.15
4.	Subsidy facilities	2.23	2.22	0.45	0.003	2.23
5.	Insurance coverage	2.35	2.48	5.24	0.041	2.42
6.	Subsidized interest	2.13	2.00	6.10	0.045	2.07
7.	No rigidity to finance the defaulters	2.25	2.10	6.67	0.050	2.18
8.	Easy process in sanctioning loan	2.18	2.21	1.36	0.010	2.20
9.	Relaxation on mortgage	2.40	2.31	3.75	0.029	2.36

(Maximum Obtainable Score – 3)

Creating marketing opportunities, liasoning with traders and businessmen to procure the produce are usually facilitated by the cooperation department. Moreover, cooperation department are actively involved in the functioning of Self Help Groups. The department also liason with other shakeholders for extending possible facilities for the improvement of SHG activities. The study revealed (Table-5) respondents of both the districts had suggested almost all the support of Co-operation department as mentioned in the table. The important suggestions observed were creating marketing avenues, organising exhibitions for sale promotion, arrangement of raw materials at reasonable price, establishing linkage with related departments for sale promotion and extending subsidy facility. The supports stated by the respondent are very much required mainly for disposal of the produce with remunerative price. The officials of the cooperation department involved in SHG activities have to analyse all these supports and take appropriate measures for easy disposal of the produce with remunerative price which enable the respondents to sustain with the vocations.

**Table 5. Extent of support required from Co-operation department**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n = 192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Guiding for quality production	1.85	2.02	8.42	0.060	1.94
2.	Creating marketing avenues	2.32	2.37	2.11	0.016	2.35
3.	Extending subsidy facilities	2.28	2.10	7.89	0.060	2.19
4.	Organising exhibition for sale promotion	2.23	2.43	8.32	0.065	2.33
5.	Linkage with related department for sale promotion	2.13	2.28	6.58	0.050	2.21
6.	Arrangement of raw material at reasonable price	2.38	2.23	6.30	0.049	2.31

(Maximum Obtainable Score – 3)

The goals of the SHG members are to generate income through vocational activities for their empowerment. The produce of the vocational enterprise should be disposed easily with remunerative price for its continuance. Further; inputs required for the enterprise should be available with their easy access. Therefore, SHG members need the support of the traders and input dealers for the disposal of the produces. The study revealed (Table-6) the respondents had stated the support of timely procurement followed by negotiable sale price, involvement in sale promotion, immediate payment, intimating product specification and giving indent sufficiently ahead. The organisations promoting Self Help Groups have to liason with the concerned traders and businessman and link them with the Self Help Group members for the procurement of produce by providing all these supports towards sustainability in the functioning of Self Help Groups

**Table 6: Extent of support by traders and businessmen**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n = 192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Rely on the product of SHG	1.83	1.65	9.84	0.067	1.74
2.	Intimating product specification	2.11	2.08	1.42	0.010	2.10
3.	Giving indent sufficiently ahead	2.08	2.06	0.96	0.007	2.07
4.	Timely procurement	2.22	2.27	2.20	0.016	2.25
5.	Immediate payment	2.21	2.07	6.33	0.047	2.14

6.	Involve in sale promotion	2.11	2.24	5.80	0.043	2.18
7.	Negotiable sale price	2.32	2.07	10.78	0.083	2.20
8.	Helping to strengthen SHG	2.16	1.77	18.06	0.137	1.97

(Maximum Obtainable Score – 3)

Non-Government Organisations play a pivotal role in innovating the SHG model and develop the process fully in functioning of SHG. They are the financial intermediaries and working on other concerns for the effective implementation of SHG activities. Attempt was therefore made in the study to invite the supports of the Non-Government Organisations. The data (Table-7) revealed that significant differential opinions were observed on guidance for record keeping where the respondents of Kalahandi district had suggested the essentialities and the respondents of Puri district not agreed much. Since the respondents of Puri district are much knowledgeable for which they might have not suggested much. Differential opinions were also observed on guidance and expertise, liasoning with concerned developmental departments for technical expertise as well as capacity building for management. It indicates that these supports are extended by the Non-Govt. Organisation. The Non-Government Organisation associated with SHG activities have to realize the need of the group members and extend all supports for the effective functioning of the Self Help Groups.

**Table 7: Extent of support of Non-Government Organisations**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n = 192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Guidance and expertise	1.78	2.10	15.23	0.113	1.94
2.	Facilitating group cohesiveness	2.24	2.18	2.68	0.020	2.21
3.	Liasoning for technical expertise	2.34	1.95	16.67	0.131	2.15
4.	Liasoning for supply of inputs and materials	2.11	1.90	9.95	0.073	2.01
5.	Guidance for record keeping	2.16	1.67	22.69	0.174*	1.92
6.	Capacity building for management	1.97	2.11	6.64	0.048	2.04
7.	Arranging financial assistance	2.05	2.11	2.84	0.021	2.08
8.	Facilitating for sale promotion	2.14	2.36	9.32	0.072	2.25

(Maximum Obtainable Score – 3) \* Significant at 0.05 level



The Self Help Group members usually need the support of the research institutes for the generation of location specific technologies which will be feasible for the group members in undertaking income generating activities. The technologies must be related with optimum use of available resources. As observed from the data (Table-8) significant differential opinions were observed among the respondents of Kalahandi and Puri district towards support on capacity building as well as technology refinement. At the same time, the respondents of both the districts had not stated much support towards guidance for quality production as well as expansion of the vocations. Self Help Group members are usually resource poor. They have also limited vision and experience in managing the vocational activities. So the technologies suggested should be from their interest, resource availability and management efficiency. Further, they require regular guidance and expertise, guidance for participatory selection of profit making enterprise as well as suggestion for better vocations. The problem faced during management of the vocational activities should be immediately solved to overcome unwanted situations. The developmental organisations involved with the vocational activities should liason with research institutes to extend all these supports for effective management of vocational activity for better income generation by SHG member

**Table 8: Extent of support required from research institutes**

Sl. No.	Support	Mean Score		Diff. (%)	C.R. Value	Pooled mean score (n = 192)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Capacity building	1.70	2.14	20.56	0.156*	1.92
2.	Regular guidance and expertise	2.17	2.08	4.15	0.030	2.13
3.	Guidance for quality production	1.90	1.91	0.52	0.004	1.91
4.	Advising from profit making enterprise	2.11	2.03	3.79	0.027	2.07
5.	Guidance for expansion of vocation	1.93	1.98	2.53	0.018	1.96
6.	Suggestion for better vocation	2.02	2.07	2.42	0.017	2.05
7.	Constant monitoring and supervision	2.08	1.80	13.46	0.099	1.94
8.	Technology retirement	1.74	2.24	22.32	0.175*	1.99
9.	Immediate solution on problems	2.24	2.00	10.71	0.078	2.12
10.	Technology from the group perspective	2.19	2.19	0.00	0.00	2.19

(Maximum Obtainable Score – 3) \* Significant at 0.05 level

Further attempt have been made for a comparative analysis of the support required from various stakeholders. It is observed (Table -9) that the respondents of both Kalahandi and Puri district were of similar opinion as significant differential opinions were not observed. The respondents of both the districts had stated comparatively less support from the technical departments than other stakeholders. Though the respondents had stated more support of infrastructure department, cooperation department and credit institutions, but the pooled mean score value indicated the support from various stakeholders as par. The findings therefore conclude that the respondents were in need of the support from all the stakeholders covered under study

**Table 9: Comparative analysis of the support of stakeholders.**

Sl. No.	Stakeholder	Mean Score		Diff. (%)	Pooled mean score (n = 192)	Gap (%)
		Kalahandi district (n = 96)	Puri district (n = 96)			
1.	Technical department	1.97	1.93	2.03	1.95	35.00
2.	Infrastructure department	2.29	2.27	0.87	2.28	24.00
3.	Credit institution	2.22	2.18	1.80	2.20	26.67
4.	Cooperation department	2.20	2.24	1.79	2.22	26.00
5.	Traders and businessmen	2.13	2.03	4.69	2.08	30.67
6.	Non-Govt. Organisation	2.10	2.05	2.38	2.08	30.67
7.	Research institute	2.00	2.04	1.96	2.02	25.99

(Maximum Obtainable Score – 3)

Attempt was therefore made to locate the important and pertinent supports required from the stakeholders. Selection made with higher mean score value have been indicated in Table – 10. The supports expressed by the respondents as mentioned in the table are the key factors for successful management of vocational activities and generate substantial income by SHG members. It is therefore suggested the organisations promoting SHG and developmental departments associated with the functioning of SHG have to extend all these support so that the Self Help Group members will get adequate support to manage their vocational activities smoothly, generate regular income and empowered in managing their family.

**Table 10: Important supports required from the stakeholders.**

Sl. No.	Support	Mean Score		Pooled mean Score (n = 192)
		Kalahandi District (n=96)	Puri District (n=96)	
1.	Material support for the infrastructure	2.45	2.45	2.45
2.	Linking vocation with Govt. programmes	2.36	2.51	2.44

3.	Insurance coverage	2.35	2.48	2.42
4.	Relaxation of mortgage in availing loan	2.40	2.31	2.36
5.	Creating marketing averages	2.32	2.37	2.35
6.	Organising exhibition for sale promotion	2.23	2.43	2.33
7.	Relaxation in sanctioning loan	2.36	2.26	2.31
8.	Arrangement of raw materials at reasonable price	2.38	2.23	2.31
9.	Power supply on institutional tariff	3.29	2.28	2.29
10.	Intermediary exposure visit to gain experience	2.11	2.45	2.28
11.	Transport and communication facility at subsidized rate	2.38	2.16	2.27
12.	Facilitating for sale promotion	2.14	2.36	2.25
13.	Timely procurement of produce	2.22	2.27	2.25
14.	Subsidy facilities in availing credit	2.23	2.22	2.23
15.	Arranging equipments and machineries at subsidized price	2.27	2.16	2.22
16.	Facilitating group cohesiveness	2.24	2.18	2.21
17.	Linkage with related departments for sale promotion	2.13	2.28	2.21
18.	Negotiable sale price of the produce	2.32	2.07	2.20
19.	Easy process in sanctioning loan	2.18	2.21	2.20

(Maximum Obtainable Score – 3)

Further attempt have also been made for path analysis to ascertain the direct, indirect and residual effect on influencing linkages with the stakeholders. The data (Table-10) revealed that the variable education, house type, occupation, holding size, use of communication materials, social participation, cosmopolitans and extension contact had exhibited direct effect on establishing linkages with stakeholders in functioning of Self Help Groups. The variable education had exhibited highest indirect effect and exhibited three times.

The findings therefore conclude education and use of communication materials were the important variables had certain influence in establishing linkages with the stakeholders in functioning of various activities of Self Help Groups. The residual effect being 0.059 conclude that 5.90% of the variation in this relation could not be explained

**Table 10: Path analysis of Socio-economic variables on linkages (n = 192)**

Sl. No.	Variable	Total effect	Total Direct effect	Total indirect effect	Substantial effect		
					I	II	III
1.	Age $x_1$	0.579	-0.110	0.689	$0.115 \times 9$	$0.107 \times 7$	$0.082 \times 1$
2.	Education $x_2$	-0.641	0.350	-0.991	$0.248 \times 11$	$-0.175 \times 5$	$-0.119 \times 12$
3.	Caste $x_3$	-0.589	0.174	-0.763	$-0.154 \times 14$	$0.081 \times 3$	$-0.054 \times 7$
4.	Family type $x_4$	0.298	-0.021	0.319	$0.341 \times 10$	$0.267 \times 3$	$-0.147 \times 8$

5.	Family size $x_5$	0.534	-0.154	0.688	$-0.207 \times 13$	$0.187 \times 4$	$-0.069 \times 14$
6.	House type $x_6$	-0.612	0.320	-0.932	$0.216 \times 9$	$-0.194 \times 3$	$-0.139 \times 6$
7.	Occupation $x_7$	0.457	-0.214	0.674	$-0.157 \times 7$	$-0.124 \times 11$	$-0.065 \times 13$
8.	Land holding $x_8$	-0.347	-0.450	0.103	$0.241 \times 4$	$0.115 \times 8$	$-0.106 \times 1$
9.	Communication materials used $x_9$	0.412	0.470	-0.058	$0.287 \times 2$	$0.198 \times 5$	$-0.124 \times 14$
10.	Household articles $x_{10}$	-0.287	-0.191	-0.096	$0.159 \times 9$	$-0.107 \times 8$	$-0.092 \times 4$
11.	Social participation $x_{11}$	0.341	-0.314	0.655	$-0.164 \times 11$	$0.109 \times 3$	$0.084 \times 2$
12.	Cosmopolitaness $x_{12}$	-0.118	0.124	0.332	$-0.089 \times 12$	$-0.066 \times 14$	$0.039 \times 5$
13.	Extension contact $x_{13}$	0.614	0.340	0.374	$-0.287 \times 4$	$-0.235 \times 2$	$-0.129 \times 10$
14.	Annual income $x_{14}$	0.579	-0.110	0.589	$-0.209 \times 7$	$-0.192 \times 6$	$0.158 \times 3$

Residual effect: 0.059 Highest indirect effect: Education

## CONCLUSION

Self Help Groups are mostly informal groups of the resource poor women to promote savings, avail credit and start income generating activities for their empowerment. The study revealed the respondents had expressed better linkages with credit institutions. The respondents need support of technical departments on intermediary exposure visit to gain experience where as insurance coverage, relaxation for mortgage in availing loan are the support mainly required by the SHG members for credit institutions. Though the respondents had not opined much support from Non-Government Organisations, still, facilitating sale promotion, facilitating group cohesiveness and liasoning for technical were the essential supports observed. The study revealed that SHG members expressed least supports from research institutes and technical departments in comparison to other stakeholders. Therefore for proper functioning of the group financial, technical and service support is much essential.

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