

TRIBAL SELF-HELP GROUPS IN MANIPUR: A GENDER PERSPECTIVE

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On 1st of April 1999, the Government of India's (GOI), to incorporate people's participation in the implementation of rural development policies and programmes at the grassroots level, had launched a rural development programme called Swarnjayanti Gram Swarozgar Yojana (SGSY). To this end, the rural poor, especially the vulnerable groups (women), were encouraged to form Self-Help Groups (SHG) in each block, with specific guidelines for operation, to avail the scheme. From gender perspective, this paper investigates into the constraints and working of SHGs in relation to the specified guidelines of the scheme in the tribal areas (Churachandpur district) of Manipur. It is found that gender composition of the group matters in income generation and saving. Those Self-Help Groups consisting men and women - Mixed Self-Help Groups (MS) - could generate more income and save more than those Self-Help Groups that consist of only women - All Women Self-Help Groups (AWS). AWS faces certain gender constraints embedded in patriarchal system like limited access to family resources, overburdening of women with domestic work, lack of social networks and exclusion of women in decision-making in society.

Keywords: gender composition, patriarchal system, Self-Help Groups, social homogeneity



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Introduction

Centralized development policy over the past decades has failed to transform the rural areas as well as empower the rural poor in developing countries. According to Lele, the centralized rural development policy reflects only the thinking and power structure of the core (Lele, 1975). Further, this policy has the tendency to exclude the targeted groups or individuals from the development decision making process and most importantly fails to take into account the unbalanced power distribution between men and women in the society. Therefore, an alternative approach has emerged which emphasizes on grass root level people's participation in decision-making as well as formulation of rural development policies and programmes and implementation (Bardhan, 2002). It is widely believed that this alternative approach will empower the poor.

In line with this alternative approach, India's Ninth Five Year Plan (1997-2002) lay a special emphasis on Self-Help Groups (SHG) as an instrument to empower the poor especially women and also to enable grass root level people's participation in decision making that affects them (Planning Commission, 1997-2002). Various studies have documented the different facets of contributions made by SHGs in changing the lives of poor women in the rural areas of India (Meher, 2007; Galab & Rao, 2003). However there are also a growing number of critiques on SHGs, contending that only a fraction of these activities are truly empowering women. Notwithstanding the various critiques of SHGs, it has been claimed by different scholars and organizations such as National Bank for Agriculture and Rural Development (NABARD), National Council of Applied Research (NCAER) that SHGs have been economically, socially and politically empowering women to certain extent (Rahman, 1999; APMAS and EDS, 2010; Minimol & Makesh, 2012; Saravanan, 2016).

In April 1999, Swarnjayanti Gram Swarozgar Yojana (SGSY) programme was launched by the Ministry of Rural Development (MoRD) to empower the vulnerable groups (women) through SHGs. This programme encourages the rural poor in each block to form SHGs to avail the benefits of the scheme. A special emphasis was given to women by exclusively reserving at least half of SHGs in each block for women groups. Further, at least 40% of SHGs formed under SGSY programme in each district should be exclusively reserved for women. From gender perspective, this paper attempts to make a comparative study on performances and problems of Mixed Self-Help Groups (MS) and All Women Self-Help Groups (AWS) in the tribal areas of Manipur in North East India. It analyses the composition, conduct and management, capacity building, saving activities, availing of revolving fund and bank loan, utilization of group savings and bank loan repayment pattern, economic activities and sustainability of SHGs. Further it attempts to understand and examine to what extent AWS fulfilled the basic guidelines for the formation and working of SHGS under SGSY programme and compare with MS and the reasons thereof.

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Methodology

The study is based on the data collected from 86 women respondent belonging to 10 AWS and 76 respondent (40 male and 36 female) belonging to 10 MS identified through stratified random sampling. Analysis of the performance of the two types of SHGs namely AWS and MS was done by using simple statistical techniques - average and percentages. The overall performance and the factors responsible for the differences in performance of the two types of SHGs are presented at the end of the paper.

Composition of SHGs

According to SGSY programme guidelines, an SHG should consist of 10 to 20 members, drawn from families belonging to Below Poverty Line (BPL). A person should not be a member of more than one group. The group shall not consist of more than one member from the same family. In this study as indicated in Tab. 1, it was found that the average number of members in AWS was about 13 whereas in MS it is 11.

Table 1 - Composition of AWS and MS
(Sources: Interview schedule for SHG members)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
Average number of members in a SHG	12	11
Average age of SHG members	42 years	45 years
SHGs having more than one member from a family	70 %	60 %
Distribution of SHGs by member's religion:		
- Christian	100 %	80 %
- Hindu	Nil	20 %
Distribution of SHGs by member's ethnic composition :		
- ST	100 %	85 %
- General	Nil	15 %
Distribution of SHGs by member's literacy level :		
- below 50% literate	65 %	25 %
- above 50% literate	35 %	75 %

It was also found that the average age of MS members was about 45 years whereas the AWS members' average age was 42 years. It means that MS has lesser members as compared to AWS but with more senior members. Social homogeneity of SHGs from the perspective of religion and ethnic composition is critical for group success. It was found that SHGs from AWS have higher social homogeneity than SHGs belonging to MS. The members from AWS belong to the same religion whereas SHG members from MS belong to

different religions i.e. Christian and Hindu. In terms of ethnic composition, it was also found that all the members of AWS are tribals whereas the members of MS consisted of both tribals and non-tribal.

In order to compare the distribution of SHGs by member's literacy level, SHGs were divided into two categories - first category, SHGs with below 50% literate members and second category, SHGs with above 50% literate members. About 65% of AWS was in first category whereas 75% of MS was under second category. To put it differently, the MS were found to be more literate than AWS. It is also important to note that there was no SHG with all the members illiterate.

Conduct and management of SHGs

According to SGSY each SHG should have bye-law, group meeting, free exchange of opinion among the members and group's decision making. The performances of AWS and MS in these regards are shown in Tab. 2. By-laws as a code of conduct or group management norm are required for the smooth functioning of any SHGs. It was found that 70% of SHGs from AWS have by-laws whereas only 50% of MS have bye-laws.

Table 2 - Conduct and management of AWS and MS
(Sources: Interview schedules for SHG members and Chairman/ Secretary of SHGs)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
SHGs having by-laws	70 %	50 %
Frequency of meeting by SHGs:		
- Weekly	Nil	20 %
- Monthly	100 %	80 %
- No meeting at all	Nil	Nil
Characterization of meeting and functioning according to SHG members:		
Free exchange of opinion by members of SHGs and decisions on consensus	84.26 %	72.0 %
Few members of SHGs who attends meeting take decisions	15.73 %	27.9 %

Conducting meeting on a regular basis is an important indicator of proper functioning of SHGs under SGSY programme. The programme guidelines envisaged weekly or fortnightly meetings for SHGs. However, only about 20% of MS conducts weekly meetings whereas not a single SHG from AWS conduct it. On the other hand, all the AWS were found to practice monthly meetings whereas only 80% of SHGs from MS conducted monthly meetings. It indicates that both the groups prefer monthly meetings to weekly meetings.

The nature of decision-making process in SHGs determines not only the success of the group activities but also empowerment of the members. The performance of the two types of

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SHGs was examined by evaluating the opinion of SHG members from both AWS and MS about their group's decision-making process. About 84% of SHG members from AWS and 72% of SHG members from MS revealed that there was free exchange of opinion by members in their groups and decisions were also taken on the basis of consensus among members. On the other hand, about 16% of AWS members and 28% of MS members revealed that their group's decision-making power lies only with few members of the group. It may be argued that AWS were relatively more democratic in decision making than MS.

Capacity Building

Capacity building through training programmes is one important activity under SGSY programme. The level of SHG member's participation in training programmes and the benefits received by SHG members from training programmes have been compared in this section based on the data shown in Tab.3.

Table 3 - Training of AWS and MS
(Sources: Interview schedules for SHG members)

Performance	All-women SHGs (AWS)	Mixed SHGs (MS)
Participation of SHG members in the training programmes	74.15 %	69.42 %
Benefits from training by the members:		
- Increase awareness on the programme and its objective	52.80 %	53.07 %
- Potential of working together as a SHG	59.5 %	45.91 %
- Awareness of basic credit system and savings	94.38 %	59.03 %
- Received technical advice to run micro-enterprises	55.05 %	52.33 %

It is evident from Tab. 3 that about 74% of SHG members from AWS have attended training programmes as compared to about 69% SHG members of MS. In what ways SHG members benefit from the training programmes was also examined from four perspectives:

1. Awareness of aims and objectives of the programme (SGSY)
2. Awareness of cooperative advantages
3. Awareness of basic credit system and saving
4. Technical advice to run micro-enterprises

Regarding increased awareness of SHG members about the aims and objectives of the programme from training programmes, the finding was not very encouraging as it was limited to only about 53% of SHG members from both AWS and MS. Even in the case of awareness of group advantages, about 59% of SHG members from AWS and about 46% of

SHG members from MS reported to have learnt the potential of working together from the training programmes. About 94% of SHG members from AWS revealed that they have learnt basic knowledge of credit system and savings as compared to only about 59% of SHG members from MS. One of the most important objectives of training programmes was to enhance the capability of SHG members through imparting basic skill to effectively run the project. About 55% of SHG members from AWS and about 52% of SHG members from MS have reported to have received basic skill from the training programmes.

It appears that AWS gained more than MS from trainings conducted under the programmes to build capacity among the rural poor for running micro-enterprises. But as a whole, it may be argued that it was not impressive.

Savings activities

One of the basic principles of SHGs under SGSY is that each SHG should generate their corpus fund through regular savings. Three types of periodic savings were found to be practiced by AWS and MS i.e. weekly, monthly and annually. Tab.4 shows that both AWS and MS practiced both monthly and annual savings but in the case of weekly savings, only 20% of SHGs from MS practiced it. About 80% of both AWS and MS followed monthly savings. However, 20% of MS followed annual savings while none of AWS practiced annual savings. The average amount of monthly mandatory savings among the AWS members was also lower as compare to MS members as indicated in Tab. 4 (AWS average monthly saving is Rs. 47 and MS is Rs.63) (Rs – Indian Ruphee).

Table 4 - Savings activities of AWS and MS

(Sources: Interview schedules for Chairman/ Secretary of SHGs and savings registers of SHGs)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
Distribution of SHGs according to frequency of contribution :	Nil	20 %
Weekly		
Monthly	80 %	80 %
Annually	Nil	20 %
Average amount of mandatory savings in a month by a member of SHGs	Rs. 47	Rs.63
Average mandatory savings of a member of SHGs in a year	Rs. 559	Rs. 757
Average mandatory savings of SHGs in a month	Rs. 415	Rs. 439
Average mandatory saving of SHGs in a year	Rs. 4977	Rs. 5755

Further, the average amount of monthly mandatory savings among the AWS members was lower than MS members as indicated in table 4.4 i.e. AWS - Rs. 47 and MS- Rs.63.

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Revolving fund and availing of Bank loan

Revolving fund (RF) is supposed to augment SHG's corpus fund and strengthen the group's functioning. Bank loan served as the basic foundation for SHGs to engage in employment generating activities. This section examines the performance of SHGs on the basis of number of SHGs receiving revolving fund and bank loan as well as number of times and amount of bank loan received by SHGs based on Tab. 5.

Table 5 - Revolving fund and Bank loan
(Sources: Interview schedule for Secretary/Chairperson of SHGs)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
SHGs receiving Revolving fund (RF)	100 %	100 %
Average amount of RF received by a SHG	Rs. 25,000	Rs.25,000
SHGs who availed loan once	40 %	50 %
SHGs who availed loan twice	60 %	50 %
Average amount of loan received by a SHG	Rs. 85,000	Rs. 75,000

Data from Tab. 5 shows that all the SHGs had received RF of Rs. 25,000 only. Besides RF, 40% of SHGs from AWS received loan once and 50% of SHGs from MS got once. While 60% of SHGs from AWS received bank loan twice, only 50% of SHGs from MS received bank loan two times. The average amount of loan received by a SHG from AWS was Rs. 85, 000 whereas for a SHG belonging to MS, it was Rs.75, 000. The overall picture indicates that AWS performed slightly better than MS in relation to numbers of times and amount of bank loans received.

Resource utilization

Resource in this context refers to savings of SHGs through revolving fund, bank loan and internally generated income. According to SGSY programme guidelines, resources of SHGs are to be used for giving loan to its members at a low interest rate and for undertaking micro-enterprises.

In Churachandpur district, it was found that resources of the SHGs were utilized for internal loans and purchasing raw materials for their micro-enterprises. The entire AWS circulated internal loans among the group members whereas only 80% of SHGs from MS gave internal loans to their own members. Due to lack of coordination among the members, 20% of SHGs from MS could not practice internal loan. Further, it was seen that all AWS members availed internal loan whereas only about 69% of MS members availed internal loan from their group. It was also noted that 60% of both AWS and MS used resources for purchasing raw materials for their group's economic activities.

Though the performances of both the groups were same in the utilization of group resources for purchasing raw materials however, in the case of advancing internal loan to group members, it was found that AWS have done better than MS.

Table 6 - Resource utilization of AWS and MS

(Sources: Interview schedule for SHG members)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
Resource utilization by SHGs:		
- Advanced loans to SHG members	100%	80%
- Purchased raw materials for economic activities	60 %	60 %
SHG members who availed internal loan	100 %	69.35 %

Loan Repayment Pattern

The sustainability of the SHGs depends upon internal loan repayment by SHG members and bank loan repayment by SHGs as well as default on payment of internal loan by SHG members and bank loan by SHGs. Tab. 7 indicates the status of SHGs and its member's on loan repayment and default on repayment of loan.

Table 7 - Repayment of loan by AWS and MS

(Sources: Interview schedule for SHG members and Chairman/Secretary of SHGs)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
Distribution of SHG members according to internal loan recovery :		
100% repayment	89 %	84.65 %
Members with default on loan repayment background	11.10 %	15.35 %
Bank loan repayment rate by SHGs	40 %	20 %

With respect to repayment of internal loan by SHG members, it was found that 89% of AWS members made full repayment of the internal loan they had availed whereas about 85% of MS members had repaid internal loan. In other words, about 15% of MS members defaulted in internal loan repayment whereas only about 11% of AWS members defaulted in internal loan repayment. As far as bank loan repayment was concerned, it was found that 40% of SHGs from AWS had repaid bank loan whereas only 20% of MS repaid bank loan. The rate of default on repayment of loan for both internal loan and bank loan were higher in MS as compared to AWS, which means AWS performed better than MS in loan repayment.

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Economic activity and income generation

According to the programme guidelines, SHGs were to take up a specific economic activity which would be promoted and nurtured into a productive micro-enterprise capable of generating sustainable income in three years time. To this end, SHGs were to engage in economic activities like weaving/ handloom, opening of grocery shops, piggery etc. However, it is evident from Tab. 8 that most of the SHGs were engaged in multiple economic activities i.e. 70% of SHGs from AWS and 90% of SHGs from MS. Further, it was found that more SHGs from AWS i.e. 30% pursued specific economic activity as compared to MS i.e. 10% of SHGs.

Table 8 - Economic activities of AWS and MS

(Sources: Interview schedule for Chairman/Secretary of SHGs and cash book of SHGs)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
Number of SHGs who pursued		
- multiple activities	70 %	90 %
- a specific activity	30 %	10 %
Average income generated by a SHG in one month	Rs. 329	Rs.693
Average income generated by a member of SHG in one month	Rs. 26.87	Rs. 63
Average income generated by a SHG in one month	Rs.322.44	Rs.756
Physical asset creation for chosen economic activity by SHGs	40 %	40 %

The ultimate goal of every SHG's economic activity was to generate income. Tab. 8 has shown that a SHG from AWS could generate only Rs. 329 per month whereas a SHG from MS could earn double the amount of AWS in a month i.e. Rs. 693. Even in the case of per capita income per month, it was found that an MS member generated an average income of Rs. 63 per month from their economic activities whereas an AWS member generated only Rs. 27 per month. With regard to creation of physical assets, the performance was quite dismal as only 40% of SHGs from both AWS and MS could create physical assets. The overall economic performance of SHGs in this regard was poor. However, when AWS was compared with MS in income generation, MS did much better than AWS.

Sustainability of SHGs

Under this section, sustainability is measured in terms of consistency of number of members in SHGs and life span i.e. number of years of functioning of SHGs. Those SHGs that managed to retain their members and continue to function during the study period (2002-2008) were considered as sustainable SHGs. Tab. 9 shows the consistency of members and life span of SHGs.

Table 9 - Consistency and Life span of AWS and MS
(Sources: Interview schedule for Chairman/Secretary of SHGs)

Characteristics	All-women SHGs (AWS)	Mixed SHGs (MS)
SHGs whose members got reduced	40 %	50 %
SHGs whose members did not reduced	60 %	50 %
Defunct SHGs	0	30

With regard to the consistency of number of SHG members, it was found that the number of members in 40% of SHGs from AWS had declined whereas in MS, 50% of SHGs got reduced in their membership. Further, it was found that 30% of SHGs from MS got defunct whereas none of the SHGs from AWS got defunct during the study period.

Thus, it is seen that there was no significant difference between AWS and MS on consistency of group members. However, the study of the life span of SHGs reveals that AWS were better managed groups than MS, none of the SHGs from AWS got defunct whereas 30% of SHGs from MS got defunct during the study period.

Discussion

On the basis of the foregoing deliberations on the comparative performances of AWS and MS with regard to basic characteristics and activities associated with SHGs under SGSY such as conduct and management, saving activities, economic activity, sustainability etc., this section attempts to explore the probable reasons behind the differences in their performances.

The performances of MS: MS seems to lag behind AWS in their performances with regard to keeping bye-laws, free exchange of opinions among members in group meeting, shared decision-making, participation of members in training programme, number of times and amount of bank loan received, number of members availing internal loan, internal loan repayment rate, bank loan repayment rate, concentration on a specific activity, consistency of number of group members and life span of SHGs.

The numbers of SHGs without bye-laws were found to be more in MS than AWS and the reason may be attributed to the ignorance of the group members. The members of SHGs that did not have bye-laws revealed that they were not aware about the need of having one. It is further observed that members of SHGs that did not have bye-laws have the tendency of not participating in the training programmes. Therefore, it may be argued that SHGs that did not set a platform for member's interaction tend to fail in mobilizing their members to get benefits from training programmes.

Further, lack of bye-laws in many MS may have also constrained the members from having free exchange of opinions in their group meetings as well as shared decision-making as indicated in Tab.2. As bye-laws normally stipulates the SHGs to have regular meetings, to function in a democratic manner i.e. allow free exchange of opinion among group members

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as well as decision-making to be based on consensus etc., SHGs without bye-laws might have naturally lagged behind in these activities.

This shows that it is important to have bye-laws for the better functioning of SHGs. Besides, lack of social homogeneity and mixed ethnicity in MS might also be a hindrance to free expression in group meetings and shared decision making. Even gender composition may be responsible for lack of free exchange of opinions and shared decision making in MS as compared to AWS. In most of the MS's meetings, it was found that the male dominates the discussions and women listen to the male like they normally do in their own family. Sometimes, female members did not attend group meetings on the grounds that male can take decisions independently and even if they participated in the meeting, they hardly shared their opinions.

The reasons as to why some members of MS failed to remain as member to a particular SHG were due to their failure to attend group meetings regularly, to contribute for group savings and financial mismanagement by members. Further, it was found that 30% of SHGs from MS got defunct whereas none of the SHGs belonging to AWS got defunct over the study period (2002-2008). Two out of the three defunct SHGs revealed that their joint venture (economic activities they pursued) failed to generate any additional income; rather they incurred loss from purchasing raw materials for their economic activities.

As a consequence, they got discouraged and dissolved their SHGs. Mention may be made here that capacity building as conceived by the planners was supposed to be instrumental in imparting basic business skills but failed to impact SHGs. Even SHGs which are still functional are not engaged in the specified economic activity any longer rather most of them pursued multiple activities for more income generation. Besides, internal lending was also not practiced by the defunct SHGs. None of the defunct SHGs also paid back the bank loan they availed.

The performance of AWS: It is evident that many women were involved in SHGs formed under SGSY programme. Apparently AWS performed better than MS in terms of keeping bye-laws, free exchange of opinions among members in group meeting, shared decision-making, participation of members in training programme, number of times and amount of bank loan received, number of members availing internal loan, internal loan repayment rate, bank loan repayment rate, concentration on single activity, consistency of number of group members and life span of SHGs. However, when it comes to conducting weekly meetings, savings and income generation, AWS was found to lag behind MS.

The reasons why AWS performed better than MS in certain activities such as keeping bye-laws, free exchange of opinions among members in group meeting etc. may be that, AWS has more number of SHGs (80%) who have NGOs and Anganwadi as their initial promoter. These SHGs promoted by NGOs and Anganwadi have proper bye-laws and were found to be more aware about the basic concept of SHG as they were closely trained by their promoters and also attended more training programmes than other SHGs.

There was also a relatively conducive environment for free exchange of opinion and decision making based on consensus in AWS as compared to MS. Besides such ambiance, most of the AWS members were from the same religious and ethnic background unlike MS. In other words, social homogeneity exhibited by AWS in terms of religion and ethnic composition was found to be conducive for easier interaction and smoother communication among members of AWS which in turn facilitates equal opportunity for self expression among the SHG members.

Though AWS performed relatively better in certain activities than MS, they had failed to convert them into fruition in terms of income or savings like the MS. The reason as to why AWS lagged behind MS in average group savings and income generation might be attributed to unequal gender equation between the male and female in the tribal society. The tribals of Manipur live in the hill areas. Their socio-economic lives are mostly regulated by traditional social institutions. They follow patriarchal system.

Though both women and men play more or less equal role in maintaining family economy, men normally dominate the entire family decision making. Their social institutions define division of labor within family. In their subsistence agrarian tribal economy, women play a significant role in works related to agriculture and animal husbandry as well as in traditional handicraft. Besides being an active partner of men in every non domestic economic activity, tribal women are overburdened by indispensable everyday domestic work. These household works are by tradition considered as the work of women.

Such traditional division of work between male and female within a household among the tribal society in Manipur might be attributed to the dominance of the male over female. In other words, patriarchal system might be partly responsible for overburdening of women with domestic works which are mostly regular and manual in nature. Women also have to fulfill social obligations by participating in various social organizations' activities such as women's organization in the Church or at the village level. Further, the property or wealth of the household is more or less directly under the control of the head of family (male). The male as the head of the family has the final authority on the family income and expenditure and women cannot take independent decisions relating to this matter alone (Burman, 2012).

Women engaging in SHGs under SGSY programme were found to have been overburdened by domestic works which cannot be deferred by nature, besides agricultural and social activities, thus limiting their ability to go out of the house and explore potential avenues for profitable activities. It was also found that male members have more advantage in attending any of the activities associated with the programme than female members. Further, about 73% of SHG members belonging to AWS were found to be housewives who do not have an income of their own and as such could not contribute adequately to the group fund.

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Conclusion

Comparative assessment of SHGs on the basis of gender composition reveals that all women SHGs (AWS) performed better than mixed SHGs (MS) relating to conduct and management, participation in training programme for capacity building, maintenance of bye-laws, number of times and amount of loan received, loan utilization, percentage of members availing internal loan, internal and bank loans repayment rate, consistency and life span of SHG. Such better performance of AWS as compared to MS may be attributed to the role of their initial promoters such as NGOs and ICDS dedications and member's enthusiasms. However, AWS lagged behind MS in frequency of group meetings, average saving rate and average income generation from economic activity.

The reasons as to why AWS lagged behind MS in few important activities like savings and income generation can be attributed to women's limited access to family resources, overburdening of women with domestic work which limits their ability to go out of the house and explore potential avenues for profitable activities and lack of social networks and influences in the society. The prevalence of patriarchal systems among the tribal living in Churachandpur district was found to be responsible for this situation. About 73% of members belonging to AWS were found to be housewives without income of their own and loaded with more domestic responsibilities than their male counterparts. It was also found that male members have more opportunities to attend any activities associated with the programme.

Therefore, from the above analysis it is evident that the social institutional arrangement i.e. patriarchal system and gendered division of work found in the tribal societies of Manipur could be one of the important factors responsible for the relatively poor performance of AWS in terms of group's average savings and income generation.

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<i>Paper submitted</i>	<i>08 January 2017</i>
<i>Paper accepted for publishing</i>	<i>03 March 2017</i>
<i>Paper publised on-line</i>	<i>24 March 2017</i>