

A Study on Participation in Self Help Group and Subsequent Social Capital Attainment

Dr. Monica Verma,

Associate Professor,

Marwadi University Rajkot, Gujarat, India

Citation: Monica Verma, (2022) A Study on Participation in Self Help Group and Subsequent Social Capital Attainment, *International Journal of Small Business and Entrepreneurship Research*, Vol.10, No.1, pp.,30-54

ABSTRACT: *Researches shows that socio-economic status (SES) correlates with social capital, and groups with low SES, usually have less opportunity to advance their lives. Women's empowerment and self-confidence are primarily determined by their resources and their ability to make social and economic decisions. Microfinance provided by self-help groups aims to empower women and create social capital. The study examines the change in socio economic status of the SHG members and its subsequent impact on the social capital by analyzing randomly collected responses of 392 SHG members from the state of Gujarat, Uttar Pradesh and Andhra Pradesh. SPSS is employed for statistical analysis. The Mann-Whitney U test, the Kruskal- Wallis H test, and the Jonckheere Terpstra test have been applied judiciously to test hypotheses both before and after data where ever possible.*

KEYWORDS: socio-economic empowerment, micro finance, social capital, self-help groups, , women empowerment

INTRODUCTION

Microfinance is credited with a role in alleviating poverty among the poor in developing countries by providing financial services to people with no or low income, thereby promoting long-term socioeconomic development (Monteza, Blanco & Valdivieso 2015). The microfinance use standardised business strategies to support new business ventures, primarily launched by women, resulting in their empowerment (Beisland, Mersland & Strm 2015). Rankin 2002 (as cited by Langer 2009) notes that most microfinance programs are based on the Grameen Bank of Bangladesh model, which uses “solidarity groups” for its members, through which loans are made to a group versus to an individual. Armendariz and Morduch, 2007 (as cited by Langer 2009) noted that both, a household’s access to collateral and the transaction costs associated with borrowing is affected because in group lending, collateral is collected on a group basis, and groups are formed among peoples who know each other, thereby reducing the transaction costs associated with

gathering information about potential borrowers . According to Hulme and Mosley 1996 (as cited by Langer 2009) Microfinance institutions (MFIs), the institutions that run microcredit programs, usually follow one of three models for managing borrowers: solidarity groups, cooperative groups, or individual borrowing .

Although microcredit programs have different objectives, they are generally aimed at improving the factors of individual and family human development- social capital and socio-economic status (two central aspects); which are considered as the key aspects of a multidimensional view of economic well-being and are closely related. The proponents of microfinance perceive changes in both as potentially direct outcomes of household participation in microfinance programs. Furthermore, together they encompass a more inclusive idea of poverty reduction that focuses on a wide range of human development factors.

Women account for half of the world's population and make a significant contribution to the global economy (Richardson 2018). Their participation in the workplace fosters a productive work environment and also helps them achieve a respectable social status and be socially empowered (Garikipati 2013). According to studies, entrepreneurship can increase women's empowerment, and microfinance plays an important role in this field by providing loans to meet the financial needs of the poor, particularly women and reducing their reliance on several other informal sources of finance that are not bankable due to a lack of collateral (Richardson 2018; Pratley 2016).The study examines the change in socio economic status of the SHG members and its subsequent impact on the social capital.

Conceptual Framework

The socioeconomic status of a household is widely viewed as an indicator of its relative economic and social standing. It include information such as parents' education or occupation, as well as family income , National Center for Education Statistics 2009 (as cited by Langer 2009) and in developing countries, consumption, nutrition, employment, net worth, contraceptive use, fertility, and children's schooling are also linked to socioeconomic status (Khandker 1998). Increased household income as a result of new entrepreneurial activities or increased education of household members in comparison to prior participation can improve socioeconomic status in comparison to prior participation (Langer 2009).

The modern economy is distinguished by a strong interest in explaining economic phenomena through non-economic factors (for example, cultural and institutional factors). This is reflected in the growing interest among economists in the concept of social capital (sometimes called an elusive factor in the development (intangible asset) due to its invisibility). Social capital is

significant because it reflects trust between individuals who enter into financial contracts or engage in economic activities, and increased trust may encourage more economic activity. The scholars on social capital explain that it is necessary to have a certain level of it in order to engage in economic activities, but it can also be created or enhanced through certain group arrangements.

A growing body of evidence indicates that social capital is essential for societies to prosper economically and for development to be sustainable. Dolfsma and Dannreuther 2003; Foley and Edwards 1997 (as cited by Claridge 2004) noted that for reasons of content and ideology, social capital has no clear and indisputable meaning. Some refer it as "social organisation features such as trust, norms, and networks that can improve society's efficiency by facilitating coordinated actions" (Putnam, Leonardi and Nanetti 1993), for others it's 'trust, concern for one's associates, and a willingness to live by community norms and punish those who do not' (Bowles and Gintis 2002) and for yet another it's "the ability of people to work together in groups and organisations for common purposes." (Fukuyama 1995). ' The World Bank,2009 defines 'social capital ...norms and networks that allow for collective action. It includes the institutions, relationships, and customs that shape the quality and quantity of social interactions in a society' (as cited by Langer, A.,2009).

Trust is especially important between parties in finance because financial transactions are always risky, and risk can be mitigated by confidence Von Pischke 1991(as cited by Langer 2009). Individuals may lack sufficient trust in one another to enter into contracts, resulting in market failure. It may aid in mitigating some of the market failures that lead to the need for financial market intervention in the first place. Academics emphasise the importance of social pressure in loan repayment in developing countries. According to a World Bank survey of over 1,000 MFIs worldwide, more than 60% used group-lending contracts, a method developed by the Grameen Bank (Khandker 1998). Since group-lending contracts are used in microcredit programmes, social capital is of particular important because in addition to utilising existing social capital in the community, the group-lending contract structure creates a powerful incentive for repayment by creating "social collateral" (Khandker 1998).

Microfinance programmes through the village meetings which are necessary for the conduct of financial activities, aim to reduce isolation, particularly among women , Hulme and Mosley 1996 (as cited by Langer 2009) and thereby boost participants' social capital by involving them in group borrowing initiatives. According to Rankin 2002 (as cited by Langer 2009), mere participation in the group borrowing process is often viewed as a proxy for empowerment, and is understood to generate large amounts of social capital,' and thus, in theory microfinance programmes, not only promotes the development of social capital, but also draw on and strengthens existing sources .

Rankin explains how "solidarity" groups within microfinance programmes are expected to mobilise their existing networks and leverage their trust in their fellow group members.

Microfinance and Women's Empowerment

Women's empowerment is critical to socio-economic development as it is seen as one of the most important factors in increasing global development efforts (Gram, Morrison, & Skordis-Worrall 2019). In countries (which also includes South Asian developing economies) where women are less empowered than men, the economic and social consequences for women are negative (James-Hawkins et al. 2016). In the year 2000, 189 countries signed the Millennium Development Goals(MDGs), which aimed to promote gender equality and women's empowerment (United Nations 2000). In 2015, the United Nations named women's empowerment and gender equality the fifth of 17 Sustainable Development Goals. (General Assembly of the United Nations 2015) As a result, several researchers have worked to expand on the existing literature by emphasising the importance of women's empowerment for the overall economy (Klasen & Schüler 2011; Taylor & Pereznieta 2014; Lippman et al. 2016).

Since last three decades, microfinance has been regarded as a valuable tool for poverty alleviation and financial inclusion of the unbanked (Khamar 2016). Researchers and policymakers agree that financial assistance and poverty are inextricably linked and microfinance institutions assist poor people in developing countries (Hulme & Rutherford 2002; Gennaioli et al. 2013). Although, currently women account for 92 percent of borrowers in South Asia, the world's largest microfinance market (Khamar 2016); yet, 1.3 billion women worldwide are denied access to MFI services (Demirgüç-Kunt & Klapper 2012). More women should be involved in this process, as they can not only earn money by investing the loan in profitable activities, micro-businesses, but also, improve their lifestyle and status (Gram, Morrison & Skordis-Worrall 2019; Khan & Noreen 2012; Malik & Courtney 2011

Previous researches yielded mixed results when it came to analysing the impact of microfinance on women's empowerment. It is not that, microfinance empowers all women, but majority of women do feel empowered (Cheston 2002). Microfinance gives poor people access to productive capital, which, when combined with human capital gained through education and training, and social capital gained through community building, enables people to rise out of poverty. Gender inequality in obtaining finance is one of the most significant barriers to empowering women, be it in Sub-Saharan African countries or South East Asia(Aterido, Beck, and Lacovone 2011).Unmarried women are widely regarded as un creditworthy and are viewed as lenders with limited human capital in developed countries, such as less business experience and education (Menziez et al. 2004), less collateral (Carter et al. 2003), and the most impoverished credit

background (Chowdhury 2009). In this way, women are disproportionately affected by gender discrimination as a result of their socioeconomic and cultural background, and these barriers ultimately disempower women, which is one of the reasons why microfinance has been criticised (Maclean, 2019; Ahmad & Khan 2016; Hulme & Arun 2011)]

Despite previous criticism, microfinance is still regarded as a type of financing that provides a variety of social and economic benefits, particularly to women. It presents an extraordinary opportunity for microfinance institutions to act deliberately in order to empower poor women and reduce the potentially negative impacts that some women face (Cheston & Kuhn 2004). These programmes along with providing women and men with access to savings and credit, also reach millions of people around the world by bringing them together in organised groups on a regular basis. The MFIs have largely replaced commercial banks due to their unique business model, which is primarily based on social collateral (Khavul 2010). Micro-loans have also been shown by some researchers to have a positive impact, particularly on mobility, control, decision-making authority, and social empowerment (Klasen & Schüller 2011). Microfinance appears to have generated the belief that microfinance development could provide a solution to the problems associated with the development of rural financial markets (Patnaik 2012)

Rajendra and Raya (as cited by Das 2012) noted that SHGs provided greater psychological and social empowerment than the economic empowerment. The impact of SHG is palpable in terms of instilling confidence, courage, skill development, and empowerment. SHGs members move freely with their groups and leaders and this encourages them to participate enthusiastically in various social welfare activities. The SHG can assist in changing economic conditions, social status, decision-making, and increasing women's participation in outdoor activities (Singh & Kaur 2012) and the pattern of social interaction. With all of these changes, many members of society gain a new status and take on new roles in the community. SHGs in social change imply not only a change in the outer form of a community or society, but also a change in the social institutions and ideas of the people who live in that society. In other words, it also applies to changes in the material aspects of life as well as changes in people's ideas, values, and attitudes (Das 2012)

Access to credit and women's empowerment are inextricably linked. Women's participation in economic activities, raises their status in the household, thereby empowering them at the household and societal levels (Jones, Snelgrove, and Muckosy 2006). Previous research has found that financing women's business ventures is easier than providing welfare for their households (Morris & Barnes 2005; Chemin 2008; Mawa 2008). As a result, they advocate for the development of more targeted strategies and programmes to promote self-sufficiency and women's empowerment. MFIs by meeting a latent demand in this regard, play an imperative role (Lippman et al. 2016). Based on the current state of microfinance and its role in women's empowerment, this study makes

a significant effort to investigate the impact of women's participation in SHGs on their socio-economic status and social capital attainment.

Socio- economic status and Social Capital

Researches show that socio-economic status (SES) is correlated with social capital, and suggests that the social networks in disadvantaged populations, such as low-SES groups, typically offer fewer opportunities for life advancement.

Social capital, which is considered to shape social interaction, can facilitate coordination and cooperation, lower business costs and ultimately contributing to economic growth. However, little is known about how social capital is created in impoverished communities and whether it can empower women. Researches show that the weekly group meetings,(a usual requirement of MFIs for loan repayment) generate higher levels of social capital through repeated social interaction that endures after the loans are repaid. It is also observed that Members of weekly repayment groups had lower default rates on subsequent loans, but they did not exhibit higher levels of female empowerment (Field et.al 2016)

Poverty alleviation has received a great deal of attention, as has the consideration of social capital, which has been identified as a critical factor in poverty reduction (Woolcock & Narayan 2000; Mustafa, Khursheed, & Fatima 2018). Women's empowerment and confidence are primarily determined by their resources and ability to make social and economic decisions (Maclean 2019).

METHODOLOGY

Subject of Study

Convenience sampling method is used for the investigation.500 questionnaires were distributed to various all women SHGs in state of Gujarat, Uttar Pradesh and Andhra Pradesh, with 453 questionnaires returned and 392 valid. The valid response rate is 78.4.

3.2 Research Instrument

A self-designed self-reporting questionnaire based on the previous studies is applied . The dimensions; namely, age, education, education of parents, occupation prior to SHG membership, religion, cast, economic status, stay in the locality and tradition in Social/Political activities; relating to Socio-Economic status(SES) of the respondents are considered, to analyze their impact on social capital variables; namely, capability, neighborhood attachment, support and advice, community felling, awareness & participation, trust, links and groups and networks which are generally considered to explain the social capital.

Research Process

The questionnaires were administered with help of the personal contacts to various SHGs in the state of Gujarat, Uttar Pradesh and Andhra Pradesh, with unified instructions. And the questionnaires, with no time limitation, were collected from 2019 August to May 2021. The questionnaires were checked one by one with invalid ones eliminated. SPSS is used for statistical analysis. The Mann-Whitney U test, the Kruskal- Wallis H test, and the Jonckheere Terpstra test have been applied judiciously to test hypotheses both before and after data where ever possible.

Hypothesis

This paper proceeds with the hypotheses that SHG women's social capital scores do not differ significantly based on their socioeconomic status.

Data Analysis and Discussion

Some researchers believe that social capital increases with age, while others believe the contrary. We investigate how social capital changes as people age. Table 1A investigates the effect of age on social capital scores prior to and after SHG membership to determine whether there is a relationship between respondents' age before joining SHGs and their social capital stock at the time and after SHG membership to determine whether age remains a factor in social capital after SHG membership. Except for the SC trust variable, all H test significance values are less than 0.05. As a result, women's social capital was influenced by their age prior to joining a SHG. Only neighbourhood attachment, support and advice, community feeling, and groups and networks, according to the JT test, show a significant positive relationship with increasing age. The significance values of the H test after SHG membership are less than 0.05 for Capability, Community Feeling, Trust, and Groups & Networks. The JT test reveals a significant positive relationship between the respondent's age and ability, neighborhood attachment, trust, links, and groups, and networks. Table 1B examines total social capital scores in relation to age. Both indices have H test significance values less than 0.05. Because of the JT test's lower significance values, it is concluded that age had a positive influence on social capital scores prior to SHG enrollment. However, the H test significance values for both social capital indices after joining SHGs are less than 0.05. The JT test also reveals a significant positive relationship between the indices of the respondents and the ages of the members. As a result, there is statistically significant difference in Social Capital stock between respondents based on their age. It is concluded that the respondents' age, both before and after joining the SHGs, has a positive relationship with some social capital variables and the total social capital stock. . People's social capital scores rise as they

age. However, because study's sample excludes women over the working age, the trend in social capital stock towards later life is not revealed

Education is regarded as a critical component in the development of social capital because it fosters a large number of friendship networks and improves one's ability to create and maintain them. Table 2A depicts the impact of education on social capital before and after SHG enrolment, as well as the after enrolment scores of social capital variables in relation to respondents' education to determine whether education remains a factor in determining social capital. Prior to enrollment in the SHG, the significance values of the H test for all elements are less than 0.05. It demonstrates that the SC components differ significantly depending on the level of education of the respondents. The Jonckheere-Terpstra test measures the relationship between social capital formation and educational attainment. When using JT statistics, the significance values for Support and Advice, Community Feeling, Awareness & Participation, Links, and Groups & Networks are all less than 0.05. As a result, it has been discovered that these elements have a positive relationship with education. Other variables show no significant trend. Despite this, the H test significance values for Capability, Social Outlook & Awareness, Trust, Links, and Groups & Networks are all less than 0.05 after joining SHG. As a result, the social capital variables of members continue to vary significantly depending on their level of education. The JT test shows a significant positive trend in capability, awareness, and participation, as well as accessibility to links, groups, and networks, as the member's educational attainment increases. Table 2B investigates the effect of education on social capital indices prior to and after SHG membership. Prior to joining the SHG, the significance values for both versions of the tests are less than .05 for both tests. Prior to SHG enrollment, both the Social Capital Indices and education have a positive relationship. Similarly, the H test significance values for both social capital scores are less than 0.05 after joining SHG. The JT test reveals a statistically significant positive trend in respondents' Social Capital Index (SCI) as a function of education. Before SHG enrolment, educated respondents had better support and advice, community feeling, social outlook and awareness, links and groups and networks than others. They now have increased capacity, awareness, and participation, as well as access to links, groups, and networks. The total scores show a positive trend both before and after education. As a result, education has been identified as an important factor in the formation of social capital. The effect of parental education on respondents' social capital indices was also investigated (the results are not shown in the paper) using the same techniques. The result shows that social capital scores are not positively influenced by their parents' education it could be because approximately 16% were illiterate, approximately 21% were literate and approximately 52% were educated upto 5th standard.

Employment status of respondents prior to joining SHGs and starting micro businesses is investigated as a factor influencing their social capital stock. Prior to joining the SHG, respondents' occupational status is compared to their social capital scores to see if there is a link between the two. According to table 3A, all H test significance values prior to SHG membership are less than 0.05. The occupational status of the respondents is discovered to be a factor influencing their social capital. People who are self-employed have the highest mean rank, while those who are unemployed have the lowest. Except for trust, the JT test demonstrates an increase in social capital with employment. The H test significance values for all variables are less than 0.05 after joining SHGs. The social capital variables of members differ significantly depending on their occupation prior to joining the group. The JT test also reveals a significant positive relationship between prior occupational status and the majority of social capital variables. The total social capital scores are compared to respondents' prior employment to see if there is a relationship. The results are shown in Table 3B. The H test significance values for both indices are less than 0.05 for before and after joining SHG. This shows that the respondents' occupations prior to joining a SHG had an effect on their Social Capital stock at the time. The JT test (before joining) is also significant at the 5% level for both indices thereby demonstrating that the social capital stock is increasing across all employment levels, from the lowest for unemployed to the highest for self-employed. The JT test (after joining) reveals a significant positive relationship between respondents' improved occupational status and their Social Capital Indices prior to joining SHGs. Most social capital variables and both social capital indices differ significantly before and after SHG membership based on the respondents' occupational status prior to SHG membership. The JT test also reveals a positive relationship between the two variables. As a result, it is possible to conclude that the social capital of SHG women varies significantly depending on their previous employment. As a result, one's employment can have a significant impact on the formation of social capital.

Religion has an impact on how people live their lives. In the name of religion or caste, people are easily mobilised. The impact of religion on social capital variables is investigated in Table 4A. The Hindu religion is practiced by the majority of the respondents (72 percent). With the exception of neighbourhood attachment and trust, all significance values prior to joining SHG are less than 0.05, meaning that the religion has influences aspects of women's social capital such as capability, support and advice, community feeling, social outlook, linking networks, and affiliation with groups and networks. It is indicated that the members' social capital variables differ significantly based on their religious affiliation, even after SHG membership as the H test has a significance value of less than 0.05 for all variables except Trust. Table 4B compares total social capital scores prior and post SHG membership to respondents' religion. Both indices are found to have significance values less than 0.05. It reveals that prior to joining a SHG, women's social capital stock was influenced by their religious affiliation. The significance values of the H test for

both social capital scores are less than 0.05 after joining SHGs. Respondents' religious affiliation has a significant impact on both social capital scores. Most social capital variables and total social capital scores vary with religion both before and after SHG membership, according to the findings. As a result, religion is found to have a significant impact on SHG women's social capital scores.

The social background is thought to be an important determinant of social capital. An attempt is made to elicit any relationship between respondents' social backgrounds and social capital stock. Table 5A examine social capital variables before and after SHG membership in relation to respondents' caste. The vast majority of respondents (73%) are from backward castes, including backward Hindus and Muslims, with another 7% belonging to Scheduled Castes. As a result, roughly 80% of those contacted are members of socially disadvantaged groups. The social capital variables prior to SHG membership are found to differ significantly depending on the respondents' social strata as the H test significance values for all of the components (prior to joining SHG)were less than 0.05. The JT test also reveals an increasing trend in respondents' social capital variables (except capability) as their social standing in terms of caste rises. Even after joining SHG the social capital variables of members continues to differ significantly depending on their caste. The H test significance values for Capability, Social Outlook & Awareness, and Groups and Networks are less than 0.05. There is no significant difference in neighbourhood attachment, availability of support and advice, community feeling, or trust after SHG membership. The JT test reveals a significant positive relationship between social background and capability, social outlook and awareness, and membership in groups and networks. Table 5B compares total social capital scores to respondents' caste. The H test significance values for both indices prior to joining SHG are less than 0.05. The JT statistic is also significant at a 5% level. As a result, the respondents' social strata had an effect on their Social Capital scores both before and after joining the SHG. The JT test shows an upward trend in social capital scores as one moves up the traditional social structure. Similarly, the H test significance values for both social capital scores are less than 0.05 after joining SHG. The JT test reveals a significant positive relationship between respondents' Social Capital Index and the improvement of their social background. The total social capital index, on the other hand, shows no discernible trend. Prior to SHG membership, respondents' social capital scores varied significantly by caste, but this difference was found to have decreased after SHG membership. Even today, however, variables like capability, social outlook and awareness, and membership in groups and networks are found to differ significantly by caste.

The economic status of a person can have a significant impact on his or her social capital. The present results of the U test for economic status ; Below Poverty Line (BPL), Above Poverty Line (APL) and social capital variables are shown in Table 6A. All variables have significance values greater than 0.05, with the exception of membership in Groups and Networks. It was discovered

after enrolling in SHGs that respondents' economic status had no effect on their social capital formation. Those who live above the poverty line, on the other hand, have a significant advantage over those who live below the poverty line when it comes to joining groups and networks. However, the effect of economic status is negligible ($r = 0.099$). The current total social capital scores in relation to economic status are shown in Table 6B. The significance levels are greater than 0.05. It is concluded that respondents' economic status has no effect on their social capital scores at this time.

Staying in one place for an extended period of time is thought to increase social capital. When women marry, they are practically transplanted to a different location. This could put a crimp in their social relationships. Table 7A investigates the social capital variables prior to SHG membership and now, in relation to their duration of stay in the local community prior to SHG membership to determine whether the amount of time respondents spent in their respective communities influenced their social capital scores. Except for capability, all H test significance values are greater than 0.05 prior to SHG membership. The amount of time spent in a location prior to joining a SHG has no bearing on the social capital variables of SHG women at the time. Though the duration of stay is found to affect the capability score in the H test, there is no positive relationship between the two in the JT test. All H test significance values are greater than 0.05, with the exception of Trust, links, groups, and networks. It has been discovered that the length of stay in the area affects trust, links, groups, and networks. According to the JT test, there is a significant positive relationship between the amount of time spent in the area and current community feelings and trust.

Table 7B compares total social capital scores to length of stay prior to SHG membership. Both indices have significance values greater than 0.05. It was determined that respondents' length of stay in their respective areas prior to joining SHGs had no bearing on their social capital stock at the time. Whereas the H test significance values for both social capital indices are currently less than 0.05. The JT test also reveals a statistically significant positive relationship between respondents' SCI and the amount of time spent in the area.

Respondents' social capital scores were unaffected by their length of stay in the area prior to joining a SHG. As of now, it has been discovered that community feeling, trust, and the Social Capital Index have a positive relationship with length of stay.

The respondents were asked if they had a tradition of participating in social or political activities at home, where they were raised or have lived. Approximately 38% claim to have such a tradition. Table 8A depicts the impact of tradition on social capital variables prior to SHG membership. The mean ranks in all SC components are significantly higher for those who claim to have a history of

participating in social/political activities than for others, and the significance values for all components are less than 0.05. Tradition has a moderate effect on capability, neighbourhood attachment, support and advice, community feeling, and trust, but a low effect on social outlook and awareness, groups and networks, and links as before SHG membership. Except for trust, the significance values are less than 0.05. even after SHG enrollment, those who have a tradition of participating in social/political activities have higher scores in most social capital variables than those who do not have such a tradition. Tradition has a moderate influence on neighbourhood attachment but a low influence on other variables. Table 8B examines the total social capital scores in relation to tradition. The U test significance values for both indices are less than 0.05. Those with a history of social/political involvement had higher social capital scores in both indices than others. The r value indicates that the factor had a moderate effect on respondents' social capital scores prior to SHG membership. The significance levels are lower than 0.05. Even after SHG enrollment, respondents' social capital scores are still heavily influenced by tradition. It is discovered to have a moderate effect on the first version of the social capital index and a comparatively low effect on the second version. It is concluded that having some tradition in social/political activities at home helps to provide people with the infrastructure they need to develop their social capital. Even today, the effect of tradition persists in that those who have a history of participating in social or political activities are more likely to have higher social capital scores than others.

CONCLUSION

On the basis of the above empirical evidences we conclude that by participating in SHGs, women members are able to secure and enhance social capital but this social capital is more in terms of cognitive dimensions like trust (interpersonal and reciprocity) , norms and values; moderate in network structure and civic engagement; and minimal in social network, particularly linking. It is observed that with a higher pre-membership socio-economic status, women accumulate more social capital after becoming the member of SHGs, but it may not be proportionate. Apart from the empirical evidences the analysis of literature suggests that this relationship between pre-membership socio-economic status and accumulation of social capital is highly influenced by cast and; family occupations and higher income. Higher castes making it easier for them to approach people from all walks of life and better family occupations and higher income facilitate their access to officials of banks, block offices and NGOs. The income of the SHG members has improved. But as is seen that majority of SHG members in the sample are from backward caste whether SHG participation will result in qualitative economic, social upward mobility of its members is of greater concern and needs continuous monitration, evaluation and analysis. Further we all know; in order to have meaningful growth and upward mobility; development has to be sustainable for

decades. Development always means participation for all from society to better the lives of every section of society. SHG will work only if the remaining state economic machinery are opened up and made inclusive.

References:

- Ahmad, N., & Khan, H. (2016). *Measuring women's disempowerment in agriculture in Pakistan* (Vol. 1512). Intl Food Policy Res Inst.
- Aruna, M., & Jyothirmayi, M. R. (2011). The role of microfinance in women empowerment: A study on the SHG bank linkage program in Hyderabad (Andhra Pradesh). *Indian Journal of Commerce & Management Studies ISSN*, 2229, 5674.
- Assembly, G. (2015). *Resolution adopted by the General Assembly on 11 September 2015*. A/RES/69/315 15 September 2015. New York: United Nations. Retrieved March 25, 2020, from https://www.unescwa.org/sites/www.unescwa.org/files/un_resolutions/a_res_69_315_e.pdf.
- Aterido, R., Beck, T., & Iacovone, L. (2011). Gender and finance in Sub-Saharan Africa: Are women disadvantaged?. *World Bank Policy Research Working Paper*, (5571).
- Beisland, L. A., Mersland, R., & Strøm, R. Ø. (2015). Audit quality and corporate governance: evidence from the microfinance industry. *International Journal of Auditing*, 19(3), 218-237.
- Bowles, S., & Gintis, H. (2002). Social capital and community governance. *The economic journal*, 112(483), F419-F436.
- Carter, N., Brush, C., Greene, P., Gatewood, E., & Hart, M. (2003). Women entrepreneurs who break through to equity financing: the influence of human, social and financial capital. *Venture Capital: an international journal of entrepreneurial finance*, 5(1), 1-28.
- Chemin, M. (2008). The benefits and costs of microfinance: evidence from Bangladesh. *The journal of development studies*, 44(4), 463-484.
- CHESTON, S. Y. L. K. (2004). *Empowering Women through Microfinance*. Microcredit Summit. New York.
- Cheston, S., & Kuhn, L. (2002). Empowering women through microfinance. *Draft, Opportunity International*, 64, 1-64.
- Chowdhury, A. (2009). *Microfinance as a poverty reduction tool: a critical assessment*.
- Claridge, T. (2004). *Social capital and natural resource management. Unpublished Thesis, University of Queensland, Brisbane, Australia.*
- Das, S. K. (2012). Socio-economic empowerment of women through SHG-banking linkage programme: A boon for development. *International Journal of Management & Business Studies*, 2(1), 39-46.
- Demirgüç-Kunt, A., & Klapper, L. F. (2012). Measuring financial inclusion: The global index database. *World bank policy research working paper*, (6025).
- Feigenberg, B., Field, E., & Pande, R. (2013). The economic returns to social interaction: Experimental evidence from microfinance. *Review of Economic Studies*, 80(4), 1459-1483.

-
- Feigenberg, B., Field, E., Pande, R., Rigol, N., & Sarkar, S. (2014). Do group dynamics influence social capital gains among microfinance clients? Evidence from a randomized experiment in urban India. *Journal of Policy Analysis and Management*, 33(4), 932-949.
- Field, E., Jayachandran, S., Pande, R., & Rigol, N. (2016). Friendship at work: Can peer effects catalyze female entrepreneurship?. *American Economic Journal: Economic Policy*, 8(2), 125-53.
- Fukuyama, F. (1995). *Trust: The social virtues and the creation of prosperity* Free Press. *New York*.
- Garikipati, S. (2013). Microcredit and women's empowerment: Have we been looking at the wrong indicators?. *Oxford Development Studies*, 41(sup1), S53-S75.
- Gennaioli, N., La Porta, R., Lopez-de-Silanes, F., & Shleifer, A. (2013). Human capital and regional development. *The Quarterly journal of economics*, 128(1), 105-164.
- Gram, L., Morrison, J., & Skordis-Worrall, J. (2019). Organising concepts of 'women's empowerment' for measurement: a typology. *Social Indicators Research*, 143(3), 1349-1376.
- Hulme, D., & Arun, T. (2011). What's wrong and right with microfinance. *Economic and Political Weekly*, 23-26.
- James-Hawkins, L., Peters, C., VanderEnde, K. E., Bardin, L., & Yount, K. M. (2016). Women's empowerment and its relationship to current contraceptive use in low, lower-middle, and upper-middle income countries: A systematic review of the literature. *Global Public Health*.
- Jones, L., Snelgrove, A., & Muckosy, P. (2006). The double-X factor: harnessing female human capital for economic growth. *International Journal of emerging markets*.
- Khamar, M. (2016). Global Outreach & Financial Performance Benchmark Report, 2014. *Report prepared for MIX. Washington, DC: Microfinance Information Exchange. www.themix.org/sites/default/files/publications/mix_global_regional_benchmark_report_2014_0.pdf (accessed 20 December 2017)*.
- Khan, R. E. A., & Noreen, S. (2012). Microfinance and women empowerment: A case study of District Bahawalpur (Pakistan). *African Journal of Business Management*, 6(12), 4514-4521.
- Khandker, S. R. (1996). *Grameen Bank: Impact, costs, and program sustainability*.
- Khandker, S. R. (1998). *Fighting poverty with microcredit: experience in Bangladesh*. Oxford University Press.
- Khavul, S. (2010). Microfinance: creating opportunities for the poor?. *Academy of management perspectives*, 24(3), 58-72.
- Klasen, S., & Schüler, D. (2011). Reforming the gender-related development index and the gender empowerment measure: Implementing some specific proposals. *Feminist Economics*, 17(1), 1-30.
- Langer, A. (2009). Socioeconomic status and social capital levels of microcredit program participants in India.
- Leonardi, R., Nanetti, R. Y., & Putnam, R. D. (2001). *Making democracy work: Civic traditions in modern Italy*. Princeton, NJ: Princeton university press.

-
- Lippman, S. A., Neilands, T. B., Leslie, H. H., Maman, S., MacPhail, C., Twine, R., ... & Pettifor, A. (2016). Development, validation, and performance of a scale to measure community mobilization. *Social Science & Medicine*, *157*, 127-137.
- Maclean, K. (2019). Women and microfinance in the global south: Empowerment and disempowerment outcomes.
- Malik, S., & Courtney, K. (2011). Higher education and women's empowerment in Pakistan. *Gender and education*, *23*(1), 29-45.
- Matin, I., Hulme, D., & Rutherford, S. (2002). Finance for the poor: from microcredit to microfinancial services. *Journal of international development*, *14*(2), 273-294.
- Mawa, B. (2008). Impact of micro-finance towards achieving poverty alleviation. *Pakistan Journal of Social Sciences*, *5*(9), 876-882.
- Mehta, S. K., Mishra, D. H. G., & Singh, A. (2011, February). Role of self help groups in socio-economic change of vulnerable poor of Jammu region. In *International Conference on Economics and Finance Research IPEDR* (Vol. 4, pp. 519-523).
- Menzies, T. V., Diochon, M., & Gasse, Y. (2004). Examining venture-related myths concerning women entrepreneurs. *Journal of Developmental Entrepreneurship*, *9*(2), 89.
- Monteza, M. D. P. P., Blanco, J. L. Y., & Valdivieso, M. R. (2015). The educational microcredit as an instrument to enable the training of women. *Procedia-Social and Behavioral Sciences*, *197*, 2478-2483.
- Morris, G., & Barnes, C. (2005). An assessment of the impact of microfinance: a case study from Uganda. *Journal of Microfinance/ESR Review*, *7*(1), 4.
- Mosley, P., & Hulme, D. (1998). Microenterprise finance: is there a conflict between growth and poverty alleviation?. *World development*, *26*(5), 783-790.
- Mustafa, F., Khursheed, A., & Fatima, M. (2018). Impact of global financial crunch on financially innovative microfinance institutions in South Asia. *Financial Innovation*, *4*(1), 1-11.
- Patnaik, C. P. (2012). Micro Finance Role In Poverty Alleviation And Economic Growth-A Study In Gajapati Dstrict. *International Journal of Social Science and Interdisciplinary Research*, *1*(3), 46-55.
- Pratley, P. (2016). Associations between quantitative measures of women's empowerment and access to care and health status for mothers and their children: a systematic review of evidence from the developing world. *Social Science & Medicine*, *169*, 119-131.
- Putnam, R., Leonardi, R., & Nanetti, R. (1993). Making democracy work Princeton. NJ: Princeton University Press.
- Richardson, R. A. (2018). Measuring women's empowerment: A critical review of current practices and recommendations for researchers. *Social Indicators Research*, *137*(2), 539-557.
- Singh, S., & Kaur, S. (2012). Impact of Self-help Groups on Empowerment of Women. *Journal of Community Mobilization and Sustainable Development*, *7*(2), 255-258.
- Taylor, G., & Pereznieto, P. (2014). Review of evaluation approaches and methods used by interventions on women and girls' economic empowerment. *Overseas Development Institute*, 1-62.

Woolcock, M., & Narayan, D. (2000). Social capital: Implications for development theory, research, and policy. *The world bank research observer*, 15(2), 225-249.

Appendices

Table-1A : Kruskal-Wallis H Test and JT test														
Age and Social Capital														
Variables	Before joining the SHGs					After joining the SHGs					H	Sig.	JT stat	Sig.
	Age	N	Mean Rank	H	Sig.	JT stat	Sig.	Age	N	Mean Rank				
Trust	Up to 25 Years	35	195.91	8.051	0.09	1.888	0.059	Up to 30	14	155.21	26.482	0	3.323	0.001
	26-30 Years	108	178.67					31-40	185	179.95				
	31-35 Years	129	202.05					41-50	134	212.42				
	36-40 Years	56	185.14					51-60	50	245.94				
	Above 40	64	225.66					Above 60	9	89.28				
Linking Networks	Up to 25 Years	35	204.59	14.119	0.007	1.725	0.085	Up to 30	14	169.82	6.381	0.172	1.845	0.065
	26-30 Years	108	169.71					31-40	185	191.79				
	31-35 Years	129	213.35					41-50	134	191.41				
	36-40 Years	56	176.27					51-60	50	230.15				
	Above 40	64	221.03					Above 60	9	223.78				
Groups & Networks	Up to 25 Years	35	199.53	19.441	0.001	2.331	0.02	Up to 30	14	130.36	19.501	0.001	3.762	0
	26-30 Years	108	166					31-40	185	183.8				
	31-35 Years	129	214.13					41-50	134	200.2				
	36-40 Years	56	174.66					51-60	50	252.43				
	Above 40	64	229.88					Above 60	9	194.72				
Community Feeling	Up to 25 Years	35	181.77	16.489	0.002	3.023	0.003	Up to 30	14	186.5	13.831	0.008	3.557	0
	26-30 Years	108	167.93					31-40	185	175.95				
	31-35 Years	129	212.6					41-50	134	212.86				
	36-40 Years	56	185.76					51-60	50	223.34				
	Above 40	64	229.71					Above 60	9	241.89				
Awareness and Participation	Up to 25 Years	35	221.33	13.904	0.008	0.795	0.426	Up to 30	14	222.25	5.144	0.273	1.069	0.285
	26-30 Years	108	171.97					31-40	185	186.83				
	31-35 Years	129	212.45					41-50	134	203.61				
	36-40 Years	56	171.69					51-60	50	195.38				
	Above 40	64	213.88					Above 60	9	255.5				
Neighbourhood/ Locality attachments	Up to 25 Years	35	154.16	23.357	0.001	3.861	0	Up to 30	14	210.04	7.789	0.1	2.029	0.042
	26-30 Years	108	166.5					31-40	185	180.34				
	31-35 Years	129	221					41-50	134	214.03				
	36-40 Years	56	195.8					51-60	50	202.12				
	Above 40	64	221.5					Above 60	9	215.44				
Availability of Support and Advice	Up to 25 Years	35	190.37	14.116	0.007	1.969	0.049	Up to 30	14	189.32	3.245	0.518	1.589	0.112
	26-30 Years	108	167.84					31-40	185	188.76				
	31-35 Years	129	220.09					41-50	134	205.4				
	36-40 Years	56	188.45					51-60	50	202.11				
	Above 40	64	207.71					Above 60	9	203.17				
Capability	Up to 25 Years	35	195.11	10.13	0.038	0.724	0.469	Up to 30	14	229.43	13.764	0.008	2.377	0.017
	26-30 Years	108	178.65					31-40	185	183.42				
	31-35 Years	129	218.6					41-50	134	194.1				
	36-40 Years	56	174.99					51-60	50	236.46				
	Above 40	64	201.65					Above 60	9	227.89				

Source: Calculated

Age and Social Capital Scores		Before joining the SHGs						After joining the SHGs						
	Age	N	Mean Rank	H	Sig.	JT stat	Sig.	Age	N	Mean Rank	H	Sig.	JT stat	Sig.
TSCI	Up to 25 Years	35	191.67	15.476	0.004	2.104	0.035	Up to 30	14	162.61	11.571	0.021	3.352	0.001
	26-30 Years	108	168.13					31-40	185	181.35				
	31-35 Years	129	218.54					41-50	134	204.8				
	36-40 Years	56	178.61					51-60	50	235.12				
	41 and Above	64	218.24					Above 60	9	222.5				
SCI	Up to 25 Years	35	195.56	15.83	0.003	2.277	0.023	Up to 30	14	124.36	26.97	0	4.17	0
	26-30 Years	108	169.42					31-40	185	180.13				
	31-35 Years	129	211.2					41-50	134	207.49				
	36-40 Years	56	176.84					51-60	50	257.03				
	41 and Above	64	230.28					Above 60	9	145.39				

Source: Calculated

Education and Social Capital												
Variables		Before joining the SHGs					After joining the SHGs					
	Education	N	Mean Rank	H/Chi ² Square	Sig.	JT statistic	Sig.	Mean Rank	H/Chi ² Square	Sig.	JT statistic	Sig.
Trust	UP school	44	223.45	17.808	0	1.908	0.056	203.5	0.402	0	-0.381	0.703
	High school	235	178.67					195.7				
	PDC/HSS	76	210.89					198.8				
	Degree/above	37	248.14					188.5				
Linking Networks	UP school	44	196.2	11.339	0.01	2.589	0.01	160.48	25.943	0	4.888	0
	High school	235	183.35					181.98				
	PDC/HSS	76	215.39					242.85				
	Degree/above	37	241.55					236.38				
Groups & Networks	UP school	44	182.81	19.765	0	3.802	0	160.58	24.196	0	4.738	0
	High school	235	180.38					182.63				
	PDC/HSS	76	238.89					239.86				
	Degree/above	37	228.09					238.27				
Community Feeling	UP school	44	213.45	16.832	0.001	2.482	0.013	197.68	3.507	0.32	1.323	0.186
	High school	235	178.22					190.2				
	PDC/HSS	76	222.09					200.94				
	Degree/above	37	239.88					226				
Awareness and Participation	UP school	44	193.56	31.995	0	4.605	0	161.6	19.072	0	4.248	0
	High school	235	173.79					185.19				
	PDC/HSS	76	237.55					235.4				
	Degree/above	37	259.93					229.93				
Neighbourhood/ Locality attachments	UP school	44	236.3	11.164	0.011	0.151	0.88	202.45	4.945	0.176	1.303	0.193
	High school	235	182.84					188.98				
	PDC/HSS	76	208.46					199.13				
	Degree/above	37	211.38					231.8				
Availability of Support and Advice	UP school	44	233.1	31.847	0	2.581	0.01	210.85	6.497	0.09	0.964	0.335
	High school	235	170.77					188.2				
	PDC/HSS	76	232.33					202.25				
	Degree/above	37	242.81					220.35				
Capability	UP school	44	223.88	13.831	0.003	1.581	0.114	169.95	24.556	0	4.649	0
	High school	235	179.84					184.64				
	PDC/HSS	76	214.72					218.28				
	Degree/above	37	232.31					258.68				

Source: Calculated

Table-2B : Kruskal-Wallis H Test and JT test												
Education and Social Capital scores			Before joining the SHGs					After joining the SHGs				
	Education	N	Mean Rank	H/Chi ² Sq uare	Sig.	JT Stat	Sig.	Mean Rank	H/Chi ² Sq uare	Sig.	JT Stat	Sig.
TSCI ²	UP school	44	215.32	20.857	0	2.843	0.004	174.56	17.95	0	4.009	0
	High school	235	176.02					182.53				
	PDC/HSS	76	224.31					230.3				
	Degree/above	37	247.09					241.92				
SCI	UP school	44	205.08	17.648	0.001	2.915	0.004	174.49	10.777	0.013	3.129	0.002
	High school	235	178.38					186.74				
	PDC/HSS	76	223.86					224.72				
	Degree/above	37	245.18					226.7				

Source: Calculated

Table-3A : Kruskal-Wallis H Test and JT test												
Prior Occupation and Social Capital												
Variables	Occupation	N	Before joining the SHGs					After joining the SHGs				
			Mean Rank	H/Chi ² Sq uare	Sig.	JT statistic	Sig.	Mean Rank	H/Chi ² Sq uare	Sig.	JT statistic	Sig.
Trust	Unemployed	14	120.18	38.42	0	1.872	0.061	151.25	24.915	0	3.885	0
	Housewife	203	186.15					174.7				
	Labourer	99	184.7					221.28				
	Pvt/temp. employee	54	229.06					216.26				
	Self employed	22	313.77					266.39				
Linking Networks	Unemployed	14	109.14	66.997	0	5.293	0	135	63.059	0	6.169	0
	Housewife	203	168.09					161.05				
	Labourer	99	216.53					228.32				
	Pvt/temp. employee	54	229.33					241.11				
	Self employed	22	343.5					310				
Groups & Networks	Unemployed	14	91.39	53.767	0	3.687	0	136.64	41.569	0	4.16	0
	Housewife	203	172.75					172.2				
	Labourer	99	209.32					208.92				
	Pvt/temp. employee	54	247.42					236.24				
	Self employed	22	299.89					305.41				
Community Feeling	Unemployed	14	102.79	51.329	0	3.462	0.001	188.43	24.504	0	4.329	0
	Housewife	203	175.98					172.3				
	Labourer	99	201.63					216.84				
	Pvt/temp. employee	54	238.06					225.48				
	Self employed	22	320.41					262.23				
Awareness and Participation	Unemployed	14	140.57	44.404	0	4.297	0	193.5	34.001	0	4.737	0
	Housewife	203	173.32					170.84				
	Labourer	99	206.86					209.02				
	Pvt/temp. employee	54	229.1					230.33				
	Self employed	22	319.39					295.77				
Neighbourhood/Locality attachments	Unemployed	14	117.14	55.806	0	2.412	0.016	215.46	46.656	0	5.827	0
	Housewife	203	178.52					161.89				
	Labourer	99	183.37					218.04				
	Pvt/temp. employee	54	269.4					252.65				
	Self employed	22	293.05					269.05				
Availability of Support and Advice	Unemployed	14	119.96	55.292	0	3.764	0	143.29	14.58	0.006	1.631	0.103
	Housewife	203	173.31					189.96				
	Labourer	99	196.64					203.32				
	Pvt/temp. employee	54	255.77					202.01				
	Self employed	22	313.05					246.5				
Capability	Unemployed	14	122.57	63.422	0	3.458	0.001	128.11	49.127	0	5.146	0
	Housewife	203	170.83					168.83				
	Labourer	99	192.99					228.51				
	Pvt/temp. employee	54	282.85					233.38				
	Self employed	22	284.2					260.73				

Source: Calculated

Prior Occupation and Social Capital scores		Before joining the SHGs						After joining the SHGs				
Education	N	Mean Rank	H/Chi ² Sq uare	Sig.	JT Stat	Sig.	Mean Rank	H/Chi ² Sq uare	Sig.	JT Stat	Sig.	
TSCI ²	Unemployed	14	102.86	72.583	0	4.138	0	156.71	63.395	0	6.177	0
	Housewife	203	169.23					160.71				
	Labourer	99	197.95					219.94				
	Pvt/temp. employee	54	265.86					248.36				
	Self employed	22	330.95					319.23				
SCI	Unemployed	14	100	52.172	0	3.094	0.002	139.54	38.808	0	4.231	0
	Housewife	203	176.51					172.36				
	Labourer	99	196.57					211.38				
	Pvt/temp. employee	54	248.25					231.82				
	Self employed	22	315					301.8				

Source: Calculated

Religion and Social Capital								
Variables	Religion	N	Before joining the SHGs			After joining the SHGs		
			Mean Rank	H/Chi ² Sq uare	Sig.	Mean Rank	H/Chi ² Sq uare	Sig.
Trust	Hindu	285	200.98	6.44	0.067	189.56	5.765	0.056
	Muslim	53	160.87			200.36		
	Christian	54	207.82			229.34		
Linking Networks	Hindu	285	199.07	11.07	0.001	199.35	22.619	0
	Muslim	53	154.12			137.43		
	Christian	54	224.52			239.41		
Groups & Networks	Hindu	285	190.58	18.904	0	193.29	22.619	0
	Muslim	53	169.08			141.52		
	Christian	54	254.63			267.41		
Community Feeling	Hindu	285	203.22	12.795	0.002	207.61	11.702	0.003
	Muslim	53	145.81			154.96		
	Christian	54	210.79			178.65		
Awareness and Participation	Hindu	285	194.22	16.992	0.04	195.57	10.551	0.005
	Muslim	53	158.26			163.53		
	Christian	54	246.07			233.75		
Neighbourhood/Locality attachments	Hindu	285	204.23	5.406	0.067	213.25	24.064	0
	Muslim	53	171.76			159.68		
	Christian	54	179.97			144.25		
Availability of Support and Advice	Hindu	285	199.22	6.445	0.04	208.91	26.744	0
	Muslim	53	163.16			143.9		
	Christian	54	214.86			182.62		
Capability	Hindu	285	208.61	13.738	0.001	198.36	24.675	0
	Muslim	53	151.65			143.66		
	Christian	54	176.63			238.53		

Source: Calculated

Religion and Social Capital scores		Before joining the SHGs				After joining the SHGs		
	Religion	N	Mean Rank	H/Chi ² Square	Sig.	Mean Rank	H/Chi ² Square	Sig.
TSCI ²	Hindu	285	201.71	10.915	0.004	201.53	21.027	0
	Muslim	53	150			134.97		
	Christian	54	214.62			230.34		
SCI	Hindu	285	196.48	11.458	0.003	190.68	27.133	0
	Muslim	53	159.26			157.5		
	Christian	54	233.16			265.51		

Source: Calculated

Caste and Social Capital												
Variables	Caste	N	Before joining the SHGs				After joining the SHGs					
			Mean Rank	H/Chi ² Square	Sig.	JT stats	Sig.	Mean Rank	H/Chi ² Square	Sig.	JT stats	Sig.
Trust	SC/ST	29	133.74	23.246	0	4.774	0	192.17	1.893	0.388	1.212	0.225
	Backward castes	288	190.63					192.76				
	Forward castes	75	243.32					212.55				
Linking Networks	SC/ST	29	160.09	15.526	0	3.881	0	207.55	6.413	0.04	1.665	0.096
	Backward castes	288	188.9					188.16				
	Forward castes	75	239.78					224.24				
Groups & Networks	SC/ST	29	178.5	6.502	0.039	2.502	0.012	190.38	20.013	0	3.784	0
	Backward castes	288	190.86					183.47				
	Forward castes	75	225.1					248.9				
Community Feeling	SC/ST	29	163.26	10.4	0.006	3.14	0.002	240.59	5.174	0.075	-1.65	0.099
	Backward castes	288	190.88					194.37				
	Forward castes	75	230.94					187.62				
Awareness and Participation	SC/ST	29	171.66	18.468	0	4.026	0	199.76	14.389	0.001	2.926	0.003
	Backward castes	288	186.19					184.85				
	Forward castes	75	245.7					239.97				
Neighbourhood/Local ity attachments	SC/ST	29	144.72	8.366	0.015	2.467	0.014	197.21	1.957	0.376	-1.14	0.256
	Backward castes	288	197.31					200.62				
	Forward castes	75	213.41					180.41				
Availability of Support and Advice	SC/ST	29	150.55	9.54	0.008	3.041	0.002	217.72	2.072	0.355	-1.16	0.248
	Backward castes	288	194.11					195.83				
	Forward castes	75	223.43					190.87				
Capability	SC/ST	29	143.47	7.267	0.026	1.816	0.069	185.17	13.26	0.001	3.282	0.001
	Backward castes	288	199.64					187.85				
	Forward castes	75	204.95					234.1				

Source: Calculated

Caste and Social Capital scores		Before joining the SHGs						After joining the SHGs				
	Caste	N	Mean Rank	H/Chi ² Square	Sig.	JT stats	Sig.	Mean Rank	H/Chi ² Square	Sig.	JT stats	Sig.
TSCI ²	Sc/St	29	143.33	14.73	0.001	3.801	0	205.09	7.329	0.026	1.915	0.055
	Backward castes	288	192.26					187.7				
	Forward castes	75	233.35					226.96				
SCI	Sc/St	29	144.14	16.532	0	4.074	0	190.86	14.985	0.001	3.286	0.001
	Backward castes	288	191.22					185.25				
	Forward castes	75	237.03					241.89				

Source: Calculated

Variables	Economic Status of Member	N	Mean Rank	U	Z	Sig.
Trust	BPL	197	199.96	18526.5	-0.612	0.54
	APL	195	193.01			
Linking Networks	BPL	197	189.73	17873.5	-1.197	0.231
	APL	195	203.34			
Groups & Networks	BPL	197	185.33	17007	-1.966	0.049
	APL	195	207.78			
Community Feeling	BPL	197	193.47	18610	-0.544	0.586
	APL	195	199.56			
Awareness and Participation	BPL	197	190.71	18066	-1.028	0.304
	APL	195	202.35			
Neighbourhood/Locality Attachments	BPL	197	199.8	18557	-0.589	0.556
	APL	195	193.16			
Availability of Support and Advice	BPL	197	190.27	17980	-1.43	0.153
	APL	195	202.79			
Capability	BPL	197	196.19	19146	-0.062	0.95
	APL	195	196.82			
	Total	392				

Source: Calculated

Table-6B : Mann-Whitney U test						
Economic Status and Social Capital Index						
	Economic Status of Member	N	Mean Rank	U	Z	Sig.
TSCI ₂ (After)	BPL	197	192.15	18350.5	-0.764	0.445
	APL	195	200.89			
SCI(After)	BPL	197	189.39	17806	-1.251	0.211
	APL	195	203.69			
	Total	392				

Source: Calculated

Table 7A Kruskal -Wallis H Test and JT test													
Duration of stay and Social Capital stock													
Variables	Stay in the area (in Years)	Before joining SHGs						After joining SHGs.					
		N	Mean Rank	H/Chi ² Sq uare	Sig.	JT stats	Sig.	N	Mean Rank	H/Chi ² Sq uare	Sig.	JT stats	Sig.
Trust	Up to 5	91	194.31	1.688	0.793	1.022	0.307	9	260.39	16.074	0.003	2.859	0.004
	6 to 10	96	186.63					39	153.24				
	11 to 15	73	196.16					82	182.83				
	16 to 20	64	202.95					144	191.46				
	Above 20	68	207.67					118	221.57				
Linking Networks	Up to 5	91	182.44	3.15	0.533	1.718	0.086	9	296.72	17.34	0.002	0.143	0.887
	6 to 10	96	196.92					39	150.21				
	11 to 15	73	193.44					82	215.9				
	16 to 20	64	201.38					144	187.48				
	Above 20	68	213.42					118	201.69				
Groups & Networks	Up to 5	91	207.55	3.067	0.547	-0.328	0.743	9	250.83	16.133	0.003	1.49	0.136
	6 to 10	96	184.06					39	145.68				
	11 to 15	73	194.92					82	212.68				
	16 to 20	64	208.14					144	183.73				
	Above 20	68	190.01					118	213.49				
Community Feeling	Up to 5	91	190.41	2.814	0.589	1.462	0.144	9	211.94	8.555	0.073	2.416	0.016
	6 to 10	96	186.03					39	156.73				
	11 to 15	73	198.84					82	183.77				
	16 to 20	64	199.88					144	201.92				
	Above 20	68	213.73					118	210.69				
Awareness and Participation	Up to 5	91	193.51	1.664	0.797	0.218	0.827	9	203.28	0.335	0.987	0.031	0.976
	6 to 10	96	197.43					39	203.09				
	11 to 15	73	203.86					82	191.93				
	16 to 20	64	182.86					144	195.63				
	Above 20	68	204.14					118	198.04				
Neighbourhood/Locality attachments	Up to 5	91	184.06	7.047	0.133	1.942	0.052	9	209.22	7.26	0.123	1.685	0.092
	6 to 10	96	181.32					39	152.79				
	11 to 15	73	217.5					82	193.13				
	16 to 20	64	197.08					144	204.18				
	Above 20	68	211.49					118	202.94				
Availability of Support and Advice	Up to 5	91	194.87	1.253	0.869	0.222	0.824	9	209.61	9.041	0.06	1.735	0.083
	6 to 10	96	190.45					39	169.45				
	11 to 15	73	208.98					82	202.51				
	16 to 20	64	194.68					144	187.86				
	Above 20	68	195.54					118	210.81				
Capability	Up to 5	91	192.95	9.957	0.041	1.365	0.172	9	228.89	7.743	0.101	1.133	0.257
	6 to 10	96	176.64					39	175.03				
	11 to 15	73	221.81					82	203.54				
	16 to 20	64	182.36					144	184.49				
	Above 20	68	215.44					118	210.89				
Total		392											

Source: Calculated

Table 7B Kruskal-Wallis H Test and JT test.

	Stay in the area (in Years)	Before joining SHGs						After joining SHGs.					
		N	Mean Rank	H/Chi ² Sq uare	Sig.	JT stats	Sig.	N	Mean Rank	H/Chi ² Sq uare	Sig.	JT stats	Sig.
TSCI	Up to 5	91	193.84	3.971	0.41	1.146	0.252	9	271.28	15.841	0.003	1.694	0.09
	6 to 10	96	181.23					39	141.76				
	11 to 15	73	210.25					82	203.74				
	16 to 20	64	192.7					144	190.32				
	Above 20	68	210.44					118	211.4				
SCI	Up to 5	91	201.33	2.87	0.58	0.445	0.656	9	259.83	18.658	0.001	2.212	0.027
	6 to 10	96	180.31					39	137.59				
	11 to 15	73	200.57					82	203.74				
	16 to 20	64	207.63					144	187.33				
	Above 20	68	198.06					118	217.3				
Total		392											

Source: Calculated

**Table 8A Mann-Whitney U test
Tradition and Social Capital stock**

Variables	Tradition	Before joining SHGs						After joining SHGs.					
		N	Mean Rank	U	z	Sig.	Effect size-r	Mean Rank	U	z	Sig.	Effect size-r	
Trust	Yes	148	241.2	11441	-6.186	.000	0.312	208.46	16286	-1.642	.101	-	
	No	244	169.39					189.25					
Linking Networks	Yes	148	230	13098	-4.602	.000	0.232	232.09	12788	-4.876	.000	0.25	
	No	244	176.18					174.91					
Groups & Networks	Yes	148	226.36	13636	-4.154	.000	0.21	234.28	12464.5	-5.152	.000	0.26	
	No	244	178.39					173.58					
Community Feeling Mean	Yes	148	240.5	11543	-6.066	.000	0.306	237.71	11956.5	-5.733	.000	0.29	
	No	244	169.81					171.5					
Awareness and Participation	Yes	148	217.14	15001	-2.851	.004	0.144	231.76	12838	-4.846	.000	0.24	
	No	244	183.98					175.11					
Neighbourhood/Localities attachments	Yes	148	247.79	10465	-7.256	.000	0.367	247.94	10443	-7.113	.000	0.36	
	No	244	165.39					165.3					
Availability of Support and Advice	Yes	148	248.81	10313	-7.276	.000	0.367	224.57	13901	-4.994	.000	0.25	
	No	244	164.77					179.47					
Capability	Yes	148	256.86	9122	-8.375	.000	0.423	224.35	13934	-4.316	.000	0.22	
	No	244	159.89					179.61					
Total		392											

Source: Calculated

Table 8B Kruskal-Wallis H Test and JT test.

	Tradition	N	Before joining SHGs					After joining SHGs.				
			Mean Rank	U	z	Sig.	Effect size-r	Mean Rank	U	z	Sig.	Effect size-r
TSCI	Yes	148	251.37	9935	0.41	.000	0.377	245.63	10784.5	-6.689	.000	0.338
	No	244	163.22					166.7				
SCI	Yes	148	240.38	11561.5	-11.986	.000	0.303	228.94	13255.5	-4.42	.000	0.223
	No	244	169.88					176.83				
Total		392										

Source: Calculated