

**DO SELF-EMPLOYMENT OPPORTUNITIES THROUGH
GROUP ACTIVITIES IMPACT STANDARD OF LIVING
IN DEVELOPING ECONOMIES? A STUDY ON SELECT
URBAN AREAS OF NORTH-EAST INDIA**

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Abstract

Keywords:

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Socio-economic development through the group approach has been an acceptable, successful and popular approach in the present-day world. That's why empowering the Self-help Groups (SHGs) has been an approach towards socio-economic development and poverty alleviation both in the urban and rural areas in India and many developing countries of the world. The issue of poverty has been the focus of development initiatives in the entire Asia-Pacific region since the end of the colonial era. North-Eastern part of India is among the least developed regions in India. Characterized by land-locked surface area having international border of around 5400 kilometres with China, Bangladesh, Myanmar, Bhutan and Nepal, the region bears huge strategic importance for India.

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Improvement in per capita income and standard of living in the region will not only bring economic prosperity into the region but will also ensure social cohesion in the highly pluralistic society of India. The present study focuses on Tripura, one of the states in the North-Eastern Region of India. Based on a sample of 4099 members of 353 SHGs engaged in group activities in 14 Urban Local Bodies (ULBs) in Tripura, the study reveals a positive impact of self-employment through group activities on income generation and standard of living of the members involved in those activities.

1. Introduction

Socio-economic development through the group approach has been an acceptable, successful and popular approach in the present-day world. That's why empowering the Self-help Groups (SHGs) has been an approach towards socio-economic development and poverty alleviation both in the urban and rural areas in India and many developing countries of the world.

The issues relating to the socio-economic development and poverty alleviation have been receiving attention of urban planners, policy makers, implementing agencies, research institutions at national and international levels. A sharp difference in the incomes of people and their distribution in urban centers has been leading to a small and increasingly wealthy group separating both socially and even physically from the poorer sections [1].

The issue of poverty has been the focus of development initiatives in the Asia-Pacific region since the end of the colonial. But the issue of urban poverty has gained significance only in 1970s-1980s. In the development literature, two basic types of poverty are coined: absolute poverty and relative poverty. The World Bank treats people earning less than US\$ 1 a day to be

absolutely poor [2]. The corresponding international poverty line was upped to \$1.25 in 2015. Again in 2011, the international poverty line was raised to \$1.90 a day, but the global poverty remains basically unchanged [3].

Poverty line in India is defined in terms of calorie per capita per day norm – 2400 calories for rural areas and 2100 calories for urban areas and per capita per day expenditure level required to meet these calories. India has 21% poverty, per capita income \$1352.3 and Human Development Index (HDI) 0.586. It has registered a significant achievement on Million Development Goals (MDGs), with some targets having met earlier than the deadline of 2015. In regard to MDG1 eradication of extreme hunger and poverty, India has been moderately successful in poverty reduction due to the interventions on economic growth and social spending, although 2012 estimates reveal that more than 270 million Indians continue to live in extreme poverty. In 1990, 53.5% of all India children were malnourished, which declined to 40% in 2015, being below the target of 26%. In respect of MDG2 on achieving universal primary education, India has been moderately on track [4].

In India, the Seventh Five-Year Plan (1985-90) recognized the economic problems of the urban poor for the first time. The Eighth Five-Year Plan (1992-97) attempted to involve people in the process of development by the adoption of institutional approach and involvement of voluntary agencies for effective micro-level participatory planning. Poverty eradication was one of the major objectives of the Ninth Five-Year Plan (1997-2002) [5].

1.1. Concept and Evolution of SHGs

When people of homogeneous socio-economic background form groups with certain objectives and act according to a set of norms for helping one another, these groups are normally known as the SHGs. Women SHGs are the main instruments for poor women's entitlements and empowerment through the socio-economic development, inculcating leadership, increase of school enrolments of their children, nutrition, birth control etc. Financial intermediation or improvement is generally perceived more as an entry point goal than other goals [6].

The Government of India has introduced various programs and schemes to ameliorate the conditions of the poor. It has policies encompassing the anti-poverty strategies and poverty alleviation programs. Despite implementation of various schemes, the urban poverty still remains one of the major issues in India due to ineffective implementation and lack of proper supervision and monitoring of the schemes or lack of proper identification of beneficiaries [7]. Swarna Jayanti Shahari Rozgar Yojana (SJSRY) launched earlier and now National Urban Livelihood Mission (NULM) are the major urban poverty alleviation programmes of the Government of India both for SHGs and individuals with emphasis on the socio-economic development of women in particular. Grameen Bank Model of Bangladesh, SEWA and Mahila Milan in India and the associated MFIs have already shown success in the socio-economic development of women.

1.2. Brief Scenario about the implementation of Self-employment Programmes through SHGs in India

Cities have their own strategies for reducing poverty. But small and medium towns in India lack proper direction and often face resource crunch to this end. A large segment of urban population in most of the Indian cities has lower economic productivity and standard of living and beset with hunger, mal-nutrition, poverty and crimes. Although millions of rupees have been spent in India since independence, yet urban facilities provided are grossly inadequate. There is lack of co-ordination among executing departments, agencies, NGOs, CBOs, and other bodies. Urban people face homelessness, joblessness, personal and social insecurity, and other deprivation [8].

In order to reduce poverty and unemployment problems, the Ministry of Urban Development and Poverty Alleviation, Government of India launched Swarna Jayanti Swarogari Yojana (SJSRY) in 1997 and revised on 01.04.2009 for the urban unemployed youths. The National Urban Health Mission (NULM), launched on 24.09.2013 replacing the SJSRY, focuses on organizing urban poor in SHGs, creating opportunities for skill development leading to market-based employment and helping them to set up self-employment ventures by ensuring easy access to credit. These programs have facilitated towards formation, organizing, functioning, and financing of/for SHGs for self-employment through urban livelihoods. The key objectives of the SJSRY were (i) to alleviate urban poverty through gainful employment to the unemployed or under-employed poor

through setting up self-employment ventures (individual or group) and (ii) to support skill development and training programs to enable the urban poor to have access to employment opportunities opened up by the market. The NULM aims at reducing poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skill wage employment opportunities, resulting in an improvement in their livelihoods on a sustainable basis. Apart from improving conditions of life, each group consisting of 10 to 20 women or men of 18 years or more, is expected to maintain various records and collect savings of each member to form a corpus fund which is used to provide short-term internal loans among members. When the further credit requirements arise, the SHG may approach a bank for financial support. Interest subsidy is provided. Bank loans are given for setting up of gainful individual project up to Rs.2 lakhs or group enterprise project up to Rs. 10 lakhs with a repayment schedule from 5-7 years after initial moratorium of 6-18 months [9]. The scope of NULM, renamed as 'Deendayal Antyodaya Yojana-NULM' (DAY-NULM), is widened to include its implementation in all statutory towns of India with a multidimensional approach mainly to occupational and social vulnerabilities, faced by urban poor. The central fund allocation under the Mission during 2016-17 up-to 15.01.17 was Rs.300 crore out of which Rs.253.19 crore was released to States/UTs. 46999 SHGs were formed, out of which 28049 beneficiaries got assistance for setting up individual/group enterprises is 28049 during 2016-17 [10].

1.3. Historical, Cultural, Demographic Background, Urban administration, and Socio-economic Scenario in North-East India:

North-Eastern part of India is among the least developed regions in India. Characterized by land-locked surface area having international border of around 5400 kilometres with China, Bangladesh, Myanmar, Bhutan and Nepal, the region bears huge strategic importance for India. Improvement in per capita income and standard of living in the region will not only bring economic prosperity into the region but will also ensure social cohesion in the highly pluralistic society of India. The present study focuses on Tripura, one of the states in the North-Eastern Region of India. Known for its tradition of composite culture of tribal, non-tribal and multi-religion, the Tripura state has a rich heritage and long history of peaceful coexistence and communal harmony. Having a total geographical area of 10491.69 sq. km. and population of 3673,917 (Census 2011), it has now 8 Districts, 23 Sub-Divisions, 58 Rural Development Blocks

and 20 ULBs. The Municipal Administration, established in 1874, has been extended to other small towns now [11]. Due to reorganization of ULBs several times, many rural areas have now become parts of urban areas, which are mostly inhabited by the urban poor and where there is poor accessibility to urban resources and facilities compared to other parts of the ULBs [12]. The State Government has been successfully implementing many rural and urban government self-employment programs including DAY-NULM. As on 11.01.2016 SHGs formed in all 20 ULBs of Tripura under DAY-NULM are 1616, out of which 785 are in Agartala Municipal Corporation (AMC) and 110 in Dharmanagar Municipal Council (MC) [13]. The State Government has taken certain steps for increasing women participation in program implementation.

Economy of Tripura is agrarian and characterized by high rate of poverty, low per-capita income, low capital formation, inadequate infrastructural facilities, geographical isolation, communication bottleneck, inadequate exploitation and use of forest, natural rubber and mineral resources, slow progress in industrial field and high un-employment problem. More than 42% of its population now directly depends on agriculture and allied activities. The contribution of primary sector has increased to 33% in 2014-15. The GSDP at current prices with 2011-12 base stands at Rs. 29,666.62 crores and the per capita income has risen to Rs. 71666 in 2014-15 (P). Low availability of infrastructure has made the process of economic development and industrialization extremely difficult in the State. The un-organized manufacturing and service activities are dominant. However, despite several bottlenecks, the overall performance of the State's real economy is impressive. The upliftment of poor and improvement in the quality of life of the economically weaker sections of the society has been cornerstone of development planning and policy decisions of the State. The un-employment situation in the State has assumed alarming position as the total job seekers have increased to 662,756 as on March 2015 [14].

The quality of life of the urban poor of Tripura, by and large, suffer from quality of basic services relating to water, health, sanitation, electricity, housing etc. at affordable prices in the absence of clear Government policy and paucity of resources. ULBs in Tripura largely suffer from institutional weakness, poor financial health and lack of basic physical and social infrastructure. Based on the Annual Report 2013-14 of the Planning Commission of India, the

urban BPL population in Tripura is 75000, which is 7.42% of the total urban population in the State. The urban poor contribute through their work, largely, to the informal sector for the economic growth. Providing access to quality basic services to the poor and slum dwellers, in particular, will improve the quality of life in urban areas of Tripura.

During 2011-12 the average monthly per capita expenditure in urban areas of Tripura has been Rs.1996.66 as compared to Rs.1194.14 in rural areas. This is lower even than that of all India average in urban areas, (Rs. 2477.02) [15]. The low per capita expenditure due to lower income in Tripura calls for an urgent need to enhance the per capita monthly income of BPL persons.

Implementation of Urban Poverty alleviation programs has been in place for a very long time and made some improvement towards self-employment situation through both group and individual approach on urban housing, literacy, drinking water supply, health, sanitation, entrepreneurship and skill development. So far known, there has not been any research on socio-economic development through self-employment in the urban areas of Tripura. The present paper, relating to a multifaceted human development aspect in the society, aims at impact study of socio-economic development through self-employment of SHGs and their activities in the urban areas of the State of Tripura with the following the objectives:

- Analyzing the current status of SHGs in urban areas of Tripura.
- Analysis of Impact of SHGs on income generation and improvement of standard of living.
- Recommendations for future course of actions in Urban Tripura.

2. Research Method

14 ULBs out of 20 have been selected from all the eight districts of Tripura depending upon their size and population for the study.

2.1. Data Collection

Survey through structured schedules has been conducted for collection of requisite information based on direct face-to-face interview and observations in the field. This paper relies mainly on

the primary data, although secondary data have been collected from the ULBs, Directorate of the Urban Development Department, Government of Tripura and publications and internet sourcing.

2.2. Sample Size and Techniques of Data Analysis

Randomly chosen for the interview, the sample size of the study is 353 SHGs spread over fourteen ULBs of Tripura. On an average 3 respondents have represented an SHG. 1050 members in all responded, which is 25.6% of total 4099 members (98.1% being female). Data collected has been processed with the help of simple statistical tools for arriving at inferences to meet the objectives of the study. Graphs, Figures and Tables have also been used to represent data analysis.

2.3. Literature Review

The review of present literature, apart from helping to find out the research gap, has helped to figure out the important variables related to the present study. There are a number of studies on SHGs on socio-economic development of urban people through self-employment and on their poverty reduction. Some research articles and books published by experts in the field of SHGs have been reviewed. The following readings have contributed to gather some ideas to deal with objectives of the study:

In September, 2015 in a global summit in New York, world leaders committed to the new Sustainable Development Goals (SDGs), which include eradication of extreme poverty for all people; ensuring all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, access to basic services, ownership and control over land and other forms of property, inheritance, financial services including microfinance and achieving universal and equitable access to safe drinking water, sanitation etc. especially for women by 2030 among other goals [16].

Empirical evidence shows that educational discrimination against female hampers economic development and reinforces social inequality. Reducing the educational gender gap is economically desirable since (a) the rate of return on women's education is higher than that on men's in most developing countries; (b) increasing women's education not only increases

productivity, but also results in greater labour force participation, late marriage, low fertility and greatly improves child health and nutrition; and (c) any significant change in female status via education can have an important impact on breaking the vicious cycle of poverty and inadequate schooling [17].

Economic empowerment of women, through creating opportunities of self-employment, has a cascading effect in other aspects of women's life. Women empowerment implies self-decision in the matter of education, participation, mobility, exercise of rights and decision-making to credit, finance, property and nutrition and so women must be integrated into development plans, projects, policy design and implementation [18].

SHG creates opportunities of self-employment to the poor leading to constant earnings and freeing them from the chains of poverty [19].

SHG activities have the effect of uplifting SHG members to self-employment and increasing of income line, which in turn leads to higher standards of living. These also bring about women empowerment, self-reliance and poverty alleviation leading to many an impact on the socio-economic development [20].

Self-employment path uplifts the socio-economic conditions of the poor and standard of living [21].

Studies show that expansion of basic education for girls pays the highest rates of return of any investment, even larger than the most public infrastructure projects [22].

Micro-credit is a small amount of loan given (around \$50-150) to the poor to come out of the cycle of poverty by generating income and develop their standard of living through setting up small businesses. The founder of Grameen Bank Dr. Yunus prioritizes the poor, rootless, landless and vulnerable and about 97% borrowers, being female, get "ownership of assets" for their families [23].

SHG members surveyed played a major role in decision-making patterns in household expenditures. There had been slight increases in the average income of other household members due to micro-entrepreneurial activities. One evidence of program credit impact was increased purchase of physical assets and average amount spent among program participants. Increased school participation rates among school going children is one of the positive indicators as an evidence of program credit impact [24].

Increased household income, improvement in housing condition by better roofing, walls, flooring materials, toilet provisions and accumulation of household assets are indicators of improvement upon original poverty standing of SHGs members [25].

“Main goal of SHGs is to empower people - self-employment is an important step to have constant incomes and remove the chains of poverty” [26].

We may use HDI, a composite index meant to take into account of health condition of the population, indexed by longevity; access to education and income, which gives some idea of living conditions [27].

Microenterprise operators having limited resources or skills, make entry into activities with comparatively less competition and gradually wider markets with their learning experience and knowledge. Since most of the activities carried out are home-based and not by choice, but by force of circumstances, security of housing or land tenure is an essential factor, especially for urban micro entrepreneurs [28].

In India basic services, such as housing, drinking water, electricity, sewage, sanitation and waste disposal, transport, health, education and employment considered to be the core, can lead a “life with dignity”, but access has been denied. Poverty alleviation programs have not achieved desired targets because of lack of community participation in their planning and implementation, mutual mistrust between the bureaucracy and the community and non-adoption of element of right-based approach. A vigorous implementation of a fresh participatory and decentralized planning approach is a solution [29].

It is viewed that in India violence against women both at home and public places poses a serious threat to women's equality. So Governments, with suitable legislative and pragmatic action, must ensure ending of such violence and protection and promotion of women's rights, raising awareness on reproductive health, legal literacy and education concerning women's entitlements, land reforms, acceptance of family planning and gender budgeting [30].

Issues relating to urban poverty and livelihood demand for multi-pronged approach with focus on multiple stakeholders' partnerships. As the level of urbanization escalating, suitable policy frameworks for the planned development of economically productive, environmentally sustainable, financially vibrant, socially just and inclusive cities should be put in place. These should include entitlements and amenities to the urban poor like provisions of land tenure, affordable housing, water, sanitation, education, health and social security among other things [31].

For identifying the urban poor, top priority was given to those who are the poorest of the poor (income parameters) and 7 non-economic parameters relating to living conditions: Roof of Dwelling Unit, Floor of Dwelling Unit, access to Water, Access to Sanitation, Education Level, Type of Employment and Status of Children in Households. SHGs were usually encouraged to avail of bank credit based on their performance [32].

Industrialization is extremely difficult in Tripura. The un-organized manufacturing and service activities are dominant. However, despite several bottlenecks, the overall performance of the State's real economy is impressive. The upliftment of poor and improvement in the quality of life of the economically weaker sections of the society has been cornerstone of development planning and policy decisions of the State. The un-employment situation in the State has assumed alarming position as the total job seekers have increased to 662,756 as on March 2015 [33].

From what has been discussed above, major indicators of socio-economic development of SHGs are enhanced income generation, land acquisition, educational attainment of children, housing,

access to drinking water, electricity among indicators, which would raise the standard of living of SHGs.

3. Results and Analysis

3.1. Impact of SHGs on Income Generation and Standards of Living in Urban Areas of Tripura

Based on the background and the primary data collected, the impact of SHG activities in urban areas of Tripura have been analyzed.

3.1.2. Income Profile and Impact on Income Generation of SHG Members

The income profile of 4099 members of 353 SHGs shows the distribution of monthly income among 6 income groups before joining SHGs and after joining SHGs. Based on the average incomes of members as revealed by the respondents of SHGs at the time of field data collection, the Tables 1 and 2 below have been presented to show the status of the district-wise monthly income profile of SHG members during pre-SHG period and during SHG-period respectively for 14 ULBs in 8 Districts of Tripura. The Table 1 reveals that 30% of total SHG members had monthly income of Rs 0-1000, 25% had Rs 1000-2000 and 29% had Rs.2000 -3000 in the urban areas of Tripura before joining groups. Due to various economic activities during SHG period, income level of members has moved upward as reflected in the Table 2 below.

Table 1. Distribution of Income of 4099 SHG members during pre-SHG period

Name of the District	Monthly Income No. of members	Monthly Income Level (in Rupees) and No. of Members under each Level Before Joining SHGs					
		0-1000	1000-2000	2000-3000	3000-4000	4000-5000	5000 & above
North Tripura	124	52	52	20	0	0	0

Unakoti	272	22	35	185	13	17	0
	278	231	38	9	0	0	0
Unakoti Total	550	253	73	194	13	17	0
Dhalai	101	15	25	51	10	0	0
Khowai	347	175	122	46	4	0	0
Gomati	389	161	154	63	11	0	0
	152	98	42	11	1	0	0
Gomati Total	541	259	196	74	12	0	0
West	1413	184	273	501	320	108	27
Tripura	460	24	115	201	95	9	16
West Tripura total	1873	208	388	702	415	117	43
South Tripura	112	46	33	27	4	0	2
	166	126	25	0	15	0	0
	65	28	27	0	10	0	0
South Tripura total	343	200	85	27	29	0	2
Sepahijala	109	37	48	23	0	1	0
	111	38	28	40	5	0	0
Sepahijala Total	220	75	76	63	5	1	0
State total	4099	1237(30%)	1017(25%)	1177 (29%)	488 (12%)	135	45

Source: Field Data Collection

Table 2: Distribution of Income of 4099 SHG members during SHG period

Name of the District	Monthly Income No. of Members	Monthly Income Level (in Rupees) & No. of Members under each Level After Joining SHGs					
		0-1000	1000-2000	2000-3000	3000-4000	4000-5000	5000 & above
North Tripura	124	0	6	21	25	68	4
Unakoti	272	0	0	0	5	102	165
	278	0	3	16	8	56	195
Unakoti Total	550	0	3	16	13	158	360
Dhalai	101	0	0	0	7	13	81
Khowai	347	0	0	29	72	155	91
Gomati	389	0	1	0	47	144	197
	152	0	12	14	18	52	56
Gomati Total	541	0	13	14	65	196	253
West Tripura	1413	0	20	171	409	434	379
	460	0	6	38	128	142	146
West Tripura total	1873	0	26	209	537	576	525
South Tripura	112	0	0	0	11	54	47
	166	0	10	8	4	20	124
	65	0	0	0	0	9	56
South Tripura total	343	0	10	8	15	83	227
Sepahijala	109	3	7	22	11	23	43
	111	0	2	14	11	16	68
Sepahijala total	220	3	9	36	22	39	111
State Total	4099	3	67	333(8%)	756 (18%)	1288 (31%)	1652 (40%)

Source: Field Data Collection

The sample data processed in the Table 2 shows that in the urban areas of Tripura 40% of total SHG members have attained the monthly income level of Rs.5000 and above during SHG period, 31% of them have reached level of Rs 4000-5000 and 18% of them have reached level of Rs.3000-4000 after joining SHGs. Upon comparison between Tables 1 and 2, it is found that 89% of SHG members moved to higher income groups from Rs 3000-4000, 4000-5000 and 5000 and above as against 84% of members belonging to the lower income groups prior to their joining SHGs. The Table 3, showing percentage changes in monthly income between pre-SHG and SHG period, is constructed on computing the change of distribution of monthly income among members under each income group, for an example, no. of members under Rs.0-1000 as per Table 2 minus no. of members under the same income group as in Table 1 divided by total members of each ULB/District multiplied 100 and so on and so forth. It is observed that as a result of shifting of members from the lower level income groups to higher ones, as in case of first 3 income groups there have been negative changes among the number of members between the pre-and SHG regime.

Table 3. Percentage Changes in Monthly Income of SHG members between pre-SHG and during SHG Periods

Name of the District	No. of members	Percentage Changes in no. of Members in each category of Monthly Income					
		0-1000	1000-2000	2000-3000	3000-4000	4000-5000	5000 & above
North Tripura	124	-41.94	-37.1	0.8065	20.161	54.84	3.2258
Unakoti	272	-8.088	-12.87	-68.01	-2.941	31.25	60.662
	278	-83.09	-12.59	2.518	2.8777	20.14	70.144
Unakoti Total	550	-46	-12.73	-32.36	0	25.64	65.455
Dhalai	101	-14.85	-24.75	-50.5	-2.97	12.87	80.198
Khowai	347	-50.43	-35.16	-4.899	19.597	44.67	26.225
Gomati	389	-41.39	-39.33	-16.2	9.2545	37.02	50.643
	152	-64.47	-19.74	1.9737	11.184	34.21	36.842
Gomati Total	541	-47.87	-33.83	-11.09	9.7967	36.23	46.765

West Tripura	1413	-13.02	-17.91	-23.35	6.2987	23.07	24.912
	460	-5.217	-23.7	-35.43	7.1739	28.91	28.261
West Tripura total	1873	-11.11	-19.33	-26.32	6.5136	24.51	25.734
South Tripura	112	-41.07	-29.46	-24.11	6.25	48.21	40.179
	166	-75.9	-9.036	4.8193	-6.627	12.05	74.699
	65	-43.08	-41.54	0	-15.38	13.85	86.154
South Tripura total	343	-58.31	-21.87	-5.539	-4.082	24.2	65.598
Sepahijala	109	-31.19	-37.61	-0.917	10.092	20.18	39.45
	111	-34.23	-23.42	-23.42	5.4054	14.41	61.261
Sepahijala Total	220	-32.73	-30.45	-12.27	7.7273	17.27	50.455
State Total	4099	-30.1	-23.18	-20.59	6.5382	28.13	39.205

Source: Processed Data based on Tables 1 and 2

Further, the Table 3 reveals that the number of members declined by 30.1% as members of income group of Rs.0- 1000 of pre-SHG period have attained higher income group during SHG regime. Similarly, due to increased economic activities 23.18% of members have left the income of Rs.1000-2000 and moved to higher income levels during SHG regime and so on. From the above three Tables, 80.20% of sample SHG members of Dhalai district have reached the highest monthly income (Rs.5000 and above) during the SHG period as compared to pre-SHG time while 3.23% of members of North Tripura district remained at the lowest position in attaining the same income level. The comparative bar graph translated from Table 3 in the Figure 1 reflects that first 3 categories of lower income groups lying below the X-axis (barring North district for income of Rs.2000-3000) indicating negative changes due to shifting of group members from these income levels to higher ones. Contrarily, 3 higher income groups, i.e., Rs 3000-4000, 4000-5000 and >Rs.5000 lying above the X-axis (except for Rs 3000-4000 in Dhalai and South Tripura districts) indicate that the number of members of sample SHGs have reached these income groups.

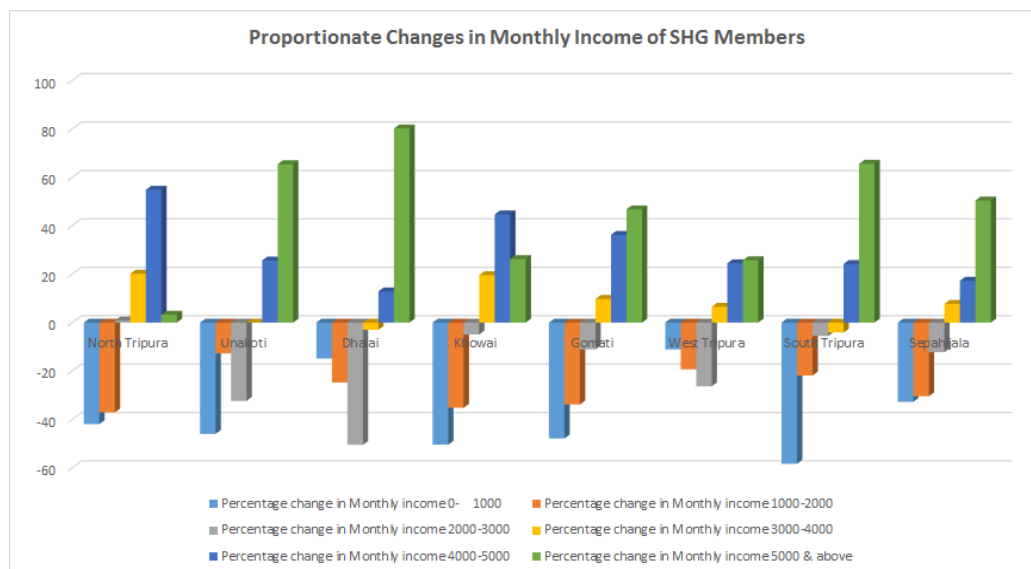


Figure 1. Proportionate Changes in Monthly Income of SHG Members

3.2. Change in the Status of Land Holdings of SHG Members

Possessing land is a status symbol in the society. Thus, status of landholdings of SHG members is an important factor for measuring socio-economic development of SHGs. Acquisition of land as a result of economic activities of SHGs enhances their strength. The socio-economic profile in terms of landholdings based on the sample data as an impact of SHG activities has been depicted in Table 4 indicating the district/ULB-wise position of members before joining and after joining the SHGs.

Table 4: Change in the Status of Land Holdings of SHG Members

Sl. No.	Name of the District / Name of the ULB		Land Holdings SHG Members	No. of Members and Percentage Change under 4 Categories of Land Holdings (in Acres) Before and After joining SHGs											
				0			0.02-0.06			0.06-0.10			>0.10		
				B	A	%	B	A	%	B	A	%	B	A	%
1	North Tripura	Dharmanagar	124	41	0	-33.1	62	70	6.45	19	48	23.39	2	6	3.23
2	Unakoti	Kumarghat	272	109	2	-39.3	134	149	5.51	29	97	25	0	24	8.82

		Kailashahar	278	172	4	-60.4	106	219	40.6	0	52	18.71	0	3	1.08
Total			550	281	6	-50	240	368	23.3	29	149	21.82	0	27	4.91
3	Dhalai	Kamalpur	101	43	0	-42.6	57	68	10.9	1	29	27.72	0	4	3.96
4	Khowai	Teliamura	347	273	1	-78.4	70	21	-14.1	0	245	70.61	4	80	21.90
5	Gomat	Udaipur	389	272	9	-67.6	96	243	37.8	16	108	23.65	5	29	6.17
		Amarpur	152	72	5	-44.1	69	26	-28.3	11	98	57.24	0	23	15.13
Total			541	344	14	-61	165	269	19.2	27	206	33.09	5	52	8.69
6	West Tripura	AMC	1413	590	32	-39.5	700	532	-11.9	118	474	25.19	5	375	26.19
		Ranirbazar	460	145	25	-26.1	283	147	-29.6	25	129	22.61	7	159	33.04
Total			1873	735	57	-36.2	983	679	-16.2	143	603	24.56	12	534	27.87
7	South Tripura	Belonia	112	34	0	-30.4	54	74	17.9	12	22	8.929	12	26	12.5
		Sabroom	166	0	0	0	118	0	-71.1	48	112	38.55	0	44	26.51
		Santirbazar	65	30	0	-46.2	35	62	41.5	0	3	4.615	0	0	0
Total			343	64	0	-18.7	207	136	-20.7	60	137	22.45	12	70	16.91
8	Sepahijala	Bishalgarh	111	52	4	-43.2	47	36	-9.91	12	30	16.22	0	41	36.93
		Sonamura	109	77	4	-67	23	25	1.83	3	53	45.87	6	27	19.27
Total			220	129	8	-55	70	61	-4.09	15	83	30.91	6	68	28.18
Grand Total			4099	1910	86	-44.5	1854	1672	-4.44	294	1500	29.42	41	841	19.52

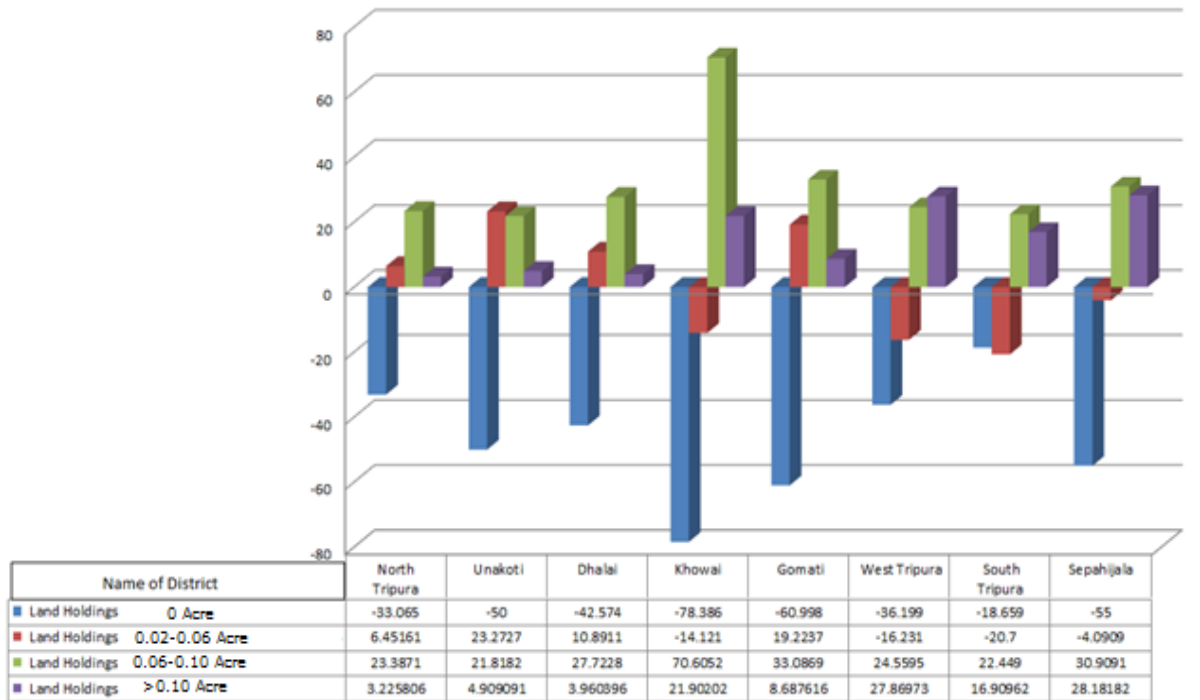
Source: Sample Field Data Processed. 'B'=status 'before joining SHG' and 'A'=status after joining SHG'

$$\% = \{(A-B)/\text{No. of Members}\} \times 100$$

Table 4 reveals that out of 4099 SHG members covered during the sample survey, 1910 members were without any land but due to economic activities after joining SHGs, land acquisition has taken place and thereby the landless members have declined to 86, i.e. 44.5% of the total landless members have now acquired land. Similarly, the condition of 4.4% of total members under 0.02-0.06 acres category has improved after joining SHGs as they have acquired higher quantum of land from their pre-SHG status. For the landholding measuring 0.06-0.10 acre, 29.42% of total members have improved and SHG members not having land or having less quantum of land catches up this category of land holding. In case of the highest landholding >0.10 acre, 19.52% of total SHG members have acquired this category landholding during SHG time.

It may be noted that generally the size of land-holding in the urban areas is very small. SHG members largely being below poverty line (BPL), land holding size is smaller than that of other sections of people. Further, it is revealed during interaction with the SHG respondents that due to impact on income generation of group and individual members' activities, there has been subsequent impact on the homestead land acquisition by individual members. But incomes generated out of SHG activities, being very meagre, have only supplemented their family income for the purpose of acquisition of land in many cases. Incidences of government land allotment at free of cost to BPL families of SHG members might have occurred, about which the present study could not cover. The interaction with the SHGs reveals that some of their members have been occupying Government land without any tenurial right.

The district-wise picture of the landholding status of the SHG members has been shown in the Figure 2 by way of bar graphs based on sample data collected and processed in the Table 4.



Source: Field Data Processed

Figure 2. District-wise Percentage Change in Land Acquisition by SHG Members in Urban areas of Tripura

The Figure 2 shows that there has been negative impact or declination on landholding size of '0' acre in urban areas across all the districts of Tripura and the most decline in Khowai. In other words, the landless SHG members have acquired land due to increased personal incomes as well as their family incomes and have moved to higher category of landholding size. 78.39% of landless members have moved to higher level in land acquisition in Khowai district, 60.99% in Gomati district, 55% in Sepahijala, 50% in Unakoti and so on from their earlier status of landless. Percentage of members moving from holding size of 0.02-0.06 acre, to other categories of landholding has been observed to have been highest in South Tripura, West Tripura and Khowai districts. The highest improvement in land acquisition has been observed in Khowai district under 0.06-0.10 acre holding size and in Sepahijala district above 0.10 acre holding size.

3.3. Change in the Status of Housing of SHG families in Urban Tripura

Shelter is an important parameter for assessing the social status. Owning a house by an SHG member due to increased economic activities is a matter of pride in the society. This aspect has been examined based on the field data.

3.3.1. The Socio-economic profile of SHG members in terms of roofing materials used in their dwelling houses

The Table 5 shows the ULB- and District-wise use of thatch, burnt mud tiles, GCI sheets, RCC by families of SHG members before and after joining the SHGs in urban areas of Tripura indicating the impact on up-gradation in the use of roofing materials due to improvement of income of SHG members. It reveals that 8.81% of all the members used to have thatch roofing during pre-SHG, and now they have upgraded their houses by using either GCI sheets or RCC after becoming SHG members. Similarly, 2.2% of the total members used burnt tiles before joining SHGs have now upgraded their roofing materials and 78.75% (3228/4099) and 21.25% (871/4099) respectively of total members have been using GCI roof and RCC roof during the SHG period. As per the data in Table 5, the District-wise impact on the use of roofing materials has been reflected separately in the Figure 3.

Table 5: Change in the Status of roofing materials used in dwelling houses of urban SHG members' Families

Sl. No.	Name of the District / Name of the ULB		No. of SHG Members	No. of Members and Percentage Change in them under 4 Categories of Materials used for Roofing Before and After Joining SHGs											
				Thatch			Burnt Mud Tiles			GCI			RCC		
				B	A	%	B	A	%	B	A	%	B	A	%
1	North Tripura	Dharmanagar	124	8	0	- 6.45	7	0	- 5.65	104	94	- 8.065	5	30	20.1 6
2	Unakoti	Kumarghat	272	26	0	- 9.56	23	0	- 8.46	196	194	- 0.735	27	78	18.7 5
		Kailashahar	278	88	0	- 31.7	3	0	- 1.08	187	234	16.91	0	44	15.8 3
Total			550	114	0	- 20.7	26	0	- 4.73	383	428	8.182	27	122	17.2 7
3	Dhalai	Kamalpur	101	8	0	- 7.92	1	0	- 0.99	88	85	-2.97	4	16	11.8 8
4	Khowai	Teliamura	347	29	0	- 8.36	3	0	- 0.86	311	307	- 1.153	4	40	10.3 7
5	Gomati	Udaipur	389	12	0	- 3.08	1	0	- 0.26	346	329	-4.37	30	60	7.71

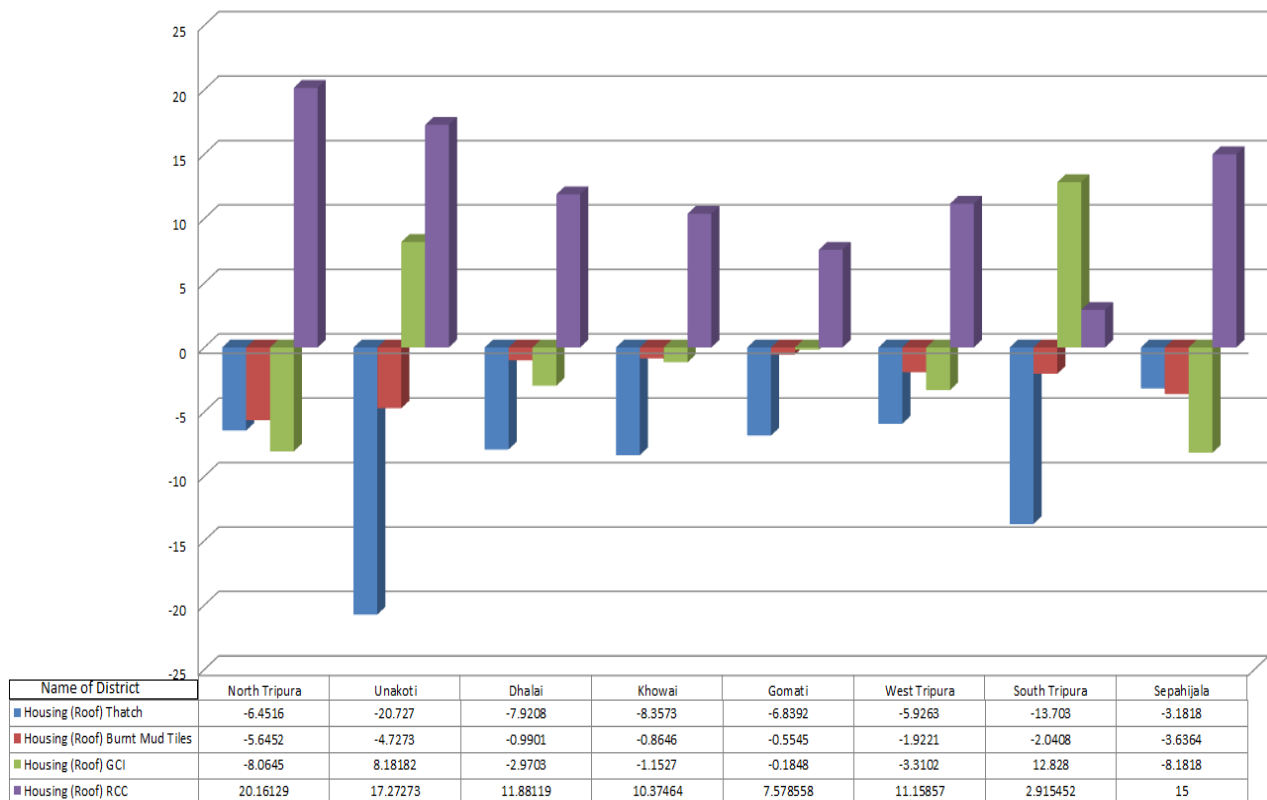
		Amarpur	152	25	0	-16.4	2	0	-1.32	124	140	10.53	1	12	7.24
Total			541	37	0	-6.84	3	0	-0.55	470	469	-0.185	31	72	7.58
6	West Tripura	AMC	1413	94	0	-6.65	24	0	-1.7	1066	1021	-3.185	229	392	11.54
		Ranirbazar	460	17	0	-3.7	12	0	-2.61	365	348	-3.696	66	112	10.00
Total			1873	111	0	-5.93	36	0	-1.92	1431	1369	-3.31	295	504	11.16
7	South Tripura	Belonia	112	14	0	-12.5	0	0	0	98	104	5.357	0	8	7.14
		Sabroom	166	5	0	-3.01	7	0	-4.22	124	138	8.434	30	28	-1.20
		Santirbazar	65	28	0	-43.1	0	0	0	37	61	36.92	0	4	6.15
Total			343	47	0	-13.7	7	0	-2.04	259	303	12.83	30	40	2.92
8	Sepahijal a	Bishalgarh	111	3	0	-2.7	2	0	-1.8	101	91	-9.009	5	20	13.51
		Sonamura	109	4	0	-3.67	6	0	-5.5	90	82	-7.339	9	27	16.51
Total			220	7	0	-3.18	8	0	-3.64	191	173	-8.182	14	47	15.00
Grand Total			4099	361	0	-8.81	91	0	-2.22	3237	3228	-0.22	410	871	11.25

Source: Sample Field Data Processed. 'B'=status 'before joining SHG' & 'A'=status after joining SHG'

$$\% = \{(A-B)/\text{No. of Members}\} \times 100$$

Figure 3 shows that SHG members of the 8 districts have moved away from using thatch and burnt mud tiles for roofing during SHG time as all the bars are in the negative quadrant. 6 districts show negative trend during SHG period on the use of GCI sheets indicating that SHG members either by themselves or by supplementing their family incomes have replaced GCI

sheets by RCC roofing. South Tripura and Unakoti districts show positive change in the use of GCI sheets because during SHG period more members than before have upgraded their roofing by GCI sheets, although the highest number of users of this material is seen in West Tripura District (1369). On use of RCC roofing there has been positive trend of change in all districts implying that more up-gradation than before has taken place in this category, the highest being in North Tripura (20.16%) and lowest in South Tripura (2.92%).



Data based on Table 3.5

Figure 3. District-wise Change of Status in Roofing Materials used by SHG Members in Urban Areas of Tripura

3.3.2. Change in the Status of materials used for flooring

From the Table 6 below clearly, 3.76% of total members have upgraded from mud floor to tiles flooring and 4.61% (189/4099) of total members presently have been using floor tiles. Based on Table 6, the District-wise impact on use of flooring materials has been depicted separately in the Figure 4. Evidently in all the districts the bars are in the negative quadrant implying that

members after joining SHGs have replaced mud floors by other materials. For an example, in Sepahijala District 33% of SHG members have replaced their mud floor, being the highest in this category, whereas in case of North Tripura District only 10% of its total SHG members replaced their mud floors, being the least in the State.

On the use of tiles and bricks/RCC/Mosaic, there has been positive trend of change during the SHG period in all the districts. In case of use tiles the highest marginal increase than before is in Unakoti- 5.64% of total SHG members and the least in Gomati District-1.66% of its total members. In case of bricks/RCC/Mosaic flooring, the positive impact is visible in all the districts, the highest increase being in Sepahijala District- 28.6% of its total sample SHG members, whereas the least impact in case of North Tripura District, being 7.26% of its members.

From the analysis it is found that there might have been positive change in attitude, socio-economic awareness and increased earnings among SHG members inspiring the members as a consequence of various activities of SHGs which have led to improvement or up-gradation of the existing houses or construction or acquisition of new houses as a part of socio-economic development in order to have better conditions of living.

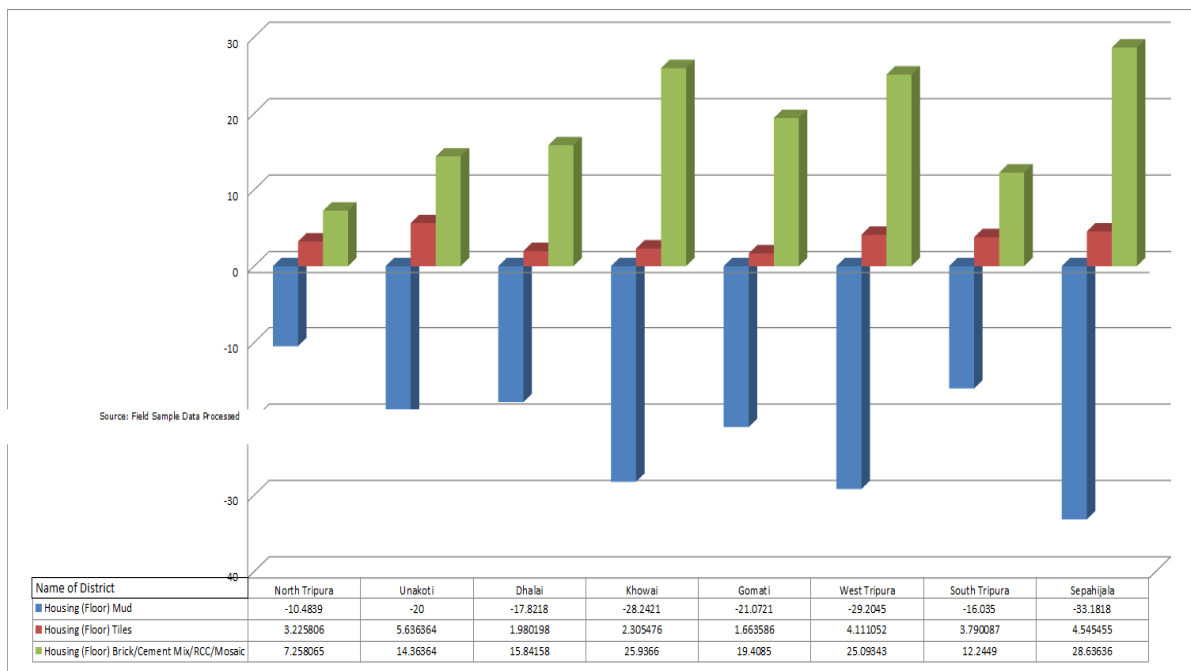
Table 6: Change in the Status of Flooring materials used in dwelling Houses of urban SHG members

Sl. No.	Name of the District / Name of the ULB		No. of SHG Members	No. of Members and Percentage Change in them under 3 Categories of Flooring Materials used Before and After Joining SHGs								
				Mud			Tiles			Brick/Cement Mix/RCC/Mosaic		
				B	A	%	B	A	%	B	A	%
1	North Tripura	Dharmanagar	124	111	98	-10	0	4	3.23	13	22	7.26
2	Unakoti	Kumarghat	272	235	177	-21	10	27	6.25	27	68	15.07
		Kailashahar	278	255	203	-19	6	20	5.04	17	55	13.67
Total			550	490	380	-20	16	47	5.64	44	123	14.36
3	Dhalai	Kamalpur	101	90	72	-18	0	2	1.98	11	27	15.84

4	Khowai	Teliamura	347	287	189	-28	0	8	2.31	60	150	25.94
5	Gomati	Udaipur	389	344	261	-21	2	11	2.31	43	117	19.02
		Amarpur	152	135	104	-20	0	0	0.00	17	48	20.39
Total			541	479	365	-21	2	11	1.66	60	165	19.41
6	West Tripura	AMC	1413	807	403	-29	0	61	4.32	606	949	24.27
		Ranirbazar	460	308	165	-31	10	26	3.48	142	269	27.61
Total			1873	1115	568	-29	10	87	4.11	748	1218	25.09
7	South Tripura	Belonia	112	95	77	-16	5	9	3.57	12	26	12.50
		Sabroom	166	154	130	-14	0	9	5.42	12	27	9.04
		Santirbazar	65	60	47	-20	0	0	0.00	5	18	20.00
Total			343	309	254	-16	5	18	3.79	29	71	12.24
8	Sepahijala	Bishalgarh	111	100	63	-33	0	4	3.60	11	44	29.73
		Sonamura	109	81	45	-33	2	8	5.50	26	56	27.52
Total			220	181	108	-33	2	12	4.55	37	100	28.64
Grand Total			4099	3062	2034	-25	35	189	3.76	1002	1876	21.32

Source: Sample Field Data Processed. ‘B’=status ‘before joining SHG’ & ‘A’=status after joining SHG’

$$\% = \{(A-B)/\text{No. of Members}\} \times 100$$



Source: Field Sample Data Processed

Figure 4. District-wise percentage Change in distribution of SHG Members on use of Flooring Materials

3.4. Standard of Living- Accessibility to Drinking water, Electricity and Sanitary toilets

It is difficult to figure out as to what parameters go to constitute standard of living of SHG members' families. However, accessibility to three basic services, such as drinking water, electricity, and sanitary toilets as an impact of SHG activities have been examined upon getting the responses of SHGs in the study area. The responses of SHGs on these 3 parameters have been examined and the data as 'positive (+ve)' and 'No Change' under each parameter with percentage are provided in the Table7. As is evident from the Table, access to safe drinking water in all 8 districts is 92% on an average and ranges from 84% in Sepahijala and South Tripura districts to 100% in North and Unakoti districts. On an average 87% of the SHGs have electricity supply to their households in all districts ranging from 74% in Unakoti to 100% in North Tripura district. In regard to accessibility to sanitary toilets in all 69% of SHGs surveyed responded that they have such facilities, ranging from 46% in Unakoti district and 84% in Sepahijala district.

Table 7. Accessibility to Drinking Water, Electricity and Sanitation

Sl. No.	Name of the District / Name of the ULB		No. of SHGs	Access to safe Drinking Water				Access to Electricity				Access to Sanitary Toilets			
				+ve	%	No Change	%	+ve	%	No Change	%	+ve	%	No Change	%
1	North Tripura	Dharmanagar	10	10	100	0	0	10	100	0	0	8	80	2	20
2	Unakoti	Kumarghat	23	23	100	0	0	23	100	0	0	13	57	10	43
		Kailashahar	23	23	100	0	0	11	48	12	52	8	35	15	65
			46	46	100	0	0	34	74	12	26	21	46	25	54
3	Dhalai	Kamalpur	14	14	100	0	0	14	100	0	0	13	93	1	7
4	Khowai	Teliamura	29	29	100	0	0	29	100	0	0	27	93	2	7
5	West Tripura	AMC	114	102	89	12	11	96	84	18	16	60	53	54	47
		Ranirbazar	41	38	93	3	7	39	95	2	5	33	80	8	20
			15	140	90	15	10	135	87	20	13	93	60	62	40

			5												
6	Sepahijal a	Bishalgarh	10	8	80	2	20	9	90	1	10	10	100	0	0
		Sonamura	9	8	89	1	11	7	78	2	22	6	67	3	33
			19	16	84	3	16	16	84	3	16	16	84	3	16
7	Gomati	Amarpur	14	12	86	2	14	11	79	3	21	11	79	3	21
		Udaipur	35	31	89	4	11	30	86	5	14	29	83	6	17
			49	43	88	6	12	41	84	8	16	40	82	9	18
8	South Tripura	Belonia	10	7	70	3	30	7	70	3	30	7	70	3	30
		Santirbazar	6	4	67	2	33	5	83	1	17	2	33	4	67
		Sabroom	15	15	100	0	0	15	100	0	0	15	100	0	0
			31	26	84	5	16	27	87	4	13	24	77	7	23
Total			353	324	92	29	8	306	87	47	13	242	69	111	31

Source: Processed Field Survey Data

The responses of SHGs processed as 'No Change' imply that members of SHG families could not access the above three basic facilities even due to impact of SHG activities or they have already attained the particular facilities for their families before joining the SHGs.

3.5. Standards of Living- Accessibility to Children's Education, Rehabilitation of Children for schooling and Nutrition

As an impact of SHG activities on the accessibility to children's education, withdrawal and rehabilitation of child labour and availing of nutritional facilities for self and children of SHG members have been studied. Responses of SHGs on these 3 indicators have been examined and the data as '(+Ve) positive' and 'No Change' under each in percentages are provided in the Table 8.

Table 8. Accessibility to Children's Education, Rehabilitation of Children for schooling and Nutrition

Sl. No.	Name of the District / Name of the ULB		No. of SHGs	Accessibility to Children's Education				Withdrawal of Child Labour and Putting them in Schools				Availing of Nutritional facilities for Children and SHG Members themselves			
				+ve	%	No Change	%	+ve	%	No Change	%	+ve	%	No Change	%
1	North Tripura	Dharmanagar	10	6	60	4	40	10	100	0	0	10	100	0	0
2	Unokoti	Kumarghat	23	20	87	3	13	5	22	18	78	21	91	2	9
		Kailashahar	23	23	100	0	0	17	74	6	26	21	91	2	9
			46	43	93	3	7	22	48	24	52	42	91	4	9
3	Dhalai	Kamalpur	14	13	93	1	7	12	86	2	14	12	86	2	14
4	Khowai	Teliamura	29	27	93	2	7	26	90	3	10	26	90	3	10
5	West Tripura	AMC	114	90	79	24	21	74	65	40	35	76	67	38	33
		Ranirbazar	41	36	88	5	12	37	90	4	10	32	78	9	22
			155	126	81	29	19	111	72	44	28	108	70	47	30
6	Sepahijal a	Bishalgarh	10	9	90	1	10	7	70	3	30	2	20	8	80
		Sonamura	9	8	89	1	11	6	67	3	33	9	100	0	0
			19	17	89	2	11	13	68	6	32	11	58	8	42
7	Gomati	Amarpur	14	11	79	3	21	10	71	4	29	11	79	3	21
		Udaipur	35	29	83	6	17	31	89	4	11	30	86	5	14
			49	40	82	9	18	41	84	8	16	41	84	8	16
8	South Tripura	Belonia	10	5	50	5	50	7	70	3	30	4	40	6	60
		Santirbazar	6	6	100	0	0	3	50	3	50	3	50	3	50
		Sabroom	15	13	87	2	13	11	73	4	27	14	93	1	7
			31	24	77	7	23	21	68	10	32	21	68	10	32
Total			353	296	84	57	16	256	73	97	27	271	77	82	23

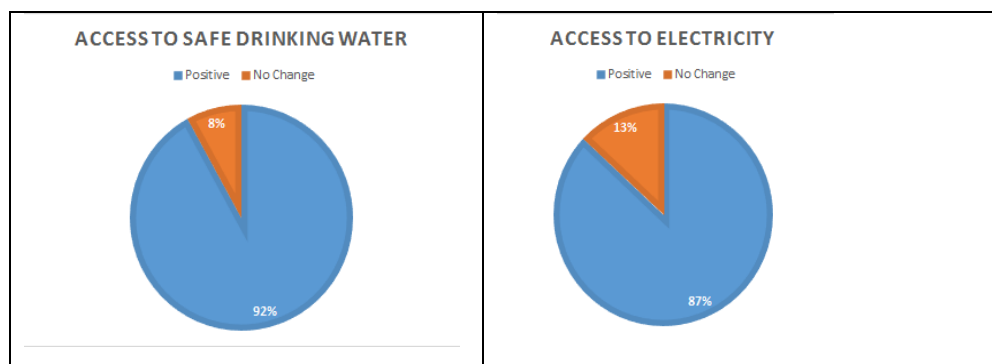
Source: Processed Field Survey Data

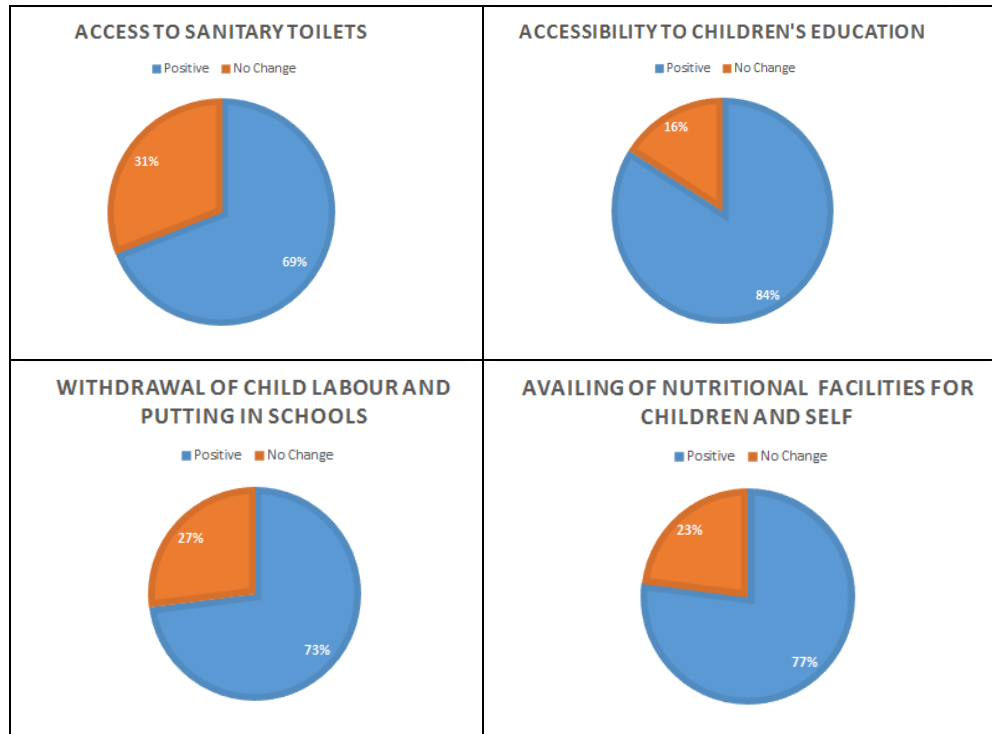
From Table 8, it is evident there has been positive impact in regard to accessibility to children's education of the families of SHG members by 84% overall and ranging from 60% in North Tripura district to 93% in Unakoti, Khowai and Dhalai districts and 16% "No Change"

indicates that either members have already availed of educational facilities for their children before joining the SHGs or their children have already been educated or grown up or members are unmarried/childless. As for the indicator ‘withdrawal of child labour and putting them in schools’, 73% of total SHGs surveyed in urban Tripura have positive responses, while in North Tripura district 100% and in Unokoti district 48% of SHG families have withdrawn children from child labour and put them in schools. ‘No change,’ under this category implies that families of SHGs either have no child labour or withdrawal of child labour has not been required at the relevant period. Although there is no survey data, yet it is known that there is hardly any child labour in urban areas of Tripura due to the action taken by the Government in the past. Opinion of 77% of SHGs is that their family members have been ‘availing of nutritional facilities for children and SHG members themselves’ from the ICDS centers or on their own and this is 100% in North Tripura district. Perceptions of ‘No Change’ as responded by 23% of SHGs imply that either children of members’ families have already availed of and now grown up and not eligible or they have been availing of such services even before joining SHGs by themselves or they are childless.

3.6. Comparison on Six Indicators of Standard of Living

Data as per Tables 7 and 8 for overall comparison in the study area of Tripura have been converted into pie charts in Figure 5 on the status of 6 indicators of standard of living in the context of families of members of 353 SHGs in terms of their ‘Positive’ and ‘No Change’ responses.





Source: Based on the data in Table No. 7 and 8

Figure 5. Comparison between 'Positive' & 'No Change' on 6 aspects of Standard of Living

From Figure 5 above, it has been observed that SHG activities including awareness and enhanced incomes have brought about a significant positive impact on 6 aspects of standards of living of SHG families in the study areas of Tripura.

3.4 Findings and Recommendations

The findings from the study are as follows:

- (a) Due to various income generating activities of the SHG members in their respective groups, there has been positive impact on the income levels of SHGs and therefore, there has been shift to higher monthly income levels from the lower ones. Broadly, 83.70% (3431 members) of the total members were in the 3 income levels, i.e., Rs.0-1000, 1000-2000 and 2000-3000 and 16.30% (668 members) in 3 income levels, i.e., Rs.3000-4000, 4000-5000 and above 5000 during pre-SHG period and consequent upon improved economic activities in SHGs

there has been shift in earnings among SHG members and thereby 90.17% of total members (3696) have reached 3 higher income levels leaving 9.83% in the first 3 lower income groups in the urban areas of Tripura. Thus, most of the SHG women have crossed the international poverty line of \$1.90 a day. But the per capita income is still less than the national per capita income of \$1352.3. However, the average monthly income per woman has crossed the average monthly per capita expenditure (Rs.1996.66) of urban areas of Tripura and all India average (Rs. 2477.02) in urban areas.

(b) Although percentage change in earnings among SHG members has increased tremendously, yet the absolute earning is meagre. However, it is supplementary support to family income of sample SHG members. 40.30% of SHG members has reached income level above Rs.60000 per annum (USD 923), which is lower than the national and State level per capita income. Nonetheless, the increase in the earnings of urban women is encouraging.

(c) Land acquisition has taken place in the families of SHGs in urban areas due to socio-economic improvement consequent upon their economic or income generating activities either at the SHG level or individual members' level, although the quantum of land acquired is small in size and some of the SHG members have been occupying Government land. It may be noted that some of the economic activities taken up by the SHGs are land-based. Possessing land by women or supporting the families by SHG members in the process of acquisition of land has empowered women in the society.

(d) There has been impact due to positive change in income among SHG members which in turn upgraded the use of roofing materials and flooring materials in their houses.

(e) High responses of women regarding sending of children to schools and availing of nutrition availabilities apart from availing of basic services indicate that financial gain has not been the only the entry point goal of SHGs.

The recommendations are:

(a) Income generating opportunities among SHGs should be explored by the ULBs and Urban Development Department, Tripura.

(b) There should be market research to explore business opportunities on which higher income generation is feasible and SHGs should be motivated and encouraged to take up higher

income generating activities through entrepreneurship so that they get due importance in their families and society. This will also ensure the stability of members in the SHGs.

(c) Capital formation, infrastructural facilities and progress in industrial field should be enhanced. Un-organized manufacturing and service activities should be properly regulated so that opportunities can be created for the upliftment and improvement in the quality of life of the economically weaker sections of the society and un-employment situation in the State can be eased out.

(d) Training and income generating activities need to be demand-based and diversified so as to enhance income of SHG members which in turn will raise the land holding size to a certain extent.

(e) The Government should ensure that all men and women, in particular the poor and the vulnerable women, have equal rights to basic services, such as safe drinking water, sanitation, education and nutrition for children, housing etc. Awareness level and income of SHGs should be enhanced so that families of SHG members could avail of a decent standard of living in the society. There should be clear policy for provision of basic services at affordable prices to the urban poor so that their quality of life is enhanced.

4. Conclusion

The above analyses go to conclude that self-employment opportunities through group activities have impacted positively upon income and standard of living in urban developing economies. The scenario of enhanced income generation, land acquisition and enjoying rights over land, improvement of existing shelter and acquisition of new shelter and accessing basic services will definitely go a long way towards improvement of standard of living of the SHG women in particular and the society in general.

The SHGs do contribute for the economic growth through their work, largely, in the informal sector should be recognized. The present paper considers only the basic necessities of life and so there is a scope for further improvement on other aspects standard of living required for a decent living by women SHG members and their families.

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