

CHAPTER - IV
DATA ANALYSIS & INTERPRETATION

Profile of SHG members

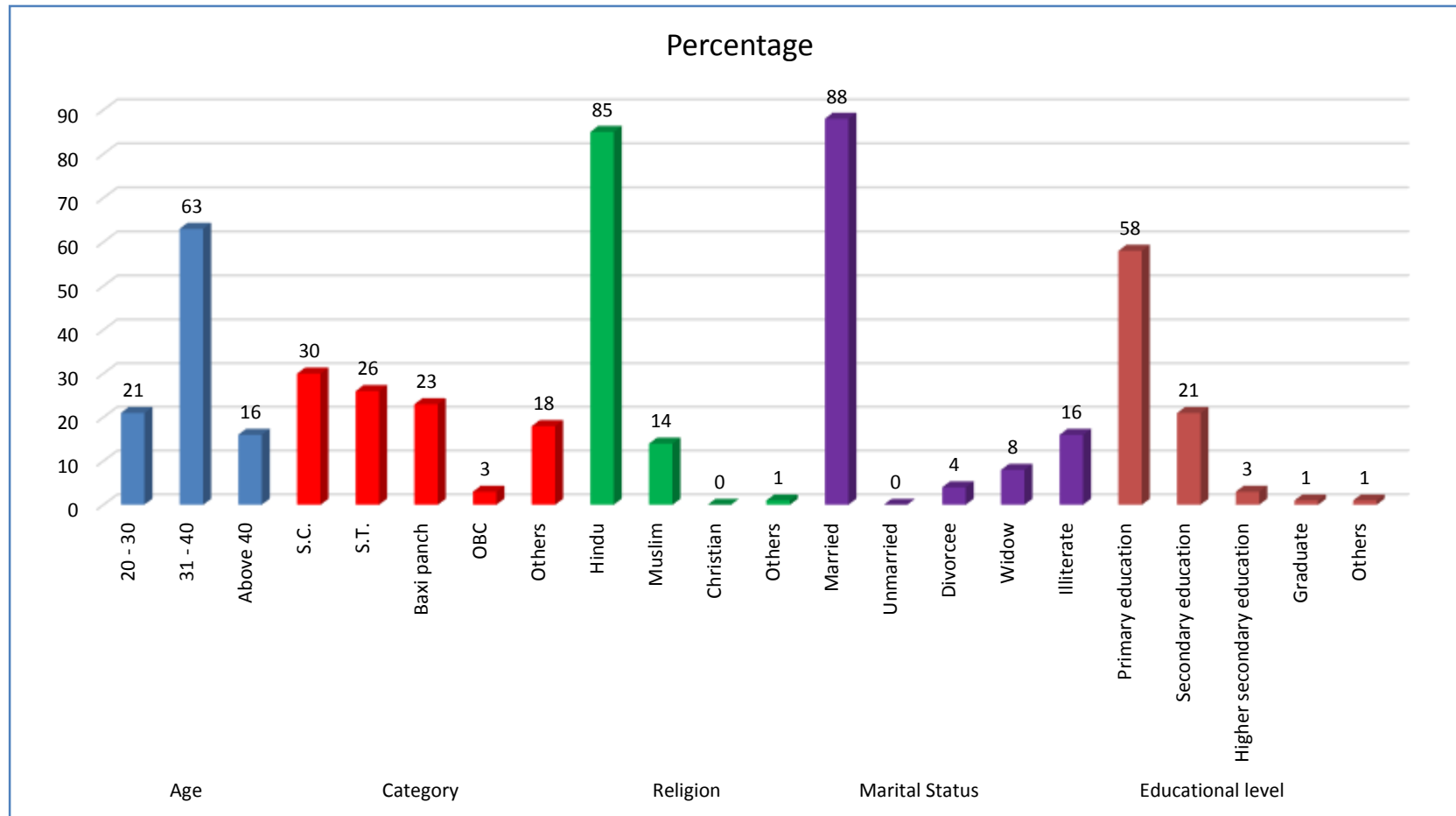
Table: 1

The tables shows age, category wise, religion wise, marital status and educational level of the respondents.

N = 175

Particulars	Parameters	Frequency	Percentage
Age	20 – 30	36	21%
	31 – 40	111	63%
	Above 40	28	16%
Category	S.C.	52	30%
	S.T.	45	26%
	Baxi panch	40	23%
	OBC	6	3%
	Others	32	18%
Religion	Hindu	149	85%
	Muslim	24	14%
	Christian	-	-
	Others	2	1%
Marital Status	Married	154	88%
	Unmarried	-	-
	Divorcee	7	4%
	Widow	14	8%
Educational level	Illiterate	28	16%
	Primary education	102	58%
	Secondary education	36	21%
	Higher secondary education	5	3%
	Graduate	2	1%
	Others	2	1%

Chart No. I. Showing age, category, religion, marital status and educational level of the respondents.



From the above table it can be seen that 111 (63%) of the respondents belong to the age group of 31 - 40 years, 36 (21%) respondents belong to the age group of 20 - 30 years while 28 (16%) respondents belong to the age group of above 40 years.

Category wise distribution shows that the respondents belong to S.C. that is 52 (30%), the respondents belong to Baxi Panch 40 (23%), respondents from others (open) 32 (18%) while respondents from OBC 6 (3%).

Religion wise distribution shows that 149 (85%) respondents follow to Hindu religion, 24 (14%) respondents belong to Muslim, while 2 (1%) respondents follow other religion (Jain).

Hence, it can be said that majority of the respondents are belong to Hindu religion.

The distribution of the respondents based on marital status shows that 154 (88%) respondents are married, 14 (8%) respondents are widows, 7 (4%) respondents are divorcee.

Education wise distribution in above table shows that 102 (58%) respondents are having primary education, 36 (21%) respondents have secondary education, 5 (3%) respondents have H.S.C. education, 28 (16%) respondents are illiterate, 2 (1%) respondents are graduates while 2 (1%) respondents are having education of post graduation.

Information about Family Members of SHG members

Table: 2

Table showing distribution of the respondents based on total number of family members.

N = 175

Sr. No.	No. of family members	Frequency	Percentage
1)	2	2	1%
2)	3	5	3%
3)	4	39	22%
4)	5 or more	129	74%
Total		175	100%

From the above table it can be inferred that 129 (74%) respondents have family of 5 or more members, 39 (22%) respondents are from a family with 4 family members, 5 (3%) respondents

belong to a family of 3 members, while only 2 (1%) respondents belong to a family of 2 family members.

Thus, majority of the respondents have 5 or more family members.

Table: 3

Table showing distribution of the respondents based on number of children.

N = 175

Sr.No.	Children	Frequency	Percentage
1)	1	30	17%
2)	2	90	51%
3)	3	50	29%
4)	4 or more	5	3%
Total		175	100%

From the above table it can be seen that 90 (51%) respondents have 2 children, 50 (29%) respondents have 3 children and 30 (17%) respondents have only 1 child while 5 (3%) respondents have 4 or more than 4 children.

Table: 4

Type of family

N = 175

Sr.No.	Type of family	Frequency	Percentage
1)	Nuclear	45	26%
2)	Joint	130	74%
Total		175	100%

From the above table it can be seen that 130 (74%) respondents are from joint family while 45 (26%) respondents belong to nuclear family.

Thus, majority of the respondents stay in joint families.

Table: 5

The table showing the distribution of family where there is any addiction.

N = 175

Sr.No.	Particular	Frequency	Percentage
1)	Yes	21	12%
2)	No	154	88%
Total		175	100%

From the above table it can be seen that 154 (88%) respondents do not have any addict in the family while 21 (12%) respondents belong to a family where there is addiction.

Economic condition of the respondent
(Household economic status & livelihood)

Table: 6

Table showing the number of earning family members in the family.

N = 175

Sr.No.	Particular	Frequency	Percentage
1)	1	12	7%
2)	2	123	70%
3)	3	40	23%
4)	4 or more	-	
Total		175	100%

From the above table it can be seen that 123 (70%) respondents belong to the families that have 2 earning family member, 40 (23%) respondents belong to the family with 3 earning family members, 12 (7%) respondents belong to the family in which only 1 member contributes to the family income and that is the respondent herself.

Table: 7

Table showing the distribution of any earning activity done by the respondents before joining SHG.

N = 175

Sr.No.	Activity	Frequency	Percentage
1)	Yes	90	51%
2)	No	85	49%
Total		175	100%

From the above table it can be seen that 90 (51%) respondents were already engaged with earning activity before they joined SHG while 85 (49%) respondents were not engaged in any earning activity before they joined SHG.

Table: 8

Table showing type of the earning activity done by the respondents before joining SHG.

N = 90

Sr.No.	Type of Activity	Frequency	Percentage
1)	Farming	24	27%
2)	Labor Work	35	39%
3)	Small business	19	21%
4)	Service	12	13%
5)	Others	-	-
Total		90	100%

From the above it can be seen that 35 (39%) respondents were engaged in labour work before they joined SHG, 24 (27%) respondents were engaged in farming before they joined SHG, 19 (21%) respondents were running small business while 12 (13%) respondents were doing jobs before they joined SHG.

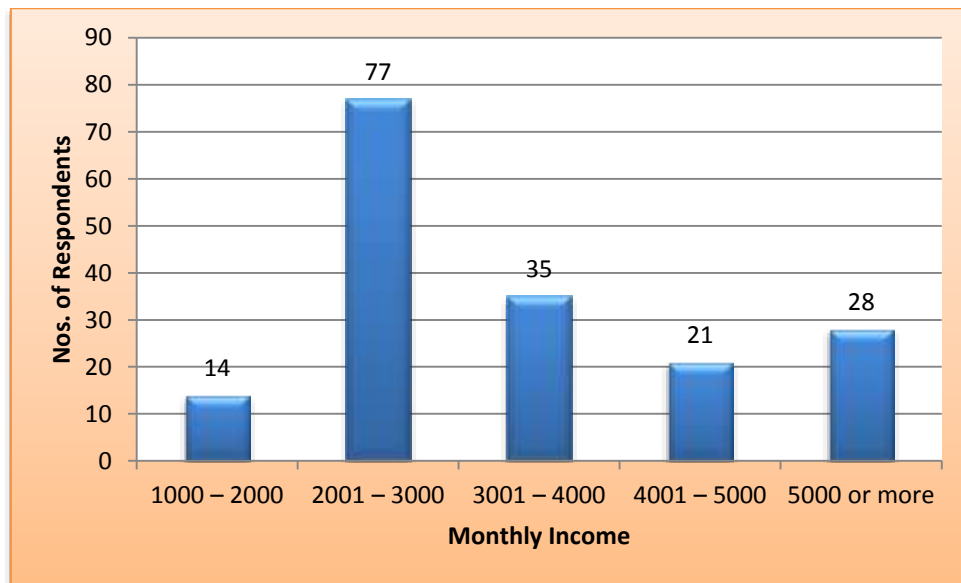
Table: 9

Table showing current contribution of the respondents in total monthly income of the family.

N = 175

Sr.No.	Contribution in Rs.	Frequency	Percentage
1)	1000 – 2000	14	8%
2)	2001 – 3000	77	44%
3)	3001 – 4000	35	20%
4)	4001 – 5000	21	12%
5)	5000 or more	28	16%
Total		175	100%

Chart. No. II.



The above table shows that 77 (44%) respondents contribute 2001 - 3000 Rs. to their monthly family income, 35 (20%) respondents contribute 3001 - 4000 Rs., 28 (16%) respondents contribute 5000 or more than 5000 Rs. to their monthly family income, 21 (12%) respondents contribute 4001 - 5000 Rs. while 14 (8%) respondents are having their contribution of 1000 - 2000 Rs. in total monthly family income.

Thus, majority of the respondents contribute 2001 - 3000 Rs. to the total monthly income of their family.

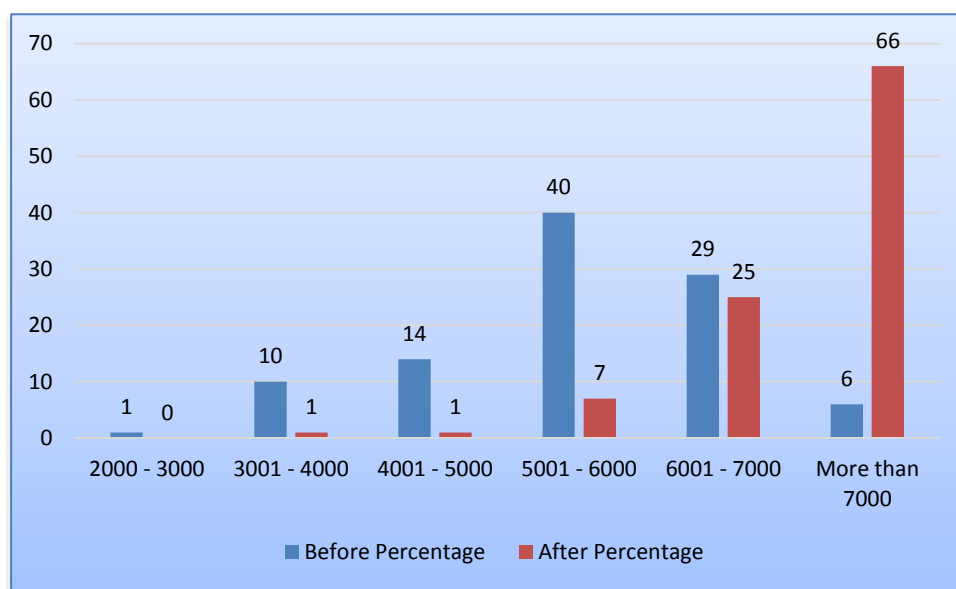
Table: 10

Table showing the comparison of average monthly income (in rupees) of the family before and after joining SHG.

N = 175

Sr.No	Monthly Income Rs.	Before		After	
		Frequency	Percentage	Frequency	Percentage
1)	2000 - 3000	1	1%	-	-
2)	3001 - 4000	18	10%	1	1%
3)	4001 - 5000	25	14%	1	1%
4)	5001 - 6000	70	40%	13	7%
5)	6001 - 7000	51	29%	44	25%
6)	More than 7000	10	6%	116	66%
Total		175	100%	175	100%

Chart No. III.



From the above table it can be seen that 25 (14%) respondents have family income of Rs.4001 - 5000 before joining SHG while only 1 (1%) respondent have family income of Rs.4001 - 5000 after joining SHG, 70 (40%) respondents have family income of Rs.5001 - 6000 before joining SHG while 13 (7%) respondents are from the family income of Rs.5001 - 6000 after joining SHG, 51 (29%) respondents are from the family income of 6001 - 7000 before joining SHG

while 44 (25%) respondents are from the same family income after joining SHG and further 10 (6%) respondents belong to the average monthly income of the family of more than 7000 before joining SHG while 116 (66%) respondents belong to the average monthly income of the family of more than 7000 after joining SHG.

From the above data it is obvious that the average monthly family income of the respondents have been increased after joining SHG in comparison to before joining SHG.

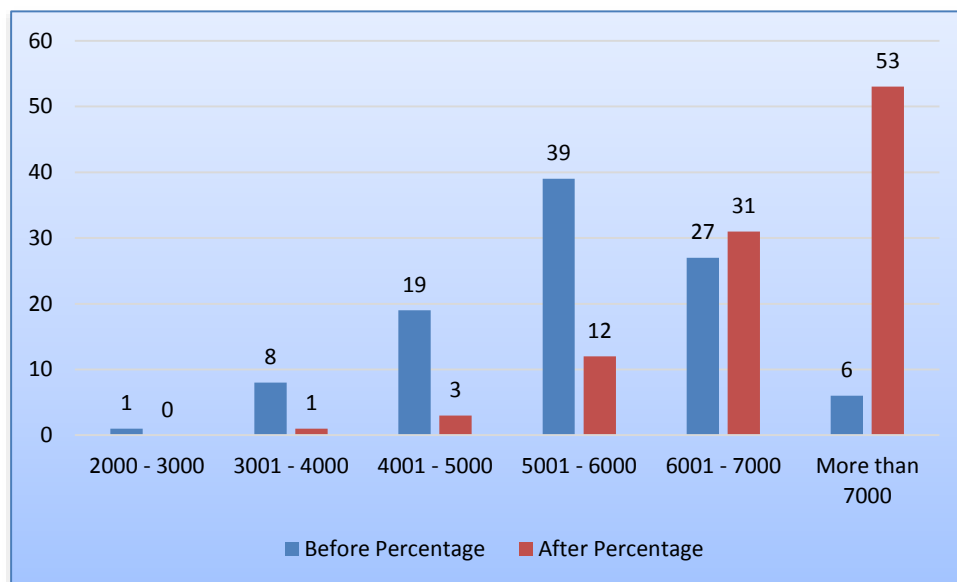
Table: 11

Table showing the comparison of average monthly family consumption before and after joining SHG.

N = 175

Sr.No.	Monthly Consumption	Before		After	
	Rs.	Frequency	Percentage	Frequency	Percentage
1)	2000 - 3000	2	1%	-	-
2)	3001 - 4000	13	8%	1	1%
3)	4001 - 5000	33	19%	6	3%
4)	5001 - 6000	69	39%	22	12%
5)	6001 - 7000	48	27%	54	31%
6)	More than 7000	10	6%	92	53%
Total		175	100%	175	100%

Chart No. IV.



The comparison of above table shows that the number of the respondents' family with average monthly consumption of 2000 - 3000 was 2 (1%) before joining SHG while non of the same is after joining SHG, 13 (8%) of respondents' families were with 3001 - 4000 monthly family consumption before joining SHG while only 1 (1%) respondents' family is with the same monthly consumption after joining SHG, 33 (19%) number of respondents' family were with 4001 - 5000 monthly family consumption before joining SHG while 6 (3%) number of families are with the same monthly family consumption after joining SHG, 69 (39%) number of respondents families were with 5001 - 6000 monthly family consumption before joining SHG while 22 (12%) families are with the same monthly family consumption, 48 (27%) number of respondents' families were with the average monthly family consumption of 6001 - 7000 before joining SHG while 54 (31%) are with the same consumption after joining SHG and further 10 (6%) number of respondents' families were with average monthly family consumption of more than 7000 before joining SHG while 92 (53%) families are with the same consumption after joining SHG.

The data stated in above table clearly shows that the average monthly family consumption of the respondents' of more than 7000 has been increased after joining SHG. It means the earning

capacity as well as the consumption of respondents' families have been being increased after joining SHG.

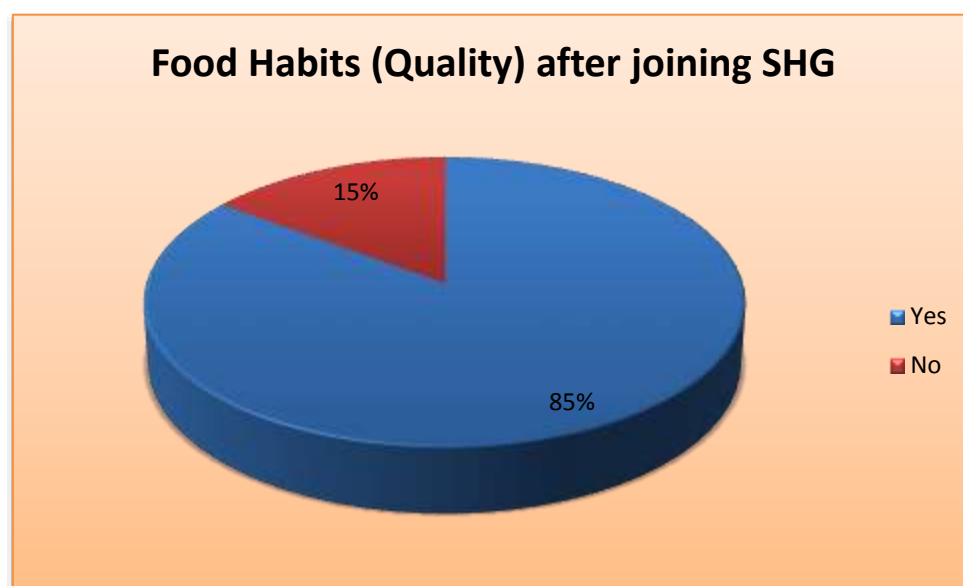
Table: 12

Table showing any changes in food habits (Quality) after joining SHG.

N = 175

Sr.No.	Changes	Frequency	Percentage
1)	Yes	149	85%
2)	No	26	15%
Total		175	100%

Chart No. V.



From the indicated data in above table shows that 149 (85%) of respondents' families have modified their food habits (quality) after joining SHG while 26 (15%) families have the same food habit (no change) even after joining SHG.

Thus, majority of the respondents' families have changed (modified) their food habits after joining SHG.

Table: 13

Table showing type of change in food habits after joining SHG.

N = 149

Sr.No.	Type of Change	Frequency	Percentage
1)	Began to take sufficient meal (food)	83	56%
2)	Began to take nutritive food along with milk, green vegetables and fruits	66	44%
Total		149	100%

It can be seen from the above table that 83 (56%) respondents' families after joining SHG began to take sufficient meal in comparison to before while 66 (44%) respondents' families after joining SHG began to take nutritive food along with milk, green vegetables and fruits in comparison to before joining SHG.

Living conditions of the respondents

Table: 14

Table showing ownership of the house of respondents.

N = 175

Sr.No.	Ownership of House	Frequency	Percentage
1)	Owned	159	91%
2)	Rented	16	9%
Total		175	100%

The contents in the above table indicates that 159 (91%) respondents' have their own house while 16 (9%) respondents are living in rented house.

Table: 15

Table showing type of house of the respondents.

N = 175

Sr.No.	Type of House	Frequency	Percentage
1)	Kachcha	97	55%
2)	Pucca	78	45%
Total		175	100%

It is shown in the above table that 97 (55%) respondents live in 'kachcha' house while 78 (45%) respondents live in 'pucca' house.

Table: 16

Table showing whether the respondents have a sanitary latrine or not.

N = 175

Sr.No.	Sanitary latrine	Frequency	Percentage
1)	Yes	160	91%
2)	No	15	9%
Total		175	100%

The above table shows that 160 (91%) respondents have houses with sanitary latrine while 15 (9%) respondents have houses without sanitary latrine.

The 15 respondents use open place for defecation. These households cite that they have no sanitary latrine because of lack of money.

Table: 17

Table showing whether sanitary latrine is due to membership in SHG.

N = 160

Sr.No.	Membership in SHG	Frequency	Percentage
1)	Yes	90	56%
2)	No	70	44%
Total		160	100%

Chart No.VI.



In the above table it can be seen that 90 (56%) respondents have the sanitary latrine due to membership in SHG while 70 (44%) respondents have the sanitary latrine not because of the membership in SHG.

Table: 18

Table showing whether the respondents have pure drinking water facility or not.

N = 175

Sr.No.	Pure drinking water facility	Frequency	Percentage
1)	Yes	133	76%
2)	No	42	24%
Total		175	100%

The above table shows that 133 (76%) respondents have pure drinking water facility while 42 (24%) respondents do not have the same facility.

Social Empowerment

Table: 19

Table showing awareness of the respondents about the rights/beneficial schemes for women.

N = 175

Sr.No.	Rights/Beneficial schemes	Frequency	Percentage
1)	A daughter, widow and mother can inherit paternal property as equal to sons.	152	87%
2)	Widows and divorced women are entitled to remarry.	165	94%
3)	Marriageable age for girls is 18 and for boys it is 21.	171	98%
4)	Dowry, giving or accepting is a social crime	120	69%
5)	With the consent of women on medical ground, abortion can only be legalized	56	32%
6)	Immoral traffic of women and girl's is legally punishable.	45	26%
7)	Women also have the right to divorce on same ground as admissible for men.	103	59%
8)	Women are entitled to get equal wage with men for same type of work.	162	93%
9)	Right to education is a right for all the children	133	75%
Total			

*** Multiple responses**

The above table shows that 171/175 respondents are aware of the marriageable age that is 18 for female and 21 for male, 165/175 are aware of right to remarry for widows and Divorcees, 162/175 respondents are aware of their right to equal wages for equal work, 152/175 respondents are aware of equal rights to paternal property, 133/175 are aware of equal right to education for all children, 120/175 knows that giving or accepting dowry is a social crime, 103/175 are aware of equal rights to divorce as admissible for men, 56/175 respondents know that abortion can only be made with the consent of women while 45/175 are aware of immoral traffic of women is legally punishable crime.

Thus, majority of the respondents are aware of the marriageable age that is 18 for female and 21 for male.

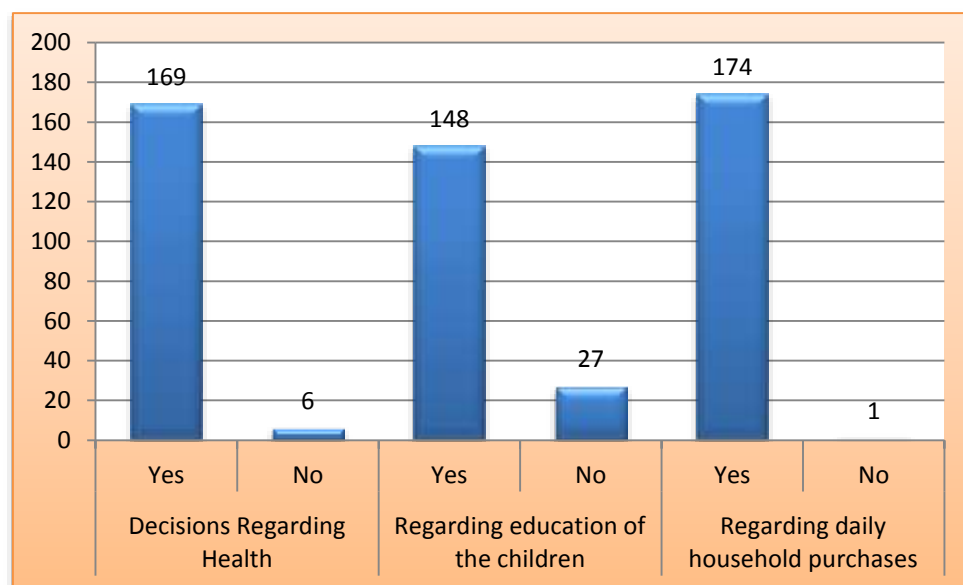
Table: 20

Table showing the distribution of whether the respondents can take decisions by themselves regarding the health of the family, the education of their children and regarding the daily household purchases.

N = 175

Particulars	Parameters	Frequency	Percentage
Decisions Regarding Health	Yes	169	97%
	No	6	3%
Regarding education of the children	Yes	148	85%
	No	27	15%
Regarding daily household purchases	Yes	174	99%
	No	1	1%

Chart No. VII.



The above table shows that 169 (97%) respondents can take their own decision regarding the health. 148 (85%) respondents can take the self decision regarding the education of children of the family. 174 (99%) respondents can take their own decision regarding purchase of daily items. Thus, majority of the respondents can make their own decisions regarding the health of the family, regarding the education of their children and regarding daily household purchases.

Economic Empowerment

Table: 21

The table showing distribution of the respondents who have saving bank account before and after joining the SHG.

N= 175

Sr.No	Particulars	Before		After	
		Frequency	Percentage	Frequency	Percentage
1)	Yes	43	25%	105	60%
2)	No	132	75%	70	40%
Total		175	100%	175	100%

In the above table it is indicated that 132 (75%) respondents did not have saving Bank account before joining the SHG while 43 (25%) respondents have had saving bank account before joining the SHG.

After joining SHG it is indicated that 105(60%) respondents have saving Bank account.

Chart No. VIII.

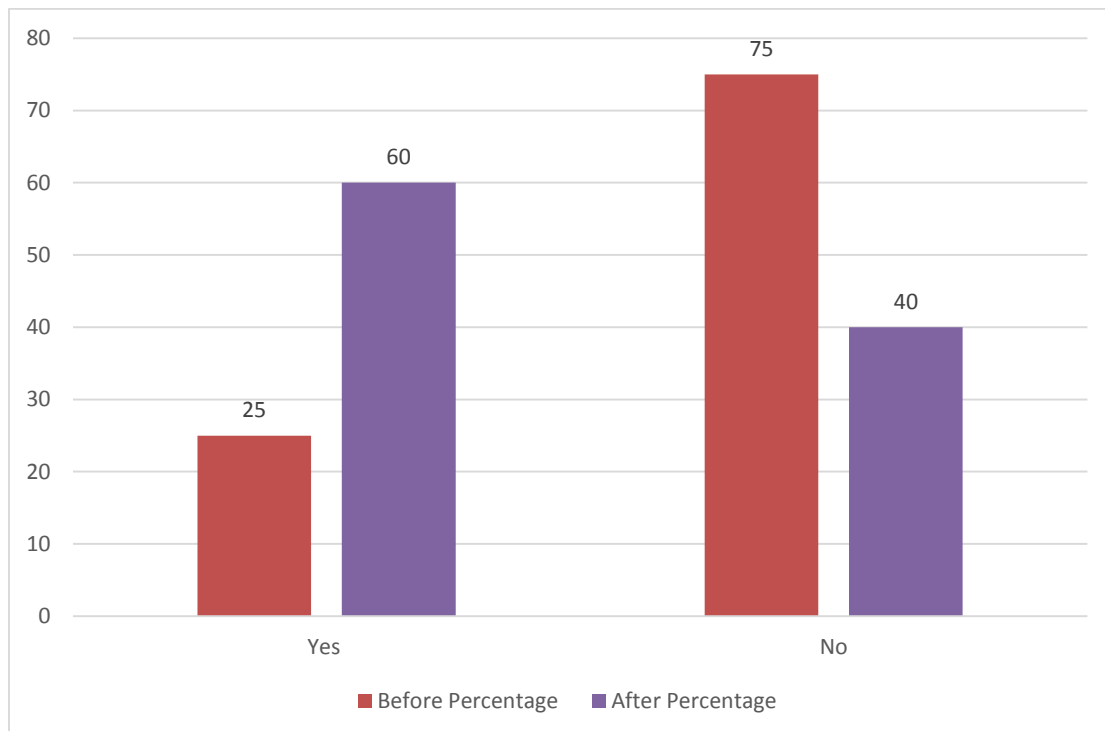


Table: 22

The table showing the distribution of the respondents having money which they alone can decide to use before and after joining SHG.

N = 175

Sr.No	Particulars	Before		After	
		Frequency	Percentage	Frequency	Percentage
1)	Yes	44	25%	171	98%
2)	No	131	75%	4	2%
Total		175	100%	175	100%

Chart No. IX.

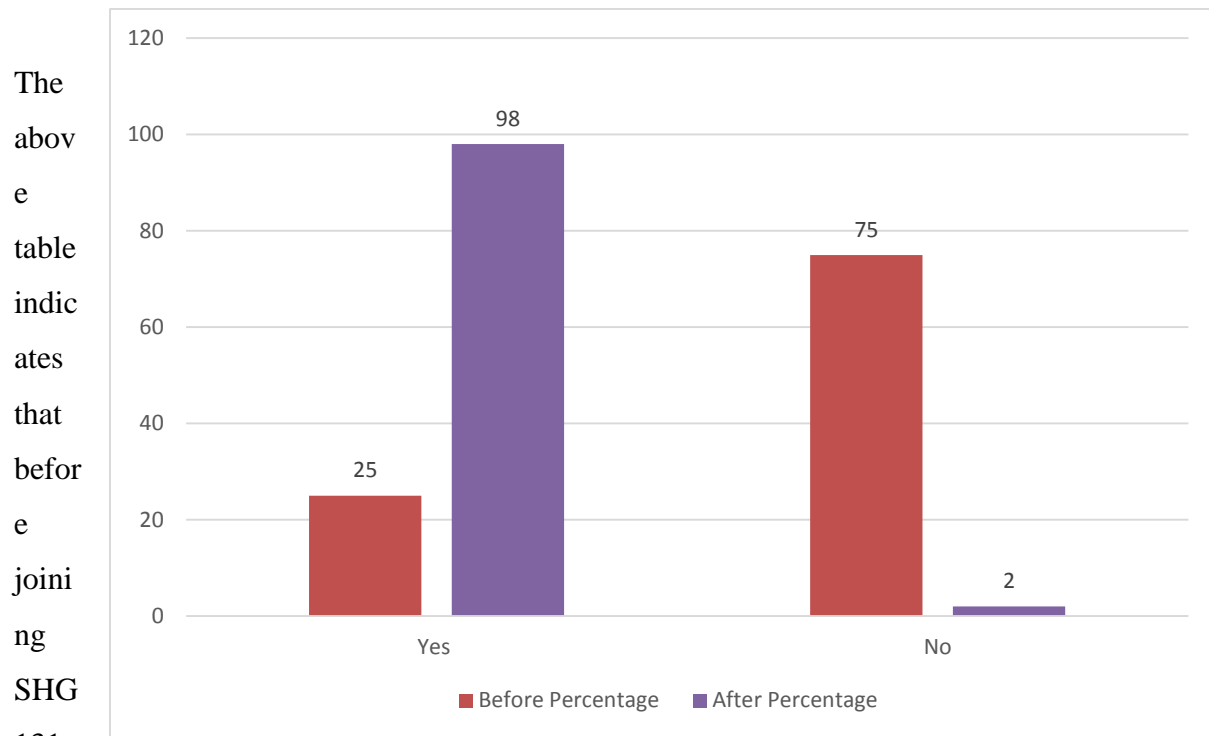


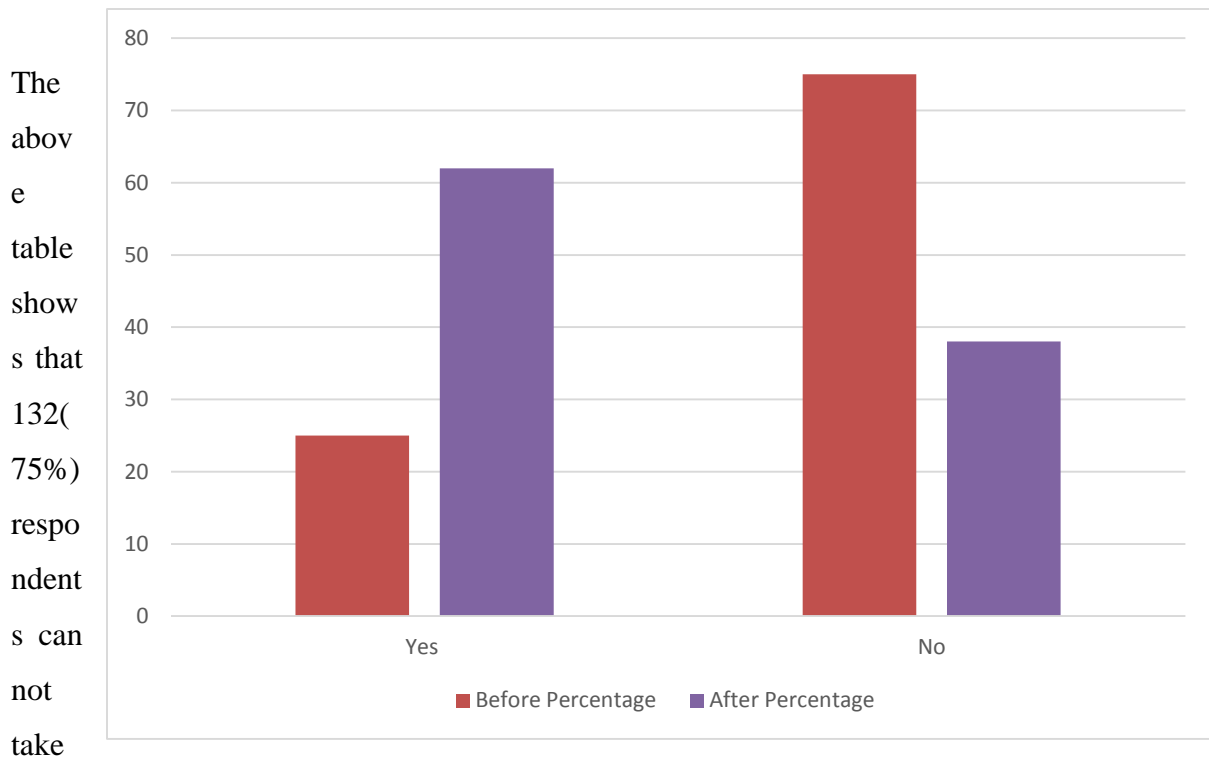
Table: 23

The table showing the distribution of the respondents whether they can decide by their own to take a bank loan before and after joining SHG.

N = 175

Sr.No	Particulars	Before		After	
		Frequency	Percentage	Frequency	Percentage
1)	Yes	43	25%	109	62%
2)	No	132	75%	66	38%
Total		175	100%	175	100%

Chart No. X.



their decision on taking a bank loan before joining SHG, only 43(25%) can take their own decision on taking bank loan before joining SHG. While after joining SHG 109 (62%) respondents can take their own decision on taking a bank loan.

Table: 24

The table showing distribution of the respondents whether they are included in taking important family decisions before and after joining SHG.

N =175

Sr.No	Particulars	Before		After	
		Frequency	Percentage	Frequency	Percentage
1)	Yes	45	26%	161	92%
2)	No	130	74%	14	8%
Total		175	100%	175	100%

It can be seen in the above table that 130(74%) respondents are not included in taking important decisions in the family before joining SHG while after joining SHG 161 (92%) respondents are included in taking important decisions in the family.

Table: 25

Table showing the distribution of the respondents' sources of income during emergency before joining the SHG.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Relatives	43	25%
2)	Money Lender	77	44%
3)	Other	55	31%
Total		175	100%

The above table shows that 77 (44%) respondents used to go to money lenders to overcome the contingency, 55 (31%) of respondents used to manage the expenditure for emergency by their own way from others (banks or friends etc.) before joining SHG while 43 (25%) of respondents can get the help from their relatives to overcome the emergency before joining SHG.

Table: 26

The table showing distribution of the respondents whether they are still taking loans from these above mentioned sources after joining the SHG.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	31	18%
2)	No	144	82%
Total		175	100%

The above table shows that 144 (82%) of respondents are not taken loans after joining the SHG while 31 (18%) of respondents are still taking loans from the above mentioned sources even after joining the SHG.

Thus, majority of the respondents are now not taking loans from the sources mentioned in above after joining SHG. The 31 respondents observed are still depending on money lenders because they do not get sufficient loan from SHG.

Political Empowerment

Table: 27

Table showing the distribution of the respondents of their membership to any other Social/religious or political organization group.

N = 175

Sr. No.	Particulars	Frequency	Percentage
1)	Yes	6	3%
2)	No	169	97%
Total		175	100%

The above table shows that 169 (97%) of the respondents have no membership to social, religious or political organization/group while only 6 (3%) of respondents have a membership to social, religious or political organization/ organizations/group. From that 4 respondents are the members of their community 'panch' while 2 respondents are the members of the 'Bhajan Mandal'.

Thus, majority of the respondents are not a member to social, religious or political organization/group.

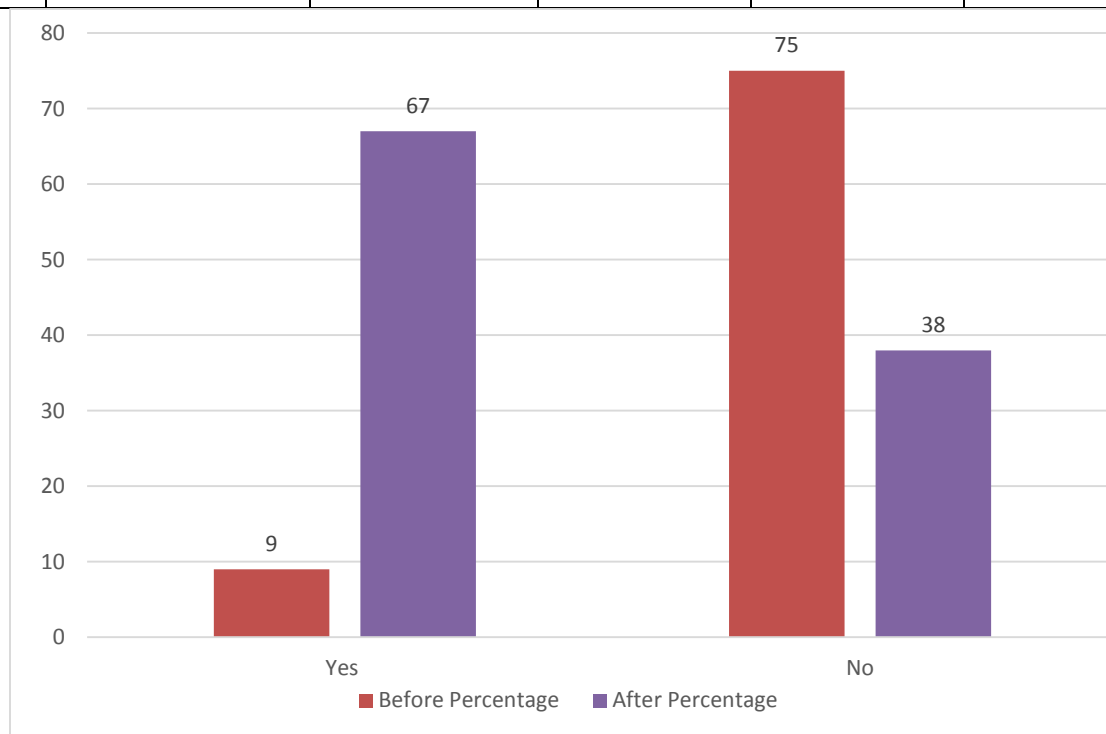
Table: 28

Table showing distribution of the respondents whether they have attended Gram Sabha before and after joining SHG.

Sr.No	Attending Gram Sabha	Before		After	
		Frequency	Percentage	Frequency	Percentage
1)	Yes	15	9%	118	67%
2)	No	160	91%	57	33%
	Total	175	100	175	100%

Chart No. XI

The above table shows that 160 (91%) of



the respondents did not use to attend Gram Sabha before joining SHG only 15 (9%) of the respondents used to attend Gram Sabha before joining the SHG and after joining SHG 118 (67%) of the respondents have attended Gram Sabha after joining SHG while 57 (33%) of the respondents have not attended the same even after joining the SHG.

Table: 29

The table showing the distribution of reasons for not attending Gram Sabha even after joining the SHG.

N = 57

Sr.No.	Particulars	Frequency	Percentage
1)	Husband does not like	6	10%
2)	Mother in law does not like	9	16%
3)	Son does not like	5	9%
4)	Lack of time	27	47%
5)	Lack of interest	10	18%
6)	Others	-	-
Total		57	100

The above table shows that 27(47%) of respondents have no time for such activity, 10(18%) of respondents have no interest in attending such Gram Sabha, 9(16%) of the respondents have not attended the same because of the disliking of their mother in law, 6(10%) of the respondents have not attended Gram Sabha because of the disliking of their husbands, 5(9%) of the respondents haven't attended the same because of their son's disliking.

Table: 30

Table showing the distribution of the social issues/community problems exists in respondents' community.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Scarcity of safe drinking water	73	42%
2)	Insufficient basic infrastructure facilities	136	78%
3)	Unequal wages	32	18%
4)	Drop outs from school	26	15%
5)	Child abuse	14	8%
6)	Child Labour	117	67%
7)	Alcoholism	151	86%
8)	Drug addiction	-	
9)	Domestic violence	127	72%
10)	Others	118	67%

*** Multiple responses**

The above table shows that 151/175 respondents have the problem of alcoholism in their village/community, 136/174 have insufficient infrastructure facilities, 127/175 have the problem of domestic violence, 118/175 are facing other problems like dirt and garbage, 117/175 are facing the problem of child labour, 73/175 respondents have scarcity of pure drinking water, 32/175 respondents have problem of unequal wages, 26/175 respondents have the problem of drop outs from school while 14/175 respondents are facing the problem of child abuse.

Thus, majority of the respondents have the problem of alcoholism in their society/community.

Table: 31

Table showing distribution of the respondents whether they have organized any action in respect of such issues.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	118	67%
2)	No	40	23%
3)	Don't know	17	10%
Total		175	100%

The data in above table shows that 118 (67%) of respondents have organized some action in respect of such social issues, 40 (23%) of respondents have not tried to organize for the same while 17 (10%) of respondents were not sure whether such action is organized for the same or not.

Table: 32

Table showing distribution of the types of action organized by the respondents to solve the social issues.

N = 118

Sr. No.	Particulars	Frequency	Percentage
1)	By convincing people door to door (Making the people understand by door to door contact)	55	47%
2)	Representing the matter before Gram Sabha	78	66%
3)	Convincing people by showing street plays and other social programs	27	23%
		20	17%

*** Multiple responses**

The above table shows that 78/118 of the respondents have tried to represent the matter before Gram Sabha, 55/118 of the respondents organize such action by convincing people, while 27/118 have tried to convince people by showing street plays and other social programmes.

Table: 33

Table showing the distribution of reasons for not organizing action in respect of social issues.

N = 40

Sr.No.	Particulars	Frequency	Percentage
1)	Fear of isolation	2	5%
2)	Lack of co-operation from others	7	18%
3)	Discouragement from others	1	2%
4)	Lack of time	10	25%
5)	Unwillingness to participate in such activities	20	50%
Total		40	100%

The above table shows that 20 (50%) respondents are unwilling to participate in such activity, 10 (25%) have lack of time, 7 (18%) respondents have lack of co-operation from others, 2 (5%) of respondents have the fear of isolation while 1 (2%) are discouraged from others.

Training and Experience

Table: 34

Table showing the distribution of the respondents whether they have received any training since joining the SHG.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	172	98%
2)	No	3	2%
Total		175	100%

The above table shows that 172 (98%) of respondents have received trainings after joining SHG while 3 (2%) of respondents have not yet received trainings even after joining the SHG.

Table: 35

Table showing the distribution of the types of trainings received by the respondents.

N = 172

Sr.No.	Particulars	Frequency	Percentage
1)	Capacity building	155	90%
2)	Skill development	29	17%
3)	Marketing linkages	103	60%
4)	Micro enterprise development	154	89%
5)	Literacy	25	14%
6)	HIV/AIDS	-	
7)	Family planning	-	
8)	Others (Specify)		

*** Multiple responses**

The above table shows that 155/172 of respondents have received the trainings for capacity building, 154/172 of respondents received micro enterprise development training, 103/172 respondents for marketing linkages, 29/172 of respondents for skill development, while 25/172 received literacy training.

Table: 36

Table showing the distribution of training methods liked most by the respondents.

N = 172

Sr.No.	Particulars	Frequency	Percentage
1)	Lecture	36	21%
2)	Group discussion/ brain storming	82	48%
3)	Practice	72	42%
4)	Visits to successful units	120	70%
5)	Case study	1	1%

*** Multiple responses**

The above table shows that 120/172 of respondents most like to visit successful units, 82/172 like group discussion/brain storming, 72/172 like practice the most, 36/172 of respondents like the method of lecture the most while only 1/172 like the case study method.

Table: 37

Table showing the distribution of resource person in the training given to the respondents.

N = 172

Sr.No.	Particulars	Frequency	Percentage
1)	Successful entrepreneur	-	
2)	Market expert	-	
3)	Bankers	26	15%
4)	NGO staff	106	62%
5)	Mission Mangalam	157	91%
	Others	-	

*** Multiple responses**

Data in above table indicates that 157/172 have received trainings from Mission Mangalam, 106/172 of respondents from NGO staff while 26/172 of respondents have received the training from Bankers.

Thus, majority of the respondents have the resource person for the training from Mission Mangalam.

Table: 38

Table showing the distribution of the trainers whether they were open minded, sincere and fair to all the respondents.

N = 172

Sr.No.	Particulars	Frequency	Percentage
1)	Agree	10	6%
2)	Strongly agree	143	83%
3)	Neither agree nor disagree	-	-
4)	Disagree	19	11%
5)	Strongly disagree	-	-
Total		172	100%

The above table shows that 143 (83%) of respondents are strongly agree that the trainers were open minded, sincere and fair to them.

Table: 39

Table showing the distribution of the respondents having improvement in efficiency after training.

N = 172

Sr. No.	Particulars	Frequency	Percentage
1)	Yes	159	92%
2)	No	13	8%
Total		172	100%

From the above table it can be seen that 159 (92%) of respondents have improvement in their efficiency after training while 13 (8%) of respondents are not having any improvement even after training.

About SHG
(Constitution and functioning/organizational dynamics)

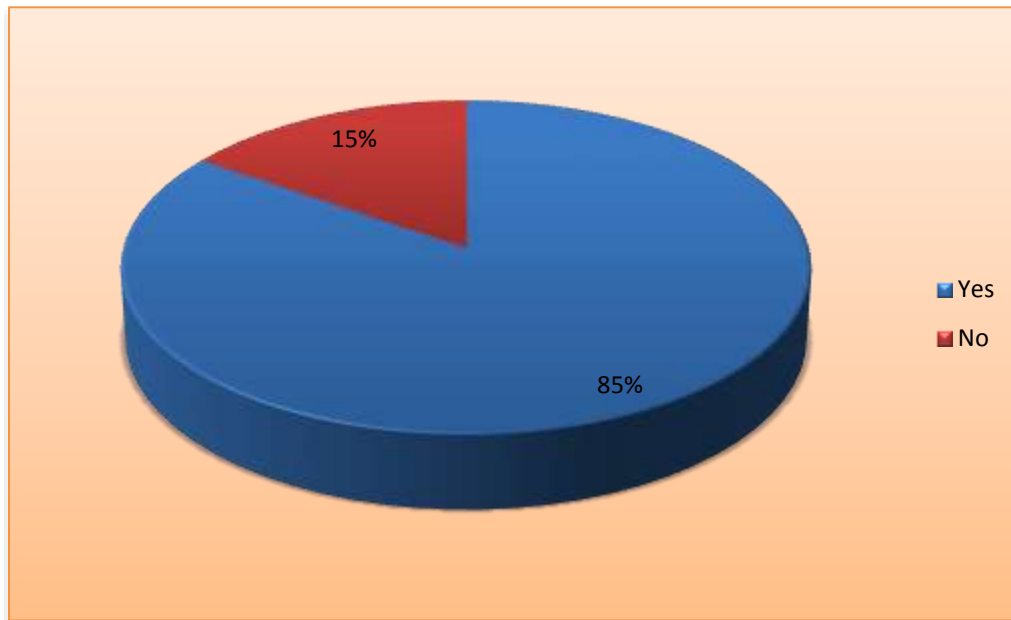
Table: 40

Table showing distribution of the SHG members who have taken loan from SHG.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	148	85%
2)	No	27	15%
Total		175	100%

Chart No.XII.



From the above table it can be seen that 148 (85%) of respondents have taken loans from SHG while 27 (15%) of respondents haven't taken any loan from SHG.

Table: 41**Table showing the distribution of purpose behind taking loans from SHG.****N = 148**

Sr.No.	Particulars	Frequency	Percentage
1)	Illness in family	30	20%
2)	House renovation	18	12%
3)	Marriage of Daughter or son	11	8%
4)	Repaying old debts	39	26%
5)	For business (e.g. Agricultural inputs: Seeds, cattle, water)	21	14%
6)	Other	29	20%
Total		148	100%

The above table shows that 39 (26%) of respondents have taken loan for paying old debts, 30 (20%) of respondents have taken loans because of the illness in family, 29 (20%) of respondents have taken loans for their children's education and/or for sanitary latrine, 21 (14%) of respondents have taken for business, 18 (12%) have taken for house renovation and 11 (8%) of respondents have taken for marriage in the family.

Table: 42**Table showing distribution of respondents whether they have been paying the installment regularly.****N = 148**

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	122	82%
2)	No	-	-
3)	Sometime	26	18%
Total		148	100%

The above table shows that 122 (82%) of the respondents have been paying the installments of the loan regularly, 26 (18%) of respondents said that not always but sometimes they forget to pay the installment while there is nobody who do not pay the installments at all.

Thus, majority of the respondents are regular in paying the installments.

Table: 43

Table showing the distribution of the respondents about who decides the amount and the rates of interest to be charged on loans.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Group leaders	41	23%
2)	All together	126	72%
3)	Others	8	5%
Total		175	100%

It is seen from the above table that 126 (72%) respondents said that the decision regarding amount and interest charged on loans is taken by all together, 41 (23%) of respondents said that the group leaders decide the amount and interest charged on loans, while 8 (5%) of respondents said that the decision regarding the same is taken by others that is TLM and/or Bank manager.

Table: 44

Table showing distribution according to the respondents on place for SHG meetings.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Leaders' house	69	39%
2)	Members' house	23	13%
3)	Others	83	48%
Total		175	100%

It is indicated from the above table that 83 (48%) of respondents said that they meet for SHG meetings at panchayat house or community hall or Anganwadi or at village "chaura", 69 (39%) of respondents said that the SHG meetings are arranged at leader's house, 23 (13%) of the respondents said that they meet at member's house for such meetings.

165 (94%) of the respondents said that the group meeting organized once in a month while 10 (6%) of the respondents said that they meet for the SHG meetings twice in every month.

Information regarding Micro Enterprise run by SHG

Table: 45**Table showing the distribution of productive activities of the SHGs.****N = 175**

Sr.No.	Particulars	Frequency	Percentage
1)	Soap, phenyl, washing powder, Hand wash, Bathroom fresheners etc	5	3%
2)	Imitation Jewelery	10	5%
3)	Sewing Class, Tailoring	25	13%
4)	Milk Dairy	15	9%
5)	Garment Shop (Sarees, Dress materials)	15	9%
6)	Order to set up Household sanitary latrine from Govt.	15	9%
7)	Papad, Khakhara, Wafers Pickle, papadi, Mathiya, Chorafali as per season	20	10%
8)	Bidimking , Papadilotstall	5	3%
9)	Handva stall, papdi lot, papdi selling	5	3%
10)	Zerox machine & stationery Shop	5	3%
11)	Amul parlor	5	3%
12)	Animal Husbandry	15	9%
13)	Run a canteen at Jilla Panchayat, Supply a small bags for Hero Honda showroom	5	3%
14)	Stitching of Bags for Honda Showroom	5	3%
15)	Rakhadi, friendship belt making	15	9%
16)	Vermi-compost	5	3%
17)	Beauty parlour	5	3%
Total		175	100%

The above table shows that 5 groups engaged in running sewing class and tailoring, 4 groups engaged in production and sale of food products namely: Papad, Pickles, 'Mathiya', 'Chorafali', Wafers (Banana, Potato), Spices powder making, 3 groups stated a milk dairy, 3 groups run garment shop, 3 groups engaged in construction of household sanitary latrine, 3 groups engaged in animal husbandry, 3 groups engaged in production and selling of 'rakhadi' and friendship-belt, 2 groups engaged in selling of imitation jewelry, 1 group engaged in production of cleaning items like phenyl, washing powder, shampoo, soap, etc., 1 group engaged in production and sale

of 'Bidi', and 'papadi lot' stall, 1 group run a stationery shop, 1 group engaged in production and sell of 'hadv', 'papdi' and also run a stall of it, 1 group run a canteen at Jilla Panchayat and supply a small bags for Honda showroom, 1 group engaged in production of pouches, handbags and files for schools, banks and Honda showroom, 1 group engaged in making of vermin compost and 1 in running a beauty parlour.

Hence, from the above table it can be seen that majority of the SHGs run some sewing class and some do tailoring.

Table: 46

Table showing the starting year of the productive activity (Micro enterprise) by SHG.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	2006 - 2008	18	10%
2)	2008 - 2010	42	24%
3)	2010 - 2012	53	30%
4)	2012 - 2014	47	27%
5)	Others	15	9%
Total		175	100%

The above table shows that 53 (30%) respondent said that their SHGs started the productive activities from 2010 - 2012, 47 (27%) of respondents said that their SHGs started the productive activities from 2012 - 2014, 42 (24%) of respondents said that their SHGs started the same from 2008 - 2010, 18 (10%) of respondents said that their SHG had started the productive activities from 2006 - 2008 while 15 (9%) of respondents said that their SHGs have started recently started such activities in 2016.

Table: 47

Table showing the distribution of whether they have got any training regarding their enterprise.

N = 175

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	157	90%
2)	No	18	10%
Total		175	100%

The above table shows that 157 (90%) of respondents said they have got training regarding their enterprise while 18 (10%) of respondents denied for such training.

Respondent's feeling about the training programmes shows that 105 (67%) respondents felt that the training programme remained somewhat useful, 46 (29%) respondents felt it very useful while 6 (4%) respondents felt that the training programmes remain useful.

SHG Leaders

Table: 48

Table showing what change has occurred regarding the following skills/abilities, after joining the SHG.

N = 70

Freely and frankly speaking in SHG meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
-	-	-	-	44	63%	26	37%
Teaching / Training someone else							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
1	1%	-	-	41	59%	28	40%
Speaking during public meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
28	40%	2	3%	26	37%	14	20%
Presenting cultural programme in public meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
45	64%	4	6%	12	17%	9	13%
Taking up leadership positions in the SHG							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
-	-	2	3%	51	73%	17	24%
Writing minutes of SHG meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
1	1%	4	6%	45	64%	20	29%
Keeping of the accounts of SHG							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
1	1%	-	-	46	66%	23	33%
Performing bank transactions							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
-	-	3	4%	51	73%	16	23%
Going to Government office / police station							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
2	3%	10	14%	43	62%	15	21%

From the above table it can be seen that 44 (63%) respondents are on high level in freely and frankly speaking in SHG meetings while 26 (37%) are on very high level for the same.

1 (1%) respondents remained same in teaching/training skill, 41 (59%) respondents developed this skill to high level while 28 (40%) have developed the same up to very high level.

28 (40%) respondents remain same in their speaking skills in public meetings, 2 (3%) respondents have a little change, 26 (37%) have increased the same to high level while 14 (20%) have reached at very high level for the same speaking skills.

45 (70%) respondents remain the same skill as they had before in presenting cultural programmes at public functions, 4 (6%) respondents have a little change, 12 (17%) have developed the same to high level for the same programmes while 9 (13%) have reached up to very high level for the same skill in the same programmes.

2 (3%) respondents have a little change in taking up leadership position in SHG, 51 (73%) respondents have developed the same skill at high level after joining SHG while 17 (24%) respondents have reached to very high level in the same skill after joining SHG.

1 (1%) respondent remains the same in writing minutes of SHG meetings, 4 (6%) respondents have little change, 45 (64%) are at high level in the same skill while 20 (29%) have developed the same skill at very high level.

1 (1%) respondent remain with the same skill of keeping the accounts of SHG, 46 (66%) have high level skill of keeping accounts of SHG while 23 (33%) have reached to very high level in the same skill.

3 (4%) respondents have a little change in performing bank transactions, 51 (73%) respondents developed the same skill to high level while 16 (23%) have developed up to very high level in this skill.

2 (3%) respondents remained same in going to Government office/ police station and talking with them without fear as they used to do previously, 10 (14%) respondents have a little change, 43 (62%) respondents developed the same skill at high level while 15 (21%) have developed the same skill to very high level means now they can do this more courageously in compare to past.

Thus, majority of the respondents that is 44 (63%) have developed the skill of freely and frankly speaking to high level, 41 (59%) respondents developed the skill of teaching/ training.

Thus, majority of the respondents have developed their skills shown in above table to high level.

Thus, majority of the respondents that is 44 (63%) reached at high level in freely and frankly speaking, 41 (59%) reached high level at teaching and training to others, 28 (40%) in speaking during public meetings, 12 (17%) are high at presenting cultural programmes, 51 (73%) are high at taking up leadership, 45 (64%) are in writing minutes, 46 (66%) are at keeping of accounts, 51 (73%) at performing bank transactions while 43 (62%) respondents are at high level skill of going to and talking to government office/police station without fear.

Table: 49
Table showing the distribution of the number of members in SHG at initial stage and at present.

N = 70

Sr.No	Particulars	At Initial years		At Present	
		Frequency	Percentage	Frequency	Percentage
1)	10 – 12	54	79%	6	9%
2)	13 – 15	14	18%	36	51%
3)	16 –18	2	3%	28	40%
4)	19 – 20	-	-	-	-
	Total	70	100%	70	100%

The above table shows that 54 (79%) of respondents answered that at initial there were 10 - 12 members in SHG, 14 (18%) of respondents said that there were 13 - 15 members in SHG while 2 (3%) said that at initial years 16 - 18 members in there SHGs.

36 (51%) of respondents said that at present there is 13 - 15 members, while 28 (40%) said that there is now 16 - 18 while 6 (9%) of respondents said that at present there are 10 - 12 members in their SHGs.

Table: 50
Table showing the distribution of the respondents' (Leaders) answer whether the amount of loan lending is increasing or decreasing.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Increasing	60	84%
2)	Decreasing	10	16%
Total		70	100%

The above table shows that 60 (84%) of respondents said that the amount of loan lending has been increasing while 10 (16%) of respondents said that the same is decreasing.

Thus, majority of the respondents said that the amount of loan lending has been increasing.

Table: 51

Table showing distribution of amount received by SHGs as Revolving Fund.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	5,000/-	24	34%
2)	10,000/-	46	66%
3)	15,000/-	-	-
Total		70	100%

The above table shows that 46 (66%) of respondents said that their SHGs received 10,000 Rs. as revolving fund while 24 (34%) of the respondents said that their SHGs have received 5,000 Rs. as Revolving fund.

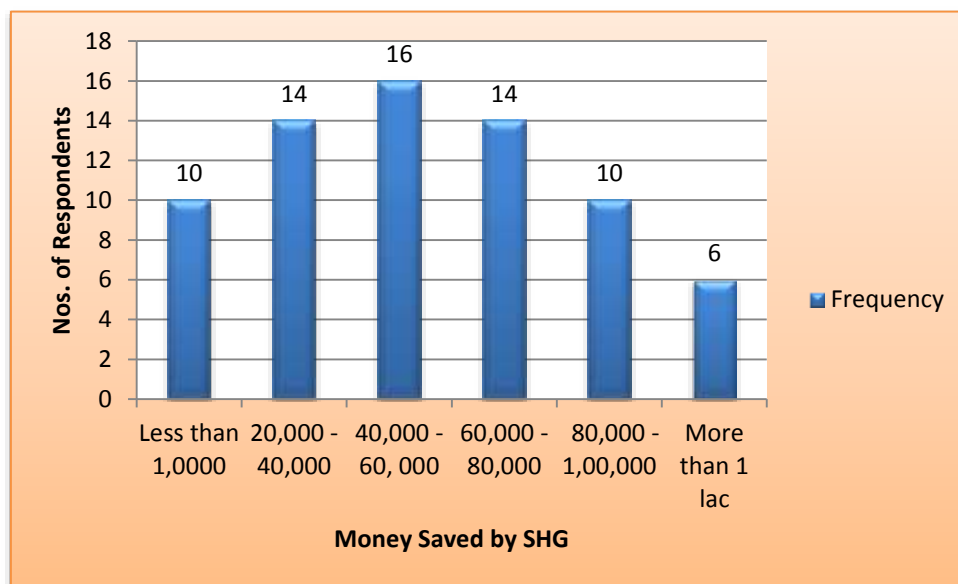
Table: 52

Table showing the amount wise distribution of money saved by SHG.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Less than 1,0000	10	13%
2)	20,000 - 40,000	14	20%
3)	40,000 - 60, 000	16	23%
4)	60,000 - 80,000	14	20%
5)	80,000 - 1,00,000	10	16%
6)	More than 1 lac	6	8%
Total		70	100%

Chart No. XIII.



The above table shows that 16 (23%) said that the savings of their groups are 40,000 - 60,000, 14 (20%) of respondents said that the amount for the same is 20,000 to 40,000, 14 (20%) of respondents said that it is of 60,000 - 80,000, 10 (13%) of respondents said that the saving of their groups are less than 10,000, 10 (16%) said that it is 80,000 - 1,00,000 while 6 (8%) said that it is more than 1 lakh as the saving of their SHGs.

Table: 53**Table showing distribution of how overall decisions are taken in the SHG.****N = 70**

Sr.No.	Particulars	Frequency	Percentage
1)	Arrive at a consensus after discussing the matter in the SHG	18	26%
2)	Decision on majority after discussing the matter in the SHG	36	51%
3)	Leaders & committee members	4	6%
4)	As per directive from Taluka Livelihood Manager	12	17%
Total		70	100%

The above table shows that 36 (51%) of the respondents said that the overall decisions are taken on the base of majority in their SHGs, 18 (26%) of the respondents said that overall decisions taken in their SHGs with consents after discussing the matter in the SHG, 12 (17%) of respondents said that the overall decisions in their SHGs are taken as per the direction of TLM while few of the respondents said that overall decisions are taken in their SHGs by leaders and committee members.

Table: 54**Table showing the distribution on the base of loan lending by SHG.****N = 70**

Sr.No.	Particulars	Frequency	Percentage
1)	On the base of need	20	29%
2)	On the base of group fund balance	50	71%
Total		70	100%

The above table shows that 50 (71%) of the respondents said that their SHGs give loans on the base of group fund balance while 20 (29%) of the respondents said that their SHGs give loans on the base of the type of needs.

Table: 55
Table showing distribution of decision makers for the fine or punishment to defaulters of loan repayments.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	By the SHG member themselves	-	-
2)	By the leaders	15	21%
3)	By higher authorities (Specify)	-	-
4)	By outsiders	-	-
5)	Other (Specify)	55	79%
6)	By the SHG member themselves	-	-
Total		70	100%

The above table shows that 55 (79%) of the respondents said that in their SHGs decision for fine or punishment to defaulter loan taker, are taken by the others (Leaders & members together) while 15 (21%) of respondents said that in their SHGs decision for fine or punishment to defaulter loan takers, are taken by the leaders only.

Table: 56
Table showing the distribution if there are dropouts from SHG.

N = 70

Sr. No.	Particulars	Frequency	Percentage
1)	Yes	14	20%
2)	No	56	80%
Total		70	100%

It is indicated from the above table that 56 (80%) of the respondents said that there is no dropouts from their SHGs while 14 (20%) of respondents said that there are dropouts from their SHGs and

the reasons for such dropout shows that 9 respondents said it was occurred because of distrust on leaders and internal misbehavior, 4 said such matter occurred in their SHGs because of irregularity in repaying loan installments, 4 said that such matter occurred in their SHGs because of the irregularity in crediting monthly saving, 2 said that it was occurred because of irregular attending in group related activities, 2 respondents said that the member herself take drop out because of her migration to another place.

Table: 57

Table showing distribution of livelihood of SHG members.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Milk productivity	70	100%
2)	Poultry farm	16	23%
3)	Fishery	5	7%
4)	Tailoring	66	94%
5)	Small industry	70	100%
6)	Other Home industries	68	97%
7)	Daily wages	69	98%
8)	Small scale farming	26	34%

***Multiple responses**

The above table shows that 70/70 respondents said that the milk productivity is the livelihood of their SHG members, 70/70 said that it is small industry, 69/70 said it is daily wages, 68/70 said that it is other home industry, 66/70 said that it is tailoring, 26/70 said it is farming for their livelihood, 16/70 said that poultry farm is the livelihood while 5/70 said that it is the fishery.

Thus, majority of the respondents said that milk productivity and small industry are the livelihoods of their SHG members.

Table: 58

Table showing distribution of problems in functioning with SHGs.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Difficult to make understand the illiterate people	15	21%

2)	Too much variation of opinions	14	20%
3)	Lack of decision making	7	10%
4)	Irregularity in crediting the sum of fixed monthly savings	27	38%
5)	Irregularity in group meetings & training programmes	9	13%
6)	Irregularity in repaying the group loan installments by the borrowers	33	47%
7)	Others	16	23%

*** Multiple responses**

The above table shows that 33/70 said that irregularity in repaying the loan, 27/70 said that there is a problem of irregularity in crediting the sum of fixed monthly savings, 16/70 said that they are not getting support from prominent villagers for the grant of formalities, 15/70 respondents said that it is difficult to make understand the illiterate people, 14/70 said that too much variation of opinions can be problem in functioning with SHGs, 7/70 said that lack of decision making is a problem, 9/70 said that irregularity in group meetings and training programmes is also a bar.

Thus, majority of the leaders are facing the problem of irregularity in repaying the loans taken by the SHG members.

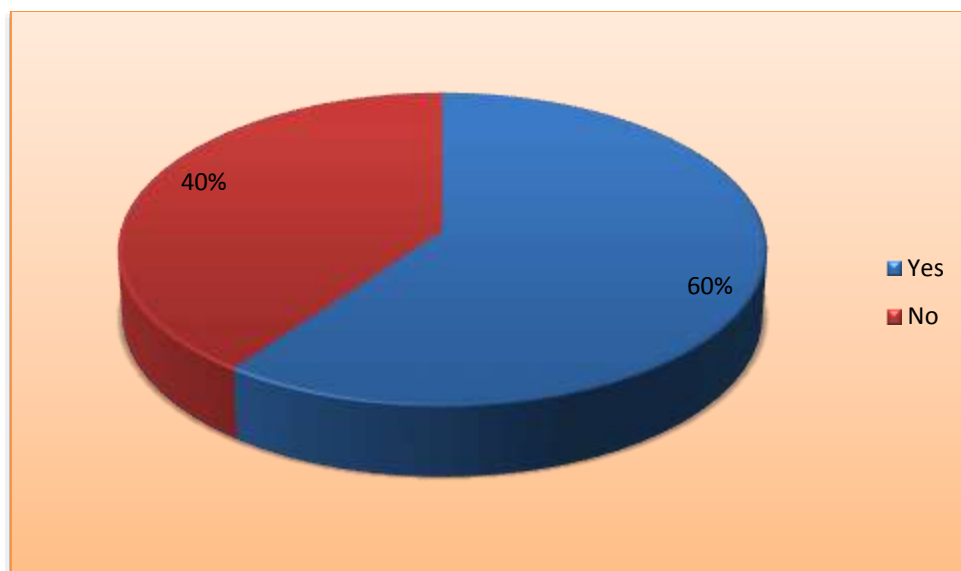
Table: 59

Table showing distribution of whether the SHGs have taken any loan from bank to start a business.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	42	60%
2)	No	28	40%
Total		70	100%

Chart No. XIV.



The above table indicates that 42 (60%) of respondents said that their SHGs have taken loans from bank to start a business while 28 (40%) of respondents said that their SHGs have not taken any loan for the same.

Table: 60

Table showing the distribution of taking the benefit of interest subsidized loans.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	24	34%
2)	No	46	66%
Total		70	100%

The data in above table indicated that SHG members who have taken loan 46 (66%) have availed interest subsidized loan.

Table: 61

Table showing the distribution of problems faced in graduating to Micro- Enterprises.

N = 70

Sr.No.	Particulars	Frequency	Percentage
1)	Difficulties in identification of micro enterprise based on demand	-	-

2)	Skill & knowledge	8	11%
3)	Raw material	12	17%
4)	Finance	4	6%
5)	Marketing	22	31%
6)	Others	30	43%

***Multiple responses**

The above shows that 30 respondents have the problems of other kinds such as problem of transportation and courier services, 22 respondents have the marketing problem, 12 have the problem of raw material, 8 respondents have the problem of skill and knowledge while 4 are having the problem of finance.

Thus, most of the leaders have the problem of transporting and courier services.

Table: 62**Table showing distribution of respondents' suggestions for promoting Micro- Enterprise.****N = 70**

Sr.No.	Particulars	Frequency	Percentage
1)	All the group members should take deep interest in group activities, meetings & training programmes	27	38%
2)	All the members should be most regular in crediting the fixed monthly savings & the loan borrowers should regularly repay the installments.	22	31%
3)	Difference of opinions must be solved smoothly.	34	48%
4)	All the group members should support a group positively in making important decisions & an implementation of various schemes concerning to the group.	9	13%
5)	No. of training programmes should be increased on latest updated technology & it should be frequent.	13	19%
6)	The block coordinators should visit the group at fixed interval for the motivation of the members and to check the progress of the group.	24	34%
7)	All the group members should work in a peaceful manner, respect each other and should work on the principle of "strength of unity".	6	8%

***Multiple responses**

The above table indicates that 34/70 have the suggestions like that the misunderstandings must be solved smoothly and mutually, 27/70 of respondents suggested that all the group members should take deep interest in group activities, meetings and training programmes, 24/70 say that the block coordinators should visit, should motivate the members and should check the progress regularly at fixed interval, 22/70 suggest that all the members should be most regular in crediting monthly savings and in repayment of loan installment, 13/70 stress on increase of latest training programmes should be frequent and updated with latest technology, 9/70 suggest that the group members should cooperate in making o f decisions and in implementation of various schemes

concerning to the group while 6/70 respondents suggest that all the group members should work and respect each other keeping the “strength of unity”.

Thus, majority of the leaders suggest and stress upon that the misunderstandings must be solved smoothly and mutually.

SHG members

Table: 63

Table showing what change has occurred regarding the following skills/abilities, after joining the SHG.

N = 105

Freely and frankly speaking in SHG meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
18	17%	22	21%	60	57%	5	5%
Teaching / Training someone else							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
30	28%	10	10%	60	57%	5	5%
Speaking during public meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
36	34%	9	9%	55	52%	5	5%
Presenting cultural programme in public meetings							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
53	50%	14	13%	35	33%	3	3%
Taking up leadership positions in the SHG							
Same		A little change		High		High	
F	%	F	%	F	%	F	%
27	26%	6	5%	66	63%	6	6%
Performing bank transactions							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
33	31%	15	14%	52	50%	5	5%
Going to Government office / police station							
Same		A little change		High		Very high	
F	%	F	%	F	%	F	%
30	29%	28	27%	43	40%	4	4%

From the above table it can be seen that 18 (17%) respondents remained same in freely and frankly speaking in SHG meeting, 22 (21%) have a little change, 60 (57%) are on high level while 5 (5%) are on very high level for the same.

30 (28%) respondents remained same in teaching/training skill, 10 (10%) have a little change, 60 (57%) respondents developed this skill to high level while 5 (5%) have developed the same up to very high level.

36 (34%) respondents remain same in their speaking skills in public meetings, 9 (9%) have a little change, 55 (52%) have increased the same to high level while only 5 (5%) have reached at very high level for the same speaking skills.

53 (50%) respondents remain the same skill as they had before in presenting cultural programmes at public functions, 14 (13%) have a little change, 35 (33%) have developed the same to high level for the same programmes while only 3 (3%) have reached up to very high level for the same skill in the same programmes.

27 (26%) respondents have remained in same position in taking up leadership as they had before joining SHG, 6 (5%) have a little change, 66 (63%) respondents have developed the same skill at high level after joining SHG while 6 (6%) respondents have reached to very high level in the same skill after joining SHG.

33 (31%) respondents remained the same in performing bank transactions as they were before joining SHG, 15 (14%) have a little change, 52 (49%) respondents developed the same skill to high level while 5 (5%) have developed up to very high level in this skill.

30 (29%) respondents remained same in going to Government office/ police station and talking with them without fear as they used to do previously, 28 (27%) have a little change, 43 (41%) respondents developed the same skill at high level while only 4 (4%) have developed the same skill to very high level means now they can do this more courageously in compare to past.

Thus, majority of the respondents have developed their skills shown in above table to high level.

Thus, majority of the respondents that is 60 (57%) reached at high level in freely and frankly speaking, 60 (57%) reached high level at teaching and training to others, 55 (52%) in speaking

during public meetings, 53 (50%) are same at presenting cultural programmes, 66 (63%) are high at taking up leadership, 52 (50%) at performing bank transactions while 43 (40%) respondents are at high level skill of going to and talking to government office/police station without fear.

Table: 64

Table showing distribution of whether the group members should attend the group meetings regularly or not.

N = 105

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	81	77%
2)	No	24	23%
Total		105	100%

From the above table it can be seen that 81 (77%) of respondents are agreed that the group members should attend the meeting regularly while 24 (23%) of the respondents did not agree with the same.

Table: 65

Table showing the distribution of reasons of the respondents for not agreeing with regular attending in the group meetings.

N = 24

Sr.No.	Particulars	Frequency	Percentage
1)	Lack of time	6	25%
2)	Lack of Interest	5	21%
3)	Lack of cooperation from in – laws	4	17%
4)	Inconvenient time of group meetings	9	37%
Total		24	100%

The above table indicates that 9 (37%) have inconvenient time for group meetings, 6 (25%) of respondents have the reasons of lack of time, 5 (21%) are of the opinion that some members may have lack of interest while 4 (%) said that some members may have the reason of non cooperation from family in - laws.

Table: 66

Table showing distribution about whether the group members help one another in any problem.

N = 105

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	78	74%
2)	No	3	3%
3)	Sometimes	24	23%
Total		105	100%

It can be seen from the above table that 78(74%) of the respondents answered positively that the group members help one another if there is any problem, 24(23%) of respondents said that sometime the group members do the same and sometimes do not while only 3(3%) of respondents said that the group members do not remain in cooperation with one another even if there is any problem.

Table: 67

Table showing distribution of motivating persons that motivate the respondents to become a member of SHG.

N = 105

Sr.No.	Particulars	Frequency	Percentage
1)	Neighbours	23	22%
2)	SHG members	7	6%
3)	Friends	25	24%
4)	Any Other	50	48%
Total		105	100%

From the above table it can be seen that 50 (48%) of the respondents said that some other persons like Aanganwadi workers/Talati/ the Sarpanch, motivated them to become a member in SHG, 25 (24%) of respondents said that the motivating persons are the friends, 23 (22%) of the respondents the neighbors are the motivating persons for becoming a member in SHG, 7 (6%) of respondents said that they are the SHG members who motivated them for the same.

Thus, majority of the members said that anganwadi workers/talati/the sarpanch/the prominent villager are the motivators to them for becoming a member in SHG.

Table: 68

Table showing the distribution of the respondents that whether they have examined the SHG documents during last six month or not.

N = 105

Sr.No.	Particulars	Frequency	Percentage
1)	Yes	94	90%
2)	No	11	10%
Total		105	100%

The above table shows that 94 (90%) of the respondents have examined the SHG documents during last six months while 11 (10%) of the respondents have denied about such examination of the group documents during last six month.

Table: 69

Table showing the distribution of respondents about how they get the information regarding the transaction and the fund balance of the group.

N = 105

Sr.No.	Particulars	Frequency	Percentage
1)	It is announced at the end of the meeting	94	90%
2)	Ask the others	11	10%
3)	Any other (specify)	-	-
Total		105	100

The data in above table indicates that 94 (90%) of the respondents said that the transaction and the fund balance of the group is announced at every change at the end of meeting while 11 (10%) of the respondents say that they have to ask other members for the same information.

Table: 70 (Members)**Table showing distribution of respondents' suggestions for promoting Micro-Enterprise.****N = 105**

Sr.No.	Particulars	Frequency	Percentage
1)	All the group members should be included in any of the important matter pertaining to the group.	65	62%
2)	Time for the group meetings should be well convenient to all the group members.	16	15%
3)	No. of training programmes on latest technology should be increased.	27	26%
4)	All the group members should remain present in every group meetings and training camps.	33	31%
5)	Loan borrower should repay the loan installments regularly.	19	18%
6)	The group leaders should treat all the group members equally and avoid the personal views particularly for family and friends.	32	30%
7)	All the group members should work in a peaceful manner, respect each other and should work on the principle of "strength of unity".	93	88%
8)	Others	8	8%

*** Multiple responses**

The above table indicates that 93/105 respondents suggested that all the group members should work and respect each other keeping the “strength of unity”, 65/105 of respondents suggested that all the group members should be included in any of the important matter pertaining to the group, 33/105 suggest that all the group members should remain present in every group meetings and training camps, 32/105 suggest that the group leaders should treat all the group members equally and avoid the personal views particularly for family and friends, 27/105 suggest that number of training programmes on latest technology should be increased, 19/105 suggest that loan borrower should repay the loan installments regularly, 16/105 respondents suggested that time for the group meeting should be convenient to all the group members while 8/105 respondents suggest that the TLM should visit the group at fixed interval.

Thus, majority of the members suggest and stress upon that all the group members should work in a peaceful manner, respect each other and should work on the principle of “strength of unity” and all the group members should be included in any of the matter pertaining to the group.

Correlation

Table 2.1

Table showing correlations between average monthly income and regular family consumption.

Correlations			
		Current estimated average monthly income of the family earned by all members of the family (After joining SHG)	Regular family consumption after joining SHG (per month)
Current estimated average monthly income of the family earned by all members of the family after joining SHG.	Pearson Correlation	1	.820**
	Sig. (2-tailed)		.000
	N	175	175
Current estimated average monthly family consumption after joining SHG.	Pearson Correlation	.820**	1
	Sig. (2-tailed)	.000	
	N	175	175
**. Correlation is significant at the 0.01 level (2-tailed).			

From the above Pearson correlation table it can be interpreted that there is positive correlation ($r = 0.820$) between the estimated average monthly income of family & regular family consumption after joining SHG.

Thus, from the above table, it can be concluded that the relationship is positive ($r = 0.820$) between average monthly income and regular family consumption after joining SHG as they are less worried compared to earlier before joining SHGs and may be variation in relation was due to change in income and consumption pattern of families.

T-Test

Leaders

Table 2.2

Bank and money related decisions before & after joining SHG.

Paired Samples Test								
		Paired Differences				t	df	Sig. (2-tailed)
		Mean	Std. Devia tion	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1	Bank account before & Bank account after	.471	.503	.591	.352	7.845	69	.000
Pair 2	Having own money before & Having own money after	.786	.413	.884	.687	15.906	69	.000
Pair 3	Decision regarding bank loan before & Decision regarding bank loan after	.700	.462	.810	.590	12.689	69	.000
Pair 4	Included in important decision before & Included in important decision after	.757	.432	.860	.654	14.667	69	.000
Respondents Category = Leaders								

The improvement was seen amongst the bank savings after joining SHG i.e. significant at .000 level of significance.

The improvement was seen amongst the decision regarding bank loan after joining SHG is significant at .000 level of significance.

The improvement was seen amongst in important decision after joining SHG i.e. significant at .000 level of significance.

Members

Table. 2.3

Bank and money related decisions before & after joining SHG.

Paired Samples Test								
		Paired Differences				t	df	Sig. (2-tailed)
		Mean	Std. Deviation	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1	Bank account before& Bank account after	.276	.470	.367	.185	6.019	104	.000
Pair 2	Having own money before& Having own money after	.676	.490	.771	.581	14.135	104	.000
Pair 3	Decision regarding bank loan before & Decision regarding bank loan after	.162	.637	.285	.039	2.603	104	.000
Pair 4	Included in important decision before& Included in important decision after	.600	.548	.706	.494	11.225	104	.000
Respondents Category = Members								

Economic improvement was seen amongst the bank savings after joining SHG i.e. significant at .000 level of significance.

The improvement was seen amongst the having own money after joining SHG is significant at .000 level of significance.

The improvement was seen in decision regarding bank loan after joining SHG is significant at .000 level of significance.

The improvement was seen amongst in important decision after joining SHG is significant at .000 level of significance.

CASE STUDIES

Impact of SHGs on women

Membership of the SHGs has brought to considerable changes in the lives of women. The main thing is now they are free from the dependence on money lenders who were charging high interest rates. Due to training programmes of entrepreneurial activities and easy access of credit facilities, many women and their families have now started income generation activities.

These are success stories from three villages of Baroda District from Nandesari, Aangarth and Waghodiya.

Success of Mahila Sakhi Mandal

1)Village Name: Aangarth, Vadodara

Name of the SHG: ‘Divya’ Sakhi Mandal

Member of SHG show the path to get rid from poverty of their own and of other women. MeenabenValand gave training to more than three thousand women in Vadodara District. She has not only improved her financial condition but also help other women escape from poverty. She has taken the training of tailoring from Deepak Foundation Nandesari. Then, after few years, she joined ‘Sakhi Mandal’ in 2007 and started to give professional training in tailoring.

To cover up a long distance, for giving training to the women of Rampura, Karachiya, Aangarth, Bajva and Nandesari villages, She bought two - wheeler from her own savings and she became the first two wheeler owner in village Aangarth and trained about 3,500 to 4,000 women by consistent efforts which is a record on its own.

To run a family with the five members was difficult from her husband’s hair cutting saloon in the village. But not being disappointed by family financial strain, Meenaben took up her duties towards family with strong determination. She undertook a course from ‘Mission Mangalam’ and ‘District Rural development Agency’ has appointed her as a supervisor. Now she is working for women empowerment untiringly.

Not being satisfied only by giving training, she has made 13 women of Ranoli village and five of Bajva to get tailoring machines with the help of cash credit given to SHG by Bank. She said, during financial year, from 1st April, poor women will get tailoring Machines on only 7% of interest with benefit of 5% of Government Subsidy and added that she would be active with constant efforts like a machine wheel for the upliftment of women.

At present, the members of this group have the order of making about 20,000 pouches per year for Honda two wheelers. Moreover, every year, the women of this group have been getting order of making files for various schools and for Bank of Baroda. From all these work, whatever profit is received, is distributed equally among all women of the group. In addition, this group also runs 'tiffin service'.

2)

Village Name: Nandesari, Vadodara

Name of the SHG: 'Ganesh' Sakhi Mandal

In India, one can see all these kind of families (i) higher class family, that is by all aspects, a happy family (ii) middle class family, that lives a stable life and (iii) lower class family that lives very backward life.

To make the life style better, the Governments run various schemes and one of those scheme, the Gujarat Government implemented Mission Mangalam scheme that has brought a wave of happiness for the poor (women) villagers. The original purpose of this scheme is to bring a sustainable development in the life style of poor women villagers by savings, by developing skills and by accepting updated approach to their skills.

Nandesari village is an instance of such development. The person, who understands the inspirational quotes like 'Missing of goals should never be forgiven', 'never aim lower goal' and 'achievement always goes to the hard workers', can create a flurry in society. And especially when the poor rural women achieve such success, we automatically have to say 'wow' and unknown village women are admirable.

Before six years from today, 10 poor women met together and framed a savings group named ‘Ganesh Sakhi Mandal’ under the Government scheme of Mission Mangalam and opened a Bank account to facilitate financial transactions. The group members credited Rs. 70 monthly and held a group meeting every month regularly. After some time and after grading, Rs. 10,000 as revolving fund has been given to this group by the Government. The Group members borrow loans according to their needs and do the repayment of loans in time into the group fund. Then, a Milk Dairy was set up in this village by the SHG members. Now days, the women of this group handle the transactions of lacs of rupees. This milk dairy collect 500 to 600 litres of milk daily. The profit from this dairy is distributed equally among all the women of this group.

Here by, it is notable that the women are attending economic independence. Not only in urban areas, but also of the villages, women are coming out of orthodox traditions and making their unique identity.

Not only that but these women have also got the order to set up household sanitary latrines under “Swachh Bharat Mission”. According to order, out of 200 latrines, 150 are already set up by these women.

3)

Village Name: Waghodiya, Vadodara

Name of the SHG: ‘Sathiya’ Sakhi Mandal

Rural women of India are born managers. Five years from now, 12 poor women met together and framed a savings group named ‘Sathiya Sakhi Mandal’ under this Government scheme and opened a Bank account to more financial transactions. The group members credit Rs. 60 monthly and hold a group meeting every month regularly. After some time and after grading, Rs. 10,000 as revolving fund has been given to this group by the Government. The Group members borrow loans according to their needs and do the repayment of loans in time into the group fund. Many of them knew how to do cutting and stitching but their skills were very basic. Seeing their potential, Mission Mangalam conducted training programme for the groups. After undergoing training, SHG members started their own work though at a small level and now the SHGs have their own Garment shop where they sell readymade dresses, blouses, frocks etc. made by them.

Due to their expertise in stitching and designing, they started getting many orders from surrounding areas. This group is able to get a monthly income of Rs. 20,000 to Rs. 22,000 from this activity. The confidence and assurance of sustained livelihood acquired is priceless. These women are now able to join the mainstream society and enjoy the fruits of development. The members are now arranging for more funds to expand the business.

Conclusion

The three case studies presented here gives an account of how women started off with humble beginnings of saving, were graded by the bank and then received a revolving fund of Rs. 10,000 by the Government. The women have ventured into activities like sewing, dairy, designing and stitching readymade clothes etc. What started as a supplementary income to the family, now form a source of regular income to the household. The case studies also reveal that apart from economic empowerment, these women have achieved confidence in their life. The activities of these women have become not only sustainable but they have also diversified into non-traditional activities like Household Sanitary Latrines (HSC) which are innovative and need of the hour. Needless to mention that these activities are in line with National goals of ‘Swacch Bharat’.

