

CHAPTER – 4

STATISTICAL ANALYSIS AND DATA INTERPRETATION



It is the women who are the leaders in the change and without their participation poverty can never be removed.

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This chapter attempts to analyse the data collected by applying appropriate statistical tests and interpret the same keeping in mind broad and specific objectives of the current study of Women Empowerment through Microfinance: A study of need, practices and future trends. Statistics like simple frequency distribution tables, Cross tables, Mean, Standard Deviation and Chi-square was applied to understand the associations between the variables. For the multiple responses, observations and interaction during data collection the separate categories were formed from the opinions and responses received. This chapter is divided to total five sections:

SECTION I

BACKGROUND CHARACTERISTICS OF RESPONDENTS

SECTION II

SOCIO-ECONOMIC PROFILE OF RESPONDENTS

SECTION III

DETAILS OF CHANGES IN SOCIO-ECONOMIC AND POLITICAL CONDITION

SECTION IV

DETAILS OF PROBLEMS AND CONSTRAINTS FACED BY SHG MEMBERS

SECTION V

DETAIL OF ASSOCIATION AND CORRELATION BETWEEN VARIABLES

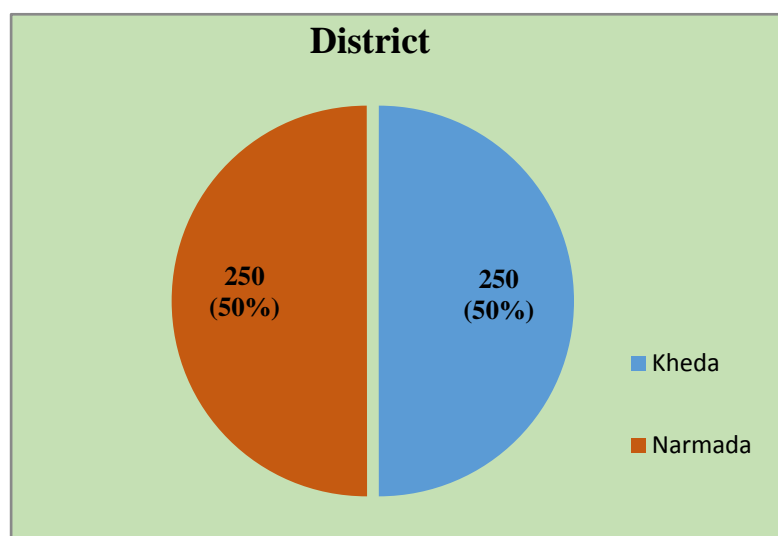
SECTION I

BACKGROUND CHARACTERISTICS OF RESPONDENTS

Table 1 District wise detail of sample respondents		
District	Frequency	Percentage
Kheda	250	50
Narmada	250	50
Total	500	100

From the above data it can be observed that equal number of respondents are selected from both the sample districts namely Kheda and Narmada. There is a special microfinance branch of Indian Bank in Nadiad district and huge potential of SHGs-Bank linkage is available in Narmada district.

Graph: 1.1 Graphical presentations of details of Respondents from sample district



Both the districts were selected by the researcher mainly for three reasons, firstly because of availability of women self-help groups in these areas; secondly for its easy accessibility and thirdly for good amount of experience of researcher's exposure of working with these self-help groups previously.

Table 2 Block/Taluka wise detail of sample respondents				
District	Block No.	Taluka	Frequency	Percentage
Kheda	1	Kathlal	250	50
Narmada	1	Nandod	65	24
	2	Garudeshwar	120	13
	3	Tilakwada	65	13
Total			500	100

From table 1 it is clear that the equal number of respondents are selected for the study from districts namely Kheda and Narmada consisting total of 500 respondents. Researcher has selected 250 (50%) respondents from Kheda and 250 (50%) respondents from Narmada. Kheda district has a special Microfinance branch and Narmada district has a vast potential for microfinance programme. In Gujarat, only Indian Bank has special Micro sat branch in Nadiad. Here the researcher wants to study the empowerment of women through microfinance with reference to microfinance services provided by Public Sector Banks and also tries to cover what are the difference is there between services provided by special Bank branch and general regular Bank branches.

Graph:2.1Block wise presentations of respondents

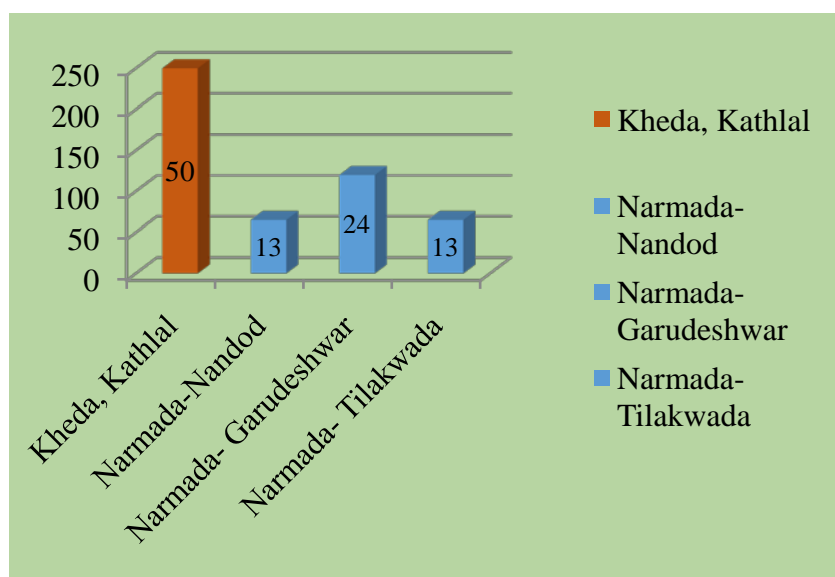
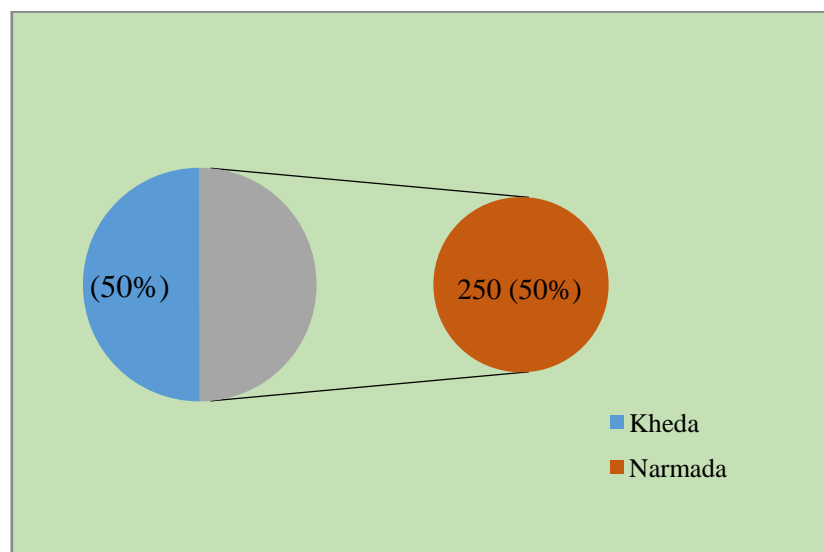


Table 3Detail of SHGs-Bank linkages		
Bank	Frequency	Percentage
Kheda		
Indian Bank	250	50
Narmada		
Bank of Baroda	110	22
Baroda Grameen Bank	73	15
Dena Bank	6	1
State Bank of India	54	11
Syndicate Bank	7	1
Total	500	100

From the table 3.1 and 3.2 it is found that all respondents 205 (50%) from Kheda district are linked with special Microsat branch of India Bank whereas in Narmada district Bank of Baroda is playing pivotal role in SHGs-Bank linkages. Total 110 (22%) SHGs availed credit facilities from Bank of Baroda, many respondents many respondents 73(15%) SHGs availed loan from Baroda Grameen Bank, 54 (11%) SHGs availed credit facilities from Sate Bank of India and very few have taken loan from Dena Bank and Syndicate Bank. Microfinance is a new way to meet the credit requisites in Rural and Tribal areas. Since the bank borrowing requires collateral and the deprived class does not have any type of such collateral, the success of Bangladesh Grameen Banks attracted the attention of Indian policy makers towards the microfinance and microcredit, which are the new entrants in realm of present rural financing.

Graph No. 3.1(A) Graphical presentations of Detail of SHGs-Bank linkages



Graph No. 3.1(B) Graphical presentations of SHG-Bank linkage in Narmada

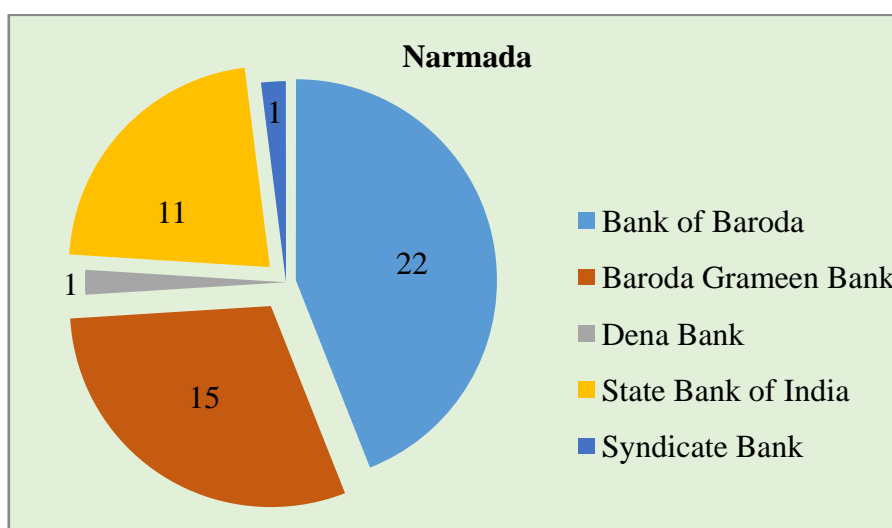


Table 4 Distribution according to age-group of respondents		
Age-group	Frequency	Percentage
<18	15	3
18-30	148	30
31-40	204	41
41-50	113	22
>50	20	4
Total	500	100

There is no upper age limit for becoming members of SHGs but the minimum age limit is 18 years for female members. It is revealed that majority 204 (41%) of the respondents belong to age-group 31-40, it is also evident from above table that 148 (30%) respondents belong to age-group 18-30, 113 (22%) respondents belong to age-group 41-50, few of them 20 (4%) respondents are of more than 50 years and only 15 (3%) respondents are of less than 18 years.

Graph: 4.1Graphical presentations according to age- group of respondents

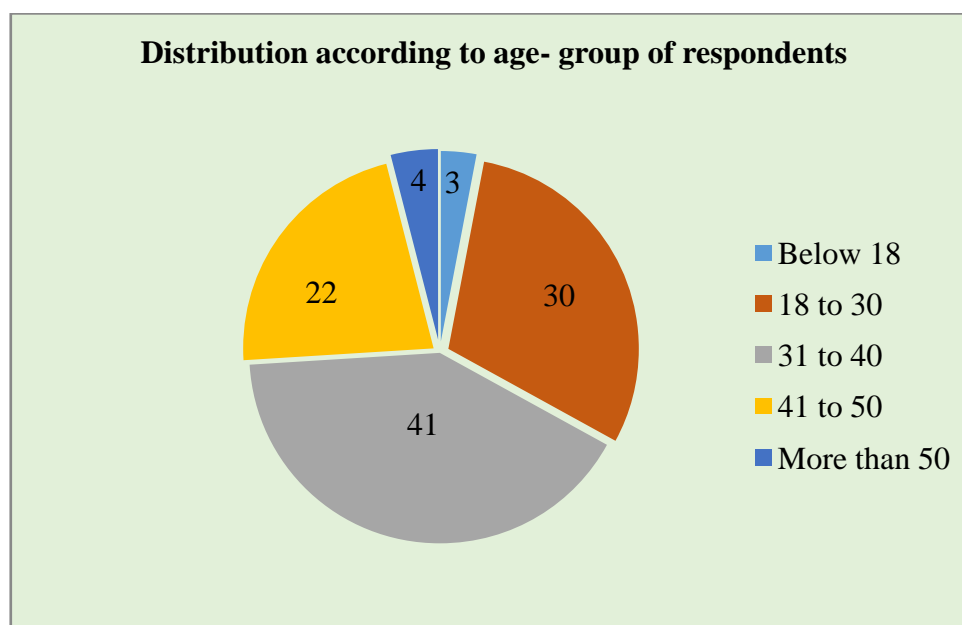


Table 5 Distribution according to marital status of respondents		
Unmarried	7	1
Married	439	88
Widow	49	10
Divorcee	5	1
Total	500	100

From the above table it is cleared that 439 (88%) respondents are married, 49(10%) respondents are widow and few of them 7 (1%) respondents are unmarried while only 5(1%) respondents are divorcee. Marital status, Gender, Age, Educational Qualification, Economic Status and Occupation, etc. are some of the important variables that affect the empowerment and development of women. Formation of SHG is taking place for their empowerment in each village; all SHG's are formed of female category and most of the respondents were married.

Graph: 5.1 Graphical presentations of marital status of respondents

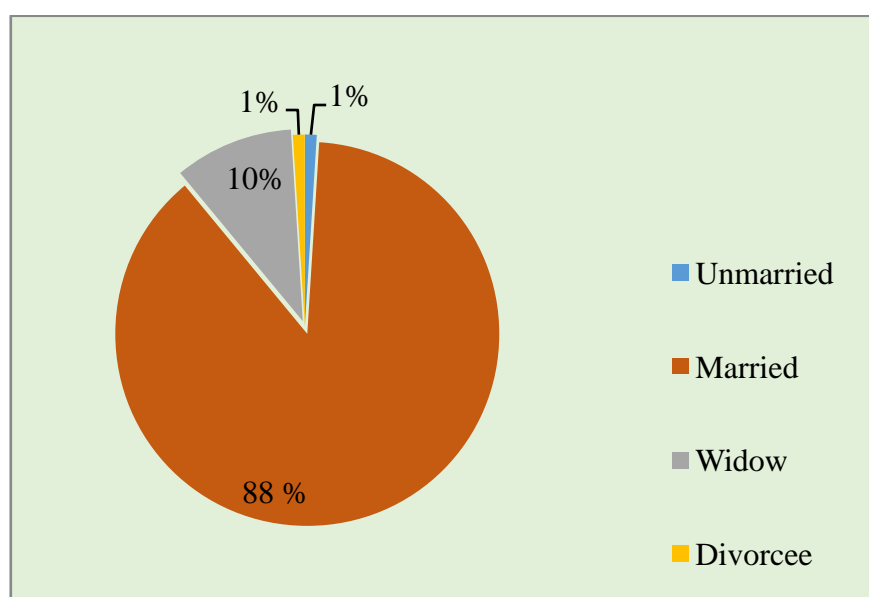


Table 6 Distribution according to detail of children		
Yes	471	94
No	29	6
Total	500	100

An analysis about the number of children per respondent are given in the above table. Table 6 shows that majority 471 (94%) respondents have children and only 29 (6%) respondents do not have any child. Nearly 94% have children and observations from the qualitative research says that after joining SHGs members have taken active steps to create awareness regarding family planning among the family members and others in the community.

Graph: 6.1 Graphical Presentations according to detail of children of respondents

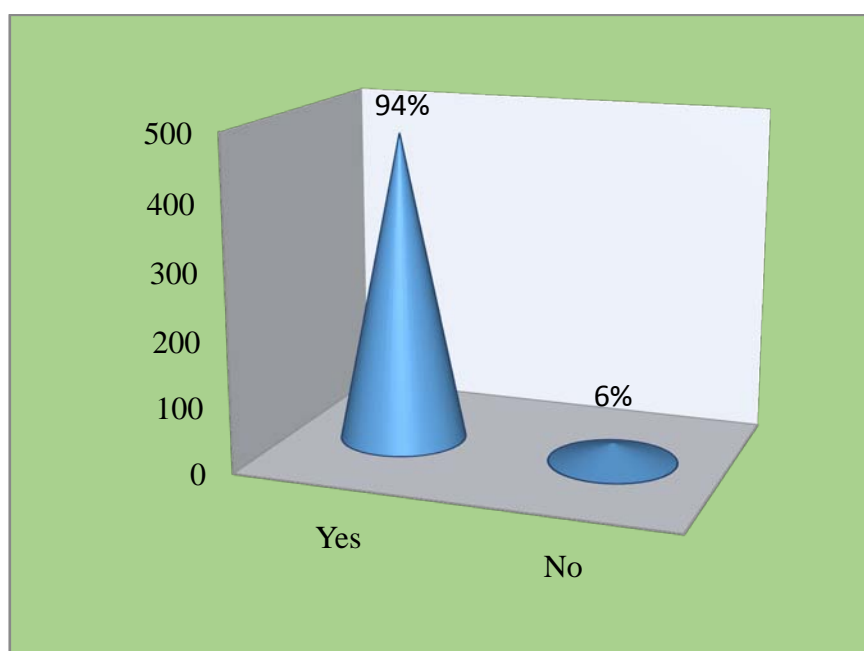


Table 7 Distribution according to number of children of respondents		
Number of children	Frequency	Percentage
1	82	17
2	177	35
3	166	32
4	57	12
≥ 5	16	4
Total	500	100

Table 7 shows that majority 177 (35%) of respondents have 2 children; many of them 166 (32%) respondents have 3 children; whereas 82 (17%) of respondents have only one child; few of them 57 (12%) have 4 children; while 16 (4%) of respondents shared that they have 5 or more than 5 children. An analysis about the number of children per respondent has been given in the above table. Again observations from the qualitative research supports that after joining SHGs group members have kept their family size restricted to one or two children.

Graph:7.1 Graphical presentations according to number of children

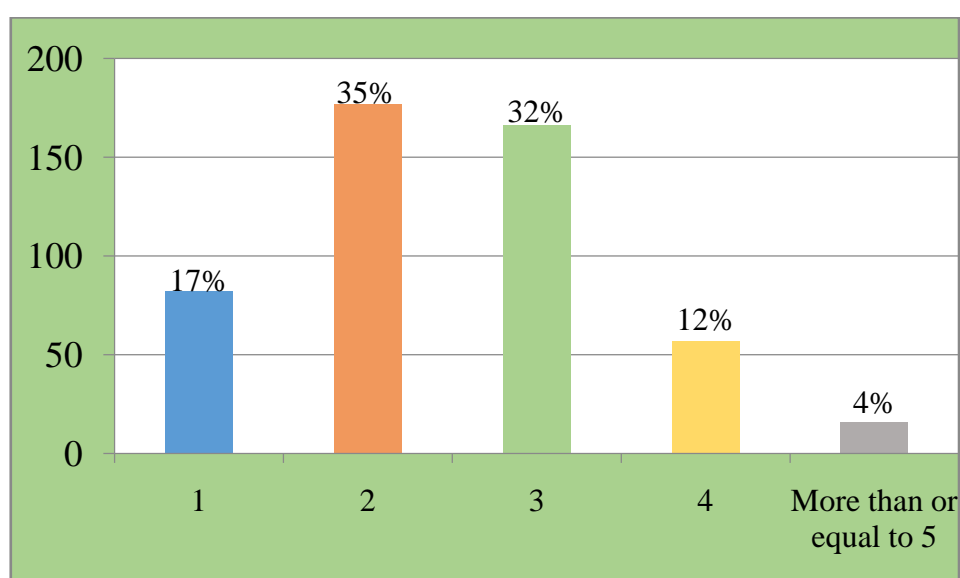


Table 8 Distribution according to types of family		
Type of Family	Frequency	Percentage
Joint	375	75
Nuclear	125	25
Total	500	100

The Joint Family system is the most important Institution constituting Rural and Tribal Society. The Joint Family system is considered as an important foundation. It plays a decisive role in the material and cultural life of rural and tribal people. Joint kitchen, joint property, joint worship and authority of the head are the major observations of the joint family system during the study. From table 8 it can be analysed that maximum number of respondents in self-help groups stay in joint family i.e. 375 (75%) and very few 125 (25%) stay in nuclear family.

Graph:8.1 Graphical presentations of distribution according to types of family

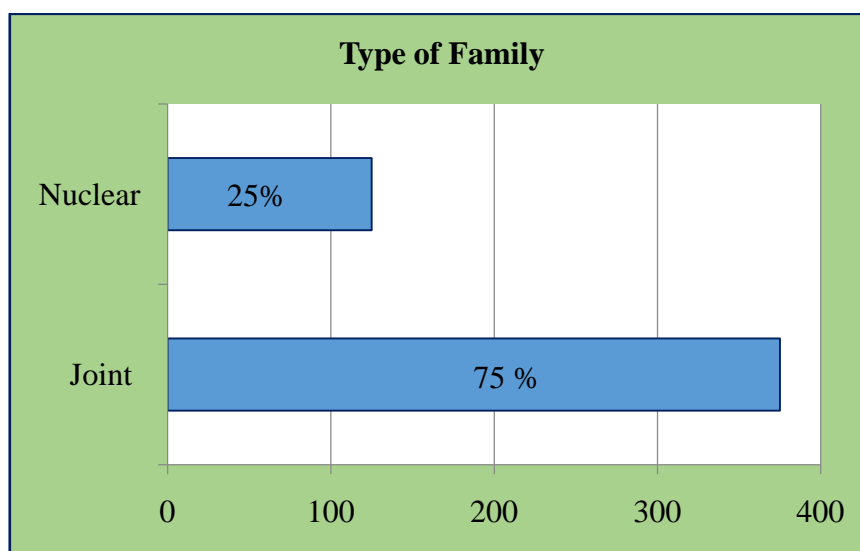


Table 9 Distribution according to authority of family		
Family Head	Frequency	Percentage
Male	433	87
Female	67	13
Total	500	100

From table 9 it is found that respondents in self-help group under study stay in joint family which is majorly headed by the male members 433 (87%) and only 67 (13%) responded that female members have major role as a family head in their family. Though most of the families of the respondents are headed by their husbands; women feel that not just bringing down the work burden, respondents confirm a significant increase of habit of savings and higher availability of credit. A majority of respondents stated during the discussion that they had equal access to family income like their husbands or senior male heads of the family, with regard to sale of household produce and repayment of bank loans.

Graph:9.1 Graphical presentations according to authority of family

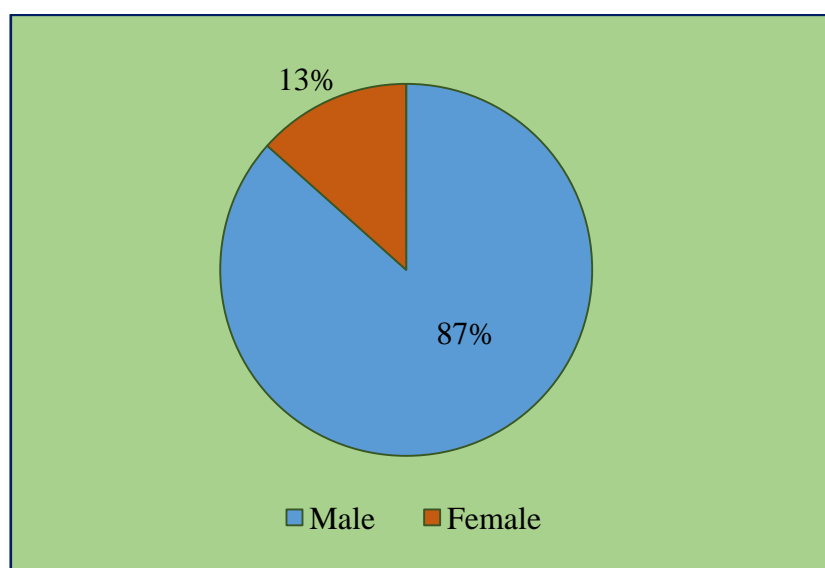


Table 10 Religion wise distribution of respondents		
Religion	Frequency	Percentage
Hindu	488	98
Muslim	12	2
Total	500	100.0

From table 10 it is found that respondents in self-help group under the study, most of them i.e. 488 (98%) follow Hindu religion while very few of them 12 (2 %) respondents follow Muslim religion.

Graph:10.1 Graphical presentations of religion wise distribution of respondents

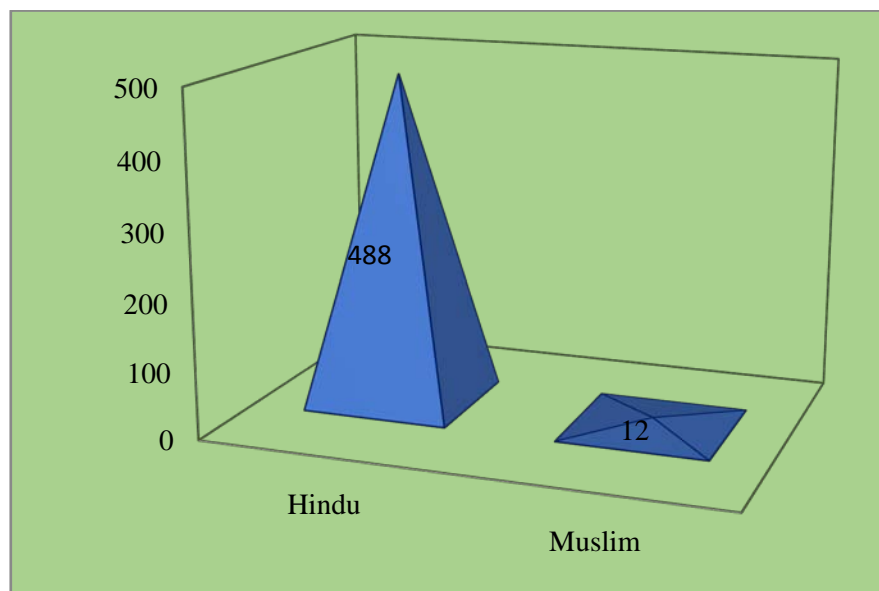


Table 11 Distribution of respondents according to their type of community		
Community	Frequency	Percentage
Rural	250	50
Tribal	250	50
Total	500	100

Researcher has selected equal respondents from both rural and tribal community. Half of them 250 (50%) are from rural areas and rest half of them 250 (50%) are from tribal areas of Gujarat. Researcher has selected rural and tribal areas because the credit flow to the underprivileged and especially to the rural and tribal women remained low in the state. This led to initiatives which were institution driven that attempted to coverage the existing strengths of rural finance and financial inclusion for the rural and tribal poor.

Graph: 11.1Graphical presentations of respondents according to their type of community

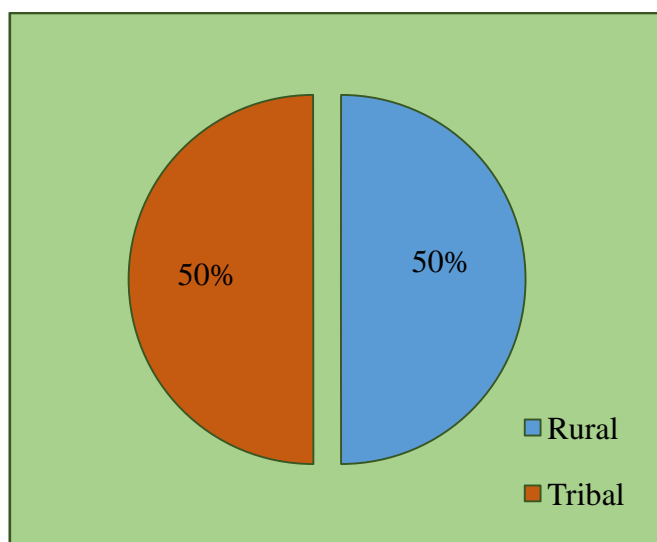


Table 12 Distribution of respondents according to their caste		
Caste	Frequency	Percentage
General	118	24
SEBC	132	26
SC	28	6
ST	222	44
Total	500	100

Above table shows that Majority of the respondents 222 (44%) belong to the Schedule Tribe class, many of them 132 (26%) belong to SEBC caste as well as 118 (24%) respondents are from general category and very few of them 28 (6%) respondents belong to the category of Schedule Tribe. The existing rural microfinance system in India has failed to live up to the expectations and welfare of the poor sections of the society. Researcher has tried in this study to include both the rural and tribal community with special focus to including all categories of people whereas participation of poor from the Schedule Caste category is found to be very less in these developmental initiatives.

Graph:12.1 Graphical presentations of respondents according to their Caste

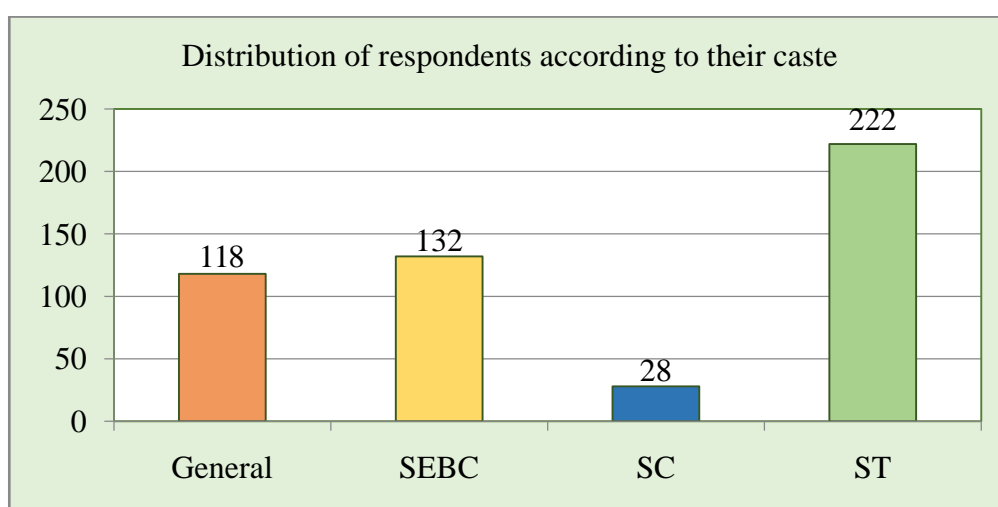


Table 13 Distribution according to the level of education		
Education	Frequency	Percentage
Primary	202	40
SSC	214	43
HSC	74	15
Graduate	10	2
Total	500	100

It is revealed that majority of the respondents 214 (43%) studied till SSC examination, many of them 202 (40%) completed primary education, few of them 74 (15%) respondents took their education till Higher Secondary whereas very few of them 10 (2%) respondents studied till graduation level. Many empirical evidences and impact assessment reports show that SHGs and Microfinance initiatives has greater impact on both credit education and financial literacy of the rural and tribal women.

Graph: 13.1 Graphical presentations according to level of Education

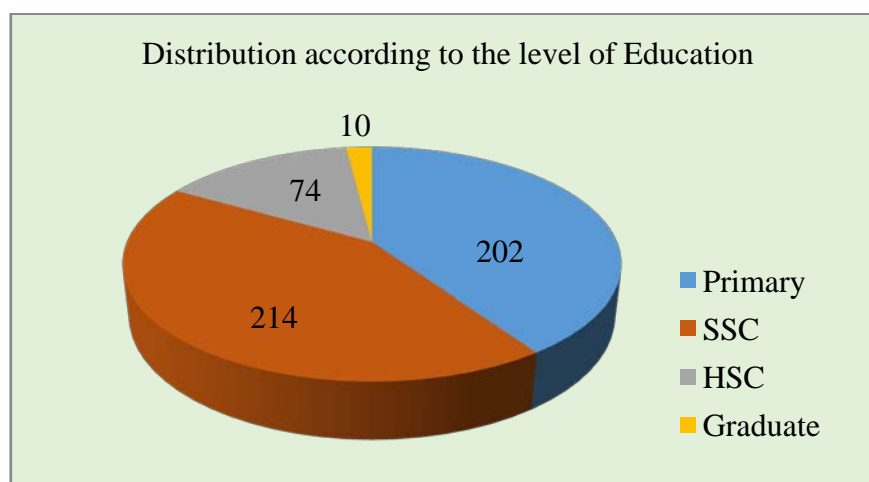


Table 14 Distribution according to the occupation of the respondents		
Occupation	Frequency	Percentage
Government Job	59	12
Private Job	9	2
Home maker	96	18
Farming and related work	213	43
Small business	123	25
Total	500	100

From the above table it can be observed that Majority of the respondents 213 (43%) are engaged in farming and related work, many of them 123 (25 %) have started their own small business shops in their locality, few of them 96 (18%) respondents are home maker and some of them 59 (12%) respondents were having Government jobs like as an Aanganwadi Worker or School teacher or ASHA Worker at grassroots level. Government Institution whereas very few of them 9 (2%) respondents reported that they are working in a small private firm. Income is the major determinant of the standard of living of the people. One of the reasons for joining SHGs is to avail credit and to increase their well-being. Along with their present occupation many respondents shared during the discussion that women of the groups are independent to meet their personal expenditure and they contribute more to their household income.

Graph: 14.1 Graphical presentations of occupation of the respondents

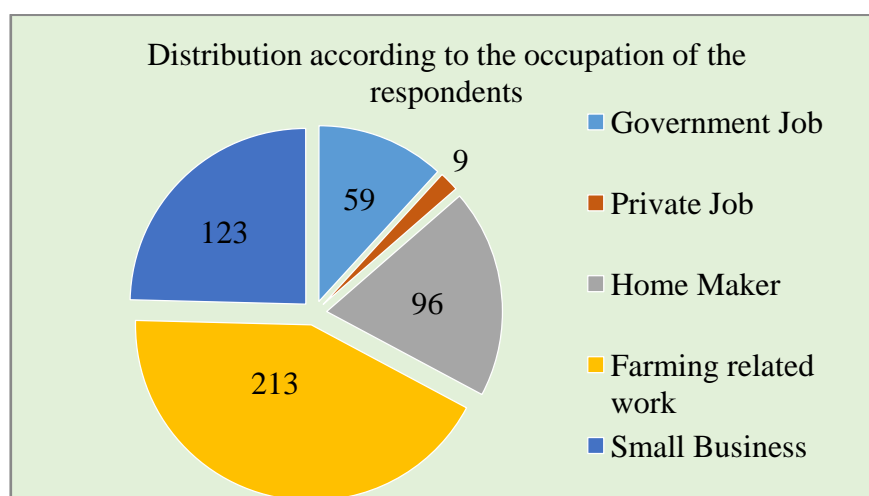


Table 15 Distribution according to nearby type of panchayat		
Residential Status	Frequency	Percentage
Gram Panchayat	468	94
Taluka Panchayat	32	6
Total	500	100

From the above table it found that Majority of the respondents 468 (94%) are staying in the locality where there is an existence of Gram Panchayat whereas only few of them 32 (6%) respondents reported that they have their area of residence nearby Taluka Panchayat. There is Social, Economic and Political mobility of the women in rural and tribal areas of Gujarat. In this reference researcher wanted to study the involvement and participation of members in the social, economic and political mobility.

Graph: 15.1 Graphical Presentations according to the residential status

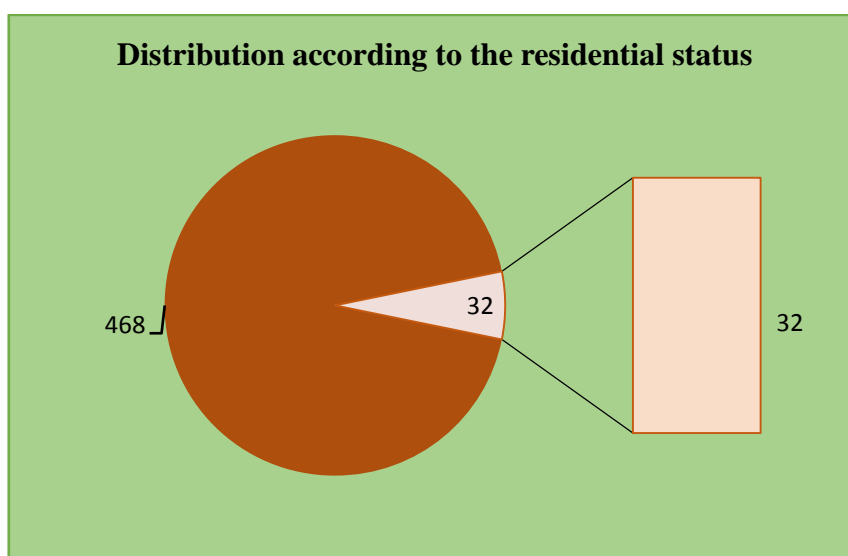


Table 16 Distribution according to monthly income of the respondents		
Monthly Income	Frequency	Percentage
<5000	235	47
5001-10000	201	40
>10000	64	13
Total	500	100

Above table shows that majority of the respondents 235 (47%) have the monthly income of less than 5000; Many of them 201 (40%) respondents stated that their monthly income falls between 5001 – 10,000 whereas only few of them 64 (13%) respondents reported to have monthly income of more than Rs. 10000. This figures indicates that there is improvement and awareness in the financial status opted to become members of SHGs. Women have become economically independent and they contribute to increase their overall household income with the help of SHGs and microfinance initiatives taken up by Government functionaries.

Graph: 16.1 Graphical presentations according to monthly income of the respondents

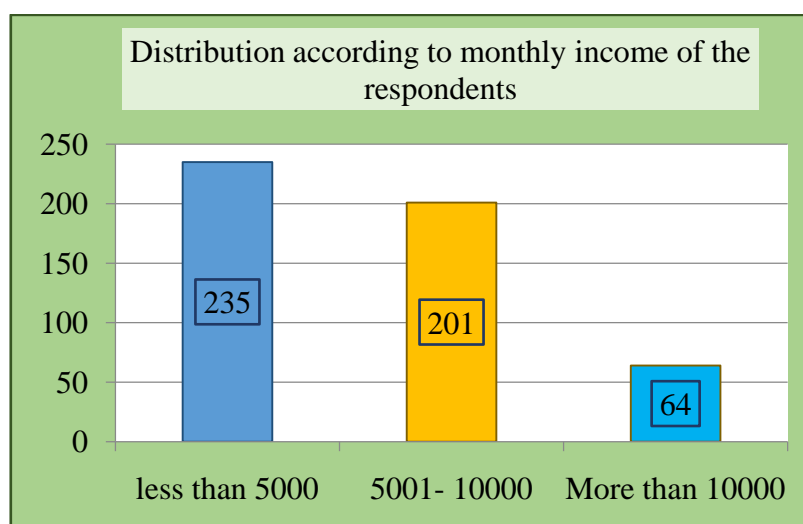


Table 17 Distribution of respondents according to the type of their houses		
Type of House	Frequency	Percentage
Kachha	180	36
Pakka	320	64
Total	500	100

From the above table it can be seen that majority of the members 320 (64%) are staying in a Pakka house where as 180 (36%) respondents are staying in a Kachha house. A change in the household income leads to a better living condition. Income is the major contributing determinant of the standard of living of rural and tribal women. Infected qualitative changes were noticed during the discussion with respondents by the researcher in income level and condition of houses of the beneficiaries among the rural and tribal women due to Microfinance services.

Graph 17.1 Graphical presentations of respondents according to the type of their houses

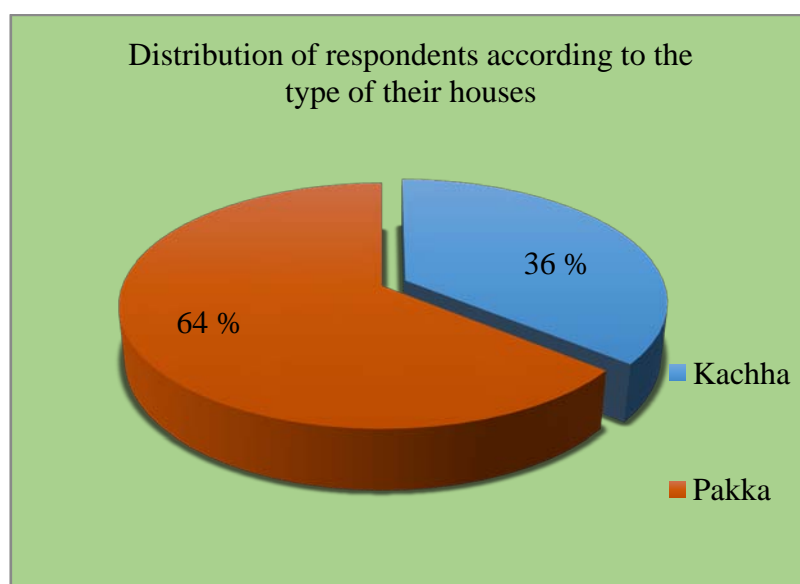


Table 18 Distribution according to an ownership of house		
House owner	Frequency	Percentage
Male	442	88
Female	58	12
Total	500	100

From the above table it can be observed that majority of the members 442 (88%) reported that ownership of the house is with male members of the society whereas 58 (12%) respondents reported that the ownership of the house is with female members. The lack of control on both productive and non-productive assets that is deceptive in both rural and tribal areas women are at a reduced level of advantage in areas of security of their houses and maintaining a basis for survival.

Graph 18.1Graphical presentations according to an ownership of house

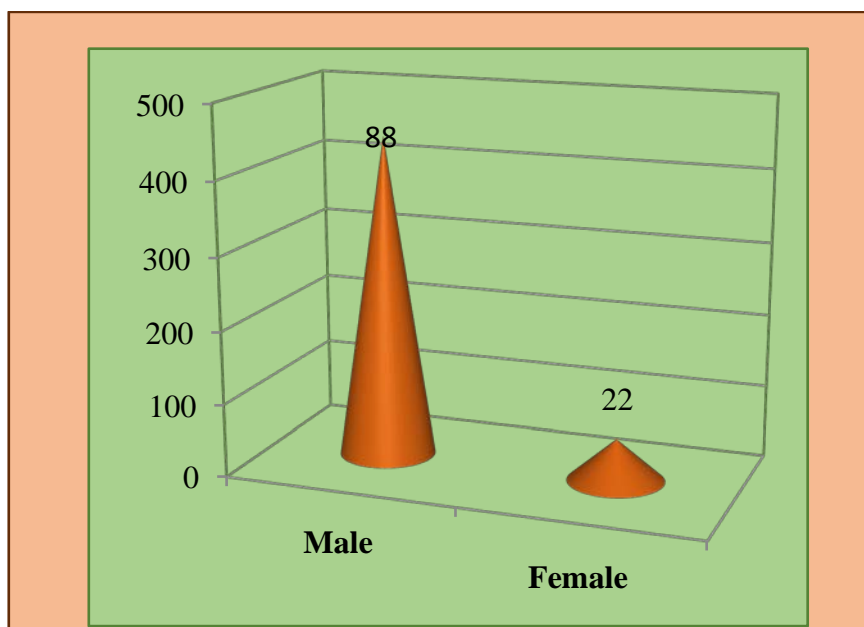


Table 19 Distribution according to the size of group		
Group size	Frequency	Percentage
<10	25	5
10-15	461	92
15-20	14	3
Total	500	100

From the above table it is revealed that majority of the members 461 (92%) reported that their group consists size of 10-15 members; some of them 25 (5%) reported that their group size is of less than 10 members whereas only few of them 14 (3%) respondents shared that their group size is 15-20 members. SHGs are small voluntary and homogeneous group come forward for improvement of the social and economic status of the members. Legally it is required that an informal group should not be of more than 20 people.

Graph: 19.1 Graphical presentations of Distribution according to the size of group

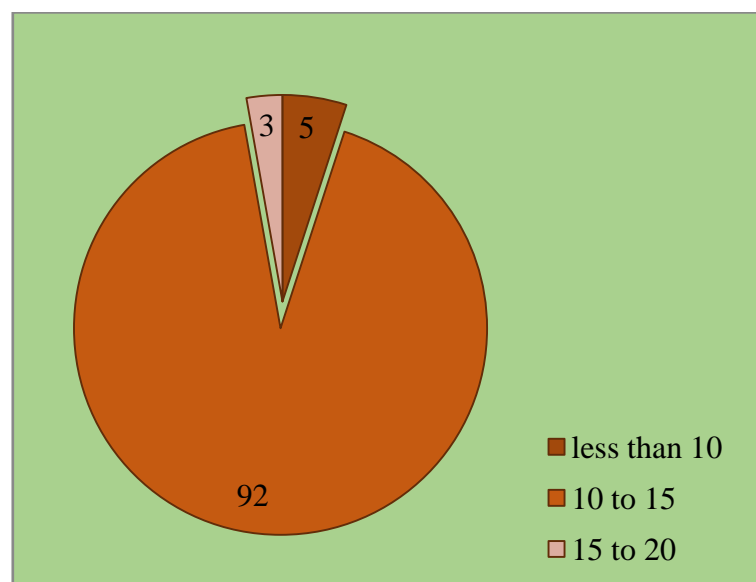


Table 20 Distribution according to the tenure of membership of respondents		
Membership	Frequency	Percentage
<2 years	130	26
2-4 years	199	40
4-6 years	102	20
>6 years	69	14
Total	500	100

From the above table it is cleared that majority of the members 199 (40) reported that they have membership of 2-4 years; some of them 130 (26) reported that they have membership is of less than 2 years, whereas 102 reported to have membership of 4-6 years and only 69 of them said their membership with Self-help group is of more than 6 years.

Graph: 20.1 Graphical presentations as per tenure of membership of respondents

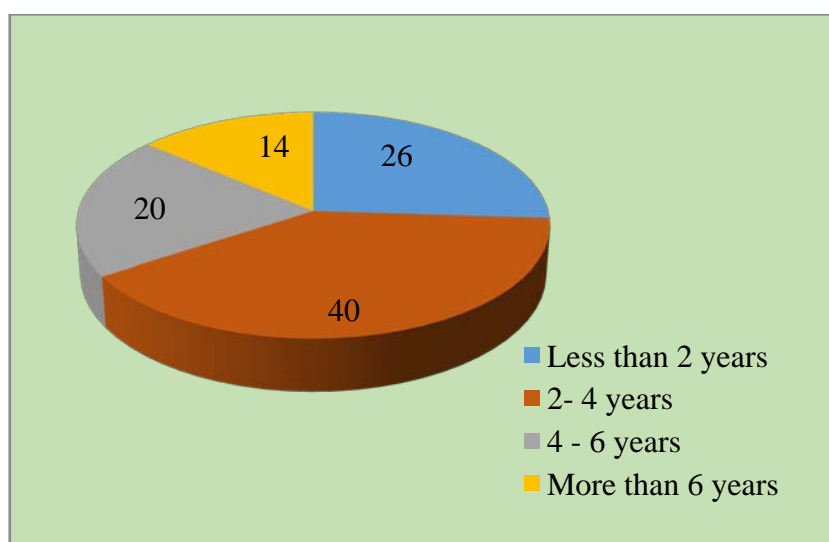


Table 21 Reasons for joining SHGs		
Reasons for SHG	Frequency	Percentage
Saving	102	20
Credit	17	3
Saving and Credit	218	44
To improve standard of living	163	33
Total	500	100

From the above table it is revealed that majority of the members 218 (44 %) have joined SHGs for Saving and Credit purpose; while many of them 163 (33%) shared that they have joined SHGs to improve their standard of living; few of them 102 (20%) respondents stated that they joined SHGs for saving purpose and very few of them 17 (3%) said that they joined SHGs for availing credit facilities from the Bank.

Majority of the respondents shared in reporting that their purpose was some sort of financial benefit and getting loan, when asked about the reason for joining the group. Reasons like working collectively for getting united strength to deal with social problems, for improving standard of living and working in a group to empower other women in the society were found to be less importance as compared to the availing of economic benefits and getting loan. It is true that empowerment, in developing countries like India, has to start with its financial inclusion. Economic self-reliance is the first step to be taken to reach the coveted goal of women empowerment.

Graph 21.1 Graphical presentations of Reasons for joining SHGs

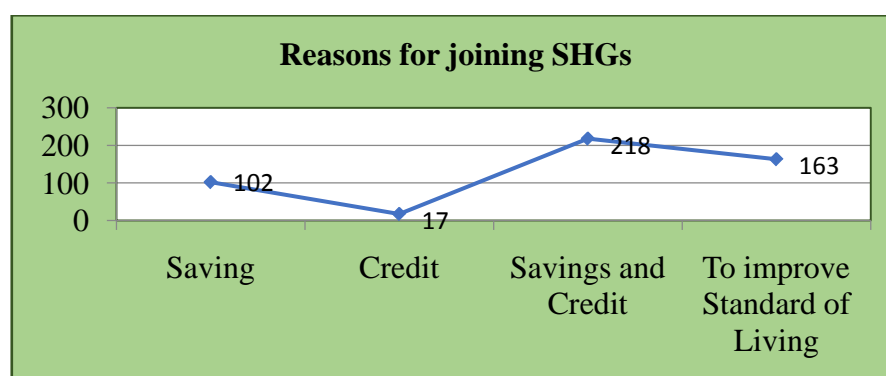


Table 22 Distribution according to the frequency of meeting held by groups		
Frequency of Meeting	Frequency	Percentage
Weekly	24	5
Monthly once	398	80
Fortnightly	73	14
Quarterly once	5	1
Total	500	100

From the above table it can be said that majority of the members 398 (80 %) reported that their groups conduct meeting on monthly basis; while 73 respondents (14%) shared that their groups conduct meeting twice a month. Very few of the respondents 24 (5%) stated that groups conduct meeting on weekly basis and only 5 (1%) reported that groups conduct meeting on quarterly basis. While asking the members most of the members responded that there are regular meetings organised by group leaders at different places and the women in both areas have talked about their heavy domestic burden. Both in tribal and rural area the women sometime face restrictions in social mobility. As they have to go outside for their livelihood they sometimes do not find time to attend group meeting.

Graph 22.1 Graphical presentations according to the frequency of meeting held

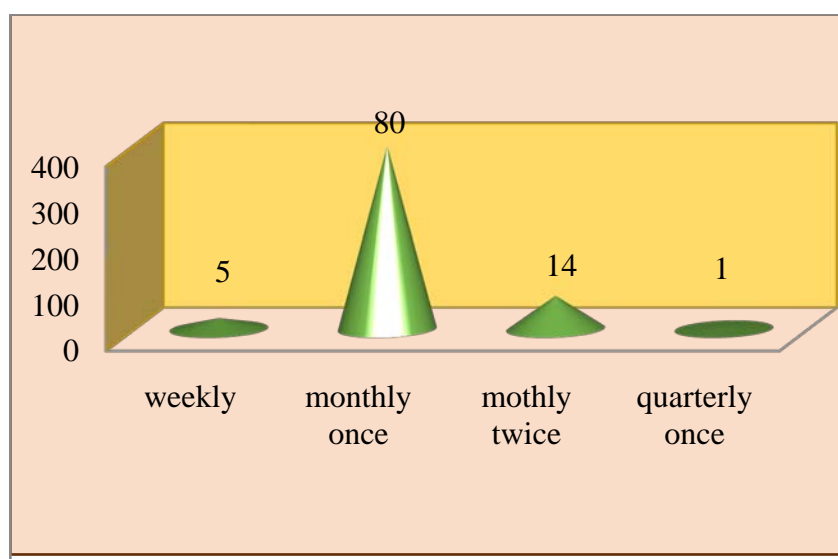


Table 23 Distribution according to the attendance record of SHGs		
Attendance	Frequency	Percentage
<50%	13	3
50-60%	89	18
60-80%	260	52
>80%	138	28
Total	500	100

From the above table it can be understood that majority of the members 260 (52%) reported that attendance during group meeting is almost 60-80 %; many of them 138 (28%) shared that attendance during group meeting is more than 80 %; some of them 89 (18%) responded that their group have 50-60% of attendance while only 13 (3%) reported that the attendance record of their group meeting is less than 50%. The attendance level is good in both rural and tribal areas of Gujarat. Challenging their traditional restrictions to come out from the four walls of the home to participate in the meeting regularly proves the worthy beginning of their empowerment.

Graph23.1 Graphical presentation according to the attendance record of SHG members

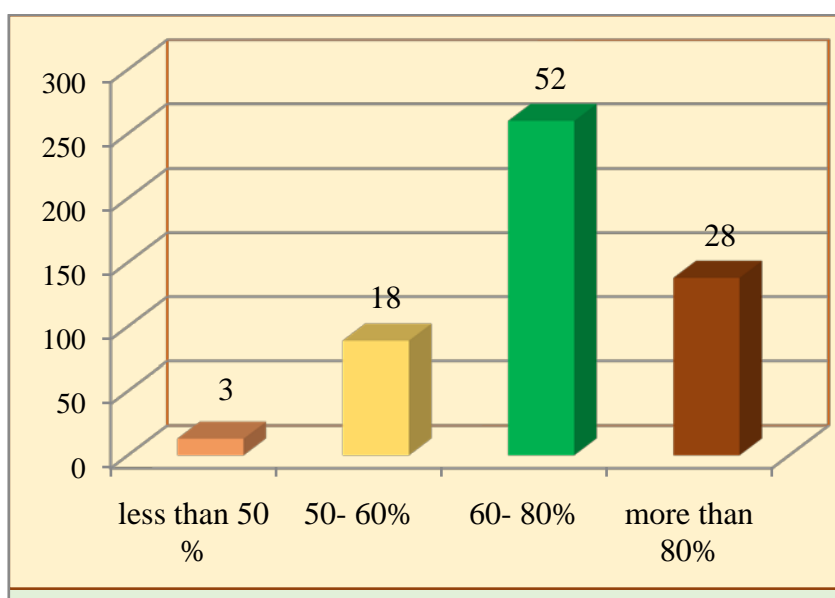


Table 24 Distribution of respondents according to their opinion regarding group conflicts		
Conflict	Frequency	Percentage
Yes	98	20
No	402	80
Total	500	100

From the above table it can be revealed that majority of the members i.e. 402 respondents (80 %) reported that there is no conflict among the group members on any issue whereas few of them 98 (20%) respondents reported that there are sometimes conflicts among the members for peer pressure of repaying the loan. Respondents were asked whether there have any conflicts among group members existing or not. Most of the SHGs function very smoothly. It is found from the table that some time due to group dynamics and during the storming stage, peer pressures for the repayment arises which leads to small conflict among members.

Graph 24.1 Graphical presentations as per the opinion regarding group conflicts

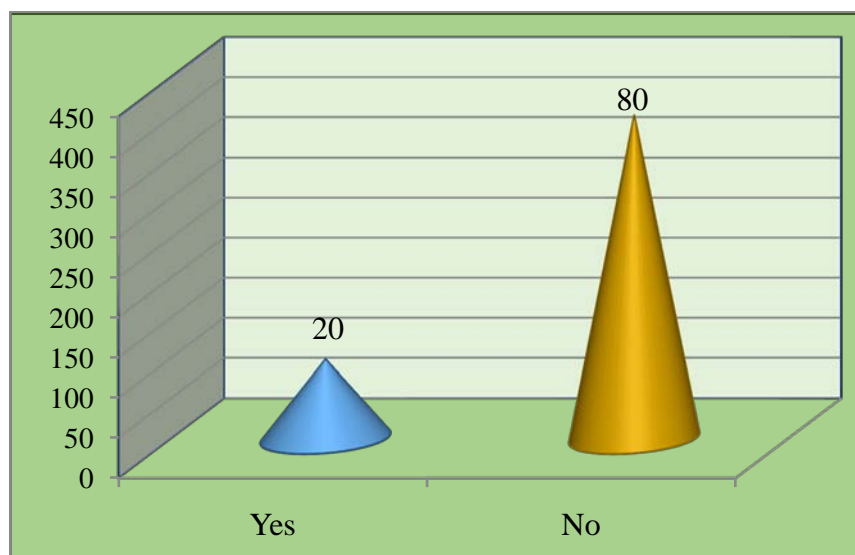
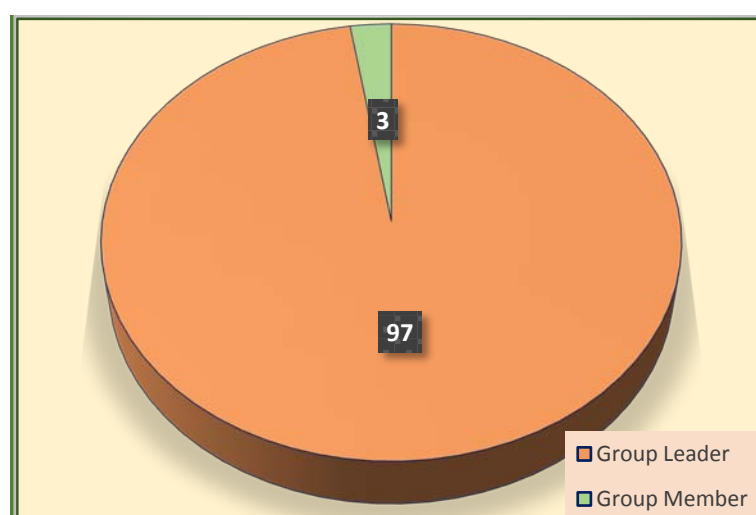


Table 25 Distribution according to who keeps the SHGs documents		
Document keeper	Frequency	Percentage
Group leaders	488	97
Group members	12	3
Total	500	100

From the above table it is observed that majority of the members 488 (97%) reported that documents of the group are kept by their leaders whereas only few 12 (3%) reported that group members keep the SHGs documents.

Members of SHGs choose their own group leaders and prefer to keep and maintain their records with group leaders only. Leadership among SHGs enhances the awareness level which takes one from darkness to illumination. With this leadership development and participation in various activities rural women showed their aspiration for getting knowledge and information, as one of the reasons for networking of SHGs. Knowledge and leadership empowers women and it also helps them to fight the social evils.

Graph25.1 Graphicalpresentationaccording to who keeps the SHGs documents



SECTION II

BACKGROUND DETAIL OF SHG – BANK LINKAGES

Table 26 Distribution according to person who deals with Bank functionaries		
Particular	Frequency	Percentage
Group leaders	488	98
Group members	12	2
Total	500	100

From the above table it is observed that majority of the members 488 (98%) reported that mostly their group leader deals with the Bank functionaries while only 12 (2%) shared that group members deals with Banks. Involvement in Self Help Groups and formation of Self Help Groups itself has contributed a lot towards interaction of SHGs members with Bank functionaries, Government as well as Non-Government Organizations.

Graph 26.1 Graphical presentations according to person who deals with Bank

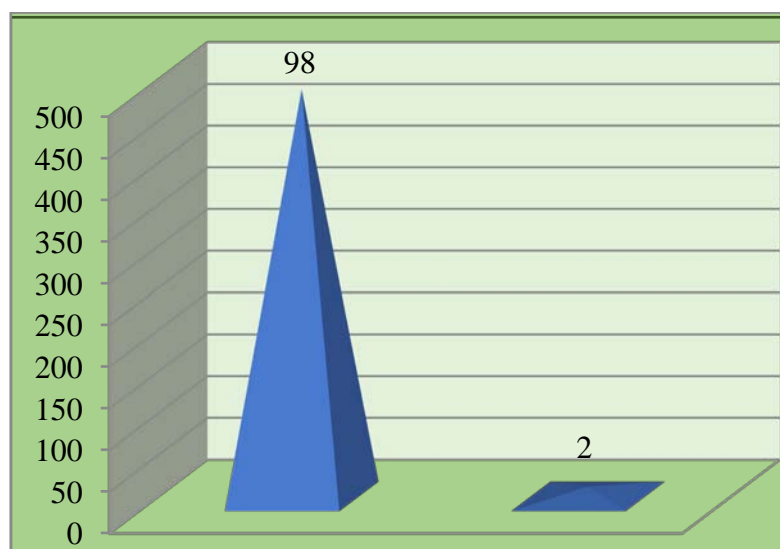


Table 27 Distribution according to the Group Corpus		
Corpus in Rs.	Frequency	Percentage
<5000	36	7
5000-10000	166	33
10000-15000	134	27
>15000	164	33
Total	500	100

From the above table it is observed that majority of the respondents 166 (33%) reported that their group corpus is 5000 – 10000 Rs.; Many of them 164 (33%) said that their group corpus is more than Rs.15000; few of the respondents 134 (27%) shared that their group corpus is 10,000 – 15,000 Rs. Whereas only 36 (7%) respondents shared they have their group corpus of less than Rs. 5000. This shows improvement in the economic status of group members and improvement in the credit facilities along with their group corpus through Government support and subsidy.

Graph 27.1 Graphical presentations of ddistribution as per Group Corpus

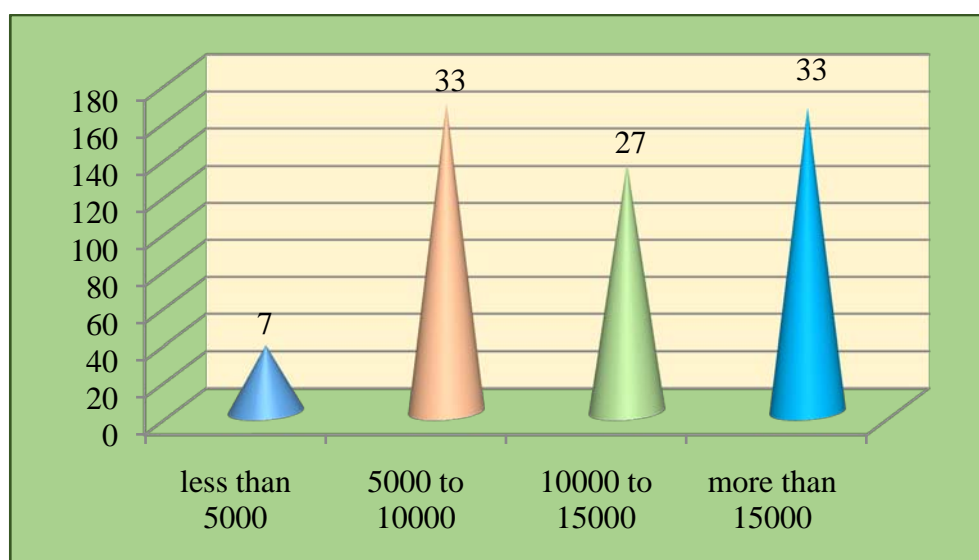


Table 28 Distribution according to average saving of respondents		
Average Saving	Frequency	Percentage
<50	35	7
50-100	342	68
100-150	120	24
>150	3	1
Total	500	100

From the above table it is observed that majority of the members 342 (68 %) reported their average monthly saving is between Rs. 50-100; many of them responded that they save Rs. 100-150 per month; few of them shared that the average monthly saving is less than Rs. 50 whereas only 3 (1%) shared that they save more than Rs. 150 per month. The regular monthly saving component of the SHG can easily motivate the poor and vulnerable women to be connected with the group. Besides the economic incentives they use the SHG as the platform for sharing their ideas, issues and problems and with the help of group strength they develop their individual strength to overcome with their situations.

Graph28.1 Graphical presentations according to average saving of respondents

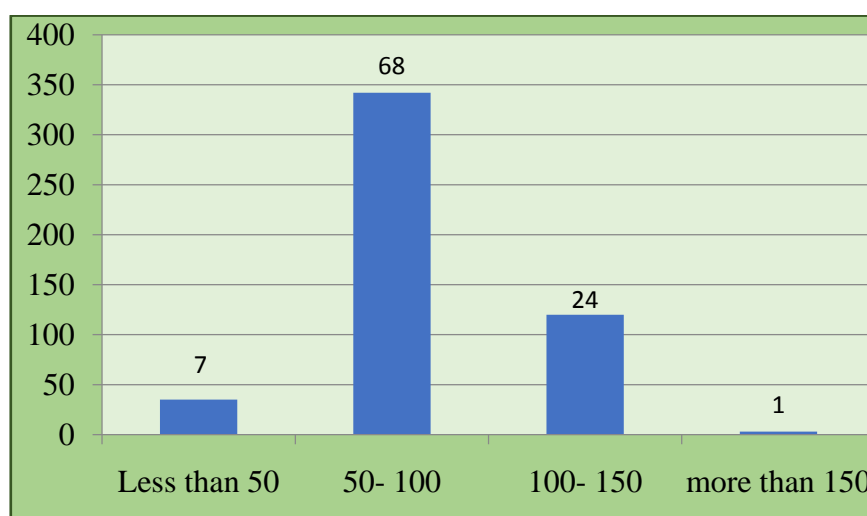


Table 29 Distribution according to the purpose of Savings		
Purpose	Frequency	Percentage
Consumption	289	58
Economic	206	41
other	5	1
Total	500	100

From the above table it is observed that majority of the members 289 (58 %) reported that they do monthly savings and take credit for consumption purpose; many of them said that they do monthly savings and take credit for economic purpose while rest of the respondents shared that they do monthly savings and take credit for some other reasons. Self-Help Group consists of 10 to 20 women. And regularly involve in saving fix amount that they can afford. Majority of the women join SHGs for consumption and income generating purpose. Basically the SHGs are economic organization. Small funds are raised for day today needs. The saving groups when transformed to earning groups not only increase the productivity of women but the credibility also.

Graph 29.1 Graphical presentations according to the purpose of Savings

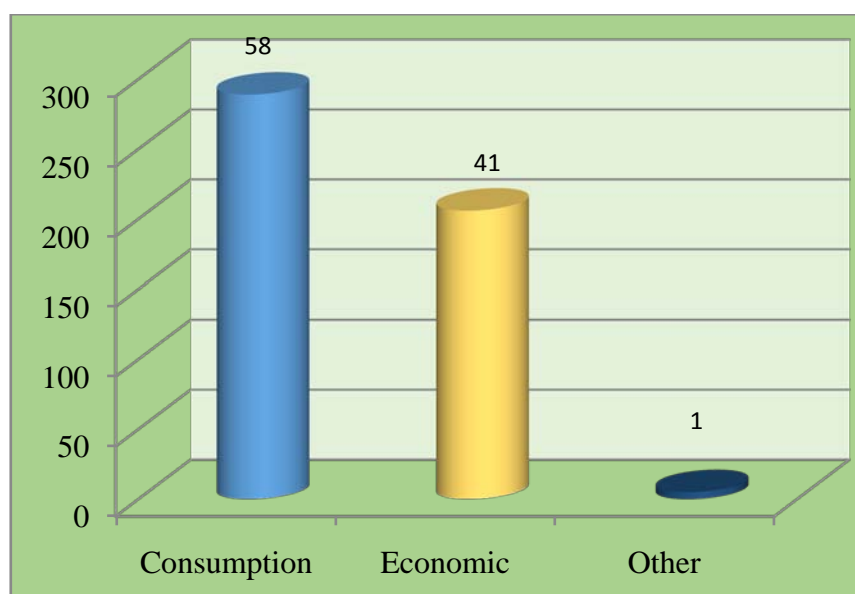


Table 30 Distribution according to repayment of instalments		
Instalment	Frequency	Percentage
monthly	486	97
weekly	14	3
Total	500	100

From the above table it is observed that majority of the members 486 (97 %) reported that they do monthly repayment through instalment whereas only 14 (3%) shared that on weekly basis they repay their instalments of credit they have taken from Bank. Many times loan is distributed as per need of the members. Sometimes it is distributed equally among the members. Decisions related to repayment, duration of repayment, rules, regulations of SHGs and rate of interest are made by the groups. As the groups make these decisions all the members approve those decisions.

Graph 30.1 Graphical presentations according to repayment of instalments

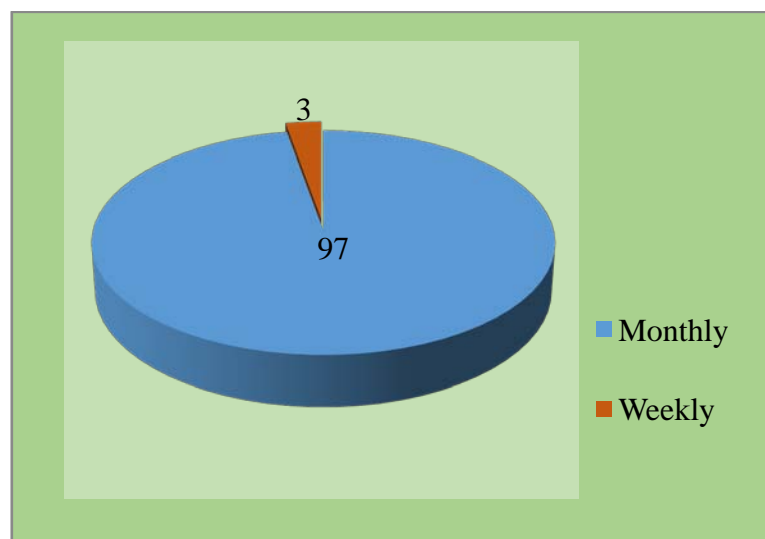


Table 31 Distribution according to the revolving fund availed by the group		
Revolving fund	Frequency	Percentage
Yes	483	97
No	17	3
Total	500	100

From the above table it is observed that majority of the members 483 (97 %) shared that they received revolving fund whereas only 17 (3%) reported that they did not receive revolving fund from the Government. Both Government and Banks repose faith on SHGs for giving revolving fund and their loan recovery. It was observed that banks can recover the loans with the help of SHGs. Majority of the members conveyed that by joining SHGs, they have started to come together, share roles and responsibilities to achieve common goals.

Graph 31.1 Graphical presentations of revolving fund availed by the Group

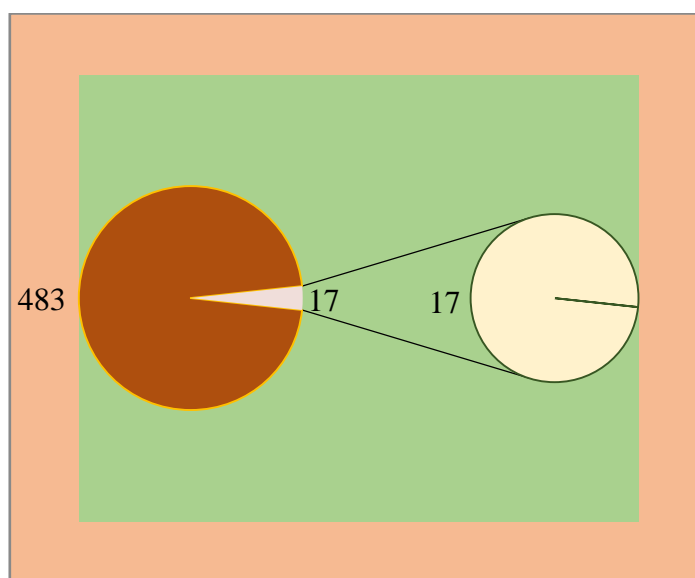


Table 32 Distribution according to awareness among members regarding source of revolving fund		
Source	Frequency	Percentage
Bank	238	48
Government Functionaries	247	49
Don't know	15	3
Total	500	100

From the above table it is observed that 247 (49 %) shared that they received revolving fund from Government Functionaries whereas only 238 (48%) reported that they received revolving fund from Bank and very few of them 15 (3%) were not knowing the exact source of availability of revolving fund. As the revolving fund is directly deposited to SHG's Bank account by Government Functionaries, many members of SHGs feel that it is deposited and distributed by the Banks. It is necessary to create awareness among group members regarding revolving fund and the structure and functioning of the entire Government Scheme under which their SHGs are promoted.

Graph 32.1 Graphical presentations of awareness among members regarding source of revolving fund

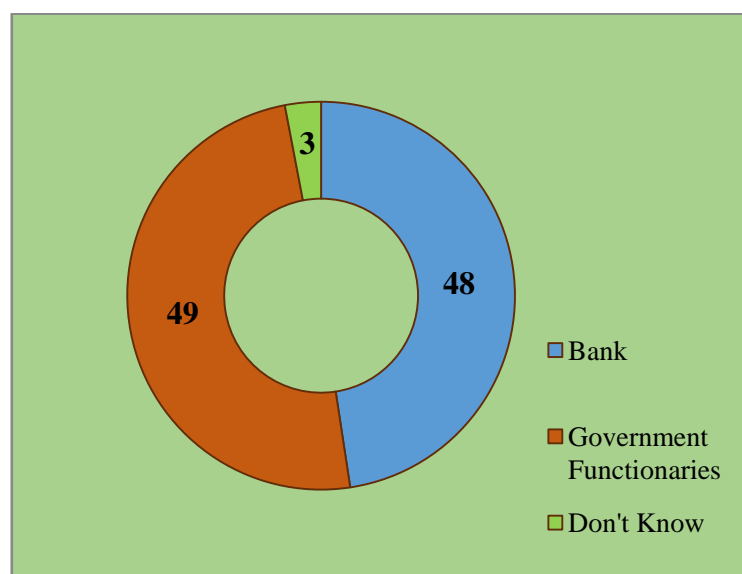


Table 33 Distribution according to awareness regarding promotion of Microfinance Programme in Locality		
MF program	Frequency	Percentage
Government functionary	478	96
NGO functionary	11	2
Bank functionary	11	2
Total	500	100.0

From the above table it is observed that majority of the respondents 478 (96%) are aware that their SHGs are promoted by Government functionary whereas very few of them 11(2%) said that their SHGs are promoted by either NGO functionary or Bank functionary. It is obvious from that various sources that provide funds to the sample respondents including friends and relatives, moneylenders, regional rural banks, co-operative banks, commercial banks and loans of SHGs. Sometimes due to lack of financial literacy members are not aware about the actual source of promotion of their SHGs. It rarely happened in researcher's present study.

Table 34 Distribution of availing loan before joining SHGs		
Credit Source before joining SHGs	Frequency	Percentage
Money lender	216	44
Cooperative Banks	26	5
Friends and Relatives	214	43
Nationalized Banks	44	8
Total	500	100

From the above table it is observed that before joining SHGs majority of the respondents 216 (44 %) were taking money from the money lenders; many of them 214 (43%) respondents were taking money from friends and relatives; 44 (8%) respondents were taking loans from nationalized bank while only 26 (5%) respondents were taking loan from cooperative banks. It was found during the discussion that the rate of interest charged by the money lenders was very high and it was on compound interest basis. Members use to pay 20 to 30% of interest rate to the money lenders.

Graph34.1 Graphical presentations of availing loan before joining SHGs

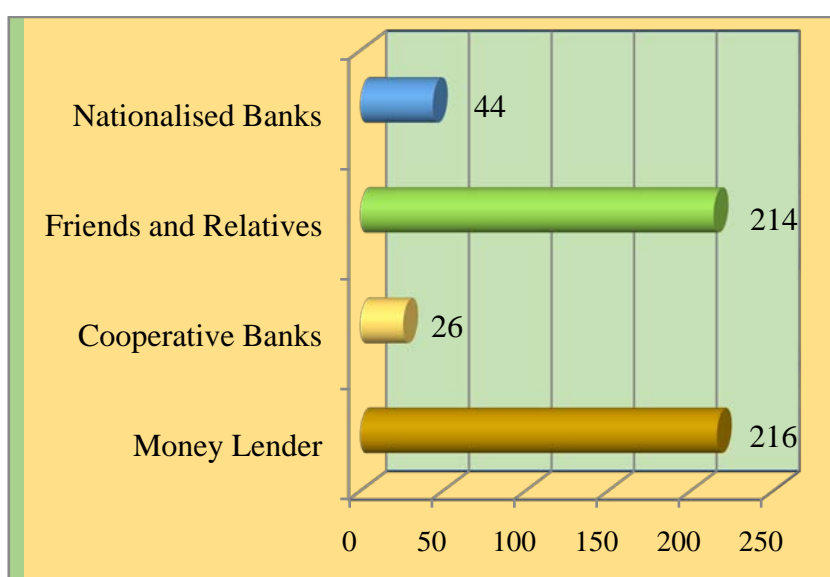


Table 35 Distribution according to training received by SHGs members		
Training	Frequency	Percentage
Yes	183	37
No	317	63
Total	500	100

From the above table it is observed that majority of the respondents 317 (63%) have not taken any training from any source while few of them 183 (37%) shared that they have received training for SHGs promotion, formation and Bank linkages. Training is an important mechanism to connect and develop the skills of the rural and tribal women. It may be a fruitless effort if training is not imparted to the members of the SHGs. Therefore, training is given under the Government scheme of SHGs in order to achieve the objectives of the promotion, formation and Bank linkages of Self-help groups.

Graph 35.1 Graphical presentations of training received by SHG members

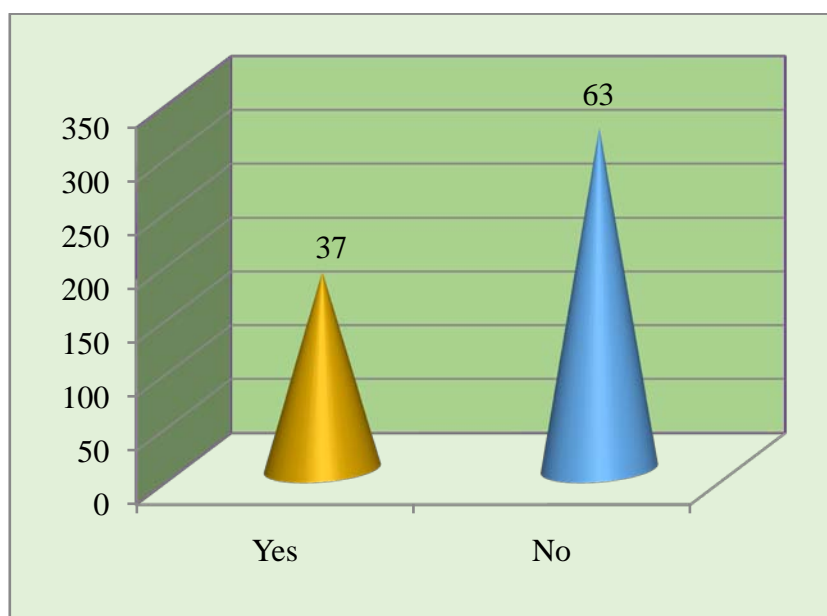


Table 36 Distribution according to member's awareness regarding source of imparting training to SHGs		
Trainer	Frequency	Percentage
Government functionaries	189	38
Banks	9	2
Not aware	302	60
Total	500	100

From the above table it is observed that majority of the respondents 302 (60 %) are not aware about who imparts training for SHGs whereas many of them 189 (38%) shared that Government functionaries imparts training for them and only few of them 9 (2%) shared that Bank functionaries imparts training for SHGs formation, promotion and Bank linkages. Further, it is found from this research work that Government and NABARD are not directly giving training to the members. It provides training to the group leaders. Group leaders will explain to the members. Sample respondents want the government to provide training directly to them. Therefore, it is suggested that government should take steps to impart training to the SHG members directly and also to make them aware about the training through financial literacy as many of respondents did not even know who imparts training to SHGs.

Graph36.1 Graphical presentations on awareness among respondents regarding source of imparting training to SHGs

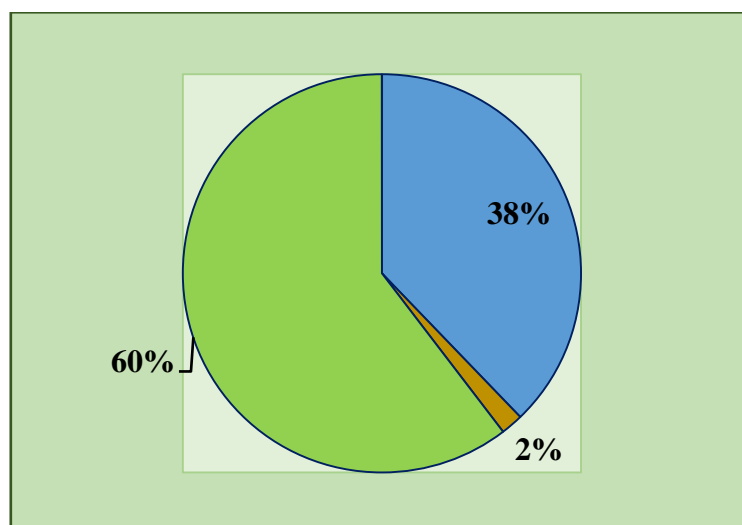


Table 37 Awareness among members regarding type of training		
Training type	Frequency	Percentage
Residential	103	20
Non Residential	93	19
Don't know	304	61
Total	500	100

From the above table it is observed that majority of the respondents 304 (61 %) are not aware about the type of training they receive; Many of them 103 (20%) shared that they are provided residential training whereas only 93 (19%) shared that the type of their training is non-residential. Training and capacity building are very important areas for skill development of SHGs. General training should be imparted to all SHG members which educates and introduces them to group formation and linkage methods along with some income generating aspects. Since the demand is internally driven, members participate out of interest and need. Actually, many members other than those that initially request training, participate in the sessions. NABARD and Government of Gujarat also give 'stipend' -an added incentive to participate. The group members need to be inspired and motivated to participate in such training by the grass root level workers. SHGs should also keep a separate log books that reveal whether a member attended the training or not.

Graph 37.1 Graphical presentations of awareness among members regarding type of training

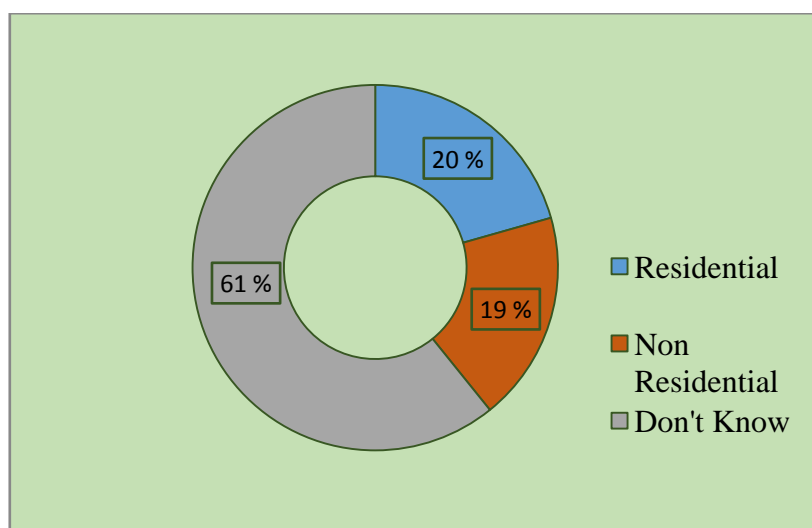


Table 38 Opinion of respondents for source of income other than SHGs		
Particular	Frequency	Percentage
Yes	127	25
No	373	75
Total	500	100

From the above table it is revealed that majority of the respondents 373 (75 %) shared that there is no other source of income, whereas 127 (25%) of them reported that they do have another source of income other than SHGs. It is revealed from the table that the sample respondents feel that there is a need to earn income by women also besides male to run the family smoothly and for better standard of living.

Graph 38.1: Graphical presentations of opinion of respondents for source of income

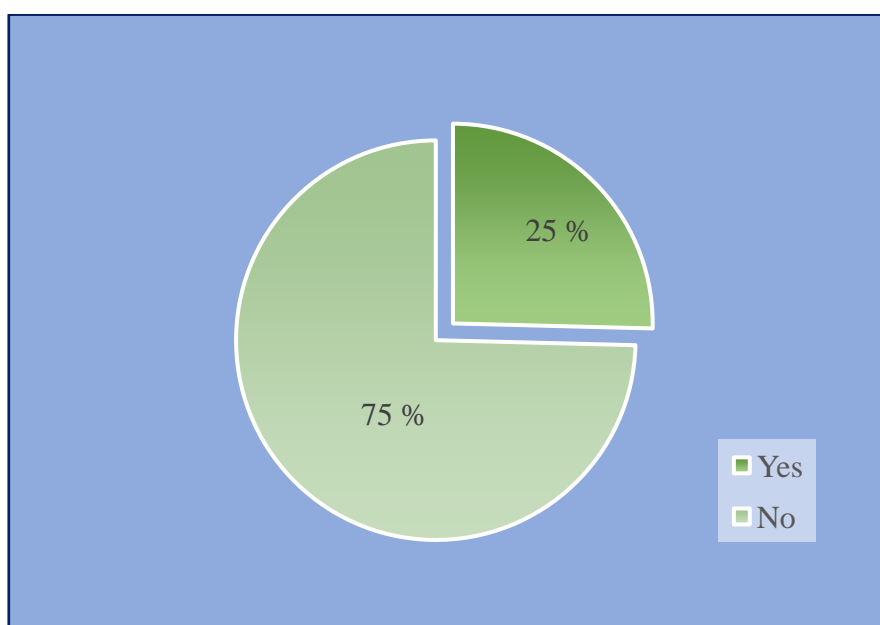


Table 39 Opinions of respondents about their discretion to incur and expenditure		
Spending	Frequency	Percentage
Yes	354	71
No	146	29
Total	500	100

From the above table it is observed that majority of the respondents 354 (71%) shared that they can spend the income earned by them as per their wish whereas many of them 146 (29%) shared that there is restriction on spending the income by their family members and they are not supposed to spend as per their wish. And they need to take consent of other family members mainly husband and in-laws for spending their income. Empowerment means individuals acquiring the power to think and act freely, exercise choice and to fulfil their potential as full and equal members of the society. When women join together for action, they gain further understanding and their awareness is raised to a new level. Such a constant and continuous process can lead to higher levels of empowerment.

Graph39.1: Graphical presentations of opinions of respondents about their discretion to incur and expenditure

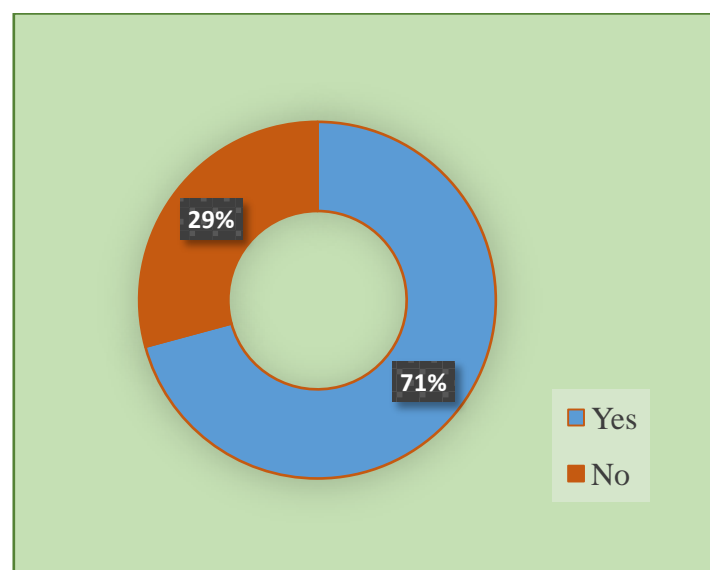


Table 40 Distribution according to consent of SHG member on their discretion to incur and expenditure		
Concern	Frequency	Percentage
in-laws	30	6
Husband	344	69
Hesitated with no reply	126	25
Total	500	100

From the above table it is observed that majority of the respondents 354 (69 %) shared that they can spend the income earned by taking consent from their husband whereas many of them 126 (25%) hesitated with no reply while asking the question by the researcher and only 30 (6%) shared that they need to take consent of their in-laws while spending money. During the discussion with SHG members it was found that after joining SHGs women started playing role in making decisions on the utilisation of income and with regard to crucial issues such as education and marriage of their children etc. But still many SHGs women hesitated to share the same information which was asked during the data collection.

Graph:40.1 Graphical presentations of respondents on consent of SHG member on their discretion to incur and expenditure

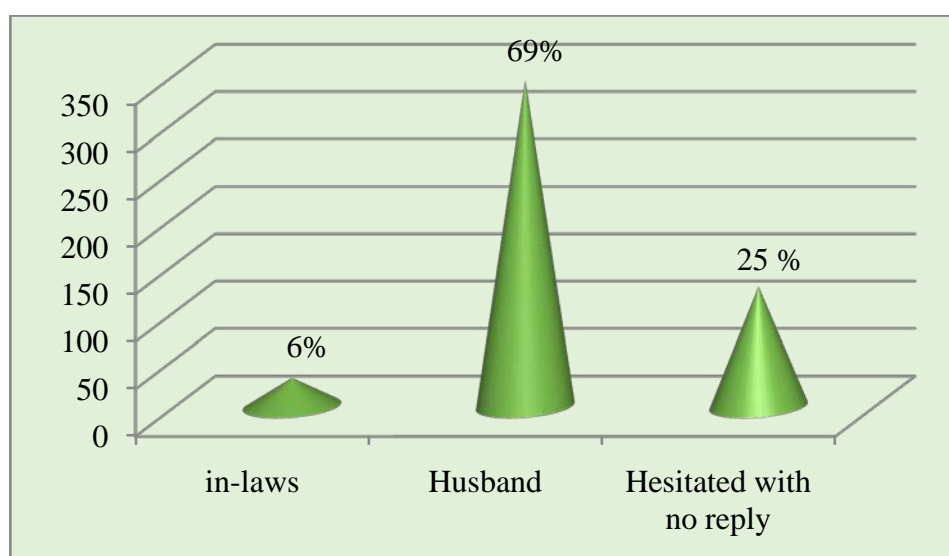
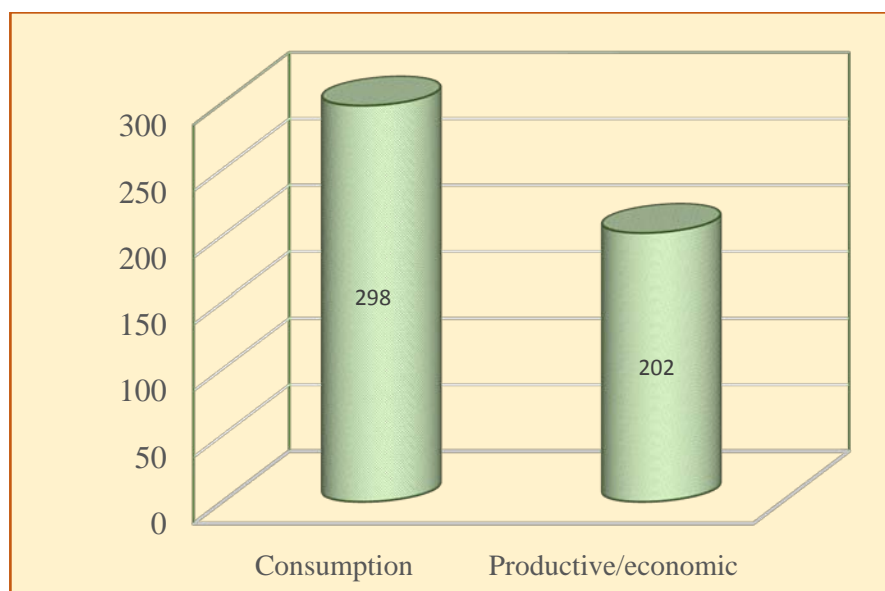


Table 41 Distribution according to purpose of expenditure		
Purpose	Frequency	Percentage
Consumption	298	60
productive/economic	202	40
Total	500	100

From the above table it can be said that majority of the respondents 298 (60 %) shared that they spend their income mainly for consumption purpose while many of them 202 (40%) shared that they spend more money or income on productive/economic reasons. During the data collection some of the members reported that prior to SHGs formation, they could not save or spend enough money either for consumption or for economic purpose but in post SHGs period they started saving and spending on consumption as well as economic purpose.

Graph 41.1: Graphical presentations of purpose of expenditure

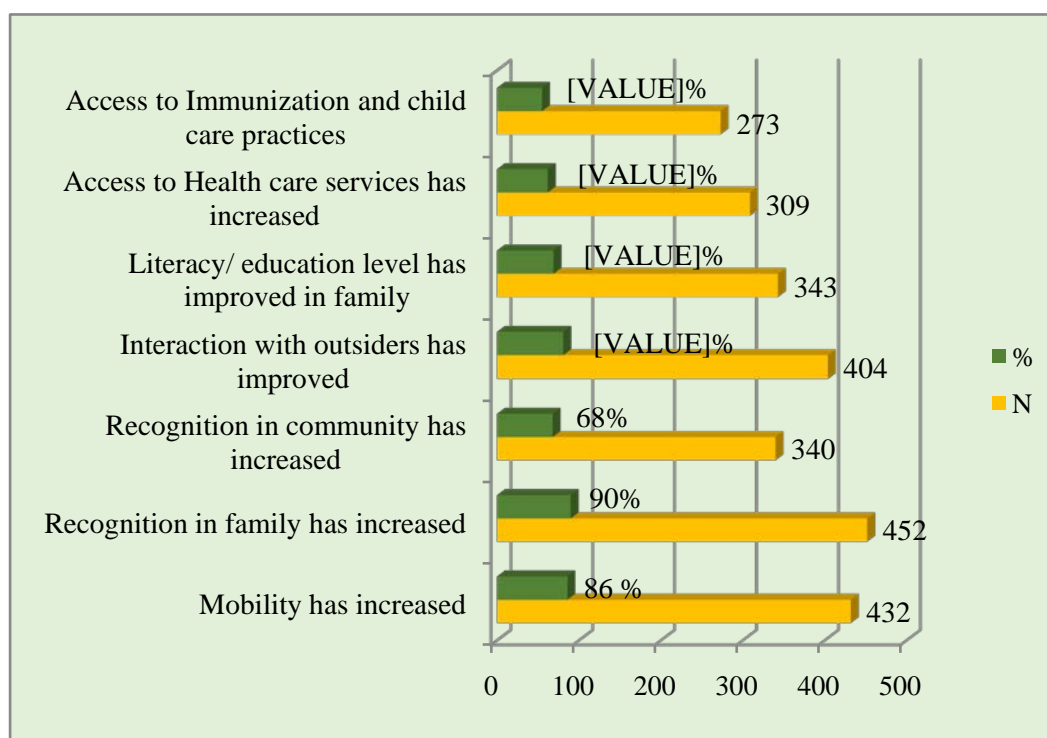


SECTION III

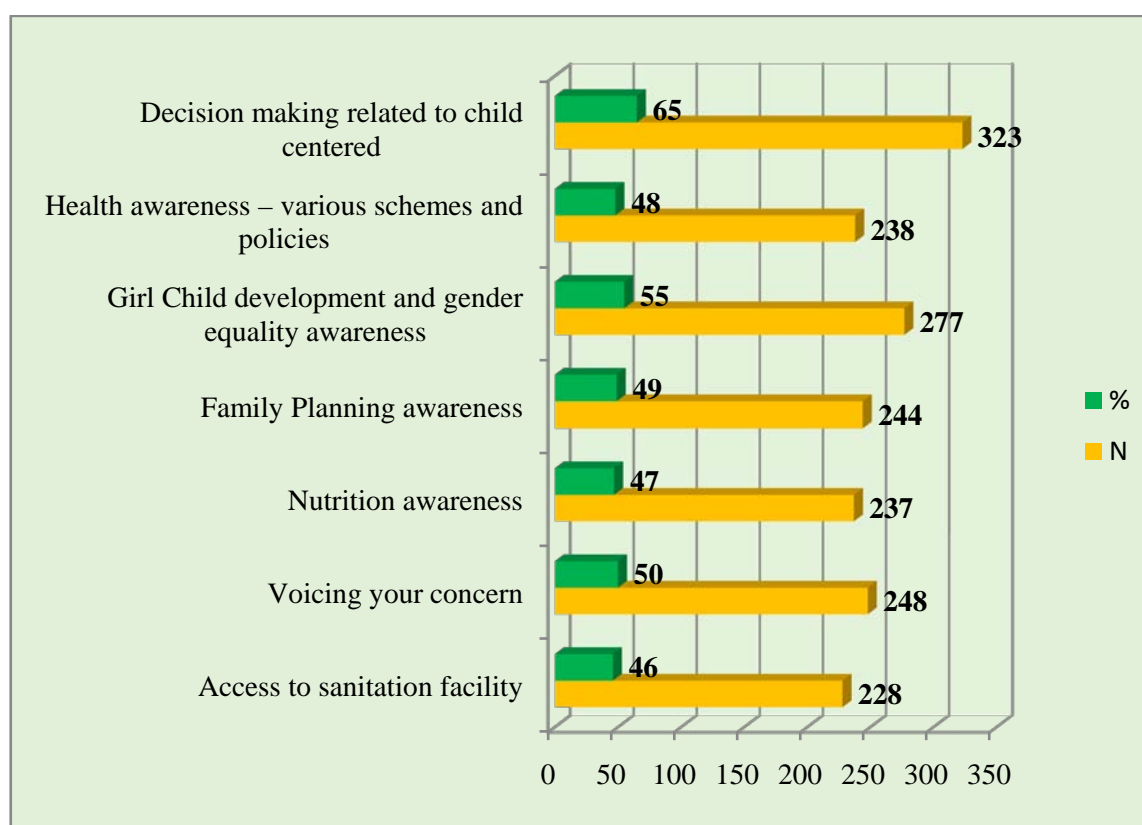
DETAILS OF CHANGES IN SOCIO-ECONOMIC AND POLITICAL CONDITION

Table 42Improvement and changes in the Social Condition of respondents			
No.	Improvement and changes in the Social Condition	N	%
1	Mobility has increased	432	86
2	Recognition in family has increased	452	90
3	Recognition in community has increased	340	68
4	Interaction with outsiders has improved	404	81
5	Literacy/ education level has improved in family	343	69
6	Access to Health care services has increased	309	62
7	Access to immunization and child care practices has increased	273	55
8	Access to sanitation facility has increased	228	46
9	Voicing your concern has increased	248	50
10	Nutrition awareness level has increased	237	47
11	Awareness on family planning awareness has increased	244	49
12	Awareness on Girl Child development has increased	277	55
13	Health awareness has increased	238	48
14	Child centereddecision making has increased	323	65
15	Money centereddecision making has increased	319	64
16	Participation in development programmes has increased	236	47
17	Learning entrepreneurship skills has increased	208	42
18	Self-confidence increased after joining SHG	382	76
19	Social relationship with others has increased	381	76
20	Decision making power has increased	387	77
21	Awareness increased about the banking procedure	395	79
22	Mutual help and support have increased	382	76
23	Collective bargaining power has increased	223	43
24	Participation in cultural activities and festivalshas increased	353	71

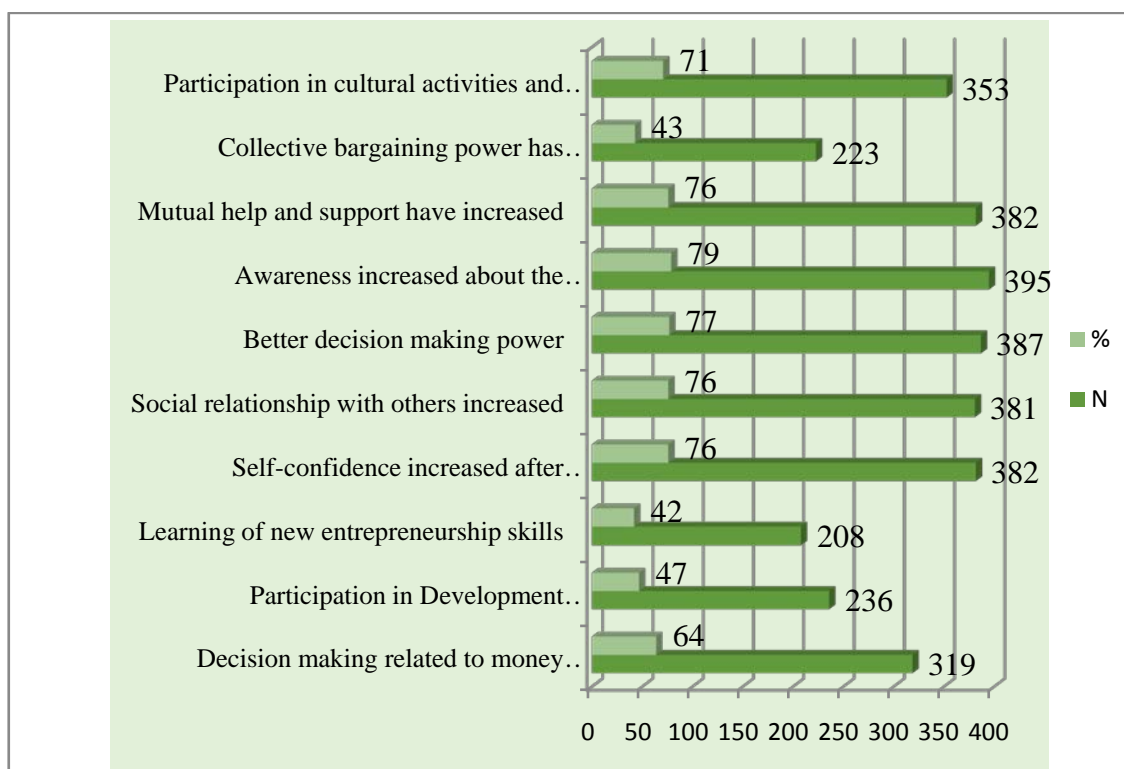
**Graph 42.1: Graphical presentations of improvement and changes in the social condition
(Part A)**



**Graph42.2 Graphical presentations of improvement and changes in the Social Condition
(Part B)**



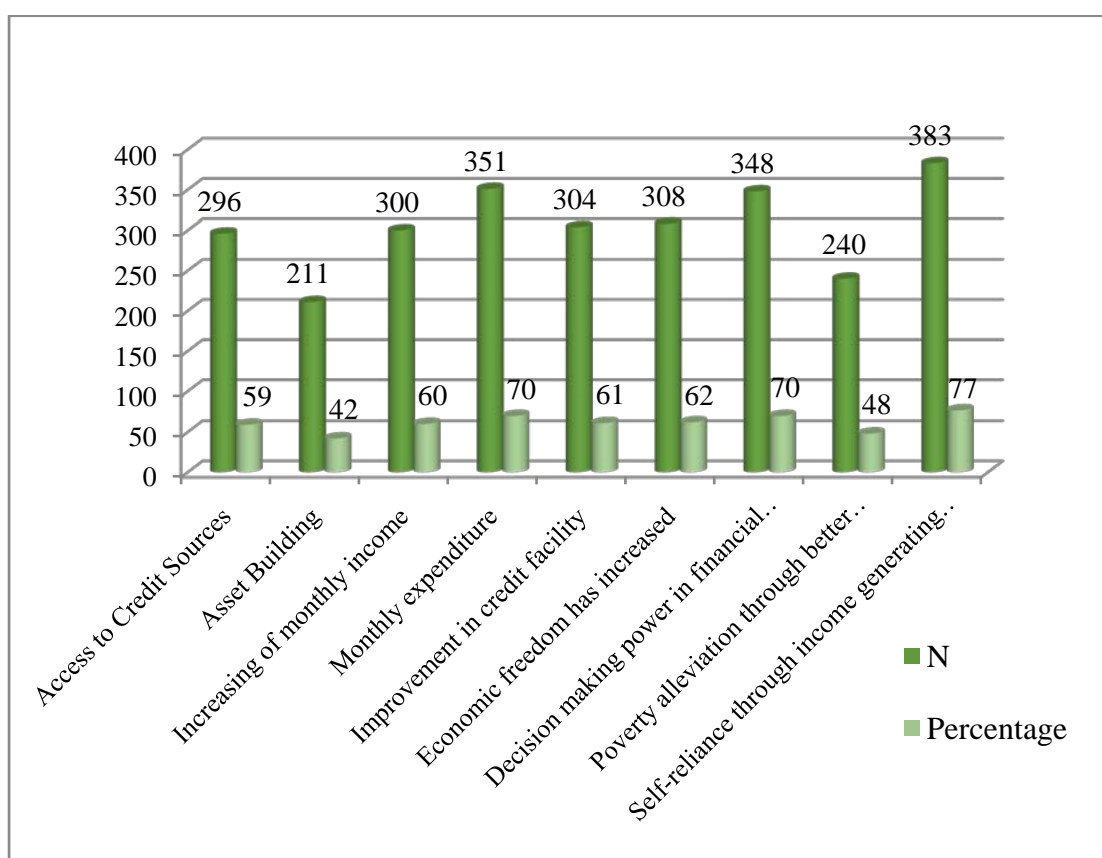
Graph 42.3 Graphical presentations of improvement and changes in the Social Condition (Part C)



Social empowerment is a slow process, a collective effort of economic and political empowerment. But without social empowerment, it is very difficult to achieve economic and political empowerment. From the above table it can be analyzed that independent mobility, freedom of expression of views, recognition in the family and community, literacy level, access to health care facilities and nutrition awareness among the sample respondents has increased. Respondents from the sample districts feel now they can voice the concern collectively both in the family and community. During the discussion respondents informed that their self-confidence, social relationship, decision making power, collective bargaining power and participation in cultural and other social activities has increased a lot. In both the sample districts, respondents expressed that they are now able to discuss issues freely with bankers, government officers, NGOs and others. Microfinance brought social empowerment among rural and tribal women through all above indicators. The microfinance and SHG have made a long-lasting impact on the lives of the women particularly in the rural and tribal areas of Gujarat and their quality of life has improved a lot.

Table 43 Improvement and Changes in economic aspect of SHG members			
No.	Improvement and changes in the Economic Condition	N	%
1	Access to credit sourceshas increased	296	59
2	Asset Buildinghas increased	211	42
3	Monthly incomehas increased	300	60
4	Monthly expenditurehas increased	351	70
5	Improvement in credit facilityhas increased	304	61
6	Economic freedom has increased	308	62
7	Decision making power in financial matter has increased	348	70
8	Poverty alleviation through economic has increased	240	48
9	Self-reliance through income generating activitieshas increased	383	77

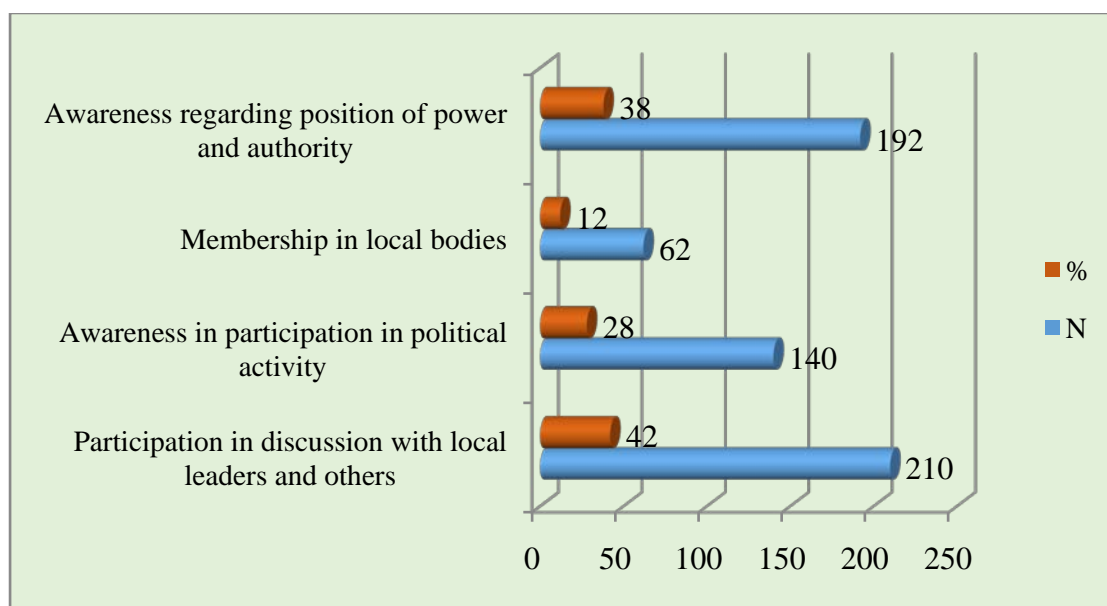
Graph 43.1 Graphical presentations of improvement and changes in economic aspect of SHG members



From the table on the previous page it is observed that there is an increase in the income, savings and consumption expenditure this shows an improvement in their standard of living. Majority of the respondents shared that their access to credit sources, asset building capacities and monthly income increased due to joining microfinance activities. Many of them also discussed that there is improvement in credit facility, decision making power when it comes to financial matter and their economic freedom has changed a lot after joining SHG-Bank linkage programme. They have developed self-reliance through income generating activities. The position of women is linked with their economic position, or status which depends on their participation in economic activities such as ability to assess credit, role in decision making in financial matters etc. Discussion with sample respondents further supports that microfinance increased the income of the family and the increase in income by microfinance is an important indicator of women empowerment. It is interesting to observe that majority of the respondents opined that microfinance enhanced the savings of women, which helps them to meet urgent family needs and money of the respondents indicated that they joined the SHGs to save money.

Table 44 Improvement and Changes in political aspect of SHG members			
No.	Improvement and changes in the Political aspect	N	%
1	Participation in discussion with local leaders and others	210	42
2	Awareness in participation in political activity	140	28
3	Membership in local bodies	62	12
4	Awareness regarding position of power and authority	192	38

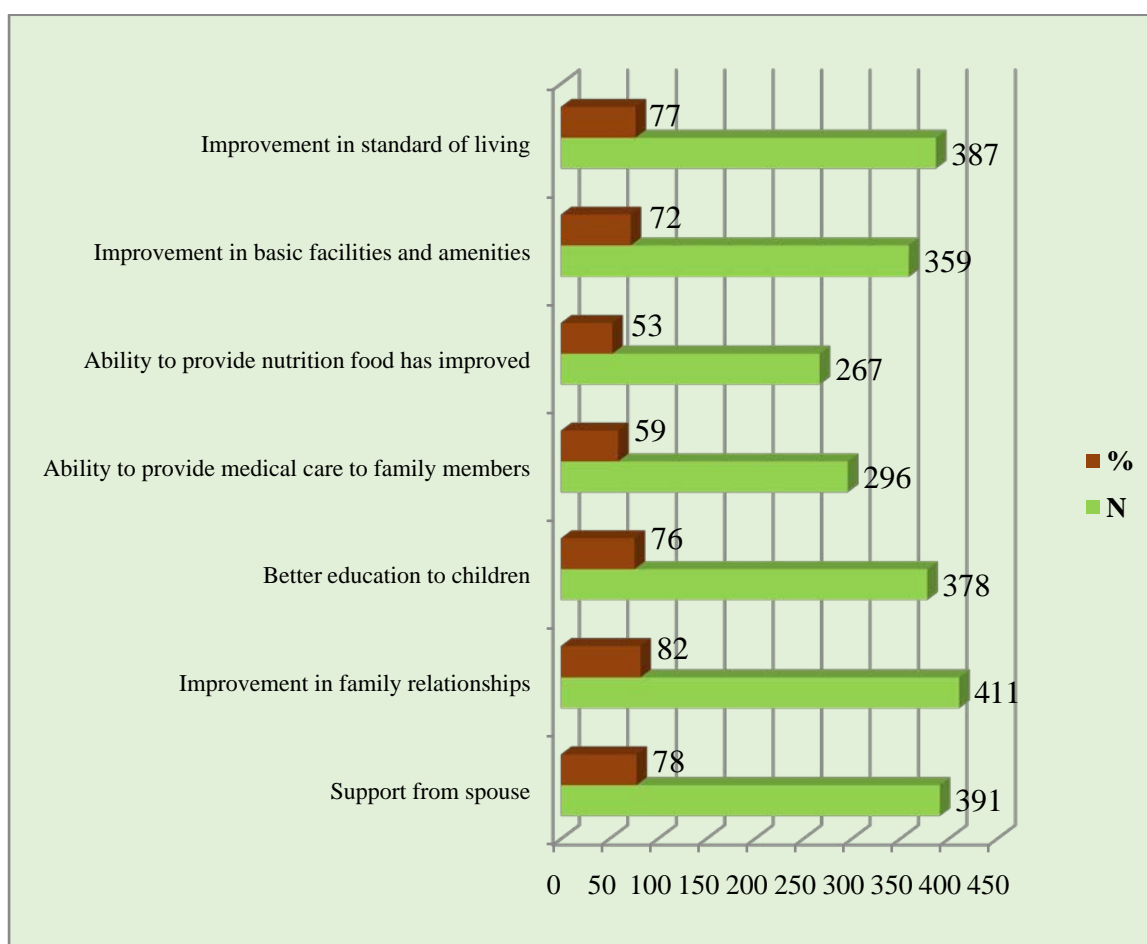
Graph 44.1 Graphical presentations of improvement and changes in political aspect of SHG members



From the above table it can be observed that many respondents 210 (42%) started participating in discussion with local leaders and others whereas only few of them 140 (28%) reported little bit awareness in participation in political activity. There is less visibility of SHG members in membership in local bodies and less awareness was found regarding position of power and authority in Village Panchayat. SHGs can acts as active, articulate and organized citizenry act on a range of issues, holding the Panchayat accountable in terms of the use, production and distribution of public resources for the common public good. In both the sample districts SHGshave developed only little bit communication skills to speak at the Gram Sabha, public meetings, etc. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. Social mobilization through SHGs is inevitable for political empowerment.

Table 45 Improvement in conditions of the family Part - A			
No.	Improvement and changes in condition of family	N	%
1	Support from spouse	391	78
2	Improvement in family relationships	411	82
3	Better education to children	378	76
4	Ability to provide medical care to family members	296	59
5	Ability to provide nutrition food has improved	267	53
6	Improvement in basic facilities and amenities	359	72
7	Improvement in standard of living	387	77

Graph 45.1 Graphical presentation of improvement in conditions of the family Part - A

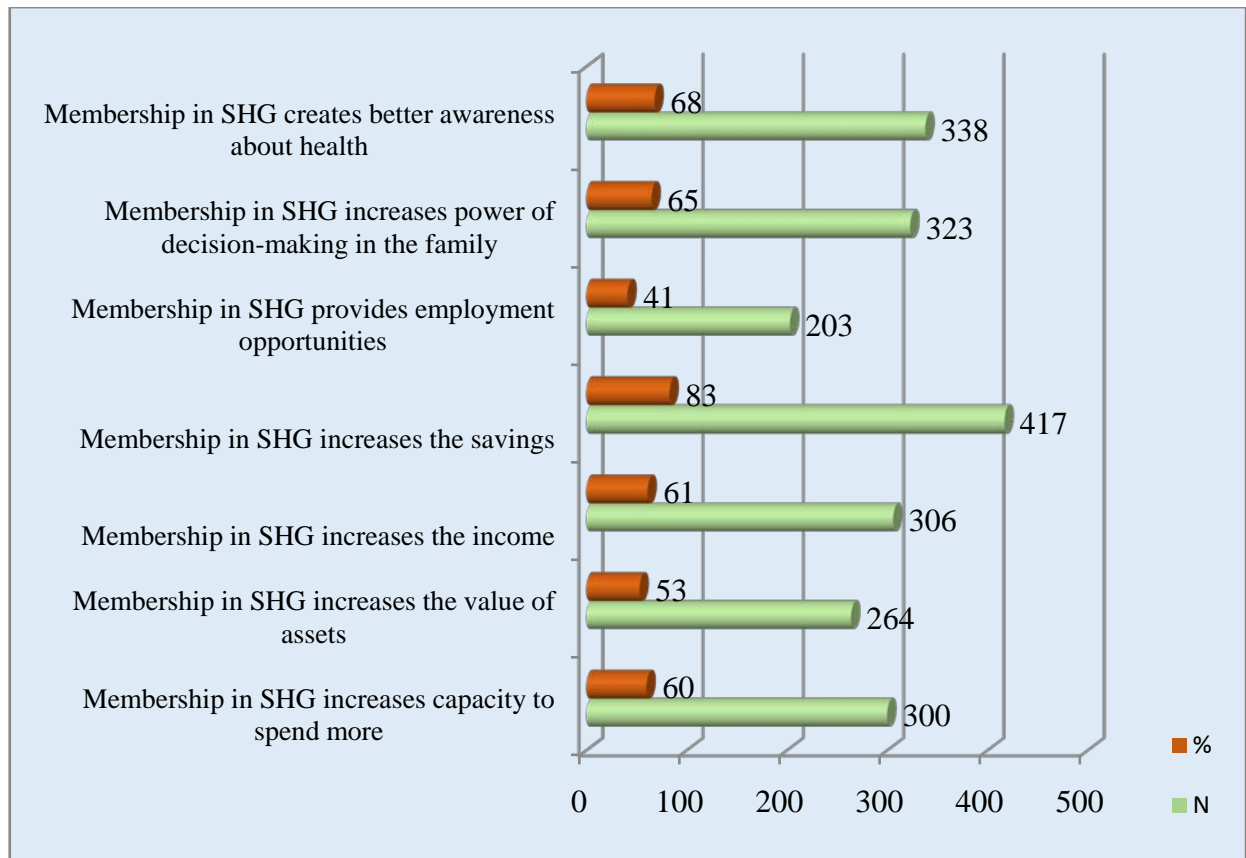


From the table it can be seen that majority of respondents 391 (78%) support their spouse with the help of their saving and income they earn after joining SHGs. Maximum number of sample respondents 411 (82%) feel that there is Improvement in family relationships; 378 (76%) shared

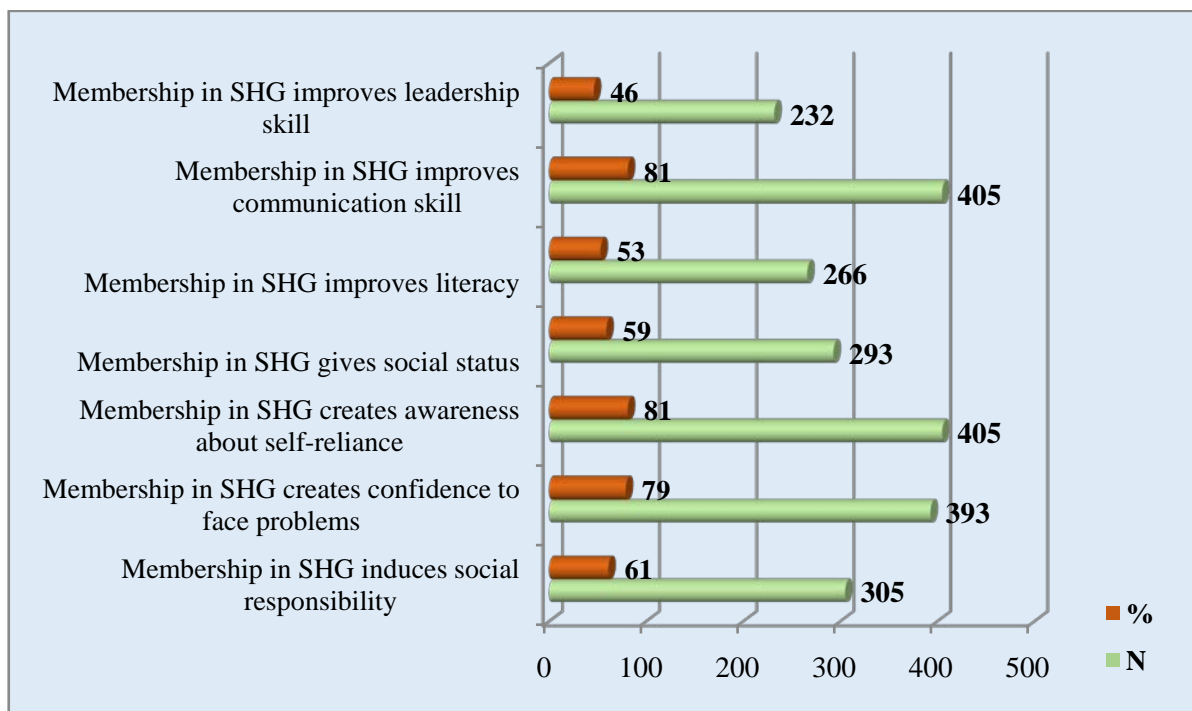
that now they are able to provide better education to their children; majority of respondents feel overall improvement in basic facilities, amenities and standard of living. During the discussion members of the groups shared that they are feeling that their status in the family and society is improving. It is observed that they do not have feeling that women are treated unfairly.

Table 46Improvement in the family conditions of respondents Part - B			
No.	Perception of group members	N	%
1	Membership in SHG increases capacity to spend more	300	60
2	Membership in SHG increases the value of assets	264	53
3	Membership in SHG increases the income	306	61
4	Membership in SHG increases the savings	417	83
5	Membership in SHG provides employment opportunities	203	41
6	Membership in SHG increases power of decision-making in the family	323	65
7	Membership in SHG creates better awareness about health	338	68
8	Membership in SHG induces social responsibility	305	61
9	Membership in SHG creates confidence to face problems	393	79
10	Membership in SHG creates awareness about self-reliance	405	81
11	Membership in SHG gives social status	293	59
12	Membership in SHG improves literacy	266	53
13	Membership in SHG improves communication skill	405	81
14	Membership in SHG improves leadership skill	232	46

Graph 46.1 Graphical presentation of implement in the family conditions of sample respondents Part - A



Graph 46.2 Graphical presentation of improvement in the family conditions of sample respondents Part-B



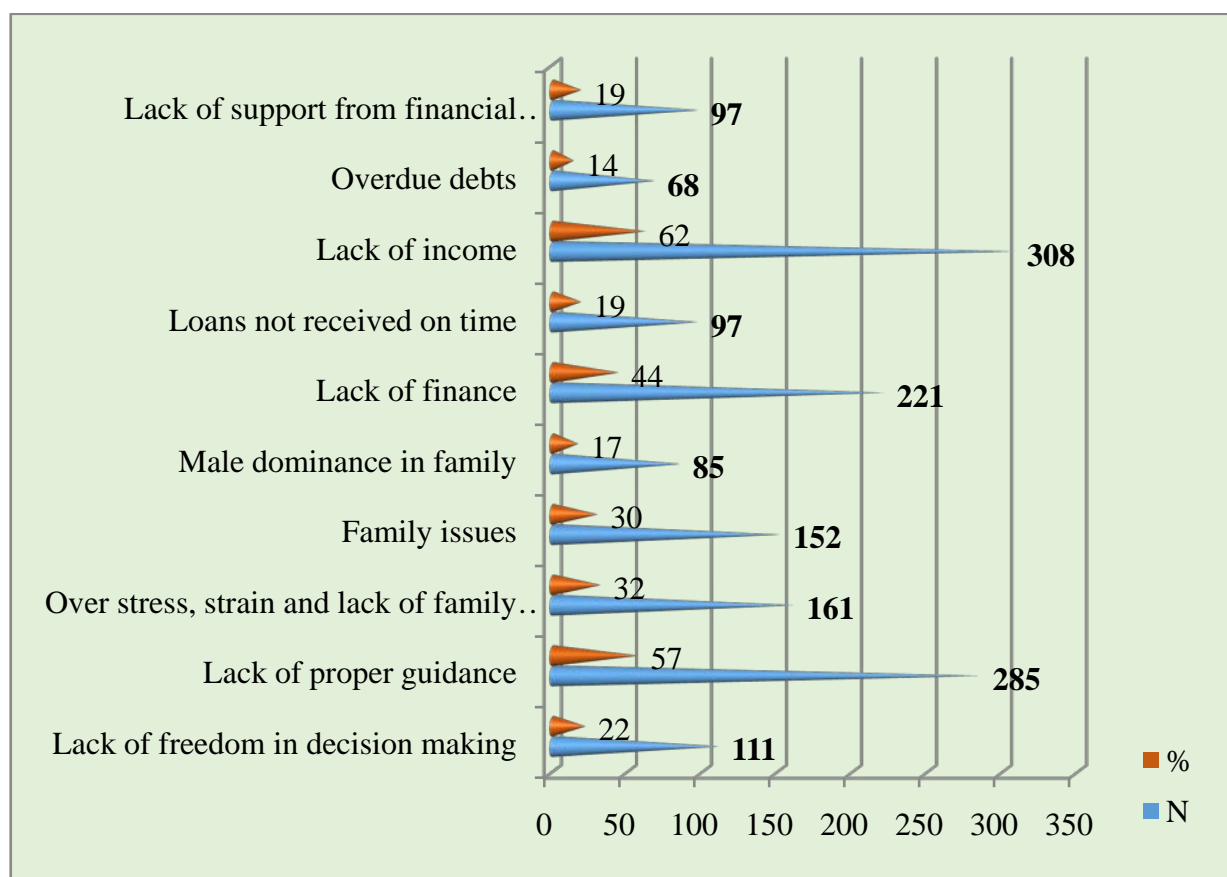
From the above table it is observed that the perception of sample respondents seems to be very positive. Respondents perceive that membership in SHG helps in increases capacity to spend more 300 (60%), increases the value of assets 264 (53%), income 306 (61%), saving 417 (83%) and provide employment opportunities 203 (41%). They feel Membership in SHGs increases power of decision making in the family 323 (65%) and creates better awareness about health 338 (68%), literacy 266 (53%), communication skill 405 (81%) and leadership skill 232 (46%). Members also feel SHG induces social responsibility 305 (61%), creates confidence to face problems 393 (79%), gives social status 293 (59%) and creates awareness about self-reliance 405 (81%). During the discussion with key informants, SHGs leaders and members of Gram Panchayat it was found that there is an increase in the income, savings and consumption expenditure this shows an improvement in their standard of living. Majority of the respondents shared that their access to credit sources, asset building capacities and monthly income increased due to joining microfinance activities.

SECTION IV

DETAILS OF PROBLEMS AND CONSTRAINTS FACED BY SHG MEMBERS

Table 47 Problems and constraints faced by SHG members			
No.	Problems and constraints	N	%
1	Lack of freedom in decision making	111	22
2	Lack of proper guidance	285	57
3	Over stress, strain and lack of family support	161	32
4	Family issues	152	30
5	Male dominance in family	85	17
6	Lack of finance	221	44
7	Loans not received on time	97	19
8	Lack of income	308	62
9	Overdue debts	68	14
10	Lack of support from financial functionaries	97	19

Graph 47.1: Graphical presentations of Problems and constraints faced by SHG members



From the above table it is analysed that majority 308 (62%) of respondents face problems of lack of income and many respondents 285 (57%) reported that lack of proper guidance is the main constraint for SHG members. Over stress, strain and lack of family support, lack of freedom in decision making, overdue debts and lack of support from financial functionaries are other problems that sample respondents are facing sometime. Poor economic condition, the trap of money lenders being the common problem the women from both the rural and tribal areas are facing. For sample respondents the crucial problem is not the interest rates but timely access to finance from Banks. Efforts from Government and other agencies may aim to bring social change through financial literacy. The emergence of SHGs being rather a new social phenomenon, the Government officials engaged with microfinance initiatives at grassroots level had to work to motivate the women. Respondents are asked whether they are facing any problems or not in performing their role in the group. It is found that each group has its own problems similar as well as dissimilar to other groups. Sample respondents reported various problems such as lack of knowledge of financial dealings to the members, sometime non-payment of loans by the members, social problems, etc., besides some other problems.

SECTION V

DETAIL OF ASSOCIATION AND CORRELATION BETWEEN VARIABLES

Table 48 District wise details of satisfaction level towards SHGs- Bank linkages

Satisfaction level	District		Total
	Kheda	Narmada	
Very good	102	66	168
	41 %	26 %	34 %
Good	101	93	194
	40 %	37 %	39 %
Satisfactory	47	91	138
	19 %	37 %	27 %
Total	250	250	500
	100 %	100 %	100 %

H01: There is no significant association between satisfaction level of respondents and both the districts namely Kheda and Narmada.

When we compare the sample districts, it is obvious that the satisfaction level towards SHG-Bank linkages varies from one district to another district. In Kheda district 102 (41%) respondents shared that they have very good level of satisfaction; 101 (40%) reported that they have good level of satisfaction while on the other hand in Narmada district 93 (37%) respondents shared good level of satisfaction level and 91 (37%) shared satisfactory level towards SHG-Bank linkages. In Kheda district, Indian Bank has started special microfinance branch that provides specialised and conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. This is one of reasons for more satisfaction level by respondents for SHG-Bank linkage programme.

Chi-Square Tests			
	Value	df	p-value
Pearson Chi-Square	23.984	3	<0.001

Above table shows distribution of respondents according to satisfaction level of respondents at Kheda and Narmada districts. To check association between satisfaction level of respondents and place, Pearson's Chi-square test was applied and its p-value is obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it can be concluded that there is association between satisfaction level of respondents and place. In other words, it can be interpreted that the place respondents of Kheda district have more satisfaction level as compared to Narmada.

Graph 48.1 Graphical presentation of district wise details and level of satisfaction towards SHGs- Bank linkages

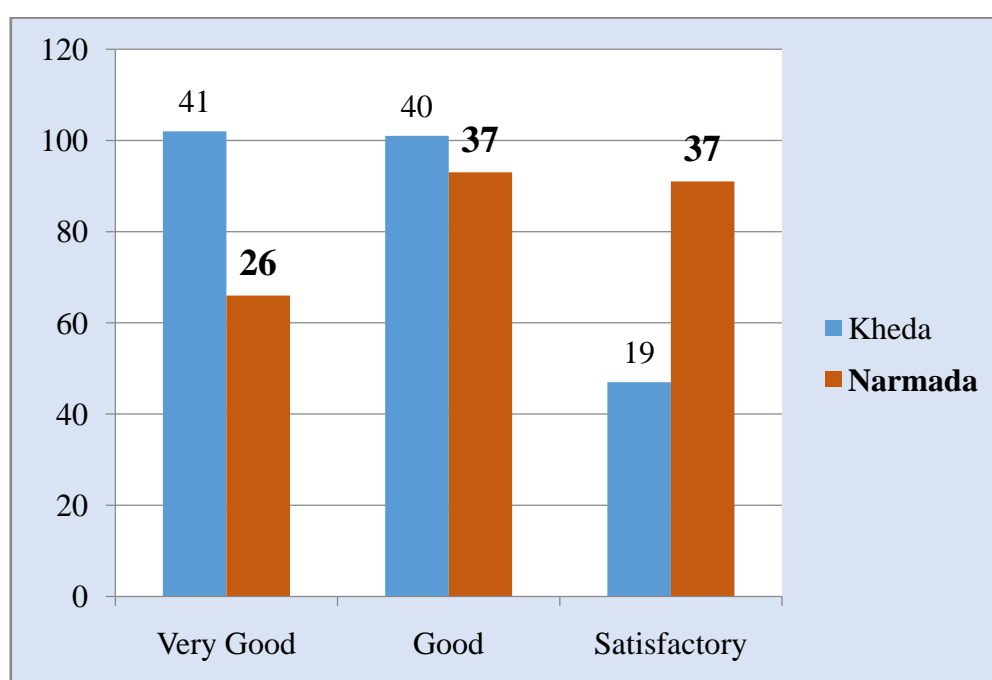


Table 49 District wise detail of improvement in socio-economic conditions

Socio Economic Aspect	District		Total
	Kheda	Narmada	
Improved	202	239	441
	81%	96%	88%
Not Improved	48	11	59
	19%	4%	12%
Total	250	250	500
	100%	100%	100%

H02: There is no significant association between improvement in socio economic aspect of respondents and both the districts.

In both the districts, namely, Kheda and Narmada, when we compare the data, it is observed that majority of the respondents 239 (96%) in Narmada and 81 (202) in Kheda responded that their socio-economic aspects has been improved after joining SHGs-Bank linkage programme where as only 48(19%) respondents in Kheda and 11 (4%) respondents in Narmada reported that their socio-economic aspects has not been improved after joining SHGs-Bank linkage programme. Irrespective of their socio economic diversities and vulnerability, the SHGs has contributed a lot on the development and empowerment of women in both the districts. Both tribal and rural women have become aware about the importance and benefits of getting along with microfinance activities. Savings and easy credit from the Banks motivate the poor women to associate with the SHGs.

	Value	df	P-value
Pearson Chi-Square	26.308	1	<0.001

Above table shows distribution of respondents according to socio-economic aspect of respondents at Kheda and Narmada districts. To check association between socio economic aspect of respondents and place, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between socio economic aspect of respondents and place. In other words, it can be interpreted that the place, Kheda and Narmada districts, have influence on the socio economic aspect of respondents.

Graph 49.1 Graphical presentation of district wise detail and improvement of Socio-economic condition of SHG Members

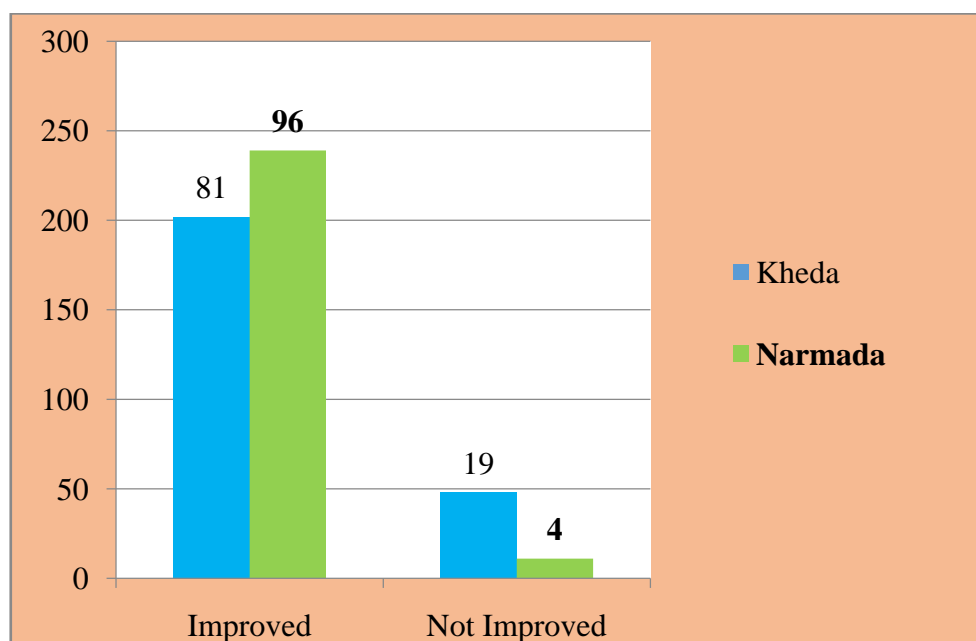


Table 50 District wise detail and improvement in economic condition of SHGs

Economic Aspect	District		Total
	Kheda	Narmada	
Improved	188	159	347
	75%	64%	69%
Not Improved	62	91	153
	25%	36%	31%
Total	250	250	500
	100%	100%	100%

H03: There is no significant association between improvement of economic aspect of respondents and both the districts.

Majority of the respondents in both the districts 188 (75%) in Narmada and 159 (64%) in Kheda responded that their economic aspects is improved after joining SHGs-Bank linkage programme where as only 62 (25%) respondents in Kheda and 91 (36 %) respondents in Narmada reported that their economic aspects is not improved after joining SHGs-Bank linkage programme. Motives like working collectively for social issues, working in team to empower other women in the group etc. were found to be less importance as compared to the availing of credit facilities from Banks. It is true that empowerment, in countries like India, has to start with its economic inclusion. Financial self-reliance is the first step to be taken to reach the desirable goal of women empowerment.

	Value	df	P-value
Pearson Chi-Square	7.920	1	0.005

Above table shows distribution of respondents according to economic aspect of respondents at Kheda and Narmada districts. To check association between economic aspect of respondents and place, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than

0.05, above null hypothesis is rejected. Hence it is concluded that there is association between economic aspect of respondents and place. In other words, it can be interpreted that the place, Kheda and Narmada districts, have influence on the economic aspect of respondents.

Graph 50.1: Graphical presentation of district wise details and improvement in economic condition of SHGs

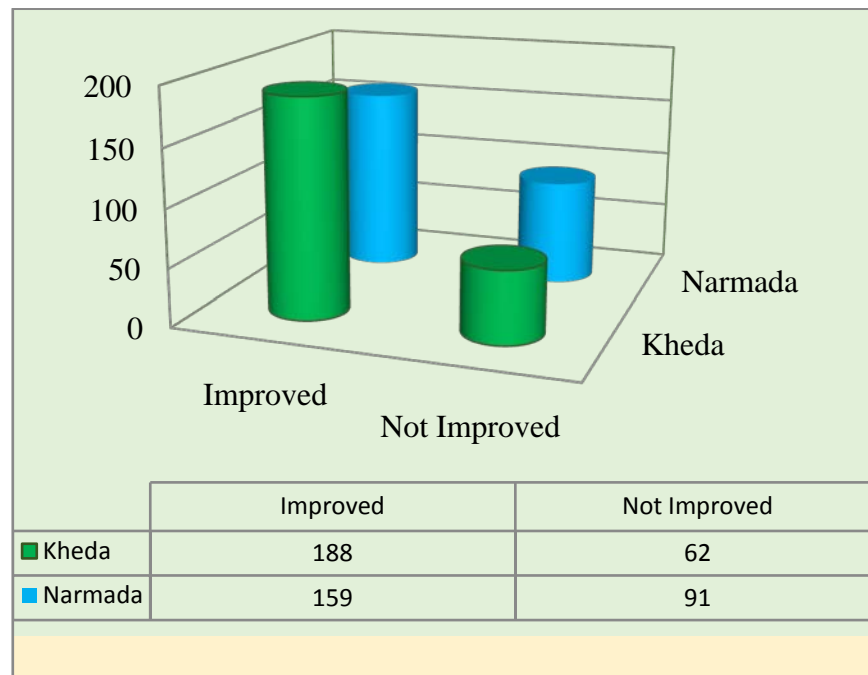


Table 51 District wise detail and improvement of political aspect of SHGs

Political Aspect	District		Total
	Kheda	Narmada	
Improved	98	44	142
	39%	18%	28%
Not Improved	152	206	358
	61%	82%	72%
Total	250	250	500
	100%	100%	100%

H04: There is no significant association between improvement of political aspect of respondents and both the districts.

The millennium goals identified that political representation of women is one of the four indicators of gender equality and women empowerment. In both these districts women generally spend their most of time in the unproductive household work. This results in lack of time to involvement and contribution in the politics. Women's participation rate in the politics is low due to their lack of time also in these rural and tribal areas. From the above table it is observed that majority of the respondents in both the districts shared that 152 (61%) in Kheda and 206 (82%) in Narmada responded that their contribution in political aspects is not improved after joining SHGs-Bank linkage programme where as only 98 (39%) respondents in Kheda and 44 (18 %) respondents in Narmada reported that their political aspects is not improved after joining SHGs-Bank linkage programme.

	Value	df	P-value
Pearson Chi-Square	28.680	1	<0.001

Above table shows distribution of respondents according to political aspect of respondents at Kheda and Narmada districts. To check association between political aspect of respondents and place, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than

0.05, above null hypothesis is rejected. Hence it is concluded that there is association between political aspect of respondents and place. In other words, it can be interpreted that the place, Kheda and Narmada districts, have influence on the political aspect of respondents.

Graph 51.1 Graphical presentation of District wise detail and improvement of political aspect of SHGs

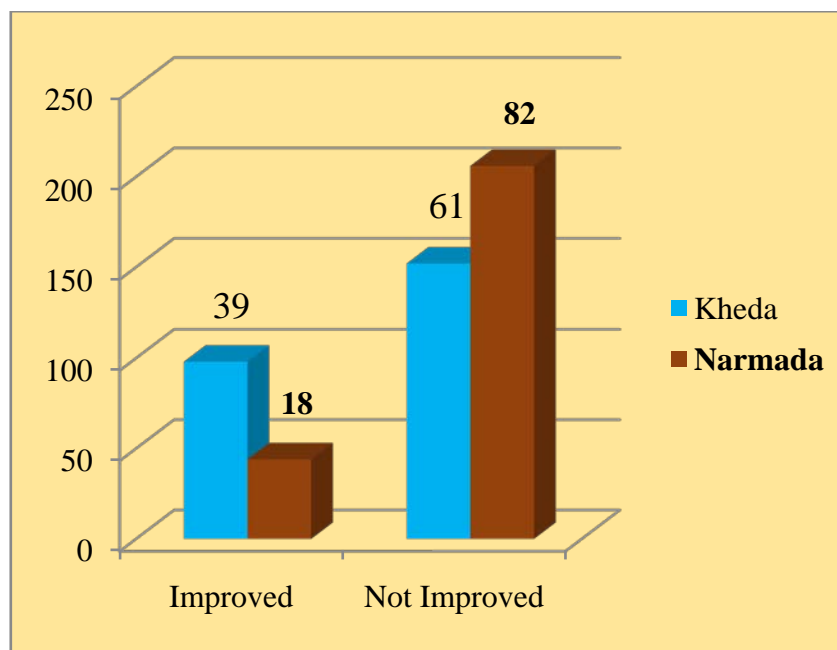


Table 52 District wise detail and improvement of family conditions of SHGs

Family Condition	District		Total
	Kheda	Narmada	
Improved	197	236	433
	79%	94%	87%
Not Improved	53	14	67
	21%	6%	13%
Total	250	250	500
	100%	100%	100%

H05: There is no significant association between improvement of family conditions of respondents and both the districts.

When we relate the two districts, it is observed that the family conditions have improved after joining SHG-Bank linkages and it differs from one to another district. In Kheda district 197 (79%) and in Narmada maximum number of respondents 236 (94%) respondents shared again very positive improvement. Thus, they are able to support the needs of the family and other members of their community. However, this improvement is not uniform among all the sample villages. The membership in SHGs encompasses importance to women in the family decisions.

	Value	Df	P-value
Pearson Chi-Square	26.214	1	<0.001

Above table shows distribution of respondents according to family condition of respondents at Kheda and Narmada districts. To check association between family condition of respondents and place, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between improvement in family condition of respondents and place. In other words, it can be interpreted that the place, Kheda and Narmada districts, have influence on the family condition of respondents.

Graph 52.1 District wise detail and improvement of family conditions of SHGs

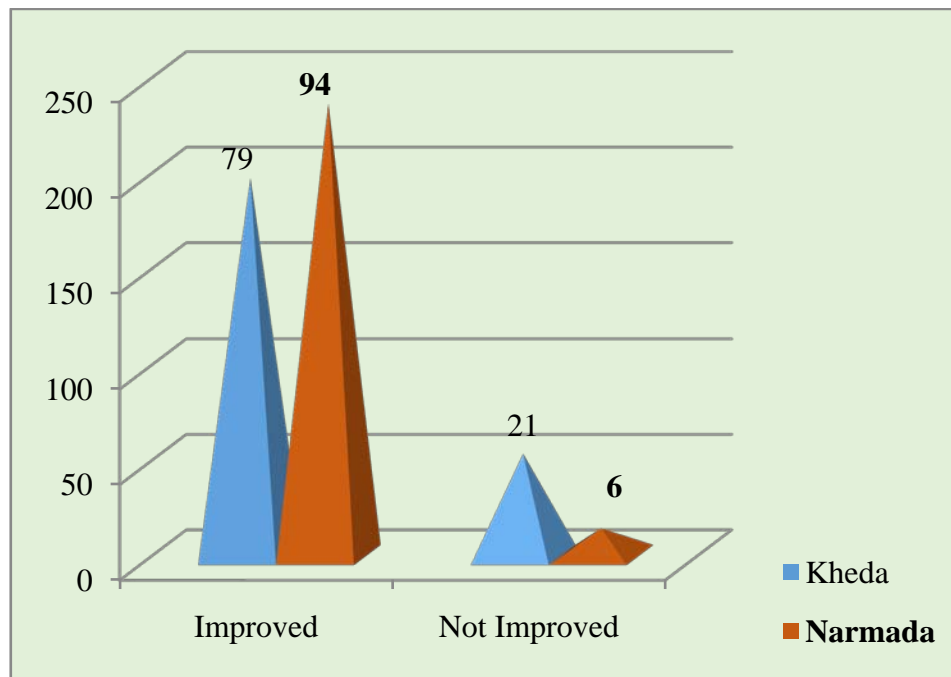


Table 53 District wise detail and improvement of political aspect of SHGs

Perception	District		Total
	Kheda	Narmada	
Improved	33	46	79
	13%	18%	16%
Moderately Improved	213	197	410
	85%	79%	82%
Not Up to the mark	4	7	11
	2%	3%	2%
Total	250	250	500
	100%	100%	100%

H06: There is no significant association between perception of respondents and both the districts.

Regarding the perception towards political aspects and political contacts of the respondents with the leaders of different political parties, it is found that during the field survey about 213 (85%) in Kheda and 197 (79%) in Narmada shared that it is moderately improved. There is very less participation of SHG members in Gram Sabha and local election. After 73rd Amendment Act, in the Panchayati Raj Institution Act 33 percent of reservation for women is provided. Though the act facilitates the reservation to women, the positions were managed by male members of the family. If women are elected as a Sarpanch in the village, all the developmental and documentation work is managed by their husband or male family members.

	Value	df	P-value
Pearson Chi-Square	3.582	2	0.167

Above table shows distribution of respondents according to perception of respondents at Kheda and Narmada districts. To check association between perception of respondents and place, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is accepted. Hence it is concluded that there is no association between

perception of respondents and place. In other words, it can be interpreted that perception of respondents towards political aspects in both the districts are same.

Graph 53.1 Graphical presentation of District wise detail and improvement of political aspect of SHGs

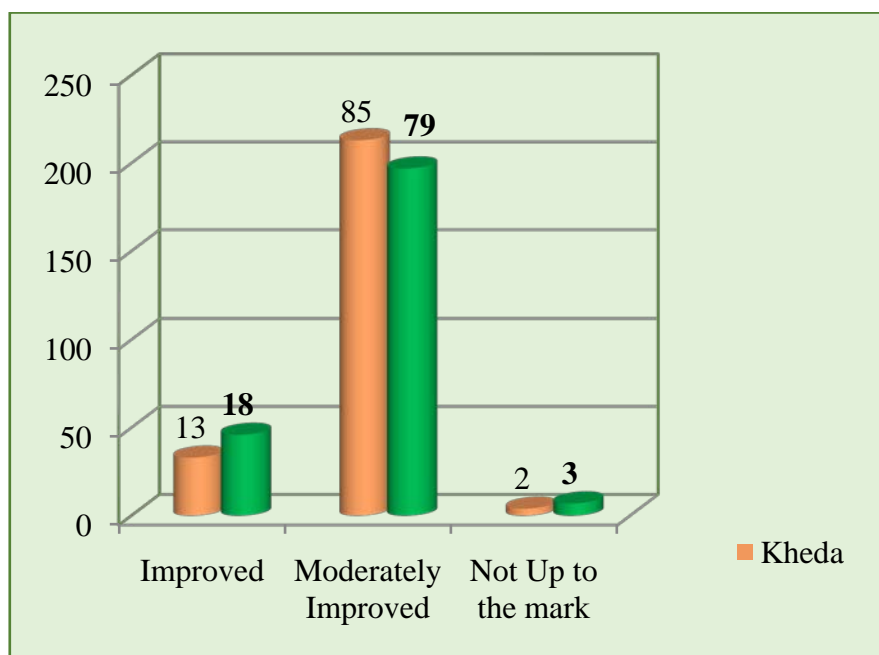


Table 54Impact of training on perception of respondents towards socio-economic conditions

Perception	Training		Total
	Yes	No	
Improved	44	33	77
	24%	11%	16%
Moderately Improved	134	257	391
	73%	87%	82%
Not Up to the mark	5	6	11
	3%	2%	2%
Total	183	296	479
	100%	100%	100%

H07: There is no significant association between perception of respondents and training.

Regarding the perception towards socio-economic condition of the sample beneficiaries it is found that 134 (73%) in Kheda and 257 (87%) in Narmada shared that their perception towards socio-economic condition has moderately improved and there are no such major changes was found during the discussion with sample respondents of both the districts. Basically microfinance is used to achieve socio-economic goals like poverty alleviation and getting free from the hands of moneylenders to abolish over depth and poverty. As microfinance places a tangible asset and income in the hands of poor and underprivileged women, who lack the capacity in terms of financial aspects it is necessary to facilitate these women to change their perception towards socio-economic aspects and well-being.

	Value	df	p-value
Pearson Chi-Square	14.505	2	0.001

Above table shows distribution of respondents according to perception of respondents and training given to them. To check association between perception of respondents and training, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null

hypothesis is rejected. Hence it is concluded that there is association between perception of respondents towards socio-economic condition and training

Graph 54.1 Graphical presentation of impact of training on perception of respondents towards socio-economic condition

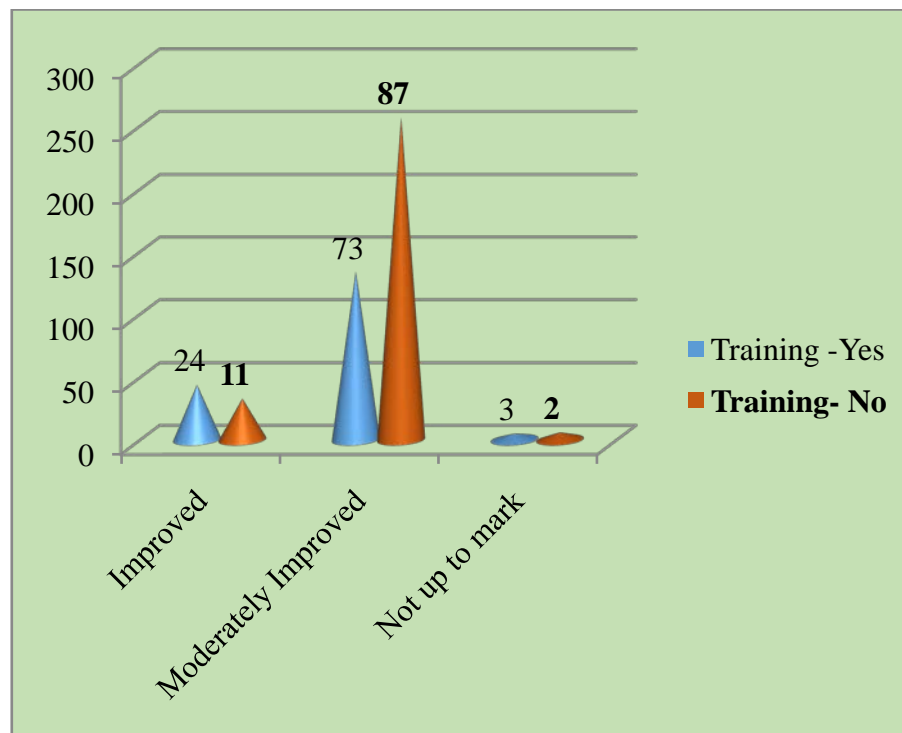


Table 55 Association between training and family condition of sample respondents

Family Condition	Training		Total
	Yes	No	
Improved	156	263	419
	85%	89%	88%
Not Improved	27	33	60
	15%	11%	13%
Total	183	296	479
	100%	100%	100%

H08: There is no significant association between family condition of respondents and training.

Basically microfinance is used to achieve socio-economic goals like poverty alleviation and getting free from the hands of money lenders to abolish over depth and poverty. As microfinance places a tangible asset and income in the hands of poor and underprivileged women, who lack the capacity in terms of financial aspects it is necessary to facilitate these women to change their perception towards socio-economic aspects and well-being. From the table on the previous page it is observed that Regarding the perception towards socio-economic condition of the sample beneficiaries it is found that 134 (73%) in Kheda and 257 (87%) in Narmada shared that their perception towards socio-economic condition has moderately improved and there are no such major changes was found during the discussion with sample respondents of both the districts.

	Value	df	p-value
Pearson Chi-Square	1.342	1	0.247

Above table shows distribution of respondents according to family condition of respondents and training given to them. To check association between family condition of respondents and training, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is accepted. Hence it is concluded that there is no association between family condition of respondents and training.

Graph 55.1 Graphical presentation of association between training and family condition

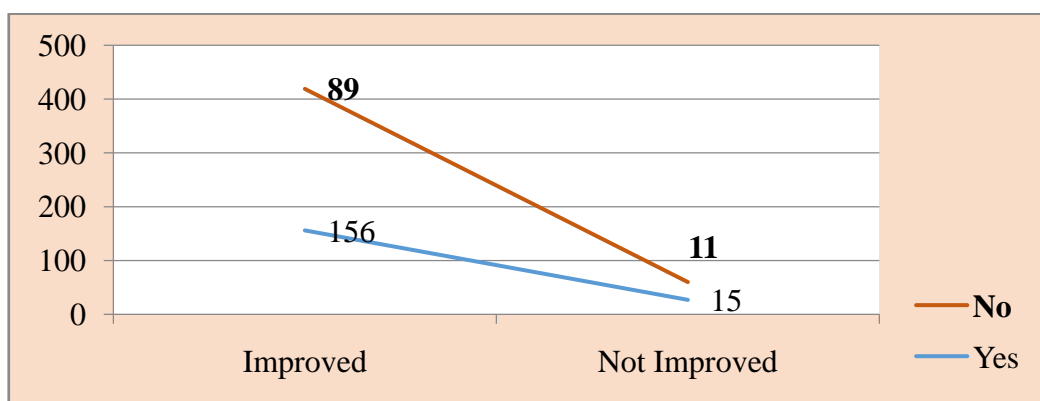


Table 56 Association between training and improvement in political aspect of sample respondents

Political Aspect	Training		Total
	Yes	No	
Improved	68	67	135
	37%	23%	28%
Not Improved	115	229	344
	63%	77%	72%
Total	183	296	479
	100%	100%	100%

H09: There is no significant association between political aspect of respondents and training.

From the above table it is observed that regarding the perception towards political aspect of the sample beneficiaries it is found that 229 (77%) in Kheda and 115 (63%) in Narmada shared that their political aspect has improved due to Self Help Groups. Participation of women in political process at the grass root level enhances their social status and it helps to solve the local problems particularly drinking water, health, education, and child development, social security for aged, disabled.

	Value	df	p-value
Pearson Chi-Square	11.785	1	0.001

Above table shows distribution of respondents according to political aspect of respondents and training given to them. To check association between political aspect of respondents and training, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between political aspect of respondents and training. In other words, it can be interpreted that training has influence on the political aspect level of respondents.

Graph 56.1 Graphical presentation of impact of training on political aspect of sample respondents

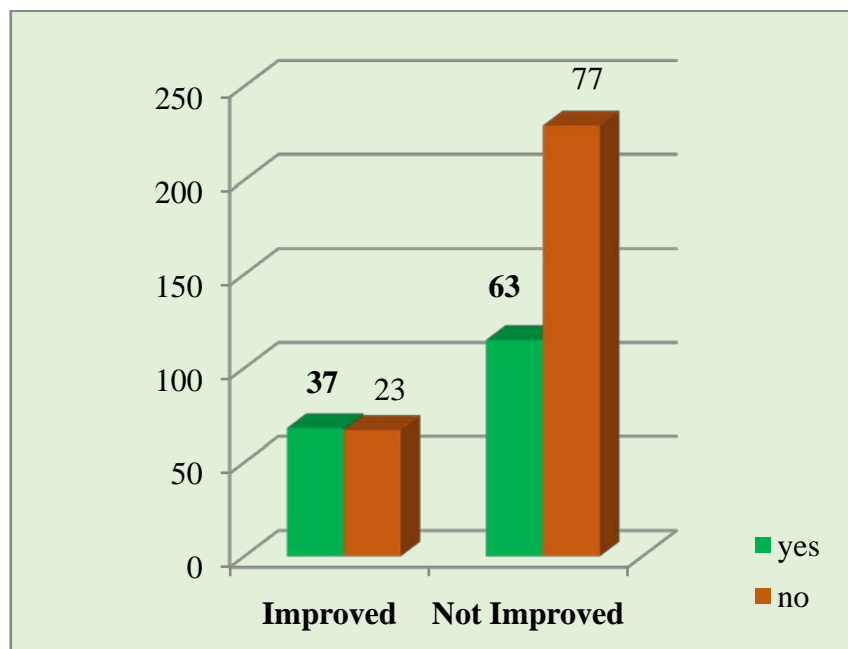


Table 57 Association between training and improvement in economic aspects of respondents

Economic Aspect	Training		Total
	Yes	No	
Improved	145	192	337
	79%	65%	70%
Not Improved	38	104	142
	21%	35%	30%
Total	183	296	479
	100%	100%	100%

H10: There is no significant association between economic aspect of respondents and training.

	Value	df	p-value
Pearson Chi-Square	11.196	1	0.001

Above table shows distribution of respondents according to economic aspect of respondents and training given to them. To check association between economic aspect of respondents and training, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between economic aspect of respondents and training. In other words, it can be interpreted that training has influence on the economic aspect level of respondents.

Graph57.1 Association between training and improvement in economic aspects of respondents

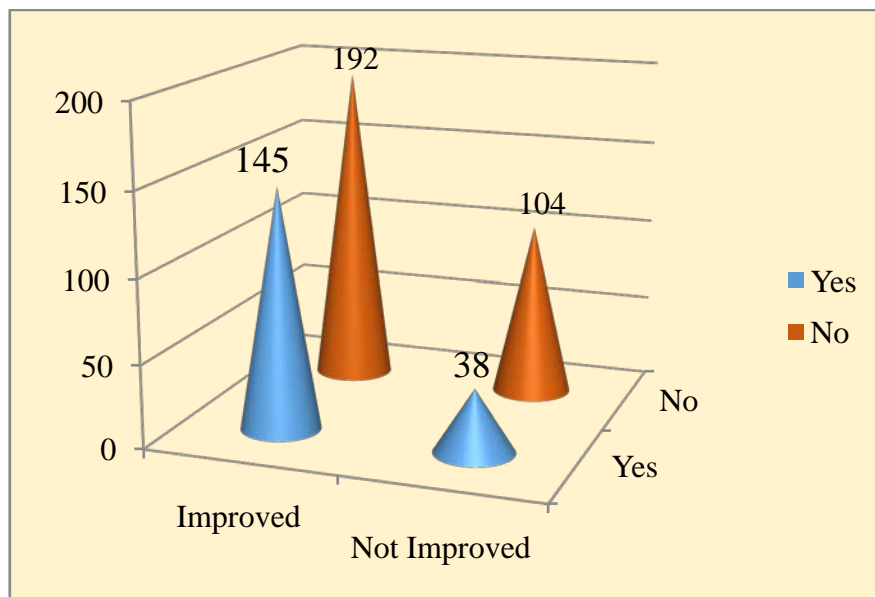


Table 58 Association between training and improvement in socio - economic aspects of respondents

Socio Economic Aspect	Training		Total
	Yes	No	
Improved	169	257	426
	92%	87%	89%
Not Improved	14	39	53
	8%	13%	11%
Total	183	296	479
	100%	100%	100%

H11: There is no significant association between socio economic aspect of respondents and training.

	Value	df	p-value
Pearson Chi-Square	3.508	1	0.061

Above table shows distribution of respondents according to socio economic aspect of respondents and training given to them. To check association between socio economic aspect of respondents and training, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is accepted. Hence it is concluded that there is no association between socio economic aspect of respondents and training.

Graph58.1 Association between training and improvement in socio - economic aspects

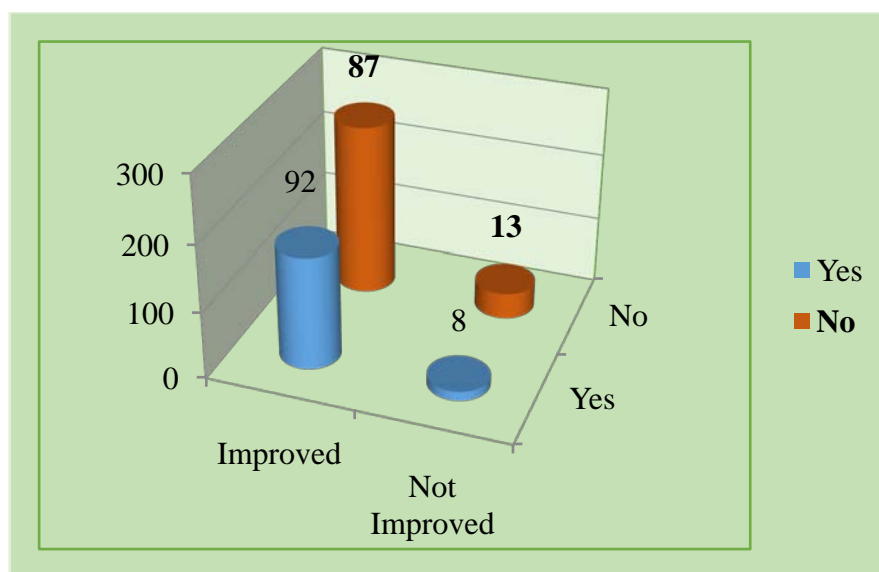


Table 59 Association between satisfaction level and training imparted to respondents

Satisfaction level	Training		Total
	Yes	No	
Good	54	123	177
	30%	42%	37%
Very good	88	76	164
	48%	26%	34%
Satisfactory	41	97	138
	23%	33%	29%
Total	183	296	479
	100%	100%	100%

H12: There is no significant association between satisfaction level of respondents and training.

	Value	Df	p-value
Pearson Chi-Square	25.287	3	<0.001

Above table shows distribution of respondents according to satisfaction level of respondents and training given to them. To check association between satisfaction level of respondents and training, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between satisfaction level of respondents and training. In other words, it can be interpreted that training has influence on the satisfaction level of respondent.

Graph59.1 Graphical presentation of association between satisfaction level and training imparted to respondents

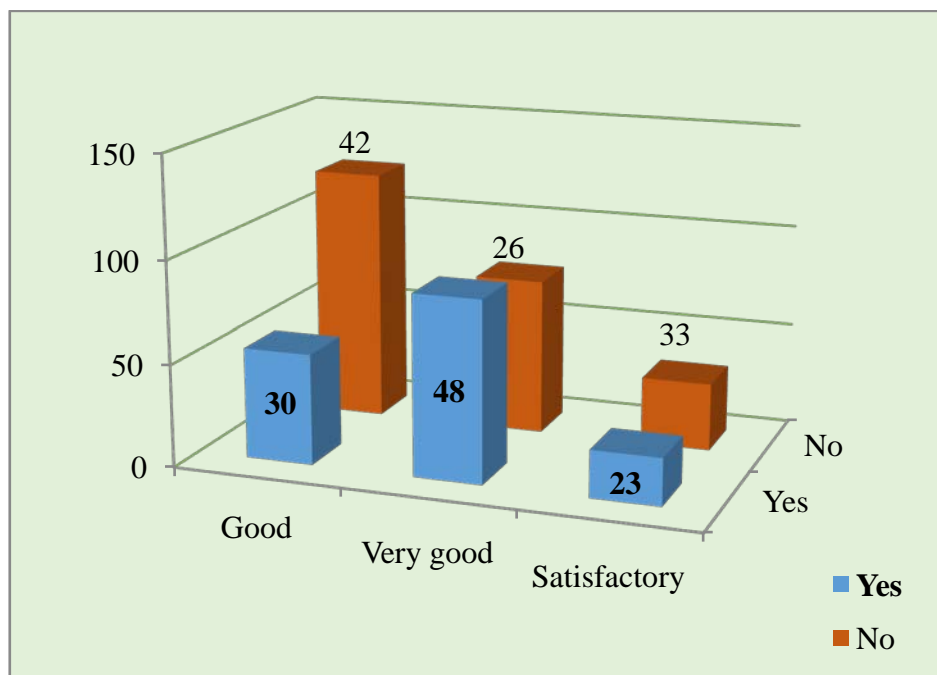


Table: 60 Association between participation in Gram Sabha and socio-economic aspect

Socio Economic Aspect	Attendance in Gram Sabha		Total
	Yes	No	
Improved	299	142	441
	88%	89%	88%
Not Improved	42	17	59
	12%	11%	12%
Total	341	159	500
	100 %	100 %	100 %

H13: There is no significant association between improvement in socio economic aspect and attendance of Gram Sabha.

	Value	df	P-value
Pearson Chi-Square	0.275	1	0.600

Above table shows distribution of respondents according to improvement in socio economic aspect and their attendance in Gram Sabha. To check association between improvement in socio economic aspect and attendance of Gram Sabha, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is not rejected. Hence it is concluded that there is no association between improvement in socio economic aspect and attendance in the Gram Sabha.

Table: 61 Association between improvement of socio-economic aspect and roles & responsibilities performed by group members during group meetings

Socio Economic Aspect	Roles and Responsibilities		Total
	Yes	No	
Improved	376	63	439
	89%	88%	89%
Not Improved	46	9	55
	11%	12%	11%
Total	422	72	494
	100%	100%	100%

H14: There is no significant association between improvement in socio economic aspect and allotment of roles and responsibilities.

	Value	df	P-value
Pearson Chi-Square	0.159	1	0.690

Above table shows distribution of respondents according to improvement in socio economic aspect and their roles and responsibilities performed during group meeting. To check association between improvement in socio economic aspect and having roles and responsibilities, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is not rejected. Hence it is concluded that there is no association between improvement in socio economic aspect and roles and responsibilities performed during meeting. In other words, it can be interpreted that roles and responsibilities has no influence on improvement of socio economic aspect of respondents.

Graph 61.1: Graphical presentation of association between improvement in socio-economic aspect and roles & responsibilities performed by group members during group meetings

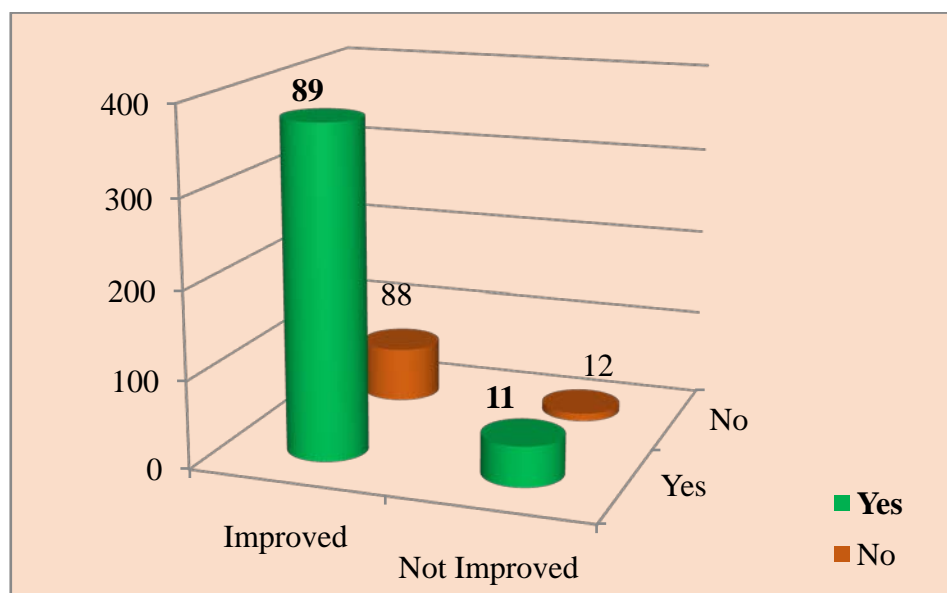


Table: 62 Association between improvement in economic aspects and participation in Gram Sabha

Economic Aspect	Participation in Gram Sabha		Total
	Yes	No	
Improved	254	93	347
	75%	59%	69%
Not Improved	87	66	153
	26%	42%	31%
Total	341	159	500
	100%	100%	100%

H15: There is no significant association between improvement in economic aspect and attendance in Gram Sabha meeting.

	Value	df	P-value
Pearson Chi-Square	13.066	1	<0.001

Above table shows distribution of respondents according to improvement in economic aspect and their attendance in Gram Sabha meeting. To check association between improvement in economic aspect and attendance of Gram Sabha meeting, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between improvement in economic aspect and attendance in Gram Sabha meeting. In other words, it can be interpreted that Gram Sabha meeting has influence on improvement of economic aspect of respondents.

Graph 62.1: Graphical presentation of association between improvement in economic aspects and participation in Gram Sabha

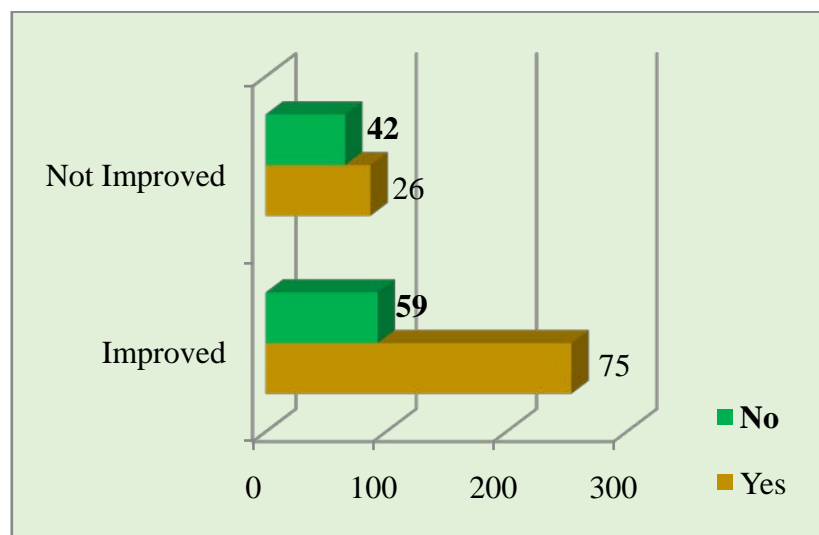


Table: 63 Association between improvement in economic aspect and performance of role responsibilities by members

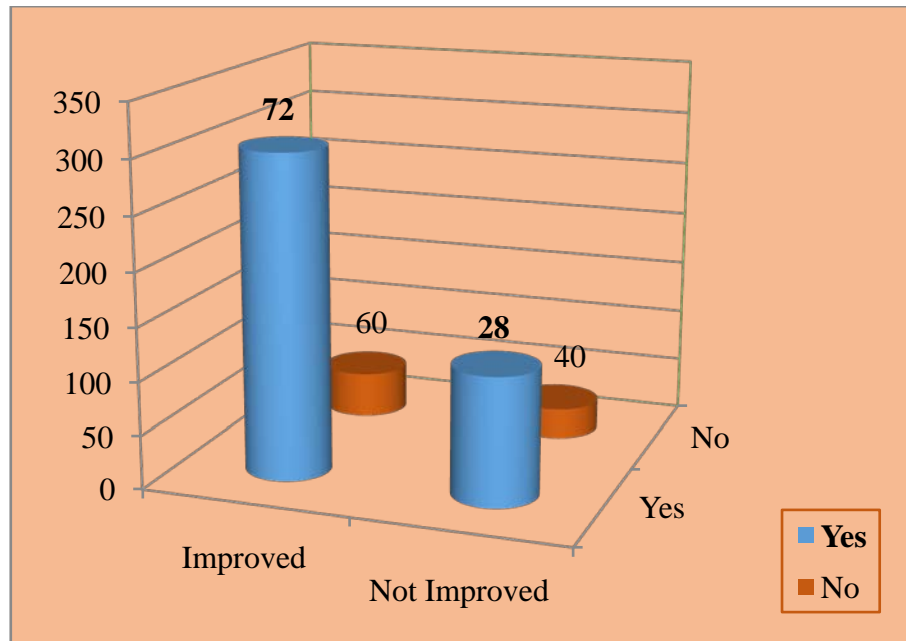
Economic Aspect	role and responsibilities		Total
	Yes	No	
Improved	302	43	345
	72%	60%	70%
Not Improved	120	29	149
	28%	40%	30%
Total	422	72	494
	100%	100%	100%

H16: There is no significant association between improvement in economic aspect and performance of role responsibilities by members

	Value	df	P-value
Pearson Chi-Square	4.094	1	0.043

Above table shows distribution of respondents according to improvement in economic aspect and their roles and responsibilities. To check association between improvement in economic aspect and having roles and responsibilities, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between improvement in economic aspect and having roles and responsibilities. In other words, it can be interpreted that roles and responsibilities has influence on improvement of economic aspect of respondents.

Graph63.1: Association between improvement in economic aspect and performance of role&responsibilities by members



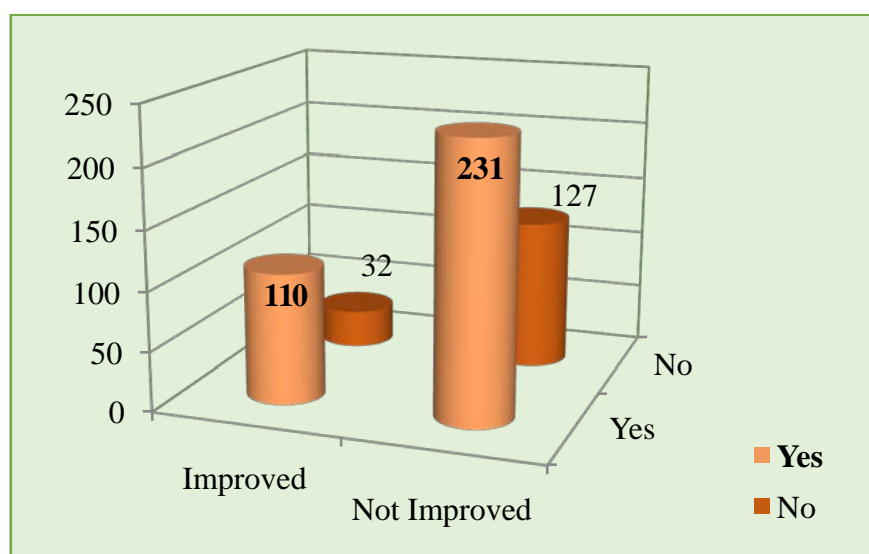
Cross Table: 64 Association between improvement in political aspect and participation during group meetings

Political Aspect	Participation in Group Meeting		Total
	Yes	No	
Improved	110	32	142
	32%	20%	28%
Not Improved	231	127	358
	68%	80%	71%
Total	341	159	500
	100%	100%	100%

H17: There is no significant association between improvement in political aspects and attendance during group meetings.

Table shows distribution of respondents according to improvement in political aspect and their attendance in group meeting. To check association between improvement in political aspect and attendance of group meeting, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between improvement in political aspect and attendance in group meeting. In other words, it can be interpreted that group meeting has influence on improvement of political aspect of respondents.

Graph64.1 Graphical presentation of association between improvement in political aspects and participation during Group Meetings



Cross Table: 65 Association between improvement in political aspect and performance of role& responsibilities by members

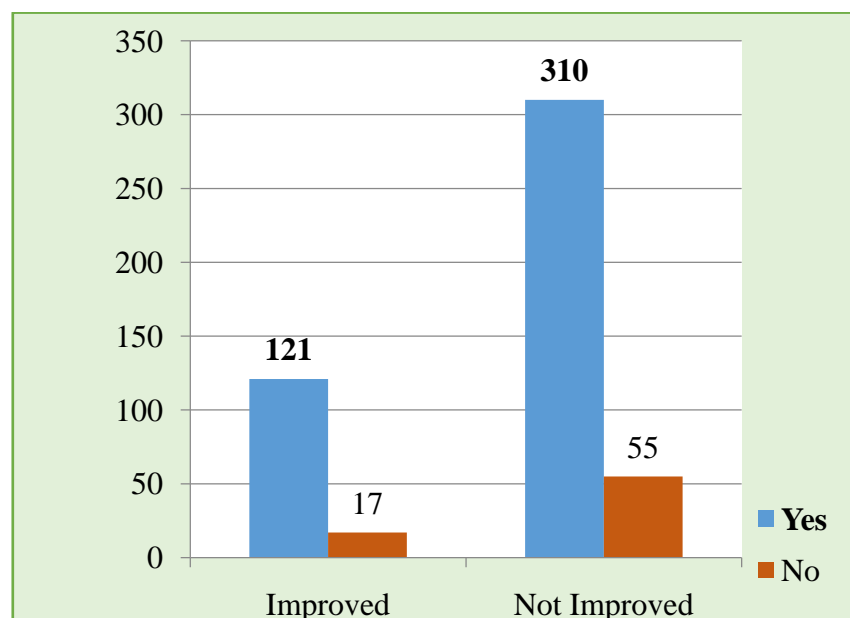
Political aspect	Role& responsibilities performed by members		Total
	Yes	No	
Improved	121	17	138
	29%	24%	28%
Not Improved	301	55	356
	71%	76%	72%
Total	422	72	494
	100%	100%	100%

H18: There is no significant association between improvement in political aspect and performance of roles and responsibilities.

	Value	df	P-value
Pearson Chi-Square	7.849	1	0.005

Above table shows distribution of respondents according to improvement in political aspect and their attendance in group meeting. To check association between improvement in political aspect and attendance of group meeting, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between improvement in political aspect and attendance in group meeting. In other words, it can be interpreted that group meeting has influence on improvement of political aspect of respondents.

Graph65.1: Association between improvement in political aspect and performance of roles & responsibilities by members



	Value	df	P-value
Pearson Chi-Square	0.783	1	0.376

H019: There is no association between improvement in political aspect and performance of roles and responsibilities

Above table shows distribution of respondents according to improvement in political aspect and their roles and responsibilities. To check association between improvement in political aspect and having roles and responsibilities, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is accepted. Hence it is concluded that there is no association between improvement in political aspect and performance of roles and responsibilities. In other words, it can be interpreted that roles and responsibilities have no influence on improvement of political aspect of respondents.

Cross Table: 66 Association between improvement in family condition and participation in Gram Sabha

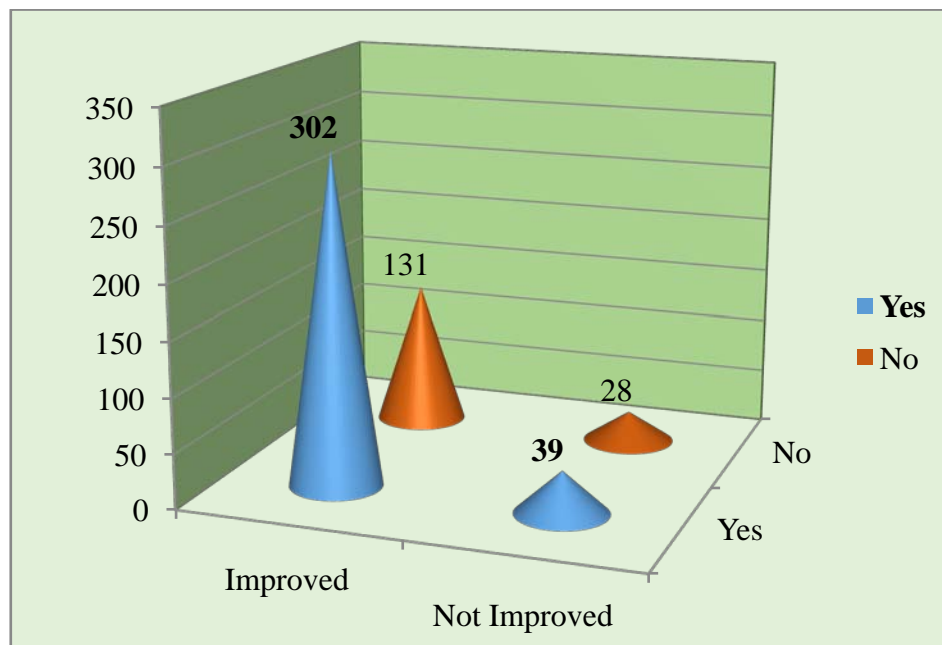
Family Condition	Gram Sabha Meeting		Total
	Yes	No	
Improved	302	131	433
	89%	82%	87%
Not Improved	39	28	67
	11%	18%	13%
Total	341	159	500
	100%	100%	100%

H20: There is no significance association between improvement in family condition and participation in gram Sabha.

	Value	df	P-value
Pearson Chi-Square	3.561	1	0.059

Above table shows distribution of respondents according to improvement in family condition and their attendance in Gram Sabha. To check association between improvement in family condition and attendance of Gram Sabha, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is accepted. Hence it is concluded that there is no association between improvement in family condition and attendance in Gram Sabha. In other words, it can be interpreted that Gram Sabha has no influence on improvement of family condition of respondents.

Graph 66.1: Graphical presentation of Association between improvement in family condition and participation in Gram Sabha



Cross Table: 67 Association between improvement in family condition and performance of role& responsibilities by members

Family Condition	Role& Responsibilities		Total
	Yes	No	
Improved	373	54	427
	88%	75%	86%
Not Improved	49	18	67
	12%	25%	14%
Total	422	72	494
	100%	100%	100%

H21: There is no significant association between improvement in family condition and performance of roles and responsibilities.

	Value	df	P-value
Pearson Chi-Square	9.405	1	0.002

Above table shows distribution of respondents according to improvement in family condition and their roles and responsibilities. To check association between improvement in family condition and having roles and responsibilities Pearson's Chi-square test was applied and its p-value was obtained. As p-value is less than 0.05, above null hypothesis is rejected. Hence it is concluded that there is association between improvement in family condition and having roles and responsibilities. In other words, it can be interpreted that roles and responsibilities has influence on improvement in family condition of respondents.

Graph 67.1: Graphical presentation of association between improvement in family condition and performance of role& responsibilities by members

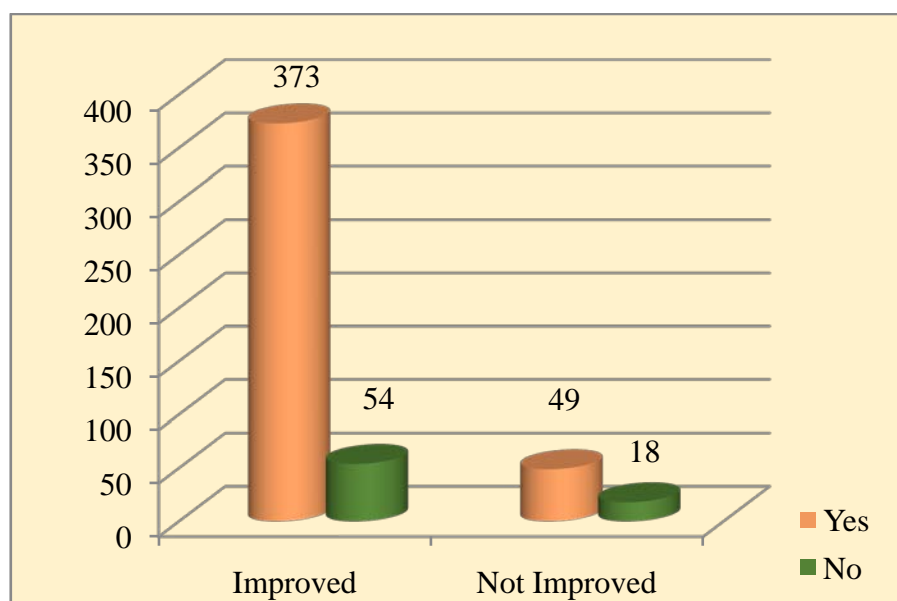


Table: 68 Association between views of members regarding SHGs and participation in Gram Sabha

Perception	Attendance in Gram Sabha		Total
	Yes	No	
Improved	62	17	79
	18%	11%	16%
Moderately Improved	271	139	410
	80%	87%	82%
Not Up to the mark	8	3	11
	2%	3%	2%
Total	341	159	500
	100%	100%	100%

H22: There is no significant association between improvement in perception of members regarding SHGs and attendance of Gram Sabha.

	Value	df	P-value
Pearson Chi-Square	4.790	2	0.091

Above table shows distribution of respondents according to improvement in perception of respondents and their attendance in Gram Sabha. To check association between improvement in perception of respondents and attendance of Gram Sabha, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is not rejected. Hence it is concluded that there is no association between improvement in perception of respondents and attendance in Gram Sabha. In other words, it can be interpreted that Gram Sabha meeting has no influence on improvement of perception of respondents.

Graph 68.1: Graphical presentation of association between views of members regarding SHGs and participation in Gram Sabha

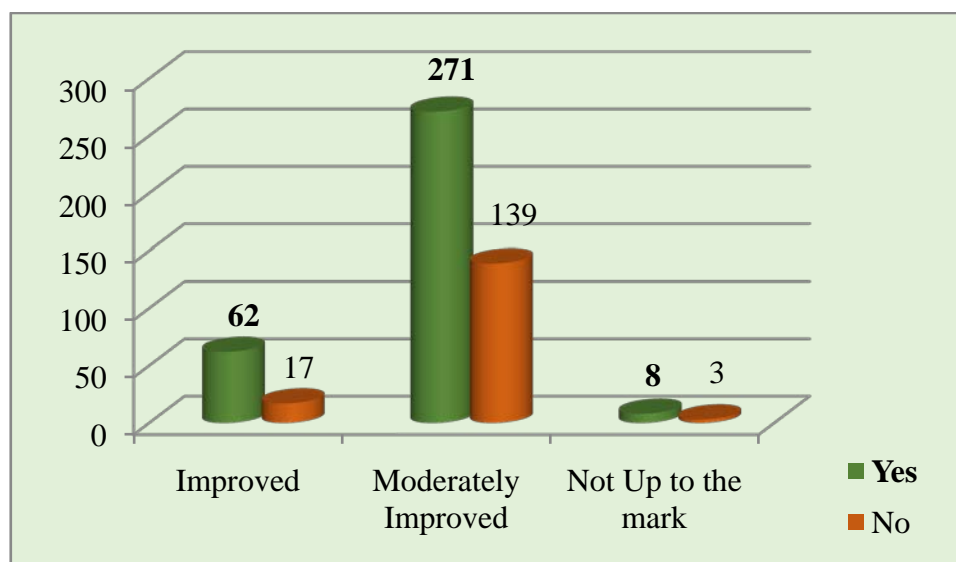


Table: 69 Association between views of members regarding SHGs and performance of role & responsibilities by members

Perception	Role& Responsibilities		Total
	Yes	No	
Improved	74	5	79
	18%	7%	16%
Moderately Improved	339	65	404
	80%	90%	82%
Not Up to the mark	9	2	11
	2%	3%	2%
Total	422	72	494
	100%	100%	100%

H23: There is no significant association between improvement in perception of respondents and having roles and responsibilities

	Value	df	P-value
Pearson Chi-Square	5.173	2	0.075

Above table shows distribution of respondents according to improvement in perception of respondents and their roles and responsibilities. To check association between improvement in perception of respondents and having roles and responsibilities, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is accepted. Hence it is concluded that there is no association between improvement in perception of respondents and performance of roles and responsibilities. In other words, it can be interpreted that roles and responsibilities has no influence on improvement of perception of respondents.

Graph: 69.1 Graphical presentation of association between views of members regarding SHGs and performance of role & responsibilities by members

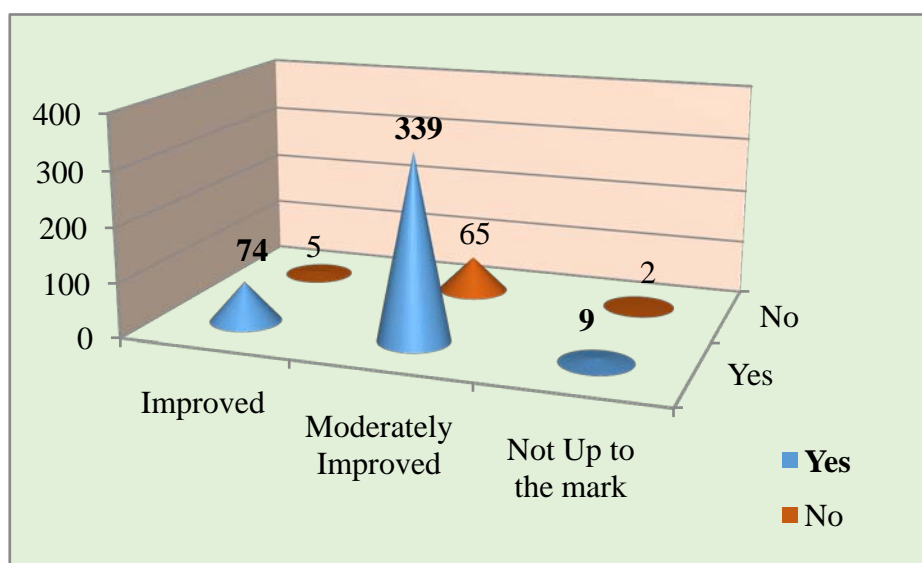


Table 70: Association between satisfaction level of SHGs members and performance of Role& Responsibilities by members

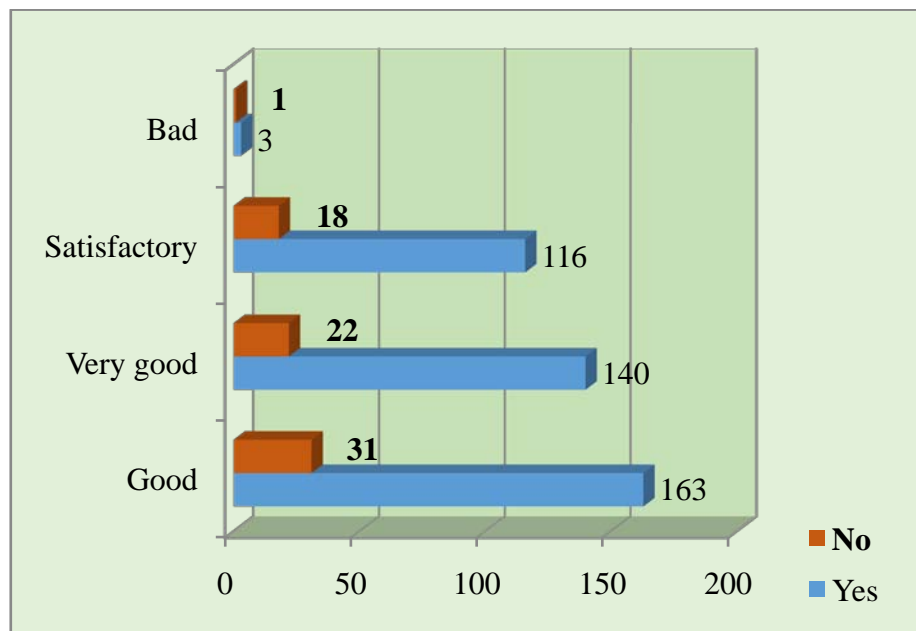
Satisfaction level	Role and Responsibilities		Total
	Yes	No	
Good	163	31	194
	39%	43%	39%
Very good	140	22	162
	33%	31%	33%
Satisfactory	116	18	134
	28%	25%	27%
Bad	3	1	4
	1%	1%	1%
Total	422	72	494
	100%	100%	100%

H24: There is no significant association between satisfaction level of respondents and performance of roles and responsibilities.

	Value	df	P-value
Pearson Chi-Square	0.926	3	0.819

Above table shows distribution of respondents according to satisfaction level of respondents and their roles and responsibilities. To check association between satisfaction level of respondents and having roles and responsibilities, Pearson's Chi-square test was applied and its p-value was obtained. As p-value is more than 0.05, above null hypothesis is not rejected. Hence it is concluded that there is no association between satisfaction level of respondents and having roles and responsibilities. In other words, it can be interpreted that roles and responsibilities is not influence on satisfaction level of respondents.

Graph70.1:Association between satisfaction level and performance of role& responsibilities by members



Independent T-Test

Table No. 71 Comparison of mean score given by respondents with and without training

Particular	Training	N	Mean	Std. Deviation	Std. Error Mean
Social condition	Yes	183	15.8033	3.02637	0.22372
	No	296	15.0473	2.78454	0.16185
Economic condition	Yes	183	5.7705	1.62798	0.12034
	No	296	5.3345	1.73488	0.10084
Political condition	Yes	183	1.2951	1.18615	0.08768
	No	296	1.1453	1.01306	0.05888
Family Condition	Yes	183	5.0765	1.39648	0.10323
	No	296	4.9257	1.32558	0.07705
Perception towards SHGs	Yes	183	27.9454	5.32538	0.39366
	No	296	26.4527	4.57085	0.26568

Table No. 72t-test for Equality of Means							
Particular	t-value	df	P-value	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Social condition	2.792	477	0.005	0.75598	0.27075	0.22397	1.28799
Economiccondition	2.736	477	0.006	0.43603	0.15938	0.12286	0.74921
Politicalcondition	1.472	477	0.142	0.14981	0.10178	-0.05019	0.34981
Familycondition	1.185	477	0.236	0.15083	0.12724	-0.09919	0.40084
Perception towards SHGs	3.258	477	0.001	1.49265	0.45820	0.59232	2.39299

Training is imparted to most of the SHG members which educates and introduces them to group formation and bank linkages. Training to SHGs is given in order to motivate women to start their own income generating activities and proceed successfully. Comparison of mean score given by respondents with and without training shows that there is improvement in the socio-economic and political conditions of women and also perception towards SHGs and overall family conditions have improved after taking a training. Training teaches SHG members the way of starting and running an SHG, conduct of meetings, disbursement of loans, accounts book maintenance, leadership, social service etc.

Table 73: Comparison of mean score given by respondents with and without performing role & responsibility

Particular	Role & Responsibilities	N	Mean	Std. Deviation	Std. Error Mean
Social condition	Yes	422	15.4763	2.88466	0.14042
	No	72	14.0417	2.71375	0.31982
Economiccondition	Yes	422	5.5237	1.70876	0.08318
	No	72	5.3333	1.63587	0.19279
Politicalcondition	Yes	422	1.2133	1.07752	0.05245
	No	72	1.0833	1.14756	0.13524
Familycondition	Yes	422	5.0948	1.35434	0.06593
	No	72	4.3750	1.45774	0.17180
Perception towards SHGs	Yes	422	27.3081	4.92556	0.23977
	No	72	24.8333	4.26912	0.50312

Table 74: t-test for Equality of Means							
Particular	t-value	Df	P-value	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Socialcondition	3.933	492	<0.001	1.43464	0.36476	0.71796	2.15131
Economiccondition	0.879	492	0.380	0.19036	0.21657	-0.23514	0.61587
Politicalcondition	0.937	492	0.349	0.12994	0.13872	-0.14262	0.40249
Familycondition	4.121	492	<0.001	0.71979	0.17465	0.37663	1.06295
Perception towards SHGs	4.013	492	<0.001	2.47472	0.61668	1.26308	3.68637

By looking at the Mean and by doing comparison of Mean Score in the table no. 74 it is concluded that participation of respondents in activities performed by SHGs, performing roles and responsibilities during group meetings, involvement in social serviceactivities has increased overall socio-economic, political and family conditions of rural and tribal women. Thus, they are able to supportthe needs of the family, society and other members of their community. However,this improvement is not uniform among all the sample villages. Qualitative observations support that respondents themselves take decision pertaining to their financial matter, income and expenditure.

Table 75: Comparison of mean score given by respondents with and without attendance in Gram Sabha meeting

Particular	Gram Sabha Meeting	N	Mean	Std. Deviation	Std. Error Mean
Social condition	Yes	341	15.5689	3.01254	0.16314
	No	159	14.4969	2.53800	0.20128
Economiccondition	Yes	341	5.6452	1.61979	0.08772
	No	159	5.1321	1.79702	0.14251
Politicalcondition	Yes	341	1.3079	1.08826	0.05893
	No	159	0.9937	1.06436	0.08441
Familycondition	Yes	341	5.0968	1.38033	0.07475
	No	159	4.7233	1.37294	0.10888
Perception towards SHGs	Yes	341	27.6188	5.01129	0.27138
	No	159	25.3459	4.29304	0.34046

Table 76: t-test for Equality of Means							
Particular	t-value	Df	P-value	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Social condition	3.889	498	<0.001	1.07206	0.27565	0.53047	1.61365
Economiccondition	3.184	498	0.002	0.51309	0.16114	0.19648	0.82969
Politicalcondition	3.028	498	0.003	0.31421	0.10378	0.11030	0.51812
Family condition	2.823	498	0.005	0.37350	0.13233	0.11351	0.63350
Perception towards SHGs	4.936	498	<0.001	2.27286	0.46047	1.36815	3.17757

By participating in Gram Sabha, women are able to take part in the decision-making process at familial and societal level. Respondents are asked whether they are attending Gram Sabha regularly after joining SHGs or not. When we compare Mean with and without attending Gram Sabha, across both rural and tribal areas, it is observed that largest proportion of the sample respondents are attending the Gram Sabha, while few of the respondents are not attending the meeting due to their personal problems. Years of microcredit program membership was expected to have a positive impact on empowerment. From the table 76 it can be revealed that those respondents who were attending the Gram Sabha meeting have better socio-economic and political conditions. Moreover, there is improvement in the family conditions of SHG members once they started attending Gram Sabha and participating in the issues pertaining to village development.

Table 77 Comparison of mean score given by respondents from Kheda and Narmada district

Particular	District	N	Mean	Std. Deviation	Std. Error Mean
Social condition	Kheda	250	14.0880	2.67223	0.16901
	Narmada	250	16.3680	2.68877	0.17005
Economic condition	Kheda	250	5.6880	1.52049	0.09616
	Narmada	250	5.2760	1.83009	0.11574
Political condition	Kheda	250	1.4960	1.12385	0.07108
	Narmada	250	0.9200	0.97437	0.06162
Family condition	Kheda	250	4.3280	1.21421	0.07679
	Narmada	250	5.6280	1.23926	0.07838
Perception towards SHGs	Kheda	250	25.6000	4.33719	0.27431
	Narmada	250	28.1920	5.10405	0.32281

Table 78t-test for Equality of Means							
Particular	t-value	df	P-value	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Social condition	-9.510	498	<0.001	-2.28000	0.23975	-2.75105	- 1.80895
Economiccondition	2.738	498	0.006	0.41200	0.15048	0.11634	0.70766
Political condition	6.123	498	<0.001	0.57600	0.09407	0.39117	0.76083
Family condition	-11.847	498	<0.001	-1.30000	0.10973	-1.51559	- 1.08441
Perception towards SHGs	-6.119	498	<0.001	-2.59200	0.42362	-3.42429	- 1.75971

When we compare the Mean Score in the table no. 78 it is revealed that social condition, family condition and perception towards SHGs of respondents in Narmada district is improved better than Kheda district whereas economic and political condition of respondents in Kheda district is improved better than that of Narmada district. In a nut shell, micro financing and self-help groups lead to the overall – social, economic, political familial - empowerment of women to a great extent. By extending small loan to poor individuals, micro credit enables its borrower to take up income generating activities that lead to a series of improvements in their social and economic conditions.

FINAL SUMMARY OF HYPOTHESIS TESTING

NO.	HYPOTHESIS	RESULT
H01	There is no significant association between satisfaction level of respondents and districts namely Kheda and Narmada.	Rejected
H02	There is no significant association between improvement in socio economic aspect of respondents and both the districts.	Rejected
H03	There is no significant association between improvement of economic aspect of respondents and both the districts.	Rejected
H04	There is no significant association between improvement of political aspect of respondents and both the districts.	Rejected
H05	There is no significant association between improvement of family condition of respondents and both the districts.	Rejected
H06	There is no significant association between perception of respondents and both the districts.	Accepted
H07	There is no significant association between perception of respondents and training.	Rejected
H08	There is no significant association between family condition of respondents and training.	Accepted
H09	There is no significant association between political aspect of respondents and training.	Rejected
H010	There is no significant association between economic aspect of respondents and training.	Rejected
H011	There is no significant association between socio economic aspect of respondents and training.	Accepted
H012	There is no significant association between satisfaction level of respondents and training.	Rejected

Final Summary of Hypothesis Testing

NO.	HYPOTHESIS	RESULT
H013	There is no significant association between improvement in socio economic aspect and attendance in Gram Sabha meeting.	Accepted
H014	There is no significant association between improvement in socio economic aspect and allotment of roles and responsibilities.	Accepted
H015	There is no significant association between improvement in economic aspect and attendance in Gram Sabha meeting.	Rejected
H016	There is no significant association between improvement in economic aspect and attendance in gram Sabha meeting.	Rejected
H017	There is no significant association between improvement in political aspect and attendance during group meetings.	Rejected
H018	There is no significant association between improvement in political aspect and performance of roles and responsibilities.	Rejected
H019	There is no association between improvement in political aspect and performance of roles and responsibilities.	Accepted
H020	There is no significance association between improvement in family condition and participation in gram Sabha meeting.	Accepted
H021	There is no significant association between improvement in family condition and performance of roles and responsibilities.	Rejected
H022	There is no significant association between improvement in perception of respondents and attendance of Gram Sabha meeting.	Accepted
H023	There is no significant association between improvement in perception of respondents and having roles and responsibilities.	Accepted
H024	There is no significant association between satisfaction level of respondents and performance of roles and responsibilities.	Accepted

CASE STUDIES

As Halcom (cited in Patton, 2002) said:

You can only find nothing if you stare at a vacuum.

You can only find nothing if you immerse yourself in nothing.

You can only find nothing if you go nowhere.

Go to real places. Talk to real people. Observe real things.

You will find something. Indeed, you will find much, for much is there.

You will find the world.

Case studies in this chapter illustrate how microfinance movement and SHG-Bank linkages contributes to empowerment of women at different level.

Case Study 1

Jay Ambe Self Help Group, Village - Ankateshwar, Taluka -Garudeshwar, Narmada

Akteshwar is situated about 1.7 km away from Garudeshwar and most of the families living in the village are tribal. Males of these families work as a laborer in the agriculture and construction area while majority of females are responsible for household work. The primary source of income of families are agriculture, animal husbandry, poultry and sheep rearing. The village has a primary and secondary school. Concrete road links the village to the mainstream of the Garudeshwar. Drinking water facilities are available in the village. Despite the availability of all these facilities there is a lack of means of transportation and proper hygiene as well as sanitation, resulting from poor drainage system due to which dirty water from the houses collects on the streets. Although village has a school, there is a lack of proper education equipment and infrastructure facilities in the school. There are other social institutions like Primary Health Centre, Dairy Cooperative, Gram Panchayat, Anganwadi and Community Hall. Jay Ambe SHG was formed by 10 members and each member deposits Rs. 100 as savings every month. The SHG opened a bank account in Bank of Baroda. Functionaries of Bank of Baroda are very sensitive towards SHG members. Financing SHGs are considered as Priority Sector Lending.

One of the respondents Mrs. Krishna Vasava (Name changed due to principle of confidentiality) narrated during the conversation, “When my children cried at night from hunger, malnourishment and thirst, I felt like killing myself”. Respondent ‘s husband, an unskilled daily laborer, earned hardly few money and often squandered what little he made on

alcohol. Eventually, when the roof of their small hut was about to collapse, having no jewelry, property, savings or other assets to pledge for a loan to repair it, respondent sold her six-year-old daughter into bonded labour to a local merchant for 7,000 Indian rupees. My little girl complained to me daily that the merchant abused and harassed her. His family would force her to do rigorous domestic work, eat food in front of her and give her none, she remembered. Four years later respondent joined a women's self-help group and microcredit program based in her own village. With her first loan she paid off her debt to the merchant, freeing her daughter, who now attends school, and began a small vegetable selling business. With a second loan she bought her sixteen-year-old son a loom. Previously he would bring home around 200 Indian rupees per month doing odd jobs for wealthy families. With the loom, he can weave two saris per month, earning him 3700 Indian rupees per month. Now respondent vegetable business is thriving as well, thanks to her hard work and the training she has received from the programme. She is glad to be able to give her children opportunities. With the family 's new sources of income, respondent has a sense of pride and security she never before experienced. "I will never debt and remortgage my children again; they will be educated. Now I see to it that my husband is good and does not beat me anymore".She said.

Case study 2

Shri Krishna Self Help Group, Village - Antroli, Taluka – Kathlal, District - Kheda

Antroli is situated about 14 km away from Kathlal and most of the families living in the village belong to rural community. Males of these families work as a daily laborer in the agriculture and construction area while majority of females are responsible for household work. The primary source of income of families are agriculture and animal husbandry. The village has a primary and secondary school with active Gram Panchayat. There is a big gap between the landlords and laborers. Only 23 families own most of the land of the village and rest of the people have very small share or are laborers on these fields. When in need and necessity they borrow money from the money lenders at the rate of 20 to 24% interest a month. And most of them are still burdened by this loan. Women if ever had gone out of the village it was only for a big feast when they are supposed to visit their brothers and sisters or to visit nearby religious places. Most of the women are illiterate and most of the young female students reach to puberty they are asked to discontinue the school and parents would look for a boy to get her engaged and married soon. Sanitation facilities are improved after initiatives of our Honorable Prime Minister's Swatchh Bharat Abhiyan. After building rapport and mutual acceptance researcher started speaking to them about the concept of Self Help Group. The group has been formed 15 years back i.e. in the year 2002. It was started by 10 below poverty line female members of Antroli village, the group member started their regular saving of Rs.25/- per month per member in the starting phase of SHG, now it has been saving of Rs.50/- per member, per month. The group received a loan of Rs. 2.50 lakh from Central Bank of India, at Antroli Branch in the year 2005, moreover group received a subsidy of Rs.1.25 lakh received from District Rural Development Agency, Kheda- Nadiad under "Swarn Jayanti Gram Swaraj Yojana" the group members arranged a meeting to start livelihood, they took the decision to buy a "Photocopy machine" of Rs. Eighty thousand and with the help from District Rural Development Agency, Kheda. Taluka Panchayat office, Kapadwanj provided place in the premises of Taluka Panchayat office, Kapadwanj, where they could open their Xerox shop, as the group opened "Krishna Xerox" in the year 2005, the group started the shop with one Xerox machine and now they have two "Xerox machines" and one "Digital Xerox" machine, the group maintains the earning from the shop every month. The profit is divided equally among the group members, which gives them inner satisfaction. Dahiben Nanubhai Rathod, President of Shri Krishna SHG says "Earlier we didn't have any information or awareness about "Self Help Group", SHG members economic condition was like a bird which was seeking water in desert but after joining with "Self Help Group" and "Swarn Jayanti Gram Swa Rojgar Yojana"

our life has completely changed, now we can earn Rs. 5,000/- to Rs. 7,000/- per month. We regularly get work from "Taluka Panchayat, Kapadwanj", and we can say that "Swarn Jayanti Gram Swa Rojgar Yojana" has given a new path of sustainable livelihood.

Case study 3

Shri Adhya Shakti Self Help Group, Village - Sarkhej, Taluka – Kathlal, Kheda

Sarkhej is situated about 14 km away from Kathlal and most of the families living in the village belong to rural community. Males of these families work as a daily agriculture laborer whereas majority of females are responsible for household work. The primary source of income of families are agriculture and animal husbandry. The village has a primary and secondary school with active Gram Panchayat and dairy cooperative. The residents of Sarkhej village begun cultivating the plant. They have successfully grown around 15,000 bamboo plants on the village wasteland. This is an example of how work under MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) can be linked to a project that can be helpful not only to villagers but to self-help groups (SHGs) too. Sakhi mandal workers are also involved in taking care of the plants. Villagers thought of this project to save their pasture land from getting into the wrong hands. "Some people having political connections had eyes on the land. They wanted to set up a private university on it but we didn't want that. So we passed a resolution in gram sabha to grow bamboo on the land. We have 52 hectares of grazing and wasteland. Our project was approved," said former sarpanch. Manoj Makwana, 36, is a gram sewak and is working under this scheme for the last two-and-a-half years. He said, "The

bamboo yield will be 225 tonne/hectare and it will continue providing income to the village panchayat for the next 30-40 years. The project will make us economically self-reliant.”Till date 813 job cards have been issued with 25% women’s participation. Participation by BPL families has been 50% and 40,649 man-days have been generated. It is expected that after five years the yield will be sold for approximately Rs2,000 per tonne.

Makwana added, “Members of SHGs were also involved in the project. More than 100 women from the village used to fetch water from the river and irrigate the plants. Now they will be trained to make artefacts, mats, toys and other items out of bamboo to earn more.”Most bamboo species produce mature fibre in three years, sooner than any tree species. Bamboo can be grown quickly and easily and sustainably harvested in three to five year cycles.

Director of District Rural Development Agency (DRDA), Kheda said, “Kaprupur is on the riverbank and bamboo needs water so we feel that the wasteland should be suitable for the plant. Initially, 5,000 plants of Balkusha species of bamboo were brought from Tamil Nadu. Since 90% plants survived, 10,000 more were planted. This project has also been proposed for the national level NREGA award from the state.”

Case study 4

Jay Ambe Self Help Group, Village - Akateshwar, Taluka – Garudeshwar, Narmada

Mrs. Kinjal Prajapati, a lady in her mid-thirties, took the initiative of answering the questions posed by the researcher. Mrs. Kinjal lived with her husband and son of three years and was mainly engaged in handicraft activities. Her family traditionally worked in this field, where they made various articles like baskets, vases, blinds, carpets, etc. from bamboo. The work was mainly order-based, wherein wholesalers of surrounding cities, especially Ahmedabad, gave her orders and took the delivery on the assigned date. The bamboo was procured from suppliers in the vicinity. However, lack of funds restricted the scalability of business. Kinjalben took the opportunity when Anganwadi worker identified her village and started the group formation exercise in 2011. Mrs. Kinjal, being a social activist, convinced other women to become part of the organization. Till date, Kinjalben had taken three loans; the first loan was of Rs. 10,000 which she duly repaid in a year's time. The second and third loans were of Rs. 6,000 and Rs. 14,000 respectively. All the funds were utilized for her economic activity. She happily replied that a loan and extra cash meant that she could buy more bamboo from the market and produce more products for which the demand already existed. Moreover, now she could also take advantage of excess demand during festive seasons and earn almost double of what she made before joining Light Microfinance. Her current earnings approximated Rs. 4,000 per month and increased to Rs. 6,000 during festivals. With the extra cash on hand now, Kinjalben cleverly practiced backward integration and started selling bamboo sticks to houses for consumption needs. Although her formal education was restricted to standard seventh, she spoke like a management graduate when she said, “We explore the market for feasible products and accordingly set up our business – mostly we do seasonal business which reaps more income”. She had clearly found a gap and was taking advantage of the same. She opined that microfinance certainly helped in increasing income, and in spite of inflation, her savings also increased, which she deposited in the nearby bank. Moreover, as compared to previous sources of acquiring funds (mostly informal in nature), loans were now available at cheaper rates and facilities of top-up loans further made things easier. She expressed frankly that as she was more educated than her husband, most economic decisions pertaining to usage of income, savings and deployment of loan funds were taken by her. She also gave a generalized statement by saying, “We (women members) ourselves take loans and start business. There are very few cases where the husbands interfere; otherwise they leave the decision of usage of loan to us.” However, decisions pertaining to big-ticket items like acquisition of consumer durables or

renovation of house were taken jointly by the couple. Kinjalben was affirmative when it came to rights of women. She said that before joining Self Help Groups, she did not feel that she had rights equal to men; however, this had changed now with the increased income, more respect from her family members and society, and a higher level of confidence. She said, “I put applications at Gandhinagar office now and being a social worker, I also convince the women to join rallies and attend meetings held in the village. I am the centre leader here, which has helped increase my decision-making power. But I am not contented; I still want to move ahead, and not retrace my steps at any cost.”

Case study 5

Jay Bhathiji Sakhi Mandal, Jalodhra - village, Tilakwada - Taluka, Narmada

Premilaben Tadvī from Jalodhra village of Tilakwada taluka, a lady in her forties with no formal education, married and came to the village to live with her family comprising of her husband and three children. Her husband performed labour work in a brick manufacturing company and she herself did sewing and tailoring work. Before joining Microfinance, she was an introvert, did not take many decisions and limited herself to routine household activities and some work she got in the form of orders from wholesalers. Due to limited income and savings, she was afraid she would not be able to achieve her dream of educating all her children. She said, “I did not study, but I don't want my children to suffer, so I will educate them.”

She promptly joined a group linked with Microfinance programme in 2011 and started taking loans. Her first loan was of Rs. 10,000 which she repaid in a year and applied for another loan of Rs. 20,000. These loans did wonders; she could now purchase more raw materials and take more orders. But she was not satisfied with resting solely on orders and she mustered the courage to travel to the market place to sell her products. This woman, who had not stepped out of her home, now ran a successful micro-enterprise. She earned, on an average, Rs. 4,000 per month; this amount increased exponentially during festive seasons. She found that now she could take more decisions at home and freely express her opinions, and others actually paid heed to her. The inhibitions which came with illiteracy and lack of income were gradually diminishing. The usage of her income and loan amount was decided by her. Yet, decisions

which involved higher fund disbursement were taken with the mutual consent of her husband. However, she emphasized that it would take a while before she became completely independent. She felt that whether it was fighting some injustice or claiming rights for better drinking facilities and sewage systems, things could improve only when women united and raised a voice.

Case study 6

Gareeb Navaj Sakhi Mandal, Tilakwada, Narmada

Ms. Geeta Solanki had an extensive family consisting of her husband and eight children - five daughters and three sons. She knew that if they wanted a better life, they had to increase their earnings. Her husband did odd jobs of shunting and earned a meager amount of Rs. 1,500 on an average per month. However, Geeta contributed more by selling saris in nearby cities. These saris were procured from the city of Surat on wholesale basis and sold in Ahmedabad to retailers or at times, directly to customers. The price of these saris ranged from Rs. 300 to Rs. 1,000. Once in a fortnight, Geeta, along with her husband, would visit Surat and buy the saris. However, lack of liquidity was a major obstacle since she could not buy enough saris at one go.

Ms Geeta was quick to grab the opportunity which knocked her door in the form of Sakhi Mandal programme. She became a member of JLG and took the first loan, the standard amount of Rs. 10,000 with one-year maturity. After the payment of this loan, she went further to take a loan of Rs. 20,000 which was currently being repaid by her. She gladly said, “The demand for saris in Ahmedabad market was always there. But I could not meet it due to lack of funds. Now, with the loan amount I am able to buy more saris and my earnings have increased two-fold. After expenses, my profits sum up to Rs. 6,000 per month.” The increase in income and resultant savings helped her in completing the construction of her partially built home. Although none of her children were earning currently, she could bear their education expenses. At home, she took all the routine decisions by herself, while the decisions which involved more money were taken jointly by the couple. She believed that the loan amount along with an increase in income had helped her gain respect in the family and society. She had also motivated other women to join SHG programme; the journey which began with ten women had reached eighteen women in the center and others were waiting to join SHG movement. Although she did not possess much knowledge about the local laws, she believed that if the women united, they could change the system for a better one.

Case study 7

Jalaram Bachat Mandal, Tilakwada, Narmada

Mrs. SitabenTadvifrom Tilakwada taluka of Narmada District, a young woman in her late twenties, lived in the village with her husband and parents-in-law. Her husband did miscellaneous jobs of repairing and fitting while she was engaged in the business of painting articles and making of khakhras (Indian snacks). She employed laborers for both these jobs as per the requirement of work. These laborers were paid daily wages; however, they were not full-time employees. Sitaben was of the opinion that loans from Banks helped her increase the level of work, which resulted in increased income. Currently, she earns around Rs. 5,000 per month and her savings also increased. However, she did not believe that the loans had affected her decision-making power or bargaining power at home. The decisions pertaining to the usage of income, including her own income, were jointly taken along with her husband, and the scenario had not changed post microfinance. According to her, since her husband and she were equally educated, they found it better to take decisions by mutual consensus. Sitaben generally took decisions involving smaller amounts and those that were repetitive in nature, but she had to keep her husband informed. Summing it all up, Sitaben said, “We had to think twice before buying something, but now after taking loans, we have money on hand. Yet, I don't see any change in my decision-making power pre and post loans.”

Case study 8

Jay Bhole Sakhi Mandal, Nandod, Narmada

Mrs. Heena Rathwais from Umarva Village of Nandod Taluka in Narmada District. Mrs. Heena, 35 years of age, had not received any formal education. She lives in a joint family of eight people in Umarva village. Her son was working at a local shop and earned Rs. 7,000 per month, while along with her husband, Mrs. Heena performed work of making objects from metals like iron and copper. Their combined income was approximately Rs. 3,500 per month when the work was available; at other times, they went without any earnings. However, funds raised through the loan allowed her to buy more raw materials (metals in this case) and increase her production. These articles were then sold in the market by her husband. She did not prefer visiting the market as she was occupied with household chores, which restricted her ability to go anywhere. She agreed that loans from Bank and SHGs were beneficial as they were cheaper and increased their income; however, it was met with increasing expenses. Hence, the savings were not affected positively. Since the couple worked in the same area, the decisionmaking pattern had not changed. Most decisions were taken jointly or solely by her husband. Her confidence levels is also not affected. She saw SHGs and microfinance as a source of acquiring extra funds, and nothing beyond it.

Case study 9

Shree Vaishnav Devi SHG, Lasundhra – village, Kathlal – taluka, Kheda

Mrs Shanti Vaghela is from Lasundhra Village of Kathlal Taluka in Kheda District. Mrs. Shanti lived with her husband and two sons in a small house. Her husband is a driver and she is engaged in the business of selling spices (Chilli powder, Turmeric powder, etc.) used extensively in Indian cuisine. She would go to the market herself or sell the spices door-to-door in nearby cities. Micro loans helped her in increasing the magnitude of her business. She could now buy more spices and can sell more, which led to an increase in her income. She earned approximately Rs. 4,000 per month which was nearly double of her income before having access to micro-finance. However, the catch was that all decisions pertaining to usage of her income, savings and loan-taking were made by her husband and the scenario had not changed. A couple of attributable reasons for this could be that her marriage was only five years old, so she did not want to take any chances or she deliberately let her husband decide as she had not received any formal education. Shanti believed that her respect and self-worth in the family and society had increased; however, her opinions were not taken into consideration at the time of decision-making. In fact, even she chose to remain quiet when household decisions were being made. She asserted that she was happy with the economic benefits and hoped to progress further.

SOME OF THE VERBATIM OF THE RESPONDENTS ARE QUOTED HERE:

“My husband gives me more value since the loan. I know, because now he hands all his earnings to me. If I had not gone to the SHG meeting, not taken a loan, not learnt the work, I would not get the value I have, I would have to continue to ask my husband for every taka I needed Before, my husband used to beat me when I asked him for money, now, even if he doesn't earn enough every day, I can work, we don't have to suffer.”

- **Parvatiben Mistry, Sarkhej gram Panchayat, Kathlal taluka, Kheda district**

A member of Stree shakti Mahila Mandala of Bajakpura village persuaded the villagers to immunize their children. One of the members of Jai bhathiji Mandalasaid that women organized cleaning drives and put dustbins in important points of the village.

“When my children cried at night from hunger, I felt like killing myself ‘, recalled SitabenTadvi. Her husband, an unskilled wage labourer, earned very little and often squandered what little he made on alcohol. Eventually, when the roof of their tiny hut was about to collapse, having no jewellery or other assets to pledge for a loan to repair it, Sitaben sold her seven-year-old daughter into bonded labour to a local merchant for 2,000 Indian rupees. My little girl complained to me daily that the merchant abused her. His family would eat food in front of her and give her none, she remembered. Five years later She joined a woman ‘s self-help and microcredit program based in her village itself. With her first loan she paid off her debt to the merchant, freeing her daughter, who now attends school, and began a small vegetable selling business. With a second loan she bought her sixteen-year-old son a loom. With the loom, her husband can weave two saris per month. Now her vegetable business is thriving as well, thanks to her hard work and the training she has received from the programme. She is glad to be able to give her children opportunities. With the family’s new sources of income, Sitaben has a sense of pride and security she never before experienced. I will never mortgage my children again; they will be educated. Now I see to it that my husband is good and does not beat me anymore”.

-SitabenTadvi, Mota Pipariya, Indravana Gram Panchayat, Garudeshwar, Narmada

At times the members shared their income consumption items like purchase of lands, building of houses, education and marriage of children, but their husbands or the elder male member of the family had the major say in it. Some portion of the income was spent for providing better health care facilities. But this was only during emergency situations when other alternative medication failed or in case of acute illness. They either spent for themselves or family members in case of health ailments like fever, diarrhea, injury resulting from accidents. Basically money was spent on the consultation fees of medical practitioners and medicines prescribed by them. Also expenses relating to conveyance to health center were covered.

Generally it is seen that the male members retain certain portions of their income to meet their own needs. But income generated by women is wholly spent to meet the needs of the family. Most of the respondents typically spend almost all their incomes to purchase goods for the family's general consumption and for their children;

One of the members of Boriya, Indravana Gram Panchayat, Garudeshwar, Narmada narrated that

“A part or sometimes whole of income earned by her husband was spent on alcohol. Sometimes she along with the children used to starve, when he returned drunk. Now with her involvement in the Self Help Group, she is at least able to secure two meals a day to her children. Her husband does realise the misery of the family, when he is in senses but after being drunk, he forgets everything. Though the earnings of the women were spent on improving the nutritional standards of the family, she was still the last priority. Generally, women are socialized in a way to take care of other family members. And most of them do not wanted to violate this social rule in order. This is for the sake of retaining their moral position at the cost of themselves. For all this sacrifice, they have a sense of self-satisfaction which can be again said to be conditioned by the society. And these result in malnourishment of the womenfolk and in the long term also leads to still births or low weight babies.”