

CHAPTER IV

ANALYSIS AND INTERPRETATION

4.0. Introduction

This chapter provides a detailed analysis and interpretation of the data collected in the Anand district and the Panchmahal district according to the objectives of the study. This section also analyses the empowerment of the participants of the SHG and categorises the levels of empowerment that the participants of the SHG have acquired after joining SGHs.

Using SPSS, the hypotheses were tested based on the objectives of the study and the conclusions have been drawn. The analysis and interpretation have been categorized and divided into the following eight sections.

- Detailed information about the SHGS
- Personal information of the SHG participants /members
- The economic activities of the SHG participants
- Impact on household and welfare
- Assets indicator of the participants
- Dwelling indicator of the participants
- Socio-economic changes of the members of participants or participants of the SHG
- Measurement of empowerment and hypothesis testing was done using Pearson correlation.

SECTION- I

4.1. Detailed information about the SHGS

Table 1: Year in which SHG was formed

| Villages | Year in which SHG was formed | | | | Total |
|-------------|------------------------------|--------------|--------------|--------------|---------------|
| | 2015 | 2016 | 2017 | 2018 | |
| AANKALAVAD | 3 1.6% | 4 2.2% | - | 15 8.2% | 22 12% |
| GUNDIVELL | 6 3.3% | 4 2.2% | - | 12 6.6% | 22 12% |
| KARA | - | 13 (7.1%) | - | 9 (4.9%) | 23 (12.6%) |
| MALPUL | 7 (3.8%) | 6 (3.3%) | - | 9 (4.9%) | 22 (12%) |
| MALU | 7 (3.8%) | 7 (3.8%) | - | 10 (5.5%) | 24 (13.1%) |
| SARAMAKHA | - | 15 (8.2%) | 1 (0.5%) | 9 (4.9%) | 25 (13.7%) |
| TARAPUR | - | - | 11 (6%) | 12 (6.6%) | 23 (12.6%) |
| VEL KORTAR | - | 5 (2.7%) | 12 (6.6%) | 5 (2.7%) | 22 (12%) |
| Total count | 23 | 54 | 24 | 82 | 183 |
| % of Total | 12.6% | 29.5% | 13.1% | 44.8% | 100 |

Source: Primary data 2020

The table above indicated the years in which the operational SHGs had been formulated, according to the results has been revealed, much of the SHG was formed in 2018 with (82) 44.8 %, followed by groups that were formed in 2016 with (54) 29.5 %, while (24) 13.1 % of the SHGs were formed in 2017 and (23) 12.6 % of the SHG were formed in 2015, please see table 3.

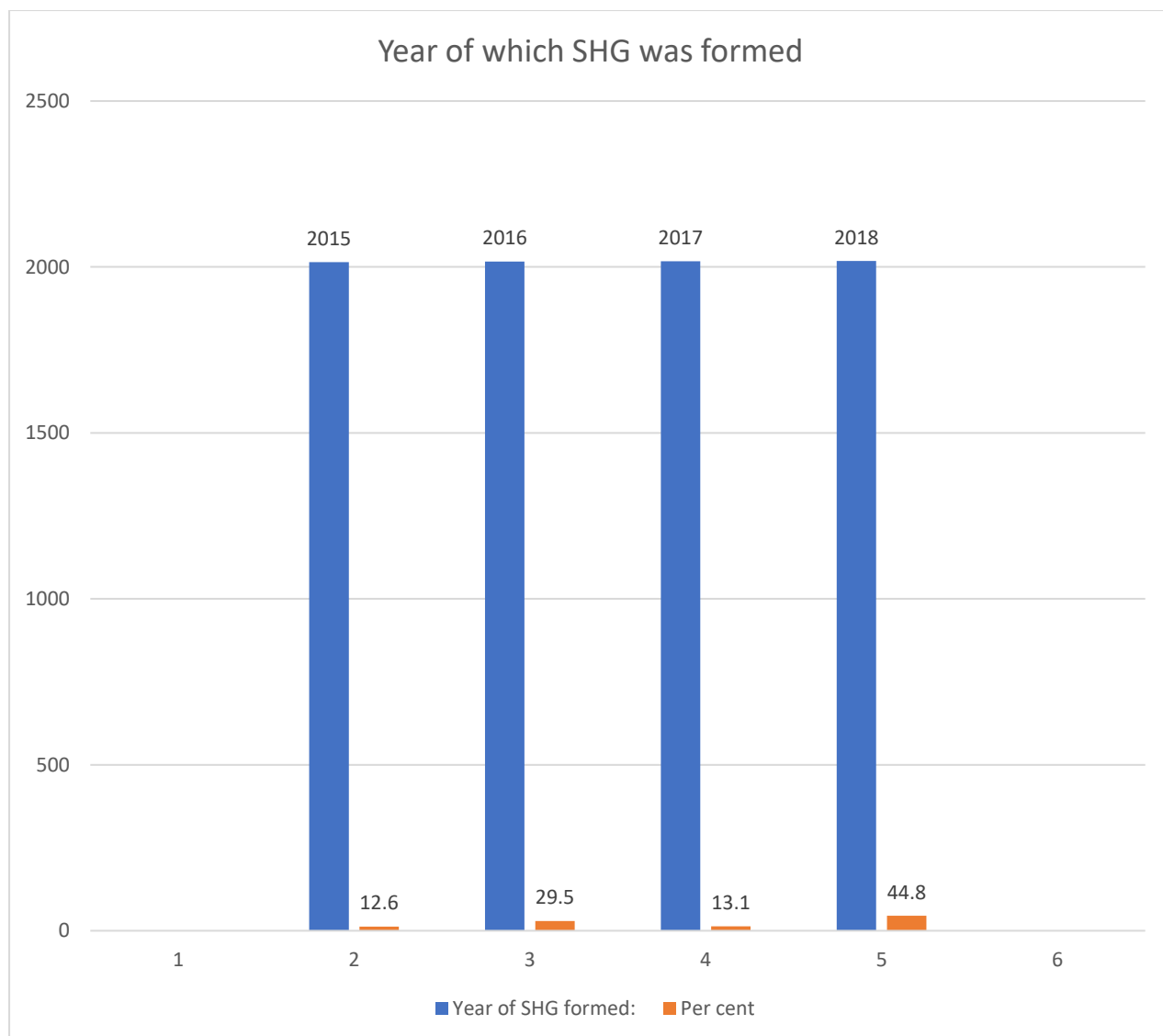


Figure 1:Year in which SHG was formed

SECTION II

4.2. Personal information of the participants

4.2.1. Marital Status of the Members

Table 2: *Marital Status of the Members*

| Villages | Marital Status | | | | Total |
|-------------|----------------|---------|-------|-----------|-------|
| | Single | Married | Widow | Separated | |
| AANKALAVAD | 1 | 17 | 3 | 1 | 22 |
| GUNDIVELL | 2 | 19 | 1 | - | 22 |
| KARA | 3 | 16 | 3 | 1 | 23 |
| MALPUL | 5 | 16 | 1 | - | 22 |
| MALU | 5 | 18 | 1 | - | 24 |
| SARAMAKHA | 2 | 21 | 1 | 1 | 25 |
| TARAPUR | 4 | 16 | 3 | - | 23 |
| VEL KORTAR | 2 | 16 | 3 | 1 | 22 |
| Total count | 24 | 139 | 16 | 4 | 183 |
| % of Total | 13.1% | 76% | 76% | 8.7% | 100 |

Source: Primary data 2020

The study revealed the marital status of the participants of the SHGs, according to the findings of the study (24) 13.1 % of the participants of the SHG were single, (139) 76 % of the SHG participants were married, while (16) 8.7 % of the SHG participants were widows and only (4) 2.2 % of the SHG participants were separated, based on these results it can be concluded that a large number of the SHG participants were married, please see table 4.

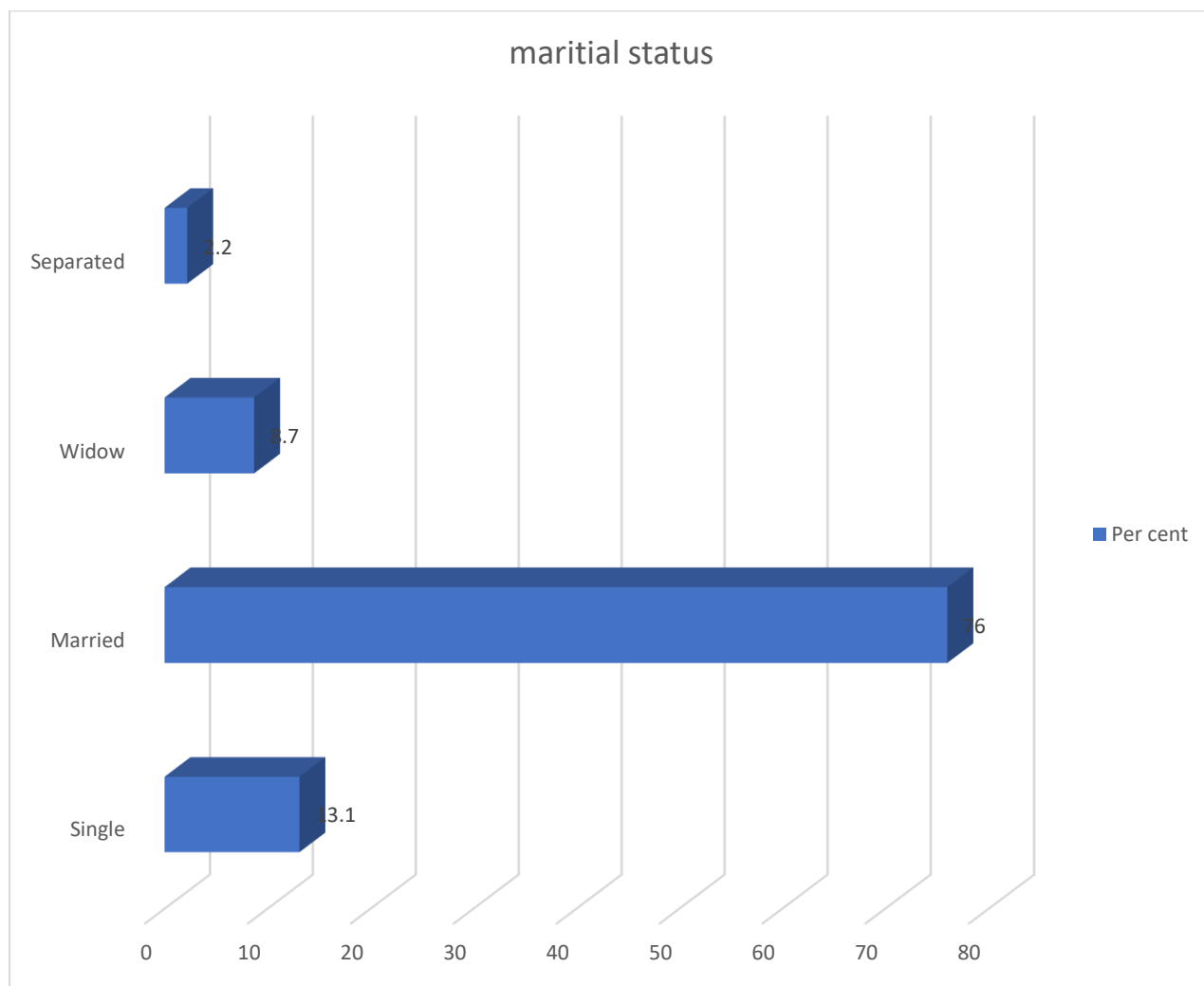


Figure 2:Marital status

4.2.2. Age of the respondents

Table 3: Age

| Age | Villages | | | | | | | | Total % |
|--------------------|--------------|-----------|-----------|-----------|-----------|------------|-----------|------------|--------------|
| | Aankava Ladi | Gundv Ell | Kara | Malpul | Malu | Sarama Kha | Tarapur | Vel kortar | |
| 18-34 | 6 | 6 | 5 | 9 | 11 | 6 | 7 | 6 | 55 |
| | 3.3% | 3.3% | 2.7% | 4.9% | 6.0% | 3.3% | 3.8% | 3.3% | 30.6% |
| 35-54 | 16 | 15 | 18 | 13 | 13 | 18 | 16 | 16 | 125 |
| | 8.7% | 8.2% | 9.8% | 7.1% | 7.1% | 9.8% | 8.7% | 8.7% | 68.3% |
| above 55 | - | 1 | - | - | - | 1 | - | - | 2 |
| | | 0.5 | | | | 0.5% | | | 1.1% |
| Total count | 22 | 22 | 23 | 22 | 24 | 25 | 23 | 22 | 183 |

Source: Primary data 2020

The age distribution of the SHG participants, according to the findings of the study has shown that the widely held participants were of the age group of 35-34 with (125) 68.3 % followed by an age group of 18-34 years with (56) 30.6 % and while the age group of above 55 years was (2) 1.1. %, it has shown that the middle age group participate more in SHG than any other age group, please see table 5.

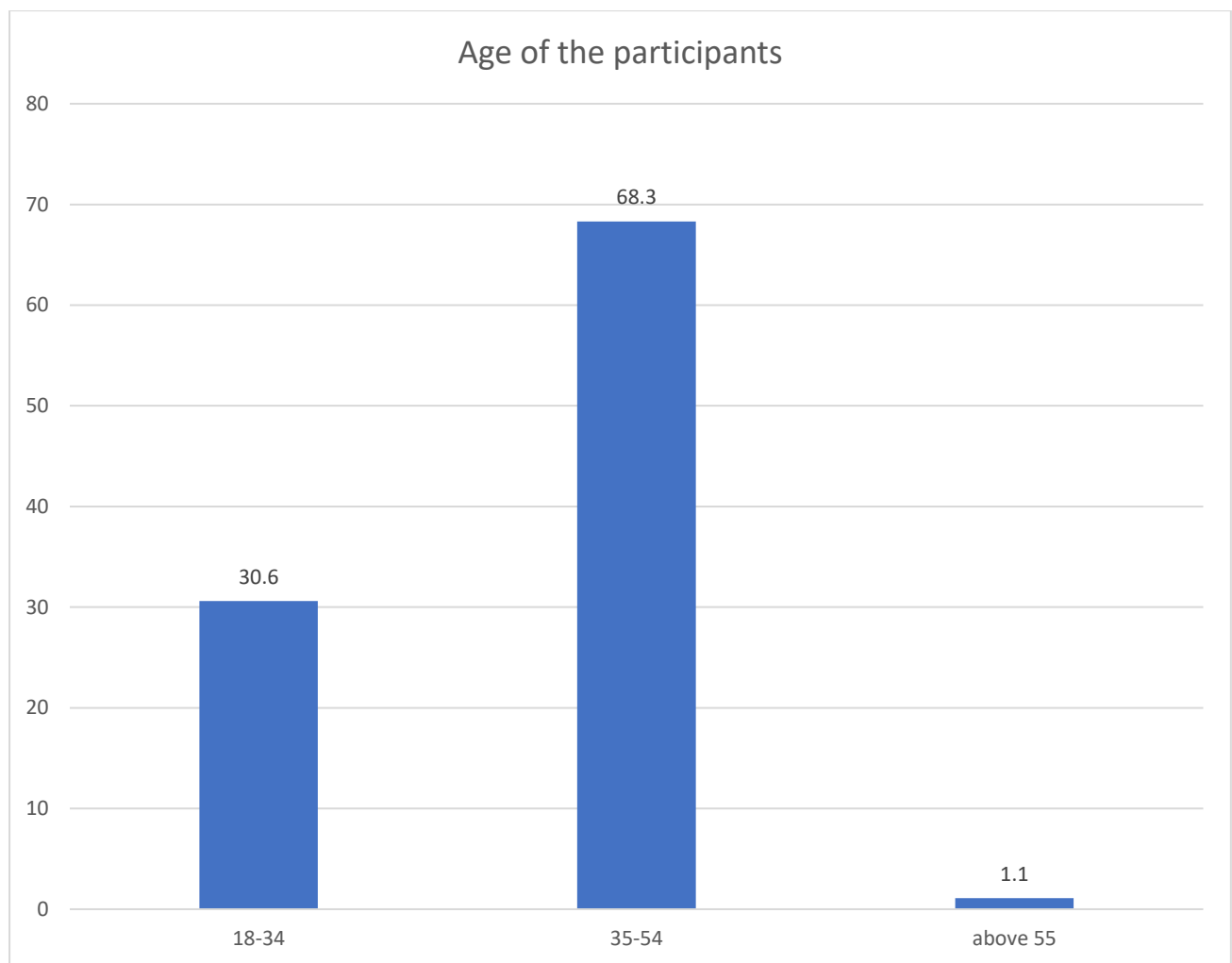


Figure 3:Age of the participants

4.2.3. Educational status

Table 4: *Educatin status*

| Villages | Education status | | | | | | Total |
|-------------|---------------------|---------|---------------|-----------|------------------|-------|-------|
| | Never attend school | Primary | Middle school | Secondary | Higher secondary | Other | |
| AANKALAVAD | 5 | 8 | 1 | 1 | 2 | 5 | 22 |
| GUNDIVELL | 1 | 10 | 5 | 3 | 2 | 1 | 22 |
| KARA | 1 | 19 | 0 | 3 | - | - | 23 |
| MALPUL | 2 | 14 | 2 | 4 | - | - | 22 |
| MALU | 2 | 15 | 2 | 4 | 1 | - | 24 |
| SARAMAKHA | 1 | 10 | 6 | 5 | 2 | - | 25 |
| TARAPUR | 1 | 20 | - | 2 | - | - | 23 |
| VEL KORTAR | 5 | 8 | 1 | 2 | 1 | 5 | 22 |
| Total count | 18 | 104 | 17 | 24 | 8 | 12 | 183 |
| % of Total | 9.8 % | 56.8% | 9.3% | 13.1 % | 4.4% | 6.6% | 100 |

Source: Primary data 2020

The study revealed the education status of the SHG participants, the findings showed that (18) 9.9 % of the SHG participants never attend school, while (104) 56.8 % of the participants of the SHG have primary education (17) 9.3 % have middle school education and (24) 13.1 % participants have secondary education, whilst(8) 4.4 % of the SHG participants have higher secondary education and only (12) 6.6 % of the SHG participants have other forms of education, based on the results it can be said that widely held of the SHG participants had a basic education, see table 6.

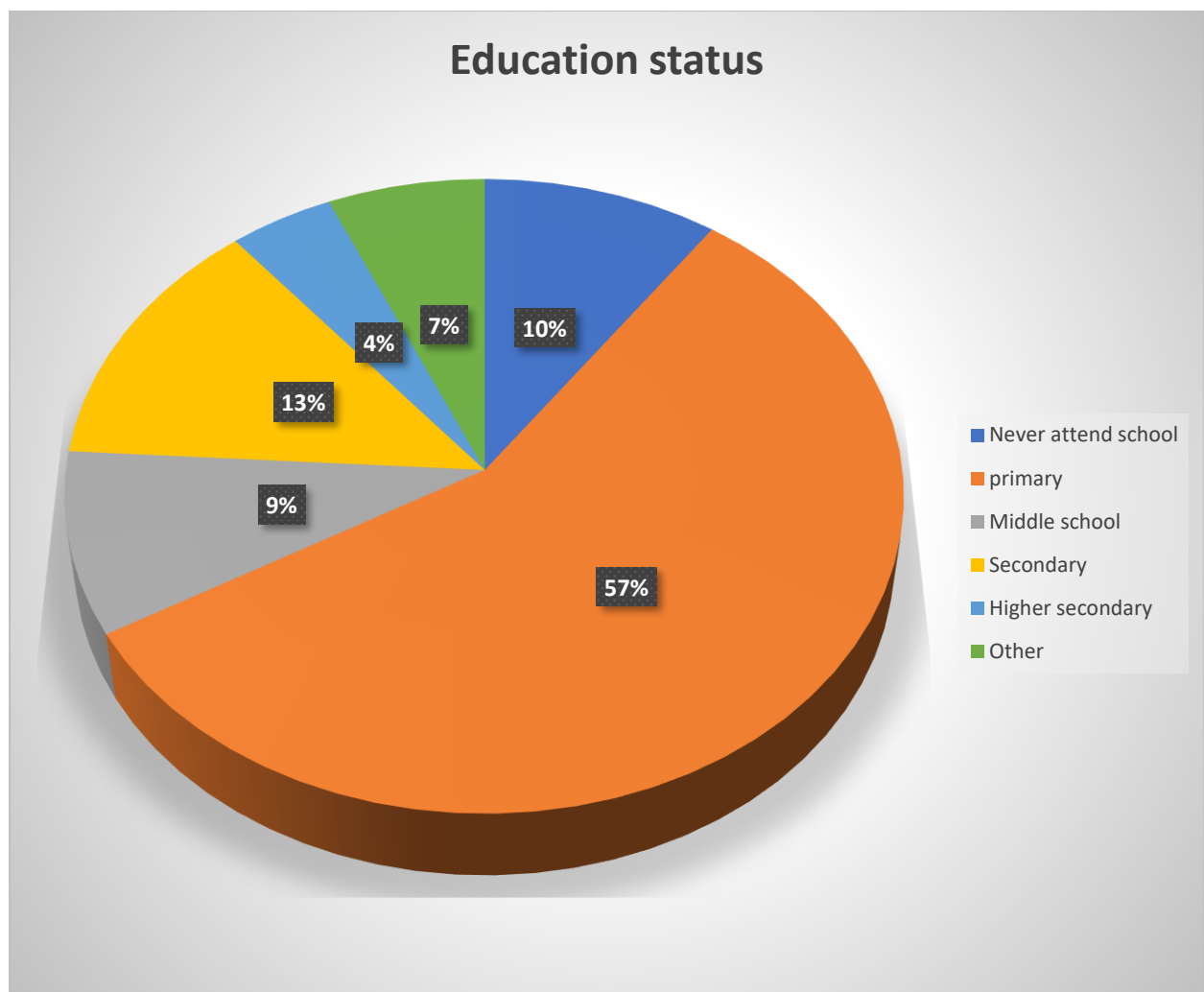


Figure 4: Education status

4.2.4. Reasons for joining SHG

Table 5: Reasons for joining SHG

| Villages | Reasons for joining SHG | | | | TOTAL |
|-------------|-------------------------|-------------------------|--------------------------|-------------------------------------|-------|
| | Improve Social Status | Improve Economic Status | Obtain Financial Support | Influenced by friends and relatives | |
| AANKALAVAD | 5 | 13 | 4 | - | 22 |
| GUNDIVELL | 4 | 11 | 2 | 5 | 22 |
| KARA | 8 | 13 | 2 | - | 23 |
| MALPUL | 2 | 13 | 5 | 2 | 22 |
| MALU | 2 | 4 | 16 | 12 | 24 |
| SARAMAKHA | 5 | 12 | 3 | 5 | 25 |
| TARAPUR | 8 | 14 | 1 | - | 23 |
| VEL KORTAR | 6 | 13 | 3 | - | 22 |
| Total count | 23 | 54 | 24 | 82 | 183 |
| % of Total | 21.9% | 56.3% | 14.2% | 7.7% | 100% |

Source: Primary data 2020

The study revealed the reason why the participants of the SHG joined the group, the study findings have shown that (40) 21.9 % of SHG participants had joined to improve social status, (103) 56.3 % of SHG members had joined to improve their economic status while (26) 14.2 % of the SHG participants had joined to obtain financial support and (14) 7.7 % of the participants of the SHG joined by the influence of friends and relatives, based on the outcomes it can be determined that widely held participants are involved in SHGs to improve the 'economic' status, please see table 7.

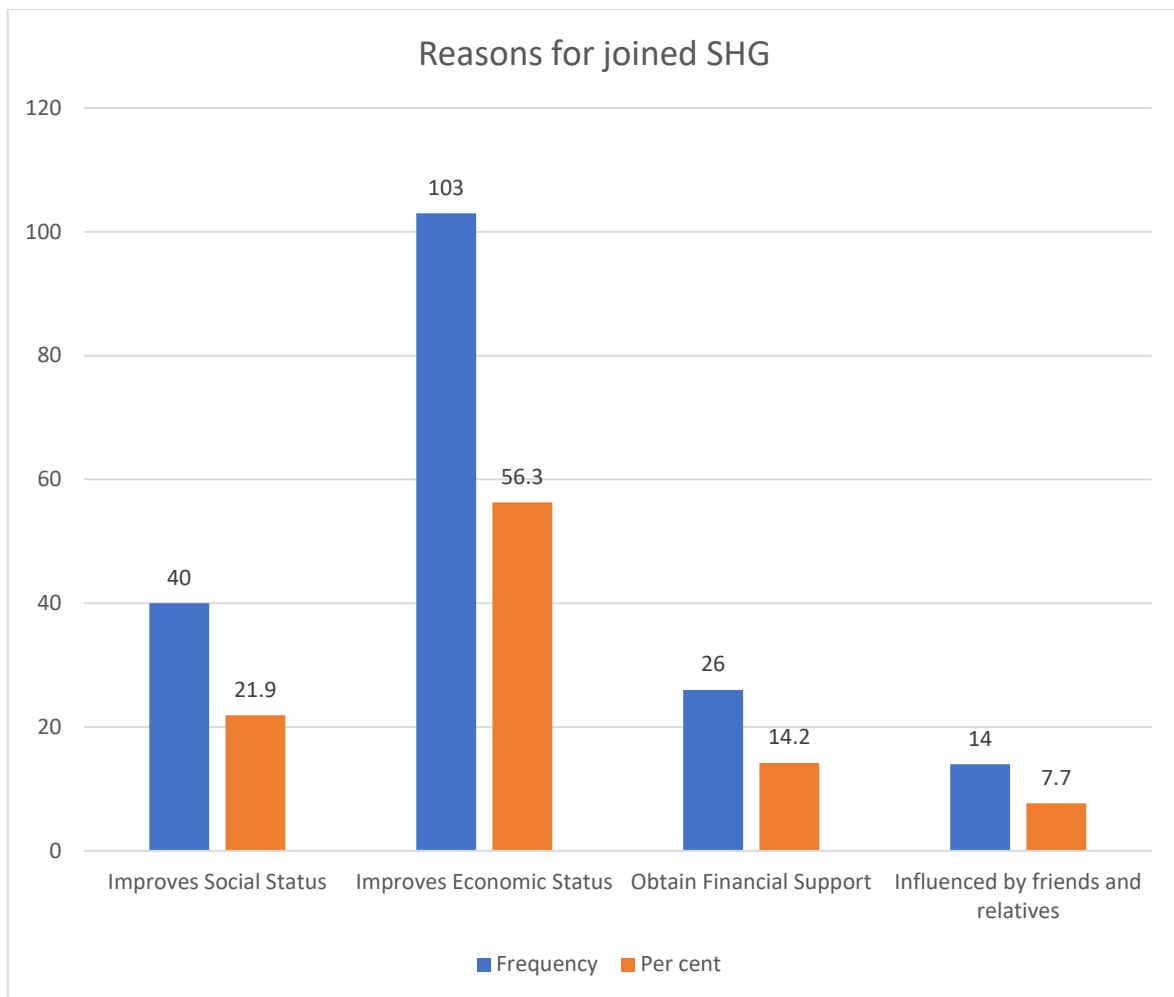


Figure 5: Reasons for joining SHG

4.2.5. Benefits of SHGs in uplifting the socio-economic status

Table 6: Benefits of SHGs in uplifting the socio-economic status

| Villages | Benefits of SHGs in uplifting the socio-economic | | Total |
|-------------|--|-------|-------|
| | Yes | No | |
| AANKALAVAD | 21 | 1 | 22 |
| GUNDIVELL | 17 | 5 | 22 |
| KARA | 21 | 2 | 23 |
| MALPUL | 22 | - | 22 |
| MALU | 24 | - | 24 |
| SARAMAKHA | 19 | 6 | 25 |
| TARAPUR | 22 | 1 | 23 |
| VEL KORTAR | 20 | 2 | 22 |
| Total count | 166 | 17 | 183 |
| % of Total | 90.7 % | 9.3 % | 100 % |

Source: Primary data 2020

The study also attempted to find out if the SHG were beneficial to the participants of SHG in uplifting the ‘socio-economic’ status of the members and their households, according to the conclusions of the study it was revealed that (166) 90.7 % of the participants agreed that SHG benefited them in uplifting their socio and economic status while (17) 9.3 % of the participants objected that SHG helped them in uplifting their ‘socio-economic’ status, please see table 8.

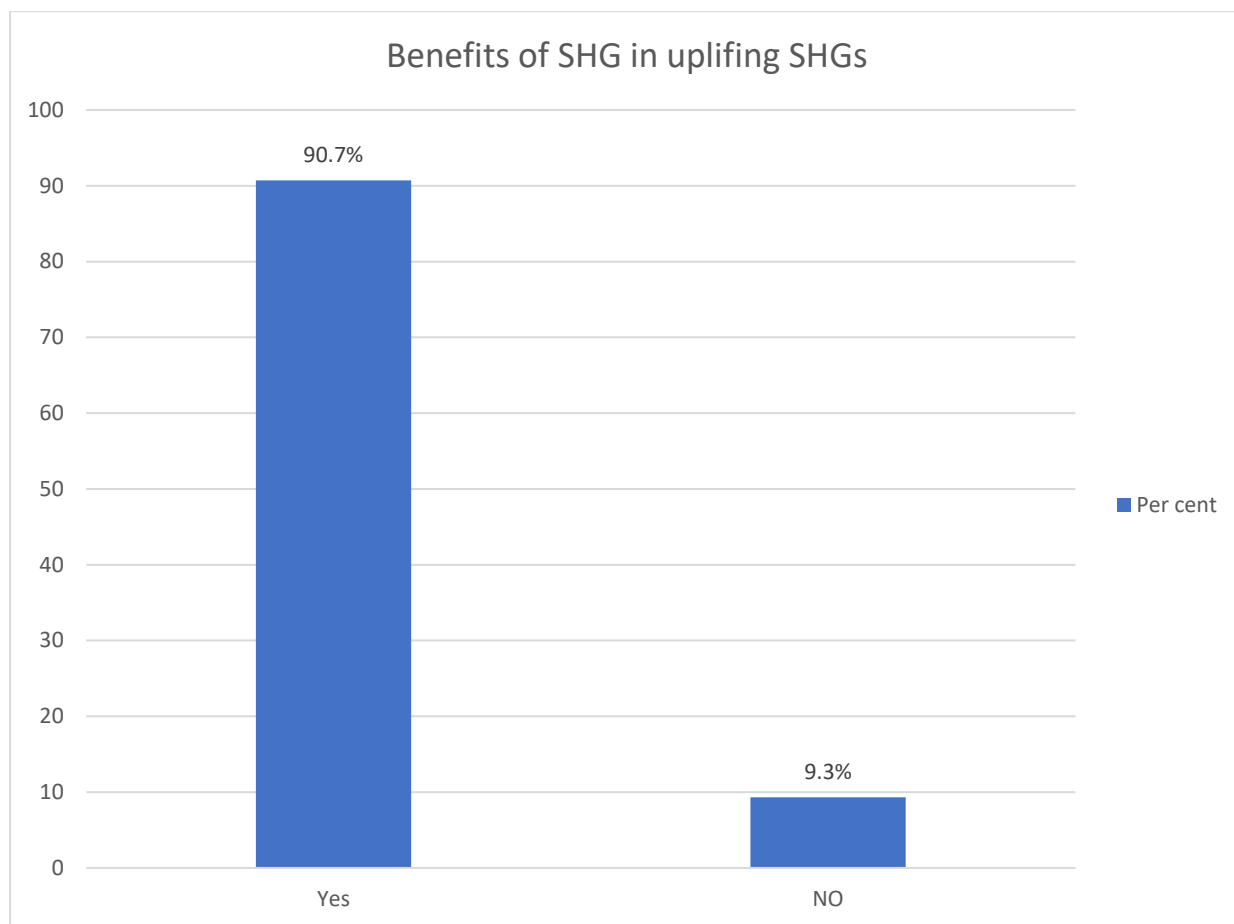


Figure 6: Benefits of SHG in uplifting SHGs

4.2.6. The annual income of the SHG member

Table 7: The annual income of the SHG member

| Name of the Village | The annual income | | | Total |
|---------------------|-------------------|----------------|----------------|-------|
| | < Rs. 15000 | Rs.15000-25000 | Rs,25000-35000 | |
| AANKALAVAD | 3 | 12 | 7 | 22 |
| GUNDIVELL | - | 20 | 2 | 22 |
| KARA | - | 19 | 4 | 23 |
| MALPUL | - | 20 | 2 | 22 |
| MALU | - | 22 | 2 | 24 |
| SARAMAKHA | - | 23 | 2 | 25 |
| TARAPUR | - | 19 | 4 | 23 |
| VEL KORTAR | 3 | 12 | 7 | 22 |
| Total count | 6 | 147 | 30 | 183 |
| % of Total | 3.3% | 80.3% | 16.4% | 100% |

Source: Primary data 2020

The study showed that (6) 3.3 % of the participants of the SHG their yearly income was less than 15,000 rupees while (147) 80.3 % of the participants have an income of Rs15000 -25000 per year and (30) 16.4 % had an income of Rs 25000 to 35000 annually, based on the results it has shown that a large number of the participants have an income of Rs 15000 to 25000 per year, please see table 9.

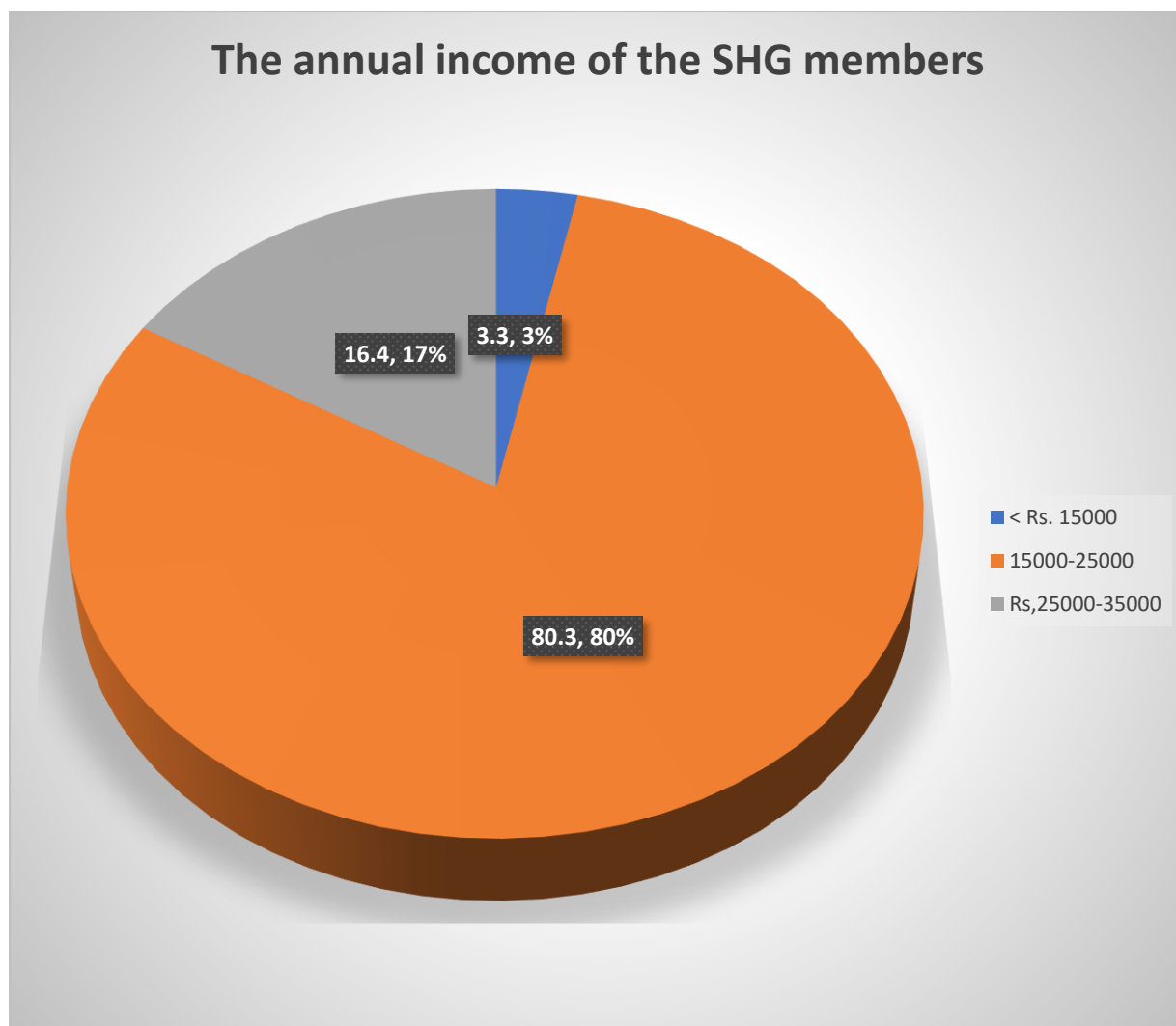


Figure 7: The annual income of the SHG members

4.2.7. Relationship between annual income and social empowerment

Table 8: Annual income and social empowerment

| The annual income of the SHG members | Social Empowerment | | | Total |
|--|--------------------|--------|--------|--------|
| | Low | Medium | High | |
| < Rs. 15000 | 6 | - | - | 6 |
| | 100% | 0% | 0% | 100% |
| | 7.1% | 0% | 0% | 3.3% |
| | 3.3% | 0% | 0% | 3.3% |
| Rs.15000-25000 | 62 | 46 | 39 | 147 |
| | 42.2% | 31.3% | 26.5% | 100% |
| | 73.8% | 88.5% | 83% | 80.3% |
| | 39.9% | 25.1% | 21.3% | 80.3% |
| Rs,35000 above | 16 | 6 | 8 | 30 |
| | 53.3% | 20% | 26.7% | 100% |
| | 19% | 11.5% | 17% | 16.4% |
| | 8.7% | 3.3% | 4.4% | 16.4% |
| % within The annual income of the SHG member | 84 | 52 | 47 | 183 |
| % within social empowerment | 100.0% | 100.0% | 100.0% | 100.0% |
| % of Total | 45.9% | 28.4% | 25.7% | 100.0% |

The study found that 42.2 % of the SHG percipients have low social empowerment.

73.8 % of the SHG participant with low social empowerment have an annual income of 15000 -25000 Rs.

39.9 % of the SHG participants of SHG had an annual income of 15000-25000 and have low social empowerment.

26.7 % of the SHG participants have high social empowerment.

17% of the SHG participants with an annual income of 35000 above have high social empowerment.

4.4 % of the participants have high social empowerment and an annual income of 35000 Rs. and above.

4.2.8. Duration of membership in SHG

Table 9: Duration of membership in SHG

| Villages | Duration of membership in SHG | | | Total |
|-------------|-------------------------------|-----------|-----------|--------|
| | Less than a year | 1-2 years | 3-4 years | |
| AANKALAVAD | - | 21 | 1 | 4 |
| GUNDIVELL | - | 20 | 2 | 22 |
| KARA | - | 23 | - | 23 |
| MALPUL | 1 | 20 | 1 | 22 |
| MALU | 2 | 19 | 3 | 24 |
| SARAMAKHA | - | 23 | 2 | 25 |
| TARAPUR | - | 23 | - | 23 |
| VEL KORTAR | 4 | 17 | 1 | 22 |
| Total count | 7 | 166 | 10 | 183 |
| % of Total | 3.8% | 90.7% | 5.5% | 100.0% |

Source: Primary data 2020

The table above indicated the duration in which participants of the SHG have been participating in SHG as members, according to the findings of the study (7) 3.8 % of the participants have been in the group for less than a year followed by (166) 90.7 % members who have been in the group for 1-2 years and (10) 5.5 % of the participants have been in the group for not less than three years, it can be concluded that widely held of the members of SHGs have been in their groups for 1-2 years, please see the table 11.

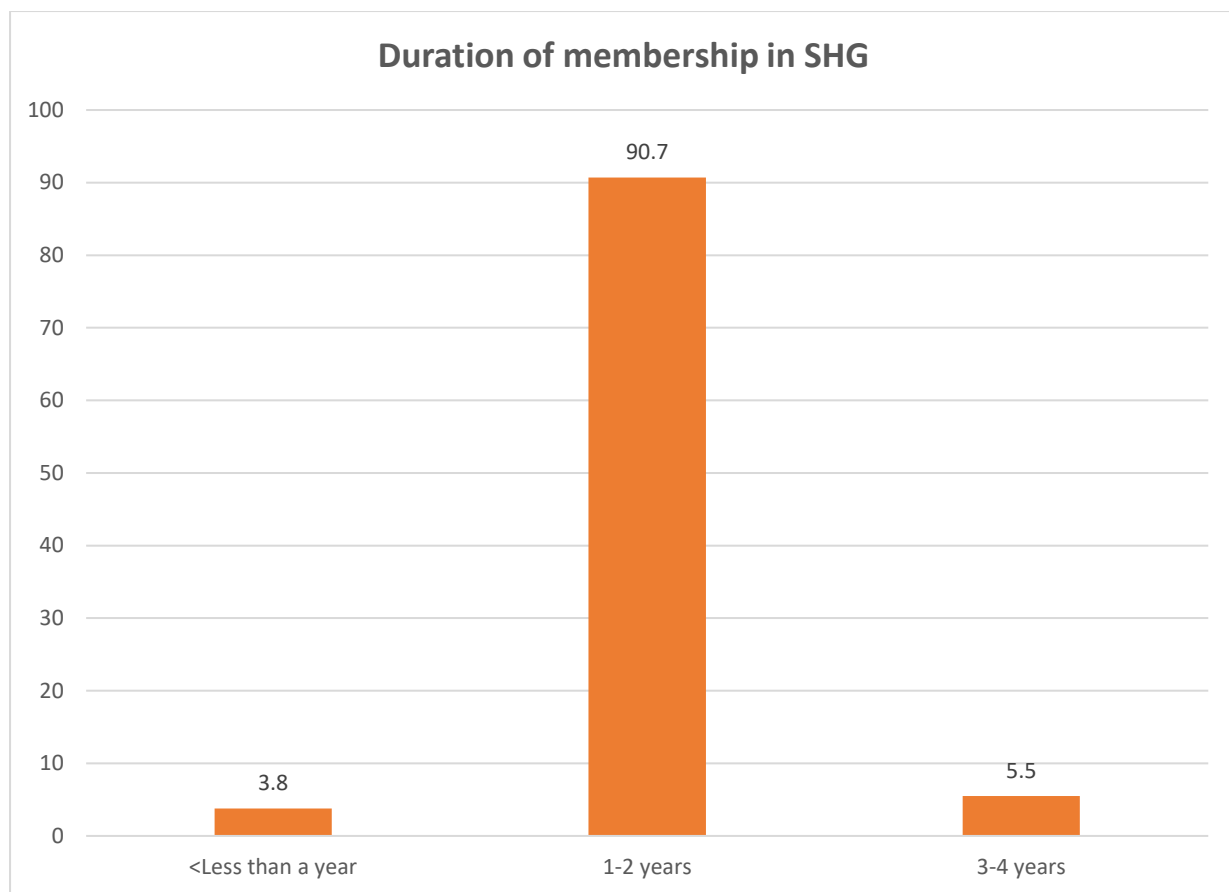


Figure 8:Duration of membership in SHG

SECTION III

4.3. The economic activities of the SHG participants

4.3.1. Type of income-generating activities in which SHG members were engaged personally

Table 10: Type of income-generating activities in which SHG members were engaged personally

| Villages | Type of income-generating activities that SHG were engaged in personally | | | | Total |
|-------------|--|--------------------------|--------------|--------------------|--------|
| | Agriculture and related activities | Livestock, Forestry, etc | Construction | Trade and Commerce | |
| AANKALAVAD | 13 | 4 | 1 | 4 | 22 |
| GUNDIVELL | 17 | 4 | 1 | - | 22 |
| KARA | 17 | 2 | 2 | 2 | 23 |
| MALPUL | 16 | 1 | 3 | 2 | 22 |
| MALU | 18 | 1 | 3 | 2 | 24 |
| SARAMAKHA | 16 | 4 | 2 | 3 | 25 |
| TARAPUR | 19 | 2 | 1 | 1 | 23 |
| VEL KORTAR | 13 | 4 | 1 | 4 | 22 |
| Total count | 129 | 22 | 14 | 18 | 183 |
| % of Total | 70.5% | 12.0% | 7.7% | 9.8% | 100.0% |

Source: Primary data 2020

The participants o have been involved in various activities that generate income, not through their SHG but at the individual level, the study has shown that (129) 70.5 % of the SHG participants were tangled in agriculture and related activities while(22) 12 % were involved in livestock and forestry, (14) 7.7 % of the members were involved in construction and(18) 9.8

% of the participants were tied up in trade and commerce, based on the results many participants are involved in agriculture and related activities, please see table 12.

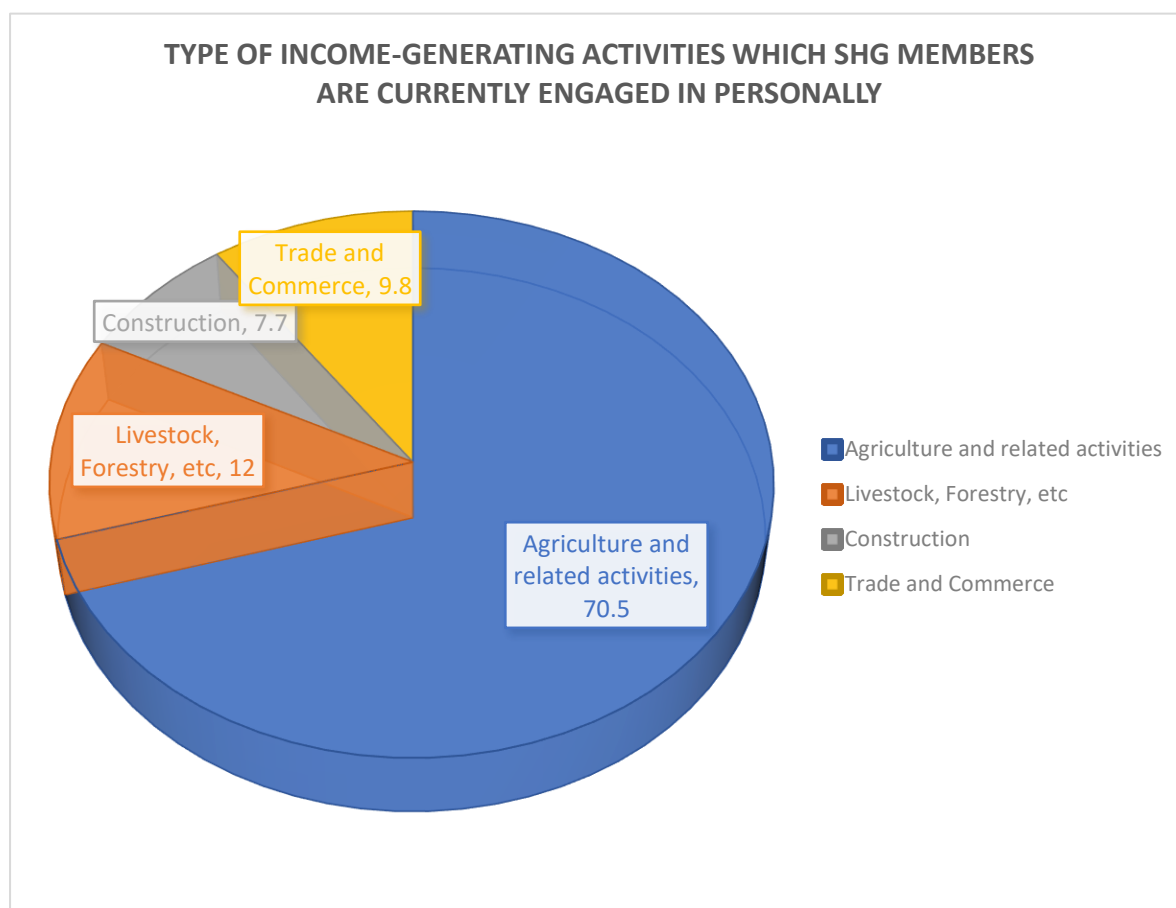


Figure 9: Type of income-generation activities

4.3.2. Economic activities through SHG

Table 11: Economic activities through SHG

| Villages | Economic activities through SHG | | Total |
|-------------|---------------------------------|-------|--------|
| | Yes | No | |
| AANKALAVAD | 12 | 10 | 22 |
| GUNDIVELL | 18 | 4 | 22 |
| KARA | 20 | 4 | 24 |
| MALPUL | 20 | 2 | 22 |
| MALU | 20 | 4 | 24 |
| SARAMAKHA | 20 | 5 | 25 |
| TARAPUR | 19 | 4 | 23 |
| VEL KORTAR | 14 | 8 | 22 |
| Total count | 142 | 41 | 183 |
| % of Total | 77.6% | 22.4% | 100.0% |

Source: Primary data 2020

The ‘socio-economic’ status is a central indicator of the ‘economic statuses of the SHG participants. The research also aimed to know if the SHG participants were involved in any kind of economic activities through their SHG. The study revealed that (141) 77.6 % of the members were not tangled in economic activities through their SHG and only (41) 22.4 % were involved in business activities that bring some income, through their SHG, please see table 13.

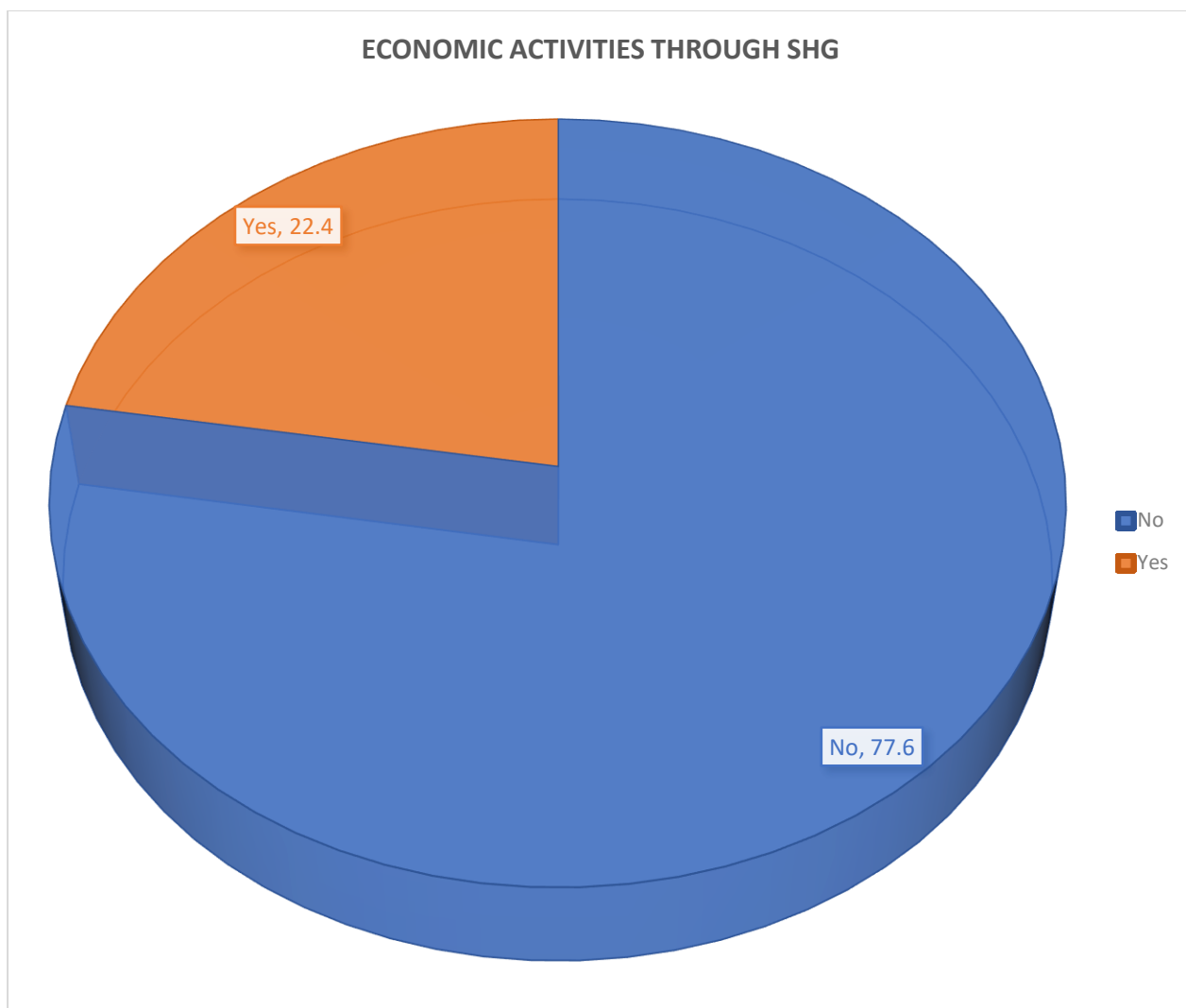


Figure 10: Economic activities through SHG

4.3.3. Type of economic activity through SHG

Table 12: Type of economic activity through SHG

| Villages | Type of economic activity through SHG | | | | Total |
|-------------|---------------------------------------|----------------|-----------------------------------|-------|--------|
| | Home needs Production | Petty Business | Agriculture and Allied Activities | N/A | |
| AANKALAVAD | 5 | 13 | 4 | - | 5 |
| GUNDIVELL | 1 | 2 | 1 | 18 | 22 |
| KARA | 1 | 1 | 2 | 19 | 23 |
| MALPUL | 1 | 1 | - | 20 | 22 |
| MALU | 1 | 2 | 1 | 20 | 24 |
| SARAMAKH A | 1 | 3 | 1 | 20 | 25 |
| TARAPUR | 1 | 1 | 2 | 19 | 23 |
| VEL KORTAR | 3 | 3 | 2 | 14 | 22 |
| Total count | 12 | 17 | 12 | 142 | 183 |
| % of Total | 6.6% | 9.3% | 6.6% | 77.6% | 100.0% |

Source: Primary data 2020

The study showed the type of ‘income-generating activities’ in which participants of the SHG were engaged through their SHG, (12) 6.6 % of the members were involved in the home needs production, (17) 9.3 % of the SHG participants were doing petty business while (12) 9.3 % of the members were engaged in agriculture and associated activities and the widely held of the participants (142) 77.6 % were not involved in any economic undertakings through their SHGS, please see table 14.

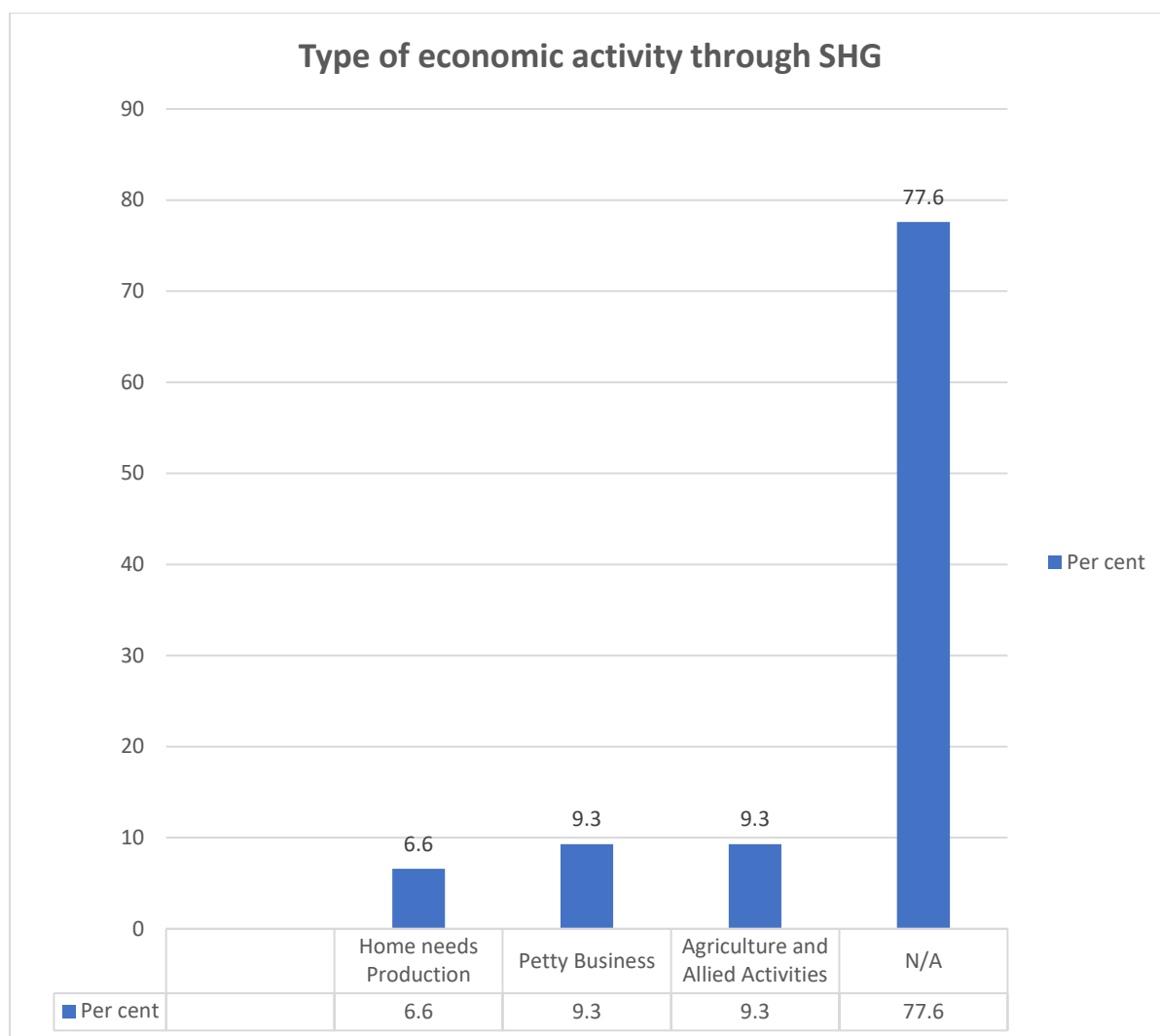


Figure 11:Type of economic activity through SHG

SECTION IV

4.4. The Impact of SHGs on households and the Welfare of members

4.4.1. Household asset

Table 13: Ownership of the household asset

| Villages | household asset | | | | | Total |
|-------------|-----------------|------|--------------|---------|-------|--------|
| | Livestock | Car | TV and Radio | Bicycle | Other | |
| AANKALAVAD | 13 | - | 6 | 2 | 1 | 22 |
| GUNDIVELL | 16 | 3 | 3 | - | - | 22 |
| KARA | 21 | - | 2 | - | - | 23 |
| MALPUL | 14 | - | 7 | 1 | - | 22 |
| MALU | 16 | - | 7 | 1 | - | 24 |
| SARAMAKH A | 18 | 3 | 4 | - | - | 25 |
| TARAPUR | 22 | - | 1 | - | - | 23 |
| VEL KORTAR | 13 | - | 6 | 2 | 1 | 22 |
| Total count | 133 | 6 | 36 | 6 | 2 | 183 |
| % of Total | 72.7% | 3.3% | 19.7% | 3.3% | 1.1% | 100.0% |

Source: Primary data 2020

The study attempted to assess the asset accumulation owned by the SHG participants, asset accumulation and ownership are some of the indicators of the welfare of the household, the study results showed that (183) 72.7 % of the SHG participants owned livestock followed by (36) 19.3 % of the participants who own television and radion while (6) 3.3 % of the participants owned a car and another (6) 3.3 % of the participants own a bicycle and only (2) 1.1 % of the participants own other kinds of asset, please see table 15.

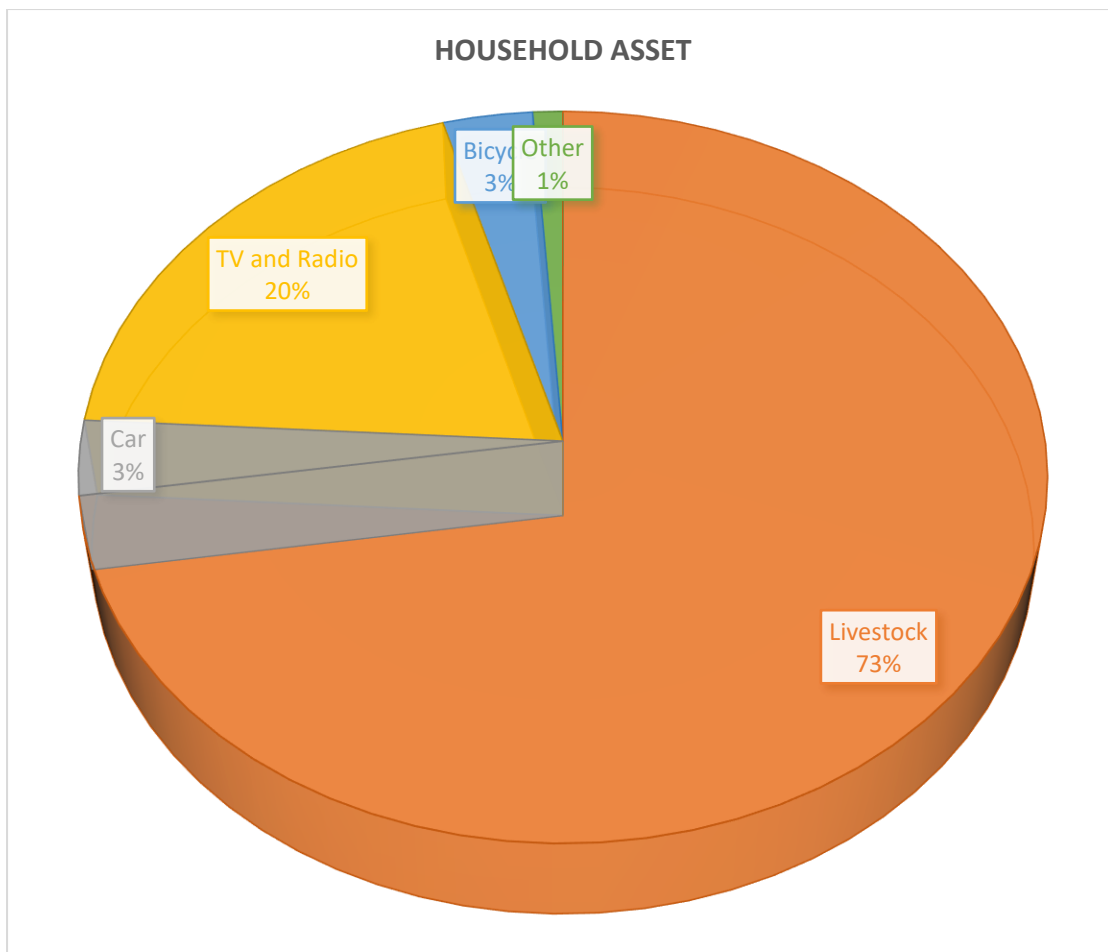


Figure 12: *Household Asset*

4.4.2. Household land ownership for agriculture

Table 14: Household land ownership for agriculture

| Villages | Household land ownership for agriculture | | Total |
|-------------|--|-------|--------|
| | Yes | No | |
| AANKALAVAD | 18 | 4 | 22 |
| GUNDIVELL | 18 | 4 | 22 |
| KARA | 22 | 1 | 23 |
| MALPUL | 19 | 3 | 22 |
| MALU | 21 | 3 | 24 |
| SARAMAKHA | 20 | 5 | 25 |
| TARAPUR | 22 | 1 | 23 |
| VEL KORTAR | 18 | 4 | 22 |
| Total count | 158 | 25 | 183 |
| % of Total | 86.3% | 13.7% | 100.0% |

Source: Primary data 2020

Several indicators were set to assess the household of the participants of SHG, among the indicators, was household land ownership for agriculture, the study revealed that (158) 86.3 % of the participants own agricultural land (25) 13.7 % of members do not own any agricultural land, it can be established that the widely held of the SHG participants own agricultural land, please see table 16.

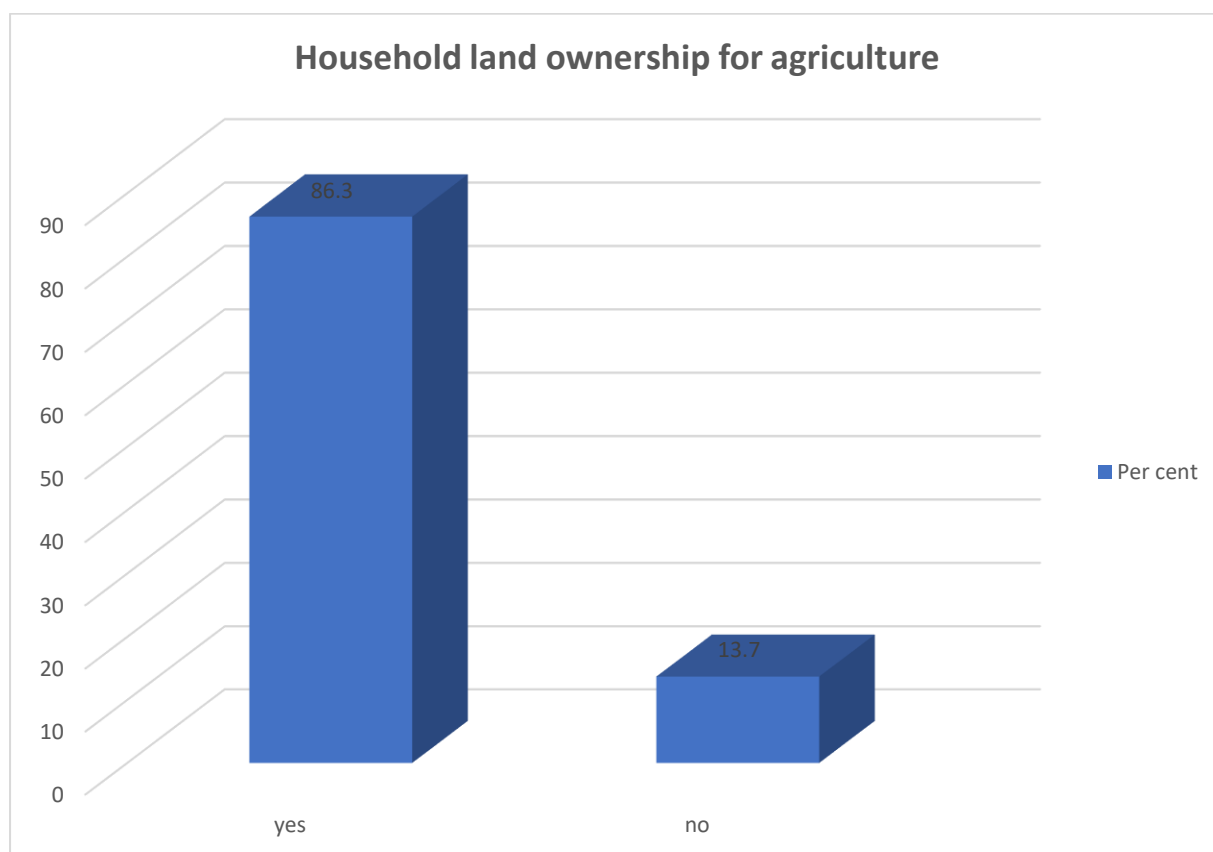


Figure 13: Household land ownership for agriculture

4.4.3. Acres of land family own

Table 15: Acres of land family own

| Villages | Acres of land family own | | | | Total |
|-------------|--------------------------|-------|-------|-------|--------|
| | 5 | 2.5 | < 2.5 | N/A | |
| AANKALAVAD | 3 | 4 | 11 | 4 | 22 |
| GUNDIVELL | 4 | 13 | 1 | 4 | 22 |
| KARA | 7 | 3 | 12 | 1 | 23 |
| MALPUL | 0 | 10 | 10 | 2 | 22 |
| MALU | 0 | 10 | 11 | 3 | 24 |
| SARAMAKH A | 4 | 14 | 1 | 6 | 25 |
| TARAPUR | 8 | 2 | 12 | 1 | 23 |
| VEL KORTAR | 4 | 4 | 10 | 4 | 22 |
| Total count | 30 | 60 | 68 | 25 | 183 |
| % of Total | 16.4% | 32.8% | 37.2% | 13.7% | 100.0% |

Source: Primary data 2020

The study revealed the amount of land owned by the participants of the SHG (30) 16.4 % of the participants have 5 acres while (60) 32.8 % of the SHG participants have 2.5 acres of land and (25) 13.2 % of the SHG participants have land less than 2 acres, the majority of the participants owned land please see table 17 above.

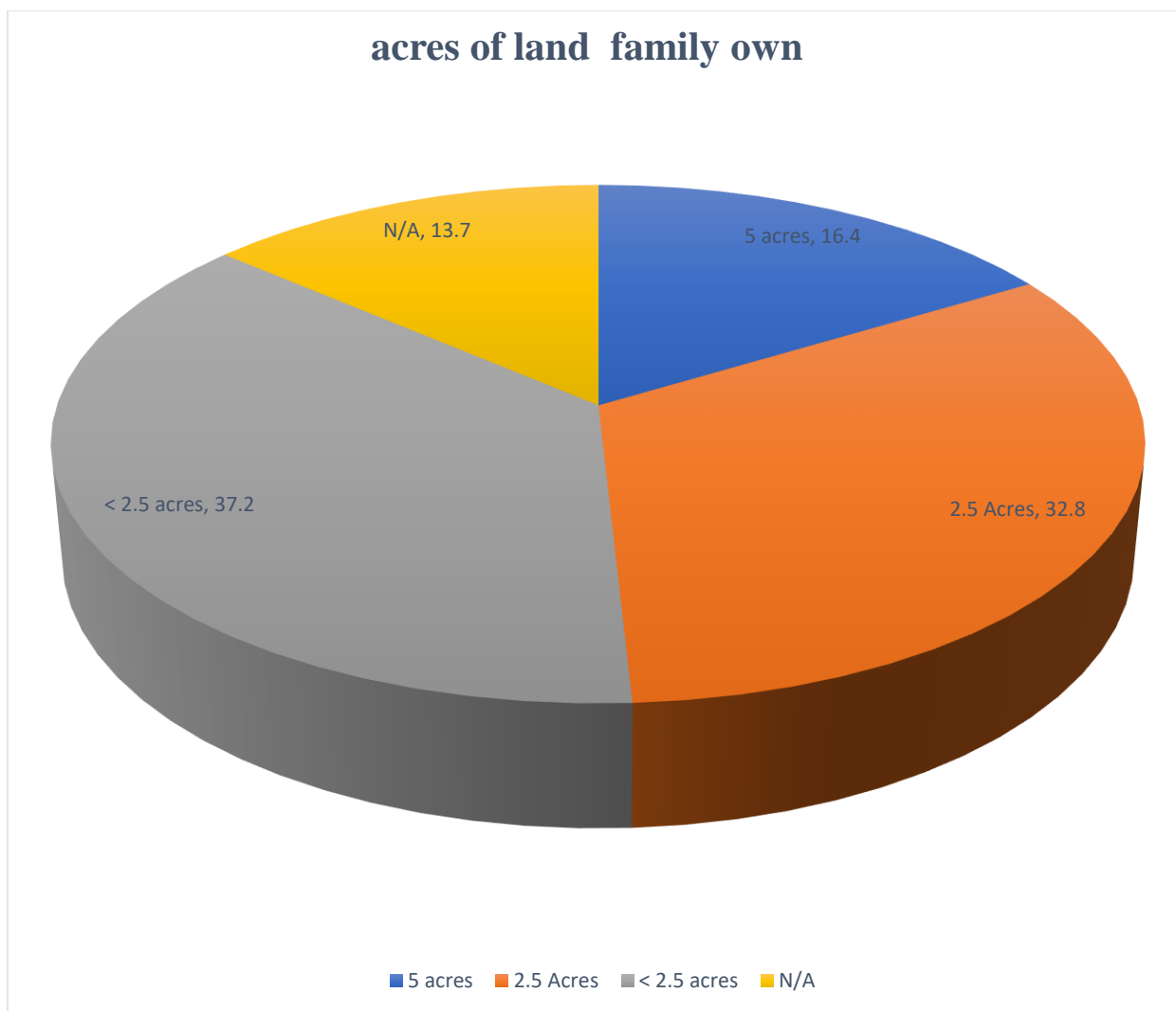


Figure 14: Acres of land family own

4.4.4. Household's wealth within the community

Table 16: self-ranking of household's wealth within the community

| Villages | Self-ranking of household's wealth within the community | | | | Total |
|-------------|---|-----------------------------|--|---|--------|
| | Well off in the community | Better off in the community | Better than most households in the community | Among the poorest households in the community | |
| AANKALAVAD | 1 | 10 | 4 | 7 | 22 |
| GUNDIVELL | 21 | - | 1 | 22 | 21 |
| KARA | 1 | 3 | 19 | - | 23 |
| MALPUL | 4 | 10 | 6 | 2 | 22 |
| MALU | 3 | 10 | 7 | 4 | 24 |
| SARAMAKH A | 12 | 8 | 5 | - | 25 |
| TARAPUR | 2 | 3 | 18 | - | 23 |
| VEL KORTAR | 2 | 9 | 4 | 7 | 22 |
| Total count | 33 | 61 | 69 | 20 | 183 |
| % of Total | 18.0% | 33.3% | 37.7% | 10.9% | 100.0% |

Source: Primary data 2020

Participants of SHG self-rated their wealth within their society, the results indicated that (33) 18 % of the members were well off in the community, while (61) 33.3 % of the members were better off economically in the community and (69) 37.7 % of the SHG participants were better than most households in the community and only (20) 10.9 % of the participants were among the 'poorest households' in their community, based on the results of the study, the widely held of the participants their household was better than most households in their communities. Please see table 18.

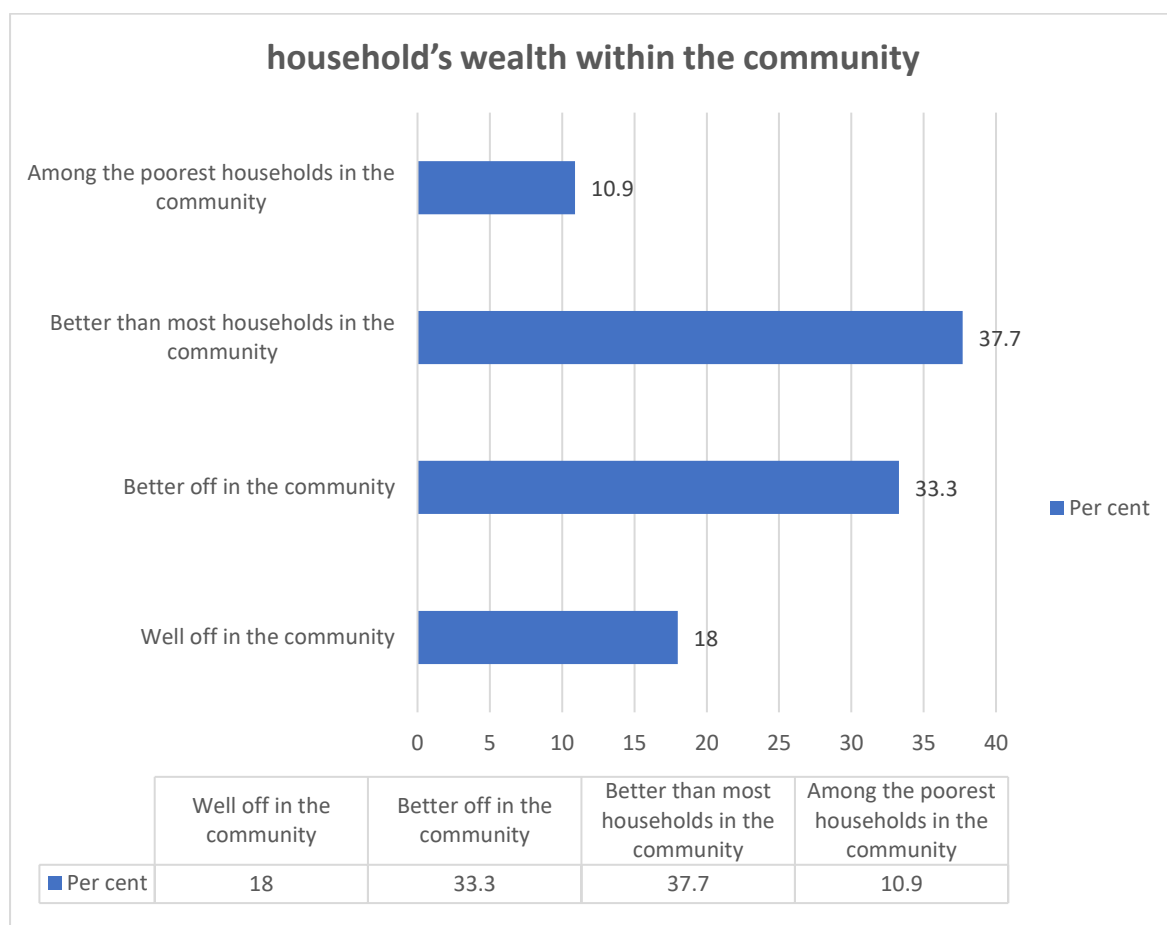


Figure 15: Household wealth within the community

4.4.5. Ownership of the house

Table 17: Ownership of the house

| Villages | Ownership of the house | | | Total |
|-------------|------------------------|--------|-------|--------|
| | Ours | Rented | Other | |
| AANKALAVAD | 19 | 1 | 2 | 22 |
| GUNDIVELL | 21 | - | 1 | 22 |
| KARA | 18 | - | 5 | 23 |
| MALPUL | 21 | - | 1 | 22 |
| MALU | 23 | - | 1 | 24 |
| SARAMAKH A | 24 | - | 1 | 25 |
| TARAPUR | 18 | - | 5 | 23 |
| VEL KORTAR | 19 | 1 | 2 | 22 |
| Total count | 163 | 2 | 18 | 183 |
| % of Total | 89.1% | 1.1% | 9.8% | 100.0% |

Source: Primary data 2020

The researcher set some ‘dwelling indicators’ to evaluate the welfare of participants of the SHG at the household, the research attempt to enquire about the ownership of the house of the SHG participants. The results showed that the mainstream of the participants reside in their own houses with (163) 89.1 whilst (2) 1.1 % of the participants of the SHG lived in rented houses and (18) 9.9 % of the SHG participants lived in another form of houses, please see table 19.

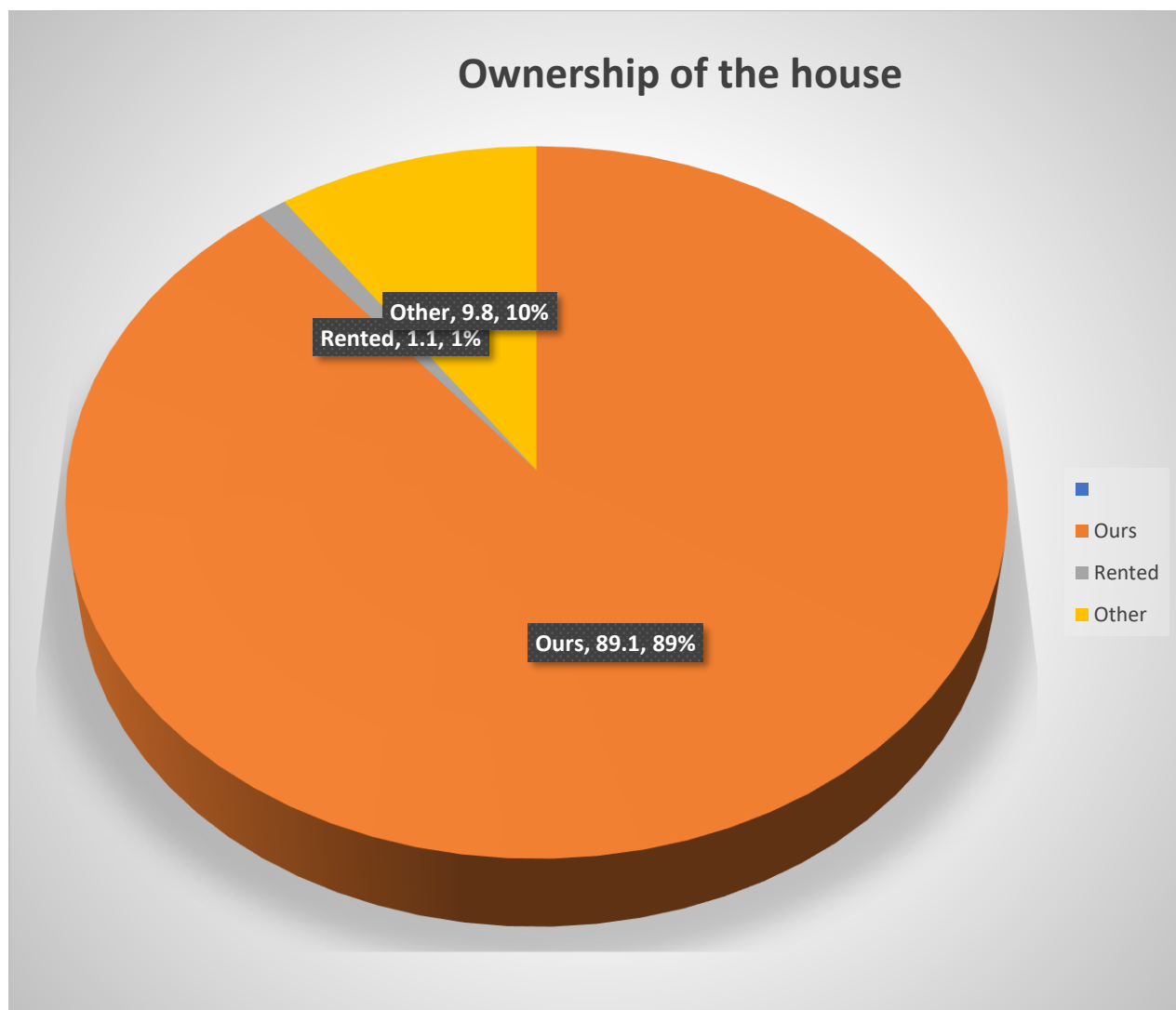


Figure 16: Ownership of the house

4.4.6. Electricity connection of the house

Table 18: Electricity connection of the house

| Villages | Electricity connection of the house | | Total |
|-------------|-------------------------------------|------|--------|
| | Yes | No | |
| AANKALAVAD | 20 | 2 | 22 |
| GUNDIVELL | 18 | 4 | 22 |
| KARA | 23 | - | 23 |
| MALPUL | 22 | - | 22 |
| MALU | 24 | - | 24 |
| SARAMAKH A | 21 | 4 | 25 |
| TARAPUR | 23 | - | 23 |
| VEL KORTAR | 20 | 2 | 22 |
| Total count | 171 | 12 | 183 |
| % of Total | 93.4% | 6.6% | 100.0% |

Source: Primary data 2020

Similarly, an effort was made to examine the household welfare of the SHG and inquire if the house of the respondents which reside had electrical power connections, findings of the study have been revealed that (171) 93.4 % of the SHG participants' houses have a connection of electricity and only (12) 6.6 % of the response they do not have electricity connection on their houses, please see table 20.

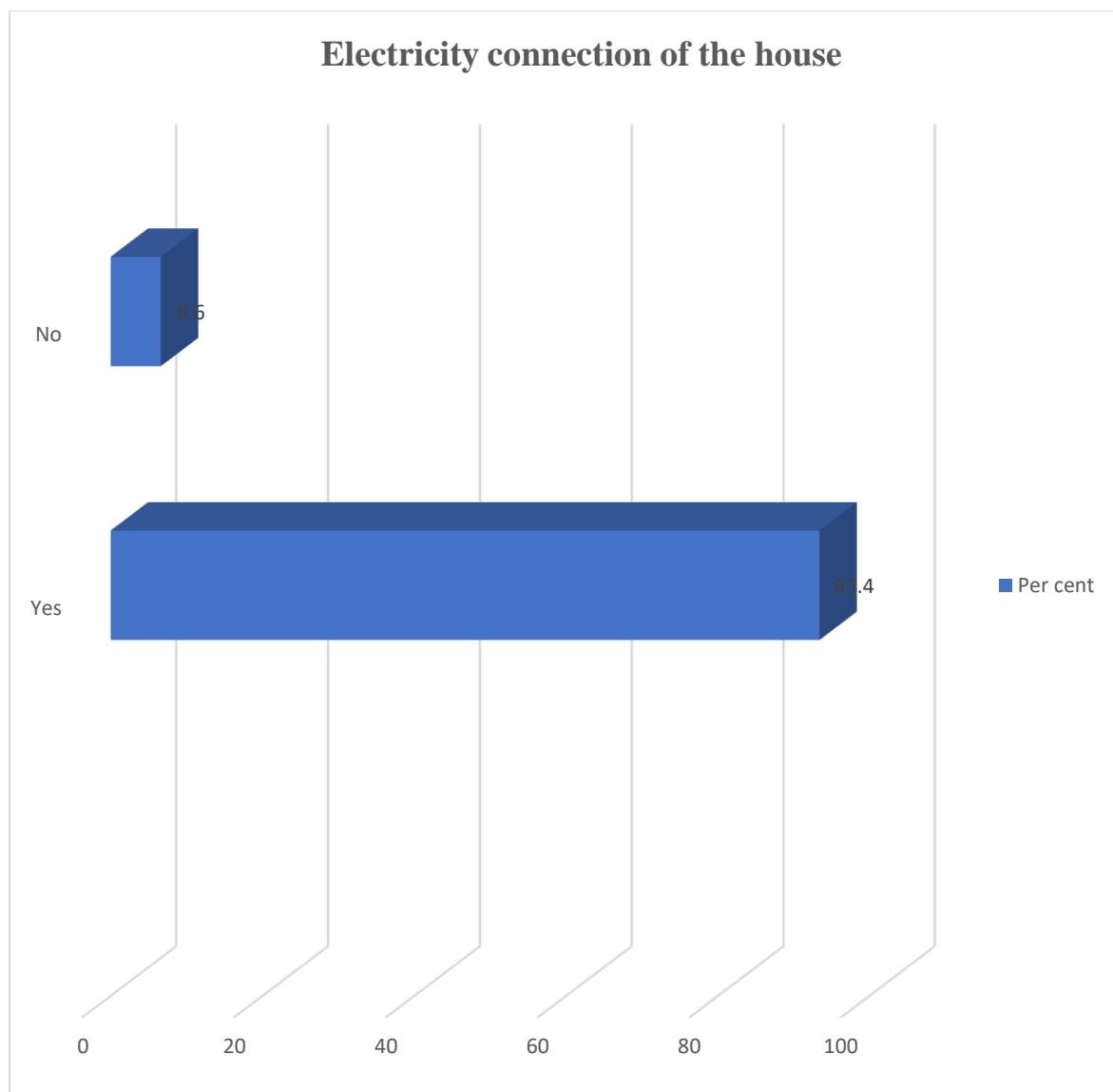


Figure 17: Electricity connection of the house

4.4.7. Type of school, the children SHG participants attend

Table 19: Type of school, the children of SHG participants attend

| Villages | Type of school children of SHG participants attend | | | | Total |
|-------------|--|---------|-------------------------|-------|--------|
| | Public | private | Both private and public | N/A | |
| AANKALAVAD | 11 | 2 | - | 9 | 22 |
| GUNDIVELL | 12 | 7 | 3 | - | 22 |
| KARA | 16 | 4 | - | 3 | 23 |
| MALPUL | 9 | 6 | - | 7 | 22 |
| MALU | 9 | 6 | - | 9 | 24 |
| SARAMAKH A | 13 | 9 | 3 | - | 25 |
| TARAPUR | 17 | 2 | - | 4 | 23 |
| VEL KORTAR | 12 | 2 | - | 8 | 22 |
| Total count | 99 | 38 | 6 | 40 | 183 |
| % of Total | 54.1% | 20.8% | 3.3% | 21.9% | 100.0% |

Source: Primary data 2020

The table above indicated the type of schools which the children of participants of the SHG go, according to the results of the study (99), 54.1 % of the participants go to public schools, (38) 20.8 % of the participants go to private schools while (6) 3.3 % of the participants go to both schools, government and private schools and (40) 21.9 % of the participants of the SHG they don't have children in schools or it does not apply to them, please see table 21.

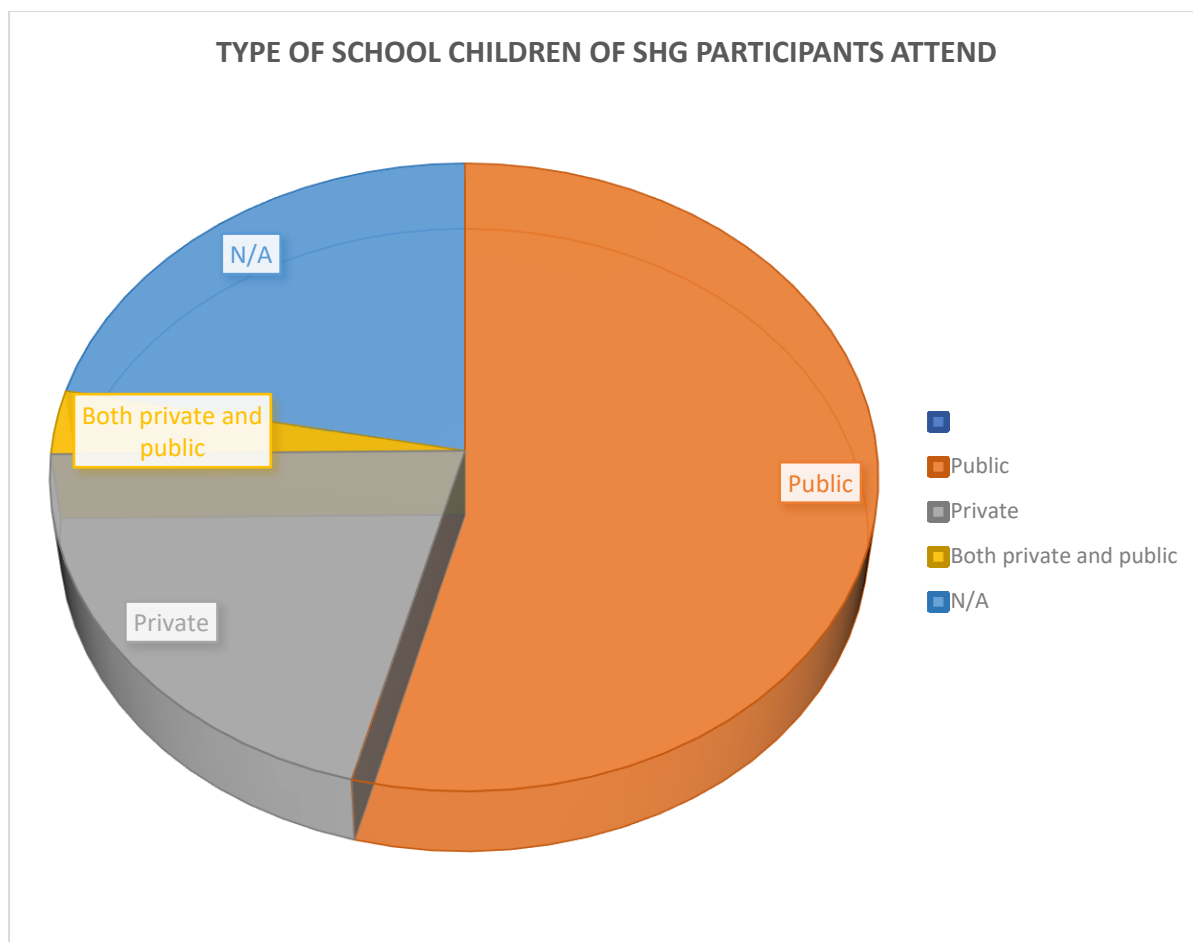


Figure 18: Type of school, the children SHG participants attend

4.4.8. The major source of school fees for children

Table 20: The major source of school fees for children

| Villages | The major source of school fees for children | | | | Total |
|-------------|--|---------|-------|-------|--------|
| | Business | farming | Other | N/A | |
| AANKALAVAD | 4 | 12 | - | 6 | 22 |
| GUNDIVELL | 9 | 11 | 2 | - | 22 |
| KARA | 16 | 4 | - | 3 | 23 |
| MALPUL | 6 | 10 | - | 6 | 22 |
| MALU | 7 | 11 | - | 6 | 24 |
| SARAMAKH A | 11 | 11 | 3 | - | 25 |
| TARAPUR | 15 | 4 | - | 4 | 23 |
| VEL KORTAR | 4 | 11 | - | 7 | 22 |
| Total count | 72 | 74 | 5 | 32 | 183 |
| % of Total | 39.3% | 40.4% | 2.7% | 17.5% | 100.0% |

Source: Primary data 2020

The major source of the school fees for the children of the participants of the SHG, (72) 39.3 % of the participants of SHG, the leading source of school fees was business, whilst (74) 40.4 % of the participants indicated that agri-business was the primary source of the school fees and (5)2.7 % of the participants have other unspecified means source of school fees while (32) 17.7 % do not have children in school or it does not apply to them.

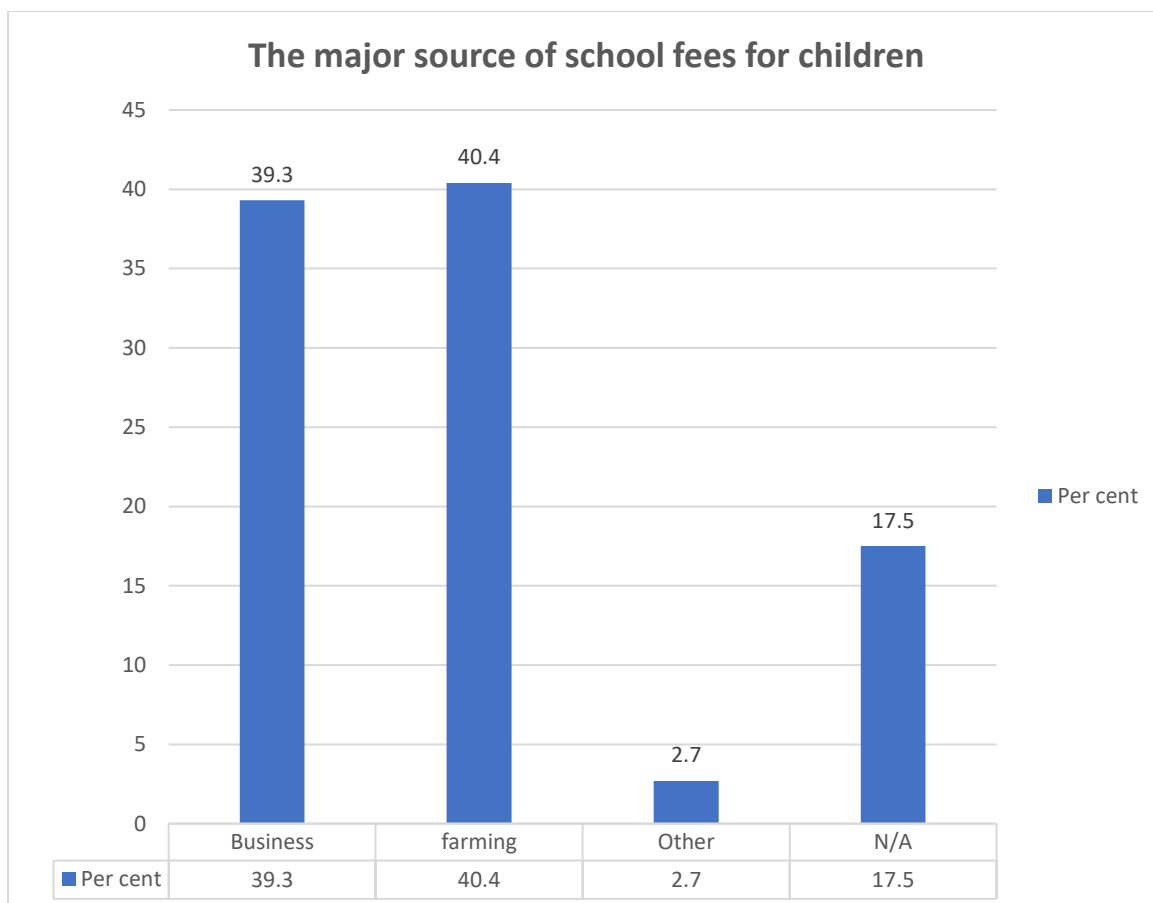


Figure 19: The Major source of school fees for children

SECTION V

4.5. Assets accumulated by SHG participants

4.5.1. List of electronic properties acquired as a result of participating in SHGs

Table 21: List of electronic properties acquired as a result of participating in SHGs

| Villages | List of electronic properties acquired as a result of participating in SHGs | | | | | Total |
|-------------|---|----------------------|---------------------------|-----------|------|--------|
| | Radio | Television and radio | Cell phone and television | all above | none | |
| AANKALAVAD | - | 14 | 4 | 2 | 2 | 22 |
| GUNDIVELL | 7 | 14 | 1 | - | - | 22 |
| KARA | 11 | 10 | 2 | - | - | 23 |
| MALPUL | 1 | 15 | 1 | 5 | - | 22 |
| MALU | 1 | 17 | 1 | 5 | - | 24 |
| SARAMAKHA | 7 | 17 | 1 | - | - | 25 |
| TARAPUR | 13 | 8 | 2 | - | - | 23 |
| VEL KORTAR | 2 | 12 | 4 | 2 | 2 | 22 |
| Total count | 42 | 107 | 16 | 14 | 4 | 183 |
| % of Total | 23.0% | 58.5% | 8.7% | 7.7% | 2.2% | 100.0% |

Source: Primary data 2020

The study revealed the asset or properties which the participants of the SHG had acquired as a consequence of their involvement in SHG, the fallouts of the study have shown that (42) 23 % acquired a radio, whereas (107) 58.5 % of the participants acquired television and radio, (16) 8.7 % of the participants and (14) 7.7 % of the members have acquired all the properties above as a result of their involvement in SHG and only (4) 2.2 % of the participants have not acquired

any property of asset/property since their involvement in SHG we can conclude that majority of the participants have acquired television and radio since their participated in SHGs, please see table 23.

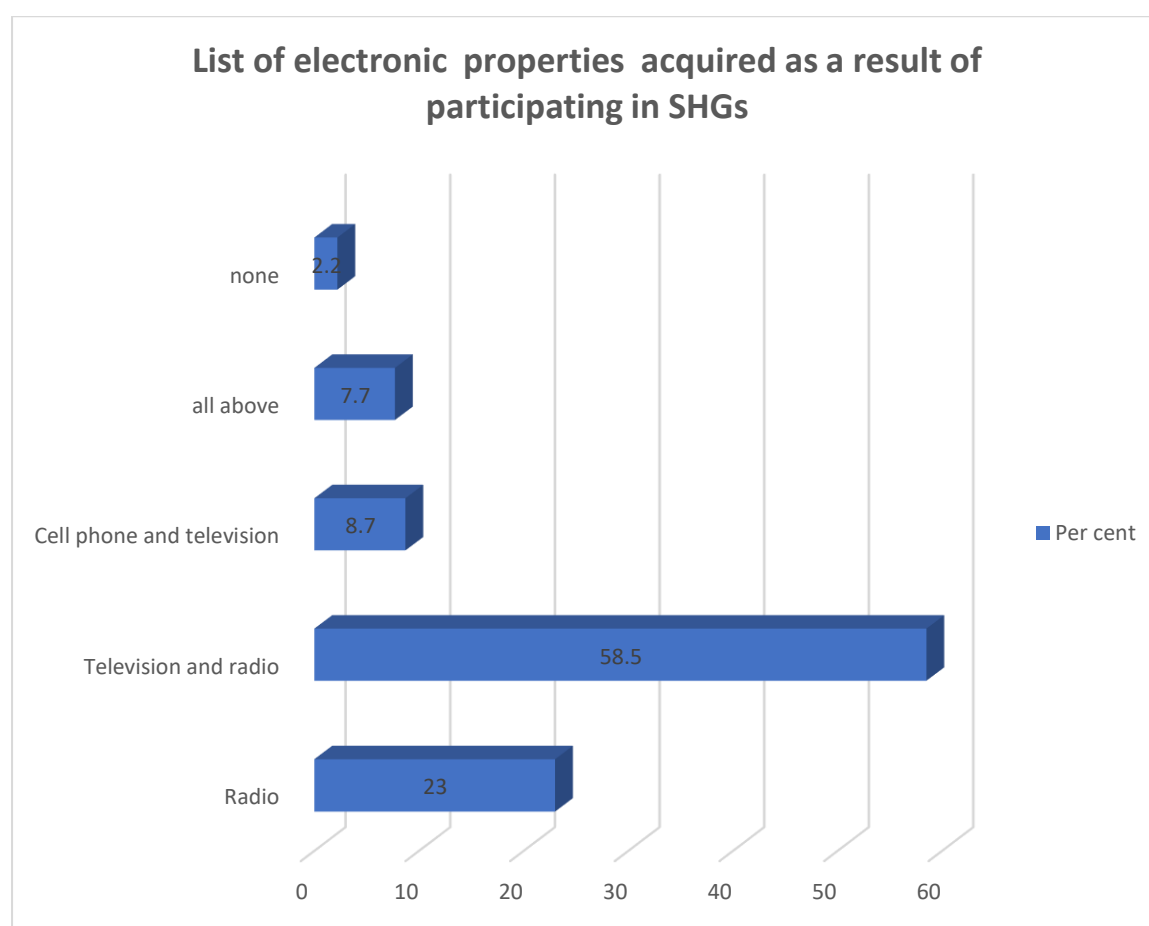


Figure 20: List of electronic properties acquired as a result of participating in SHGs

4.5.2. List of agricultural material/Equipment's acquired as a result of participating in SHGs

Table 22: List of agricultural materials/Equipment's acquired as a result of participating in SHGs

| Villages | List of agricultural materials/Equipment acquired | | | | | Total |
|-------------|---|-------|--------|-----------------|------|--------|
| | Tractor | Hoe | Plough | Irrigation pump | none | |
| AANKALAVAD | 5 | 6 | 4 | 5 | 2 | 22 |
| GUNDIVELL | 10 | 5 | 6 | 1 | - | 22 |
| KARA | 22 | - | 1 | - | - | 23 |
| MALPUL | 8 | 3 | 7 | 1 | 3 | 22 |
| MALU | 10 | 3 | 7 | 1 | 3 | 24 |
| SARAMAKHA | 11 | 6 | 7 | 1 | 0 | 25 |
| TARAPUR | 23 | - | - | - | - | 23 |
| VEL KORTAR | 5 | 7 | 3 | 5 | 2 | 22 |
| Total count | 94 | 30 | 35 | 14 | 10 | 183 |
| % of Total | 51.4% | 16.4% | 19.1% | 7.7% | 5.5% | 100.0% |

Source: Primary data 2020

Similarly, the study aimed to know the agricultural equipment which the members of the SHG have acquired as a result of their involvement in SHG. The study has shown that (94) 51.4 % of the participants have acquired a tractor, (30) 16.4 % of the SHGs participants acquired a hoe, (35) 19.1 % have acquired a plough while (14) 7.7 % of participants/participants of the SHG have acquired an irrigation pump and (10) 5.5 % of the respondent acquired none of the agriculture pieces of equipment since their involvement in SHGs, please see table 24.

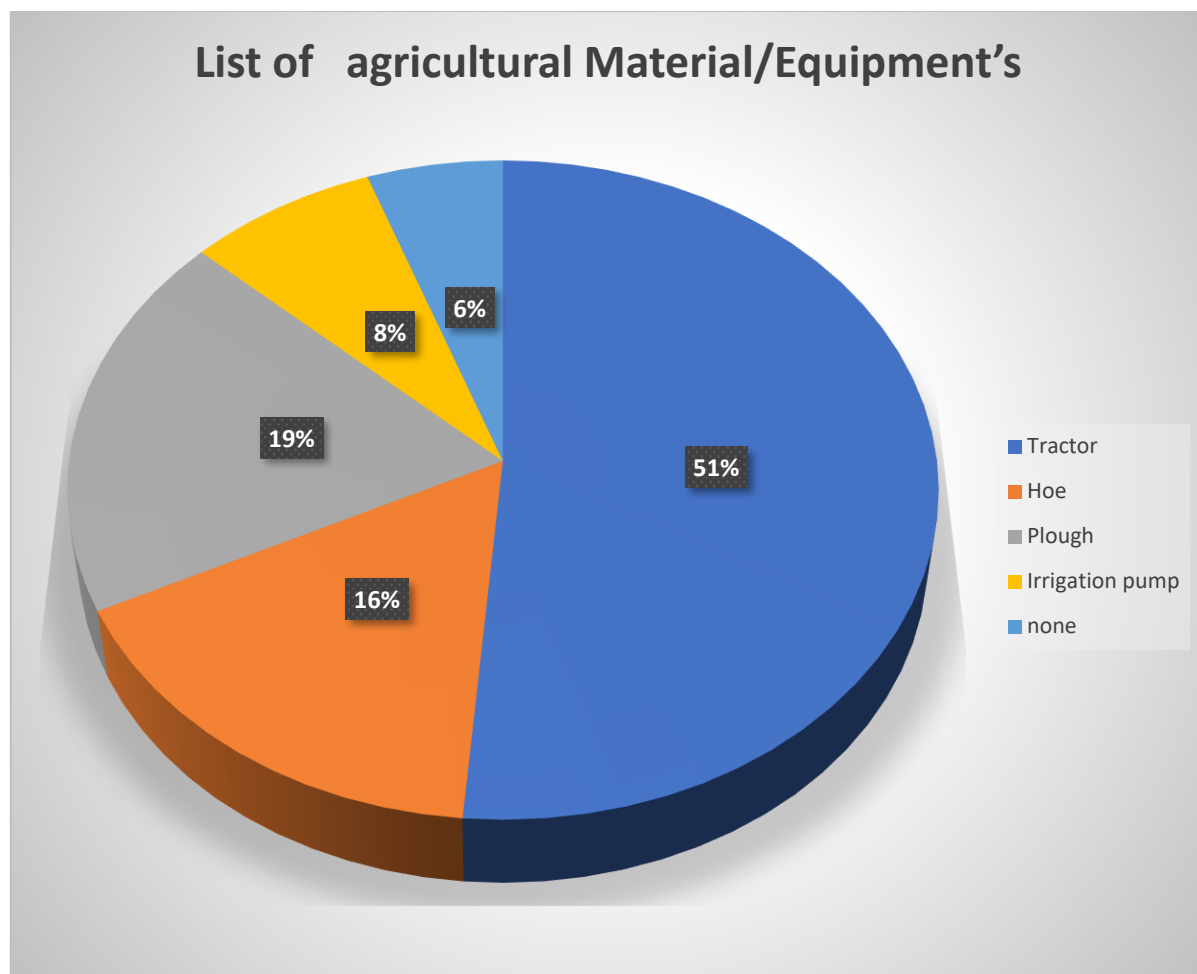


Figure 21: List of agriculture equipment

4.5.3. Other Goods acquired as a result of participating in SHGs

Table 23: Other Goods acquired as a result of participating in SHGs

| Villages | Other Goods acquired | | | Total |
|-------------|----------------------|--------------|-------|--------|
| | Sewing machine | Refrigerator | none | |
| AANKALAVAD | 2 | 14 | 6 | 22 |
| GUNDIVELL | 1 | 20 | 1 | 22 |
| KARA | 6 | 16 | 1 | 23 |
| MALPUL | 1 | 14 | 7 | 22 |
| MALU | 1 | 16 | 7 | 24 |
| SARAMAKHA | 1 | 23 | 1 | 25 |
| TARAPUR | 6 | 16 | 1 | 23 |
| VEL KORTAR | 2 | 14 | 6 | 22 |
| Total count | 20 | 133 | 30 | 183 |
| % of Total | 10.9% | 72.7% | 16.4% | 100.0% |

Source: Primary data 2020

The above table shows other types of goods and household equipment that the members of the SHG have acquired since their involvement in SHG. The widely held of the members have acquired a refrigerator with (133) 72.7 % followed by (20) 10.9 % of the SHG participants who have acquired a sewing machine whilst (30) 16.4 % participants of the SHG acquired none of the goods or household equipment listed above, please see table 25.

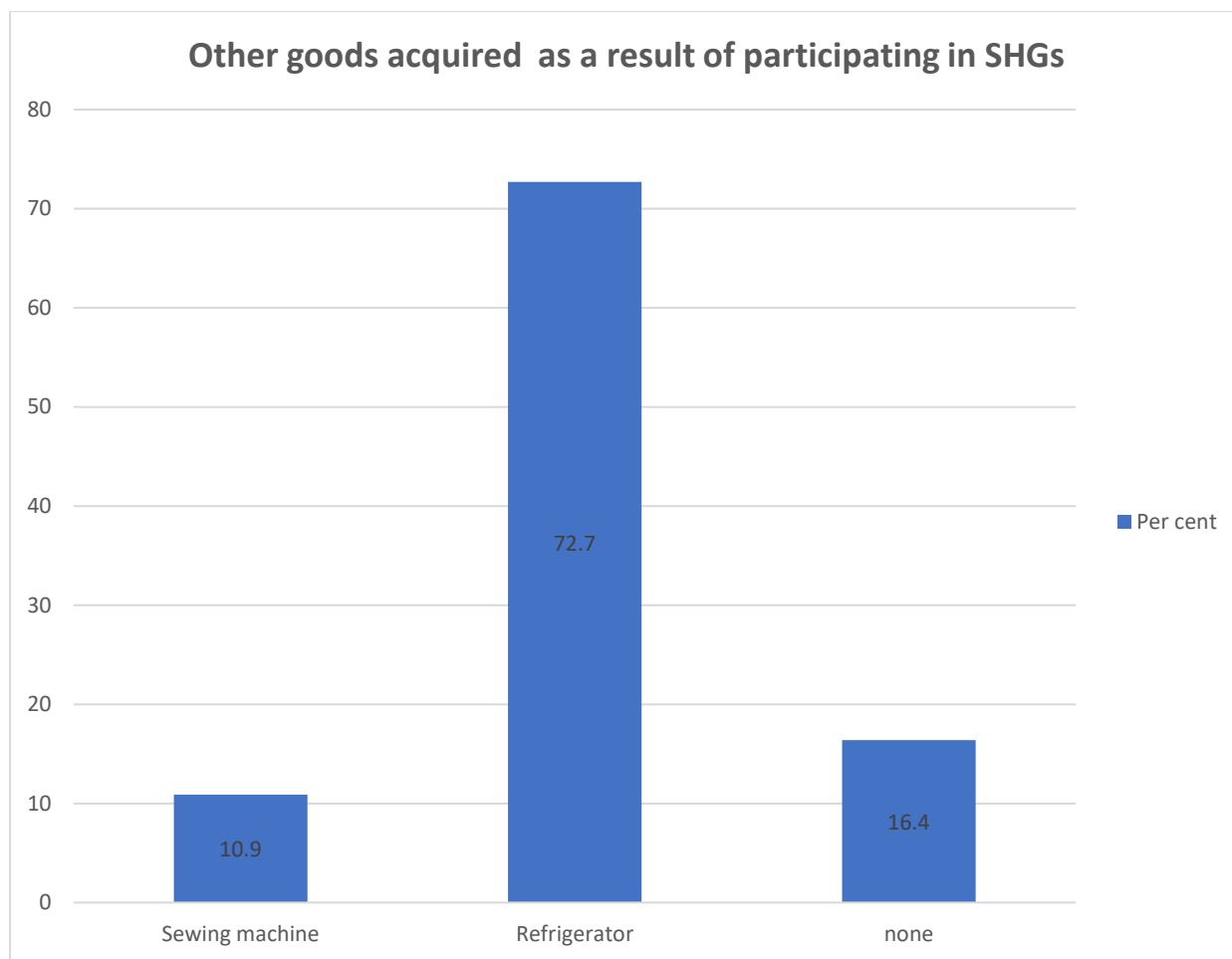


Figure 22: Other goods acquired as a result of participating in SHGs

SECTION VI

4.6. Dwelling Indicator

4.6.1. Material of the walls of the house

Table 24: Material of the walls of the house

| Villages | Material of the walls of the house | | | | | | Total |
|-------------|------------------------------------|---------------|--------------|--------|----------------------------|----------------------|--------|
| | Grass | Cement bricks | Mud and Pole | Stones | Sun-dried (unburnt) bricks | Baked (burnt) bricks | |
| AANKALAVAD | - | 16 | 2 | 1 | 2 | 1 | 22 |
| GUNDIVELL | - | 21 | 1 | - | - | - | 22 |
| KARA | 1 | 20 | - | - | - | 2 | 23 |
| MALPUL | - | 21 | - | - | 1 | - | 22 |
| MALU | - | 22 | - | - | 2 | - | 24 |
| SARAMAKHA | - | 23 | 2 | - | - | - | 25 |
| TARAPUR | 2 | 20 | - | - | - | 1 | 23 |
| VEL KORTAR | - | 17 | 1 | 1 | - | 3 | 22 |
| Total count | 3 | 160 | 6 | 2 | 5 | 7 | 183 |
| % of Total | 1.6% | 87.4% | 3.3% | 1.1% | 2.7% | 3.8% | 100.0% |

Source: Primary data 2020

The study set and compiled various dwelling indicators to assess the housing and welfare of SHG participants, the study attempted to know the material of the walls of the house of the respondents, the material of the walls made-of, according to the findings of the study it was revealed that the majority of the SHG participants (160) 87.4 % the wall of their houses were made of cement followed (7) 3.8 %, of participants the walls of their houses, were made of baked(burnt) bricks, (6) 3.3 % of the participants the walls were made from mud and pole,(5) 2.7 % of the respondent the wall of their house were made from Sun-dried (unburnt) bricks

while (3) 1.6 % of the SHG participants the walls of their household were made from grass and only(2) 1.1. % of the respondent of the SHG the wall of their household were made of stones, please see table 26.

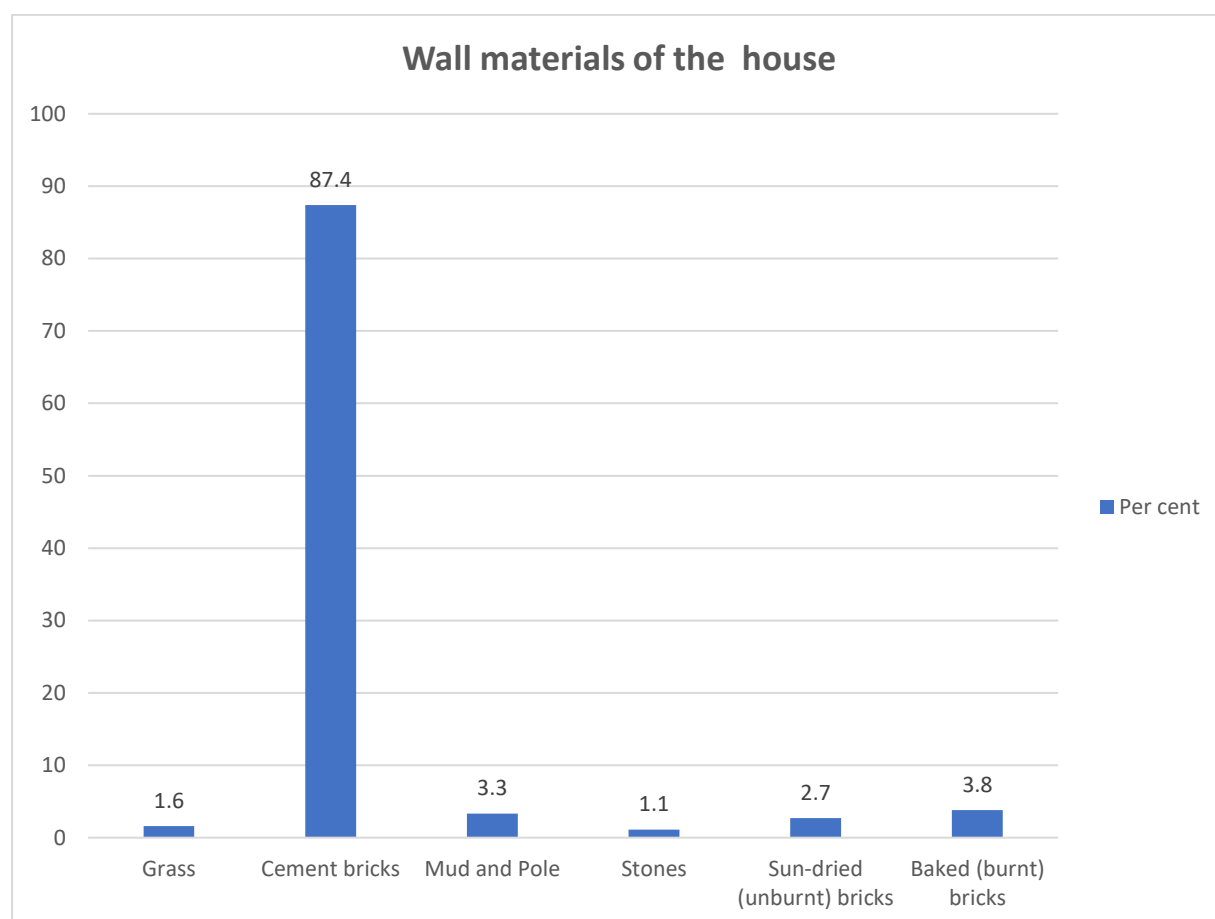


Figure 23: Wall material s of the house

4.6.2. Material of the roof

Table 25: Material of the roof

| Villages | Material of the roof | | | | | Total |
|-------------|------------------------------|-----------------------------|---------------------|---------------------------|-------|--------|
| | Thatch – grass/leaves/mud | Asbestos/tiles /concrete | Corrugate d iron | Plasti c Sheet s | Other | |
| AANKALAVAD | - | 12 | 6 | - | 4 | 22 |
| GUNDIVELL | 1 | 16 | 4 | - | 1 | 22 |
| KARA | 1 | 20 | 1 | 1 | - | 23 |
| MALPUL | - | 20 | 1 | - | 1 | 22 |
| MALU | - | 21 | 1 | - | 2 | 24 |
| SARAMAKHA | 1 | 19 | 4 | - | 1 | 25 |
| TARAPUR | 1 | 20 | 1 | 1 | - | 23 |
| VEL KORTAR | - | 13 | 6 | - | 3 | 22 |
| Total count | 4 | 141 | 24 | 2 | 12 | 183 |
| % of Total | 2.2% | 77.0% | 13.1% | 1.1% | 6.6% | 100.0% |

Source: Primary data 2020

Similarly, on the dwelling indicators, the study assessed the kind of materials the roof was made from, the study revealed that (4) 2.2 % of the participants were made of Thatch – grass/leaves/mud,(141) 77 % of the respondents of the SHG the roof of their houses were made of Asbestos/tiles/concrete, (24) 13.1 % of the members the roof of the house was made of Corrugated iron while (2) 1.1. % of the house of the respondent the roof was made of plastic and (12) 6.6 % of the participants the roof of the house was made from other unspecified material, please see table 27.

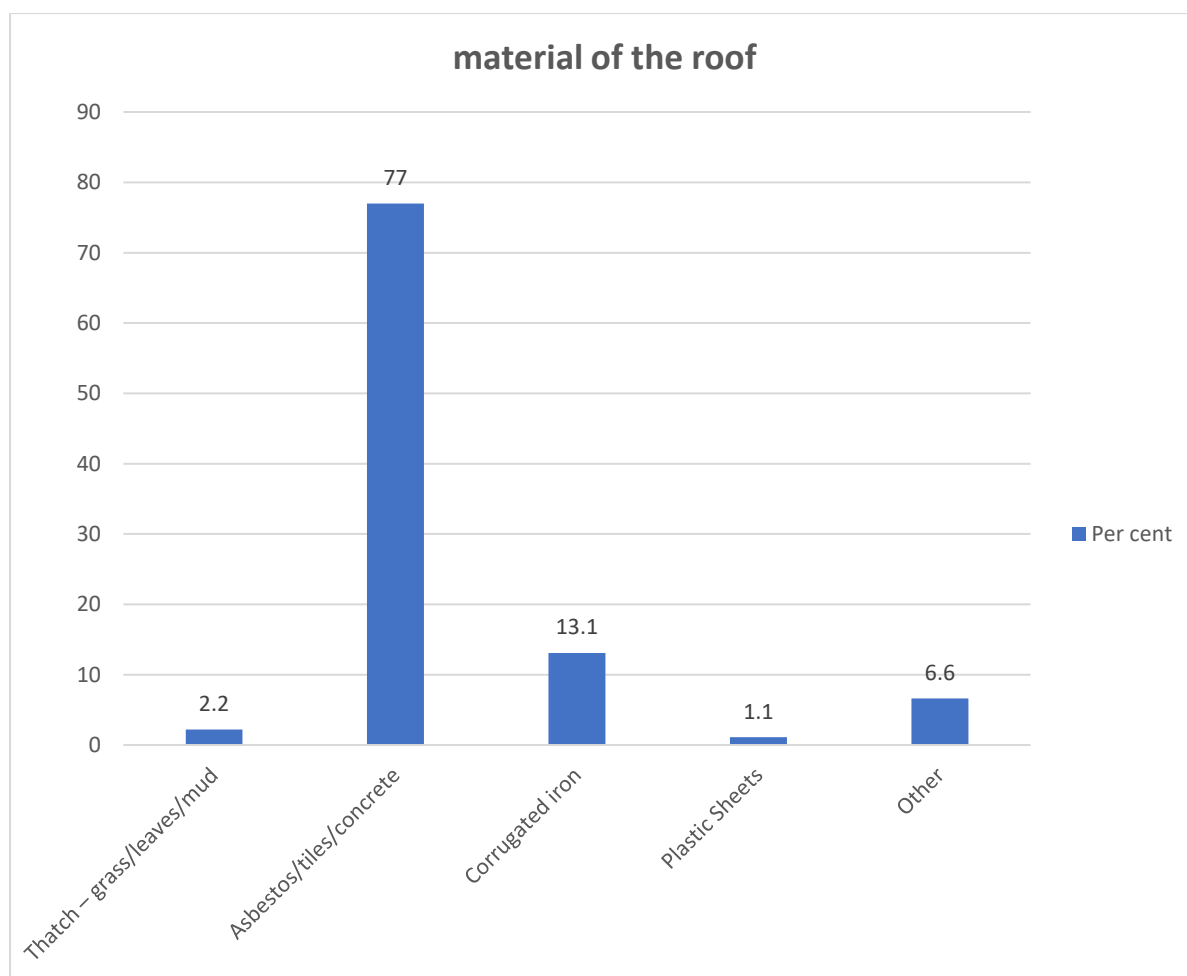


Figure 24: Materials of the roof

4.6.3. Material of the floor

Table 26: Material of the floor

| Villages | Material of the floor | | | | | Total |
|-------------|-----------------------|--------|-------|--------|-------|--------|
| | Earth, soil | Cement | Tiles | Stones | Other | |
| AANKALAVAD | 2 | 8 | 10 | 1 | 1 | 22 |
| GUNDIVELL | 2 | 2 | 18 | - | - | 22 |
| KARA | 1 | 19 | 3 | - | - | 23 |
| MALPUL | 2 | 9 | 11 | - | - | 22 |
| MALU | 2 | 9 | 13 | - | - | 24 |
| SARAMAKHA | 2 | 3 | 20 | - | - | 25 |
| TARAPUR | 1 | 21 | 1 | - | - | 23 |
| VEL KORTAR | 2 | 11 | 8 | 1 | - | 22 |
| Total count | 14 | 82 | 84 | 3 | 1 | 183 |
| % of Total | 7.7% | 44.8% | 45.9% | 1.1% | 0.5% | 100.0% |

Source: Primary data 2020

The study revealed the material of the floor of the house which was made of, according to the outcomes (14) 7.7 % of the participants the floor was made of earth soil, (82) 44.8 % participants of the SHG the floor is made of cement, (84) 45.9 % of the house was made of tiles and (3) 1.1 % of the house was made of other forms of materials while (1) 0.5 % the floor was made from other forms of materials. Based on these outcomes we can determine that for the widely held participants the material of the floor of the house was made from cement, please see table 28.

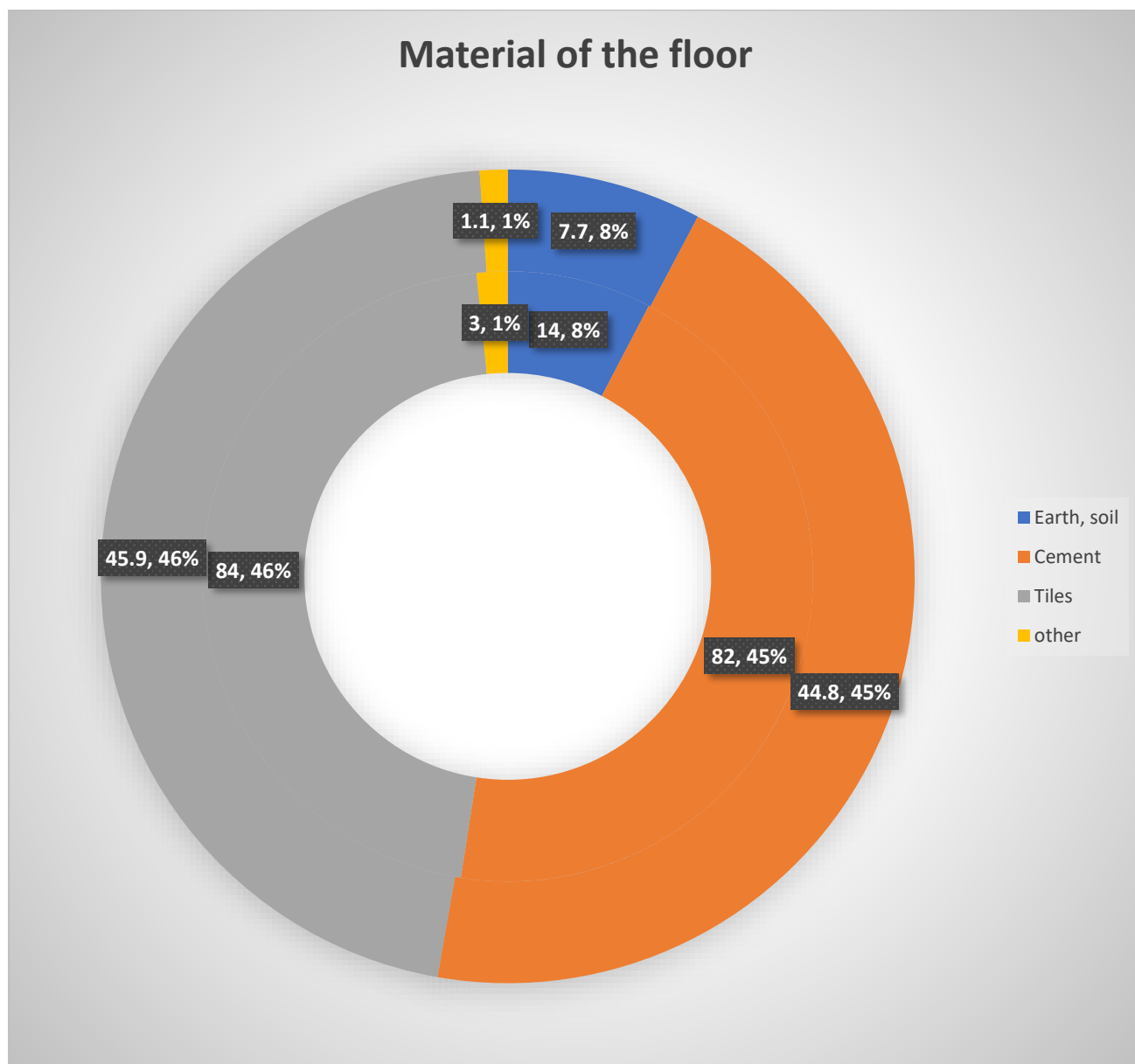


Figure 25: Material of the floor

4.6.4. Source of cooking fuel

Table 27: Source of cooking fuel

| Villages | Cooking fuel | | | | | Total |
|-------------|--------------|----------|----------|-------------|-------------|--------|
| | Fuel Wood | Charcoal | Paraffin | Electricity | Bottled Gas | |
| AANKALAVAD | - | - | - | - | 20 | 22 |
| GUNDIVELL | - | - | - | - | 22 | 22 |
| KARA | 5 | 2 | 1 | 1 | 14 | 23 |
| MALPUL | 1 | - | - | 1 | 20 | 22 |
| MALU | 1 | - | - | 1 | 22 | 24 |
| SARAMAKHA | - | - | - | - | 25 | 25 |
| TARAPUR | 5 | 2 | 1 | 1 | 14 | 23 |
| VEL KORTAR | 2 | - | - | - | 20 | 22 |
| Total count | 16 | 4 | 2 | 4 | 157 | 183 |
| % of Total | 8.7% | 2.2% | 1.1% | 2.2% | 85.8% | 100.0% |

Source: Primary data 2020

The study also attempted to assess the source of the cooking fuel in the household of the participants of the SHGs. The results of the study revealed that (16) 8.7 % of the participants of the SHG used fuelwood, (4) 2.2 % of the participants used charcoal for cooking, (2) 1.1% used paraffin for cooking while (4)2.2 % of the households used electricity and (157) 85.8 % of the participants used bottled gas for cooking, it can be concluded that the mainstream of the participants was using bottled gas for cooking, please see table 29.

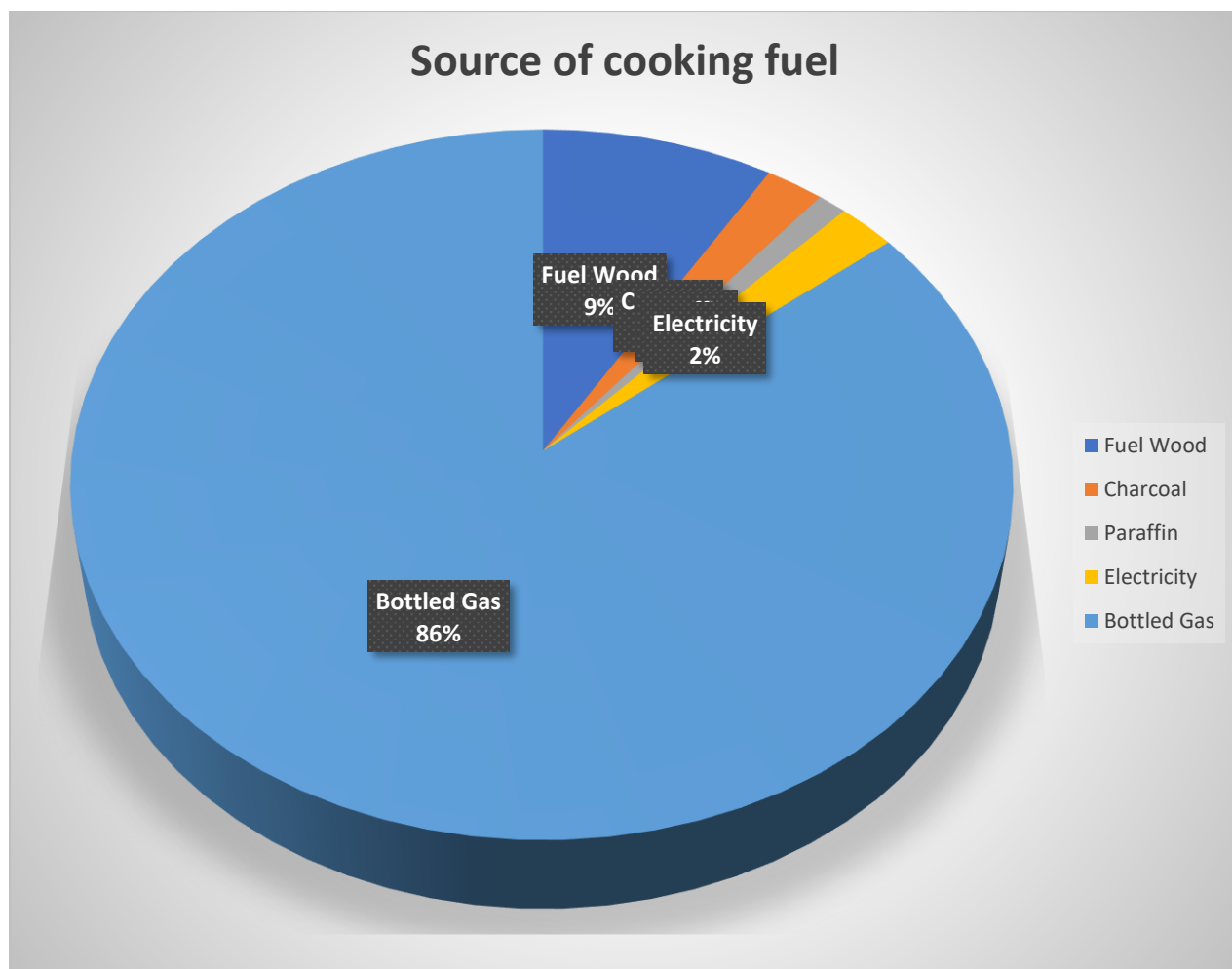


Figure 26: Source of cooking fuel

SECTION VII

4.7. Socioeconomic changes of the members

4.7.1. Household economic progress in the previous 12 months

Table 28: Household economic improvements

| Villages | Does your household make any economic improvements in the preceding 12 months | | Total |
|-------------|---|------|--------|
| | Yes | No | |
| AANKALAVAD | 21 | 1 | 22 |
| GUNDIVELL | 22 | - | 22 |
| KARA | 22 | 1 | 23 |
| MALPUL | 20 | 2 | 22 |
| MALU | 22 | 2 | 24 |
| SARAMAKHA | 25 | - | 25 |
| TARAPUR | 22 | 1 | 23 |
| VEL KORTAR | 21 | 1 | 22 |
| Total count | 175 | 8 | 183 |
| % of Total | 95.6% | 4.4% | 100.0% |

Source: Primary data 2020

The table above shows the ‘economic improvements’ of the household of the participants of the SHG in the preceding year, the study establishes that the majority of the members (175) 95.6 % has made improvements within 12 months while (8) 4.4 % of the households of the participants of the SHG did not make any economic improvements after 12 months, please see table 30.

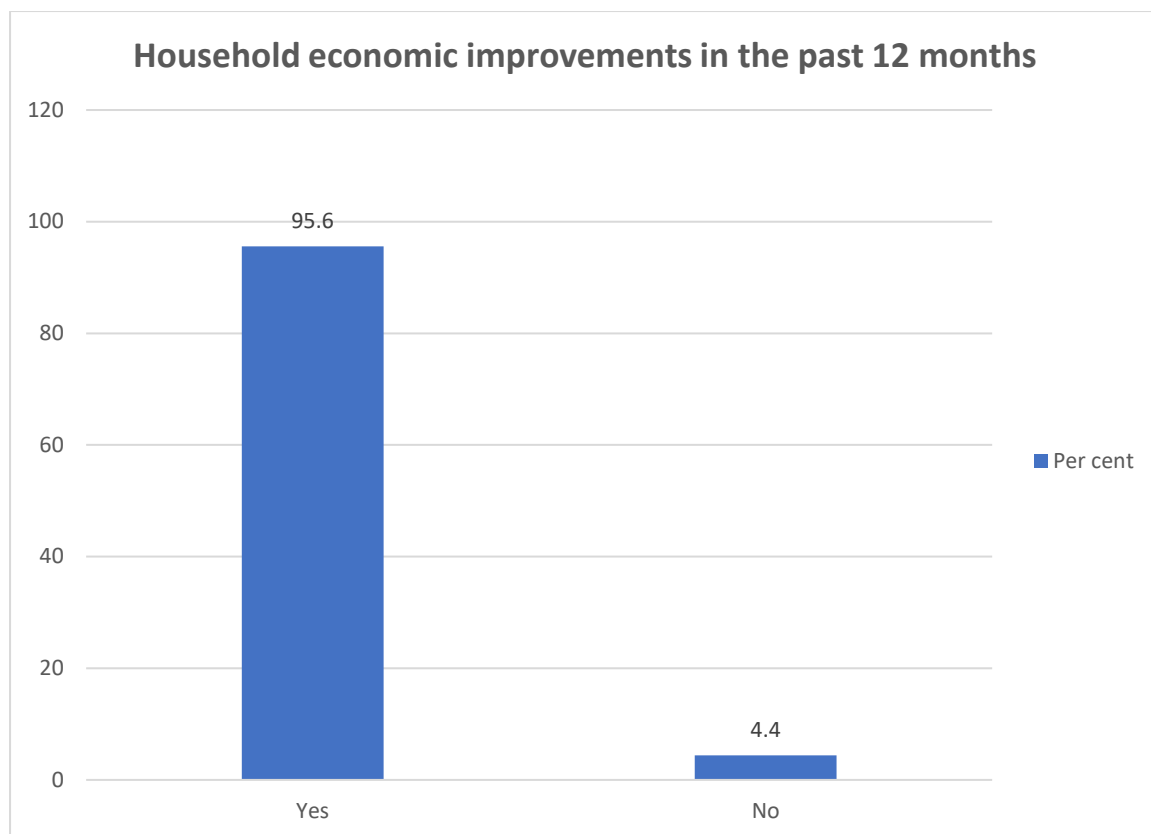


Figure 27: Household economic improvements in the past 12 months

4.7.2. Source of income before joining SHG

Table 29: Source of income of the participants before joining SHG

| Villages | Independent source of income | | Total |
|-------------|------------------------------|-------|--------|
| | Yes | No | |
| AANKALAVAD | 16 | 6 | 22 |
| GUNDIVELL | 14 | 8 | 22 |
| KARA | 19 | 4 | 23 |
| MALPUL | 22 | - | 22 |
| MALU | 23 | 1 | 24 |
| SARAMAKHA | 16 | 9 | 25 |
| TARAPUR | 18 | 5 | 23 |
| VEL KORTAR | 16 | 6 | 22 |
| Total count | 144 | 39 | 183 |
| % of Total | 78.7% | 21.3% | 100.0% |

Source: Primary data 2020

It has been discovered that before joining the SHG sum number of the participants of SHGs had an independent source of income, has shown that (144) 78.7 % of the members had an independent source of income while (39) 21.3 % of the participants did not have an independent source of income, please see table 31.

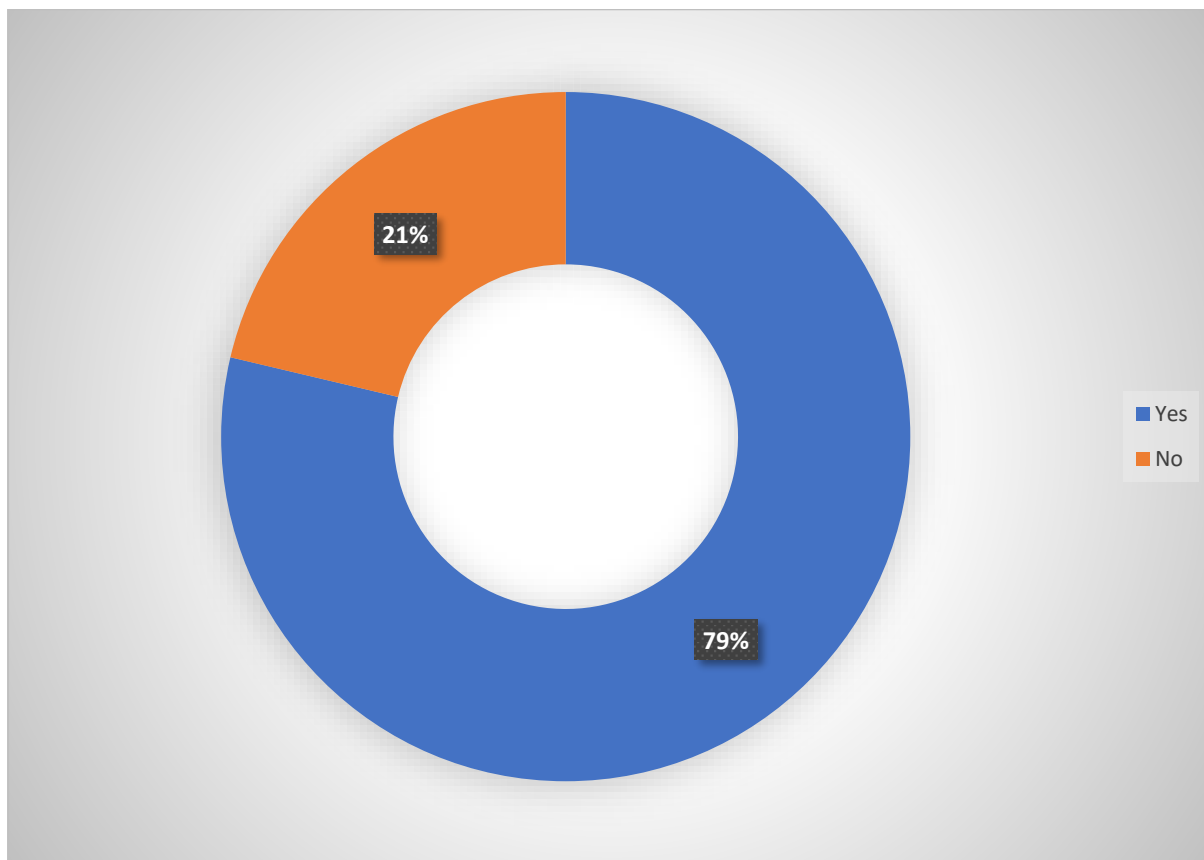


Figure 28: *Source of income of the participants before joining SHG*

4.7.3. Economic improvement of the participants of SHG after joining SHG

Table 30: Economic improvement of the participants

| Villages | SHGs are beneficial in uplifting the socio-economic status | | Total |
|-------------|--|------|--------|
| | Yes | No | |
| AANKALAVAD | 21 | 1 | 22 |
| GUNDIVELL | 19 | 3 | 22 |
| KARA | 23 | - | 23 |
| MALPUL | 21 | 1 | 22 |
| MALU | 23 | 1 | 24 |
| SARAMAKHA | 22 | 3 | 25 |
| TARAPUR | 23 | - | 23 |
| VEL KORTAR | 21 | 1 | 22 |
| Total count | 173 | 10 | 183 |
| % of Total | 94.5% | 5.5% | 100.0% |

Source: Primary data 2020

The study attempted to assess the participants of the SHG if their condition has been improved since joining SHG, (173) 94.5 % of the SHG members their situation has improved since their involvement in SHG while (10) 5.5 % of the participants did not make any improvement since their involvement in the SHG, it can be established that the widely held of the SHG participants has made tremendous improvement as a result of their participation in SHG, please see table 32.

ECONOMIC IMPROVEMENT OF THE PARTICIPANTS OF SHG AFTER JOINED SHG

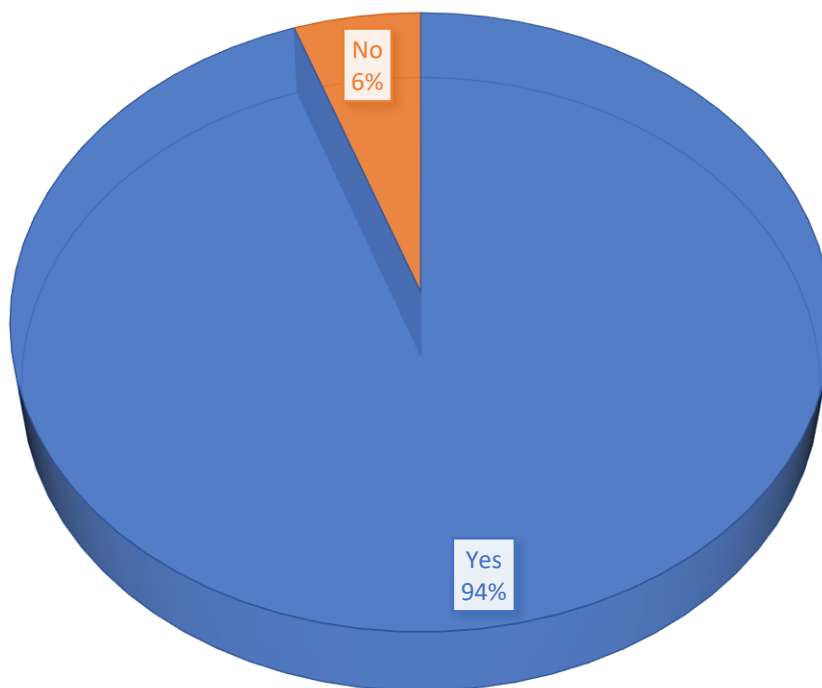


Figure 29: Economic improvement of the participants of the SHG after joining SHG

4.7.4. After being involved in SHG, if participants are discouraged by others

Table 31: After involvement in SHG, if participants are discouraged by others

| Villages | SHG, participants are discouraged by others | | Total |
|-------------|---|-------|--------|
| | Yes | No | |
| AANKALAVAD | 6 | 16 | 22 |
| GUNDIVELL | 4 | 18 | 22 |
| KARA | 5 | 18 | 23 |
| MALPUL | 2 | 20 | 22 |
| MALU | 2 | 22 | 24 |
| SARAMAKHA | 4 | 21 | 25 |
| TARAPUR | 5 | 18 | 23 |
| VEL KORTAR | 6 | 16 | 22 |
| Total count | 34 | 149 | 183 |
| % of Total | 18.6% | 81.4% | 100.0% |

Source: Primary data 2020

The outcomes of the study noted that after partaking in SHG some participants were discouraged by others, (34) 18.6 % of the participants of the SHG have been discouraged by others to take part in SHG while the widely held of the participants (149) 81.4 % were not discouraged by anyone to participate in SHGs, please see table 33.

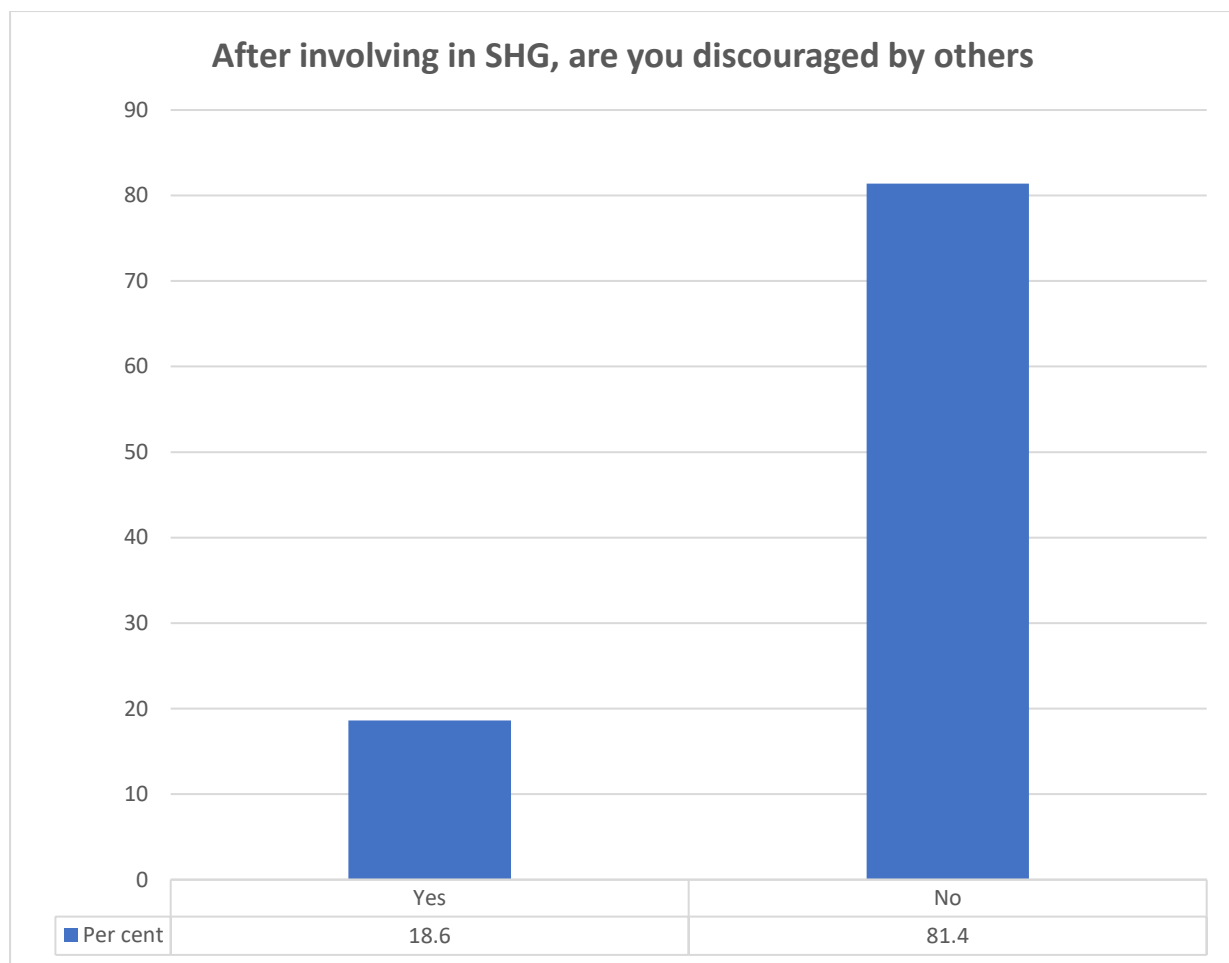


Figure 30: After involving in SHG participants are discouraged by others

4.7.5. Economic independence of participants after joining SHGs

Table 32: Economic independence of participants after joining SHGs

| Villages | Economically independent | | Total |
|-------------|--------------------------|------|--------|
| | Yes | No | |
| AANKALAVAD | 18 | 4 | 22 |
| GUNDIVELL | 22 | - | 22 |
| KARA | 22 | 1 | 23 |
| MALPUL | 20 | 2 | 22 |
| MALU | 21 | 3 | 24 |
| SARAMAKHA | 25 | - | 25 |
| TARAPUR | 22 | 1 | 23 |
| VEL KORTAR | 19 | 3 | 22 |
| Total count | 169 | 14 | 183 |
| % of Total | 92.3% | 7.7% | 100.0% |

Source: Primary data 2020

The study revealed that after joining SHGs majority of the participants 92.3 % participants they felt that they have become economically independent while only a handful number of the respondent 7,7 % felt that they do not become economically independent after joining SHGs, please the table 34.

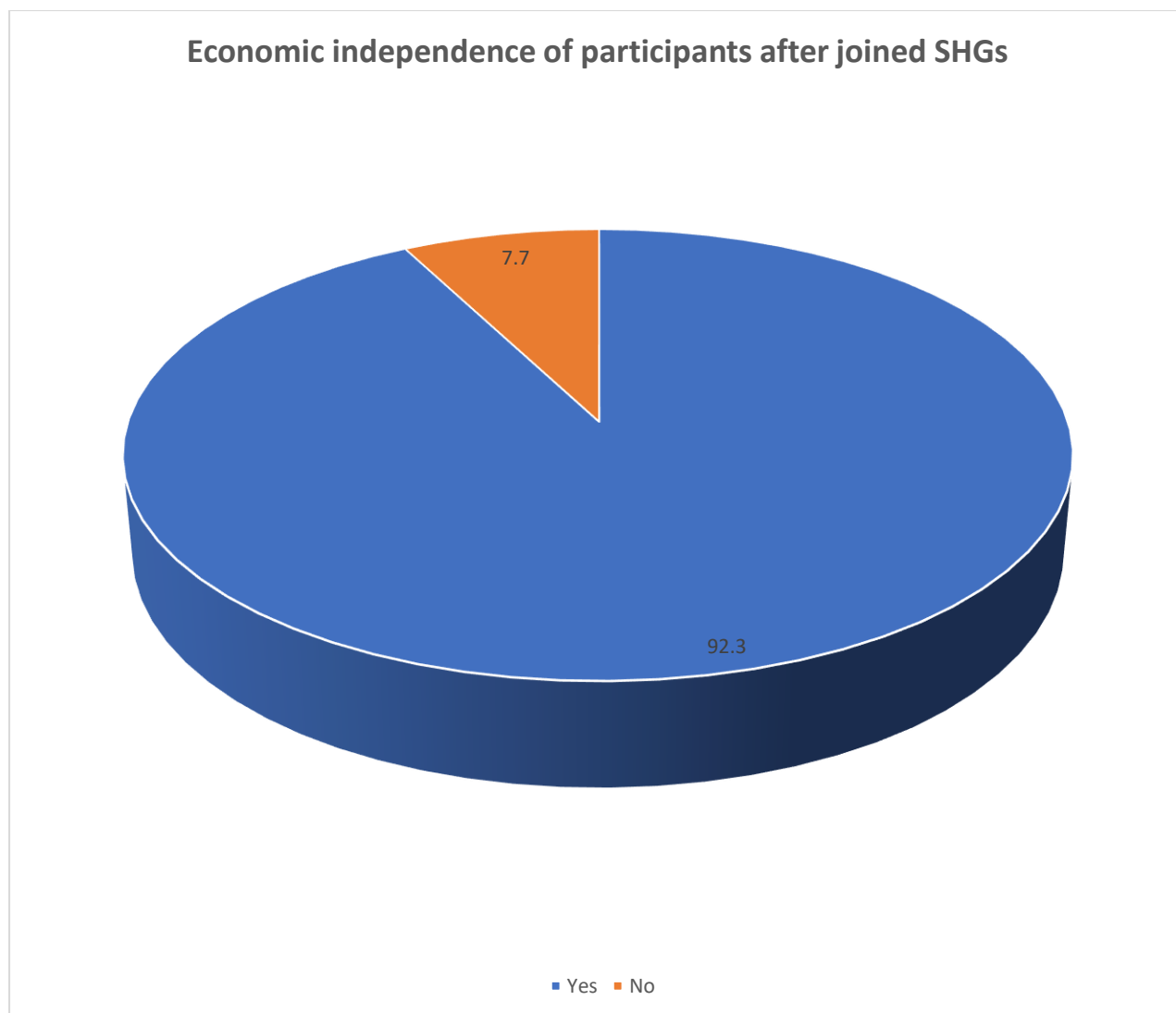


Figure 31: Economic independence of the participants after joining SHG

4.7.6. Independent spending of participants' income after joining SHG

Table 33: Independent income spending of participants after joining SHG

| Villages | After joining SHG, members spend money or income independently | | Total |
|-------------|--|------|--------|
| | Yes | No | |
| AANKALAVAD | 18 | 4 | 22 |
| GUNDIVELL | 22 | - | 22 |
| KARA | 21 | 2 | 23 |
| MALPUL | 20 | 2 | 22 |
| MALU | 22 | 2 | 24 |
| SARAMAKHA | 25 | - | 25 |
| TARAPUR | 21 | 2 | 23 |
| VEL KORTAR | 18 | 4 | 22 |
| Total count | 167 | 16 | 183 |
| % of Total | 91.3% | 8.7% | 100.0% |

Source: Primary data 2020

The participants of the SHG after joining SHG can now spend some money or income independently without being dependent on their spouses, (167) 91.3 % of the participants of the SHG can spend money and income independently while (16) 8.9 % of the participants after joined SHG cannot spend income or money on their own, based on the conclusion the mainstream of the participants were able to spend income and their earnings independently, please see table 35 above.

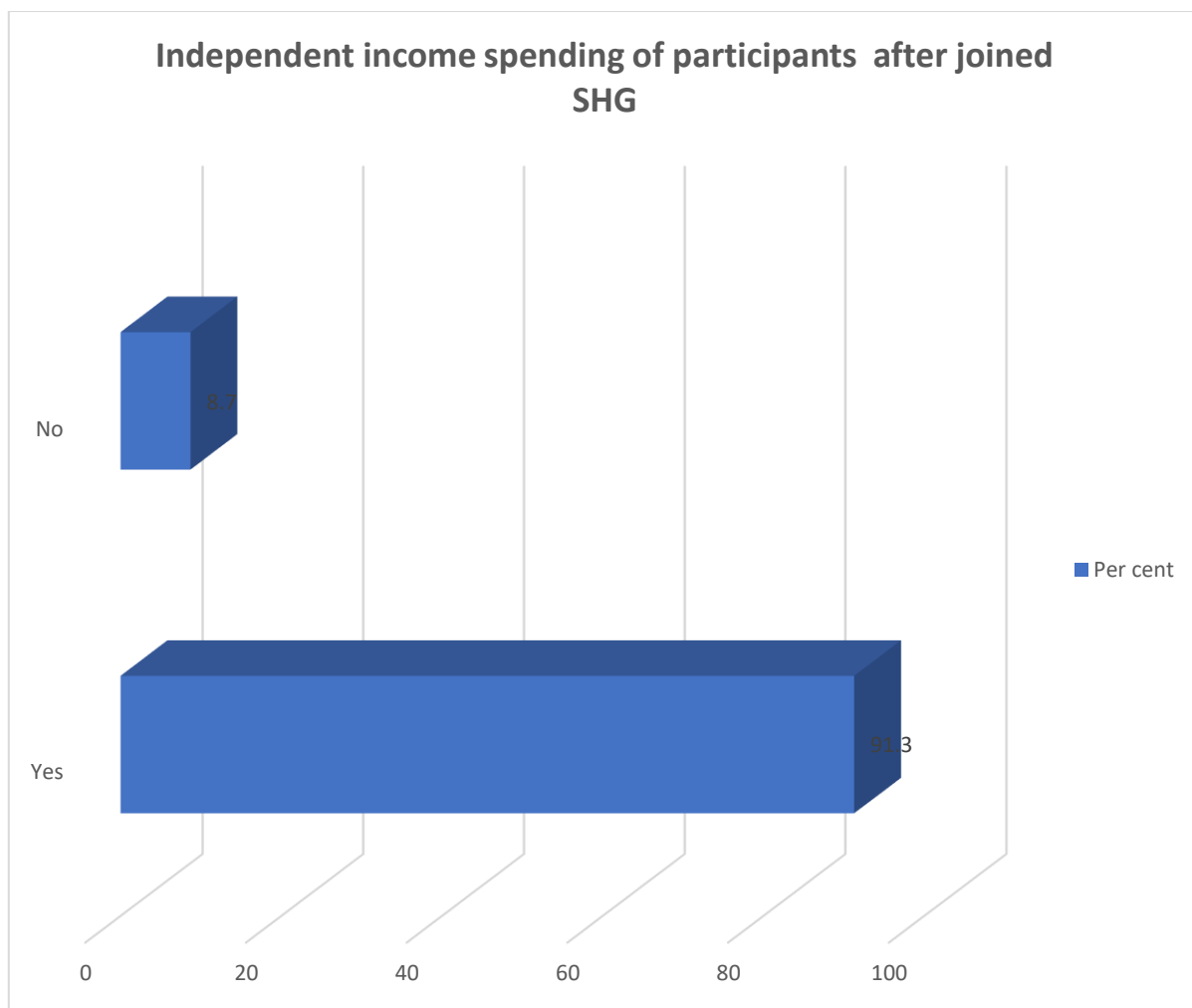


Figure 32: Independence income spending of participants after joining SHG

4.7.8. Benefits of SHG in uplifting the socio-economic status

Table 34: Benefits of SHG in uplifting the socio-economic status

| Villages | Do you think that SHGs are beneficial in uplifting the socio-economic status? | | Total |
|-------------|---|------|--------|
| | Yes | No | |
| AANKALAVAD | 21 | 1 | 22 |
| GUNDIVELL | 17 | 5 | 22 |
| KARA | 21 | 2 | 23 |
| MALPUL | 22 | - | 22 |
| MALU | 24 | - | 24 |
| SARAMAKHA | 19 | 6 | 25 |
| TARAPUR | 22 | 1 | 23 |
| VEL KORTAR | 20 | 2 | 22 |
| Total count | 166 | 17 | 183 |
| % of Total | 90.7% | 9.3% | 100.0% |

Source: Primary data 2020

The table above revealed the perception of the participants of the SHG, the participants were questioned if the SHG were beneficial in uplifting ‘socioeconomic’ status, it has discovered that (166) 90.7 members of the SHG agreed that SHG were beneficial in uplifting the ‘socio-economic’ status while (17) 9.3 % of the participants disagreed that SHGs were not beneficial in uplifting the ‘socio-economic’ status of the household of the participants, it can be concluded that the majority of the participants saw the SHGs more advantageous in elevating the ‘socio-economic’ status of their household, please see table 36.

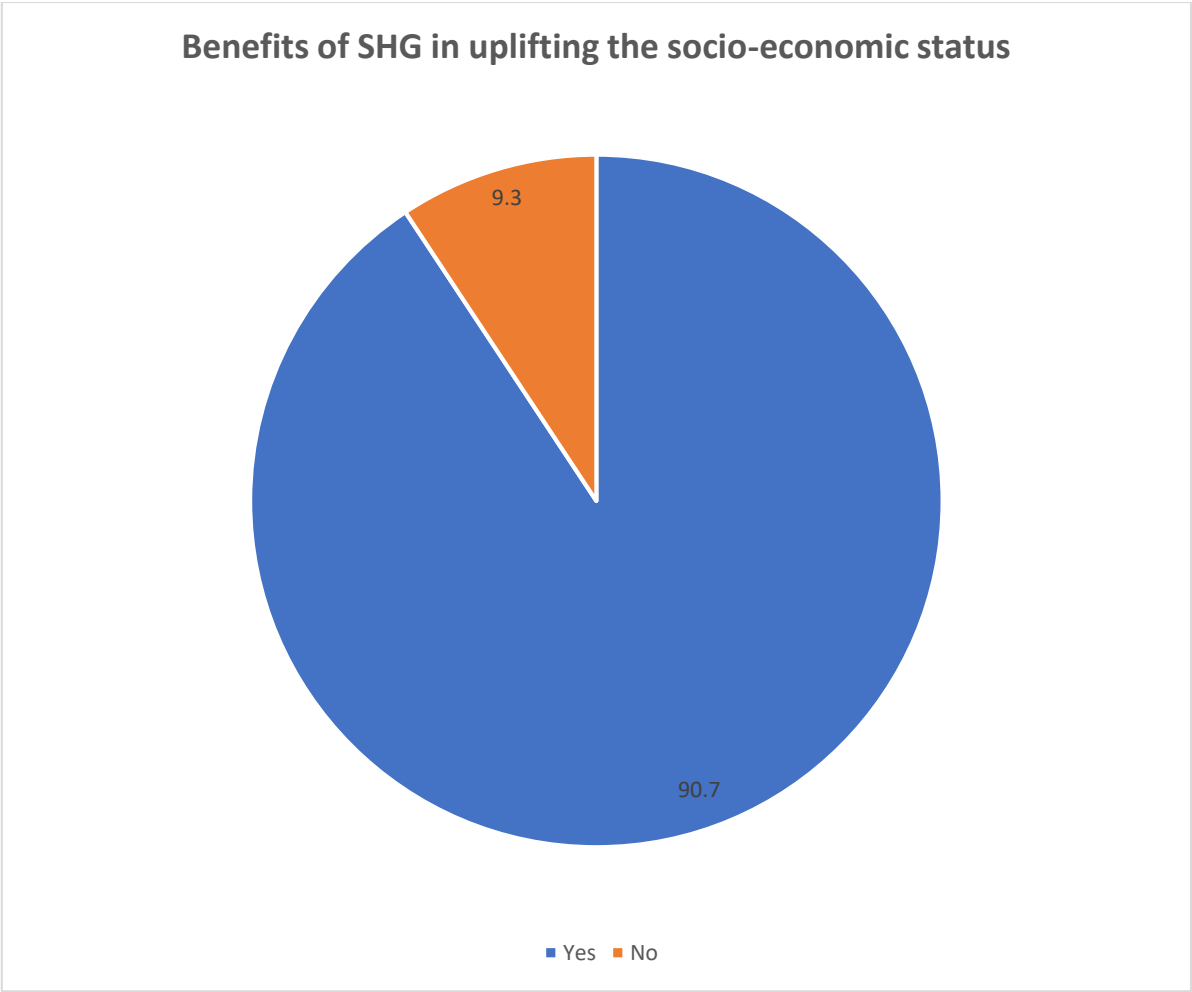


Figure 33:*Benefits of SHG*

4.7.9. Image of the participants of SHG within the household

Table 35: Image of the participants of SHG within the household

| Villages | If yes, have you gotten a better image of your family | | Total |
|-------------|---|------|--------|
| | Yes | No | |
| AANKALAVAD | 21 | 1 | 22 |
| GUNDIVELL | 20 | 2 | 22 |
| KARA | 22 | 1 | 23 |
| MALPUL | 21 | 1 | 22 |
| MALU | 23 | 1 | 24 |
| SARAMAKHA | 23 | 2 | 25 |
| TARAPUR | 22 | 1 | 23 |
| VEL KORTAR | 21 | 1 | 22 |
| Total count | 173 | 10 | 183 |
| % of Total | 94.5% | 5.5% | 100.0% |

Source: Primary data 2020

The study has made known the economic independence of the participants of the SHGs, most participants got a better image in their household, according to results of the study it has shown that (173) 94.5 % of the participants agreed that they have gained a better image in their households while (10) 5.5 % of the respondent did not get a better image as a result of their involvement in SHG, please see table 37:

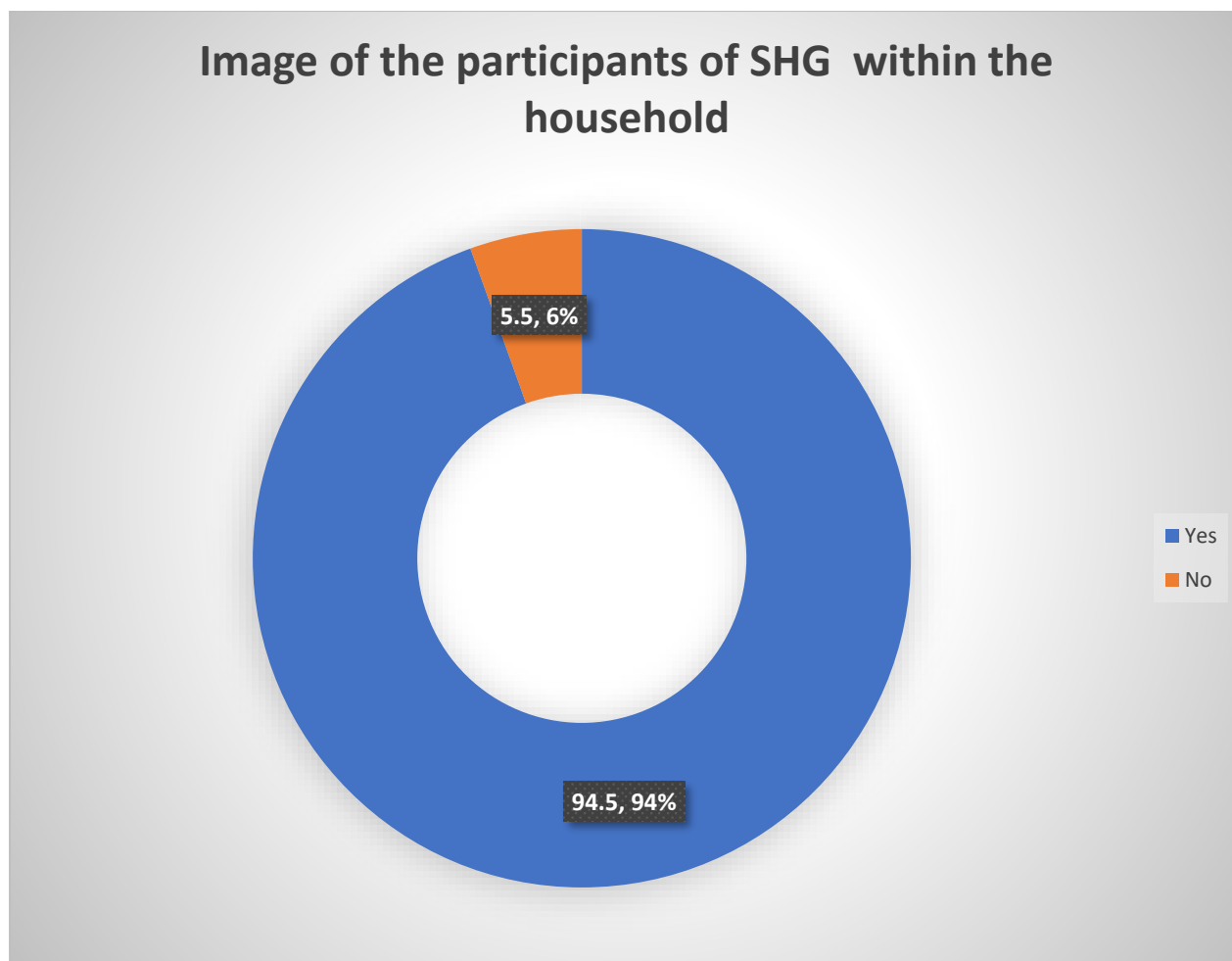


Figure 35: *Image of the participants of SHG within the household*

4.7.10. The satisfaction of the participants of SHG as a result of the better image from their household

Table 36: *The satisfaction of the participants of SHG as a result of the better image from their household*

| Villages | If yes, how do you feel | | | Total |
|-------------|-------------------------|-------|---------|--------|
| | Very good | Good | Average | |
| AANKALAVAD | 12 | 8 | 2 | 22 |
| GUNDIVELL | 13 | 6 | 3 | 22 |
| KARA | 12 | 8 | 3 | 23 |
| MALPUL | 10 | 8 | 4 | 22 |
| MALU | 11 | 8 | 5 | 24 |
| SARAMAKHA | 15 | 7 | 3 | 25 |
| TARAPUR | 11 | 9 | 3 | 23 |
| VEL KORTAR | 11 | 10 | 1 | 22 |
| Total count | 95 | 64 | 24 | 183 |
| % of Total | 51.9% | 35.0% | 13.1% | 100.0% |

Source: Primary data 2020

The positive image that participants of the SHG got from their household had led to the satisfaction of SHG participants/respondents, (95) 51.9 % of the participants felt very good as a consequence of the positive image they got for their family,(64) 35 % of the participants felt good whilst (24) 13.1 % SHG participants have an average satisfaction, we can determine that the widely held of the SHG participant felt very good because of the positive image they got from their household because of their involvement in SHGs, please see table 38.

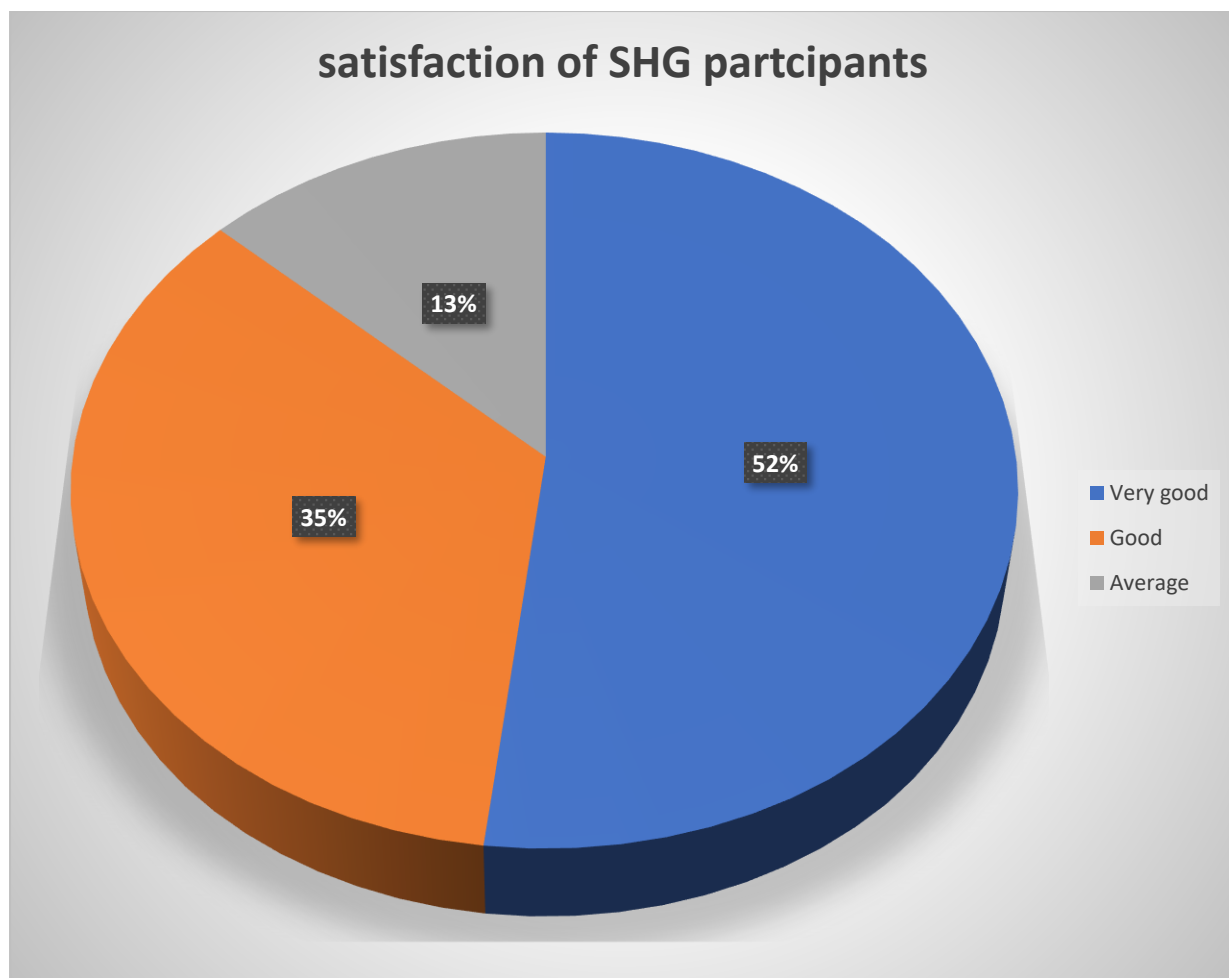


Figure 36: Satisfaction of the participants of SHG

SECTION VIII.

The level of economic and social empowerment of SHGs women members

4.8. Measurement of empowerment and hypothesis testing

4.8.1. Economic empowerment

Table 37: Level of economic empowerment

| Villages | Level of Economic Empowerment | | | Total |
|-------------|-------------------------------|--------|-------|--------|
| | Low | Medium | High | |
| AANKALAVAD | 7 | 12 | 3 | 22 |
| GUNDIVELL | - | 9 | 13 | 22 |
| KARA | 4 | 9 | 10 | 23 |
| MALPUL | 7 | 13 | 2 | 22 |
| MALU | 12 | 12 | - | 24 |
| SARAMAKH A | 17 | 8 | - | 25 |
| TARAPUR | 14 | 6 | 3 | 23 |
| VEL KORTAR | 6 | 9 | 7 | 22 |
| Total count | 67 | 78 | 38 | 183 |
| % of Total | 36.6% | 42.6% | 20.8% | 100.0% |

Source: Source: Primary data 2020

The study also intended to measure the ‘levels of economic empowerment ’ of the SHG participant at the household level, several indicators were used and compiled to assess the ‘level of empowerment ’ of the participants if SHG has made substantial changes in the livelihoods of the respondents if SHG helped in increasing the creation of personal assets, increased the ability to support family, an increase in income in the family, an increase in the ability to make decisions regarding the utilization of money or credit etc. these indicators were compiled and analysed in SPSS using percentile to determine the level economic of empowerment among

SHG participants and their household. In the outcome study on ‘levels of economic empowerment’, it was learnt that (67) 36.6 % experienced a low level, followed by (78) 42.6 % experienced a moderate level of empowerment and only (38) 20.8 % of the participants have a high level of economic empowerment, please see the table 39.

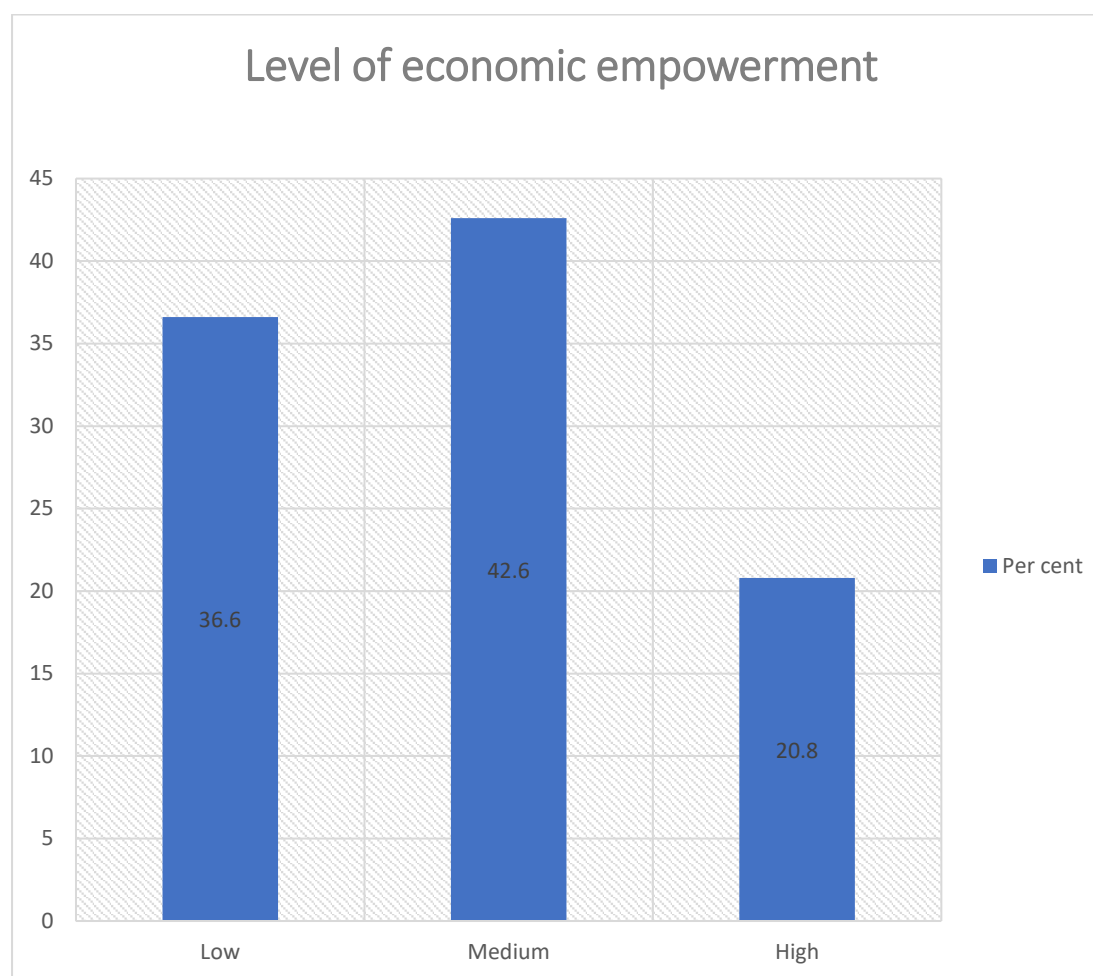


Figure 34: Level of economic empowerment of the SHG participants

4.8.2. Social empowerment

Table 38: Level of Social empowerment

| Villages | Level of Social Empowerment | | | Total |
|-------------|-----------------------------|--------|-------|--------|
| | Low | Medium | High | |
| AANKALAVAD | 17 | 3 | 2 | 22 |
| GUNDIVELL | 4 | 10 | 8 | 22 |
| KARA | 10 | 8 | 5 | 23 |
| MALPUL | 12 | 4 | 6 | 22 |
| MALU | 9 | 7 | 8 | 24 |
| SARAMAKH A | 9 | 5 | 11 | 25 |
| TARAPUR | 11 | 8 | 4 | 23 |
| VEL KORTAR | 12 | 7 | 3 | 22 |
| Total count | 84 | 52 | 47 | 183 |
| % of Total | 45.9% | 28.4% | 25.7% | 100.0% |

Source: primary data 2020

Similarly to measure the levels of social empowerment of the participants of the SHG indicators were set, such as an increase in self-confidence, an increase in decision-making for family, an increase in support during a social crisis in the family, increased recognition in the community if the value was given by family members in crucial decisions etc. these indicators were compiled and analysed in SPSS using percentile to determine the levels social empowerment among SHG participants and their households. The results showed that (84), 45.9 % of participants of the SHG experienced a low level of social empowerment, followed

by (52) 28.4 % of the SHG participants who experienced a moderate level and (47) 25.7 % of the SHG participants experienced a high level, please see table 40.

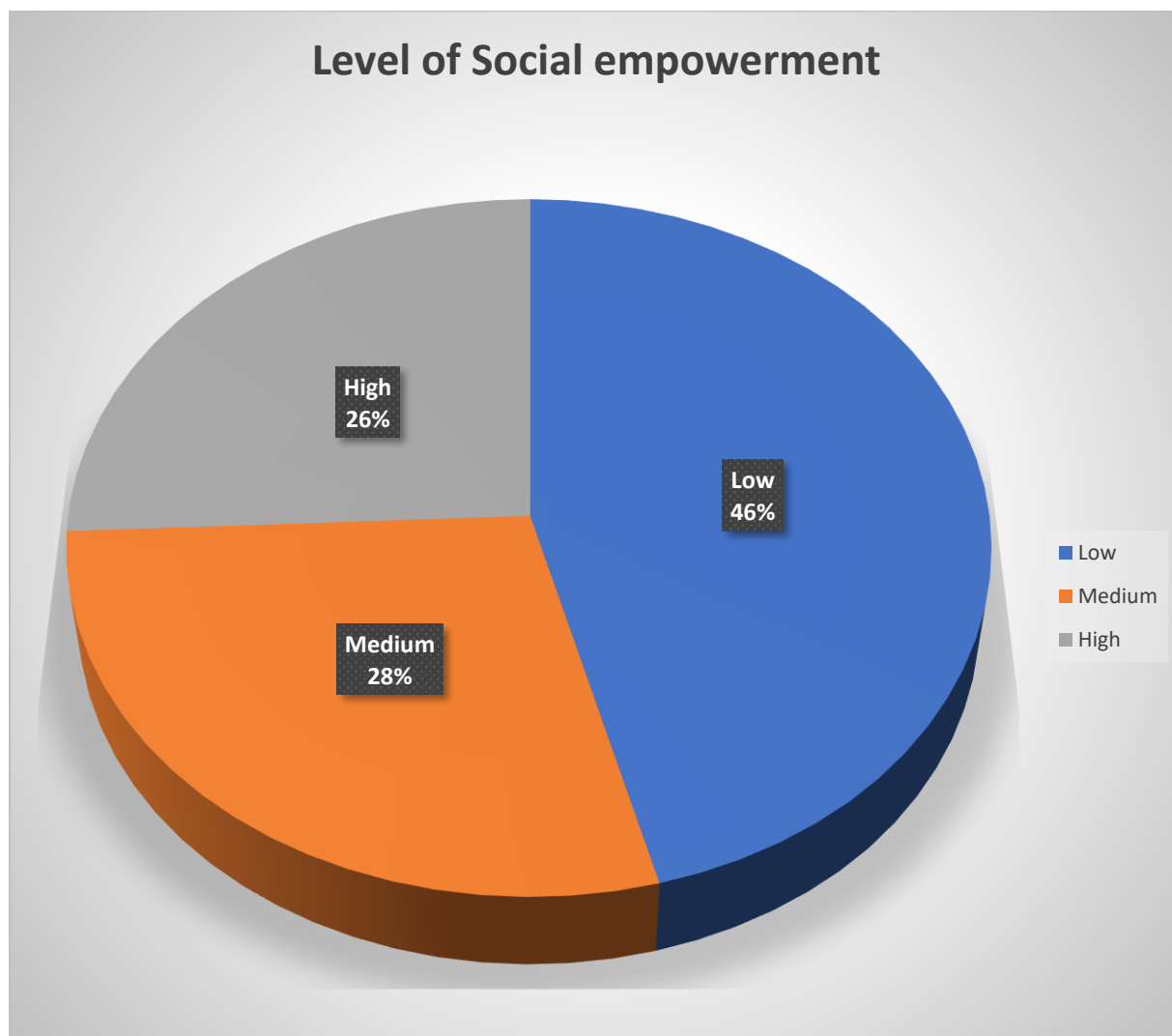


Figure 35: Level of social empowerment of the SHG empowerment

4.8.3. Economic improvement of SHG participants from Anand and the Panchmahal districts after joining SHG cross-tabulation

Table 39: Economic improvement

| District | Economic conditions improve after joining SHG | | Total |
|-------------------|--|-------|--------|
| | Yes | No | |
| ANAND | 87 | 5 | 92 |
| | 94.6% | 5.4% | 100.0% |
| | 50.3% | 50 % | 50.3 % |
| % of Total | 47.5 % | 2.7 % | 50.3 % |
| PANCHMAHAL | 86 | 5 | 91 |
| | 94.5% | 5.5 % | 100.0% |
| | 49.7% | 50 % | 49.7 % |
| % of Total | 47 % | 2.7% | 49.7 % |
| Total count | 173 | 10 | 183 |
| % within District | 94.5 % | 5.5 % | 100.0% |
| % of Total | 94.5% | 5.5 % | 100.0% |

Source: Primary data 2020

94.6% of the SHG participant's economic conditions have improved after joining SHG.

50.3 % of the SHG participants were from the Anand district and their 'economic condition' has improved after joining SHG.

47.5 % of the SHG participants were from Anand and have agreed that the 'economic condition' has been improved after joining SHG.

5.5 % of the SHG participants did not agree that their economic condition has enhanced after joining SHG.

50 % of the SHG participants were from the Panchmahal district and their economic condition has not improved after joining SHGs

2.7% of the SHG respondents were from Panchmahal and disagreed that the economic condition improved after joining SHG.

4.8.5. Economic empowerment of SHG participants of Anand and the Panchmahal districts.

Table 40: District * economic empowerment Cross tabulation

| District | District * economic empowerment Cross tabulation | | | Total |
|-------------------|--|--------|-------|--------|
| | Low | Medium | High | |
| ANAND | 45 | 39 | 8 | 92 |
| | 48.9% | 42.4% | 8.7% | 100.0% |
| | 67.2% | 50.0% | 21.1% | 50.3% |
| % of Total | 24.6 % | 21.3 % | 4.4% | 50.3 % |
| PANCHMAHAL | 22 | 39 | 30 | 91 |
| | 24.2% | 42.9% | 33.3% | 100.0% |
| | 32.8% | 50 % | 78.9% | 49.7 % |
| % of Total | 12.0% | 21.3% | 16.4% | 49.7 % |
| Total count | 67 | 78 | 38 | 183 |
| % within District | 36.6% | 42.6% | 20.8% | 100.0% |
| % of Total | 36.6% | 42.6% | 20.8% | 100.0% |

Source: Primary data 2020

48.9 % of the SHG participants SHG has low economic empowerment.

67.2 % of the SHG participants were from Anand and their economic empowerment is at low levels

24.6 % of the SHG participants were from Anand and have low economic empowerment.

33 % of the SHG participants have a 'high level of economic empowerment.

78.9 % of the SHG participants were from the Panchmahal district and had a high level of economic empowerment.16. 4 % of the SHG respondents were from Panchmahal and has a high level of economic empowerment.

4.8.6. Social empowerment of SHG participants of Anand and the Panchmahal districts

Table 41: District * social empowerment Cross tabulation

| District | District * social empowerment Cross tabulation | | | Total |
|-------------------|--|--------|-------|--------|
| | Low | Medium | High | |
| ANAND | 49 | 20 | 23 | 92 |
| | 53.3% | 21.7% | 25.0% | 100.0% |
| | 58.3% | 38.5% | 48.9% | 50.3% |
| % of Total | | | | 50.3 % |
| | 26.8% | 10.9% | 12.6% | |
| PANCHMAHAL | 35 | 32 | 24 | 91 |
| | 38.5% | 35.2% | 26.4% | 100.0% |
| | 41.7% | 61.5% | 51.1% | 49.7 % |
| % of Total | | | | |
| | 19.1% | 17.5% | 13.1% | 49.7 % |
| Total count | 84 | 52 | 47 | 183 |
| % within District | 45.9% | 28.4% | 25.7% | 100.0% |
| % of Total | 45.9% | 28.4% | 25.7% | 100.0% |

Source: Primary data 2020

43.3 % of the SHG participants SHG has low social empowerment.

58.3 % of the SHG participants were from Anand and their economic empowerment is at low levels

26.8 % of the SHG participants were from Anand and have low economic empowerment.

26.4 % of the SHG participants have a high level of social empowerment.

51.1 % of the SHG participants were from the Panchmahal district and had a high level of social empowerment.

13. 1 % of the SHG respondents were from Panchmahal and has a high level of social empowerment.

5 Likert Scale attitude on economic and social empowerment of the SHG participants and their households.

On the 5-point Likert scale, the range was calculated as follows; $5 - 1 = 4$, then it was divided by 5 because is the highest number, therefore $4 / 5 = 0.80$. Subsequently, the number which is the lowest value was added to determine the maximum of the cell. The range of 5 points interval Likert scale is shown in the table below.

Table 42: 5 points Likert Scale

| | |
|-------------|------------------------------|
| 1 - 1.80 | signifies strongly disagree, |
| 1.81 - 2.60 | signifies -disagree |
| 2.61 - 3.40 | Signifies -Undecided. |
| 3:41 - 4:20 | Signifies -agree. |
| 4:21 - 5:00 | Signifies -strongly agree. |

Source: own computation

4.8.7. Descriptive statistics attitude on economic empowerment of the SHG participants and their household

Table 43: Descriptive statistics attitude on economic empowerment of the SHG participants and their households.

| | N | Minimum | Maximum | Mean | Std. Deviation |
|--|-----|---------|---------|------|----------------|
| Increased creation of personal assets | 183 | 1 | 4 | 1.83 | .762 |
| Increased ability to support the family. | 183 | 1 | 5 | 1.92 | .940 |
| Increased access to microfinance | 183 | 1 | 4 | 2.31 | .887 |

| | | | | | |
|---|-----|---|---|------|-------|
| Increase in income | 183 | 1 | 5 | 1.97 | .999 |
| Increase the ability to make decisions regarding the utilization of money or credit | 183 | 1 | 4 | 1.50 | .592 |
| Increased support during the economic crisis | 183 | 1 | 5 | 1.63 | .928 |
| Increased the capability of managing bank-related activities | 183 | 1 | 5 | 2.40 | 1.124 |

| | |
|--------------------|-----|
| Valid N (listwise) | 183 |
|--------------------|-----|

Note 5. Strongly Agree 4. Agree 3. Undecided; 2. Disagree 1. Strongly Disagree

In the first statement, the mean is 1.83 which disagrees with the statement that SHG increased the creation of personal assets. The Mean of the second statement is 1.92 which disagrees with the statement that SHG helped increase the ability to support the family, the third statement the Mean is 2.31, the participants disagree with the statement that SHG increased access to microfinance, the next statement the Mean is 1.97 which means that they disagree that SHG helped to increase income in their households, the fifth statement the mean is 1.50, the widely held of the participants disagree with the statement that SHG increases the capacity to make decisions regarding the utilization of money or credit. In the sixth statement, the mean is 1.63 which disagrees with the statement that SHG helped to increase support during the economic crisis, and finally, the Mean of the final statement is 2.40 which means that the participants disagree with the statement that SHG helped to increase the capability of managing bank-related activities.

4.8.8..Descriptive statistics attitude of social empowerment.

Table 44: Descriptive statistics attitude of social empowerment of the SHG participants and their household

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|-----|---------|---------|------|----------------|
| Increased in self-confidence | 183 | 1 | 3 | 1.57 | .658 |
| Increased in decision-making for family | 183 | 1 | 3 | 1.68 | .776 |
| Increased communication skills | 183 | 1 | 3 | 1.50 | .523 |
| Increased support during a social crisis in the family | 183 | 1 | 3 | 1.60 | .592 |
| Increased recognition in the community | 183 | 1 | 4 | 1.45 | .561 |
| Increased participation in community activities | 183 | 1 | 3 | 1.58 | .690 |
| The value is given by family members in crucial decisions | 183 | 1 | 3 | 1.52 | .563 |
| Increased participation in public events | 183 | 1 | 3 | 1.94 | .720 |
| Valid N (listwise) | 183 | | | | |

Note 5. Strongly agree 4. Agree 3. Undecided; 2. Disagree 1. Strongly disagree

In the first statement, the 'Mean' is 1.57 which disagrees that SHG Increased self-confidence. In the second statement the 'Mean' is 1.68 which disagrees that SHG helped to increase – making decisions in the family. In the next statement, the mean is 1.50 and disagree with the statement that SHG helped to upsurge communication skills in the household. According to the third statement, the widely held of the participants with a mean of 1.60 disagree that SHG helped to increase support during a social crisis in the family. In the fourth statement, the participants disagree with the statement that SHG helped to increase recognition in the community with a mean of 1.45. The next statement was about SHG helping to increase participation in communal undertakings, according to the widely held of the participants with a mean of 1.58 disagrees. Participants of SHG disagree with the statement that the value is given by household members in crucial decisions since their involvement in SHG with the mean of 1.52. Finally, the majority of the participants with a mean of 1.94 disagree with the statement that SHG helped to increase participation in public events.

4.8.9. Hypothesis testing

Pearson r Correlations was used to check the correlation between economic empowerment and increasing the ability to support the family as follows:

H0= There is no association between participation in SHG and economic empowerment upsurge and the ability to support households.

H1= There is an association between participation in SHG and economic empowerment upsurge and the ability to support households.

Table 45: *Pearson r Correlations between economic empowerment and increase in the ability to support the family*

| | Economic empowerment | Increased ability to support the family |
|--|----------------------|---|
| | 1 | .431** |
| Economic empowerment Pearson correlation | | .000 |
| Sig. (2-tailed) | | |
| N | 183 | 183 |
| Increased ability to support Pearson correlation | .431** | 1 |
| Sig. (2-tailed) | .000 | |
| N | 183 | 183 |

Source: Primary data 2020

** Correlation is significant at the 0.01 level (2-tailed).

Pearson correlation test clearly stated that there is a significant association between the economic empowerment of SHG participants and increased ability to support the household of the participants of the SGHs, please see table 47.