

CHAPTER - IX

RESULTS, DISCUSSIONS, SUMMARY AND FINDINGS OF THE STUDY

CHAPTER-9.

RESULTS, DISCUSSIONS, SUMMARY AND FINDINGS OF THE STUDY

This study is based on the primary data collected from 176 rural women member respondents and 112 non members. Member respondents were selected from 22 SHGs of swa-shakti program. Well structured pre-tested schedule has been used to elicit the primary data. Primary data has been analyzed by using suitable statistical techniques. Results have been presented in tabular form separately for the backward and most backward regions along with the discussion. Inferences have been drawn using the inferential statistical techniques and findings are also summarized under the following headings.

1. Socio-Economic profile of the respondents.
2. General information about Self Help Groups.
3. Social participation [pre-SHG& post-SHG].
4. Income Generating Activities.
5. Asset Creation.
6. Extension participation.
7. Mass Media Exposure.
8. Women Empowerment Indicators.
9. Perceived Constraints of Women Empowerment Indicators.

1. Socio-Economic Profile of Respondents

This section presents the results on the socio-economic profile of the respondents covering the variables like caste, education, size of land holding, occupation and income. The region wise profile of the member respondents is compared with the non member respondents. Caste is one of the important socio-economic indicators of the respondents. Region and caste wise distribution of the member and non member respondents is given in the table 9.1.

Table-9.1. Caste Composition of the Respondents

Caste	Backward Region		Most Backward region		Total	
	Member	Non-Member	Member	Non-Member	Member	Non-Member
SC	26 (30%)	14 (25%)	22 (25%)	12 (21%)	48 (27%)	26 (23%)
ST	08 (09%)	12 (21%)	16 (18%)	14 (25%)	24 (14%)	26 (23%)
OBC	34 (39%)	15 (27%)	30 (34%)	10 (18%)	64 (36%)	25 (22%)
Others	20 (23%)	15 (27%)	20 (23%)	20 (36%)	40 (23%)	35 (31%)
Total	88 (100)	56 (100%)	88 (100%)	56 (100%)	176 (100%)	112 (100%)
Chi-square Value	5.650		6.273		10.332**	

** indicate the significance at 5 per cent probability level

Scheduled caste and scheduled tribe respondents together constitute 41 and 46 percent of the total member and non member respondents respectively. Almost similar kind of distribution can be found in backward and most backward regions. OBC constitute 36 percent of the total member respondents it is only 22 percent total non member respondents. SC, ST, and OBC member respondents together account for 77 percent of the total member respondents which is slightly higher than the non member respondents (69%). Thus, it could be inferred that swa-shakti program has given preference to SC,ST families in promoting SHGs

Education level reflects the socio-economic status of respondents. Distribution of the respondents across the different level of education is given separately for the member and non-member respondents pertaining to backward and most backward region of the district in table9.2. School education category consists of the respondents who have the education from first standard to secondary education. College education category includes all the members who have education above the secondary school education.

Table-9.2. Educational Status

Caste	Backward Region		Most Backward region		Total	
	Member	Non-Member	Member	Non-Member	Member	Non-Member
Illiterate	04 (5%)	10 (18%)	10 (11%)	30 (54%)	14 (7.9%)	40 (35.7%)
Literate	30 (34%)	16 (29%)	37 (42%)	10 (18%)	67 (38.1%)	26 (23.2%)
School Education	44 (50%)	20 (36%)	35 (40%)	12 (21%)	79 (44.9%)	32 (28.6%)
College Education	10 (11%)	10 (18%)	06 (7%)	04 (7%)	16 (9.1%)	14 (12.5%)
Total	88 (100)	56 (100%)	88 (100%)	56 (100%)	176 (100%)	112 (100%)
Chi-square Value	9.174**		31.616*		38.297*	

* and ** indicate the significance at one and five percent probability level respectively

In the overall region of the district, majority of member respondents obtained the school level education (44.9%) followed by functional literates (38.1%) whereas among the non-members majority are illiterates (35.7%) followed by school level education (28.6%). Considerable difference could be observed in illiterates' category. Among the members only 7.9 percent are illiterates where as 35.7% among non-members. Functional literates ratio is more among members (38.1%) compared to non-members (23.2%). Almost similar condition can be observed in backward and most backward regions with respect to the illiterates and literates ratio. It is interesting to note that SHGs have encouraged the members to become literates or at least to learn the skill of putting signature. Slightly higher percentage of the non-member respondents is having college education (12.5%) compared to the member respondents (9.1%). Most of the members who are having school and college education have obtained their education before they became members. Thus, Membership in SHGs might not have influenced the school and college education but clearly it has its influence on the literacy. Therefore, functional literate's ratio is more among the members.

Chi-square value has been calculated to test the significance of association between the level of education and membership in the SHGs in different regions of the district. The calculated chi-square values found to be statistically significant at 5 percent level for backward region and it is at 1 percent probability level for most backward and overall region (total). Thus, it could be inferred that there is significant association between the membership in the SHGs and level of education. From the above discussion and statistical test results it could be inferred that SHGs have greater influence on the literacy level of the respondents.

Size of the land holding is one of the most important indicators of the economic status of the rural households. Arithmetic mean value of the land holding size in acres has been calculated separately for the different social groups and results are given in table 9.3. The arithmetic mean value of land holding is relatively more among the non-members (2.52) compared to members (2.07) in the backward region. Almost similar difference could be found in the most backward region also. It is applicable to all the social groups in both backward and most backward regions.

Table-9.3. Average Size of Land holding

Category	Backward Region			Most Backward region		
	Members	Non-Members	Total	Members	Non-Members	Total
SC	1.77	2.29	1.95	1.91	2.17	2.00
ST	2.00	2.33	2.20	2.13	2.50	2.30
OBC	2.18	2.53	2.29	2.00	2.30	2.08
Others	2.30	2.87	2.54	2.15	2.65	2.40
Total	2.07	2.52	2.25	2.03	2.45	2.19
t value	1.290^{NS}			1.245^{NS}		

Note: NS indicate the non-significance of the t test

In order to test the significance of the difference in the arithmetic mean value of land holding between member and non-member respondents 't' statistics was calculated.

The 't' value calculated to test the significance of difference in the mean value of land holding between member and non-member respondents in backward regions (1.290) is not statistically significant. Therefore, it could be inferred that though the average size of land holding is slightly more among the non-members compared to members it is not statistically significant. In other words, though the swa-shakti program preferred the women of the families with small size of land holding it is not that pronounced. It can be found both in the backward and most backward regions.

Occupation is one of the most important socio-economic indicators. Occupation status of the respondents has been elicited from the respondent and the results are consolidated in table 9.4. Agriculture and agriculture labor is one of the main occupation among all the sub groups of the respondents which accounts for 60.4 percent of the total respondents in the backward region and 59 percent in most backward region. It is interesting to note that relatively higher percentage of non-members (67.9) are involved in agriculture and agriculture labor activities compared to their member (55.7) counter parts in the backward region. The percentage of respondents involved in business and self employment is slightly more among the member respondents compared to the non-member respondents in backward region. Almost similar occupation pattern could be found in most backward region also.

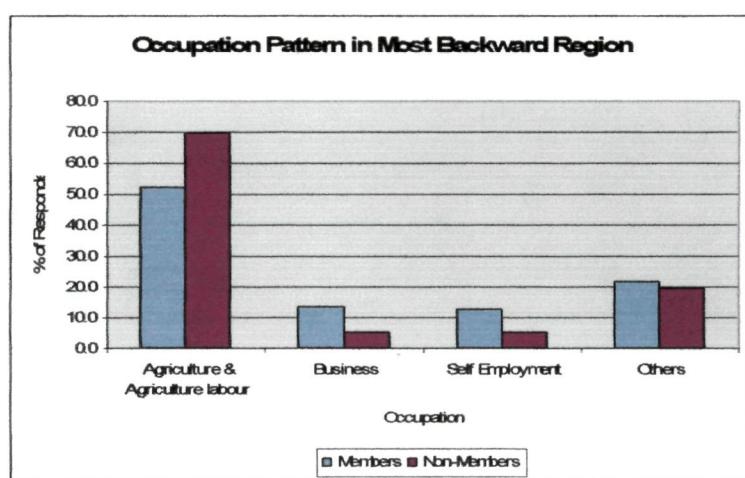
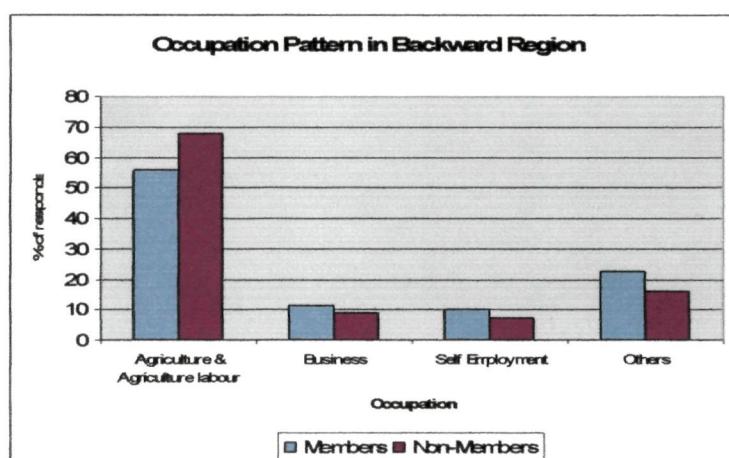
Table-9.4. Occupation Pattern of the Respondents

Category	Backward Region			Most Backward region		
	Members	Non-Mem.	Total	Members	Non-Memb.	Total
Agriculture & Agriculture labor	49 (55.7)	38 (67.9)	87 (60.4)	46 (52.3)	39 (69.6)	85 (59.0)
Business	10 (11.4)	5 (8.9)	15 (10.4)	12 (13.6)	3 (5.4)	15 (10.4)
Self employment	9 (10.2)	4 (7.1)	13 (9.0)	11 (12.5)	3 (5.4)	14 (9.7)
others	20 (22.7)	9 (16.1)	29 (20.1)	19 (21.6)	11 (19.6)	30 (20.8)
total	88 (100.0)	56 (100.0)	144 (100.0)	88 (100.0)	56 (100.0)	144 (100)
Chi-square value	2.147 ^{NS}			5.859 ^{NS}		

Note: NS indicate the non-significance of the Chi-square values

Chi-square value has been calculated to test the significance of association between the membership in the SHGs and their occupation pattern. The calculated chi-square value for the respondents of backward region (2.147) found to be less than the table value for 3 degrees of freedom at 5 percent probability level (7.81) and hence it is not statistically significant. Though the membership in SHGs has slight influence on shift in the occupation from agriculture and agriculture labor work to business and self employment it is not found to be statistically significant. It could be inferred that the membership in the SHGs has slight influence in bringing slight change in occupational pattern but it is not considerable.

Fig. 9.1& 9.2. Graphic presentation of occupation pattern



INCOME LEVEL OF RESPONDENTS HOUSE HOLDS

Income is one of the important indicators of economic status of the rural house holds. The region wise monthly income level of members was compared with non-member respondents. The occupation of the respondents has been classified as main occupation and subsidiary occupation in both the regions. The data on the occupation wise monthly earning has been collected and the results are given in the table-9.5.

Table-9.5. Income Level of the Respondents' Households

(Rs. / month)

Category	Backward Region			Most Backward region		
	Members	Non-Memb.	t value	Members	Non-Memb.	t value
Main Occupation	2285.2	2110.7	1.521	2117.0	1982.1	1.315
Subsidiary Occupation	892.5	843.4	1.219	799.8	836.2	0.886
Total	3177.7	2954.1	1.471	2916.9	2818.3	0.754

The income from main occupation of member respondents in backward region (2285.2) is slightly more compared to non members (2110.7). The 't' value calculated to test the significance of difference in the income level from the main occupation of backward region (1.521) is statistically not significant. Though member respondents earn slightly more than non-members, the difference is not significant and hence it is not considerable. The monthly income from subsidiary occupation of members (892.5) is slightly high when compared to non-members (843.4). The 't' value calculated to test the difference in the income from subsidiary occupation in backward region (1.219) is statistically not significant, though there is slightly more income among member respondents.

The income from main occupation of member respondents in most backward region (799.0) is slightly less compared to non-members (836.2) which are statistically not significant. The 't' value calculated to test the significance of difference (0.886) in the income from subsidiary occupation is not significant. Therefore it could be inferred that though the income from main occupation and subsidiary occupation among members is slightly more compared to non-members in both regions, it is statistically not significant.

THE GENERAL INFORMATION ABOUT SELF HELP GROUPS

This section presents the details of group information and functions of self help groups in backward region and most backward region. The following information is provided in table-9.6.

Table-9.6. THE GENERAL INFORMATION ABOUT SELF HELP GROUPS.

Sl. No.	Particulars	Backward Region 88	Most-Backward Region 88	Overall 176
1	Basis of group formation			
	Activity	16 (19%)	24 (27%)	40 (23%)
	Homogeneity	72 (82%)	41 (47%)	113 (64%)
	Proximity to stay	00	23 (26%)	23 (13%)
2	Average membership	15.2	15.5	15.35
3	Group size			
	stable	00	58	58 (33%)
	Increased	88 (100%)	30 (34%)	118 (67%)
	decreased	00	00	00
4	Group meetings			
	weekly	88 (100%)	88 (100%)	176(100%)
	Fort nightly	00	00	00
	Monthly	00	00	00
5	Level of attendance			
	Above 90%	0	65 (74%)	65 (37%)
	80%-90%	88 (100%)	23 (26%)	111(63%)
	60%-70%	00	00	00
	Less than 60%	00	00	00
6	Who decides the agenda of the meeting			
	Leaders	0	02	02 (1.14%)
	Representatives	88 (100%)	85 (97%)	173(98%)
	Collective	0	01	01(0.57%)
7	Who takes the decision in the meeting			
	President	0	0	0
	Representatives	88 (100%)	23 (26%)	111(63%)
	Unanimous	0	65 (74%)	65 (37%)
8	Level of savings			
	Below Rs. 5/-	0	0	0

	Rs. 5/-to 10/-	0	0	0
	Rs. 10/-to20/-	88 (100%)	88 (100%)	176(100%)
	Above Rs. 20/-	0	0	0
9	Savings were			
	Stable	0	03	03 (2%)
	Increased	88 (100%)	85 (97%)	173(98%)
	Decreased	0	0	0
10	Average level of savings before SHG nil	80	85	165 (94%) nil

Note: figures in parenthesis represent percentages

Basis of Group Formation: a) Activities of the group such as savings, credit and IGAs has influenced the members to form the group. As a result 19% of members from backward region and 27% from most backward region choose to form the group keeping activities as the base.

b) Homogeneity nature of social factors such as caste, culture and occupation influenced to about 82% and 47% of women to form the group in backward and most backward regions respectively.

c) Proximity to stay: Remaining close together with each other is another important base to form the group among women and this was exclusively noticed in most backward region i.e., 13% on overall basis.

Membership: Almost similar number of membership was found in both backward region and most backward region. It was 15.2 and 15.5 respectively. Hence the difference was not considerable.

The group size: The group size was almost stable (100%) in backward region, while there was a gradual increase in most backward region.

The periodicity of group meetings and level of attendance: It was observed that there were 100% weekly meetings conducted by groups in both the regions. The level of attendance above 90% was among 74% members in most backward region and it was 90% also among all the members in backward region. A penalty of Rs.3/- to 5/- was imposed on those who remain absent for meeting to ensure 100% attendance for weekly meetings.

Decision on agenda of the meeting, election of leaders, president, secretary and representatives of self help groups: Every group unanimously elects a president, a secretary and 1-2 representatives once in a year on rotation by which all members are given an opportunity to lead the group.

The decision on agenda of the meeting and proceedings of the meeting was taken by representatives 100% in backward region and 97% in most backward region. This shows representatives have more voice in the meeting.

Level of savings: Weekly savings is mandatory for all members which emphasizes the philosophy of self reliance and sustainability. Savings amount collected varied between Rs.10/- & 20/- among 100% members in both backward and most backward regions. The SHG membership and the enhanced capacity of savings reflect positive association between them. The level of savings before joining SHG was nil in both the regions. However after joining SHG the savings of members increased to Rs.20/- 100% in backward region and 97% in most backward regions.

Table-7 SOCIAL PARTICIPATION OF MEMBERS

This section presents social participation of members with political, social and economic institutions in villages of backward and most backward region. The member's social participation is compared between Pre-SHG and Post-SHG period. The data has been collected and information for both backward and most backward region is consolidated in table -9.7

Table. 9.7. Social participation of Respondents.

Sl.No.	Social Participation	Backward Taluks		Most-Backward Taluks		Overall	
		Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
1	Village panchayat	-	15	-	16	-	31
2	Taluk panchayat	-	-	-	-	-	-
3	Cooperative societies	01	16	-	06	01	22
4	Zilla panchayat	-	-	-	-	-	-
5	Mahilamandal	08	46	11	55	19	101
6	Youth club	-	-	-	01	-	01
7	Milk cooperatives	-	05	-	04	-	09
8	Others	-	-	-	-	-	-
	Total					20(11%)	164(93%)

The participation of members in pre-SHG in village panchayat, taluk panchayat, youth club, milk co-operatives and others was absolutely nil except one in co-operative society and 19 in mahila mandal in both backward and most backward regions. However in post-SHG there was a great influence on members in both the regions to actively participate in these institutions. As a result there were 31 members in village panchayat, 22 in co-operative societies, 101 in mahila mandals, 01 in youth club and 09 in milk co-operatives. Thus there was only 11% social participation before joining SHG and this participation rose to 93% after joining SHG i.e. in post SHG period. This clearly indicates that there is significant association between membership in SHG and their social participation.

INVOLVEMENT OF MEMBER RESPONDENTS IN DIFFERENT INCOME GENERATING ACTIVITIES; [IGAs]

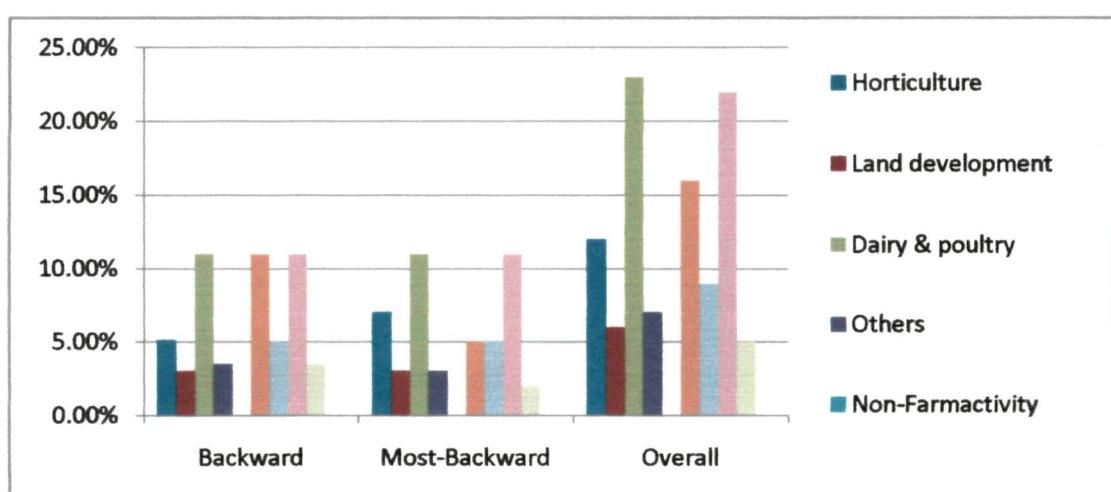
The core activity of SHG is identifying best income generating activities (IGAs) for its members and making them involve in those identified IGAs in which they are interested and which can generate them a handsome income. The success of SHGs in achieving economic empowerment of its members depends on efficient promotion of IGAs as an important pre-requisite for empowerment.

The data on involvement of members in different income generating activities has been collected from both backward and most backward regions and information is consolidated in table-9.8.

Table-9.8. INVOLVEMENT OF MEMBER RESPONDENTS IN DIFFERENT INCOME GENERATING ACTIVITIES [IGAs]

Sl.No.	IGAs Particulars	Backward Region	Most-Backward Region	Overall
1	Farm activity			
	Horticulture	09 (10.22%)	13 (15%)	22 (12.5%)
	Land development	0	10 (11%)	10 (6%)
	Dairy & poultry	20 (23%)	20 (23%)	40 (23%)
	Others	06 (7%)	06 (7%)	12(7%)
2	Non-farm activity			
	tailoring	20 (23%)	09 (10%)	29(16%)
	Snacks and spicy item preparation	08 (9%)	08 (9%)	16(9%)
	Petty business	19 (22%)	19 (22%)	38(22%)
	Others	06 (7%)	03 (3%)	09(10%)
	total	88 (100%)	88(100%)	176(100%)

Fig.9. 3. Graphic representation IGA's



The income generating activities have been classified as Farm activities and Non-Farm activities and others. In the farm activities four sub activities are identified such as 1)Horticulture 2)Land development 3)Dairy and Poultry and4) others. In the non-farm activities again four sub activities are identified such as 1)Tailoring 2)Snacks and Spicy item preparation 3)Petty business and4) others.

In the overall region of the district, under farm activities majority of member respondents have chosen dairy and poultry activity (23%), followed by horticulture (12%), other farm related activities (7%) and land development activities (6%).

Under non-farm activities, majority of members have chosen petty business (22%) followed by tailoring (16%), snacks and spicy item preparation (7%) and small business and vending activities (5%).

Identifying and selecting income generating activities, has the priority as follows. Majority of sample respondents, 23% are involved in dairy and poultry both in backward and most backward regions. It was followed by 22% of members involved in petty business, 16% in tailoring and 12% in horticulture, 9% of members involved in spicy item preparation followed by 7% in other farm activities, 6% in land development and 5% members are involved in other non-farm related activities. Almost all members have undergone training programs in their respective selected income generating activities organized by concerned Government departments, NGOs and other institutions. Thus inference can be drawn that there exists a significant association between SHG membership and their involvement in IGAs.

INVESTMENT MADE BY MEMBERS IN DIFFERENT INCOME GENERATING ACTIVITIES AND THE INCOME GENERATED ANNUALLY.

The main objective of SHG is to increase economic well being of its members. The income generated from different activities reflects economic

and social status of members. The data on investment and net income generated annually has been collected and results are consolidated in table-9.9.

The total amount of rupees invested in horticulture was Rs. 1,24,250=00 by 22members (Rs. 80,000=00 in backward region and Rs.44,250=00 in most backward regions). The average investment per member was Rs.5,648=00.The gross income generated was Rs.8,148=00 and net income generated per month was Rs.2,500=00 per member and the annual net income amounts to Rs. 30,000=00 and the net income generated was 44% in the horticulture activity. Though less investment is made in most backward region compared to backward region, the net income earned is same in both the regions.

In land development activity Rs.37, 381=00 was invested by 10 members and average investment per member was Rs. 3,738=00. The gross income generated in this activity was Rs.5,438=00 and the net income earned by one member was Rs.1,700=00permonth and the annual net income amounted to Rs.20,400=00 . There was 45% income generated in land development activity in most backward region and there was no investment made in this activity in backward region.

Under dairy and poultry activities, nearly 40 members both from backward and most backward region (20each) have invested Rs. 75,583=00. The average investment per member was Rs.1,890=00. The gross income generated was Rs. 3,090=00 and net income earned per month was Rs.1,200=00. The net annual income stood at Rs.14,400=00 accounting to 63%.

In other farm related activities 12 members have invested Rs.25,733=00. The average investment was Rs. 2,144=00. The gross income generated was Rs.3,144=00 and the net income accrued was Rs.1,000=00 per member amounting to Rs. 1,200=00 annually. 45% income was generated annually in this activity in both regions.

Table 9.9. INVESTMENT MADE BY MEMBERS IN DIFFERENT INCOME GENERATING ACTIVITIES AND THE INCOME GENERATED ANNUALLY.

Sl. No.	Activity	Number of members involved in IGAs			Average investment on IGAs (in Rs)			Income generated in IGAs (Rs)			% G.I.
		Backward	Most Backward	Overall	Backward	Most Backward	Overall	Average investment per member	G.I.	Net income Per month	
1	Farm Activity										
a	Horticulture	09	13	22 (12%)	80,000	44,250	1,24,250	5,648	8,148	2,500	30,000
b	Land development	0	10	10 (6%)	00	37,381	37,381	3,738	5,438	1,700	20,400
c	Dairy & poultry	20	20	40 (23%)	51,483	24,100	75,583	1,890	3,090	1,200	14,400
d	others	06	06	12 (7%)	18,333	7,400	25,733	2,144	3,144	1,000	12,000
2	Non-Farm Activity										
a	Tailoring	20	09	29 (16%)	52,212	26,925	79,137	2,729	4,229	1,500	18,000
b	Snacks and spicy business	08	08	16 (9%)	45,833	12,250	58,083	3,630	6,130	2,500	30,000
c	Petty business	19	19	38 (22%)	59,117	3,5833	94,950	2,499	3,999	1,500	18,000
d	others	06	03	09 (5%)	50,000	5,000	55,000	6,111	9,611	3,500	42,000
Total		88	88	176 (100%)	3,56,978	1,93,139	5,50,117	3,126			

Under second classification i.e. in non-farm activities 29 members from both backward and most backward region have opted for tailoring. The total investment made was Rs.79,137=00 and the per member investment was Rs.2,729=00. The gross income generated was Rs.4,229=00 and the net income stood at Rs. 1,500=00 per member. The annual net income accounted to Rs. 18,000=00 which was 55% net income earned in this activity.

16 members were involved in snacks and spicy item preparation both in backward and most backward regions. The total amount invested was Rs.58,083=00 and per member investment was Rs.3,630=00. The gross income was Rs.6,130 and net income earned per member was Rs. 2,500=00 totaling annually to Rs.30,000=00 which accounted for 69% income from this activity.

There were 38 members involved in petty business activity investing a total amount of Rs.94,950=00. The per member investment was Rs. 2,499=00. The gross income earned was Rs. 3,999=00 and net income amounted to Rs. 1,500=00 totaling to Rs. 18,000=00 annually. The net income registered 60% annually.

In other non-farm related activities 09 members were involved with an investment of Rs.55,000=00. The individual investment was Rs.6,111=00. This activity yielded a gross income of Rs. 9,611=00 and net income yielded was Rs.3,500=00 per member. The annual income accounted to Rs. 42,000=00 accounting to 51% in both the regions.

Thus it is clear that all income generating activities accrued more income to the members. However it is observed that highest percentage income earned per member was in snacks and spicy item preparation activity which registered about 69% of net income to the members. Secondly, it was dairy and poultry activity yielded 63% of net income to the members, followed by this, petty business activity registered a net income of 60% to its members.

Other non-farm related activities (such as vegetable vendors, fruit vendors, mobile canteen etc,) yielded 57% of net income. Tailoring business accounted for 55% of net income to the members, followed by this other farm related activities (such as miltch animals rearing, sheep and goat rearing, livestock etc,) yielded 47% of income to its members. Land development activity and horticulture yielded 45% and 44% of net income to its members respectively.

It is observed that the IGAs such as dairy & poultry, spicy item and snacks preparation, petty business tailoring and others require less investment compared to the other activities and also generates more percentage of net income to SHG members paving way for their economic independence.

From the above discussions and data analysis, it could be inferred that there is significant association between SHG membership and investment made in income generated in IGAs. Thus SHG, IGAs have greater positive impact on income generated and economic empowerment

Fig. 9.4. Graphic presentation of investment on IGAs and the income generated annually.

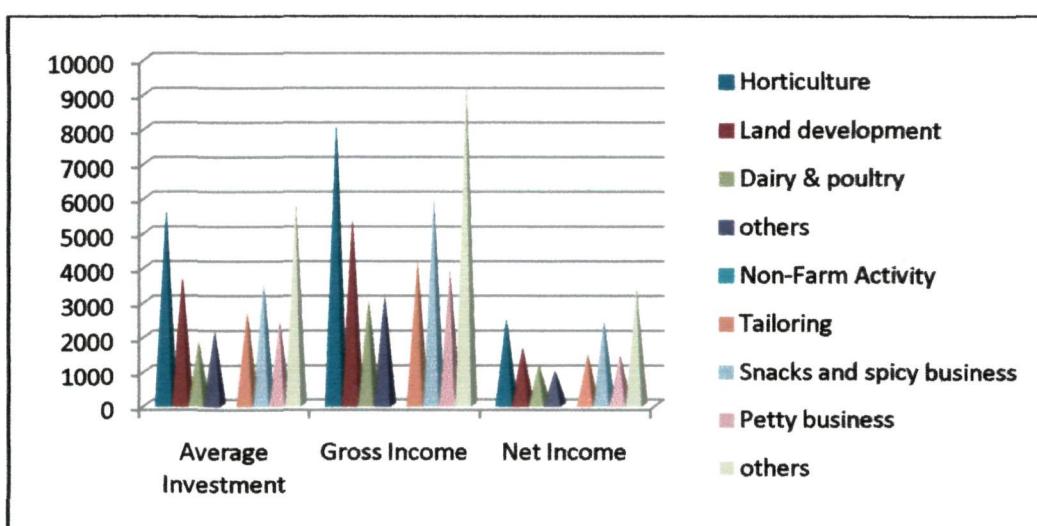
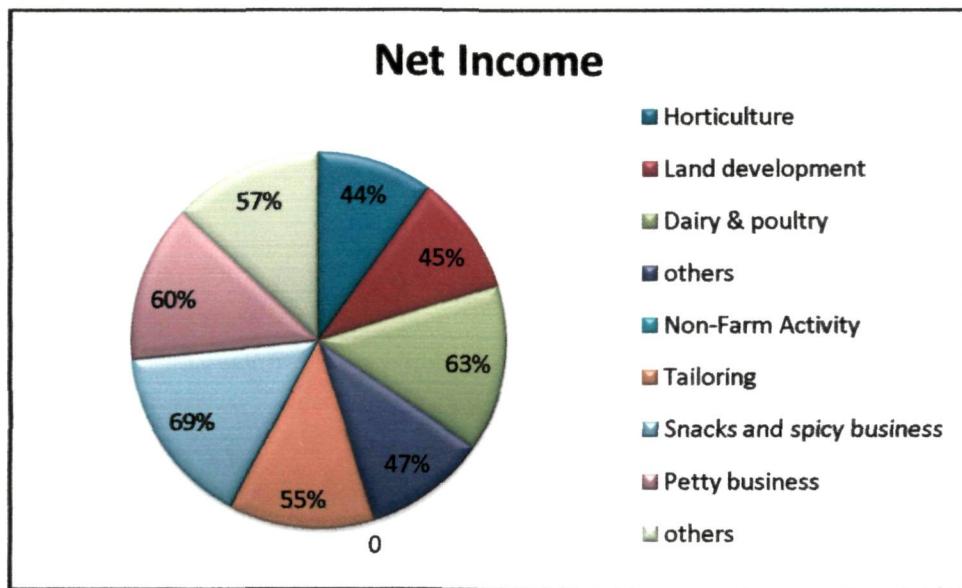


Fig. 9.5. Net Income generated.



AVERAGE INVESTMENTS ON IGAs; ITS FINANCING, INCOME GENERATION LOAN REPAYMENT AND LOAN OUTSTANDING

The success of SHGs in promoting IGAs depends on the financial performance of IGAs undertaken by the members of SHGs. The data on average investment on IGAs and financing through banks and SHGs, loan borrowed, loan repayment and loan outstanding is collected. The data on average income generated in Pre-SHG and Post-SHG has also been collected and results are consolidated for backward region in table-9.10.

Table.9.10. AVERAGE INVESTMENTS ON IGAs; ITS FINANCING AND INCOME GENERATION IN BACK WARD REGION

Sl. No	Particulars	Backward Region							
		CTA				Hiriyur			
		SC	ST	OBC	Others	SC	ST	OBC	Others
1	Average Investment IGAs (Rs)	25,417	28,333	32,941	28,556	26,417	20,000	27,619	25,000
2	Total borrowings a+b	25,417	26,167	31,765	28,556	26,417	20,000	26,571	25,000
A	SHG loan	25,417	26,167	31,765	27,444	26,417	20,000	26,571	25,000
B	Bank loan	0	0	0	1,111	0	0	0	0
3	Average income generated per year after joining SHG	23,500 (54%)	14,800 (37%)	40,729 (71%)	40,267 (67%)	16,200 (27%)	18,000 (36%)	34,429 (58%)	36,960 (68%)
4	Income before joining SHG	10,700	94,00	11,788	13,200	11,800	11,600	14,400	11,520
5	Outstanding loan after repayment	3,750	4,000	8,176	4,889	3,500	4,000	5,857	4,000
6	Loan repayment percentage	85%	85%	75%	83%	87%	80%	78%	84%
7	Loan outstanding percentage	15%	15%	25%	17%	13%	20%	22%	16%

Note: the figures in parentheses represent percentages

AVERAGE INVESTMENTS ON IGAs, ITS FINANCING AND INCOME GENERATION IN MOST BACK WARD REGION

The data on average investment on IGAs financing through banks and SHGs, loan borrowed, loan repayment, loan outstanding and average income generated in Pre-SHG and Post-SHG has also been collected for most backward region and results are consolidated in table-9.11

Table.9.11. AVERAGE INVESTMENTS ON IGAs, ITS FINANCING AND INCOME GENERATION IN MOST BACK WARD REGION

Sl. No	Particulars	Most Backward Region							
		CLK				MLKMR			
		SC	ST	OBC	Oth.	SC	ST	OBC	Others
1	Average Investment IGAs (Rs)	10,417	10,000	13,716	-	7,425	13,300	19,969	26,182
2	Total borrowings a+b	13,083	5,286	13,240	-	8,333	10,300	19,938	20,747
A	SHG loan	10,250	4,286	10,960	-	8,333	10,300	19,313	20,747
B	Bank loan	2,833	1,000	2,280	-	0	0	0625	0
3	Average income generated per year after joining SHG	18,800 (29%)	14,314 (35%)	34,560 (54%)	-	17,700 (44%)	19,200 (52%)	18,713 (48%)	43,636 (68%)
4	Income before joining SHG	13,300	9,343	15,936	-	9,900	9,120	9,750	13,855
5	Outstanding loan after repayment	2,083	1,571	1.660	-	2,233	3,300	6,563	4,727
6	Loan repayment percentage	84%	70%	87%	-	75%	68%	67%	77%
7	Loan outstanding percentage	16%	30%	13%	-	25%	32%	33%	23%

Note: the figures in parentheses represent percentage

**TABLE.9.12. AVERAGE INVESTMENTS ON IGAs ITS FINANCING AND INCOME GENERATION
ON OVER ALL BASES**

Sl.No.	Particulars	Overall				All
		SC	ST	OBC	Others	
1	Average Investment IGAs (Rs)	17,419	17,908	23,561	26,579	21,367
2	Total borrowings a+b	18,313	15,438	22,878	24,767	20,349
a	SHG loan	17,604	16,792	22,152	24,397	20,231
b	Bank loan	0708	0250	0726	0370	0500
3	Average income generated per year after joining SHG	19,050 (40%)	16,579 (40%)	32,108 (60%)	40,288(68%)	27,006 (56%)
4	Income before joining SHG	11,425	9,866	12,969	12,858	11,779
5	Outstanding loan after repayment	2,892	3,218	5,564	4,539	4,053
6	Loan repayment percentage	84%	79%	76%	82%	80%
7	Loan outstanding percentage	16%	21%	24%	18%	20%

Note: the figures in parentheses represent percentage

In the backward taluk of Chitradurga the average consolidated investment made in all IGAs by different category members such as SC, ST, OBC & OTHERS was Rs. 25,417=00, Rs.28,333=00, Rs.32,941=00 and Rs.28,556=00 respectively. The total borrowing from SHGs and banks by SC, ST, and OBC & OTHER members was RS. 25,417=00, Rs.26,167=00, Rs.31,765=00 and Rs.28,556=00 respectively.

The average income generated annually by SC, ST, OBC & OTHER members from all IGAs after joining SHG stood at Rs.23,500=00, Rs.14,800=00, Rs.40,729=00 and Rs.40,627=00 respectively. The income earned by all these SC, ST, OBC & OTHER members before joining SHG was Rs.10,700=00, Rs.9,400=00, Rs.11,788=00 and Rs.13,200=00 respectively. The income generated by all the members after joining SHGs registered a growth of 54% among SC, 37% among ST, 71% among OBC and 67% among OTHER category members.

The outstanding loan after repayment made by all these members stood at Rs.3,750/- SC, Rs.4,000/-ST, Rs.8,176/-OBC and Rs.4,889/- among OTHER category members. The loan repayment percentage was 85% among SC, 85% among ST, 75% among OBC and 83% among OTHER category members. The loan overdue percentage was minimum; it was 15%, 15%, 25%, and 17% among SC, ST, OBC & OTHER members respectively.

The other backward taluk of Hiriyur, the average consolidated investment made in all IGAs by different category members such as SC, ST, OBC & OTHER members was Rs.26,417=00, Rs.20,000=00, Rs.27,619=00 and Rs.25,000=00 respectively .The total borrowings by these members from SHGs and Banks was Rs.26,417=00 SC, Rs.20,000=00 ST, Rs.26,517=00 OBC, and Rs.25,000=00 OTHER members respectively.

The average income generated annually by all these SC, ST, OBC & OTHER members from all IGAs after joining SHG stood at Rs. 16,200=00, Rs.18,000=00, Rs.34,429=00 and Rs.36,900=00 respectively. The income earned by all these members before joining SHGs was SC Rs.11,800=00, ST Rs.11,600=00, OBC Rs.14,400=00, and OTHERS RS.11,520=00 respectively .The income generated by all the members after joining SHGs registered a growth of 27% among SC, 36% among ST, 58% among OBC and 68% among OTHER members respectively.

The outstanding loan after repayment made by all these members stood at Rs.3,500=00 among SC, Rs.4,000=00 among ST, Rs.5,857=00 among OBC and Rs.4,000=00 among OTHER members. The loan repayment percentage was SC 87%, ST 80%, OBC 78% and OTHERS 84%. The loan overdue of all these members was 13%, 20%, 22%, & 16% among SC, ST, OBC & OTHERS respectively.

In the most backward taluk of Challakere, the average consolidated investment made in all IGAs by SC, ST, & OBC members was Rs. 10,417=00, Rs.10,000=00, Rs.13,716=00 respectively. The total borrowings from SHGs and banks by all these members was SC Rs.13,083, ST Rs.5,286, & OBC Rs.13,240=00 accordingly.

The average income generated annually by all these members from all IGAs after joining SHG stood at Rs.18,800=00 among SC, Rs.14,314=00 among ST and Rs.34,560=00 accordingly. The income earned annually by all these members before joining SHGs was Rs.13,300=00 among SC, Rs. 9,313=00 among ST, and Rs.15,936=00 among OBC respectively. The income generated annually by all these members after joining SHGs registered a growth of 29% among SC, 35% among ST, and 54% among OBC accordingly.

The outstanding loan after repayment made by all these members stood at Rs.2, 083=00 (16%) among SC, Rs.1, 571=00(30%) among ST & Rs.1,660=00(13%) among OBC respectively. The loan repayment percentage was 84% among SC, 70% among ST and 87% among OBC respectively.

In the other most backward taluk of molakalmur, the average consolidated investment made in all IGAs by all the member respondents was Rs.7,425=00 by SC, Rs.13,300=00 by ST, Rs.19,969=00 by OBC and Rs.26,182=00 by OTHER category members respectively.

The total borrowings from SHG and banks by all these members i.e. SC, ST, OBC & OTHER was Rs.8,333=00, Rs.10,300=00, Rs.19,938=00 and Rs.20,747=00 respectively.

The average income generated annually by all these members after joining SHGs amounted to Rs.17,700=00 among SC members, Rs. 19,200=00 among ST, Rs.18,713=00 among OBC and Rs.43,636=00 among OTHER category members respectively. The income generated annually by all these members before joining SHGs was Rs.9,900=00 among SC, Rs.9,120=00 ST, Rs.9,750=00 OBC and Rs.13,855=00 among OTHER category members. The income thus generated by all the members after joining SHGs registered a growth of 44% for SC, 52% for ST, 48% for OBC and 68% for OTHER category members respectively.

The outstanding loan after repayment made by all the members stood at Rs.2,233=00(25%) among SC members, Rs.3,300=00(32%) among ST, Rs.6,563(33%) OBC and Rs.4,727=00(23%) among OTHER members. The loan repayment percentage accounted to 75% SC, 68% ST, 67%, OBC and 77% among OTHER members respectively.

The overall income generated annually after joining SHGs by SC members was Rs.19,050=00. The overall income earned before joining SHGs was Rs.11,425=00. The net income generated annually accounted to 40% growth in income of these members. The income of ST members was Rs.16,579=00 after joining SHGs. The income before joining SHGs was Rs.9,866=00. The net income increased by 40% after joining SHGs.

Among OBC members the income generated after joining SHGs was Rs.32,108=00, while it was Rs.12,969=00 before joining SHGs. The net income registered a growth of 60% annually after joining SHG. The income generated annually by OTHER category members after joining SHGs was Rs.40,288=00, while it was Rs.12,858=00 before joining SHGs. The net income increased by 68% annually after joining SHGs.

The overall average annual income of each member after joining SHGs was Rs.27,006=00. The overall income before joining SHGs was Rs.11,779=00. And the average income of each member registered 56% growth annually.

The overall borrowings was Rs.20,349=00 and the loan out standing was Rs.4,053=00 after repayment. Thus the overall loan repayment was 80% and the overall loan outstanding was only 20% by all the members after joining SHGs. Thus SHG activities demonstrate that there is a remarkable percentage increase in net income of member respondents after joining SHGs and after undertaking income generating activities, in both backward region and most backward region of the study area.

The investment on all IGAs is undertaken through borrowings from SHGs. The SHGs thus financially assist to almost all IGAs of members except some of them who have borrowed from banks in chitradurga taluk. The average income generated per year is more than borrowings as a result of market promoting activities for SHGs products by SHG it self through melas, exhibitions, business linkages etc. Not only SHG members generate more income but they wisely make use of the surplus income for repayment of loans borrowed from SHGs. This shows that respondents after joining SHGs have been able to generate more income and in turn they make use of this income for creation of capital assets for sustainable income to achieve economic independence and high socio-economic status.

From the above discussions of data results it could be inferred that SHGs have produced greater influence on income generation, investment borrowings and loan repayment activities of its members. Thus there is a significant association between members of SHGs and their participation in generating more and more net income and other activities after joining SHGs.

Fig.9.6. Graphic presentation of average investment, loan borrowed, loan repayment, loan outstanding and average income generated annually.

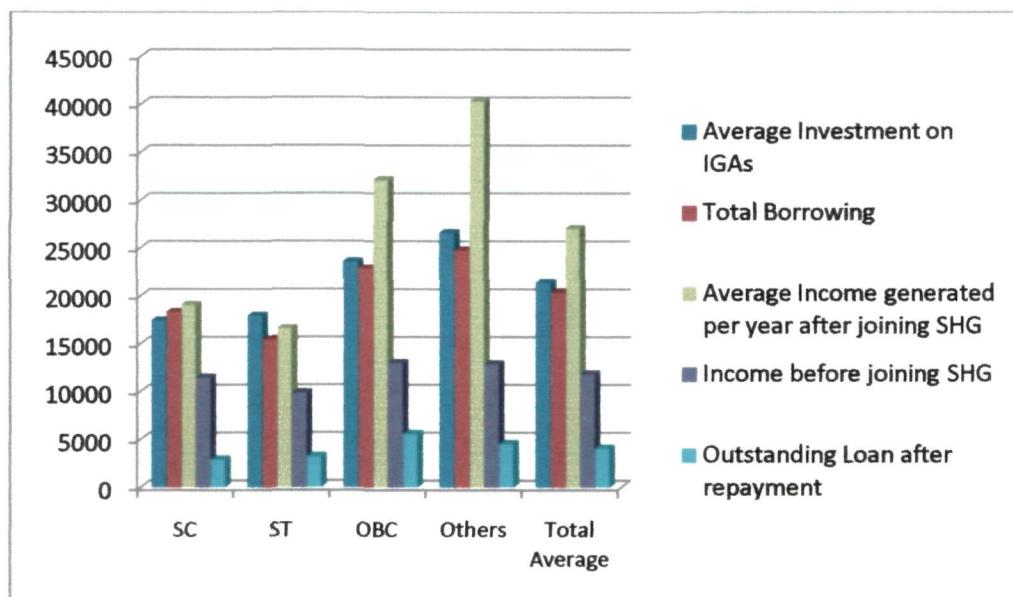


Fig.9.7. Graphic presentation in terms of percentage.

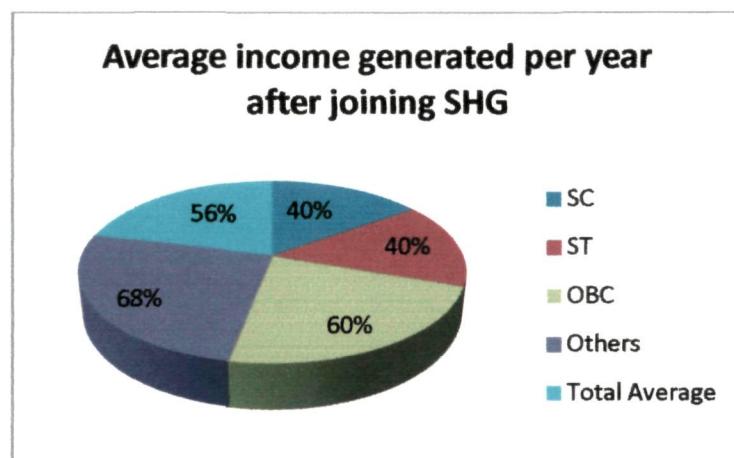
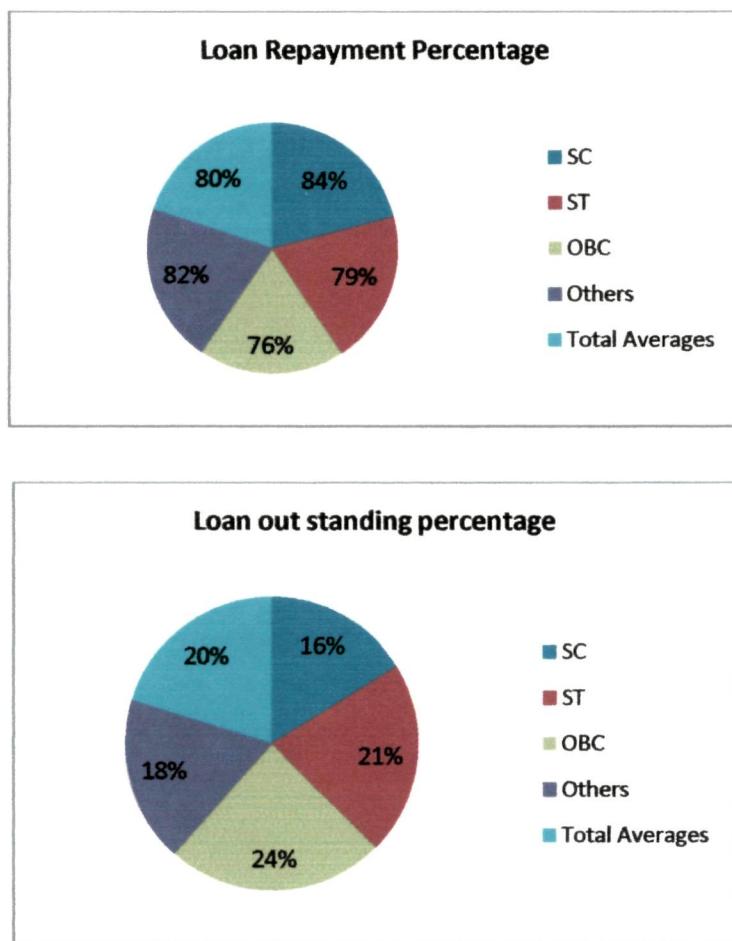


Fig.9. 8. & 9.9 Graphic presentation in terms of percentages



CAPITAL ASSETS CREATED

One of the important objectives of SHGs is the creation of implicit value of capital assets. Different income generating activities promoted by SHGs lead to enhance their income. The surplus income earned by members give way for making investment to create capital assets of their own and thereby reduce their borrowings for purchase of assets required by them.

The data on different capital assets has been collected from member respondents and non-member respondents and the results are consolidated in the table-9.13.

Table-9.13. CAPITAL ASSETS CREATED (in Rs.)

Sl. no.	Capital Asset in Rs.	Backward Region		Most-Backward Region		Overall	
		Pre SHG	Post SHG	Pre SHG	Post SHG	Pre SHG	Post SHG
1	House hold Asset	26,762	44,740 (40%)	17,282	24,420 (29%)	22,022	34.580 (36%)
2	Land development	1,915	3,278 (42%)	1,032	6,364 (84%)	1,474	4,281 (69%)
3	Live stock asset	1,550	3,470 (55%)	0641	2,693 (76%)	1,095	3,082 (64%)
4	IGA asset	0	11,562	0	4,744	0	8,153
5	total	30,227	63,050 (52%)	18,955	38,221 (50%)	24,591	50,636 (51%)
	Compared to non-member capital asset		(62%)		(61%)		(62%)

Note: the figures in parentheses represent percentages

Sl.No	Capital Asset in Rs.	Nonmembers		Overall
		Backward	Most-Backward	
1	House hold Asset	20,953	17,250	13,458
2	Land development asset	1,646	1,214	0783
3	Live stock asset	1,324	0875	0427
4	IGA asset	0	0	0
5	Total	23,923	19,340	14,758

The capital assets and the value of assets of member respondents will explain to some extent the economic status of the members in Pre-SHG. And the increase in the capital assets will spell out the enhanced economic status of respondents. Assets represent all that is owned by respondents and that has escalating value. These include physical assets, productive capital assets like household assets, land development asset, livestock assets and income generating assets and other assets.

It is significant to note that, the involvement of member respondents in self help groups and undertaking income generating activities in the post-SHG period, has definitely resulted in the increase of capital assets and their value. For instance, the house hold assets of members in the backward region has increased from Rs.26,762=00 in pre-SHG period to Rs.44,740=00 in post-SHG period showing a 40% growth in house hold assets. In case of most backward region household assets rose from Rs.17,282=00 in pre-SHG period to Rs.24,420=00 in post-SHG period showing 29% increase.

Land development assets of members in backward region it shows Rs.1,915=00 in Pre-SHG period and Rs.3,278=00 in Post-SHG period registering 42% of increase in land development assets. In case of most backward region land development asset rose from Rs.1,032=00 in Pre-SHG period to Rs.6,364=00 in Post-SHG period showing 84% increase in land development.

The asset pertaining to live stock, in backward region, it increased from Rs.1,550=00 in Pre-SHG to Rs.3,470=00 in Post-SHG period assuring a growth of 55%. In most backward region livestock asset rose from Rs.0641=00 in Pre-SHG to Rs.2,693=00 in Post-SHG period leading to 76% increase in its value.

While, in case of income generating activities assets in backward region, it was Rs.11,562=00 in post SHG period and it was nil in pre-SHG period. In most backward region the IGA assets created was Rs. 4,744=00 in post-SHG period .

The total capital asset in backward region has increased from Rs.30,227=00 in Pre-SHG to Rs.63,050=00 in Post-SHG registering an increase of 52%. In most backward region the total capital asset has increased from Rs.18,995=00 in Pre-SHG to Rs. 38,221=00 in Post-SHG period presenting a growth of 50% increase.

However the capital asset created by member respondents in Post-SHG period was also compared to non-member's assets in backward region and most backward region. The capital assets of non-members in backward region was Rs.23,923=00, where as it was Rs. 63,050=00 of member respondents in Post-SHG showing a remarkable difference of 62% among member respondents. In most backward region the total capital asset among non-members was Rs.14,758=00,while it was Rs.38,221=00 among member respondents in Post-SHG showing a difference of 61% increase among members.

Thus the economic status of SHG member respondents has remarkably increased giving way for economic empowerment through income generating activities and capital asset creation. Hence it could be inferred that SHG s has a greater positive impact on capital asset creation among its members. There is a significant association between SHG membership and capital asset created.

EXTENSION PARTICIPATION

It is expected that self help groups promote participation of its members in extension activities for accessing knowledge to expand their income generating activities. Depending upon the type of income generating activities taken up by the members, SHGs promote extension activities. For instance, Krishi mela for agriculture and horticulture activities, Exhibition/sales mela for off farm activities, demonstration of products for handicrafts/fashion/ fancy products and home made spicy items. Market linkages and business contacts programs are organized for all kind of income generating activities, which adds more value to their products.

The data on participation and non-participation of members in Post-SHG and Pre-SHG period in both backward and most backward region has been collected and results are consolidated in table-9.14.

Table 9.14. Extension participation

Sl. No.	Extension activity	Participation status	Backward region			Most Backward region		
			Pre -SHG	Post - SHG	Total	Chi- square value	Pre -SHG	Post - SHG
1. Krishimela	Participated	21(24%)	88(100%)	109		04(5%)	88(100%)	92
	Not participated	67(76%)	0	67		84(95%)	0	84
	Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176
2. Exhibition/ Sales mela	Participated	12(14%)	88(100%)	100		04(05%)	88(100%)	92
	Not participated	76(86%)	0	76		84(95%)	0	84
	Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176
3. Demonstration of Products	Participated	13(15%)	88(100%)	101		23(26%)	88(100%)	111
	Not participated	75(85%)	0	75		130.6931*	65(74%)	0
	Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176
4. Market linkage	Participated	14(16%)	88(100%)	102		10(11%)	88(100%)	98
	Not participated	74(84%)	0	74		127.6863*	78(89%)	0
	Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176
5. Business contact program	Participated	11(13%)	88(100%)	99		01(1%)	88(100%)	89
	Not participated	77(87%)	0	77		136.8889*	87(99%)	0
	Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176

The extension activities have been classified as follows, 1.Krishimela 2.Exhibition/Sales mela 3.Demonstration of products 4.Market Linkage program 5.Business contact programs.

The members who have participated in krishimela were 21(24%) in Pre-SHG period and not participated were 67(76%) but their participation increased to 88(100%) in Post-SHG in backward region. While in most backward region only 04(5%) members took part in Pre-SHG, where as in Post-SHG, all the members 88(100%) actively participated in krishimela. In order to test the significance of association between membership in SHG and their participation in krishimela Chi-Square value has been calculated. The calculated chi-square values for membership in SHG and their participation in krishimela are found to be (108.1835 in backward region and 160.6957 in most backward region) statistically significant at 1percent probability level. Therefore it could be inferred that there is significant association between membership in SHGs and their participation in krishimela. Thus SHGs encouraged their members to participate in krishimela.

The participation of members in Exhibition/Sales mela has increased from 14% in Pre-SHG to 100% in Post-SHG in backward region. In the most backward region the member's participation has increased from 4% in Pre-SHG to 100% in Post-SHG. The Chi-Square values calculated for membership in SHG and their participation in exhibition/sales mela are found to be (133.76 in backward region and 160.695 in most backward region) statistically significant at 1% probability level. Therefore it could be inferred that there is significant association between SHG membership and their participation in exhibition/sales mela.

The member's participation in Demonstration of Products has increased from 15% in Pre-SHG to 100% in Post-SHG period in backward region. In most backward region this has increased from 26% in Pre-SHG to100% in Post-SHG period.

The Chi-Square values calculated for SHG membership and their participation in demonstration of products are statistically significant at 1 percent probability level.

The participation of members in Market Linkage program has increased from 16% in Pre-SHG to 100% in Post-SHG period, and from 10% to 100% in both backward and most backward region respectively. The Chi-Square values calculated for the association between SHG membership and their participation in market linkage are statistically significant at 1% probability level.

The business contact program participation of members also rose from 13% in Pre-SHG to 100% in Post-SHG in backward region and, from 01% to 100% in most backward region respectively. The Chi-Square values calculated for this are statistically significant at 1 percent probability level.

Therefore it could be inferred that there is significant association between SHG membership and their participation in all the extension activities. These extension activities promoted by SHGs will fetch high value addition to income generating activities of members which increase confidential level and self esteem of SHG members.

MASS MEDIA EXPOSURE

Provision of access to information, general knowledge and creating awareness among members to expose themselves in the society through mass media is an important activity of self-help groups. It is expected that SHGs make its members involve in reading, listening and watching different mass Medias. This involvement in turn results in increasing knowledge of members. They can now interact and discuss the Government programs and schemes with officials. They become aware of their rights and duties. They start actively participating in decision making process both in the family, institutions and society.

The information on mass media exposure is elicited from member respondents in both backward and most backward region. The data on participation and non-participation of members in Pre-SHG and Post-SHG is collected and results are presented in table-9.15. The different means and modes of mass media is classified as follows; 1. Reading News Paper 2. Listening to Radio 3. Watching T.V. 4. Watching krishi programs 5. Watching Women programs 6. Listening to women programs 7. Reading Feminine magazines 8. Watching and listening to Government programs 9. Reading Farm magazines.

In mass media exposure the member respondents who were in the habit of reading news paper was 25% in Pre-SHG period. This habit increased to 100% in Post-SHG in backward region. In the most backward region, this habit of reading news paper in Pre-SHG was only 18%, where as this rose to 100% in Post-SHG period. In order to test the significance of association between membership in SHG and their habit of reading news paper, Chi-Square value has been calculated. The calculated chi-square values are (105.6 and 121.8462) significant at 1% probability value in both backward and most backward region respectively. There fore it could be inferred that there is significant association between membership in SHGs and the habit of reading news paper among members.

As regards listening to radio, it is still a popular mass media among member respondents. There were 41% of members who make use of radios and transistors to hear news and other programs in Pre-SHG period. But this habit increased to 100% among members in Post-SHG period in backward region. In most backward region listening to radio was among 17% of members in Pre-SHG and this rose to 100% among members in Post-SHG period. The Chi-Square values calculated for this media are found to be (73.8645 in backward region and 121.8462 in most backward region) statistically significant at 1% probability level.

Table. 9.15. Mass media exposure of Members

Sl. No	Mass media exposure	Participation status	Backward region			Most Backward region				
			Pre - SHG	Post - SHG	Total	Chi- square value	Pre - SHG	Post - SHG	Total	Chi-square value
1.	Reading news paper	Reading	22(25%)	88(100%)	110	105.6*	16(18%)	88(100%)	104	121.8462*
		Not-reading	66(75%)	0	66		72(82%)	0	72	
		Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176	100%
2.	Listening Radio	Listening	36(41%)	88(100%)	124		15(17%)	88(100%)	103	
		Not- Listening	52(59%)	0	52	73.80645*	73(83%)	0	73	124.7379*
		Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176	100%
3.	Watching T.V	Watching	18(20%)	88(100%)	106		18(20%)	88(100%)	106	
		Not-watching	70(80%)	0	70	116.2264*	70(80%)	0	70	116.2264*
		Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176	100%
4.	Watching Krishi programs	Watching	68(77%)	88(100%)	156		32(36%)	88(100%)	120	
		Not-watching	20(23%)	0	20	22.5641*	56(64%)	0	56	82.13333*
		Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176	100%
5.	Watching Women Programs	Watching	54(61%)	88(100%)	142		26(30%)	88(100%)	114	
		Not-watching	34(39%)	0	34	42.14085*	62(70%)	0	62	95.7193*
		Total	88(100%)	88(100%)	176	100%	88(100%)	88(100%)	176	100%

6.	Listening to Women programs	Listening	60(38%)	88(100%)	148	33.2973*	52(59%)	88(100%)	140	45.25714*
	Not- Listening	28(32%)	0	28		36(41%)	0		36	
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%		
7.	Reading Feminine Magazine	Reading	15(17%)	88(100%)	103		28(32%)	88(100%)	116	
	Not-reading	73(83%)	0	73	124.7379*	60(68%)	0		60	91.03448*
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%		
8.	Watching/Listening govt. schemes and programs on women	Watching	59(67%)	88(100%)	147		32(36%)	88(100%)	120	
	Not-watching	29(33%)	0	29	34.72109*	56(64%)	0		56	82.13333*
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%		
9.	Reading Farm Magazine	Reading	23(26%)	88(100%)	111		10(11%)	88(100%)	98	
	Not-reading	65(74%)	0	65	103.0631*	78(89%)	0		78	140.0816*
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%		

Watching T.V. is also a popular mass media among all respondents. 20% of members in Pre-SHG in both backward and most backward region were watching T.V. Where as, in Post-SHG period this habit increased to 100% among members in both the regions. The chi-square values are(116.2264) found to be statistically significant in both regions. Recently, collective watching of T.V. at the place of SHG community hall by all the members is a common feature in villages.

The interest in watching krishi program on T.V. among 77% of members was noticed in Pre-SHG and this interest was created in almost all 100% members in Post-SHG in backward region. While in most backward region, it was noticed among 36% of members in Pre-SHG, which has increased to100% among members in Post-SHG. The Chi-Square values are (22.5641 and 82.13333) statistically significant in both the regions respectively.

Women naturally have the habit of watching T.V., but they show a great interest in watching women and women related programs on T.V. 61% of women in backward region and 30% in most backward region in Pre-SHG period had the habit of watching women programs on T.V. However, this habit has increased to 100% among members in both the regions. The Chi-Square values are (42.1085 and 95.7193) found to be statistically significant in backward and most backward region respectively.

As there was much improvement in literacy rate of women members, they have also shown interest in reading feminine magazines. Because through these magazines, they could access more information on women related problems and issues with proper solutions and suggestions. The habit of reading feminine magazines was cultivated by only 17% and 32% of members in Pre-SHG period in backward and most backward region. In Post-SHG, however this habit was cultivated by all 100% of members in both backward and most backward regions respectively.

The Chi-Square values are (124.7379 and 91.03448) statistically significant in both the region accordingly. Member respondents had special interest in watching/listening Government programs related to women development and women empowerment. In backward region 67% and in most backward region 36% of members are interested in this media exposure in Pre-SHG. But this interest has increased among all 100% members in Post-SHG period in both the regions respectively. The calculated Chi-Square value was (34.72109 and 82.13333) found to be statistically significant in both the regions .These programs and schemes are very much important for all the members in converging SHG programs with Government programs and schemes.

Reading Farm magazine was also an important media for members as majority of members involve in agriculture and allied activities. The habit of reading farm magazines was noticed among 26% and 10% of members in Pre-SHG in backward and most backward regions respectively. However, the impact of reading farm magazine has spread over to all 100% of members in both the regions. The Chi-Square values calculated are (103.0631 and 140.0816) significant in backward and most backward region respectively.

The Chi-Square value thus calculated for all types of the above mentioned media exposures is found to be statistically significant at 1% probability level. Therefore it could be inferred that there is significant association between membership in SHGs and their exposure to different types of media. SHGs thus encouraged their members to involve in all media exposure.

WOMEN EMPOWERMENT INDICATORS

The very formation of SHGs is aimed at achieving empowerment of rural women. The economic independence of women would bring psychological strength to take up any challenge.

This would make them actively participate and involve in decision making process at individual level, family level and society level at large. In order to know the socio-economic status of women member respondents 18 empowerment indicators have been chosen. All these indicators comprise almost all aspects of their activities in SHGs leading to economic independence and economic empowerment .The levels of achievement in these indicators exhibit their level of empowerment; self esteem and socio-economic status through self help groups. The data on all these empowerment indicators has been elicited from the member respondents and results are discussed and consolidated in table-9.16.

The indicators of empowerment have been classified as follows;

1. Confidence of oneself. 2. Ability in handling financial crisis. 3. Ownership of financial and other financial assets. 4. Involvement in decision on investment on income generating activities and savings. 5. Involvement in decision on purchasing of assets. 6. Respectful treatment from the family members and the society. 7. Helping neighbors. 8. Providing good education to girl child. 9. Involvement in decision on medical care/health and hygiene. 10. Views about marriage of minor girl child. 11. Confidence to speak freely. 12. Speak only if asked. 13. Meeting and interacting with Government and bank officials and NGOs. 14. Protest against alcoholism and gambling. 15. Protest against wife beating and torturing. 16. Protest against domestic violence and drudgery. 17. Protest against social evils in the society. 18. Liberty to Move out freely.

These indicators have been used to measure empowerment level among respondents in Pre-SHG and Post-SHG period in both backward and most backward region. In order to test the significance of association between membership in SHGs and impact of empowerment indicators on member respondents' Chi-Square test has been calculated to draw the inferences.

Table 9.16. Women Empowerment Indicators

Sl. No	Variables	Women empowerment indicators		Backward region			Most Backward region			
		Status	Pre -SHG	Post - SHG	Total	Chi-square value	Pre -SHG	Post - SHG	Total	Chi-square value
1.	Confident one self	Confident	26(30%)	83(94%)	109		24(27%)	81(92%)	105	
		Not-confident	62(70%)	05(06%)	67	78.299*	64(73%)	07(08%)	71	76.703*
		Total	88(100%)	88(100%)	176		88(100%)	88(100%)	176	
2.	Ability in handling financial crisis	Able	23(26%)	84(95%)	107		31(35%)	80(91%)	111	
		Not-able	65(74%)	04(05%)	69	88.703*	57(65%)	08(09%)	65	58.569*
		Total	88(100%)	88(100%)	176		88(100%)	88(100%)	176	
3.	Ownership of finance and other family assets	Owned	14(16%)	84(95%)	98		32(36%)	85(97%)	117	
		Not-owned	74(84%)	04(05%)	78		56(64%)	03(03%)	59	
		Total	88(100%)	88(100%)	176	112.821*	88(100%)	88(100%)	176	71.618*
4.	Involvement in investment decision on IGAs & savings	Involved	16(18%)	84(95%)	100		34(38%)	80(91%)	114	
		Not-involved	72(82%)	04(05%)	76	107.082*	54(62%)	08(09%)	62	52.690*
		Total	88(100%)	88(100%)	176		88(100%)	88(100%)	176	
5.	Involvement in decision on purchasing assets	Involved	28(32%)	87(99%)	115		42(48%)	77(88%)	119	
		Not-involved	60(68%)	01(01%)	61		46(52%)	11(12%)	57	31.785*
		Total	88(100%)	88(100%)	176		88(100%)	88(100%)	176	
6.	Respectful treatment from family members & respected	Respected	23(26%)	85(97%)	108		39(44%)	78(89%)	117	
		Not-respected	65(74%)	03(03%)	68		49(56%)	10(11%)	59	
									38.779*	

	society	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
7.	Help neighbors and others	Helping	22(25%)	86(98%)	108	98.161*	32(36%)	79(90%)	111	
		Not-helping	66(75%)	02(02%)	68		56(64%)	09(10%)	65	53.885*
		Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
8.	Providing good education to girl child	Provided	16(18%)	88(100%)	114		31(35%)	77(88%)	108	
		Not-provided	62(82%)	0	62	111.648*	57(65%)	11(12%)	68	50.710*
		Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
9.	Involvement in decision on medical/health care/hygiene	Involved	18(20%)	88(100%)	106		33(37%)	77(88%)	110	
		Not-involved	70(80%)	0	70	116.226*	55(63%)	11(12%)	66	46.933*
		Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
10.	Marriage of minor girl child	Supporting	32(36%)	03(03%)	35		29(33%)	10(11%)	39	
		Not-supporting	56(64%)	85(97%)	141	29.993*	59(67%)	78(89%)	137	11.314*
		Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
11.	Confident to speak freely	Confident	32(36%)	88(100%)	120		28(32%)	82(93%)	110	
		Not-confident	56(64%)	0	56	82.133*	60(68%)	06(07%)	66	18.932*
		Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
12.	Speak only if asked	Speaking	18(20%)	0	18		33(37%)	04(05%)	37	
		Not-speaking	70(80%)	88(100%)	158	20.050*	55(63%)	84(95%)	139	28.780*
		Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%	
13.	Meeting and interacting with govt. & bank officials	Meeting	16(18%)	88(100%)	104		33(37%)	84(95%)	117	
		Not-meeting	72(82%)	0	72	121.846*	55(63%)	04(05%)	59	66.315*

		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
14. Protest against alcoholism & gambling	Protested	13(15%)	88(100%)	101		30(34%)	81(92%)	111
	Not-protested	75(85%)	0	75		58(66%)	07(08%)	65
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%
15. Protest against wife beating / torture	Protested	22(25%)	85(97%)	107		33(37%)	77(88%)	110
	Not-protested	66(75%)	03(03%)	69		55(63%)	11(12%)	66
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%
16. Protest against domestic violence & drudgery	Protested	22(25%)	88(100%)	110		33(37%)	77(88%)	110
	Not-protested	66(75%)	0	66		55(63%)	11(12%)	66
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%
17. Protest against social evils in the society	Protested	16(18%)	85(97%)	111		29(33%)	77(88%)	106
	Not-protested	72(82%)	03(03%)	75		59(67%)	11(12%)	70
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%
18. Move out freely	Movement	22(25%)	88(100%)	110		32(36%)	83(94%)	115
	No-movement	66(75%)	0	66		56(64%)	05(06%)	61
	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%

Note- * indicate the significance at 1 percent probability level.

1. Confidence of One self:

One of the main objectives of self help groups is infusing confidence in the minds of its members. The status of confidence of one self increases the psychological strength of members to accept any responsibility. It enables them virtually face any challenge and succeed in discharging their responsibilities.

The indicator confidence to oneself was observed only among 30% and 27% of members in Pre-SHG period in backward and most backward region respectively. However, after joining SHG and involved in all activities of SHGs their confidence level was quite evident to the height of 94% in backward region and 92% in most backward region. Thus in Post-SHG the confidence level of members has increased to the maximum extent representing a positive impact on women empowerment .In order to test the significance of association between member ship in SHGs and their confidence level Chi-Square value has been calculated. The chi-square values are (78.299 and 76.703) statistically significant at 1% probability level in both backward and most backward region respectively.

2) Ability in handling financial crisis

The ability in handling financial crisis indicated a noticeable change among member respondents. Only 26% of members in backward region and 35% in most backward region were able to handle financial crisis in Pre-SHG period. The impact of SHG membership and its activities was so much that in Post-SHG period 95% of members in backward region and 91% of members in most backward region became capable of handling financial crisis. The Chi-Square values are (88.703 in backward region and 58.569 in most backward region) statistically significant at 1% probability level. Thus the ability of handling financial crisis will improve with the membership in self help groups.

3) Owning financial and other family assets:

Owning financial and other family assets was a crucial aspect for SHG members. As a result of successful handling of financial crisis, gaining ownership of finance and family assets was quite imminent among members. It was only 16% of members in backward region and 36% in most backward region had the ownership in Pre-SHG period. However, in Post-SHG period, the ownership of financial and family assets was quite evident among 95% and 97% of members in backward and most backward region respectively. The Chi-Square values calculated for this indicator are (112.821 and 76.618) found to be statistically significant at 1% probability level among members in both the regions. Thus SHGs have led its members to be the owners of their finance and other assets.

4) Involvement in investment decision on Income Generation Activities (IGAs) and Savings:

As IGAs are most important activities of SHGs, the involvement of members become crucial in decision making process of investment on IGAs and savings. In Pre-SHG period only 18% and 38% of members involved in decision on investment on IGAs in backward region and most backward region respectively. But the active participation of members in IGAs after joining SHG compelled them to decide themselves on investment and savings. Thus, in Post-SHG period 95% of members in backward region and 91% in most backward region have increasingly taken responsibility of decision making on investment on IGAs and savings. The Chi-Square values calculated for this indicator are (107.082 and 52.690) statistically significant at 1% probability level in both the regions. Therefore it could be inferred that there is significant association between membership in SHGs and their involvement in decision on IGAs and savings.

5) Involvement in decision on purchasing of assets:

Followed by the above indicator, the decision on purchasing assets was also persistent among SHG members. Only 32% of members in backward region and 48% of members in most backward region were involved in this decision of purchasing of assets in Pre-SHG period. However, in Post-SHG period consequent upon involvement in SHG activities 99% and 88% of members have actively participated in decision on purchasing assets. This exhibits high level of empowerment of members after joining SHGs. The Chi-Square values calculated for this indicator are (87.335 and 31.785) found to be statistically significant at 1% probability level. Hence it could be inferred that there is significant association between SHG membership and their involvement in decision on purchasing assets.

6) Respectful treatment from the family members and the society:

Another important empowerment indicator that SHGs have to assure to its members was respectful treatment from the family members and the society. Generally women are disrespected in the society because of male domination. However, this was over come to the maximum extent. The members respected in Pre-SHG were only 26% and 56% in both backward region and most backward region respectively. However as a result of maximum participation of women members in decision making and meetings at community and society level through SHGs, there is a remarkable change in men's attitude about women. Women now command good respect and good treatment from family members and society. Thus in Post-SHG 97% and 89% of members commanded due respect and treatment from the family and society both in backward and most backward region respectively. The Chi-Square values calculated to find out the association between SHG membership and the respectful treatment for its members have shown that they are statistically significant (92.122 and 38.779) at 1% probability level in both the regions.

7) Helping neighbors:

The nature of helping neighbors and others was noticed among member respondents. It was 25% and 36% in Pre-SHG in both backward and most backward region respectively. In Post-SHG, as a result of increased capacity of members this character has spread over to 98% & 90% of members in both the regions. The Chi-Square values calculated are (98.161 & 53.885) statistically significant at 1% probability value in both regions.

8) Providing good education to girl child:

Women members of SHGs felt the need of providing good education to their girl child. Though there was only 18% and 35% in Pre- SHG who used to send their children to school in both backward and most backward region, it was a bang on powerful response from members in Post-SHG. Almost 100% and 88% of members positively responded to send their girl children to school after joining SHG in both regions respectively. The Chi-Square values calculated are (111.6484 & 50.710) found to be statistically significant at 1% probability level in both backward and most backward regions. Therefore, the inference drawn was that there is significant relation between SHG memberships and providing good education to their girl children.

9) Involvement in decision on medical/health care and hygiene:

Member respondents were also particular about their medical and health care, hygiene and sanitation. They prefer to maintain good health and reproductive capacity. As a result of this awareness almost 100% & 88% of members independently took decision on medical/health care in Post-SHG both in backward and most backward region respectively. But in Pre-SHG it was only 18% & 37% of members took decision on health and medical care in both the regions.

The Chi-Square values are (116.226 & 46.933) statistically significant at 1% probability level both in backward and most backward region respectively.

10) Views about marriage of minor girl child:

Member respondents were very much aware of worst consequences of marrying minor girl child. They never wanted their minor girl also experience the same fate which they had experienced. In Pre-SHG, 36% of members in backward region and 33% in most backward region supported marriage of minor girl child. However, the role of SHGs resulted in protesting this. As a result, in Post-SHG, 97% & 89% of members courageously protested it and they were against marriage of minor girl child in both backward and most backward region respectively. The Chi-Square values are (29.993 and 11.314) statistically significant at 1% probability level in both regions. Thanks to SHGs for their concern and important role in checking marriage of minor girl children.

11) Confidence to speak freely:

With the increase in confidence level, the SHG members were able to speak freely without shy and hesitation. This was quite evident among 100% of members in Post-SHG in both backward and most backward region. The Chi-Square values calculated are (82.133 and 18.932) statistically significant in both regions. While in Pre-SHG it was only 36% & 32% of members spoke freely in backward and most backward regions respectively.

12) Speak only if asked:

There were only very small percentages of members who speak only if asked. It was 20% & 37% in Pre-SHG in backward and most backward regions. However, in Post-SHG almost 100% and 95% of members in both the regions have reacted that why should they speak only if asked to? Can we not speak discretionarily on our own?

We have right to speak on our own. The Chi-Square values are also significant with 20.050 and 28.780 at 1 percent probability level in both backward and most backward regions.

13) Meeting and interacting with Govt. officials & bank officials etc.:

The very nature of SHG functions and activities made its members learn to interact with government and bank officials and NGOs. The members after joining SHG directly meet bank officials and government officials. They could discuss with them about government programs and schemes related to women development and other projects. They can go to banks open account, deposit their savings borrow loans and get their passbooks and records transacted and documented. They question and object with bank officials if any delay or lacuna is caused to them. The members were anxious to meet and interact with government officials and bank also this was evident when all 100% of members in Post-SHG held meeting and interactions with officials in both backward and most backward regions. While in Pre-SHG very small number of members' used to meet officials for instance, it was only 18%&37% in both backward and most backward region respectively. The Chi-Square values calculated are (121.846&66.315) statistically significant at 1% probability level. There fore it could be inferred that there is a significant association between SHG membership and their meeting and interactions with government officials.

14&17) Protest against alcoholism and gambling in community and society:

SHG members have gained so much courage that they can openly protest against social evils such as alcoholism and gambling in the community and in the society. In Pre-SHG period, only 13%&34% of members protested against social evils in both backward and most backward region.

But with the influence and impact of SHGs in Post-SHG period almost 100% and 92% of members protested against social evils in the society. The Chi-Square values calculated are (130.693 and 63.447) statistically significant in both backward and most backward regions.

15 &16) Protest against wife beating, torture, domestic violence and drudgery:

One more impact of SHG was protest against wife beating, torture, domestic violence and drudgery. The effect of earlier protest against social evils was such that in Post-SHG almost 95% to 100% and 88% to 100% of members resisted domestic violence and drudgery etc. in both backward and most backward region respectively. While it was only 18% to 25% and 33% to 37% in Pre-SHG period both in backward and most backward region. Thus the role of SHG has influenced its members to reduce and remove domestic violence and drudgery to the maximum extent. The Chi-Square values are (94.615 & 46.993, 105.6 & 46.993, 110.618 & 54.650 in all these indicators) statistically significant in both backward and most backward region respectively. Thus after joining SHG member respondents could raise voice against all these evils both in family and society as a whole.

18) Liberty to Move out freely:

Women never used to move out freely in the society before joining SHG; they were confined to four walls of kitchen and home. In Pre-SHG only 25% & 36% of members moved out freely in both backward and most backward region. But the influence of above indicators on members has made them to move out freely, meet their friends, relatives and interact with officials and other members in the society. Thus in Post-SHG almost all 100% and 94% of members moved out freely. The Chi-Square values are (105.6 and 65.256) statistically significant at 1% probability level in both backward and most backward region respectively.

From the above discussions and statistical test results it could be inferred that there is significant association between membership in SHGs and all the above chosen women empowerment indicators. All these empowerment indicators clearly exhibit that there is a remarkable increase in the level of empowerment from moderate to highest level among all the sample member respondents.

Thus, empowerment is a process of awareness creation and capacity building, leading to a greater participation, better decision making power and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience. Empowering women with economically viable and productive work will enhance their contribution to the nation building process.

RESPONDENT'S PERCIEVED CONSTRAINTS ON WOMEN EMPOWERMENT:

Self help group functions and activities carried out by its members are not without constraints. There were some constraints faced by member respondents both in Pre-SHG and Post-SHG in the process of achieving empowerment. It was the responsibility of SHGs to see that constraints in women empowerment indicators are removed. The data on constraints perceived by members in backward and most backward region is collected through some questions put to them. These data are analyzed, discussed and results are consolidated in table-9.17

The first question put to the members was "Do you think lack of education is a constraint on women empowerment?"

The reply was that in Pre-SHG period 26%&36% of members perceived it as a constraint. While in Post-SHG, 97% and 93% of members did not perceive lack of education as a constraint (except 3%&7%) in both backward and most backward region respectively. The Chi-Square values.

Table 9.17. Respondent's perceived constraints on women empowerment

Sl. No.	Constraint indicators	Status	Backward region			Most backward region		
			Pre - SHG	Post - SHG	Total	Chi-square value	Pre - SHG	Post - SHG
1.	Do you think lack of education is a constraint on women empowerment?	yes	20(23%)	03(03%)	23	32(36%)	06(07%)	38
		no	68(77%)	85(97%)	153	56(64%)	82(93&)	138
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
2.	Is lack of training a constraint on women empowerment	Yes	25(28%)	04(05%)	29	35(40%)	05(06%)	40
		No	63(72%)	84(95%)	147	53(60%)	83(94%)	136
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
3.	Lack of freedom to take decision, is it a constraint?	Yes	22(25%)	04(05%)	26	35(40%)	08(09%)	43
		no	66(75%)	84(95%)	150	53(60%)	80(91%)	133
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
4.	Is lack of child care facility a constraint?	yes	27(31%)	03(03%)	30	41(47%)	08(09%)	49
		no	61(69%)	85(97%)	146	47(53%)	80(91%)	127
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
5.	Do you think responsibility of performing legitimate house hold activities is a constraint?	yes	27(31%)	04(05%)	31	4147(%)	02(02%)	43
		no	61(69%)	84(95%)	145	47(53%)	86(98%)	133
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
6.	Is lack of social mobility due to family restrictions a constraint?	yes	29(33%)	01(01%)	30	42(48%)	03(03%)	45
		no	59(67%)	87(99%)	146	46(52%)	85(97%)	131
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%
7.	Do you think caste system in the village is	yes	26(30%)	04(05%)	30	34(42%)	12(14%)	49
		no	62(70%)	84(95%)	146	51(58%)	76(86%)	127

	constraint on women empowerment?	Total	88(100%)	88(100%)	176 100%		88(100%)	88(100%)	176 100%
8.	Conflict with others, is it a constraint?	yes	26(30%)	02(02%)	28	24.463*	35(40%)	14(16%)	49
		no	62(70%)	86(98%)	148 100%	53(60%)	74(84%)	127 100%	12.472*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
9.	Family restrictions is it a constraint?	yes	26(30%)	08(09%)	34	11.811*	35(40%)	13(15%)	48
		no	62(70%)	80(91%)	142 100%	53(60%)	75(85%)	128 100%	13.864*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
10.	Doubts regarding women capabilities, is it an apprehension?	yes	26(30%)	11(12%)	37	7.699*	35(40%)	11(12%)	46
		no	62(70%)	77(8%)	139 100%	53(60%)	77(88%)	130 100%	16.952*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
11.	Ego problem of men folk, is it a check on W.E.?	yes	26(30%)	04(05%)	30	19.448*	38(43%)	07(08%)	45
		no	62(70%)	84(95%)	146 100%	50(57%)	81(92%)	131 100%	28.691*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
12.	Conflicting role of women in house hold activities, is it a constraint?	yes	65(74%)	01(01%)	66	99.297*	48(55%)	02(02%)	42
		no	23(26%)	87(99%)	110 100%	88(100%)	86(98%)	134 100%	45.157*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
13.	Loans are not sufficient, is it a problem on W.E.?	yes	33(37%)	08(09%)	41	19.873*	49(55%)	16(19%)	65
		no	55(63%)	80(91%)	135 100%	39(45%)	72(81%)	111 100%	26.564*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
14.	Income derived is too little, is it a constraint on W.E.?	yes	32(36%)	08(09%)	40	18.635*	49(55%)	12(14%)	61
		no	56(64%)	80(91%)	136 100%	39(45%)	76(86%)	115 100%	34.347*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	
15.	Women are more burdened with responsibilities of managing house hold activities and economic activities, is it a constraint on W.E.?	yes	33(37%)	03(03%)	36	31.428*	51(58%)	07(08%)	58
		no	55(63%)	85(97%)	140 100%	37(42%)	81(92%)	118 100%	49.786*
		Total	88(100%)	88(100%)	176 100%	88(100%)	88(100%)	176 100%	

16.	Partiality of govt. officials, is it a constraint on W.E.?	yes	25(28%)	02(02%)	27	22(25%)
		no	63(72%)	86(98%)	149	66(75%)
		Total	88(100%)	88(100%)	176	88(100%)
						88(100%)
17.	Do you think lack of knowledge and skill is a constraint on W.E.?	yes	12(14%)	02(02%)	14	23.143*
		no	76(86%)	86(98%)	162	7.760*
		Total	88(100%)	88(100%)	176	88(100%)
						88(100%)
18.	Do you think lack of collateral security is a constraint on W.E.?	yes	21(24%)	02(02%)	23	18.055*
		no	67(76%)	86(98%)	153	59(67%)
		Total	88(100%)	88(100%)	176	88(100%)
						88(100%)
						100%

Note : * Indicate significance at 1 percent probability level.

** Indicate significance at 5 percent probability level.

calculated are (14.454&22.688) found to be statistically significant at 1% probability level in both backward and most backward regions.

Lack of training was not perceived as constraint by almost 95% of members in Post-SHG in both backward and most backward regions. While in Pre-SHG it was found to be a constraint among 28%&40% of members in backward and most backward region respectively. The Chi-Square values calculated are (18.207&29.117) statistically significant at 1% probability level in both the regions.

There was lack of freedom to take decision among 25%&40% of members in Pre-SHG in both backward and most backward region. In Post-SHG however, it was not a constraint among 95%&91% (except 5%& 9%) of members in backward and most backward regions. As SHGs were meant for involving its members in decision making process, lack of freedom was not a constraint among majority of members. The Chi-Square values calculated are (14.621&22.434) statistically significant at 1% probability level in both the regions respectively.

Dearth of child care facilities was a constraint among 31% &47% of members in Pre-SHG period in backward and most backward regions. Provision of more and more health/medical care facilities to the children with the active role of SHGs this constraint has been reduced to the minimum level. Consequently, in Post-SHG period 97%&91% of members did not find it as constraint in both backward region and most backward region. The Chi-Square values calculated are (23.145&30.799) statistically significant at 1% probability level in both the regions respectively.

Being members of SHGs, respondents have learnt to carry out all activities in a more responsible way. As a result, performing legitimate household activities was found to be easier.

It was not a constraint for almost 95%&98% of members in Post-SHG in backward and most backward region. In Pre-SHG, it was a constraint for 31%&41% in both backward and most backward regions. The Chi-Square values calculated are (20.713&46.808) statistically significant at 1% probability level.

Generally, family members used to put restrictions on women members to move socially and mingle with society earlier. Therefore in Pre-SHG 33%&48% of members felt that family restrictions were constraint for their social mobility in backward and most backward region. But the very formation of SHGs necessitated the members to attend weekly meetings compulsorily. Meeting and interacting with government officials and other people for SHG activities compelled them to overcome family restriction for their social movement. There fore in Post-SHG 99%&97% of members did not find family restrictions as constraint for their social mobility in both backward and most backward regions respectively. The Chi-Square values calculated are (31.503&45.411) statistically significant at 1% probability level in both the regions.

Caste system was a major constraint complained by 30%&42% of members in Pre-SHG in both backward and most backward region. However, this was reduced to 5%&14% in Post-SHG period and the formation of SHGs has spread awareness in both the regions and the society at large. The Chi-Square values calculated are (19.448&17.676) found to be statistically significant at 1% probability level in both the regions respectively.

Conflicting with others was a very minor constraint both in backward and most backward region. It was just 2%&14% in Post-SHG. Thus SHGs have been able to maintain harmony among members of all sections of the society. The Chi-Square values calculated are (24.463&12.472) statistically significant at 1% probability level in both backward and most backward regions.

Family restrictions were of course constraints in the Pre-SHG period as expressed by 30%&40% of members in backward and most backward region. However, after joining SHGs and when family members were also aware that their women members were really involved in SHG activities for the benefit of their family and community, they started restrained from imposing restrictions. As a result in Post-SHG 91%&85% of members opined that they never felt it was a constraint in both backward and most backward region. Thus the Chi-Square values calculated are (11.811&13.864) statistically significant at 1% probability level in both the regions.

Majority of women after joining SHGs confronted the doubts regarding women capabilities by men through discharging their duties and responsibilities efficiently than men. Thus in Post-SHG almost 88% of members both from backward region and most backward region expressed that it is not a constraint for them. Only 30%&40% of members in Pre-SHG were having apprehension about their capabilities. There fore inferences can be drawn that SHGs played a strategic role in removing doubts about its member's capabilities. The Chi-Square values calculated are (7.699&16.952) found to be statistically significant at 1% probability level in both the regions respectively

SHG members have smoothly over come ego problems of men folk through their cordial and harmonious approach with them. Thus in Post-SHG 95%&92% of members did not find ego of men folk as a problem and constraint except 5%&8% in both backward and most backward regions. Where as in Pre-SHG it was only 30%&43% of members found it as a constraint in both the regions. The Chi-Square values calculated are (19.448&28.691) statistically significant in both the regions.

Conflicting role of women in household activities is naturally a constraint for members in Pre-SHG as 74%&45% of members felt it as constraint in both the regions.

However, after joining SHGs and acquainted with coordinating role, majority of members could manage house hold activities without any conflict. Thus in Post-SHG 99% of members (except 1%) did not feel it as constraint in both backward region and most backward region. There fore it could be inferred that SHGs have been able to reduce conflicting role of its members to the maximum extent. The Chi-Square values calculated are (99.297&45.157) found to be statistically significant at 1% probability level in both backward and most backward region respectively.

Insufficient loan was a major constraint in Pre-SHG period for 37%&55% of members in both backward and most backward region respectively. But the main activity of SHG is savings and lending loan to its members by establishing bank linkages As a result in Post-SHG 91%&81% of members were availing sufficient loans both from SHG and Banks for their income generating activities. Thus it was not a constraint for them. The Chi-Square values calculated are (19.873&26.564) statistically significant at 1% probability level in both backward and most backward region respectively.

The main objective of SHGs is to promote income generating activities among its members by providing all necessary linkages such as bank linkages, market linkages and business linkages etc. IGAs must yield sufficient income for members, and if some times the derived income is too little it can be compensated with earning more income in some other time. As such earning less income can not be a constraint for members. Thus in post SHG 91%&86% of members said that it was not a constraint for them in both backward and most backward region. But only 36%&55% of members in Pre-SHG found it as a constraint in both the regions respectively. Thus IGAs of SHGs have generated sufficient income for their members. The Chi-Square values calculated are (18.635&34,347) found to be statistically significant at 1% probability level.

As regards responsibility of managing household activities and economic activities 37% & 58% of members in both backward region and most backward region definitely felt it as a burden, But after joining SHGs, the training and experience of managing economic activities and allocating proper time for house hold activities made them not to feel it as a burden. Thus in Post-SHG 97%&92% of members did not find it as a constraint both in backward and most backward region respectively. Their experience as members of SHGs has made them to play a coordinating role between household activities and economic activities. The Chi-Square values calculated are (31.428&49.786) statistically significant at 1% probability level in both the regions.

The member respondents before joining SHG were not aware of government schemes and programs meant for them. They never use to interact with government officials and claim benefits due for them. This has resulted discriminative treatment from government officials in implementing and providing benefits due for them. Thus in Pre-SHG period 28%&25% of members received discriminative and partial treatment from government officials and they found it as a constraint in both backward and most backward region. In Post-SHG members were more aware of government programs through their social participation and mass media participation. As a result 98%&90% of members in backward and most backward region did not find it as constraint as they were also involved in convergence activities with government departments and programs. The Chi-Square value was 23.143 found to be statistically significant at 1% probability level in backward region. The Chi-Square value in most backward region was 6.617 statistically significant at 5% probability level.

Lack of knowledge and skill was also a constraint for 14%&28% of members in both backward and most backward region in Pre-SHG period. After joining SHG majority of members are exposed to many activities and access to knowledge and skill was the main goal.

They involved themselves in skill development training programs and gained more knowledge. As result in Post-SHG 98%&91% of members never find it as constraint in both backward and most backward region respectively. The Chi-Square values calculated are (7.760&10.778) statistically significant at 1% probability level in both backward and most backward region respectively.

The principle behind the formation of SHGs is collective responsibility and peer pressure for recovery loans from members. This principle was implemented in letter and spirit and collateral security for availing loans was relaxed. As a result lack of collateral security was not at all a constraint for 98%&90% of members in Post-SHG in both backward and most backward regions. But it was a constraint in Pre-SHG for 24%&33% of members as they were not able to give collateral security to get loans. After joining SHG they did not find it as constraint. The Chi-Square values are (18.055&13.425) found to be statistically significant at 1% probability level in both the regions respectively.

From the above discussion and statistical test results, it could therefore be inferred that SHGs have played a vital role in reducing almost all constraints on women empowerment faced by members. There is a significant association between SHG membership and reduction in constraints on women empowerment. Thus SHGs have been successful in achieving economic empowerment of women.

9.1. SUMMARY AND FINDINGS OF THE STUDY.

Women represent half of the world's population. It is realized that excluding women from taking part in the development process is to ignore half of needs, aspirations and potentiality of humanity and development activity. Excluding women in development would be a failure. Constant emphasis is laid on the advancement of those women hitherto in a poverty stricken life. Further rural women are relatively more disadvantaged than their equally male counterparts because of their restricted access and exposure to its institutional services such as education, training, credit and income generating activities etc.,

Achieving gender equality, equal status for women on par with men & women legal rights were important issues in UNO's agenda. To achieve high status of women, factors such as role of women in decision making in the family and community, women's educational status, women's participation in social, political and economic activities have been given priority. The extent to which women have control over their own lives and their access to knowledge and resource are to be very importantly considered. Women empowerment is a voluntary process of democratizing society (men, women, institution and state apparatus) and ensuring maximum participation of women in decision making and governance. Achieving women empowerment is considered as a tool to alleviate poverty and bring down disparities which is the need of the hour.

The one vital instrument to achieve empowerment of women is through Self Help Groups (SHGs). The diverse range of women's organizations including self help groups have developed in this context conveying multitude issues and purposes. The need for improving livelihood of the masses especially, the rural poor has become more pronounced. Now that India is growing at a faster rate, the gains of economic growth need to percolate to the lower strata of the society.

No doubt some improvements have taken place in economic life of rural people since inception of planned development. But all these have proved to be far from adequate. Therefore it was felt that self help groups have become viable organizations for empowerment process. The empowerment of women through self help groups would give benefits not only to the individual women but also for the family and community as a whole through collective action. Keeping this in view a field explorative study has been undertaken to examine the organization and functioning of self help groups of SWA- SHAKTI project. More emphasis is given on income generating activities (IGAs) for economic independence and empowerment of women and maximum participation of SHG members in decision making. This study was undertaken in four taluks of Chitradurga.

METHODOLOGY.

Multi-stage stratified random sampling method was adopted in deciding the sampling area of the study. Four taluks of Chitradurga are selected in which Chitradurga and Hiriyur taluks are considered as backward region. Challakere and Molakalmur taluks are considered as most backward region. Two villages from each taluks were selected. Gonur and Laxmisagara villages from chitradurga taluk, Ammanahatti and Hulugulakunte from Hiriyur taluk. Bhoganahalli and Doddullarti villages from challakere taluk. Bandravi and Melinkanive from Molakalmur taluk in all 08 villages were selected. Sample women members were 176 who are randomly selected from 22 self help groups. There were 112 non-members from the same area. Weightage is given for backward section such as Scheduled Caste, Scheduled Tribe, Other Backward Class and OTHER category. Primary data for the study was collected using a detailed pre tested questionnaire from the respondents of all the 8 villages under study. The primary data thus obtained was tabulated and simple statistical tools were used to obtain averages and percentages.

The time period of the study covers 5 years from 2001 to 2005.

9.2. FINDINGS OF THE STUDY.

It is significant to note that more weight age is given to the sample members belonging to schedule caste and schedule tribes (72 members of SC&ST, 41%) indicating that mainly economically backward and weaker sections of the community are encouraged to form the self help groups. It is observed that the average age of respondents of all the categories was almost 36 years indicating relatively younger population formed self help groups.

Of the 176 member respondents, 92% of them were literate. The percentage of primary education and secondary education and high school level of education was high (about 45%). And the rest (about 38%) were functionally literate and about 9% of them had PUC level of education. Only 8% of them were illiterate. From the Chi-Square test it was inferred that SHGs have greater influence on the literacy level of respondents.

The average years of schooling of family members was 21 years among females and 14 years among males representing female members had more years of schooling.

Size of the land holdings is one of the important indicators of economic status of the rural house holds. The arithmetic mean value of land holding is relatively more among non-members (2.52) compared to members (2.07) in both the regions. It is also applicable to all social groups of the regions. It was inferred that though average size of land holding is slightly more among non-members compared to members, it is not statistically significant.

Occupation is one of the most important socio economic indicators. Agriculture and agricultural labor is the main occupation among all the respondents which accounts for 60.4%. The percentage of respondents involved in business and self employment is slightly more among member

respondents compared to non-members in both the regions. It is inferred that SHGs membership has slight influence in bringing slight change in occupational pattern but it is not considerable. It was found that though the income from main occupation and subsidiary occupation among members is slightly more compared to non-members in both the region. It is statistically not significant.

The majority of members about 64% opined homogeneity is the basis for them. Another 23% of members felt activity as the basis and the remaining 13% had the proximity to stay as the basis.

The average membership per group ranged from 15-16 in each village. It was found that the group size was stable (15) in the beginning as said by 33% of members but gradually group size increased to 18 owing to the nature of functioning of SHG. It was evident that 100% weekly meetings were conducted and level of attendance was quite high i.e. 90% in the meetings.

Almost 98% of responsibility was entrusted to representatives to decide about the agenda and meeting proceedings. Some times decisions were taken unanimously also.

All the members were enthusiastic to save their money and involved in thrift activities. The savings ranged from RS.10/- to 15/- and increased to Rs. 20/- among all the members (100%). Savings thus created was used for lending loan at a reasonable rate of interest among members of the group to take up income generating activities.

The social participation of the members indicates the level of social status in the society. This participation of members in their Pre-SHG period was very poor i.e. 11%. But the SHG and its activity demanded members to actively take part in social and political institutions to the maximum level.

As a result, 93% of members have taken part and exposed themselves in social and political institutions indicating their role in community development. Thus institutional participation of women members was satisfactory.

There was varied interest among sample members in identifying and undertaking income generating activities according to their interest, training and ability to invest. As a result majority of members i.e. 23% involved in dairy and poultry as this activity generated 63% of income per year over and above the investment made. Followed by this 22% members have opted petty business as it yielded 60% of income annually. 16% have taken up tailoring as their activity which yielded 55% of annual income. 12% of members have taken up horticulture and earned 44% of annual income, followed by this 09% have identified snacks and spicy item business as viable for them when it yielded 69% of annual income. 07% of members have chosen other farm activities as it yielded 47% of income yearly, followed by this 06% of them had interest in land development as it has generated 45% of annual income for them. Lastly, 05% of members have opted for other non-farm business such as vegetable vending, fruit and flower vending, mobile canteen etc, as this yielded 57% of annual income.

However, the income generated by members ranged from 69% in snacks and spicy item business, followed by 63% in dairy and poultry, 60% in petty business, 57% in other non-farm activities, 55% in tailoring, followed by 47% in other non-farm activities, 45% in land development and 44% in horticulture respectively.

The loans borrowed were used for investment in productive income generating activities, resulting remarkable increase in their income levels of respondents after joining SHGs.

The overall income of SHG members before joining SHG for instance was Rs.11,779=00 from all types of occupation. However this income level increased to Rs. 27,006=00 in Post-SHG from all types of income generating activities annually per member. Thus the income level registered a growth of 56% on the average for all members after joining SHG and undertaking income generating activities.

The loan recovery performance was improved as it was collective responsibility of the members to repay the loan. As a result all members promptly repaid their loan to the extent of 80% and the loan outstanding was only 20% on the average. For instance the over all borrowings was Rs.20,349=00 and repayment was Rs. 16,296=00 and the loan outstanding was Rs.4,053=00 showing an improvement of 80% of repayment and 20% outstanding. However some times this recovery performance varied between 85% to 90% among the members in different regions of the study area. It was thus inferred that SHGs have greater influence on income generation, investment, borrowings and loan repayment. There is significant association between SHGs membership and their participation in IGAs and other activities after joining SHGs.

The findings of study show that there was a positive impact of increased income on capital asset and physical asset creation. A comparative analysis was made between Pre-SHG asset value and Post-SHG asset value among all the members both in backward and most backward region. The overall capital asset value in Pre-SHG was Rs.24,591=00 and in Post-SHG it was Rs. 50,636=00 representing 51% increase in capital assets. Among the capital assets, land development asset had registered 69% increase, followed by 64% in live stock assets, and 36% in house hold assets. However income generating assets increased by Rs.8,153=00, a 100% asset creation. And when compared to non-member capital assets, the member respondent's capital assets have increased by 62% in the study region.

This clearly indicates the enhanced socio-economic status of SHG member in the study region. Hence it could be inferred that SHGs have produced greater impact on capital asset creation among its members. Thus there is a significant association between SHGs membership and capital assets created.

It is significant to note that in Post-SHG all members 100% have become aware of extension participation. The public contacts, public relationships will improve their knowledge. When they participate in extension activities and exchange their products, services with others in such programs every body will be benefited. Thus there is significant association between SHGs membership and all extension activities such as krishi mela, exhibition/sales mela, and demonstration of product, market linkages and business linkages at 1% probability level in both the regions.

The discussion on the media exposure of the members in Post-SHG, clearly demonstrated their urge and interest in accessing information and knowledge and resources. All the members (100%) used to read, listen and see all kinds of mass media components. Listening radio was still a popular along with magazines, T.V. and modern sources. There was moderate to high exposure of members to mass media and it was found that there is significant association between SHGs members and mass media exposure. Thus SHGs encouraged their members to actively participate in all Medias for their exposure.

The women empowerment part focuses on the concept of economic empowerment of women in SHGs. Majority of women respondent members nearly 93%to97% agreed that economic independence would increase their confidence level, confidence to speak freely, confidence to move out freely, interact with government officials and bank officials to avail benefits.

Most of the respondents also opined that economic independence would increase decision making power of rural women and they have a different and challenging role to play now than ever before. This increase in decision making power in houses was clearly noticed in top five indicators such as decision on investment on IGAs and savings, purchasing of assets, owning financial assets and handling financial crisis of the family, decision on health/medical care etc.,

Recognizing the importance of education for girl child and protesting marriage of minor girl child with decision making in houses ranked top indicators among women empowerment. These indicators were demonstrated by nearly 94% to 95% of women member. These indicators will also explain the dimension of women empowerment.

92% to 94% of member respondents acknowledged the fact that collectivism is a source of inspiration and force behind the process of empowerment of women. This behavior was evident in the indicators such as protest against social evils in the family and society, protest against domestic violence, drudgery, alcoholism and wife beating etc.. This has resulted in the increased economic and social status of women and women are performing the new and challenging role efficiently. The inference drawn was that there is significant association between SHGs membership and all the above chosen women empowerment indicators at 1% probability level. The empowerment indicators exhibit a remarkable increase in the level of empowerment among all the member respondents.

Though empowerment indicators ranked in the top level among member respondents, they were not altogether free from constraints. There were some constraints encountered by the members in achieving empowerment. 10% to 12% of members experienced constraints such as, family restrictions, lack of mobility, caste system, ego problems of men folk, over burden of dual responsibility, lack of child care facilities, conflict with others, lack of freedom to take decision etc.,

In Post-SHG there were other constraints also such as lack of education and training, lack of knowledge, lack of collateral security etc.

However, these constraints were over come by members gradually in due course of time as SHGs were functioning for a longer period and have become sustainable. One important aspect was that, collective responsibility, peer pressure, necessity of self help, transparency in working and honesty of members etc, played the role as important factors for sustainability of SHGs. This has led to solve problems and overcome constraints for the efficient functioning of SHGs. This was quite evidently found in almost 98% of member respondents. Thus it was inferred that SHGs have greater influence in removing almost all constraints on women empowerment faced by member respondents. Therefore it was found that there is significant association between SHGs membership and reduction in perceived constraints and SHGs have succeeded in achieving economic empowerment of women.

9.3. POLICY IMPLICATIONS.

The present study comes out with clear indication that economic empowerment of Indian women will be the biggest source of enrichment for our country's development.

Empowerment of women pre-supposes a dynamic perception and expectation from women in our society. To help women to attain economic independence is the first and top most priority for such a change. In this regard, the emergence of SELF HELP GROUPS (SHGs) to seek economic independence for every woman is a welcome change. Given the assistance and guidance these SHGs are bound to make not only a sea change in empowering women but also to tap the hitherto unutilized power of women for the development of society as a whole. The study has clearly demonstrated that self help groups have played a very important role in empowering women economically and socially.

Some of the areas deserve special mention about some constraints faced by member respondents in empowering themselves.

- 1) The NGOs and SHG promoting institutions need to find out via media solutions and address the constraints faced by women members as regards family restrictions, overburden and dual responsibility etc.,
- 2) Lack of knowledge, training and skill among member respondents should overcome through spearheading knowledge revolution. Panchayat and rural ICT SHGs should become mutually supportive. They can thus help to mobilize “PEOPLE POWER” to make knowledge connectivity a reality.

The study has shown that the poor women if given opportunities and professional encouragement excel in gaining access to management. Assuming responsibility and control over their own financial and other resources will help themselves in achieving their economic independence and economic empowerment.

The present study has clearly indicated that the impact of success of SHGs is not only positive to an impressive degree in economic empowerment in short term, but those benefits will be sustained for a longer period also. Now that SHG member respondents are acting as catalytic agents of change in rural economy, the public policy needs to promote the growth of the SHGs through the following measures.

- 1) Institutional strengthening and reform of formal credit institutions and provide market accessibility and market linkage for SHGs income generating activities.
- 2) Technical assistance for the establishment of cluster and apex level federation and net working among them.
- 3) Support for exposure visits and training in innovative programs for development.

The process of democratic decentralization aims at providing a broad base to affording the much needed training ground for future leadership; creating an awareness initiative in the rural women about community development programs.

FUTURE LINE OF RESEARCH

The present study on SWA-SHAKTI promoted SHGs in Chitradurga district of Karnataka State, throws up a number of themes for further research in future. There is a need to undertake rigorous studies on identification and sustainability of income generating activities, and the cost-benefit viability in the long run in a situation of Global competitive era. It is also necessary to make 'SWOT' (strength, weakness, opportunities& threat) analysis of SELF HELP GROUPS for their sustainability in the long run