

**Role of Microcredit in Rural Women Empowerment  
through Self Help Groups in Jalandhar District  
- A Comparative Study**

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## **DECLARATION**

I declare that the thesis entitled “Role of Microcredit in Rural Women Empowerment through Self Help Groups in Jalandhar District - A Comparative Study” has been prepared by me under the guidance of R. Bhaskaran, Assistant Professor of Lovely Professional University. No part of this thesis has formed the basis for the award of any degree or fellowship previously.

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## CERTIFICATE

This is to certify that the dissertation titled “**Role of Microcredit in Rural Women Empowerment through Self Help Groups in Jalandhar District - A Comparative Study**” carried out by Ms. Harpreet Kaur; D/O Sh. Sarbjeet Singh Dhesi has been accomplished under my supervision as a duly registered M.Phil student of the Lovely Professional University, Phagwara. This dissertation is being submitted by her in the partial fulfillment of the requirements for the award of Masters of Philosophy from Lovely Professional University.

Her dissertation represents his original work and is worthy of consideration for the award of the degree of Master of Philosophy.

Dr. R.Bhaskaran  
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## **ABSTRACT**

The Indian government has launched a multifarious programme in different phases to the poor people, especially women, to elevate the poverty reduction and set the right path for their growth. Microcredit one of the schemes launched by the Government. When people join together as a group and avail required financial assistance from microcredit, a mass development takes place with considerable reduction in poverty. Through this scheme, women gain self-confidence on enterprising activities leading to social, economic and political empowerment. The resulting empowerment leads to socio- economic development in a holistic and sustainable manner.

The present study is mainly based upon the role of Microcredit in empowering rural women through Self Help Groups (SHG's) particularly in Punjab. The study mainly focuses on the three dimensions of women empowerment (Economic, Social and Political) and to identify the factors which are most responsible for Economic, Social and Political empowerment. Total 210 respondents were selected for survey from various SHG's of Jalandhar District. Multistage random sampling and convenience sampling methods have been used. Descriptive statistics and ANOVA techniques were used to draw inferences from the data. The results of the study revealed that SHG's playing major role in economic empowerment of women followed by social and political empowerment. ANOVA and independent sample T-tests were used to check the impact of various demographic factors on all three dimensions of empowerment. The results concluded that mostly economic empowerment is effected by the demographic factors like education, family size and purpose of availing loan by the respondents. Effectiveness of the SHGs was also studied by making comparative study of two blocks of Jalandhar District. For this purpose data was collected from 60 heads of the SHG's through questionnaire technique.

**KEY WORDS:** Microcredit, Self Help Groups, Rural Women Empowerment.

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## ABBREVIATIONS

ANOVA	Analysis of Variance
ASA	Association for Social Development
BPL	Below Poverty Line
BRAC	Bangladesh Rural Advancement Committee
CDPO	Child Development Project Officers
GDP	Gross Domestic Product
MF	Micro Finance
MFIs	Micro Finance Institutions
NABARD	National Bank for Agricultural and Rural Development
NBFC	Non Banking Financial Corporations
NGO	Non Government Organizations
RBI	Reserve Bank of India
RRBs	Regional Rural Banks
SBI	State Bank of India
SHGs	Self Help Groups
Df	Degree of freedom

# **CHAPTER 1**

## **INTRODUCTION**

India is one of the developing countries in the world and its current GDP growth rate is 5.7%. But it has lots of economic disparities like some areas are well developed and some other areas are under developed. Moreover in India, the rural populations are more than urban populations. According to census 2011, out of 1,210 million, 833 million (69%) live in rural areas, while 377 million (31%) live in urban areas.

During 1969, when Indira Gandhi was prime minister of the India, 14 commercial banks were nationalized. During 1980 another 6 banks were nationalized. After the nationalization of banks, the Indian banking sector expanded its activities at an unprecedented rate. After 1969, the number of bank branches was increased from 8,700 to 1,02,343. Inspire of growth in banking sector only 58.7% households are availing banking services in India as per census report 2011. In 2010, the Regional rural bank branches were 33,378 in villages but at the year ended 2013, number of bank branches were increased to 40,837.

A research program was conducted by CRISIL which stated that approximately 50% of Indians have access to the saving bank account and one in seven Indians have access to the bank credit. Further, the study stated that out of 1,210 millions, 526 million (43%) people do not have any bank account. Moreover, 32.7% of total population (395 million people) is living below the poverty line. To remove such disparities, the government and political parties have been launched various schemes to the rural people under war footing method. Financial inclusion in one of the schemes, provided to the rural people for their overall growth.

### **1.1 FINANCIAL INCLUSION**

The aim of the financial inclusion is to provide financial services to the large number of rural population in the country in order to promote their growth. Its emphasis on inclusive

growth by making financial service available to the rural area particularly unserved population. Also it promotes the savings of the unserved population of the country.

## 1.2 INDIA'S POSITION IN FINANCIAL INCLUSION

The indicators of financial inclusion for various countries during 2011 are shown in Table 1.1.

**Table 1.1: Indicators of Financial Inclusion during 2011**

Sr.No.	Country	Number of Bank branches	Number of ATM's	Number of Bank Branches	Number of ATMs	Bank Deposits	Bank Credits
		Per 1,000 Kilometer		Per Lakhs Population		As percentage to GDP	
1.	China	1428.98	2975.05	23.81	49.56	433.96	287.89
2.	Mauritius	104.93	210.84	21.29	42.78	170.7	77.82
3.	Switzerland	84.53	166.48	50.97	100.39	151.82	173.26
4.	Korea	79.07	DNA	18.8	DNA	80.82	90.65
5.	UK	52.87	260.97	24.87	122.77	406.54	445.86
6.	Sri lanka	41.81	35.72	16.73	14.29	45.72	42.64
7.	France	40.22	106.22	41.58	109.8	34.77	42.85
8.	India	30.43	25.43	10.64	8.9	68.43	51.75
9.	Philippines	16.29	35.75	8.07	17.7	41.93	21.39
10.	Thailand	12.14	83.8	11.29	77.95	78.79	95.37

Source: Financial Access Survey, IMF

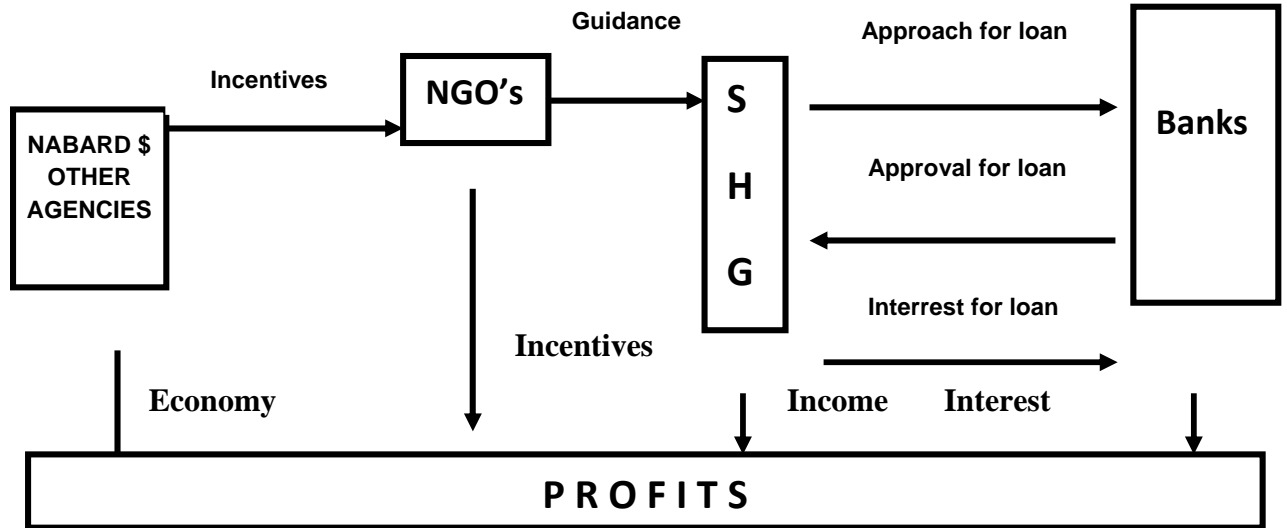
Note: DNA = Data Not Available

From table 1.1, it is observed that China occupies first position in opening bank branches followed by Mauritius. India got placed eighth position in opening bank branches.

### 1.3 WORKING FRAME WORK OF FINANCIAL INCLUSION

The framework of financial inclusion in India is represented in Figure 1.1.

**Fig.1.1: Framework of Financial Inclusion**



*Source: NABARD*

In the pursuit of financial inclusion, the National Bank for Agriculture and Rural Development (NABARD) takes an initiative to develop Self Help Groups (SHG's) with the help of an Non Government Organizations (NGOs) and banks to empower the rural people to get self employed and generate some income.

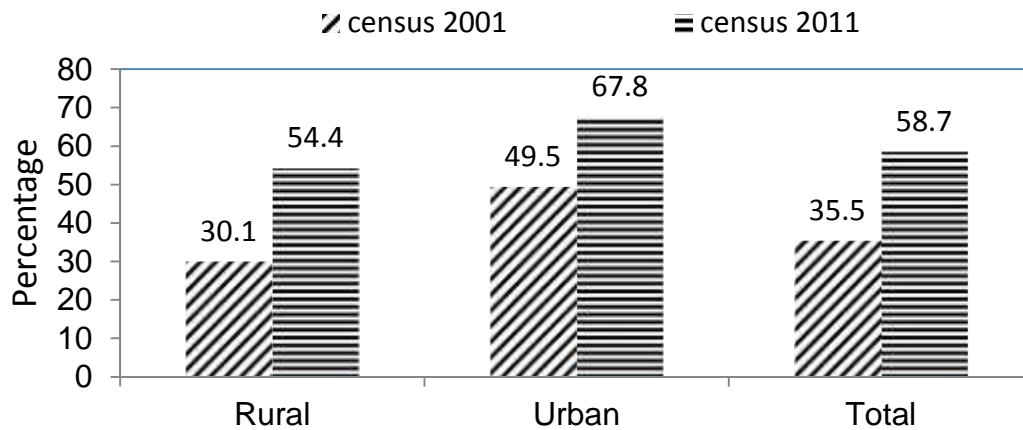
- SHG is a group of people from a homogeneous of social or economic class; all of them join together in addressing their common problems.
- After the six months, from the date of commencement of SHG, they are approaching banks for taking the loan.
- After analyzing the working and documentation of the last six months, the bank approves the loan to the SHG. This loan will be utilized by the member of the SHG. The Interest rate for the loan amount is very nominal rate. The NABARD provides the subsidies to SHG.

- NABARD leads the Indian economy towards higher GDP growth rate and national income.
- NGO'S earning profits in the form of incentive received from NABARD.
- SHGs are earning income by utilizing the loans in productive purposes. Interest paid for the loans as the income for the Banks.

#### 1.4 BANKING SERVICES AVAILED BY POPULATION OF INDIA

The banking services availed by the population of India for two different periods (2001 and 2011) are shown in Figure 1.2. According to census 2011, only 54.4% of rural households are availing banking services. However, as compared with previous census 2001, availing of banking services has increased significantly. It is also interesting to note that among the total population, nearly 40% of population is still financially excluded.

**Fig. 1.2: Banking services availed by the Indian population as per census 2001 and 2011**

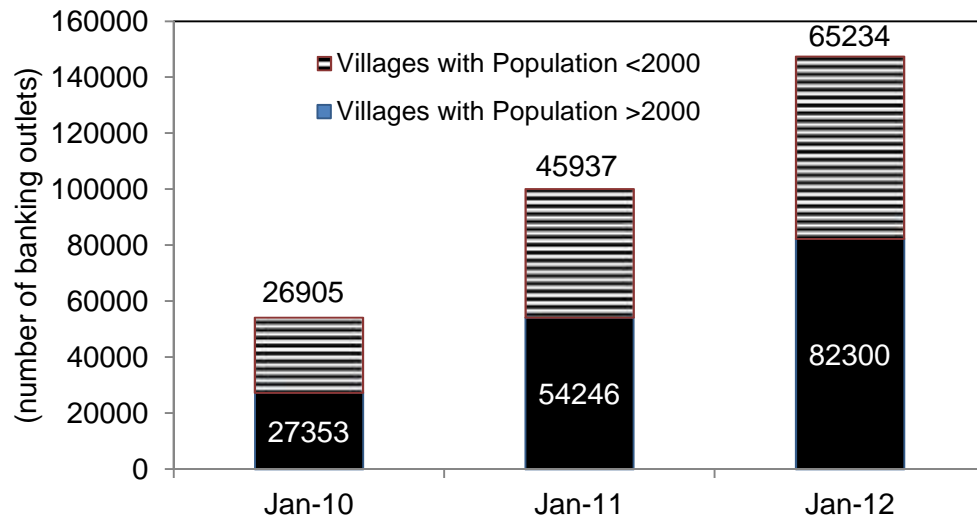


Source: census report 2001 and 2011

## 1.5 VILLAGES COVERED

The number of banking outlets in villages with population more than 2000 as well as less than 2000 has been increased consistently during 2010 – 2013 and it is depicted in figure 1.3.

**Fig.1.3: Number of villages covered under banking outlets.**



## 1.6 MICROFINANCE

Microfinance was firstly introduced in Bangladesh by Dr. Mehmud Yunus, Professor of Economics in Chitgaon University of Bangladesh. He introduced this concept in his research area on “Grameen bank” during 1976. The main motive of Grameen bank is to provide loans to the poor sections mainly to women to generate self employment. There are many other micro-finance institutions in Bangladesh which are aegis of the Bangladesh rural Advancement Committee (BRAC) and the Association for Social Advancement (ASA). BRAC is one of the largest NGO of Bangladesh and its main objectives are women empowerment and poverty alleviation especially in the rural areas.

## **1.7 MICROFINANCE IN INDIAN SCENARIO**

India has adopted the Bangladesh model but in a modified form. Microfinance is a very powerful instrument for poverty alleviation and women empowerment especially for developing economies. The concepts of self help groups and other credit management groups have been started in India only after introducing the concept of microfinance. In India, banks are playing very predominant role in providing micro-credit to lower sections of the society.

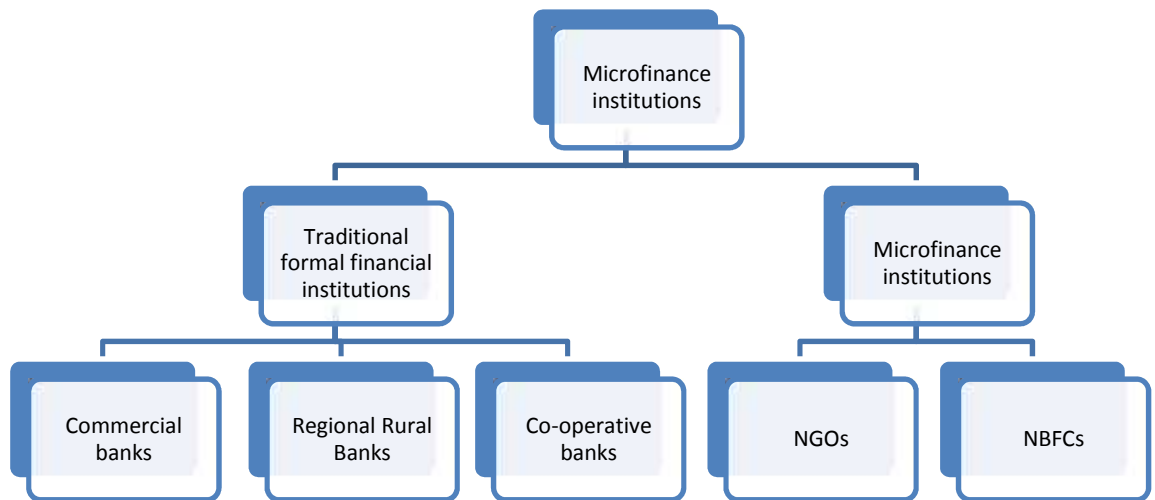
Micro-credit is a scheme, which provides a small amount of loans to those who have lack of collateral, unemployed and they don't have any credit history. The main objective of the microcredit is not only for supporting small scale business (entrepreneurship) and poverty alleviation but also playing a major role in empowering rural women of the society. Most of the rural women are illiterate and they have to depend upon the traditional money lenders for their money requirements. Moreover, they don't avail any loans from the bank, because lots of paper work is involved in the banks.

According to Grameen bank report, during 2009, 74 million people (men and women) have availed the microcredit facilities, which amounted to US \$ 38 billion. The repayment of micro credit loans was also recorded as very high rate range between 95-98%. Microfinance is the scheme to provide finance to the small entrepreneurs and small businesses lacking in accessing the banking services. There are a number of financial institutions which provide microfinance to the small and marginal businesses especially rural areas. RBI has also given guidelines to the commercial banks for providing micro-credit under the scheme of microfinance.

The approach for providing microfinance to the rural people is shown in Figure 1.4. The microfinance provided to the rural people in a two segments viz., (i) Traditional formal financial institutions and (ii) microfinance institutions. Under the traditional approach, microfinance provided through Commercial banks, Regional Rural Banks and Cooperatives whereas under microfinance institution, the microfinance provided through NGOs and NBFCs.



**Fig.1.4: Methodology for providing Micro credit to rural community**



## **1.8 WOMEN EMPOWERMENT**

Usage of the term empowerment is not limited to particular contexts. It varies depending upon its usage such as cultures (social, economical and political), areas (geographical location) and sex. There are a number of parameters have to be considered for the definition of the term “empowerment”. It is very difficult to measure dimensions of empowerment with single parameter. Empowerment is the process of encouraging or enabling the people to make them self reliant, giving power to them for their lives helps them to raise their voice etc. But mostly the term empowerment represents the social and economic development of poor rural people; disable persons, indigenious and marginalized people.

**“When women moves forward, the family moves,  
The village moves and the nation moves”**

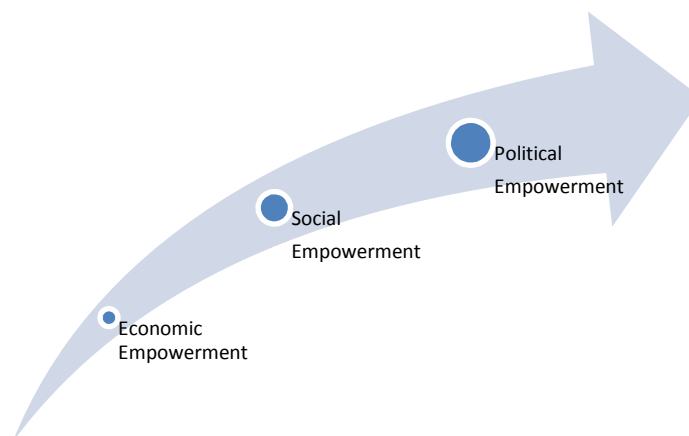
**- Pandit Jawaharlal Nehru (1951)**

As per census of 2011, the female population was 48% of the total population in India. It implies that, half of the nation's human resources are women. It is not possible to develop the country as a whole with their contribution / support of women population. Women are playing an important role in the economic development of any country. But in real situations, women are still subject to "honor killings". Still they are prohibited their basic rights such as freedom and education. Hence, there is a very urgent need of empowering the rural women. There are many ways are available to empower the rural women. The microcredit is providing small loans to women those who want to establish their own business and access financial services to them so that they become self-reliant.

In this present study the term empowerment is used to analysis the self realization of women in terms make utilization of opportunity available, providing rights to take decisions on their own and molding them economically very strong.

The hierarchy level of women empowerment is classified under three categories such as social, economical and political and it is shown in Figure 1.5. The basic level of empowerment is economic. Once, the women satisfied their economic conditions then they think over about the next status i.e., social. In social empowerment is related to getting recognition among the society. After fulfillment of the second level, their wants to get recognition at third level i.e. political.

**Fig 1.5: Hierarchy level of Women Empowerment**



In each hierarchy level of women empowerment is having different parameters. They are as follows:

### **1.8.1 Economic Empowerment**

The parameters of economic empowerment of women are as follows:

- Increase income and investments
- Dealing the financial crisis of the family.
- Reducing the dependence on private money lenders.
- Reducing of poverty in the family.
- Achieve self reliance in financial conditions of the family.
- Spending a piece of their income as per their prudence.
- Power to control the earnings and income.
- Control over credit/loans.
- Personal savings bank account with their name.
- Ownership upon household assets.
- Same property rights.

### **1.8.2 Social Empowerment**

The parameters of social empowerment of women are as follows:

- Independent mobility from one to another place without the support of any male member of the family.
- Expressing their views in the group and in the family without any pressure.
- Discussing freely with bankers / Government officers/NGOs and others.
- Mingling freely and talk in group meetings and NGO meetings.
- Participation of women in investments, expenses and children's education decision making.
- Women Participation in protests against any social evils like-gender discrimination, Illicit liquor sales, pollution, drinking water problems, domestic violence, corruption and dowry.
- Social status in the eyes of society.

### **1.8.3 Political Empowerment**

The parameters of social empowerment of women are as follows:

- Awareness of political system.
- Role in democratic institutions.
- Casting votes without the pressure of husband/male members in the family
- Participation in Gram Sabha meetings and in rallies on Women's day
- Access to schemes and programmes launched by government for welfare.
- Proficiency in public affairs.

### **1.9 SELF HELP GROUPS**

The Self Help Groups (SHGs) are the best way for providing financial assistance to the rural women's sector. In India, the SHGs are taking origin in the rural areas within the last five years and they are providing many services for the growth of the rural sector. 90% of the SHGs are women SHGs and they are focusing on rural women empowerment.

SHGs are formed by the 10-20 members of a village area. SHG is a channel through which microfinance is routed to the poor for helping them to pull out of poverty. All the members of this group are propagating the purpose of savings and for helping other members by providing loans to them.

Women members of SHGs save the money, which they can afford and it can be in the range of from Rs.10 to Rs.200 p.m. Such savings deposit into their respective bank account periodically. Such amount may be utilized by them for their future needs or it may be given as a loan to other persons. The group head is responsible for maintaining accounts. A group meeting is organized by the head, to discuss about their issues and problems faced by the members. Such meeting may be formal or informal. At this meeting, remedial solution for their problems / issues is taken.

In India, first time, the concept of SHG's has been introduced by National Bank for Agricultural and Rural Development (NABARD) on a large scale during 1991-92. The Reserve Bank of India (RBI) has given freedom to other banks in deciding the interest rate to be charged from the SHGs. At present, the bank is charging 1% interest rate from SHGs. Such groups collected interest rate from the members of the group. During 1993 RBI has allowed the SHGs to open a saving account in banks. As a result, the SHGs are availing financial assistance from the bank and distributing the same to its member. Therefore, the SHGs and bank linkage is one of the most effective tools for financial inclusion.

### **1.10 BANK LINKAGE SCHEME – THE MODEL**

In India, the SHG - Bank Linkage Programme launched during 1992. In earlier stages, the SHGs were promoted by NGOs like MYRADA. Presently the NABARD offers refinance to banks for granting collateral-free loans to SHGs. Thus SHGs "linked" with micro-banks able to access funds from the formal banking system. This linkage helps to reduce the transaction costs of banks through external service costs of the individual loans and also ensuring their repayment through the peer pressure mechanism. Under this programme, three models have emerged. They are discussed as follows:

#### **1.10.1 Model I: Bank - SHG - Members**

In this model the bank itself promotes and nurtures the self-help groups until they reach maturity.

#### **1.10.2 Model II: Bank - Facilitating Agency - SHG - Members**

Under this model, Self Help Groups are formed and supported by NGOs or Government agencies and financed by banks.

### **1.10.3 Model III: Bank – NGO - MFI - SHG - Members**

In this model, the NGOs act as both facilitators and Micro Finance Intermediaries, and often federate SHGs into apex organizations to facilitate inter-group lending and larger access to funds.

Recently, another model has been suggested by NABARD for facilitating the formation of SHGs for bank linkage in areas where NGOs are not available. This approach uses the services of committed individual volunteers identified by bank branches.

## **1.11 FACTS AND FIGURES OF SHGs IN PUNJAB**

In Punjab, three types of agencies are involved in SHGs such as commercial banks, regional rural banks and cooperative banks. According to the NABARD report 2013, the total number of SHGs in Punjab is 35,060 under these three agencies. Total savings of these SHGs are Rs.3, 635.48 lakhs. The facts and figures of SHGs in Punjab and their savings are shown in Table 1,2.

**Table 1.2: Facts and Figures of SHGs in Punjab - Savings**  
(As on 31<sup>st</sup> March 2013)

<b>Agency</b>	<b>Number of SHG's</b>	<b>Saving amount Rupees in laths</b>
Commercial Banks	24235	2817.91
Regional Rural Banks	5085	353.45
Cooperative Banks	5740	464.12
Total	35060	3635.48

*Source: NABARD status of microfinance in India 2012-2013*

The facts and figure of SHGs in Punjab in terms of loan disbursement are shown in Table 1.3.

**Table 1.3: Facts and Figures of SHGs in Punjab – Loan Disbursement**  
(As on 31<sup>st</sup> March 2013)

<b>Agency</b>	<b>Number of SHG'S</b>	<b>Loan Disbursement (Rupees in lakhs)</b>
Commercial Banks	928	1401.73
Regional Rural Banks	559	570.57
Cooperative Banks	534	306.62
<b>Total</b>	<b>2021</b>	<b>2278.92</b>

*Source: NABARD status of microfinance in India 2012-2013*

As per the NABARD report 2013 the total number of SHGs is 2021 under these three agencies. Total amount of loan given to these SHG's was Rs.3635.48 lakhs.

## CHAPTER 2

### REVIEW OF LITERATURE

An attempt (**Shete, 1999**) was made to analysis the role of Indian commercial banks in providing microfinance. Government owned banks, RRBs and Commercial banks have played an important role in promoting the microfinance through SHGs. NGOs as promoting SHG and financial intermediaries' models were provided microfinance. **Galab&Chandrasekhara (2003)** have studied about the women SHGs, poverty alleviation and empowerment. After participating in self help groups women can easily access the credit. The women were invested the credit obtained from SHGs in developing the new economic activities and also for strengthening the old activities. The SHGs were directly or indirectly playing very important role in increasing the number of bank accounts and also developing the banking habits among the rural population (**Varman, 2005**). SHGs were also developed the leadership qualities among the rural population.

The role of SHG's in achieving the target of financial inclusion was studied by **Rangarapa et al., (2007)**. After introducing the concept of self help group linkage programmes, the flow of institutional credit had been increased to landless and marginal farmers. Members of self help group were achieved high percentage of financial inclusion as compared to non-member households of self help groups. Results reveal that financial inclusion has increased with SHG- bank linkage programme among marginal and landless category. **Bhatia (2007)** conducted a study on bank- linked SHG's in Rajasthan state. He concluded that most of the SHG's were formed by NGO's and linked to banks under different models. He identified that the SHG's s were related to repayment of loans and it also widespread. To overcome this problem, post sanction supervision and monitoring was also required before sanctioning the loan. Another problem was that only those self help groups which were secured a loan at higher rates. But for measuring the growth and progress of self help groups that have been linked to banks. All the self help groups should be considered on the basis of parameters which were already given by



NABARD. A study on microfinance, self help groups and women empowerment in Maharashtra was carried out during 2007 (**Gaiha& Nandi, 2007**). This study revealed that micro finance was provided more loans through SHGs to rural women for their health, children's education and also to meet out their production expenditures. Further the study identified that by providing loans to women lead to reduce the domestic problems drastically.

Entrepreneurial activities of SHGs in women empowerment were examined by conducting a survey in two selected districts of Haryana (**Sharma &Verma, 2008**). This survey states that entrepreneurial activities introduced by SHGs were lead to increase in income, expenditure and saving habits of rural women. With the effect of these activities, there was an increase in self confidence and independence in decision making among the rural women population. In India, an adult population of above 19 years, 63% were having saving accounts and 16% were having credit account during 2006. Literacy has an indirect relationship with both savings and credit accounts of adults (**Sangwan, 2008**).SHGs plays very important role in growth of women especially lower income groups. Self help group formed for the development of fishermen had great significance mentioned by (**Nune, 2008**). The aquaculture sector had not yet developed at optimum level. Hence, there was a great scope for development of aquaculture by providing support to women through self help groups. Some of the members of self help groups were also experienced constraints like lack of timely credit facilities.

Women empowerment through participation in microcredit programs in Bangladesh was studied by **Hoque&Itohara (2009)**. Microcredit programs were contributing the most in the upliftment of women. Women who were actively participating in the microcredit programs, their status was better than those who were not participating in any type of microcredit among the NGO, programs. NGO's were working only for the small section of the society but does not provide any services to middle and large families to make them self-reliant. The study also revealed that women who were involved with micro-credit for a long period that they took a loan from NGOs for their own self are better

empowered. It was also found that monitoring from the concerned NGO has a significant influence on women empowerment.

**Bansal (2010)** have stated that microfinance programme, empowering the rural women economically and politically. Beneficiaries of this programme have high living of standard, high income and high level of employment. After availing the microfinance facilities they will become more participative in social development activities and have a greater political awareness as compared to non-participants. The role of financial inclusion in the economic development of the country and how the different persons or institutions made their contributions in developing the target of financial inclusion were discussed (**Damodran, 2010**). **Mansuri (2010)** said that microfinance provided by the NABARD through SHGs playing very important role in empowering the rural women. During 2006-07, nearly 498 banks have sanctioned Rs. 29 lakhs as microfinance to SHGs. It was nearly two folds than the previous year sanctioned amount. **Devi (2010)** elaborated that the state and central government launched various schemes for rural women, but they were not taking advantage of these programmes, due to poor socioeconomic background. The main reason was that the number of people was below the poverty line and it ever shows an increasing trend. Due to this reason, the concept of SHG's was introduced. Banking institutions play major role in providing finance to self-help groups for achieving the target of financial inclusion, poverty alleviation and for women empowerment. She also recommended that the Reserve bank of India and Indian Government should take necessary steps by the way of providing support and maintaining proper policies for banking sectors and financial institutions in connections with microfinance. A study focused on the economic empowerment of women through microcredit. Personal income of those women, who join any self help groups were more than those who were not the members of such groups and those women have also more knowledge about health , agriculture , nutrition and they were also able to manage the funds to generate more income (**Sultana &Hasan, 2010**).

An attempt was made to study the role of microfinance mainly provided by commercial banks in the socioeconomic empowerment of rural women. No doubt target of financial

inclusion was achieved through microfinance but, most of the women were not much aware about the microfinancing services being provided by the banks. Hence, the banks should follow the strategies through which they can spread awareness of micro financing services provided by banks (**Arora&Meenu, 2011**). A comparison was made between participants and non participants of a credit programme by (**Chowdhury & chawdhury, 2011**). In his work, he compared the results of eligible participants who borrowed funds under the scheme of self-help groups with other non eligible participants who were borrowed funds from other sources. He stated that the women participants in SHGs are having better significant results in terms of both individual and household level outcomes as compared to non-participants. Most of the microfinance institutions were providing credit to women and males were depending upon the women for credit requirements. In Bangladesh, as the male dominated in the society so most of the funds provided to women were taken by their husbands and it resulted to nullify the effect of women empowerment. The microfinance provided to rural women through self-help groups has brought psychological and social empowerment than economic empowerment (**Sarumathi& Mohan, 2011**). After joining the self help groups, the members become more confident, courageous and empowered and they have started for taking active participation in social welfare activities.

The procedures of Punjab Cooperative banks by providing finance to SHGs were studied (**Manisha, 2011**). In 2008, the number of SHGs was increased 5 times as compared to the previous year data i.e. 2007. This study reveals that most of the rural population was unaware about the microfinance schemes provided through SHGs. A woman empowerment was depended upon various factors such as the level of education, hard work, social custom, family planning and health care services (**Wales & Deshmukh, 2011**). Beyond microcredit, other strategies were proved as the most influential to increase the endowment of women. It ultimately becomes the cause of poverty reduction and women empowerment. A systematic analysis on the concept of microfinance for reducing poverty was undertaken (**Khan et al., 2011**). This study considered economic and social factors such as income generation, enhancing living standard and improvement in lifestyle. The study also reveals that access to micro- credit enables the people to run

their own small scale business smoothly and increase their earning capacity. **Akran & Hussain (2011)** concluded in his study that microfinance was a major tool for increasing the income level of poor people. He also stated that approximately 85% of the respondents of the study, their income level was increased after getting microfinance facilities and also enhanced their standard of living.

The impact of microfinance on empowerment of women through self help groups was analysed (**Shanthi, 2012**). SHG's were the main channel for generating income for the rural women. The study identified that women were using their skills and potential to improve their status in society. Now-a-days, the uneducated women were not only the part of self help group but also the educated women were coming forward to form self help groups. **Jain & Jain (2012)** studied about the role of microfinance in rural women empowerment. They concluded that after joining the self-help groups women can able to take decisions in children's education, in savings / investments and they were also becoming capable of expressing their views in the family. In a nutshell after joining self-help groups women become socially, politically and economically strong. The role of microfinance provided by microfinance institutions for poverty alleviation in India was studied (**Bansal & Anu, 2012**). Microcredit had gained momentum for poverty alleviation and empowerment of rural household. Through micro credit facilities, poor households become economically, socially and politically strong. They will become able to set up their own business at small level. After receiving microcredit and access to financial services they can build their own assets and can plan for the future also. Microfinance was one of the best ways to empower the rural women (**Kotahwala, 2012**). After participating in microfinance institutions Women gained autonomy and self respect, after participating in microfinance institutions. Ultimately poverty alleviated through micro finance institutions. **Bidnur, (2012)** has made an attempt to examine the role of SHGs in women empowerment. He informed that economic development of the country depends upon the overall growth of the male and female workforce. In India SHGs were working very well, however there is a need for empowering the women in terms of social, political and economical. **Kaur (2012)** have concluded that after joining the self help groups, quality of life has improved. Significantly positive impact of MFIs was

noticed on the living standard of rural people. SHGs were also becoming the cause of enhancing the income of rural poor people. NGOs were also playing a major role in motivating the rural people to join SHGs. **Stella (2012)** has studied the women SHGs and socio economic development through microfinance. This study concluded that SHGs helped the women in a realistic manner to improve their micro savings. SHGs were also helped to improve the standard of living of SHG members.

SHGs were the best tool for poverty alleviation (**Naidu, 2013**). Increase in number of SHGs, enhances the standard of living and also helps rural women to take socio-economic decisions independently. He said that microfinance schemes provided to SHGs not only empowering the rural women at present but also lead to overall development in future. An empirical study was carried out to know about the effectiveness of microfinance loans in Pakistan (**Ameer & Jamil, 2013**). This study reveals that income does not depend on the loan consumption. There were a number of other variables which were considered at the time of measuring income of households. Most of the rural poor people were unaware about the microfinance facilities provided by microfinance institutions. This study stressed that the awareness programme to be conducted for providing information to the people. **Uma & Rupa (2013)** explained in her article about the impact of SHGs on financial inclusion. She said that there was a positive impact of SHGs on a financial inclusion. In developing countries 37% of women population was having their bank accounts. Further she also identified that women population having their bank account were benefited by SHGs and others were not benefited.

The problems faced by the SHGs were analyzed by **Rathore&Garg (2013)**. Problems were related to provide multipurpose loans, credit for income generation, housing improvement and consumption support. **Kumar et al (2013)** studied about the role of microcredit programme in empowering rural women in Bangladesh. Approximately half of the population in Bangladesh was women and they were living in rural areas. Providing employment opportunities for women in rural areas was playing an important role in poverty alleviation and decreasing unemployment. It became possible through micro credit. In Bangladesh, microcredit programs were launched by the Grameen bank,

which benefitted to the rural women in many ways. Through these programs poor women will able to undertake diversified economic activities and generate a stable income. Microfinance plays pivotal role in economic development and rural women empowerment (**Kavitha&Meenakshi, 2013**). After joining self help group's economic and social status of the women has improved. Self-help groups plays major role in entrepreneurship development. Self-help groups encouraged them through providing credit facilities. Microfinance leads to rural women empowerment as well as the development of rural community as a whole.

**Sandhu, (2013)** has concluded that most of rural people, who belong to a lower caste, were the members of the SHGs. SHGs plays major role in the alleviation of poverty. The function and success of SHGs were depending upon its leader. SHGs were also faced number of problems such as limited credits, loan repayment by members, lack of awareness about the new schemes and incentives provided by the Government. According to **Medatwal (2013)**the microfinance provided to rural women enhances the role of women in society, decision making and economic empowerment. These factors enhanced women empowerment and were equally important. It is very difficult to identify which factor is most influenced in women empowerment. He found that more initiatives to be taken by micro finance institutions to empower the economic activities of women in SHGs. Self-help groups include additional services like awareness raising workshops, training and also focused on financial services too. The target achieved by financial inclusion in terms of microfinance provided by microfinance institutions were studied by **Ghosh (2013)**. For achieving the target in the financial inclusion, micro finance institutions play very pivotal role in financing self help groups particularly rural areas.

**Gupta & Kapila (2014)** have studied the performance of SHGs. the study revealed that mostly 12-20 members were there in each SHG. More than 80% members can read write and perform basic calculations. At initial stages loans were taken for consumption needs were fulfilled then loans were taken for the purpose of income generating activities, for improving the standard of living. **Porkodi & Aravazhi (2014)**have conducted a research

work on “Role of microfinance and SHGs in financial inclusion.” Financial inclusion can only be achieved when small and marginal farmers and landless laborers have easily accessed the financial services provided by financial institutions mentioned. They have also stated that NGOs played a very good role in promoting MFI. Marketing strategies of SHGs in Punjab were studied by **Dhiman& Rani (2014)**. They identified that sales of SHGs are not depending upon SHGs business activity, location, promotional techniques and a number of members in each group, whereas it was depending upon the pricing policy adopted by them. **Loomba** has narrated about the role of microfinance in women empowerment in India. She stated that microfinance provided by the commercial banks or MFIs plays very crucial role for social, political and economic empowerment of women in India. There were a number of factors which were influenced by microfinance which were economic status, decision making power and knowledge etc.

**Sairam & Subramanian (2014)** conducted a study to identify the reason for failure to achieve financial inclusion activities initiated by the Reserve Bank of India and Government of India. After in-depth study, it was found that commercial banks were adhering to financial inclusion guidelines under compulsion and other hindrances. Thus the financial inclusion was information asymmetry, inadequate physical and digital infrastructure etc. Rural branches were also taking it as a burden not as an opportunity to increase its profit. The target of financial inclusion was not fully achieved(**Tamilrasu, 2014**). Most of the rural householders were still financially excluded and they were independent upon many lenders. Just the opening of no-frills bank accounts was not the solution. Financial institutions must develop strong linkages with poor people, by gaining the trust and goodwill of them. It was found that the number of bank offices has been increased in all areas like urban, semi- urban, suburban, rural and metropolitan areas. An increasing number of ATM’s also indicates the growth in the banking sector. The self help groups and cooperatives had an ability to empower women through providing monetary services. Women were better borrowers than men, in terms of repayment and utilization of money (**Jha & Yadav, 2014**).

## **2.1 CONCLUSION**

From above literature, it is observed that the most of the researchers have analyzed the impact of micro-credit on poverty eradication, women empowerment and initiating entrepreneurial opportunities to the rural women. In India, the Government and Non-Government organizations provide the number of micro-credit facilities to the disadvantaged section of the society. To this end, the micro-credit plays an important role in the financial inclusion programme of India. It also observed that the rural people and financially weaker section of the society have availed the micro-credit facilities through SHG's. Therefore SHGs are the fulcrum between rural people and financial service providers. Lack of awareness in micro-credit facility and illiteracy are the main reasons for the majority of the rural people not availing such opportunity.



## **CHAPTER 3**

### **SCOPE OF THE STUDY AND PROBLEM STATEMENT**

#### **3.1 SCOPE OF THE STUDY**

At global level, the women empowerment was becoming a big issue. It is applicable to India also. To tackle this problem, women have to be educated. Education helps them to create awareness about their rights and privilege. Besides, the economic factor is also playing an important role for women empowerment.

In urban areas, illiterate women facing lot of problems than literate women. On the other hand, the rural women facing problems like lack of education, medical facilities, health care, malnutrition, environment etc. When a woman is having economic power, she will control all the expenditures of family and will take necessary steps to develop their family in terms of children's development. Towards the end, they are indirectly contributing to the nation's growth. Hence the political parties, the policy makers and the Indian Governments have emphasized its importance and taken the necessary steps at a priority level.

From the above literature survey it is also observed that different types of micro-finance schemes are provided by the various agencies to uplift of rural population especially women in socially and economically. These schemes are offered to rural women under financial inclusion scheme for poverty alleviation and women empowerment. According to 2011 census, the population of Punjab was 2.77 crores. In Punjab majority of the people are living in rural areas. The rural population is 1.73 cores where the urban population is 1.03 crores. In recent years, various SHGs are providing finance to the rural women empowerment in Punjab.

Keeping this in mind, the present study is carried out in Jalandhar District of Punjab to identify whether the rural women population got benefited under micro credit in terms of socially, economically and politically. Further in this study, to compare the two SHGs in Jalandhar district to analysis socio-economic status in terms of obtaining micro-credit and Women empowerment.

### **3.2 PROBLEM STATEMENT**

The main focus of the present study is to investigate that the SHG's are playing a major role in empowering the rural women. From the literature survey, it is observed that most of the studies were concentrated about the impact of micro-finance and SHG's on women economic empowerment. The present study will spotlight the impact of micro-credit provided through women SHG's empowering the rural woman member in term of socially, economically and politically. Also the study will cover the role of micro-credit for financial inclusion. In this regard, the present study will select two blocks of Jalandhar District of Punjab to compare the impact of micro-credit provided through women SHGs in terms of rural women empowerment.

# **CHAPTER 4**

## **OBJECTIVES**

### **AND METHODOLOGY OF THE STUDY**

#### **4.1 OBJECTIVE**

The objectives of the present study are as follows:

1. To get insight into the microcredit schemes available for SHG's.
2. To know the working structure of SHG's.
3. To identify the economic empowerment of rural women participated in microcredit through SHG's.
4. To identify the social empowerment of rural women participated in microcredit through SHG's.
5. To identify the political empowerment of rural women participated in microcredit through SHG's.

#### **4.2 METHODOLOGY**

The present research work has been divided into two parts. Part I deals with identification of effectiveness of SHG's and Part II deals with identification of economic, social and political empowerment of rural women as a result of participating in the SHG's.

This study is a descriptive one. Punjab State has been selected for the present research work. This state is divided into 22 districts. Out of 22 districts, Jalandhar District has been selected for the present research work and the selection is based upon the convenience purpose. According to the census report 2011, the total population of Jalandhar District was 2,193,590 out of which 1,145,211 were male and 1,048,379 were females. The total literacy rate during that period in Jalandhar district was 1,622,537 out of which 882,581 males and 739,956 females were literate.

The Jalandhar district is divided into 10 blocks. The name of these 10 blocks is given in table 4.1

**Table 4.1: Block's Name in Jalandhar District**

Sl.No.	Name of the block	Sl.No.	Name of the block
1.	Adampur	6.	Nakodar
2.	Bhogpur	7.	Noormahal
3.	Jalandhar East	8.	Phillour
4.	Jalandhar West	9.	Rurkan Kalan
5.	Lohian	10.	Shahkot

Out of these 10 blocks, two blocks have been selected randomly for this study. The selection of these blocks is based upon two important parameters viz., (i) large number of women SHGs are available in these blocks and (ii) convenience in data collection purpose. The names of the two blocks are Rurkan Kalan and Phillour.

Further, block is subdivided into a circle. Phillour block is subdivided into 7 circles and Rurkan Kalan block is subdivided into 5 circles respectively. The total number of villages in these two blocks is about 146 (93 villages in the Phillour block and 53 villages in the Rurkan Kalan block). It was also observed that each village having at least one woman SHGs and some villages is having more than one SHG. The name of circle and number of women SHGs presently available in each circle at Phillour and Rurkan Kalan blocks are presented in table 4.2.

**Table 4.2: Circle name and number of women SHG's in each circle  
At Phillour and Rurkan Kalan blocks**

<b>Phillour Block</b>			<b>Rurkan Kalan Block</b>		
<b>Name of Circle</b>	<b>Number of women SHG's</b>	<b>Number of members</b>	<b>Name of Circle</b>	<b>Number of women SHG's</b>	<b>Number of members</b>
Bara Pind	14	158	Sang Dhessian	10	146
Nagar	18	200	Ghurka	10	105
Mansurpur	21	283	Sarhali	21	219
Apra	23	270	Jandiala	27	281
Dosanjh Kalan	19	217	Rurka	4	54
Ramgarh	9	95			
Lasara	12	141			
<b>Total</b>	<b>116</b>	<b>1364</b>	<b>Total</b>	<b>72</b>	<b>805</b>

The total number of women SHGs in Phillour and Rurkan Kalan block is 188. The percentage of contribution made by Phillour block for the total number of SHGs is 60% and the contribution made by Rurkan Kalan block for the total number of SHGs is 40%. The women SHG's are functioning at circle level and it is headed by Child Development Project Officer (CDPO). In this way under 12 circles, 188 women SHGs are functioning effectively in these two blocks.

Out of 188 women SHGs, 39 SHGs from the Phillour block and 21 SHGs from Rurkan Kalan block have been selected for this study. Therefore, the total number of women SHGs selected from these two blocks is 60. The selection of the 60 SHGs is based upon where the total number of members in a SHG is more than 10. In circle wise, the number of women SHGs having its member more than 10 and its total members for the Phillour and Rurkan Kalan blocks is depicted in table 4.3.

**Table 4.3: Number of women SHGs (having its member more than 10 members)  
And its total members in circle wise for the Phillour and RurkanKalan Blocks**

<b>Circle Name</b>	<b>Total number of women SHGs</b>	<b>Number of women SHGs having its member more than 10</b>	<b>Total number of members in women SHGs having its member more than 10</b>
<b>A. Phillour Block</b>			
Bara Pind	14	5	94
Nagar	18	3	50
Mansurpur	21	14	213
Apra	23	8	109
Dosanjh Kalan	19	5	77
Ramgarh	9	1	15
Lasara	12	3	51
<b>Total</b>	<b>116</b>	<b>39</b>	<b>609</b>
<b>B. Rurkan Kalan Block</b>			
Sang Dhessian	10	8	126
Ghurka	10	2	25
Sarhali	21	3	39
Jandiala	27	4	51
Rurka	4	4	54
<b>Total</b>	<b>72</b>	<b>21</b>	<b>295</b>

From table 4.3, it is observed that the 609 women members are available in 49 SHGs at Phillour block and in Rurkan Kalan Block, 295 women members are available in 21 SHGs.

Therefore the total number of women SHGs members are available in Phillour and Rurkan Kalan Block is about 904 (609 + 295). From these total members, 270 members

have been selected as sample respondents for this study. From these total members 162 members have been selected from Phillour Block and 108 from Rurkan Kalan Block. The selection is based upon the 60:40 ratio of the total number of women SHG members.

The methodology for selection of sample respondents in circle wise comprising heads and its members from each SHGs of Phillour and Rurkan Kalan Block is presented in table 4.4.

**Table 4.4: Methodology for selection of sample respondents in circle wise  
For Phillour and RurkanKalan Block**

Circle Name	Number of women SHGs	Total number of women member in the SHGs	Total number of sample respondent from each circle	Sample Respondents in each circle		
				Total number of Heads in SHGs	Total number of members from SHGs [C – D]	Number of member select from each SHGs [E/A]
	(A)	(B)	(C)	(D)	(E)	(F)
<b>A. Phillour Block</b>						
Bara Pind	5	94	25	5	20	4
Nagar	3	50	13	3	10	3
Mansurpur	14	213	57	14	43	3
Apra	8	109	29	8	21	3
DosanjhKalan	5	77	20	5	15	3
Ramgarh	1	15	4	1	3	3
Lasara	3	51	14	3	11	3
<b>Total</b>	<b>39</b>	<b>609</b>	<b>162</b>	<b>39</b>	<b>123</b>	
<b>B. RurkanKalan Block</b>						
Sang Dhessian	8	126	46	8	38	5
Ghurka	2	25	9	2	7	4
Sarhali	3	39	14	3	11	4
Jandiala	4	51	19	4	15	4
Rurka	4	54	20	4	16	4
<b>Total</b>	<b>21</b>	<b>295</b>	<b>108</b>	<b>21</b>	<b>87</b>	

#### **4.2.1 Sample Size**

In total 270 sample respondents have been selected for this study from 12 circles in two blocks (Phillour and Rurkan Kalan) covering 60 SHGs.

#### **Part I: Identification of effectiveness of SHGs:**

Out of 270 sample respondents, 60 respondents are the heads of SHGs. A questionnaire method has been used to identify the effectiveness of SHGs from the heads of SHG.

#### **Part II: Identification of Economic, Social and Political empowerment of Rural Women in Punjab state as a result of participating in Self Help Groups (SHGs)**

For identification of level of women empowerment on different parameters, 270 female members have been selected from the 60 SHGs. The selection of the respondents is based upon those who have currently stayed in the SHGs for more than two years.

#### **4.2.2 Data collection**

Data has been collected from both primary as well as secondary sources.

##### **a) Primary data**

This study is mainly depending upon the primary data. Therefore, primary data has been collected through structured questionnaires.

**Questionnaire:** A structured questionnaire was prepared for women members of the SHGs and it was also being translated into the regional language which was easily understandable by women of rural areas.

First questionnaire has been prepared for heads of the, to know about working structure and opinion of women members towards SHG's.

Second questionnaire was related to assessment of women empowerment through SHG's. This questionnaire was further divided into three subparts. First part covers demographic information and second part includes questions to identify the women's financial skill in terms of saving behavior and management of financial crisis. Final part covers the



questions related to measure the women empowerment in terms of socially, economically and politically on Five Point Likert Scale.

**b) Secondary Data**

The secondary data has been collected from the District level project officers of women development, NABARD Report, RBI reports, Lead bank of Jalandhar district and their websites.

**4.2.3 Pilot Study**

The draft questionnaire was pre-tested with 30 respondents to check the validity and consistency of the questionnaire. This sample of 30 respondents will also include in the final sample of 270 respondents. After conducting the pilot survey appropriate changes were incorporated in the content of the questionnaire based upon the experience which was gained during conducting pilot study.

**4.2.4 Statistical tools for analysis of data**

Descriptive statistical techniques like averages, frequencies and percentage methods were used to analyze the data. Besides of this advance statistical tests were also used like one way ANOVA to check the relationship between dependent and independent variables.

**4.3 HYPOTHESIS**

Last three objectives were achieved through developing following hypothesis by linking dependent and independent variables. Hypothesis testing is method to evaluate the economic, political and social empowerment of the target respondents (rural women).

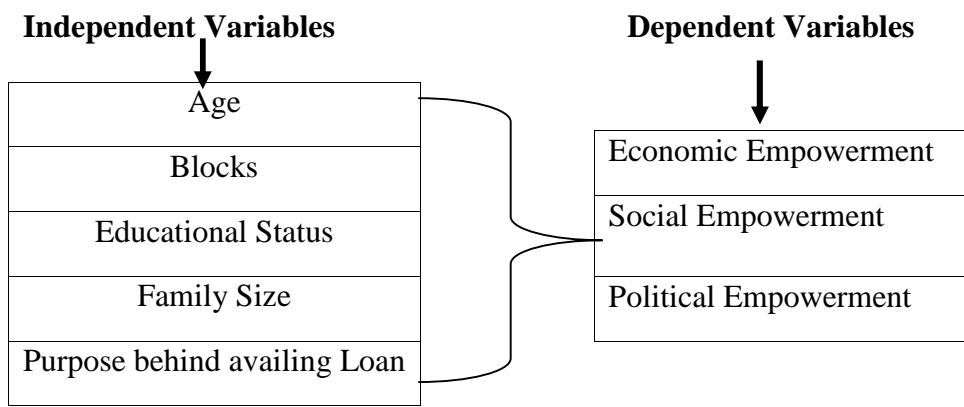
- H1: There is no significant relationship between district of respondents and Economic Empowerment.
- H2: There is no significant relationship between district of respondents and Social Empowerment.
- H3: There is no significant relationship between district of respondents and Political Empowerment.
- H4: There is no significant relationship between age and Economic Empowerment.
- H5: There is no significant relationship between age and Social Empowerment.
- H6: There is no significant relationship between age and Political Empowerment.
- H7: There is no significant relationship between educational status of respondents and Economic Empowerment.
- H8: There is no significant relationship between educational status of respondents and Social Empowerment.
- H9: There is no significant relationship between educational status of respondents and Political Empowerment.
- H10: There is no significant relationship between family size of the respondents and Economic Empowerment.
- H11: There is no significant relationship between family size of the respondents and Social Empowerment.
- H12: There is no significant relationship between family size of the respondents and Political Empowerment.
- H13: There is no significant relationship between purpose of availing loan and Economic Empowerment.
- H14: There is no significant relationship between purpose of availing loan and Social Empowerment.

H15: There is no significant relationship between purpose of availing loan and Political Empowerment.

#### 4.4 THEORETICAL FRAMEWORK

Figure 4.1 represents the theoretical frame work for selection of variables.

**Figure 4.1 Selections of Variables**



#### 4.5 RELIABILITY

Reliability is a method to check the different statements under scale, it tells whether the statements included in the questionnaire are effective for the study purpose or not. Before conducting actual study draft questionnaire was pre-tested with 30 respondents to check the reliability and consistency of the questionnaire. Value of cronbach's Alpha for Economic, Social and Political empowerment were 0.77, 0.73, 0.72 respectively. Results reveal that scale used for measuring empowerment is reliable. In all three cases scale is more than 70% reliable. In case Cronbach's alpha not showing good results then researcher can drop the irrelevant statement to enhance the reliability of the questionnaire and it is presented in table 4.5.

**Table 4.5: Reliability of Questionnaire**

<b>Dimensions of empowerment</b>	<b>Cronbach's Alpha</b>	<b>No. of items</b>
Economic Empowerment	77%	11
Social Empowerment	73%	7
Political Empowerment	72%	7

*Source: SPSS output*

#### **4.6 LIMITATIONS**

1. All the respondents were rural women and most of them were uneducated, so it was difficult to get responses of women on five point Likert scale.
2. Due to time constraint, study is limited to only two blocks of Jalandhar District. It was not possible to study the entire Punjab State.
3. Lack of skilled knowledge and experience is also limitation of the study.
4. There are chances of biasness due to convenience sampling and also in selection of respondents.

## CHAPTER 5

### SOCIO-ECONOMIC AND DEMOGRAPHIC PROFILE OF THE RESPONDENTS

#### 5.1 INTRODUCTION

This chapter deals with the socio-economic profile of the respondents. This includes age, education, family pattern, family size, marital status, occupation, house in possession, savings per month, the amount of loan obtained and purpose for which the loan obtained etc. It is also observed that all these factors have some influence on the economic, social and political empowerment of a woman.

#### 5.2 AGE-WISE CLASSIFICATION OF THE RESPONDENTS

For this study purpose the age of women respondents are classified as up to 25 years, 26-36 years, 36-45 years and above 45 years. Table 5.1 presents the distribution of the sample women respondents according their age.

**Table 5.1: Age wise classification of the respondents**

S.No.	Age Group (Years)	Frequency	Percentage
1	Up to 25 years	6	2.9
2	Between 26 and 35 years	36	17.1
3	Between 36 and 45 years	86	41.0
4	More than 45 years	82	39.0
<b>Total</b>		<b>210</b>	<b>100</b>

*Source: Primary Data*

From table 5.1, it is observed that most of the women respondents are in the age group of 36-45 years (41 percent of the total respondents). 39 percent of the total women respondents are in the age group category of more than 45 years age. Only 2.9 per cent of respondents are of less than 25 years and 17.1 per cent of respondents are in the age

group of 26-35years. Thus, it is concluded that most of the women above 36 years are members of SHG's.

### 5.3 BLOCK WISE CLASSIFICATION OF THE RESPONDENTS

The sample respondents in this study were selected from two blocks, namely Rurkan Kalan and Phillour. Total number respondents are 210. Age wise classification of the respondents in Rurkan Kalan and Phillour blocks are shown in table 5.2.

**Table 5.2: Age wise classification of respondents in Rurkan Kalan and Phillour Blocks**

Name of the Block	Age Group of the respondents				Total
	Up to 25 years	Between 26 and 35 years	Between 36 and 45 years	More than 45 years	
Rurkan Kalan	4	9	39	35	87
Phillour	2	27	47	17	123
<b>Total</b>	<b>6</b>	<b>36</b>	<b>86</b>	<b>82</b>	<b>210</b>

*Source: Primary Data*

From table 5.2, it is observed that in Phillour block, out of 123 respondents, 47 respondents (38 per cent) fall in the age group of 36-45 years. On the Rurkan Kalan block, 44 per cent of respondents fall in the age group of 36-45 years. Thus, it is concluded from the analysis that a majority, of the respondents i.e. 41 per cent belongs to the age group of 36-45 and 39 per cent of the respondents fall in the age group of more than 45 years.

### 5.4 EDUCATIONAL STATUS OF THE RESPONDENTS

Table 5.3 classifies the respondents on the basis of age, educational qualification and block wise.

**Table 5.3: Educational status and age of the respondents**

S.No.	Educational level	Age group of the respondents								To tal	Per cent
		Up to 25 years		Between 26 and 35 years		Between 36 and 45 years		More than 45 years			
		RurkanKalan Block	Phillour Block	RurkanKalan Block	Phillour Block	RurkanKalan Block	Phillour Block	RurkanKalan Block	Phillour Block		
1	No Formal Education	0	0	0	2	11	23	16	18	70	33.3%
2	Primary School	1	0	1	7	15	15	14	21	74	35.2
3	Matric	2	0	1	13	11	4	4	4	39	18.6
4	Diploma	0	2	3	3	1	2	0	0	11	5.2
5	Graduate/ Post-graduate	1	0	3	2	1	1	1	2	11	5.2
6	Refuse to Answer	0	0	1	0	0	2	0	2	5	2.5
	Total	4	2	9	27	39	47	35	47	210	100
	Percentage	1.9	0.9	4.3	12.9	18.6	22.4	16.6	22.4	100	

*Source: Primary Data*

From table 5.3, it has been inferred that 70 respondents have no formal education, i.e. 33.3 per cent of the total respondents are illiterate. Out of the total 210 respondents, 74 respondents' (35.2 per cent) having primary education. Only 39 respondents are matric. 11 respondents' are graduates who are belong to the age group of 26-35 years. Out of 210 respondents, 5 respondents' refuse to give answers about their educational status and they are in the age group more than 25 years. In Rurkan block, 27 respondents are illiterate where as in Phillour block, 43 respondents are illiterate.

## 5.5 MONTHLY INCOME OF THE RESPONDENTS HOUSEHOLD

The monthly income of the respondents has been classified into five categories (below Rs.1,000; Rs.1,001-Rs.2,500; Rs.2,501-Rs.5,000; Rs.5,001-Rs.10,000; and above Rs.10,000) and it has been shown in table 5.4.

**Table 5.4: Monthly Income of the respondents**

S.No	Monthly Income (Amount in Rs.)	Frequency	Percent
1	Below 1,000	24	11.4
2	1,001-2,500	51	24.3
3	2,501-5,000	21	10.0
4	5,001-10,000	46	21.9
5	Above 10,000	68	32.4
	<b>Total</b>	<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From the table 5.4, it has been observed that, 11.4 per cent of the respondents' family monthly income was less than Rs.1,000. 51 respondents' (24.3 per cent) family income was between Rs.1,001 and Rs.2,500. 21 respondents (10 per cent) monthly income was in the range of Rs.2501 to Rs.5,000. 32.4 per cent of the respondents' family income was more than Rs.10,000 per month.

## 5.6 PATTERN OF RESPONDENT'S FAMILY AND ITS SIZE

The pattern of respondent's family has been divided into two kinds namely joint and nuclear family. It is publicized in Table 5.5.

**Table 5.5: Pattern of respondent's Family**

S.No	Pattern of respondent's family	Frequency	Percent
1	Joint family	48	22.9
2	Nuclear family	162	77.1
	<b>Total</b>	<b>210</b>	<b>100.0</b>

*Source: Primary Data*



From table 5.5, it has been observed that 77.1 per cent (162 persons) of the respondents are living as a nuclear family in rural areas. Remaining 22.9 per cent (48 persons) of the respondents is living as a joint family. It is very interesting to note that in rural areas the joint family concept starts declining; it is also evident from table 5.5.

Family size represents that the number of members in a family. Accordingly, the respondent's family size has been classified into five classes and it is depicted in table 5.6.

**Table 5.6: Family size of the respondents**

<b>S. No</b>	<b>Size of Family (in numbers)</b>	<b>Frequency</b>	<b>Percent</b>
1	Up to 2 members	23	11.0
2	3 to 5 members	122	58.1
3	5 to 7 members	30	14.3
4	Above 7 members	35	16.7
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.6, it is clearly noticed that families having 3 to 5 members were observed in 58.1 per cent of the respondents. Only 35 respondents (16.7 per cent) family size was more than 7 members. Table 5.7 represents the pattern and size of respondent's family.

**Table 5.7: Respondents' family size and its pattern**

<b>S.No.</b>	<b>Size of Family (Number of persons)</b>	<b>Family Pattern</b>		<b>Total</b>
		<b>Joint family</b>	<b>Nuclear family</b>	
1	Up to 2 members	0	23	23
2	3 to 5 members	3	119	122
3	5 to 7 members	11	19	30
4	Above 7 members	34	1	35
<b>Total</b>		<b>48</b>	<b>162</b>	<b>210</b>

*Source: Primary Data*

From table 5.7, it is observed that out of 210 respondents, only 23 respondents (10.9 per cent) family size is up to 2 members and they belong to nuclear family. 122 respondents (58.09 per cent) family size is 3-5 members, in which 3 respondents belong to joint family and rest 119 respondents belong to nuclear family. It concluded that the number of members in a family is more than 7 lived as a joint family and number of members in a family is less than 5 lived as a nuclear family.

## 5.7 MARITAL STATUS OF THE RESPONDENTS

The respondents are classified on the basis of their marital status and are represented in table 5.8.

**Table 5.8: Marital Status of the respondents**

S.No.	Marital Status	Frequency	Percent
1	Unmarried	25	11.9
2	Married	145	69.0
3	Widow	32	15.2
4	Separated	8	3.8
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.10, it has been observed that out of 210 respondents, 145 (69 per cent) are married. 25 respondents (11.9 per cent) are unmarried and 32 respondents (15.2 per cent) are widows. Thus, it is inferred from this table that the majority of the respondents are married.

## 5.8 OCCUPATION OF THE RESPONDENTS

Table 5.9 deals with the occupational status of the respondents.

**Table 5.9: Occupational status of the respondents**

S.No.	Occupation	Frequency	Percent
1	Employed	45	21.4
2	Marginal farmer	3	1.4
3	Agricultural labor	18	8.6
4	Petty shop Business	10	4.8
5	Unemployed	9	4.3
6	Others (House wives)	125	59.5
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.9, it is clearly revealed that 59.5 per cent of the respondents' occupational status as House wives. 45 respondents (21.4 per cent) have engaged themselves in any type of employment activities. Thus, it is concluded that the occupation of the majority of the respondents as housewife followed employment and agricultural laborers.

## 5.9 POSSESSION OF HOUSE

The housing details of the respondents are shown in table 5.10

**Table 5.10: Details about possession of house by the respondents**

S.No	Possession of House	Frequency	Percent
1	Own House	186	88.6
2	Rented House	24	11.4
	Total	210	100.0

*Source: Primary Data*

Table 5.10 represents that the majority of the respondents (88.6 per cent) resides in their own houses and rest of the respondents (11.4 per cent) were living on rental basis.

## 5.10 CLASSIFICATION OF RESPONDENTS ON THE BASIS OF THEIR SAVINGS IN A MONTH

The monthly savings of the respondents has been classified into three categories and it has presented in table 5.11.

**Table 5.11: Details on monthly savings of the respondents**

S.No	Amount of monthly savings by the respondents (Amount in Rs.)	Frequency	Percent
1	Below Rs.500	145	69.0
2	Between Rs.501 and Rs.1,000	61	29.0
3	Between Rs.1,001 and Rs.1500	4	1.9
	<b>Total</b>	<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.11, it is clearly revealed that the monthly savings of the majority of the respondents (69 per cent) were below than Rs.500. Only 4 respondents (1.9 per cent)

monthly income was in the range between Rs.1001 and Rs.1500. It concluded that most of the respondents save only a meager amount of money as a monthly savings from their household monthly income.

### 5.11 YEAR OF JOINING IN THE SHG BY THE RESPONDENTS

The year of joining in the SHGs by respondents has been classified into 10 years and it is shown in Table 5.12.

**Table 5.12: Details about the year of joining SHG by the respondents**

S.No	Year of joining in the SHG	Frequency	Percent
1	2004	1	0.5
2	2005	1	0.5
3	2006	10	4.8
4	2007	24	11.4
5	2008	43	20.5
6	2009	44	21.0
7	2010	30	14.3
8	2011	20	9.5
9	2012	35	16.7
10	2013	2	1.0
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

It is evident from the table 5.12 that during 2009, the majority of the respondents (21 per cent) are joined in the SHG followed by 2008, 2012, and 2010.

### 5.12 NATURE OF THE SELF HELP GROUPS

The Self Help Groups existing in the blocks are classified as registered and unregistered and it is presented in table 5.13.

**Table 5.13: Classification of the SHGs as per their registration in Block wise**

S.No.	Name of the Blocks	Nature of the Self Help Group		Total
		Registered	Un registered	
1	Rurkan Kalan	16	71	87
2	Phillour	6	117	123
<b>Total</b>		<b>22</b>	<b>188</b>	<b>210</b>

*Source: Primary Data*

It could be seen from table 5.13, that un-registered self-help groups are more in both blocks. Phillour block (55.7 per cent) occupied first position followed by the Rurkan Kalan Block (33.8 per cent). It is also interesting to note that in Rurkan Kalan block out of 87 SHGs, 16 were registered whereas in Phillour block out of 123 SHGs, 6 were registered.

### **5.13 RESPONDENT'S OPINION ABOUT THE REASON FOR NON-REGISTRATION BY THE SHGS**

The respondents' opinion about the reason for non-registration by the SHGs was collected and it is tabulated in table 5.14.

**Table 5.14: Respondents opinion with regard to un-registration by the SHG's**

S.No.	Reasons for un-registration by the SHGs.	Frequency	Percent
1	Don't know	74	35.2
2	No knowledge	56	26.7
3	Less members	25	11.9
4	Lot of paper work	21	10.0
5	Difficulty in travelling	13	6.2
<b>Total</b>		<b>189</b>	<b>90.5</b>

*Source: Primary Data*

From table 5.14, it is noted that the majority of the respondents (35.2 per cent) were unaware about the term "registration". 26.7 per cent of the respondents were aware about the term registration, but they don't know the reason behind for non-registration by the

SHGs. The rest of them reported that the reasons for non-registration by the SHGs are (i) less numbers of members; (ii) require more paperwork and (iii) difficulty in travelling.

#### **5.14 SOURCES BY WHICH THE RESPONDENTS CAME TO KNOW ABOUT SHG'S**

Through various sources, the respondents aware about the SHGs and it are represented in table 5.15.

**Table 5.15: Respondents aware about the SHGs by various sources**

<b>S.No</b>	<b>Sources</b>	<b>Frequency</b>	<b>Percent</b>
1	From Aganwadi Workers	54	25.7
2	Panchayat Members	21	10.0
3	Through govt. schemes	17	8.1
4	Relatives/Neighbors	70	33.3
5	Bank officials	48	22.9
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.15, it is inferred that the majority of the respondents (33 per cent) gets information from their relatives, neighbors and family members. 54 respondents (25.7 per cent) were collected the information about the SHGs from the Aganwadi workers (Heads of the Groups) directly. The bank officials also provided the information about the SHGs to the respondents those who approaching the bank for the loan purpose.

#### **5.15 THE MOTIVE OF THE RESPONDENTS JOINING IN THE SHGS.**

The intention of the respondents for joining in the SHGs is shown in table 5.16

**Table 5.16: Reasons for joining SHG's by the respondents**

S.No	Motive for joining in the SHGs	Frequency	Percent
1	Avoid extra expenses	11	5.2
2	Obtain social status	14	6.7
3	Increase savings	66	31.4
4	Obtain loans	37	17.6
5	Purchase household assets	19	9.0
6	Family stringent condition	33	15.7
7	Motivated by others	30	14.3
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.15, it is observed that the main reason for joining the SHGs is to promote the monthly savings as mentioned by the 66 respondents (31.4 per cent). 37 respondents (17.6 per cent) represented that the motive for joining in the SHGs is to obtain loans. Due to the family stringent conditions 33 respondents (15.7 per cent) were joined in the SHGs and some of them were predefined to purchase a household asset that's why they join in the SHG.

## **5.16 INVOLVEMENTS IN GROUP ACTIVITIES**

The involvements of the respondents in income generating activities in block wise are shown in table 5.17.

**Table 5.17: Block wise economic activities engaged by the respondents**

Name of the Activity	Name of the Block		Total
	RurkanKalan	Phillour	
Achar/pappad/pickle/Murabba making	10	7	17
Football stitching	0	3	3
Soap making	8	1	9
Sweater weaving	8	12	20
Embroidery	2	0	2
<b>Total</b>	<b>28</b>	<b>23</b>	<b>51</b>

*Source: Primary Data*

From table 5.17, it is noticed that 20 respondents (39.2 per cent) were engaged in sweater weaving activity and 17 respondents (33.3 per cent) were engaged in the economic activities like soap, pappad, pickle making etc. But only 51 respondents were engaged in some type of economic activities but rest 159 respondents were not involved in any kind of economic activity.

### 5.17 FIXED SAVINGS OF THE RESPONDENTS

Every self-help group encourages its members to deposit certain fixed amount of money as savings on a monthly basis in order to cultivate saving habits for their future. The minimum amount of monthly fixed deposit is Rs.50 and the maximum amount is depending upon the member's ability to save. Table 5.18 depicts the fixed savings of the respondents per month through SHGs.

**Table 5.18: Fixed savings of the respondents through SHGs**

<b>S. No</b>	<b>Fixed savings of the respondents per month (Amount in Rs.)</b>	<b>Frequency</b>	<b>Percent</b>
1	50.00	19	9.0
2	100.00	69	32.9
3	150.00	7	3.3
4	200.00	80	38.1
5	250.00	2	1.0
6	300.00	17	8.1
7	500.00	15	7.1
8	600.00	1	0.5
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*



From table 5.18 it is inferred that 80 respondents (38.1 per cent) have the habit of deposit Rs.200 as fixed savings on a monthly basis. 69 respondents (32.9 per cent) have the habit of deposit Rs.100 as fixed monthly savings. Among 210, one respondent has the habit of monthly deposit Rs.600 in the fixed deposit.

### 5.18 AMOUNT OF LOAN AVAILED BY RESPONDENTS

The amount of loan availed by the respondents from SHGs is presented in table 5.19. The amount of the loan granted by SHGs varies from Rs.500 to Rs.50,000.

**Table 5.19: Amount of the loan availed by the respondents**

S.No	Amount of Loan	Frequency	Percent
1	0	41	19.5
2	500	1	0.5
3	700	2	1.0
4	800	1	0.5
5	1,000	4	1.9
6	2,000	30	14.3
7	3,000	12	5.7
8	4,000	1	0.5
9	5,000	43	20.5
10	6,000	4	1.9
11	7,000	13	6.2
12	8,000	5	2.4
13	10,000	33	15.7
14	13,000	1	0.5
15	15,000	11	5.2
16	17,000	1	0.5
17	20,000	1	0.5
18	25,000	3	1.4
19	30,000	1	0.5
20	50,000	2	1.0
<b>Total</b>		<b>210</b>	<b>100.0</b>

*Source: Primary Data*

From table 5.19, it is observed that 41 respondents (19.5 per cent) did not get any amount in form of microcredit loan from SHG. Remaining respondents (80.5 per cent) were taken loan from SHG. It is interesting to note that 98 respondents (46.6 per cent) availed loan from SHG's up to Rs.6,000 and 71 respondents (33.8 per cent) obtained loan amount in the range of Rs.7,000 to Rs.50,000

### 5.19 PURPOSE BEHIND AVAILING LOAN

The purpose of loan availed by the respondents from the SHGs has been classified into two categories such as income generating activities (economic activities) and household activities. Table 5.20 reveals the purpose of loan availed by the respondents.

**Table 5.20 Purpose behind availing loan**

<b>Sr. No.</b>	<b>Purpose</b>	<b>Frequency</b>	<b>Percent</b>
	<b>Economic Activities</b>		
1	Agriculture and allied activities	17	8.1
2	Manufacturing	22	10.5
3	Trading	16	7.6
4	Investment	28	13.3
	<b>Household Activities</b>		
1	Consumption	29	13.8
2	Family Health	22	10.5
3	To pay-off debts	26	12.4
4	Children Education	9	4.3
	<b>No Loan</b>	41	19.5
	<b>Total</b>	<b>210</b>	<b>100.0</b>

*Source: Primary Data*

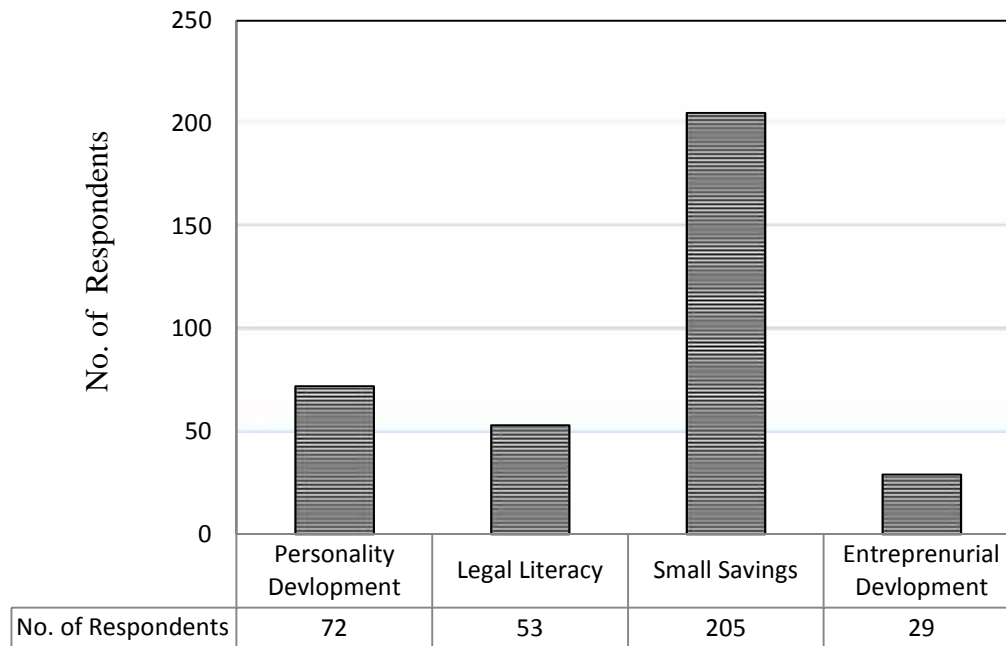
From table 5.20 it is observed that around 13 per cent of the respondents utilized loan for consumption purposes and same number of respondents for investment purposes. Repaying the earlier debts and family health related issues were the major factors among utilization of loan money. 8.1 per cent of the respondents were utilized loan for

agriculture related activities. Out of 210 only 83(39.5%) of the respondents were utilized loan amount in income generating activities. Rest 86 (41%) respondents utilized money in household related activities. out of total 41 (19.5%) respondents did not get any loan from SHG ever.

## 5.20 EXPERTISE AVAILED BY THE RESPONDENTS THROUGH SHGs

With the help of the SHGs the respondents availed various kinds of expertise such as savings, legal literacy, personality development, Entrepreneurial skill etc. and it is presented in fig. 5.1.

**Figure 5.1: Expertise availed by the respondents through SHG**



*Source: Primary Data*

From figure 5.1 it is revealed that 205 respondents were availed the expertise in the field of savings. Out of 210 respondents, 72 were gained personality development skill. Only 29 respondents were benefitted by entrepreneurial skills as the result of joining SHG's.

## CHAPTER 6

### IMPACT OF MICROCREDIT ON RURAL WOMEN EMPOWERMENT (As per data collected from Respondents)

Empowerment is not a short term phenomenon; it is a long term procedure which requires changes in the attitude, feelings and behavior of society which they hold about men and women. Many policies and strategies have been adopted to bring women empowerment. But mostly by bringing together rural women, encouraging them for small savings and providing microcredit to them. To achieve the target of providing microcredit, there are a number of formal and informal institutions all over India. Still, there is not any specific definition of word empowerment, so for the purpose of study total 30 variables were included in the questionnaire under three different dimensions (economic, social and political) of rural women empowerment.

#### 6.1 ECONOMIC EMPOWERMENT

Identify the impact of microcredit on economic empowerment of rural women, a questionnaire consists of 11 statements gave to the respondents and collected their responses. The respondents' responses on rural women economic empowerment are presented in table 6.1.

**Table 6.1: Impact of microcredit on economic empowerment of rural women**

Statement	Very high	High	Moderate	Low	No Change	Mean	Standard Deviation (SD)	Rank as per mean
1. Microcredit increases the income of the family	54 (25.7)	53 (25.2)	54 (25.7)	32 (15.2)	17 (8.1)	2.5476	1.24897	8

2. Dealing the financial crisis of the family.	36 (17.1)	64 (30.5)	84 (40.0)	18 (8.6)	8 (3.8)	2.5143	0.99870	7
3. Microcredit reducing the dependence on private money lenders.	66 (31.4)	69 (32.9)	60 (28.6)	13 (6.2)	2 (1)	2.1238	0.96041	1
4. Microcredit reducing of poverty in the family.	24 (11.4)	62 (29.5)	74 (35.2)	25 (11.9)	25 (11.9)	2.8333	1.15159	10
5. Microcredit helps to achieve self-reliance in financial conditions of the family.	51 (24.3)	88 (41.9)	59 (28.1)	11 (5.2)	1 (0.5)	2.1571	0.86896	2
6. Microcredit makes women to spend apportion of their income as per their discretion.	41 (19.5)	88 (41.9)	60 (28.6)	19 (9.0)	2 (1.0)	2.3000	0.91792	3
7. Microcredit helps the women to have control over their earnings/income.	44 (21.0)	72 (34.3)	72 (34.3)	17 (8.1)	5 (2.4)	2.3667	0.98011	5
8. Microcredit helps the women to have control over credit/loans.	41 (19.5)	75 (35.7)	69 (32.9)	18 (8.6)	7 (3.3)	2.4048	1.00381	6
9. Microcredit helps the women to have Independent savings bank account in their name.	48 (22.9)	74 (35.2)	62 (29.5)	19 (9.0)	7 (3.3)	2.3476	1.03439	4
10. Microcredit helps the women to have ownership of household assets.	17 (8.1)	60 (28.6)	96 (45.7)	27 (12.9)	10 (4.8)	2.7762	0.93951	9

11. Microcredit helps the women to have equal property rights.	3 (1.4)	25 (11.9)	67 (31.9)	51 (24.3)	64 (30.5)	3.7048	1.07092	11
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*Source: Output of SPSS*

*Note: Figures in brackets are percentage to the total*

### **6.1.1 Increase in income of the family**

From table 6.1, it is clearly noted that 50.9% of the respondents conveyed that their income increased at higher extent after joining SHG's and 25.7% of the respondents reported that microcredit moderately increase their income. 17 respondents (15.2 per cent) informed that there is very little change in the income of the family after joining SHG's.

### **6.1.2 Management of financial crisis in the family**

After getting the microcredit facility from SHGs, the members are able to handle his/her family financial crisis an efficient manner. The data from the table 6.1 reveals that 47.6 % of the respondents expressed that after getting microcredit through SHG's they can easily handle their financial crisis to a higher extent. 84 respondents (40 per cent) reported that microcredit helped them moderately in dealing with the financial crisis of the family. Very less number of respondents (8 respondents) stated that microcredit has not any effective role in dealing with the financial crisis.

### **6.1.3 Reducing the need of private money lenders**

The rural women are depending upon the private money lenders for their financial emergencies. Such situation has been drastically removed by the microcredit offered by SHGs. The study reveals that after participating in the SHG's,dependence upon private money lenders is reduced to a higher level, reported by the 64.3% of the respondents. Still 28.6% of the respondents believed that there has moderate change and 6.2% of the respondents expressed that microcredit has very little role in reducing the dependence on money lenders.

#### **6.1.4 Reducing poverty in the family**

Microcredit is one of the poverty elevation tools. The present study reveals that 40.9% of the respondents conveyed that microcredit reduced poverty in the family at a higher level and 35.2% of the respondents informed that microcredit reduced poverty very moderately. Only 11.9 % of the respondents stated that microcredit has very little role in reducing poverty in the family.

#### **6.1.5 Achieve self-reliance in family financial conditions**

After getting financial assistance, rural women can become self-reliant in all aspects especially financially. The study discloses that more than half of the respondents which covers 66.2% of sample respondents informed that they achieve self-confidence in the financial condition of the family after joining SHG. 28.1% of the respondents reported that through microcredit, they moderately achieves self-reliance in the financial condition of their family. 1 respondents reported that there is no change.

#### **6.1.6 Spend apportionment of their income as per their discretion**

When women have the power to spend their income as per their discretion, it indicates that women got economic empowerment in real sense. According to the study, 61.4% of the respondents believed that membership in SHG's and microcredit helps in spending their income as per their discretion at a higher level and 28% of the respondents reported that they spent their income as per their discretion at moderate level. 9% of the respondents informed that microcredit has little effect on money spent by women at their own discretion, and 1% of the respondents stated that there no change because they are unable to take their own decision regarding their spending.

#### **6.1.7 Control over their earning /Income**

This is an important indicator for women empowerment. The study reveals that 55.3% of the respondents informed that they can control their earnings in a better way after joining SHG and receiving microcredit. 34.3% of the respondents reported that they have moderate control over their earnings and 8.1% of the respondents expressed they have very little control over their earnings.

### **6.1.8 Control over credit/ loans**

The activity control over credit, which includes decision regarding from where to get loan, rate of interest, decision regarding payment of the loan etc and they are very important indicators of economic empowerment. This study reported that 55.2% of the respondents have control over their credits and they can easily handle their loans. 32.9 % of the respondents have moderate control. Further, the study revealed that 8.6 % of the respondents rarely have control over credits and 3.3% of the respondents have not any control over their credits.

### **6.1.9 Opening savings bank accounts with individual name**

SHGs help the rural women to open saving bank account in their name in order to avail microcredit facility. This is also an indicator for the economic empowerment of rural women. The study reported that 58.1% respondents can easily open bank accounts without getting permission from their any family member and 29.5% respondents have to get permission of their family members before opening a bank account. 9% respondents have some problem in family to open an account and 3,3% respondents have not opened any savings bank accounts due to some other reasons.

### **6.1.10 Ownership of household assets**

Women ownership over the household assets is another indicator for the economic empowerment of rural women. The study stated that 36.7 % respondents have purchased household assets in their own name. It indicates that they have full power for purchasing household assets. But, 45.7 % respondents reported that they have purchasing power moderately. They have to get permission from a spouse or any other family member with regard to purchase of household assets in their own name. 12.9% respondents stated that they have purchased assets in their name rarely.

### **6.1.11 Equal property rights**

In India, it is very rare that women get equal property right as compare to men. This is the most important indicator of gender equality. According to this study, only 13.3% respondents get equal property rights, and they are fully aware of it. 31.9% respondents



moderately aware about the equal property rights and 54.8% respondents rarely aware about this and they don't get equal property rights in the family. The study revealed that microcredit has no role in providing equal property rights to rural women in male dominating society in reality.

There are 11 variables in the economic empowerment of rural women and were ranked based upon the mean values. After assigning the rank to the variables, it is revealed that as a result of joining SHG's microcredit decreases the dependence upon private money lenders has ranked first and followed by microcredit helps to achieve self-reliance in the financial conditions of the family. As a result of participating in SHG's microcredit provides equal property rights to women secured eleventh rank which describes that microcredit provided through SHG's has not helped women in providing equal property rights. In a nutshell, table 6.1 describes out of 11 factors, **microcredit reduces the dependency on private money lenders** factor is placed first position in rural women economic empowerment.

## 6.2 SOCIAL EMPOWERMENT

Assess the impact of microcredit on social empowerment of rural women, a questionnaire consists of 7 statements has prepared and circulated to the respondents. Their responses were collected and converted in table format, as shown in table 6.2.

**Table 6.2: Social empowerment of rural women**

Statements	Very High	High	Moderate	Low	No change	Mean	Standard Deviation (SD)	Rank as per mean
1.Independent mobility from one to another place without the support of any male member of the family.	35 (16.7)	71 (33.8)	72 (34.3)	28 (13.3)	4 (1.9)	2.5000	0.98433	4

2. Expressing their views in the group and in the family without any fear.	15 (7.1)	70 (33.3)	82 (39.0)	39 (18.6)	4 (1.9)	2.7476	0.90618	6
3. Discussing freely with bankers / Government officers/NGOs and others.	9 (4.3)	37 (17.6)	90 (42.9)	64 (30.5)	10 (4.8)	3.1381	0.90980	7
4. Mingling freely and talk in group meetings and NGO meetings.	10 (4.8)	30 (14.3)	88 (41.9)	60 (28.6)	22 (10.5)	3.2571	0.98824	8
5. Level of participation of women has increased in decision making in the following aspects in the house.								
(a) Savings	75 (35.7)	76 (36.2)	45 (21.4)	7 (3.3)	7 (3.3)	2.0238	1.00449	2
(b) Expenses	72 (34.3)	78 (37.1)	42 (20)	12 (5.7)	6 (2.9)	2.0571	1.01499	3
(c) children's Education	92 (43.8)	58 (27.6)	40 (19.0)	11 (5.2)	9 (4.3)	1.9857	1.10881	1
6. Microfinance helped women to participate in protests against								
(a) Pollution	7 (3.3)	37 (17.6)	59 (28.1)	43 (20.5)	64 (30.5)	3.5714	1.16964	9
(b) Corruption	5 (2.4)	34 (16.2)	59 (28.1)	43 (20.5)	69 (32.9)	3.6524	1.16493	10
(c) Illicit liquor sales / alcohol use	10 (4.8)	16 (7.6)	33 (15.7)	52 (24.8)	99 (47.1)	4.0190	1.6964	11
(d) Abuse of fellow group members by husbands	4 (1.9)	23 (11.0)	27 (12.9)	28 (13.3)	128 (61.0)	4.2048	1.14540	12
7. Microcredit helped the women to achieve better social status in the eyes of neighbors.	23 (11.0)	89 (42.4)	82 (39.0)	13 (6.2)	3 (1.4)	2.4476	0.82405	5

Source: Output of SPSS

Note: Figures in brackets are percentage to the total

### **6.2.1 Independent mobility from one to another place**

Independent mobility from one to another place without the support of any male member of the family is indicator of social empowerment because in rural areas women are restricted to move in other places without the support of the male member. The study revealed that 50.5% respondents independently moved from one to another place after joining the SHG. But 34.8% respondents moderately move they have to depend upon the male members of the family to some extent. 15.2% respondents are fully dependent upon their family members to move. They can't take their own decisions.

### **6.2.2 Expressing their views in the group and in the family**

Sharing of ideas and views to the family members and any group or community is one of the indicators of social empowerment. The study disclosed that very less number of respondents are able to express their views in the group even after joining SHG i.e. 40.4% of the respondents. 82 respondents (39 per cent) moderately express their views and 1.9% of the respondents are not able to express their views in the group. Thus, it is concluded that 59.5 % of the respondent have afraid of expressing their views in the group.

### **6.2.3 Discussing freely with bankers / Government officers/NGOs and others**

When someone is able to talk with government officers and other official persons, then person is considered empowered in real sense. The study revealed that only 21.9% of the respondents were able to talk freely with high officials. 90 respondents (42.9 per cent) expressed that they discussed with high officials at a moderate level. 30.5% respondents reported that they have low confidence while discussing with officials. From this study it proves that microcredit has not helped women to discuss their views freely.

### **6.2.4 Mingling freely with others**

The study reported that 40 respondents (19.1%) expressed that after participating in the SHG they were able to mingle freely with other members and also in the group meetings at a higher level. 41.9% respondents reported that they mingle with other members moderately and 28.6% respondents are mingled with others to some extent.

### **6.2.5 Participation of women in the following decision making aspects**

**a) Saving:** 71.9% respondents informed that they have high role in taking decision regarding the saving of household and 21.4% respondents reported that they moderately take part in decision regarding saving. Only 3.3% respondents are not able to participate in the decision making process of household savings.

**b) Expenses:** 71.4% respondents informed that they have high role in taking decision regarding household expenses and 20% respondents stated that they have played moderately in such decision making process. Only 2.9% respondents are not able to take a decision on saving of household.

**c) Children's Education:** Most of the respondents (71.4%) were actively taking part in the decision making process of their children's education. 19% respondents disclosed that they have participated in the decision making process of their children's education at a moderate level and 4.3% respondents reported that they are not able to take a decision of their children's educations.

Hence, it is concluded that microcredit and participation in the SHG's helped the respondents to take active participation in household decision.

### **6.2.6 Women participation in protest against**

Participation of the women against the following evils is indicator of social empowerment.

**a) Pollution:** The study reported that 20.9% respondents participated in protests against pollution and 28.1% respondents participated in some of the protests against pollution. 30.5% respondents not participated in the protests against pollution.

**b) Corruption:** The study revealed that only 18.6% respondents take part in protests against corruption and 32.9 % respondents not interested in these protests.

**c) Illicit, liquor sales / alcohol use:** The study concluded that only 12.4% women strongly protest against the use of alcohol by their husbands and 15.7% respondents protest against it moderately. 47.1% women were not able to protest against sale of alcohol and liquor.

**d) Abuse of fellow group members by husbands:** The study described that only 12.9% respondents raised voice against male at the time of abuse of any member of the SHG. 26.2% respondents protest against abuse of group members at some occasions.

### **6.2.7 Standard of Living (Social Status)**

53.4% respondents informed that they achieve better social status in the eyes of the neighbors after joining SHG. 39% respondents moderately and 1.4% respondents informed that participation in SHG has not helped them to achieve better social status.

After assigning ranks to the mean values to different variables of social empowerment, it is revealed that as a result of joining SHGs, the level of participation of women has increased in saving, expenses and issues related to children education and they are positioned at first three ranks respectively. Independent mobility of women, from one to another place without the help of any male member of the family placed at fourth rank. But participation in SHGs has not brought any effect on women's participation in protests against social evils and they positioned last four ranks respectively. In a nutshell, table 6.2 describes out of 7 factors, which factor is most responsible for achieving social empowerment.

## **6.3 POLITICAL EMPOWERMENT**

Analyze the impact of microcredit on political empowerment of rural women, a well-structured questionnaire consists of 7 statements has prepared and circulated to the respondents. The responses from the respondents were collected and converted in table format, as given in table 6.3.

**Table 6.3: Political empowerment of rural women**

<b>Statements</b>	<b>Very High</b>	<b>High</b>	<b>Moderate</b>	<b>Low</b>	<b>No change</b>	<b>Mean</b>	<b>Standard Deviation (SD)</b>	<b>Rank as per mean</b>
1. Microcredit helped women to aware of politics.	52 (24.8)	80 (38.1)	49 (23.1)	20 (9.5)	9 (4.3)	2.3048	1.07716	2
2. Women are playing important role in democratic institutions.	8 (3.8)	91 (43.3)	77 (36.7)	22 (10.5)	12 (5.7)	2.7095	0.91579	4
3. Women are able to cast votes independently without the direction of husband/male.	60 (28.6)	64 (30.5)	64 (30.5)	20 (9.5)	2 (1.0)	2.2381	1.00262	1
4. More women participation in Gram Sabha meetings.	12 (5.7)	74 (35.2)	97 (46.2)	16 (7.6)	11 (5.2)	2.7143	0.88814	6
5. Microcredit helped women to participate in rallies on								
(a) Women's day	11 (5.2)	48 (22.9)	64 (30.5)	45 (21.4)	42 (20.0)	3.2810	1.17474	7
(b) Child Labor Abolition	6 (2.9)	36 (17.1)	68 (32.4)	41 (19.5)	59 (28.1)	3.5286	1.15400	8
6. Microfinance helped women to access Government welfare scheme/programmes.	23 (11.0)	101 (48.1)	61 (29.0)	17 (8.1)	8 (3.8)	2.4571	0.92833	3
7. Microfinance helped women to acquire competence in public affairs.	20 (9.5)	64 (30.5)	92 (43.8)	24 (11.4)	10 (4.8)	2.7143	0.95561	5

*Source: Output of SPSS*

*Note: Figures in brackets are percentage to the total*

### **6.3.1 Women awareness towards political system**

Knowledge on current political situation is required to become politically empowered. SHG's play an important role in empowering rural women politically. The study revealed that 62.9% of the respondents reported that they are fully aware of the political system of the country. 23.1% of the respondents informed that they are moderately aware about the political system and 4.3% of respondents stated that they are rarely aware about the political situation after participating in SHG's.

### **6.3.2 Role of women in Democratic Institutions**

At present, women are playing an important role in democratic institutions. 47.1% of respondents informed that they are fully aware of women's role in democratic institutions and 36.7% of respondents declared that they are aware about their role only at a moderate level. But, 16.2% of respondents reported that they are unaware about their role in democratic institutions. Their awareness level in this regard was very low.

### **6.3.3 Independence in vote casting**

Vote casting is the right of every major citizen of the country. The study revealed that 59.1% of respondents informed that they cast their vote independently without the direction and pressure of any male member of the family. 30.5% of respondents informed that sometimes they cast votes independently but still 1% of respondents stated that they can't cast their votes according to their desire. Thus, it is concluded that around 60% of women have benefited through SHG's.

### **6.3.4 Participation of women in Gram Sabha Meetings**

Village Panchayats known as "Gram Sabha". Participation of women in Gram Sabha without any compulsion is an indicator of political empowerment. The study concluded that only 40.7% of respondents participated in the Gram Sabha meetings regularly and 46.2% of respondents attend those meetings occasionally. 7.6% of respondents informed that they have not participated yet. Hence, it is concluded that SHG's do not encourage rural women to participate in Gram Sabha meetings.

### **6.3.5 Participation of Women in Rallies**

On a special day / occasion, the NGO's and other institutions are organizing rallies including women's day.

**a) Women's day:** The study revealed that only 28.1% respondents reported that they have attended rallies on women's day. 30.5% respondents informed that they have attended such rallies sometimes and 20 % respondents stated that they have not attended these types of rallies.

**b) Child labor abolition:** Child labor is a major problem of India. Time to time, the Government organizes rallies on child labor abolition. Only 20% respondents reported that they have actively taken part in these types of rallies. 32.4% respondents informed that they attend rallies occasionally and 19.5 % respondent's participation is at very low level. The study concluded that microcredit and SHG's has very low level of motivation among the women to take part in these rallies.

### **6.3.6 Government Welfare Schemes**

Multifarious programmes and schemes are instituted by the Government for the welfare of the society. The study revealed that 59.1% respondents reported that they received a benefit from all kinds of Government welfare schemes and 29% respondents informed that they have received benefits from 2 or 3 schemes instituted by the Government. 3.8 % respondents informed that they have not benefited from the schemes launched by the Government. It is concluded that through SHG's and microcredit most of the women have benefited from the Government welfare schemes.

### **6.3.7 Competence in public affairs**

The study showed that 40% respondents reported that at larger extent they got a competence in public affairs due to participation in the SHG's and 43.8% respondents informed that they got competence in public affairs to some extent as compare to the situation when they were not the members of SHG's.



After assigning ranks to the mean values to different variables of political empowerment, it is revealed that as a result of joining SHG's women are able to cast their votes independently without any family pressure ranked first followed by awareness towards politics among rural women. In a nutshell, table 6.3 describes out of 7 factors which factor is most responsible for achieving political empowerment.

## 6.4 WOMEN EMPOWERMENT

The women empowerment has been divided under three dimensions, namely economic, social and political as a result of participating in the microcredit through SHGs and it is depicted in table 6.4

**Table 6.4: Women Empowerment**

Dimensions	Mean	Standard Deviation	Rank according to the mean
Economic Empowerment	2.552	0.50341	1
Social Empowerment	2.967	0.52617	3
Political Empowerment	2.743	0.53792	2

*Source: Output of SPSS*

It is inferred that definitely the object of women empowerment is achieved through joining of SHGs. From the data of table 6.4 indicated that among three variables, economic empowerment is ranked first followed by social and political empowerment. It is also observed that rural women are still lacking in political empowerment. The reason is that the SHGs have not properly impart the political knowledge and its importance to rural women in the form of Government welfare schemes, participation in Gram Sabha meetings and participation in rallies etc.

## 6.5 HYPOTHESIS TESTING

### 6.5.1 Blocks and Empowerment

#### a) Blocks and Economic Empowerment

##### **Null Hypothesis:**

*Ho: There is no significant relationship between block of respondents and economic Empowerment.*

**Table 6.5: Descriptive Statistics of Respondents as per Blocks**

Name of Block	N	Mean	Standard Deviation (SD)
RurkanKalan	87	2.5298	0.58608
Phillour	123	2.5684	0.43747
<b>Total</b>	<b>210</b>	<b>2.5524</b>	<b>0.50341</b>

Source: Output of SPSS

**Table 6.6: Independent Samples Test: Blocks and Economic Empowerment**

		Levene's Test		T-test for Equality of Means			
		F	Sig.	T	d.f	Sig. (2-tailed)	Mean Difference
Economic Empowerment	Equal variances assumed	6.413	0.012	-.546	208	0.585	-.03859
	Equal variances not assumed			-.520	150.647	0.604	-.03859

Source: Output of SPSS

According to Levene's test, null hypothesis is variance of two blocks is approx. equal. As shown in table 6.6: p value (0.012) is less than significant level at 5%. It proves that distribution of economic empowerment of Rurkan block is not similar in the shape to the distribution of economic empowerment of Phillour block or variances are not equal. SD of two blocks (Table 6.5) is also looks like not similar so it makes sense that variances are not equal. Because assumptions of Levene's Test were not met so consider second line  $t = -0.520$ ,  $df = 150.647$ ,  $p = 0.604$ . Results of T-test show that there is not any significant relationship between categories of blocks and economic empowerment of rural women in Jalandhar district. It is proved from table 6.6 that respondents belonging to Rurkan block are not in better position from respondents of Phillour block in economic empowerment.

## **b) Block and Social Empowerment**

### **Null Hypothesis:**

*Ho: There is no significant relationship between block of respondents and Social Empowerment.*

**Table 6.7: Descriptive Statistics of Respondents as per Blocks**

Name of the Block	N	Mean	Standard Deviation (SD)
RurkanKalan	87	3.1657	0.52003
Phillour	123	2.8266	0.48540
<b>Total</b>	<b>210</b>	<b>5.9923</b>	<b>1.00543</b>

Source: Output of SPSS

**Table 6.8:Independent Samples Test: Blocks and Social Empowerment**

		Levene's Test		T-test for Equality of Means			
		F	Sig.	T	d.f	Sig. (2-tailed)	Mean Difference
Social empowerment	Equal variances assumed	0.537	0.465	4.842	208	0.000	0.33915
	Equal variances not assumed			4.785	177.214	0.000	0.33915

Source: Output of SPSS

According to Levene's test null hypothesis is variance of two Blocks is approx. equal. As shown in table 6.8: p value (0.465) is much higher than significant level at 5%. It proves that distribution of economic empowerment of Rurkan block is similar in the shape to the distribution of economic empowerment of Phillour block or variances are equal. SD of two blocks (Table 6.7) is also looks like similar so it makes sense that variances are equal. Because assumptions of Levene's Test were met so consider upper line  $t=4.84$ ,  $df=208$ ,  $p=0.000$ . Results of T-test show that there is significant relationship between categories of blocks and economic empowerment of rural women in Jalandhar district. It is proved from table 6.8 that respondents belonging to Rurkan block are in better position from respondents of Phillour block in Social empowerment.

### c) Blocks and Political Empowerment

**Table 6.9: Descriptive Statistics of Respondents as per Blocks**

Block	N	Mean
RurkanKalan	87	2.6724
Phillour	123	2.7937

Source: Output of SPSS

**Table 6.10:Independent Samples Test: Blocks and political Empowerment**

		Levene's Test		T-test for Equality of Means			
		F	Sig.	T	d.f	Sig. (2-tailed)	Mean Difference
Political empowerment	Equal variances assumed	0.816	0.368	-1.616	208	0.108	-0.12129
	Equal variances not assumed			-1.637	193.644	0.103	-0.12129

*Source: Output of SPSS*

According to Levene’s test null hypothesis is variance of two Blocks is approx. equal. As shown in table 6.10: p value (0.368) is much higher than significant level at 5%. It proves that distribution of Political empowerment of Rurkan block is similar in the shape to the distribution of Political Empowerment of Phillour block or variances are equal. SD of two blocks (Table 6.9) is also looks like similar so it makes sense that variances are equal. Because assumptions of Levene’s Test were met so consider upper line t= 1.616, df=208, p=0.108. Results of T-test show that there is no significant relationship between categories of blocks and Political empowerment of rural women in Jalandhar district. It is proved from table 6.10 that respondents belonging to Rurkan block are not in better position from respondents of Phillour block in Political empowerment.

**Table 6.11: Abstract of Relationship between Blocks and Empowerment**

<b>Dimensions of Empowerment</b>	<b>Sig. value</b>
Economic Empowerment	0.604
Social Empowerment	0.000
Political Empowerment	0.108

*Source: Output of SPSS*

Table 6.11 concluded that there is a relationship between blocks of the respondents and social empowerment. Mean location or area of respondents influence the social empowerment but not economic and political empowerment.

## 6.5.2 Age and Empowerment

### a) Age and Economic Empowerment

#### Null Hypothesis:

*Ho: There is no significant relationship between age and Economic empowerment.*

**Table 6.12: Descriptive Statistics of Respondents as per Age**

Age Category	N	Mean	Standard Deviation (SD)
<25	6	2.3485	0.47557
26-35	36	2.4470	0.50889
36-45	86	2.5370	0.46577
>45	82	2.6297	0.53483
<b>Total</b>	<b>210</b>	<b>2.5524</b>	<b>0.50341</b>

*Source: Output of SPSS*

**Table 6.13: ANOVA: Age and Economic Empowerment**

	Sum of Squares	d.f	Mean Square	F	Sig.
Between Groups	1.160	3	0.387	1.538	0.206
Within Groups	51.805	206	0.251		
<b>Total</b>	<b>52.965</b>	<b>209</b>			

*Source: Output of SPSS*

ANOVA table 6.13 shows whether there is statistical significant difference between mean of all categories of age group. Results of ANOVA indicates that there is no significant relationship between age group of respondents and economic empowerment (F=1.538 p=0.206). So null hypothesis is accepted which says there is no relation between age and economic empowerment. It is difficult to say that respondents belonging to one particular age group are in better position from other age group respondents in economic empowerment. Category of age has no influence on economic empowerment.

**Table 6.14: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Age	N	Subset for alpha = 0.05
		1
Less than 25	6	2.3485
26-35	36	2.4470
36-45	86	2.5370
Above 45	82	2.6297
Sig.		0.328

*Source: Output of SPSS*

Results of SNK-post hoc test confirms that means of all categories of Age are same ( $p=0.328$ ). All the means are falls under single column as shown in table 6.14.

## b) Age and Social Empowerment

### Null Hypothesis:

*Ho: There is no significant relationship between age and Social empowerment.*

**Table 6.15: Descriptive Statistics of Respondents as per Age**

Age Category	N	Mean	Standard Deviation (SD)
<25	6	3.0139	0.29541
26-35	36	2.8542	0.46178
36-45	86	2.9777	0.53450
>45	82	3.0020	0.55663
<b>Total</b>	<b>210</b>	<b>2.9671</b>	<b>0.52617</b>

*Source: Output of SPSS*

**Table 6.16: ANOVA: Age and Social Empowerment**

	Sum of Squares	d.f	Mean Square	F	Sig.
Between Groups	0.582	3	0.194	0.698	0.554
Within Groups	57.280	206	0.278		
<b>Total</b>	<b>57.862</b>	<b>209</b>			

*Source: Output of SPSS*

ANOVA table 6.16 shows whether there is statistical significant difference between mean of all categories of age group. Results of ANOVA indicates that there is no significant relationship between age group of respondents and Social empowerment ( $F=0.698$   $p=0.554$ ). So null hypothesis is accepted which says there is no relation between age and Social empowerment. It is difficult to say that respondents belonging to one particular age group are in better position from other age group respondents in Social empowerment. Category of age has no influence on Social empowerment.

**Table 6.17: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Age	N	Subset for alpha = 0.05
		1
Less than 25	36	2.8542
26-35	86	2.9777
36-45	82	3.0020
Above 45	6	3.0139
Sig.		0.796

*Source: Output of SPSS*

Results of SNK-post hoc test confirms that means of all categories of Age are same (p=0.796). All the means are falls under single column as shown in table 6.17.

### c) Age and Political Empowerment

*Null Hypothesis:*

*Ho: There is no significant relationship between age and Political empowerment*

**Table 6.18: Descriptive Statistics of Respondents as per Age**

Age Category	N	Mean	Standard Deviation (SD)
<25	6	2.5417	0.43780
26-35	36	2.5243	0.42027
36-45	86	2.7224	0.54584
>45	82	2.8765	0.55050
<b>Total</b>	<b>210</b>	<b>2.7435</b>	<b>0.53792</b>

*Source: Output of SPSS*

**Table 6.19: ANOVA: Age and Political Empowerment**

	Sum of Squares	d.f	Mean Square	F	Sig.
Between Groups	3.463	3	1.154	4.171	0.07
Within Groups	57.012	206	.277		
<b>Total</b>	<b>60.475</b>	<b>209</b>			

*Source: Output of SPSS*

ANOVA table 6.19 shows whether there is statistical significant difference between mean of all categories of age group. Results of ANOVA indicates that there is no significant relationship between age group of respondents and Political empowerment (F=4.171

p=0.07). So null hypothesis is accepted which says there is no relation between age and Political empowerment. It is difficult to say that respondents belonging to one particular age group are in better position from other age group respondents in Political empowerment. Categories of age have no influence on Political empowerment.

**Table 6.20: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Age	N	Subset for alpha = 0.05
		1
Less than 25	6	2.5243
26-35	36	2.5417
36-45	86	2.7224
Above 45	82	2.8765
Sig.		0.182

*Source: Output of SPSS*

Results of SNK-post hoc test confirms that means of all categories of Age are same (p=0.182). All the means are falls under single column as shown in table 6.20.

**Table 6.21: Abstract of Relationship between Age and Empowerment**

Dimensions of Empowerment	Sig. value
Economic Empowerment	0.206
Social Empowerment	0.554
Political Empowerment	0.007

*Source: Output of SPSS*

Table 6.21 concluded that there is no relationship between age and all three dimensions of empowerment. It means empowerment of rural women is not influenced by age of the respondents.

### **6.5.3 Educational Status and Empowerment**

#### **a) Educational Status and Economic Empowerment**

##### **Null Hypothesis:**

*Ho: There is no significant relationship between educational status of respondents and economic empowerment.*



**Table 6.22: Descriptive and Mean Ranks of Respondents**

Education level	N	Mean	Standard Deviation (SD)
No formal education	70	2.7000	0.48188
Primary school	74	2.5799	0.46858
Matric	39	2.4662	0.47338
Diploma	11	2.3884	0.42851
Graduate/post-graduate	11	1.9504	0.51484
Refuse to answer	5	2.4364	0.65049
<b>Total</b>	<b>210</b>	<b>2.5524</b>	<b>0.50341</b>

Source: Output of SPSS

**Table 6.23: ANOVA: Education and Economic Empowerment**

	Sum of Squares	d.f	Mean Square	F	Sig.
Between Groups	6.220	5	1.244	5.429	0.000
Within Groups	46.745	204	0.229		
<b>Total</b>	<b>52.965</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table 6.23 shows whether there is statistical significant difference between mean of all categories of Educational Status. Results of ANOVA indicates that there is a significant relationship between Educational Status of respondents and Economic empowerment ( $F=5.429$   $p=0.000$ ). So null hypothesis is rejected which says there is no relation between Educational Status and Economic empowerment. It is possible to say that respondents who are more educated are in better position from other uneducated respondents in Economic empowerment. Categories of Education have influence on Economic empowerment.

**Table 6.24: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Education level	N	Subset for alpha = 0.05	
		1	2
No formal education	70	1.9504	
Primary school	74		2.3884
Matric	39		2.4364
Diploma	11		2.4662
Graduate/post-graduate	11		2.5799
Refuse to answer	5		2.7000
Sig.		1.000	0.431

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of different categories of Education were not same. All the categories are falls under two Groups as shown in table 6.24. Group one has similar mean ( $p=1.00$ ) and group two has similar means ( $p=0.431$ ).

## b) Education and Social Empowerment

### Null Hypothesis:

*Ho: There is no significant relationship between educational status of respondents and Social empowerment.*

**Table 6.25: Descriptive Statistics of Respondents as per Educational Status**

Education level	N	Mean	Standard Deviation (SD)
No formal education	70	3.0143	0.56661
Primary school	74	2.9662	0.56062
Matriculation	39	3.0000	0.38758
Diploma	11	2.7197	0.53784
Graduate/post-graduate	11	2.7424	0.39870
Refuse to answer	5	3.1000	0.51505
<b>Total</b>	<b>210</b>	<b>2.9671</b>	<b>0.52617</b>

Source: Output of SPSS

**Table 6.26: ANOVA: Education and Social Empowerment**

	Sum of Squares	d.f	Mean Square	F	Sig.
Between Groups	1.515	5	0.303	1.097	0.363
Within Groups	56.347	204	0.276		
<b>Total</b>	<b>57.862</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table 6.26 shows whether there is statistical significant difference between mean of all categories of Educational Status. Results of ANOVA indicates that there is no significant relationship between Educational Status of respondents and Social empowerment ( $F=1.097$   $p=0.363$ ). So null hypothesis is accepted which says there is no relation between Educational Status and Social empowerment. It is difficult to say that respondents who are more educated are in better position from other uneducated respondents in Social empowerment. Categories of Education have no influence on Social empowerment.

**Table 6.27: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Education	N	Subset for alpha = 0.05
		1
Diploma	11	2.7197
Graduate/post-graduate	11	2.7424
Primary school	74	2.9662
Matric	39	3.0000
No formal education	70	3.0143
Refuse to answer	5	3.1000
Sig.		0.405

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of all categories of Education are same ( $p=0.182$ ). All the means are falls under single column as shown in table 6.27.

### c) Educational Status and Political Empowerment

#### Null Hypothesis:

*Ho: There is no significant relationship between educational status of respondents and Political empowerment.*

**Table 6.28: Descriptive Statistics of Respondents as per Educational Status**

Education level	N	Mean	Standard Deviation (SD)
No formal education	70	2.8000	0.59145
Primary school	74	2.7534	0.47451
Matric	39	2.6699	0.46814
Diploma	11	2.5795	0.50396
Graduate/post-graduate	11	2.5682	0.74658
Refuse to answer	5	3.1250	0.64348
<b>Total</b>	<b>210</b>	<b>2.7435</b>	<b>0.53792</b>

Source: Output of SPSS

**Table 6.29: ANOVA: Education and Political Empowerment**

	Sum of Squares	d.f	Mean Square	F	Sig.
Between Groups	1.804	5	0.361	1.254	0.285
Within Groups	58.672	204	0.288		
<b>Total</b>	<b>60.475</b>	<b>209</b>			

ANOVA table6.29 shows whether there is statistical significant difference between mean of all categories of Educational Status. Results of ANOVA indicates that there is no significant relationship between Educational Status of respondents and Political

empowerment ( $F=1.254$   $p=0.285$ ). So null hypothesis is accepted which says there is no relation between Educational Status and Political empowerment. It is difficult to say that respondents who are more educated are in better position from other uneducated respondents in Political empowerment. Categories of Education have no influence on Political empowerment.

**Table 6.30: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Education	N	Subset for alpha = 0.05
		1
Graduate/post-graduate	11	2.5682
Diploma	11	2.5795
Matric	39	2.6699
Primary school	74	2.7534
No formal education	70	2.8000
Refuse to answer	5	3.1250
Sig.		0.075

*Source: Output of SPSS*

Results of SNK-post hoc test confirms that means of all categories of Education are same ( $p=0.075$ ). All the means are falls under single column as shown in table 6.30.

**Table 6.31: Abstract of Relationship between Education and Empowerment**

Dimensions of Empowerment	Sig. value
Economic Empowerment	0.000
Social Empowerment	0.363
Political Empowerment	0.285

*Source: Output of SPSS*

Table 6.31 concluded that level of education of target respondents influence economic empowerment not social and political empowerment.

#### **6.5.4 Family Size and Empowerment**

##### **a) Family Size and Economic Empowerment**

##### **Null Hypothesis:**

*Null Hypothesis: There is no significant relationship between Family Size of respondents and economic empowerment.*

**Table 6.32: Descriptive Statistics of Respondents as per Family Size**

Family Size	N	Mean	Standard Deviation (SD)
up to2	23	2.5138	0.44840
3-5	122	2.5760	0.51368
5-7	30	2.5333	0.42152
Above7	35	2.5117	0.57626
<b>Total</b>	<b>210</b>	<b>2.5524</b>	<b>0.50341</b>

Source: Output of SPSS

**Table 6.33 ANOVA: Family Size and Economic Empowerment**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.171	3	0.057	0.223	0.881
Within Groups	52.794	206	0.256		
<b>Total</b>	<b>52.965</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table 6.33 shows whether there is statistical significant difference between mean of all categories of Family Size. Results of ANOVA indicates that there is no significant relationship between Family Size of respondents and Economic empowerment ( $F=0.223$   $p=0.881$ ). So null hypothesis is accepted which says there is no relation between Family Size of respondents and Economic empowerment. It is difficult to say that respondents with more family members are in better position from other with less number of members in the family in Economic empowerment. Categories of Family Size have no influence on Economic Empowerment.

**Table 6.34: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Family Size	N	Subset for alpha = 0.05
		1
Above7	35	2.5117
Up to2	23	2.5138
5-7	30	2.5333
3-5	122	2.5760
<b>Sig.</b>		<b>0.951</b>

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of all categories of Family Size are same ( $p=0.951$ ). All the means are falls under single column as shown in table 6.34

## b) Family Size and Social Empowerment

### Null Hypothesis:

*Null Hypothesis: There is no significant relationship between Family Size of respondents and Social empowerment.*

**Table 6.35: Descriptive Statistics of Respondents as per Family Size**

Family Size	N	Mean	Standard Deviation (SD)
Up to2	23	2.8043	0.55026
3-5	122	2.9652	0.54270
5-7	30	3.0056	0.42769
Above7	35	3.0476	0.52522
<b>Total</b>	<b>210</b>	<b>2.9671</b>	<b>0.52617</b>

*Source: Output of SPSS*

**Table 6.36 ANOVA: Family Size and Social Empowerment**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.881	3	0.294	1.062	0.366
Within Groups	56.981	206	0.277		
<b>Total</b>	<b>57.862</b>	<b>209</b>			

*Source: Output of SPSS*

ANOVA table 6.36 shows whether there is statistical significant difference between mean of all categories of Family Size. Results of ANOVA indicates that there is no significant relationship between Family Size of respondents and Social empowerment ( $F=1.062$   $p=0.366$ ). So null hypothesis is accepted which says there is no relation between Family Size of respondents and Social empowerment. It is difficult to say that respondents with more family members are in better position from other with less number of members in the family in Social empowerment. Categories of Family Size have no influence on Social Empowerment.

**Table 6.37: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Family Size	N	Subset for alpha = 0.05
		1
Up to2	23	2.8043
3-5	122	2.9652
5-7	30	3.0056
Above7	35	3.0476
<b>Sig.</b>		<b>0.214</b>

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of all categories of Family Size are same ( $p=0.214$ ). All the means are falls under single column as shown in the table 6.37

### c) Family Size and Political Empowerment

#### Null Hypothesis:

*H<sub>0</sub>: There is no significant relationship between Family Size of respondents and Political empowerment.*

**Table 6.38: Descriptive Statistics of Respondents as per Family Size**

Family Size	N	Mean	Standard Deviation (SD)
Up to2	23	2.7609	0.46909
3-5	122	2.7408	0.56708
5-7	30	2.7875	0.45622
Above7	35	2.7036	0.55744
<b>Total</b>	<b>210</b>	<b>2.7435</b>	<b>0.53792</b>

Source: Output of SPSS

**Table 6.39 ANOVA: Family Size and Political Empowerment**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	0.122	3	0.041	0.138	0.937
Within Groups	60.354	206	0.293		
<b>Total</b>	<b>60.475</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table shows 6.39 whether there is statistical significant difference between mean of all categories of Family Size. Results of ANOVA indicates that there is no significant relationship between Family Size of respondents and Political empowerment ( $F=0.138$   $p=0.937$ ). So null hypothesis is accepted which says there is no relation between Family

Size of respondents and Political empowerment. It is difficult to say that respondents with more family members are in better position from other with less number of members in the family in Political empowerment. Categories of Family Size have no influence on Political Empowerment.

**Table 6.40: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

Family size	N	Subset for alpha = 0.05
		1
Above7	35	2.7036
3-5	122	2.7408
Up to2	23	2.7609
5-7	30	2.7875
<b>Sig.</b>		<b>0.915</b>

*Source: Output of SPSS*

Results of SNK-post hoc test confirms that means of all categories of Family Size are same ( $p=0.915$ ). All the means are falls under single column as shown in the table 6.40

**Table 6.41: Abstract of Relationship between Family Size and Empowerment**

Dimensions of Empowerment	Sig. value
Economic Empowerment	0.881
Social Empowerment	0.366
Political Empowerment	0.937

*Source: Output of SPSS*

Table 6.41 concluded that there is no relationship between Family Size and all three dimensions of empowerment. It means empowerment of rural women is not influenced by Number of family members.

### **6.5.5 Purpose of Availing Loan and Economic Empowerment**

#### **a) Purpose of Availing Loan and Economic Empowerment**

#### **Null Hypothesis**

*H0: There is no significant relationship between purpose of availing loan and Economic empowerment.*



**Table 6.42: Descriptive Statistics of Respondents as per Purpose of taking Loan**

<b>Purpose of availing Loan</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation (SD)</b>
No loan	41	2.0976	0.40828
Agriculture and Allied Actives	17	2.4920	0.42160
Manufacturing	22	2.6570	0.34238
Trading	16	2.4830	0.67274
Investment	28	2.6558	0.52972
Consumption	29	2.8339	0.38880
Family Health	22	2.6736	0.51246
To pay-off debts	26	2.6678	0.39244
Children Education	9	2.7475	0.26418
<b>Total</b>	<b>210</b>	<b>2.5524</b>	<b>0.50341</b>

Source: Output of SPSS

**Table 6.43 ANOVA: Purpose behind availing Loan and Economic Empowerment**

	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Between Groups	12.471	8	1.559	7.738	0.000
Within Groups	40.494	201	0.201		
<b>Total</b>	<b>52.965</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table 6.43 shows whether there is statistical significant difference between mean of all categories of Motives. Results of ANOVA indicates that there is a significant relationship between motive behind availing loan and Economic empowerment ( $F=7.738$   $p=0.000$ ). So null hypothesis is rejected which says there is no relation between motive behind availing loan and Economic empowerment. It concludes that different motives/ purposes of respondents have different means and also affect the level of economic empowerment. Persons who take loans for consumption purpose were more economically empowered than others.

**Table 6.44: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

<b>What purposes u availed loan from group?</b>	<b>N</b>	<b>Subset for alpha = 0.05</b>	
		<b>1</b>	<b>2</b>
No loan	41	2.0976	
Trading	16		2.4830
Agriculture and Allied Actives	17		2.4920
Investment	28		2.6558
Manufacturing	22		2.6570
To pay-off debts	26		2.6678

Family Health	22		2.6736
Children Education	9		2.7475
Consumption	29		2.8339
<b>Sig.</b>		<b>1.000</b>	<b>.221</b>

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of different motives of taking loans were not same. All the motives are falls under two Groups as shown in the table 6.44. Group one has similar mean (p=1.00) and group two has similar means (p=0.221).

## b) Purpose of Availing Loan and Social Empowerment

### Null Hypothesis

*H0: there is no significant relationship between purpose of availing loan and Social empowerment.*

**Table 6.45: Descriptive Statistics of Respondents as per Purpose of taking Loan**

Purpose of taking Loan	N	Mean	Standard Deviation (SD)
No loan	41	2.8780	0.40659
Agriculture and Allied Actives	17	2.9951	0.48095
Manufacturing	22	3.0265	0.42210
Trading	16	2.6875	0.41778
Investment	28	3.1339	0.65316
Consumption	29	3.1178	0.51250
Family Health	22	2.9242	0.55867
To pay-off debts	26	2.9423	0.63542
Children Education	9	2.8426	0.54398
<b>Total</b>	<b>210</b>	<b>2.9671</b>	<b>0.52617</b>

Source: Output of SPSS

**Table 6.46 ANOVA: Purpose of taking Loan and Social Empowerment**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.301	8	0.413	1.520	0.152
Within Groups	54.562	201	0.271		
<b>Total</b>	<b>57.862</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table 6.46 shows whether there is statistical significant difference between mean of all categories of Motives. Results of ANOVA indicates that there is no significant relationship between motive behind availing loan and Social empowerment (F=1.520

p=0.152). So null hypothesis is accepted which says there is no relation between motive behind availing loan and Economic empowerment. It concludes that different motives/ purposes of respondents have equal means and motive of taking loan does not affect the level of Social empowerment.

**Table 6.47: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

What purposes u availed loan from group?	N	Subset for alpha = 0.05
		1
Trading	16	2.6875
Children Education	9	2.8426
No Loan	41	2.8780
Family Health	22	2.9242
To pay-off debts	26	2.9423
Agriculture and Allied Activities	17	2.9951
Manufacturing	22	3.0265
Consumption	29	3.1178
Investment	28	3.1339
<b>Sig.</b>		<b>0.158</b>

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of all categories of Motives are same (p=0.158). All the means are falls under single column as shown in the table 6.47

### c) Purpose of Availing Loan and Political Empowerment

#### Null Hypothesis

*H0: There is no significant relationship between purpose of availing loan and Political empowerment.*

**Table 6.48: Descriptive Statistics of Respondents as per Purpose of taking Loan**

Purpose of taking Loan	N	Mean	Standard Deviation (SD)
No loan	41	2.6250	0.52366
Agriculture and Allied Activities	17	2.8309	0.50183
Manufacturing	22	2.6989	0.57562
Trading	16	2.4688	0.51941
Investment	28	2.8393	0.51467
Consumption	29	2.8534	0.51438

Family Health	22	2.7670	0.58286
To pay-off debts	26	2.8462	0.59928
Children Education	9	2.7083	0.34233
<b>Total</b>	<b>210</b>	<b>2.7435</b>	<b>0.53792</b>

Source: Output of SPSS

**Table 6.49 ANOVA: Purpose of taking Loan and Political Empowerment**

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.862	8	0.358	1.248	0.273
Within Groups	57.613	201	0.287		
<b>Total</b>	<b>60.475</b>	<b>209</b>			

Source: Output of SPSS

ANOVA table 6.49 shows whether there is statistical significant difference between mean of all categories of Family Size. Results of ANOVA indicates that there is no significant relationship between Family Size of respondents and Political empowerment (F=1.248 p=273). So null hypothesis is accepted which says there is no relation between purpose behind availing loan and Political empowerment. It is difficult to say that respondents with different motives are in better position from others in Political empowerment. Categories of Motives have no influence on Political Empowerment.

**Table 6.50: SNK: Post-Hoc Test- Means of groups in homogeneous subsets**

What purposes u availed loan from group?	N	Subset for alpha = 0.05
		1
Trading	16	2.4688
No Loan	41	2.6250
Manufacturing	22	2.6989
Children Education	9	2.7083
Family Health	22	2.7670
Agriculture and Allied Activities	17	2.8309
Investment	28	2.8393
To pay-off debts	26	2.8462
Consumption	29	2.8534
<b>Sig.</b>		<b>0.374</b>

Source: Output of SPSS

Results of SNK-post hoc test confirms that means of all categories of Motives are same (p=0.374). All the means are falls under single column as shown in table 6.50.

**Table 6.51: Abstract of Relationship between Purpose of availing Loan and Empowerment**

<b>Dimensions of Empowerment</b>	<b>Sig. value</b>
Economic Empowerment	0.000
Social Empowerment	0.152
Political Empowerment	0.273

*Source: Output of SPSS*

Table 6.51 concluded that there is a relationship between Motives behind availing loans and Economic empowerment. But social and political empowerment has not significant relation with motives. It means only economic empowerment of rural women is influenced by different motives of taking loan.

**CHAPTER 7**  
**WOMEN EMPOWERMENT**  
**– A COMPARATIVE STUDY AT BLOCK LEVEL**

In order to achieve first and second objectives of the present study, data were collected from the sixty SHGs heads of the selected blocks (Rurkan Kalan and Phillour). But, for the purpose of comparative study, equal numbers of SHG's were selected from the selected two blocks. In Rurkan Kalan Block out of 20 SHGs, 4 groups are registered under legal provision, but in Phillour block, only one SHG was registered under legal provision. After entering into the field, it was observed that mostly SHG's were not registered. Main reasons for non-registration of SHG's were (i) less number of members, (ii) lot of paper work is required for registration and (iii) difficulty faced by women members in travelling.

**7.1 YEAR OF SHGS FORMATION**

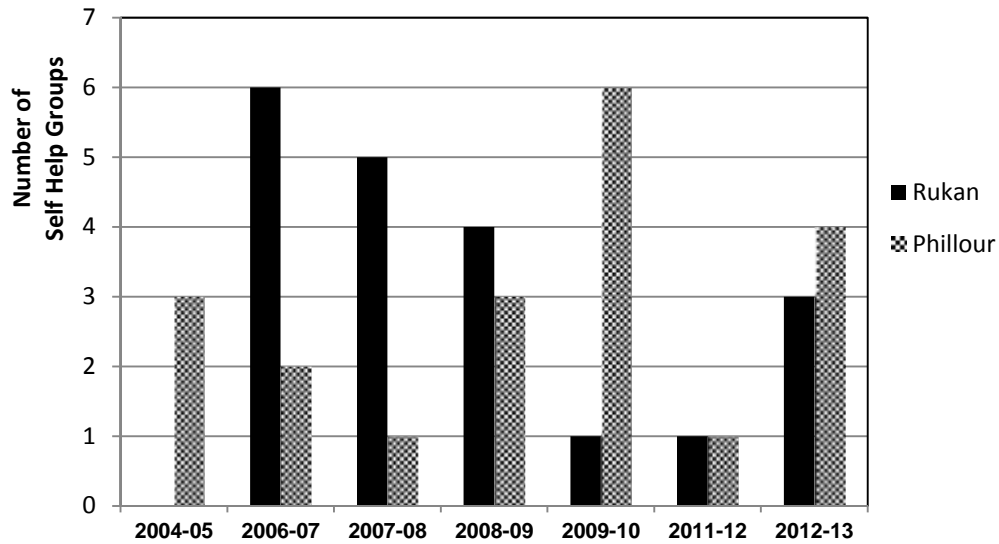
The year of SHGs establishment in Rurkan Kalan and Phillour blocks are presented in table 7.1 and figure 7.1.

**Table 7.1: Year wise formation of Self Help Groups**

<b>Year of Formation</b>	<b>Rurkan Block</b>	<b>Phillour Block</b>
2004-05	0	3
2005-06	0	0
2006-07	6	2
2007-08	5	1
2008-09	4	3
2009-10	1	6
2010-11	0	0
2011-12	1	1
2012-13	3	4

Source: Primary Data

**Figure 7.1: Year wise formation of SHG's**



*Source: Primary Data*

In Rurkan Kalan block most of the SHG's were formed in year 2006 and in Phillour block large number of groups were formed in year 2009.

## **7.2 BANK ACCOUNT OF SHGS**

All the SHGs must have bank accounts to deposit their collected money and also to receive interest for the money deposited into the bank. At the same time, they also avail loans from the bank for the various purposes. The study revealed that most of the SHGs have opened their accounts in cooperative banks. In Rurkan Kalan block 14 SHGs have opened their account in cooperative banks for their bank transactions such as deposit the money and avail the loan. The rest of the 6 SHGs were dealt with other commercial banks, which are State Bank of India, Punjab & Sindh bank, Canara bank etc. On the other hand, 9 SHGs in Phillour block have opened their accounts in cooperative banks and remaining SHGs have a bank account in private commercial banks. The main reason for selecting cooperative banks was easy to access the banks. Cooperative bank services are available at the door step of rural areas so that they prefer to open a group account in cooperative banks.

### 7.3 DEPOSIT AMOUNT OF SHG'S

After collecting data from the heads of the groups it was found that all the groups were formed due to the compulsion of Government of Punjab. There are numerous Aganwadi workers in every village. Now, it became necessary for them to run at least one SHG in each village. These groups were listed under the Child Development Programme Officers (CDPO). All the heads of groups reported to their respective CDPO of block in every month. Members of SHG's deposit fixed sum of amount every month to heads listed block wise in table 7.2

**Table 7.2 Monthly Savings of SHG's**

<b>Rurkan Kalan</b>			<b>Phillour</b>		
<b>Amount of Savings (In Rs.)</b>	<b>Number of Groups (in number)</b>	<b>Percentage</b>	<b>Amount of savings (In Rs.)</b>	<b>Number of Groups (in number)</b>	<b>Percentage</b>
50	4	20	50	2	10
100	4	20	100	5	25
150	2	10	150	1	5
200	6	30	200	6	30
300	1	5	250	2	10
500	1	5	300	4	20
600	1	5		0	0
1100	1	5		0	0
<b>Total</b>	<b>20</b>	<b>100</b>	<b>Total</b>	<b>20</b>	<b>100</b>

*Source: Primary Data*

In Rurkan Block, in every month, majority of the SHGs (30 per cent) have been deposited Rs.200 followed by 4 SHGs (20 per cent) have been deposited Rs. 50 and Rs.100 respectively. In Phillour block, 30 % of the SHGs have been deposited monthly Rs.200 followed by 100 and 300. In Rurkan block, 3 SHGs have been deposit amount more than Rs.500. But, in Phillour block, the maximum amount of monthly deposit amount is up toRs.300 only.



#### **7.4 LONG TERM VISION OF SHG'S**

In order to assess the future trends of SHGs, a question has enquired to the heads of groups related to long term vision of SHG. In Rurkan Kalan block, out of 20 groups, 13 SHGs have reported that they don't have any long term vision for next 15-20 years. Rest 7 SHGs have already set their vision, which includes (i) to start an economic group activity in the future, (ii) to form new groups, (iii) to provide knowledge based training to group members, and (iv) to expand its members by the way of adding new members. On the other hand, In Phillour block only 9 groups have the long term vision regarding their growth and functioning of SHG's. From this data, it is concluded that Phillour block is in a better position in terms of the vision of SHGs as compare to Rurkan Block.

#### **7.5 WORKING STRUCTURE OF SHG'S**

It is mandatory to hold SHGs meeting in every month for those groups which were formed under as per CDPO guidelines. But, the practical situation is totally different. There were only a few groups have been conducted the meeting in every month regularly. In Rurkan block, out of 20 SHGs, only 13 groups have been conducted the monthly meetings regularly. In Phillour block, out of 20 SHGs, only 11 SHGs have been conducting the meetings every month. Rest 11 groups have not conducted the monthly meetings. One of the major reasons behind this was less interest of SHGs members. Sometimes heads of the groups were also not an active member. From the study, it is concluded that Rurkan Block is in a better position in conducting the meeting as compare to Phillour Block.

Cash transaction is the major activities of SHGs. It includes accepting the deposit from the members in the form of cash, granting the loan to the members in the form of the cash. But some SHGs have accepted and granted the goods other than money. These kinds of SHGs are still popular in the southern states of the country.

As discussed earlier in chapter1, there are three models of SHG - bank linkage Programme available India. Determine the model, in which the SHGs and its members receive money from the banks and other financial institutions, a question have been initiated to the heads of SHGs. From their response, it was identified that some of the

groups were not come under any model, because they have not approached to any bank or other financial institutions for the monetary requirements. These types of SHG's fulfill the requirements of members from group member's savings .The SHGs grant the loan to its member from the saved money of the group. It is known as intra-loan. 7 SHGs in Rurkan Kalan block, comes under direct SHG to Bank model. The heads of these SHGs, distribute the loan amount to the members from the savings of the group at 2% rate of interest. On the other hand, in Phillour block out of 20 groups, 6 SHG's comes under direct model SHG to Bank. Out of 40 SHGs 13(7+6) groups follow direct model, rest 27 groups come under first model of SHG Bank Linkage such as Bank- SHG- Members.

All the Banks are providing microcredit facilities to the rural women through SHG's. From this data, it is concluded that some of the SHGs were not even approaching financial institutions for availing the microcredit facilities. Other groups which were approach banks and they receive such facilities at 1% rate of interest. Marginal amount of money should to maintained by SHG's is necessary for availing the loan from the bank. Bank can provide loan on four times of marginal amount of money kept at bank account by the SHG's.

As per data collected from the heads of SHG's, in Phillour block, out of total 20 SHGs, only 13 SHGs respondents, were fully paid their loan amount. The rest of the 7 SHGs, were not paid the loan amount fully. On the other in Rurkan Kalan Block, out of total 20 SHGs, only 15 SHGs were fully paid their loan amount. Remaining 5 SHGs were not repaid the loan amount fully.

As per data collected from heads of the SHG's regarding loan taken from savings of the SHG and from banks are presented in table 7.3.

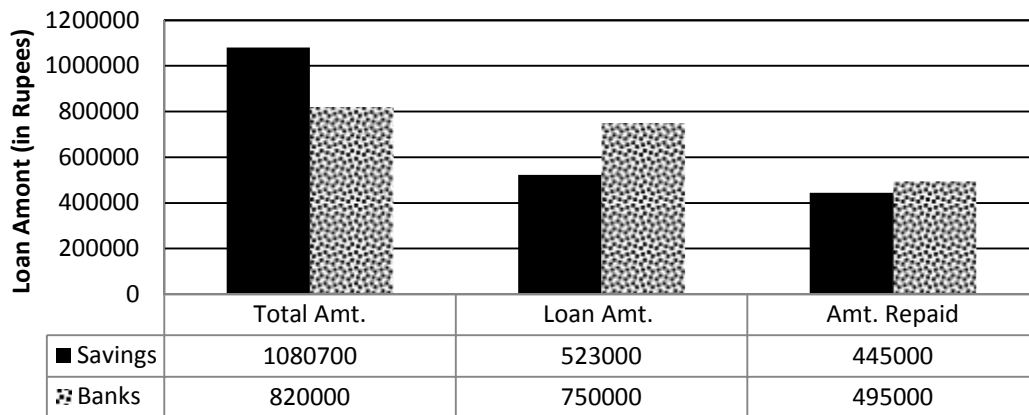
**Table 7.3: Loan detail of Blocks**

Name of Block		Total Amt.	Loan Amt.	Amt. Repaid
Phillour	Amt. granted by SHG to members from savings	1080700	523000	445000
	Amt. granted by bank to SHG-Members	820000	750000	495000
Rurkan Kalan	Amt. granted by SHG to members from savings	899140	535500	479500
	Amt. granted by bank to SHG-Members	630000	575000	422000

Source: Primary Data

Figure 7.3 and 7.4 are graphical representation of the table 7.3. These figures individually represent the loan detail of SHG's block wise.

**Figure 7.3: Sources of funds and amount received (Phillour Block)**

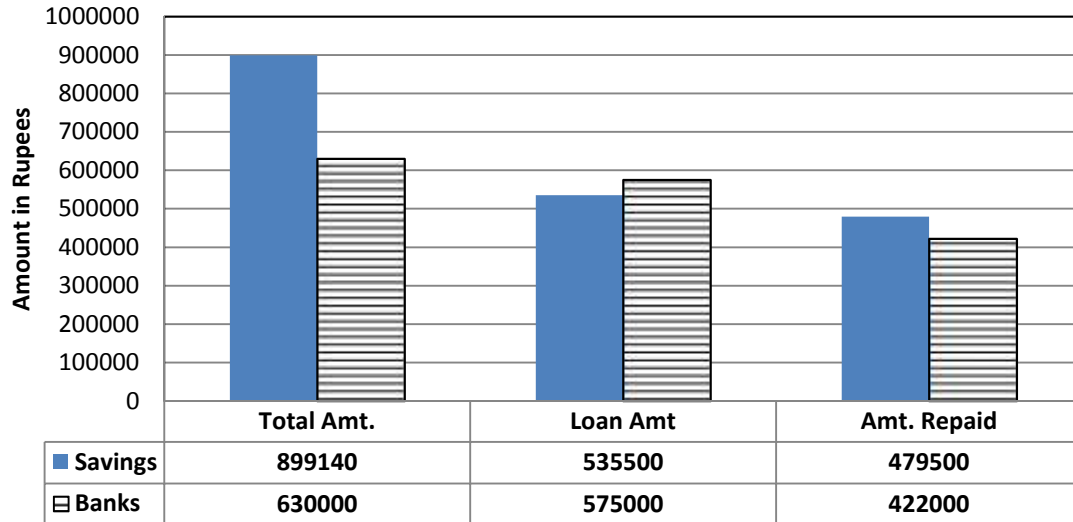


Source: Primary Data

Figure 7.3 depict that only 66% of the loan amount was repaid to the bank by the members of SHGs. The SHGs, those whom taken loan from banks, were not fully

distributed the whole amount among its members.85% of loan amount was repaid and these amount were paid out of the savings of the SHG.

**Figure7.4 Sources of funds and amount received (Rurkan Block)**



Source: Primary Data

Figure no. 7.4 depicts that Those SHG’s who were taken loan from banks, they have not fully distributed whole amount among members. 4 groups were not fully distributed the loan amounts to its members. Only 91% of the total amount of the loan was distributed among members and in 7 SHGs loan amount is not fully paid by the members of groups. 10% of the loan taken from saving was not fully paid by the members and 27% of the loan taken from banks was not fully paid. Non-Repayment of the loan amount is the biggest issue faced by the SHG’s.

## **7.6 ECONOMIC ACTIVITIES OF SHG’S**

As per data collected from the heads members the groups, it was noticed that only 25% of the groups were involved in some type of group or individual economic activities. In both blocks, only 5 to 6 SHGs were involved in group or individual economic activities. Individual activities include Tailoring, Beauty Parlor, Dairy Farming and petty shop activities. Group economic activities include Achar, pappad, Murabba, Soap making and Sweater weaving, Football Stitching, Embroidery etc activities.

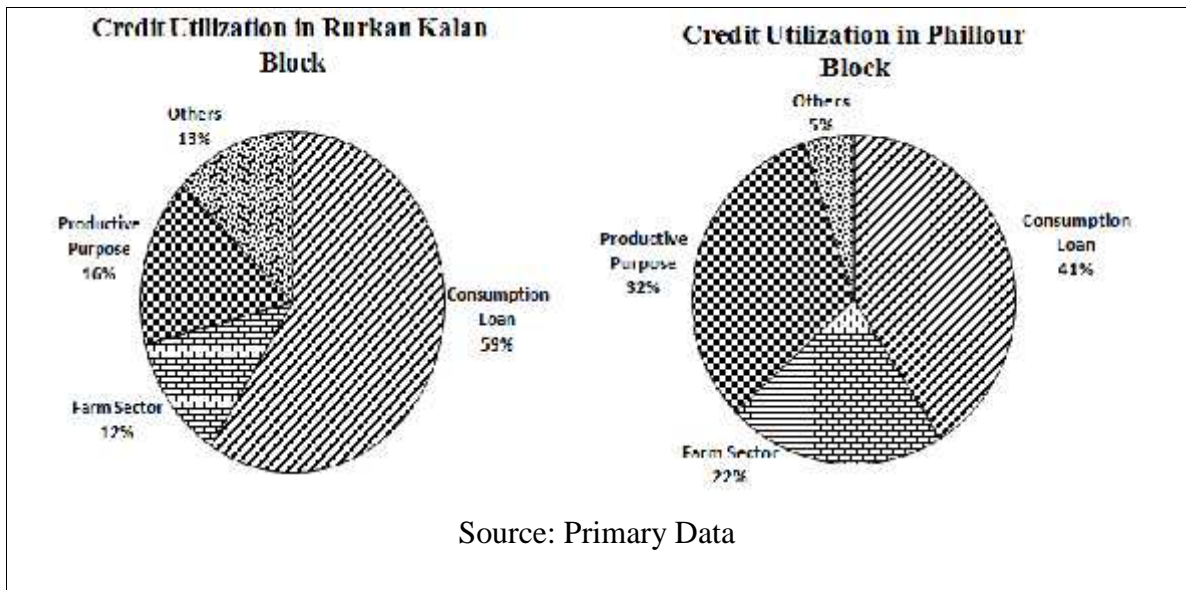
## 7.7 LOAN DETAILS OF SHG'S

**Table 7.4: Number of Loans taken by members**

Particulars	RurkanKalan Block	Phillour Block
Number of members who have taken loan	220	135
Number of members who have taken loans more than once	191	133
Number of Non-SHG persons who received loans	5	12
Total number of loans	831	446
Loans taken by representatives	45	18

Source: Primary Data

**Figure 7.4: Utilization of loan Amount**

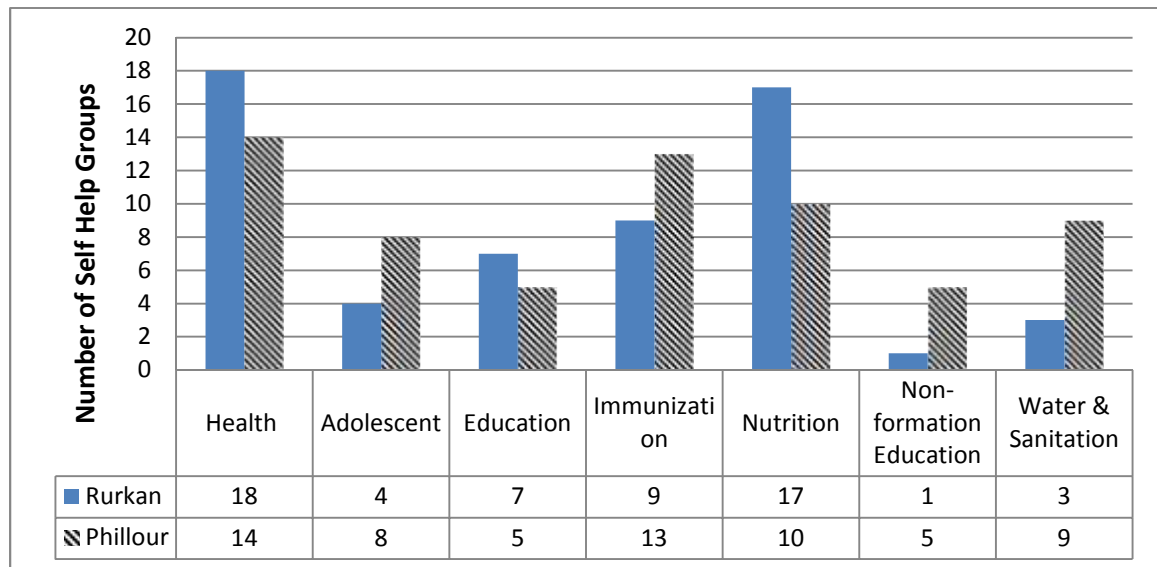


The details of the loan taken by the SHGs members of two blocks are presented in Table 7.4. According to the data collected for last two years, around 220 members were taken loan in Rurkan Kalan and 135 in Phillour Block. Total number of loans taken in Rurkan Kalan block was more as compare to Phillour. It concluded that in RurkanKalan block, most of the members require money for the various purposes which were shown in figure7.4. In Rurkan Kalan block, 59% of the loans were taken for consumption purposes, but in Phillour 41% of the loans were taken for consumption purpose. As per the data, very few loans were taken for productive purpose. In Rurkan 16% of the loans

were taken for productive purpose. This percentage is less as compare to Phillour which is 32%. It is concluded that in Phillour block, SHGs were running more effectively. In farm sector loan category, Phillour block was again leading with 22%. Farm sector activities were also considered as the productive activities which generate some income. The other category includes loan taken for their children’s education, their child marriage, etc. From the figure 7.4, it is concluded that Phillour block was in a better position as compared to Rurkan Kalan block.

## 7.8 SOCIAL AWARENESS PROGRAMMES TAKEN UP BY THE SHG’S

**Figure 7.5 Awareness Programmes in Blocks**

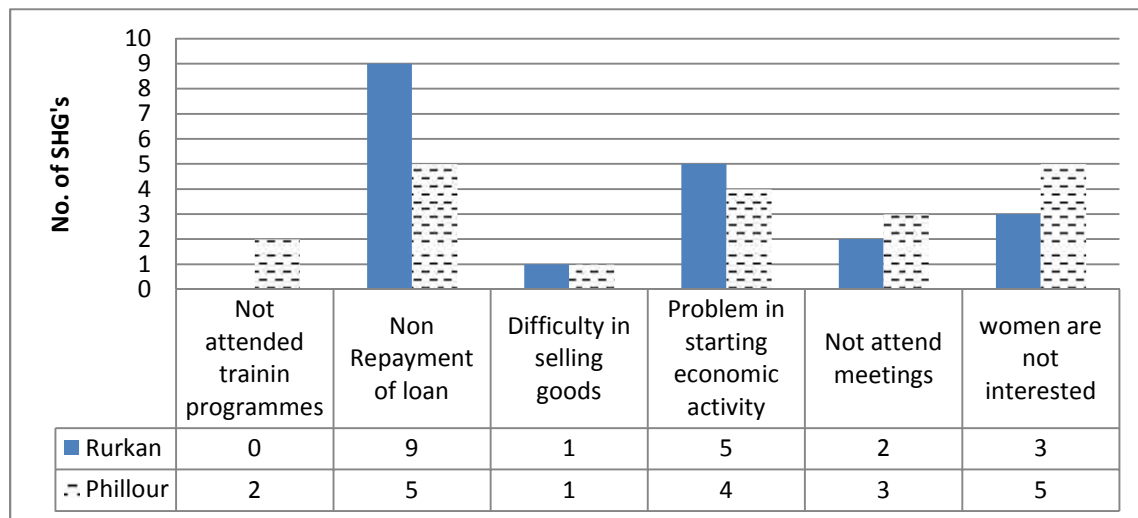


*Source: Primary Data*

All the SHG’s were involved in some awareness programmes. Figure 7.5 shows that maximum numbers of SHG’s were involved in health related awareness programmes in both blocks followed by nutrition, immunization and education related awareness programmes.

## 7.9 PROBLEMS RELATED TO FUNCTIONING OF SHG'S

Figure 7.6 Problems faced by SHG's



Source: Primary Data

As women running a SHG is the big challenge. Workers of the SHG's have to face a number of problems in the functioning of SHG. Non repayment of the loan amount is the current issue which was faced by most of the groups. In Rurkan Kalan block, 9 SHGs and 5 blocks in Phillour block were facing problem in collecting the loan amount from the members. NGO's and other institutions were regularly conducted training programmes in the SHG's, but in Phillour block, 2 groups were facing a problem in gathering women members to organize training programme. There were other problems also like difficulty in marketing of goods produced by the group, problem in starting any group economic activity, because members did not believe in the functioning of SHGs. Major problem is related to increase the SHG women members, because they were not easily relying on SHG's. It was difficult to say which group was in a better position because in both blocks they have to face the same kind of problems related to the functioning of the SHG's.

Only 3-4 groups in both blocks have any contingency arrangement for meeting the difficult and unforeseen circumstances within the group or in its activities. Most of the groups met banks officials and block level officials to address groups or community problem. In both blocks only 35% of SHG's were done auditing of the accounts of the group. But rests of the groups were not adopting these types of measures. Without

auditing, there are more chances of frauds. There were number of parameters which were studied. In some of them, Rurkan Kalan block was in a better position than Phillour block.

#### **7.10 MICROCREDIT SCHEMES FOR SHGs**

There are not specific schemes are available for SHG's in banks. After opening the account in bank, group members can avail loan for any purpose. But there should be margin in the account. Members of the group who want to avail loan are required to define the reason for availing loan. After verifying the reason, loan amount is granted through head of the group. Directly members can't apply for loan. Basic advantage of getting loan through SHG's is low rate of interest. This the main benefit received by members.

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## **CHAPTER 8**

### **SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION**

#### **8.1 FINDINGS OF THE STUDY**

##### **8.1.1 Findings regarding Effectiveness of the SHG's**

This chapter includes the summary of findings, suggestions and the conclusion of the study. Microcredit is emerging method of poverty alleviation and to meet the requirement of poor people who have lack of collateral and also unable to get subsidy for any NGO and Government institution. The concept of SHG's in India was first time introduced in 1992 by the National Agricultural Bank for Rural Development (NABARD). After conducting meetings with heads of the SHGs, the NABARD has identified that it is necessary to be provided the loan to SHG's at very low rate of interest without getting any collateral as compared to other financial institutions. There are three models of bank linkage SHG and it was discussed in Chapter 1. But in Punjab, microcredit facility is provided to the rural people through first model i.e. Bank-SHG's-Members. It depicts that in Punjab, there is no role of Government institutions /NGO's / MFI's / any other facilitating agencies for providing microcredit facilities to the rural people.

A comparative study purpose of the present research work, two blocks in Jalandhar district were selected and conducted the survey to know about the impact of microcredit on rural women empowerment as a result of joining SHG's. In this connection, 20 SHGs from each block were selected. One of the objectives of the present study is to know the working structure and effectiveness of SHG's. Data reveals that the majority of the groups was formed since 2009 onward in one block and in other majority of the groups was formed in 2006 onward. In both blocks, the majority of groups (28) have a bank account in cooperative banks only. Very less number of groups (12) has their dealing with other commercial banks. From the survey, it is identified that the accessibility of bank is the main reason behind choosing cooperative banks.

The heads of all the SHGs stated that the forming SHGs in their villages is mainly due to the Government compulsion, otherwise they have not any interest in these groups. A few SHGs have their future goal. Out of 20 groups, 13 SHGs have not any vision for the long term. From the data collected through the survey, it is concluded that Phillour block is in a better position, because majority of groups of this block have already set some target to achieve in future. A monthly meeting among the SHG members is very important parameter to evaluate the effectiveness of SHGs. After entering into the field, it was come to know that monthly meeting criteria of SHGs are not followed in reality. In Rurkan block only 13 groups were seriously held meetings for its group members. In Phillour block, just 11 groups were held monthly meetings.

At the time of introducing the concept of SHG's by NABARD, the main motto is to engage group members in some kind of group economic activity in order to generate revenue. But in reality, in Punjab, especially in Jalandhar district, SHG's were not engaged in any kind of group economic activities. The survey reported that in both blocks hardly 5 or 6 groups were involved in group economic activities.

Proper utilization of the loan amount by the members (borrowers) is another tool to check the effectiveness of SHGs. According to this study, In the Rurkan Kalan block and the Phillour block, only 16% and 32% of loan amount respectively are utilized for the productive purpose. The majority of the loan amount is utilized for consumption purpose in both blocks. Participation of SHGs in public awareness campaigns is another criterion for determining the SHGs effectiveness. It was observed from the study, most of the groups were engaged in conducting health and nutrition related awareness programmes in both blocks. Finally, the repayment of loan by the members (borrowers) is another yardstick to determine the effectiveness of SHGs. Defaulters of the loan amount are the major problem faced by the heads of the groups. The present study reported that in Phillour block, only 66% of the bank loan amount and 85% of the loan amount of SHGs savings are repaid. In Rurkan block, the defaulters of the both loans (bank and SHGs saving) are more compared to Phillour block.

### **8.1.2 Findings regarding socio-economic profile of the respondents**

- ❖ The study has revealed that the majority of the respondents belong to 35-45 years of age category in both blocks.
- ❖ It is reported that 70 respondents have no formal education, they are illiterate. The pattern of illiterate comprises of 27 respondents and 43 respondents in Rurkan Kalan and Phillour blocks respectively. Out of the total 210 respondents, 74 respondents are having primary education.
- ❖ Most of the respondents (32.4 per cent) family earn more than Rs.10,000 as monthly incomes
- ❖ 77.1 per cent of the respondents of the study are in nuclear families and 22.9 per cent of the respondents belong to joint type family.
- ❖ Majority of respondents (58.1 per cent) has 3 -5 members in their family.
- ❖ Most of the respondents (69 per cent) are married. Unmarried respondents were around 11.9 per cent only.
- ❖ 59.5 per cent of the respondents are a housewife.
- ❖ Majority of the respondents (88.6 per cent) is living in their own houses.
- ❖ Majority of the respondents (21 per cent) joins SHG during 2009 followed by 2008, 2012, and 2010.
- ❖ Out of 40 SHGs, only 14 groups were registered under legal provision.
- ❖ Most of the respondents (33 per cent) get information about SHG's from their relatives, neighbors and family members followed by Aganwadi workers (Heads of the Groups) (25.7 per cent ) and the bank officials (22.9 per cent).
- ❖ The results reveals that most of the respondents (31.4 per cent) were joined SHG to promote their small savings on a monthly basis.
- ❖ Very less number of respondents (24.3 per cent) engaged in any economic activities and they were involved in some activities like Achar, pappad, soap making and related to embroidery and stitching.
- ❖ It was found that 32.9 per cent of the respondents deposit Rs.100 per month into their group savings.

- ❖ The study has revealed that 41 respondents did not get any amount of loan from SHG. 66.3 percent and 14.2 per cent of the respondents get loan from SHG's up to Rs.6000 and Rs.50, 000 respectively.
- ❖ A result of the study reveals that 205 respondents were benefited from SHG's in the form of small savings.

### **8.1.3 Findings regarding Economic Empowerment of Rural women**

- ❖ To measure the economic empowerment of rural women 11 variables were considered. The results of the study concluded that microcredit decreases the dependence upon private money lenders. Most of the respondents (64.3) were highly satisfied with this statement.
- ❖ Study revealed that microcredit has no role in providing equal property rights to rural women in male dominating society in reality. Very less (13.3%) respondents get equal property rights in the family even after joining SHG's.
- ❖ Level of women participation in the saving, expenses and children education related issues has increased. Most of the respondents were highly satisfied with this statement which describes the social empowerment of women.
- ❖ Very less numbers of respondents participate in protests against social issues like corruption, corruption and illicit liquor use etc, even after joining SHG's.
- ❖ As a result of joining SHG's Women are able to cast votes independently without. Around 60% of the respondents were highly satisfied with this statement which describes the political empowerment of the women.
- ❖ Women's are not politically empowered in term of participation in the rallies on women's day and child labor.
- ❖ After calculating mean and standard deviations of all three dimensions of empowerment, results reveals that economic empowerment is get ranked first followed by social and political empowerment.
- ❖ Results of statistical test independent sample t-test concluded that there is a relationship between blocks of the respondents and social empowerment. But

economic and political empowerment has no significant relation with blocks of the respondents.

- ❖ ANOVA results concluded that there is no relationship between age and all three dimensions of empowerment. It means empowerment of rural women is not influenced by age of the respondents.
- ❖ ANOVA and SNK post hoc test concluded that level of education of target respondents influence economic empowerment not social and political empowerment.
- ❖ ANOVA and SNK post hoc test concluded that there is no relationship between Family Size and all three dimensions of empowerment. It means empowerment of rural women is not influenced by Number of family members.
- ❖ Results of ANOVA concluded that there is a relationship between Motives behind availing loans and Economic empowerment. But social and political empowerment has not significant relation with motives. It means only economic empowerment of rural women is influenced by different motives of taking a loan.

## **8.2 SUGGESTIONS**

In the light of above findings, suggestions are made to three groups' viz. (a) Government (b) bankers and (c) SHGs. They are as follows:

### **8.2.1 Suggestion to Government**

1. Education level of rural women is very low, so efforts should be made to enhance literacy levels.
2. The Government should establish a separate grievance cell for solving the problems faced by women SHG's.
3. Results describe that very less number of SHG's are involved in providing training programmes. Therefore, Government should organize such programmes through NGO's.
4. The Government should take necessary step to market the product produced by the SHG members.

5. As discussed earlier, Aganwadi workers have to form a SHG in a village. But, they are preoccupied with other tasks and they also don't have the skill / knowledge for forming SHGs. So proper training should be provided by the Government to them in this area. In some times, the Government may form SHG's in collaboration with some NGO's.
6. According to the study, all the SHGs in Punjab are under the category of first model i.e. SHG- Bank Linkage Model. The Government should instruct the NGO's and MFI's for providing the assistance to rural people in the form of microcredit.
7. After having a close contact with the group members, it was observed that at present, the Government stopover for providing subsidies to all SHGs. But, they should provide subsidies to better functioning of the SHG's in terms of the SHGs engaged themselves in income generating activities.

### **8.2.2 Suggestions to Bankers**

1. Banks should provide individual loans to the members of the SHG's.
2. Banks should organize financial literacy programmes in rural areas to provide information about new schemes and policies to the rural people.
3. Banking formalities should be simplified.

### **8.2.3 Suggestions to SHG's**

1. All the groups should be aware of all the new schemes proposed by the government for the effective development of the group.
2. SHGs need for more emphasis on organizing group economic activities and utilize their amount of saving in income generating activities.
3. Now-a-days the defaulters of the loan are the major problem faced by SHG's. In order to reduce the chances of non-repayment of loan, there should be a norm of penalty imposition on defaulters and also check the credit worthiness of the borrower before releasing the loan amount.
4. The group leader should be changed after particular time period so that other group's members get a chance of becoming a leader.

### **8.3 SCOPE FOR FURTHER STUDIES**

The present study is focused on the role of microcredit on the rural women empowerment as a result of joining SHG's in Jalandhar district. On the basis of experience gained while conducting research, the researcher has recommended some new areas for the further research. Present research is covered only three dimensions of empowerment which are economic, political and social. But for the future, some more dimensions of empowerment may be considered such as Information empowerment, Psychological empowerment and Legal empowerment. Further research can be done on the Role of NGO's and MFI's in empowering rural India.

Another very important area for further research can be effectiveness of training programmes organized by SHG's. It is also possible to cover Punjab state to study the role of microcredit in empowering rural women with special reference to SHG's instead of taking only two blocks.

### **8.4 CONCLUSIONS**

This study mainly highlighted the role of SHG's in providing microcredit to rural women and also its contribution in empowerment of women. Empowerment of women was measured by assigning ranks to all statements. The results of the study concluded that microcredit playing major role in women empowerment, especially in economic empowerment of the women. Most of the respondents assign higher ranks to the statements related to economic empowerment. Women were not as much empower socially and politically. There is a need of more participation of the women members in social issues like rallies and protests against some social issues to make them politically and socially empowered. It is not possible to make a comparison of two blocks to know the effectiveness of the SHG's. Results of comparative studies not concluded that which block is in a better position. There are a number of factors on the basis of which effectiveness of the groups was measured, but it is not possible to say one block is very good in all these factors. At the end it is right to say in Jalandhar district SHG's were not running effectively. Very less number of group's was organizing any economic activities

and also the members of the groups were not utilized the loan amount for any productive purpose. The major motive behind forming SHG's was not fulfilling. All the groups are simply collecting the monthly savings from the members and inter-loaning the money. After a particular period of time they distribute the whole amount among members and close the groups. Banks are only here to provide microcredit to group member's especially cooperative banks only. NGO's and MFI's have no role in providing microcredit. At present all the groups are functioning under CDPO'S. All the groups running under BPL (below poverty line scheme) were totally abolished by the Government.

The government at central and state level should intervene on a large scale not in providing finance , but also in promoting and facilitating MFI's, to really make the SHG's successful. This study is done at the Micro-level, limited to only two blocks of Jalandhar District. SHG's come under CDPO were selected for the purpose of the study. Even though, the findings and suggestions of the study may be useful for the government authorities in the policy making about SHG's.



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## ANNEXURE-I

### QUESTIONNAIRE-1 (TO SHG MEMBERS)

*I am conducting this survey to study the **Empowerment of women as a result of joining in SHGs**. All information collected will be kept confidential and will be used only for academic purpose. There is not any evaluation of your answers so kindly gives your views freely. Thanks for your kind co-operation and time spared to complete the questionnaire.*

Harpreet Kaur  
Researcher

#### PART – I: PERSONAL INFORMATION

(i) Name of Member	_____	
(ii) Name of SHG	_____	
(iii) Name of Block	_____	
(iv) Circle	_____	
(v) Age	(a) Less than 25	<input type="checkbox"/>
	(b) 26to35	<input type="checkbox"/>
	(c) 36to45	<input type="checkbox"/>
	(d) 46 years and above	<input type="checkbox"/>
(vi) Education	(a) No formal education	<input type="checkbox"/>
	(b) Primary school	<input type="checkbox"/>
	(c) Matriculation	<input type="checkbox"/>
	(e) Diploma	<input type="checkbox"/>
	(f) Graduate / Post graduate	<input type="checkbox"/>
	(g) Refuse to answer	<input type="checkbox"/>

(vii) Monthly income of the family	(a) Below Rs.1,000	<input type="checkbox"/>
	(b) Rs.1,000 to Rs.2,500	<input type="checkbox"/>
	(c) Rs.2,501 to Rs.5,000	<input type="checkbox"/>
	(d) Rs.5,001 to Rs.10,000	<input type="checkbox"/>
	(e) Above Rs.10,000	<input type="checkbox"/>
(viii) Family Pattern	(a) Joint family	<input type="checkbox"/>
	(b) Nuclear family	<input type="checkbox"/>
	(c) Broken family	<input type="checkbox"/>
(ix) Family Size	(a) Up to 2	<input type="checkbox"/>
	(b) 3 to 5	<input type="checkbox"/>
	(c) 5 to 7	<input type="checkbox"/>
	(d) If above 7, then specify in numbers	<input type="checkbox"/>
(x) Marital Status	(a) Unmarried	<input type="checkbox"/>
	(b) Married	<input type="checkbox"/>
	(c) Widow	<input type="checkbox"/>
	(d) Separated	<input type="checkbox"/>
(xi) Occupation	(a) Employed	<input type="checkbox"/>
	(b) Marginal Farmer	<input type="checkbox"/>
	(c) Agricultural Laborer	<input type="checkbox"/>
	(d) Petty shop business	<input type="checkbox"/>
	(e) Unemployed	<input type="checkbox"/>
	(f) Others <input type="checkbox"/> Please specify _____	

(xii) Type of house	(a) Kutchha	<input type="checkbox"/>
	(b) Pucca	<input type="checkbox"/>
	(c) Semi- pucca	<input type="checkbox"/>
(xiii) House in Possession	(a) Own House	<input type="checkbox"/>
	(b) Rent House	<input type="checkbox"/>

**PART – II: INFORMATION RELATED TO STUDY**

1. Are you member of the SHG? (a) Yes  (b) No

If yes, when did you join? .....

2. Whether your SHG has been registered (a) Yes  (b) No

If no, state the reason .....

3. How did you come to know about self-help group?

.....  
.....  
.....

4. State your prime motive to join self- help group?

.....  
.....  
.....

5. State the nature of your group activities?

.....  
.....  
.....

6. Did you save any amount in SHGs (a) Yes  (b) No

(c) How much amount do you have saved in the SHGs Rs? .....

(d) Frequency of saving

Daily  Weekly  Fortnightly  Monthly

7. Did you avail any financial assistance from your group?

(a) Yes  (b) No

(c) How much loan you are taken from self- help group? Rs. ....

8. What purposes you availed of loan from your group?

(Please put a tick mark in the box applicable to you)

Agricultural & allied activities	<input type="checkbox"/>
Manufacturing	<input type="checkbox"/>
Trading	<input type="checkbox"/>
Investment	<input type="checkbox"/>
Consumption	<input type="checkbox"/>
Family health	<input type="checkbox"/>
To pay off debts	<input type="checkbox"/>
Children education	<input type="checkbox"/>
Others	<input type="checkbox"/>

9. What is installment period to repay loan?

(a) Daily  (b) Weekly  (c) Fortnightly  (d) Monthly

10. Do you own any of the following assets :

Auto Rickshaw	<input type="checkbox"/>	Sewing Machine	<input type="checkbox"/>
Radio	<input type="checkbox"/>	Bicycle	<input type="checkbox"/>
Tape recorder	<input type="checkbox"/>	Two wheeler (motor cycle)	<input type="checkbox"/>
Television	<input type="checkbox"/>	Mixer /Grinder	<input type="checkbox"/>



Gas /Stove	<input type="checkbox"/>	Refrigerator	<input type="checkbox"/>
Others	<input type="checkbox"/>	Please specify .....	

11. Benefits / support received through SHG

- a. Personality Development
- b. Legal literacy
- c. Small savings
- d. Entrepreneurship Development Skill
- e. Others

**PART – III: ECONOMIC EMPOWERMENT**

(Please put a tick mark [ ] in the box applicable to you, as a change when compared to the previous situation i.e. before joining SHG / Microfinance.

Sl.No.	Statements	Very High	High	Moderate	Low	No change
1.	Microcredit Increase the income of family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Dealing the financial crisis of the family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Microcredit Reducing the dependence on private money lenders.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Microcredit Reducing of poverty in the family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Microcredit helps to achieve self-reliance in financial conditions of the family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Microcredit makes women to spend apportion of their income as per their discretion.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Microcredit helps the women to have control over their earnings/income.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- |     |   |                          |                          |                          |                          |                          |
|-----|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 8.  | Microcredit helps the women to have control over credit/loans.                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9.  | Microcredit helps the women to have Independent savings bank account in their name. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. | Microcredit helps the women to have ownership of household assets.                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. | Microcredit helps the women to have equal property rights.                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**PART – IV: SOCIAL EMPOWERMENT**

- | <b>Sl.No.</b> | <b>Statements</b>   | <b>Very High</b>         | <b>High</b>              | <b>Moderate</b>          | <b>Low</b>               | <b>No change</b>         |
|---------------|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1.            | Independent mobility from one to another place without the support of any male member of the family.    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.            | Expressing their views in the group and in the family without any fear.                                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.            | Discussing freely with bankers / Government officers/NGOs and others.                                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4.            | Mingling freely and talk in group meetings and NGO meetings.  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5.            | Level of participation of women has increased in decision making in the following aspects in the house. |                          |                          |                          |                          |                          |
|               | (a) Savings   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|               | (b) Expenses  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6.            | Microfinance helped women to participate in protests against  |                          |                          |                          |                          |                          |

	(a) Pollution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(b) Corruption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(c) Illicit liquor sales / alcoholic use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(d) Abuse of fellow group members by husbands	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Microcredit helped the women to achieve better social status in the eyes of neighbors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### PART – V: POLITICAL EMPOWERMENT

Sl.No.	Statements	Very High	High	Moderate	Low	No change
1.	Microcredit helped women to aware of politics.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Women are playing important role in democratic institutions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Women are able to cast votes independently without the direction of husband/male.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	More women participation in Gram Sabha meetings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Microcredit helped women to participate in rallies on	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(a) Women's day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(b) Child Labor Abolition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Microfinance helped women to access Government welfare scheme/programmes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Microfinance helped women to acquire competence in public affairs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**QUESTIONNAIRE -2  
FOR THE SELF HELP GROUP HEAD**

**PART I: PROFILE OF SHG**

- 1) Name of the SHG : \_\_\_\_\_
- 2) Circle \_\_\_\_\_
- 3) Village \_\_\_\_\_
- 4) Pin code \_\_\_\_\_
- 5) Block \_\_\_\_\_
- 6) SHG category : SC BC GC OTHERS
- 7) Name of the organization , which promoted SHG  
(Please tick relevant box)
- Bank / Any other financial institution
- Government Institution
- Non Government Institution
- Cooperative Society
- Self
- Any other  Specify \_\_\_\_\_
- 8) Date of SHG formation : \_\_\_\_\_
- 9) Numbers of group members:
- (a) Less than 10  (c) Between 16-20
- (b) Between 11-15  (d) More than 20
- 10) Whether SHG is registered under any legal provision Yes  No   
If “Yes” Please answer Q.7. Otherwise you will for Q8.

11) Whether SHG is affiliated to the following

- |                                       |     |                          |    |                          |
|---------------------------------------|-----|--------------------------|----|--------------------------|
| (a) Cooperative Society               | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (b) Non-Government Organization       | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (c) Non-Banking Financial Institution | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (d) SHG Federation                    | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

12) Details of SHG Bank Account

Bank Account Number: \_\_\_\_\_

Name of the Bank : \_\_\_\_\_

Address of the Bank : \_\_\_\_\_

13) How much rate of interest charge from members of the SHG's for providing loan?

\_\_\_\_\_

**PART – II : SELF HELP GROUP OBJECTIVE / VISION / MISSION**

14) State the reasons as to why the group was formed

\_\_\_\_\_  
\_\_\_\_\_

15) Do you have a long-term vision for the next 15-20 years? Yes  No

If “Yes” what is it that you like to achieve in 15-20 years time (Vision)

\_\_\_\_\_  
\_\_\_\_\_

**PART – III : DETAILS OF SHG MEETING**

16) Indicate frequency of meetings of SHG

Monthly  Weekly  Fortnightly

17) Indicate the total number of meetings held since inception: \_\_\_\_\_ Numbers

**PART – IV : FINANCIAL INFORMATION OF SHG**

18) Indicate the frequency of regular savings

Monthly  Weekly  fortnightly

19) Indicate the amount of saving by members

Amount of savings per month / per member Rs \_\_\_\_\_

20) Do members save in non-cash form? Yes  No

If “Yes” indicate the types/items of non cash forms of savings  
(Non cash forms of savings include items like grains, vegetables, sugar etc.,)

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21) Indicate the sources of funds of SHG and the amount received

Sources of fund	Name of the organization / Bank	Purpose of grant / loan	Total Amount (Rs.)	Subsidy / Grant Amount (Rs.)	Loan Amount (Rs.)	Interest rate in Percentage	Amount repaid (Rs.)
Savings							
Bank Loan							
External Funding							
NGO support							
Government Agency							
Any others							

22) Loans details in SHG

Sl.No.	Particulars	in numbers
(a)	Number of members who have taken loan	
(h)	Number of members who have taken loans more than once	
(c)	Number of Non-SHG persons who received loans	
(d)	Total number of loans	
(e)	Number of loans taken by representatives	

23) Credit Utilization and repayment

Loan Category		Amount (Rs.)	Number of Members	Repayment Status (Paid /Unpaid)	Rate of Interest
<b>Consumption Loans</b>					
a.	Domestic				
b.	Emergency				
<b>Farm Sector</b>					
c.	Agriculture				
d.	Animal Husbandry				
<b>Non Farm Sector</b>					
e.	Income generation activity				
f.	Assets (Building / Investment)				
g.	Any others				

24) Details of Income generation activities of SHGs

(a) Individual economic activities

Economic activities taken up	Number of members taken up the activity	Average Investment (Rs.)	Average annual profit (Rs.)	Nature and source of Investment

(b) Group economic activities

<b>Group Economic activities taken up</b>	<b>Number of members taken up the activity</b>	<b>Average Investment (Rs.)</b>	<b>Average annual profit (Rs.)</b>	<b>Nature and source of Investment</b>

25) Through which model you have received money from the bank?

- a. Model I: Bank - SHG - Members
- b. Model II: Bank - Facilitating Agency - SHG - Members
- c. Model III: Bank – NGO - MFI - SHG - Members

**PART V : BOOK – KEEPING AND DOCUMENTATION**

26) Indicate whether SHG are maintaining the following books and ledgers

<b>Name of books and ledger</b>	<b>Yes</b>	<b>No</b>
Admission Book		
Minutes Book		
Attendance Register		
Cash Book		
Savings ledger		
Loan ledger		
Bank Pass Book		
Individual Pass Book		
Any other (Specify)		

27) Has the audit of the SHG has been done? Yes  No



**PART VI: TRAINING**

28) Indicate the details of trainings of the members of the SHG

<b>Name of the Training</b>	<b>Duration</b>	<b>Number of SHG members participated</b>	<b>Sponsored / conducted by</b>

29) What type of the social awareness programme taken up by the SHG

<b>Types of the Programme</b>	<b>Yes</b>	<b>No</b>
Health		
Education		
Immunization		
Nutrition		
Adolescent Programme		
Non formation education		
Water and Sanitation Programme		
Any other (Specify)		

30) Does SHG have any contingency arrangement for meeting any difficult/unforeseen circumstances within the group and for its activities

Yes  No  If “Yes” please specify

Type of the activity \_\_\_\_\_

31) Has any member or section of your community other than members of your SHG ever approach SHG for help

Yes  No  If “Yes” please specify

Type of the activity \_\_\_\_\_

32) Has SHG group met any of the following to address group or community problem

(a) Official of the State/ District/block level Yes \_\_\_\_\_; No \_\_\_\_\_

(b) Political leader Yes \_\_\_\_\_; No \_\_\_\_\_

(c) NGO Yes \_\_\_\_\_; No \_\_\_\_\_

(d) Banks Yes \_\_\_\_\_; No \_\_\_\_\_

(e) Any other relevant organization

(Please specify with details) \_\_\_\_\_

**PART VII: GENERAL INFORMATION AND FUTURE  
REQUIREMENTS OF MEMBERS**

33) What the main problems related to the functioning of the SHG?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Signature*

Chairman of SHG \_\_\_\_\_

Secretary of SHG \_\_\_\_\_

Dated:

*Signature of Investigator*

## ANNEXURE-II

### LISTS OF SHG'S

#### A. RURKAN BLOCK – 1. CIRCLE SANG DHESSIAN

S.no	Village Name	Name of SHG	Worker's Name	Total members
1	Dhanda	Kiran	Harpal /Seema	13
2	Nawa Pind Naicha	Jyoti	Kamla devi	14
3	Nawa Pind Naicha	Nehru	Kamla devi	10
4	Randhawa	Shri Guru Nanak Dev Ji	Jaswinder kaur	10
5	Dallewal	Kamla Nehru	Jaswinder kaur	15
6	Kutbewal	Bibbi Bhani	Gurbaksh kaur	18
7	Dusanjh Khurd	Babba Gujar Shah	Jaspal kaur	14
8	Mahal	Kalpna Chawla	Kashmir kaur	20
9	Mahal	Lavli	Parmila devi	16
10	Goraya	Saloni	Rajni sharma	16
	Total			146

#### 2. CIRCLE GHURKA

s. no.	Village Name	Worker's Name	Name of SHG	Number of Members
1	Ghurka	Charanjit kaur	Shri guru ravidas	10
2	Ghurka	Parween kumari	Shaheed Bhagat Singh	10
3	Ghurka	Jasvir kaur	Ekta	10

4	Rurki	Neelam Sharma	Sunny	10
5	Gohawar G.T.Road	Rakesh Kumari	Dimple	13
6	Gohawar	Sonia	Ajay	10
7	Patti Luhara	Neelam Rani	Lucky	10
8	Paddi Khalsa	Lavpreet Kaur	Rahul	10
9	Chachrari	Asha Devi	Saina	10
10	Sunnar Khurd	Gurbaksh Kaur	Lucky	12
	Total			105

### 3. Circle– SARHALI

S. no	Name of Village	Name of SHG	No. of members
1	Sarhali	Shere Punjab	10
2.	Sarhali	Mata Gujri Ji	10
3.	Sarhali	Mata Kalsi	10
4	Samrai	Mata sahib kaur	10
5	Samrai	Bibbi bhani	10
6	Samrai	Rupali	10
7	Samrai	Deepak	10
8	Samrai	Sumit	10
9	Kahna dhessia	Neetu	16
10	Kahna dhessian	Preeti	10
11	Kahna dhessian	Mother taresa	11
12	Kahna dhessian	Mani	10
13	Kahna dhessian	Sweety	12
14	Dhani pind	Mata bheema bai ji	10

15	Dhani pind	Mata tripta ji	10
16	Lakhanpal	Mata kalsi ji	10
17	Lakhanpal	Bebe nanki	10
18	Daduwal	Jhansi di rani	10
19	Nathewal	Jhansi	10
20	Choulang	Preet	10
21	Mashiana	Preet	10
	Total		219

#### 4. CIRCLE- JANDIALA

<b>Sr. no.</b>	<b>Name of Village</b>	<b>Name of SHG</b>	<b>Name of worker</b>	<b>TOTAL MEMBERS</b>
1	Jandiala	Aarti	Harjinder kaur	10
2	Jandiala	Shabnam	Ramesh kumari	10
3	Jandiala	Dashmesh	Kamla rani	10
4	Jandiala	Kalpna chawla	Nirmal kaur	10
5	Jandiala	Mata sahib kautr ji	Kulvir kaur	10
6	Jandiala	Indira Gandhi	Parminder kaur	10
7	Jandiala	Mahatma Gandhi	Sunita devi	10
8	Jandiala	Lakshmi bai	Dial kaur	10
9	Jandiala	Baba deep singh ji	Davinder kaur	10
10	Bundala	Mata gujri	Balwinder kaur	10
11	Bundala	Tagore	Neelam kumarI	10
12	Bundala	Bebe nanki	Manju bala	12
13	Bundala	Meera bai	Dalviro	11

14	Bundala	Ujala	Dalviro	10
15	Mithra	Mata pushpa	Naresh rani	16
16	Mithra	Sarv sanjha	Naresh rani	10
17	Mithra	Sonia Gandhi	Raj rani	10
18	Mithra	Shivani	Raj rani	12
19	Mithra	Indira Gandhi	Harmesh kaur	10
20	Mithra	Ashutosh	Harmesh kaur	10
21	Sunnar kalan	Vikas	Paalo	10
22	Sunnar kalan	Pragti	Balvir kaur	10
23	Pandori musharkti	Bibbi bhani	Kuldeep kaur	10
24	Pandori musharkti	Bibbi aarti	Kuldeep kaur	10
25	Addekali	Rani Jhansi	Harbaksh kaur	10
26	Kangniwal	Mata jeet kaur ji	Gudish kaur	10
27	kangniwal	Jaap	Balwinderjit kaur	10
	Total			281

## 5. CIRCLE- RURKA

Sr.No	Name of village	Name of SHG	Name of worker	TOTAL MEMBERS
1	Rurka	Anand	Usha rani	12
2	Dhindsa	Komal	Raj kumara	12
3	Mehsompur	Shri guru nanak dev ji	Harpinder kaur	11
4	Rurka	Goldi	Jeevan kumari	19
	Total			54

## B. PHILLOUR BLOCK –

### 1. Circle Bara Pind

Sr. no	Name of village	Name of SHG	Name of worker	Total Members
1	Virk	Bebe nanki	Harjinder kaur	20
2	Dhuleta	Dhuleta	Pawitar kaur	10
3	Phalpota	Dr. ambedkar	Nirmala devi	10
4	Masandpur	Sonu	Neelam rani	12
5	Bara pind	Khushvir	Paramjit kaur	10
6	Virk	Virk	Mahinder kaur	8
7	Bara pind	Mohit	Surekha rani	10
8	Gurre	Priya	Paramjit kaur	12
9	Patti kmalpur	Raman	Jaswinder kaur	20
10	Kmalpur kaloni	Gourav	Sangeeta rani	20
11	Paddi jagir	Sarbjeet	Santosh kumara	5
12	Paddi jagir	Shivam	Kamlesh rani	5
13	Kalra	Dhiraj	Jeewan lata	10
14	Virk	Indira	Madhu bala	6
	Total			158

### 2. Circle- Nagar

Sr. no	Name of village	Name of SHG	Name of worker	Total Members
1	Nagar	Harry	Shila devi	10
2	Nagar	Mata gujri ji	Kuldeep kaur	14
3	Nagar	Mata sulakhni	Karamjit kaur	10

4	Seffabaad	Vicky	Kamla devi	10
5	Garra	Aman	Gurwinder kaur	10
6	Bashowal	Parveen	Amarjit kaur	10
7	Khanpur	Monika	Rajinder kaur	10
8	Noorewal	Karam	Gurmel kaur	20
9	Rasulpur	Hani	Balvir kaur	10
10	Tehang-1	Soni	Sunita rani	10
11	Tehang-2	Jassi	Bakhsho	10
12	Tehang-3	Priya	Sona	10
13	Tehang-4	Tina	Paramjit kaur	16
14	Rasulpur	Rohit	Jaswinder kaur	10
15	Indira kaloni	Bibbi bhani ji	Baljit kaur	10
16	Jhungia	Raman	Satya devi	10
17	Ashahur-1	Raja sahib ji	Balvir kaur	10
18	Ashahur-2	Nabh kanwal ji	Balvir kaur	10
	Total			200

### 3. CIRCLE – MANSURPUR

<b>Sr. no</b>	<b>Name of village</b>	<b>Name of SHG</b>	<b>Name of worker</b>	<b>Total Members</b>
1	Bhattian	Jai mata di	Promila devi	19
2	Shapur	Jai satguru ravidas ji	Mahinder kaur	12
3	Shapur	Mata gujri ji	Baljit kaur	15
4	Mansurpur	Mata lei	Joginder kaur	10
5	Atti	Meera bai	Gurwinder kaur	10



6	Atti	Bebe nanaki ji	Manjit kaur	10
7	Tarkhan majara	Jai satguru ravidas ji	Kanta devi	15
8	Palakdim	Unnati	Jatinder kaur	20
9	Atta	Istri sangathan	Gita devi	20
10	Atta	Manant	Harpreet kaur	15
11	Khaira	Deep	Surjit kaur	12
12	Akalpur	Naari sangathan	Usha rani	18
13	Akalpur	Shi ganesh ji	Usha rani	13
14	Muthada khurd	Meera bai	Santosh rani	10
15	Muthada khurd	Harjot	Sarbjit kaur	10
16	Muthada kalan	Jai satguru ravidas ji	Harwinder kaur	10
17	Kang jagir	Bhai bala ji	Santosh kumara	18
18	Rurka khurd	Sourav	Amarjit kaur	12
19	Rurka khurd	Mother india	Paramjit kaur	12
20	Rurka khurd	Shri guru nanak dev ji	Gurpreet kaur	10
21	Rurka khurd	Mother india	Jeeta rani	12
	Total			283

#### 4. Circle- Apra

Sr. No.	Name of Village	Name of Worker	Name of SHG	No. of Members
1	Samrari	Lashmi Bai	Baba Bhag	11
2	Samrari	Bimla	Dr. Ambedkar	16
3	Cheema Kalan	Jaswinder Kaur	Baba Moruana	13
4	Masani I	Harbans Kaur	Guru Ravidas	10

5	Masani II	Harcharan Kaur	Ribbi	10
6	Katana	Jaswinder kaur	Simmi	10
7	Toora	Sarjivan kaur	Daler Singh	14
8	Garhi	Amarjit kaur	Neeraj	10
9	Lohgarh	Baljit kaur	Raja Sahib	10
10	Jajja Khurd	Goma	Preet	10
11	Palan	Satya devi	Kirandeep	10
12	Ladhra	Jagdish kaur	Jyoti	10
13	Thalla	Harjit kaur	Mamta	10
14	Thalla ii	Manjit kaur	Ekta	10
15	Chak sahbu	Lakshmi devi	Shiv Baba	10
16	Chak sahbu ii	Kamaljit kaur	Rohini	12
17	Apra	Seta devi	Reena	10
18	Apra	Krishna	Bhai Mehar Chand	10
19	Apra	Anuradha	Mother taressa	10
20	Dokar	Jagdish kaur	Bharat Mata	15
21	Dokar	Jagdish kaur	Sapna	20
22	Dokar	Paramjit kaur	Lakh Data	10
23	Dokar	Paramjit kaur	Guru Kirpa	19
	Total			270

### 5. Circle- Dosanjh Kalan

Sr. No.	Name of Village	Name of Worker	Name of SHG	Number of Members
1	Dosanjh Kalan	Sukhwinder kaur	Baba Sang	10
2	Dosanjh Kalan	Jaskamal kaur	Gurkamal	10

3	Dosanjh Kalan	Reshma Rani	Pippli Sahib	10
4	Chak Des Raj	Kiran Gill	Chak Des Raj	10
5	Lehal Kalan	Narinderpal	Lehal	10
6	Laddian	Jaswinder kaur	Rajdeep	15
7	Laddian	Jaswinder kaur	Laddian	15
8	Lallian	Santosh kumari	Mahila Rozgar	10
9	Dhadwara	Usha Rani	Baba Nand Giri	10
10	Cheema khurd	Baljit Kaur	Cheema	10
11	Sarhal Mandi	Sukhwinder Kaur	Karan	10
12	Lidhar Khurd	Jasvir Kaur	Liddar	12
13	Aujla Dhak	Ranjit Kaur	Gurpreet	10
14	Kot Grewal	Usha Rani	Deepak	10
15	Kotli Khakhya	Santosh Kumari	Khakh	10
16	Johal	Shashi Bala	Johal	10
17	Matfallu	Kashmir Kaur	Baba Akali	20
18	Idna Klaskay	Amarjit Kaur	Raja	10
19	Anihar	Mahinder Kaur	Anihar	15
	Total			217

### 6. Circle – Ramgarh

Sr.No.	Name of Village	Name of Worker	Name of SHG	Number of Members
1	Haripur Khalsa	Manjit Kaur	Simran	10
2	Haripur Khalsa	Kiran Bala	Tamanna	10
3	Kang Araia	Nirmla Devi	Soni	10

4	Ganna Pind	Sheela Rani	Paras	10
5	Ganna Pind	Manjit Kaur	Vishal	10
6	Brahmpuri	Anita Rani	Jassi	10
7	Jagatpura	Pawan Kumari	Anjali	10
8	Ramgarh	Kamlesh Rani	Manisha	15
9	Bakapur	Keeta Rani	Karan	10
	Total			95

### 7. Circle- Lasara

<b>Sr. No.</b>	<b>Name of Village</b>	<b>Name of worker</b>	<b>Name of SHG</b>	<b>Number of members</b>
1	Lasara	Balwinder kaur	Baba Labh Singh	10
2	Sultanpur	Shashi Bala	Anju	10
3	Selkiana	Jasvir Kaur	Guru Ravidas	10
4	Raipur Araian	Santosh Kumari	Guru Ravidas	10
5	Bhar Singh Pura	Kashmir Kaur	Pawan	10
6	Kadiana	Satya Devi	Prabeem	10
7	Jhandipir	Balvir Kaur	Jhandipir	10
8	Moron	Santosh Kumari	Radha Sowami	20
9	Dialpur	Harpal Kaur	Guru Ravidas	10
10	Puari	Seema Rani	Puari	11
11	Banssian Dhak	Harjinder Kaur	Guru Ravidas	10
12	Katpalon Fatehpur	Baksho Devi	Fatehpur	20
	Total			141