

**WOMEN EMPOWERMENT THROUGH SELF HELP
GROUPS IN KERALA – A STUDY OF
KUDUMBHASHREE**

Thesis Submitted for the Award of the Degree of

DOCTOR OF PHILOSOPHY

in

Public Administration

By

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2025**

DECLARATION

I, Maya Divakar, announce that the work exhibited in this research is a certified work done originally completed by me and has not been distributed or submitted anywhere else for the necessity of this research degree programme. Any writing, information or work done by others which is used inside this Ph. D. thesis has been given due affirmation and recorded in the reference segment.



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CERTIFICATE

This is to certify that the Ph. D. thesis entitled, "Women Empowerment through Self Help Groups in Kerala – A Study of Kudumbhashree", carried out by Mrs. Maya Divakar, D/o Divakaran M A, has been accomplished under my guidance and supervision as a registered Ph. D. student of the Department of Government & Public Administration, Lovely Professional University, Phagwara. This Ph. D. report is completed by her in the partial fulfilment for the award of Ph. D. in Public Administration from Lovely Professional University. Her thesis reveals her unique work and is worthy of consideration for the award of the degree of Ph. D. (Public Administration).



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ABSTRACT

The study entitled "**Women Empowerment through Self-Help Groups in Kerala: A Study of Kudumbashree.**" was focused to realize the social, political, legal and personal empowerment along with awareness and well-being of the members of Kalamassery Municipality, in particular the Dalit and Muslim women after their association with the institution.

Empowering women stands out as a pivotal objective in the pursuit of sustained economic prosperity and societal advancement. In the heart of this inquiry lies the Kudumbashree program, a beacon of transformation within the Kalamassery Municipality of Kerala's Ernakulam District. This study carries a significant mission - to gauge the levels of empowerment among Self Help Group (SHG) members, concentrating specially on Dalit and Muslim women. It embarks on a comprehensive exploration, encompassing a wide array of empowerment facets. These encompass economic dimensions like wealth creation, savings, and income. Furthermore, it delves into the multifaceted impact of SHGs, how they've enriched participants' lives by imparting legal knowledge, bolstering confidence, fostering a sense of belonging in society, enhancing financial security, and nurturing familiarity with emerging technologies.

The outcomes of this study cast a revealing light on the uplifting and far-reaching consequences arising from women's active engagement in SHGs. Women who embraced these initiatives witnessed substantial enhancements in their economic well-being. Their income streams swelled, savings flourished, and the foundation of wealth was laid. Beyond the economic spectrum, SHGs emerged as agents of change, empowering their members with improved decision-making skills, heightened political involvement, and increased legal and social standing. However, the study does not shy away from acknowledging the persistent challenges that women continue to face, particularly in the form of gender discrimination and deeply ingrained patriarchal norms. These challenges act as roadblocks on the path to achieving full women's empowerment and need to be addressed systematically.

To fortify the effectiveness and long-term sustainability of SHGs, this research puts forth a comprehensive set of recommendations. These encompass strategies to increase awareness through targeted campaigns, provision of robust training opportunities to cultivate leadership, entrepreneurial, and financial management skills, establishment of mentorship programs for guidance and support, encouragement of collaboration and networking among SHGs, facilitation of partnerships involving various stakeholders, ensuring inclusivity by addressing the needs of marginalized groups, enabling financial access through microcredit programs, support for the establishment of small-scale enterprises, enhancements to governance structures, encouragement of political participation at local levels, implementation of gender-sensitive policies, improving access to essential services like healthcare and education, regular monitoring and evaluation, harnessing technology and innovation for enhanced efficiency, and promoting a culture that champions gender parity and the empowerment of women.

Notwithstanding the constitutional guarantee and legal safeguards, most Indian women face poverty and lack of resources on account of societal and cultural norms. In spite of the fact that women of Kerala have achieved the highest standards of literacy, health, and other parameters in the development index, but their social, political, and economic development has not attained the desirable height as their male counterparts. Multiple efforts of state and central governments could not produce the desirable results, as the element of patriarchy overrules the society.

The study was carried out among the Kudumbhashree members of Kalamassery Municipality. Kalamassery municipality consists of 42 wards as the number of wards in the municipality is more Kalamassery municipality has been divided into two Community Development Societies (CDSs). The development of Kudumbhashree in an urban region of Kalamassery is novel among the studies of Kudumbhashree. Along with the analysis of the quality and functioning of the NHGs, the constraints faced by the less advantaged group of Dalit and Muslim members of Kudumbhashree from Kalamassery municipality as well as their perspectives of development and empowerment are also taken into account for the research.

There were 396 participants in the study's sample, which belong to all social categories, and was collected from the members of Neighbour Hood Groups of all the 42 Area Development Societies (ADSs) of Kalamassery Municipality. Cochran's formula was used to establish the study's sample size. Primary data for the study was collected using interviews, questionnaires, and observation techniques employed among the members and office bearers of Kudumbhashree and the executives of Kudumbhashree and Local Self-Government.

Review of the previous works and official documents, journals, magazines, books, and authentic publications and reports from the Government of India, the Government of Kerala, and Kudumbhashree are used to explain theoretical background. Approximately more than a hundred different research articles on the studies on empowerment, women empowerment, Dalit and Muslim women empowerment, self-help groups, Kudumbhashree, and also evaluated in the light of the Kerala government's development plans. A range of sampling procedures, were used to gather the sample from the members of the Ayalkootams (Neighbour Hood Groups) of Kalamassery municipality.

The primary investigation aims to understand the economic, social, political, psychological, and personal empowerment levels, as well as the efficacy of Kudumbhashree in terms of the enhancement of members' living conditions and the training and awareness programs conducted. Collected data was tabulated, using version 22 of IBM SPSS and the frequency for each variable was computed, and pertinent tables were created. Appropriate mathematical and statistical methods, t-test, Chi-square test, Analysis of Variance, and regression have been utilized for analysing the gathered main data.

Reliability is tested for variables pertaining to women's advancement and empowerment. Cronbach's Alpha Reliability Test was used to assess the accuracy of the information pertaining to women in SHG. The test statistics produced by Kolmogorov-Smirnov test used to determine whether the various variables decision-making ability, Self-confidence, Knowledge, Well-being and technology awareness are normally distributed. They are also used to determine whether women are empowered on economic, social, legal, political, and personal grounds.

The study's findings highlight the significant advancements made in women's empowerment because of SHG membership, especially in Kalamassery Municipality's Muslim and Dalit groups. When the obstacles continue, the research provides specific suggestions to advance women's empowerment, promote gender equality, and advance sustainable development. In the end, these initiatives hope to help ensure that everyone in society has a more affluent and equitable future.

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LIST OF ABBREVIATIONS

Abbreviations	Full Forms
ADS	Area Development Society
ASHA	Accredited Social Health Activist
BPL	Below Poverty Line
CBO	Community Based Organisation
CDAC	Centre For Development of Advanced Computing
CDS	Community Development Society
EDC	Eco Development Committee
EWR	Elected Women Representatives
GDP	Gross Domestic Product
GOI	Government of India
GOK	Government of Kerala
GP	Gram Panchayat
GSL	Gender Self Learning
GSLP	Gender Self Learning Programme
HDI	Human Development Index
HMT	Hindustan Machine Tools
IMR	Infant Mortality Rate
ISM	Interpretative Structural Modelling
JKSRLM	Jammu & Kashmir Rural Livelihood Mission
JLG	Joint Liability Group
KDMS	Kudumbhashree
LSG	Local Self Government
LSGI	Local Self Government Institutions
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MMR	Maternal Mortality Rate
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agriculture and Rural Development

NGO	Non-Government Organisation
NHG	Neighbour Hood Group
NREGS	National Rural Employment Guarantee Scheme
NRHM	National Rural Health Mission
OBC	Other Backward Communities
PRI	Panchayati Raj Institutions
PTA	Parent Teacher Association
SC	Scheduled Caste
SHG	Self-Help Group
ST	Scheduled Tribe
UNICEF	United Nations International Children's Emergency Fund

CHAPTER 1

INTRODUCTION

Development is commonly associated with the expansion of opportunities, which leads to greater freedom. However, the issue of women's subordination, which affects half of the world's population, remains a significant challenge for development efforts (Sen, 2001). It is alarming to note that almost 70 percent of the world's 1.2 billion impoverished people are women, which indicates that women experience a disproportionate portion of poverty, particularly in the developing world, due to limited access to resources at the household level (World Bank, 2001).

In Asia, India has the highest concentration of impoverished women, accounting for nearly 48% of the region's total (UNDP, 2020). Despite Constitutional guarantees and specific legislation protecting women's interests, women still face discrimination and inequality in India. This is because of their limited knowledge about their legal rights, social resistance to their equal share, inadequate legal aid facilities, and the absence of women's groups that can advocate on their behalf (IIPS & Macro International, 2007).

In response to this challenge, development efforts in India have focused on empowering women generally and low-income women specifically. The concept of "women in development" (WID) emerged in the 1970s, following the UN Decade for Women and the works of Esther Boserup. This led to a rethinking of development policies and a shift towards viewing women as active participants in the production process (Boserup, 1970). As a result, development economic policy shifted from a focus on welfare to prioritizing equity, anti-poverty, efficiency, and empowerment (Kabeer, 1994).

Despite these efforts, most Indian women still face challenges in integrating into normal society, indicating the need for further action to address gender disparities in the country (IIPS & Macro International, 2007).

I. 1 BACKGROUND OF THE STUDY

Empowerment of women is imperative to evolve a full-fledged economy with sustainable development. To inspire someone is to increase their strength and self-assurance so that they can take charge of their life and fight for their rights. It's a way for underdogs and outsiders to gain control over society's resources. Everywhere in the globe, women are stereotyped as being less powerful than men. Few women are allowed to take their rightful position in a male-dominated society. The first step toward self-determination begins in one's household. When that is done, it needs to spread throughout every part of civilization. The community should promote women's active participation in all facets of life, especially in the development arena. Women need equal access to all of society's chances and resources. Economic, societal, political, legal, academic, and psychological aspects are just some of the many that make up the concept of empowerment. The level of freedom achieved by these various scales requires careful evaluation. The sustainable development of the country only be accomplished through the encouragement of participation of women in economic and social activities.

Dispersed women's empowerment initiatives cannot succeed without strong government backing. Policy and programming should be designed to reduce inequalities between men and women and increase the proportion of women involved in progressive initiatives. To create a robust economy, it is crucial to instill in young girls the value of gender equality and equal opportunities. More than half the world's working population is composed of women, and women make up 40 percent of the total labour force in agriculture around the globe. India, which has one of the world's fastest-growing economies, has enacted numerous policies and initiatives aimed at improving the status of women there. According to the most recent census, 121.1 billion people live in India, 62.3 billion men and 58.7 billion women. An estimated 83.3% of the world's population lives in rural regions, while only 37% live in cities. In India as a whole, there are 943 more women than men. 3.89 men for every woman who works in the regulated economy (Census data 2011). Many initiatives and policies are created at the federal, state, and municipal levels to improve the lives of women by empowering

them to take part in society's many avenues of progress and their own communities' administrations.

A five-year plan was implemented in the country, with a primary emphasis on welfare activities, to actualize the constitutional goals. The health, education, and work of women were prioritized in the sixth and seventh five-year plans. Women's emancipation was recognized as a priority in the Eighth Five-Year Plan. As a result, a quick and easy plan of action was chosen to complete the mission. The ninth plan also included this measure, with increased funding for female empowerment initiatives. Self-help groups across the country took the initiative to start poverty alleviation projects during the ninth plan period. As such, the 10th Plan set out to decrease the gender pay disparity and the wage gap. The twelve-plan focused on women's emancipation in four main areas: the economy, society, psychology, and the law.

To raise the standard of living of low-income and marginalized communities, self-help groups are a development strategy widely embraced around the globe. SHGs are predicated on the idea that members' combined efforts will be more effective than any one person alone. Women acquire confidence, courage, and respect through participation in group activities. The improvement in their quality of living is a long way off, but this will help them get there.

What matters about SHG work is the micro-savings, microcredit, and microenterprises that emerge from them. SHGs are supported by several financial organizations that facilitate the growth of their microfinancing operations. One more service that SHGs provide is the microcredit program. Micro-savings are the seed money for microcredit and internal lending. In SHGs, members meet frequently to save money, which is then distributed as loans to other group members. Members of SHGs can use the group's resources to launch their microbusinesses.

The Ministry of Kerala launched the Kudumbashree Mission on May 17, 1998, to help reduce poverty by focusing on women. The Indian government established the mission as part of a larger initiative called the National Rural Development Mission. The mission's primary objective is to support women's economic independence initiatives through SHGs. Microenterprise development, access to

micro-loans, and thrift formation are the three pillars upon which its activities rest. The state's SHG initiatives have benefited tens of thousands of women.

Kudumbhashree is the largest grass-roots women's organization in Kerala, and they have adopted several strategies and programs aimed at empowering their members economically, socially, and politically. It is important to assess the extent to which these initiatives have improved the lives of Kudumbhashree's constituents. In light of Kudumbhashree's stated mission to reduce poverty by fostering the economic independence of women and the fact that the organization operates in every region of the state, it is crucial to note whether or not it affords its members adequate opportunities for advancement. For example, in Ernakulam, the commercial centre of Kerala, where the percentage of educated women is quite high, Kudumbhashree has become very important. So far, there has been no in-depth research conducted on the topic of women's empowerment through Kudumbhashree in the Ernakulam region. Therefore, it is important to understand how Kudumbhashree is helping women in both rural and metropolitan areas become more economically, socially, and politically independent.

It is important to examine the challenges women experience on the path to empowerment because empowerment is also a situation where women can taste the fruits of it along with safety and security. The study's findings will be used by the Kudumbhashree Mission to rethink its current tactics considering the limitations its members must work within. Often, Dalit and Muslim women are subjected to significant sociocultural barriers, such as caste-based discrimination, patriarchal norms, and limited leadership opportunities. These barriers hinder their full participation in Kudumbhashree SHGs and decision-making processes, thus affecting the program's overall impact.

The government will be able to use this research as a resource when creating new policies regarding gender budgeting. Ultimately, the members of Kudumbhashree will profit from the research because being empowered is an ongoing process and they will be encouraged to keep at it by the encouraging findings.

1.2 SCOPE OF THE STUDY

The study is conducted in the Ernakulam district, municipality of Kalamassery, concentrating on Kudumbhashree strategies to empower women in Kalamassery

municipality. Kalamassery Municipality contains 42 municipal wards. The primary objective of the study is to evaluate the level of empowerment attained by women via Kudumbhashree. To evaluate the economic, social, and political dimensions of empowerment, the impact of diverse Kudumbhashree activities is studied. Structured questionnaires and interviews were used to collect data on economic, social, and political empowerment. Statistical analysis was conducted using SPSS, applying chi-square and ANOVA tests to evaluate hypotheses.

1.3 SIGNIFICANCE OF THE STUDY

Women do not have access to the full range of liberties and protections guaranteed by the law. Women are given a boost on the path to self-determination when they realize that being treated as second-class citizens is not a reflection of their shortcomings. However, in a society dominated by males, they encounter numerous obstacles in the forms of discrimination, exploitation, sexual harassment, violence, and the like. All these things make the path to strength more difficult and confusing. While men and women do have some innate differences, prejudice is often created and maintained by men to keep women in a position of subjugation.

Now, it is crucial to evaluate the effectiveness of the women's empowerment strategies and programs implemented by Kudumbhashree, the largest women's organization at the grassroots level in Kerala with support from the state government. Given that Kudumbhashree's mission is to reduce poverty by empowering women and that the organization works in every district in the state, it is necessary to see if its members are given adequate opportunities for advancement, which is why this research is crucial.

Given the high rate of female literacy in Kalamassery, the economic hub of Ernakulam, Kudumbhashree is especially important there. There has not been any research done specifically on how Kudumbhashree has helped to strengthen women in the Kalamassery Municipality at the grassroots level. Considering this, it is important to gain an understanding of how Kudumbhashree is helping to empower women in both urban and semi-urban settings, particularly in the areas of economics, social welfare, and political participation.

The researcher's findings will be used by the Kudumbhashree Mission to rethink its current tactics and address the limitations its members experience. Additionally, the government will be able to use the study's findings to develop new laws regarding gender budgeting with the information provided. Since empowerment is an ongoing process, the findings will also benefit society and, ultimately, the members of Kudumbhashree, who will be encouraged to keep at it considering the positive results.

I.4 STATUS OF WOMEN IN KERALA

The state of Kerala is often held up as a model for India in terms of how poverty can be effectively tackled at the state level; this is due, in large part, to the fact that women's organizations in the state have been given more power and the state government has been decentralized. Effective land reforms and the provision of inclusive social infrastructure, especially in the fields of education and health, are largely responsible for Kerala's success (Siwal, 2009).

In the 2011 Census, the state of Kerala had a sex ratio of 1084 women to 1000 men, and the average lifespan of women was 77.6 years, while that of males was only 73.2 years. Kerala had an MMR of 37 and IMR of 6.5 in 2018–19; its female literacy rate was 91.98 percent and its male literacy rate was 96.02 percent; gender parity was reached in primary school enrolment with 49.4 percent girls and 52.3 percent boys; and girls outnumbered boys in secondary and tertiary education with 52.34 percent and 71.54%, respectively.

I.5 SELF HELP GROUP

“Self-help group” is defined by the American Psychological Association as "a group of individuals who convene regularly to assist one another in coping with a life issue." Ideologies, or shared beliefs about the nature of an issue and how best to approach it, emerge within each group to serve as a unifying force and a source of solutions.

Aaron Sternlicht, a licensed mental health counsellor in the state of New York and a certified alcohol and narcotic substance abuse counsellor, describes self-help groups as "groups of individuals who join together to address a common problem or condition." Women with similar outlooks and backgrounds who live in the

same region and take advantage of local social, economic, and educational government and agency programmes form a self-help group. Members share common ideals of democracy and equality, making the organization cohesive.

This organization is largely responsible for the progress of women in society through its many community improvement initiatives. Social and political problems, as well as opportunities for positive action, will be regularly discussed and tackled at SHG meetings. They learn to be frugal and network with financial organizations. They get together once a week or once a month to hash out their domestic woes and brainstorm potential remedies.

Many countries (particularly those in the developing world) use the idea of SHG to put their women's empowerment programmes into action. Small and medium-sized enterprises' (SHGs') involvement in economic and social actions helps speed up the development process. Some countries that have recognized SHG as a means of advancing women's rights are India, Bangladesh, Sri Lanka, Uganda, Kazakhstan, Ethiopia, and Kenya.

I.6 KUDUMBHASHREE

The Ministry of Kerala's Kudumbhashree Mission was established as a sub-programme of the National Rural Livelihood Mission with the aim of reducing poverty in the state. All over the state, it relies on Neighbour Hood Organizations made up entirely of women to coordinate its efforts. It coordinates all initiatives aimed at empowering women across the province. Kudumbhashree Mission primarily engages in the development of thrifts, microcredit, and microenterprises.

As part of its overarching goal, it executes a wide range of statewide initiatives for women. The state administration of Kerala has provided funding and administrative assistance to ensure the mission's success. The Mission is led by the Minister of Local Self-Government, who serves as both Chairman and Executive Director (an official in the Indian Administrative Service). The mission has grown to become the biggest group of its kind in Asia.

Poverty relief initiatives in India had a bad reputation for taking a top-down, authoritarian strategy until Kudumbhashree (KDMS) came along (Narasimhan, 1999). Alternatively, KDMS, the Kerala State Government's Poverty Eradication

Mission, sought to better the condition of the poor "from below" at the grassroots level by enlisting BPL (below poverty line) women as key players.

Community networks covering the entire state, KDMS's holistic, participatory approach to poverty reduction has garnered many awards and international recognition. Through its coordinated, community-based strategy, the programme successfully consolidated efforts and drew on existing LSG infrastructure. Within its overarching goal of achieving poverty eradication, KDMS sets numerous objectives, including more qualitative goals like empowering women in the political, social, and economic spheres.

I.7 KUDUMBHASHREE STRUCTURE

KDMS employs a community-based organization (CBO) as the central component of its poverty alleviation programme. The CBO organizes the below-poverty line (BPL) women identified based on non-economic criteria into a well-connected three-tier structure. The CBO structure is comprised of three levels: a grassroots level, which is represented by neighbourhood groups (NHGs); an intermediate level, which is represented by a group of 8-10 NHGs called an Area Development Society (ADS) at the ward level of a panchayat; and a higher level, represented by the Community Development Society (CDS) at the Local Self-Government (LSG) level, formed by federating all ADSs.

By including community-based organizations (CBOs) in poverty reduction initiatives, local inhabitants become involved in the process and have a say in it (Kudumbhashree, 2016). The ADS is the middle tier, next to the CDS, of the KDMS community structure. The ward-level local government established the ADS by federating all NHGs in the district. Members of the ward-level ADS are elected for leadership positions by multiple NHGs. The ADS is headed by a General Body, which consists of all Presidents, Secretaries, and three voluntary representatives from various NHG sectors that comprise the federation. In addition to the ADS Chairperson, the General Body elects a total of seven members to serve on the governing body (Kudumbhashree, 2016).

The ADS serves as the middle level in the community hierarchy. Its responsibilities include monitoring NHGs, developing and supporting activity groups and Joint Liability Groups (JLG) to start microenterprises and collective

farming, providing information, assisting with the conduct of Grama Sabha, identifying and linking Ashraya families, supporting Bud school activities, and identifying those who need identification for SC/ST special projects. The ADS Chairperson, who works closely with the LSG at the ward level, plays a critical role in all these areas. It is also a key participant in the ward-level Grama Sabha (Kudumbhashree, 2016).

I.8 EMPOWERMENT PROGRAMMES IN KUDUMBHASHREE

I. 8. a. Gender Programme

Kudumbhashree has been developing a programme to encourage women to talk about the gendered aspects of their problems. The standard NHG format, which involved only thrift and credit-related talks and the occasional health or other dissemination, had to break away to achieve our goal.

The Neighbourhood Group meetings discuss locally relevant segments on topics like women in the workforce, women's health, women's access to transportation, and women in the arts. A website gateway that is usable at the local self-government level will record the various women's voices and their perspectives on the subjects discussed. The Government of India's Minister of Information Technology is funding the portal's development.

Programmes to increase awareness do not seem to have a long-lasting impact. It was decided that the best way to teach women would be through discussions focused on a part of their lives and livelihoods they could relate to, either through a narrative or through another format (press clippings, poems, skits, etc.). This learning process would be one in which the women felt like they had a stake and would not be delivered through training. The topics of the "learning modules" are determined through talks with state representatives. Women from the community serve as resource persons, gathering stories from their own lives to use as inspiration for the learning modules' material and ensuring that they are properly contextualized and developed.

After the modules have been created, they are compiled and distributed by community leaders. Questions from women can cover anything from employment and the environment to health, politics, and the hierarchy of power. The lives of

over 35 lakh women in the state are projected to be directly impacted by this initiative. CDAC, with funding from the Ministry of Information Technology of the Government of India, will create the web-based portal Sree Sakthi to record and disseminate the results of these talks and debates to a wider audience.

Kudumbhashree's initial focus is on the relationship between labour and compensation. NREGS will be the entrance module (National Rural Employment Guarantee Scheme). Over 80% of new enrollees in NREGS are women, with most coming from the Kudumbhashree district. When it comes to the programme's execution, Kudumbhashree is heavily engaged in everything from registering job cards and creating labour budgets to facilitating work sites and conducting social audits.

In addition, it is the only state-led rights-based initiative that addresses women's worries about their ability to fully participate in the workforce. Therefore, NREGS provides us with the best chance to be involved in talking about their rights with the backing of the state and many affected parties. Over 2,000 resource persons will be produced because of the exercise, all of whom will be educated on women's problems in situations related to development and welfare from the perspective of gender. These individuals would be on hand to implement the next steps of this strategic citizenship programme and to oversee the transformation required to ensure that rights are realized and that justice is served. The estimated cost to carry out the job is 1.63 crore rupees.

It is possible to see a Gender Self-Learning Program as the first formalized social educational initiative to have far-reaching effects on women's basic liberties and legal protections. The gender self-learning program seeks to facilitate neighbourhood groups in talks that consider inequality, violence, and discrimination, in contrast to traditional women's empowerment programs that adhere to awareness classes. Each of the women in the network is valued for her contributions as a contributor, source of information, and maker of new knowledge. A GSL pilot initiative is active in Nedumangad, Kanjikuzhi, Kodakara, and Kanhangad blocks and Aluva Municipality in Kerala as part of women's empowerment activities.

I. 8. b State Gender Resource Centre

Since 1998, Kudumbhashree, the Kerala State Poverty Eradication Mission, has worked to increase women's fiscal independence, social standing, and overall empowerment. Kudumbhashree connects people across the entirety of Kerala through a network of neighbourhood organizations and their federations.

It is a three-tiered system, with NHGs (neighbourhood groups) at the bottom, ADSs (area development societies) in each district, and CDSs (community development societies) at the city or county level. There are currently 2,90,723 NHGs in the Kudumbhashree network, with a total of 45,44,834 women as members. These NHGs relate to 19,854 ADS and 1064 CDS. Membership in Kudumbhashree is free and available to all women over the age of 18, with the restriction that each household can only have one participant.

Women are essential to the growth and survival of our civilization. Patriarchal norms have been in place for centuries, so their efforts are rarely recognized or appreciated. The position of women in both the East and the West has evolved through centuries.

Today's women must face new obstacles and take on a variety of responsibilities in addition to equality and empowerment, especially in the setting of developing countries. Unlike other efforts to reduce poverty Kudumbhashree follows a multi-pronged structure and methods, for the socio-economic and political empowerment of women.

The three-tiered federated community system also increases its credibility, transparency, and dedication to the underprivileged and excluded. Kudumbhashree acknowledges that educating women on their rights and giving them the tools to use those rights is crucial to the long-term viability of any effort to eradicate poverty. Kudumbhashree has tried to organize all the poor women of Kerala into the league of NHGs and give tools to them with which, they need to help women in the areas of work participation, health and nutrition, decision-making and local governance, role planning, as well as by empowering them to become local entrepreneurs.

Kudumbhashree is also making strides to increase the representation of women in municipal government. As a result of their involvement in Gram Sabha and GPs' development efforts, Kudumbhashree members can take an active role in municipal administration. As a result of their involvement, they will be able to serve as a liaison between the community and the general practitioners who are driving local economic development in areas like the development of social facilities, welfare programmes, the creation of jobs, the security of housing, food, and health, the MGNREGS, and the Jagratha Samiti for women's protection.

One of the main elements of the Kudumbhashree concept has been convergence with Panchayat Raj Institutions (PRIs). Convergence refers to the seamless integration of the Kudumbhashree and the PRIs; it includes resource sharing in addition to institutional and programmatic convergence.

I. 8. c Kudumbhashree has made the following significant moves in the last five years:

1. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) was added to the bolstering of ADS. It was planned that "mates" from ADS would carry out the plot. Nearly two hundred thousand women received training to become "partners" in MGNREGS. A group with growing expertise in task discovery, cost estimation, and management has begun to take shape. The revitalization of the complete structure was made possible by MGNREGS and its connection to collective farming, and ADS reaped the greatest benefits.

2. To further help women gain independence, Kudumbhashree has developed a unique initiative dubbed the Gender Self-Learning Programme (GSLP). The curriculum emphasizes the significance of "self-learning" and how it can be used to unlock women's latent potential. The GSLP reimagines education by giving women more agency in the classroom as learners, teachers, and producers of new knowledge.

I. 8. d. Snehitha Network

The Snehitha gender support center is open all the time. It works to aid, and support the less fortunate women. The mission of the center is to prevent, protect,

and triumph over domestic abuse via cultural change, empowerment, and advocacy, and to aid women and children who need assistance or a voice to recognise their problems and questions. Snehitha aspires to improve the fiscal situation of young women from disadvantaged backgrounds by providing them with the self-assurance and skills they need to support themselves and their families. Snehitha helps women in need connect with the services of other institutions (law enforcement, the community women's center, non-governmental organizations, etc.). The victim of violence can turn to Snehitha for instant assistance, safety, counseling, inspiration, and representation in court. Even women and kids are seeking refuge. Snehitha's approach is based on the concept of confluence, and it includes constant communication and cooperation with professionals in the helping professions. In 2013, Snehitha gender helpdesks were established in Malappuram, Ernakulam, and Trivandrum districts. Additional districts of Wayanad, Palakkad, and Idukki were added later in 2015. As of the end of September 2017, a total of 8267 cases had been reported to the six Snehitha centers, 3240 of which were submitted directly and 4992 of which were reported via telephone. Snehitha has been running in all 14 of Kerala's divisions since September/October of 2017. All eleven of Snehitha's employees are female. Within Snehitha, there are two counsellors, five service providers, an administrative aide, two security guards, and a caretaker.

I. 8. e. Tribal Projects

Kudumbhashree, in partnership with the Tribal department, has launched a new initiative called the Tribal Special Project to systematically address the unique needs of the state's tribal people. As part of its mission to eradicate poverty, the initiative aims mainly at bringing the underserved tribal population under the Kudumbhashree and providing services that would otherwise be denied. It is expected that the mission's goals will be met through the concerted efforts of numerous government and non-government organizations. In the first stage, the initiative was piloted in 10 panchayats across four districts: Idukki, Wayanad, Palakkad, and Kasaragod. Due to the low concentration of tribal people in Alappuzha, the initiative was expanded to include another 10 panchayats in the other districts. With the completion of the third phase, the initiative has reached all panchayats that are home to tribal people.

For people-centered, integrated growth, community mobilization and NHG formation are crucial. Beneficiaries' social, emotional, financial, and physical needs are addressed through a process that combines awareness creation, self-organization, and action at the local level. This is particularly important for marginalized communities, such as tribal ones. In areas with more than two Tribal NHGs, the special initiative helps establish ST NHGs, and if necessary, ADSs as well. Each freshly established ST NHG receives ₹10,000 from the project's corpus fund. As part of the initiative, tribal communities will be motivated to participate in microfinance and microenterprise activities. There have also been efforts made to guarantee full involvement from indigenous communities in MNREGS programs. Some of the highlights of the project include the establishment of ST Balasabhas and clubs for teens, health programmes, and the provision of supplementary food for the malnourished elderly, infants, and adolescent females.

Over the past decade, the program has helped approximately 106162 tribal households through 6375 NHGs. Kudumbhashree did not have a monopoly on NHG formation in tribal regions. These kinds of situations are what led Kudumbhashree to launch the Special Ashraya programs for tribal people. There are 4440 households spread across 77 Special Tribal Ashraya Projects that have been approved by the State Kudumbhashree Mission.

I.9 HURDLES, PROBLEMS, AND CHALLENGES TO KUDUMBHASHREE

The activities of women in Kudumbhashree hinder them from fulfilling their family responsibilities. Kudumbhashree organizes many programs, and the coordinators need to work long hours for the success of these programs without receiving remuneration. Apart from the Chairperson and Vice-Chairperson, the members of the CDS are unpaid, and their nominal compensation is significantly lower compared to other public representatives. They are required to visit the CDS office frequently for various reasons, which prevents them from taking up different jobs. Members of Kudumbhashree are obligated to attend all government programs and support government initiatives voluntarily.

Most of the time, CDS functions as an employment exchange, facilitating personnel recruitment for menial jobs at lower salaries. It fails to provide better

employment opportunities to women based on their qualifications and does not negotiate for better compensation for the workforce recruited through CDS. Kudumbhashree has not been able to provide regular income-generating opportunities to women, with most of them remitting thrift from their family income. The Government of Kerala achieves financial inclusion of households by linking Kudumbhashree members to formal banking sectors or cooperative societies (N Sabu, D J Sebastian, 2017).

The government has ceased to continue subsidies given to many microfinance firms, leaving women entrepreneurs indebted. Women elected to the local government cannot fully enjoy their rights. Female representatives from reserved wards often act as figureheads for political party leaders. Elections dominated by political parties compel women representatives to act in the interests of these parties. The non-party democratic elections of Kudumbhashree also reflect the influence of political parties.

Kudumbhashree promotes micro-enterprises, but many entrepreneurs fail to find suitable markets for their products and are forced to shut down their businesses. Microfinance aims to increase income to overcome poverty and enhance the standard of living of the poor. However, in practice, microfinance institutions focus solely on microcredit, leading to a loan dependency trap (N T A Kumaran, P S Chandini, 2018).

I.10 INTERNAL WORKING, LINKAGES, AND KUDUMBHASHREE'S COORDINATION WITH GOVT AND OTHER AGENCIES

Kudumbhashree, the State Poverty Eradication Mission (SPEM), a renewed form of the Urban Poverty Alleviation Programmes, and the poverty alleviation and women empowerment programme of the Government of Kerala was inaugurated in 1998 by then Prime Minister A. B. Vajpayee. Kudumbhashree is a Self-Help Group patronized by the Government of Kerala and functions under local self-government institutions.

Kudumbhashree, formally registered as the “State Poverty Eradication Mission,” is a society registered under the Travancore Kochi Literacy, Scientific and Charitable Societies Act 1955. It is a three-tier organization with a State Mission Office and District Mission Offices that function under the local self-government

in three tiers. It operates in coordination with the local self-government and has the State Minister of LSG as the Chairman of the governing body, which takes policy-level decisions and reviews performance. The Principal Secretary of the local self-government department is the Chairman of the Executive Committee.

Local government institutions received more power and funds with the 73rd and 74th amendments to the Indian Constitution, offering a three-tier system of Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs). The success of the women-based community structure in Alappuzha municipality and Malappuram district in carrying out various government programs prompted the government to formulate a poverty eradication programme through women.

Kudumbhashree is an extension of the People's Plan Movement-1997 in Kerala, which aimed at mass mobilization for bottom-up decentralization of power. The mission was set up based on the recommendations of a three-member task force consisting of People's Plan Campaign protagonists Thomas Isaac, S. M. Vijayanand (a Government Secretary to the Department of Planning), and Prakash Bakshi (General Manager of NABARD), as a new solution to eradicate poverty. Kudumbhashree, the world's largest women's organization, is a community network that extends across the entire state. It aims to eradicate poverty through the social and economic empowerment of women (Kudumbhashree.org).

The mission follows a democratic governance pattern. Each NHG has a President, Secretary, and three Volunteers (Income Generating Activities, Community Health Education, and Infrastructure), who are elected for three years. The Area Development Society, federated by all the NHGs in the ward, has a general body comprising all five office bearers of NHGs and a seven-member governing body, including the ADS Chairperson, Vice-chairperson, and Secretary. CDS is a society registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Act 1955, and is federated by all the ADS in the panchayat or Municipality. The CDS governing body consists of all the ADS members, the ADS governing body members, and a CDS governing body, which includes the CDS Chairperson, Vice Chairperson, and Member-Secretary, as well as five elected women representatives and two ex-CDS representatives. The CDS initiates government programs and leads development activities, including socio-

economic surveys, community management, enterprise development, and social audits (P K Manoj, 2012).

The three-tier community-based organization is formed locally to reach the poor. The Neighbourhood Groups (Ayalkoottam in the regional language) are the grassroots body with 10-20 members who can join and leave at their convenience. The NHGs are affiliated with the ward-level organization, Area Development Societies (ADS). All the ADS in the panchayat or municipality are affiliated with the Community Development Society (CDS). As of 31 March 2019, there are 1,064 CDS, 19,489 ADS, and 291,507 NHGs, with a total membership of 4,393,579. Any adult woman in the area can be a member of an NHG, but membership is restricted to one per family.

The logo of the mission has three flowers, each symbolizing the motto of the organization- economic empowerment, social empowerment, and women's empowerment. The violet flowers indicate female emancipation, and the green stem denotes prosperity.

Kudumbhashree opened new vistas for women with its novel programs and activities for the welfare of the poor in all urban local bodies, and for implementing government-funded health and sanitation programs in the Malappuram district through Neighborhood Groups. Kudumbhashree is considered one of the 15 best practices in governance in India by the Planning Commission and UNDP. It was conceived as a joint venture between the Government of Kerala and NABARD through the Community Development Societies (CDS).

Kudumbhashree was recognized as the State Rural Livelihood Mission (SLRM) under the National Rural Livelihood Mission (NRLM) by the Ministry of Rural Development, Government of India, in 2001. Staff from 19 departments are deputed to Kudumbhashree to promote community development, anti-poverty planning and implementation, the formation of thrift and credit societies, and the development of micro-enterprises. Kudumbhashree has scaled up from the Community-Based Nutrition Programme in Alleppey town, an initiative by the Government of Kerala and UNICEF to improve the health and nutritional status of

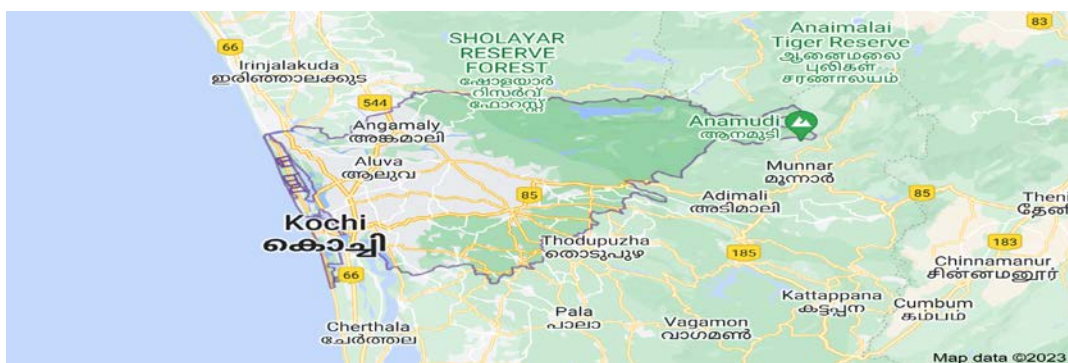
women and children, to a multisector poverty alleviation programme (S Kadiyala, 2004).

Kudumbhashree converges with PRIs and ULBs as its primary idea, which means working together institutionally and programmatically while sharing resources. In 2008, a new bylaw was set up for Kudumbhashree and an Evaluation Committee of 25 members in rural areas and 40 members in urban areas. This committee serves as a platform for convergence in implementing development activities, approving CDS action plans, and ensuring its place in the allocative plans of LSG.

I. 11. GEOGRAPHICAL LOCATION OF RESEARCH AREA

Ernakulam is one of Kerala's 14 districts and a major one at that. It is in the state's central region. Spanning an area of 3068 square kilometers, this municipality is one of the economic heart of the State. It has beautiful scenery with coastal plains and backwaters and is adorned with many religious institutions, cultural centers, and places for entertainment, making it an ideal tourist destination for people from all over the world. It is one of the most visited sites in the State and has drawn visitors from all over the world. The district is the third most popular in Kerala, accounting for 12% of the State's total population, and in 1990 it was recognized as the only district in Kerala with a literacy rate of 100%. The Ernakulam region generates the most income for Kerala as a whole, contributing 14% to the State's GDP.

Fig: 1.1



Source: Google map Ernakulam District

The district of Ernakulam enjoys an ideal climate and strategic position, both of which contribute significantly to its continued success as a human settlement. This district's western boundary is the stunning 46.2-kilometre coastline of the Arabian

Sea, which stretches from the north end to the south and around 48 km from the east to the extreme west end. Districts of Alappuzha and Kottayam lie to its south, Thrissur to its north, and Idukki to its east. Longitude 76° 12' to 76° 46' and latitude 9° 42' to 10° 18' north pinpoint the precise position of the Ernakulam district on the meridian.

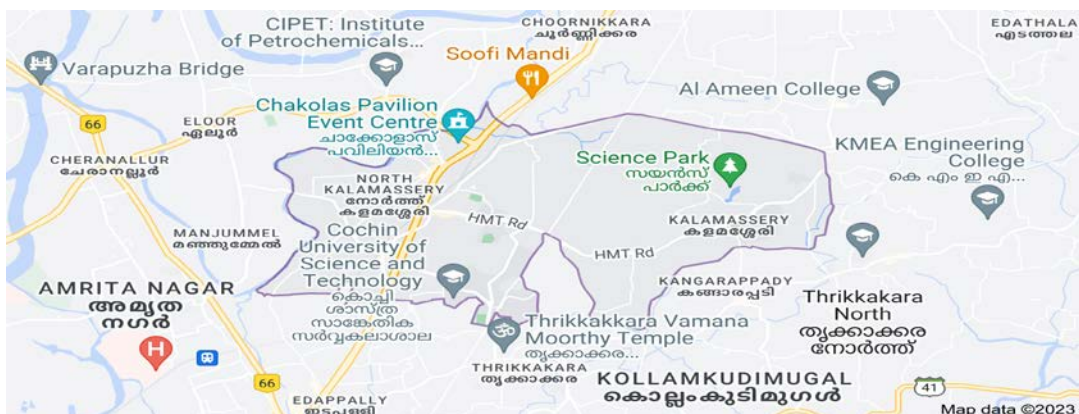
There are hills, plains, woods, and the coast found in the district of Ernakulam's highland region, while the lowland region consists of everything else. In the western section of the district are the hills, including the mountain ranges of Kothamangalam, Muvattupuzha, and Alwaye, all of which are part of the Western Ghats. The mountainous taluks are a common name for these regions. The highest point, however, is still less than 300 meters above sea level. The central region is next, and it consists mostly of flat, drained territory connected to larger bodies of water by canals and backwaters. Vaipinkara Island is in the northern portion of the Cochin Taluk, while Fort Kochi is in the southern part, surrounded on three sides by water. The delta area is traversed by the Periyar River, the longest river in Kerala. Finally, is the lowland area, which accounts for 20% of the overall land mass.

Based on the 2011 census, the overall population of the Ernakulam district is 3,282,388, with 1,619,557 male residents and 1,668,331 female residents. From a population of 3,105,798 in the 2001 census, when there were 1,567,401 females and 1,538,398 boys residing in the district, this represents a significant change. The district's population increased by 9.35% between the 1991 and 2001 censuses, but only by 5.69% between the 2001 and 2011 censuses. Ernakulam has a population density of 10,72 people per square kilometer as a city. There are 1027 women for every 1000 males and 961 girls for every 1000 boys under 18 in the region. In the 2011 census, the population under six stayed at 304,242, with 155,182 male infants and 149,042 female infants. Hindus, Muslims, and Christians constitute most of the local population. In Cochin, the Gowda Brahmins are a famous Hindu sect. There are also followers of other religions in the Ernakulam region, including Sikhs, Jains, Buddhists, and even Jews. According to legend, Jews moved here from Jerusalem in 72 AD. However, this group is exceedingly small, with fewer than a hundred individuals living in a few households.

I.12 GEOGRAPHICAL LOCATION OF KALAMASSERY

Kalamassery is an anglicized form of the original word, Kalabhasery. A single Malayalam term can have several different meanings. In common parlance means yellow sandalwood paste, yet, in literary Malayalam, it also refers to an elephant. After temple ceremonies, elephants for the Thrikkakara Temple were moved to Kalabhasery to rest. That is a location close to HMT, Kalamassery. Over time, Kalabhasery became Kalamassery. Kalamassery is a municipality on the outskirts of Kochi Corporation, a major industrial center in Kerala. It is also the economic heart of the state, having branches of various nationalised, scheduled, and private banks. Kalamassery is home to the KINFRA IT Park, a startup town, and educational institutions like Cochin University of Science and Technology (CUSAT), Ernakulam Medical College, and the National University of Advanced Legal Studies (NUALS). The Thrikkakara temple (firmly linked to the mythology of Onam, the state's national festival) is in the municipality of Kalamassery, which is significant in Kerala history and culture. The longest river in Kerala, the Periyar, runs through Kalamassery. When the Kalamassery panchayat was established, which included Njalakam, the decision was made to use the name Kalamassery rather than Njalakam due to the development of Kalamassery as a result of the presence of new industries like HMT in that area. Then later, owing to its growth, Kalamassery was promoted to municipality rank.

Fig: 1.2



Source: Google map Geographical location of Kalamassery

According to the 2011 India census, the residents of Kalamassery was 63,176. There are 956 females for every 1000 men. The average literacy rate in Kalamassery is 84%, which is better than the national average of 59.5%. The male

reading rate is 87%, while the female rate is 82%. 10% of the people in Kalamassery are under six years of age.

1.13 NEED FOR THE STUDY

In India, women account for 495.74 million individuals, or 48.3 percent of the population (2011 census). As a result of various restrictive societal norms and cultures, they make up the bulk of the poor, illiterate, and disadvantaged segments of society. However, no nation can reach its full potential without properly investing in and developing women's possibilities. Indian women, who form a good part of the female population globally, have not attained the anticipated success in the mainstream of life despite five and a half decades of planned development through ten Five-Year Plans and constitutional authority guaranteeing equality of rights for women.

Even though women outnumber men in Kerala, their achievements in conventional measures such as life expectancy, literacy, education, and health status have not been matched by an equivalent measure of social and economic development. Through Kudumbashree, a participatory poverty reduction initiative, the government has been working to elevate the economic, social, and political standing of women in low-income communities. More than 36 lakh women are members of Kudumbashree, which has been active in the province for over eight years. Despite the government's best intentions, poor women in the state continue to be side-lined in favour of males in all areas of society and the economic world. Given the current situation, an investigation into Kudumbashree's impact on the advancement of women in the state is urgently required. It is anticipated that this exploration will reveal the extent to which poor women in the state have achieved empowerment.

1.14 WOMEN EMPOWERMENT: A THEORETICAL FRAMEWORK

The word "empowerment" comes from the phrase "making someone powerful," which means "facilitating the weak to attain strength," and when applied to women, it has come to mean the expansion of women's agency over their own lives, bodies, and environments. Women, however, face discrimination at all levels of society, from the home to the state. These disparities are rooted in social and societal norms, such as power structures, class and caste structures, and

established ways of doing things. Development is slowed when women are treated differently from males, and that comes at a high price in terms of increased poverty, greater deprivation, and a persistent inability to meet basic human needs like food, shelter, medical care, an adequate education, and a sense of worth. Women in low-income brackets are disproportionately affected by poverty, and as a result, their enormous potential goes unrealized.

It is widely acknowledged that women's empowerment is one of the primary forces in poverty reduction and development. An empowering approach to reducing poverty is predicated primarily on the belief that impoverished women must be partners in development because they are the most motivated to escape poverty. Moreover, it is considered essential for the country's development because women control domestic health and nutrition, and their empowerment is necessary to ensure not only their welfare but also the welfare of the entire household. Inadequate empowerment of women to realize their complete potential is also regarded as a violation of human rights.

Empowerment is the capacity to make choices and obtain resources that result in better legal, social, political, psychological, and economic outcomes. The impact of Kudumbashree must be assessed holistically based on all these factors.

I.14.a Definition of Women Empowerment- Naila Kabeer

The ability of women to make choices and take actions that lead to positive changes in their lives.

Dimensions of Women Empowerment

- Agency
The positive aspect of an Agency are Power to make choices while the negative aspect are Power to override the rights of others. Agencies can be Passive, Active, Effective, and Transformative.
- Resources
Includes Institutions, relations, and resource distribution which enables the individuals to frame the life they aspire to.
- Achievements
The result of agency and resources in action helps to measure the degree of success or failure in empowering outcomes.

Three dimensions of empowerment are interconnected to change one dimension reflects the other.

A positive change in the Agency influences resources and achievement. Obstacles and challenges that hinders women's access to resources, limit their agency, and impede positive achievements.

The internal factors that make changes in the decision-making capacity of women are education, employment, family planning, and participation in various social activities. External factors like societal, cultural, economic, and political conditions influence women's access to resources and their agency.

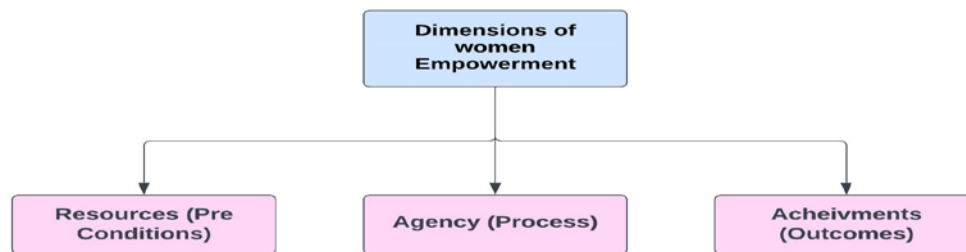


Fig. 1.3 Relationship between three dimensions of Women Empowerment

I.14. b Dimensions of Women's Empowerment

I. 14. b. i. Women Empowerment

Growth of women's economic, societal, political, individual, and mental capacities. It entails a rise in one's sense of agency, autonomy, self-assurance, and intrinsic drive, as well as control over one's material and ideological environment.

I. 14. b. ii. Economic Empowerment

The process of gaining greater access to and influence over productive resources such as income, employment, savings, and other types of family resources

I. 14. b. iii. Social Empowerment

Transformation of the discriminatory ideology and culture that undermines the status of women. It entails fostering an environment in which women are free to make their own decisions and selections.

I. 14. b. iv. Political Empowerment

Obtaining a voice in governing bodies and the ability to affect policy by being elected to promote one's interests Voting, taking an interest in politics, and getting involved in the organizations of your community all count as civic engagement.

I. 14. b. v. Psychological Empowerment

The expansion of women's mental space entails a shift in attitude and heightened awareness of their inherent potential. It consists of increased self-esteem, self-confidence, and motivation among women system.

I. 14. b. vi. Legal Empowerment

When people in weaker sections are given access to legal resources, their lives improve and they can advocate for themselves and their interests in the political and economic spheres. National and municipal levels are involved, making it a strategy tailored to each country and its unique conditions. The legal empowerment plan seeks to reform existing formal institutions to make them open, accessible, and legitimate, and to integrate the best practices of informal systems into the formal legal.

I. 14. b. vii. Pre-Kudumbhashree Period

It represents the time before members joined SHGs under the Kudumbhashree programme.

I. 14. b. viii. Post-Kudumbhashree Period

It represents the period after members joined SHGs under the Kudumbhashree programme.

Objectives of the Study

1. To determine the performance and development of SHG members in the Kalamassery Municipality.
2. To investigate the impact of SHG members on their income, spending, savings, assets, and housing conditions prior to and after joining the group.
3. To investigate the Kudumbhashree programme, which was aided by Dalits and Muslim women, to overcome society's gender and caste-based patriarchal attitude toward them, as well as its impact on their socio-economic and political lives.
4. To study the level of representation and participation in the decision-making process of elected Dalits and Muslim women in SHG at Kalamassery Municipality.

Hypothesis

- H1** There is no significant improvement in the standard of living of members after joining Kudumbhashree.
- H2** There is no significant difference between the pre- and post Kudumbhashree periods in terms of members' access to income-generating activities.
- H3** There is a significant difference between the economic empowerment of Dalit and Muslim women.
- H4** There is no significant effect of Kudumbhashree programs and activities on the decision-making power of Dalit and Muslim members.
- H5** There is a significant correlation between the level of representation and participation of Dalit and Muslim women in leadership roles within SHGs and their empowerment outcomes.

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CHAPTER 2

REVIEW OF LITERATURE

Women's empowerment is a popular topic in both Indian and international literature. Important studies conducted in India and elsewhere are attempted to be summarized in this chapter. There has been a comprehensive examination of research articles published in academic publications, Ph.D dissertations submitted to various Indian and foreign universities, and papers given at national and international seminars. This literature evaluation was conducted to help identify gaps in women's empowerment and to steer the current study toward the most appropriate methodology.

2.1 STUDIES ON EMPOWERMENT

J. Lord, P. Hutchison. (1993). points out that the lack of empowerment arises from powerlessness, isolation, abandonment, or neglect in the family, school, or any other community in younger ages or adulthood, poverty, physical, emotional, or social abuse. The author states that the impetus to empowerment is not a conscious decision, where the situation acts to empower the individuals. People attain strength and develop their directions to attain power. They also develop capacities and find alternatives to overcome the situation. Self-motivation has a commendable role in empowerment. The role of other people to empower the less empowered people has influence, that can be in the form of practical support or moral support, even they can mentor the needy ones. Access to valuable resources and participation in social activities can also help people to be empowered.

D D Perkins & M A Zimmerman. (1995). The authors state that empowerment connects mental health with mutual respect, caring, and participation to create a responsive community. It must aim to provide an opportunity to develop skills, and knowledge among participants, and also the professionals, who are the authoritative experts should become collaborators. The authors opine that empowerment is a collective effort where all the individuals should become part of the community. The citizens participate in community development, health care, the workplace, and all spheres of life. The authors said that though the empowerment theory tries to overcome social interventions, the relationship

between development policies and programmes and the empowerment theory is not strong.

I. Cunningham, J. Hyman, C. Baldry (1996). state that employers allow more involvement of employees in the organization, thereby generating a commitment among workers towards the organization, and ensuring the welfare of the organization. In the study on empowerment in the management sector, the author tries to understand the meaning of empowerment and the dissemination of existing power circles. The study also finds the practicability of the empowerment program and the skills of the managers to explore it. The role of management and non-management alters and lacks a clear formula for its implication. Thus, the management needs to develop new programs- learn to coach, develop motivational, facilitative, and listening capabilities- to guide the employees to take up new roles while the non-management staff needs to learn more skills like planning, problem-solving, and teamwork. Empowerment develops a no-blame culture where they discuss the mistakes and rectified in the team, rather than blame somebody.

A. Wilkinson. (1997) stated that the term empowerment is used loosely or was not evident in ancient times. The discussions regarding the pros and cons of implementing the new phenomenon and the contexts of its use are hardly studied. The author put forth two justifications for the implementation of empowerment, democratic humanism with which the employees show self-control and work for their self-actualization since human beings need self-actualization and fulfilment that increases motivation and performance. Empowerment is related to the redistribution of power. In the industrial sector, no such power distribution is visible. It is used to develop the commitment of the employees to the firm and thereby improve their contribution.

J. Chamberlin. (1997) found a definition for empowerment, which relates to self-esteem and self-efficacy. Empowerment includes decision-making power, access to information and resources, making them a suitable selection from the choices provided, assertiveness, critical thinking, confidence in oneself, controlling emotions, learning communication skills, and developing a positive image. The author further points out that people can become independent only by allowing

them to make decisions independently. The author believes that empowerment is a group activity that has little to do with individuals alone.

N Page & C E Czuba. (1999). Opines that empowerment is a process that makes changes in the society, to which the individuals are related. It is also a multi-faceted process through which everyone can design their life. A community should teach new skills and knowledge to needy people and motivate them to improve their lives. The PEP (People Empowering People) program brings empowerment into practice by focusing on the strength of the people by providing them with the required resources to develop skills and experiences. The PEP program creates mutual respect among the participators, the facilitators, and other stakeholders.

Yuet et al. (2005). Personal empowerment is observed as intra-personal empowerment, interpersonal empowerment, and extra-personal empowerment. Self-help groups help individuals create social relationships share feelings about common issues and indulge in group activities, which help them develop personal empowerment. Many members can share their feelings even their illness, which develops a positive degree of life satisfaction.

R. Alsop et al. (2006). say empowerment is a poverty eradication program but also used to reduce the imbalances of power. The author suggests that those who enjoy power may not give it up for others; it is the responsibility of the authorities to design and manage the strategies. The poor and the vulnerable group lack the bargaining power and are unable to make effective choices. The authors state that empowerment is an outcome and a process where the people enjoy empowerment and a group of people move from the lower state to the higher state of life. To the author, empowerment is the capacity of a group or an individual to make effective choices. The agency and opportunity help to bring those choices into action and outcomes.

M E Larkin (2008). The individual and the organization can grow where all the members can work freely in their areas. The writer further states that this work on equity means mutual respect for the individual, his effort to achieve a common goal, and ownership, which is the relationship between the employees' specific actions and the organization's success. The partnership helps to achieve

organizational objectives with mutual respect, communication and collaboration, and accountability, willingness to share their opinion in the decision-making of the organization.

Claves Anne Emmanuele (2009). the predominant feature of empowerment is the participation of the poor in development programs. The application of empowerment has moved from academics and psychology to politics and business. The scope of empowerment is expanding- from increasing the assets and capabilities to social relationships of the individuals and transforming their choices into actions. The author further points out that the success of empowerment initiatives varies on the cultural contexts as they began with collective grassroots action aims to transform inequitable power relations.

2.2 STUDIES ON WOMEN EMPOWERMENT

S. Batiawala. (1994). Empowerment is a word that has been used and abused in the political concept and deviated from its strategic value that spreads over cultural, spiritual, and social areas. Welfare states, the management people, and others have hijacked the term from its original spirit and used it in different contexts for their convenience. Women's empowerment has evolved through time in the interaction between feminism and education. The political and transformative idea of struggle challenged patriarchy and the caste and religion in India that determines the nature and position of women. The term can be used in a variety of social contexts but it is limited only to women and gender equality. Empowerment is a socio-political term embedded with power like social, political, and economic grounds for individuals and social groups. Empowerment approaches treated women as beneficiaries, producers, and workers after educating them to create a new space for collectivization and share their experiences on poverty, exclusion, and other deprived positions. Feminist organisation tackled unequal access to resources, education, health rights, gender divisions, and access to training, technical skills, and work opportunities. Organized micro-credit programs to transfer productive resources into the hands of underprivileged women enable them to have a better standard of living. A group of women undertakes the fights to make visible and address the prevalent and different kinds of violence against women, including dowry-related violence

and killings, rape, female infanticide and foeticide, domestic abuse, caste- and communal violence directed against women.

The women's movement that **Marilee Karl (1995)** writes about is a global phenomenon, sweeping across Asia, Africa, the Middle East, and Latin America. The most prominent objective of democratic and inclusive movements, as well as women's organizations around the world, is the advancement of women through greater representation in all spheres of public, social, and economic life. Women's growing influence, agency, and autonomy are all topics this book explores. This book aims to encourage women's engagement at all levels of society, from the regional to the global, by providing a knowledge of what participation and empowerment are and may be. This book explores the rising participation of women in a wide range of fields, including business, government, non-profit work, and the formation and implementation of policies at the international level. It describes the new goals and viewpoints that women are bringing to today's important issue and outlines the techniques, mechanisms, and instruments that women are adopting, for their empowerment.

Swamy (2003) argues that women who have emerged as leaders through mobilizing grassroots women are largely absent from these representations and articulations of leadership within the movement and beyond. Women from working-class backgrounds in rural areas, kasbahs, and smaller towns often enter this field in times of crisis, having received only a secondary education at best. Through their involvement with non-governmental organizations and government programs, many of these individuals developed into skilled community mobilizers. Some of these women went on to become, leaders establishing new organizations that focus on empowering rural women. They are the "uncelebrated gender machinery" who have taken on the role of "intermediaries of change," and they bear a disproportionate share of the pressure to effect positive social change in contexts that are frequently hostile to, or indifferent to, the very notion of such transformation.

Nidheesh (2009). The authors state that the women find their inner strength and start framing their destiny. The weekly meetings of Neighbour Hood Groups develop interpersonal skills and confidence among the members. Micro plans are organized and, the weekly thrift, at the small savings, is collected, in the weekly

meetings. Participation in income-generating activities increased the morale and confidence level of women. Empowerment opens a new vision for development. The women started participating in public functions, their knowledge and awareness increased, and they began to shoulder more responsibilities in and out of the house. With the microcredits available from the Kudumbashree, women purchased household things, and livestock and even contributed to the maintenance of the house.

According to research conducted by **Guinée (2014)**, education is frequently cited as the primary strategy for achieving women's empowerment and equality of both genders in the international arena. There has been little progress made toward defining what it means to be empowered or how education contributes to various forms of empowerment. This paper investigates the notion of empowerment through the eyes of college-educated Nepali women who come from economically disadvantaged families. It looks at how social norms and family dynamics can either stifle or foster a sense of personal agency. Even though education has the potential to be a highly empowering factor, it is argued that it must be considered in conjunction with the social influences and intimate relationships that play the most significant roles in women's lives.

Mokta (2014) In the Preamble, the Bill of Rights, the Bill of Duties, and the Directive Principles of the Indian Constitution, gender equality is explicitly stated. The Constitution not only guarantees women's rights to equality but also allows the government to pass laws that positively discriminate for women. The term "empowerment" refers to any method that encourages individuals to take charge of their own lives. Women's empowerment involves fostering in them the capacity to think critically about issues that affect them and their communities, as well as to take an active role in shaping public policy and the economy. This article looks at India's performance on the Global Gender Gap Index and the United Nations Gender Inequality Index to discuss the steps the Indian government has taken to advance women's equality. As the article draws to a close, it stresses the importance of women receiving the respect they deserve and calls on society to promote gender parity in the workplace.

The research of **Varghese and Mavoothu (2014)** Since they contribute significantly to the workforce, women are crucial to a country's overall progress

and prosperity. Currently, females are to be treated as fully functional members of society alongside males. Economic, political, social, cultural, individual, communal, and familial spheres are just a few of the many touched upon in the broad concept of women's empowerment. The empowerment and advancement of women relies heavily on their ability to participate equally in political life. The most critical part of women's empowerment is their delegation in authoritative posts. Despite obstacles, many Indian women have risen to political leadership positions in SHGs and NHGs, which are forms of local self-government. For economic empowerment, few social movements have had as profound an impact as the idea of SHGs and NHGs, especially in rural areas. In the context of women's quotas at 50% in LSGI, this paper attempts to zero in on the revolution started by bangle-clad hands. During election seasons, many women from traditionally female-dominated fields leave the privacy of their homes to canvass for votes, debate on public platforms and knock on strangers' doors. The work of SHGs, NHGs, and NGOs is crucial to the advancement of women in political life. Women's involvement in politics has two facets. Historically and globally speaking, women have held only limited positions of authority. The paper tries to center women's perspectives, representations, and political engagement. Women's participation in politics is analyzed, along with their challenges, how they are empowered by their communities and families, and how they can affect social change.

A Cornwall. (2014). Women empowerment explains the struggle to oppose and transform unequal power distribution. Women empowerment programmes set up by various governments helps to explore women's empowerment over the political, social, and political constraints and address gender inequality. The governments worked for the justice and equality of women and girls to offer better power relations on democratic lines to protect their power and rights. Women empowerment begins with power relations, which work from education to primary health care, promote awareness of inequalities and injustices, and change society for the better. An additional dimension to empowerment comes from the relational view, which provides a personal and a political dimension. The third aspect of empowerment is that it is a process with no endpoint and is a continuous process with measurable and achievable milestones. Empowerment differs from person to

person, and empowerment in one area might not translate to another. Power dynamics and positive change require a holistic approach to empowerment that incorporates various dimensions. Women's potential to execute their finances may make them more capable of tackling poverty effectively. Gender equality, access to resources, and bylaws and policies are all necessary for eliminating the root of poverty. Women's empowerment urges them to develop a critical consciousness of their conditions and share it with women.

Meetei et al. (2015) argue that advancing gender parity and women's empowerment requires widespread acknowledgment of the gravity of both. To better understand the ingredients that contribute to the empowerment of women in Manipur's fisheries sector, a study was conducted. 120 fish farmers were women in the study. The data was gathered by conducting interviews using a predetermined interview schedule. Participation in fisheries activities significantly increases the financial independence, cosmopolitanism, social participation, and access to assets and resources of rural women. Empowerment of rural women is correlated with factors such as education, aquaculture location, fisheries background, information management habits, management inclination, and egalitarianism.

Women's empowerment, as described by **Ansa Salim (2016)** in the article "Women empowerment through long-term orientation with special reference to SHG," is a process that can be thought of in terms of evaluation, self-assurance, and self-worth. This government program has been the most effective at enabling women to lead SHGs. This research shows no substantial difference in long-term focus across demographics of age or socioeconomic status. There was a definitive connection found between a focus on achievement, adherence to precedent, and strategic preparation.

Researchers **Remya and Preethi (2017)** examined building robust economies, obstacles to women's full participation in the social and economic spheres at all levels and sectors must be removed. From this perspective the significance of local governments as real grassroots advocates of women's empowerment becomes evident. This study looks at how much the Grama Panchayats in Kerala have done through a range of initiatives to support women's social, political, and economic empowerment. This study looks at both plan and non-plan allocations

and expenditures for women's component plans to have a better understanding of how Grama Panchayats are using their budgetary allotments and the impact they are having on women's economic and social status.

Mamminiyan (2017) studied that the Indian government has designated 2001 as the Women's Empowerment Year. It is true that women's empowerment is essential to a nation's development objectives and has various good societal effects. There are multiple elements to the term "empowerment," including social, economic, political, etc. The economic independence and knowledge of one's rights and advantages are essential steps toward women's empowerment. Consequently, the government of India, in general, and the government of Kerala, in particular, have implemented numerous programs, policies, initiatives, and measures for the growth of women within society. This study focuses primarily on the constructive function of the programs, policies, and measures adopted by the Kerala government to empower and elevate rural and urban disadvantaged women in Kerala.

Samant et al (2019) the liberation of women has been a top priority for every government. Since women make up half of the population in developing countries, their empowerment is essential to the growth and development of those countries. Intending to empower them and promote their socioeconomic development, Diverse Microfinance Institutions (MFIs) use a group model (Self Help Groups and Joint Liability Groups) to provide microcredit or loans to the marginalized, mainly women groups and minorities living in rural areas. Previous research has demonstrated the beneficial effects of microcredit; nevertheless, merely granting credit is insufficient to provide individual beneficiaries with a sense of empowerment. It is only via an integrated approach to empowerment by all involved bodies and institutions that the goal of socio-economic development can be achieved. Currently, there is a paucity of research on microcredit and its effects. In Haridwar, Uttarakhand, this study looks at how microcredit affects member recipients' decision-making, awareness, and psychological aspects as measures of women's empowerment. Microcredit or loans are provided to women placed in cooperative lending organizations. The findings show that microcredit obtained through JLGs does not affect empowerment indicators or the lives of the recipients. The study suggests, among other things, that lending institutions

conduct ongoing, frequent evaluations of the effects, that local governments and groups participate, that socio-cultural issues be investigated, and that women's self-administered systems be built. Microcredit needs to improve recipients' lives, and it can do so by helping a range of stakeholders identify areas that need improvement and create a more effective strategy based on the outcomes.

Maleeha Mohammad Zaaf et al. (2020). Criticizes that the potential of women is not tapped to the fullest for economic and social capacities. Women need to be educated for the fullest utilization of economic and social resources. The author studies the measures adopted by the Saudi Arabian government to empower women in Saudi Arabia. The government of Saudi Arabia revived its educational policies to ensure the academic development of women. Political empowerment of women is important as it helps women to make suitable suggestions in law-making and policy development in various sectors like, social, economic, and managerial. The authors concluded that political empowerment positively affects educational empowerment and thereby the holistic empowerment of women.

Jasmin and Sudarvel (2021) noted that women's empowerment has been a top priority for society for several decades. The government has indeed made several moves to empower women in the community. However, most of these pioneers had little interest in empowering women in the lower socioeconomic classes, where their exposure to the environment was limited. The idea of self-help developed in this environment and was essential to women's empowerment. As a result, the study's main objective is to evaluate the effectiveness of self-help groups in empowering women as well as the social consequences of joining them. The nature of the research is distinct.

According to **Krishana Murty Nelapudi and N. Nirmala Mani's (2022)** research, women's empowerment is the quotient of innumerable critical discussions initiated by the global women's movement, especially those of third-world countries. When women gain agency, power shifts, and the patriarchal ideology that upholds men's superiority is put to the test. The word "empowerment" means "to become powerful" in its most basic sense. If we are serious about empowering women, we must work to change the systems and institutions that keep prejudice against women from being reinforced and from being perpetuated. Women are empowered when they have access to, and the

knowledge to make use of, political, social, and economic resources. It is also how the downtrodden take charge of their own life, from the resources at their disposal to the guiding ideology. Changes in women's social status and family roles have resulted from their involvement in formal and informal groups in rural areas. To better themselves, it allows people to take part in rural development projects. They can form coalitions for shared goals, connect with ongoing development initiatives, make their voices heard, and take charge of the development of their country. Certain questions were asked of the respondents to gauge their political knowledge, which in turn affected their likelihood of exercising their political rights, among the members of the SHG.

2.3 STUDIES ON THE ROLE OF SELF-HELP GROUP FOR WOMEN EMPOWERMENT

Researchers **Rajasekharan Pillai and Suchintha (2006)** found that after SHG members began patrolling forests to limit illegal stem cutting, grazing, and other forms of natural resource degradation, a dramatic shift took place. In this paper, we show how women in rural areas can band together and manage a microfinance system to weather occasional financial storms. They engage in a wide range of commercial pursuits, from community gardening and provisioning to pig farming and the manufacture of household implements and door-to-door sales of necessities. They play an important role in mediating conflicts within and between families. SHGs have institutionalized all their previous roles. Forming SHGs has been helpful to the sanctuary as well. Social boundaries are delineated by Eco Development Committees (EDCs) and SHGs. The most remarkable aspect of the SHGs is the establishment of a women-only patrol group. The name "Vasantha Sena" was coined for this elite organization (Green Force). A group of six to eight women patrol the forest daily, for no pay. By being present in the forest during the day, they can limit the amount of biomass taken out of the forest at night and discourage illegal entry. Periyar has become an inspiration for women who want to make a difference in protecting biodiversity.

Umashankar (2006) examined the effects of group approach programs for women living in rural areas while examining "the impact of participation in SHGs on the empowerment of women." A thorough examination was conducted of the material, mental, perceptual, relational, and other dimensions. According to the

report, women who have access to credit are better equipped to launch and expand small enterprises, which frequently opens new markets for them. Women have a similar sense of inner power because they experience feelings of strength, independence, and uniqueness in addition to increased self-assurance and appreciation. There is evidence of gender discrimination in the home due to the gendered division of labour, duties, and obligations, attitudes toward domestic abuse, and issues with property ownership and succession. By joining SHGs, women may address societal concerns and have a political voice in their communities. Women encounter obstacles when trying to enter the political sphere, but being a member of SHGs opens doors for them and makes them prospective leaders—at least in the short term. Providing convergence of inputs, guaranteeing women's proactive engagement in the program, bringing about changes in societal norms and perceptions, and connecting with larger processes of social change are some recommendations for improving the situations of women.

Mohan and Sarumathi (2011) Banking service known as micro-finance has started for the underprivileged or jobless people or organizations who otherwise would not have access to financial services. Globally, Self-Help Groups (SHG) microfinance is acknowledged as a contemporary tool for rural development and poverty reduction. SHGs and microfinance are successful in eradicating poverty, empowering women, and increasing awareness, all of which support the sustainable development of the country in the long run. The main goal of microfinance is to empower women. This study looks at the psychological, social, and economic effects of microfinance on women's empowerment. The Pondicherry area's rural areas are the site of the investigation. Both primary and secondary data are used. Primary data were obtained via a field survey carried out in the research region. Secondary data is gathered from publications and other sources published by NGOs. The results of the investigation showed that among rural women, all three traits are progressively becoming more prevalent. It is evident from the respondents' comments that some members hope the NGO will offer further training sessions on revenue-generating activities. All it takes to improve their talents and abilities is for them to take part in multiple training sessions. Rural women who participate in the SHG program's microfinance

program see a noticeable improvement in their social status and mental well-being.

Self-help groups (SHGs) can act as empowerment resource centers for their female members, hence helping society, as discovered by **Minimol and Makesh (2012)**. Against social ills like as alcoholism, domestic violence against women and children, abuse and exploitation, gender bias, and social exclusion, the members can organize and fight effectively. Eventually, they may be faced with remaining socially, economically, and socially destitute or organizing themselves to eliminate their deprivations. Self-help groups were conceived to utilize their potential as a potent instrument for alleviating rural poverty by empowering rural women. It should be noted that empowering women was not the main motivation. The aims percolated into an entire family, community, and social development to be attained, which was launched by women. To examine the nature and magnitude of the impact of rural women's engagement in SHGs in this context, the current study was conducted. The extent of various levels of empowerment attained by SHG members because of their involvement was analyzed. Individual, social, economic, and financial autonomy were all evaluated.

The research conducted by **Sarania (2015)** revealed for a country to progress, its women must become self-reliant. Micro-credit provided to members of Self-Help Groups (SHGs) has been shown throughout countries to be an effective means of empowering rural women. To better understand how SHGs can help women in Assam gain economic independence, this research was conducted. Primary data was gathered from interviews with SHG member recipients in the Baksa district of Assam. After joining SHGs, participants engaged in a variety of activities that generated cash. When people joined the SHG, their financial metrics improved, including their income, employment rate, and savings rate. Wilcoxon signed Ranks Test values for economic indicators considered to be statistically significant. The results showed that after joining a SHG, many respondents saw an increase in their income, number of working days, and savings. As a result, the research indicated that SHGs have been instrumental in advancing the status of rural women in the study's geographic region.

Ayyothi and Vishnuvarthini (2016) Empowering women is crucial to a country's holistic development. In this respect, the self-help group is a crucial factor in

determining the degree to which rural women can assert their independence. Because SHGs help the economically disadvantaged, they contribute to the nation's overall development. This article provides an in-depth analysis of how SHGs have contributed to the advancement of women. In general, the research shows that SHG members improve their status in democratic, economic, and social spheres, with more women participating and making decisions. The steps that need to be taken to put SHG into action are also outlined in this article.

It was discovered by **Vijayalakshmi (2016)**. The only way for a country to flourish and grow in peace is if women are given the same opportunities to advance as men. One of the main obstacles to women's empowerment is economic stagnation. Human development initiatives, such as those aimed at reducing poverty, must prioritize women and the need to empower them. Empowering women is a process in which women actively pursue their well-being by challenging existing social norms and cultural assumptions. Women's participation in self-help groups (SHGs) greatly aided their economic, social, and political empowerment. Collective action through SHG formation is a means of self-determination rather than microcredit. As a result of working together, the families and communities of these women would also benefit from the SHGs' efforts to empower them. Specifically, the purpose of this research is to examine how self-help groups have contributed to the economic, political, and social advancement of rural women in Tumkur and Gubbi talukas of the district's Tumkur region.

Both secondary and primary sources were used to compile the information presented here. Because of their varied and demanding schedules, these participants were selected through a convenience sampling strategy. The secondary data comes from publicly available sources like government agency annual reports (MYRADA and NABARD) and scholarly journals. She used a paired T-test to compare participants' involvement and ability to make decisions both before and after they joined the SHG. Significant changes were observed in women on both the individual and household levels after they joined SHGs. However, more education, awareness, and motivation must be provided at the institutional level to improve participation.

In a 2017 research, **Kalpana** found that having autonomy in one's life is one definition of women's empowerment; yet, it is evident that women's empowerment as individuals is attained by the greater society. It is a movement toward gender equality in which women learn about and demand legal and social entitlements. The focus of this study is on the positive effects of self-help groups for empowering women. SHG is a group that operates under the tenets of democracy and group decision-making, openness, mutual aid, debt repayment, and collective growth. Keeping to these standards is crucial to the group's reputation. SHG members trust one another and work together for the same goal of "entire development," which includes economic growth.

In their 2017 study, **Kaur et al.** Rural women nowadays experience a significant deal of helplessness and lack of ability to make their own financial decisions. The most recent improvement for them is the formation of self-help groups (SHGs), which could lead to increased participation in society and the possibility of economic independence. This research looked at two organizations founded by Pahal NGO in the Jalandhar area of Punjab state. Mostly women joined the group to improve their financial standing and that of their families. This was accomplished in multiple ways, including the augmentation of household income, the formation of social connections, the acquisition of economic advantages, the establishment of a regular savings habit, and the easing of credit requirements. In addition, the study indicated that most members of self-help groups took part in training programs offered by promoting which led to formerly housebound women becoming.

Tabassum and DasGupta (2017) research provides a literature evaluation pertinent to the study on the significance of microfinance for women's empowerment, especially regarding minority religions. In our current socioeconomic context, women are discriminated against. A few women in the upper society were seen as the pioneers of women's advancement at the time, while other women, especially those from backward villages, were entirely neglected and undervalued compared to males. All of these contribute to gender disparity, and because women are seen as the architects of any society's socioeconomic progress, the sustainable development of human civilization appears to be in grave danger. In this context, it has been determined that minority

women suffer more than other groups. They have the lowest rates of literacy and labour force involvement, as well as limited political engagement. As a more vulnerable segment of society, minority women confront insecurity. In India, the growth of minorities is slower than that of other demographic groups, both in rural and urban areas. To equalize the social standing of women to men, the government, non-governmental organizations (NGOs), banks, and other authoritative institutions have taken different measures, such as encouraging poor women to create self-help groups (SHGs) in which they can access the means of sustenance. The education of everyday living, skills, help for the improvement of health and hygiene-related concerns, financial capacity for self-employment, etc. SHGs result in women's empowerment, which is a means of empowering women from all socioeconomic and cultural viewpoints. It is the process that supports women in recognizing their identity, capacity, strength, and power, as well as its application in numerous sectors of daily life, such as decision-making, family planning, and liberating them from irrelevant customs, traditions, practices, and biases. In a similar vein, empowerment is also related to entrepreneurial independence through SHGs' engagement in policymaking and planning procedures.

Kumawat and Bansal (2018) currently, research has been conducted in the Rajasthani region of Udaipur to find out how much self-help organizations empower rural women. From the Panchayat Samiti of Badgaon, ten groups were selected. The method used to acquire the data was the questionnaire method. Political, legal, economic, and sociopsychological issues are considered the four dimensions that make up the knowledge assessment scale. Results showed a medium level of empowerment across all four categories, with mean ratings of 2.71, 2.60, 2.49, and 2.60 for socio-psychological, economic, legal, and political empowerment, respectively. With mean percent ratings of 2.56 and 2.56, respectively, none of the members demonstrated medium empowerment on the sociopsychological and legal dimensions. In a similar view, the non-members' mean scores on the political and economic aspects of empowerment were low, coming in at 2.26 and 2.26, respectively.

The self-help group (SHG) was recognized by **Jacob and Vivek (2019)** as the mechanism to reduce poverty in a developing country like India. Because of the

tremendously great impact on women's empowerment that various SHG projects, such as small-scale business ventures and microfinance initiatives, are having, they are garnering tremendous appeal. The purpose of this paper is to conduct a literature review and critical analysis of previous works dealing with the subject matter of self-help groups (SHG) and microfinance in India, as well as the effect of SHG on women's advancement and empowerment in the village of Parayakadavu, Kollam district, Kerala. Primary data was gathered for this study. Primary information comes from questionnaires filled out by 100 randomly selected women from the 20 SHGs in Parayakadavu. The data was collected in February of this year. The results demonstrated that the SHG had a significant impact on the economic and social status of women in Parayakadavu village.

Kumar et al (2019) Women's self-help groups (SHGs) are increasingly used as a platform for service delivery and as a means of advancing women's social, political, and economic status. Little was known about how SHGs improve public service awareness and use, despite a growing body of research showing the positive effects of SHGs on numerous metrics of empowerment. To fill this knowledge vacuum, this article first investigates if and how SHG membership is associated with participation in the political process, knowledge of government benefits, and political participation. Participation in SHGs' impact on various social networks and mobility indicators is further explored. We use matching techniques to control for the endogeneity of SHG participation and data collected in 2015 from across five Indian states to find that SHG members engage in more political activity. In addition to being more likely to use a wider range of public entitlement programs, SHG members are also more likely to be aware of specific public entitlements. In addition, SHG members were more mobile and had wider social circles than those not part of an SHG. Research shows that SHGs can help people demand what is rightfully theirs from government agencies and make them more accountable for their actions. One major takeaway is that SHGs will not improve people's knowledge of government benefits unless such knowledge is actively promoted from outside the group.

Nedumaran and Palanisam (2019) state that the self-help group movement is becoming recognized as an innovation in rural finance in several developing nations, including India, to assist the rural poor. It is viewed as a means of

reaching out to underprivileged and marginalized groups, who ordinarily cannot access bank loan services. A self-help group is comprised of individuals who have direct or indirect personal experience with a comparable problem or life circumstance. Sharing experiences helps them to provide one another with a unique sort of mutual support and to pool useful information and coping strategies.

S.M. Jose and Ramaswamy (2019) eliminating poverty and empowering women will result in economic growth for any nation. India is not exempt from this rule. To eliminate poverty and empower women, self-help organizations are encouraged. In this study, the influence of self-help groups on women's empowerment in the Ernakulam district of Kerala is examined. After joining a self-help group, women become economically, politically, and socially empowered, according to the findings of the study.

Jose, Chockalingam, and Ramaswamy (2020), As it stands, most Keralan women are not allowed to work outside the home. Not many people acquire the self-assurance and chance to work outside. Self-help groups (SHGs) and microcredit help are important in this regard. Through the assistance of microcredit, women's empowerment plays an equal part in raising income and savings. Women involved in Self-Help Groups (SHGs) have greater confidence and are better able to interact with others. Men are starting to accept women now, and they are willing to involve them in decision-making within the home. Rural women can participate in income-generating activities and make good use of their free time when they obtain the proper financial assistance through Self-Help Groups. Members of the microcredit movement benefit from increased household income as well as empowerment in all facets of life. This article's goal in this context was to list the biggest challenges that SHG women entrepreneurs in the Ernakulam area encountered. Based on the study's findings, SHG members in the Ernakulam area faced several inadequacies, including inadequate training, lack of family support, and a lack of managerial abilities.

According to research by **Sharma and Thakur (2020)**, SHGs are non-governmental groups that help the underprivileged, particularly women. The primary objective of the aid cluster is to provide funds to the needy. When it comes to microfinance, aid organizations are performing an important function in

improving the lives of the underprivileged. In 1991, the NABARD launched an initiative to link assistance clusters with financial institutions; as a result, a sizable amount of work went into linking 500 assistance teams with financial institutions that year. In the present day, agricultural banks, co-ops, and NGOs in India are promoting the aid teams. The primary objective of this research is to shed light on how SHGs have contributed to women's empowerment in the tribal region of MP. It was shown that SHGs help women financially but hinder local economies. Although SHGs have helped raise the level of knowledge among Indigenous women, most of them still have low levels of awareness regarding government initiatives and financial literacy.

Thilagaraj (2020) noted that, in recent years, women's empowerment has become a prominent theme in establishing their position. The analysis's goals are to replicate the social impact of the women's self-help group, investigate changes in the social clause of the SHGs, assess the impact of the SHGs on people's social status, and separate people's attitudes from the SHGs' and their social impact. This inquiry is unique in that it aims to use only pertinent data. All the necessary data was acquired. The study's focus was on the strategies used by SHGs in Tamil Nadu, namely in Virudhunagar, to empower women and advance social justice.

Ahemad and Katoch (2022) saw since women are the most vulnerable group in our society, the last thirty years have seen an increase in their suffering due to the ongoing militancy in Jammu and Kashmir. Despite working nonstop, they are not able to make decisions about household or societal issues. The National Rural Livelihoods Mission is one of the various initiatives federal and state governments have developed to empower women. Rural women are grouped into Self-Help Groups (SHGs) under this self-employment scheme, and they get funding for growth. To ascertain how well the Jammu & Kashmir Rural Livelihood Mission (JKSRLM) was doing at raising women's incomes, interviews were done with 80 beneficiaries who were chosen using a multistage sampling process, giving equal weight to the districts of Doda and Jammu. The findings showed that, in terms of boosting income and employment, SHGs have been extremely important in the lives of rural women. The JKSRML is a fantastic tool for organizing initiatives to enhance people's economic circumstances, and education is crucial since it affects women's and girls' decisions about employment and income generation.

This research, written by **Dave and Vasavada (2022)**, is a review-based study looking into the economic and social empowerment of women in self-help groups (SHGs) in India, specifically Gujarat. As part of this literature review, we chose at random one state from each of India's five regions, except for Gujarat, where we have chosen to focus in-depth attention. We took a methodical look at recent literature reviews published on various research websites and in academic libraries since 2014. Research in all the states shows that SHGs help poor women improve their economic and social standing. This is especially true in Gujarat. The economic benefits of participating in SHGs far outweighed the social benefits in all the states examined. When compared to SHGs in other states, Kerala is more successful at enhancing women's economic and social independence. Women in rural areas of all Indian states need strategic planning for their social and economic empowerment.

Geni et al (2022) Empowerment of women is one of the most pressing issues of the past few decades. In recent years, self-help groups have played a significant role in improving women's conditions and empowering them (SHGs). The primary purpose of SHGs is to empower economically and socially disadvantaged rural women. Numerous national and international studies on women's empowerment through SHGs have been conducted. The current literature review examines, in chronological order, the available secondary literature from 2010 to 2020 regarding SHGs and the socioeconomic empowerment of rural women in India. It will be very useful to all students and readers, as well as to those conducting research in this field. The primary objectives of this review paper are as follows: I. rural women's socioeconomic empowerment after joining SHGs Problems and challenges rural women encounter after entering the Indian labour force.

2.4 STUDIES ON KUDUMBHASHREE

Researchers **Panackal, Singh, and Hamsa (2007)** found that participation in self-help groups led to self-recognition, family status, social network size, and family and business decision-making. The government should do more to promote this idea by empowering SHGs in a way that meets the needs of its female citizens. In this paper, we will reflect on a hierarchical understanding of Kudumbhashree's approach to women's empowerment and highlight the areas that require immediate

attention at each level. Kudumbhashree's role in empowering women is the central focus of the investigation. Having conducted a literature review, the researchers have a starting point to derive the variables necessary to create the ISM Model. There is theoretical support for the latent constructs. To learn more about the connections between SHGs in Kerala and women's empowerment, researchers are using an interpretive structural modelling strategy. Researchers need to learn more about the connection between SHGs in Kerala and women's empowerment. Women's empowerment is a powerful tool for fighting poverty because it sends a message to women's offspring as well as to their extended families and the community at large.

According to **Augustine and Kumar (2010)**, the state government of Kerala initiated the poverty alleviation program Kudumbhashree on April 1, 1999. This program believes empowering women is the key to lifting low-income households out of their plight. The best way to accomplish this would be to provide access to microcredit through individual initiative. This article looks at how Kudumbhashree's efforts to empower women have affected the world. Members of the community groups taking part in this initiative agree that gender-based economic inequality and poverty disproportionately impact women. As a result, it tries to engage the public by way of households and females within those households. This article tries to evaluate the program in these regards. In the first two semesters of their Master's program in social work, the two authors worked as volunteer executives for Kudumbhashree, drawing on their experiences there to inform this article. They were doing this as part of their fieldwork for the District Mission in Ernakulam.

Kudumbhashree, the Poverty Eradication Mission for the Indian State of Kerala, is studied in detail by **Williams et al. (2011)**. The Kudumbhashree model relies on female-only community groups that work to improve the economic status of their members and involve them in local government and other civic activities. To this end, Kudumbhashree is like other poverty reduction projects in the Global South that emphasize "active citizenship" to combat poverty. This article assesses the program by considering its effects on women's public participation, its efforts to engineer citizen participation by involving the local state, and its broader ramifications for exclusion processes in Kerala, particularly its linkage of

participation and poverty alleviation. It contends that the program's scale and success in encouraging women's public involvement are undeniable, but that issues remain over the independence of the "invited spaces" it has created and its underlying goal of poverty alleviation.

Research on the Ulladan people of Kerala's Ernakulam District's North Paravur Taluk was published in 2012 by **Manjusha**. This research aims to measure how far women of the Ulladan Tribe have come in terms of economic independence thanks to the efforts of the Kudumbhashree Units. Fifty participants, representing five Kudumbhashree units in Paravur Taluk, provided the study's primary data. Researchers conclude that the Kudumbhashree Units affect the improvement of respondents' socioeconomic status, political engagement, and general skill sets. There must be more training and education programs for women in low-income situations for this movement to progress.

Shihabudheen (2012) the importance of microbusinesses to rural development and women's empowerment is acknowledged globally, particularly in developing nations like India. Microenterprises serve a crucial role in poverty alleviation and the socioeconomic development of the poor, and they contribute to more equal and balanced economic development with a relatively small amount of capital. This study examines the role of microenterprises in women's empowerment by examining the specific situation of microenterprises operating under 'Kudumbhashree', the flagship poverty alleviation program supported by the Government of Kerala.

Venugopalan (2014) examines the notion that the empowerment of women and their participation in the development process have been regarded as fundamental aspects of development. Real growth is thought to be impossible unless women and men work on equal terms. Globally, equality between the sexes and the empowerment of women is regarded as essential for growth in all fields. Women in rural areas are viewed as mute and vulnerable. Cases of rape are reported daily in the news media. Even elected officials do not support them. Therefore, they must be equipped to combat the ills they face.

In 1998, the Kudumbhashree project was initiated in Kerala. Women's empowerment is one of the primary goals of Kudumbhashree, which is the

eradication of poverty. The objective of the Kudumbhashree program is to improve the standard of living of rural impoverished women through the establishment of microcredit and productive businesses. It initiated a fresh sequence of anticipated events in our development's past. Kudumbhashree is the state of Kerala's mission to eradicate poverty. It is a community-based effort to integrate underprivileged women in self-help. Kudumbhashree was created as a cooperative venture between the Government of Kerala and NABARD and was implemented by Community Development Societies of Poor Women, which serve as the community arm of local governments. According to documentation related to Kudumbhashree, women desire to find their inner strength, growth potential, and involvement in moulding their destinies. This program has thus far covered thirteen years. The primary purpose of this research is to determine how this program has affected the empowerment of rural women.

In comparison to the other states in our country, Kerala is a state with a high rate of literacy. According to the survey, the majority of Kudumbhashree members labour for daily salaries, and their overall income is minimal. Members of Kudumbhashree have only partially accomplished women's emancipation.

One such study, "Role of Kudumbhashree in Waste Management: A Study of Ernakulam District," by **Siji S. R. (2013)**, looked at the organization's impact on improving women's economic standing, the challenges it faces, and the different kinds of garbage and how they can be recycled. Ernakulam district's panchayats, corporations, municipalities, and other governing bodies, as well as waste management workers and NGOs, make up the study's population. Two hundred and seven Kudumbhashree members participated in the research. The primary assumption of the research is that waste management is a lucrative career option for Kudumbhashree members. Because of the lower educational and training barriers, waste management was selected. Moreover, the health of those who work in waste management has improved because of their transition from other occupations; however, this field does not appeal to the younger generation and is instead populated by middle-aged people.

In his 2015 study, **Bakshi** found that the State government has chosen to establish an Urban Poverty Alleviation Fund in each city, which marks a vital change in policy in the decades past. This fund would accumulate all money given to

organizations that help the urban poor. In addition, 2% of the city's annual revenue and 30% of the state government's general-purpose grant to the city would be placed in this account. Within 15 days, these assets will be moved to the appropriate CDS. Furthermore, the CDS alone will decide who receives aid from any program aimed at the needy. The city of Alappuzha has set a trend that is being adopted across Kerala. Women from across Kerala and beyond are making the trip to Alappuzha to witness the CDS in action. The UNICEF project officers from several states recently gathered in Alappuzha to learn more about the development process. Many other states' nonprofits are now making the trip to Kerala to study the state's approach. The CDS's women made significant contributions to the community's decision-making processes, accounting system, savings and loan operations, and vibrancy.

According to **Jose (2015)**, empowering women via policies, actions, and initiatives is the most important issue of the twenty-first century. This study investigates the impact of Kudumbhashree on women's power in Kerala. Thiruvananthapuram Municipal location Kudumbhashree is a model for improving the public-private group self-help program for the poor. The study found that Kudumbhashree promotes the long-term social and economic development of women and has a positive impact on their living conditions and their children's educational, nutritional, and health needs.

According to **Nair (2015)**, a "silent revolution" is happening on the rooftops of homes all over Kerala. Rather than using harmful chemical fertilizers and pesticides, which can cause serious illness, many families in the state have turned their terraced roofs into farms, where organic vegetables, flowers, fruits, and medicinal plants are grown. As a result, people of all socioeconomic backgrounds in the countryside and cities, are increasingly adopting the technique of terrace farming. To help women, gain economic independence, Kudumbhashree and other organizations are implementing terrace farming programs. Our research shows that women are gaining a greater sense of autonomy financial security, social standing, respect, and personal fortitude because of their efforts to improve their lives and those of their families and communities.

According to **Devika (2016)**, this article considers the participation of women in politics in Kerala, a state where a large proportion of women are the recipients of

neoliberal welfare programs that force them into positions of local authority. The unexpected effects of neo-liberalized welfare and the opportunities presented by institutions change women's self-help. It also provides a brief overview of the changes in women's roles and responsibilities in the region from the pre-liberalization era to the 1990s and beyond. The objective of this paper is to conduct a comparative analysis of the positive literature on the, "Kerala Model" of development, which shaped the perception of the "Kerala Model Woman," and the newly developing, seemingly more problematic image of the "Kudumbhashree woman".

According to research by **Kumar and Jasheena (2016)**, Kerala stands out among other Indian states that it fulfills every requirement for a wide range of social well-being compared to certain developed nations worldwide. This is commonly referred to as the "Kerala model of development". Women's literacy rates, wage structures in technical and professional fields, and gender parity are all indications of this progress. The current political and social climate in the state calls for a revision of our understanding of poverty. Here, poverty is not so much about lack of resources as it is about the autonomy to make one's own decisions about how one's society and economy should function. It bears repeating that eradicating poverty is not just about increasing a country's GDP; it is also about a host of other social issues, including the advancement of women and the promotion of female business ownership. As a result of these various strategies, the state government launched "Kudumbhashree," an initiative with the intention to reduce poverty in the state through the empowerment of women. The mission has implemented the SHG model of women's empowerment to promote a variety of female-led businesses. Kudumbhashree has grown to become one of Asia's most prominent women's rights organizations. This study surveyed female entrepreneurs in Kerala who are engaged with the Kudumbhashree initiative over three months. This paper tried to find out Kudumbhashree's impact in promoting women's economic independence and business ownership.

Women's empowerment, according to **Vijayan (2018)**, is the creation of an environment in which women realize their identity, innate power, and potential. The process of empowerment allows for the advancement of women and society in its eternity. It possesses multiple dimensions. It provides them with control over

decisions and resources and has a positive effect on their lives. Gender equality is made possible in all spheres of life by women's empowerment. The success of self-help group (SHG) programs in India motivated citizens across the country to expand the program's reach. This developed become a useful tool for women's empowerment. The poverty eradication mission (Kudumbhashree) in Kerala emphasized the formation of neighborhood women's groups (women SHG) for eradicating poverty and empowering women. As part of their various development programs, they have organized numerous women farmers' groups for collective farming. This project, "Collective Farming with JLGs," has garnered considerable interest throughout Kerala.

The authors **Biju and Sujisha (2019)** elaborate Kudumbhashree as a comprehensive, women-driven, cooperative efforts to end poverty initiative initiated by the Government of Kerala (GOK) with assistance from the Government of India (GOI) and NABARD. The goal of this initiative is to improve women's lives in all spheres of society, including their health, education, finances, and political participation. One of Kudumbhashree's key tactics for enhancing the economic independence of low-income women is the encouragement and growth of microenterprises. The globe over, but especially in developing countries like India, microenterprises play an important role in rural development and women's empowerment. In this dissertation, the writer tried to investigate the issues and potential of Kudumbhashree small businesses.

According to research conducted by **P. K. and Sebastian (2020)**, the state of Kerala within the Indian Union has accomplished many firsts in a wide range of areas, including but not limited to: universal literacy, healthcare infrastructure, longevity, infant mortality rate, human development index (HDI), and so on. Most of the indicators of development, are on par with those of the world's most developed countries. The efforts of the "Kudumbhashree" poverty alleviation program, supported by the government of Kerala, have been crucial to the state's progress toward its goal of empowering women. In this paper, the potential of Kudumbhashree's women-run micro-enterprises to improve the economic and social standing of the organization's female members is examined.

In his research, **Rajagopal (2020)** Various authors throughout time have stressed the significance of "self-help groups" (SHGs). Cooperation for the sake of

survival is usually what this term is referring to. The impact of SHGs on the rural economy cannot be overstated. Its explosive expansion has aided the marginalized group's to prominence and longevity. The Kudumbhashree's in Kerala are the largest group of women's SHGs all over India. On May 17th, 1998, the government of Kerala started a new initiative to help low-income women. Kudumbhashree's "Neighborhood Groups" are its grass-roots organization (NHGs). NHGs are the backbone of Kudumbhashree's operation. This research compares NHGs in tribal and non-tribal parts of the Palakkad district in Kerala to better understand their social impact. Six hundred people were asked to fill a lengthy survey, and the results revealed the presence of specific social characteristics. The findings show that NHGs have provided a venue for women to enhance their social lives and the links among their peers. Some social characteristics have effects on tribal and non-tribal communities, whereas others do not. Overall, the study emphasizes the importance of supporting NHGs as a way of "social change" for bolstering women's socialization.

According to **Venugopalan, Bastian, and Viswanathan (2021)**, international development agencies, non-governmental organizations, as well as national and local governments, are promoting entrepreneurship as a means of achieving gender equality and women's empowerment in their work with marginalized people on a global scale. In contrast, this study examines the function and impact of multi-actor interaction on successful women's empowerment through a case study of the Kudumbhashree program in the regional setting of Kerala, south India. The Kudumbhashree initiatives, which were implemented within a multi-actor engagement framework to empower women via the use of programs meant to broaden their skill sets and integrate them into society, are the subject of our analysis. Given their awareness of how women's agency is rooted socio-political and cultural contexts, the case study demonstrates "how multiple-level engagements help promote women's development and facilitate wide, durable social change." According to our research, Kudumbhashree programmes aims to gain a balance between top-down (via legislative and regulatory changes) and bottom-up (by citizen activism) methods to social change. This is achieved by involving a variety of stakeholders. Policymakers should take note of Kudumbhashree's encouraging outcomes while developing community-building

programs in rural and urban areas with the goal of promoting the multifaceted empowerment and social and economic inclusion of women and other underprivileged groups.

Poverty, illiteracy, malnutrition, unemployment, and the neglect of marginalized women in rural regions are some of the key impediments to India's growth, according to a study by **Vijaykumar et al. (2021)**. There has been a shift in the way women are contributing in recent years. The Government of India (GoI) has launched several measures towards self-help groups (SHGs), such as the Kudumbashree Scheme and the Stree Shakthi Scheme, to encourage and support their entrepreneurial skills. Through increased earnings and savings, these programs empower women to become financially independent. This research is a descriptive analysis of the effects of the Kudumbashree initiative on its female participants in the Alappuzha district of Kerala. The research revealed how the Kudumbashree scheme's SHGs help underprivileged women gain economic and social status. With the help of an interview schedule, we were able to collect primary data from 384 women representing 20,108 NHGs throughout 12 blocks in the Alappuzha district. Participants in the survey agree that the Kudumbashree plan, in its different forms, has improved their quality of life by fostering economic autonomy and social empowerment. By requiring members to save and encouraging reinvestment of money in diverse entrepreneurial ventures, Kudumbashree has increased women's income and savings habits. Participating in the Kudumbashree scheme was associated with increased independence and self-assurance amongst women, according to the research.

Varghese and Ranganathan were involved (2021) Keralans were outraged at the recent Malayalam film "The Great Indian Kitchen" about women doing unpaid housekeeping. This commentary addresses paid work, household labour, and care arrangements within the home by drawing on ethnographic research with women involved in Kudumbashree, a women's empowerment movement in Kerala. This article concentrates on the tactics used by women in their 40s and 50s who stay inside the family, whereas the movie emphasizes the difficulties faced by a newlywed young woman living with her in-laws and how she leaves the marriage to follow her dreams. Analyze the experiences these women had negotiating jobs and care plans to meet their needs. By doing this, we aim to understand how these

methods affect how women's agency and independence are conceptualized, especially in South Asian contexts.

According to **Divakar and Singh (2022)**, a developed society is one in which all individuals can freely voice their opinions, work toward common goals, and fulfil their potential. A democratic system is one in which equal participation is exercised by all citizens in both the formal and informal domains. Including all excluded groups is the goal of inclusive governance, from decision-making to the implementation of policies. Societies use inclusive governance to attain progress in the social, political, and economic domains. Modern cultures must bring women together, the marginalized, the tribal, and other marginalized groups to achieve sustainable development. It may seem disorganized and disorganized, but it can aid the nations' progress. By using inclusionary development strategies, a population's susceptibility to outside influences and need for survival is reduced. The government can prioritize expansion over ensuring the continued existence and welfare of the disadvantaged population. Since women make up half of every society's population, their participation and contribution are noteworthy. Kudumbhashree, a community-based organization in Kerala, carries out federal government programs and urban development projects. This study represents a sincere attempt to investigate how women's empowerment is affected by inclusive government. It also seeks to assess the effects of the government-sponsored self-help group Kudumbhashree, situated in Kerala, on inclusive governance, women's empowerment, and the eradication of poverty.

Starly and Karupiah (2022) discovered that when someone becomes empowered, they can face all their problems. The promotion of women's sense of autonomy, their capacity for self-determination, and their entitlement to influence societal change for both themselves and others is known as women's empowerment. Kerala is a land of confusing contradictions. In the past, women in Kerala experienced social and economic chaos. Kerala may be a superior cultural state, yet women have historically trailed behind men. Not a single service rendered by women received praise. There was a social framework in place that restricted and marginalized women to the home and assigned them all the societal responsibilities. Women have been ruled by men from ancient times. Women have traditionally trailed behind in society, and life for them often resembled slavery in

many homes. Men enjoyed complete independence, whereas women were socially marginalized on a large scale. Furthermore, empowering all women to face obstacles in their surroundings and live in a state of social security is another aspect of women's empowerment. Women's freedom is essential to society's continued progress. The women's empowerment movement Kudumbashree has brought about social and economic equality for women in the southern Indian state of Kerala. A group of women known as Kudumbashree work under the direction of each local self-government organization and the Kerala State Poverty Eradication Mission. This essay discusses the nature, extent, and overall contributions of Kudumbashree to women's empowerment. Additionally, it demonstrates how the Kudumbashree program's efforts are empowered in relation to larger initiatives aimed at empowering women in general, reducing poverty, and enhancing financial inclusion. Lastly, the article describes how Kudumbashree's deeds and activities benefited society, especially women.

2.5 STUDIES ON SCHEMES FOR THE EMPOWERMENT OF WOMEN

One of the most forward-thinking laws passed in India since its independence is the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), according to a **2012** study by **Mani**. That is an innovative and risky approach to filling the employment gap in India's rural areas. As women's economic status improves, so do those of their families; as a result, children's health and learning needs are met, and the family enjoys higher standards of life. Social progress that lasts depends on the status of women. MNREGA is a program whose main goals are the betterment of rural areas and the lives of their residents. The MNREGA program has improved women's lives and contributed greatly to their independence. That they have the option of working inside their village and caring for their children is a requirement of the Act, as is working within 5 kilometers of their town. The pivotal aims of the study are to catalog MNREGA's activities, analyze their effects on rural women's lives, evaluate the program's efficacy, pinpoint the scheme's flaws, and propose workable solutions. Research will occur in the Alappuzha district of Kerala, namely in the Ambalappuzha, Kuttanad, and Cherthala taluks (revenue divisions). The study's primary objective is to provide a critical analysis of MNREGP and its effect on women's empowerment.

Shihabudheen (2013) has done further research on the topic. The Mahatma Gandhi National Rural Employment Guarantee Act seeks to improve rural residents' access to stable incomes by promising to perform unskilled manual labor 100 days of paid work per fiscal year. Implementing MGNREGA has enormous potential for the economic development of Kerala state, especially through the socioeconomic uplift of the rural poor, and this is true regardless of the gender-specific perspective that is so common in Kerala, namely that of women's empowerment. Furthermore, NREGS may add a fresh dimension to the state's work ethic. In the past, contractors and their intermediaries have dominated because they are skilled at exploiting laborers. Because workers did not have proper oversight, the initial outcomes of the NREGS were dismal. Workers soon realized that they, as a group, stood to lose, and a new dynamic emerged in which peer pressure compelled everyone to give their absolute best. More capable workers are happy to work harder to compensate for those, like women and the elderly, who could not work hard enough beyond a certain point. This demonstrates a kind of social responsibility. In a nutshell, the emergence of this new culture holds great promise for the future of the state.

Thapar-Bjorkert, Maiorano, and Blomkvist (2017) investigate the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA), which has the revolutionary potential to advance social and economic stability and opens a new chapter in rural governance in India. Empowering those who are vulnerable, especially women and members of scheduled castes (SC) and scheduled tribes (STs), is one of the main objectives of the Act. But no attempt has been made to do analytically rigorous research on the mechanisms and processes that result in empowerment, or even the (unintentional) processes of disempowerment. In contrast to focusing on a quantitative result, our paper examines empowerment as a process and examines how deeply ingrained gender and caste norms are being challenged if not completely undermined. It also examines how influential figures in the home, community, and marketplace may grow to dislike procedures that involve women and marginalized communities' upward mobility. Researchers conducted a comparative study in rural Uttar Pradesh (North India) and Andhra Pradesh (South India) using extensive qualitative in-depth interviews and participant observation. The latter, on the other hand, belongs to a group of

southern Indian states that have advanced economically and in terms of human development.

Naikoo, Thakur, and Guroo (2018) argue that rural women should take the lead in promoting women's empowerment if their communities are to flourish. Empowering women is complex, but it must be addressed as soon as possible. The Government of India recognized the need to ensure rural women had access to economic opportunities and protections, so in 2005 they passed the Mahatma Gandhi National Rural Employment Guarantee Act. It gives them the means for self-improvement, including access to basic resources and the ability to exert influence over authoritative institutions. Given the limited agency of low-income women, the act has far-reaching consequences for freedom and autonomy. It ensures their safety and shields them from potential abuse. They are welcome to bring their children to the workplace and to work alongside their male partners. Thanks to this legislation, women could reduce their reliance on men and achieve parity with men in terms of pay. Through the MGNREGA, many rural women gained economic independence and new opportunities. This paper's final section will discuss a few concerns that must be resolved before this act can have a truly transformative impact on women's social status.

According to **Ali and George (2019)**, the rural coastal population of Njarakkal is particularly economically unstable because they rely on fishing for their daily livelihood. The local populace, especially women, has benefited from the implementation of both Kudumbhashree and MGNREGA. Consequently, the purpose of this research was to examine the effects of Kudumbhashree and MGNREGA on the lives of women in Njarakkal, a coastal village. Women from the fishing community who participated in the Kudumbhashree and the MGNREGA programs were the subjects of a qualitative study that included focus groups and in-depth interviews with industry insiders. Inclusion in the Kudumbhashree and MGNREGA programs improved the lives of these coastal women. They became more capable leaders and decision-makers and saw improvements in their social, economic, and political status. Not only did joining these clubs help them feel more in control of their lives generally, but it also influenced their perspectives on healthcare and the services they sought. It was found that MGNREGA and Kudumbhashree were both very beneficial platforms

for empowering women and, consequently, aiding in the eradication of poverty. Despite some holes in these programs, they have produced a group of self-confident women who can be employed as community health ambassadors.

2.6 STUDIES ON THE EMPOWERMENT OF DALIT WOMEN

Singh (2013) Empowering women means giving them the tools they need to take charge of their own lives, whether that means giving them temporary permission to do so or giving them permanent permission to do so. Efforts to empower women focus solely on reducing gender stereotypes, breaking down cultural barriers, and improving access to resources. Dalit women are a part of a minority group that this research focuses on uplifting. Empowerment is predicated on goal-setting and the pursuit of that goal. The Indian Constitution guarantees special protections for women and children and recognizes their rights to equality. There needs to be an emphasis on educating women so that they can take part in society's political and legal framework, as women's status in society remains devalued despite the existence of gender-specific laws. Dalit women's political engagement is the focus of this paper. It is time for a shift in how men and women interact with one another in this country. As such, this paper's overarching goal is to advocate for and promote such a political and legal structure. This research project is an exploratory study of Dalit women in Lucknow, India, focusing on both Ambedkar and non-Ambedkar grama. It will include 500 Dalit women, 250 of whom will be residents of Ambedkar Gram.

According to research by **Kollapudi (2015)**, empowerment is the process of giving low-income individuals more self-assurance and capacity to negotiate, exert influence over, maintain control over, and hold accountable institutions that affect their lives. To provide women, the knowledge, skills, and confidence they need to participate in the process of development actively. Education is essential for greater facilitation of social and economic growth. Whether or not women in India are given equal rights depends on their age, caste, class, family history, culture, religion, and location (which may be urban or rural). Dalit women's empowerment is hampered by societal discrimination, economic obstacles, social views, religious traditions, and violence against women. In addition to having less access to political representation, health care, and education, they also experience greater rates of violence.

According to **Radhakrishnan (2015)**, women's roles and opportunities vary greatly in complex societies. Cultural context, family structure, caste, class, occupation, property rights, etc. all indicate how women are treated in different parts of the Indian subcontinent. Women of the Scheduled Castes, who make up a sizable portion of India's population, face discrimination based on gender in addition to the indignities stemming from the Scheduled Castes' centuries-old tradition of untouchability, marginalization, and exploitation. To better understand how the Sabla program has helped to empower women of scheduled castes in Kerala, this study sets out to do just that.

The current research sought to examine the connections between women's empowerment and factors including their level of autonomy in making decisions, their level of education, their socioeconomic status, their social awareness, their sense of confidence and self-esteem, and their leadership abilities. This study was conducted to learn how the Sabla program has helped those from the scheduled caste, as well as those from other groups who have received benefits from it. The effectiveness of the programme has been evaluated through a comparison of Scheduled Caste and general category participants. Field data serves as the basis for the comparison. The goal of this study was to evaluate the effectiveness of the Sabla Women's Empowerment Scale. Nine factors were used to evaluate women's empowerment: the ability to make decisions within the home, confidence, education, self-esteem, health knowledge, political knowledge, economic knowledge, legal knowledge, and leadership abilities. The study concludes that the Sabla program is effective in achieving its goals of empowering its beneficiaries. The study found that the empowerment program improved women's lives in many ways, including socially, educationally, psychologically, and politically. The study goes on to detail the inner workings of the Sabla software. It has been established that the structure of the organization, careful planning, and goal-oriented actions all contribute to the outstanding results achieved by the program. The current research also delves into the programme's existing functionality and limitations. The study examined both the problems and opportunities presented by the empowerment initiative. Based on the study's findings, recommendations have been made to enhance the efficiency of the programme and fix several issues with its current iteration.

Shanthakumari (2016) asserts in her paper that in India, self-help groups have been instrumental in improving the lot of rural residents, especially Dalit women. Self-help organizations in India have been essential in uplifting rural people, especially Dalit women, despite the economic, social, and political challenges that they face. Dalit women experience denial of rights, repression, and economic, social, and political subjugation. In the Indian setting, self-help groups have been instrumental because of bank linkages and microcredit schemes. The most disadvantaged members of Indian society, rural Dalit women, require empowerment and advancement. It is necessary to eliminate the dehumanizing bonds of caste, class, and gender and to restore their rights to live with human dignity. In this struggle for justice and emancipation, these women must be vigilant and actively participate.

According to **Pratibha Pandey (2017)**, the problem of gender disparity is especially pressing in developing nations. It is generally agreed that women's economic independence is at the heart of the problem. Generally, women have a poor position in our society, but Dalit women's status is especially low because of the established social order. Dalit women can improve their position in society in eight different ways. These include gaining access to resources and earning more money. In the same vein, advancing the position of Dalit women requires an appreciation of empowering challenges and the development of measures to address them. Gender equality can be advanced through self-help groups, formal and informal education and training, and engagement in politics.

Women in the Dalit community, according to research by **Choudhary (2018)**, experience multiple forms of subalternity, or subalternity on a spectrum (as Dalits, as poor, and as women). Social exclusion and structural violence are two examples of the internal and external types of violence and oppression that Dalit women face. Women from the Dalit caste in Bihar share trauma. However, the Bihar state administration has worked hard to raise the standing of Dalit women in that state. Numerous suggestions have been put out, all aimed at giving this group financial support. More intriguingly, the reservation of Dalits in the three-tiered panchayat systems of the state has created a noticeable rift in the power dynamics that provide an easy path to Dalit women's empowerment. This contextual essay

investigates how far Bihar's underprivileged women have been able to improve their status because of the state's various development programs.

Kamble (2018) claims that the research draws from the stories of Dalit women who have gone through the process of gaining independence. In Indian society, women from the Dalit caste face discrimination on all fronts. Emancipation is profoundly affected by one's caste. This study explores possible paths to advancement for India's downtrodden and exploited Dalit women. In the context of helplessness, destitution, social exclusion, violence, resource scarcity, and low participation, it examines caste and gender relations. It also examines ideologies of empowerment and the difficulties Dalit women encounter. Empowerment is transforming the development process into one that enhances the capabilities of individuals and communities. It pushes women to better themselves intellectually, emotionally, physically, and socially advance in their careers and communities, and achieve equality in political and economic power. A fundamental component of conceptions of empowerment is the abolition of gender inequity. This way of thinking is often referred to as "developmental approach." Mainstream integration is the aim of social work. It is about ensuring the happiness of everyone no matter their background or the language they speak. It aids in breaking down institutional barriers that prevent people from being treated fairly. In this paper, we investigate the lived experience and perception of empowerment among Dalit women of their caste.

Singh and Vashistha (2018) discuss that Dalit women in India have been compelled to remain silent for generations. They have remained silent witnesses to the exploitation, tyranny, and barbarism committed against them. They have no control over their bodies, income, or lives. Instead, they are controlled by someone else. Extreme manifestations of violence, exploitation, and oppression against them include hunger, malnutrition, infections, physical and mental torture, rape, illiteracy, disease, unemployment, insecurity, and inhuman treatment. Their lives have been rendered a living misery by the aggregate forces and impacts of feudalism, casteism, and patriarchy. Most of them reside in the most difficult circumstances. They are still living in the dark ages of barbarism in this period of modernism and post-modernism. Caste has played a crucial role in bringing up concerns concerning the most oppressed women, namely Dalit women. In a

country with a rigid caste system, women from lower castes have less access to the public realm, which is exacerbated by their gender. Without liberation from caste discrimination, the Dalits and the underprivileged continue to be colonized by feudal lords and elites.

Empowering women, as defined by **Vishnuvardhan Mulimani (2019)**, entails providing them with the resources and confidence they need to succeed. Efforts to empower women focus solely on reducing gender stereotypes, breaking down cultural barriers, and improving access to resources. Dalit women are a part of a minority group that this research focuses on uplifting. Empowerment is predicated on goal-setting and the pursuit of that goal. The rights of women to equality are guaranteed by the Indian constitution, which also includes provisions for the protection of women and children. Women's status in society remains devolved despite the existence of gender-specific laws; therefore, efforts should be directed toward educating women so that they can effectively participate in the political and legal framework of society. In this paper, we investigate the lived experience and perception of empowerment among Dalit women in relation to their caste.

Based on the post-independence era, **Maurya's (2021)** research demonstrates that numerous programs and policies have been implemented for the welfare of women. Women's research indicates that Dalit women in Indian society are more likely to be exploited. Furthermore, the proportion of Dalit women living in poverty is significantly higher than that of women from higher castes. High rates of poverty, lack of resources, illiteracy, unemployment, and other related issues affect Dalit women. The constitutionally mandated affirmative action program has empowered the impoverished, particularly Dalit women. Recently, the government of India has undertaken several initiatives for women that will improve their social standing by integrating them into the mainstream.

Santhosh et al (2021) Indian history is truthful and does not conceal the tragic tale of the Dalits and, more specifically, the ex-untouchable groups. It is accurate in documenting the limbo status assigned to Harijans and how Hindu society viewed them. The literature is rich, yet reading it is agonizing. Any Indian with a modicum of conscience, and caste Hindus in particular, should hang their heads in shame. No amount of contrition or penitence could excuse the perpetrators of crimes against the Dalits. This study focuses on rural Dalit women; a

recapitulation of their pitiful social history has been omitted because it is generally known throughout India. The main issues of this study are the opportunities and problems of empowering Dalit women and assessing the role of education in this endeavour because they are closely related. Given the complicated and fluid nature of the notion, ideology, and dimensions of empowerment, it appears vital to comprehend its meaning and breadth.

In **Akhila (2022)**, the author investigates how the identities of Dalit Elected Women Representatives (EWRs) in Kerala's political sphere interact with the socialization they received as women. The paper seeks to comprehend the viewpoints of Dalit EWRs on power relations in local governance, which provide light on the obstacles, interests, and goals of these individuals in local politics and administration. In-depth interviews with EWRs from two different periods are considered to elicit the perspectives. According to research, EWRs may participate more in local electoral politics and be granted more room for decision-making if they can get over barriers to their acceptance and representation in decision-making. They had to deal with claims of favouritism in government as well as caste.

2.7 STUDIES ON THE EMPOWERMENT OF MUSLIM WOMEN

Microfinance through the Self-Help Bank Linkage Program in India has been pushed more because of its perceived ability to empower women and have a beneficial economic impact, according to research conducted by **Anjali (2009)**. It aspires to furnish a framework for providing financial services to the most disadvantaged members of society at a minimal cost. However, little is known about how microfinance affects Muslim women's economic independence in the country. Researchers in India wanted to know if the formation of Self-Help Groups (SHGs) had any effect on the Muslim women in the Dakshina Kanada district of Karnataka by comparing the conditions of Muslim women before and after they joined the SHG scheme of microfinance. The authors found that the SHG microfinance program had a significant effect on the economic and social status of Muslim women who took part in it.

S Ansiya Begum, Beena M N (2014), examined the educational status, socioeconomic background, and sociocultural practices of Muslim women in

Trivandrum, Kerala. It provides an overview of the historical status of women in various ancient societies and finds that women in pre-Islamic Arabia faced restrictions. With the advent of Islam, women were granted more rights, and Islamic practices of female infanticide were condemned. The study highlights improvements in women's education in India post-independence while observing that Muslim women have lagged due to early marriage practices. The researchers found that the educational attainment decreases with age. Higher educational attainment was associated with more involvement in decision-making regarding children. The study implies that Muslim women remain traditionally bound, highlighting the lack of education as a barrier to empowerment. It concludes that more efforts are required to transform the status of Muslim women from traditional and conservative to modern and progressive.

Based on information from the Election Commission of India's statistical reports, the National Family Health Survey-4 (NFHS-4), and the All-India Census Report, 2011, **Sanu, Md Sahnewaz. (2019)**, compared the condition of Muslim women in India with women of other religions and men in the Muslim community and found that Muslim women lack empowerment in decision-making in household, mobility, access to education, and earning their lives. The lack of empowerment of Muslim women in India is two-fold- one as a woman and the other as a member of the minority community which is backward on educational and economic terms. The study states that Muslim women are isolated in society, vulnerable to economic conditions, and are backward in education as the literacy level is low which is reflected in the higher levels. Compared to other minority sects in India inclusiveness of women in political aspects is also less. The author urges Muslim women to understand their condition and work on themselves to come out of their shells to enhance their social, economic, and political status.

Mosira Parvin (2018) states that education helps people frame their destinies by improving their socio-economic status and personality. It enables people to fulfill their needs- social, economic, cultural, and political. Other than, the right to income generation, education, and health, women also require freedom of mobility, career selection, and respect for dignity. The author further studies that Muslim women are far from reality and are not aware of the rights assured by Islam and the constitution of the country.

Kathrin Thomas. Isabella Kasselstrand (2022) describes the public view of women empowerment in the Middle East and North Africa (MENA). Muslim community which is considered conservative, pulls off women to access education and employment equal to men. The authors further state that recent studies show that the condition has changed and many are getting an education and could earn their living and even gained political offices, due to several reasons. Growing urbanization has improved the living standard of the people and youth have more access to education and employment. Many women are engaged in economic activities including running businesses and interacting with people. Internet access opens the world before them and helps them to change their attitude. Empowerment is only possible when women understand their rights and privileges, more than enhancing their economic status. The support of Muslim society is comparatively less for gender equality. The attitude of individuals also plays a key role in women's empowerment.

Qazi Sarah Rasheed (2023). Challenges faced by Muslim women could not be reduced to the patriarchy and other religion-based laws of the community, but also the challenges they face after marriage and life after divorce. Muslim activists across the world frame some strategies like promoting the reading of the Quran in the native language, gender-neutral interpretation of the Quran, creating awareness and education to empower women, working as mediators to resolve their conflicts, and engaging women in income-generating activities. The author concludes that gender equality is wider in the Muslim community, especially in social institutions like marriage. The religious activists tried to bring novel strategies to improve the power relations among individuals, which included both religious and based on human rights perspectives. The women activists highlighted the gender-neutral aspects of Islam and put forth the idea of justice. Other than the religious reformation the activists also stressed the general welfare of Muslim women through the promotion of literacy, skill education, and awareness of human rights tackling their problems and providing them legal assistance on marital issues and divorce.

2.8 STUDIES ON DEVELOPMENT IN KERALA

This paper by **Sicilia (2017)** will add to the ongoing scholarly conversation about how women in Kerala have benefited from access to higher education. The

educational system in Kerala has held up as a model for progress due to its excellent results on a variety of commonly used indicators of economic and social development. However, this model is increasingly being contested in scholarly literature, mainly because it helps to maintain inequality between women and people from lower social classes. While the "Kerala Model" has been successful in many respects, it seems to deny disadvantaged groups access to development's educational and economic benefits. The researcher is interested in exploring the relationship between education and the empowerment of women in Kerala and is building on the tradition of scholarly investigation into whether the education-based Kerala Model has shaped women's experience. Many works have attempted to define the impact of education on the lives of Keralan women; however, few have attempted to explore this topic from the perspectives of women living in the Northern part. The remarks they provide will be integrated with additional cultural reasons explaining the discrepancy between conventional development parameters and "non-conventional indicators of ill health and violence". Due to the limitations of my research, will not be able to provide a comprehensive answer to the question of whether and to what extent educational policies have improved the lives of women in Kerala. The University of Kerala's Women's Studies Department's critiques of women will actively contribute to the conversation about education and how it affects women's positionality in Kerala, opening new scholarly directions and bringing attention to this issue that needs to be paid.

Sivaraman (2018) investigates how, although sometimes overlooked, the role of women has had a significant impact on the growth of Kerala as a state, notably the renowned Kerala model of development. In recent years, there has been a notable drop in female engagement in the state, and questions have been raised about the actual impact of the matrilineal system on families. There is a need for policies and metrics that can quantify women's actual power in the state and the extent to which this power can be translated. Even though the system cannot be completely disregarded, it is necessary to maintain the institutional framework provided by the matrilineal system and to ensure that the authority accorded to women continues.

Recent decades have seen a dramatic increase in women's access to political power and their ability to affect policy, according to research published by **Varghese (2019)**. Research on women's political empowerment is ongoing, but women still don't have nearly the same influence or participation in politics as men do. The "Panchayati Raj Institutions" Act of 1992, enacted by the Indian government, was a fantastic policy mechanism for boosting women's representation in national politics. Through this legislation, women were given an equal opportunity to rise to political leadership positions in local self-government. Women now have a better shot at being elected to political office and taking on leadership roles in the welfare systems of their communities thanks to this policy. This article seeks to examine how the policy of the Panchayati Raj Institution affects women's political participation in the panchayat.

According to **Babu and Jose's (2020)** research, the Kerala Model of Development has been hailed for producing social indicators on par with those in Scandinavia. In nearly every developing and poor nation, empowering women is the primary concern in progress. The Kudumbashree and the LSGs have played a significant role in the social and psychological liberation of women in Kerala. The Indian Constitution, in Article 243(D), mandates that 50% of all seats in Panchayati Raj Institutions be reserved for women. This constitutional modification is seen as a groundbreaking step toward empowering women at the grassroots. This research looks at how government programs have helped Panchayaths include more women in leadership roles. For this study, the researchers opted for a cross-sectional strategy and used purposive sampling. Triangulation was performed using information gleaned from in-depth interviews and focus groups. Kudumbashree, MGNREGA, ASHAs (frontrunners for the NRHM), Panchayati Raj, and housewives are only a few of the government programs highlighted in the report that have helped to increase women's agency.

Rincy and Mathew (2020) highlighted that education is vital to the nation's growth, particularly rural development. As a result of an education, women become significantly more capable, empowered, and powerful. More education results in greater empowerment. This study investigates the relationship between the educational status of rural women entrepreneurs and their empowerment in several domains, especially in the Alappuzha district. The study reveals that

micro-entrepreneurial women with a higher level of education can achieve substantial commercial success.

2.9 RESEARCH GAP

According to studies on the subject, women's empowerment is a process meant to improve the lives of women through organisations like SHGs, women-led agencies, and the like. Similar findings are found in studies relating to women's empowerment through Kudumbhashree. The Kerala government developed the ground-breaking Kudumbhashree model of women's empowerment which is being applied in every district. However, the Kalamassery Municipality has not yet been the subject of a study that focuses solely on the urban regions. Furthermore, insufficient analysis has been done on the effectiveness of NHGs, how they function, or how their members are empowered politically, socially, and economically. The constraints faced by women, particularly Dalit and minority women, as Kudumbhashree members and otherwise along with their perspectives on women's empowerment, were not adequately considered in prior research. This paper is an effort in that direction.

2.10 CONCLUSION

Empowerment is a difficult concept that raises numerous philosophical and quantitative challenges. As the notions, the advancement of the measurement agenda requires continued investigation and improvement. A review uncovered several significant strengths in the existing work on women's empowerment that lay the groundwork for future measurement advancements. Existing frameworks provide the needed raw ingredients for building a feasible road map for measuring women's empowerment, even though no existing framework shines out as the one that should be used. The present study is a modest effort in this regard.

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CHAPTER -3

RESEARCH METHODOLOGY

This chapter discusses the techniques and materials utilized to conduct the study entitled "**Women Empowerment through Self-Help Groups in Kerala: A Study of Kudumbhashree.**" It describes the sequence of actions carried out during various research phases. The methodology used to collect the necessary data for this research is discussed under various headings.

3.1 STATEMENT OF PROBLEM

Women in the municipality of Kalamassery are beset with socioeconomic challenges due to the region's lack of development. Self-help groups play an important role in enhancing the capabilities of women. In general, the position of women in terms of education, social recognition, and their contribution to the economic and home life of society is devalued and underreported.

To realize its vision of expanding women's horizons of autonomous decision-making and control over resources, so that they become equal partners with men in achieving "the ultimate goal of complete development," the Government of Kerala has launched several programmes and schemes for the development of women over the past few years. Still, the development in the Kalamassery municipality has not reached the Dalits and Muslim women.

A variety of socioeconomic development projects and programs for Dalits and Muslims have been initiated by state governments. The engagement of the 'Kudumbhashree' project in establishing and stabilizing SHGs consisting of Dalits and Muslim women to promote thrift and to foster sustainable economic activities in disadvantaged regions has resulted in their development. In this circumstance, it is essential to assess if the SHGs promoted by 'Kudumbhashree' have an impact on Dalits and Muslim women, if members' economic, social, and political standing improves after joining SHGs, and if this has an impact on women's empowerment. Efforts have been made to examine the function of SHGs in empowering women in the Kalamassery Municipality.

It is crucial to understand the barriers that these women face to access the benefits of SHGs. Despite the efforts of Kudumbashree, Dalit and Muslim women may still encounter obstacles such as limited access to education and training, insufficient financial resources, and persistent societal norms that restrict their participation. By identifying these barriers, the study can provide more targeted recommendations for overcoming them, ensuring that the benefits of SHGs are more equitably distributed among all women in the community.

Furthermore, the study will explore the potential long-term impacts of SHGs on the broader community in Kalamassery. By empowering women and enhancing their economic and social standing, SHGs can contribute to broader societal changes, such as reducing poverty, improving health and education outcomes, and fostering a more inclusive and equitable society. By documenting these wider impacts, the study aims to underscore the importance of continued support and investment in SHGs as a means of promoting sustainable development and social justice in the region.

This study aims to examine the role of SHGs in empowering women in the Kalamassery Municipality. Specifically, it seeks to evaluate if SHGs have positively impacted Dalit and Muslim women, enhancing their economic stability, social recognition, and political participation, thereby contributing to overall women's empowerment in the region.

3.2 VARIABLES OF THE STUDY

Table 3.1 Variables of Study

SL NO	Dependent Variables	Independent Variable
1	Economic Empowerment	Income Savings Control over income Control over family resources Access to revenue-generating opportunities
2	Social Empowerment	Authority to make decisions within the family Mobility Awareness of the significance of women's

SL NO	Dependent Variables	Independent Variable
		education, health, and advancement
		Gender equity perspectives
3	Psychological Empowerment	Self - confidence Self- esteem Motivation
4	Political Empowerment	Regularity in casting votes Political interest Participation in LSGIs
5	Personal Empowerment	Leadership skills Communication skill Public speaking skills Access to various government offices and workplaces Having the ability to take part in public demonstrations
6	Performance of Kudumbhashree	Standard of living Training programmes Awareness programmes.
7	Legal Empowerment	Right to information Right to Speech Right to Travel

3.3 UNIVERSE

The study's universe comprises all SHG members in the Kalamassery Municipality, Ernakulam district in the southwest state of India Kerala. The district of Ernakulam constitutes the geographic scope of the research. Ernakulam is located in central Kerala, and its population is regarded to be representative of the Kalamassery municipality. It contains an urban and semi-urban region. As the current study was limited to Kudumbhashree recipients in Kalamassery Municipality, the study population consisted of all Kudumbhashree in Kalamassery Municipality. That is 8964 members of Kudumbhashree. Table 1.1 provides a comprehensive listing of the populace according to all local self-government institutions.

Table 3.2 Population of the study

SL No	Ward	Number of Members
1	Glass Colony	221
2	Santhinagar	209
3	Rajagiri	227
4	Sundharagiri	219
5	North Kalamassery	218
6	H M T Junction	217
7	Sub Station	215
8	Rockwell	210
9	Vidakuzha	216
10	Peringazha	209
11	Pipeline	219
12	H M T Estate	208
13	Kurupra	214
14	Medical College	209
15	Thevakkal	219
16	Parakkattumala	217
17	Puliyampuram	197
18	Mini Town Hall	227
19	Kangarappady	212
20	Vadakodu	219
21	University Colony	200
22	Punnakkattu	207
23	St Josephs	209
24	Town Hall	219
25	Changampuzha Nagar	217

SL No	Ward	Number of Members
26	University	219
27	Thrikkakkara Ambalam	209
28	Kannamkulam	213
29	Hillvalley	208
30	Library	216
31	Puthuppallipram	209
32	Unichira	218
33	Parutheli	211
34	Tollgate	207
35	Koonamthai	198
36	Museum	209
37	Municipality	217
38	K B Park	214
39	Vattekkunnam	211
40	Muttar	218
41	Industrial Estate	219
42	Chakyadam	214
Total		8964

Source: Local Self-Government

3.4 SAMPLING PROCEDURE

The research sample consisted of Kudumbhashree Self-Help Groups (SHGs) and their members in a specific Kalamassery municipality. Kudumbhashree SHGs with a minimum of five years of tenure and women with a minimum of two years of experience in SHG activities and continued membership in the group constituted one of the primary selection criteria for the current study's sample. The purpose of this pattern is to collect accurate and trustworthy data on the development of women in Kudumbhashree. Measuring empowerment involves

observing the changes in the lives of women and their participation in Kudumbashree initiatives.

A multi-stage sampling technique has been adopted to gather relevant information for the study. In the first stage, the municipality has been divided into three regions, viz. North, Central, and South. The Northern region comprises 11 wards; the Central region comprises 13 wards; the Southern region comprises 18 wards.

In the second phase, the selected wards were categorised, into urban and semi-urban regions. In the concluding phase, members were selected from each group using the judgment sampling technique to represent the different respondent categories. Thus, the study's sample consists of 396 respondents, 215 of whom chosen were from urban areas and 154 from semi-urban areas.

3.5 SAMPLE SIZE DETERMINATION

Sample size for the present study was determined using Cochran's formula as stated below.

$$\text{Sample size } n = \frac{n_0}{1 + \frac{(n_0 - 1)}{N}}$$

Where z is the z value at a desired confidence level derived from the z table, p is the estimated proportion of the population with the questioned attribute, $q = 1 - p$, and e is the desired level of precision, expressed as a decimal, which is the confidence interval or margin of error.

For the present study, a confidence level of 95% is considered appropriate and gives a z value of 1.96 as per the normal distribution table. Hence, p is taken as 50% or 0.50. It leads to a q value of 0.50 (i.e. $1 - 0.50$). A margin of error of 5% is assumed and gives a confidence interval of 5 expressed as ± 0.05 .

$$n = \frac{384}{1 + \frac{(384 - 1)}{8964}} = 369$$

The sample size is computed using Cochran's formula because the population is finite, and the formula suggested a sample size of 369.

3.6 DATA BASE

The research utilized both source and secondary data. Primary data were gathered from members of Kudumbashree in Kalamassery Municipality using an

interview schedule. The theoretical background of the study was explicated, using secondary data, and to review earlier studies, including audited financial statements of KDMS, journals, magazines, books, and authentic publications and reports from the Government of India, the Government of Kerala, and Kudumbhashree.

3.7 RESEARCH INSTRUMENT

A structured interview schedule was used to acquire primary data. In addition, a pilot study was conducted among Kudumbhashree members. In March 2021, 60 members from the north, central, and south wards of the municipality of Kalamassery were interviewed in depth as a precursor to the primary study. In addition, information was garnered through interviews with government officials and other experts in the field. Based on the pilot study, a comprehensive interview schedule was developed.

The interview schedule presented to the members gathered data such as their place of residence, family income, personal income, level of education, caste, and status within the group. In the primary study, their economic, social, political, psychological, and personal empowerment levels, as well as the efficacy of Kudumbhashree in terms of the improvement of members' standard of living and the training and awareness programs conducted, were investigated.

3.8 ANALYSIS OF DATA

The interview schedule data collected for the primary survey is tabulated using version 22 of IBM SPSS. The frequency for each variable, including family income, individual income, place of residence, education, caste, and group membership, was computed and tabulated in pertinent tables.

3.9 TOOLS FOR ANALYSIS

The analysis of data was conducted using appropriate mathematical and statistical methods. Statistical methods such as the t-test, Chi-square test, Analysis of Variance, and Regression analysis have been employed.

3.10 RELIABILITY FOR INTERVIEW SCHEDULE

A measuring instrument's reliability indicates the extent to which it is unbiased and ensures stability and consistency. The stability of the research instrument is its capacity to generate identical results at two different periods in the study.

Cronbach's alpha is a reliability coefficient that indicates inter-correlations between the statements used in the measuring instrument. (Sekaran, 2009). Cronbach's alpha is recommended to be 0.70 for preliminary research, 0.80 for fundamental research, and 0.90–0.95 for applied research. (Peterson, 1994).

Reliability Statistics	
Cronbach's Alpha	N of Items
.811	86

Conducted Reliability tests for all the variables related to women's empowerment and enhancement. Cronbach's Alpha Reliability Test was conducted to measure the reliability of the data related to women in SHG, and its Cronbach alpha was 0.811 based on 86 scaled questions. All the scaled statements show their alphas to be more than 0.7, therefore the researcher concludes that questionnaires are highly reliable for the present study.

3.11 NORMALITY OF DATA

The Kolmogorov-Smirnov test produces test statistics that are used (along with a degree of freedom parameter) to test for normality. Here, we see that the Kolmogorov-Smirnov statistic takes a value of .025. This has degrees of freedom, which equal the number of data points.

Table 3.3
Normality of the Distribution – Decision-Making Ability

One-Sample Kolmogorov-Smirnov Test	Variables of Decision-Making Ability								
	1	2	3	4	5	6	7	8	
N	369	369	369	369	369	369	369	369	369
Normal Parameters ^a ^b	Mean	3.57	3.92	3.69	2.20	2.74	2.75	2.48	3.87
		2	4	6	9	5	3	2	5
	Std. Deviation	1.26	1.14	1.05	1.17	1.15	1.30	1.15	1.14
		2	7	3	4	2	5	6	5
Most Extreme Differences	Absolute	.213	.239	.237	.235	.197	.214	.223	.218
	Positive	.129	.174	.143	.235	.197	.214	.223	.163
	Negative	-	-	-	-	-	-	-	-

	.213	.239	.237	.152	.132	.134	.119	.218
Test Statistic	.213	.239	.237	.235	.197	.214	.223	.218
Asymp. Sig. (2-tailed)	.134 ^c	.231 ^c	.146 ^c	.148 ^c	.231 ^c	.225 ^c	.356 ^c	.412 ^c

- a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to decision-making ability. Here, the null hypothesis states that variables related to decision-making ability are normally distributed and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear all the variables related to decision-making ability are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.4
Normality of the Distribution - Self Confidence

		Variables of Self Confidence					
One-Sample Kolmogorov-Smirnov Test		1	2	3	4	5	6
N		369	369	369	369	369	369
Normal Parameters ^{a,b}	Mean	3.829	2.770	3.832	3.840	3.545	3.867
	Std. Deviation	1.003	1.062	0.952	1.045	1.132	0.879
Most Extreme Differences	Absolute	.232	.194	.215	.252	.206	.216
	Positive	.145	.194	.164	.155	.135	.182
	Negative	-.232	-.158	-.215	-.252	-.206	-.216
Test Statistic		.232	.194	.215	.252	.206	.216
Asymp. Sig. (2-tailed)		.164 ^c	.131 ^c	.128 ^c	.178 ^c	.225 ^c	.315 ^c

- a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to self-confidence. Here, the null hypothesis states that variables related to self-confidence are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to self-confidence are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.5

Normality of the Distribution - Knowledge

One-Sample Kolmogorov-Smirnov Test		Variables of Knowledge				
		1	2	3	4	5
N		369	369	369	369	369
Normal Parameters ^{a,b}	Mean	3.810	2.905	3.499	4.211	2.241
	Std. Deviation	0.948	1.156	1.008	1.026	0.949
Most Extreme Differences	Absolute	.208	.172	.191	.280	.202
	Positive	.175	.172	.191	.221	.202
	Negative	-.208	-.153	-.189	-.280	-.186
Test Statistic		.208	.172	.191	.280	.202
Asymp. Sig. (2-tailed)		.178 ^c	.361 ^c	.445 ^c	.116 ^c	.112 ^c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to knowledge. Here, the null hypothesis states that variables related to knowledge are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to knowledge are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.6

Normality of the Distribution - Wellbeing and Technology awareness

One-Sample Kolmogorov-Smirnov Test		Variables of Wellbeing and Technology awareness			
		1	2	3	4
N		369	369	369	369
Normal Parameters ^{a,b}	Mean	3.967	3.556	3.382	3.938
	Std. Deviation	0.911	1.054	1.217	1.544
Most Extreme Differences	Absolute	.213	.183	.187	.386
	Positive	.157	.183	.130	.246
	Negative	-.213	-.181	-.187	-.386
Test Statistic		.213	.183	.187	.386
Asymp. Sig. (2-tailed)		.378 ^c	.421 ^c	.235 ^c	.326 ^c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to well-being and technological awareness. Here, the null hypothesis states that variables related to well-being and technological awareness are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to well-being and technological awareness are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.7
Normality of the Distribution – Economic Empowerment

One-Sample Kolmogorov-Smirnov Test	Variables related to Economic Empowerment										
		1	2	3	4	5	6	7	8	9	10
N		369	369	369	369	369	369	369	369	369	369
Normal Parameters ^{a,b}	Mean	3.16	3.13	3.65	3.59	3.68	3.49	3.61	3.82	4.03	4.06
	Std. Deviation	1.43	1.29	1.09	1.09	1.07	1.15	1.11	0.96	0.88	0.88
Most Extreme Differences	Absolute	.179	.174	.188	.175	.196	.193	.200	.204	.223	.239
	Positive	.148	.152	.161	.175	.156	.141	.143	.172	.159	.168
	Negative	-.179	-.174	-.188	-.175	-.196	-.193	-.200	-.204	-.223	-.239
Test Statistic		.179	.174	.188	.175	.196	.193	.200	.204	.223	.239
Asymp. Sig. (2-tailed)		.264 ^c	.121 ^c	.228 ^c	.378 ^c	.311 ^c	.325 ^c	.228 ^c	.178 ^c	.225 ^c	.315 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to economic empowerment. Here, the null hypothesis states that variables related to economic empowerment are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to economic empowerment are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.8
Normality of the Distribution – Political Empowerment

One-Sample Kolmogorov-Smirnov Test	Variables related to Political Empowerment								
	1	2	3	4	5	6	7	8	
N	369	369	369	369	369	369	369	369	
Normal Parameters ^{a,b}	Mean	3.531	3.577	3.678	3.572	3.493	3.680	3.715	3.688
	Std. Deviation	1.193	1.106	1.069	1.180	1.216	1.035	0.996	0.971
Most Extreme Differences	Absolute	.198	.204	.196	.195	.182	.223	.217	.222
	Positive	.127	.144	.160	.133	.137	.143	.159	.165
	Negative	-.198	-.204	-.196	-.195	-.182	-.223	-.217	-.222
Test Statistic	.198	.204	.196	.195	.182	.223	.217	.222	
Asymp. Sig. (2-tailed)	.418 ^c	.378 ^c	.225 ^c	.425 ^c	.128 ^c	.178 ^c	.225 ^c	.264 ^c	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to political empowerment. Here, the null hypothesis states that variables related to political empowerment are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to political empowerment are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.9
Normality of the Distribution – Legal Empowerment

One-Sample Kolmogorov-Smirnov Test	Variables related to Legal Empowerment						
	1	2	3	4	5	6	
N	369	369	369	369	369	369	
Normal Parameters ^{a,b}	Mean	3.829	4.016	3.780	3.612	3.881	3.840
	Std. Deviation	1.030	0.744	0.893	1.034	0.962	0.865
Most Extreme Differences	Absolute	.219	.250	.226	.188	.221	.216
	Positive	.137	.238	.180	.181	.148	.192
	Negative	-.219	-.250	-.226	-.188	-.221	-.216
Test Statistic	.219	.250	.226	.188	.221	.216	
Asymp. Sig. (2-tailed)	.125 ^c	.145 ^c	.158 ^c	.278 ^c	.325 ^c	.144 ^c	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to legal empowerment. Here, the null hypothesis states that variables related to legal empowerment are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to legal empowerment are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.10

Normality of the Distribution – Social Empowerment

One-Sample Kolmogorov-Smirnov Test		Variables related to Social Empowerment						
		1	2	3	4	5	6	7
N		369	369	369	369	369	369	369
Normal Parameters ^{a,b}	Mean	4.106	3.173	3.683	3.846	3.702	3.772	3.696
	Std. Deviation	0.822	1.067	0.941	0.873	0.985	0.922	1.005
Most Extreme Differences	Absolute	.225	.185	.215	.204	.199	.199	.209
	Positive	.188	.185	.183	.200	.182	.197	.165
	Negative	-.225	-.160	-.215	-.204	-.199	-.199	-.209
Test Statistic		.225	.185	.215	.204	.199	.199	.209
Asymp. Sig. (2-tailed)		.178 ^c	.168 ^c	.258 ^c	.238 ^c	.175 ^c	.163 ^c	.525 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to social empowerment. Here, the null hypothesis states that variables related to social empowerment are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to social empowerment are normally distributed (the p-value or significance of all the variables is greater than .05).

Table 3.11

Normality of the Distribution – Personal Empowerment

One-Sample Kolmogorov-Smirnov Test		Variables related to Personal Empowerment							
		1	2	3	4	5	6	7	8
N		369	369	369	369	369	369	369	369

Normal Parameters ^{a,b}	Mean	4.846	4.667	4.339	4.531	3.799	4.165	3.992	4.016
	Std. Deviation	0.362	0.594	0.757	0.687	0.946	0.743	0.768	0.759
Most Extreme Differences	Absolute	.511	.444	.308	.373	.205	.268	.239	.245
	Positive	.335	.287	.191	.248	.180	.249	.222	.229
	Negative	-.511	-.444	-.308	-.373	-.205	-.268	-.239	-.245
Test Statistic		.511	.444	.308	.373	.205	.268	.239	.245
Asymp. Sig. (2-tailed)		.428 ^c	.238 ^c	.428 ^c	.348 ^c	.245 ^c	.263 ^c	.125 ^c	.425 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

K-S test has been applied to check the normality of distribution related to personal empowerment. Here, the null hypothesis states that variables related to personal empowerment are normally distributed, and the alternative hypothesis is that variables are not normally distributed. From the above table, it is clear the variables related to personal empowerment are normally distributed (the p-value or significance of all the variables is greater than .05).

3.12 Limitations of the study

1. The primary focus of this study is on the Kudumbhashree initiatives for women's empowerment in the Kalamassery municipality's wards, but there is an opportunity to expand the research to other local self-institutions in the Ernakulam district to enable Some of the participants in the study had a short exposure of one year, to Kudumbhashree initiatives, which may not have been enough time to influence their levels of empowerment.
2. Another limitation of the study is that it only examines certain factors related to inclusive growth, neglecting other important factors such as physical infrastructure and asset ownership.

Despite this limitation, the researcher has taken great care and accuracy to ensure that the study is systematic and scientific by incorporating the most relevant factors of inclusiveness in the context of Kerala that are pertinent to Kudumbhashree households. Additionally, the small sample size compared to the vast population of Kudumbhashree households is a further limitation. The probability sampling used in the study will be helpful to use its findings to generalise the entire population.

CHAPTER 4

PROFILING KUDUMBHASHREE MEMBERS IN KALAMASSERY MUNICIPALITY: AN ANALYTICAL APPROACH

An examination of the statistical data about the case study of Kudumbhashree's influence on the empowerment of women in Kerala through the use of self-help groups is presented in this chapter. Within the context of Kudumbhashree homes, the research investigates a variety of aspects of inclusive growth, including social, economic, and political empowerment. The findings provide substantial insights into the usefulness of Kudumbhashree's strategy in empowering women and creating inclusive growth. This is even though the study had certain limitations, such as a limited sample size and a concentration on specific components of inclusivity. To study the relationships between Kudumbhashree's interventions and empowerment outcomes, the statistical analysis applied a variety of approaches, including descriptive statistics and regression analysis, among others. Through the presentation of empirical facts derived from a case study carried out in Kerala, the purpose of this chapter is to contribute to the existing body of research on women's empowerment and self-help group organizations. The Kudumbhashree mission places a significant emphasis on economic empowerment as one of its key focuses. Women who are economically challenged are the target audience for the financial inclusion initiative. The achievement of economic stability is facilitated for women by this. Rating agencies assist women to improve their access to quality occupations, which in turn increases their control over the amount of money they make with their earnings. The purpose of the value chain is to maximize the number of strategic partnerships that are associated with the businesses that are participating from both a quantitative and qualitative perspective. Women who start their businesses are willing to take risks and encourage productive initiatives that result in the creation of numerous chances.

4.1 THE GENERAL PROFILE OF SHG MEMBERS IN THE KALAMASSERY MUNICIPALITY

Table 4.1
Age wise Distribution of SHG Members

Age group of the Respondent	No. of SHG Members	Percent
Below 20	14	3.8
20-40	89	24.1
40-60	110	29.8
Above 60	156	42.3
Total	369	100.0

Source: Primary Data collected

Table 4.1 shows the age-wise distribution of the sample population of SHG members in Kalamassery Municipality. Out of the 369 respondents, 156 SHG members are above 60 years (42.3 percent), 110 members are between 40 to 60 years (29.8 percent), 89 members are between 20 to 40 years (24.1 percent), and 14 members are below 20 years (3.8 percent). Hence, it can be concluded that the majority of the SHG members are above 60 years in the age group.

Table 4.2
Religion Wise Distribution of SHG Members

Religion of the Respondent	No. of SHG Members	Percent
Hindu	202	54.7
Muslim	167	45.3
Total	369	100.0

Source: Primary Data collected

Table 4.2 shows the religion-wise distribution of SHG members in Kalamassery municipality revealing that out of 369 respondents, 202 members (i.e., 54.7 percent) belong to the Hindu religion, and 167 members (i.e., 45.3 percent) are Muslims.

Table 4.3
Community Wise Distribution of SHG Members

Community of the Respondent	No. of SHG Members	Percent
SC	111	30.1
OBC	166	45.0
General	92	24.9
Total	369	100.0

Source: Primary Data collected

Table 4.3 shows the community-wise distribution of SHG members in Kalamassery Municipality. Out of 369 members, 45 percent (166 members) consist of the Other Backward Class (OBC) category, 30.1 percent (111 members) belong to the Scheduled Caste (SC) category, and 92 SHG members (24.9 percent) are from the general category. Thus, the study finds that the majority of sample respondents belong to the Other Backward Class (OBC) category.

Table 4.4
Marital Status Wise Distribution of SHG Members

Marital Status of the Respondent	No. of SHG Members	Percent
Single	10	2.7
Married	348	94.3
Widow	11	3.0
Total	369	100.0

Source: Primary Data collected

Table 4.4 reveals that 348 SHG members out of 369 SHG members in Kalamassery Municipality are of the married category, 11 SHG members are widows, and 10 SHG members are single. Hence, it can be concluded that the majority of sample respondents (i.e., 94.3 percent) are in the married category.

Table 4.5
Family Structure Wise Distribution of SHG Members

Family Structure of the Respondent	No. of SHG Members	Percent
Nuclear Family	359	97.3
Joint Family	10	2.7
Total	369	100.0

Source: Primary Data collected

Table 4.5 shows the family structure-wise distribution of SHG members in Kalamassery Municipality. The research finds that out of 369 respondents, 359 members (97.3 percent) belong to the nuclear family and 10 members (2.7 percent) belong to the joint family.

Table 4.6
Number of Depended Wise Distribution of SHG Members

Number of Depended of the respondent	No. of SHG Members	Percent
Two	349	94.6
Three	12	3.3
Four	8	2.2
Total	369	100.0

Source: Primary Data collected

An analysis of the number of depended-wise distribution (table 4.6) of SHG members in Kalamassery Municipality unravels that 349 respondents (94.6 percent) out of 369 respondents have two dependents, 12 respondents have three dependents, and eight respondents have four dependents.

Table 4.7
Land Holding Wise Distribution of SHG Members

Land Holding of the respondent	No. of SHG Members	Percent
Landless	18	4.9
Below 5 Cents	205	55.6
5-10 Cents	136	36.9
Above 10 Cents	10	2.7
Total	369	100.0

Source: Primary Data collected

Table 4.7 shows the land-holding-wise distribution of SHG members in Kalamassery Municipality. The analysis finds that the majority of the sample respondents, i.e., 205 members (55.6 percent) out of 369 respondents who hold below 5 cents of land, 136 members (36.9 percent) hold 5-10 cents of land, and 10 SHG members hold above 10 cents of land. Whereas 18 members out of 369 members are landless.

Table 4.8
Type of house Wise Distribution of SHG Members

Type of house of the respondent	No. of SHG Members	Percent
Tiled	15	4.1
Concrete	354	95.9
Total	369	100.0

Source: Primary Data collected

Table 4.8 reveals the type of house-wise distribution of SHG members in Kalamassery Municipality. It is evident from the data that, most of the respondents, i.e., 354 members (95.9 percent) out of 369 members have concrete roofed houses and 15 members out of 369 members have tiled houses.

Table 4.9
House Ownership Wise Distribution of SHG Members

House Ownership of the respondent	No. of SHG Members	Percent
Own	315	85.4
Rented	54	14.6
Total	369	100.0

Source: Primary Data collected

The house ownership-wise distribution of SHG members (see table 4.9) in Kalamassery Municipality finds that, out of 369 respondents, 85.4 percent (315 respondents) live in their own houses, whereas, 14.6 percent (54 respondents) live in rented houses.

Table 4.10
Job Status Wise Distribution of SHG Members

Job Status of the respondent	No. of SHG Members	Percent
No Specific Job	46	12.5
Coolies	108	29.3
Private Job	187	50.7
Others	28	7.6
Total	369	100.0

Source: Primary Data collected

Table 4.10 shows the job status-wise distribution of SHG members in Kalamassery Municipality. The data reveals that, out of 369 respondents, 187 respondents are employed in private jobs, 108 respondents are coolies, and 28 respondents are engaged in other types of jobs. Further, the investigation finds that 46 respondents are in the jobless category. Hence, from the results, it can be concluded that the majority of the respondents, i.e., 50.7 percent are occupied with private jobs.

Table 4.11
Academic Qualification Wise Distribution of SHG Members

Academic Qualification of the respondent	No. of SHG Members	Percent
Primary	56	15.2
High School	118	32.0
Higher Secondary	111	30.1
UG/Above	42	11.4
Others	42	11.4
Total	369	100.0

Source: Primary Data collected

An analysis of the academic qualification of 369 SHG members of Kalamassery Municipality finds that the majority of the respondents, i.e., 118 members have a high school education. At the same time, 30.1 percent (111 members) of the respondents have higher secondary education. Further, it is also identified that 56 members hold primary education, and 42 members have academic qualifications at the undergraduate level or above. The data also shows that 42 members out of 369 possess other types of educational qualifications. So, it can be concluded that the majority of the respondents have academic qualifications at the high school level or more.

Table 4.12
Annual Family Income Wise Distribution of SHG Members

Annual Family Income of the respondent	No. of SHG Members	Percent
Below 1-lakhs	123	33.3
1-2 lakhs	148	40.1
2-3 lakhs	68	18.4
Above 3 lakhs	30	8.1
Total	369	100.0

Source: Primary Data collected

Table 4.12 reveals the annual family income-wise status of SHG members in Kalamassery Municipality. It is found that, out of 369 respondents, 148 respondents (40.1 percent) earn an annual family income between ₹1 to 2 lakhs, 123 respondents (33.1 percent) have an annual family income below ₹1 lakh and 68 respondents come under an annual family income category of ₹2 to 3 lakhs. Also, it is clear from the data that only 8.1 percent (i.e., 30 respondents) of the members possess an annual family income of above ₹3 lakhs. Thus, it can be concluded from the analysis that the majority of the respondents have an annual family income below ₹2 lakhs.

Table 4.13
Period of Association Wise Distribution of SHG Members

Period of Association with SHG of the respondent	No. of SHG Members	Percent
Below 3 Years	27	7.3
3-4 years	71	19.2
6-9 Years	130	35.2
Above 9 Years	141	38.2
Total	369	100.0

Source: Primary Data collected

Table 4.13 shows the period of association-wise distribution of SHG members in Kalamassery municipality. The data reveals that 38.2 percent, i.e., 141 members are associated with the SHG for a period above 9 years, 130 members (35.2 percent) are associated with the SHG for a period of 6 to 9 years, 71 members are associated with the SHG for a period of 3 to 4 years and 27 members (7.3 percent) are associated with the SHG for a period less than 3 years. Hence it would be concluded that the majority of the members are associated with SHG for a period more than 6 years.

Table 4.14
Quality Services maintained by SHGs

Members Opinion towards Quality of SHGs	No. of SHG Members	Percent	
Conduct Regular Weekly Meeting	Yes	314	85.1
	No	55	14.9
	Total	369	100.0
Fine for Absentee	Yes	328	88.9
	No	41	11.1
	Total	369	100.0
Attendance of Members	Below 75%	31	8.4
	75-85%	85	23.0
	85-95%	133	36.0
	Above 95%	120	32.5
	Total	369	100.0
Leadership Rotation	Yes	303	82.1
	No	66	17.9
	Total	369	100.0
Maintaining accurate records in Committee	Yes	369	100.0
	Total	369	100.0
SC/ST and Minority Representation in Leadership committee	Yes	253	68.6
	No	116	31.4
	Total	369	100.0

Source: Primary Data collected

Table 4.14 depicts the quality of services maintained by SHGs in Kalamassery Municipality by collecting the opinion of the members on six factors, i.e., conduct of regular weekly meetings, fine for absentees, attendance of members, leadership rotation, maintaining accurate records in committee and SC/ST and minority representation in leadership committee. The results reveal that, out of 369 members, 85.1 percent (314 members) of the members agree that SHGs are

conducting the regular weekly meeting, and 88.9 percent (328 members) of the members agree that the members are penalised for their absence in the meetings. An analysis of attendance of members in the meeting shows that, out of 369 members, 133 members secured 85 to 95 percent attendance in the meetings, 120 members secured above 90 percent attendance in the meetings, 85 members secured 75 to 85 percent attendance in the meeting and only 31 members have secured below 75 percent attendance. Thus, it is evident from the results that the majority of respondents are actively taking part in the weekly meetings. The data also shows that 82.1 percent (302 members) of the respondents agree that SHGs in Kalamassery Municipality rotate the leadership among members at regular intervals. 17.9 percent (66 members) disagree with the same. Further, a percent of the respondents agreed that SHGs in Kalamassery Municipality are maintaining accurate records in the committee and 68.6 percent (253 members) of the respondents agree that SC/ST and minority community members are getting representation in leadership committees. 31.4 percent (116 members) disagree with the same. Hence, it can be concluded that SHGs in Kalamassery Municipality are providing high-quality services in general.

Table 4.15
Religion wise Distribution of Regular Weekly Meeting Conducted by SHGs

		Conduct Regular Weekly Meeting			
		Yes	No	Total	
Religion	Hindu	SHG Member	162	40	202
		% within Religion	80.2%	19.8%	100.0%
		% within Conduct Regular Weekly Meeting	51.6%	72.7%	54.7%
	Muslim	SHG Member	152	15	167
		% within Religion	91.0%	9.0%	100.0%
		% within Conduct Regular Weekly Meeting	48.4%	27.3%	45.3%
Total	SHG Member	314	55	369	
	% within Religion	85.1%	14.9%	100.0%	
	% within Conduct Regular Weekly Meeting	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.15 shows the religion-wise distribution of SHG members concerning their regular weekly meetings held in the SHGs. Unmistakably, out of 202 Hindu SHG members, 162 members (80.2 percent) are favoured for the regular meetings held in SHGs, and 40 members (19.8 percent) are not supported for the regular meetings held in SHGs. Similarly, out of 167 Muslim SHG members, 152 members (91 percent) favoured regular meetings conducted in SHGs, and 15 members (9 percent) did not support regular meetings held in SHGs. Out of 369 SHG members, 314 members (85.1 percent) stated that there is a regular weekly meeting held at their SHG and 55 members (14.9 percent) have a different opinion regarding the meetings in the SHG. Thus, it concluded that Muslim SHG members have strong feelings regarding the regular weekly meetings held in SHGs to encourage their routine activities.

Table 4.16
Religion Wise Distribution of Fine for Absentees in the SHGs

			Fine for Absentee		
			Yes	No	Total
Religion	Hindu	SHG Member	175	27	202
		% within Religion	86.6%	13.4%	100.0%
		% within Fine for Absentee	53.4%	65.9%	54.7%
	Muslim	SHG Member	153	14	167
		% within Religion	91.6%	8.4%	100.0%
		% within Fine for Absentee	46.6%	34.1%	45.3%
Total	SHG Member	328	41	369	
	% within Religion	88.9%	11.1%	100.0%	
	% within Fine for Absentee	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.16 reveals the religion-wise distribution of SHG members concerning fines for absentees in meetings held in the SHGs. The results unravel that, out of 202 Hindu SHG members, 175 members (86.6 percent) favoured fines for absentees in meetings held in SHGs, and 27 members (13.4 percent) did not support fines for absentees in meetings held in SHGs. Similarly, out of 167 Muslim SHG members, 153 members (91.6 percent) favoured fines for absentees in meetings conducted in SHGs, and 14 members (8.4 percent) did not support fines for absentees in meetings held in SHGs. Out of 369 SHG members, 328

members (88.9 percent) stated that it is fine for absentees in the meetings held at their SHG and 41 members (11.1 percent) have different opinions regarding the same. Thus, it would be concluded that Muslim SHG members strongly favour imposing fines for absentees in meetings held in SHGs to encourage maximum attendance.

Table 4.17
Religion Wise Distribution of Attendance of the Member in the SHGs

		Attendance of Members				Total	
		Below 75%	75- 85%	85- 95%	Above 95%		
Religion	SHG Member	19	47	70	66	202	
	Hindu	% within Religion	9.4%	23.3%	34.7%	32.7%	100.0%
		% within Attendance of Members	61.3%	55.3%	52.6%	55.0%	54.7%
		SHG Member	12	38	63	54	167
	Muslim	% within Religion	7.2%	22.8%	37.7%	32.3%	100.0%
		% within Attendance of Members	38.7%	44.7%	47.4%	45.0%	45.3%
Total	SHG Member	31	85	133	120	369	
		% within Religion	8.4%	23.0%	36.0%	32.5%	100.0%
		% within Attendance of Members	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.17 shows the religion-wise distribution of attendance of members in SHGs in Kalamassery Municipality. Undoubtedly, it is evident from the analysis that, out of 202 Hindu SHG members, 19 members (9.4 percent) secured attendance in the meetings less than 75 percent. 47 members (23.3 percent) scored an attendance in the range of 75 percent to 85 percent. 70 members (34.7 percent) got an attendance between 85 percent to 90 percent and 66 members (32.3 percent) attained an attendance above 90 percent. At the same time, out of 167

Muslim SHG members, 12 members (7.2 percent) scored attendance below 75 percent. 38 members (22.8 percent) have an attendance in the range of 75 percent to 85 percent. 63 members (37.7 percent) scored an attendance between 85 percent to 90 percent, and 54 members (32.3 percent) attained an attendance above 90 percent. Further, the analysis finds that, out of 369 SHG members, 31 members (8.4 percent) scored an attendance below 75 percent. 85 members (23.0 percent) scored an attendance in the range of 75 percent to 85 percent. 133 members (36.0 percent) registered an attendance between 85 percent to 90 percent, and 120 members (32.5 percent) attained an attendance above 90 percent. Thus, it can be concluded that Muslim SHG members are more regularly attending the meeting than Hindu SHG members.

Table 4.18
Religion Wise Distribution of Leadership Rotation of Members in the SHGs

		Leadership Rotation			
		Yes	No	Total	
Religion	Hindu	SHG Member	153	49	202
		% within Religion	75.7%	24.3%	100.0%
		% within Leadership Rotation	50.5%	74.2%	54.7%
	Muslim	SHG Member	150	17	167
		% within Religion	89.8%	10.2%	100.0%
		% within Leadership Rotation	49.5%	25.8%	45.3%
Total	SHG Member	303	66	369	
	% within Religion	82.1%	17.9%	100.0%	
	% within Leadership Rotation	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.18 provides the religion-wise leadership rotation of members in the SHGs in Kalamassery Municipality. The data reveals that, out of 202 Hindu members, 153 members (75.7 percent) favour the rotation of leadership among members. 49 members (24.3 percent) do not support the rotation of leadership among members. Whereas, out of 167 Muslim members, 150 members (89.9 percent) support the rotation of leadership among members and 17 members (10.2 percent) do not favour the rotation of leadership among members. Further, it is clear from the

analysis that, out of 369 SHG members, 303 members (82.1 percent) favour the rotation of leadership among members and 66 members (17.9 percent) are not supporting the same among members. So, it is concluded from the analysis that, Muslim SHG members are fond of rotating the leadership among SHG members than Hindu members.

Table 4.19
Religion Wise Distribution of SC/ST and Minority Representation in Leadership committee of the SHGs

		SC/ST and Minority Representation in Leadership committee			
		Yes	No	Total	
Religion	Hindu	SHG Member	128	74	202
		% within Religion	63.4%	36.6%	100.0%
		% within SC/ST and Minority Representation in Leadership committee	50.6%	63.8%	54.7%
	Muslim	SHG Member	125	42	167
		% within Religion	74.9%	25.1%	100.0%
		% within SC/ST and Minority Representation in Leadership committee	49.4%	36.2%	45.3%
Total	SHG Member	253	116	369	
	% within Religion	68.6%	31.4%	100.0%	
	% within SC/ST and Minority Representation in Leadership committee	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.19 gives the religion-wise distribution of SC/ST and Minority Representation in the Leadership Committee of the SHGs in Kalamassery Municipality. The analysis finds that, out of 202 Hindu members, 128 members (63.4 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 74 members (36.6 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. At the same time, out of 167 Muslim members, 125 members (74.9 percent) support SC/ST

and minority representation in the leadership committee of SHGs. Whereas, 42 members (25.1 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. Also, it is evident that, out of 369 members, 253 members (68.6 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 116 members (31.4 percent) do not agree with the same. Thus, it is found that, on comparing to Hindu members, Muslim members favour more inclusion of SC/ST and minority members in the leadership committees of SHGs.

Table 4.20
Community Wise Distribution of Regular Weekly Meeting Conducted by SHGs

		Conduct Regular Weekly Meeting			
		Yes	No	Total	
Community	SC	SHG Member	98	13	111
		% within Community	88.3%	11.7%	100.0%
		% within Conduct Regular Weekly Meeting	31.2%	23.6%	30.1%
	OBC	SHG Member	152	14	166
		% within Community	91.6%	8.4%	100.0%
		% within Conduct Regular Weekly Meeting	48.4%	25.5%	45.0%
	General	SHG Member	64	28	92
		% within Community	69.6%	30.4%	100.0%
		% within Conduct Regular Weekly Meeting	20.4%	50.9%	24.9%
Total	SHG Member	314	55	369	
	% within Community	85.1%	14.9%	100.0%	
	% within Conduct Regular Weekly Meeting	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.20 shows the Community Wise Distribution of Regular Weekly meetings conducted by SHGs in Kalamassery Municipality. The analysis reveals that, out of 111 SC members, 98 members (88.3 percent) supported the conduct of regular weekly meetings by SHGs, and 13 members (11.7 percent) did not support the

conduct of regular weekly meetings by SHGs. At the same time, out of 166 OBC members, 152 members (91.6 percent) agreed with the conduct of regular weekly meetings by SHGs, and 14 members (8.4 percent) did not support the conduct of regular weekly meetings by SHGs. Further, out of 92 General category members, 64 members (69.6 percent) favours the conduct of regular weekly meetings by SHGs, and 28 members (30.4 percent) did not support the same. It is also visible that, out of 369 SHG members, 314 members (85.1 percent) supported the conduct of regular weekly meetings by SHGs, and 55 members (14.9 percent) did not favour the conduct of regular weekly meetings by SHGs. So, it can be concluded from the analysis that OBC members are favours the conduct of regular weekly meetings by SHGs rather than SC and General category members.

Table 4.21
Community Wise Distribution of Fine for Absentees in the SHGs

		Fine for Absentee		
		Yes	No	Total
SC	SHG Member	90	21	111
	% within Community	81.1%	18.9%	100.0%
	% within Fine for Absentee	27.4%	51.2%	30.1%
Community OBC	SHG Member	153	13	166
	% within Community	92.2%	7.8%	100.0%
	% within Fine for Absentee	46.6%	31.7%	45.0%
General	SHG Member	85	7	92
	% within Community	92.4%	7.6%	100.0%
	% within Fine for Absentee	25.9%	17.1%	24.9%
Total	SHG Member	328	41	369
	% within Community	88.9%	11.1%	100.0%
	% within Fine for Absentee	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.21 gives the Community Wise Distribution of Fine for Absentees in the SHGs of Kalamassery Municipality. it is evident from the results that, out of 111 SC members in SHGs, 90 members (81.1 percent) supports imposing fine on the absentees in the meetings and 21 respondents (18.9 percent) does not favours the

same. Similarly, out of 166 OBC members, 153 (92.2 percent) supports imposing fine on the absentees in the meetings and 13 respondents (7.8 percent) does not agree with the same. The analysis further reveals that, out of 92 general category members, 85 (92.4 percent) supports imposing fine on the absentees in the meetings and 7 members (7.6 percent) does not favours the same. The results also show that, out of 369 SHG members, 328 members (88.9 percent) favours imposing fine on the absentees in the meetings and 41 members (11.1 percent) does not favours the same. Hence unmistakably it can be concluded from the analysis that, General and OBC category members favours more on imposing fine on absentees in the meetings than SC category members.

Table 4.22
Community Wise Distribution of Attendance of the Member in the SHGs

		Attendance of Members				Total
		Below 75%	75-85%	85-95%	Above 95%	
SC	SHG Member	7	20	46	38	111
	% within Community	6.3%	18.0%	41.4%	34.2%	100.0%
	% within Attendance of Members	22.6%	23.5%	34.6%	31.7%	30.1%
Community OBC	SHG Member	12	37	63	54	166
	% within Community	7.2%	22.3%	38.0%	32.5%	100.0%
	% within Attendance of Members	38.7%	43.5%	47.4%	45.0%	45.0%
General	SHG Member	12	28	24	28	92
	% within Community	13.0%	30.4%	26.1%	30.4%	100.0%
	% within Attendance of Members	38.7%	32.9%	18.0%	23.3%	24.9%
Total	SHG Member	31	85	133	120	369
	% within Community	8.4%	23.0%	36.0%	32.5%	100.0%
	% within Attendance of Members	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.22 shows the community-wise distribution of attendance of members in SHGs in Kalamassery Municipality. Undoubtedly, it is evident from the analysis that, out of 111 SC members, seven members (6.3 percent) secured an attendance in the meetings less than 75 percent. 20 members (18 percent) have attendance in the range of 75 percent to 85 percent. 46 members (41.4 percent) scored attendance between 85 percent to 90 percent, and 38 members (34.2 percent) attained an attendance above 90 percent. At the same time, out of 166 OBC members, 12 members (7.2 percent) scored attendance below 75 percent. 37 members (22.3 percent) got an attendance in the range of 75 percent to 85 percent. 63 members (38.0 percent) scored between 85 percent to 90 percent, and 54 members (32.5 percent) attained an attendance above 90 percent. It is also clear that, out of 92 General category members, 12 members (13.0 percent) scored attendance below 75 percent. 28 members (30.4 percent) scored an attendance in the range of 75 percent to 85 percent. 24 SHG members (26.1 percent) registered an attendance between 85 percent to 90 percent, and 28 (30.4 percent) attained an attendance above 90 percent. Further, the analysis finds that, out of 369 SHG members, 31 members (8.4 percent) scored attendance below 75 percent. 85 respondents (23.0 percent) scored in the range of 75 percent to 85 percent. 133 members (36.0 percent) secured an attendance between 85 percent to 90 percent, and 120 (32.5 percent) attained above 90 percent. Thus, it can be concluded that SC and OBC category SHG members more regularly attend the meeting than General category SHG members.

Table 4.23
Community Wise Distribution of Leadership Rotation of Members in the SHGs

		Leadership Rotation			
		Yes	No	Total	
Community	SC	SHG Member	87	24	111
		% within Community	78.4%	21.6%	100.0%
		% within Leadership Rotation	28.7%	36.4%	30.1%
	OBC	SHG Member	150	16	166
		% within Community	90.4%	9.6%	100.0%
		% within Leadership Rotation	49.5%	24.2%	45.0%

		Rotation		
General	SHG Member	66	26	92
	% within Community	71.7%	28.3%	100.0%
	% within Leadership Rotation	21.8%	39.4%	24.9%
Total	SHG Member	303	66	369
	% within Community	82.1%	17.9%	100.0%
	% within Leadership Rotation	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.23 provides the community-wise distribution of leadership rotation of members in the SHGs in Kalamassery Municipality. The data reveals that, out of 111 SC members, 87 members (78.4 percent) favour the rotation of leadership among members. 24 members (21.6 percent) did not support the same. Whereas, out of 166 OBC members, 150 members (90.4 percent) support the rotation of leadership among members and 16 members (9.6 percent) are not favouring the same. At the same time, out of 92 General category members, 66 members (71.7 percent) support the rotation of leadership among members and 26 members (28. percent) are not favouring rotation of leadership among members. Further, it is clear from the analysis that, out of 369 SHG members, 303 (82.1 percent) favours the rotation of leadership among members and 66 members (17.9 percent) are not supporting it. So, it is concluded from the analysis that, OBC and SC members are fond of rotating the leadership among SHG members than General category members.

Table 4.24
Community Wise Distribution of SC/ST and Minority Representation in Leadership committee of the SHGs

		SC/ST and Minority Representation in Leadership committee			
		Yes	No	Total	
Community	SC	SHG Member	73	38	111
		% within Community	65.8%	34.2%	100.0%

	% within SC/ST and Minority Representation in Leadership committee	28.9%	32.8%	30.1%
	SHG Member	124	42	166
	% within Community	74.7%	25.3%	100.0%
OBC	% within SC/ST and Minority Representation in Leadership committee	49.0%	36.2%	45.0%
	SHG Member	56	36	92
	% within Community	60.9%	39.1%	100.0%
General	% within SC/ST and Minority Representation in Leadership committee	22.1%	31.0%	24.9%
	SHG Member	253	116	369
	% within Community	68.6%	31.4%	100.0%
Total	% within SC/ST and Minority Representation in Leadership committee	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.24 gives the Community Wise Distribution of SC/ST and Minority Representation in the Leadership Committee of the SHGs in Kalamassery Municipality. The analysis finds that, out of 111 SC members, 73 members (65.8 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 38 members (34.2 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. At the same time, out of 166 OBC members, 124 members (74.7 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 42 members (25.3 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. As far as the General category members are concerned, out of 92 members, 56 members (60.9 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 36 members (39.1 percent) do not agree with the inclusion of SC/ST and minority members in

leadership committees. Also, it is evident that, out of 369 members, 253 members (68.6 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 116 members (31.4 percent) do not agree with the same. Thus, it is found that on comparing to General category members, OBC and SC members favours more inclusion of SC/ST and minority members in the leadership committees of SHGs.

Table 4.25
Academic Qualification Wise Distribution of Regular Weekly Meeting
Conducted by SHGs

		Conduct Regular Weekly Meeting			
		Yes	No	Total	
Academic Qualification	Primary	SHG Member	47	9	56
		% within Academic Qualification	83.9%	16.1%	100.0%
		% within Conduct Regular Weekly Meeting	15.0%	16.4%	15.2%
	High School	SHG Member	103	15	118
		% within Academic Qualification	87.3%	12.7%	100.0%
		% within Conduct Regular Weekly Meeting	32.8%	27.3%	32.0%
	Higher Secondary	SHG Member	98	13	111
		% within Academic Qualification	88.3%	11.7%	100.0%
		% within Conduct Regular Weekly Meeting	31.2%	23.6%	30.1%
	UG/Above	SHG Member	33	9	42
		% within Academic Qualification	78.6%	21.4%	100.0%
		% within Conduct Regular Weekly Meeting	10.5%	16.4%	11.4%
Others	SHG Member	33	9	42	
	% within Academic Qualification	78.6%	21.4%	100.0%	

	% within Conduct Regular Weekly Meeting	10.5%	16.4%	11.4%
	SHG Member	314	55	369
Total	% within Academic Qualification	85.1%	14.9%	100.0%
	% within Conduct Regular Weekly Meeting	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.25 represents the Academic Qualification Wise Distribution of Regular Weekly meetings conducted by SHGs in Kalamassery Municipality. The analysis reveals that out of 56 members who only have primary education, 47 members (83.9 percent) support the conduct of regular weekly meetings by SHGs, and nine members (16.1 percent) do not favour the conduct of regular weekly meetings by SHGs. At the same time, out of 118 members who have only a high school education, 103 members (87.3 percent) agreed with the conduct of regular weekly meetings by SHGs, and 15 members (12.7 percent) did not support the conduct of regular weekly meetings by SHGs. Further, out of 111 members who have higher secondary education, 98 members (88.3 percent) favours the conduct of regular weekly meetings by SHGs, and 13 (11.7 percent) did not support the conduct of meetings by SHGs. Further, out of 42 members who have UG and above qualification 33 members (78.6 percent) supported the conduct of regular weekly meetings by SHGs, and nine members (21.4 percent) did not support the conduct of regular weekly meetings by SHGs. Further, out of 42 respondents who have other types of educational qualifications, 33 (78.6 percent) support the conduct of regular weekly meetings by SHGs, and nine members (21.4 percent) did not favour the same. It is also visible from the analysis that, out of 369 respondents, 314 members (85.1 percent) support the conduct of regular weekly meetings by SHGs, and 55 (14.9 percent) do not agree to the conduct of regular weekly meetings by SHGs. So, it can be concluded from the analysis that members with higher secondary education followed by high school and primary education favours more regular weekly conduct of meetings by SHGs than members with educational qualifications of UG and another type.

Table 4.26
Academic Qualification Wise Distribution of Fine for Absentees in the SHGs

		Fine for Absentee			
		Yes	No	Total	
Academic Qualification	Primary	SHG Member	47	9	56
		% within Academic Qualification	83.9%	16.1%	100.0%
		% within Fine for Absentee	14.3%	22.0%	15.2%
	High School	SHG Member	106	12	118
		% within Academic Qualification	89.8%	10.2%	100.0%
		% within Fine for Absentee	32.3%	29.3%	32.0%
	Higher Secondary	SHG Member	102	9	111
		% within Academic Qualification	91.9%	8.1%	100.0%
		% within Fine for Absentee	31.1%	22.0%	30.1%
	UG/Above	SHG Member	35	7	42
		% within Academic Qualification	83.3%	16.7%	100.0%
		% within Fine for Absentee	10.7%	17.1%	11.4%
Others	SHG Member	38	4	42	
	% within Academic Qualification	90.5%	9.5%	100.0%	
	% within Fine for Absentee	11.6%	9.8%	11.4%	
Total	SHG Member	328	41	369	
	% within Academic Qualification	88.9%	11.1%	100.0%	
	% within Fine for Absentee	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.26 gives the Academic Qualification-wise Distribution of Fine for Absentees in the SHGs of Kalamassery Municipality. The analysis reveals that out of 56 members who only have primary education, 47 members (83.9 percent) support imposing fines on the absentees in the meetings and nine (16.1 percent)

did not support the same. Similarly, out of 118 members who have a high school education, 106 members (89.8 percent) support imposing fines on the absentees in the meetings, and 12 members (10.2 percent) do not support the same. The analysis further reveals that, out of 111 members who have higher secondary education, 102 members (91.9 percent) support imposing fines on the absentees in the meetings, and nine members (8.1 percent) do not favour the same. Again, from the analysis, it is evident that out of 42 members who have UG and above educational qualifications, 35 (83.3 percent) support imposing fines on the absentees in the meetings, and 7 SHG members (16.7 percent) do not favour the same and out of 42 members those who have other types of educational qualifications, 38 members (90.5 percent) supports imposing fine on the absentees in the meetings and four members (9.5 percent) does not favours the same. The results also show that, out of 369 SHG members, 328 members (88.9 percent) support imposing a fine on the absentees in the meetings, and 41 (11.1 percent) do not favours the same. Hence, unmistakably, it can be concluded from the analysis that, members of higher secondary education favour more on imposing fines on absentees in the meetings than other members.

Table 4.27
Academic Qualification Wise Distribution of Attendance of the Member in the SHGs

		Attendance of Members				Total
		Below 75%	75-85%	85-95%	Above 95%	
Academic Qualification	SHG Member	5	19	17	15	56
	% within Academic Qualification	8.9%	33.9%	30.4%	26.8%	100.0%
	% within Attendance of Members	16.1%	22.4%	12.8%	12.5%	15.2%
	SHG Member	13	19	44	42	118
	% within Academic Qualification	11.0%	16.1%	37.3%	35.6%	100.0%
	% within Attendance	41.9%	22.4%	33.1%	35.0%	32.0%

	of Members					
	SHG Member	9	22	41	39	111
Higher Secondary	% within Academic Qualificati on	8.1%	19.8%	36.9%	35.1%	100.0 %
	% within Attendance of Members	29.0%	25.9%	30.8%	32.5%	30.1%
	SHG Member	1	17	12	12	42
UG/Abo ve	% within Academic Qualificati on	2.4%	40.5%	28.6%	28.6%	100.0 %
	% within Attendance of Members	3.2%	20.0%	9.0%	10.0%	11.4%
	SHG Member	3	8	19	12	42
Others	% within Academic Qualificati on	7.1%	19.0%	45.2%	28.6%	100.0 %
	% within Attendance of Members	9.7%	9.4%	14.3%	10.0%	11.4%
Total	SHG Member	31	85	133	120	369
	% within Academic Qualificati on	8.4%	23.0%	36.0%	32.5%	100.0 %
	% within Attendance of Members	100.0 %	100.0 %	100.0 %	100.0 %	100.0 %

Source: Primary Data collected

Table 4.27 shows the Academic Qualification-wise distribution of attendance of members in SHGs in Kalamassery Municipality. Undoubtedly, it is evident from the analysis that, out of 56 members who have only primary education, five members (8.9 percent) secured attendance in the meetings less than 75 percent. 19

members (33.9 percent) got an attendance in the range of 75 percent to 85 percent. Seventeen members (30.4 percent) have attended meetings between 85 percent to 90 percent, and 15 members (26.8 percent) attained an attendance above 90 percent. At the same time, out of 118 members who have a high school education, 13 members (11.0 percent) scored an attendance below 75 percent. 19 members (16.1 percent) scored an attendance in the range of 75 percent to 85 percent. 44 (37.3 percent) registered an attendance between 85 percent to 90 percent, and 42 members (35.6 percent) attained an attendance above 90 percent. It is also clear that, out of 111 members who have higher secondary education, nine members (8.1 percent) scored an attendance below 75 percent. 22 members (19.8 percent) scored an attendance in the range of 75 percent to 85 percent. 41 members (36.9 percent) scored an attendance between 85 percent to 90 percent, and 39 members (35.1 percent) attained an attendance above 90 percent. It is also evident from the analysis that, out of 42 members who have UG and above educational qualification, only one member (2.4 percent) secured an attendance in the meetings less than 75 percent. 17 (40.5 percent) scored an attendance in the range of 75 percent to 85 percent. 12 members (28.6 percent) received an attendance between 85 percent to 90 percent, and again 12 members (28.6 percent) attained an attendance above 90 percent. The analysis also finds that, out of 42 members who have other types of educational qualifications, three members (7.1 percent) secured attendance in the meetings less than 75 percent. Eight (19.0 percent) scored an attendance in the range of 75 percent to 85 percent. Nineteen members (45.2 percent) scored an attendance between 85 percent to 90 percent, and 12 members (28.6 percent) attained an attendance above 90 percent. Further, the analysis finds that, out of 369 SHG members, 31 members (8.4 percent) scored attendance below 75 percent. 85 respondents (23.0 percent) scored an attendance in the range of 75 percent to 85 percent. 133 members (36.0 percent) secured an attendance between 85 percent to 90 percent, and 120 SHG members (32.5 percent) attained an attendance above 90 percent. Thus, it can be concluded that members with high school and higher secondary education are more regular in attending the meetings than other members.

Table 4.28
Academic Qualification Wise Distribution of Leadership Rotation of Members in
the SHGs

		Leadership Rotation			
		Yes	No	Total	
Academic Qualification	Primary	SHG Member	51	5	56
		% within Academic Qualification	91.1%	8.9%	100.0%
		% within Leadership Rotation	16.8%	7.6%	15.2%
	High School	SHG Member	103	15	118
		% within Academic Qualification	87.3%	12.7%	100.0%
		% within Leadership Rotation	34.0%	22.7%	32.0%
	Higher Secondary	SHG Member	78	33	111
		% within Academic Qualification	70.3%	29.7%	100.0%
		% within Leadership Rotation	25.7%	50.0%	30.1%
	UG/Above	SHG Member	36	6	42
		% within Academic Qualification	85.7%	14.3%	100.0%
		% within Leadership Rotation	11.9%	9.1%	11.4%
	Others	SHG Member	35	7	42
		% within Academic Qualification	83.3%	16.7%	100.0%
		% within Leadership Rotation	11.6%	10.6%	11.4%
Total	SHG Member	303	66	369	
	% within Academic Qualification	82.1%	17.9%	100.0%	
	% within Leadership Rotation	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.28 provides the academic qualification-wise distribution of leadership rotation of members in the SHGs in Kalamassery Municipality. The data reveals that out of 56 members with primary educational qualifications, 51 members (91.1 percent) favour the rotation of leadership among members. Five members (8.9 percent) do not support the rotation of leadership among members, and out of 118 members with high school educational qualifications, 103 members (87.3 percent)

favour the rotation of leadership among members. 15 members (12.7 percent) do not support rotation of leadership. Further, out of 111 members with higher secondary educational qualifications, 78 members (70.3 percent) favour the rotation of leadership among members. 33 members (29.7 percent) do not support the rotation of leadership among members and out of 42 members with UG and above educational qualification, 36 members (85.7 percent) favours the rotation of leadership among members. Six members (14.3 percent) do not support the same. Again, the analysis finds that out of 42 members with other types of educational qualifications, 35 members (83.3 percent) favours the rotation of leadership between members. Six members (16.7 percent) do not support rotation of leadership among members. Further, it is clear from the analysis that, out of 369 SHG members, 303 (82.1 percent) favours the rotation of leadership among members and 66 members (17.9 percent) are not supporting leadership rotation. So, it is concluded from the analysis that, members with primary education are fond of rotating the leadership among SHG members than other members.

Table 4.29

Academic Qualification Wise Distribution of SC/ST and Minority Representation in Leadership committee of the SHGs

		SC/ST and Minority Representation in Leadership committee			
		Yes	No	Total	
Academic Qualification	Primary	SHG Member	40	16	56
		% within Academic Qualification	71.4%	28.6%	100.0%
		% within SC/ST and Minority Representation in Leadership committee	15.8%	13.8%	15.2%
		SHG Member	76	42	118
		% within Academic Qualification	64.4%	35.6%	100.0%
		% within SC/ST and Minority Representation in Leadership committee	30.0%	36.2%	32.0%
	High School	SHG Member	77	34	111
	Higher				

Secondary	% within Academic Qualification	69.4%	30.6%	100.0%
	% within SC/ST and Minority Representation in Leadership committee	30.4%	29.3%	30.1%
	SHG Member	28	14	42
UG/Above	% within Academic Qualification	66.7%	33.3%	100.0%
	% within SC/ST and Minority Representation in Leadership committee	11.1%	12.1%	11.4%
	SHG Member	32	10	42
Others	% within Academic Qualification	76.2%	23.8%	100.0%
	% within SC/ST and Minority Representation in Leadership committee	12.6%	8.6%	11.4%
	SHG Member	253	116	369
Total	% within Academic Qualification	68.6%	31.4%	100.0%
	% within SC/ST and Minority Representation in Leadership committee	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.29 gives the academic quality-wise Distribution of SC/ST and Minority Representation in the Leadership Committee of the SHGs in Kalamassery Municipality. The analysis finds that out of 56 members with primary educational qualifications, 40 members (71.4 percent) support SC/ST and minority representation in the leadership committee of SHGs. At the same time, 16 members (28.6 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees, and out of 118 members with high school educational qualifications, 76 members (64.4 percent) support SC/ST and minority representation in the leadership committee of SHGs. At the same time, 42 members (35.6 percent) do not agree with the inclusion of SC/ST and minority

members in leadership committees. Further, the study reveals that, out of 111 members with higher secondary educational qualifications, 77 members (69.4 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 34 members (30.6 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees, and out of 42 members with UG and above educational qualification, 28 members (66.7 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 14 members (33.3 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. It is further evident from the analysis that, out of 42 members with other types of educational qualifications, 32 members (76.2 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 10 members (23.8 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. Also, it is evident that, out of 369 members, 253 (68.6 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 116 members (31.4 percent) do not agree with the same. Thus, it is found that, on comparing to other members, members with primary education favours more inclusion of SC/ST and minority members in the leadership committees of SHGs.

Table 4.30

Annual Family Income Wise Distribution of Regular Weekly Meeting Conducted by SHGs

		Conduct Regular Weekly Meeting			
		Yes	No	Total	
Annual Family Income	Below 1-lakhs	SHG Member	114	9	123
		% within Annual Family Income	92.7%	7.3%	100.0%
		% within Conduct Regular Weekly Meeting	36.3%	16.4%	33.3%
	1-2 lakhs	SHG Member	123	25	148
		% within Annual Family Income	83.1%	16.9%	100.0%
		% within Conduct Regular Weekly Meeting	39.2%	45.5%	40.1%
	2-3 lakhs	SHG Member	50	18	68
		% within Annual Family Income	73.5%	26.5%	100.0%

		% within Conduct Regular Weekly Meeting	15.9%	32.7%	18.4%
		SHG Member	27	3	30
	Above 3 lakhs	% within Annual Family Income	90.0%	10.0%	100.0%
		% within Conduct Regular Weekly Meeting	8.6%	5.5%	8.1%
		SHG Member	314	55	369
		% within Annual Family Income	85.1%	14.9%	100.0%
Total		% within Conduct Regular Weekly Meeting	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.30 represents the annual family income-wise Distribution of Regular Weekly meetings conducted by SHGs in Kalamassery Municipality. The analysis reveals that out of 123 members who have annual family income below 1 Lakh, 114 members (92.7 percent) favours the conduct of regular weekly meetings by SHGs and 9 members (7.3 percent) did not support the conduct of regular weekly meetings by SHGs. At the same time, out of 148 members who have an annual family income between 1 Lakh to 2 Lakh, 123 members (83.1 percent) agree to conduct regular weekly meetings by SHGs and 25 SHG members (16.9 percent) did not support the conduct of regular weekly meetings by SHGs. Further, out of 68 members who have annual family income between 2 Lakh to 3 Lakh, 50 members (73.5 percent) disagree with the conduct of regular weekly meetings by SHGs and 18 members (26.5 percent) did not support the conduct of regular weekly meetings by SHGs. The analysis also shows that out of 30 members who have annual family income above 3 Lakh, 27 members (90.0 percent) support the conduct of regular weekly meetings by SHGs and 3 (10 percent) do not support the conduct of regular weekly meetings by SHGs. It is also visible from the analysis that, out of 369 SHG members, 314 members (85.1 percent) support the conduct of regular weekly meetings by SHGs and 55 members (14.9 percent) did not favour the conduct of regular weekly meetings by SHGs. So, it can be concluded from the analysis that, members with annual family income below 1 Lakh and above 3 Lakh favours more regular weekly the conduct of meetings by SHGs.

Table 4.31
Annual Family Income Wise Distribution of Fine for Absentees in the SHGs

		Fine for Absentee			
		Yes	No	Total	
Annual Family Income	Below 1- lakhs	SHG Member	111	12	123
		% within Annual Family Income	90.2%	9.8%	100.0%
		% within Fine for Absentee	33.8%	29.3%	33.3%
	1-2 lakhs	SHG Member	128	20	148
		% within Annual Family Income	86.5%	13.5%	100.0%
		% within Fine for Absentee	39.0%	48.8%	40.1%
	2-3 lakhs	SHG Member	63	5	68
		% within Annual Family Income	92.6%	7.4%	100.0%
		% within Fine for Absentee	19.2%	12.2%	18.4%
	Above 3 lakhs	SHG Member	26	4	30
		% within Annual Family Income	86.7%	13.3%	100.0%
		% within Fine for Absentee	7.9%	9.8%	8.1%
Total	SHG Member	328	41	369	
	% within Annual Family Income	88.9%	11.1%	100.0%	
	% within Fine for Absentee	100.0%	100.0%	100.0%	

Source: Primary Data collected

Table 4.31 represents the annual family income-wise Distribution of fines for absentees in SHGs in Kalamassery Municipality. The analysis reveals that out of 123 members who have an annual family income below 1 Lakh, 111 members (90.2 percent) accepted fines for absentees in meetings organized by SHGs and 12 members (9.8 percent) did not support imposing fines on the absentees in the meeting. At the same time, out of 148 members who have an annual family income between 1 Lakh to 2 Lakh, 128 members (86.5 percent) accept imposing fines for absentees in meetings organized by SHGs and 20 members (13.5 percent) disagree with imposing a penalty on the absentees in the meeting. Further, out of 68 members who have an annual family income between 2 Lakh to 3 Lakh, 63 members (92.6 percent) accept imposing fines for absentees in

meetings organized by SHGs and 5 members (7.4 percent) did not support imposing fines on the absentees in the meeting. The analysis also shows that out of 30 members who have an annual family income above 3 Lakh, 26 members (86.7 percent) accept imposing fines for absentees in meetings organized by SHGs and 5 members (13.3 percent) did not support imposing fines on the absentees in the meeting.

The results also show that, out of 369 SHG members, 328 members (88.9 percent) support imposing fines on the absentees in the meetings, and 41 (11.1 percent) do not favour the same. Hence, unmistakably it can be concluded from the analysis that, members who have annual family income between 2 lakhs to 3 lakh favour more on imposing fines on absentees in the meetings than other members.

Table 4.32
Annual Family Income Wise Distribution of Attendance of the Member in the SHGs

		Attendance of Members				Total
		Below 75%	75-85%	85-95%	Above 95%	
Below 1-lakhs	SHG Member	13	23	43	44	123
	% within Annual Family Income	10.6%	18.7%	35.0%	35.8%	100.0%
	% within Attendance of Members	41.9%	27.1%	32.3%	36.7%	33.3%
1-2 lakhs	SHG Member	9	40	57	42	148
	% within Annual Family Income	6.1%	27.0%	38.5%	28.4%	100.0%
	% within Attendance of Members	29.0%	47.1%	42.9%	35.0%	40.1%
2-3 lakhs	SHG Member	5	18	20	25	68
	% within Annual Family Income	7.4%	26.5%	29.4%	36.8%	100.0%

		% within Attendance of Members	16.1%	21.2%	15.0%	20.8%	18.4%
		SHG Member	4	4	13	9	30
Above 3 lakhs		% within Annual Family Income	13.3%	13.3%	43.3%	30.0%	100.0%
		% within Attendance of Members	12.9%	4.7%	9.8%	7.5%	8.1%
		SHG Member	31	85	133	120	369
Total		% within Annual Family Income	8.4%	23.0%	36.0%	32.5%	100.0%
		% within Attendance of Members	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.32 shows the Annual family income-wise distribution of attendance of members in SHGs in Kalamassery Municipality. It is evident from the analysis that, out of 123 members who have an annual family income below 1 Lakh, 13 SHG members (10.6 percent) secured attendance in the meetings less than 75 percent. 23 members (18.7 percent) scored an attendance in the range of 75 percent to 85 percent. 43 SHG members (35.0 percent) got between 85 percent to 90 percent and 44 members (35.8 percent) attained an attendance above 90 percent. At the same time, out of 148 members who have annual family income between 1-2 Lakh, nine members (6.1 percent) scored an attendance below 75 percent. 40 members (27.0 percent) scored an attendance in the range of 75 percent to 85 percent. 57 respondents (38.5 percent) scored an attendance between 85 percent to 90 percent and 42 (28.4 percent) attained an attendance above 90 percent. It is also clear from the analysis that, out of 68 members who have annual family income between 2 lakhs to 3 lakhs, 5 members (7.4 percent) scored an attendance below 75 percent. 18 members (26.5 percent) scored an attendance in the range of 75-85 percent. 20 members of SHGs (29.4 percent) received an

attendance between 85 percent to 90 percent and 25 members (36.8 percent) attained an attendance above 90 percent. From the analysis, it is also evident that out of 30 members who have annual family income above 3 lakhs, 4 members (13.3 percent) scored attendance below 75 percent. Again, 4 members (13.3 percent) attained in the range of 75-85 percent. 13 members (43.3 percent) scored attendance between 85 percent to 90 percent, and 9 members (30.0 percent) attained an attendance above 90 percent. Further, the analysis finds that, out of 369 SHG members, 31 members (8.4 percent) scored attendance below 75 percent. 85 members (23.0 percent) scored an attendance in the range of 75-85 percent. 133 members (36.0 percent) secured an attendance between 85-90 percent and 120 members (32.5 percent) attained an attendance above 90 percent. Thus, it can be concluded that members with an annual family income between 2 lakhs to 3 Lakhs are more regularly attending the meeting than other members.

Table 4.33
Annual Family Income Wise Distribution of Leadership Rotation of Members in the SHGs

		Leadership Rotation			
		Yes	No	Total	
Annual Family Income	Below 1-lakhs	SHG Member	108	15	123
		% within Annual Family Income	87.8%	12.2%	100.0%
		% within Leadership Rotation	35.6%	22.7%	33.3%
	1-2 lakhs	SHG Member	120	28	148
		% within Annual Family Income	81.1%	18.9%	100.0%
		% within Leadership Rotation	39.6%	42.4%	40.1%
	2-3 lakhs	SHG Member	50	18	68
		% within Annual Family Income	73.5%	26.5%	100.0%
		% within Leadership Rotation	16.5%	27.3%	18.4%
	Above 3 lakhs	SHG Member	25	5	30
		% within Annual Family Income	83.3%	16.7%	100.0%
		% within Leadership Rotation	8.3%	7.6%	8.1%

		Rotation		
Total	SHG Member	303	66	369
	% within Annual Family Income	82.1%	17.9%	100.0%
	% within Leadership Rotation	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.33 provides the annual family income-wise distribution of leadership rotation of members in the SHGs in Kalamassery Municipality. The data reveals that out of 123 who have an annual family income below 1 Lakh, 108 members (87.8 percent) favour the rotation of leadership among members. 15 members (12.2 percent) do not support the same and out of 120 members with annual family income between 1 Lakh to 2 lakhs, 120 members (81.1 percent) favour the rotation of leadership among members. 28 members (18.9 percent) do not support the rotation of leadership among members. Further, out of 68 members with a family income between 2 lakhs to 3 lakhs, 50 members (73.5 percent) favour the rotation of leadership among members. 18 members (26.5 percent) do not support the same and out of 30 members with annual family income above 3 lakhs, 25 (83.3 percent) favour the rotation of leadership among members. 5 members (16.7 percent) do not support the rotation of leadership. Further, it is clear from the analysis that, out of 369 SHG members, 303 members (82.1 percent) favours the rotation of leadership among members and 66 members (17.9 percent) do not support the same. So, it is concluded from the analysis that, members with annual family income below 1 lakh are fond of rotating the leadership among SHG members than other members.

Table 4.34
Annual Family Income Wise Distribution of SC/ST and Minority Representation in Leadership committee of the SHGs

		SC/ST and Minority Representation in Leadership committee			
		Yes	No	Total	
Annual Family Income	Below 1-lakhs	SHG Member	96	27	123
		% within Annual Family Income	78.0%	22.0%	100.0%

	% within SC/ST and Minority Representation in Leadership committee	37.9%	23.3%	33.3%
	SHG Member	97	51	148
	% within Annual Family Income	65.5%	34.5%	100.0%
1-2 lakhs	% within SC/ST and Minority Representation in Leadership committee	38.3%	44.0%	40.1%
	SHG Member	38	30	68
	% within Annual Family Income	55.9%	44.1%	100.0%
2-3 lakhs	% within SC/ST and Minority Representation in Leadership committee	15.0%	25.9%	18.4%
	SHG Member	22	8	30
	% within Annual Family Income	73.3%	26.7%	100.0%
Above 3 lakhs	% within SC/ST and Minority Representation in Leadership committee	8.7%	6.9%	8.1%
	SHG Member	253	116	369
	% within Annual Family Income	68.6%	31.4%	100.0%
Total	% within SC/ST and Minority Representation in Leadership committee	100.0%	100.0%	100.0%

Source: Primary Data collected

Table 4.34 depicts the annual family income-wise distribution of SC/ST and Minority Representation in the Leadership Committee of the SHGs in Kalamassery Municipality. The analysis finds that, out of 123 members with an annual family income below 1 lakh, 96 members (78.0 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 27 members (22.0 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees, and out of 148 members with annual family

income between 1 lakh to 2 lakhs, 97 members (65.5 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 51 members (34.5 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. Further, the study reveals that, out of 68 members with annual family income between 2 lakhs to 3 lakhs, 38 members (55.9 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 30 members (44.1 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees, and out of 30 members with an annual family income above 3 lakhs, 22 members (73.3 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, eight members (26.7 percent) do not agree with the inclusion of SC/ST and minority members in leadership committees. Also, it is evident that, out of 369 members, 253 (68.6 percent) support SC/ST and minority representation in the leadership committee of SHGs. Whereas, 116 members (31.4 percent) do not agree with the same. Thus, it is found that, in comparing with other members, members with annual family income less than 1 lakh favour more inclusion of SC/ST and minority members in the leadership committees of SHGs.

4.1.a. Overall Observation

Kudumbhashree is a model for community-driven poverty alleviation and women's empowerment at the grassroots level in Kerala, India. It was established in 1998 by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. Kudumbhashree has celebrated its Silver Jubilee. The organizational model emphasizes the establishment of community-based micro-enterprises, the majority of which are led by women. This provides a variety of opportunities for the development of skills, the attainment of financial independence, and the advancement of social standing.

The objectives of economic empowerment in Kudumbhashree units are accomplished by the utilization of the available resources and the cultivation of income-generating opportunities that would be to the units' advantage. For all the developing and underdeveloped countries in the modern world, poverty is a big obstacle to overcome. There is a widespread belief that the state must make a concerted effort to eradicate poverty. Facilities that create assets have the potential to provide viable opportunities to those who are disadvantaged and needy.

Women who are the primary breadwinners in their families are the most severe victims of poverty and misery.

Any project aimed at eradicating poverty must prioritize the improvement of living conditions and the empowerment of communities that are comprised of women. Women will have access to opportunities that will allow them to earn a living. Individuals' living standards can be improved by the utilization of superior methods such as microcredit and self-help organizations. The formation of microcredit and productive businesses is how the Kudumbhashree project intends to achieve its goal of improving the standard of living of economically disadvantaged women in rural areas. It was the beginning of a new sequence of events that were projected to take place in the history of development.

According to the data that pertains to Kudumbhashree, women have a desire to acknowledge their inherent power, opportunities for growth, and participation in the process of remaking their destinies. By putting women at the forefront of projects that are developed specifically for their benefit, Kudumbhashree works toward the goal of empowering women.

Through the identification of possibilities, the acquisition of new abilities, and finally the initiation of activities, it gives women more power. According to Kadiyala, the empowerment of women is a powerful method that may be utilized to achieve economically significant growth. A significant contribution to the eradication of poverty and the promotion of economic empowerment is made by the integrated project known as Kudumbhashree. The confidence and morale of women were greatly boosted as a result of their participation in a variety of activities that generated cash. Members of Kudumbhashree submitted information on the activities in which they were involved. However, looking at the data available, there are several challenges and difficulties faced by Muslim and Dalit women.

Within Kudumbhashree, women, and female Dalit women, in particular, face a variety of challenges, including the following:

Childcare: It is common for women to be unable to participate in Kudumbhashree events in their whole until their children reach an older age.

Household responsibilities: The household responsibilities that women have may make it more difficult for them to participate in working outside the home. Gender roles that are traditionally accepted limit the mobility and job options available to women. Because they get minimal daily stipends, Dalit women face obstacles while attempting to access upskilling programmes.

When it comes to services, Certain respondents recognized insufficient economic empowerment as a serious limitation. Some of the respondents mentioned that they were experiencing health problems, which they considered to be a severe hindrance.

Unsustainable microenterprises: Several of the respondents said that unsustainable microenterprises were a substantial barrier to progress.

Struggle for power: Several of the respondents pointed to a struggle for power as a serious limitation.

Rates of interest are significantly higher than average: Several respondents considered the Housing Programme's interest rates a significant barrier. Certain respondents recognized inadequate coordination in joint initiatives as a serious limitation. This limitation was reported as a significant limitation during the survey.

Questions about Marketing: A number of respondents pointed out that difficulties in marketing constitute a substantial limitation. One of the most significant limitations noted by several respondents was political influence.

Violence against women: There has been an increase in the number of incidents of violence against women, which includes sexual assaults, psychological harassment, fatalities connected to dowry-related issues, and suicides.

A lack of capacity for economic empowerment, medical concerns, and unprofitable microbusinesses, such as fighting for the highest position, There are many problems that women and the Dalit population face within the program, including high interest rates in housing initiatives, insufficient coordination in collaborative projects, difficulties in marketing, cross borrowing, and indebtedness, insufficient advice in microcredit, difficulties in maintaining micro companies, and many other problems.

However, these problems can be solved by studies such as the one now being conducted, which offers suggestions on how the program should be modified to perform more effectively. The women who participated in the survey reported facing a great deal of difficulty in running Kudumbhashree units. Women actively participated in various activities of Kudumbhashree organizations and allied entrepreneurial efforts

CHAPTER 5

**TRANSFORMING LIVES: THE POLITICAL, LEGAL,
SOCIAL AND PERSONAL EMPOWERMENT IN WOMEN
THROUGH SELF HELP GROUPS (SHGS)**

It is of the utmost importance to determine the political, legal, social, and personal empowerment created by Self-Help Groups (SHGs) through their functioning among women. Within this section, the researcher sought to analyze the factors that influence women's empowerment through the use of Self-Help Groups (SHGs), including political, legal, social, and personal aspects. The replies of 369 participants are analyzed by the researcher to determine the extent to which this factor has an impact on various demographic and economic sectors. The full participation of women in Kudumbashree is hampered by deeply ingrained societal norms; targeted awareness campaigns are essential for challenging and redefining these constraints by emphasizing women's financial independence and social progress, thereby promoting a shift in the acceptance of women surpassing traditional roles in society. To meet the specific needs of women who come from underprivileged castes and classes, it is essential to provide more inclusive and specialized training programs that are tailored to their specific requirements and financial constraints. There is a possibility that these women's attendance rates could be improved by imposing financial incentives, such as increased daily allowances and transportation subsidies. However, focusing exclusively on economic difficulties is inadequate to solve the problem. To cultivate a stronger sense of connectedness among Kudumbashree members, it is necessary to conduct community talks to address and eliminate prejudices that are based on caste. There has been a major impact that Kudumbashree has had on the liberation of women in Kerala. Despite this, there are still many structural and societal problems to be solved. To reach the full potential of the initiative, which includes not only the improvement of the economy but also the establishment of a social structure that is more equitable, it is necessary to confront these challenges using strategies that are both innovative and practical.

5.1.a Political Empowerment

This study analyzes the functioning of Kudumbashree, the Poverty Eradication Mission in the Indian State of Kerala. Kudumbashree functions through exclusively female Neighbourhood Groups, which seek to enhance the economic status of their members and facilitate their integration into local governance activities and organizations. Kudumbashree reflects poverty alleviation initiatives in the Global South that connect poverty reduction with 'active citizenship.'

Political empowerment is essential for the development of women in the country. The SHGs are enhancing political empowerment through various literacy programmes and provide political education to women, especially those who belong to weaker sections. In this context, it is essential to check the political empowerment provided by the SHGs for women in society. In this research, the political empowerment of SHG members was measured through the five-point Likert scale ranging from strongly disagreeing (1) strongly agreeing (5).

Table 5.1
Political Empowerment of Women in SHGs

Relevant Aspects of Political Empowerment	Mean	Std. Deviation
Know what's going on in the political world.	3.531	1.193
Have knowledge of the right to vote	3.577	1.106
Get familiar with Women's organizations	3.678	1.069
Participate in political party gatherings	3.572	1.180
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	3.493	1.216
Have the ability to protest social ills	3.680	1.035
Have the ability to serve the public	3.715	0.996
There is a rise in the proportion of female candidates and winners in local elections.	3.688	0.971

Source: Primary Data collected

Table 5.1 reveals that the women in SHGs are empowered through the operations performed by SHGs. The members agree that they know what is happening in the political world with a mean value of 3.531. Similarly, they have proper knowledge of the right to vote with a mean value of 3.577, and are also, get familiar with women's organizations with a mean value of 3.678. Political participation is an

important element in women's empowerment. As per this analysis, the members participated in political gatherings with a mean value of 3.572, and the attendance members at the Ward Sabha/Grama Sabha consistently have a mean value of 3.493. The public involvement is also measured in this segment. It shows that the members can protest social ills through SHG membership with a mean value of 3.680, they have improved the ability to serve the public with a mean value of 3.715. It is reflected in the proportion of female candidates and winners in local elections with a mean value of 3.688. Hence it is essential to examine the political empowerment gained by women concerning various demographic segments of respondents.

Table 5.2
Age wise Classification of Political Empowerment

Relevant Aspects of Political Empowerment		N	Mean	Std. Deviation
Know what's going on in the political world.	Below 20	14	3.857	1.167
	20-40	89	3.315	1.134
	40-60	110	3.373	1.284
	Above 60	156	3.737	1.131
	Total	369	3.531	1.193
Have knowledge of the right to vote	Below 20	14	3.571	1.505
	20-40	89	3.506	1.149
	40-60	110	3.591	1.043
	Above 60	156	3.609	1.093
	Total	369	3.577	1.106
Get familiar with Women's organizations	Below 20	14	3.929	1.269
	20-40	89	3.674	1.064
	40-60	110	3.727	1.066
	Above 60	156	3.622	1.062
	Total	369	3.678	1.069
Participate in political party gatherings	Below 20	14	3.857	1.027
	20-40	89	3.775	1.136
	40-60	110	3.536	1.217
	Above 60	156	3.455	1.182
	Total	369	3.572	1.180
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	Below 20	14	3.571	1.016
	20-40	89	3.472	1.207
	40-60	110	3.555	1.154
	Above 60	156	3.455	1.287
	Total	369	3.493	1.216
Have the ability to	Below 20	14	3.857	1.027

protest social ills	20-40	89	3.764	1.012
	40-60	110	3.582	1.087
	Above 60	156	3.686	1.015
	Total	369	3.680	1.035
Have the ability to serve the public	Below 20	14	3.500	0.941
	20-40	89	3.820	1.029
	40-60	110	3.618	1.031
	Above 60	156	3.744	0.956
There is a rise in the proportion of female candidates and winners in local elections.	Below 20	14	3.714	1.139
	20-40	89	3.685	0.949
	40-60	110	3.855	0.897
	Above 60	156	3.571	1.010
	Total	369	3.688	0.971

Source: Primary Data collected

Table 5.2 depicts the political empowerment among the women in SHGs based on their age. The mean value reveals that all the SHG members irrespective of age have a reasonable degree of agreement regarding the various aspects of political empowerment. The below-20 age group women have more feelings concerning what is going on in the political world (the mean value of 3.857). The voting right is an important element in the political empowerment of women and here, the above 60 age group women have a strong agreement in respect of knowledge of the right to vote (the mean value of 3.609). With the help of SHGs, women get more information regarding the various women's organizations, and here, the women below the 20-age group are more familiar with women's organisations (the mean value of 3.929). Below 20 age group women are more participating in political gatherings of political parties (the mean value 3.857). The below-20 age group women are actively participating in the Ward Sabha/ Grama Sabha consistently (the mean value of 3.571). Political empowerment is highly dependent upon their ability to protest social ills and ability to serve the public. The analysis result shows that below the 20-age group, women have a strong capacity to protest social ills (the mean value of 3.857), and the 20-40 age group women have a strong ability to serve the public (the mean value of 3.820). The capacity of women to win local elections is an important element of political empowerment and the 40-60 age group women have a stronger agreement that there is a rise in the proportion of female candidates and winners in local elections (the mean value of 3.855). Therefore, political empowerment is generally different

for young and the old aged women in SHGs and young aged women are more politically empowered than old aged women.

Table 5.3
Marital Status Wise Classification of Political Empowerment

Relevant Aspects of Political Empowerment		N	Mean	Std. Deviation
Know what's going on in the political world.	Single	10	3.800	1.135
	Married	348	3.546	1.184
	Widow	11	2.818	1.401
	Total	369	3.531	1.193
Have knowledge of the right to vote	Single	10	3.700	1.160
	Married	348	3.592	1.103
	Widow	11	3.000	1.095
	Total	369	3.577	1.106
Get familiar with Women's organizations	Single	10	3.700	0.949
	Married	348	3.678	1.068
	Widow	11	3.636	1.286
	Total	369	3.678	1.069
Participate in political party gatherings	Single	10	3.500	1.179
	Married	348	3.572	1.190
	Widow	11	3.636	0.924
	Total	369	3.572	1.180
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	Single	10	3.700	1.160
	Married	348	3.494	1.216
	Widow	11	3.273	1.348
	Total	369	3.493	1.216
Have the ability to protest social ills	Single	10	3.200	1.135
	Married	348	3.713	1.026
	Widow	11	3.091	1.044
	Total	369	3.680	1.035
Have the ability to serve the public	Single	10	3.900	0.738
	Married	348	3.701	1.014
	Widow	11	4.000	0.447
	Total	369	3.715	0.996
There is a rise in the proportion of female candidates and winners in local elections.	Single	10	3.500	0.850
	Married	348	3.693	0.969
	Widow	11	3.727	1.191
	Total	369	3.688	0.971

Source: Primary Data collected

Table 5.3 reveals the political empowerment among the women in SHGs based on their marital status. The mean value reveals that all the SHG members irrespective of their marital status have a reasonable degree of agreement regarding the various aspects of political empowerment. Single women have more feelings concerning what's going on in the political world (the mean value of 3.800). The voting right is an important element in the political empowerment of women and here, the single women have strong agreement in respect of knowledge of the right to vote (the mean value of 3.700). With the help of SHGs, women get more information regarding the various women's organizations, and here, single women are more familiar with women's organizations (the mean value of 3.700). Most widows participate in political gatherings of political parties (the mean value of 3.636). The single women actively participate in the Ward Sabha/Grama Sabha consistently (a mean value of 3.700). Political empowerment is highly dependent upon their ability to protest social ills and ability to serve the public. The analysis shows that married women have a strong capacity to protest social ills (the mean value of 3.713) and single women have a strong ability to serve the public (the mean value of 3.900). The capacity of women to win local elections is an important element of political empowerment and the widows have stronger agreement that there is a rise in the proportion of female candidates and winners in local elections (the mean value of 3.727). Therefore, political empowerment is generally different for women in SHGs based on their marital status, and single-status women are more politically empowered than married and widows.

Table 5.4
Job Status Wise Classification of Political Empowerment

Relevant Aspects of Political Empowerment		N	Mean	Std. Deviation
Know what's going on in the political world.	No Specific Job	46	3.391	1.406
	Coolies	108	3.556	1.187
	Private Job	187	3.599	1.138
	Others	28	3.214	1.197
	Total	369	3.531	1.193
Have knowledge of the right to vote	No Specific Job	46	3.717	1.026
	Coolies	108	3.389	1.183
	Private Job	187	3.588	1.091

	Others	28	4.000	0.903
	Total	369	3.577	1.106
Get familiar with Women's organizations	No Specific Job	46	3.543	1.005
	Coolies	108	3.676	1.075
	Private Job	187	3.770	1.095
	Others	28	3.286	0.897
	Total	369	3.678	1.069
Participate in political party gatherings	No Specific Job	46	3.326	1.097
	Coolies	108	3.583	1.261
	Private Job	187	3.588	1.148
	Others	28	3.821	1.188
	Total	369	3.572	1.180
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	No Specific Job	46	3.457	1.206
	Coolies	108	3.324	1.274
	Private Job	187	3.519	1.197
	Others	28	4.036	0.999
	Total	369	3.493	1.216
Have the ability to protest social ills	No Specific Job	46	3.696	1.008
	Coolies	108	3.722	0.975
	Private Job	187	3.668	1.051
	Others	28	3.571	1.230
	Total	369	3.680	1.035
Have the ability to serve the public	No Specific Job	46	3.891	1.038
	Coolies	108	3.528	1.036
	Private Job	187	3.813	0.968
	Others	28	3.500	0.839
	Total	369	3.715	0.996
There is a rise in the proportion of female candidates and winners in local elections.	No Specific Job	46	3.783	0.987
	Coolies	108	3.611	0.975
	Private Job	187	3.727	0.976
	Others	28	3.571	0.920
	Total	369	3.688	0.971

Source: Primary Data collected

Table 5.4 reveals the political empowerment among the women in SHGs based on their job status. The mean value reveals that all the SHG members, irrespective of their employment background have a reasonable degree of agreement regarding the various aspects of political empowerment. The women engaged in private jobs have more feelings about, what is happening in the political world (the mean

value of 3.599). The voting right is an important element in the political empowerment of women and here, the women engaged in other jobs have a strong agreement in respect of knowledge of the right to vote (the mean value of 4.000). With the help of SHGs, women get more information regarding the various women's organizations, and here, the women engaged in private jobs are more familiar with women's organizations (the mean value of 3.770). The women doing other jobs are more participating in political gatherings of political parties (the mean value of 3.821). The women doing other jobs participate actively in the Ward Sabha/ Grama Sabha consistently (the mean value of 4.036). Political empowerment is highly dependent upon their ability to protest social ills and ability to serve the public. The analysis result shows that coolie working women have a strong capacity to protest social ills (the mean value of 3.722) and no specific job women have a strong ability to serve the public (the mean value of 3.891). The capacity of women to win local elections is an important element of political empowerment, and no specific job women have a stronger agreement that there is a rise in the proportion of female candidates and winners in local elections (the mean value of 3.783). Therefore, political empowerment is generally different for women in SHGs based on their job status, and women engaged in private jobs and coolies are more politically empowered than others.

Table 5.5
Academic Qualification Wise Classification of Political Empowerment

Relevant Aspects of Political Empowerment		N	Mean	Std. Deviation
Know what's going on in the political world.	Primary	56	3.482	1.160
	High School	118	3.644	1.209
	Higher Secondary	111	3.541	1.204
	UG/Above	42	3.357	1.226
	Others	42	3.429	1.151
	Total	369	3.531	1.193
Have knowledge of the right to vote	Primary	56	3.429	1.263
	High School	118	3.568	1.113
	Higher Secondary	111	3.649	1.084
	UG/Above	42	3.619	1.035
	Others	42	3.571	1.016
	Total	369	3.577	1.106

Get familiar with Women's organizations	Primary	56	3.714	0.948
	High School	118	3.669	0.996
	Higher Secondary	111	3.631	1.119
	UG/Above	42	3.690	1.239
	Others	42	3.762	1.144
	Total	369	3.678	1.069
Participate in political party gatherings	Primary	56	3.554	1.143
	High School	118	3.415	1.263
	Higher Secondary	111	3.712	1.090
	UG/Above	42	3.643	1.144
	Others	42	3.595	1.251
	Total	369	3.572	1.180
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	Primary	56	3.732	1.053
	High School	118	3.373	1.300
	Higher Secondary	111	3.532	1.182
	UG/Above	42	3.405	1.326
	Others	42	3.500	1.153
	Total	369	3.493	1.216
Have the ability to protest social ills	Primary	56	3.464	1.008
	High School	118	3.771	0.999
	Higher Secondary	111	3.613	1.028
	UG/Above	42	3.762	1.031
	Others	42	3.810	1.174
	Total	369	3.680	1.035
Have the ability to serve the public	Primary	56	3.607	1.123
	High School	118	3.644	0.911
	Higher Secondary	111	3.748	1.074
	UG/Above	42	3.905	0.932
	Others	42	3.786	0.898
	Total	369	3.715	0.996
There is a rise in the proportion of female candidates and winners in local elections.	Primary	56	3.589	0.949
	High School	118	3.746	0.989
	Higher Secondary	111	3.685	0.972
	UG/Above	42	3.619	0.936
	Others	42	3.738	1.014
	Total	369	3.688	0.971

Source: Primary Data collected

Table 5.5 shows the political empowerment among the women in SHGs based on their academic qualifications. The mean value reveals that all the SHG members

irrespective of their education qualifications have a reasonable degree of agreement regarding the various aspects of political empowerment. The high school-educated women have more feelings concerning what is happening in the political world (the mean value is 3.644). The voting right is an important element in the political empowerment of women and here, the higher secondary educated women have strong agreement in respect of knowledge of the right to vote (the mean value of 3.649). With the help of SHGs, women get more information regarding the various women's organizations, and here, other category-educated women are more familiar with women's organizations (the mean value of 3.762). The women who have higher secondary education are mostly participating in political gatherings of political parties (the mean value is 3.712). The women who have primary education participate actively in the Ward Sabha/ Grama Sabha consistently (the mean value of 3.732). Political empowerment is highly dependent upon their ability to protest social ills and ability to serve the public. The analysis shows that women belonging to other categories of education have a strong capacity to protest social ills (the mean value of 3.810) and UG and above-educated women have a strong ability to serve the public (the mean value of 3.905). The capacity of women to win local elections is an important element of political empowerment and High school educated women have a stronger agreement that there is a rise in the proportion of female candidates and winners in local elections (the mean value of 3.746). Therefore, political empowerment is generally different for women in SHGs based on their academic qualifications, and women having higher education backgrounds are more politically empowered than others.

Table 5.6
Annual Family Income Wise Classification of Political Empowerment

Relevant Aspects of Political Empowerment		N	Mean	Std. Deviation
	Below 1-lakhs	123	3.293	1.272
Know what is going on in the political world.	1-2 lakhs	148	3.743	1.161
	2-3 lakhs	68	3.662	1.002
	Above 3 lakhs	30	3.167	1.206
	Total	369	3.531	1.193
<u>Have knowledge of the</u>	Below 1-	123	3.528	1.162

right to vote	lakhs			
	1-2 lakhs	148	3.649	1.075
	2-3 lakhs	68	3.618	0.962
	Above 3 lakhs	30	3.333	1.322
	Total	369	3.577	1.106
Get familiar with Women's organizations	Below 1-lakhs	123	3.659	1.100
	1-2 lakhs	148	3.723	1.029
	2-3 lakhs	68	3.632	1.078
	Above 3 lakhs	30	3.633	1.159
	Total	369	3.678	1.069
Participate in political party gatherings	Below 1-lakhs	123	3.610	1.185
	1-2 lakhs	148	3.554	1.214
	2-3 lakhs	68	3.544	1.177
	Above 3 lakhs	30	3.567	1.040
	Total	369	3.572	1.180
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	Below 1-lakhs	123	3.512	1.155
	1-2 lakhs	148	3.561	1.197
	2-3 lakhs	68	3.294	1.339
	Above 3 lakhs	30	3.533	1.279
	Total	369	3.493	1.216
Have the ability to protest social ills	Below 1-lakhs	123	3.602	1.038
	1-2 lakhs	148	3.608	1.041
	2-3 lakhs	68	3.926	0.982
	Above 3 lakhs	30	3.800	1.064
	Total	369	3.680	1.035
Have the ability to serve the public	Below 1-lakhs	123	3.667	1.069
	1-2 lakhs	148	3.662	0.966
	2-3 lakhs	68	3.824	0.961
	Above 3 lakhs	30	3.933	0.907
	Total	369	3.715	0.996
There is a rise in the proportion of female candidates and winners in local elections.	Below 1-lakhs	123	3.740	0.965
	1-2 lakhs	148	3.655	0.981
	2-3 lakhs	68	3.588	0.918
	Above 3 lakhs	30	3.867	1.074
	Total	369	3.688	0.971

Source: Primary Data collected

Table 5.6 shows the political empowerment among the women in SHGs based on their annual family income. The mean value reveals that all the SHG members irrespective of their yearly family income have a reasonable degree of agreement regarding the various aspects of political empowerment. 1-2 lakh income-level women have more feelings for what's going on in the political world (the mean value is 3.743). The voting right is an important element in the political empowerment of women and here, 1-2 lakh income groups of women have strong agreement in respect of knowledge of the right to vote (the mean value is 3.649). With the help of SHGs, women get more information regarding the various women's organizations and here, 1-2 lakh income groups of women are more familiar with women's organizations (the mean value is 3.723). The below 1 lakh income group, women participate more in political gatherings of political parties (the mean value is 3.610). 1-2 lakh income group of women are actively participating in the Ward Sabha/Grama Sabha consistently (the mean value is 3.561). Political empowerment is highly depended upon their ability to protest social ills and ability to serve the public. The analysis shows that the 2-3 lakh income group of women have a strong capacity to protest social ills (the mean value is 3.926) and those above 3 lakh income group of women have a strong ability to serve the public (the mean value is 3.933). The capacity of women to win local elections is an important element of political empowerment and the above 3 lakh income group of women have more strong agreement that there is a rise in the proportion of female candidates and winners in local elections (the mean value is 3.867). Therefore, political empowerment is generally different for women in SHGs based on their annual family income, women from higher income backgrounds are more politically empowered than others.

5.1.b Legal Empowerment

The objective of legal empowerment for women is to help them acquire the knowledge and self-assurance necessary to navigate the legal system, which will ultimately lead to their inclusion and development. Therefore, the purpose of this study was to investigate the extent to which women's self-help groups (SHGs) contribute to their legal empowerment. Using a five-point Likert scale that ranges from strongly disagreeing (1) to strongly agreeing (5), the research takes into consideration six important aspects, including knowledge of women's legal rights,

prevention and reduction of domestic violence, effective implementation of women's protection laws, legal understanding of women to combat gender discrimination, government initiatives and laws, and reduction of sexual harassment of women. Additionally, the research measures legal empowerment in members of self-help groups (SHGs).

Table 5.7
Legal Empowerment of Women in SHGs

Relevant Aspects of Legal Empowerment	Mean	Std. Deviation
Increased knowledge of women's legal rights	3.829	1.030
Greatly aided in the prevention and reduction of domestic violence	4.016	0.744
Women's protection laws are being effectively implemented.	3.780	0.893
Better legal knowledge to combat gender discrimination	3.612	1.034
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	3.881	0.962
Reduced instances of sexual harassment of women	3.840	0.865

Source: Primary Data collected

The present study measured the legal empowerment of women through SHGs by measuring the role of six vital aspects. Table 5.7 reveals the same. The result of descriptive analysis reveals that members of SHGs in Kalamassery Municipality have an increased knowledge about women's legal rights with a mean value of 3.829. undoubtedly, the study reveals that membership in SHGs also helps the respondents in the process of prevention and reduction of domestic violence with a mean value of 4.016. Further, the results prove that the members opine that their protection laws are being effectively implemented with a mean value of 3.780. The members of SHGs also opine that the membership and participation in the various activities of SHGs help them to get a better knowledge to combat gender discrimination (mean value is 3.612) and it also gives them an improved understanding of the government's initiatives and laws for providing women with essential infrastructure (mean value is 3.881). Finally, the members also agree that the instances of sexual harassment were tremendously reduced as a result of the support they received from SHGs (mean value is 3,840). Hence it is essential to

examine the legal empowerment gained by women with respect to various demographic segments of respondents

Table 5.8
Age wise Classification of Legal Empowerment

Relevant Aspects of Legal Empowerment		N	Mean	Std. Deviation
Increased knowledge of women's legal rights	Below 20	14	3.786	1.311
	20-40	89	3.629	1.038
	40-60	110	3.845	1.051
	Above 60	156	3.936	0.975
	Total	369	3.829	1.030
Greatly aided in the prevention and reduction of domestic violence	Below 20	14	4.214	0.699
	20-40	89	4.000	0.723
	40-60	110	3.909	0.736
	Above 60	156	4.083	0.762
	Total	369	4.016	0.744
Women's protection laws are being effectively implemented.	Below 20	14	3.357	1.008
	20-40	89	3.843	0.916
	40-60	110	3.709	0.860
	Above 60	156	3.833	0.886
	Total	369	3.780	0.893
Better legal knowledge to combat gender discrimination	Below 20	14	3.571	1.016
	20-40	89	3.742	1.017
	40-60	110	3.545	1.055
	Above 60	156	3.590	1.034
	Total	369	3.612	1.034
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	Below 20	14	4.214	1.188
	20-40	89	3.955	0.928
	40-60	110	3.855	0.947
	Above 60	156	3.827	0.972
	Total	369	3.881	0.962
Reduced instances of sexual harassment of women	Below 20	14	3.786	0.802
	20-40	89	3.775	0.836
	40-60	110	3.936	0.881
	Above 60	156	3.814	0.878
	Total	369	3.840	0.865

Source: Primary Data collected

Table 5.8 shows the legal empowerment among the women in SHGs based on their age. The mean values reveal that all the SHG members irrespective of age have a reasonable degree of agreement regarding the various aspects of legal

empowerment. The analysis reveals that the member of the age group above 60 has an increased knowledge of women's legal rights than others with a mean value of 3.936. The members who are of the age group below 20 were greatly aided in the prevention and reduction of domestic violence (mean value 4.214) than members of other age groups. Further, the study finds that the members of the age group between 20 to 40 have a strong opinion (mean value 3.843) that Women's protection laws are being effectively implemented and have better legal knowledge to combat gender discrimination than others with a mean value of 3.742. the study further shows that the members of the below 20 age group have an Improved understanding of the government's initiatives and laws for providing women with essential infrastructure than other members with a highest mean value of 4.214. At the same time, the members of the age group 40 to 60 secured the highest mean value of 3.936 to reduce instances of sexual harassment of women. Therefore, legal empowerment is generally different for women in SHGs based on their age, women below age 40 have more legal empowerment than others.

Table 5.9
Marital Status Wise Classification of Legal Empowerment

Relevant Aspects of Legal Empowerment		N	Mean	Std. Deviation
Increased knowledge of women's legal rights	Single	10	3.800	1.033
	Married	348	3.836	1.032
	Widow	11	3.636	1.027
	Total	369	3.829	1.030
Greatly aided in the prevention and reduction of domestic violence	Single	10	3.700	0.823
	Married	348	4.017	0.744
	Widow	11	4.273	0.647
	Total	369	4.016	0.744
Women's protection laws are being effectively implemented.	Single	10	3.800	1.033
	Married	348	3.787	0.886
	Widow	11	3.545	1.036
	Total	369	3.780	0.893
Better legal knowledge to combat gender discrimination	Single	10	3.500	1.179
	Married	348	3.618	1.024
	Widow	11	3.545	1.293
	Total	369	3.612	1.034
Improved understanding of the	Single	10	3.800	0.632
	Married	348	3.885	0.980

government's initiatives and laws for providing women with essential infrastructure	Widow	11	3.818	0.603
	Total	369	3.881	0.962
Reduced instances of sexual harassment of women	Single	10	4.100	0.738
	Married	348	3.833	0.873
	Widow	11	3.818	0.751
	Total	369	3.8401	0.865

Source: Primary Data collected

Table 5.9 shows the legal empowerment among the women in SHGs based on their marital status. The mean values reveal that all the SHG members irrespective of age have a reasonable degree of agreement regarding the various aspects of legal empowerment. The analysis reveals that the married members of SHGs in Kalamassery Municipality have an Increased knowledge of women's legal rights (mean value 3.846), were greatly aided in the prevention and reduction of domestic violence (mean value of 4.017), have a strong opinion that Women's protection laws are being effectively implemented with a mean value of 3.787, they also have a better legal knowledge to combat gender discrimination (mean value of 3.618), have an Improved understanding of the government's initiatives and laws for providing women with essential infrastructure with a mean of 3.885 and faces reduced instances of sexual harassment of women than other members (mean value of 3.833). Thus, it is evident that legal empowerment is generally different for women in SHGs based on their marital status, married women have more legal empowerment compared to other members.

Table 5.10
Job Status Wise Classification of Legal Empowerment

Relevant Aspects of Legal Empowerment		N	Mean	Std. Deviation
Increased knowledge of women's legal rights	No Specific Job	46	3.913	0.939
	Coolies	108	3.852	1.048
	Private Job	187	3.791	1.049
	Others	28	3.857	1.008
	Total	369	3.829	1.030
Greatly aided in the prevention and reduction of domestic	No Specific Job	46	3.935	0.879
	Coolies	108	4.037	0.722

violence	Private Job	187	4.000	0.733
	Others	28	4.179	0.670
	Total	369	4.016	0.744
Women's protection laws are being effectively implemented.	No Specific Job	46	3.674	1.034
	Coolies	108	3.824	0.884
	Private Job	187	3.765	0.841
	Others	28	3.893	1.031
	Total	369	3.780	0.893
Better legal knowledge to combat gender discrimination	No Specific Job	46	3.304	1.072
	Coolies	108	3.463	1.054
	Private Job	187	3.727	0.992
	Others	28	3.929	1.016
	Total	369	3.612	1.034
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	No Specific Job	46	3.804	0.806
	Coolies	108	3.963	0.906
	Private Job	187	3.882	1.009
	Others	28	3.679	1.090
	Total	369	3.881	0.962
Reduced instances of sexual harassment of women	No Specific Job	46	3.891	0.849
	Coolies	108	3.704	0.857
	Private Job	187	3.872	0.870
	Others	28	4.071	0.858
	Total	369	3.840	0.865

Source: Primary Data collected

As shown in Table 5.10, the legal empowerment of women who are members of Self-Help Groups (SHGs) is broken down according to the employment position they hold. According to the average data, all members of the SHG, regardless of whether or not they are employed, demonstrate a significant level of agreement with the numerous aspects of legal empowerment. According to the findings of the study, members of Self-Help Groups (SHGs) who are engaged in a variety of occupations have witnessed significant benefits in the prevention and mitigation of domestic violence (mean value of 4.179). These members also have a strong belief that laws protecting women are being effectively enforced (mean value of 3.893), possess superior legal knowledge to address gender discrimination (mean value of 3.929), and experience fewer instances of sexual harassment in comparison to other members (mean value of 3.833). The individual who does not

have any specific obligations demonstrates a higher level of comprehension regarding the legal rights of women, as indicated by a mean score of 3.913. With a mean score of 3.963, the findings show that members of the Coolie have a better understanding of the operations and policies of the government that are geared at providing women with essential infrastructure. As a consequence of this, it is evident that the level of legal empowerment among women members of Self-Help Groups (SHGs) differs according to their employment position. Specifically, members who are engaged in alternative occupations demonstrate a higher level of legal empowerment compared to their counterparts.

Table 5.11
Academic Qualification Wise Classification of Legal Empowerment

Relevant Aspects of Legal Empowerment		N	Mean	Std. Deviation
Increased knowledge of women's legal rights	Primary	56	3.589	1.108
	High School	118	3.915	1.098
	Higher Secondary	111	3.955	0.928
	UG/Above	42	3.786	0.898
	Others	42	3.619	1.058
	Total	369	3.829	1.030
Greatly aided in the prevention and reduction of domestic violence	Primary	56	4.071	0.783
	High School	118	3.992	0.790
	Higher Secondary	111	4.036	0.713
	UG/Above	42	3.929	0.808
	Others	42	4.048	0.582
	Total	369	4.016	0.744
Women's protection laws are being effectively implemented.	Primary	56	3.696	0.913
	High School	118	3.797	0.911
	Higher Secondary	111	3.811	0.858
	UG/Above	42	3.619	0.854
	Others	42	3.929	0.947
	Total	369	3.780	0.893
Better legal knowledge to combat gender discrimination	Primary	56	3.714	1.004
	High School	118	3.585	1.007
	Higher Secondary	111	3.631	0.962
	UG/Above	42	3.500	1.174
	Others	42	3.619	1.209
	Total	369	3.612	1.034

Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	Primary	56	3.839	1.041
	High School	118	3.915	0.957
	Higher Secondary	111	3.901	0.934
	UG/Above	42	3.786	1.048
	Others	42	3.881	0.889
	Total	369	3.881	0.962
Reduced instances of sexual harassment of women	Primary	56	3.768	0.809
	High School	118	3.678	0.914
	Higher Secondary	111	4.018	0.842
	UG/Above	42	3.833	0.824
	Others	42	3.929	0.838
	Total	369	3.840	0.865

Source: Primary Data collected

Table 5.11 shows the legal empowerment of women in SHGs based on their educational qualifications. The mean values reveal that all the SHG members irrespective of their education qualifications have a reasonable degree of agreement regarding the various aspects of legal empowerment. The analysis shows that the members who have higher secondary education have an increased knowledge of women's legal rights than others with a mean value of 3.955 and they also secured a mean value of 4.018 for reduced instances of sexual harassment of women. Further, the members who have primary education were greatly aided in the prevention and reduction of domestic violence (mean value of 4.071) and they also have a Better legal knowledge to combat gender discrimination than other members with a mean value of 3.714. Further, the study finds that the members with other types of educational qualifications have a strong opinion (mean value of 3.929) that Women's protection laws are being effectively implemented. The study further shows that the members who have high school education have an Improved understanding of the government's initiatives and laws for providing women with essential infrastructure than other members with a highest mean value of 3.915. Therefore, it is found that legal empowerment is generally different for women in SHGs based on their academic qualifications, and women who have higher educational qualifications have more legal empowerment than others.

Table 5.12
Annual Family Income Wise Classification of Legal Empowerment

Relevant Aspects of Legal Empowerment		N	Mean	Std. Deviation
Increased knowledge of women's legal rights	Below 1-lakhs	123	3.805	1.014
	1-2 lakhs	148	3.926	0.990
	2-3 lakhs	68	3.706	1.120
	Above 3 lakhs	30	3.733	1.081
	Total	369	3.829	1.030
Greatly aided in the prevention and reduction of domestic violence	Below 1-lakhs	123	4.033	0.712
	1-2 lakhs	148	4.041	0.755
	2-3 lakhs	68	3.985	0.743
	Above 3 lakhs	30	3.900	0.845
	Total	369	4.016	0.744
Women's protection laws are being effectively implemented.	Below 1-lakhs	123	3.659	0.895
	1-2 lakhs	148	3.804	0.870
	2-3 lakhs	68	3.956	0.888
	Above 3 lakhs	30	3.767	0.971
	Total	369	3.780	0.893
Better legal knowledge to combat gender discrimination	Below 1-lakhs	123	3.610	1.013
	1-2 lakhs	148	3.574	1.057
	2-3 lakhs	68	3.588	1.026
	Above 3 lakhs	30	3.867	1.042
	Total	369	3.612	1.034
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	Below 1-lakhs	123	3.935	0.912
	1-2 lakhs	148	3.878	0.925
	2-3 lakhs	68	3.897	1.122
	Above 3 lakhs	30	3.633	0.964
	Total	369	3.881	0.962
Reduced instances of sexual harassment of women	Below 1-lakhs	123	3.927	0.841
	1-2 lakhs	148	3.831	0.836
	2-3 lakhs	68	3.779	0.878
	Above 3 lakhs	30	3.667	1.061
	Total	369	3.840	0.865

Source: Primary Data collected

Table 5.12 shows the legal empowerment among the women in SHGs based on their annual family income. The mean values reveal that all the SHG members irrespective of their educational qualifications have a reasonable degree of agreement regarding the various aspects of legal empowerment. The analysis shows that the members with an income between 1 lakh to 2 lakh have an increased knowledge about women's legal rights (mean value of 3.926) and they also strongly agree that the SHGs Greatly aided in the prevention and reduction of domestic violence (mean value of 4.041). The members with income between 2 lakhs to 3 lakhs have a stronger opinion than other members that the rights of women were effectively implemented with the help of SHGs (mean value 3.956). Further, the members with an annual family income above 3 lakhs got better legal knowledge to combat gender discrimination than others with a mean value of 3.867. Respondents with an annual family income below 1 lakh have an improved understanding of the government's initiatives and laws for providing women with essential infrastructure and reduced instances of sexual harassment of women than others with a mean value of 3.935 and 3.927 respectively. So, it is found that legal empowerment is generally different for women in SHGs based on their annual family income and women who have more annual family income have more legal empowerment than other members.

5.1.c Social Empowerment

The elimination of prejudice against women is dependent upon women achieving social empowerment. This is of the utmost importance. Self-help groups (SHGs) play a more significant role in enhancing the social standing of women by providing them with opportunities for social empowerment. The purpose of this study was to determine the extent to which women's self-help groups (SHGs) empower them socially. As a means of evaluating the level of social empowerment, the study utilized seven pertinent aspects. They are as follows: interaction within the community, interaction with organizations, participation in cultural activities and celebrations, participation in community development initiatives, assistance to government authorities and activists from non-governmental organizations, protest the increased discrimination against women, and relationships with friends and family. Additionally, social empowerment in

SHG members was measured using a five-point Likert scale that ranged from strongly disagreeing (1) to strongly agreeing (5).

Table 5.13
Social Empowerment of Women in SHGs

Relevant Aspects of Social Empowerment	Mean	Std. Deviation
I interact frequently within the community.	4.106	0.822
I communicate frequently with numerous organizations.	3.173	1.067
I am involved in cultural activities and festivities.	3.683	0.941
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	3.846	0.873
I assisted government authorities and NGO activists in identifying potential beneficiaries.	3.702	0.985
I am going to protest against the increased discrimination against women.	3.772	0.922
I have improved my relationships with my friends and family.	3.696	1.005

Source: Primary Data collected

The social empowerment of members of SHGs in Kalamassery Municipality is measured with the help of seven aspects. Table 5.13 depicts the descriptive statistics of the same. The analysis shows that the members agree that they frequently interact within the community (mean value 4.106), with numerous organizations (mean value 3.173), they are also involved and taking part in various cultural and festivities (mean value 3.683), they are taking part in numerous community development initiatives, such as road construction and sewage cleaning (mean value is 3.846), they got opportunities to assist government authorities and NGO activists in identifying potential beneficiaries (mean value 3.702), they can protest against the increased discrimination against women (mean value 3.772) and they have improved relationships with their friends and family after becoming a member in SHGs (mean value 3.696). All these findings show that SHGs have a greater role in the social empowerment of it is members. Thus, it is essential to examine the social empowerment attained by women with respect to various demographic segments.

Table 5.14

Age wise Classification of Social Empowerment

Relevant Aspects of Social Empowerment		N	Mean	Std. Deviation
I interact frequently within the community.	Below 20	14	4.286	0.726
	20-40	89	4.124	0.795
	40-60	110	4.064	0.860
	Above 60	156	4.109	0.824
	Total	369	4.106	0.822
I communicate frequently with numerous organizations.	Below 20	14	3.857	1.231
	20-40	89	3.213	1.102
	40-60	110	3.109	1.078
	Above 60	156	3.135	1.010
	Total	369	3.173	1.067
I am involved in cultural activities and festivities.	Below 20	14	3.643	1.008
	20-40	89	3.640	1.069
	40-60	110	3.700	0.904
	Above 60	156	3.699	0.890
	Total	369	3.683	0.941
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	Below 20	14	4.000	1.038
	20-40	89	3.798	0.919
	40-60	110	3.818	0.848
	Above 60	156	3.878	0.853
	Total	369	3.846	0.873
I assisted government authorities and NGO activists in identifying potential beneficiaries.	Below 20	14	3.429	1.158
	20-40	89	3.708	0.956
	40-60	110	3.709	0.989
	Above 60	156	3.718	0.989
	Total	369	3.702	0.985
I am going to protest against the increased discrimination against women.	Below 20	14	3.571	0.938
	20-40	89	3.798	0.919
	40-60	110	3.727	0.908
	Above 60	156	3.808	0.938
	Total	369	3.772	0.922
I have improved my relationships with my friends and family.	Below 20	14	3.857	1.292
	20-40	89	3.596	1.095
	40-60	110	3.709	0.961
	Above 60	156	3.731	0.959
	Total	369	3.696	1.005

Source: Primary Data collected

Table 5.14 shows the social empowerment among the women in SHGs based on their age. The mean values reveal that all the SHG members irrespective of age

have a reasonable degree of agreement regarding the various aspects of social empowerment. The analysis shows that the members of SHGs in the age group below 20 have more opportunities to interact frequently within the community, communicate frequently with numerous organizations, be involved in numerous community development initiatives, such as road construction and sewage cleaning, and have improved relationships with their friends and family than other members with mean values of 4.286, 3.857, 4.000 and 3.857 respectively. The members of the age group between 40-60 are involved in more cultural activities and festivities than other members with a mean value of 3.700. The analysis also shows that the members in SHGs above the age of 60 have provided more assistance to government authorities and NGO activists in identifying potential beneficiaries (mean value is 3.718) and have more opportunities to protest the increased discrimination against women (mean value of 3.808). So, the analysis unravels that, social empowerment is generally different for women in SHGs based on their ages, and women in the age group below 20 have more social empowerment than other members.

Table 5.15
Marital Status Wise Classification of Social Empowerment

Relevant Aspects of Social Empowerment		N	Mean	Std. Deviation
I interact frequently within the community.	Single	10	4.000	0.816
	Married	348	4.118	0.804
	Widow	11	3.818	1.328
	Total	369	4.106	0.822
I communicate frequently with numerous organizations.	Single	10	3.600	0.843
	Married	348	3.155	1.084
	Widow	11	3.364	0.505
	Total	369	3.173	1.067
I am involved in cultural activities and festivities.	Single	10	3.000	1.054
	Married	348	3.716	0.919
	Widow	11	3.273	1.272
	Total	369	3.683	0.941
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	Single	10	4.200	0.919
	Married	348	3.839	0.877
	Widow	11	3.727	0.647
	Total	369	3.846	0.873
I assisted government	Single	10	3.600	0.699

authorities and NGO activists in identifying potential beneficiaries.	Married	348	3.727	0.974
	Widow	11	3.000	1.342
	Total	369	3.702	0.985
I am going to protest against the increased discrimination against women.	Single	10	4.100	0.738
	Married	348	3.776	0.918
	Widow	11	3.364	1.120
	Total	369	3.772	0.922
I have improved my relationships with my friends and family.	Single	10	3.300	0.949
	Married	348	3.707	1.010
	Widow	11	3.727	0.905
	Total	369	3.696	1.005

Source: Primary Data collected

Table 5.15 shows the social empowerment among the women in SHGs based on their marital status. The mean values reveal that all the SHG members irrespective of age have a reasonable degree of agreement regarding the various aspects of social empowerment. The analysis shows that the married members in SHGs have more opportunities to interact frequently within the community (mean value of 4.118), be involved in various cultural activities and festivities (mean value of 3.716), and assist government authorities and NGO activists in identifying potential beneficiaries (mean value of 3.727) than other members. At the same time, the unmarried members in SHGs got more opportunities to communicate frequently with numerous organizations (mean value of 3.600), to be involved in numerous community development initiatives, such as road construction and sewage cleaning (mean value of 4.200), and to protest against the increased discrimination against women (mean value 4.100) than others. Further, the members who are widows have improved relationships with their friends and family with a mean value of 3.727. So, the analysis finds that social empowerment is generally different for women in SHGs based on their marital status. Also, married and unmarried women have more social empowerment than other members.

Table 5.16
Job Status Wise Classification of Social Empowerment

Relevant Aspects of Social Empowerment		N	Mean	Std. Deviation
I interact frequently within the community.	No Specific Job	46	3.739	0.999
	Coolies	108	4.194	0.791

	Private Job	187	4.139	0.798
	Others	28	4.143	0.651
	Total	369	4.106	0.822
I communicate frequently with numerous organizations.	No Specific Job	46	3.239	0.947
	Coolies	108	3.111	1.097
	Private Job	187	3.160	1.086
	Others	28	3.393	1.031
	Total	369	3.173	1.067
I am involved in cultural activities and festivities.	No Specific Job	46	3.587	1.002
	Coolies	108	3.741	0.900
	Private Job	187	3.679	0.964
	Others	28	3.643	0.870
	Total	369	3.683	0.941
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	No Specific Job	46	3.783	0.814
	Coolies	108	3.713	0.897
	Private Job	187	3.936	0.890
	Others	28	3.857	0.705
	Total	369	3.846	0.873
I assisted government authorities and NGO activists in identifying potential beneficiaries.	No Specific Job	46	3.457	1.187
	Coolies	108	3.778	0.879
	Private Job	187	3.674	0.987
	Others	28	4.000	0.943
	Total	369	3.702	0.985
I am going to protest against the increased discrimination against women.	No Specific Job	46	3.609	1.000
	Coolies	108	3.824	0.926
	Private Job	187	3.765	0.891
	Others	28	3.893	0.994
	Total	369	3.772	0.922
I have improved my relationships with my friends and family.	No Specific Job	46	3.935	1.020
	Coolies	108	3.593	1.059
	Private Job	187	3.652	0.968
	Others	28	4.000	0.943
	Total	369	3.696	1.005

Source: Primary Data collected

Table 5.16 shows the social empowerment among the women in SHGs based on their job status. The mean values reveal that all the SHG members irrespective of their job status have reasonable agreement regarding the various aspects of social empowerment. The results reveal that the members who are coolies interact more

within the community and are involved more in cultural activities and festivities with mean values of 4.194 and 3.741 respectively. At the same time, members who are engaged in other types of jobs have an opportunity to communicate frequently with numerous organizations (mean value of 3.393), assist government authorities and NGO activists in identifying potential beneficiaries (mean value of 4.000), protest against the increased discrimination against women (mean value of 3.893) and an improved relationship with their friends and family (mean value of 4.000). Thus, it is evident from the analysis that social empowerment is generally different for women in SHGs based on their jobs. Also, the members engaged in other jobs have more social empowerment than others.

Table 5.17
Academic Qualification Wise Classification of Social Empowerment

Relevant Aspects of Social Empowerment		N	Mean	Std. Deviation
I interact frequently within the community.	Primary	56	4.214	0.780
	High School	118	3.831	0.850
	Higher Secondary	111	4.297	0.758
	UG/Above	42	4.071	0.838
	Others	42	4.262	0.767
	Total	369	4.106	0.822
I communicate frequently with numerous organizations.	Primary	56	3.375	1.088
	High School	118	3.136	1.020
	Higher Secondary	111	3.153	1.046
	UG/Above	42	2.929	1.156
	Others	42	3.310	1.115
	Total	369	3.173	1.067
I am involved in cultural activities and festivities.	Primary	56	3.696	0.893
	High School	118	3.678	0.951
	Higher Secondary	111	3.712	0.918
	UG/Above	42	3.762	1.122
	Others	42	3.524	0.862
	Total	369	3.683	0.941
I am involved in numerous community development initiatives, such as road construction and	Primary	56	3.875	0.854
	High School	118	3.771	0.900
	Higher Secondary	111	3.865	0.899
	UG/Above	42	3.833	0.853
	Others	42	3.976	0.780
	Total	369	3.833	0.853

sewage cleaning.	Total	369	3.846	0.873
	Primary	56	3.661	0.996
I assisted government authorities and NGO activists in identifying potential beneficiaries.	High School	118	3.729	0.967
	Higher Secondary	111	3.694	0.998
	UG/Above	42	3.929	1.068
	Others	42	3.476	0.890
	Total	369	3.702	0.985
I am going to protest against the increased discrimination against women.	Primary	56	3.911	0.880
	High School	118	3.831	0.946
	Higher Secondary	111	3.721	0.916
	UG/Above	42	3.714	0.891
	Others	42	3.619	0.962
	Total	369	3.772	0.922
I have improved my relationships with my friends and family.	Primary	56	3.607	1.003
	High School	118	3.585	1.081
	Higher Secondary	111	3.838	0.930
	UG/Above	42	3.810	0.969
	Others	42	3.643	1.008
	Total	369	3.696	1.005

Source: Primary Data collected

Table 5.17 shows the social empowerment among the women in SHGs based on their academic qualifications. The mean values reveal that all the SHG members irrespective of their educational qualifications have a reasonable degree of agreement regarding the various aspects of social empowerment. The findings show that SHG members having a higher secondary education interact within the community (mean value 4.297) and have an improved relationship with their friends and family with a mean value of 3.838. The members who have UG and above educational qualifications are more involved in cultural activities and festivities (mean value is 3.762) and give more assistance to government authorities and NGO activists in identifying potential beneficiaries (mean value is 3.929) than other members. Further, members with primary educational qualifications got more opportunities to communicate frequently with numerous organizations (mean value is 3.375) and to protest against the increased discrimination against women (mean value is 3.911) than others. At the same time, members with other types of education are involved in numerous community development initiatives, such as road construction and sewage

cleaning (mean value of 3.976). Thus, it is evident from the analysis that social empowerment is generally different for women in SHGs based on their educational qualifications. Also, the members who have educational qualifications below UG have more social empowerment than others.

Table 5.18
Annual Family Income Wise Classification of Social Empowerment

Relevant Aspects of Social Empowerment		N	Mean	Std. Deviation
I interact frequently within the community.	Below 1-lakhs	123	4.098	0.882
	1-2 lakhs	148	4.081	0.829
	2-3 lakhs	68	4.118	0.659
	Above 3 lakhs	30	4.233	0.898
	Total	369	4.106	0.822
I communicate frequently with numerous organizations.	Below 1-lakhs	123	3.187	1.097
	1-2 lakhs	148	2.986	1.063
	2-3 lakhs	68	3.397	0.933
	Above 3 lakhs	30	3.533	1.106
	Total	369	3.173	1.067
I am involved in cultural activities and festivities.	Below 1-lakhs	123	3.715	0.928
	1-2 lakhs	148	3.743	0.970
	2-3 lakhs	68	3.662	0.891
	Above 3 lakhs	30	3.300	0.915
	Total	369	3.683	0.941
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	Below 1-lakhs	123	3.821	0.830
	1-2 lakhs	148	3.858	0.919
	2-3 lakhs	68	3.912	0.910
	Above 3 lakhs	30	3.733	0.740
	Total	369	3.846	0.873
I assisted government authorities and NGO activists in identifying potential beneficiaries.	Below 1-lakhs	123	3.667	0.997
	1-2 lakhs	148	3.730	0.966
	2-3 lakhs	68	3.809	0.918
	Above 3 lakhs	30	3.467	1.167
	Total	369	3.702	0.985
I am going to protest	Below 1-	123	3.732	0.860

against the increased discrimination against women.	lakhs			
	1-2 lakhs	148	3.804	0.916
	2-3 lakhs	68	3.897	0.995
	Above 3 lakhs	30	3.500	1.009
	Total	369	3.772	0.922
I have improved my relationships with my friends and family.	Below 1-lakhs	123	3.683	1.081
	1-2 lakhs	148	3.723	0.939
	2-3 lakhs	68	3.706	0.963
	Above 3 lakhs	30	3.600	1.133
	Total	369	3.696	1.005

Source: Primary Data collected

Table 5.18 shows the social empowerment among the women in SHGs based on their annual family income. The mean values reveal that all the SHG members irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of social empowerment. The results reveal that the members who earn an annual family income of 2 lakhs to 3 lakhs are involved in numerous community development initiatives, such as road construction and sewage cleaning (mean value is 3.912), assisted government authorities and NGO activists in identifying potential beneficiaries (mean value is 3.809) and protest against the increased discrimination against women (mean value is 3.897) on comparing to other members. The members who earned an annual family income above 3 lakhs interacted more frequently within the community (mean value is 4.233) and communicated more frequently with numerous organizations (mean value is 3.533) than others. Also, the study finds that the members who come under an annual family income between 1 lakh to 2 lakhs were involved in more cultural activities and festivities (mean value is 3.743) and have improved relationships with their friends and family (mean value is 3.723). Thus, we can conclude that social empowerment in relation to annual family income is high in the case of SHG members whose income is below 3 lakhs and the same differs from other members.

5.1.d Personal Empowerment

One of the most significant aspects of a person's success is their personal development, also known as self-development. One of the most important roles that SHGs play is in empowering women on a personal level and, as a result,

contributing to their personal growth. As a result, this study evaluated the degree to which women's self-determination was enhanced by participating in SHGs. An array of eight pertinent components was utilized in the research project to measure the personal empowerment of women through the employment of SHGs. These include the ability to read and fill out forms, the capacity to perform arithmetic calculations, managerial abilities, familiarity with various banking transactions, proficiency in the use of mobile phones, the capacity to resolve conflicts, the confidence to behave as a leader, and participation in recording SHG documents. Additionally, the ability to measure personal empowerment in SHG members was measured using a five-point Likert scale that ranged from strongly disagreeing (1) to strongly agreeing (5).

Table 5.19
Personal Empowerment of Women in SHGs

Relevant Aspects of Personal Empowerment	Mean	Std. Deviation
I am able to read and fill out forms.	4.8455	0.3619
I am capable of performing arithmetic calculations.	4.6667	0.5944
I am capable of using managerial abilities.	4.3388	0.7566
I am familiar with various banking transactions such as opening accounts and depositing money.	4.5312	0.6874
I am proficient in the usage of mobile phones.	3.7995	0.9458
I am capable at resolving conflicts within the group.	4.1653	0.7426
My self-assurance in my leadership abilities is strong.	3.9919	0.7679
Increased participation in recording SHG documents.	4.0163	0.7588

Source: Primary Data collected

Table 5.19 shows the personal empowerment of women in SHGs in Kalamassery Municipality. The study measured the degree of personal empowerment attained by members with the help of eight relevant aspects. The mean values of the same describe that the members of the SHGs have attained the ability to read and fill out various forms (mean value is 4.8455), they are capable of performing arithmetic calculations (mean value is 4.6667), they are capable of using managerial abilities (mean value is 4.3388), they are familiar with various banking transactions such as opening accounts and depositing money (mean value is

4.5312), they are proficient in the usage of mobile phones (mean value is 3.7995), they are confident in their ability to behave as a leader (mean value is 3.9919), they are capable at resolving conflicts within the group (mean value is 4.1653) and they have increased participation in recording SHG documents (mean value is 4.0163). These findings show that SHGs have a greater role in the personal empowerment of its members. Thus, it is essential to examine the personal empowerment gained by women with respect to various demographic segments.

Table 5.20
Age wise Classification of Personal Empowerment

Relevant Aspects of Personal Empowerment		N	Mean	Std. Deviation
I am able to read and fill out forms.	Below 20	14	4.786	0.426
	20-40	89	4.899	0.303
	40-60	110	4.873	0.335
	Above 60	156	4.801	0.400
	Total	369	4.846	0.362
I am capable of performing arithmetic calculations.	Below 20	14	4.929	0.267
	20-40	89	4.708	0.588
	40-60	110	4.736	0.536
	Above 60	156	4.571	0.644
	Total	369	4.667	0.594
I am capable of using managerial abilities.	Below 20	14	4.357	0.745
	20-40	89	4.315	0.732
	40-60	110	4.373	0.822
	Above 60	156	4.327	0.729
	Total	369	4.339	0.757
I am familiar with various banking transactions such as opening accounts and depositing money.	Below 20	14	4.500	0.855
	20-40	89	4.427	0.767
	40-60	110	4.509	0.701
	Above 60	156	4.609	0.607
	Total	369	4.531	0.687
I am proficient in the usage of mobile phones.	Below 20	14	4.214	0.699
	20-40	89	3.674	0.963
	40-60	110	3.809	0.893
	Above 60	156	3.827	0.985
	Total	369	3.799	0.946
I am capable at resolving conflicts within the group.	Below 20	14	4.286	0.726
	20-40	89	4.067	0.688
	40-60	110	4.127	0.756
	Above 60	156	4.237	0.763
	Total	369	4.179	0.733

	Total	369	4.165	0.743
My self-assurance in my leadership abilities is strong.	Below 20	14	4.357	0.745
	20-40	89	4.034	0.745
	40-60	110	3.909	0.830
	Above 60	156	3.994	0.732
	Total	369	3.992	0.768
Increased participation in recording SHG documents.	Below 20	14	4.286	0.914
	20-40	89	4.045	0.706
	40-60	110	3.918	0.791
	Above 60	156	4.045	0.748
	Total	369	4.016	0.759

Source: Primary Data collected

Table 5.20 shows the personal empowerment among the women in SHGs based on their age. The mean values reveal that all the SHG members irrespective of age have a reasonable degree of agreement regarding the various aspects of personal empowerment. The analysis reveals that the members within the age group of 20 to 40 attained an increased ability to read and fill out forms than other members with a mean value of 4.899. The members above 60 years are more familiar with banking transactions such as opening accounts and depositing money than others with a mean value of 4.609. As far as the members of age group below 20 are concerned, they are more capable of performing arithmetic calculations than others (mean value is 4.929), are more I am capable of using managerial abilities (mean value is 4.357), are more I am proficient in the usage of mobile phones (mean value is 4.214), are more capable at resolving conflicts within the group (mean value is 4.286), are more confident in their ability to behave as a leader (mean value is 4.357) They also have increased participation in recording SHG documents (mean value 4.286). So, we can conclude that personal empowerment to age is high in the case of SHG members whose age is below 20 years and the same differs from other members.

Table 5.21
Marital Status Wise Classification of Personal Empowerment

Relevant Aspects of Personal Empowerment		N	Mean	Std. Deviation
I am able to read and fill out forms.	Single	10	4.800	0.422
	Married	348	4.845	0.363
	Widow	11	4.909	0.302
	Total	369	4.846	0.362

I am capable of performing arithmetic calculations.	Single	10	4.700	0.675
	Married	348	4.658	0.599
	Widow	11	4.909	0.302
	Total	369	4.667	0.594
I am capable of using managerial abilities.	Single	10	4.100	0.568
	Married	348	4.336	0.766
	Widow	11	4.636	0.505
	Total	369	4.339	0.757
I am familiar with various banking transactions such as opening accounts and depositing money.	Single	10	4.600	0.699
	Married	348	4.517	0.694
	Widow	11	4.909	0.302
	Total	369	4.531	0.687
I am proficient in the usage of mobile phones.	Single	10	3.300	0.949
	Married	348	3.802	0.944
	Widow	11	4.182	0.874
	Total	369	3.799	0.946
I am capable at resolving conflicts within the group.	Single	10	4.300	0.823
	Married	348	4.172	0.739
	Widow	11	3.818	0.751
	Total	369	4.165	0.743
My self-assurance in my leadership abilities is strong.	Single	10	4.500	0.527
	Married	348	3.971	0.774
	Widow	11	4.182	0.603
	Total	369	3.992	0.768
Increased participation in recording SHG documents.	Single	10	4.300	0.675
	Married	348	4.009	0.765
	Widow	11	4.000	0.632
	Total	369	4.016	0.759

Source: Primary Data collected

Table 5.21 shows the personal empowerment among the women in SHGs based on their marital status. The mean values reveal that all the SHG members irrespective of their marital status have a reasonable degree of agreement regarding the various aspects of personal empowerment. The study reveals that the unmarried members are more I am capable of resolving conflicts within the group, more confident in their ability to behave as a leader, and have increased participation in recording SHG documents than other members with a mean value of 4.300, 4.500, and 4.300 respectively. At the same time, the members who are widows have a higher ability to read and fill out forms (mean value 4.909) and they are capable of performing arithmetic calculations (mean value 4.909) than

other members. They are also highly capable of using managerial abilities, familiar with various banking transactions such as opening accounts and depositing money, and proficient in using mobile phones among the members with the mean values of 4.636, 4.909, and 4.182 respectively. Thus, it is evident from the analysis that personal empowerment is generally different for women in SHGs based on their marital status. Also, the members who are widows have more personal empowerment than others.

Table 5.22
Job Status Wise Classification of Personal Empowerment

Relevant Aspects of Personal Empowerment		N	Mean	Std. Deviation
I am able to read and fill out forms.	No Specific Job	46	4.804	0.401
	Coolies	108	4.843	0.366
	Private Job	187	4.861	0.347
	Others	28	4.821	0.390
	Total	369	4.846	0.362
I am capable of performing arithmetic calculations.	No Specific Job	46	4.522	0.658
	Coolies	108	4.806	0.442
	Private Job	187	4.626	0.638
	Others	28	4.643	0.621
	Total	369	4.667	0.594
I am capable of using managerial abilities.	No Specific Job	46	4.261	0.773
	Coolies	108	4.417	0.725
	Private Job	187	4.332	0.767
	Others	28	4.214	0.787
	Total	369	4.339	0.757
I am familiar with various banking transactions such as opening accounts and depositing money.	No Specific Job	46	4.413	0.805
	Coolies	108	4.583	0.657
	Private Job	187	4.551	0.657
	Others	28	4.393	0.786
	Total	369	4.531	0.687
I am proficient in the usage of mobile phones.	No Specific Job	46	3.870	1.067
	Coolies	108	3.722	0.807
	Private Job	187	3.786	0.988

	Others	28	4.071	0.940
	Total	369	3.799	0.946
I am capable at resolving conflicts within the group.	No Specific Job	46	4.196	0.778
	Coolies	108	4.222	0.702
	Private Job	187	4.134	0.754
	Others	28	4.107	0.786
	Total	369	4.165	0.743
My self-assurance in my leadership abilities is strong	No Specific Job	46	4.022	0.830
	Coolies	108	4.037	0.722
	Private Job	187	3.989	0.783
	Others	28	3.786	0.738
	Total	369	3.992	0.768
Increased participation in recording SHG documents.	No Specific Job	46	4.261	0.713
	Coolies	108	3.907	0.743
	Private Job	187	4.032	0.754
	Others	28	3.929	0.858
	Total	369	4.016	0.759

Source: Primary Data collected

Table 5.22 shows the personal empowerment among the women in SHGs based on their job status. The mean values reveal that all the SHG members irrespective of their job status have a reasonable degree of agreement regarding the various aspects of personal empowerment. The finding reveals that the members who have private jobs have a higher ability to read and fill out forms than others with a mean value of 4.861. The members who perform other types of jobs are more proficient in the usage of mobile phones than other members with a mean value of 4.071. The jobless members got an increased participation in recording SHG documents than others with a mean value of 4.261. The study also finds that, surprisingly, the members who are coolies are more capable of performing arithmetic calculations, using managerial abilities, resolving conflicts within the group, confident in my ability to behave as a leader, and more familiar with various banking transactions such as opening accounts and depositing money than other members with mean values of 4.806, 4.417, 4,583, 4.22 and 4.037 respectively. Thus, it would be concluded that the members who are coolies have attained more personal empowerment than other members with the help of SHGs.

Table 5.23
Academic Qualification Wise Classification of Personal Empowerment

Relevant Aspects of Personal Empowerment		N	Mean	Std. Deviation
I am able to read and fill out forms.	Primary	56	4.821	0.386
	High School	118	4.847	0.361
	Higher Secondary	111	4.838	0.370
	UG/Above	42	4.905	0.297
	Others	42	4.833	0.377
	Total	369	4.846	0.362
I am capable of performing arithmetic calculations.	Primary	56	4.679	0.606
	High School	118	4.669	0.586
	Higher Secondary	111	4.640	0.629
	UG/Above	42	4.738	0.497
	Others	42	4.643	0.618
	Total	369	4.667	0.594
I am capable of using managerial abilities.	Primary	56	4.536	0.660
	High School	118	4.280	0.805
	Higher Secondary	111	4.270	0.786
	UG/Above	42	4.381	0.697
	Others	42	4.381	0.697
	Total	369	4.339	0.757
I am familiar with various banking transactions such as opening accounts and depositing money.	Primary	56	4.571	0.657
	High School	118	4.398	0.828
	Higher Secondary	111	4.631	0.571
	UG/Above	42	4.714	0.457
	Others	42	4.405	0.701
	Total	369	4.531	0.687
I am proficient in the usage of mobile phones.	Primary	56	3.804	0.883
	High School	118	3.771	0.973
	Higher Secondary	111	3.766	0.934
	UG/Above	42	3.857	1.026
	Others	42	3.905	0.932
	Total	369	3.799	0.946
I am capable at resolving conflicts within the group.	Primary	56	4.143	0.749
	High School	118	4.203	0.699
	Higher Secondary	111	4.036	0.863
	UG/Above	42	4.238	0.576

	Others	42	4.357	0.618
	Total	369	4.165	0.743
My self-assurance in my leadership abilities is strong	Primary	56	4.125	0.715
	High School	118	3.966	0.795
	Higher Secondary	111	3.973	0.792
	UG/Above	42	4.071	0.712
	Others	42	3.857	0.751
	Total	369	3.992	0.768
Increased participation in recording SHG documents.	Primary	56	3.982	0.774
	High School	118	4.025	0.779
	Higher Secondary	111	4.018	0.786
	UG/Above	42	4.167	0.660
	Others	42	3.881	0.705
	Total	369	4.016	0.759

Source: Primary Data collected

Table 5.23 shows the personal empowerment among the women in SHGs based on their educational qualifications. The mean values reveal that all the SHG members irrespective of their academic qualifications have a reasonable degree of agreement regarding the various aspects of personal empowerment. The analysis reveals that the members who have UG and above have a high ability to read and fill out forms, are more capable of performing arithmetic calculations, are more familiar with various banking transactions such as opening accounts and depositing money, and have increased participation in recording SHG documents than other members with mean values of 4.905, 4.738, 4.714 and 4.167 respectively. The members with primary educational qualifications are more capable of using managerial abilities and more confident in my ability to behave as a leader than others with mean values of 4.536 and 4.125 respectively. Whereas, members with other types of educational qualifications are more proficient in the usage of mobile phones (mean value is 3.905) and highly capable of resolving conflicts within the group than other members (mean value is 4.357). Thus, we can conclude that personal empowerment is generally different for women in SHGs based on their academic qualifications. Also, the members who are undergraduates or above have more personal empowerment than others.

Table 5.24
Annual Family Income Wise Classification of Personal Empowerment

Relevant Aspects of Personal Empowerment		N	Mean	Std. Deviation
I am able to read and fill out forms.	Below 1-lakhs	123	4.862	0.347
	1-2 lakhs	148	4.878	0.328
	2-3 lakhs	68	4.750	0.436
	Above 3 lakhs	30	4.833	0.379
	Total	369	4.846	0.362
I am capable of performing arithmetic calculations.	Below 1-lakhs	123	4.618	0.621
	1-2 lakhs	148	4.703	0.565
	2-3 lakhs	68	4.721	0.569
	Above 3 lakhs	30	4.567	0.679
	Total	369	4.667	0.594
I am capable of using managerial abilities.	Below 1-lakhs	123	4.309	0.780
	1-2 lakhs	148	4.392	0.686
	2-3 lakhs	68	4.279	0.826
	Above 3 lakhs	30	4.333	0.844
	Total	369	4.339	0.757
I am familiar with various banking transactions such as opening accounts and depositing money.	Below 1-lakhs	123	4.577	0.601
	1-2 lakhs	148	4.615	0.644
	2-3 lakhs	68	4.456	0.656
	Above 3 lakhs	30	4.100	1.062
	Total	369	4.531	0.687
I am proficient in the usage of mobile phones.	Below 1-lakhs	123	3.862	0.862
	1-2 lakhs	148	3.872	0.978
	2-3 lakhs	68	3.603	0.949
	Above 3 lakhs	30	3.633	1.066
	Total	369	3.799	0.946
I am capable at resolving conflicts within the group.	Below 1-lakhs	123	4.081	0.795
	1-2 lakhs	148	4.223	0.688
	2-3 lakhs	68	4.206	0.783
	Above 3 lakhs	30	4.133	0.681
	Total	369	4.161	0.713

		lakhs			
		Total	369	4.165	0.743
My self-assurance in my leadership abilities is strong	Below 1-lakhs	123	3.951	0.798	
	1-2 lakhs	148	4.020	0.769	
	2-3 lakhs	68	4.000	0.733	
	Above 3 lakhs	30	4.000	0.743	
	Total	369	3.992	0.768	
Increased participation in recording SHG documents.	Below 1-lakhs	123	4.000	0.757	
	1-2 lakhs	148	4.095	0.759	
	2-3 lakhs	68	3.912	0.728	
	Above 3 lakhs	30	3.933	0.828	
	Total	369	4.016	0.759	

Source: Primary Data collected

Table 5.24 shows the personal empowerment among the women in SHGs based on their annual family income. The mean values reveal that all the SHG members irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of personal empowerment. The analysis shows that the members who have a yearly family income between 2-3 lakhs are more capable of performing arithmetic calculations than other members. At the same time, the members who have an annual family income between 1-2 lakh have a high ability to read and fill out forms (mean value is 4.878). They are more capable of using managerial abilities and resolving conflicts within the group than others with mean values of 4.392 and 4.223 respectively. They are also more familiar with various banking transactions such as opening accounts and depositing money, more proficient in the usage of mobile phones, highly confident in their ability to behave as a leader, and have an increased participation in recording SHG documents than other members with mean values of 4.615, 3.872 and 4.095 respectively. Therefore, it would be concluded that personal empowerment is generally different for women in SHGs based on their annual family income and it is also evident that the members in the income group between 1-2 lakh have more personal empowerment than others.

5.2 HYPOTHESIS TESTING

5.2.1 Hypothesis 1: The political empowerment of women is independent of factors such as their age, marital status, employment status, academic degree, and annual family income. Self-help groups (SHGs) are providing women with the opportunity to improve their political empowerment.

5.2.1.a Age Wise Analysis of Political Empowerment

It is essential to test the significance of differences in the political empowerment of SHG women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is given in Table 5.25.

Table 5.25
Age wise Analysis of Political Empowerment of Women in SHGs

Relevant Aspects of Political Empowerment	Sum of Squares	df	Mean Square	F	P-Value
Know what's going on in the political world.	15.044	3	5.015	3.597	.014
Have knowledge of the right to vote	1.635	3	0.212	7.727	.005
Get familiar with Women's organizations	1.640	3	0.247	6.648	.009
Participate in political party gatherings	7.087	3	2.462	2.878	.165
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	2.766	3	0.255	10.832	.006
Have the ability to protest social ills	2.134	3	0.711	0.662	.576
Have the ability to serve the public	2.791	3	0.930	0.937	.423
There is a rise in the proportion of female candidates and winners in local elections.	5.215	3	1.738	1.855	.017

Source: Primary Data collected

A number of the variables, including what is going on in the political sphere, understanding of the right to vote, familiarity with women's groups, attendance at the ward sabha, and the proportion of female candidates, have P-values that are lower than 0.05, as shown in Table 5.25. The conclusions drawn from these

disparities between the age groups about these factors of political empowerment are statistically significant. The findings that young women are more politically powerful than older women are supported by the variables discussed here.

5.2.1.b Marital Status Wise Analysis Political Empowerment

To check whether the difference found in the mean values of various marital status groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.26.

Table 5.26
Marital Status Wise Analysis of Political Empowerment of Women in SHGs

Relevant Aspects of Political Empowerment	Sum of Squares	Df	Mean Square	F	P-Value
Know what's going on in the political world.	6.391	2	3.195	2.260	.006
Have knowledge of the right to vote	3.891	2	1.946	1.596	.004
Get familiar with Women's organizations	2.024	2	0.812	2.493	.020
Participate in political party gatherings	1.097	2	0.149	7.380	.016
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	0.963	2	0.481	0.324	.723
Have the ability to protest social ills	6.492	2	3.246	3.064	.018
Have the ability to serve the public	1.302	2	0.651	0.655	.520
There is a rise in the proportion of female candidates and winners in local elections.	0.377	2	0.189	0.199	.819

Source: Primary Data collected

A number of the variables, including what is going on in the political world, knowledge of the right to vote, familiarity with women's groups, participation in political party gatherings, and the ability to protest societal evils, have P-values that are lower than 0.05, as shown in Table 5.26. As a result, it may be inferred that the differences discovered in the marital status of women concerning these

determinants of political empowerment are statistically significant. According to these factors, the conclusion that single women have greater political influence than those who are married or widowed is supported by the evidence.

5.2.1.c Job Status Wise Analysis Political Empowerment

To check whether the difference found in the mean values of various job status groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.27.

Table 5.27
Job Status Wise Analysis of Political Empowerment of Women in SHGs

Relevant Aspects of Political Empowerment	Sum of Squares	df	Mean Square	F	P-Value
Know what's going on in the political world.	4.634	3.000	1.545	1.086	.015
Have knowledge of the right to vote	9.762	3.000	3.254	2.698	.016
Get familiar with Women's organizations	6.726	3.000	2.242	1.977	.007
Participate in political party gatherings	4.587	3.000	1.529	1.099	.009
Attendance at the Ward Sabha/Grama Sabha on a consistent basis	11.514	3.000	3.838	2.630	.001
Have the ability to protest social ills	0.559	3.000	0.186	0.173	.915
Have the ability to serve the public	8.300	3.000	2.767	2.830	.018
There is a rise in the proportion of female candidates and winners in local elections.	1.719	3.000	0.573	0.605	.612

Source: Primary Data collected

A number of the variables, including what is going on in the political sphere, understanding of the right to vote, familiarity with women's groups, participation in political party gatherings, attendance at ward sabha, and the ability to serve the public, have P-values that are lower than 0.05, as shown in Table 5.27. As a result, it may be inferred that the variations discovered in the employment status of women concerning these factors of political empowerment are sufficiently significant to warrant statistical analysis. These characteristics provide credence to the conclusion that women who are employed in private jobs and coolies have a greater degree of political empowerment than other women.

5.2.1.d Academic Qualification Wise Analysis Political Empowerment

To check whether the difference found in the mean values of various academic qualification groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.28.

*Table 5.28
Academic Qualification Wise Analysis Political Empowerment*

Relevant Aspects of Political Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Know what's going on in the political world.	3.262	4	0.841	3.881	.002
Have knowledge of the right to vote	2.889	4	0.472	6.117	.000
Get familiar with Women's organizations	1.633	4	0.158	10.314	.008
Participate in political party gatherings	5.518	4	1.330	4.150	.013
Attendance at the Ward Saba/Grama Sabha on a consistent basis	5.399	4	1.350	0.912	.457
Have the ability to protest social ills	5.077	4	1.269	1.187	.016
Have the ability to serve the public	3.087	4	0.772	0.776	.541
There is a rise in the proportion of female candidates and winners in local elections.	1.246	4	0.311	0.328	.859

Source: Primary Data collected

A number of the variables, including what is going on in the political world, knowledge of the right to vote, familiarity with women's groups, participation in political party gatherings, and the ability to protest societal evils, have P-values that are lower than 0.05, as shown in Table 5.28. As a result, it may be inferred that the inequalities that were discovered in the academic qualifications of women concerning these factors of political empowerment are statistically significant. These factors provide credence to the hypothesis that women who have completed greater levels of education are more politically empowered than members of other groups.

5.2.1.e Annual Family Income Wise Analysis Political Empowerment

In order to check whether the difference found in the mean values of various annual family income groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.29.

Table 5.29
Annual Family Income Wise Analysis Political Empowerment

Relevant Aspects of Political Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Know what's going on in the political world.	18.798	3	6.266	4.528	.004
Have knowledge of the right to vote	2.943	3	0.981	3.801	.024
Get familiar with Women's organizations	0.547	3	0.182	5.159	.004
Participate in political party gatherings	0.277	3	0.092	2.066	.008
Attendance at the Ward Saba/Grama Sabha on a consistent basis	3.464	3	1.155	0.779	.506
Have the ability to protest social ills	6.083	3	2.028	1.907	.128
Have the ability to serve the public	2.931	3	0.977	5.985	.010
There is a rise in the proportion of female candidates and winners in local elections.	2.122	3	0.707	3.748	.014

Source: Primary Data collected

The results presented in Table 5.29 demonstrate that the P-values of the variables that are being discussed, which include the following: what is happening in the political sphere; familiarity with women's groups; knowledge of the right to vote; participation in political party gatherings; the capacity to serve the public; and an increase in the proportion of female candidates. The conclusion drawn from this is that the differences discovered in the annual family income of women about these determinants of political empowerment are statistically significant. These variables provide evidence that supports the conclusion that women from families with higher incomes are more politically empowered than other groups.

5.2.1.f Conclusion

After verifying all the variables related to political empowerment, the researcher found that the SHGs enhance the political empowerment of women, and political empowerment depends on their age, marital status, job status, academic qualification, and annual family income. The hypothesis is rejected.

5.2.2 Hypothesis 2: SHGs enhance the legal empowerment of women and the legal empowerment is independent of their age, marital status, job status, academic qualification, and annual family income.

5.2.2.a Age Wise Analysis Legal Empowerment

It is essential to test the significance of differences in the legal empowerment of SHG women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.30.

Table 5.30
Age wise Analysis of Legal Empowerment of Women in SHGs

Relevant Aspects of Legal Empowerment	Sum of Squares	df	Mean Square	F	P-Value
An enhanced understanding of women's legal rights	5.391	3	1.797	1.704	.006
Helped a great deal to stop and lessen domestic abuse	2.538	3	0.846	1.533	.005
Women's protection laws are being effectively implemented.	3.850	3	1.283	1.619	.004
Better legal knowledge to	2.082	3	0.694	2.647	.015

combat gender discrimination					
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	2.576	3	0.859	0.927	.428
Reduced instances of sexual harassment of women	1.540	3	0.513	0.684	.562

Source: Primary Data collected

According to the data presented in Table 5.30, the P-values of the variables that are being discussed, which include knowledge of women's legal rights, assistance in the prevention and reduction of domestic violence, women's protection legislation, and legal knowledge to combat gender discrimination, are all lower than 0.05. The conclusion that can be drawn from this is that the disparities that were discovered between the age groups with regard to these aspects of legal empowerment are statistically significant. According to these factors, the conclusion that women under the age of 40 have greater legal empowerment than other women is supported by the evidence.

5.2.2.b Marital Status-Wise Analysis of Legal Empowerment

In order to check whether the difference found in the mean values of various marital status groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.31.

Table 5.31
Marital Status Wise Analysis of Legal Empowerment of Women in SHGs

Relevant Aspects of Legal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
An enhanced understanding of women's legal rights	1.435	2	0.217	6.601	.006
Helped a great deal to stop and lessen domestic abuse	1.724	2	0.962	1.792	.001
Women's protection laws are being effectively implemented.	1.628	2	0.314	5.185	.004
Better legal knowledge to combat gender	1.186	2	0.193	6.147	.007

discrimination					
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	0.115	2	0.157	0.729	.940
Reduced instances of sexual harassment of women	1.697	2	0.248	6.832	.009

Source: Primary Data collected

According to Table 5.31's results, all of the variables under discussion—including women's protection laws, legal knowledge to fight gender discrimination, fewer instances of sexual harassment of women, and awareness of women's legal rights—had P-values below the 0.05 threshold. Therefore, it is reasonable to assume that there is a statistically significant gender gap in marital status as it relates to these areas of women's legal empowerment. When these factors are included, the results show that married women are more empowered legally.

5.2.2.c Job Status Wise Analysis of Legal Empowerment

It is essential to test the significance of differences in the legal empowerment of SHG women among the different job groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.32.

Table 5.32
Job Status Wise Analysis of Legal Empowerment of Women in SHGs

Relevant Aspects of Legal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
An enhanced understanding of women's legal rights	1.667	3	0.222	7.496	.011
Helped a great deal to stop and lessen domestic abuse	1.139	3	0.280	4.073	.003
Women's protection laws are being effectively implemented.	1.128	3	0.386	2.922	.004
Better legal knowledge to combat gender discrimination	12.044	3	4.015	3.841	.010
Improved understanding of the government's	2.143	3	0.714	0.770	.511

initiatives and laws for providing women with essential infrastructure

Reduced instances of sexual harassment of women	3.814	3	1.271	1.708	.010
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Source: Primary Data collected

The results presented in Table 5.32 demonstrate that the P-values of the variables that are being discussed, namely awareness of women's legal rights, assistance in the prevention and reduction of domestic violence, women's protection legislation, legal knowledge to combat gender discrimination, and fewer incidences of sexual harassment of women, are all below the threshold of 0.05. The conclusion that can be drawn from this is that the variations that were discovered in the employment status of women regarding these aspects of legal empowerment are statistically significant. These variables provide support for the conclusion that members who hold jobs that are not similar to those held by other members have a greater degree of legal empowerment than other members.

5.2.2.d Academic Qualification Wise Analysis of Legal Empowerment

It is essential to test the significance of differences in the legal empowerment of SHG women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.33.

Table 5.33
Academic Qualification Wise Analysis of Legal Empowerment of Women in SHGs

Relevant Aspects of Legal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
An enhanced understanding of women's legal rights	7.687	4	1.947	3.949	.018
Helped a great deal to stop and lessen domestic abuse	1.650	4	0.263	6.285	.004
Women's protection laws are being effectively implemented.	2.144	4	0.636	3.371	.018
Better legal knowledge to combat gender discrimination	1.241	4	0.320	3.875	.886

Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	0.561	4	0.165	3.395	.950
Reduced instances of sexual harassment of women	7.239	4	1.820	3.978	.005

Source: Primary Data collected

Table 5.33 demonstrates that the P-values of the variables that are being discussed, which include understanding of women's legal rights, assistance in the prevention and reduction of domestic violence, legislation protecting women, and a decrease in the number of cases of sexual harassment of women, are all below 0.05. As a result, it may be inferred that the discrepancies that were discovered in the academic qualifications of women with regard to these aspects of legal empowerment are statistically significant. The utilization of these variables lends credence to the discovery that women who possess higher educational qualifications enjoy greater legal empowerment than other individuals.

5.2.2.e Annual Income-Wise Analysis of Legal Empowerment

It is essential to test the significance of differences in the legal empowerment of SHG women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.34.

Table 5.34
Annual Family Income Wise Analysis of Legal Empowerment of Women in SHGs

Relevant Aspects of Legal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
An enhanced understanding of women's legal rights	2.760	3	0.920	2.867	.008
Helped a great deal to stop and lessen domestic abuse	0.590	3	0.197	2.353	.007
Women's protection laws are being effectively implemented.	4.009	3	1.336	1.687	.169
Better legal knowledge to combat gender	2.195	3	0.732	3.682	.003

discrimination					
Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	2.217	3	0.739	2.797	.006
Reduced instances of sexual harassment of women	2.090	3	0.697	0.930	.674

Source: Primary Data collected

The P-values of the variables included in Table 5.34 are less than 0.05. These variables include knowledge of women's legal rights, assistance in the prevention and reduction of domestic violence, legal knowledge to combat gender discrimination, and increased comprehension of the initiatives and laws that the government has enacted. As a result, it may be inferred that the disparities that were discovered in the annual income of women about these aspects of legal empowerment are statistically significant. Due to the presence of these variables, the conclusion that women who have a higher annual family income have greater legal empowerment than other members of the family is supported.

5.2.2.f Conclusion

After the verification of all the variables related to legal empowerment, the researcher found that the SHGs enhance the legal empowerment of women and the legal empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income. SHGs enhance the legal empowerment of the women and the legal empowerment is independent of their age, marital status, job status, academic qualification, and annual family income. The hypothesis is ACCEPTED.

5.2.3 Hypothesis 3: SHGs enhance the social empowerment of the women and the social empowerment is independent of their age, marital status, job status, academic qualification, and annual family income.

5.2.3.a Age Wise Analysis of Social Empowerment

It is essential to test the significance of differences in the social empowerment of SHG women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.35.

Table 5.35
Age wise Analysis of Social Empowerment of Women in SHGs

Relevant Aspects of Social Empowerment	Sum of Squares	df	Mean Square	F	P-Value
I interact frequently within the community.	0.678	3	0.226	4.333	.002
I communicate frequently with numerous organizations.	7.378	3	2.459	2.181	.020
I am involved in cultural activities and festivities.	0.254	3	0.085	1.095	.008
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	0.786	3	0.262	0.342	.795
I assisted government authorities and NGO activists in identifying potential beneficiaries.	1.095	3	0.365	5.374	.002
I am going to protest against the increased discrimination against women.	1.041	3	0.347	0.406	.749
I have improved my relationships with my friends and family.	1.470	3	0.490	4.483	.005

Source: Primary Data collected

As can be seen in Table 5.35, the P-values of the variables (such as "interacting frequently within the community," "communicating frequently with numerous organizations," "participating in cultural activities and festivities," "assisting government authorities and NGO activists," and "improved my relationships with my friends and family") are all lower than 0.05. The conclusion that can be drawn from this is that the disparities that were discovered between the age groups on these aspects of social empowerment are statistically significant. These factors provide credence to the conclusion that women in the age bracket of less than twenty years old have a higher level of social empowerment than other members.

5.2.3.b Marital Status-Wise Analysis of Social Empowerment

It is essential to test the significance of differences in the social empowerment of SHG women among the different marital status groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.36.

Table 5.36
Marital Status Wise Analysis of Social Empowerment of Women in SHGs

Relevant Aspects of Social Empowerment	Sum of Squares	df	Mean Square	F	P-Value
I interact frequently within the community.	1.072	2	0.536	3.792	.004
I communicate frequently with numerous organizations.	2.334	2	1.167	1.025	.010
I am involved in cultural activities and festivities.	6.884	2	3.442	3.949	.020
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	1.425	2	0.712	0.935	.393
I assisted government authorities and NGO activists in identifying potential beneficiaries.	5.743	2	2.871	2.990	.012
I am going to protest against the increased discrimination against women.	2.915	2	1.458	1.721	.180
I have improved my relationships with my friends and family.	1.620	2	0.810	3.800	.001

Source: Primary Data collected

Table 5.36 shows that the P-values of the variable such as interacting frequently within the community, communicating frequently with numerous organizations, involvement in cultural activities and festivities, assisting government authorities and NGO activists, and improving relationships with friends and family are below 0.05. Hence it is implied that the differences found in the marital status of women regarding these variables of social empowerment are statistically significant. These variables substantiate the finding that married and unmarried women have more social empowerment than other members.

5.2.3.c Job Status-Wise Analysis of Social Empowerment

It is essential to test the significance of differences in the social empowerment of SHG women among the different job status groups. Analysis of variance

(ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.37.

Table 5.37
Job Status Wise Analysis of Social Empowerment of Women in SHGs

Relevant Aspects of Social Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I interact frequently within the community.	7.278	3	2.426	3.665	.013
I communicate frequently with numerous organizations.	1.998	3	0.666	3.583	.006
I am involved in cultural activities and festivities.	0.832	3	0.277	2.312	.007
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	3.609	3	1.203	1.587	.002
I assisted government authorities and NGO activists in identifying potential beneficiaries.	6.027	3	2.009	2.088	.001
I am going to protest against the increased discrimination against women.	1.938	3	0.646	0.759	.518
I have improved my relationships with my friends and family.	6.721	3	2.240	2.238	.013

Source: Primary Data collected

Table 5.37 shows that the P-values of the variable such as interacting frequently within the community, communicating frequently with numerous organizations, involvement in cultural activities and festivities, involving in numerous community development initiatives, assisting government authorities, and NGO activists, and improving the relationships with friends and family are below 0.05.

Hence it is implied that the differences found in the job status of women regarding these variables of social empowerment are statistically significant. These variables substantiate the finding that the members engaged in other types of jobs have more social empowerment than others.

5.2.3.d Academic Qualification-Wise Analysis of Social Empowerment

It is essential to test the significance of differences in the social empowerment of SHG women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.38.

Table 5.38
Academic Qualification-Wise Analysis of Social Empowerment of Women in SHGs

Relevant Aspects of Social Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I interact frequently within the community.	14.745	4	3.686	5.731	.000
I communicate frequently with numerous organizations.	5.786	4	1.446	3.275	.010
I am involved in cultural activities and festivities.	1.430	4	0.358	6.401	.008
I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	1.466	4	0.366	4.478	.002
I assisted government authorities and NGO activists in identifying potential beneficiaries.	4.486	4	1.121	1.157	.329
I am going to protest against the increased discrimination	2.896	4	0.724	0.850	.494

against women.					
I have improved my relationships with my friends and family.	4.796	4	1.199	6.188	.005

Source: Primary Data collected

Table 5.38 shows the P-values of the variable such as interacting frequently within the community, communicating frequently with numerous organizations, involvement in cultural activities and festivities, involved in numerous community development initiatives, and improved my relationships with my friends and family are below 0.05. Hence it is implied that the differences found in the academic qualification of women regarding these variables of social empowerment are statistically significant. These variables substantiate the finding that members who have educational qualifications below UG have more social empowerment than others.

5.2.3.e Annual Family Income-Wise Analysis of Social Empowerment

It is essential to test the significance of differences in the social empowerment of SHG women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.39.

Table 5.39
Annual Family Income Wise Analysis of Social Empowerment of Women in SHGs

Relevant Aspects of Social Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I interact frequently within the community.	0.596	3	0.199	4.292	.003
I communicate frequently with numerous organizations.	12.481	3	4.160	3.736	.011
I am involved in cultural activities and festivities.	5.098	3	1.699	1.933	.004
I am involved in numerous community development initiatives, such as road construction	0.773	3	0.258	5.336	.009

and sewage cleaning.					
I assisted government authorities and NGO activists in identifying potential beneficiaries.	2.705	3	0.902	0.928	.427
I am going to protest against the increased discrimination against women.	3.635	3	1.212	6.430	.004
I have improved my relationships with my friends and family.	0.412	3	0.137	0.135	.939

Source: Primary Data collected

Table 5.39 shows that the P-values of the variable such as interacting frequently within the community, communicating frequently with numerous organizations, involvement in cultural activities and festivities, involvement in numerous community development initiatives, and going to protest against the increased discrimination against women are below 0.05. Hence it is implied that the differences found in the annual family income of women regarding these variables of social empowerment are statistically significant. These variables substantiate that higher-income group members have more social empowerment than others.

5.2.3.f Conclusion

After the verification of all the variables related to social empowerment, the researcher found that the SHGs enhance the social empowerment of women and the social empowerment is dependent on their age, marital status, job status, academic qualifications, and annual family income. The hypothesis is rejected as social empowerment is subjected to demographic factors.

5.2.4 Hypothesis 4: SHGs enhance the personal empowerment of women and social empowerment is independent of their age, marital status, job status, academic qualification, and annual family income.

5.2.4.a Age-Wise Analysis of Personal Empowerment

It is essential to test the significance of differences in the social empowerment of SHG women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.40.

Table 5.40
Age wise Analysis of Personal Empowerment of Women in SHGs

Relevant Aspects of Personal Empowerment	Sum of Squares	Df	Mean Square	F	P-Value
I am able to read and fill out forms.	0.690	3	0.230	2.768	.003
I am capable of performing arithmetic calculations.	3.088	3	1.029	2.960	.002
I am capable of using managerial abilities.	0.205	3	0.068	0.119	.949
I am familiar with various banking transactions such as opening accounts and depositing money.	1.978	3	0.659	3.400	.003
I am proficient in the usage of mobile phones.	3.934	3	1.311	5.472	.002
I am capable at resolving conflicts within the group.	2.021	3	0.674	4.224	.001
I am confident in my ability to behave as a leader.	2.778	3	0.926	1.578	.194
Increased participation in recording SHG documents.	2.276	3	0.759	1.321	.267

Source: Primary Data collected

Table 5.40 shows that the P-values of the variable such as the ability to read and fill out forms, capability of performing arithmetic calculations, familiarity with various banking transactions, proficiency in the usage of mobile phones, and capability at resolving conflicts within the group are below 0.05. Hence it is implied that the differences found in the age groups regarding these variables of personal empowerment are statistically significant. These variables substantiate the finding that SHG members whose age is below 20 years, and the same differ from other members.

5.2.4.b Marital Status-Wise Analysis of Personal Empowerment

It is essential to test the significance of differences in the personal empowerment of SHG women among the different marital status groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.41.

Table 5.41
Marital Status Wise Analysis of Personal Empowerment of Women in SHGs

Relevant Aspects of Personal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I am able to read and fill out forms.	0.065	2	0.03	0.25	.780
I am capable of performing arithmetic calculations.	0.683	2	0.34	0.97	.381
I am capable of using managerial abilities.	1.547	2	0.77	1.35	.020
I am familiar with various banking transactions such as opening accounts and depositing money.	1.686	2	0.84	1.79	.008
I am proficient in the usage of mobile phones.	4.105	2	2.05	2.31	.001
I am capable at resolving conflicts within the group.	1.524	2	0.76	1.39	.012
I am confident in my ability to behave as a leader.	3.127	2	1.56	2.68	.000
Increased participation in recording SHG documents.	0.828	2	0.41	0.72	.488

Source: Primary Data collected

Table 5.41 shows that the P-values of the variable such as capability of using managerial abilities, familiarity with various banking transactions, proficiency in the usage of mobile phones, capability at resolving conflicts within the groups, and confidence in the ability to behave as the leaders are below 0.05. Hence, it is implied that the differences found in the marital status of women regarding these variables of personal empowerment are statistically significant. These variables substantiate the finding that the members who are widows have more personal empowerment than others.

5.2.4.c Job Status-Wise Analysis of Personal Empowerment

It is essential to test the significance of differences in the personal empowerment of SHG women among the different job status groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.42.

Table 5.42
Job Status Wise Analysis of Personal Empowerment of Women in SHGs

Relevant Aspects of Personal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I am able to read and fill out forms.	0.140	3	0.047	3.354	.001
I am capable of performing arithmetic calculations.	3.380	3	1.127	3.247	.002
I am capable of using managerial abilities.	1.378	3	0.459	0.801	.494
I am familiar with various banking transactions such as opening accounts and depositing money.	1.543	3	0.514	2.090	.005
I am proficient in the usage of mobile phones.	2.975	3	0.992	2.110	.001
I am capable at resolving conflicts within the group.	0.674	3	0.225	5.405	.009
I am confident in my ability to behave as a leader.	1.453	3	0.484	0.820	.483
Increased participation in recording SHG documents.	4.294	3	1.431	2.517	.018

Source: Primary Data collected

Table 5.42 shows that the P-values of the variable such as the ability to read and fill out forms, capability of performing arithmetic calculations, familiarity with various banking transactions, proficiency in the usage of mobile phones, capability of resolving conflicts within the group, and increased participation in recording SHG documents are below 0.05. Hence, it is implied that the differences

found in the job status of women regarding these variables of personal empowerment are statistically significant. These variables substantiate the finding that the members who are coolies have attained more personal empowerment than other members with the help of SHGs.

5.2.4.d Academic Qualification-Wise Analysis of Personal Empowerment

It is essential to test the significance of differences in the personal empowerment of SHG women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.43.

Table 5.43
Academic Qualification Wise Analysis of Personal Empowerment of Women in SHGs

Relevant Aspects of Personal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I am able to read and fill out forms.	0.193	4	0.048	3.366	.003
I am capable of performing arithmetic calculations.	0.328	4	0.082	4.230	.001
I am capable of using managerial abilities.	3.255	4	0.814	5.428	.004
I am familiar with various banking transactions such as opening accounts and depositing money.	5.351	4	1.338	2.889	.022
I am proficient in the usage of mobile phones.	0.827	4	0.207	0.229	.922
I am capable at resolving conflicts within the group.	3.822	4	0.956	4.747	.009
I am confident in my ability to behave as a leader.	2.139	4	0.535	0.906	.461
Increased participation in recording SHG documents.	1.795	4	0.449	0.777	.541

Source: Primary Data collected

Table 5.43 shows that the P-values of the variable such as the ability to read and fill out forms, capability to perform arithmetic calculations, capability of using managerial abilities, familiarity with various banking transactions, and capability to resolve conflicts within the group are below 0.05. Hence it is implied that the differences found in the academic qualification of women regarding these variables of personal empowerment are statistically significant. These variables substantiate the finding that the members who are undergraduates or above have more personal empowerment than others.

5.2.4.e Annual Family Income-Wise Analysis of Personal Empowerment

It is essential to test the significance of differences in the personal empowerment of SHG women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.44.

Table 5.44
Annual Family Income Wise Analysis of Personal Empowerment of Women in SHGs

Relevant Aspects of Personal Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
I am able to read and fill out forms.	0.817	3	0.272	6.099	.000
I am capable of performing arithmetic calculations.	0.983	3	0.328	4.927	.008
I am capable of using managerial abilities.	0.768	3	0.256	5.445	.000
I am familiar with various banking transactions such as opening accounts and depositing money.	7.260	3	2.420	5.301	.001
I am proficient in the usage of mobile phones.	4.703	3	1.568	6.763	.004
I am capable at resolving conflicts within the group.	1.503	3	0.501	0.908	.437
I am confident in my ability to	0.329	3	0.110	0.185	.907

behave as a leader.					
Increased participation in recording SHG documents.	1.890	3	0.630	5.095	.011

Source: Primary Data collected

Table 5.44 shows that the P-values of the variable such as being able to read and fill out forms, capable of performing arithmetic calculations, capable of using managerial abilities, familiar with various banking transactions, proficient in the usage of mobile phones, and increased participation in recording SHG documents are below 0.05. Hence it is implied that the differences found in the annual family income of women regarding these variables of personal empowerment are statistically significant. These variables substantiate the finding that the members who are in the income group between 1-2 lakhs have more personal empowerment than others.

5.2.4.f Conclusion

After the verification of all the variables related to personal empowerment, the researcher found that the SHGs enhance the personal empowerment of women and personal empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income. This hypothesis is also rejected.

5.3 ECONOMIC EMPOWERMENT

Economic empowerment is crucial for women, which will ultimately lead to gender equality and attainment of their rights and the same will lead to the development of their family, society, and ultimately to the development of our economy. SHGs play a vital role in the economic empowerment of women. In this context; the present study attempts to identify the degree of economic empowerment for women through SHGs. The present study considers a battery of ten relevant aspects to identify the economic empowerment of women through SHGs, such as; improvement in employability, capacity to conduct banking transactions, cash rotation, and management, increase in overall earnings, ability to utilize money and credit, facilitated income daily expenses, analysing different investment choices, capacity to resolve financial issues, accustomed to spending money on recreation and capacity of meeting own requirements autonomously

and measured economic empowerment in SHG members using five-point Likert scale ranging from strongly disagreeing (1) to strongly agreeing (5).

Table 5.45
Economic Empowerment of Women in SHGs

Relevant Aspects of Economic Empowerment	Mean	Std. Deviation
Probability of employment improved.	3.160	1.437
The ability to carry out financial transactions enhanced.	3.136	1.293
Recognise how to handle and rotate cash	3.653	1.095
Total amount of earnings is rising	3.596	1.099
I am able to utilize money and credit in a successful manner.	3.680	1.079
Facilitated income daily expenses	3.491	1.157
I can analyze different investment choices	3.618	1.119
I am capable of resolving the financial issues.	3.824	0.966
I am accustomed to spending money on recreation.	4.030	0.889
I am capable of meeting my own requirements autonomously	4.062	0.881

Source: Primary Data collected

Table 5.45 depicts the economic empowerment of women in SHGs in Kalamassery Municipality. The descriptive statistics show that, after becoming a member of SHG, they became more employable, and the employment opportunities of respondents were improved (mean is 3.160). Their capacity to conduct banking transactions improved (mean value is 3.136), their ability to rotate and manage cash was also improved (mean value is 3.653) and the overall earnings of SHG members increased (mean is 3.596). They began to utilize money and credit successfully (mean is 3.680), they are now able to analyse various investment choices (mean value is 3.618), they are now capable of resolving financial issues (mean is 3.824) and meeting their requirements autonomously (mean is 4.062). The members also have sufficient income for meeting daily expenses (mean value is 3.491) and are accustomed to spending money on recreation (mean is 4.030). Hence it is essential to examine the economic empowerment gained by women with respect to various demographic segments of respondents.

Table 5.46
Age wise Classification of Economic Empowerment

Relevant Aspects of Economic Empowerment		N	Mean	Std. Deviation
Probability of employment improved	Below 20	14	2.929	1.439
	20-40	89	3.022	1.422
	40-60	110	3.245	1.422
	Above 60	156	3.199	1.461
	Total	369	3.160	1.437
The ability to carry out financial transactions enhanced	Below 20	14	3.000	1.569
	20-40	89	3.045	1.331
	40-60	110	3.218	1.237
	Above 60	156	3.141	1.292
	Total	369	3.136	1.293
Recognise how to handle and rotate cash	Below 20	14	3.714	0.825
	20-40	89	3.596	1.165
	40-60	110	3.709	1.052
	Above 60	156	3.641	1.113
	Total	369	3.653	1.095
Total amount of earnings is rising	Below 20	14	3.214	1.188
	20-40	89	3.427	1.043
	40-60	110	3.718	1.059
	Above 60	156	3.641	1.141
	Total	369	3.596	1.099
I am able to utilize money and credit in a successful manner.	Below 20	14	3.571	0.938
	20-40	89	3.528	1.109
	40-60	110	3.609	1.067
	Above 60	156	3.827	1.073
	Total	369	3.680	1.079
Facilitated income daily expenses	Below 20	14	3.643	1.393
	20-40	89	3.371	1.191
	40-60	110	3.609	1.050
	Above 60	156	3.462	1.188
	Total	369	3.491	1.157
I can analyse different investment choices	Below 20	14	3.571	1.158
	20-40	89	3.618	1.071
	40-60	110	3.555	1.122
	Above 60	156	3.667	1.149
	Total	369	3.618	1.119
I am capable of resolving the financial issues.	Below 20	14	4.000	1.109
	20-40	89	3.888	0.922
	40-60	110	3.855	0.956
	Above 60	156	3.750	0.988
	Total	369	3.824	0.966

I am accustomed to spending money on recreation.	Below 20	14	3.643	1.008
	20-40	89	4.034	0.923
	40-60	110	4.055	0.927
	Above 60	156	4.045	0.830
	Total	369	4.030	0.889
I am capable of meeting my own requirements autonomously	Below 20	14	4.000	0.784
	20-40	89	4.146	0.860
	40-60	110	4.073	0.875
	Above 60	156	4.013	0.909
	Total	369	4.062	0.881

Source: Primary Data collected

Table 5.46 shows the Age Wise Classification of Economic Empowerment of members of SHGs in Kalamassery Municipality. The mean values reveal that all the SHG members irrespective of age have a reasonable degree of agreement regarding the various aspects of economic empowerment. The analysis reveals that the members in SHGs in the age group of 40-60 become more employable and their employment opportunities of them were improved (mean is 3.160), their capacity to conduct banking transactions improved (mean is 3.218), their overall earnings increased and their ability to accustom to spend money on recreation raised (mean is 4.146) on comparing to other members in the SHGs. The respondents below the age group of 20 become able to rotate and manage cash (mean is 3.714), the income earned by them is now sufficient to meet daily expenses (mean is 3.643) and they are capable of resolving financial issues (mean is 4.000) than members of other age group. The respondents above the age group of 60 can utilize money and credit successfully (mean is 3.827) and analyze different investment choices (3.667) in an appreciable manner than others. The respondents in the age group 20-40 are more capable of meeting my requirements autonomously than other members (mean value 4.146). It is evident from the analysis that the degree and mode of economic empowerment attained by the members in SHGs varies and members above the age group of 20 attained more empowerment.

Table 5.47
Marital Status Wise Classification of Economic Empowerment

Relevant Aspects of Economic Empowerment		N	Mean	Std. Deviation
Probability of	Single	10	2.300	1.494

employment improved	Married	348	3.170	1.429
	Widow	11	3.636	1.433
	Total	369	3.160	1.437
The ability to carry out financial transactions enhanced	Single	10	3.200	1.549
	Married	348	3.149	1.286
	Widow	11	2.636	1.286
	Total	369	3.136	1.293
Recognise how to handle and rotate cash	Single	10	3.300	1.337
	Married	348	3.647	1.089
	Widow	11	4.182	0.982
	Total	369	3.653	1.095
Total amount of earnings is rising	Single	10	3.700	0.823
	Married	348	3.589	1.113
	Widow	11	3.727	0.905
	Total	369	3.596	1.099
I am able to utilize money and credit in a successful manner.	Single	10	3.700	1.337
	Married	348	3.693	1.074
	Widow	11	3.273	1.009
	Total	369	3.680	1.079
Facilitated income daily expenses	Single	10	3.500	0.850
	Married	348	3.494	1.177
	Widow	11	3.364	0.674
	Total	369	3.491	1.157
I can analyse different investment choices	Single	10	3.400	1.265
	Married	348	3.626	1.110
	Widow	11	3.545	1.368
	Total	369	3.618	1.119
I am capable of resolving the financial issues.	Single	10	4.300	0.949
	Married	348	3.819	0.969
	Widow	11	3.545	0.820
	Total	369	3.824	0.966
I am accustomed to spending money on recreation.	Single	10	4.000	0.943
	Married	348	4.020	0.893
	Widow	11	4.364	0.674
	Total	369	4.030	0.889
I am capable of meeting my own requirements autonomously	Single	10	3.900	0.994
	Married	348	4.066	0.881
	Widow	11	4.091	0.831
	Total	369	4.062	0.881

Source: Primary Data collected

Table 5.47 gives the Marital Status Wise Classification of Economic Empowerment of the women in SHGs. The mean values reveal that all the SHG members irrespective of their marital status have a reasonable degree of

agreement regarding the various aspects of economic empowerment. The results reveal that, on comparing to other members, the employability of widows improved (mean is 3.636), their ability to rotate and manage cash was also improved (mean value is 4.182), their overall earnings increased (mean is 3.727), they accustomed to spending money on recreation (mean is 4.364) and now capable of meeting their requirements autonomously (mean value is 4.091). Similarly, in the case of unmarried members, their capacity to conduct banking transactions improved (mean is 3.200), they are now able to utilize money and credit successfully (mean is 3.700), and their earnings are now sufficient to meet daily expenses (mean value is 3.500). They are more capable of resolving financial issues effectively than other members (mean is 4.300). The married members can more effectively analyse investment choices than others (mean is 3.626). All these findings show that the rate and manner of economic empowerment attained by the members in SHGs varies and widows and unmarried members attained more economic empowerment.

Table 5.48
Job Status Wise Classification of Economic Empowerment

Relevant Aspects of Economic Empowerment		N	Mean	Std. Deviation
Probability of employment improved	No Specific Job	46	3.130	1.485
	Coolies	108	3.241	1.452
	Private Job	187	3.086	1.404
	Others	28	3.393	1.548
	Total	369	3.160	1.437
The ability to carry out financial transactions enhanced	No Specific Job	46	3.065	1.340
	Coolies	108	3.056	1.222
	Private Job	187	3.219	1.340
	Others	28	3.000	1.186
	Total	369	3.136	1.293
Recognise how to handle and rotate cash	No Specific Job	46	3.565	1.259
	Coolies	108	3.722	1.092
	Private Job	187	3.701	1.050
	Others	28	3.214	1.067
	Total	369	3.653	1.095
Total amount of earnings is rising	No Specific Job	46	3.565	0.886

	Coolies	108	3.611	1.126
	Private Job	187	3.578	1.135
	Others	28	3.714	1.117
	Total	369	3.596	1.099
I am able to utilize money and credit in a successful manner.	No Specific Job	46	3.674	1.055
	Coolies	108	3.704	1.052
	Private Job	187	3.674	1.105
	Others	28	3.643	1.096
	Total	369	3.680	1.079
Facilitated income daily expenses	No Specific Job	46	3.413	1.107
	Coolies	108	3.287	1.184
	Private Job	187	3.711	1.132
	Others	28	2.929	0.979
	Total	369	3.491	1.157
I can analyse different investment choices	No Specific Job	46	3.478	1.130
	Coolies	108	3.769	1.124
	Private Job	187	3.594	1.095
	Others	28	3.429	1.230
	Total	369	3.618	1.119
I am capable of resolving the financial issues.	No Specific Job	46	3.913	0.939
	Coolies	108	3.778	0.931
	Private Job	187	3.807	0.976
	Others	28	3.964	1.105
	Total	369	3.824	0.966
I am accustomed to spending money on recreation.	No Specific Job	46	4.087	0.865
	Coolies	108	3.917	0.887
	Private Job	187	4.021	0.892
	Others	28	4.429	0.836
	Total	369	4.030	0.889
I am capable of meeting my own requirements autonomously	No Specific Job	46	4.152	0.842
	Coolies	108	4.009	0.859
	Private Job	187	4.053	0.914
	Others	28	4.179	0.819
	Total	369	4.062	0.881

Source: Primary Data collected

Table 5.48 reveals the Job Status Wise Classification of Economic Empowerment of women through SHGs. The mean values reveal that all the SHG members irrespective of their job status have a reasonable degree of agreement regarding

the various aspects of economic empowerment. The analysis finds that, after becoming a member of SHGs, the employability of other types of job categories was improved on comparing other members of SHGs (mean is 3.393). They are also accustomed to spending money on recreation (mean is 4.429), capable of resolving financial issues (mean value is 3.964), and capable of meeting their requirements autonomously (mean is 4.179) than other respondents. The ability to manage and rotate cash (mean is 3.722) and the ability to utilize money and credit successfully (mean is 3.704) of coolies were improved in an appreciable manner than others. They can also now analyse different investment choices effectively (mean value is 3.769). After becoming a member of SHGs, the members who are doing private jobs have attained more capacity to conduct banking transactions (mean value is 3.219) and they are now able to meet the daily expenses with their earnings (mean is 3.711). Thus, it is evident from the analysis that the economic empowerment through SHGs among members varies based on their job status and the members with other types of jobs and coolies have attained more empowerment.

Table 5.49
Academic Qualification Wise Classification of Economic Empowerment

Relevant Aspects of Economic Empowerment		N	Mean	Std. Deviation
Probability of employment improved	Primary	56	3.250	1.492
	High School	118	2.949	1.490
	Higher Secondary	111	3.342	1.338
	UG/Above	42	3.119	1.418
	Others	42	3.190	1.469
	Total	369	3.160	1.437
The ability to carry out financial transactions enhanced	Primary	56	3.107	1.534
	High School	118	3.195	1.289
	Higher Secondary	111	3.090	1.233
	UG/Above	42	3.119	1.234
	Others	42	3.143	1.221
	Total	369	3.136	1.293
Recognise how to handle and rotate cash	Primary	56	3.750	1.132
	High School	118	3.508	1.011
	Higher Secondary	111	3.676	1.145
	UG/Above	42	3.762	1.078

	Others	42	3.762	1.165
	Total	369	3.653	1.095
Total amount of earnings is rising	Primary	56	3.554	1.008
	High School	118	3.551	1.152
	Higher Secondary	111	3.721	1.063
	UG/Above	42	3.595	1.149
	Others	42	3.452	1.131
	Total	369	3.596	1.099
I am able to utilize money and credit in a successful manner.	Primary	56	4.018	1.053
	High School	118	3.619	1.109
	Higher Secondary	111	3.685	1.070
	UG/Above	42	3.381	1.011
	Others	42	3.690	1.047
	Total	369	3.680	1.079
Facilitated income daily expenses	Primary	56	3.679	0.993
	High School	118	3.559	1.209
	Higher Secondary	111	3.423	1.172
	UG/Above	42	3.476	1.131
	Others	42	3.238	1.185
	Total	369	3.491	1.157
I can analyse different investment choices	Primary	56	3.429	1.248
	High School	118	3.720	1.045
	Higher Secondary	111	3.658	1.124
	UG/Above	42	3.786	1.001
	Others	42	3.310	1.199
	Total	369	3.618	1.119
I am capable of resolving the financial issues.	Primary	56	3.696	1.143
	High School	118	3.966	0.951
	Higher Secondary	111	3.856	0.872
	UG/Above	42	3.810	0.994
	Others	42	3.524	0.917
	Total	369	3.824	0.966
I am accustomed to spending money on recreation.	Primary	56	4.000	0.972
	High School	118	4.186	0.886
	Higher Secondary	111	3.901	0.904
	UG/Above	42	4.048	0.795
	Others	42	3.952	0.795
	Total	369	4.030	0.889
I am capable of meeting my own	Primary	56	4.143	0.883
	High School	118	4.127	0.853

requirements autonomously	Higher Secondary	111	4.036	0.883
	UG/Above	42	3.762	0.932
	Others	42	4.143	0.872
	Total	369	4.062	0.881

Source: Primary Data collected

Table 5.49 shows the Academic Qualification Wise Classification of Economic Empowerment of Women through SHGs of Kalamassery Municipality. The mean values reveal that all the SHG members irrespective of their academic qualifications have a reasonable degree of agreement regarding the various aspects of economic empowerment. The findings reveal that the higher secondary category members have attained more employability (mean is 3.342) and can successfully utilize money and credit (mean value is 3.721) after joining SHGs. The capacity to conduct banking transactions (mean is 3.195) and resolve financial issues (mean is 3.966) were improved in the case of members with high school education. They are also more accustomed to spending on recreation (mean is 4.186) than other respondents. In the case of UG and the above category, their ability to rotate and manage cash (mean is 3.762) and analyse different investment choices (mean is 3.786) were more on compared to other members. The SHG members with primary education are now able to utilize money and credit in a successful manner (4.018) and their capacity to meet requirements autonomously is also improved (mean is 3.679). Their daily income is sufficient to meet daily expenses (mean is 4.143). All these findings reveal that the economic empowerment of SHG members differs in relation to their academic qualifications and members with educational qualifications below higher secondary have attained more economic empowerment.

Table 5.50
Annual Family Income Wise Classification of Economic Empowerment

Relevant Aspects of Economic Empowerment		N	Mean	Std. Deviation
Probability of employment improved	Below 1- lakhs	123	3.407	1.390
	1-2 lakhs	148	2.932	1.478
	2-3 lakhs	68	3.382	1.339
	Above 3 lakhs	30	2.767	1.431

	Total	369	3.160	1.437
The ability to carry out financial transactions enhanced	Below 1-lakhs	123	3.081	1.225
	1-2 lakhs	148	3.061	1.336
	2-3 lakhs	68	3.515	1.333
	Above 3 lakhs	30	2.867	1.137
	Total	369	3.136	1.293
Recognise how to handle and rotate cash	Below 1-lakhs	123	3.659	1.144
	1-2 lakhs	148	3.628	1.127
	2-3 lakhs	68	3.779	0.844
	Above 3 lakhs	30	3.467	1.252
	Total	369	3.653	1.095
Total amount of earnings is rising	Below 1-lakhs	123	3.537	1.066
	1-2 lakhs	148	3.581	1.056
	2-3 lakhs	68	3.735	1.192
	Above 3 lakhs	30	3.600	1.248
	Total	369	3.596	1.099
I am able to utilize money and credit in a successful manner.	Below 1-lakhs	123	3.650	1.109
	1-2 lakhs	148	3.784	1.014
	2-3 lakhs	68	3.691	1.123
	Above 3 lakhs	30	3.267	1.112
	Total	369	3.680	1.079
Facilitated income daily expenses	Below 1-lakhs	123	3.447	1.189
	1-2 lakhs	148	3.466	1.145
	2-3 lakhs	68	3.529	1.203
	Above 3 lakhs	30	3.700	0.988
	Total	369	3.491	1.157
I can analyse different investment choices	Below 1-lakhs	123	3.642	1.110
	1-2 lakhs	148	3.547	1.133
	2-3 lakhs	68	3.721	1.131
	Above 3 lakhs	30	3.633	1.098
	Total	369	3.618	1.119
I am capable of resolving the financial issues.	Below 1-lakhs	123	3.878	0.980
	1-2 lakhs	148	3.797	0.976
	2-3 lakhs	68	3.765	0.979

	Above 3 lakhs	30	3.867	0.860
	Total	369	3.824	0.966
I am accustomed to spending money on recreation.	Below 1-lakhs	123	4.000	0.958
	1-2 lakhs	148	4.007	0.907
	2-3 lakhs	68	4.059	0.731
	Above 3 lakhs	30	4.200	0.847
	Total	369	4.030	0.889
I am capable of meeting my own requirements autonomously	Below 1-lakhs	123	4.130	0.914
	1-2 lakhs	148	4.041	0.872
	2-3 lakhs	68	3.956	0.888
	Above 3 lakhs	30	4.133	0.776
	Total	369	4.062	0.881

Source: Primary Data collected

Table 5.50 depicts the Annual Family Income-Wise Classification of Economic Empowerment of Women through SHGs. The mean scores show that all the SHG members irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of economic empowerment. The results reveal that, after becoming a member of SHGs, as far as the below 1 lakh income category is concerned, their employability (mean is 3.407), their capacity to conduct banking transactions (mean is 3.081), cash rotation and management ability (mean value is 3.659), their ability to analyse different investment choices (mean is 3.642) and their capacity to resolve financial issues (mean is 3.878) were improved on compared to other members. Further, there is an increase in overall earnings of 2-3 lakh income category members (mean is 3.735). The members with an annual family income between 1-2 lakhs are now able to utilize money and credit successfully (mean value is 3.784). At the same time, the members with income above 3 lakhs are accustomed to spending money on recreation (mean is 4.200) and are more capable of meeting their requirements autonomously (mean 4.133) than other members. Their earnings are sufficient to meet their daily expenses (mean is 3.700). It is evident from the analysis that the economic empowerment of SHG members differs about their annual family income and members with a yearly income below 3 lakhs have attained more economic empowerment.

5.3.1 Hypothesis Testing

5.3.1.a Hypothesis 5: SHGs enhance the economic empowerment of women and the economic empowerment is independent of their age, marital status, job status, academic qualification, and annual family income.

5.3.1.a.i Age-Wise Analysis of Economic Empowerment

It is essential to test the significance of differences in the economic empowerment of women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.51.

*Table 5.51
Age wise Analysis of Economic Empowerment of Women in SHGs*

Relevant Aspects of Economic Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Probability of employment improved	13.470	3	1.157	6.558	.003
The ability to carry out financial transactions enhanced.	12.744	3	0.581	7.346	.002
Recognise how to handle and rotate cash	10.715	3	0.238	5.197	.008
Total amount of earnings is rising	6.541	3	2.180	1.816	.144
I am able to utilize money and credit in a successful manner.	26.139	3	2.046	6.770	.003
Facilitated income daily expenses	3.278	3	1.093	0.816	.486
I can analyse different investment choices	20.843	3	0.281	7.223	.001
I am capable of resolving the financial issues.	1.751	3	0.584	0.623	.600
I am accustomed to spending money on	22.200	3	0.733	8.928	.007

recreation.

I am capable of meeting my own requirements autonomously	16.073	3	0.358	5.459	.001
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Source: Primary Data collected

Table 5.51 shows that the P-values of the variables such as probability of employment improved, capacity to conduct banking transactions, how to rotate and manage cash, utilizing money and credit successfully, different investment choices, spending money on recreation, meeting own requirements autonomously are below 0.05. Hence it is implied that the differences found in the age groups regarding these variables of economic empowerment are statistically significant. These variables substantiate the finding that the members above the age group of 20 attained more economic empowerment.

5.3.1.a.ii Marital Status-Wise Analysis of Economic Empowerment

To check whether the difference found in the mean values of various marital status groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.52.

Table 5.52
Marital Status Wise Analysis of Economic Empowerment of Women in SHGs

Relevant Aspects of Economic Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Probability of employment improved	9.924	2	4.962	6.423	.000
The ability to carry out financial transactions enhanced	12.850	2	1.425	3.852	.018
Recognise how to handle and rotate cash	4.337	2	2.168	4.815	.004
Total amount of earnings is rising	20.314	2	0.157	6.129	.009
I am able to utilize money and credit in a successful manner.	1.883	2	0.942	0.808	.446
Facilitated income daily expenses	18.183	2	0.091	6.068	.004
I can analyze different investment	0.558	2	0.279	0.222	.801

choices					
I am capable of resolving the financial issues.	13.128	2	1.564	7.682	.008
I am accustomed to spending money on recreation.	1.267	2	0.634	0.801	.449
I am capable of meeting my own requirements autonomously	19.277	2	0.139	5.178	.007

Source: Primary Data collected

Table 5.52 shows that the P-values of the variables such as probability of employment improved, capacity to conduct banking transactions, how to rotate and manage cash, increase in overall earnings, facilitated income daily expenses, capable of resolving the financial issues, meeting own requirements autonomously are below 0.05. Hence it is implied that the differences found in the marital status of women regarding these variables of economic empowerment are statistically significant. These variables substantiate the finding that the widows and unmarried members attained more economic empowerment.

5.3.1.a.iii Job Status-Wise Analysis of Economic Empowerment

In order to check whether the difference found in the mean values of various job status groups of women is statistically significant, Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.53.

Table 5.53
Job Status Wise Analysis of Economic Empowerment of Women in SHGs

Relevant Aspects of Economic Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Probability of employment improved	23.299	3	1.100	6.531	.001
The ability to carry out financial transactions enhanced	21.743	3	0.914	7.545	.002
Recognise how to handle and rotate cash	16.684	3	2.228	5.870	.003

Total amount of earnings is rising	0.524	3	0.175	0.143	.934
I am able to utilize money and credit in a successful manner.	0.108	3	0.036	0.031	.993
Facilitated income daily expenses	22.699	3	7.566	5.882	.001
I can analyze different investment choices	25.461	3	1.487	7.189	.004
I am capable of resolving the financial issues.	1.197	3	0.399	0.426	.735
I am accustomed to spending money on recreation.	15.998	3	1.999	8.564	.005
I am capable of meeting my own requirements autonomously	21.068	3	0.356	6.457	.003

Source: Primary Data collected

Table 5.53 shows the P-values of the variables such as improvement in the probability of employment, capacity to conduct banking transactions, how to rotate and manage cash-facilitated income daily expenses, different investment choices, spending money on recreation, meeting own requirements autonomously below 0.05. Hence, it is implied that the differences found in the job status of women regarding these variables of economic empowerment are statistically significant. These variables substantiate the finding that the members with other types of jobs and coolies have attained more economic empowerment.

5.3.1.a.iv Academic Qualification-Wise Analysis of Economic Empowerment

It is essential to test the significance of differences in the economic empowerment of women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.54.

Table 5.54
Academic Qualification Wise Analysis of Economic Empowerment of Women in SHGs

Relevant Aspects of Economic Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Probability of employment improved	19.500	4	2.375	4.153	.002
The ability to carry out financial transactions enhanced	18.704	4	0.176	5.104	.001
Recognise how to handle and rotate cash	14.045	4	1.011	5.841	.010
Total amount of earnings is rising	2.934	4	0.734	0.604	.660
I am able to utilize money and credit in a successful manner.	10.600	4	2.650	2.309	.008
Facilitated income daily expenses	5.723	4	1.431	1.071	.371
I can analyze different investment choices	18.598	4	2.149	7.729	.003
I am capable of resolving the financial issues.	27.200	4	1.800	10.948	.002
I am accustomed to spending money on recreation.	25.054	4	1.264	9.610	.001
I am capable of meeting my own requirements autonomously	24.998	4	1.250	8.621	.008

Source: Primary Data collected

Table 5.54 shows that P-values of the variables such as the probability of employment improved, capacity to conduct banking transactions, how to rotate and manage cash, successfully utilize money and credit, different investment choices, capability of resolving financial issues, spending money on recreation, meeting own requirements autonomously is below 0.05. Hence it is implied that the differences found in the academic status of women regarding these variables of economic empowerment are statistically significant. These variables

substantiate the finding that the members with educational qualifications below higher secondary have attained more economic empowerment.

5.3.1.a.v Annual Family Income Wise Analysis of Economic Empowerment

It is essential to test the significance of differences in the economic empowerment of women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.55.

Table 5.55
Annual Family Income Wise Analysis of Economic Empowerment of Women in SHGs

Relevant Aspects of Economic Empowerment	Sum of Squares	Df	Mean Square	F	P- Value
Probability of employment improved	23.142	3	7.714	3.823	.010
The ability to carry out financial transactions enhanced	24.133	3	4.378	4.654	.008
Recognise how to handle and rotate cash	22.222	3	0.741	5.615	.006
Total amount of earnings is rising	19.787	3	0.596	6.491	.009
I am able to utilize money and credit in a successful manner.	6.836	3	2.279	1.973	.118
Facilitated income daily expenses	1.738	3	0.579	0.431	.731
I can analyze different investment choices	16.535	3	0.512	5.406	.009
I am capable of resolving the financial issues.	0.759	3	0.253	0.269	.848
I am accustomed to spending money on recreation.	21.114	3	0.371	8.468	.005
I am capable of meeting my own requirements autonomously	20.557	3	0.519	6.667	.003

Source: Primary Data collected

Table 5.55 shows that P-values of the variables such as the probability of employment improved, capacity to conduct banking transactions, how to rotate and manage cash, increase in overall earnings, different investment choices, spending money on recreation, meeting own requirements autonomously is below 0.05. Hence, it is implied that the differences found in the academic status of women regarding these variables of economic empowerment are statistically significant. These variables substantiate the finding that the members with an annual income below 3 lakhs have attained more economic empowerment.

5.3.1.a.vi Conclusion

After the verification of all the variables related to economic empowerment, the researcher found that the SHGs enhance the economic empowerment of women, and the economic empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income. The hypothesis is rejected.

5.4 CHANGES IN ECONOMIC EMPOWERMENT OF WOMEN

This segment analyses the changes in the economic empowerment of women through SHGs. The changes in the economic empowerment are analyzed through the freedom to commence income-generating activity, financial independence, asset acquisition, formation of deposits, and freedom of spending.

Table 5.56
Changes in Economic Empowerment of Women before and after Joining SHGs

Relevant Economic Aspects	Opinion of Members	Before Joining SHGs		After Joining SHGs	
		No. of Respondents	Percent	No. of Respondents	Percent
Freedom to commence income-generating activity	No	230	62.3	88	23.8
	Yes	139	37.7	281	76.2
	Total	369	100.0	369	100.0
Financial independence	No	320	86.7	92	24.9
	Yes	49	13.3	277	75.1
	Total	369	100.0	369	100.0
Asset acquisition	No	326	88.3	244	66.1
	Yes	43	11.7	125	33.9
	Total	369	100.0	369	100.0
Formation of deposits	No	312	84.6	65	17.6
	Yes	57	15.4	304	82.4

	Total	369	100.0	369	100.0
Freedom of spending	No	318	86.2	82	22.2
	Yes	51	13.8	287	77.8
	Total	369	100.0	369	100.0

Source: Primary Data collected

Table 5.56 shows percentage-wise changes in the economic empowerment of women with SHG membership. Most women's attitudes are changed with the help of SHG membership. Most of the women members had no freedom to commence income-generating activities before joining SHGs (62.3 percent) after they joined SHGs, their freedom improved and 76.2 percent of women commenced income-generating activities for their needs. Similarly, their financial independence (75.1 percent), asset acquisition (33.9 percent) formation of deposits (82.4 percent), and freedom of spending (77.8 percent) are enhanced through SHG membership. So, there is a significant improvement in the economic aspects of women after joining SHGs.

5.4.a Hypothesis 6: There is no significant difference between changes in economic empowerment of the women before and after joining SHGs.

Table 5.57

Descriptive Statistics on Changes in Economic Empowerment of Women before and after Joining SHGs

Economic aspects of Women	Before Joining SHGs		After Joining SHGs	
	Mean	Std. Deviation	Mean	Std. Deviation
Freedom to commence income-generating activity	1.377	0.485	1.761	0.426
Financial independence	1.133	0.340	1.750	0.433
Asset acquisition	1.117	0.321	1.338	0.473
Formation of deposits	1.154	0.362	1.823	0.381
Freedom of spending	1.138	0.346	1.777	0.416

Source: Primary Data collected

Table 5.57 reveals that changes in the mean value of each variable are related to changes in economic empowerment. The mean values of all the variables related to women are enhanced after joining SHGs. The results show that women's freedom to commence income-generating activity enhanced from 1.377 to 1.761. Similarly, financial independence (from 1.133 to 1.750), asset acquisition (from 1.117 to 1.338), formation of deposits (from 1.154 to 1.823), and freedom of spending (from 1.138 to 1.777). So it can be concluded that there is a significant

difference between the mean values of each statement relating economic empowerment of women. It is essential to test the significance of differences in the economic empowerment of SHG women before and after joining this group. The statistical t-test was carried out at a 5 percent level of significance and the result is presented in Table 5.58.

Table 5.58
'T'- test on Changes in Economic Empowerment of Women Before and After
Joining SHGs

Economic aspects of SHG Members based on before and after joining SHGs	Paired Differences			t	df	P-Value
	Mean	Std. Deviation	Std. Error Mean			
Pair 1 Freedom to commence income-generating activity (Before and After Joining SHGs)	-.385	.633	.033	-11.682	368	.000
Pair 2 Financial independence (Before and After Joining SHGs)	-.618	.519	.027	-22.870	368	.000
Pair 3 Asset acquisition (Before and After Joining SHGs)	-.222	.466	.024	-9.168	368	.000
Pair 4 Formation of deposits (Before and After Joining SHGs)	-.669	.515	.027	-24.960	368	.000
Pair 5 Freedom of spending (Before and After Joining SHGs)	-.640	.539	.028	-22.777	368	.000

Source: Primary Data collected

Table 5.58 shows that the P-values of the variables, such as freedom to commence income-generating activity, financial independence, asset acquisition, formation of deposits, and freedom of spending are below 0.05. Hence, it is implied that the differences found in the change in economic empowerment of women before and after joining SHGs are statistically significant. These variables substantiate the finding that women are more empowered after joining SHGs.

5.5 CHANGES IN ECONOMIC EMPOWERMENT OF WOMEN AFTER JOINING SHGS WITH RESPECTS TO DEMOGRAPHICAL VARIABLES

It is essential to test whether the changes in economic empowerment of women after joining SHGs are dependent or independent of their age, religion, academic qualification, and annual family income. So, the researcher used a chi-square test at a 5 percent level of significance to find the dependence of the variables related to changes in economic empowerment.

5.5.a Age wise Classification

Table 5.59
Age wise Classification of Changes in Economic Aspects of Women after Joining SHGs

Relevant Aspects of Economic Empowerment of Women After Joining SHGs	df	Chi Square Value	P-Value
Freedom to commence income-generating activity	3	4.417	.002
Financial independence	3	5.475	.016
Asset acquisition	3	6.363	.004
Formation of deposits	3	8.213	.012
Freedom of spending	3	3.214	.339

Source: Primary Data collected

Table 5.59 shows that the P-values of the variables such as freedom to commence income-generating activity, financial independence, asset acquisition, and formation of deposits are below 0.05. So, the results of all these variables are significant. Hence, it is implied that the economic empowerment of women after joining SHGs related to these variables is dependent on their age. The variable freedom of spending is insignificant, its p-value is 0.339, which is above 0.05, and therefore, it is independent of age.

5.5.b Religion wise Classification

Table 5.60
Religion wise Classification of Changes in Economic Aspects of Women after Joining SHGs

Relevant Aspects of Economic Empowerment of Women After Joining SHGs	df	Chi Square Value	P-Value
Freedom to commence income-generating activity	1	5.647	.012
Financial independence	1	8.432	.006
Asset acquisition	1	2.363	.124
Formation of deposits	1	10.213	.001
Freedom of spending	1	9.543	.009

Source: Primary Data collected

Table 5.60 reveals that the P-values of the variables such as freedom to commence income-generating activity, financial independence, formation of deposits, and freedom of spending are below 0.05. So, the results of all these variables are statistically significant. So, it can be concluded that the economic empowerment of women after joining SHGs related to these variables is dependent on their religion. The asset acquisition is statistically insignificant (p-value 0.714), and it is independent of their religion.

5.5.c Academic Qualification Wise Classification

Table 5.61

Academic Qualification Wise Classification of Changes in Economic Aspects of Women after Joining SHGs

Relevant Aspects of Economic Empowerment of Women After Joining SHGs	df	Chi Square Value	P-Value
Freedom to commence income-generating activity	4	11.654	.007
Financial independence	4	13.231	.001
Asset acquisition	4	12.623	.006
Formation of deposits	4	4.213	.541
Freedom of spending	4	6.214	.441

Source: Primary Data collected

Table 5.61 reveals that the P-values of the variables related to changes in economic empowerment such as freedom to commence income-generating activity, financial independence, and asset acquisition are below 0.05. So, the results of all these variables are statistically significant at a 5 percent level. So, it can be concluded that the economic empowerment of women after joining SHGs related to these variables is dependent on their academic qualifications. The members' formation of deposits and freedom of spending after joining SHGs is statistically insignificant (p-value 0.541 and 0.441) and these variables are independent of their religion.

5.5.d Annual Family Income

Table 5.62

Annual Family Income Wise Classification of Changes in Economic Aspects of Women after Joining SHGs

Relevant Aspects of Economic Empowerment of Women After Joining SHGs	d f	Chi Square Value	P-Value
Freedom to commence income-generating activity	3	12.634	.001
Financial independence	3	15.475	.002
Asset acquisition	3	9.221	.014

Formation of deposits	3	4.213	.613
Freedom of spending	3	11.214	.009

Source: Primary Data collected

Table 5.62 shows that the P-values of the variables related to changes in economic empowerment such as freedom to commence income-generating activity, financial independence, asset acquisition, and freedom of spending are below 0.05. So, the results of all these variables are statistically significant at a 5 percent level. So, it can be concluded that changes in the economic empowerment of women related to these variables are dependent on their annual family income. The SHG member's formation of deposits after joining SHGs is statistically insignificant (p-value 0.613) and independent of annual family income.

Hypothesis 6: There is no significant difference between changes in the economic empowerment of women before and after joining SHGs. REJECTED

5.6 Advancement in Dalits and Muslim Women through Self-Help Groups (SHGs)

5.6.a Advancement of Decision-Making Ability of Women

Decision-making skill is an important trait required by a person in his or her daily life. It will provide effective solutions for various problems faced in our day-to-day family life and at workspace. The improvement of one's decision-making skills is essential. SHGs play a vital role in the advancement of the decision-making ability of women. Thus, the present study attempts to identify the improvement of the same among women through SHGs. The research used a pack of eight relevant aspects to find out the enhancement of decision-making skills such as making financial decisions for family consumer goods, spiritual function, Education for children, purchasing Family assets, seeking treatment for children, implementation of family planning, arranging the weddings of their children and intimate concerns and measured advancement in SHG members using five-point Likert scale ranging from never (1) always (5).

Table 5.63
Advancement of Decision-Making Ability of Women through SHGs

Relevant Aspects of Decision-making ability	Mean	Std. Deviation
Making financial decisions for family consumer goods	3.572	1.262
Spiritual function	3.924	1.147
Education for children	3.696	1.053

Family assets	2.209	1.174
Seeking treatment for children	2.745	1.152
Implementation of family planning	2.753	1.305
Arranging the weddings of children	2.482	1.156
Intimate concerns	3.875	1.145

Source: Primary Data collected

Table 5.63 shows the advancement of the decision-making ability of Dalit and Muslim women through SHGs in Kalamassery Municipality. The mean values describe that, the members have a critical role in making financial decisions for family consumer goods (mean value 3.572), conducting spiritual function (mean value 3.924), selecting children's education (mean value 3.696), acquiring family assets (mean value 2.209), seeking treatment for children (mean value 2.745), implementation of family planning (mean value 2.753), arranging wedding of their children (mean value 2.482) and other intimate concerns (mean value 3.875). Hence it is essential to examine the advancement of decision-making ability gained by women with respect to various demographic segments of respondents.

Table 5.64
Age wise Classification of Advancement of Decision-Making Ability of Women through SHG

Relevant Aspects of Decision-Making Ability		N	Mean	Std. Deviation
Making financial decisions for family consumer goods	Below 20	14	3.286	1.383
	20-40	89	3.629	1.360
	40-60	110	3.609	1.242
	Above 60	156	3.538	1.215
	Total	369	3.572	1.262
Spiritual function	Below 20	14	3.786	0.802
	20-40	89	4.034	1.112
	40-60	110	4.009	1.192
	Above 60	156	3.814	1.157
	Total	369	3.924	1.147
Education for children	Below 20	14	3.857	1.167
	20-40	89	3.618	0.994
	40-60	110	3.736	1.123
	Above 60	156	3.699	1.031
	Total	369	3.696	1.053
Family assets	Below 20	14	1.929	0.997
	20-40	89	2.213	1.092
	40-60	110	2.336	1.236
	Above 60	156	2.141	1.188
	Total	369	2.141	1.188

	Total	369	2.209	1.174
Seeking treatment for children	Below 20	14	3.071	1.141
	20-40	89	2.820	1.192
	40-60	110	2.873	1.150
	Above 60	156	2.583	1.119
	Total	369	2.745	1.152
Implementation of family planning	Below 20	14	2.929	1.592
	20-40	89	2.674	1.277
	40-60	110	2.745	1.295
	Above 60	156	2.788	1.310
	Total	369	2.753	1.305
Arranging the weddings of children	Below 20	14	3.000	1.177
	20-40	89	2.517	1.109
	40-60	110	2.373	1.255
	Above 60	156	2.494	1.104
	Total	369	2.482	1.156
Intimate concerns	Below 20	14	3.357	1.216
	20-40	89	3.921	1.089
	40-60	110	3.973	1.153
	Above 60	156	3.827	1.159
	Total	369	3.875	1.145

Source: Primary Data collected

Table 5.64 depicts the age-wise classification of the advancement of the decision-making ability of women through SHGs. The mean values reveal that all the SHG members irrespective of their age have a reasonable degree of agreement regarding the various aspects of the advancement of decision-making ability. The results show that the members in the age group between 20 to 40 have an increased role in making financial decisions for family consumer goods and conducting spiritual functions than other members with mean values of 3.629 and 4.034 respectively. The members in the age group of 40 to 60 are more actively taking part in the processes of acquiring family assets and other intimate concerns than other members with a mean value of 2.336 and 3.973 respectively. The members below 20 years of age have a crucial role in deciding children's education in the family (mean value 3.857). They are also consulted while seeking treatment for children in the family, the implementation of family planning, and arranging the wedding of children in the family with mean values of 3.071, 2.929, and 3.000 respectively. Therefore, the advancement of decision-making ability is generally different for young and old-aged women in SHGs and young and

middle-aged women are having more decision-making ability than the old aged women.

Table 5.65
Academic Qualification Wise Classification of Advancement of Decision-Making Ability of Women in SHG

Relevant Aspects of Decision-Making Ability		N	Mean	Std. Deviation
Making financial decisions for family consumer goods	Primary	56	3.411	1.247
	High School	118	3.347	1.329
	Higher Secondary	111	3.721	1.192
	UG/Above	42	3.976	1.199
	Others	42	3.619	1.229
	Total	369	3.572	1.262
Spiritual function	Primary	56	4.089	1.100
	High School	118	3.864	1.219
	Higher Secondary	111	3.856	1.094
	UG/Above	42	3.929	1.237
	Others	42	4.048	1.058
	Total	369	3.924	1.147
Education for children	Primary	56	3.679	1.046
	High School	118	3.712	0.979
	Higher Secondary	111	3.658	1.140
	UG/Above	42	3.714	1.132
	Others	42	3.762	0.983
	Total	369	3.696	1.053
Family assets	Primary	56	2.232	1.128
	High School	118	2.161	1.205
	Higher Secondary	111	2.180	1.072
	UG/Above	42	2.524	1.383
	Others	42	2.071	1.177
	Total	369	2.209	1.174
Seeking treatment for children	Primary	56	2.571	1.126
	High School	118	2.831	1.303
	Higher Secondary	111	2.775	1.134
	UG/Above	42	2.667	0.816
	Others	42	2.738	1.083
	Total	369	2.745	1.152
Implementation of family planning	Primary	56	3.018	1.314
	High School	118	2.754	1.333

	Higher Secondary	111	2.685	1.272
	UG/Above	42	2.786	1.523
	Others	42	2.548	1.041
	Total	369	2.753	1.305
Arranging the weddings of their children	Primary	56	2.589	1.203
	High School	118	2.517	1.115
	Higher Secondary	111	2.234	1.120
	UG/Above	42	2.571	1.309
	Others	42	2.810	1.065
	Total	369	2.482	1.156
Intimate concerns	Primary	56	4.054	1.102
	High School	118	3.958	1.041
	Higher Secondary	111	3.802	1.197
	UG/Above	42	3.595	1.231
	Others	42	3.881	1.234
	Total	369	3.875	1.145

Source: Primary Data collected

Table 5.65 depicts the education-wise classification of the advancement of the decision-making ability of women through SHGs. The mean values reveal that all the SHG members irrespective of their educational qualifications, have a reasonable degree of agreement regarding the various aspects of the advancement of decision-making ability. The analysis shows that members who have an educational qualification of UG and above have more roles in making financial decisions for family consumer goods and acquiring family assets with mean values of 3.976 and 2.524 respectively. The members with primary educational qualifications have more roles in making decisions regarding to conducting of spiritual functions in the family, intimate concerns, and implementation of family planning in their family than other members with mean values of 4.089, 4.054, and 3.018 respectively. The members with high school educational qualifications have more role in seeking treatment for children than other members with a mean value of 2.831. The members with other types of educational qualifications have more roles in making decisions regarding to education of children and arranging the wedding of children than other members with mean values of 3.762 and 2.810 respectively. Thus, it can be concluded that the advancement of decision-making ability is generally different about the educational qualification of women in

SHGs, and members of those who have an educational qualification above high school have more decision-making ability than other members.

Table 5.66
Annual Family Income Wise Classification of Advancement of Decision-Making Ability of Women in SHG

Relevant Aspects of Decision-Making Ability		N	Mean	Std. Deviation
Making financial decisions for family consumer goods	Below 1-lakhs	123	3.423	1.312
	1-2 lakhs	148	3.615	1.265
	2-3 lakhs	68	3.750	1.226
	Above 3 lakhs	30	3.567	1.104
	Total	369	3.572	1.262
Spiritual function	Below 1-lakhs	123	4.057	1.074
	1-2 lakhs	148	4.007	1.053
	2-3 lakhs	68	3.662	1.311
	Above 3 lakhs	30	3.567	1.357
	Total	369	3.924	1.147
Education for children	Below 1-lakhs	123	3.724	1.066
	1-2 lakhs	148	3.730	1.054
	2-3 lakhs	68	3.559	1.138
	Above 3 lakhs	30	3.733	0.785
	Total	369	3.696	1.053
Family assets	Below 1-lakhs	123	2.179	1.124
	1-2 lakhs	148	2.270	1.216
	2-3 lakhs	68	2.162	1.229
	Above 3 lakhs	30	2.133	1.074
	Total	369	2.209	1.174
Seeking treatment for children	Below 1-lakhs	123	2.748	1.128
	1-2 lakhs	148	2.770	1.119
	2-3 lakhs	68	2.676	1.085
	Above 3 lakhs	30	2.767	1.547
	Total	369	2.745	1.152
Implementation of family planning	Below 1-lakhs	123	2.659	1.207
	1-2 lakhs	148	2.709	1.386

	2-3 lakhs	68	2.956	1.286
	Above 3 lakhs	30	2.900	1.322
	Total	369	2.753	1.305
Arranging the weddings of their children	Below 1-lakhs	123	2.577	1.208
	1-2 lakhs	148	2.527	1.192
	2-3 lakhs	68	2.250	1.028
	Above 3 lakhs	30	2.400	1.003
	Total	369	2.482	1.156
Intimate concerns	Below 1-lakhs	123	3.886	1.147
	1-2 lakhs	148	3.899	1.147
	2-3 lakhs	68	3.765	1.259
	Above 3 lakhs	30	3.967	0.850
	Total	369	3.875	1.145

Source: Primary Data collected

Table 5.66 shows the annual family income-wise classification of the advancement of the decision-making ability of women through SHGs. The mean values reveal that all the SHG members irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of advancement of decision-making ability. The analysis shows that the members with an annual family income between 2 lakhs to 3 lakhs have more role in making financial decisions for family consumer goods and implementation of family planning in their house than other members with mean values of 3.750 and 2.956 respectively. The members with an income below 1 lakh have more roles in arranging spiritual functions and weddings for their children than other members with mean values of 4.057 and 2.577 respectively. The members whose income is between 1lakh to 2 lakhs have more role in acquiring family assets and seeking treatment of children with mean values of 2.270 and 2.770 respectively. The members with above 3 lakh income have more role in deciding the education for children and intimate concerns with mean values of 3.733 and 3.967 respectively. Thus, it can be concluded that the advancement of decision-making ability is generally different about the annual family income of women in SHGs, and members who have a family income above below 3 lakhs have more role in decision-making than other members.

5.6.b Enhancement of Self-Confidence of Women

Self-confidence facilitates us to sail forward in difficulties in our life. It helps us to harvest success in various endeavors. An enhancement of self-confidence is highly required. SHGs help its members for the same. So, the present research tries to identify the improvement of self-confidence among women through SHGs. The study used six relevant aspects such as; enhanced capacity to face difficult circumstances, increased capacity for Grama sabha participation, increased capacity to speak and engage in meetings, confidence to go shopping without family assistance, willingness to stand up for women in the face of discrimination and harassment and Increased assurance when delivering a public speech and measured enhancement in self-confidence in SHG members using five-point Likert scale ranging from strongly disagreeing (1) strongly agreeing (5).

Table 5.67
Enhancement of Self Confidence of Women through SHGs

Relevant aspects of Self Confidence	Mean	Std. Deviation
Enhanced capacity to face difficult circumstances	3.829	1.003
Increased capacity for Grama sabha participation	2.770	1.062
Increased capacity to speak and engage in PTA, public, and NHG meetings	3.832	0.952
Boost confidence to go shopping without family assistance	3.840	1.045
More resolve to stand up for women in the face of discrimination and harassment	3.545	1.132
Increased assurance when delivering a public speech	3.867	0.879

Source: Primary Data collected

Table 5.67 shows the Enhancement of Self Confidence of Women through SHGs in Kalamassery Municipality. The analysis reveals that the members in SHGs have an Enhanced capacity to face difficult circumstances (mean value 3.829), and increased capacity for Increased capacity for Grama sabha participation (mean value 2.770). They are also capable of speaking and engaging in PTA, public, and NHG meetings and have the confidence to go shopping without family assistance with mean values of 3.832 and 3.840 respectively. They are more resolved to stand up for women during discrimination and harassment (mean value 3.545). The members are also more confident and assured in delivering a public speech (mean value 3.867). Thus, it is to examine the Enhancement of Self

Confidence gained by women concerning various demographic segments of respondents.

Table 5.68
Age wise Classification of Enhancement of Self Confidence of Women

Relevant Aspects of Self Confidence		through SHGs N	Mean	Std. Deviation
Enhanced capacity to face difficult circumstances	Below 20	14	4.000	1.109
	20-40	89	3.978	0.941
	40-60	110	3.927	1.029
	Above 60	156	3.660	0.994
	Total	369	3.829	1.003
Increased capacity for Grama sabha participation	Below 20	14	3.643	1.151
	20-40	89	2.562	1.138
	40-60	110	2.864	0.913
	Above 60	156	2.744	1.071
	Total	369	2.770	1.062
Increased capacity to speak and engage in PTA, public, and NHG meetings	Below 20	14	3.571	0.756
	20-40	89	3.730	0.997
	40-60	110	3.873	0.889
	Above 60	156	3.885	0.983
	Total	369	3.832	0.952
Boost confidence to go shopping without family assistance	Below 20	14	4.000	1.109
	20-40	89	3.798	0.967
	40-60	110	3.709	1.120
	Above 60	156	3.942	1.024
	Total	369	3.840	1.045
More resolve to stand up for women in the face of discrimination and harassment	Below 20	14	3.500	1.019
	20-40	89	3.663	1.022
	40-60	110	3.491	1.210
	Above 60	156	3.519	1.150
	Total	369	3.545	1.132
Increased assurance when delivering a public speech	Below 20	14	3.714	0.726
	20-40	89	3.742	0.983
	40-60	110	3.882	0.810
	Above 60	156	3.942	0.874
	Total	369	3.867	0.879

Source: Primary Data collected

Table 5.68 shows the age-wise classification of enhancement of Self Confidence of Women through SHGs. The mean values reveal that all the SHG members irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of Enhancement of their Self Confidence. The analysis shows that the members in the age group below 20 have an enhanced

capacity to face difficult circumstances, confidence Boost confidence to go shopping without family assistance, and increased capacity for Grama sabha participation compared to other members with mean values of 4.000, 4.000 and 3.643 respectively. At the same time, the members above 60 years of age group have an Increased capacity to speak and engage in PTA, public, and NHG meetings (mean value 3.885), and are more resolved to stand up for women in the face of discrimination and harassment (mean value 3.519) and they have an increased assurance when delivering a public speech than other members (mean value 3.942). So, it would be concluded that the enhancement of self-confidence is generally different about the age of women in SHGs, and members who are in an age group below 20 and above 60 have more enhancement in their self-confidence compared to others.

Table 5.69
Academic Qualification Wise Classification of Enhancement of Self Confidence
of Women through SHGs

Relevant Aspects of Self Confidence		N	Mean	Std. Deviation
Enhanced capacity to face difficult circumstances	Primary	56	3.804	1.086
	High School	118	3.881	0.944
	Higher Secondary	111	3.928	1.006
	UG/Above	42	3.548	1.152
	Others	42	3.738	0.857
	Total	369	3.829	1.003
Increased capacity for Grama Sabha participation	Primary	56	2.893	0.985
	High School	118	2.678	1.085
	Higher Secondary	111	2.919	1.097
	UG/Above	42	2.619	0.936
	Others	42	2.619	1.103
	Total	369	2.770	1.062
Increased capacity to speak and engage in PTA, public, and NHG meetings	Primary	56	3.964	0.972
	High School	118	3.797	0.939
	Higher Secondary	111	3.775	0.921
	UG/Above	42	3.738	1.061
	Others	42	4.000	0.937
	Total	369	3.832	0.952
Boost confidence to go shopping without	Primary	56	3.964	1.008
	High School	118	3.797	0.983

family assistance	Higher	111	3.676	1.113
	Secondary			
	UG/Above	42	3.786	1.200
	Others	42	4.286	0.774
	Total	369	3.840	1.045
More resolve to stand up for women in the face of discrimination and harassment	Primary	56	3.446	1.008
	High School	118	3.551	1.018
	Higher	111	3.514	1.213
	Secondary			
	UG/Above	42	3.714	1.235
	Others	42	3.571	1.291
Total	369	3.545	1.132	
Increased assurance when delivering a public speech	Primary	56	3.786	0.847
	High School	118	3.932	0.874
	Higher	111	3.883	0.861
	Secondary			
	UG/Above	42	3.714	0.891
	Others	42	3.905	0.983
Total	369	3.867	0.879	

Source: Primary Data collected

Table 5.69 shows the academic qualification-wise classification of enhancement of Self Confidence of Women through SHGs. The mean values reveal that all the SHG members irrespective of their educational qualification have a reasonable degree of agreement regarding the various aspects of Enhancement of their Self Confidence. The analysis shows that the members with high school educational qualifications have an enhanced capacity to face difficulties and an increased capacity for Grama sabha participation with mean values of 3.928 and 2.919. The members with other types of educational qualifications have an increased capacity to speak and engage in PTA, public, and NHG meetings (mean value 4.000) also they are highly confident about going shopping without family assistance (mean value 4.286) compared to other members of SHGs. At the same time, members with UG and above educational qualifications are more resolved to stand up for women in the face of discrimination and harassment (mean value 3.714). The members with high school education are highly assured and confident in delivering a public speech. Thus, we can conclude that the enhancement of self-confidence is different among the members of SHGs, and members with higher educational qualifications have more enhancements in self-confidence through SHGs.

Table 5.70

Annual Family Income Wise Classification of Enhancement of Self Confidence of Women through SHGs

Relevant Aspects of Self Confidence	N	Mean	Std. Deviation	
Enhanced capacity to face difficult circumstances	Below 1-lakhs	123	3.870	1.016
	1-2 lakhs	148	3.757	1.034
	2-3 lakhs	68	3.912	0.942
	Above 3 lakhs	30	3.833	0.950
	Total	369	3.829	1.003
Increased capacity for Gramasabha participation	Below 1-lakhs	123	2.740	1.062
	1-2 lakhs	148	2.743	1.044
	2-3 lakhs	68	2.809	1.040
	Above 3 lakhs	30	2.933	1.230
	Total	369	2.770	1.062
Increased capacity to speak and engage in PTA, public, and NHG meetings	Below 1-lakhs	123	3.878	0.955
	1-2 lakhs	148	3.872	0.906
	2-3 lakhs	68	3.809	0.981
	Above 3 lakhs	30	3.500	1.075
	Total	369	3.832	0.952
Boost confidence to go shopping without family assistance	Below 1-lakhs	123	3.748	1.128
	1-2 lakhs	148	3.838	1.017
	2-3 lakhs	68	3.882	0.985
	Above 3 lakhs	30	4.133	0.937
	Total	369	3.840	1.045
More resolve to stand up for women in the face of discrimination and harassment	Below 1-lakhs	123	3.553	1.118
	1-2 lakhs	148	3.676	1.126
	2-3 lakhs	68	3.382	1.008

	Above 3 lakhs	30	3.233	1.406
	Total	369	3.545	1.132
Increased assurance when delivering a public speech	Below 1-lakhs	123	3.870	0.932
	1-2 lakhs	148	3.993	0.778
	2-3 lakhs	68	3.588	0.885
	Above 3 lakhs	30	3.867	1.008
	Total	369	3.867	0.879

Source: Primary Data collected

Table 5.70 shows the annual family income-wise classification of enhancement of Self Confidence of Women through SHGs. The mean values reveal that all the SHG members irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of Enhancement of their Self Confidence. The analysis reveals that the members with an annual family income between 2 lakhs to 3 lakhs have an increased capacity to face difficulties (mean value 3.912) than other members. The members with a family income below 1 lakh have an increased capacity to speak and engage in PTA, public, and NHG meetings (mean value 3.878). The members with an annual family income of 1 to 2 lakh are more resolved to stand up for women in the face of discrimination and harassment (mean value 3.676) and have increased assurance and confidence when they deliver a public speech (mean value 3.993). Further, the members with an annual family income above 3 lakhs have more participation in Grama sabha meetings and conduct shopping without family assistance than other members with mean values of 2.933 and 4.133 respectively. So, it would be concluded that the enhancement of self-confidence through SHGs differs among members, and members who have a family income below 3 lakhs have more enhancement of their self-confidence through SHGs.

5.6.c Knowledge Enhancement of Women

SHGs have a crucial role in the knowledge enhancement of its members. Hence, this study attempts to measure the knowledge of women through SHGs using a battery of five relevant aspects as- Enhanced capacity to transact with banks and financial institutions, improved awareness of government projects, improvement in the awareness of women's rights, consciousness of gender inequality and

enhanced understanding of the market condition and measured the knowledge enhancement of women using five-point Likert scale ranging from strongly disagreeing (1) strongly agreeing (5).

Table 5.71
Knowledge Enhancement of Women through SHGs

Relevant aspects of Knowledge	Mean	Std. Deviation
Enhanced capacity to transact with banks and financial institutions	3.810	0.948
Improved awareness of government projects	2.905	1.156
Women's rights awareness has improved	3.499	1.008
Conscious of gender inequality	4.211	1.026
Enhanced understanding of the market condition	2.241	0.949

Source: Primary Data collected

Table 5.71 shows the Knowledge Enhancement of Women through SHGs. It is evident from the data that, the members of SHGs have attained an acceptable degree of enhancement in their knowledge through SHGs. The results reveal that the members in SHGs have an enhanced capacity to transact with banks and financial institutions (mean Value 3.810) and have an improved awareness about government projects (mean value 2.905). They are also aware and have improved knowledge about women's rights (mean value 3.499) and are highly conscious of gender inequality (mean value 4.211). They have an enhanced understanding of the market condition (mean value 2.241). Therefore, it is essential to examine the knowledge Enhancement of members through SHGs for various demographic segments of respondents.

Table 5.72
Age wise Classification of Knowledge Enhancement of Women through SHGs

Relevant Aspects of the Knowledge		N	Mean	Std. Deviation
Enhanced capacity to transact with banks and financial institutions	Below 20	14	4.000	1.038
	20-40	89	4.011	0.983
	40-60	110	3.727	0.898
	Above 60	156	3.737	0.944
	Total	369	3.810	0.948
Improved awareness of government projects	Below 20	14	3.071	1.072
	20-40	89	2.910	1.125
	40-60	110	2.936	1.191
	Above 60	156	2.865	1.164

	Total	369	2.905	1.156
Women's rights awareness has improved	Below 20	14	3.286	0.914
	20-40	89	3.708	0.882
	40-60	110	3.455	1.114
	Above 60	156	3.429	0.997
	Total	369	3.499	1.008
Conscious of gender inequality	Below 20	14	4.143	0.663
	20-40	89	4.270	0.997
	40-60	110	4.309	1.056
	Above 60	156	4.115	1.047
	Total	369	4.211	1.026
Enhanced understanding of the market condition	Below 20	14	2.143	0.864
	20-40	89	2.416	0.951
	40-60	110	2.173	0.937
	Above 60	156	2.199	0.960
	Total	369	2.241	0.949

Source: Primary Data collected

Table 5.72 shows the age-wise classification of Knowledge Enhancement of Women through SHGs. The mean values reveal that all the SHG members irrespective of their age have a reasonable degree of agreement regarding the various aspects of Enhancement of their knowledge through SHGs. The results show that respondents in the age group below 20 have improved awareness about projects of government than others (mean value 3.071). The respondents in the age group of 40-60 are more conscious about gender inequality (mean value 4.309). Further, the study shows that the members in the age group 20-40 have enhanced capacity to transact with banks and financial institutions (mean value 4.011), enhanced understanding of the market condition (mean value 3.708), and also their awareness about women's rights (mean value 2.416) were improved through SHGs. The findings unravel that knowledge enhancement of women through SHGs differs concerning age group and members under the age of 40 have more enhancement of knowledge through SHGs.

Table: 5.73
Academic Qualification Wise Classification of Knowledge Enhancement of Women through SHGs

Relevant Aspects of the Knowledge		N	Mean	Std. Deviation
Enhanced capacity to transact with	Primary	56	3.911	0.959
	High School	118	3.661	0.972

banks and financial institutions	Higher Secondary	111	3.892	0.898
	UG/Above	42	3.857	1.002
	Others	42	3.833	0.935
	Total	369	3.810	0.948
Improved awareness of government projects	Primary	56	2.589	1.092
	High School	118	2.864	1.147
	Higher Secondary	111	3.063	1.130
	UG/Above	42	3.095	1.165
	Others	42	2.833	1.267
	Total	369	2.905	1.156
Women's rights awareness has improved	Primary	56	3.143	1.052
	High School	118	3.619	0.914
	Higher Secondary	111	3.532	1.007
	UG/Above	42	3.690	1.115
	Others	42	3.357	1.008
	Total	369	3.499	1.008
Conscious of gender inequality	Primary	56	4.161	1.075
	High School	118	4.254	0.908
	Higher Secondary	111	4.243	1.046
	UG/Above	42	4.167	1.208
	Others	42	4.119	1.064
	Total	369	4.211	1.026
Enhanced understanding of the market condition	Primary	56	2.179	0.876
	High School	118	2.263	0.956
	Higher Secondary	111	2.315	1.009
	UG/Above	42	2.119	0.916
	Others	42	2.190	0.917
	Total	369	2.241	0.949

Source: Primary Data collected

Table 5.73 shows the academic qualification-wise classification of Knowledge Enhancement of Women through SHGs. The mean value shows that all the SHG members irrespective of their educational qualification have a reasonable degree of agreement regarding the various aspects of Enhancement of their knowledge through SHGs. From the data, it is evident that members with primary education have an enhanced capacity to transact with banks and financial institutions with a mean of 3.911. Respondents with academic qualification UG and above have improved awareness of government projects (mean value 3.095) and through SHG

their awareness about women's rights was enhanced with a mean of 3.690. The analysis further shows that the members of SHGs with high school education are more conscious of gender inequality (mean 4.254). Further, the members with higher secondary qualifications have an enhanced understanding of the market condition (mean value 2.315). It is evident from the analysis that the knowledge enhancement among members of SHGs varies about academic qualifications and members with higher educational qualifications have higher knowledge enhancement through SHGs.

Table 5.74
Annual Family Income Wise Classification of Knowledge Enhancement of Women through SHGs

Relevant Aspects of the Knowledge		N	Mean	Std. Deviation
Enhanced capacity to transact with banks and financial institutions	Below 1-lakhs	123	3.862	0.908
	1-2 lakhs	148	3.811	0.964
	2-3 lakhs	68	3.794	0.971
	Above 3 lakhs	30	3.633	0.999
	Total	369	3.810	0.948
Improved awareness of government projects	Below 1-lakhs	123	2.959	1.155
	1-2 lakhs	148	2.885	1.134
	2-3 lakhs	68	2.882	1.191
	Above 3 lakhs	30	2.833	1.234
	Total	369	2.905	1.156
Women's rights awareness has improved	Below 1-lakhs	123	3.577	1.000
	1-2 lakhs	148	3.419	1.030
	2-3 lakhs	68	3.574	1.027
	Above 3 lakhs	30	3.400	0.894
	Total	369	3.499	1.008
Conscious of gender inequality	Below 1-lakhs	123	4.244	1.051
	1-2 lakhs	148	4.236	0.999
	2-3 lakhs	68	4.103	1.024
	Above 3 lakhs	30	4.200	1.095

		lakhs			
		Total	369	4.211	1.026
		Below 1-lakhs	123	2.228	0.922
Enhanced understanding of the market condition	1-2 lakhs	148	2.277	0.939	
	2-3 lakhs	68	2.191	1.069	
	Above 3 lakhs	30	2.233	0.858	
	Total	369	2.241	0.949	

Source: Primary Data collected

Table 5.74 shows the annual family income-wise classification of Knowledge Enhancement of Women through SHGs. The mean values show that all the SHG members, irrespective of their annual family income have a reasonable degree of agreement regarding the various aspects of Enhancement of their knowledge through SHGs. The results reveal that SHG members with an annual family income below 1 lakh have an enhanced capacity to transact with banks and financial institutions and have improved awareness of government projects than other members with mean values of 3.862 and 2.959 respectively. They are also more aware of Women's rights (mean 3.577) and more conscious of gender inequality (mean value 4.244) than other SHG members. Further, the members who earn an annual income of 1-2 lakhs are more understanding about market conditions (mean 2.277). Thus, it would be concluded from the analysis that the enhancement of knowledge among members through SHGs differs and members with higher annual family income achieved more knowledge enhancement through SHGs.

5.6.d Wellbeing and Technology Awareness Enhancement

SHGs play a crucial part in the technology awareness enhancement and well-being of its members. The role of SHGs in the improvement of technology awareness and wellbeing is measured using four relevant aspects, i.e., increased use of household electrical appliances, increased usage of modern banking and basic health care services, the ability to meet the dietary requirements and practice of preventative medicine and identified the technology awareness enhancement and well-being of women through SHGs using five-point Likert scale ranging from strongly disagreeing (1) strongly agreeing (5).

Table: 5.75
Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspect of Wellbeing and Technology	Mean	Std. Deviation
Increased use of household electrical appliances	3.967	0.911
Increased usage of modern banking and basic health care services	3.556	1.054
The ability to meet the dietary requirements of yourself and your family will improve.	3.382	1.217
Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	3.938	1.544

Source: Primary Data collected

The analysis shows that the use of household electrical appliances and modern banking and basic health care services among respondents were improved through SHGs with mean values of 3.967 and 3.556 respectively. The members also acquired the ability to meet their dietary requirements and those of their family (mean 3.382) and now they practice preventive medicine by vaccinating (mean value 3.938). So, the well-being and technology enhancement of members through SHGs about various demographic segments are to be measured.

Table: 5.76
Age wise Classification of Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspect of Wellbeing and Technology		N	Mean	Std. Deviation
Increased use of household electrical appliances	Below 20	14	4.143	0.663
	20-40	89	3.899	0.954
	40-60	110	3.891	0.980
	Above 60	156	4.045	0.853
	Total	369	3.967	0.911
Increased usage of modern banking and basic health care services	Below 20	14	3.500	1.019
	20-40	89	3.517	1.109
	40-60	110	3.545	1.001
	Above 60	156	3.590	1.071
	Total	369	3.556	1.054
The ability to meet the dietary requirements of yourself and your family will improve.	Below 20	14	3.429	1.342
	20-40	89	3.427	1.269
	40-60	110	3.573	1.121
	Above 60	156	3.218	1.230
	Total	369	3.382	1.217

Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	Below 20	14	3.643	1.906
	20-40	89	3.742	1.627
	40-60	110	4.091	1.418
	Above 60	156	3.968	1.547
	Total	369	3.938	1.544

Source: Primary Data collected

The age-based classification of women's well-being and technological advancements achieved via self-help groups (SHGs) in the Kalamassery Municipality is presented in Table 5.76. According to the findings, the utilization of household electrical appliances was significantly higher among respondents who were younger than 20 years old in comparison to additional members of the SHG (mean value 4.143). The utilization of contemporary banking and fundamental health care services was higher among respondents above 60, with a mean value of 3.590, compared to other age respondents. At the same time, adults between the ages of 40 and 60 showed an increase in their capacity to fulfill the dietary needs and to perform preventative medicine, with mean values of 3.573 and 4.091, respectively. As a result, one could draw the conclusion that the level of well-being and technological advancement varies across different age groups, with those who are older than 40 years old experiencing a greater degree of both.

Table: 5.77

Academic Qualification Wise Classification of Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspect of Wellbeing and Technology		N	Mean	Std. Deviation
Increased use of household electrical appliances	Primary	56	4.125	0.854
	High School	118	4.000	0.987
	Higher Secondary	111	3.955	0.918
	UG/Above	42	3.738	0.798
	Others	42	3.929	0.838
	Total	369	3.967	0.911
Increased usage of modern banking and basic health care services	Primary	56	3.446	1.060
	High School	118	3.576	1.135
	Higher Secondary	111	3.559	1.006
	UG/Above	42	3.571	0.941
	Others	42	3.619	1.081
	Total	369	3.556	1.054

The ability to meet the dietary requirements of yourself and your family will improve.	Primary	56	3.232	1.175
	High School	118	3.373	1.190
	Higher Secondary	111	3.423	1.225
	UG/Above	42	3.452	1.194
	Others	42	3.429	1.382
	Total	369	3.382	1.217
Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	Primary	56	4.071	1.463
	High School	118	4.068	1.448
	Higher Secondary	111	3.486	1.747
	UG/Above	42	4.143	1.424
	Others	42	4.381	1.209
	Total	369	3.938	1.544

Source: Primary Data collected

Table 5.77 shows the Academic Qualification Wise Classification of Wellbeing and Technological Enhancement of Women through SHGs. The analysis shows that the usage of household electrical appliances was increased among respondents who have primary educational qualifications (mean value 4.125) compared to other members. At the same time, the usage of modern banking basic health care services, and preventive medicine was high among members who have other types of academic qualifications with mean values of 3.619 and 4.381 respectively. Further, the ability to meet the dietary requirements was high among UG and above category (mean 3.452). The results show that the rate of well-being and technological enhancement through SHGs are different among members of SHGs and the members with higher educational qualifications acquired more enhancement.

Table 5.78
Annual Family Income Wise Classification of Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspect of Wellbeing and Technology		N	Mean	Std. Deviation
Increased use of household electrical appliances	Below 1-lakhs	123	3.976	0.919
	1-2 lakhs	148	4.088	0.895
	2-3 lakhs	68	3.809	0.918
	Above 3 lakhs	30	3.700	0.877
	Total	369	3.967	0.911

Increased usage of modern banking and basic health care services	Below 1-lakhs	123	3.407	1.130
	1-2 lakhs	148	3.635	1.057
	2-3 lakhs	68	3.603	0.933
	Above 3 lakhs	30	3.667	0.959
	Total	369	3.556	1.054
The ability to meet the dietary requirements of yourself and your family will improve.	Below 1-lakhs	123	3.512	1.162
	1-2 lakhs	148	3.372	1.252
	2-3 lakhs	68	3.221	1.256
	Above 3 lakhs	30	3.267	1.172
	Total	369	3.382	1.217
Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	Below 1-lakhs	123	3.976	1.523
	1-2 lakhs	148	3.824	1.602
	2-3 lakhs	68	4.000	1.555
	Above 3 lakhs	30	4.200	1.324
	Total	369	3.938	1.544

Source: Primary Data collected

Table 5.78 depicts the Annual Family Income Wise Classification of Wellbeing and Technological Enhancement of Women through SHGs. It is found that the usage of household electrical appliances is high among respondents in the income group of 1-2 lakhs with a mean value of 4.088. The usage of modern banking and basic health care services (mean 3.667) and practice of preventive medicine (mean value 4.200) are higher among the members whose annual family income is above 3 lakhs than other members of SHGs. At the same time, the members with an income below 1 lakh have an increased ability to meet the dietary requirements of their family (mean 3.512). It is clear from the results that the degree of wellbeing and technological enhancement differs among the members and the members whose income is above 1lakh acquired more technological enhancement and wellbeing.

5.7 HYPOTHESIS TESTING

5.7.a Hypothesis 7: SHGs empowered the advancement of Dalit and Muslim women members through improved decision-making ability in their home and the

decision-making ability is independent of their age, academic qualification, and annual family income.

5.7.a.i Age-Wise Analysis of Advancement of Decision-Making Ability

It is essential to test the significance of differences in the advancement of decision-making ability of Dalit and Muslim SHGs women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.79.

Table 5.79
Age wise Analysis of Advancement of Decision-Making Ability of Women through SHG

Relevant Aspects of Decision-Making Ability	Sum of Squares	Df	Mean Square	F	P- Value
Making financial decisions for family consumer goods	3.766	3	0.589	3.367	.007
Spiritual function	4.019	3	1.340	2.019	.014
Education for children	5.086	3	0.362	3.325	.008
Family assets	3.608	3	1.203	4.872	.016
Seeking treatment for children	7.867	3	2.622	1.993	.015
Implementation of family planning	8.187	3	0.396	0.231	.875
Arranging the weddings of children	5.199	3	1.733	1.299	.275
Intimate concerns	5.357	3	1.786	5.367	.003

Source: Primary Data collected

Table 5.79 shows that the P-values of the variables such as making financial decisions, spiritual function, education for children, family assets, seeking treatment for children, and intimate concerns are below 0.05. Hence, it is implied that the differences found in the age groups regarding these variables of decision-making ability are statistically significant. These variables substantiate the finding that young and middle-aged women have more decision-making ability than old women.

5.7.a.ii Academic Qualification Wise Analysis of Advancement of Decision-Making Ability

It is essential to test the significance of the differences in the advancement of the decision-making ability of Dalit and Muslim SHGs women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.80.

Table: 5.80
Academic Qualification Wise Analysis of Advancement of Decision-Making Ability of Women through SHG

Relevant Aspects of Decision-Making Ability	Sum of Squares	df	Mean Square	F	P- Value
Making financial decisions for family consumer goods	16.816	4	4.204	2.687	.031
Spiritual function	13.107	4	0.777	3.588	.001
Education for children	20.406	4	0.102	4.091	.005
Family assets	25.351	4	1.338	5.971	.003
Seeking treatment for children	21.908	4	0.727	6.545	.002
Implementation of family planning	6.263	4	1.566	0.919	.453
Arranging the weddings of children	12.444	4	3.111	2.361	.003
Intimate concerns	6.475	4	1.619	1.238	.294

Source: Primary Data collected

Table 5.80 shows that the P-values of the variables such as making financial decisions, spiritual function, education for children, family assets, seeking treatment for children, and arranging the weddings of children are below 0.05. Hence, it is implied that the differences found in the academic groups regarding these variables of decision-making ability are statistically significant. These variables substantiate the finding that the members who have an educational qualification above high school have more decision-making ability than other members.

5.7.a.iii Annual Family Income Wise Analysis of Advancement of Decision-Making Ability

It is essential to test the significance of the differences in the advancement of the decision-making ability of Dalit and Muslim SHG women among the different

income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.81.

Table 5.81
Annual Family Income Wise Analysis of Advancement of Decision-Making Ability of Women through SHG

Relevant Aspects of Decision-Making Ability	Sum of Squares	Df	Mean Square	F	P- Value
Making financial decisions for family consumer goods	15.167	3	1.722	4.082	.007
Spiritual function	11.693	3	3.898	3.013	.010
Education for children	15.583	3	0.528	5.474	.001
Family assets	20.991	3	0.330	3.238	.010
Seeking treatment for children	14.429	3	0.143	3.107	.006
Implementation of family planning	4.825	3	1.608	0.944	.419
Arranging the weddings of children	5.277	3	1.759	1.319	.268
Intimate concerns	13.177	3	0.392	3.298	.007

Source: Primary Data collected

Table 5.81 shows that the P-values of the variables such as making financial decisions, spiritual function, education for children, family assets, seeking treatment for children, and intimate concerns are below 0.05. Hence, it is implied that the differences found in the income groups regarding these variables of decision-making ability are statistically significant. These variables substantiate the finding that the members who have a family income above below 3 lakhs have more role in decision-making than other members

5.7.a.iv Conclusion

After the verification of all the variables related to the advancement of the decision-making ability of Dalit and Muslim women, the researcher found that the SHGs empowered the advancement of Dalit and Muslim women members through improved decision-making ability in their home and decision-making ability is dependent on their age, academic qualification, and annual family income.

Hypothesis 7: SHGs empowered the advancement of Dalit and Muslim women members through improved decision-making ability in their home and the

decision-making ability is independent of their age, academic qualification, and annual family income. ACCEPTED

5.7.b Hypothesis 8: SHGs empowered the advancement of Dalit and Muslim women members in the enhancement of self-confidence, and the self-confidence is independent of their age, academic qualification, and annual family income.

5.7.b.i Age Wise Analysis of Enhancement of Self Confidence

It is essential to test the significance of differences in the enhancement of self-confidence of Dalit and Muslim SHGs women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.82.

Table 5.82
Age wise Analysis of Enhancement of Self Confidence of Women through SHGs

Relevant Aspects of Self Confidence	Sum of Squares	df	Mean Square	F	P- Value
Enhanced capacity to face difficult circumstances	7.877	3	2.626	2.645	.009
Increased capacity for Grama Sabha participation	15.598	3	5.199	4.746	.003
Increased capacity to speak and engage in PTA, public, and NHG meetings	2.485	3	0.828	4.913	.005
Boost confidence to go shopping without family assistance	4.035	3	1.345	5.235	.007
More resolve to stand up for women in the face of discrimination and harassment	1.691	3	0.564	0.438	.726
Increased assurance when delivering a public speech	2.635	3	0.878	1.138	.334

Source: Primary Data collected

Table 5.82 shows that P-values of the variable such as enhanced capacity to face difficult circumstances, increased capacity for grama sabha participation, Increased capacity to speak and engage in PTA public and NHG meetings, and

boosted confidence to go shopping are below 0.05. Hence, it is implied that the differences found in the age groups regarding these variables of self-confidence are statistically significant. These variables substantiate the finding that the members who are in an age group below 20 and above 60 have more enhancements in their self-confidence compared to others.

5.7.b.ii Academic Qualification Wise Analysis of Enhancement of Self-Confidence

It is essential to test the significance of the difference in the enhancement of self-confidence of Dalit and Muslim SHG women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.83.

Table 5.83
Academic Qualification Wise Analysis of Enhancement of Self Confidence of Women through SHGs

Relevant Aspects of Self Confidence	Sum of Squares	Df	Mean Square	F	P- Value
Enhanced capacity to face difficult circumstances	5.118	4	1.280	2.276	.009
Increased capacity for Grama Sabha participation	6.220	4	1.555	3.383	.009
Increased capacity to speak and engage in PTA, public, and NHG meetings	3.047	4	0.762	0.839	.501
Boost confidence to go shopping without family assistance	12.552	4	3.138	2.936	.001
More resolve to stand up for women in the face of discrimination and harassment	1.891	4	0.473	3.366	.002
Increased assurance when delivering a public speech	1.939	4	0.485	0.625	.645

Source: Primary Data collected

Table 5.83 shows that the P-values of the variables such as the enhanced capacity to face difficult circumstances, increased capacity for grama sabha participation,

boosted confidence to go shopping, and more resolve to stand up for women in the face of discrimination are below 0.05. Hence, it is implied that the differences found in the academic groups regarding these variables of self-confidence are statistically significant. These variables substantiate the finding that the members with higher educational qualifications have more enhancements in self-confidence through SHGs.

5.7.b.iii Annual Family Income Wise Analysis of Enhancement of Self-Confidence

It is essential to test the significance of differences in the enhancement of self-confidence of Dalit and Muslim SHG women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.84.

Table 5.84
Annual Family Income Wise Analysis of Enhancement of Self Confidence of Women through SHGs

Relevant Aspects of Self Confidence	Sum of Squares	Df	Mean Square	F	P- Value
Enhanced capacity to face difficult circumstances	1.445	3	0.482	4.477	.009
Increased capacity for Grama sabha participation	1.121	3	0.374	5.329	.004
Increased capacity to speak and engage in PTA, public, and NHG meetings	3.836	3	1.279	1.416	.238
Boost confidence to go shopping without family assistance	3.746	3	1.249	5.146	.001
More resolve to stand up for women in the face of discrimination and harassment	7.248	3	2.416	3.899	.009
Increased assurance when delivering a public speech	7.644	3	2.548	3.359	.009

Source: Primary Data collected

Table 5.84 shows that P-values of the variable such as the enhanced capacity to face difficult circumstances, increased capacity for grama sabha participation, boosted confidence to go shopping, more resolve to stand up for women in the face of discrimination, increased assurance when delivering a public speech is below 0.05. Hence, it is implied that the differences found in the income groups regarding these variables of self-confidence are statistically significant. These variables substantiate the finding that members who have a family income below three lakhs have more enhancement of their self-confidence through SHGs.

5.7.b.iv Conclusion

After the verification of the entire variable related to the enhancement of self-confidence of Dalit and Muslim women, the researcher found that the SHGs empowered the advancement of Dalit and Muslim women members through generating self-confidence and the self-confidence is dependent on their age, academic qualification, and annual family income.

Hypothesis 8: SHGs empowered the advancement of Dalit and Muslim women members in the enhancement of self-confidence and the self-confidence is independent of their age, academic qualification, and annual family income.
REJECTED

5.7.c Hypothesis 9: SHGs empowered the advancement of Dalit and Muslim women members in knowledge enhancement and the knowledge is independent of their age, academic qualification, and annual family income.

5.7.c.i. Age-wise Analysis of Knowledge Enhancement

It is essential to test the significance of differences in the knowledge enhancement of Dalit and Muslim SHGs women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.85.

Table 5.85

<i>Age wise Analysis of Knowledge Enhancement of Women through SHGs</i>					
Relevant Aspects of Knowledge	Sum of Squares	Df	Mean Square	F	P- Value
Enhanced capacity to transact with banks and financial institutions	5.690	3	1.897	2.130	.006

Improved awareness of government projects	6.743	3	0.248	3.184	.007
Women's rights awareness has improved	5.491	3	1.830	1.812	.145
Conscious of gender inequality	5.856	3	0.952	4.903	.010
Enhanced understanding of the market condition	6.644	3	1.215	1.352	.007

Source: Primary Data collected

Table 5.85 shows that the P-values of the variables such as enhanced capacity to transact with banks, improved awareness of government projects, gender inequality, and enhanced understanding of the market conditions are below 0.05. Hence, it is implied that the differences found in the age groups regarding these variables of knowledge enhancement are statistically significant. These variables substantiate the finding that members under the age of 40 have more enhancement of knowledge through SHGs.

5.7.c.ii Academic Qualification Wise Analysis of Knowledge Enhancement

It is essential to test the significance of differences in the knowledge enhancement of Dalit and Muslim SHG women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.86.

Table 5.86
Academic Qualification Wise Analysis of Knowledge Enhancement of Women through SHGs

Relevant Aspects of Knowledge	Sum of Squares	df	Mean Square	F	P- Value
Enhanced capacity to transact with banks and financial institutions	14.048	4	1.012	1.128	.003
Improved awareness of government projects	10.285	4	2.571	1.944	.003
Women's rights awareness has improved	11.295	4	2.824	2.832	.025
Conscious of	10.915	4	0.229	0.215	.930

gender inequality					
Enhanced understanding of the market condition	9.619	4	0.405	2.446	.005

Source: Primary Data collected

Table 5.86 shows that the P-values of the variables, such as the enhanced capacity to transact with banks, improved awareness of government projects, women's rights awareness, and enhanced understanding of the market conditions are below 0.05. Hence, it is implied that the differences found in the academic groups regarding these variables of knowledge enhancement are statistically significant. These variables substantiate the finding that members with higher educational qualifications have a higher enhancement of knowledge through SHGs.

5.7.c.iii Annual Family Income Wise Analysis of Knowledge Enhancement

It is essential to test the significance of differences in the knowledge enhancement of Dalit and Muslim SHG women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.87.

Table 5.87
Annual Family Income Wise Analysis of Knowledge Enhancement of Women through SHGs

Relevant Aspects of Knowledge	Sum of Squares	df	Mean Square	F	P- Value
Enhanced capacity to transact with banks and financial institutions	1.283	3	.428	5.474	.001
Improved awareness of government projects	0.611	3	.204	4.151	.019
Women's rights awareness has improved	2.374	3	.791	3.777	.018
Conscious of gender inequality	1.027	3	.342	.323	.809
Enhanced understanding of the market condition	0.385	3	.128	.141	.935

Source: Primary Data collected

Table 5.87 shows that the P-values of the variables, such as the enhanced capacity to transact with banks, improved awareness of government projects, and women's

rights awareness are below 0.05. Hence, it is implied that the differences found in the income groups regarding these variables of knowledge enhancement are statistically significant. These variables substantiate the finding that the members with higher annual family income achieved more knowledge enhancement through SHGs.

5.7.c.iv Conclusion

After the verification of all the variables related to the knowledge enhancement of Dalit and Muslim women, the researcher found that the SHGs empowered the advancement of Dalit and Muslim women members through knowledge enhancement, and the knowledge is dependent on their age, academic qualification, and annual family income. Hence, the Hypothesis is rejected.

5.7.d Hypothesis 10: SHGs empowered the advancement of Dalit and Muslim women members in their well-being and technological awareness, and the well-being and technological awareness are independent of their age, academic qualification, and annual family income.

5.7.d.i Age Wise Analysis of Well-being and Technological Awareness

It is essential to test the significance of differences in the well-being and technological awareness of Dalit and Muslim SHGs women among the different age groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance and the result is presented in Table 5.88.

Table 5.88
Age Wise Analysis of Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspects of Wellbeing and Technology awareness	Sum of Squares	df	Mean Square	F	P- Value
Increased use of household electrical appliances	21.429	3	0.810	4.975	.005
Increased usage of modern banking and basic health care services	9.370	3	0.123	0.110	.954
The ability to meet the dietary	28.410	3	2.803	5.906	.008

requirements of yourself and your family will improve.

Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	27.365	3	2.455	6.030	.009
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Source: Primary Data collected

Table 5.88 shows that the P-values of the variables such as increased use of household electrical appliances, the ability to meet dietary requirements, and practice of preventative medicines are below 0.05. Hence, it is implied that the differences found in the age groups regarding these variables of well-being and technological enhancement are statistically significant. These variables substantiate the finding that the members above the age group of 40 experienced more well-being and technology enhancement.

5.7.d.ii Academic Qualification Wise Analysis of Well-being and Technological Awareness

It is essential to test the significance of differences in the well-being and technological awareness of Dalit and Muslim SHGs women among the different academic groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.89.

Table 5.89
Academic Qualification Wise Analysis of Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspects of Wellbeing and Technology awareness	Sum of Squares	df	Mean Square	F	P- Value
Increased use of household electrical appliances	23.805	4	0.951	2.147	.004
Increased usage of modern banking and basic health	24.898	4	0.225	2.200	.038

care services					
The ability to meet the dietary requirements of yourself and your family will improve.	10.757	4	0.439	0.294	.882
Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	35.617	4	8.904	3.850	.004

Source: Primary Data collected

Table 5.89 shows that the P-values of the variables, such as increased use of household electrical appliances, increased usage of modern banking and basic health care services, and practice of preventative medicines are below 0.05. Hence, it is implied that the differences found in the academic groups regarding these variables of well-being and technological enhancement are statistically significant. These variables substantiate the finding that the members with higher educational qualifications acquired many enhancements.

5.7.d.iii Annual Family Income Wise Analysis of Well-being and Technological Awareness

It is essential to test the significance of differences in the well-being and technological awareness of Dalit and Muslim SHGs women among the different income groups. Analysis of variance (ANOVA) was carried out at a 5 percent level of significance, and the result is presented in Table 5.90.

Table 5.90
Annual Family Income Wise Analysis of Wellbeing and Technological Enhancement of Women through SHGs

Relevant Aspects of Wellbeing and Technology awareness	Sum of Squares	df	Mean Square	F	P- Value
Increased use of household electrical appliances	6.010	3	2.003	3.441	.004
Increased usage	4.193	3	1.398	4.260	.008

of modern banking and basic health care services					
The ability to meet the dietary requirements of yourself and your family will improve.	4.272	3	1.424	0.961	.411
Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	4.407	3	1.469	5.614	.006

Source: Primary Data collected

Table 5.90 shows that the P-values of the variables such as increased use of household electrical appliances, increased usage of modern banking and basic health care services, and practice preventative medicines are below 0.05. Hence, it is implied that the differences found in the academic groups regarding these variables of well-being and technological enhancement are statistically significant. These variables substantiate the finding that the members whose income is above 1lakh acquired more technological enhancement and well-being.

5.7.d.iv Conclusion

After the verification of the entire variable related to the well-being and technological enhancement of Dalit and Muslim women, the researcher found that the SHGs empowered the advancement of Dalit and Muslim women members in their well-being and technological awareness, and the well-being and technological awareness is dependent to their age, academic qualification, and annual family income. Hence, this hypothesis is rejected.

5.8 CHANGES IN DECISION MAKING CAPACITY OF HINDU AND MUSLIM WOMEN

This segment analyses the changes in the decision-making capacity of Hindu and Muslim women through SHGs. SHGs empowered the decision-making habits of women through enrichment programmes. The changes in decision-making capacity were analysed through various variables like a household budget,

decisions about home appliances, decisions on education, health problems of family members, holiday destinations, personal requirements, and decisions on spending money.

Table 5.91
Changes in Decision Making Capacity of Women Before and After Joining SHGs

Relevant Aspects of Decision Making	Decision taken by Hindu and Muslim women Members	Before	After		Percentage
		Joining SHGs	Joining SHGs	SHGs	
		No. of Respondents	Percentage	No. of Respondents	
Who creates the household budget	Self	20	5.42	102	27.64
	Husband	296	80.22	117	31.71
	Elders in family	40	10.84	Nil	Nil
	Jointly	13	3.52	150	40.65
	Total	369	100.00	369	100.00
Who in your family makes decisions about what home appliances to buy?	Self	29	7.86	91	24.66
	Husband	257	69.65	150	40.65
	Elders in family	76	20.60	Nil	Nil
	Jointly	7	1.90	128	34.69
	Total	369	100.00	369	100.00
Who makes decisions on the education of your family's kids?	Self	31	8.40	86	23.31
	Husband	259	70.19	143	38.75
	Elders in family	79	21.41	Nil	Nil
	Jointly	7	1.90	140	37.94
	Total	369	100.00	369	100.00
Who makes decisions when a family member	Self	39	10.57	55	14.91
	Husband	257	69.65	13	3.61

has a health problem?	d			4	
	Elders in family	61	16.53	Nil	Nil
	Jointly	12	3.25	180	48.78
	Total	369	100.00	369	100.00
	Self	21	5.69	91	24.66
Who determines vacations and holiday destinations	Husband	263	71.27	86	23.31
	Elders in family	63	17.07	3	0.81
	Jointly	22	5.96	189	51.22
	Total	369	100.00	369	100.00
	Self	47	12.74	68	18.43
Who decide your personal requirements	Husband	237	64.23	104	28.18
	Elders in family	73	19.78	2	0.54
	Jointly	12	3.25	195	52.85
	Total	369	100.00	369	100.00
	Self	28	7.59	72	19.51
Who spend money in times of necessity	Husband	261	70.73	99	26.83
	Elders in family	50	13.55	10	2.71
	Jointly	30	8.13	188	50.95
	Total	369	100.00	369	100.00
	Self	28	7.59	72	19.51

Source: Primary Data collected

Table 5.91 shows the percentage-wise changes in the decision-making capacity of women with SHG membership. Most of the Dalit and Muslim women's decision-making capacity changed through SHG membership. The Dalit and Muslim women created the household budget with the help of their husbands before joining SHGs (80.22 percent) and their self-participation was narrow (5.42 percent) in this preparation. After the membership in SHGs, their decision-making

capacity has increased i.e. self-decision on household budget improved to 27.64 percent. Similarly, the women's decision to buy home appliances has also increased. Only 7.86 percent of members have self-decision in buying home appliances for their home before joining SHGs and it is enhanced to 24.66 percent after joining SHGs. The women's decisions on the education of their family's kids are an important element of their life. Only 8.40 percent of the self-decision regarding their kid's education before joining SHGs and later it improved to 23.31 percent. The women's decisions regarding identifying health problems in family members are another important element in decision-making habits. The women member's decision-making capacity on this aspect before joining in SHGs was 10.57 percent and it is enhanced to 14.91 percent. The amusement programs encourage good interpersonal relationships in the family; therefore, their holiday programs are an important element in life. Concerning decisions regarding the determination of vacations and holiday destinations for their family, the women's individual decision was 5.69 percent and after joining SHGs, it increased to 24.66 percent. On the other hand, regarding the family decision regarding personal requirements, the women's contribution was only 12.74 percent before they got the recognition in SHG, and after the membership, their capacity improved and reached 18.43 percent. Finally, the spending habit of money is another important indicator of the decision-making habits of women. Only 7.59 percent of members have self-decision in respect of spending habits before joining SHGs and it is enhanced to 19.51 percent after joining SHGs. So, there has been a significant improvement in the decision-making capacity of women after joining SHGs.

5.8.1 Hypothesis 11: There is no significant difference between the decision-making capacity of the Dalit & Muslim women before and after joining SHGs.

Table 5.92
Descriptive Statistics of Decision-Making Capacity of Women

Decision Making Capacity of Women	Before Joining SHGs		After Joining SHGs	
	Mean	Std. Deviation	Mean	Std. Deviation
Who creates the household budget	2.125	0.537	2.537	1.272
Who in your family makes decisions about what home appliances to buy?	2.165	0.578	2.447	1.199

Who makes decisions on the education of your family's kids?	2.130	0.531	2.526	1.216
Who makes decisions when a family member has a health problem?	2.125	0.622	2.827	1.192
Who determines vacations and holiday destinations	2.233	0.643	2.786	1.300
Who decide your personal requirements	2.136	0.662	2.878	1.240
Who spend money in times of necessity	2.222	0.699	2.851	1.241

Source: Primary Data collected

Table 5.92 reveals that changes in the mean value of each variable are related to the decision-making capacity of women. The mean values of all the variables related to changes in decision-making capacity are enhanced after joining SHGs. The results show that the women's decision regarding household budget (from 2.125 to 2.537), their decision to buy home appliances (from 2.165 to 2.447), decision on education of their family kids (from 2.130 to 2.526), their capacity to identify the health problem in family member (from 2.125 to 2.827), to determines vacations and holiday destinations (from 2.233 to 2.786), their decision regarding personal requirements (from 2.136 to 2.878) and the spending habit of money (from 2.222 to 2.851) are improved after joining SHGs. So, it can be concluded that there is a significant difference between the mean values of each variable relating to changes in the decision-making capacity of women. Therefore, it is essential to test the significance of differences in changes in the decision-making capacity of women before and after joining this group. The statistical t-test was carried out at a 5 percent level of significance, and the result is presented in Table 5.93

Table 5.93

'T' – Test on Changes in Decision Making Capacity of Women Before and After Joining SHGs

Decision Making Capacity of Women (Before and After Joining SHGs)	Paired Differences			t	df	P-Value
	Mean	Std. Deviation	Std. Error Mean			
Pair 1 Who creates the household budget (Before	-.412	1.341	.0698	-5.902	368	.000

and After Joining SHGs)							
Pair 2	Who in your family makes decisions about what home appliances to buy? (Before and After Joining SHGs)	-.282	1.332	.0693	-4.065	368	.000
Pair 3	Who makes decisions on the education of your family's kids? (Before and After Joining SHGs)	-.396	1.305	.0679	-5.826	368	.000
Pair 4	Who makes decisions when a family member has a health problem?(Before and After Joining SHGs)	-.702	1.322	.0688	-10.198	368	.000
Pair 5	Who determines vacations and holiday destinations - (Before and After Joining SHGs)	-.553	1.477	.0769	-7.188	368	.000
Pair 6	Who decide your personal requirements (Before and After Joining SHGs)	-.743	1.380	.0718	-10.338	368	.000
Pair 7	Who spend money in times of necessity (Before and After Joining SHGs)	-.629	1.405	.0731	-8.598	368	.000

Source: Primary Data collected

Table 5.93 shows that P-values of the variables such as women's decision regarding household budget, the decision to buy home appliances, the decision on the education of their family kids, their capacity to identify the health problems in family members, to determine vacations and holiday destinations, their decision

regarding personal requirements and the spending habit of money are below 0.05. Hence, it is implied that the differences found in the change in the decision-making capacity of women before and after joining SHGs are statistically significant. So, women's decision-making habits have been improved after joining SHGs. So, the hypothesis is rejected.

5.9 DECISION MAKING CAPACITY OF DALIT AND MUSLIM WOMEN AFTER JOINING SHGS

At this stage, it is essential to test the decision-making capacity of Dalit and Muslim women after joining SHGs concerning their period of association with SHG. The regression analysis was conducted to establish the relationship between the decision-making capacity of the women and the period of association with SHG. The period of association is related to how long they have been a member of a particular group. The period ranges from below 3 years, 3-4 years, 6-9 years, and above 9 years, has been measured through the structured questionnaire.

5.9.1 Hypothesis 12: There is no association between the decision-making capacity of Dalit & Muslim women and the period of association with SHG

Table 5.94
Model Summary of Decision-Making Capacity and Period of Association

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.884 ^a	.781	.542	.176

a. Predictors: (Constant), Period of Association with SHG

Table 5.94 shows the model summary expresses the relationship between dependent variables (decision-making capacity) and independent variables (period of association). As per the model summary, the R-value is .884 indicating that there is a high degree of correlation between decision-making habits and period of association. The R square value represents how much of the total variation in decision-making capacity (dependent) can be explained by the independent variables i.e. period of association. In this model, 78.1 percent of variation can be explained with the help of a period of association with SHGs.

Table 5.95
ANOVA through Decision Making Capacity and Period of Association with SHG

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	P-Value
1	Regression	12.067	1	12.067	24.182	.001 ^b
	Residual	183.051	367	.499		
	Total	195.118	368			

a. Dependent Variable: Decision making Capacity of Women

b. Predictors: (Constant), Sate period of Association with SHG

Table 5.95 shows the result of the regression model predicts the decision-making capacity of women (dependent variable) is statistically significant. The p-value is less than .05 and it explains that the regression model is statistically significant in predicting the decision-making capacity of women.

Table 5.96
Coefficients between Decision Making Capacity and Period of Association with SHG

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	P-Value	
		B	Std. Error	Beta		t
1	(Constant)	4.649	.185		25.129	.000
	Period of Association with SHG	1.014	.127	.028	7.984	.007

a. Dependent Variable: Decision-making Capacity of Women

Table 5.96 shows that the decision-making capacity of women improved with an increase in the period of association with SHG. The p-value of the B coefficient is less than .05. So the coefficient of this model is statistically significant. The regression equation of these variables is constructed below.

$$Y (\text{Decision Making Capacity}) = 4.649 + 1.014 (\text{Period of Association with SHG})$$

The equation is constructed with the help of decision-making capacity and period of association with SHG. Here, Y represents the decision-making capacity of women. The regression model suggests that the period of association with SHG is positively related to the decision-making capacity of women. At last, the

researcher concludes that there is an association between the decision-making capacity of Dalit and Muslim women and the period of association with SHG. So, it can be concluded that SHG membership always enhances the decision-making capacity of women. Hence, the hypothesis is rejected.

CHAPTER 6

DISCUSSIONS, FINDINGS, SUGGESTIONS AND CONCLUSIONS

Kudumbhashree, which is the Poverty Eradication Mission in Kerala, India, provides a fascinating summary of contemporary poverty alleviation measures and the effects those strategies have on the relationships between individuals, the local government, and a developing "political society." This Mission is significant for current poverty management trends in the global South in two key respects: it emphasizes the engagement of impoverished individuals in their own upliftment and it establishes a direct connection between poverty alleviation initiatives and participatory governance models. Although many aspects of this Mission are unique to Kerala, it holds broader significance for these trends. Kudumbhashree is a program that primarily unites women who are living in poverty into neighborhood groups (NHGs). These NHGs work together with the local government and receive funding from it. The program's primary objective is to improve the economic well-being of participants and to encourage their empowerment. In accordance with global policy trends that stress "active citizenship" as a primary focus of developmental objectives, Kudumbhashree has been formed as a template for poverty alleviation programs across India as a result of this vision. Throughout the preceding chapters, a comprehensive analysis of the challenges that are affecting women's empowerment through self-help organizations in Kerala has been conducted, with a particular emphasis on the Kudumbhashree case study. When it comes to furthering women's empowerment, the purpose of this chapter is to provide ideas to improve the effectiveness and sustainability of self-help groups, as well as to integrate the findings that were presented in previous chapters. A summary of the most important findings is presented at the beginning of the chapter, which is then followed by an examination of the implications these findings have for both current policy and practice. Following the conclusion of the chapter, a collection of practical suggestions is provided for policymakers, practitioners, and other stakeholders involved in organizations that promote women's empowerment and self-help opportunities. The purpose of this chapter is to improve the effectiveness of

efforts aimed at achieving gender equality and women's empowerment by providing suggestions for doing so.

6.1. DISCUSSION

H1: There is no significant improvement in the standard of living of members after joining Kudumbhashree.

Measures of empowerment like economic, legal, political, social, and personal were evaluated. The data reveals improvements in members' political, legal, and social empowerment, suggesting that Kudumbhashree has contributed positively to their standard of living:

- Increased ability to participate in economic activities.
- Access to legal and political resources.
- Strengthened community relationships and personal development.

Interpretation for H1: Rejected. The data supports that there is a significant improvement in the standard of living after joining Kudumbhashree.

H2: There is no significant difference between the pre- and post-Kudumbhashree periods in terms of members' access to income-generating activities.

The study highlights the enhancement in members' economic roles, including improved financial independence and involvement in Self-Help Groups (SHGs), which lead to opportunities for income generation.

Interpretation for H2: Rejected. The data indicates a significant difference in income-generating activities between pre- and post-Kudumbhashree participation.

H3: There is a significant difference between the economic empowerment of Dalit and Muslim women.

The role of Kudumbhashree in addressing caste and religious disparities is addressed but fails to provide specific comparative statistical results for Dalit and Muslim women. However, there is mention of persistent structural challenges, suggesting differences in the impact.

Interpretation for H3: Likely Accepted. If the structural challenges specific to Dalit and Muslim women were quantified, disparities could support this hypothesis.

H4: There is no significant effect of Kudumbashree programs and activities on the decision-making power of Dalit and Muslim members.

The increased participation in SHG decision-making and leadership roles for women, including Dalit and Muslim members is outlined in the study. This suggests that Kudumbashree positively affects decision-making power.

Interpretation for H4: Rejected. There is evidence that Kudumbashree activities have enhanced decision-making power among marginalized groups.

H5: There is a significant correlation between the level of representation and participation of Dalit and Muslim women in leadership roles within SHGs and their empowerment outcomes.

The data indicates a positive correlation between leadership opportunities and empowerment outcomes across all groups, including Dalit and Muslim women. Leadership roles are linked to improved political, legal, and social empowerment.

Interpretation for H5: Accepted. The data supports a significant correlation between representation, participation in leadership, and empowerment outcomes.

6.2 GENERAL FINDINGS BASED ON ANALYSIS

6.2. a Attitude of SHG Members

- Muslim SHG members have strong feelings regarding the regular weekly meetings held in SHGs to encourage their routine activities.
- Muslim SHG members strongly favour imposing fines for absentees in meetings held in SHGs to encourage maximum attendance.
- Muslim SHG members are more regularly attending the meeting than Hindu SHG members.
- Muslim SHG members are more fond of rotating the leadership among SHG members than Hindu members.
- Muslim members favour more inclusion of SC/ST and minority members in the leadership committees of SHGs.

- OBC members are favours the conduct of regular weekly meetings by SHGs rather than SC and General Category members.
- General and OBC categories of SHG members favour more on imposing fines on absentees in the meetings more than SC category members.
- SC and OBC category SHG members are more regularly attending the meeting than General category SHG members.
- OBC and SC members are more fond of rotating the leadership among SHG members than General category members.
- OBC and SC members favour more inclusion of SC/ST and minority members in the leadership committees of SHGs.
- Members who have high school and primary education favour more regular weekly conduct meetings by SHGs than members with educational qualifications of UG and another type.
- Members with high school and higher secondary education are more regularly attending the meeting than other members.
- Members with primary education favours more inclusion of SC/ST and minority members in the leadership committees of SHGs.
- Members with annual family income below 1 Lakh and above 3 Lakh favours more regular weekly conduct of meetings by SHGs.
- Members with an annual family income between 2 lakhs to 3 Lakhs are more regularly attending the meeting than other members.
- Members with annual family income below 1 lakh are more fond of rotating the leadership among SHG members than other members.
- Members with annual family income less than 1 lakh favors more inclusion of SC/ST and minority members in the leadership committees of SHGs.
- SHG members who are younger than 35 years old tend to participate in meetings more regularly than their older counterparts.
- Members who have higher levels of education tend to take on more active roles in group activities and leadership positions.
- Rural members tend to prioritize savings and credit activities, while urban members prioritize entrepreneurship and income-generating activities.

- There is a notable difference in the average income levels among SHG members from different caste categories, with OBC members having the lowest and General category members having the highest average income.
- A large majority of SHG members believe that their participation in the group has positively impacted their confidence and decision-making abilities.
- Many SHG members express the desire for more training and support in areas such as marketing, entrepreneurship, and financial management.

A large majority of Kudumbhashree members believe their participation has positively impacted their confidence and decision-making abilities. Many SHG members desire more training and support in areas such as marketing, entrepreneurship, and financial management. Kudumbhashree tailors programs to address the specific needs and preferences of different demographic groups, ensuring inclusive and effective empowerment strategies. Rotating leadership roles and inclusive practices help to enhance diversity. Targeted training enhances members' skills in financial management, entrepreneurship, and leadership.

6.2.b Political Empowerment

- Young women are more politically empowered than old women.
- Single women are more politically empowered than married and widows.
- Women engaged in private jobs and coolies are more politically empowered than others.
- Women who have higher education backgrounds are more politically empowered than others.
- Women who have higher income backgrounds are more politically empowered than others.
- SHG enhances the political empowerment of women and the political empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income.

Association with Kudumbhashree helps to enhance the political empowerment of women in Kerala. Kudumbhashree fosters political empowerment and progressive attitudes towards gender roles. SHGs provide opportunities for women to gain confidence, develop leadership skills, and build networks that support their

political involvement. Members with higher education and more social exposure foster a stronger sense of political awareness and empowerment.

6.2.c Legal Empowerment

- Women below the age of 40 have more legal empowerment than others.
- Married women have more legal empowerment compared to other members.
- Members with other types of jobs have more legal empowerment compared to others.
- Women who have higher educational qualifications have more legal empowerment than others.
- Women who have more annual family income have more legal empowerment than other members.
- SHG enhances the legal empowerment of the women and the legal empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income.

Acquaintance with Kudumbashree enhances the legal awareness of Dalit and Muslim women. Legal awareness helps them gain confidence to assert and utilize their rights. Kudumbashree provides resources, support, and the skill to navigate the legal system in an effective manner. SHGs provide a platform for women to learn about their legal rights, share experiences, and support each other in legal matters.

6.2.d Social Empowerment

- Women in the age group below 20 have more social empowerment than other members.
- Married and unmarried women have more social empowerment than other members.
- The members who are engaged in other types of jobs have more social empowerment than others.
- The members who have educational qualifications below UG have more social empowerment than others.
- Women who have lower annual family income have more social empowerment than other members.

- SHG enhances the social empowerment of the women and the social empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income.

Kudumbhashree has a robust social network with extensive social interactions and exposure. SHGs provide a platform for women to engage in social activities, build networks, and support each other, to enhance their social empowerment. Women with lower income and education also strengthened their social and community networks, because of their relationship with Kudumbhashree.

6.2.e Personal Empowerment

- Women in the age group below 20 have more personal empowerment than other members.
- The members who are widows have more personal empowerment than others.
- Members who are coolies have attained more personal empowerment than other members with the help of SHGs.
- The members who are undergraduates or above have more personal empowerment.
- Members who are in the income group between 1 lakh to 2 Lakh have more personal empowerment than others.
- SHG enhances the personal empowerment of women and the social empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income.

Affiliation with Kudumbhashree capitalizes on the self-growth and individual autonomy of its members. Women surpass marital status and develop personal resilience and independence to cope with their circumstances and attain self-sufficiency. Support, motivation, and resources from Kudumbhashree enable women who belong to the deprived section of society to harness self-esteem and personal accomplishment.

6.2.f Economic Empowerment

- The degree and mode of economic empowerment attained by the members in SHGs varies and members above the age group of 20 attained more economic empowerment.
- Economic empowerment attained by the members in SHGs varies and widows and unmarried members attained more economic empowerment.

- Economic empowerment through SHGs among members varies based on their job status and the members with other types of jobs and coolies have attained more economic empowerment.
- Members with educational qualifications below higher secondary have attained more economic empowerment.
- Members with an annual income below 3 Lakh have attained more economic empowerment.
- SHG enhances the economic empowerment of women and the economic empowerment is dependent on their age, marital status, job status, academic qualification, and annual family income.
- Women are more economically empowered after joining SHGs.

Economic empowerment of women is effective with greater participation in the workforce and holding financial responsibilities. Kudumbashree provides opportunities for widows and Dalit and Muslim women who face social constraints. Women engage in diverse jobs and gain economic stability and independence. Kudumbashree offers critical financial support to members facing social, economic, and educational constraints. Training in financial literacy and credit facilities is an effective vehicle to enhance the economic empowerment of SHG members.

6.2.g Advancement of Decision-Making Ability of Women

- The advancement of decision-making ability is generally different for young and old-aged women in SHGs and young and middle-aged women have more decision-making ability than old women.
- Members who have an educational qualification above high school have more decision-making ability than other members.
- Members who have a family income above below 3 lakhs have more role in decision-making than other members.
- SHGs empowered the advancement of Dalit and Muslim women members through improved decision-making ability in their home and decision-making ability is dependent on their age, academic qualification, and annual family income.
- The women's decision-making habits have been improved after joining SHGs.

- Researcher found that there is an association between the decision-making capacity of Dalit and Muslim women and the period of association with SHG and SHG membership always enhancing the decision-making capacity of women.

Members of Kudumbashree gain great exposure to progressive social attitudes and participate actively in decision-making processes. Women gain critical thinking skills and confidence, empowering them to take significant roles. Kudumbashree provides a supportive environment that enhances the social and economic standing of Dalit and Muslim women, leading to better decision-making capabilities both at home and in the community. Kudumbashree offers training and support to members to enhance their confidence and skills in making decisions. Longer association with SHGs consistently enhances women's decision-making abilities, highlighting the importance of sustained engagement and participation.

6.2.h Enhancement of Self-Confidence of Women

- The enhancement of self-confidence is generally different concerning the age of women in SHGs and members who are in an age group below 20 and above 60 have more enhancements in their self-confidence compared to others.
- Members with higher educational qualifications have more enhancements in self-confidence through SHGs.
- Members who have a family income below three lakhs have more enhancement of their self-confidence through SHGs.
- SHGs empowered the advancement of Dalit and Muslim women members by generating self-confidence, and self-confidence is dependent on their age, academic qualification, and annual family income.

Kudumbashree provides opportunities for women through social interaction, support, and empowerment initiatives to boost self-confidence among its members. Women with lower incomes gain the confidence to overcome financial and social barriers. Marginalised women receive support and opportunities to build self-confidence and break through social stigmas. Support, motivation, and resources from Kudumbashree enable women who belong to the deprived section of society to harness self-esteem and personal accomplishment.

6.2.i Knowledge Enhancement of Women

- The knowledge enhancement of women through SHGs differs concerning age group and members under the age of 40 have more enhancement of knowledge through SHGs.
- Members with higher educational qualifications have higher enhancement of knowledge through SHGs.
- Members with higher annual family income achieved more knowledge enhancement through SHGs.
- SHGs empowered the advancement of Dalit and Muslim women members through knowledge enhancement and the knowledge is dependent on their age, academic qualification, and annual family income.

Active participation in Kudumbashree enables marginalized women to learn and improve themselves thereby overcoming social and educational constraints. Members can absorb and utilize the knowledge and training provided by institutions to enhance their knowledge. Kudumbashree provides access to resources, support, and opportunities to participate in knowledge-enhancing activities. The dynamic and interactive learning environments benefit women from all backgrounds enhancing their knowledge of various aspects.

6.2.j Wellbeing and Technology Awareness Enhancement

- The wellbeing and technology advancement varies among different age groups and members above the age group of 40 experienced more wellbeing and technology enhancement.
- The members with higher educational qualifications acquired more well-being and technology awareness enhancement.
- The members whose income is above 1lakh acquired more technological enhancement and well-being.
- SHGs empowered the advancement of Dalit and Muslim women members in their well-being and technological awareness, and the well-being and technological awareness are dependent on their age, academic qualification, and annual family income.

Kudumbashree fosters social support for the well-being and technological awareness of its members, including the aged category, and equips them with

modern advancements. Kudumbashree functions as a bridge to promote the overall well-being and technological skills of marginalized groups. Affiliation with Kudumbashree capitalizes on the self-growth and individual autonomy of its members. Women surpass marital status and develop personal resilience and independence to cope with their circumstances and attain self-sufficiency.

6.3 PROPOSED SUGGESTIONS

- By utilizing targeted publicity and communication, it is possible to enhance the level of knowledge among women regarding the advantages of participating in self-help groups.
- Members of self-help groups (SHGs) should be provided with chances for training and capacity building in order to assist them in improving their leadership, entrepreneurial, and financial management abilities.
- In order to offer direction and support to newly formed and developing self-help organizations, it is necessary to establish mentorship programs.
- For the purpose of sharing knowledge and resources, it is important to encourage collaboration and networking among self-help organizations.
- One way to leverage resources and support is to cultivate partnerships between self-help groups, government agencies, non-governmental organizations (NGOs), and other stakeholders.
- It is imperative to actively promote the incorporation of underprivileged groups, including Dalits and tribal women, into self-help groups and guarantee that their particular requirements are adequately fulfilled.
- Women should be provided with access to finance and other financial services in order to facilitate the establishment and growth of their companies.
- In order to foster economic growth and job prospects, it is imperative to encourage the establishment of small-scale firms and cooperatives among self-help organizations.
- To maintain openness and accountability, it is necessary to strengthen the governance and management structures of self-help groups (SHGs).
- One of the goals is to encourage and facilitate the participation and representation of women in local governing bodies, such as gram panchayats and municipal councils.

- Ensure that the policies and initiatives implemented by the government are able to cater to the requirements of women, regardless of their gender.
- It is imperative to ensure that women have access to health care, education, and social welfare programs in order to enhance their overall well-being and empower them.
- Regular monitoring and evaluation should be carried out in order to assess the performance of Self-Help Group (SHG) programs and to identify areas that could be improved.
- In order to enhance the effectiveness and efficiency of self-help group programs, it is recommended to encourage the utilization of technology and novel approaches.
- In order to cultivate a culture that promotes gender equality and women's empowerment, it is necessary to promote societal norms and attitudes that allow women to take leadership roles and make decisions.

6.4 CONCLUSION

The objective of this study is to evaluate the functioning of Self-Help Groups also attempts to evaluate the impact Kudumbhashree has on its members, especially the Dalit and Muslim women, in matters of savings, assets, and decision-making capacity. The study was conducted in Kalamassery Municipality of Ernakulam District and a total of 396 Kudumbhashree members were sampled.

Self-help groups, especially Kudumbhashree, make a huge impact on women, in the sectors of economic and social empowerment chiefly on women from marginalized communities. The study found that there was an increase in the income, savings, and assets of members in the Kudumbhashree group after joining. Moreover, progress was noted in the decision-making capacity and participation in domestic and social affairs among the Kudumbhashree members.

The study also highlights the challenges faced by women in marginalized communities to overcome gender discrimination and the patriarchal attitudes based on the caste system that is prevalent in society. It is recommended that policymakers and practitioners should focus on interventions aimed at solving these problems and promoting gender and social equity.

Based on the findings of the study, several suggestions are offered to improve sustainability and the effectiveness of self-help groups in promoting women's empowerment. Increasing awareness among women about the benefits of SHGs, providing opportunities for training and capacity building, encouraging cooperation and networking among self-help groups, encouraging partnerships between government agencies and other stakeholders, and encouraging and promoting inclusion. The marginalized groups need to make sure that the government policies and programs are responsive to the needs of women and are gender-sensitive.

Additionally, the study emphasizes the importance of creating an enabling environment that supports the economic activities of women involved in SHGs. This includes providing access to markets, financial services, and technology that can enhance their entrepreneurial ventures. Such measures can help ensure that the economic gains achieved through SHG participation are sustained and scaled up, thereby contributing to the long-term economic stability of these women and their families.

Furthermore, the study calls for ongoing monitoring and evaluation of SHG initiatives to assess their impact and effectiveness continuously. This would involve collecting regular feedback from SHG members, identifying best practices, and making necessary adjustments to programs and policies. By doing so, stakeholders can ensure that SHG interventions remain relevant and responsive to the evolving needs of women, particularly those from marginalized communities, thereby maximizing their potential for empowerment and socio-economic advancement.

Overall, this study underscores the importance of SHGs in promoting women's empowerment and emphasizes the need for targeted interventions to address the unique challenges faced by women from marginalized communities.

6.5 TARGETED STRATEGIES FOR DALIT AND MINORITY WOMEN

Three key reasons have been demonstrated after evaluating the Kudumbashree initiative in Kerala. In the beginning, the participation of women in the program's participatory citizenship activities significantly increased their visibility in the public arena where they were present. Kudumbashree's federated groups of

impoverished women may be 'artificial' constructs designed to connect with and strengthen the local state; however, they possess intrinsic value, both in the sense that they can bring about significant changes in the lives of individual members and in the sense that they challenge conventional perceptions of what constitutes 'appropriate' behavior for women. Three key reasons have been demonstrated after evaluating the Kudumbhashree initiative in Kerala. In the beginning, the participation of women in the program's participatory citizenship activities significantly increased their visibility in the public arena where they were present.

Kudumbhashree's federated groups of impoverished women may be 'artificial' constructs designed to connect with and assist the local government; however, they possess intrinsic value, both in terms of bringing about significant changes in the lives of individual members and in terms of their broader challenge to conventional perceptions of what constitutes 'appropriate' behavior for women. To encourage active female citizenship, Kudumbhashree epitomizes the merging of collective involvement and governmental resources. Community service,' respectability,' and self-help are vital components of each.

Through the 'volunteer' work that they provided to the local state, the participants in Kudumbhashree were able to develop a sense of solidarity as well as access to credit and the operations of the local government. For some economically disadvantaged women, the criteria of this form of involvement were overly difficult, ultimately leading to their marginalization from the prevailing model of poverty reduction. Academics must provide a well-founded critical appraisal of both the total costs and the advantages connected with the active citizenship that these programs encourage. This is especially important for projects such as Kudumbhashree, which are justly commended for their achievements.

However, Because, they are an essential component of every economy, women are among the most important variables that contribute to the overall development and harmonious evolution of a nation. In light of the current circumstances, women must be regarded as equal partners in advancement alongside males. The empowerment of women is a phenomenon that encompasses a wide range of factors, including economic, political, social, cultural, personal, environmental, and familial aspects. When it comes to elevating and advancing women, the equal participation of women in political life is a crucial factor that plays a critical role.

When it comes to women's empowerment, one of the most essential factors that needs to be taken into consideration is the role that women play in decision-making. The participation of women in self-help groups (SHGs) and non-governmental groups (NHGs) has changed their perspectives, and they have become political leaders in local self-government institutions in India, despite the fact that women confront challenges in politics.

There has been a significant transformation in the lives of women, particularly in rural regions, as a result of the notion of SHGs and NHGs. The study makes an effort to concentrate on the revolution launched by the hands with bangles, which marked a sea change, in the context of the reservation of fifty percent of the seats in LSGI for women. It has been shown that a significant number of women who come from traditional families emerge from the confines of their kitchens to engage in activities such as knocking on doors that are not identified, walking through the streets, and arguing on public platforms while they are running for office.

A significant contribution to the political empowerment of women is made by the SHGs/NHGs and NGOs. Women's participation in politics can be broken down into two levels. Since the beginning of time and in practically every circumstance, women have remained on the periphery of political and social power.

6.6 FUTURE AVENUES FOR RESEARCH

The areas where further research is possible involve understanding the role and impact of Self-Help Groups (SHGs) on women's Empowerment. One avenue for future research is the long-term impact of regular Kudumbhashree practices; regular weekly meetings, regular weekly savings, regular internal lending, regular repayment, and regular bookkeeping. Researchers can assess how these practices contribute to sustained empowerment and economic independence of women over the years.

Comparative studies of the effective practices of SHGs in various regions of the country provide valuable insight into the regional variations, allowing for tailored interventions that address specific local needs and challenges.

Future research can also be held to find out the potential of Kudumbhashree networks as a medium for the effective delivery of government services. The

implementation of Government programs in India lacks transparency and efficiency. Sometimes the execution is so fluctuant that it loses its quintessence on the ground. Studies can develop a model and framework Using the SHG Network for delivering Government services. This research would not only enhance the delivery of essential services but also empower SHG members by integrating them more fully into the public service delivery system.

The Social capital of SHGs could be an asset for solving various social issues in India e.g. gender-based discrimination, dowry system, casteism, etc. Studies can be conducted to explore the mechanisms through which Kudumbhashree influences social norms and evaluate the impact of the Kudumbhashree-led initiatives on these entrenched issues. Studies can address and bring the importance of SHG's value and contribution to society.

Finally, the integration of technology in SHG operations presents another important area for future research. Investigating the role of digital tools, such as mobile apps and online platforms, in enhancing the efficiency and reach of SHG activities could provide innovative solutions to existing challenges. Research could focus on the implementation and outcomes of digital banking, virtual training sessions, and other tech-based initiatives within SHGs. This line of inquiry would not only improve the functionality of SHGs but also ensure that they remain relevant and adaptive in an increasingly digital world.

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Appendix A

A1. Women Empowerment form in English

I am Maya Divakar, currently a Ph.D scholar from Lovely Professional University, Punjab. I am conducting research study on Women Empowerment through Self-Help Groups in Kerala- A Study of Kudumbhashree. Please respond to following questions designed for research and it will take few minutes of your valuable time to complete. All responses will be kept impersonal for purpose of research only.

Topic:

Women Empowerment through Self-Help Groups in Kerala- A Study of Kudumbhashree

Objectives:

- 1 To determine the performance and development of SHG members in the Kalamassery Municipality.
- 2 To investigate the impact of SHG members on their income, spending, saving, asset, and housing conditions prior to and after joining the group.
- 3 To investigate the Kudumbhashree programme, which was aided by Dalits and Muslims women, in order to overcome society's gender and caste-based patriarchal attitude toward them, as well as its impact on their socio-economic and political lives.
- 4 To study the level of representation and participation in the decision-making process of elected Dalits and Muslims women in SHG at Kalamassery Municipality.

1. **Name**.....
Age:
Education.....
Marital status.....
Employment.....
Name of the neighbourhood group:
Designation:

2.11. Job Status: 1. No Specific Job 2. Agriculture 3. Coolies
4. Private Job 5. Others

2.12. Academic Qualification: 1. Illiterate 2. Primary 3. High School
4. Higher Secondary 5. UG/Above 6. Others

2.13. Annual Family Income: 1. Below 1-lakhs 2. 1-2 lakhs 3. 2-3 lakhs
4. Above 3 lakhs

2.14. State period of Association with SHG: 1. Below 3 Years 2. 3-5 years
3. 6-9 Years 4. Above 9 Years

3. Quality of groups

3.1 Conduct Regular Weekly Meeting: 1. Yes 2. No

3.2 Fine for Absentee: 1. Yes 2. No

3.3 Attendance of Members: 1. Below 75% 2. 75-85% 3. 85-95%
4. Above 95%

3.4 Leadership Rotation 1. Yes 2. No

3.5 Maintaining accurate records in Committee: 1. Yes 2. No

3.6. SC/ST and Minority Representation in Leadership committee: 1. Yes 2. No

4. Advancement of Dalit, Minority and other NHG members

4.1 Following statements deal with the Improvement – in decision-making ability in your home (Give: 5 for Always, 4 for Frequently, 3 for Occasionally, 2 for Rare, 1 for Never)

SL NO	STATEMENT	OPINION
4.1.1	Improvement – in decision-making ability	
4.1.1.1	Making financial decisions for family consumer goods	
4.1.1.2	Spiritual function	
4.1.1.3	Education for children	
4.1.1.4	Family assets	
4.1.1.5	Seeking treatment for children	
4.1.1.6	Implementation of family planning	
4.1.1.7	Arranging the weddings of their children	
4.1.1.8	Intimate concerns	
4.1.1.9	Others (Specify)	

4.2 The following options discuss self-confidence enhancement (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
4.2.1	Self Confidence	
4.2.1.1	Enhanced capacity to face difficult circumstances	
4.2.1.2	Increased capacity for Grama sabha participation	
4.2.1.3	Increased capacity to speak and engage in PTA, public, and NHG meetings	
4.2.1.4	Boost confidence to go shopping without family assistance	
4.2.1.5	More resolve to stand up for women in the face of discrimination and harassment?	
4.2.1.6	Increased assurance when delivering a public speech	
4.2.1.7	Others (Specify)	

4.3 The following options discuss knowledge enhancement (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
4.3.1	Knowledge	
4.3.1.1	Enhanced capacity to transact with banks and financial institutions	
4.3.1.2	Improved awareness of government projects	
4.3.1.3	Women's rights awareness has improved	
4.3.1.4	Conscious of gender inequality	
4.3.1.5	Enhanced understanding of the market condition	
4.3.1.6	Others (Specify)	

4.4 The following options discuss Wellbeing and Technology awareness enhancement (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
4.1.4	Wellbeing and Technology awareness	
4.4.1.1	Increased use of household electrical appliances	
4.4.1.2	Increased usage of modern banking and basic health care services	
4.4.1.3	The ability to meet the dietary requirements of yourself and your family will improve.	
4.4.1.4	Do you practice preventative medicine by vaccinating your kids and caring for your loved ones more intensively	
4.4.1.5	Others (Specify)	

5. Decision -Making capacity and problem -solving ability of the women.

5.1. The following options Discuss the decision-making capacity in your home (give: 1 for Self, 2 Husband, 3 Elders in family, and 4 Jointly).

SL NO	STATEMENT	OPINION
5.1.1	Decision Making Capacity (Before joining)	
5.1.1.1	Who creates the household budget	
5.1.1.2	Who in your family makes decisions about what home appliances to buy?	
5.1.1.3	Who makes decisions on the education of your family's kids?	
5.1.1.4	Who makes decisions when a family member has a health problem?	
5.1.1.5	Who determines vacations and holiday destinations	
5.1.1.6	Who decide your personal requirements	
5.1.1.7	Who spend money in times of necessity	
5.2.1	Decision Making Capacity (After joining)	
5.2.1.1	Who creates the household budget	
5.2.1.2	Who in your family makes decisions about what home appliances to buy?	
5.2.1.3	Who makes decisions on the education of your family's kids?	
5.2.1.4	Who makes decisions when a family member has a health problem?	
5.2.1.5	Who determines vacations and holiday destinations	
5.2.1.6	Who decide your personal requirements	
5.2.1.7	Who spend money in times of necessity	

6. Women empowerment

6.1 Respond to the following remarks regarding the Economic Empowerment of women Please rate as follows (give: 5 for strongly agreeing, 4 for agreeing, 3 for neither agreeing nor disagreeing, 2 for disagreeing, and 1 for strongly disagreeing).

SL NO	STATEMENT	OPINION
6.1.1	Economic Empowerment	
6.1.1.1	Probability of employment improved	
6.1.1.2	The ability to carry out financial transactions was enhanced	
6.1.1.3	Recognize how to handle and rotate cash	
6.1.1.4	The total amount of earnings is rising	
6.1.1.5	I am able to utilize money and credit in a successful manner.	
6.1.1.6	Facilitated income daily expenses	
6.1.1.7	I can analyze different investment choices	

6.1.1.8	I am capable of resolving the financial issues.	
6.1.1.9	I am accustomed to spending money on recreation.	
6.1.1.10	I am capable of meeting my own requirements autonomously	
6.1.1.11	Others (Specify)	

6.2 Use the scale below to rate the change in economic empowerment between before and after joining a SHG. (give: **2** Yes, and **1** No.).

SL NO	STATEMENT	OPINION
6.2.1	Change in economic empowerment(Before joining)	
6.2.1.1	Freedom to commence income-generating activity	
6.2.1.2	Financial independence	
6.2.1.3	Asset acquisition	
6.2.1.4	Formation of deposits	
6.2.1.5	Freedom of spending	
6.3.1	Change in economic empowerment(After joining)	
6.3.1.1	Freedom to commence income-generating activity	
6.3.1.2	Financial independence	
6.3.1.3	Asset acquisition	
6.3.1.4	Formation of deposits	
6.3.1.5	Freedom of spending	

6.3 Respond to the following remarks regarding the Political Empowerment of women. Please rate as follows (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
6.4.1	Political Empowerment	
6.4.1.1	Knows about the political happenings.	
6.4.1.2	Knows about the right to vote	
6.4.1.3	Familiar with feminist organisations	
6.4.1.4	Involve in political meetings	
6.4.1.5	Attendance at the Ward Sabha/Grama Sabha on a consistent basis	
6.4.1.6	Have the ability to protest social ills	
6.4.1.7	Have the ability to serve the public	
6.4.1.8	There is a rise in the proportion of female candidates and winners in local elections.	
6.4.1.9	Others (Specify)	

6.4 Respond to the following remarks regarding the Legal Empowerment of women Please rate as follows (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
6.5.1	Legal Empowerment	
6.5.1.1	An enhanced understanding of women's legal rights	
6.5.1.2	Helped a great deal to stop and lessen domestic abuse	
6.5.1.3	Laws to safeguard women's rights are effective.	
6.5.1.4	Enough legal knowledge to protect women's law	
6.5.1.5	Improved understanding of the government's initiatives and laws for providing women with essential infrastructure	
6.5.1.6	Reduced instances of sexual harassment of women	
6.5.1.7	Others (Specify)	

6.5 Respond to the following remarks regarding the Social Empowerment of women Please rate as follows (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
6.6.1	Social Empowerment	
6.6.1.1	Better inter personal communication skills	
6.6.1.2	Frequent communication with women's organisations.	
6.6.1.3	Participate actively in cultural activities and festivals	
6.6.1.4	I am involved in numerous community development initiatives, such as road construction and sewage cleaning.	
6.6.1.5	I assisted government authorities and NGO activists in identifying potential beneficiaries.	
6.6.1.6	I am going to protest against the increased discrimination against women.	
6.6.1.7	I have improved my relationships with my friends and family.	
6.6.1.8	Others (Specify)	

6.6 Respond to the following remarks regarding the Personal Empowerment of women. Please rate as follows (give: **5** for strongly agreeing, **4** for agreeing, **3** for neither agreeing nor disagreeing, **2** for disagreeing, and **1** for strongly disagreeing).

SL NO	STATEMENT	OPINION
6.7.1	Personal Empowerment	
6.7.1.1	I am able to read and fill out forms.	
6.7.1.2	I am capable of performing arithmetic calculations.	
6.7.1.3	I am capable of using managerial abilities.	
6.7.1.4	I am familiar with various banking transactions such as opening accounts and depositing money.	
6.7.1.5	I am proficient in the usage of mobile phones.	
6.7.1.6	I am capable at resolving conflicts within the group.	
6.7.1.7	My self-assurance in my leadership abilities is strong.	
6.7.1.8	Increased participation in recording SHG documents.	

6.7 Based on real-life scenarios What is women's empowerment? (Rank the following items in order of preference.)

SL NO	STATEMENT	Rank
6.8.1	Female supremacy	
6.8.2	Financial self-sufficiency	
6.8.3	Freedom of Selection	
6.8.4	Mobility and Educational Opportunities	
6.8.5	Equal rights for women in every field	
6.8.6	Life without fear for girls and women	

6.8 Suggestions to enhance the Kudumbashree Programmes

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Thank You

Interview Schedule for SHG Members in Malayalam

A 2. സ്ത്രീശാക്തീകരണം സ്വയം സഹായസംഘങ്ങളിലൂടെ- കുടുംബശ്രീ ഒരു പഠനം.

a. സാമ്പിളുകളുടെ വിവരങ്ങൾ

- 1.1 ക്രമ നമ്പർ
- 1.2 എസ് എച്ച് ജി നമ്പർ
- 1.3 വാർഡ് നമ്പർ

b. അംഗങ്ങളുടെ വ്യക്തിഗത വിവരങ്ങൾ

- 2.1 പേര്
- 2.2 വയസ്സ് 1. 20 വയസ്സിന് താഴെ, 2. 20-40 ഇടയിൽ, 3. 40-60 ഇടയിൽ 4. 60 മുകളിൽ
- 2.3 ജാതി 1. ഹിന്ദു, 2. ക്രിസ്ത്യൻ, 3. മുസ്ലീം, 4. മറ്റുള്ളവർ
- 2.4 വിഭാഗം 1. SC, 2. ST, 3. OBC, 4. OEC, 5. ജനറൽ, 6. മറ്റുള്ളവർ
- 2.5 വൈവാഹിക സ്ഥിതി 1. അവിവാഹിതൻ, 2. വിവാഹിതൻ, 3. വിധവ, 4. ഡിവാോഴ്സി
- 2.6 വീടിന്റെ ഘടന 1. അണു കുടുംബം, 2. കൂട്ടു കുടുംബം
- 2.7. ആശ്രിതരുടെ എണ്ണം 1. ഇല്ല, 2. ഒന്ന്, 3. രണ്ട്, 4. മൂന്ന്, 5. നാല്, 6. നാലിൽ കൂടുതൽ
- 2.8 കൈവശമുള്ള ഭൂമിയുടെ വിസ്തീർണ്ണം 1. ഭൂരഹിതൻ, 2. 5 സെന്ററിൽ താഴെ, 3. 5-10 ഇടയിൽ, 4. 10 കൂടുതൽ
- 2.9 വീടിന്റെ തരം 1. കുടിൽ, 2. ഓടിട്ടത്, 3. വാർക്ക, 5. മറ്റുള്ളവ
- 2.10 താമസിക്കുന്ന വീടിന്റെ ഉടമസ്ഥത 1. സ്വന്തം, 2. വാടകക്ക്, 3. മറ്റുള്ളവ
- 2.11 തൊഴിൽ 1. ജോലിയില്ല, 2. കൃഷി, 3. കൂലി, 4. പ്രൈവറ്റ് ജോലി 4. മറ്റുള്ളവ
- 2.12 വിദ്യാഭ്യാസ യോഗ്യത 1 നിരക്ഷരൻ, 2. പ്രൈമറി, 3. ഹൈസ്കൂൾ, 4. HSS, 5. ഡിഗ്രി, 6. മറ്റുള്ളവ
- 2.13 വാർഷിക വരുമാനം 1. >100000, 2. 100000-200000, 3. 200000-300000 4. <400000
- 2.14 കുടുംബശ്രീ അംഗമായിട്ടുള്ള കാലം 1. >3 വർഷം, 2. 3-5 വർഷം, 3. 6-9 വർഷം, 4. < 9 വർഷം

3. അയൽക്കൂട്ടത്തിന്റെ വിവരം

- 3.1 കൃത്യമായി അയൽക്കൂട്ട യോഗങ്ങൾ നടത്താറുണ്ടോ? 1. ഉണ്ട് 2. ഇല്ല
- 3.2 യോഗത്തിൽ പങ്കെടുക്കാത്തവരിൽ നിന്നും പിഴ ഈടാക്കാറുണ്ടോ? 1. ഉണ്ട് 2. ഇല്ല
- 3.3 അംഗങ്ങളുടെ ഹാജർ നില. 1. 75% ത്തിൽ താഴെ 2. 75-85% ഇടയിൽ 3. 85-95% ഇടയിൽ 4. 75% ത്തിനുമുകളിൽ
- 3.4 നേതൃത്വമാറ്റം ഉണ്ടോ? 1. ഉണ്ട് 2. ഇല്ല
- 3.5. പട്ടിക ജാതി- പട്ടിക വർഗ വിഭാഗങ്ങൾക്ക് കമ്മറ്റിയിൽ പ്രതിനിധ്യം കിട്ടാറുണ്ടോ? 1. ഉണ്ട് 2. ഇല്ല
- 3.6 കമ്മറ്റിയുടെ നടപടികൾ രേഖപ്പെടുത്താറുണ്ടോ? 1. ഉണ്ട് 2. ഇല്ല

4.3. ഒളിന്, പിന്നോക്ക വിഭാഗം, മറ്റ് വിഭാഗങ്ങളിൽപ്പെട്ട അംഗങ്ങൾക്ക് കുടുംബശ്രീയിൽ ചേർന്നതിനു ശേഷം ഉണ്ടായിട്ടുള്ള പുരോഗതി

4.1 താഴെ പറയുന്ന പ്രസ്താവനകൾ വീട്ടുകാര്യങ്ങളിൽ തീരുമാനങ്ങൾ എടുക്കുന്നതിനുള്ള നിങ്ങളുടെ സ്വാതന്ത്ര്യത്തെ സൂചിപ്പിക്കുന്നു

(5 എപ്പോഴും, 4. മിക്കവാറും, 3. വല്ലപ്പോഴും, 2. വിരളമായി, 1. ഒരിക്കലുമില്ല)

ക്രമ.നം	പ്രസ്താവന	സൂചന
4.1.1	വീട്ടുകാര്യങ്ങളിൽ തീരുമാനങ്ങൾ എടുക്കുന്നതിനുള്ള നിങ്ങളുടെ കഴിവ് എത്ര മാത്രം മെച്ചപ്പെട്ടു	
4.1.1.1	ഗാർഹിക ഉപകരണങ്ങൾ വാങ്ങുന്ന കാര്യത്തിൽ സാമ്പത്തികമായി ഇടപ്പെടാറുണ്ടോ	
4.1.1.2	യാർമ്മിക കാര്യങ്ങളിൽ നിങ്ങളുടെ പങ്ക്	
4.1.1.3	കുട്ടികളുടെ വിദ്യാഭ്യാസ കാര്യങ്ങളിൽ നിങ്ങളുടെ അഭിപ്രായ സ്വാതന്ത്ര്യം	
4.1.1.4	കുടുംബത്തിൽ വസ്തുവകകൾ വാങ്ങിപ്പോൾ നിങ്ങളുടെ അഭിപ്രായത്തിനുള്ള പ്രാധാന്യം	
4.1.1.5	കുട്ടികളുടെ ചികിത്സ കാര്യങ്ങളിൽ നിങ്ങളുടെ അഭിപ്രായ സ്വാതന്ത്ര്യം	
4.1.1.6	കുടുംബസൂത്രണത്തിൽ നിങ്ങളുടെ അഭിപ്രായ സ്വാതന്ത്ര്യം	
4.1.1.7	കുട്ടികളുടെ വിവാഹ കാര്യങ്ങളിൽ നിങ്ങളുടെ അഭിപ്രായത്തിനുള്ള പ്രാധാന്യം	
4.1.1.8	ഉറ്റ ബന്ധുക്കൾക്ക് സമ്മാനങ്ങളും മറ്റും നൽകുന്നതിനുള്ള സ്വാതന്ത്ര്യം	
4.1.1.9	മറ്റെന്തെങ്കിലും	

4.2 താഴെ പറയുന്ന പ്രസ്താവനകൾ നിങ്ങളുടെ ആത്മവിശ്വാസത്തിലുണ്ടായ മാറ്റത്തെ സൂചിപ്പിക്കുന്നു (5 എപ്പോഴും, 4. മിക്കവാറും, 3. വല്ലപ്പോഴും, 2. വിരളമായി, 1. ഒരിക്കലുമില്ല)

ക്രമ.നം	പ്രസ്താവന	സൂചന
4.2.1	ആത്മവിശ്വാസം	
4.2.1.1	പ്രതികൂല സാഹചര്യങ്ങളെ ആത്മവിശ്വാസത്തോടെ നേരിടാൻ സാധിക്കുന്നു	
4.2.1.2	ഗ്രമസഭയിൽ പങ്കെടുക്കുന്നതിന്റെ എണ്ണത്തിൽ വർദ്ധനവുണ്ടായിട്ടുണ്ട്	
4.2.1.3	അയൽക്കൂട്ട യോഗങ്ങൾ, PTA യോഗങ്ങൾ പോലുള്ള പൊതു യോഗങ്ങളിൽ സജീവമായി പങ്കെടുക്കാനും സഭയെ സംസാരിക്കാനും സാധിക്കുന്നു.	
4.2.1.4	കുടുംബാംഗങ്ങളുടെ കൂടെ അല്ലാതെ തനിയെ കടയിൽ പോയി സാധനങ്ങൾ വാങ്ങാൻ പോകാനുള്ള ആത്മവിശ്വാസ വർദ്ധിച്ചു	
4.2.1.5	സ്ത്രീകൾക്കെതിരെയുള്ള അധികൃതങ്ങളും വിവേചനവും പരിഹരിക്കുന്നതിനായി നിലകൊള്ളാൻ സാധിക്കുന്നു	
4.2.1.6	പൊതു വേദികളിൽ കൂടുതൽ ആത്മവിശ്വാസത്തോടെ സംസാരിക്കാൻ സാധിക്കുന്നു	
4.2.1.7	മറ്റെന്തെങ്കിലും	

4.3 താഴെ പറയുന്ന പ്രസ്താവനകൾ നിങ്ങളുടെ അറിവിലുണ്ടായിട്ടുള്ള പുരോഗതിയെ സൂചിപ്പിക്കുന്നു. (5 എപ്പോഴും, 4. മിക്കവാറും, 3. വല്ലപ്പോഴും, 2. വിരളമായി, 1. ഒരിക്കലുമില്ല)

ക്രമ.നം	പ്രസ്താവന	സൂചന
4.3.1	അറിവ്	
4.3.1.1	ബാങ്കുകളിലും മറ്റു സ്ഥാപനങ്ങളിലും പോയി കാര്യങ്ങൾ നടത്താനുള്ള കഴിവ് വർദ്ധിച്ചു	
4.3.1.2	ഗവൺമെന്റ് പദ്ധതികളെക്കുറിച്ചു കൂടുതൽ അറിയാൻ സാധിച്ചു	
4.3.1.3	സ്ത്രീകളുടെ അവകാശങ്ങളെ കുറിച്ച് കൂടുതൽ അറിയാൻ സാധിച്ചു	
4.3.1.4	ലിംഗസമത്വത്തെ കുറിച്ച് കൂടുതൽ അവബോധം ഉണ്ടായി	
4.3.1.5	വാണിജ്യ കാര്യങ്ങളെക്കുറിച്ചുള്ള അറിവ് വർദ്ധിച്ചു	
4.3.1.6	മറ്റെന്തെങ്കിലും	

4.4. താഴെ പറയുന്ന പ്രസ്താവനകൾ നിങ്ങളുടെ നൂതന സാങ്കേതിക വിദ്യയിലും ആരോഗ്യപരിരക്ഷയിലും ഉള്ള അവബോധത്തെ സൂചിപ്പിക്കുന്നു. (5. എപ്പോഴും, 4. മിക്കവാറും, 3. വല്ലപ്പോഴും, 2. വിരളമായി, 1. ഒരിക്കലുമില്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
4.1.4	നൂതന സാങ്കേതിക വിദ്യയിലും ആരോഗ്യപരിരക്ഷയിലും ഉള്ള അവബോധം	
4.4.1.1	ആധുനിക ഗൃഹോപകരണങ്ങൾ ഉപയോഗിക്കുന്നതിനുള്ള പ്രവിണ്ണം വർദ്ധിച്ചു	
4.4.1.2	ആധുനിക ബാങ്കിങ്ങ് മേഖലയെയും പ്രാഥമിക ആരോഗ്യപരിരക്ഷയെയും കുറിച്ചുള്ള അറിവ് വർദ്ധിച്ചു	
4.4.1.3	നിങ്ങളുടെയും കുടുംബത്തിന്റേയും ഭക്ഷണക്രമത്തെ കുറിച്ചുള്ള അറിവ് വർദ്ധിച്ചു..	
4.4.1.4	നിങ്ങളുടെ കുട്ടികളുടെയും മറ്റ് പ്രിയപ്പെട്ടവരുടെയും ആരോഗ്യസുരക്ഷയ്ക്കായി പ്രതിരോധകുത്തി വയ്പ്പുകളുടെയും ആവശ്യകതയെപ്പറ്റി തീവ്രമായി അറിയാൻ സാധിച്ചു	
4.4.1.5	മറ്റെന്തെങ്കിലും	

5. തീരുമാനങ്ങൾ എടുക്കാനും പ്രശ്നങ്ങൾ പരിഹരിക്കാനും സ്ത്രീകൾക്കുള്ള കഴിവ്.

5.1/2. താഴെ പറയുന്ന പ്രസ്താവനകൾ നിങ്ങളുടെ തീരുമാനങ്ങൾ എടുക്കാനും പ്രശ്നങ്ങൾ പരിഹരിക്കാനും സ്ത്രീകൾക്കുള്ള കഴിവിനെ സൂചിപ്പിക്കുന്നു. (1. നിങ്ങൾ തന്നെ, 2. ഭർത്താവ്, 3. വീട്ടിലെ മുതിർന്ന അംഗങ്ങൾ, 4. കൂട്ടായി)

ക്രമ.നം	പ്രസ്താവന	സൂചന
5.1.1	തീരുമാനങ്ങൾ എടുക്കാനും (കുടുംബശ്രീയിൽ ചേരുന്നതിന് മുൻപ്)	
5.1.1.1	കുടുംബ budget തയ്യാറാക്കുന്നത് ആരാണ്?	
5.1.1.2	പുതിയഗൃഹോപകരങ്ങളും മറ്റും വാങ്ങുന്നതിനുള്ള തീരുമാനങ്ങൾ എടുക്കുന്നത് ആര്?	
5.1.1.3	കുട്ടികളുടെവിദ്യാഭ്യാസ കാര്യങ്ങളിൽ തീരുമാനം എടുക്കുന്നത് ആര്?	
5.1.1.4	കുടുംബത്തിലെ അംഗങ്ങൾക്ക്ആരോഗ്യ പ്രശ്നം ഉണ്ടായാൽ തീരുമാനം എടുക്കുന്നത് ആര്?	
5.1.1.5	നിങ്ങളുടെ അവധി ദിനങ്ങളും മറ്റു വിനോദങ്ങളും ആസൂത്രണം ചെയ്യുന്നത് ആര്?	
5.1.1.6	നിങ്ങളുടെ വ്യക്തിപരമായ ആവശ്യങ്ങളിൽ തീരുമാനം എടുക്കുന്നത് ആര്?	
5.1.1.7	ആവശ്യ ഘട്ടങ്ങളിൽ പണം ചെലവു ചെയ്യുന്നത് ആര്?	
5.2.1	തീരുമാനങ്ങൾ എടുക്കാനും (കുടുംബശ്രീയിൽ ചേരുന്നതിന് ശേഷം)	
5.2.1.1	കുടുംബ budget തയ്യാറാക്കുന്നത് ആരാണ്?	
5.2.1.2	പുതിയഗൃഹോപകരങ്ങളും മറ്റും വാങ്ങുന്നതിനുള്ള തീരുമാനങ്ങൾ എടുക്കുന്നത് ആര്?	
5.2.1.3	കുട്ടികളുടെവിദ്യാഭ്യാസ കാര്യങ്ങളിൽ തീരുമാനം എടുക്കുന്നത് ആര്?	
5.2.1.4	കുടുംബത്തിലെ അംഗങ്ങൾക്ക്ആരോഗ്യ പ്രശ്നം ഉണ്ടായാൽ തീരുമാനം എടുക്കുന്നത് ആര്?	
5.2.1.5	നിങ്ങളുടെ അവധി ദിനങ്ങളും മറ്റു വിനോദങ്ങളും ആസൂത്രണം ചെയ്യുന്നത് ആര്?	
5.2.1.6	നിങ്ങളുടെ വ്യക്തിപരമായ ആവശ്യങ്ങളിൽ തീരുമാനം എടുക്കുന്നത് ആര്?	
5.2.1.7	ആവശ്യ ഘട്ടങ്ങളിൽ പണം ചെലവു ചെയ്യുന്നത് ആര്?	

6. സ്ത്രീ ശാക്തീകരണം

6.1. സാമ്പത്തിക ശാക്തീകരണത്തെപ്പറ്റിയുള്ള താഴെ കാണുന്ന സൂചനകളെ കുറിച്ചുള്ള അഭിപ്രായം രേഖപ്പെടുത്തുക (5 വളരെ അനുകൂലിക്കുന്നു, 4 അനുകൂലിക്കുന്നു, 3 അഭിപ്രായമില്ല, 2 അനുകൂലിക്കുന്നില്ല, 1 ഒട്ടും അനുകൂലിക്കുന്നില്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
6.1.1	സാമ്പത്തിക ശാക്തീകരണം	
6.1.1.1	ജോലി സാധ്യത വർദ്ധിച്ചു	
6.1.1.2	ബാങ്കിംഗ് ക്രയവിക്രയങ്ങൾ നടത്താനുള്ള കഴിവ് വർദ്ധിച്ചു	
6.1.1.3	പണം ക്രയവിക്രയം ചെയ്യുന്നതിനെ കുറിച്ച് ധാരണ ഉണ്ടായി.	
6.1.1.4	ആകെ വരുമാനത്തിൽ പോതുവായി വർദ്ധവ് ഉണ്ടായി.	
6.1.1.5	പണവും മറ്റ് സാമ്പത്തിക കാര്യങ്ങളും വിജയകരമായി കൈകാര്യം ചെയ്യാൻ സാധിക്കുന്നു.	
6.1.1.6	നിത്യ ചെലവുകൾ സ്വയം കൈകാര്യം ചെയ്യാൻ സാധിക്കുന്നു.	
6.1.1.7	പല നിക്ഷേപ പദ്ധതികളും വിശകലനം ചെയ്ത് ഉചിതമായത് തിരഞ്ഞെടുക്കാൻ സാധിക്കുന്നു.	
6.1.1.8	സാമ്പത്തിക പ്രശ്നങ്ങൾ പരിഹരിക്കാൻ സാധിക്കുന്നു.	
6.1.1.9	വിനോദത്തിനു വേണ്ടി പണം നീക്കിവയ്ക്കുന്നു.	

6.1.1.10	എന്റെ ആവശ്യങ്ങൾ സ്വയം പരിഹരിക്കാൻ സാധിക്കുന്നു.	
6.1.1.11	മറ്റൊരാളിൽനിന്നും	

6.2/3. കുടുംബശ്രീയിൽ വരുന്നതിനു മുൻപും ശേഷവും നിങ്ങളുടെ സാമ്പത്തിക സ്വാതന്ത്ര്യത്തിൽ ഉണ്ടായിട്ടുള്ള മാറ്റങ്ങൾ താഴെ കൊടുത്തിരിക്കുന്ന സൂചിക വച്ച് അളക്കുക. (2 ഉണ്ട്, അഥവാ 1 ഇല്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
6.2.1	സാമ്പത്തിക ശാക്തീകരണത്തിൽ വന്നിട്ടുള്ള മാറ്റം (കുടുംബശ്രീയിൽ ചേരുന്നതിന് മുൻപ്)	
6.2.1.1	വരുമാനദായകപ്രവർത്തനങ്ങളിൽ ഏർപ്പെടാനുള്ള സ്വാതന്ത്ര്യം	
6.2.1.2	സാമ്പത്തിക സ്വാതന്ത്ര്യം	
6.2.1.3	സ്വത്ത് സമ്പാദ്യം	
6.2.1.4	ബാങ്കിൽ പണം നിക്ഷേപിക്കാനുള്ള സ്വാതന്ത്ര്യം	
6.2.1.5	പണം ചെയ്യാനുള്ള സ്വാതന്ത്ര്യം	
6.3.1	സാമ്പത്തിക ശാക്തീകരണത്തിൽ വന്നിട്ടുള്ള മാറ്റം കുടുംബശ്രീയിൽ ചേരുന്നതിന് ശേഷം)	
6.3.1.1	വരുമാനദായകപ്രവർത്തനങ്ങളിൽ ഏർപ്പെടാനുള്ള സ്വാതന്ത്ര്യം	
6.3.1.2	സാമ്പത്തിക സ്വാതന്ത്ര്യം	
6.3.1.3	സ്വത്ത് സമ്പാദ്യം	
6.3.1.4	ബാങ്കിൽ പണം നിക്ഷേപിക്കാനുള്ള സ്വാതന്ത്ര്യം	
6.3.1.5	പണം ചെയ്യാനുള്ള സ്വാതന്ത്ര്യം	

6.4. സ്ത്രീകളുടെ രാഷ്ട്രീയ ശാക്തീകരണത്തിന്റെ നിലവാരം അറിയുന്നതിനായി താഴെ തന്നിരിക്കുന്ന പ്രസ്താവനകൾ ഇതോടൊപ്പം തന്നിരിക്കുന്ന സൂചനകൾ ഉപയോഗിച്ച് അഭിപ്രായം രേഖപ്പെടുത്തുക (5 വളരെ അനുകൂലിക്കുന്നു, 4 അനുകൂലിക്കുന്നു, 3 അഭിപ്രായമില്ല, 2 അനുകൂലിക്കുന്നില്ല, 1 ഒട്ടും അനുകൂലിക്കുന്നില്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
6.4.1	രാഷ്ട്രീയ ശാക്തീകരണം	
6.4.1.1	രാഷ്ട്രീയ രംഗത്ത് എന്തു നടക്കുന്നു എന്ന് എനിക്ക് നല്ല ധാരണയുണ്ട്	
6.4.1.2	വോട്ടവകാശത്തെക്കുറിച്ച് എനിക്ക് നന്നായി അറിയാം	
6.4.1.3	സ്ത്രീ സംഘടനകളുടെ പ്രവർത്തനങ്ങളെക്കുറിച്ച് നന്നായി അറിയാം.	
6.4.1.4	രാഷ്ട്രീയ പാർട്ടികളുടെ യോഗങ്ങളിൽ പങ്കെടുക്കാറുണ്ട്	
6.4.1.5	വാർഡ് സഭയിൽ കൃത്യമായി പങ്കെടുക്കാറുണ്ട്	
6.4.1.6	സാമൂഹിക തിന്മകൾക്കെതിരെ ശക്തമായി പ്രതികരിക്കാൻ എനിക്കൊണ്ട് സാധിക്കും.	
6.4.1.7	പൊതുജന സേവനത്തിൽ ഏർപ്പെടാൻ എനിക്കൊണ്ട് സാധിക്കും	
6.4.1.8	തദ്ദേശ സ്വയം ഭരണ സ്ഥാപനങ്ങളിൽ മത്സരിക്കുന്ന സ്ത്രീ സ്ഥാനാർത്ഥികളുടെയും വിജയിക്കുന്നവനിൽ അംഗങ്ങളുടെയും എണ്ണത്തിൽ ഗണ്യമായ വർദ്ധനവ് വന്നിട്ടുണ്ട്.	
6.4.1.9	മറ്റൊരാളിൽനിന്നും	

6.5. സ്ത്രീകളുടെ ലിംഗ ശാക്തീകരണത്തിന്റെ നിലവാരം അറിയുന്നതിനായി താഴെ തന്നിരിക്കുന്ന പ്രസ്താവനകൾ ഇതോടൊപ്പം തന്നിരിക്കുന്ന സൂചനകൾ ഉപയോഗിച്ച് അഭിപ്രായം രേഖപ്പെടുത്തുക (5 വളരെ അനുകൂലിക്കുന്നു, 4 അനുകൂലിക്കുന്നു, 3 അഭിപ്രായമില്ല, 2 അനുകൂലിക്കുന്നില്ല, 1 ഒട്ടും അനുകൂലിക്കുന്നില്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
6.5.1	ലിംഗ ശാക്തീകരണം	
6.5.1.1	സ്ത്രീകളുടെ നിയമപരമായ അവകാശങ്ങളെ കുറിച്ചുള്ള അറിവ് വർദ്ധിച്ചു	
6.5.1.2	ഗാർഹിക പീഡനത്തിന്റെ നിയന്ത്രണത്തിനും ലഘൂകരണത്തിനും കുടുംബശ്രീ വളരെയധികം സഹായിക്കുന്നു.	
6.5.1.3	സ്ത്രീസുരക്ഷാ നിയമങ്ങൾ വളരെ ഫലപ്രദമായി നടപ്പാക്കുന്നു	
6.5.1.4	ലിംഗ വിവേചനത്തെ എത്തിർക്കുന്നതിന് ആവശ്യമായ നിയമപരമായ അറിവ് കുടുംബശ്രീയിലൂടെ കിട്ടുന്നു	
6.5.1.5	സ്ത്രീകൾക്ക് ആവശ്യമായ അടിസ്ഥാന സൗകര്യങ്ങൾ നൽകുന്നതിന് സർക്കാർ എടുക്കുന്ന ശ്രമങ്ങളെയും നിയമ നടപടികളെയും കുറിച്ച് ഒരു ധാരണ കുടുംബശ്രീയിലൂടെ കിട്ടുന്നു.	
6.5.1.6	സ്ത്രീകൾക്ക് എതിരെയുള്ള ലൈംഗിക അതിക്രമങ്ങൾ കുറയ്ക്കുന്നതിനു കുടുംബശ്രീ സാധിച്ചു.	
6.5.1.7	മറ്റെന്തെങ്കിലും	

6.6. സ്ത്രീകളുടെ സാമൂഹിക ശാക്തീകരണത്തിന്റെ നിലവാരം അറിയുന്നതിനായി താഴെ തന്നിരിക്കുന്ന പ്രസ്താവനകൾ ഇതോടൊപ്പം തന്നിരിക്കുന്ന സൂചനകൾ ഉപയോഗിച്ച് അഭിപ്രായം രേഖപ്പെടുത്തുക (5 വളരെ അനുകൂലിക്കുന്നു, 4 അനുകൂലിക്കുന്നു, 3 അഭിപ്രായമില്ല, 2 അനുകൂലിക്കുന്നില്ല, 1 ഒട്ടും അനുകൂലിക്കുന്നില്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
6.6.1	സാമൂഹിക ശാക്തീകരണം	
6.6.1.1	ഞാൻ സമൂഹവുമായി നിരന്തരം ഇടപഴകാറുണ്ട്.	
6.6.1.2	ഞാൻ പല സംഘടനകളുമായി നിരന്തരം ഇടപഴകാറുണ്ട്.	
6.6.1.3	ഞാൻ സാംസ്കാരിക പ്രവർത്തനങ്ങളിലും ആഘോഷങ്ങളിലും സജീവമായി പങ്കെടുക്കാറുണ്ട്.	
6.6.1.4	സാമൂഹിക പുരോഗമന പ്രവർത്തനങ്ങളായ റോഡ് നിർമ്മാണം, കാന വൃത്തിയാക്കൽ തുടങ്ങിയ സാമൂഹിക പുരോഗമന പ്രവർത്തനങ്ങളിൽ ഞാൻ പങ്കാളി ആകാറുണ്ട്	
6.6.1.5	സാധ്യതാ ഗുണഭോക്താക്കളെ കണ്ടെത്തുന്നതിന് ഞാൻ സന്നദ്ധസംഘടനകളെയും സർക്കാരിനേയും സഹായിക്കാറുണ്ട്	
6.6.1.6	സ്ത്രീകൾക്ക് എതിരെ വർദ്ധിച്ചു വരുന്ന വിവേചനത്തിനെതിരെ പ്രതിഷേധിക്കാൻ എന്നെക്കൊണ്ട് സാധിക്കും.	
6.6.1.7	സുഹൃത്തുക്കളും കുടുംബാംഗങ്ങളുമായുള്ള എന്റെ ബന്ധം മെച്ചപ്പെട്ടു.	
6.6.1.8	മറ്റെന്തെങ്കിലും	

6.7. സ്ത്രീകളുടെ വ്യക്തിത്വ ശാക്തീകരണത്തിന്റെ നിലവാരം അറിയുന്നതിനായി താഴെ തന്നിരിക്കുന്ന പ്രസ്താവനകൾ ഇതോടൊപ്പം തന്നിരിക്കുന്ന സൂചനകൾ ഉപയോഗിച്ച് അഭിപ്രായം രേഖപ്പെടുത്തുക (5 വളരെ അനുകൂലിക്കുന്നു, 4 അനുകൂലിക്കുന്നു, 3 അഭിപ്രായമില്ല, 2 അനുകൂലിക്കുന്നില്ല, 1 ഒട്ടും അനുകൂലിക്കുന്നില്ല).

ക്രമ.നം	പ്രസ്താവന	സൂചന
6.7.1	വ്യക്തിത്വ ശാക്തീകരണം	
6.7.1.1	അപേക്ഷാഫോറങ്ങൾ വായിച്ചുപുരിപ്പിക്കാൻ എന്നെങ്കൊണ്ട് സാധിക്കുന്നു.	
6.7.1.2	കണക്കുകൾ എളുപ്പം കൈകാര്യം ചെയ്യാൻ സാധിക്കുന്നു.	
6.7.1.3	മാനേജീരിയൽ പ്രവർത്തനങ്ങൾ ചെയ്യാൻ ഞാൻ പ്രാപ്തയാണ്.	
6.7.1.4	അക്കൗണ്ട് തുടങ്ങുക പണം നിക്ഷേപിക്കുക തുടങ്ങിയ ബാങ്കിംഗ് ക്രയവിക്രയങ്ങൾ എനിക്ക് പരിചിതമാണ്.	
6.7.1.5	അത്യധികം പ്രാഗ്ത്യത്തോടെ മൊബൈൽഫോൺ ഉപയോഗിക്കാൻ സാധിക്കുന്നു.	
6.7.1.6	സംഘാംഗങ്ങൾക്കിടയിലുള്ള വഴക്ക് പരിഹരിക്കാൻ എന്നെങ്കൊണ്ട് സാധിക്കുന്നു.	
6.7.1.7	എന്റെ നേതൃത്വ പാടവത്തിൽ എനിക്ക് വിശ്വാസം ഉണ്ട്.	
6.7.1.8	SHG രേഖകൾ രേഖപ്പെടുത്തുന്നതിൽ ഞാൻ പങ്കാളി ആകാറുണ്ട്	

6.8. എന്താണ് സ്ത്രീശാക്തീകരണം? യഥാർത്ഥ ജീവിത സാഹചര്യങ്ങളെ ആസ്പദമാക്കി താഴെ കൊടുത്തിരിക്കുന്ന പ്രസ്താവനകളെ മുൻഗണന അനുസരിച്ച് രേഖപ്പെടുത്തുക.

ക്രമ.നം	പ്രസ്താവന	സ്ഥാനം
6.8.1	സ്ത്രീ ആധിപത്യം	
6.8.2	സാമ്പത്തിക സ്വയം പര്യാപ്തത	
6.8.3	ഉചിതമായത് തിരഞ്ഞെടുക്കാനുള്ള സ്വാതന്ത്ര്യം	
6.8.4	യമേഷും സഞ്ചരിക്കാനും വിദ്യഭ്യാസം നേടാനും ഉള്ള അവസരം	
6.8.5	എല്ലാ മേഖലകളിലും സ്ത്രീകൾക്ക് തുല്യപദവി.	
6.8.6	സ്ത്രീകൾക്കും പെൺകുട്ടികൾക്കും ഭയം കൂടാതെ ജീവിക്കാനുള്ള അവസരം.	

6.9 കുടുംബശ്രീയുടെ പ്രവർത്തനം മെച്ചപ്പെടുത്താനുള്ള നിർദ്ദേശങ്ങൾ.

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Appendix B Paper published in Journal of Positive School

Psychology

2022. Vol. 6, No. 4, 11587–11597 JPPW.

B1. Inclusive Governance for Women Empowerment: A Case Study of Kudumbhashree, Kerala

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ABSTRACT

A developed society is one in which everybody contributes their share, free to work on their potential and share their opinions openly. The true essence of democracy lies in a system where all citizens equally participate in the formal and informal sectors. From the decision-making process to the implementation of government policies, inclusive governance seeks to include all marginalized groups. Societies practice inclusive governance to achieve development in the social, political, and economic sectors. Modern societies hold together the tribal, the disadvantaged, women, and other communities excluded from the mainstream to achieve sustainable development. It seems messy and confusing but can contribute to the countries' development. Inclusive development measures reduce the level of liability and dependency of a group of people on others for their survival. The government can concentrate more on development rather than maintaining the welfare and survival of the marginalized group. The contribution and involvement of women, who make up half of the population of every society, is significant. Kudumbhashree, the community-based organization in Kerala, undertakes central government programmes and urban development projects. The study is a sincere attempt to analyze the influence of inclusive governance on women's empowerment. It also intends to assess the impact of Kudumbhashree, the government-sponsored self-help group of Kerala, on poverty eradication, women's empowerment, and inclusive governance.

Keywords: Democracy, Women Empowerment, Inclusive Governance, Kudumbhashree, Kerala

Introduction:

The World Summit for Social Development, held in 1995 in Copenhagen, derived the new concept of an inclusive society, a society for all, for social development through poverty eradication, full employment, and social integration. Exclusion is a condition where some people cannot enjoy and associate with economic, social, and civic opportunities. Countries' socio-economic and cultural beliefs believe exclusion is natural (en.unesco.org 2017). Poverty and multi-dimensional disadvantages and deprivation result from social and economic exclusion (en.unesco.org, 2017).

Appendix B: Paper Published in Journal for Re Attach Therapy and Developmental Diversities

B1. Socio-Psychological Factors Empowering the Women to join Self-Help Groups- An Empirical Study based on Kudumbhashree, Kerala

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Journal for Re Attach Therapy and Developmental Diversities

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Abstract

Globally significant movements have emerged in recent years to promote women's rights and empowerment. Days like International Women's Day are additionally picking up speed. The Kerala government has implemented a number of strategies to raise women's status and give them the power to deal with the negative social and economic effects. This study investigates socio-psychological factors that have empowered women to join Self Help Groups in Kerala. It is based on 380 SHG women based on Kudumbhashree in the state of Kerala. The variables influencing women to join SHGs in Kerala are identified using factor analysis, and the relationships between the factors and decision-making practices are discovered using multiple regression. The result reveals that SHGs have a significant role in the overall empowerment of women. Also, social, economic, legal, and political empowerments have greater influences on the problem-solving and decision-making habits of women in Kerala.

Keywords: Self-Help Groups (SHGs), Socio-Psychological Factors, Women Empowerment, Kudumbhashree, Kerala.

Introduction

The women all over the world face several types of discriminations and related issues in their day today life. They face issues from society, work place and family. Thus, the empowerment of women has emerged as a significant criterion in establishing their position in recent years (Thilagaraj, 2020). The improvement of the social status of women is highly needed and which will ensure an increase in their income, employment rates, savings and decision -making capabilities. This will help in eradication of poverty, the improvement of educational level of their children and in all an improvement in the family status and standard of living. Women's political and socioeconomic advancement also aids in the advancement of our community and country.

Appendix B Paper published in Indian Journal of Psychology
2024. Book 16, 38-43

B1. Role of Self-Help Groups in the Social Upliftment of Kerala Women: A Study with Special Reference to Community Development Societies of Kalamassery Municipality, Ernakulam, Kerala

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ABSTRACT:

It is alarming to note that almost 70 percent of the world's 1.2 billion impoverished people are women, which shows that women experience a disproportionate share of poverty, particularly in the developing world, due to limited access to resources at the household level. In Asia, India has the highest concentration of impoverished women, accounting for nearly 48% of the region's total. Despite Constitutional guarantees and specific legislation protecting women's interests, women still face discrimination and inequality in India. This is because of their limited knowledge about their legal rights, social resistance to their equal share, inadequate legal aid facilities, and the absence of women's groups that can advocate on their behalf. Despite these efforts, most Indian women still face challenges in integrating into normal society, indicating the need for further action to address gender disparities in the country. This is an attempt to read the rate of social development of Kerala women after their association with Kudumbhashree.

KEYWORDS: Kudumbhashree 1; Self-Help Group 2; Women Empowerment 3; Social Empowerment; Kerala 4; Kudumbhashree Initiatives 5

INTRODUCTION:

SHGs are informal groups of individuals who come together to find ways to improve their living conditions. In general, they are self-governed and regulated by their peers. People with similar economic and social backgrounds come together to seek aid from any NGO or government agency in order to resolve their problems and improve their living conditions. Women's empowerment and socio-economic development are intimately connected; on the one hand, development on its own can play a significant role in eliminating gender disparity, while on the other side, empowering women can help socio-economic development.

Appendix B Paper published in Malayalam Research Journal

2024. Vol.17-2, 6583-6595

B1. Political Empowerment of the members of Kudumbhashree in Kalamassery Municipality, Ernakulam, Kerala

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ABSTRACT:

Empowerment of women is a scorching problem of all the developing economies. Empowerment is the mental condition where the individual can freely utilize their potential without fear. It is the something that come from within, it could not inject from outside. Women who form half of the population was constraint before the wall of the houses for centuries. Women can be empowered only if they know their rights and privileges. Constitution guarantees many rights to the female citizen of the country. As the theory in the pages could nod bare any fruit, the implementation of these rights are more important than the number of rights provided. The stakeholders of the rights should be aware of the rights, then only they can enjoy the benefits of it. This study provides an insight about the role of Kudumbhashree, a women's self-help group in Kerala in creating awareness among its members on political education to make them better citizens.

Keywords: Kudumbhashree, Legal, Political, Women Empowerment, Self-Help Group, Kerala

Introduction

Empowerment is defined in various terms and at various levels, like "Power with", "Power within", "Power to", and "Power over" and also at individual, family and at collective levels. Empowerment of individual gains much importance in the current scenario, among all these variants the "Power within" which focuses on individual empowerment gather much importance. (H. Yasmeeen Sultana et al.2012. 193-209, Patilkale Prity Purushottam et al. 2019. 345-355).

Empowerment is the method of using intervention to help people to gain their aims and supports the marginalised to improve the standard of their living at the intrapersonal, interpersonal and political levels (Batliwala Srilatha1994. 127-138).

Empowerment is the foundation of the community development which can be attained through the personal empowerment, with the enrichment of knowledge, attitude, and behavior of the individuals (Kenneth E Pigg. 2002.107-123, Dongoh Joet al. 2020. 69-85).

B2: List of Courses Completed

Date	Courses Completed	Organizers
26.07.2021-31.07.2021	Short Term Course on Research Methodology and Data Analysis	Human Resource Development Centre, Lovely Professional University
01.06.2023-07-06-2023	Short Term Course on High Impact Publication	Human Resource Development Centre, Lovely Professional University

B3: Conferences Attended

Year	Conferences Attended	Paper Presented
2020	National E-Conference on Education and Development: Post COVID-19	The Threats and Challenges of Digital Learning in Rural and Semi-Urban Kerala
2021	International Conference on Equality, Diversity and Inclusivity: Issues and Concerns	Inclusive Governance for Women Empowerment: A Case Study of Kudumbhashree Kerala
2021	Two Days National Conference on Experiences on Decentralisation Tribal local Self Governance and Its Implications: Perspectives from Academics and Policy Makers	Kudumbhashree Institution and the Tribal Hamlets of Ernakulam District, Kerala
2024	International Conference on Public Policy, Governance and Administration in Post Pandemic Era (PPGAPPE-2024)	Kudumbhashree and Sustainable Development Goals of Government of Kerala

B4: List of Workshops Attended

Date	Workshops Attended	Organizers
21.11.2020	Webinar on Right to Information A Tool for Good Governance	Department of Government and Public Administration, School of Humanities, Lovely Professional University
13.03.2021	Online Interaction on Cyber Crime in India and Its Socio- Economic Consequences	School of Humanities Lovely Professional University
13.03.2021	Interaction Changing Regional Dynamics in South East Asia	Department of Government and Public Administration, Lovely Professional University
03.07.2021	Emerging Dynamics in the Middle East and Indian Options	Department of Government and Public Administration, Lovely Professional University
09.04.2021	UN Contributions in handling Global Challenges	Department of Government and Public Administration, Lovely Professional University
23.02.2022	Leadership in the VUCA WORLD	Department of Government and Public Administration, Lovely Professional University
19.03.2022	Russian War in Ukraine: Reasons, Currents and International Consequences	Department of History and Political Science, Lovely Professional University
11.03.2022	Peace, Justice and Strong Institutions in India	Department of Government and Public Administration, Lovely Professional University

B5: List of Publications:

Year	Title	Scopus Journal	Authors
2022	Inclusive Governance for Women Empowerment: A Case Study of Kudumbhashree Kerala	Journal of Positive School Psychology, Vol. 6, No. 4, 11587–11597	Dr. Manvendra Singh Maya Divakar
2023	Socio-Psychological Factors Empowering the Women to Join Self-Help Groups -An Empirical Study based on Kudumbhashree, Kerala	Journal for Re Attach Therapy and Developmental Diversities eISSN: 2589-7799 2023 August; 6 (10s): 188-198	Dr. Manvendra Singh Maya Divakar
2024	Political Empowerment of Members of Kudumbhashree in Kalamassery Municipality, Ernakulam Kerala	Malayalam Research Journal ISSN 0974 1984 2024 May-August Vol. 17-2 6583-6595	Dr. Manvendra Singh Maya Divakar
2024	Role of Self-Help Groups in the Social Upliftment of Kerala Women: A Study with Special Reference to Community Development Societies of Kalamassery Municipality, Ernakulam, Kerala	Indian Journal of Psychology. ISSN: 0019-5553 2024 Book 16 39-43	Dr. Manvendra Singh Maya Divakar
Book Chapter			
2021	COVID 19 and the Self-Help Group of Kudumbhashree in Kerala	COVID 19 Crises Psychological Perspective	Dr. Manvendra Singh Maya Divakar

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Certificate No. 211490

Certificate of Presentation

This is to certify that Dr./Mr./Ms. Maya Divakar
of Lovely Professional University, Phagwara
presented a paper entitled The Threats and Challenges of Digital Learning in Rural and Semi-Urban Kerala
in **National E-Conference on Education and Development : Post COVID-19** organized on 26th September 2020 by School of Education, Lovely Professional University, Punjab.

Date of Issue : 03-11-2020
Place of Issue: Phagwara (India)


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Certificate No.234167

Certificate of Presentation

This is to certify that Dr./Mr./Ms. **Maya Divakar** of **Lovely Professional University, Phagwara, Punjab** presented a paper entitled **Inclusive Governance for Women Empowerment-A Case Study of Kudumbhashree, Kerala** in **International Conference on Equality, Diversity and Inclusivity: Issues and Concerns** organized on 25th September, 2021 by **School of Education & School of Humanities, Lovely Professional University, Punjab.**

Date of Issue : 09-10-2021
Place : Phagwara (Punjab), India


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**Indian Institute of Public Administration
&
National Tribal Research Institute
New Delhi**

This is to Certify that

Maya Divakar & Manvendra Singh

have successfully presented a paper on Kudumbashree Institution and the Tribal Hamlets Of Ernakulam District, Kerala in **TWO DAYS NATIONAL CONFERENCE ON EXPERIENCES ON DECENTRALIZATION, TRIBAL LOCAL SELF-GOVERNANCE AND ITS IMPLICATIONS: PERSPECTIVES FROM ACADEMICS AND POLICY MAKERS** organised by Indian Institute of Public Administration, New Delhi in collaboration with National Tribal Research Institute, New Delhi

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for your Participation in the *online interaction session on Cyber Crime in India and Its Socio-Economic Consequences*, Conducted by School of Humanities, Lovely Professional University
Date: March 13, 2021

Manvendra Singh

Dr. Manvendra Singh
Event Coordinator
School of Humanities

Pavitar Parkash Singh

Prof.(Dr.) Pavitar Parkash Singh
Convener, Associate Dean & HOS
School of Humanities

Kirandeep Singh

Prof.(Dr.) Kirandeep Singh
Organizing Secretary & Head of Department
School of Humanities

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Conducted by Department of Political Science, School of Humanities,
Lovely Professional University

Date: March 20, 2021

Vinod CV

Dr. Vinod CV
Event Coordinator
School of Humanities

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Prof.(Dr.) Pavitar Parkash Singh
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School of Humanities

Kirandeep Singh

Prof.(Dr.) Kirandeep Singh
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for your Participation in the **UN Contribution in Handling Global Challenges**,
Conducted by Department of Political Science, School of Humanities,
Lovely Professional University
Date: April 9, 2021

Manvendra Singh

Dr Manvendra Singh
Event Coordinator
School of Humanities

Pavitar Parkash Singh

Prof.(Dr.) Pavitar Parkash Singh
Convener, Associate Dean & HOS
School of Humanities

Kirandeep Singh

Prof.(Dr.) Kirandeep Singh
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Lovely Professional University

Jalandhar-Delhi, G.T. Road, Phagwara, Punjab (INDIA) -144411

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This is to certify that
Mr. Maya Divakar

Has participated in Online Guest Lecture on "**Peace, Justice and Strong Institutions in India**" by
Prof. (Dr.) Vibhuti Singh Shekhawat, Department of Humanities & Technology, Malaviya National Institute
of Technology - Jaipur. The lecture was organised by Department of Government and Public Administration,
School of Humanities, Lovely Professional University on 11th Mar 2022.

Prof. (Dr.) Pavitar Parkash Singh
Convener, Dean & H.O.S.,
School of Humanities

Prof. (Dr.) Kirandeep Singh
Co-Convener, Head of the Department,
School of Humanities

Dr. Manvendra Singh
Associate Professor, Organising Secretary,
School of Humanities

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Certificate of Participation awarded to



Maya Divakar

for attending the webinar on **Emerging Dynamics in the Middle East and India's Options**
conducted by the Department of Political Science, School of Humanities,
Lovely Professional University
Date: July 3, 2021

Vinod CV

Dr. Vinod CV
Organizing Secretary
School of Humanities

Pavitar Parkash Singh

Prof.(Dr.) Pavitar Parkash Singh
Convener, Associate Dean & HOS
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Certificate No. 229138

Certificate of Participation

This is to certify that **Ms. Maya Divakar D/o Sh. M. A Divakaran** participated in **Short Term Course on Research Methodology and Data Analysis** organized by Lovely Professional University w.e.f. **July 26, 2021 to July 31, 2021** (6 days).

Date of Issue : 31-07-2021
Place : Phagwara (Punjab), India



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Certificate No. 274934

Certificate of Participation

This is to certify that **Ms. Maya Divakar D/o Sh. M A Divakaran** participated in **Short Term Course on High Impact Publication** organized by Lovely Professional University w.e.f. **June 01, 2023 to June 07, 2023** and obtained "A" Grade.

Date of Issue: 07-06-2023
Place : Phagwara (Punjab), India


Prepared by
(Administrative Officer-Records)


Checked By
Program Coordinator


Head
Human Resource Development Center

