# LIST OF TABLES

- **TABLE 2.1** - Spread of Micro-finance across the world

- **TABLE 2.2** - Agency-wise savings/loan disbursement/loan outstanding of SHGs with Banks in Gujarat as on 31st March 2012 (2011-2012)

- **TABLE 3.1** - Commonly used dimensions of empowerment and potential operationalisation in the household, community, and broader arenas

- **TABLE 3.2** - Literature Review of international and national papers related to the impact of microfinance on women empowerment

- **TABLE 4.1** - District wise Sample Size determination

- **TABLE 5.1** - Reliability Statistics for Economic Empowerment

- **TABLE 5.2** - Reliability Statistics for Socio-Cultural Empowerment

- **TABLE 5.3** - Reliability Statistics for Interpersonal Empowerment

- **TABLE 5.4** - Reliability Statistics for Psychological Empowerment

- **TABLE 5.5** - Reliability Statistics for Legal & Political Empowerment

- **TABLE 5.6** - Region wise Frequency Distribution of Micro-finance Clients

- **TABLE 5.7** - Age wise Frequency Distribution

- **TABLE 5.8** - Community wise Frequency Distribution

- **TABLE 5.9** - Marital Status wise Frequency Distribution

- **TABLE 5.10** - Educational Qualification wise Frequency Distribution

- **TABLE 5.11** - Economic Activity wise Frequency Distribution

- **TABLE 5.12** - Income wise Frequency Distribution

- **TABLE 5.13** - Family Size wise Frequency Distribution

- **TABLE 5.14** - No. of children wise Frequency Distribution

- **TABLE 5.15** - Earning family members wise Frequency Distribution
TABLE 5.16 - Household income wise Frequency Distribution
TABLE 5.17 - MFI wise Frequency Distribution
TABLE 5.18 - MFI and Region wise Frequency Distribution
TABLE 5.19 - Tenure wise Frequency Distribution
TABLE 5.20 - Joining Decisionwise Frequency Distribution
TABLE 5.21 - Type of service wise Frequency Distribution
TABLE 5.22 - Frequency Distribution of MFI wise services availed
TABLE 5.23 - Frequency Distribution of Loan amount and Purpose
TABLE 5.24 - Frequency Distribution of MFI name and Purpose
TABLE 5.25 - Training Program attendance wise Frequency Distribution
TABLE 5.26 - Frequency Distribution of MFI name and Training Programs attended
TABLE 5.27 - Frequency Distribution of holding group meetings
TABLE 5.28 - Frequency Distribution of attending group meetings
TABLE 5.29 - Income Increase post micro-finance
TABLE 5.30 - Consumption Increase post micro-finance
TABLE 5.31 - Asset ownership pattern post micro-finance
TABLE 5.32 - MFI wise Asset ownership pattern of respondents post micro-finance
TABLE 5.33 - Membership wise Frequency distribution
TABLE 5.34 - Cross Tabulation of Economic Activity and Services Availed
TABLE 5.35 - Cross Tabulation of Age and Services Availed
TABLE 5.36 - Cross Tabulation of Educational Qualification and Services Availed
TABLE 5.37 - Cross Tabulation of Average monthly income of respondent and services availed
TABLE 5.38 - Descriptive Statistics for household decisions before and after joining MFI

TABLE 5.39 - Descriptive Statistics for ownership of different assets after joining MFI

TABLE 5.40 - Descriptive Statistics of Empowerment Parameters before and after joining MFI

TABLE 5.41 - Ranking of Empowerment Parameters based on change measured before and after joining MFI

TABLE 5.42 - Cross-Tabulation of MFI and change observed in empowerment before and after joining MFI

TABLE 5.43 - Cross Tabulation and Chi-Square Test for Economic Activity to Empowerment Parameters

TABLE 5.44 - Cross Tabulation and Chi-Square Test for Educational Qualification to Empowerment Parameters

TABLE 5.45 - Cross Tabulation and Chi-Square Test for Income of respondent to Empowerment Parameters

TABLE 5.46 - Cross Tabulation and Chi-Square Test for Income of household to Empowerment Parameters

TABLE 5.47 - Cross Tabulation and Chi-Square Test for Caste to Empowerment Parameters

TABLE 5.48 - Mc Nemar Test for Empowerment Statements before and after joining micro-finance institution

TABLE 5.49 - Cross Tabulation and Chi-Square Test for Tenure of membership with MFI to Empowerment Parameters

TABLE 5.50 - Homogeneity of Variances

TABLE 5.51 - ANOVA

TABLE 5.52 - Descriptives
TABLE 5.53 - Post Hoc test for Tenure of Membership

TABLE 5.54 - Cross Tabulation and Chi-Square Test for attending training programs organised by MFI to Empowerment Parameters

TABLE 5.55 - Homogeneity of Variances

TABLE 5.56 - Robust Tests of Equality of Means (Welch Test)

TABLE 5.57 - Descriptives

TABLE 5.58 - Cross Tabulation and Chi-Square Test for position held in SHG/JLG to Empowerment Parameters

TABLE 5.59 - Homogeneity of Variances

TABLE 5.60 - Robust Tests of Equality of Means (Welch Test)

TABLE 5.61 - Descriptives

TABLE 5.62 - Cross Tabulation and Chi-Square Test for loans availed from MFI to Empowerment Parameters

TABLE 5.63 - Homogeneity of Variances

TABLE 5.64 - ANOVA

TABLE 5.65 - Descriptives

TABLE 5.66 - Cross Tabulation and Chi-Square Test for change in Economic Empowerment and change in other Empowerment Parameters after joining microfinance institution

TABLE 5.67 - Cross Tabulation and Chi-Square Test for change in Socio-Cultural Empowerment and change in other Empowerment Parameters after joining microfinance institution

TABLE 5.68 - Cross Tabulation and Chi-Square Test for change in Interpersonal Empowerment and change in other Empowerment Parameters after joining microfinance institution
TABLE 5.69 - Cross Tabulation and Chi-Square Test for change in Psychological Empowerment and change in other Empowerment Parameters after joining micro-finance institution

TABLE 5.70 - One Way ANOVA: Overall Empowerment and different Empowerment Parameters

TABLE 5.71 - Cross Tabulation and Chi-Square Test for Micro-finance Institution to Empowerment Parameters

TABLE 6.1 - SEWA Bank – YOY Deposits

TABLE 6.2 - SEWA Bank – YOY Loans

TABLE 6.3 - Key Financials of SEWA Bank

TABLE 6.4 - YOY Savings and Loans amount of KSSS

TABLE 6.5 - YOY Status of borrowings from Light Microfinance

TABLE 6.6 - Comparison of Institutional Characteristics

TABLE 6.7 - Comparison of Demographic Characteristics of respondents

TABLE 6.8 - Comparison of Characteristics related to membership of respondents with MFIs

TABLE 6.9 - Comparison of Impact on Empowerment of Women members

TABLE 7.1 - Cross-Comparison of MFIs under study w.r.t. their impact on women empowerment