CHAPTER V

SUMMARY OF FINDINGS

5.1. Quantitative Analysis

In order to study the impact of SHGs on rural women’s empowerment through micro-finance in two tehsils-Bhandara and Sakoli tehsils of Bhandara district of Maharashtra, out of a total of 2140 women SHGs formed and linked with banks during 2000-2007, 350 women SHGs were fixed as sample size (sampling fraction being 16.36 per cent) and one women member from each selected women SHGs were interviewed. It comprises 183 and 167 rural women members of SHGs in Bhandara (52.3 per cent) and Sakoli (47.7 per cent) tehsil respectively.

5.1.1 Demographic Characteristics of the Respondents

The mean age of the rural women members in SHGs (respondents) in Bhandara district was 35.5 years whereas it was 35.9 for Bhandara and 35 years for Sakoli tehsils respectively. The highest proportion of the respondents was in the age group of 40 and above years (30.9 per cent) and similar trend was observed in Bhandara (32.8 per cent) and Sakoli (28.7 per cent) tehsils. A little more than four-fifths (81.1 per cent) of the respondents were married while in Bhandara and Sakoli tehsils it was 90.2 and 71.3 per cent respectively. In Bhandara district, 13.7 per cent of the respondents were unmarried whereas in Bhandara and Sakoli tehsils it was 3.8 and 24.6 per cent respectively and disintegration of SHGs may happen once these women members go out of villages after their marriage.
5.1.2. **Socio-Economic Characteristics of the Respondents**

A majority of the respondents were Hindu in Bhandara district (95.1 per cent), Bhandara tehsil (97.3 per cent) and Sakoli tehsils (92.2 per cent) and a majority of them stated Marathi as their mother tongue in Bhandara district (92.6 per cent), Bhandara tehsil (91.80 per cent) and Sakoli tehsil (94.6 per cent). Micro-finance being the concept for the marginalized poor people, 48.3 per cent of the respondents belonged to Other Backward Class and 36 per cent belonged to SCs/STs. The average family size was 2.9. The proportion of illiterates in Bhandara district was eight per cent whereas it was more in Sakoli tehsil (10.1 per cent) than in Bhandara tehsil (5.5 per cent). A little more than two-thirds of them in Bhandara district (61.4 per cent) were living in nuclear family and it was more in Bhandara tehsil (78.1 per cent) than in Sakoli tehsil (64.1 per cent). The main occupation of them was Agricultural Labour in Bhandara district (57.7 per cent), Bhandara tehsil (54.1 per cent) and Sakoli tehsil (61.7 per cent). Their mean Annual Income after joining SHG in Bhandara district was Rs.35528 while in Bhandara tehsil (Rs. 35399), it was more than Sakoli tehsil (Rs.24710). There was a close association found between Annual Income after joining SHG and women’s empowerment in Bhandara district (Chi-Square: 50.125; p-Value: 0.000). Fifty-seven per cent of them in Bhandara district had pacca house and it was more in Sakoli tehsil (68.9 per cent) than in Bhandara tehsil (55 per cent).

5.1.3 **Housing Characteristics of the Respondents**

The main source of lighting in Bhandara district was electricity (91.1 per cent). The percentage reporting electricity as the main source of lighting was more in Bhandara tehsil (94.0 per cent) compared to Sakoli tehsil (88.0 per cent). Twenty-nine per cent of the respondents in Bhandara
district were having drinking water supplied through tap and remaining was through hand pump/open well/pond/river. Only one-tenth of the respondents had a toilet facility and the rest of them had no toilet facility. The respondents reported owning Radio (45.4 per cent) and Telephone (18.9 per cent). The proportion of respondents owning all these household assets was more in Bhandara tehsil than in Sakoli tehsil. Three-fourths of them in Bhandara district, Bhandara tehsil and Sakoli Tehsil owned the land. Two-thirds of them in Bhandara district owned Rain fed land whereas 12.6 per cent of them Irrigated land. The proportion of respondents owning the Rain fed and Irrigated land was more in Bhandara tehsil (85.8 per cent and 14.2 per cent) than in Sakoli tehsil (89.2 per cent and 10.8 per cent). A little more than three-fifths of them in Bhandara district reported owning live stock and the proportion of owning all these livestock was more in Bhandara tehsil than in Sakoli tehsil.

5.1.4 Standard of Living Conditions and Empowerment Status of the Respondents

In Bhandara district, the proportion of the respondents living in economically low and high level was 11.4 and 15.7 per cent respectively. The proportion of the respondents belonged to low and high standard of living conditions in Sakoli tehsil was found to be more compared to Bhandara tehsil. Regarding their empowerment, 15.7 and 47.7 per cent of them had the low and high level of empowerment respectively in Bhandara district. In Sakoli tehsil, the proportion of the respondents having low (9.71 per cent) and high (29.2 per cent) level of empowerment was more than in Bhandara tehsil (Low: 6.00 per cent and High: 18.6 per cent). There was a close relationship found between the standard of living conditions and rural women’s empowerment status (Chi-Square:44.663; p-Value: 0.000)
5.1.5 **Respondents’ Participation in SHG Program**

Mean members of SHG was 12.5. Eighty-one per cent of the respondents reported the membership in SHG of less than 15 while in Bhandara and Sakoli tehsils it was 86.3 and 75.4 per cent respectively. Sixty-six per cent of them were motivated by NGOs. In Bhandara and Sakoli tehsils, the highest proportion of them was motivated by NGOs (64.5 per cent and 58.1 per cent respectively). A majority (85.8 per cent) of them attended the SHG monthly meetings. No significant relationship was found between empowerment of women and periodicity of SHG meetings (Chi-Square: 20.833; p-Value 0.002). Eighty-nine per cent of them had the periodical total savings between Rs.30 and Rs.100. The proportion of them having periodical total savings between Rs.30 and Rs.100 was more in Bhandara tehsil (88.5 per cent) than in Sakoli tehsil (90.4 per cent). There was a strong relationship between the periodical total savings and empowerment of women (Chi-Square: 124.3; p-Value: 0.000). The main purpose of joining SHG reported by the respondents was economic independency (19.1 per cent), promoting saving habits (38.3 per cent) and learning new skills (22.5 per cent). The proportion of the respondents stating these main purpose of joining SHG was more in Sakoli tehsil (economic independency:25.6 per cent; promoting saving habits:35.2 per cent; learning new skills: 13.2 per cent)) than in Bhandara tehsil (economic independency:9.8 per cent; promoting saving habits: 41.0 per cent; learning new skills:30.6 per cent).
5.1.6 Respondents’ Participation in Availing Micro-Finance Assistance and Economic Status

The proportion of the respondents stated to have availed the micro-finance by SHGs from Co-operative Bank (76.9 per cent) and it had shown a significant relevance with the women’s empowerment at five per cent level of significance (Chi-Square: 49.290; p-Value: 0.000). The other major source of micro-finance provided to them was internal savings of the groups. The norms for sanctioning micro-finance as stated by the respondents were- need of the members (60.0 per cent), demand of the member (13.7 per cent), and linkage of savings of the member to loan amount (22.6 per cent) and availability of funds (4 per cent). Fifty-nine per cent of the respondents had acquired productive assets out of loan and it showed influence on the empowerment of women. (Chi-Square: 124.468; p-Value: 0.000). Similar significance was observed in Sakoli tehsil (Chi-Square: 89.140; p-Value: 0.000). Remaining had availed micro-finance for the purpose of Consumption (7.1 per cent), Children’s Education (21.4 per cent), Purchase of Household Assets (8.3 per cent) and Social Ceremony (4 per cent). The respondents reported that after joining SHG, there was a progress in their self employment (17.8 per cent) economic independency (19.1 per cent) Learning Skills (22.5 per cent) and Saving Habits (38.30 per cent) and had shown a significant relationship with empowerment (Chi-Square: 95.296; p-Value: 0.000). Fifty-seven per cent of them reported that they had perceived the objectives of the SHGs through Micro-finance (Chi-Square: 2.247; p-Value: 0.000).
5.1.7 Respondents’ Influence over Major Household Responsibilities

It was reported by the respondents that after joining they had a great access **and** control over household articles. Television (53.7 per cent), Telephone (18.9 per cent), Radio/Transistor (45.4 per cent), and Bicycle (42.30 per cent). There was a close relationship found between their SHG Membership and their access and control over the household articles after joining SHGs and availing micro-finance.

5.1.8 Respondents’ Participation in Socio-Political Activities

After joining SHG, the proportion of the respondents was increased in their participation in social functions such as relatives (75.0 to 89.6 per cent), friends (58.8 to 90.2 per cent), and community (38.9 to 61.80 per cent). There was a close relationship between their SHG membership and their participation in social functions (Chi-Square: 17.02; p-Value: 0.000). There had been improvement in visiting government offices (45.5 to 62.9 per cent), Police station (43.1 to 56.6 per cent)/Panchayat Office (52.1 to 87.4 per cent) and participation in public meeting (58.1 to 78.14 per cent). There was a close association between women’s empowerment and visit to government offices (Chi-Square:70.009;p-Value:0.000), Police Station (Chi-Square:58.624; p-Value:0.000), Panchayat Office (Chi-Square:92.932;p-Value:0.000), and participation in public meeting (Chi-Square:92.932;p-Value:0.000). Similar pattern existed in Sakoli and Bhandara tehsil.

5.1.9 Respondents’ Views on Women’s Empowerment

The ideal characteristic of empowered women as reported by them were Education (36 per cent), Employment (28 per cent), Freedom (27.4 per cent), Self Reliance (52.9 per cent), Decision Making (38.0 per cent), Social Acceptance (12.3 per cent), and Participation in
micro-finance activities (89.4 per cent). The barriers, as reported by them, to the women’s empowerment were Poverty (24.3 per cent), Family Members (42.0 per cent), Unemployment (24.0 per cent), Illiteracy (34.3 per cent). Similar pattern was observed in Bhandara and Sakoli tehsils. There was a significant relationship between the barriers and women’s empowerment. The measures, as stated by them, to overcome the obstacles to women’s empowerment were, Employment (85.10 per cent), Education (34.6 per cent), Skill Training (41.1 per cent) and Freedom (18.9 per cent).

5.1.10 Respondents’ Technical and Managerial Abilities

Fifty-five per cent of them stated that they < on Id manage their enterprises independently and 27.4 per cent of them attended the training programs arranged by NGOs (30.6 per cent) and Banks (9.3 per cent).

5.1.11 Respondents’ Freedom

The proportion of the respondents having freedom to wear dress of their own choice, to travel for a long distance, to choose employers of their own choice, to plan for their family budget and to vote in election was 73.4, 71.4, 71.7, 52.6 and 47.1 per cent respectively. Joining SHG had shown a close association with freedom to wear dress of their own choice (Chi-Square: 1 35.149; p-Value: 0.000), to travel for a long distance (Chi-Square: 120.303; p-Value: 0.000), to choose employers of their choice (Chi-Square: 120.852; p-Value: 0.000), to plan for their family budget (Chi-Square: 63.828; p-Value: 0.000) and to vote in election (Chi-Square: 87.569; p-Value: 0.000).
5.1.12 Effect of Factors on Empowerment of Rural Women through Logistic Regression Model

Logistic regression was used to examine the effect of 46 prediction variables on the dependent variable, namely, rural women’s empowerment. Out of these 46 prediction variables, the beta coefficient (B) and Wald statistics revealed the amount of change in Rural Women for a unit change in prediction variables like Rural Women’s Age (p<0.05), Caste (p<0.05), Rural Women’s Education (p<0.05), Spouse’s Education (p<0.01), Rural Women’s Occupation (p<0.01), Type of Toilet Facility (p<0.01), Main Source of Lighting (p<0.01), Habit of Savings (p<0.01) and Number of Training Programme Attended (p<0.05).

The Value of Exp (B) indicates that the Type of Family, Type of House, Possession of House, Main Source of Drinking Water, Land Owning, Type of Fuel Mainly Used for Cooking, Entrepreneurship Training Program Attended and Live stocks Owning had one time more intensity in Rural women’s Empowerment. The Rural Women’s Age, and Micro-finance Assistance Availed had increased Empowerment of Rural Women by a factor of two whereas Marital Status and Main Source of Lighting had three and six times more intensity respectively in Empowerment of Rural Women. The Spouse’s Education and Occupation had more than six times intensity in rural women’s Empowerment.

5.1.13 Bank Staff (Respondents)

To study the impact of SHGs on empowerment of rural women through micro-finance, in addition to 350 rural women interviewed, 25 banks’ staff (14 from Bhandara and 11 from Sakoli tehsils) were interviewed. They were from Commercial Banks (40 per cent), Bhandara District Central Cooperative Banks (40 per cent) and
Wainganga Gramin Bank (20 per cent)). Mean age of the respondents was 37.04 years. Four-Fifths of them were males. Sixty-eight per cent of them were graduates while 28 per cent of them were undergraduates. Their average Bank service was 13.4 years. All stated that they were involved in sanction of micro-finance to SHGs and were aware of the SHG concept. Two-fifths of the micro-finance provided by Commercial Banks and Wainganga Gramin Bank were promoted by NGOs. Rate of interest was ranging between 10 and 11.50 per cent per annum. The rate of interest charged by the SHGs to their members was 24 per cent per annum. They said that SHGs had thrift collection and used it for internal lending among members as collectively decided. They stated that after availing the micro-finance, rural women SHG members had access over purchase of household articles; influence on sale/acquiring of property; freedom in decision making for the family and freedom to participate in social activities.

5.1.14 Non-Government Organizations (NGOs)

Out of 17 NGOs closely associated with SHGs in Bhandara and Sakoli tehsils in Bhandara district, a total of 17 representatives were interviewed in Bhandara (58.8 per cent) and Sakoli (41.2 per cent) tehsils. Seventy-one per cent of them were males and mean age of the respondents was 26.4 years. A little above two-fifths of them were graduates (17.6 per cent) and post-graduate (23.5 per cent). They stated by them that the micro-finance provided to rural SHG women members had improved their economic independency, social status, self employment, savings, and purchase of productive assets leading to empowerment of the women and made them have freedom in decision making for the family members and participating in social functions.
5.1.15 Focus Group Discussions (FGDs) and Case Studies

Main results emerged out of the FGDs and Case Studies were that (i) the motivators for the respondents to join the SHG were Maharashtra Village Development Association (MVDA), Professional Assistance for National Developing Assets (PANADA), Navnit Chetna Mandal, Social Action for Rural development Society and Gramin Yuva Pragatik Manadal and cooperative Banks; (ii) they got micro-finance assistance from Co-operative Banks, Commercial Banks; (iii) they attended the monthly meetings of SHG; (iv) After joining SHG, they used their savings and also availed loan from banks; (v) Micro-finance was utilized for acquiring income generating assets and for their consumption needs; (vi) main purpose of joining SHG reported by them was economic independency, promoting saving habits and training in new skills; (vii) their immediate financial needs were met with the help of SHG through internal savings and micro-finance assistance from banks; (viii) they were in agriculture farming as labourers and self-employment; (ix) they underwent entrepreneurship training programs; (x) they could manage their enterprises independently; (x) they had acquired technical and managerial skills; (xi) the barriers to the women’s empowerment were unemployment, illiteracy, family member and poverty; (xii) after joining SHG, they participated in public activities; (xiii) participated in local election ; (xiv) had the freedom to wear dress of their own choice, to travel for a long distance, to choose employers of their own choice and to plan for their family budget and to vote in election.