

## CHAPTER-VIII

Comparative Analysis of the Study . . . ✍

To assess the Empowerment of Women through SHGs under IKP, West-Godavari District is selected. The study is carried on by taking one mandal from each revenue division. The present study is mainly based on the following 12 socio economic parameters;

1. Impact of SHGs on Children Education
2. Impact of SHGs on Self Confidence
3. Impact of SHGs on Decision Making
4. Impact of SHGs on Leadership Qualities
5. Impact of SHGs on Group Solidarity
6. Access to pro-poor programme
7. Change in income generation
8. Change in employment generation
9. Change in Expenditure
10. Improvement in Habit of savings
11. Change in Savings
12. Conversion of savings into investment

### **Social Category**

In Indian society caste is an important consideration to get the social economic status. During the study period the caste particulars are recorded in all four sample mandals and the same is presented in table 8.1.

**Table - 8.1**  
**COMPARATIVE ANALYSIS OF SOCIAL CATEGORY OF SAMPLE SHG**  
**BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Social Category	Developed Mandl	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	Scheduled Caste	40 (33.30)	40 (33.30)	40 (33.30)	0 (0.00)	120 (25.00)
2.	Scheduled Tribe	0 (0.00)	0 (0.00)	0 (0.00)	120 (100.00)	120 (25.00)
3.	Backward Caste	40 (33.30)	40 (33.30)	40 (33.30)	0 (0.00)	120 (25.00)
4.	Other Caste	40 (33.30)	40 (33.30)	40 (33.30)	0 (0.00)	120 (25.00)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.1 that equal per cent i.e. 33.33 of sample beneficiaries' hail from the Scheduled Caste, Backward Classes and Others caste in three selected mandals and 100.00 per cent of scheduled tribe beneficiaries are selected in tribal mandal i.e., Buttyagudem in the district.

At the district level 25.00 percent of sample beneficiaries' hail from the Scheduled Caste, Scheduled Tribe, Backward Classes and Others caste in four selected mandals in the district.

### **Educational Level**

Now-a-days education is considered as a tool for socio-economic development and for active participation in political filed. An individual, who is unable to read, write is considered as barbarian. In Indian society, the women kept aloof from education system until recently. So, during the study period the educational levels of sample women beneficiaries collected and presented in table 8.2.

**Table - 8.2**

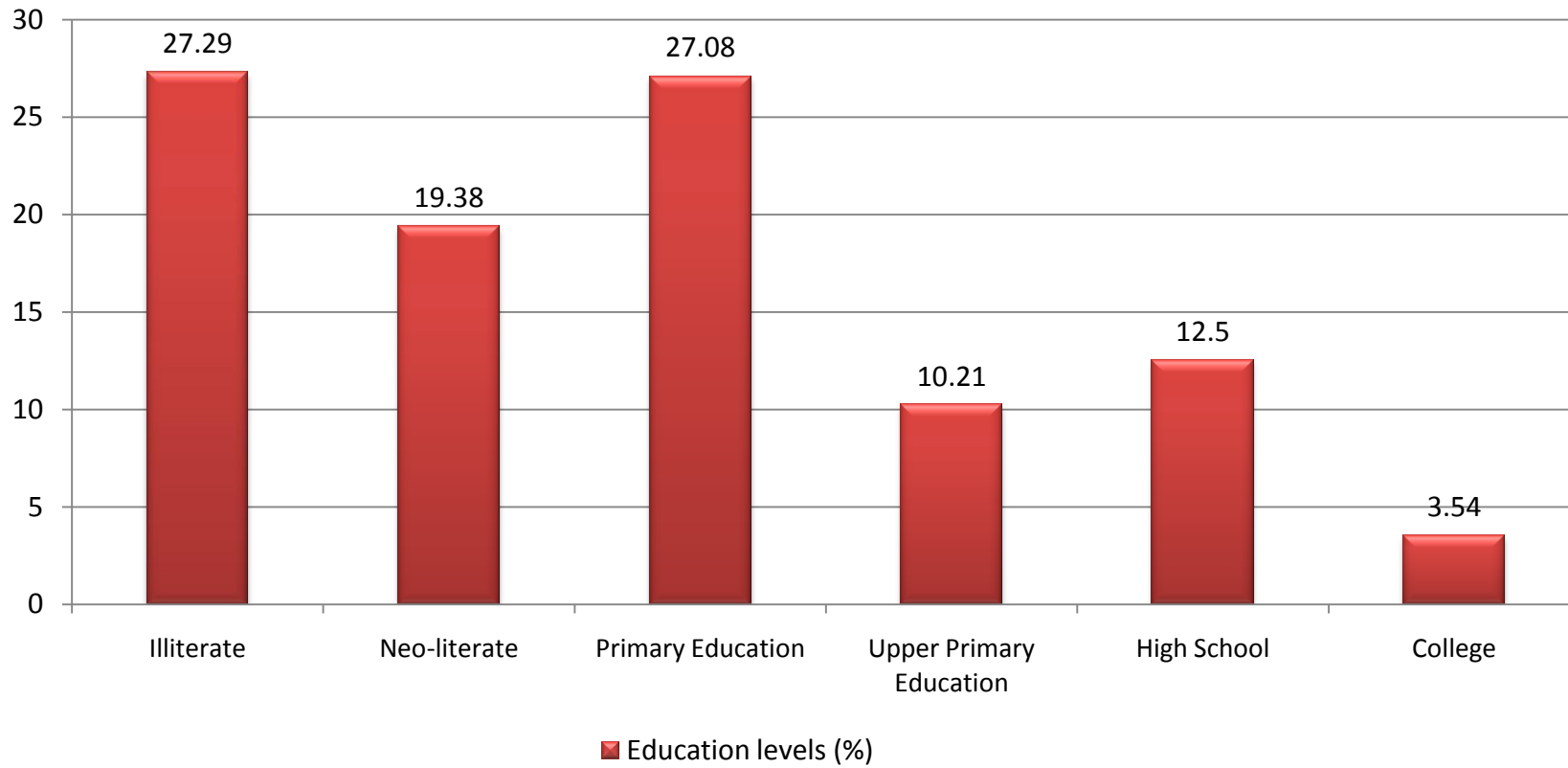
**COMPARATIVE ANALYSIS OF EDUCATIONAL LEVELS OF SAMPLE  
SHG BENEFICIARIES AT THE DISTRICT LEVEL**

<b>S.No</b>	<b>Education Levels</b>	<b>Developed Mandal</b>	<b>Medium Developed Mandal</b>	<b>Less Developed Mandal</b>	<b>Tribal Mandal</b>	<b>District Level</b>
1.	Illiterate	15 (12.50)	15 (12.50)	36 (30.00)	65 (54.20)	<b>131</b> <b>(27.29)</b>
2.	Neo-literate	26 (21.70)	15 (12.50)	21 (17.50)	31 (25.80)	<b>93</b> <b>(19.38)</b>
3.	Primary Education	29 (24.20)	43 (35.80)	39 (32.50)	19 (15.80)	<b>130</b> <b>(27.08)</b>
4.	Upper Primary Education	19 (15.50)	21 (17.50)	8 (6.70)	1 (0.80)	<b>49</b> <b>(10.21)</b>
5.	High School	22 (18.30)	21 (17.50)	14 (11.70)	3 (2.50)	<b>60</b> <b>(12.50)</b>
6.	College	9 (7.50)	5 (4.20)	2 (1.70)	1 (0.80)	<b>17</b> <b>(3.54)</b>
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

As per the table 8.2, the educational levels of most of SHG members is limited to school education. Besides, some of the respondents educational standard is confined to sign their signatures only. The same trend appears in all the four mandls. The percentage of illiterates is 54.20, 30.00 per cent and 12.50 per cent in tribal mandal, less developed mandal, medium developed mandal and developed mandals respectively. Those who have studied up to primary levels is high (25.80) in tribal mandal, followed by 21.70 per cent in developed mandal, 17.50 per cent in less developed mandal and 12.50 per cent in medium developed mandal. In case of upper primary education, it is high (17.50 per cent) in medium developed mandal, followed by 15.50 per cent in developed mandal, 6.70 per cent in less developed mandal and 0.80 per cent

**Chart - 8.1**  
**EDUCATIONAL LEVELS OF SELECTED SAMPLE SHG WOMEN BENEFICIARIES IN THE DISTRICT**



in tribal mandal. The percentage of High school level is 18.30 per cent, 17.50 per cent, 11.70 per cent and 2.50 per cent in developed mandal, medium developed mandal, less developed mandal and tribal mandal respectively. Those who have access to college education is 7.50 per cent in developed mandal, 4.20 per cent in medium developed mandal, 1.70 per cent in less developed mandal and 0.80 per cent in tribal mandal respectively Tribal mandal is recorded fourth place at college level education.

At the district level more than 40.00 per cent are either illiterates or neo-illiterates. Nearly 27.08 per cent have access to primary education. It sharply declined to 10.21 per cent, with regard to upper primary education. Only 60 out of 480 respondents studied up to high school education, 3.54 per cent studied up to college level education at the district level.

### **Age particulars**

The earnings and other economic activities of an individual largely depends on the age of respective individual. As such during field survey the age particulars of sample SHG beneficiaries is presented in table 8.3.

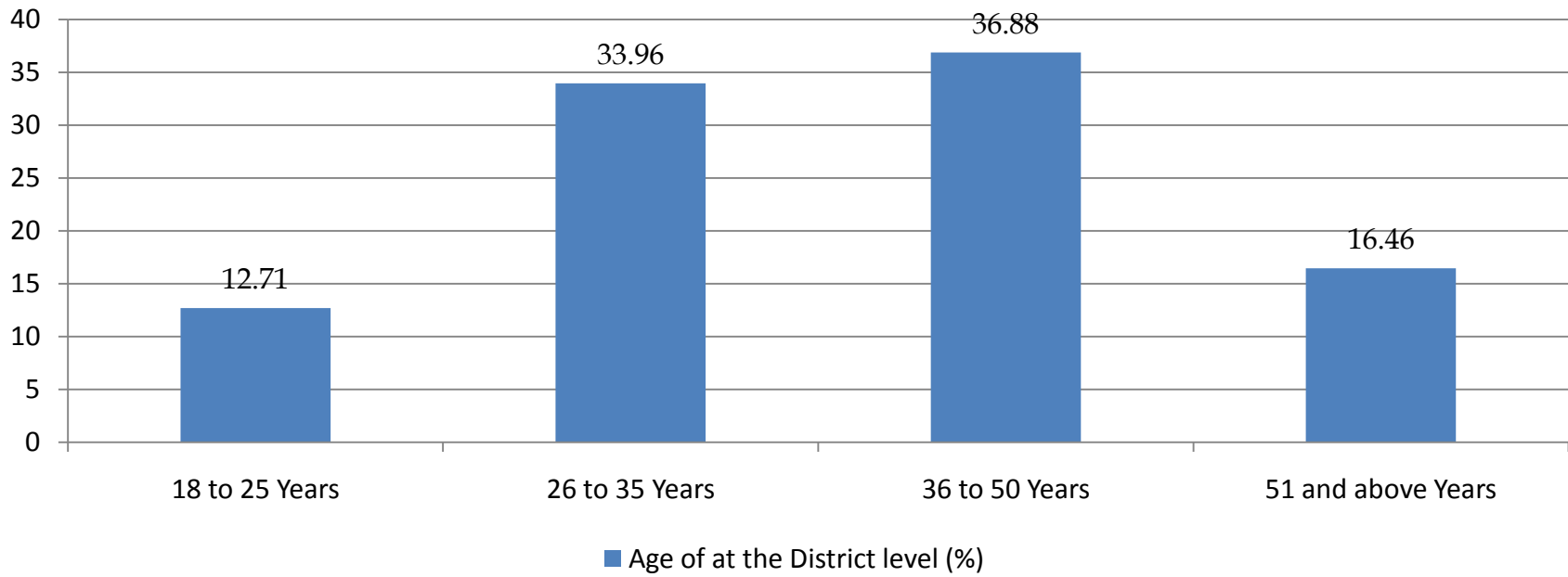
**Table - 8.3**  
**COMPARATIVE ANALYSIS OF AGE OF SAMPLE SHG BENEFICIARIES**  
**AT THE DISTRICT LEVEL**

S.No	Age Level	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	18 to 25 Years	14 (11.70)	11 (9.20)	13 (10.80)	23 (19.20)	61 (12.71)
2.	26 to 35 Years	43 (35.80)	45 (37.50)	37 (30.80)	38 (31.70)	163 (33.96)
3.	36 to 50 Years	40 (33.30)	48 (40.00)	46 (38.30)	43 (35.80)	177 (36.88)
4.	51 and above Years	23 (19.20)	16 (13.30)	24 (20.00)	16 (13.30)	79 (16.46)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.3, that 19.20 per cent of the SHG beneficiaries in tribal mandal hail from 18 to 25 years age of group. In this regard developed, less and medium developed mandals are with 11.70 per cent, 10.80 per cent and 9.20 per cent respectively. With regard to 26 to 35 years age group the medium developed Mandal tops the list with 37.50 percent, followed by developed, tribal and less developed mandals with 35.80 per cent, 31.70 per cent and 30.80 per cent respectively. In all four sample mandals nearly 35.00 percent and above hails from 36-50 years age group. To be more precise 40.00 percent from medium developed mandal, 38.30 per cent from less developed mandal, 35.80 per cent from tribal mandal and 33.30 per cent from developed mandal hails from this age group. In case of 51 and above years age group, less developed mandal with 20.00 percent tops the list. In the second and third places it is followed by developed and medium

**Chart- 8.2**  
**AGE OF SELECTED SAMPLE SHG WOMEN BENEFICIARIES IN THE DISTRICT**





developed mandal and tribal mandal with 19.20 percent and 13.30 percent respectively.

In all, 70.84 percent hails from 26-50 years age group, which is considered as productive age group, 12.71 percent hails from 18-25 years age group and 16.46 percent hails from 51 years and above age group in the district.

### Land Holdings

In rural India the extent of land possessed by the family decides its role in the society. The land holding particulars of the sample respondents is presented in table 8.4.

**Table - 8.4**  
**COMPARATIVE ANALYSIS OF LAND HOLDINGS OF SAMPLE SHG**  
**BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Land Holdings	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	Land less	101 (84.20)	81 (67.50)	71 (59.20)	55 (45.80)	<b>308</b> <b>(64.17)</b>
2.	Marginal Holdings > 2.5 Acres	14 (11.70)	30 (25.00)	41 (34.20)	45 (37.50)	<b>130</b> <b>(27.08)</b>
3.	Small Holdings 2.5 to 5 Acres	3 (2.50)	9 (7.50)	6 (5.00)	15 (12.50)	<b>33</b> <b>(6.88)</b>
4.	Medium Holdings 5.1 to 10 Acres	1 (0.80)	0 (0.00)	1 (0.80)	4 (3.30)	<b>6</b> <b>(1.25)</b>
5.	Large Holdings 10.1 to 25 Acres	1 (0.80)	0 (0.00)	1 (0.80)	1 (0.80)	<b>3</b> <b>(0.63)</b>
	<b>Total</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The data in the table 8.4 indicates that in developed mandal more than 80.00 per cent of the respondents do not possess any agricultural land. In medium developed mandal 67.50 per cent are landless, followed by less

developed mandal with 59.20 per cent, tribal mandal with 45.80 per cent respectively. About 37.50 per cent of respondent families possess less than 2.5 acres of land in tribal mandal, followed by less developed, medium developed and developed mandals with 34.20 per cent, 25.00 per cent and 11.70 per cent respectively. Nearly 12.50 per cent of respondent families in tribal mandal hail from small farmers group, followed by medium developed, less developed and developed mandals with 7.50 per cent, 5.00 per cent and 2.50 per cent respectively. Those who are possessing medium land holdings is high in tribal mandal (3.30 per cent), followed by equal percent i.e., 0.80 per cent in less developed and developed mandals. Only 1 out of 120 in tribal mandal, less developed and developed mandals possessing large land holdings and none of the respondents in medium developed mandal possessing large land holdings.

At the district level 64.17 per cent are landless. Those who hail from marginal land holdings constitute 27.08 per cent, 6.88 per cent of respondents possess 2.5 to 5 acres of land. Medium land holdings constitute 1.25 per cent. Only 3 out of 480 sample beneficiaries possess large land holdings. It can be inferred from the table that large number of SGH beneficiaries are either landless or owning only small piece of land.

### **Primary Occupation**

The economic position of a family largely depends upon their primary occupation. The respondents of the study hail from seven occupational groups i.e., Agricultural Labourers, Agriculture, Industrial Labourers,

Construction of Works, Dairy, Rural Artisans and Domestic Help. The table 8.5 gives such details.

**Table - 8.5**  
**COMPARATIVE ANALYSIS OF PRIMARY OCCUPATION OF SAMPLE**  
**SHGs BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Primary occupation	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	Agricultural Labourers	49 (4.80)	64 (53.30)	72 (60.00)	91 (75.80)	<b>276</b> <b>(57.50)</b>
2.	Agriculture	6 (5.00)	9 (7.50)	13 (10.80)	12 (10.00)	<b>40</b> <b>(8.33)</b>
3.	Industrial Labourers	0 (0.00)	1 (0.80)	2 (1.70)	0 (0.00)	<b>3</b> <b>(0.63)</b>
4.	Construction of Works	1 (0.80)	0 (0.00)	5 (4.20)	3 (2.50)	<b>9</b> <b>(1.88)</b>
5.	Dairy	2 (1.70)	5 (4.20)	1 (0.80)	0 (0.00)	<b>8</b> <b>(1.67)</b>
6.	Rural Artisans	42 (35.00)	2 (1.70)	5 (4.20)	0 (0.00)	<b>49</b> <b>(10.21)</b>
7.	Domestic Help	20 (16.70)	39 (32.50)	22 (18.30)	14 (11.70)	<b>95</b> <b>(19.79)</b>
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

As per the table 8.5, 75.80 per cent of respondents primary occupation is working in agriculture filed in tribal mandal followed by 60.00 per cent in less developed mandal, 53.30 per cent in medium developed mandal and 4.80 per cent in developed mandal. The agriculture is high in (10.80) less developed mandal, followed by tribal mandal, medium developed mandal and developed mandal with 10.00 per cent, 7.50 per cent and 5.00 per cent respectively. Industrial labourers constitute less than 2.00 per cent in medium and less developed mandals. The primary occupation of 4.20 percent of beneficiaries is construction work in less developed mandal, followed by 2.50

per cent in tribal mandal, 0.80 per cent in developed mandal. About 4.20 per cent of the sample beneficiaries are engaged in Dairy related activities in medium developed mandal, followed by 1.70 per cent in developed mandal, 0.80 per cent in less developed mandal and none of respondents are engaged in dairy related activities in tribal mandal. The rural artisans are high in (35.00 per cent ) developed mandal, followed by less developed mandal, medium developed mandal and tribal mandal with 4.20 per cent, 1.70 per cent and 0.00 per cent respectively. In case of domestic help, medium developed mandal tops the list with 32.50 per cent, followed by less developed mandal, developed mandal and tribal mandal with 18.30 per cent, 16.70 per cent and 11.70 per cent respectively.

At the district level 57.50 per cent of the SHG respondents are agriculture labourers, while, 19.79 per cent are engaged in domestic help, 10.21 per cent are rural artisans (carpenter, potter, washerman, barber, blacksmith etc.), 8.33 per cent are cultivators, 1.88 per cent are construction workers, 1.67 per cent are dairy related workers and 0.63 per cent are industrial labourers in the district.

### **Activity wise coverage of Selected Women Beneficiaries**

The table 8.6 shows the comparative analysis of activity-wise coverage of the selected women beneficiaries at the district level.

**Table - 8.6**  
**COMPARATIVE ANALYSIS OF ACTIVITY WISE COVERAGE OF**  
**SAMPLE SHGs BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Name of the Activity	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Kirana Shop	27 (22.50)	25 (20.83)	31 (25.83)	15 (12.51)	98 (20.42)
2	Purchase of Milk animals	42 (35.00)	47 (39.17)	67 (55.84)	2 (1.67)	158 (32.92)
3	Tailoring shop	11 (9.17)	18 (15.00)	0 (0.00)	13 (10.83)	42 (8.75)
4	Sweet making	30 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)	30 (6.25)
5	Tiffin Centres	5 (4.17)	0 (0.00)	0 (0.00)	0 (0.00)	5 (1.04)
6.	Cloth iron shop	4 (3.33)	6 (5.00)	0 (0.00)	0 (0.00)	10 (2.08)
7.	Milk Dairy	1 (0.83)	0 (0.00)	14 (11.67)	0 (0.00)	15 (3.12)
8.	Bricks making	0 (0.00)	22 (18.33)	0 (0.00)	0 (0.00)	22 (4.58)
9.	Mike Set and Shamiyana Shop	0 (0.00)	2 (1.67)	0 (0.00)	0 (0.00)	2 (0.42)
10.	Shifting Cultivation	0 (0.00)	0 (0.00)	0 (0.00)	82 (68.33)	<b>82</b> <b>(17.07)</b>
11.	Sales of Dry fishes	0 (0.00)	0 (0.00)	0 (0.00)	1 (0.83)	1 (0.21)
12.	Toddy shop	0 (0.00)	0 (0.00)	0 (0.00)	7 (5.83)	7 (1.46)
13.	Purchase of Auto	0 (0.00)	0 (0.00)	1 (0.83)	0 (0.00)	1 (0.21)
14.	Purchase of agriculture land	0 (0.00)	0 (0.00)	1 (0.83)	0 (0.00)	1 (0.21)
15.	Basket making	0 (0.00)	0 (0.00)	6 (5.00)	0 (0.00)	6 (1.24)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The table 8.6 shows that 25.83 per cent of selected women beneficiaries have engaged in Kirana shops in less developed mandal. In developed

mandal 22.50 percent, in medium developed mandal 20.83 per cent and in tribal mandal 12.51 per cent of the women beneficiaries have engaged in Kirana shops. About 55.84 per cent of the beneficiaries have engaged in milk animals, followed by medium developed mandal, developed mandal and tribal mandal with 39.17 per cent, 35.00 per cent and 1.67 per cent respectively. 15.00 per cent of the selected women beneficiaries have engaged in tailoring shops in medium developed mandal, 10.83 per cent in less developed mandal and 9.17 per cent of the women respondents have engaged in tailoring. 25.00 per cent and 4.17 per cent of the women respondents have engaged in sweet making and Tiffin centres in developed mandal. 11.67 per cent and 0.83 per cent of the beneficiaries have engaged in milk dairy in less developed and developed mandals. The bricks making activity is undertaken by 18.33 per cent and 5.00 per cent in medium developed and less developed mandals. Only 1.67 per cent of the respondents have maintained Mike set and Shamiyana Shop in medium developed mandal and none of the respondents in other selected three mandals. 68.33 per cent of the respondents have engaged in shifting cultivation, 0.83 per cent of respondents have engaged in sales of dry fishes, and 5.83 per cent of respondents have engaged in Toddy shops in tribal mandal. Only 0.83 per cent of the respondents have engaged in Auto vehicle and purchase of agriculture land in less developed mandal.

The above table shows that out of the total selected women beneficiaries in the district, 32.92 per cent of selected women beneficiaries have engaged in Milk animals, 20.42 per cent of the women beneficiaries have

engaged in Kirana shops, 8.75 per cent of the women beneficiaries have engaged in Tailoring shops, 6.25 per cent of the women beneficiaries have engaged in Sweet making, 1.04 per of women beneficiaries have engaged in Tiffin centres, 2.08 per cent of the women beneficiaries have engaged in cloth and iron shops, 3.12 per cent of the women beneficiaries have engaged in milk dairy, 4.58 per cent of women beneficiaries have engaged bricks making, 0.42 per cent of the women respondents have engaged in Mike set and shamiyana shop, 17.08 per cent of the respondents have engaged in shifting cultivation, 1.46 per cent of the women respondents have engaged in Toddy shop and 0.21 per cent of the women beneficiaries have engaged in sales of dry fishes, auto vehicles and agriculture land.

### Monthly Savings

One of the IKP programme objective is to motivate the SHG women to save small amount of money either weekly or fortnightly or monthly. The monthly savings of sample SHGs beneficiaries are presented in table 8.7.

**Table - 8.7**  
**COMPARATIVE ANALYSIS OF MONTHLY SAVINGS OF SAMPLE**  
**SHGs BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Monthly Savings (Rs.)	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	0 to 50	2 (1.70)	31 (25.80)	12 (10.00)	0 (0.00)	45 (9.38)
2.	51 to 100	118 (98.30)	83 (68.20)	108 (90.00)	120 (100.00)	429 (89.38)
3.	101 to 200	0 (0.00)	6 (5.00)	0 (0.00)	0 (0.00)	6 (1.25)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The table 8.7 shows that, 2.80 per cent of SHG beneficiaries from medium developed mandal have monthly savings below Rs.50/-. Where as in developed mandal 1.70 per cent and none of the respondents from tribal mandal have monthly savings below Rs.50/-. It is learnt during study period that most of the members have recently joined in SHG fold. Nearly cent per cent of SHG beneficiaries savings are above Rs.51/- to Rs.100/- in tribal mandal, followed by developed mandal , less developed mandal and medium developed mandal with 98.30 per cent , 98.00 per cent and 68.20 per cent respectively. The savings of 5.00 per cent of SHG beneficiaries are Rs.101/- to 200/- in medium developed mandal and none of the respondents in developed mandal, less developed and tribal mandals have monthly savings above Rs.100/- and below Rs.200/- respectively.

At the district level the monthly savings of 89.38 per cent of the beneficiaries is Rs.51/- to Rs.100/- . The savings of 9.38 per cent of SHGs beneficiaries is below Rs.50/-. The savings of 1.25 per cent of beneficiaries is Rs.101 to Rs.200/- in the district.

#### **Total Savings (since date of joining)**

The total savings of sample SHG beneficiaries is given in table 8.8.



**Table - 8.8**  
**COMPARATIVE ANALYSIS OF TOTAL SAVINGS OF SAMPLE SHGs**  
**BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Level of Savings Since the date of Joining (Rs.)	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	Rs.1001 to Rs.5000	26 (21.70)	29 (24.17)	20 (16.70)	45 (37.50)	<b>120</b> <b>(25.10)</b>
2.	Rs.5001 to Rs.10000	73 (60.80)	29 (24.17)	47 (39.20)	50 (41.70)	<b>199</b> <b>(41.63)</b>
3.	Rs.10001 to s.15000	19 (15.80)	23 (19.17)	35 (29.20)	23 (19.20)	<b>100</b> <b>(20.92)</b>
4.	Rs.15001 to Rs.20000	1 (0.80)	30 (25.00)	15 (12.50)	1 (0.80)	<b>47</b> <b>(9.83)</b>
5.	Rs.20001 and above	1 (0.80)	9 (7.50)	1 (0.80)	1 (0.80)	<b>12</b> <b>2.51)</b>
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The table 8.8 shows that, 37.50 per cent of SHG beneficiaries from tribal mandal have total savings between Rs.1001/- to Rs.5000/-. Whereas, in medium developed mandal 24.17 per cent, in developed mandal 21.70 per cent and less developed mandal 16.70 per cent have above Rs.1000/- and below Rs.5000/- total savings. It is learnt during the study period that most of these members have recently joined in SHG fold. 60.80 per cent of SHG beneficiaries savings are above Rs.5,001/- and below Rs.10,000/- in developed mandal, followed by tribal mandal, less developed and medium mandals with 41.70 percent, 39.20 per cent and 24.17 per cent respectively. The total savings of 29.20 per cent of SHG beneficiaries is above Rs.10,001/- and below Rs.15,000/- in less developed mandal. It is followed by tribal mandal, medium developed mandal and developed mandals with 19.20 per cent, 19.17 per cent and 15.80 per cent respectively. About 25.00 per cent of

SHG beneficiaries from medium developed mandal have total savings above Rs.15,001/- and below Rs.20,000/-, whereas, in less developed mandal, developed and tribal mandals with 12.50 per cent and 0.80 per cent respectively. The savings of 7.50 per cent of SHG beneficiaries is above Rs.20,001/- in medium developed mandal and it is followed by another three mandals having same percentage i.e., 0.80 per cent respectively.

At the district level the total savings of (since joining in SHGs) 49.63 per cent of SHG beneficiaries is above Rs.5,001/- and below Rs.10,000/-, followed by 25.10 per cent with above Rs.1,001/- and Rs.5,000/-, 20.92 per cent is above Rs.10,001/- and below Rs.15,000/- , 9.83 per cent is above Rs.15,001/- and below Rs.20,000/- and 2.51 per cent is above Rs.20,001/- in the district.

### **Bank Linkages**

The Self Help Groups (SHGs) promoted by IKP are linked to banks on the basis of the longtivity of particular SHG and its financial performance. As such during the field survey the number of linkages were recorded and the same is presented in table 8.9.

**Table - 8.9**  
**COMPARATIVE ANALYSIS OF NUMBER OF BANK LINKAGES OF**  
**SAMPLE SHG BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	No. of Loans	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	One time	4 (3.30)	13 (10.80)	2 (1.70)	27 (22.50)	<b>46</b> <b>(9.58)</b>
2	Two times	39 (32.50)	36 (30.00)	15 (12.50)	51 (42.50)	<b>141</b> <b>(29.38)</b>
3	Three times	30 (25.00)	35 (29.20)	39 (32.50)	27 (22.50)	<b>131</b> <b>(27.29)</b>
4	Four times	32 (26.70)	27 (22.50)	27 (22.50)	9 (7.50)	<b>95</b> <b>(19.79)</b>
5	Five times	13 (10.80)	5 (4.20)	20 (16.70)	6 (5.00)	<b>44</b> <b>(9.17)</b>
6	Six times	0 (0.00)	3 (2.50)	17 (14.20)	0 (0.00)	<b>20</b> <b>(4.17)</b>
7	Not Received any Loan	2 (1.70)	1 (0.80)	0 (0.00)	0 (0.00)	<b>3</b> <b>(0.63)</b>
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

As per the table 8.9, 22.50 per cent of the sample SHG members have taken loan for one time in tribal mandal, 10.80 per cent of the sample SHG members have taken loan for onetime in medium developed mandal and less than 4.00 per cent of sample SHG members have taken loans for onetime in developed mandal and less developed mandal and it is learnt that most of the these beneficiaries were recently joined in the groups. It is interesting to note that 42.50 per cent of beneficiaries have taken loan for two times in tribal mandal, followed by 32.50 per cent in developed mandal, 30.00 per cent in medium developed mandal and 12.50 per cent less developed mandal. Nearly 32.50 per cent of beneficiaries have taken loans for three times in less developed mandal. While, 29.20 per cent of SHG members from developed

mandal have taken loans for three times and 25.00 per cent in medium developed mandal and 22.50 per cent have taken loans for three times in tribal mandal. About 26.70 per cent of the SHG members have taken loans for four times in developed mandal, followed by equal per cent i.e., 22.50 per cent in medium developed mandal and less developed mandals and 7.50 per cent in tribal mandal. About 16.70 per cent, 10.80 per cent, 5.00 per cent and 4.20 per cent SHG members from less developed mandal, developed mandal, tribal mandal and medium developed mandal have taken loans for five times. 14.20 per cent of the SHG beneficiaries have taken loans for six times in less developed mandal, followed by 2.50 per cent in medium developed mandal and none of the respondents have taken loan for six times in developed mandal and tribal mandal. As per the data less than two per cent of the respondents did not take any loan in developed and medium developed mandals and none of the respondents did not take any loan in less developed and tribal mandal and it is learnt that most of the these beneficiaries were recently joined in the groups.

At the district level 29.38 percent of sample SHG beneficiaries have taken loans for two times, followed by 27.29 per cent for three times, 19.79 per cent for four times, 9.58 per cent and 9.17 per cent have taken loans for one time and five times, 4.17 per cent have taken loans for six times and 3 members out of 480 members (0.63 per cent) did not take any loan in the district.

## Utilisation of Loan

As indicated in the last table every IKP beneficiary have access to bank finance. During the field survey the sample beneficiaries gave opinion on utilization of loan. The table 8.10 gives such details.

**Table - 8.10**  
**COMPARATIVE ANALYSIS OF UTILISATION OF LOANS BY SAMPLE**  
**SHG BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	No. of Loans	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Agricultural Inputs	22 (18.30)	22 (18.30)	45 (37.50)	32 (26.70)	121 (25.21)
2	Irrigation	41 (34.16)	24 (20.00)	4 (3.30)	5 (4.20)	74 (15.42)
3	Housing	8 (6.70)	19 (15.80)	2 (1.70)	42 (35.00)	<b>71</b> <b>(14.79)</b>
4	To Repay Earlier Loans	0 (0.00)	1 (0.80)	0 (0.00)	1 (0.80)	<b>2</b> <b>(0.42)</b>
5	Children Education	14 (11.70)	23 (19.20)	13 (10.80)	18 (15.50)	<b>68</b> <b>(14.17)</b>
6	Health	1 (0.80)	5 (4.20)	5 (4.20)	11 (9.20)	<b>22</b> <b>(4.58)</b>
7	Purpose of Cattle	21 (17.50)	10 (8.30)	38 (31.67)	1 (0.80)	<b>70</b> <b>(14.58)</b>
8.	Sheep Rearing	0 (0.80)	0 (0.00)	0 (0.00)	2 (1.70)	<b>2</b> <b>(0.42)</b>
9.	Petty Business	7 (5.80)	15 (12.50)	11 (9.20)	8 (6.70)	<b>41</b> <b>(8.54)</b>
10.	Auto Workshop	6 (5.00)	1 (0.80)	2 (1.70)	0 (0.00)	<b>9</b> <b>(1.88)</b>
	<b>Total</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The data in table 8.10 shows that in Tribal mandal 60.50 percent of sample beneficiaries utilised the loan amount for unproductive purposes (columns 3 to 6). In medium developed mandal 40.00 percent, in developed mandal 19.20 per cent and in less developed 16.70 per cent spent the money

for unproductive purposes such as construction of house, to repay the loans, health and children's education. In less developed mandal 83.37 percent utilised the amount for productive purposes (columns 1 to 2 & 7 to 10). Among the productive purposes, 40.80 percent utilised the loan amount for agricultural development (see column 1 to 2) in the mandal. In medium developed mandal, 59.90 percent utilised the loan amount for productive purposes. Within the productive purposes, agriculture development got high share i.e., 38.30 percent. In tribal mandal 40.10 percent utilised loan amount for productive purposes. Nearly 30.90 per cent of loan amount is spent for agriculture development.

At the district level 33.96 percent utilised the loan amount for unproductive purposes and the remaining 66.04 percent utilised the loan amount for productive purposes. At the district level 40.63 percent utilised the bank finance for the development of agriculture. Nearly 14.58 percent utilised the amount for purchase of cattle i.e., milch animals, 0.42 percent purchased sheeps. About 8.54 percent initiated petty business with the loan amount. Nearly 1.88 percent utilised loan amount to purchase auto.

### **Comparative analysis of diversion of Bank Loans**

Comparative analysis of diversion of bank loans by the sample respondents is presented in table 8.11.

**Table - 8.11**  
**COMPARATIVE ANALYSIS OF DIVERSION OF BANK LOANS BY**  
**SAMPLE SHG BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Diversion of Loans	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Personal needs	17 (38.64)	2 (9.52)	3 (17.65)	12 (54.55)	34 (32.69)
2	Medical expenses	14 (31.82)	6 (28.57)	4 (23.53)	3 (13.64)	27 (25.96)
3	Children education	10 (22.72)	10 (47.62)	8 (47.06)	6 (27.57)	34 (32.69)
4	Cleaning Debts	3 (6.82)	2 (9.52)	2 (11.76)	1 (4.54)	8 (7.69)
5	Any other purpose	0 (0.00)	1 (4.77)	0 (0.00)	0 (0.00)	1 (0.96)
<b>Total</b>		<b>44</b> <b>(100.00)</b>	<b>21</b> <b>(100.00)</b>	<b>17</b> <b>(100.00)</b>	<b>22</b> <b>(100.00)</b>	<b>104</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It can be inferred from table 8.11 that 54.55 per cent of women diverted their loan amount to Personal needs in tribal mandal. In developed mandal 38.64 percent, in less developed mandal 17.65 per cent and in medium developed mandal 9.52 per cent of women diverted their loan amount to personal needs. In developed mandal 31.82 per cent of women respondents have diverted loan amount for medical expenses, followed by medium developed mandal, less developed mandal and tribal mandal with 28.57 per cent, 23.53 per cent and 13.64 per cent respectively. About 47.62 per cent of the women respondents have diverted loan amount for children education in medium developed mandal. Whereas, in less developed mandal 47.06 per cent, in developed mandal 27.72 per cent and in less tribal mandal in 27.57 per cent 27.72 per cent of the women respondents have diverted loan amount for children education. 11.62 per cent of women respondents have diverted loan

mount for clearing old debts in less developed mandal and it is followed by medium, developed mandals and tribal mandal with 9.52 per cent, 6.82 per cent and 4.54 per cent of the women beneficiaries have diverted loan amount for clearing old debts. About one out of twenty one i.e., 4.77 per cent of women beneficiaries have diverted loan amounts for other purpose like ceremonies, festivals etc.,.

At the district level, 32.69 per cent of the women respondents have diverted loan amount for personnel needs and children education. About 25.96 per cent, 7.69 per cent diverted loan amount for medical expenses and for clearing old debts. One out of 104 respondents have diverted loan amount for other purposes like ceremonials, festivals etc. in the district.

### **Impact on Children's Education**

After Joining in SHGs every women realized the importance of education because they feel guilty to affix their thumb impression instead of appending their signature, so they have to take more interest on their children's education. Their knowledge levels, information base, ability to analyse, and to articulate, all of them are part of the education of a person. Table 8.12 gives the amount of change of sample SHG women on education front.



**Table - 8.12**  
**COMPARATIVE ANALYSIS OF IMPROVEMET IN CHILDREN**  
**EDUCATION OF SAMPLE SHGs BENEFICIARIES AT THE DISTRICT**  
**LEVEL**

S.No	Opinion on Improvement in Children Education	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	3 (2.50)	2 (1.70)	2 (1.70)	7 (5.80)	14 (2.92)
2	Little Change	9 (7.50)	27 (22.50)	28 (23.30)	22 (18.30)	86 (17.92)
3	Moderate Change	58 (48.30)	45 (37.50)	63 (52.50)	48 (40.00)	214 (44.58)
4	Significant Change	50 (41.70)	46 (38.30)	27 (22.50)	43 (35.80)	166 (34.58)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from the table 8.12, that positive change is registered in all sample Mandals. In tribal mandal 5.80 percent of respondents, in developed mandal 2.50 percent and in medium and less developed mandals 1.70 percent of sample beneficiaries expressed neither positive nor negative impact on their children education. In medium and less developed mandals around 98.30 percent (rows 2 to 4) of beneficiaries, in developed mandal 97.50 (rows 2 to 4) of beneficiaries, and in tribal mandal 94.20 per cent of beneficiaries (rows 2 to 4) reported little to significant change in their children education.

At the district level 97.08 percent of beneficiaries expressed positive impact of improvement in children education, 2.92 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their children education. None of the sample women reported change for worse.

## Self Confidence

The level of increase in self-confidence of sample IKP members is given in Table 8.13.

**Table - 8.13**  
**COMPARATIVE ANALYSIS OF CHANGE IN SELF CONFIDENCE OF**  
**SAMPLE SHG BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Opinion on change in self-confidence	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	0 (0.00)	2 (1.70)	0 (0.00)	1 (0.80)	3 (0.62)
2	Little Change	33 (27.50)	23 (19.20)	28 (23.30)	14 (11.70)	98 (20.42)
3	Moderate Change	50 (41.70)	56 (46.70)	55 (45.80)	71 (59.20)	232 (48.33)
4	Significant Change	37 (30.80)	39 (32.50)	37 (30.80)	34 (28.30)	147 (30.63)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from the table 8.13, in medium developed mandal 1.70 per cent of respondents, in tribal mandal 0.80 per cent of the sample beneficiaries expressed neither positive nor negative impact on their change in self confidence. In developed and less developed mandals around 100.00 per cent (rows 2 to 4) of the beneficiaries, in tribal mandal 98.200 (rows 2 to 4) of beneficiaries, and in medium developed mandal 98.30 per cent of beneficiaries (rows 2 to 4) reported little to significant change in their self confidence.

At the district level 99.38 per cent of beneficiaries expressed positive impact of change in self confidence, 0.62 per cent of the beneficiaries expressed neither positive nor negative impact of SHG programme on their

self confidence. None of the sample women reported change for worse in the district.

### Decision Making

Decision-making is one of the most important aspects looked into while studying the SHGs and empowerment of women through SHGs. The decision making process is looked into from two angles, namely within the family and in the group. This study looked into the change that has happened in the decision making process within the family after the respondents became the members of SHGs. The following table 8.14 gives details regarding the areas studied under decision-making process within the family.

**Table - 8.14**  
**COMPARATIVE ANALYSIS OF AMOUNT OF CHANGE WITH REGARD**  
**TO DECISION MAKING OF SAMPLE SHGs BENEFICIARIES AT THE**  
**DISTRICT LEVEL**

S.No	Opinion on Change in Decision Making	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	0 (0.00)	1 (0.80)	0 (0.00)	1 (0.80)	2 (0.42)
2	Little Change	25 (20.80)	17 (14.20)	15 (12.50)	16 (13.30)	73 (15.21)
3	Moderate Change	54 (45.00)	53 (44.20)	51 (42.50)	63 (52.50)	221 (46.04)
4	Significant Change	41 (34.20)	49 (40.80)	54 (45.00)	40 (33.30)	184 (38.33)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
	<b>Total</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.14, that positive change is registered in all most all sample Mandals. In tribal mandal and medium developed mandals 0.80 per cent of respondents expressed neither positive nor negative impact

on their decision making. In developed and less developed mandals around 100.00 per cent (rows 2 to 4) of beneficiaries, in tribal and medium developed mandals 99.20 (rows 2 to 4) of beneficiaries reported little to significant change in their decision making.

At the district level 99.58 per cent of beneficiaries expressed improvement in decision making, 0.42 per cent beneficiaries expressed neither positive nor negative impact of SHG programme on their decision making. None of the sample women reported change for worse.

### Leadership

To develop leadership qualities among IKP promoted SHGs, the rules are framed to change the group leaders yearly once. As such each member will get her turn to lead the group. The amount of improvement in leadership qualities of sample IKP beneficiaries is presented in Table 8.15.

**Table - 8.15**  
**COMPARATIVE ANALYSIS OF AMOUNT OF CHANGE WITH REGARD**  
**TO LEADERSHIP QUALITIES OF SAMPLE SHGs BENEFICIARIES AT**  
**THE DISTRICT LEVEL**

S.No	Opinion on Change in Leadership Qualities	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	1 (0.80)	1 (0.80)	1 (0.80)	1 (0.80)	4 (0.83)
2	Little Change	14 (11.70)	14 (11.70)	20 (16.70)	9 (7.50)	57 (11.88)
3	Moderate Change	55 (45.80)	43 (35.80)	48 (40.00)	52 (43.30)	198 (41.25)
4	Significant Change	50 (41.70)	62 (51.70)	51 (42.50)	58 (48.30)	221 (46.04)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.15, that positive change is registered in all most all sample Mandals. In all selected mandals 0.80 percent of respondents expressed neither positive nor negative impact on their leadership qualities. About all the selected mandals 99.20 per cent (rows 2 to 4) of beneficiaries reported little to significant change in their leadership qualities.

At the district level 99.17 percent of beneficiaries expressed positive impact on their improvement in leadership qualities, 0.83 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their leadership qualities. None of the sample women reported change for worse

### Group Solidarity

Table 8.16 gives the details of impact of IKP (SHGs) programme on group solidarity of sample women beneficiary respondents.

**Table - 8.16**  
**COMPARATIVE ANALYSIS OF AMOUNT OF CHANGE WITH REGARD**  
**TO GROUP SOLIDARITY OF SAMPLE SHGs BENEFICIARIES AT THE**  
**DISTRICT LEVEL**

S.No	Opinion on Change in Group Solidarity	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2	Little Change	6 (5.00)	15 (12.50)	16 (13.30)	3 (2.50)	40 (8.33)
3	Moderate Change	45 (37.50)	39 (32.50)	41 (34.20)	32 (26.70)	157 (32.71)
4	Significant Change	69 (57.50)	66 (55.00)	63 (52.50)	85 (70.80)	283 (58.96)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from the table 8.16, that positive change is registered in all sample Mandals. In all selected mandals 100.00 per cent (rows 2 to 4) of beneficiaries reported little to significant change in their group solidarity.

At the district level 100.00 percent of beneficiaries expressed little to significant change with regard to solidarity and none of the sample women expressed neither positive nor negative impact on their group solidarity and reported change for worse.

### Access to Pro-poor Programmes

Table 8.17 gives the details of the impact of SHG programme on sample women beneficiaries' access to pro-poor programmes.

**Table - 8.17**  
**COMPARATIVE ANALYSIS OF CHANGE IN ACCESS TO PRO-POOR PROGRAMMES OF SAMPLE SHGs BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Opinion on Access to Pro-Poor Programmes	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	2 (1.70)	1 (0.80)	4 (3.33)	5 (4.20)	12 (2.50)
2	Little Change	32 (26.70)	32 (26.70)	31 (25.83)	22 (18.30)	117 (24.37)
3	Moderate Change	48 (40.00)	72 (60.00)	62 (51.67)	71 (59.20)	253 (52.71)
4	Significant Change	38 (31.70)	14 (11.70)	23 (19.17)	22 (18.30)	97 (20.21)
5	Change Worse	0 (0.00)	1 (0.80)	0 (0.00)	0 (0.00)	1 (0.21)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The data in table 8.17 shows that the impact of SHGs programme is high on access to pro-poor programmes in medium developed mandal, 99.20 percent of beneficiaries in the mandal reported some amount of change. To be

more precise 26.70 percent and 60.00 percent in the developed mandal and medium developed mandal reported little change and moderate changes respectively. Significant change is reported by 11.70 percent. In developed mandal 98.30 percent of beneficiaries reported positive changes in their access to pro-poor programmes as result of being members of SHGs in IKP. In less developed mandal 25.83 percent reported little change, 51.67 percent reported moderate change and 19.17 percent reported significant change. In tribal mandal, 95.80 percent of beneficiaries in the mandal reported some amount of change. To be more precise 59.20 percent and 18.30 percent in the tribal mandal reported moderate change and significant changes respectively.

At the district level 97.50 percent reported some kind of positive change on their access to pro-poor programmes as a result of help and awareness created by SHG functionaries and programmes. Status quo was reported by 2.50 percent and negative change was reported by 0.00 percent.

### **Improvement in Income Generation**

The fundamental objective behind the formation of small groups is to generate income for poor women in rural areas. Table 8.18 gives the details of the impact of SHG membership on income generation of women.

**Table - 8.18**  
**COMPARATIVE ANALYSIS OF IMPROVEMET IN INCOME**  
**GENERATION OF SAMPLE SHGs BENEFICIARIES AT THE DISTRICT**  
**LEVEL**

S.No	Opinion on Improvement in Income Levels	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	1 (0.80)	4 (3.30)	3 (2.50)	0 (0.00)	8 (1.67)
2	Little Change	7 (5.80)	17 (14.20)	34 (28.30)	20 (16.70)	78 (16.25)
3	Moderate Change	53 (44.20)	46 (38.30)	39 (32.50)	51 (42.50)	189 (39.38)
4	Significant Change	59 (49.20)	53 (44.20)	44 (36.70)	49 (40.80)	205 (42.70)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.18 that positive change is registered in all sample Mandals. In medium developed mandal 3.30 percent of respondents, in less developed mandal 2.50 percent and in developed mandal 0.80 percent of sample beneficiaries expressed neither positive nor negative impact on their income levels and none of the respondents expressed neither positive nor negative impact on their income levels in tribal mandal. In developed mandal around 99.20 percent (rows 2 to 4) of beneficiaries, in tribal mandal 100.00 (rows 2 to 4) of beneficiaries, in less developed mandal 97.50 per cent of beneficiaries and in medium developed mandal 96.70 percent (rows 2 to 4) reported little to significant change in their income levels.

At the district level 98.33 percent of beneficiaries expressed positive impact on improvement in income levels, 1.67 percent beneficiaries expressed



neither positive nor negative impact of SHG programme on their income levels. None of the sample women reported change for worse.

### **Income before Joining in SHGs**

Fundamental objective behind the formation of groups is to generate income for poor women in rural areas. Table 8.19 gives the details of comparative analysis of annual income of beneficiaries before joining in SHGs in the district.

**Table - 8.19**  
**COMPARATIVE ANALYSIS OF ANNUAL INCOME OF SAMPLE**  
**BENEFICIARIES BEFORE JOINING IN SHGs AT THE DISTRICT LEVEL**

<b>S.No</b>	<b>Income levels</b>	<b>Developed Mandal</b>	<b>Medium Developed Mandal</b>	<b>Less Developed Mandal</b>	<b>Tribal Mandal</b>	<b>District Level</b>
1	Below Rs.10000	32	24	50	46	<b>152</b>
		(26.70)	(20.00)	(41.70)	(38.30)	<b>(31.67)</b>
2	Rs.10001- Rs.20000	49	76	51	70	<b>246</b>
		(40.80)	(63.30)	(42.50)	(58.30)	<b>(51.25)</b>
3	Rs.20001-Rs.30000	30	18	19	2	<b>69</b>
		(25.00)	(15.00)	(15.80)	(1.70)	<b>(14.38)</b>
4	Rs.30001-Rs.40000	8	2	0	1	<b>11</b>
		(6.70)	(1.70)	(0.00)	(0.80)	<b>(2.29)</b>
5	Rs.40001 and above	1	0	0	1	<b>2</b>
		(0.80)	(0.00)	(0.00)	(0.80)	<b>(0.42)</b>
<b>Total</b>		<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.19 that the income levels of the SHG beneficiaries ranges between Rs.10,001/- to Rs.20,000/- before joining in SHGs. In this income group medium developed women beneficiaries are top in the list with 63.30 per cent, followed by tribal mandal, less developed

mandal and developed mandal women beneficiaries with 58.30 per cent, 42.50 per cent and 40.80 per cent respectively. In case of Rs.10,000/- and below less developed mandal tops the list with 41.70 percent, followed by tribal mandal, developed mandal and medium developed mandal with 38.30 per cent, 26.70 per cent and 20.00 per cent respectively. With regard to Rs.20001/-to Rs.30000/- income groups, the developed mandal stands first with 25.00 per cent of beneficiaries, followed by less developed mandal, medium developed mandal and tribal mandal with 15.80 per cent, 15.00 per cent and 1.70 per cent respectively. In case of Rs. 30,001/- to Rs.40,000/- income group the developed Mandal stands first with 6.70 per cent, followed by medium developed mandal with 1.70 per cent and 0.80 per cent in tribal mandal. Again in case of above Rs.40,001/- income group 0.80 per cent of beneficiaries are there in developed mandal and tribal mandal.

At the district level the income levels of 51.25 per cent of the SHG beneficiaries ranges between Rs.10,001/- to Rs.20,000/-. The income range of 31.67 percent of beneficiaries is below Rs.10,000/-. The number of beneficiaries whose income is above Rs.20,001/- and below Rs.30,000/- constitute 14.38 percent. In case of income groups of Rs.30,001/- to Rs.40,000/- and above Rs.40,001/- the percentage sharply declined to 2.29 percent and 0.42 per cent before joining in SHGs in the district.

### **Income after Joining in SHGs**

The income levels of sample beneficiaries after joining in SHGs is presented in table 8.20.

**Table - 8.20**  
**COMPARATIVE ANALYSIS OF ANNUAL INCOME OF SAMPLE**  
**BENEFICIARIES AFTER JOINING IN SHGs AT THE DISTRICT**

S.No	Income levels	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Below Rs.10000	0	0	0	9	9
		(0.00)	(0.00)	(0.00)	(7.50)	(1.88)
2	Rs.10001- Rs.20000	1	7	4	81	93
		(0.80)	(5.80)	(3.30)	(67.50)	(19.38)
3	Rs.20001-Rs.30000	27	71	72	24	194
		(22.50)	(59.20)	(60.00)	(20.00)	(40.42)
4	Rs.30001-Rs.40000	34	35	26	4	99
		(28.30)	(29.20)	(21.70)	(3.30)	(20.63)
5	Rs.40001 and above	58	7	18	2	85
		(48.30)	(5.80)	(15.00)	(1.70)	(17.71)
<b>Total</b>		<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from the table 8.20 that the income levels of the SHG beneficiaries ranges between Rs.10,001/- to Rs.20,000/- after joining in SHGs. In this income group tribal mandal women beneficiaries are tops the list with 67.50 per cent, followed by medium developed mandal, less developed mandal and developed mandal women beneficiaries with 5.80 per cent, 3.30 per cent and 0.80 per cent respectively. In case of Rs.10,000/- and below the tribal mandal had 7.50 percent of women beneficiaries. With regard to Rs.20001/-to Rs.30000/- income groups the less developed mandal with 60.00 per cent, followed by medium developed mandal, developed mandal and tribal mandal with 59.20 per cent, 22.50 per cent and 20.00 per cent respectively. In case of Rs. 30,001/- to Rs.40,000/- income group 29.20 per

cent beneficiaries are there in medium developed Mandal. Again in case of above Rs.40,001/- income group, developed mandal stands with 48.30 per cent, followed by less developed, medium developed mandal and tribal mandal with 15.00 per cent, 5.80 per cent and 1.70 per cent respectively.

At the district level the income levels of 40.42 per cent of the SHG beneficiaries ranges between Rs.20,001/- and below Rs.30,000/-. The income range of 20.63 percent of beneficiaries is Rs.30,001/- to Rs.40,000/-. The number of beneficiaries whose income is above Rs.10,001/- to Rs.20,000/- constitute 19.38 percent. In case of income group of above Rs.40,001/- it constitute 17.71 per cent and only nine out of four hundred and eighty respondents (1.88 per cent) income range is below Rs.10,000/- after joining in SHGs in the district.

### **Change in income Levels after Joining in SHGs**

The Change in income Levels of sample respondents is given in table 8.21.

**TABLE -8.21**  
**CHANGE IN ANNUAL INCOME GENERATION OF SELECTED**  
**WOMEN BENEFICIARIES AFTER JOINING IN SHGs IN THE DISTRICT**

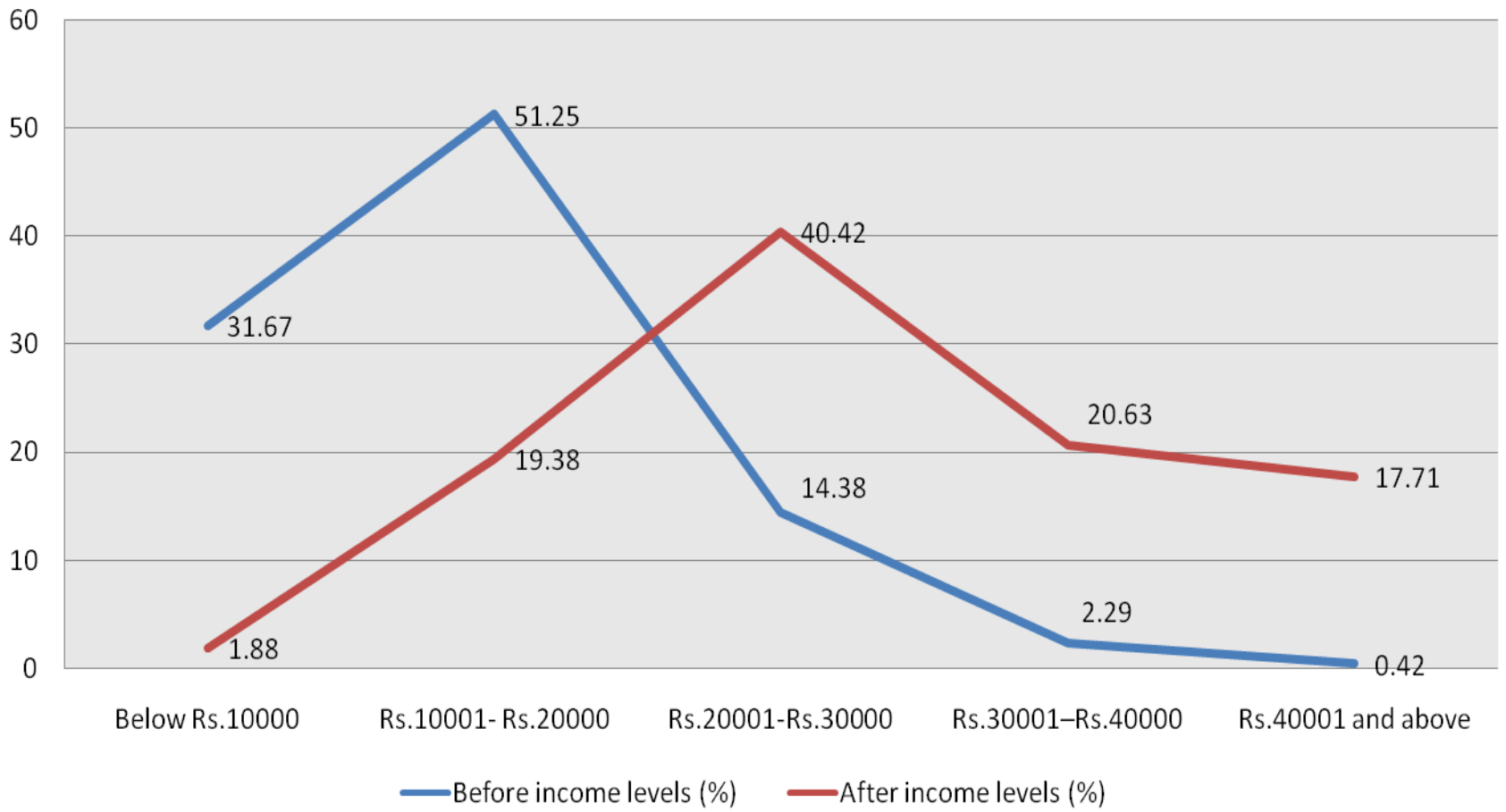
S.No.	Income Levels	Before	After	Change in Income levels (After-Before)
		No. of Women Beneficiaries	No. of Women Beneficiaries	
1	Below Rs.10000	152	9	-143
2	Rs.10001- Rs.20000	246	93	-153
3	Rs.20001-Rs.30000	69	194	+125
4	Rs.30001–Rs.40000	11	99	+88
5	Rs.40001 and above	2	85	+83
	<b>Total</b>	<b>480</b>	<b>480</b>	<b>332/480</b>
<b>Paired t - test was calculated for the above categories</b>				
1	<b>Mean Value</b>	<b>16107.9</b>		
2	<b>Std. Deviation</b>	<b>10148.906</b>		
3	<b>Std.Error Mean</b>	<b>463.232</b>		
4	<b>t - Value</b>	<b>34.773</b>		
5	<b>Sig. (2 tailed)</b>	<b>0.00</b>		

Primary data from the field Survey

Table 8.21 shows the income range of the selected beneficiaries before and after joining in SHG's in the district. The beneficiaries with income range of below Rs.20,000/- have decreased and with high income range i.e., above Rs.20,001/- have increased.

In order to know whether the increased income of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied. As the calculated t value for selected SHG women beneficiaries is positive and statistically significant, it is inferred that, the SHG's Programmes brought significant change on the income levels of the selected beneficiaries in the district.

**Chart -8.3**  
**ANNUAL INCOME OF SAMPLE BENEFICIARIES BEFORE AND AFTER JOINING IN SHG IN THE DISTRICT**



## Improvement in Employment Generation

The thrust of the SHG programme is on generating employment opportunities in the country side, by raising productivity in agriculture and other sectors of the rural economy. The comparative analysis of improvement in employment is presented in Table 8.22.

**Table - 8.22**  
**COMPARATIVE ANALYSIS OF IMPROVEMET IN EMPLOYMENT**  
**GENERATION OF SAMPLE SHGs BENEFICIARIES AT THE DISTRICT**  
**LEVEL**

S.No	Opinion on Improvement in Employment Levels	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	0 (0.00)	0 (0.00)	0 (0.00)	1 (0.80)	1 (0.21)
2	Little Change	17 (14.10)	23 (19.20)	21 (17.50)	22 (18.30)	83 (17.29)
3	Moderate Change	68 (56.70)	64 (53.30)	60 (50.00)	63 (52.50)	255 (53.13)
4	Significant Change	35 (29.20)	33 (27.50)	39 (32.50)	34 (28.30)	141 (29.38)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.22 that positive change is registered in all most all sample Mandals. Only in tribal mandal one out of one hundred and twenty has expressed either positive or negative impact on their employment levels and none of the sample respondents in another three sample mandals. In three sample mandals 100.00percent (rows 2 to 4) of beneficiaries and in tribal mandal 99.20 (rows 2 to 4) of beneficiaries,(rows 2 to 4) reported little to significant change in their employment levels.

At the district level 99.79 percent of beneficiaries expressed positive impact on improvement in employment levels and only 0.21 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their employment levels.

### **Employment Generation before the formation of SHGs in the District level**

Comparative analysis of employment days availed by beneficiaries before joining in SHGs is presented in table 8.23.

**Table - 8.23**  
**COMPARATIVE ANALYSIS OF ANNUAL MANDAYS OF**  
**EMPLOYMENT OF SAMPLE BENEFICIARIES BEFORE JOINING IN**  
**SHGs AT THE DISTRICT LEVEL**

S.No	Man-days of Employment	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Below 100 days	11 (9.20)	6 (5.00)	12 (10.00)	0 (0.00)	29 (6.04)
2	101 - 180 days	60 (50.00)	37 (30.80)	47 (39.20)	46 (38.60)	190 (39.58)
3	181 - 260 days	45 (37.50)	66 (55.00)	57 (47.50)	61 (50.80)	229 (47.71)
4	261 and above days	4 (3.30)	11 (9.20)	4 (3.30)	13 (10.80)	32 (6.67)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.23, that the employment days of the SHG beneficiaries between 101 to 180 days before joining in SHGs, developed mandal women beneficiaries are top in the list with 50.00 per cent, followed by less developed mandal, tribal mandal, and medium developed mandal women beneficiaries with 39.20 per cent, 38.60 per cent and 30.80 per cent respectively. In case of 100 days and below, less developed mandal is top in



the list with 10.00 percent, followed by developed mandal and medium developed mandal with 9.20 per cent and 5.00 per cent respectively. With regard to 181 to 260 days of employment level the medium developed mandal with 55.00 per cent, followed by tribal mandal, less developed mandal and developed mandal with 50.80 per cent, 47.50 per cent and 37.50 per cent respectively. In case of above 261 days of employment level the tribal Mandal with 10.80 per cent stands first followed by medium developed mandal with 9.20 per cent and 3.30 per cent in developed and less developed mandals.

At the district level 47.71 per cent of the SHG beneficiaries had employment days between 181 to 260 days. The employment level of 6.04 percent of beneficiaries is below 100 days. The number of beneficiaries whose man-days of employment is above 100 and below 180 days constitute 39.58 percent. Nearly thirty two out of four hundred eighty women beneficiaries have more than 261 days of employment before joining in SHGs in the district.

### **Employment Generation after the formation of SHGs in the District**

Comparative analysis of employment days of beneficiaries after joining in SHGs is presented in table 8.24.

**Table - 8.24**  
**COMPARATIVE ANALYSIS OF ANNUAL MANDAYS OF EMPLOYMENT OF**  
**SAMPLE BENEFICIARIES AFTER JOINING IN SHGs AT THE DISTRICT LEVEL**

S.No	Man-days of Employment	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Below 100 days	0	0	0	0	0
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
2	101 - 180 days	3	4	0	1	8
		(2.50)	(3.30)	(0.00)	(0.80)	(1.67)
3	181 - 260 days	8	21	23	38	90
		(6.70)	(17.50)	(19.20)	(31.70)	(18.75)
4	261 and above days	109	95	97	81	382
		(90.80)	(79.20)	(80.80)	(67.50)	(79.58)
<b>Total</b>		<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.24 that the employment days of the SHG beneficiaries between 101 to 180 days was 3.30 per cent after joining in SHGs in medium developed mandal, followed by developed mandal and tribal mandal women beneficiaries with 2.50 per cent and 0.80 per cent respectively. With regard to 181 to 260 days of employment, the tribal mandal with 31.70 per cent, followed by less developed mandal, medium developed mandal and developed mandal with 19.20 per cent, 17.50 per cent and 6.70 per cent respectively. In case of above 261 days of employment developed mandal women beneficiaries are top in the list with 90.80 per cent, followed by less developed mandal, medium developed mandal and tribal mandal with 80.80 per cent, 79.20 per cent and 67.50 per cent respectively.

At the district level, after joining in SHGs, 0.00 percent of women beneficiaries got less than 100 days of employment. It means that 100.00

percent of selected women beneficiaries got more than 100 days of employment after joining in SHGs. 79.58 per cent of the beneficiaries got 261 days and above employment in the district. With regard to 181 to 260 days it is 18.75 per cent and 1.67 per cent of beneficiaries got 100 to 180 days of employment after joining in SHGs in the district.

### **Change in Employment Levels after Joining in SHGs**

Comparative analysis of change in employment levels of sample respondents is given in table 8.25.

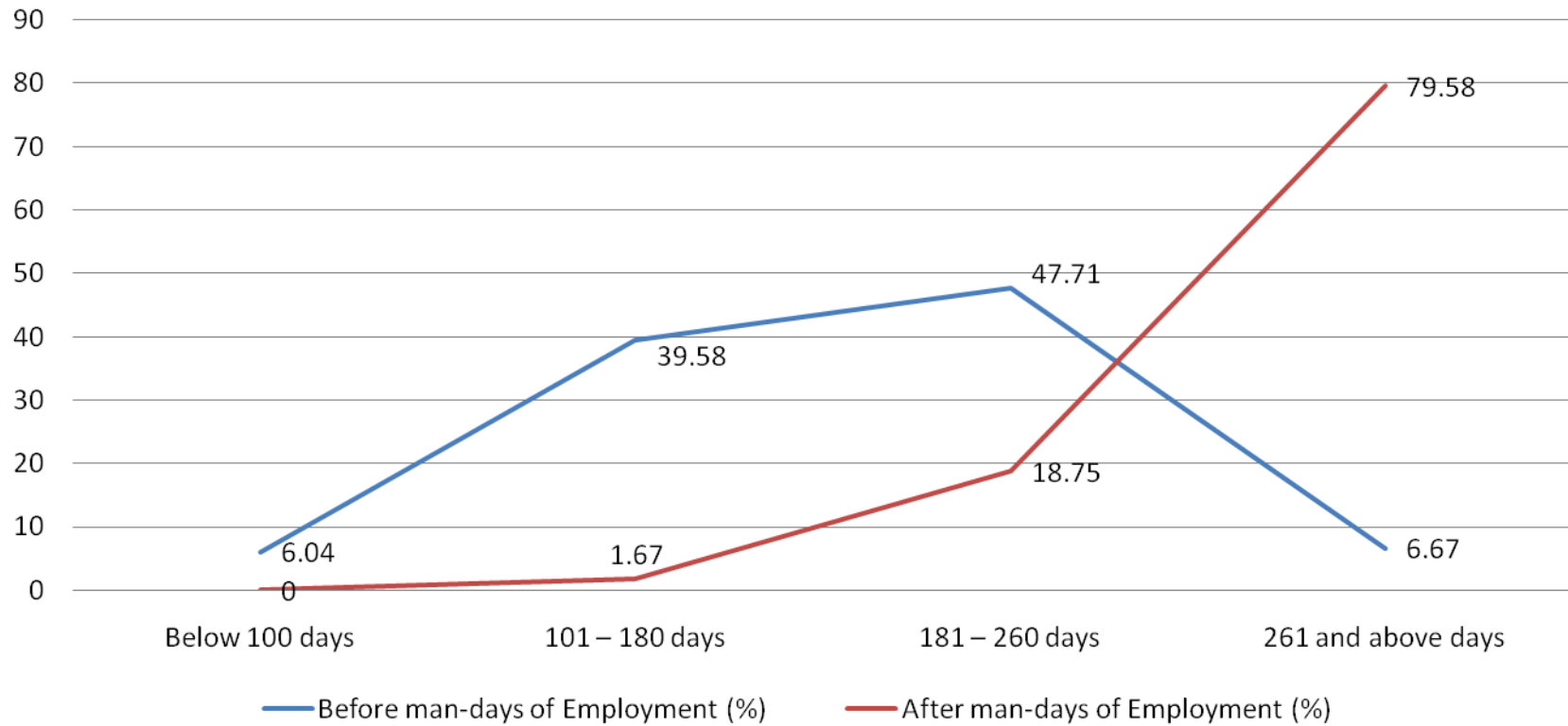
**TABLE -8.25  
CHANGE IN ANNUAL EMPLOYMENT GENERATION OF  
SELECTED WOMEN BENEFICIARIES AFTER JOINING IN SHGs  
IN THE DISTRICT**

S.No.	Man-days of Employment	Before	After	Change in employment (After-Before)
		No. of Women Beneficiaries	No. of Women Beneficiaries	
1	Below 100 days	29	0	-29
2	101 - 180 days	190	8	-182
3	181 - 260 days	229	90	-139
4	261 and above days	32	382	+350
	<b>Total</b>	<b>480</b>	<b>480</b>	<b>350/480</b>
<b>Paired t - test was calculated for the above categories</b>				
1	<b>Mean Value</b>	<b>97835.4</b>		
2	<b>Std. Deviation</b>	<b>55.457</b>		
3	<b>Std. Error Mean</b>	<b>2.531</b>		
4	<b>t - Value</b>	<b>38.651</b>		
5	<b>Sig. (2 tailed)</b>	<b>0.00</b>		

Primary data from the field Survey

The table 8.25 shows employment levels of the selected women beneficiaries before and after the formation of SHG's in the district. The

**Chart -8.4**  
**ANNUAL MAN-DAYS OF EMPLOYMENT BY SAMPLE WOMEN BENEFICIARIES**  
**BEFORE AND AFTER JOINING IN SHG IN THE DISTRICT**



women beneficiaries with employment level below 260 days have decreased and with high employment level i.e., above 261 days have increased.

In order to know whether the increased employment of the women beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for women beneficiaries is positive and statistically significant. It is inferred that, the SHG's Programmes have brought significant change in the employment levels of the selected women beneficiaries in the district.

### **Expenditure pattern before joining in SHGs**

The increased income is expected to bring about some changes in the expenditure pattern of SHG women. The comparative analysis of expenditure pattern before joining in SHGs is presented in table 8.26.

**Table - 8.26**  
**COMPARATIVE ANALYSIS OF ANNUAL EXPENDITURE OF SAMPLE BENEFICIARIES BEFORE JOINING IN SHGs AT THE DISTRICT LEVEL**

S.No	Level of Expenditure	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Below Rs.10000	33	31	48	52	164
		(27.50)	(25.80)	(40.00)	(43.30)	(34.17)
2	Rs.10001- Rs.20000	56	80	48	66	250
		(46.70)	(66.70)	(40.00)	(55.00)	(52.08)
3	Rs.20001-Rs.30000	30	8	23	0	61
		(25.00)	(6.70)	(19.20)	(0.00)	(12.71)
4	Rs.30001-Rs.40000	1	1	1	2	5
		(0.80)	(0.80)	(0.80)	(1.70)	(1.04)
5	Rs.40001 and above	0	0	0	0	0
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
<b>Total</b>		<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.26 that the expenditure levels of the SHG beneficiaries ranges between Rs.10,001/- to Rs.20,000/- before joining in SHGs. In this expenditure group, medium developed mandal women beneficiaries are top in the list with 66.70 per cent, followed by tribal mandal, developed mandal and less developed mandal women beneficiaries with 55.00 per cent, 46.70 per cent and 40.00 per cent respectively. In case of Rs.10,000/- and below, tribal mandal is top in the list with 43.30 percent, followed by less developed mandal, developed mandal and medium developed mandal with 40.00 per cent, 27.50 per cent and 25.80 per cent respectively. With regard to Rs.20001/-to Rs.30000/- expenditure group the developed mandal with 25.00 per cent, followed by less developed mandal and medium developed mandal with 19.20 per cent and 6.70 per cent respectively. In case of Rs. 30,001/- to Rs.40,000/- expenditure group, the tribal mandal stands top with 1.70 per cent, followed by other three mandals.

At the district level, the expenditure levels of 52.08 per cent of the SHG beneficiaries ranges between Rs.10,001/- to Rs.20,000/-. The expenditure range of 34.17 percent of beneficiaries is below Rs.10,000/-. The number of beneficiaries whose expenditure is above Rs.20,001/- and below Rs.30,000/- constitute 12.71 percent. In case of expenditure group of Rs.30,001/- to Rs.40,000/- the percentage is 1.04 per cent only before joining in SHGs in the district.

## Expenditure after Joining in SHGs

The expenditure levels of sample beneficiaries after joining in SHGs is presented in table 8.27.

**Table - 8.27**  
**COMPARATIVE ANALYSIS OF ANNUAL EXPENDITURE OF SAMPLE BENEFICIARIES AFTER JOINING IN SHGs AT THE DISTRICT**

S.No	Level of Expenditure	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Below Rs.10000	0	0	1	52	53
		(0.00)	(0.00)	(0.80)	(43.50)	<b>(11.04)</b>
2	Rs.10001- Rs.20000	6	22	25	66	119
		(5.00)	(18.30)	(20.80)	(55.00)	<b>(24.80)</b>
3	Rs.20001-Rs.30000	42	79	58	0	179
		(35.00)	(65.80)	(48.30)	(0.00)	<b>(37.29)</b>
4	Rs.30001-Rs.40000	36	18	27	2	83
		(30.00)	(15.00)	(22.50)	(1.70)	<b>(17.29)</b>
5	Rs.40001 and above	36	1	9	0	46
		(30.00)	(0.80)	(7.50)	(0.00)	<b>(9.58)</b>
<b>Total</b>		<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.27 that the expenditure level of the SHG beneficiaries ranges between Rs.10,001/- to Rs.20,000/- after joining in SHGs. In this expenditure group, tribal mandal women beneficiaries are top in the list with 55.00 per cent, followed by less developed mandal, medium developed mandal and developed mandal women beneficiaries with 20.80 per cent, 18.30 per cent and 5.00 per cent respectively. In case of Rs.10,000/- and below, 43.50 per cent of the beneficiaries are found in tribal mandal. With regard to Rs.20001/-to Rs.30000/- expenditure group the medium developed

mandal with 65.80 per cent, followed by less developed mandal, developed mandal with 48.30 per cent and 35.00 per cent respectively. In case of Rs. 30,001/- to Rs.40,000/- expenditure group the developed Mandal with 30.00 per cent, followed by 22.50 per cent in less developed mandal, 15.00 per cent in medium developed mandal and 1.70 per cent in tribal mandal. Again in case of Rs.40,001/- and above expenditure group, 30.00 per cent of the women beneficiaries are in developed mandal, 0.80 per cent in medium developed mandal, 7.50 per cent are in less developed mandal.

At the district level the expenditure level of 37.29 per cent of the SHG beneficiaries ranges between Rs.20,001/- and below Rs.30,000/-. The expenditure level of 24.80 percent of beneficiaries is Rs.10,001/- to Rs.20,000/-. The number of beneficiaries whose expenditure is from Rs.30,001/- to Rs.40,000/- constitute 17.29 percent. In case of expenditure group of below Rs.10,000/- constitute 11.04 per cent and 9.58 per cent of respondents have expenditure level above Rs.40,001/- after joining in SHGs in the district.

### **Change in expenditure Levels after Joining in SHGs**

The Change in expenditure Levels of sample respondents is presented in table 8.28.



**TABLE -8.28**  
**COMPARATIVE ANALYSIS OF CHANGE IN ANNUAL**  
**EXPENDITURE OF SELECTED WOMEN BENEFICIARIES AFTER**  
**JOINING IN SHGs IN THE DISTRICT**

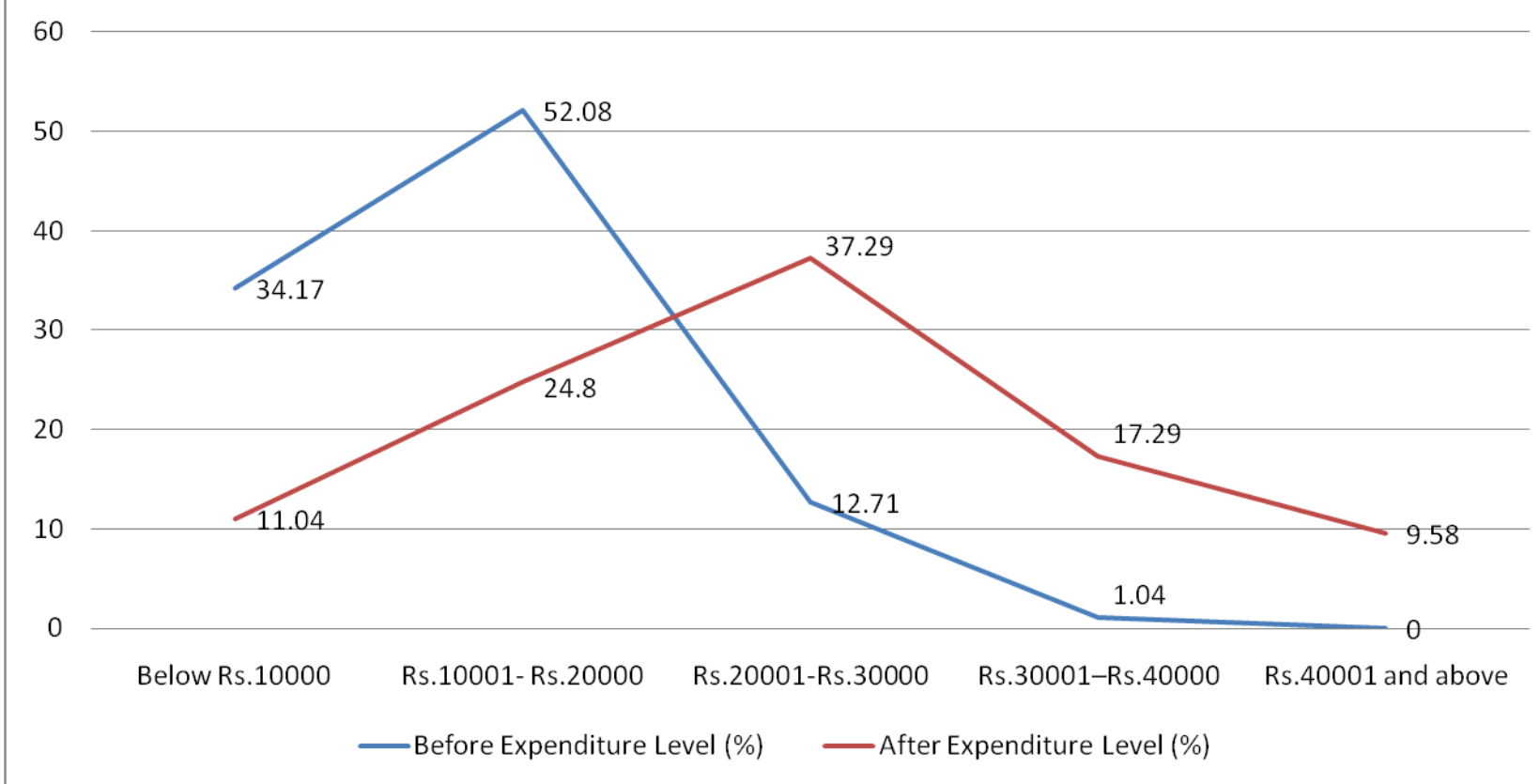
S.No.	Level of Expenditure	Before	After	Change in expenditure (After-Before)
		No. of Women Beneficiaries	No. of Women Beneficiaries	
1	Below Rs.10000	164	53	-111
2	Rs.10001- Rs.20000	250	119	-131
3	Rs.20001-Rs.30000	61	179	+118
4	Rs.30001-Rs.40000	5	83	+78
5	Rs.40001 and above	0	46	+43
	<b>Total</b>	<b>480</b>	<b>480</b>	<b>242/480</b>
<b>Paired t - test was calculated for the above categories</b>				
1	<b>Mean Value</b>	<b>12712.5</b>		
2	<b>Std. Deviation</b>	<b>8398.19</b>		
3	<b>Std. Error Mean</b>	<b>383.32</b>		
4	<b>t - Value</b>	<b>33.16</b>		
5	<b>Sig. (2 tailed)</b>	<b>0.00</b>		

Primary data from the field Survey

Table 8.28 shows the expenditure level of the selected beneficiaries before and after joining in SHG's in the district. The beneficiaries with expenditure level of below Rs.20,000/- have decreased and with high expenditure range i.e., above Rs.20,001/- have increased.

In order to know whether the increased expenditure of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for selected SHG women beneficiaries is positive and statistically significant it is inferred

**Chart-8.5**  
**ANNUAL EXPENDITURE OF SAMPLE WOMEN BENEFICIARIES BEFORE AND**  
**AFTER JOINING IN SHG IN THE DISTRICT**



that, the SHG's Programmes have brought significant changes in the expenditure levels of the selected beneficiaries in the district.

### Improvement in Saving Habit

It is a fact that poor women usually have no savings, saving means expenditure minus income. In order to assess the savings habit of the respondents, they were asked whether they had a saving account either in a savings bank or in a post office before they joined in SHG. The following table 8.29 gives such details.

**Table - 8.29**  
**COMPARATIVE ANALYSIS OF IMPROVEMET IN SAVINGS HABIT OF**  
**SAMPLE SHGs BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Opinion on Saving Habit	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	No Change	1 (0.80)	1 (0.80)	3 (2.50)	2 (1.70)	7 (1.46)
2	Little Change	9 (7.50)	13 (10.80)	25 (20.80)	18 (15.00)	65 (13.54)
3	Moderate Change	54 (45.00)	36 (30.00)	50 (41.70)	68 (56.70)	208 (43.33)
4	Significant Change	56 (46.70)	70 (58.30)	42 (35.00)	32 (26.70)	200 (41.67)
5	Change Worse	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

It is evident from table 8.29 that positive change is registered in all sample Mandals. In less developed mandal 2.50 percent of respondents, in tribal mandal 1.70 percent and in developed and medium developed mandals 0.80 percent of sample beneficiaries expressed neither positive nor negative impact on their saving levels. In developed and medium developed mandals around 99.20 percent (rows 2 to 4) of beneficiaries, in tribal mandal 98.30 (rows 2 to 4) of beneficiaries, and in less developed mandal 97.50 per cent of

beneficiaries (rows 2 to 4) reported little to significant change in their saving levels.

At the district level 98.54 percent of beneficiaries expressed positive change in improving saving habits, 1.46 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their saving levels. None of the sample women reported change for worse.

### **Comparative analysis of annual savings before Joining in SHGs**

Comparative analysis of annual savings of the sample women respondents before joining in SHGs is given in table 8.30.

**Table - 8.30**

#### **COMPARATIVE ANALYSIS OF ANNUAL SAVINGS OF SAMPLE BENEFICIARIES BEFORE JOINING IN SHGs AT THE DISTRICT LEVEL**

S.No	Level of Savings	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	No Saving	79	95	84	118	<b>376</b>
		(65.80)	(79.20)	(70.00)	(98.30)	<b>(78.33)</b>
2.	Bellow Rs.300	16	0	17	0	<b>33</b>
		(13.30)	(0.00)	(14.20)	(0.00)	<b>(6.88)</b>
3.	Rs.301 - Rs.500	8	9	11	0	<b>28</b>
		(6.70)	(7.50)	(9.20)	(0.00)	<b>(5.83)</b>
4.	Rs.501- Rs.700	14	6	8	0	<b>28</b>
		(11.70)	(5.00)	(6.70)	(0.00)	<b>(5.83)</b>
5.	Rs.701 - Rs.1000	3	10	0	2	<b>15</b>
		(2.50)	(8.30)	(0.00)	(1.70)	<b>(3.12)</b>
6.	Rs.1001 and above	0	0	0	0	<b>0</b>
		(0.00)	(0.00)	(0.00)	(0.00)	<b>(0.00)</b>
<b>Total</b>		<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The data in the table 8.30 shows that, 98.30 per cent of women respondents have no savings before joining in SHGs in tribal mandal, followed by medium developed, less developed and developed mandal with 79.20 per cent, 70.00 per cent and 65.80 per cent respectively. About 14.20 per cent of SHG beneficiaries from less developed mandal have annual savings of less than Rs.300/-. 9.20 per cent of women beneficiaries from less developed mandal have annual savings between Rs.301/- to Rs.500/-. Whereas in medium developed mandal and developed mandal it is with 7.50 per cent and 6.70 per cent respectively. 11.70 per cent of SHG beneficiaries saving is above Rs.501/- and below Rs.700/- in developed mandal, followed by less developed and medium developed mandal with 6.70 percent and 5.00 per cent respectively. None of the SHG beneficiaries have above Rs.501/- and below Rs.700/- in tribal mandal. The annual savings of 8.20 per cent of SHG beneficiaries is above Rs.701/- and below Rs.1,000/- in medium developed mandal, followed by developed mandal and tribal mandal with 2.50 per cent and 1.70 per cent respectively.

At the district level 78.33 per cent of women respondents have no savings before joining in SHGs. The savings of 6.88 per cent of beneficiaries is below Rs.300/-. About 5.83 per cent of the SHG beneficiaries savings ranges between Rs.301/- to Rs.500/- and Rs.501/- to Rs.700/-. The number of beneficiaries whose savings are above Rs.701/- and below Rs.1,000/- constitute 3.12 percent.

## Comparative analysis of annual savings after Joining in SHGs

Comparative analysis of annual savings of the sample women respondents after joining in SHGs is presented in table 8.31.

**Table - 8.31**  
**COMPARATIVE ANALYSIS OF ANNUAL SAVINGS OF SAMPLE BENEFICIARIES AFTER JOINING IN SHGs AT THE DISTRICT LEVEL**

S.No	Level of Savings	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1.	No Saving	0	0	0	0	0
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
2.	Bellow Rs.300	0	0	0	0	0
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
3.	Rs.301 - Rs.500	0	0	0	0	0
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
4.	Rs.501- Rs.700	1	27	13	62	<b>103</b>
		(0.80)	(22.50)	(10.80)	(51.70)	<b>(21.46)</b>
5.	Rs.701 - Rs.1000	0	0	0	0	0
		(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
6.	Rs.1001 and above	119	93	107	58	<b>377</b>
		(99.20)	(77.50)	(89.20)	(48.30)	<b>(78.54)</b>
	<b>Total</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>120</b>	<b>480</b>
		<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>	<b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The table 8.31 reveals that all the women respondents started savings after joining in SHGs. None of the women respondents have any savings, below Rs.300/- to Rs.500/- in all the selected four mandals after joining in SHGs in the district. 51.70 per cent of SHG beneficiaries from tribal mandal have annual savings between Rs.500/- to Rs.700/-, followed by medium developed madnal, less developed mandal and developed mandal with 22.50 per cent, 10.80 per cent and 0.80 per cent respectively. 99.20 per cent of

women beneficiaries from developed mandal have annual savings of Rs.1,000/- and above. Whereas, in less developed mandal, medium developed mandal and tribal mandal it is 89.20 per cent, 77.50 per cent and 48.30 per cent respectively.

At the district level all the women respondents started savings after joining in SHGs. Women with no savings before joining in SHGs is 78.33 per cent and it become zero after joining in SHGs and another two saving groups are also zero after joining in SHGs in all the selected four mandals in the district. With regard another group which saved Rs.501/- to Rs.700/- the percentage increased to 5.80 to 21.46 per cent. However in case of high savings groups, the percentage of beneficiaries increased in case of all social categories. With regard to Rs.1,001/- and above savings group the percentage hiked from zero per cent to 78.54 per cent after joining in SHGs in the district.

### **Comparative analysis of change in Annual Savings**

Comparative analysis of change in annual savings is presented in table 8.32.

**TABLE -8.32**  
**COMPARATIVE ANALYSIS OF CHANGE IN ANNUAL SVINGS**  
**OF SELECTED WOMEN BENEFICIARIES AFTER JOINING IN**  
**SHGs IN THE DISTRICT**

S.No.	Level of Savings	Before	After	Change in savings (After-Before)
		No. of Women Beneficiaries	No. of Women Beneficiaries	
1	No Saving	376	0	-376
2	Bellow Rs.300	33	0	-33
3	Rs.301 - Rs.500	28	0	-28
4	Rs.501- Rs.700	28	103	+75
5	Rs.701 - Rs.1000	15	0	-15
6.	Rs.1001 and above	0	377	+377
	<b>Total</b>	<b>480</b>	<b>480</b>	<b>452/480</b>
<b>Paired t - test was calculated for the above categories</b>				
1	<b>Mean Value</b>	<b>96270.8</b>		
2	<b>Std. Deviation</b>	<b>343.39</b>		
3	<b>Std.Error Mean</b>	<b>15.67</b>		
4	<b>t - Value</b>	<b>61.42</b>		
5	<b>Sig. (2 tailed)</b>	<b>0.00</b>		

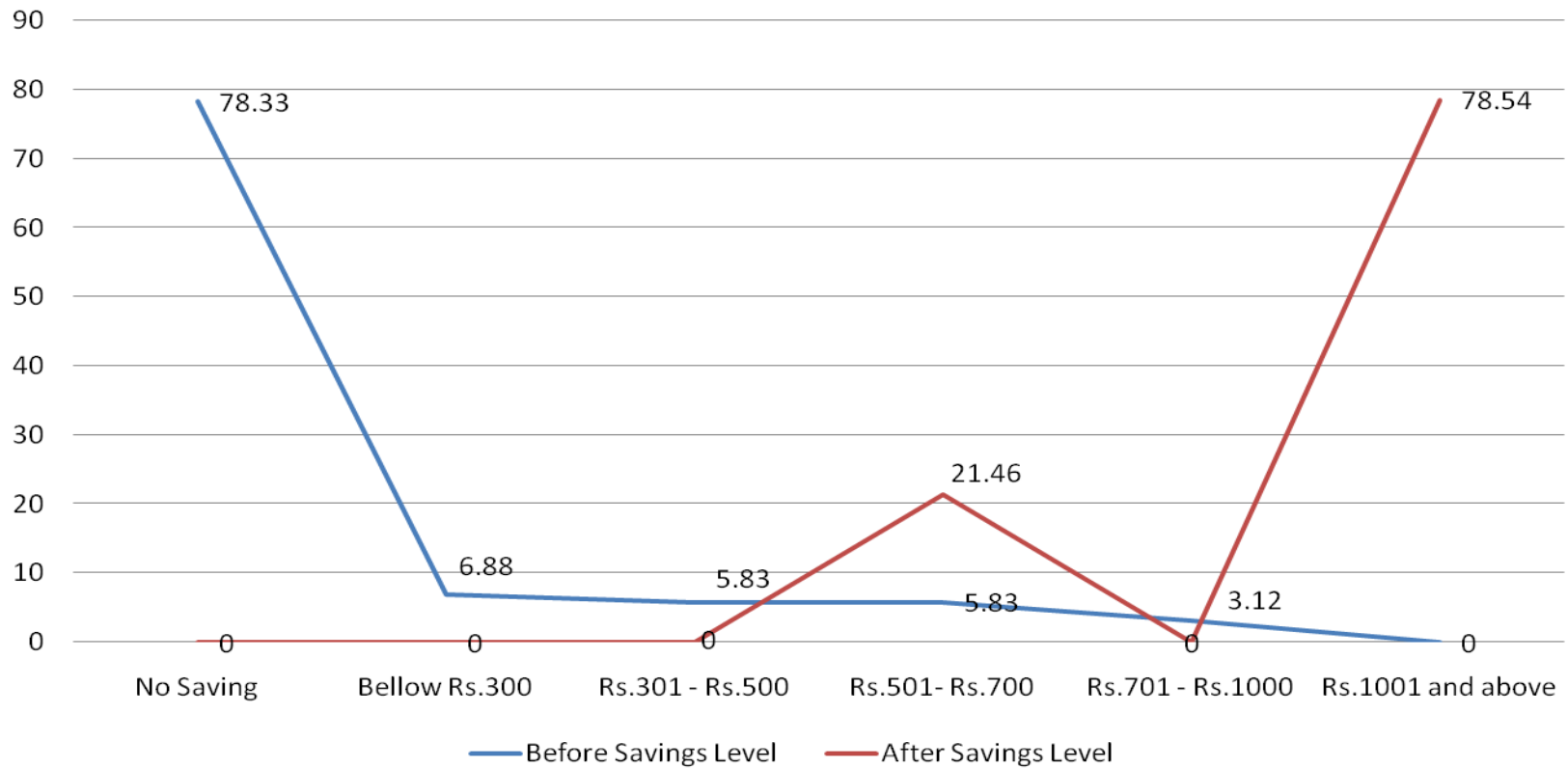
Primary data from the field Survey

The table 8.32 shows the annual savings range of the selected beneficiaries before and after the formation of SHG's in the district. The women beneficiaries annual savings range below Rs.500/- have decreased and with high annual savings range i.e., above Rs.1001/- have increased.

In order to know whether the increased savings of the women beneficiaries after the formation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for selected women beneficiaries is positive and statistically significant it is inferred that, the



**Chart -8.6**  
**ANNUAL SAVINGS OF SAMPLE WOMEN BENEFICIARIES BEFORE AND AFTER JOINING IN SHG IN THE DISTRICT**



SHG's Programmes have brought significant changes on the savings levels of the selected women beneficiaries in the district.

### Comparative analysis of utilisation of Savings for investment after joining in SHGs in the district

The particulars of utilisation of savings by sample respondent women are given in table 8.33.

**Table - 8.33**  
**COMPARATIVE ANALYSIS OF UTILISATION OF SAVINGS FOR INVESTMENT BY SAMPLE SHG BENEFICIARIES AT THE DISTRICT LEVEL**

S.No	Name of the Activity	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	Tribal Mandal	District Level
1	Kept in Bank	13 (10.80)	4 (3.30)	5 (4.20)	4 (3.30)	26 (5.42)
2	Used for Investment (Purchase of Bonads)	6 (5.00)	5 (4.20)	10 (8.30)	11 (9.20)	32 (6.67)
3	Used for Children Education	37 (30.80)	50 (41.70)	40 (33.30)	43 (35.80)	170 (35.42)
4	Given to Interest	10 (8.30)	6 (5.00)	11 (9.20)	4 (3.30)	31 (6.46)
5	Agricultural Purpose	0 (0.00)	0 (0.00)	2 (1.70)	0 (0.00)	2 (0.42)
6	Used for Ceremonials	2 (1.70)	4 (3.30)	4 (3.30)	5 (4.20)	15 (3.12)
7	Used for Health Purpose	41 (34.20)	32 (26.70)	30 (25.00)	31 (25.80)	134 (27.92)
8	Given to Money Lenders	0 (0.00)	3 (2.50)	4 (3.30)	7 (5.80)	14 (2.92)
9	Used for Domestic Purpose	11 (9.20)	16 (13.30)	14 (11.70)	15 (12.50)	56 (11.67)
<b>Total</b>		<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>480</b> <b>(100.00)</b>

Source: Primary data from the field survey,  
(Figures in parenthesis are percentage to the total.)

The data in table 8.33 shows that, in Tribal mandal 48.30 percent of sample beneficiaries invested the saving amount for unproductive purposes (columns 6 to 9). In medium developed mandal 45.80 per cent, in developed

mandal 45.10 per cent and in less developed 43.30 per cent invested the saving amount for unproductive purposes such as Ceremonials, health, given to money lenders and used for domestic purpose. In less developed mandal 56.70 per cent invested the saving amount for productive purposes (columns 1 to 5). In developed mandal 54.90 per cent, in medium developed mandal 54.20 per cent and in tribal mandal 51.16 per cent invested the saving amount for productive purposes such as keeping in bank, purchase of bonds, investing for children education, given to interest and used for agriculture. Within the productive purposes, children education got major share i.e., 41.70 per cent in medium developed mandal, followed by 35.80 per cent in tribal mandal, 33.30 per cent in less developed mandal and 30.80 per cent in developed mandal.

At the district level 45.63 percent invested the saving amount for unproductive purposes and the remaining 54.37 percent invested the saving amount for productive purposes. Within the productive purpose in the district 35.42 percent invested the saving amount for the development of children education, followed by 6.46 per cent invested for interest, 6.67 per cent for investment, 5.42 per cent invested in banks and 0.42 per cent in agriculture in the district.

### **Conclusion**

At the district level more than 40.00 per cent are either illiterate or neo-illiterates. Nearly 27.08 per cent have access to primary education. It sharply declined to 10.21 per cent, with regard to upper primary education. Only 60

out of 480 respondents studied up to high school education, 3.54 per cent studied up to college level education at the district level.

In all, 70.84 percent hails from 26-50 years age group, which is considered as productive age group, 12.71 percent hails from 18-25 years age group and 16.46 percent hails from 51 and above age group in the district.

At the district level 64.17 per cent are landless. Those who hail from marginal land holdings constitute 27.08 per cent, 6.88 per cent of respondents possess 2.5 to 5 acres of land. Medium land holdings constitute 1.25 per cent. Only 3 out of 480 sample beneficiaries possess large land holdings. It can be inferred from the table that large number of SHG beneficiaries are either landless or owning only small piece of land.

At the district level 57.50 per cent of the SHG respondents are agricultural labourers, while, 19.79 per cent are engaged in domestic help, 10.21 per cent are rural artisans (carpenter, potter, washerman, barber, blacksmith etc.), 8.33 per cent are cultivators, 1.88 per cent are construction workers, 1.67 per cent are dairy related workers and 0.63 per cent are industrial labourers in the district.

At the district level the monthly savings of 89.38 per cent of the beneficiaries is Rs.51/- to Rs.100/- . The savings of 9.38 per cent of SHGs beneficiaries is below Rs.50/-. The savings of 1.25 per cent of beneficiaries is Rs.101 to Rs.200/- in the district.

At the district level the total savings of (since joining in SHGs) 49.63 per cent of SHG beneficiaries is above Rs.5,001/- and below Rs.10,000/-,

followed by 25.10 per cent with above Rs.1,001/- and Rs.5,000/-, 20.92 per cent is above Rs.10,001/- and below Rs.15,000/- , 9.83 per cent is above Rs.15,001/- and below Rs.20,000/- and 2.51 per cent is above Rs.20,001/- in the district.

At the district level 29.38 percent of sample SHG beneficiaries have taken loan for two times, followed by 27.29 per cent for three times, 19.79 per cent for four times, 9.58 per cent and 9.17 per cent loans for one time and five times, 4.17 per cent have taken loans for six times and 3 members out of 480 members (0.63 per cent) did not take any loan in the district.

At the district level 33.96 percent of the women beneficiaries utilised the loan amount for unproductive purposes and the remaining 66.04 percent utilised the loan amount for productive purposes. At the district level 40.63 percent utilised the bank finance for the development of agriculture. Nearly 14.58 percent utilised the loan amount for purchase of cattle i.e., milch animals, 0.42 percent purchased sheeps. About 8.54 percent initiated petty business with the loan amount. Nearly 1.88 percent utilised loan amount to purchase auto.

At the district level, 32.69 per cent of the women respondents have diverted loan amount for personal needs and for children education. About 25.96 per cent, 7.69 per cent diverted loan amount for medical expenses and for clearing old debts. One out of 104 respondents have diverted loan amount for other purpose like ceremonials, festivals etc. in the district.

At the district level 97.08 percent of beneficiaries expressed positive impact on their improvement in children education, 2.92 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their children education. None of the sample women reported change for worse.

At the district level 99.38 per cent of beneficiaries expressed positive impact in their self confidence, 0.62 per cent of the beneficiaries expressed neither positive nor negative impact of SHG programme on their self confidence. None of the sample women reported change for worse in the district.

At the district level 99.58 per cent of beneficiaries expressed improvement in decision making, 0.42 per cent beneficiaries expressed neither positive nor negative impact of SHG programme on their decision making. None of the sample women reported change for worse.

At the district level 99.17 percent of beneficiaries expressed positive impact on their leadership qualities, 0.83 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their leadership qualities. None of the sample women reported change for worse

At the district level 100.00 percent of beneficiaries expressed little to significant change with regard to solidarity and none of the sample women expressed neither positive nor negative impact on their group solidarity and no one reported change for worse.

At the district level 97.50 percent reported some kind of positive change on their access to pro-poor programmes as a result of help and

awareness created by SHG functionaries and programmes. Status quo was reported by 2.50 percent.

At the district level 98.33 percent of beneficiaries expressed positive impact on improvement in income levels, 1.67 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their income levels. None of the sample women reported change for worse.

The study reveals that the income range of the selected beneficiaries before and after joining in SHG's in the district. The beneficiaries with income range of below Rs.20,000/- have decreased and with high income range i.e., above Rs.20,001/- have increased.

In order to know whether the increased income of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied. As the calculated t value for selected SHG women beneficiaries is positive and statistically significant, it is inferred that, the SHG's Programmes brought significant change on the income levels of the selected beneficiaries in the district.

As per the study at the district level, 99.79 per cent of beneficiaries expressed positive impact on improvement in employment levels and only 0.21 per cent beneficiaries expressed neither positive nor negative impact of SHG programme on their employment levels.

The study reveals that employment levels of the selected women beneficiaries before and after the formation of SHG's in the district. The

women beneficiaries with employment level below 260 days have decreased and with high employment level i.e., above 261 days have increased.

In order to know whether the increased employment of the women beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for women beneficiaries is positive and statistically significant. It is inferred that, the SHG's Programmes have brought significant change on the employment levels of the selected women beneficiaries in the district.

The study reveals that the expenditure level of the selected beneficiaries before and after joining in SHG's in the district. The beneficiaries with expenditure level of below Rs.20,000/- have decreased and with high expenditure range i.e., above Rs.20,001/- have increased.

In order to know whether the increased expenditure of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for selected SHG women beneficiaries is positive and statistically significant it is inferred that, the SHG's Programmes have brought significant changes in the expenditure levels of the selected beneficiaries in the district.

At the district level 98.54 percent of beneficiaries expressed positive change in saving habits, 1.46 percent beneficiaries expressed neither positive nor negative impact of SHG programme on their saving levels.

The study reveals that the annual saving range of the selected beneficiaries before and after the formation of SHG's in the district. The



women beneficiaries annual savings range below Rs.500/- have decreased and with high annual savings range i.e., above Rs.1001/- have increased.

In order to know whether the increased savings of the women beneficiaries after the formation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for selected women beneficiaries is positive and statistically significant it is inferred that, the SHG's Programmes have brought significant changes on the saving levels of the selected women beneficiaries in the district.

At the district level 45.63 percent invested the saving amount for unproductive purposes and the remaining 54.37 percent invested the saving amount for productive purposes. Within the productive purpose in the district 35.42 percent invested the saving amount for children education, followed by 6.46 per cent for interest, 6.67 per cent for investment (purchase of bonds), 5.42 per cent invested in banks and 0.42 per cent in agriculture in the district.