6. DISCUSSION

6.1 Primary Data Analysis and Main Findings:
- The complete data collection was done from the 4 municipal corporations of Saurashtra Area namely, Junagadh, Rajkot, Jamnagar and Bhavnagar. The researcher intended to cover the SHG members of the respective area and analysed different variables matching to their FI status.
- Most of the respondents belonged to the age group of 26 to 45 years
- Most of the respondents (50% of the total respondents) had primary education.
- 93% of the respondents were married
- 70% of the families are nuclear families because for the better livelihood, better education and medical facilities, households migrate from the rural areas.

6.2 Banking and savings nature before joining self help groups:
- 73% of the respondents did not have any bank account, while 27% of the respondents have their own bank account before joining SHG.
- Only 21% of the respondents had a practice of saving. Rest of the respondents were not able to save due to short income
- Even after having a bank account, the frequency of visiting a bank branch was very low. Only 5.7% respondents' visits a bank branch once in a month while 41.4% went once in a year or two. 49.3% respondents never visited a bank branch.
- Only 4.3% of the respondents had access to any kind of formal credit
- Only 13% of the respondents had any kind of insurance before joining a SHG
- Only 8.5% respondents had an ATM or debit card
- Most of the respondents are unaware of the FI Initiatives taken so far