

A STUDY ON IMPACT OF SELF HELP GROUP LINKAGE (SHG) PROGRAMME ON WOMEN DECISION MAKING ABILITY IN INDIA: WITH REFERENCE TO KRISHNA DISTRICT, ANDHRA PRADESH

DR. P. ADI LAKSHMI

Professor & Head
Department of Business Administration, Andhra Pradesh, Indialakshmi_jampala@yahoo.com

DR. RAJESH C. JAMPALA

Professor & Head
Department of Commerce and Business Administration, P.B. Siddhartha College of Arts & Science, Vijayawada, Andhra Pradesh, India, 520 010, rajeshjampala@yahoo.com

DR. SRINIVASARAODOKKU

Assistant Professor
Department of Business Administration, P.V.P. Siddhartha Institute of Technology, Kanuru, Vijayawada, Andhra Pradesh, India, srinu_dokku@yahoo.co.in

ABSTRACT

These papers analyze the role of SHG bank linkage programme on Women Decision Making Ability in India. The SHG movement in Andhra Pradesh began in 1998 on the basis of the ideals of thrift, self-help and internal lending. The creditworthiness of these groups, which are otherwise unbanked and have no collateral, has been based on their group discipline, repayment culture and accumulated corpus funds; and this has resulted in the SHG Bank Liaison Scheme, through which SHGs are granted credit by service area banks as per Micro Credit Plans of SHGs. Started in 2000, the groups have used bank loans of more than Rs.50 thousand crores. Primary data obtained from 750 members of the Self-Help Group (SHG) across 10 selected 50 villages in 10 selected Krishna District Mandals, Andhra Pradesh. The paper aimed to analyse the key characteristics of the effect of the Microfinance Program on Women's Decision Making Capacity in the selected district. The research also contrasts women's decision-making powers before joining the group and after joining the group.

Key Words: Micro Finance, SHGs, Women, Loan, Decision Making

1. INTRODUCTION:

According to a report carried out by Oliver Wyman for the Bill & Melinda Gates Foundation, half of the world's population has no access to financial services. About 70 percent of the population in developed countries is excluded. Less than 10 percent of the estimated 2.6 billion people living on less than \$2 a day (nearly 40 percent of the world's population) have access to structured savings goods.

Just 40-59 per cent of Indians own a bank account, according to the Reserve Bank of India (RBI). Just over 5% of Indian villages have a bank branch, and as few as 2% of the total 1.1 billion have credit cards. They mean that massive quantities that are not completely incorporated into a national financial system are in play, and are about to be in play. While India's economy has been able to depend on reasonably high levels of household saving, there is much more the government can do to put India's money to work, currently about 25 percent of Gross Domestic Product (GDP).

The Self Help Community Bank Linkage Program (SHG-BLP) is a landmark model launched by the National Bank for Agriculture and Rural Development (NABARD) in 1992 to provide affordable door-step banking services and has largely achieved the stated objectives of financial inclusion in order to increase financial access to rural and urban populations. Started as a programme of bank outreach, SHG-BLP has transformed itself into a comprehensive programme of financial, social, economic and late technical resource building in rural India. India's Self-Help Group (SHG) movement has emerged as the world's largest and most successful network of women owned community-based microfinance institution.

The NABARD-led SHG Bank linkage programme had a modest start with 225 credit-related groups and a loan sum of Rs. 29 lakh in 1992. Rs. 4750 within 3 years. After more than 25 years of SHG Bank linkage, the programme has grown exponentially, the system has evolved and matured, enabling the SHGs access to large loans under SHG BLP besides loans that SHGs have been able to access from their own federations and the NGO MFIs. The SHG BLP programme has crossed a several milestone as of March 31, 2019 with a cumulative membership of around 1 crore groups covering 12.5 Crore households across India. By extending loans to the amount of Rs. 87,000 crore to 50.77 lakh SHG as of March 31, 2019, the programme has made an indelible mark on the Indian financial landscape. The performance of the SHG bank linkage programme in India from 2016-17 to 2018-19 is shown in the table.

2. SHG BANK LINKAGE IN ANDHRA PRADESH;

The broad vision of the programme is to enable poor households, through their membership in SHGs, to access appropriate formal credit on their doorsteps. Objective of the programme: Smoothing consumption or even servicing previous high cost debts sustaining current livelihoods Eventually, when households enter a stage where they can expect a higher degree of risk, the introduction of the

Microcredit Plan (MCP). In Andhra Pradesh, the SHG movement began in 1998, focused on the ideals of thrift, self-help, and internal lending. The creditworthiness of these classes, which are otherwise unbanked, without collateral, was based on their group discipline, culture of repayment and accumulated corpus funds; and this resulted in the linkage programme of SHG Bank, under which, according to SHG Micro Credit Plans, SHGs are provided with credit by service area banks. So far, beginning in 2000, the groups have used bank loans in excess of Rs.50 thousand crores.

As can be seen from Table-2 below, the SHG-Bank linkage programme has made great strides in the state of Andhra Pradesh. With the help of 71,59,437 members, 7,03,392 SHG groups were formed in the state of Andhra Pradesh. Of which 15,31,419 are members of SC, 4,40,316 are members of the ST party and others belong to other classes such as BC, OC and Minority. In the District, East Godawari district has the largest SHG groups, and Cuddapah has the least groups.

2.1.SHG GROUPS IN KRISHNA DISTRICT:

The Mandal Wise SHG Groups in the Krishan District of Andhra Pradesh, India are shown in Table 3. With a total membership of 6,03,921, the district has 58,892 self-help organisations. Penamaluru Mandal has the highest SHGs in the district of Krishna and Pedaparupudi Mandal has the least SHG members.

3. NEED FOR THE STUDY:

Poverty alleviation for all developed nations has been at the top of the agenda. One of the ways to do this is through the expansion of microfinance and the promotion of rural financial inclusion. The Self-Help Group (SHG)-Bank Linkage programme is part of the microfinance expansion policy of the government, which has been operationalized by state governments with funding from the National Bank for Agriculture and Rural Development, NABARD, the national refinancing agency. Self-help groups consisting of 10-20 villagers, mostly women, are roped into the formal financial system by linking the banks. The relationship between the Self Help Groups (SHGs) and the banks in the state is growing stronger. Now, with regard to the SHG-bank linkages, Andhra Pradesh stands first in the nation. The state accounts for as much as 37% of the bank links given across the country. As a researcher in Andhra Pradesh, India, there is a need to investigate the role of SHGs in the development of women. The research results would assist policy makers in designing better strategies for the implementation of the country's SHG programme.

4. **OBJECTIVES:** the objectives of the research are as follows;

1. To examine how women members of SHGs used the loan for their livelihood promotion.
2. To analyze the changes, if any, in the socio-economic conditions of the members after joining SHG.
3. To analyze the women group involvement activities after joining the SHGs.
4. To know the Changes in the decision making in the family after joining the SHGs

5. METHODOLOGY OF THE STUDY:

5.1.SAMPLE COLLECTION:

In all the four revenue divisions, the sample collection was such that the mandals were covered. In the Ten Select Mandals of the Krishna District, Andhra Pradesh, the sample size is 750 SHG members. The sampling was carried out taking into account that the problems associated with the SHGs could run across similar lines, so it was thought that a sample size of 10 out of 50 mandals would be adequate to establish a view of the group-related problems. Through the Likelihood Proportionate to Size (PPS) sampling, mandals and villages were chosen, which means that the sampling is population-based and thus allows coverage of all types of mandals: small, medium and large, both in rural and urban areas. Five villages were again selected through PPS in each mandal, and 15 SHG members were selected through random sampling in each village.

5.2.SAMPLE DISTRIBUTION:

For data collection , the researcher had selected 50 villages in 10 selected mandates of Krishna District , Andhra Pradesh. The comprehensive distribution sample is given in the table -4;

5.3.DATA ANALYSIS:

The mean , standard deviation and paired t-test were used for the analysis of the data. Before and after entering the SHG, a paired t-test is used for determining the disparity in the economic status of respondents. Apart from these, the Chi-square test is used to test the relationships of importance between variables. Statistical packages such as SPSS and Ms-Excel have been used for the analysis of results.

6.DATA ANALYSIS AND INTERPRETATION

Table -5 presents the descriptive statistics of the study in the selected district of Andhra Pradesh.Out of 750 respondents, 50 percent of the urban sample was

taken and the remaining 50 percent of the rural sample was taken. More than 72 per cent of respondents are under 40 years of age and just 7.87 per cent of respondents are over 51 years of age, according to the age of the respondents. 43.07 per cent of the respondents belong to other community (OC), 36.40 per cent of the respondents belong to Backward cast (BC), 14.53 per cent of the respondents belong to Schedule Cast (SC), 4.93 per cent of the respondents belong to Schedule Tribe (ST) and remaining sample belongs to other minorities. Approximately 72 percent of respondents have less than 6 years of SHG experience, 13.60 percent of respondents have 7 to 10 years of experience, and 13.73 percent of respondents have more than 10 years of SHG bank linkage programme experience. More than 65 % of respondents receive rupee loans less than Rs. 40000 and 28 % of respondents receive loans between Rs. 41,000 and Rs. 60000. Just 2.67% of the members of the SHG receive more than 61000 loans from a financial institution. Approximately 70.27% of respondents have family members in the range of 4 to 6 members and 27.87% of respondents have 3 family members and only 1.87% of respondents have more than 7 family members in their building.

6.1. LOAN UTILIZATION BY THE RESPONDENTS:

The association between family size and loan use during the study period is shown in Table-6. From the study, it is noted that a significant association is observed at a level of significance of 0.05 between family size and loan use. With the rise in the size of the family, the use of loans for productive purposes decreases as the use for unproductive purposes rises. 32 per cent of the respondents are using loan amount for Own Business purpose. 18 per cent of the respondents are using loan for their children education purpose.

6.2. LEVEL OF EMPOWERMENT IN VARIOUS GROUP INVOLVEMENT ASPECTS

Table – 7 shows the level of empowerment in various group involvement aspects during the study period. From the analysis, it is observed that selection of leader and attending the meetings are the highly involved group activities. Sharing the domestic problems and the record keeping are the least involved group activities. A significant correlation has been observed in all the factors of group involvement.

Table- 8 shows the correlation among the different group involvement aspects during the study period. Meeting procedures, record keeping and Procedures of

banking activities are highly correlated. Correlation between sharing domestic problems by members and amount of savings of the group is very low.

6.2.1.RELATIONSHIP AREA OF THE RESPONDENTS AND GROUP INVOLVEMENT:

Table – 5.9 shows the relationship between area and group involvement of SHG members during the study period. From the analysis of the data, a significant difference has been observed in the group involvement of urban and rural members after joining the SHGs at 0.05 level of significance. Urban members have more group involvement than that of rural members.

6.2.2. RELATIONSHIP BETWEEN AGE OF RESPONDENT AND GROUP INVOLVEMENT

Table 5.10 shows the relationship between age of the respondents and group involvement during the study period. A significant difference has been observed in -group involvement of SHG members based on their age at 0.05 level of significance. Members having the age of thirties have more group involvement than that of the members of other age groups.

6.2.3.RELATIONSHIP BETWEEN FAMILY SIZE RESPONDENT AND GROUP INVOLVEMENT

Table – 11 shows the relationship between family size of the respondents and group involvement during the study period. From the analysis, it is observed that family size and group involvement are independent of each other and no significant difference is observed among group involvement of members having different family sizes.

6.2.4.RELATIONSHIP BETWEEN COMMUNITY AND GROUP INVOLVEMENT

Table – 12 shows the relationship between community of the respondents and their group involvement during the study period. The mean of the sample is 19.07 with a standard deviation of 2.662. The value of significance is more than 0.05. From the analysis, it is observed that community and group involvement are independent of each other and no significant difference is observed among group involvement of members of different communities.

6.2.5. RELATIONSHIP BETWEEN AMOUNT OF LOAN AND GROUP INVOLVEMENT

Table- 13 shows the relationship between amount of loan and group involvement of SHG members during the study period. The value of significance is more than 0.05. From the analysis, it is observed that amount of loan and group involvement are independent of each other and no significant difference is observed among group involvement of members taking different amounts of loan.

6.3.CORRELATION AMONG GROUP INVOLVEMENT AND VARIOUS ASPECTS OF EMPOWERMENT:

Table – 14 shows the correlation among group involvement and various empowerment like psychological, economic and social. From the analysis it was observed that the correlation between group involvement and other aspect of empowerments is significant at 0.05 level of significant. The correlation of group involvement with social empowerment is high when compared to that of the correlation with other empowerments.

6.4. CHANGES IN THE DECISION MAKING OF THE SHG MEMBERS AFTER JOINING THE SHGS:

Table -15 shows the changes in the decision making of SHGs member after joining in the SHGs. From the analysis of the data, it is observed that before the joining of SHGs in the range of twenty to forty percent of the decision making power is in the hands of husbands. Forty to sixty percent of the decisions are taken by both of them. Only fifteen to twenty one percent of the decision making is in the hands of women. After joining the SHGs the husband decision role is reduced to the range of four to twelve percent and the women decision making is increased to more than thirty percent in most of the issues. The mutual decisions have also been increased to the range of fifty eight to sixty seven percent

6.4.1.AREA WISE CHANGES IN THE DECISION MAKING OF THE SHG MEMBERS AFTER JOINING THE SHGS:

Table – 16 shows the area wise changes in the decision making of SHGs members after joining the SHGs. From the analysis of the data, it is observed that before joining the SHGs rural men are more dominating in the decision making than the urban men, and urban women are more dominating than the rural women in decision making. The differences between the urban and rural women in the decision making, has been reduced after joining the SHGs and they are almost equal in decision making after joining the SHGs. In men it is observed that the domination of rural men in decision making is less than that of the urban men comparatively after the joining of SHG.

7. CONCLUSION

The study has identified that, Most of the respondents utilized their loan amount towards own business (32.5%), necessities (32.5%) and education of the children (18.1%). Old debt (7.7%) and Housing (4.5%) are the other major spending of loan amount. Overall it is observed that only 42.5% of the loans are used for income generating activities. It is also observed that age and loan utilization of the respondents are independent of each other and no significant association between them is observed.

Before the joining of SHGs twenty to forty percent of the decision making power is in the hands of husbands, forty to sixty percent of the decisions are taken by both of them and only fifteen to twenty one percent of the decision making is in the hands of women. But after joining the SHGs the husband decision role is reduced to four to twelve percent and the women decision making is increased to more than thirty percent in most of the cases. The mutual decisions have also been increased from fifty eight to sixty seven percent.

It is observed that before joining the SHGs rural men and urban women are dominating in the decision making. The differences between the urban and rural women role in the decision making, has been reduced after joining the SHGs and they are almost equal in decision making after joining the SHGs. In men it is observed that the domination of rural men in decision making is less than that of the urban men comparatively after the joining of SHG.

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Table - 1

Progress of SHG Bank Linkage Programme in India

(Number in lakh/Amount Rs. crore)

Particulars		2016-17		2017-18		2018-19	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG Savings with Banks as on 31st March	Total SHG No.s)	85.77 (8.53%)	16114.23 (17.69%)	87.44 (1.95%)	19592.12 (21.59%)	100.14 (14.52%)	23324.48 (19.05%)
	All women SHGs	73.22 (8.26%)	14283.42 (18.67%)	73.90 (0.94%)	17497.86 (22.51%)	85.31 (15.44%)	20473.55 (17.01%)
	Percentage of Women	85.36	88.64	84.51	89.31	85.19	87.78
	Of which NRLM/SGSY	37.44 (8.30%)	7552.70 (20.94%)	41.84 (11.76%)	10434.03 (38.15%)	55.80 (33.37%)	12867.18 (23.32%)
	% of NRLM/SGSY Groups	43.65	46.87	47.85	53.26	55.72	55.17
	Of which NULM/SJSRY	5.46 (22.42%)	1126.86 (11.99%)	4.25 (- 22.10%)	1350.80 (19.87%)	4.39 (3.29%)	1614.42 (19.52%)
	% of NULM/SJSRY Groups	6.36 %	6.99%	4.86%	6.89%	4.38%	6.92%
Loans Disbursed to SHGs during the year	Total No. of SHGs extended loans	18.98 (3.60%)	38781.16 (4.01%)	22.61 (19.13%)	47185.88 (21.67%)	26.98 (19.33%)	58317.63 (23.59%)
	All women SHGs	17.16 (5.34%)	36103.13 (4.92%)	20.75 (20.92%)	44558.74 (23.42%)	23.65 (13.98%)	53254.04 (19.51%)
	Percentage of Women Groups	90.42	93.09	91.78	94.43	87.66	91.32
	Of which NRLM/SGSY	8.86 (8.58%)	17336.26 (3.28%)	12.70 (43.41%)	25055.18 (44.52%)	16.49 (29.84%)	33398.93 (33.30%)
	% of NRLM/SGSY Groups	46.69	44.70	56.20	53.10	61.12	57.27
	Of which NULM/SJSRY	1.06 (- 4.5%)	2675.77 (2.12%)	1.06 (0.17%)	2424.07 (- 9.41%)	1.29 (21.70%)	3419.58 (41.07%)
	% of NULM/SJSRY Groups	5.60	6.90	4.71	5.14	4.78	5.86
Loans Outstanding against SHGs as on 31 March	Total No. of SHGs linked	48.48 (3.74%)	61581.30 (7.81%)	50.20 (3.55%)	75598.45 (22.76%)	50.77 (1.14%)	87098.15 (15.21%)
	No. of all Women SHGs linked	42.84 (6.14%)	56444.24 (9.75%)	45.49 (6.20%)	70401.73 (24.73%)	44.61 (- 1.93%)	79231.98 (12.54%)
	Percentage Of Women SHGs	88.36	91.66	90.62	93.13	87.87	90.97
	Of which NRLM/SGSY	24.91 (13.69%)	29994.43 (12.72%)	27.93 (12.13%)	38225.29 (27.44%)	32.85 (17.62%)	54320.91 (42.11%)
	% of NRLM/SGSY Groups to Total	51.37	48.71	55.63	50.56	64.70	62.37
	Of which NULM/SJSRY	3.18 (1.60%)	4133.29 (3.86%)	2.90 (- 8.58%)	5350.63 (29.45%)	2.25 (- 22.41%)	4110.73 (- 23.17)
	% of NULM/SJSRY Groups to Total	6.55	6.71	5.79	7.08	4.43	4.72

(Figures in parentheses indicate increase/decrease over the previous year)

Table :2

District wise group formation in Andhra Pradesh

S.No.	District Name	Total No. Of SHG					
		Total number of SHGs	SC	ST	Others	Total Member	PWD
1	ANANTAPUR	53,948	1,01,701	26,452	4,33,020	5,61,173	12,207
2	CHITTOOR	64,707	1,54,992	22,913	4,63,561	6,41,466	10,318
3	CUDDAPAH	34,702	76,402	9,043	2,52,921	3,38,366	4,111
4	EAST GODAVARI	90,672	1,71,820	59,753	6,59,821	8,91,394	8,583
5	GUNTUR	61,634	1,74,424	32,589	4,00,119	6,07,132	5,286
6	KRISHNA	58,892	1,79,765	21,407	4,02,749	6,03,921	4,893
7	KURNOOL	46,463	1,16,990	13,641	3,54,564	4,85,195	7,234
8	NELLORE	37,596	1,19,654	28,614	2,25,716	3,73,984	4,521
9	PRAKASAM	55,155	1,48,815	20,723	3,58,111	5,27,649	5,092
10	SRIKAKULAM	47,350	50,681	30,943	4,51,437	5,33,061	6,627
11	VISAKHAPATANAM	47634	38186	106902	371904	516992	5392
12	VIZIANAGARAM	38801	45501	40888	347364	433753	7756
13	WEST GODAVARI	65838	152488	26448	466415	645351	6744
	Total	7,03,392	15,31,419	4,40,316	51,87,702	71,59,437	88,764

Note: Date As on 29.10.2020, Source: <https://nrlm.gov.in/>

Table - 3

SHGs Member Social Category Wise

S No	Block Name	Category Wise SHG		Minority Category Wise Member					
		New	Pre-NRLM	Sub Total	SC	ST	Others	Sub Total	PWD
1	Agiripalle	19	1228	1247	4096	126	8982	13204	87
2	A Konduru	22	1070	1092	3339	2937	5301	11577	122
3	Avanigadda	15	822	837	1615	271	6717	8603	40
4	Bantumilli	16	950	966	1631	143	8162	9936	163
5	Bapulapadu	41	1834	1875	5572	475	12432	18479	207
6	Challapalli	11	976	987	2647	436	7208	10291	111
7	Chandarlapadu	30	1140	1170	3798	255	8258	12311	76
8	Chatrai	57	1094	1151	4247	468	7720	12435	85
9	Gampalagudem	15	1581	1596	6234	275	10025	16534	94
10	Gannavaram	39	1530	1569	5338	338	10278	15954	145
11	Ghantasala	18	870	888	3890	291	4972	9153	112
12	G Konduru	18	1238	1256	4577	684	7199	12460	105
13	Gudivada	5	783	788	3449	123	4285	7857	74
14	Gudlavalluru	17	1019	1036	3676	221	6400	10297	52
15	Gudur	20	986	1006	1745	144	8217	10106	96
16	Ibrahimpatnam	26	1770	1796	5178	955	11767	17900	187
17	Jaggayyapeta	231	1365	1596	3905	1764	10679	16348	90
18	Kaikalur	0	1444	1444	2311	120	11975	14406	82
19	Kalidindi	47	1346	1393	1909	166	12593	14668	66
20	Kanchika Cherla	33	1443	1476	4676	457	9743	14876	77
21	Kankipadu	37	1224	1261	4758	219	7377	12354	65
22	Koduru	16	1028	1044	1716	92	8885	10693	88
23	Kruthivenu	7	992	999	1266	89	9461	10816	114
24	Machilipatnam	42	1486	1528	2013	131	13976	16120	156

25	Mandavalli	0	1100	1100	3109	57	8166	11332	91
26	Mopidevi	15	729	744	2586	255	5379	8220	26
27	Movva	33	1126	1159	3981	424	7339	11744	118
28	Mudinepalli	43	1287	1330	3428	252	9856	13536	83
29	Musunuru	29	1162	1191	4874	198	7314	12386	93
30	Mylavaram	15	1160	1175	3269	962	7596	11827	122
31	Nagayalanka	4	1103	1107	1877	192	9740	11809	145
32	Nandigama	22	1086	1108	4580	392	6352	11324	155
33	Nandivada	8	838	846	3750	161	4686	8597	81
34	Nuzvid	50	1505	1555	5684	904	9942	16530	90
35	Pamaru	15	1156	1171	4586	530	6644	11760	158
36	Pamidimukkala	18	1164	1182	3639	236	8502	12377	199
37	Pedana	12	796	808	1437	80	6788	8305	85
38	Pedaparupudi	1	597	598	2590	157	3450	6197	39
39	Penamaluru	64	2078	2142	4809	727	15590	21126	76
40	Penuganchiprolu	21	1247	1268	4227	497	7761	12485	98
41	Reddigudem	15	987	1002	3475	580	6917	10972	48
42	Thotlavalluru	3	866	869	3231	141	5479	8851	82
43	Tiruvuru	49	826	875	4280	289	4861	9430	105
44	Unguturu	10	1129	1139	4412	255	6825	11492	66
45	Vatsavai	35	1376	1411	5021	903	8558	14482	78
46	Veerullapadu	16	1078	1094	4562	401	6065	11028	89
47	Vijayawada Rural	39	1966	2005	5344	547	14204	20095	96
48	Vissannapet	73	1148	1221	4151	828	7676	12655	95
49	Vuyyuru	19	772	791	3277	259	4447	7983	81
	Total	1391	57501	58892	1,79,765	21407	402749	603921	4893

Note: Date As on 29.10.2020, Source: <https://nrlm.gov.in/>

Table: 4

Sample Distribution

Sl. No	Mandal	Sample villages	No. of samples in each village	Sl. No	Mandal	Sample villages	No. of samples in each village
1	Vijayawada East	Krishna Lanka	15	6	Vuyuru Madal	Bhadri Raju palem	15
		Ramalingeswara Nagar	15			Vuyyuru	15
		Patamata	15			Thotlavalluru	15
		Machavaram	15			Kadavakollu	15
		Gunadala	15			Veeravalli	15
2	Vijayawada West	One town	15	7	Pamidimukkala Madal	Krishna Puram	15
		HB Colony	15			Pamidimukkala	15
		Bhavanipuram	15			Veerankilaku	15
		Two town	15			Chooragudi	15
		Ayyappa Nagar	15			Kudaru	15
3	Vijayawada central	Madhura Nagar	15	8	Mylavaram mandal	Mylavaram	15
		Satyanarayana puram	15			Ganapavaram	15
		Vidyadharapuram	15			Chandragudem	15
		Moughalraja puram	15			Jangalapalle	15
		Gurunanak Colony	15			Velvadam	15
4	Vijayawada Rural	Kanuru	15	9	Nuzvid Urban	Agiripalli	15
		Yanamalakuduru	15			Gollapalli	15

		Poranki	15			Nuzvid	15
		Kamaiahtopu	15			Narasingapalem	15
		Nidamanuru	15			Korla Gunta	15
5	Gudivada Madal	Bommuluru	15	10	Pamaruru Madal	Pamaruru	15
		Bethavol	15			Jujjavaram	15
		Dondapadu	15			Balliparru	15
		Moturu	15			Komaravolu	15
		Ramanapudi	15			Yelakurru	15
Total					10 mandals	50 villages	750

Table : 5

Relation between area and loan taking from various sources of the respondents

		Only from SHGs	% in Total
Area	Urban	375	50
	Rural	375	50
	Total	750	100
Age (years)	Upto 30	226	30.13
	31-40	315	42.00
	41-50	150	20.00
	51 and Above	59	7.87
	Total	750	100
Community	SC	109	14.53
	ST	37	4.93
	BC	273	36.40
	OC	323	43.07
	Others Minority	8	1.07
	Total	750	100.00
Numbers of years in SHG	Up to three years	136	18.13
	Four to Six years	409	54.53
	Seven to Nine years	102	13.60
	Above 10 years	103	13.73
	Total	750	100
Loan in thousands	Upto 20	250	33.33
	21-40	266	35.47
	41-60	214	28.53
	61abov	20	2.67
	Total	750	100
Size of the family	Up to 3 members	209	27.87
	4 to 6 members	527	70.27
	7 and above members	14	1.87
	Total	750	100

Table: 6**Relation between family size and loan utilization of the respondents**

Loan Utilizations	Up to 3		4-6		7 and above		Total	
Necessities	38	18.2%	93	17.6%	6	42.9%	137	18.3%
House Hold Goods	11	5.3%	10	1.9%	0	0.0%	21	2.8%
Education	30	14.4%	103	19.5%	3	21.4%	136	18.1%
Marriage	6	2.9%	8	1.5%	0	0.0%	14	1.9%
Housing	10	4.8%	24	4.6%	0	0.0%	34	4.5%
Health	4	1.9%	4	0.8%	0	0.0%	8	1.1%
Savings	2	1.0%	4	0.8%	0	0.0%	6	0.8%
Old debts	9	4.3%	48	9.1%	1	7.1%	58	7.7%
Group Business	1	0.5%	3	0.6%	0	0.0%	4	0.5%
Own Business	74	35.4%	167	31.7%	3	21.4%	244	32.5%
Equipment	8	3.8%	22	4.2%	1	7.1%	31	4.1%
Lending	3	1.4%	8	1.5%	0	0.0%	11	1.5%
Gold	0	0.0%	6	1.1%	0	0.0%	6	0.8%
Cattle	11	5.3%	15	2.8%	0	0.0%	26	3.5%
Agriculture	2	1.0%	12	2.3%	0	0.0%	14	1.9%
Total	209	100.0%	527	100.0%	14	100.0%	750	100.0%
	Value		df		Asymp. Sig. (2-sided)			
Pearson Chi-Square	113.657		30		.000			

Table: 7**Level of empowerment in various group involvement aspects**

Group Involvement	N	Mean	Std. Deviation
Selection of group leader	750	2.89	0.335
Regular attendance in group meeting	750	2.86	0.335
Savings rules of the group	750	2.77	0.335
Procedures of banking activities of your group	750	2.67	0.335
Meeting procedures and record keeping	750	2.64	0.335
Share your family domestic problems within the group	750	2.52	0.335
Able to understand discussions	750	2.72	0.335

Table: 8

Pearson Correlation							
		Selection of group leader	Regular attendance in meeting	Savings rules of the group	Procedures of banking activities	Meeting procedures and record keeping	Share your domestic problems
Regular attendance meeting	Correlation	.617**					
	Sig	.000					
Savings rules of the group	Correlation	.374**	.473**				
	Sig	.000	.000				
Procedures of banking activities	Correlation	.402**	.463**	.611**			
	Sig	.000	.000	.000			
Meeting procedures and record keeping	Correlation	.404**	.398**	.549**	.825**		
	Sig	.000	.000	.000	.000		
Share your domestic problems	Correlation	.364**	.389**	.362**	.515**	.539**	
	Sig	.000	.000	.000	.000	.000	
Able to understand discussions	Correlation	.387**	.421**	.427**	.525**	.533**	.487**
	Sig	.000	.000	.000	.000	.000	.000
**. Correlation is significant at the 0.01 level (2-tailed).							

Table: 9

Relationship between community and group involvement

Area	N	Mean	Std. Deviation
Urban	375	19.57	2.317
Rural	375	18.58	2.886
	t	df	Sig. (2-tailed)
Equal variances assumed	5.190	748	.000

Table: 10

Relationship between family size of respondent and group involvement

Age	N	Mean	Std. Deviation
Up to 30	226	19.06	2.660
31-40	315	19.35	2.512
41-50	150	18.56	2.932
51 and Above	59	18.97	2.586
Total	750	19.07	2.662

Age	N	Mean	Std. Deviation
Up to 30	226	19.06	2.660
31-40	315	19.35	2.512
41-50	150	18.56	2.932
51 and Above	59	18.97	2.586
		F	Sig.
ANOVA		3.073	.027

Table: 11**Relationship between age of respondent and group involvement**

Family size	N	Mean	Std. Deviation
Up to 3	209	19.18	2.587
4-6	527	19.02	2.715
7 and above	14	19.50	1.557
Total	750	19.07	2.662
		F	Sig.
ANOVA		.433	.649

Table: 12**Relationship between area and group involvement**

Community	N	Mean	Std. Deviation
SC	109	18.67	2.604
ST	37	19.57	3.262
BC	274	18.98	2.741
OC	322	19.22	2.541
Minority	8	19.63	2.066
Total	750	19.07	2.662
		F	Sig.
ANOVA		1.361	.246

Table: 13**Relationship between amount of loan and group involvement**

Loan in thousands	N	Mean	Std. Deviation
Upto 20	251	18.80	2.763
21-40	265	19.20	2.610
41-60	214	19.15	2.666
61 and above	20	20.05	1.538
Total	750	19.07	2.662
		F	Sig.
ANOVA		2.037	.107

Table: 14**Correlation among Group involvement and various aspects of empowerment**

		Psychological Empowerment	Economic Empowerment	Social Empowerment
Group involvement	Pearson Correlation	.559**	.377**	.716**
	Sig. (2-tailed)	.000	.000	.000
	N	750	750	750

**Significant at 0.05 level of significance

Table: 15**Changes in the decision making of the SHG members after joining the SHGs**

Decision Making Aspect	Total	Before Joining SHGs			After joining SHGs		
		Husband	Both	Self	Husband	Both	Self
Ability to spend own income	750	40.1%	43.1%	16.8%	12.4%	58.8%	28.8%
Family expenditures	750	35.5%	45.2%	19.3%	8.5%	58.0%	33.5%
Children's Education	750	29.5%	51.9%	18.7%	8.1%	61.2%	30.7%
Choosing the profession	750	34.1%	48.7%	17.2%	10.5%	57.5%	31.9%
Work to be done	750	33.3%	47.9%	18.8%	10.1%	57.9%	31.9%
On savings and investment	750	30.4%	48.4%	21.2%	6.4%	58.7%	34.9%
On taking loan from SHG	750	27.9%	51.6%	20.5%	4.4%	61.2%	34.4%
Leisure and recreation	750	24.0%	60.3%	15.7%	5.3%	65.7%	28.9%
Attending Social Functions	750	21.3%	63.2%	15.5%	4.1%	67.1%	28.8%

Table: 16

Area wise changes in the decision making of the SHG members after joining the SHGs.

	Area	Total	Before Joining SHGs			After joining SHGs		
			Husband	Both	Self	Husband	Both	Self
Ability to spend income	Urban	750	19.7%	20.1%	10.1%	6.9%	26.7%	16.4%
	Rural	750	20.4%	23.1%	6.7%	5.5%	32.3%	12.4%
Family expenditures	Urban	750	15.9%	22.4%	11.7%	4.1%	28.4%	17.5%
	Rural	750	19.6%	22.9%	7.6%	4.4%	29.7%	16.0%
Children's Education	Urban	750	15.1%	24.5%	10.4%	5.2%	29.7%	15.1%
	Rural	750	14.4%	27.5%	8.3%	2.9%	31.6%	15.6%
Choosing the profession	Urban	750	17.3%	22.8%	9.9%	5.6%	28.5%	15.7%
	Rural	750	16.8%	26.0%	7.3%	4.9%	29.1%	16.1%
Work to be done	Urban	750	15.6%	22.9%	11.5%	5.6%	28.5%	15.7%
	Rural	750	17.7%	25.1%	7.3%	4.5%	29.5%	16.1%
On savings and investment	Urban	750	13.3%	23.6%	13.1%	3.7%	28.7%	17.6%
	Rural	750	17.1%	24.9%	8.1%	2.7%	30.1%	17.3%
On taking loan from SHG	Urban	750	10.8%	26.7%	12.5%	2.5%	29.3%	18.1%
	Rural	750	17.1%	24.9%	8.1%	1.9%	31.9%	16.4%
Leisure and recreation	Urban	750	11.1%	30.1%	8.8%	2.8%	32.9%	14.3%
	Rural	750	12.9%	30.3%	6.9%	2.5%	32.9%	14.7%
Attending Functions	Urban	750	9.6%	31.6%	8.8%	1.6%	34.0%	14.4%
	Rural	750	11.7%	31.7%	6.7%	2.5%	33.2%	14.4%