

## **Microfinance, Social Capital Formation, Women Empowerment & Impact of Involving in Income Generating Activities Before and After Joining Self Help Groups (SHGs) – A study**

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### **Abstract:**

**Purpose:** The stellar purpose present study is to know whether demographics of respondents impact the study on microfinance activities. Further, the study also conducted to probe the factors driving social capital formation, factors affecting women empowerment and respondents involvement in IGAs before and after training. Women study across the globe reveals that unless and until women are developed their empowerment has no real meaning. Women empowerment felt as an essential condition for reducing poverty in developing nations (Aysha et al. 2018). Women who are living in slums, outskirts are least possessors of skills, education, social status leadership qualities and capabilities for mobilisation which powerfully backs the degree of decision making and hence women depends on men.

**Approach:** A systematized closed ended questionnaire was administered as schedule in order to avoid delay, incompleteness and literacy level. Respondents were approached for the purpose of data collection by visiting to the residences of specified slum area villages, outskirts and developing areas. Further, the respondents were interviewed in a natural setting while they are busy on their IGAs.  $\chi^2$ , Kendall's co-efficient of concordance contingent co-efficient, Micro Finance Index, statistical tools were performed.

**Findings:** The study explored about the existence of significant relationship with high degree between demographics of respondents and microfinance activities. Collective actions and social norms are factors strongly influencing social capital formation. The study also found factors like reduction in dependency on money lenders and more self confidence as the factors strongly driving women empowerment. Further, the study also found that respondents are benefited very much after joining SHGs.

**Keywords:** Empowerment, disrate, training, savings, support, benefit, trust, confidence, status, independence.

### **Introduction:**

Microfinance is popularly nicknamed as “alleviator of poverty” and this has become a practice of accessing the urban and rural poor with credit, savings and insurance. It is turned to be successful development assistance product. It reached millions of poor people and emerged as a revolution (Sivachithappa, 2013). In the last 28 years when Prof. Mohammed Yunus found Grameen Bank in Bangladesh (Saminathan et al. 2020) for the purpose of bringing rural people to the main stream by assisting them to involve in income generating activities. The UN year of micro credit in 2005, initiated a turning point for microfinance as the private sector began to take more serious interest in what has been considered the domain of NGOs. Planners and administrator so far planned for the development activities aiming only rural poor but the urban poor who have aspirations like that of rural poor has been ignored. But even after 25 years of aid to the poor and depressed the families and communities appear to be increasingly fractional. Micro finance in India plays an important role in the delivery of credit to the people of bottom of pyramid. (RBI Bulletin, 2020). Economists and policy makers stress on the distribution of economic savings and poor people and deserved empowers the masses at gross root level (Dadhich, 2001; Ravi et al. 2005; Sarangi, 2005). It has accepted as a successful model where the poor have no place in the formal institutions (Swathi Sharma, 2018). urban poor is growing in along with urbanisation Bengaluru Urban district. The study by Manjunatha and Parameswara Gupta et al. (2015) reveals that Urban poor are fully aware of significance of

microfinance as it overcomes poverty, improves income, empowers urban poor women and develops entrepreneurial capabilities.

Women forms 50% of population. They form two thirds of working hours, but surprisingly they are subjected to severe harassment and discrimination (Sandya Kaveri et al., 2015). Studies have shown that lack of access and control over productive resources by the poor and vulnerable and most them are women who fight against poverty a very difficulty one (Thakur et al., 2004; Almelu, 2005). Indeed the fight against poverty is the struggle against lack of access and control over productive resources by the poor vulnerable (Kyeyune&Loldey, 1999; Nandal, 2005, Bostos et al, 2009). Social capital exist on the form of trust, norms and networks and improves the efficiency of society. Claridge (2004) reveals that social capital theory covers different dimensions like trust, norms governing social action types of interactions and networks. It has been defined as a lubricant that facilitates getting things done. It allows people to work together and to access benefits from social relationships. Our society, economy, institutions could not exist without social capital. Social capital also includes the members joint responsibility to repay the loans taken which provides incentive to other members to check the repayment of group loan.

### **Statement of the problem**

Social capital strongly impacts on the microfinance activities. Directly it affects loan repayment by the members in addition to creation of trust, confidence and mutual relationship. Due to bureaucracy, bad implementation, heavy partiality the welfare measures could not trickle down to the poor and needy. Self Help Groups (SHGs) which are voluntary association of known people are better in group formation, mutual trust and discussions, participation in decision making, loan use and repayment. These associations are formed on democratic basis helps building of social capital to enhance degree of relationship data sharing and democratic participation. Urban poor like rural poor do not possess collateral to offer for a loan rising and the financial access of urban poor is highly skewed and uneven and have a poor access to the organised financial programme. These SHGs are encouraged to save either weekly or fortnightly. The members of meet a common place and discuss the issues. Access to financial resources, savings formation participation in decision making, involvement in IGAs empower women.



### **Review of Literature:**

Sunitha et al (2021) expressed that a microfinance initiative at Bengaluru urban area has impacted very much and innumerable urban poor has been benefited. Further, the researchers expressed that through microfinance proved success but yet the SHGs are facing some problems which can be alleviated through proper education. The SHGs are highly successful in the areas of handicrafts and other novelties selling at local, national fair. Some of the SHGs are supplying provisions to the door steps.

Saminathan et al. (2020) stated that in order to stand similar with the developed nations and there is no denial of the fact that poverty alleviation and reduction in income inequalities should be viewed as top priority. SHGs have proved success against the background of poverty alleviation and reduction in the income regularity. Further the researchers felt that SHG – BLP covering rural with financial services offers a ray of hope.

Kumar et al. (2015) concludes that the SHGs and MFIs are playing a very important role in delivering of microfinance services which lead to the development of poor and low income group of people in India. However, leisurely progress of graduation of SHG members, deprived quality of group functioning, backout of members from groups etc., have also been reported in different many parts of India which should be taken as a index while drafting the next strategies of poverty and unemployment eradication.

Priyadarshini (2017) highlights the 4 important on measuring the impact of microfinance. The first was qualitative study and findings uncovered new variable like distance from the city center that influence the overall socio economic impact estimation using Central Group and variables were increase in income, increase in savings, savings differentials, reduction in migration etc.,

Seema Singh et al., (2020) in their research paper titled “women empowerment in India: A critical analysis” covered about affirmative legislation, plans and programmes initiated by the government, NGOs, and corporate sector through their corporate social responsibility over a larger larger spectrum starting form Indian constitution to development in recent years. The study reveals about improvement in political participation, education, attainment, gender parity and also reveals data declining trend in health and survival segment and economic participation. The government should take affirmative action in the two sectors viz., health and survival in order to achieve gender parity. Further, the researchers states that there is an urgent need of reassessing India’s affirmative actions, giving fresh impetus on empowering girls and women’s not only through conventional education but also for skill acquiring and providing equitable economic opportunity with providing them medical and healthcare.

Sahab Singh et al., (2013) have assessed that micro enterprise is an effective instrument of social and economic development and a perfect solution to the growing unemployment among the rural youths. Microenterprises helps to generate employment for a number of people within their own social system and is the best tool for rural women as it enables them to add to the family income while takes care of their own home and domestic animals centred task. Further, the researchers stated that through micro entrepreneurship women feel emancipated in so many things such as socio-economic activity, property rights, political participation, social equality, personal rights, market development, societal development and at last development of ration.

Ramakrishna et al. (2013) study found that SHG members have been empowered through microfinance activities and they have engaged themselves in self employment activities like papad and pickle making, dairy activities, agricultural activities etc., which has enhanced the quality and standard of their life. Further the researchers stated that microfinance can be synergetic of exercise through SHG and may result in eradication of poverty and family members.

#### **Objectives of the study**

1. To study the socio economic characteristics of the respondents.
2. To analyse the factors driving social capital formation.
3. To study the factors driving women empowerment.
4. To study respondents involvement before and after joining SHGs.

#### **Hypotheses of the study**

1. There is no significant variation in the socio economic characteristics of respondents.
2. There is no variation in the factors driving social capital formation.
3. There is no significant variation in the factors impacting women empowerment.
4. There is no significant variation in the factor impressing either before or after joining SHGs.

### Research questions

1. What are the reasons behind the demographics not impacting the study?
2. What are the factors driving social capital formation?
3. Which factors drives women empowerment?
4. What factors influence the SHG member involvement in income generating activities before and after joining SHGs?

### Research Methodology

Research methodology provides details about researcher approach to the research. It explains how a researcher moves and executes research work. Research methodology contains what, why and how of the research. It is a strategy for answering the structured questionnaire using empirical data (Shona, 2021). It should be an academic procedure (Claire Sellitz, 1965). Data collected by the researcher himself by visiting the respondents working place. While collecting data the intention of data collection was explained. The collected data was compared with the Karnataka state official website “Panchatantra Kar.nic” and taluk wise report of group formation was referred.

**Universe of the study :** The study confined to urban Bengaluru. The study confined to 5 sub-districts include Bengaluru South, East, North, Anekal and Yelahanka. This is territorial region for the study.

**Participants :** All members of SHGs of Urban Bengaluru of Bengaluru selected on the basis of sub-district are the participants and while visiting the villages, the village group data given by the official website “panchatantrakar.nic” is referred for the cross verification.

**Sample and sampling technique :** Convenient sample technique was performed to collated the data. A sample of 100 was thought fit for the present study. A total of 110 questionnaires were in the hand and out of 110 only 100 were usable one forming thus 90.9% success rate.

**Method of analysis :** The present study adopted  $\chi^2$ , contingency coefficient, Microfinance index to measure the extent of opinion (MFI), weighted arithmetic mean and Kendall’s coefficient of concordance (w).

**Questionnaire Design:** A well structured pretested questionnaire was administered as schedule in order to avoid delay incompleteness, and lack of literacy. The researcher was involved in the data collection in a natural setting and the intention of data collection was explained well.

### Limitations :

1. Covered only a limited area and the findings and conclusions has got their own limitation.
2. The data was collated in a limited time.
3. Any generalisation of the present work requires further detailed study.

**Variables of the study :** Overall development of respondents through social capital formation of women empowerment becomes the dependent variable. The independent variables include social norms, network, support, collective action, trust, mutual benefit, reduction in dependency on money lender, savings, employment, freedom, standard of living, training, technical knowledge etc., becomes independent variables. The moderated variables include marital status, age, education, income, participation in auto discrimination fight etc., Following is the Micro Finance Index (MFI)

$$MFI = MFI_{SA} + MFI_A + MFI_{SWA}$$

Where  $MFI_{SA}$  = Total number of represents bipolar expression strongly agree by the respondents about factors impacting social capital formation.

$MFI_A$  = Total number of respondents bipolar expressions by the respondents agree about factors impacting social capital formation.

$MFI_{SWA}$  = A total number of respondents bipolar expressions by the respondents somewhat agree about the factors impacting social capital formation.

### Data presentation and analysis of Data – A

The required socio economic factors like marital status, age, education, occupation, participation in social awareness creation, living conditions, livelihood activities etc., These characteristics were studied to know how far they impact the study.

**Research Question No. 1:** What are the reasons behind the socio economic factors for not impacting on the study?

**Hypotheses No. 1 :  $H_0$  :** There exists no significant variation in the data and hence they do not impact on the study.

**$H_1$  :** There exists significant variation in the data and hence they impact on the study.

Table – 1 highlights data about demographics of respondents. There are 87 married and 45 respondents belongs to the age group 30-40 year followed by 22 members belongs to 20-30 years, 12 to the 40-50 years, 11 > 50 years and 10 < 20 years. There are 44 respondents studied upto 10<sup>th</sup> standard, 18 completed PUC, 14 studied upto 7<sup>th</sup> standard, 9<sup>th</sup> completed general degree. Further, the table reveals about occupation details and 40 are vegetable sellers, 19 are doing sale of papads, pickles and home based catering, 12 participated in trade fairs, 11 working in Xerox centers and pharmacy 7 involved in seasonal fruits selling 6 working in RMC yard. 91 participated in social awareness creation activities. The living conditions data reveals that 65 living in own houses, 25 in rented houses and 10 in leased houses. 60 involved in livelihood activities, 25 not always and 15 use to attend when called by the concerned. Out of 100 respondents 89 fight against discrimination. All the socio economic characteristics reveals the presence of significant variation in the data and shows high degree of relationship.

#### **Data presentation and Analysis B:**

**Research question No. 2:** What are the factors driving social capital formation?

**Hypotheses No. 2 :** **H<sub>0</sub>:** There exist no significant variation in the data.

**H<sub>1</sub>:** There exist significant variation in the data.

Table - 2 highlights data about factors driving social capital formation. To measure the extent of social capital formation microfinance Index was framed and performed. Accordingly three point Likert scale was performed and the three point of scale varies from “Strongly agree to share what agree”. The opinions are multiplied by the weights 3, 2, & 1 was used and multiplied and the sum of MFI was obtained and thus ranks was assigned on the basis of the strength of MFI. The first rank was assigned to collective action, the second to the social norms, and the third one to the social trust. The remaining were ranked based on the strength of MFI.

**Research question No. 3 :** What are the factors that drive the women empowerment?

**Hypotheses No. 3 :** **H<sub>0</sub> :** There exist no significant variation in the data of driving women empowerment.

**H<sub>1</sub> :** There exist significant variation in the data.

Table – 3 express that many variables are affecting the women empowerment. They vary from reduction in dependency on money lenders to autonomy for women in marriage. To measure the factor impacting women empowerment weighted arithmetic mean was performed. 5 point Likert scale was performed with corresponding weights varying from 5, 4, 3, 2, & 1. The sum of weights is 5 + 4 + 3 + 2 + 1 = 15. The frequency is defined as “f” and the sum of frequencies are multiplied by “w” to drive “fw”. The sum of “fw” is divided by the sum of W to derive “WA” and ranks are awarded on the basis of strength of WA. Accordingly first rank was awarded to reduction in dependency on money lenders, the second rank was awarded to move self confidence and to third rank was awarded to savings formation. The remaining impacting factors are awarded based on the strength of WA.

**Research question No. 4 :** What factors impact the SHG members involvement by income generating activities before and after joining SHGs.

**Hypotheses No. 4 :** **H<sub>0</sub> :** There exists no significant variation in the SHG members involvement in IGAs either before joining or after joining.

**H<sub>1</sub> :** There exists significant variation in the SHG members involvement in IGAs either before joining or after joining.

Table – 4 & 5 reveals data about factors driving involvement into the IGAs before and after joining SHGs. To measure the before and after effects of joining SHGs of IGAs, Kendall’s (W) co-efficient of concordance was performed. The w value in case of before training was 0.239 and after training was 1.253 and the difference is 1.014 and hence the ‘w’ = 1.014. The significance of ‘w’ was tested by using the formula  $\chi^2 = k(n-1)w$  where k = No. of Likert point scale, N = Number of observation and “W” Kendall’s value. Thus  $\chi^2$  value obtained was 30.42 which is greater than TV @ 5% level of significance with d.f. = 11-1 = 10, and hence there exists high degree of relationship between IGAs and training.

#### **Summary of the study:**

The study was conducted at Bengaluru covering 5 areas which is stated previously. The study performed convenient sampling technique and the data collated by administering a well drafted questionnaire after considering the issues like delay, incompleteness and level of literacy rate. The study reveals about the presence of significant variation in the data and shows high degree of

relationship between socio economic characteristics and microfinance programmes. The study performed convenient sampling technique and data collated by managing the questionnaire as schedule which was tested properly for the validity and fairness. The study further reveals that factors like collective action and social norms impact social capital formation. Further, the study found about factors affecting women empowerment. These factors are ranked by using WA and the first rank was given to reduction in dependency on money lenders, the second rank to more self confidence and the third rank was awarded to savings formation. The remaining factors affecting women empowerment are ranked as per the strength of “WA”. The driving factors influencing the involvement in IGAs before and after are measured by performing Kendall’s coefficient of concordance and it reveals that improvement in involvement in IGAs after training. The major areas of improvement include higher confidence than previous, more opportunity for training & enhanced awareness level. The findings of the study is presented, analysed and discussed by using appropriate quantitative techniques like  $\chi^2$ , contingency co-efficient, Kendall’s coefficient of concordance, MFI, and weighted arithmetic mean.

#### **Conclusion:**

Microfinance initiatives are proving stronger and better in Bengaluru Urban. There are some SHGs who are working like a mini Bank. Urban poor don’t possess collateral and hence face the problem of raising any financial assistance in the organised financial sector. When the government sponsored programmes could not trickled down to the poor, vulnerable and needy microfinance is serving as ray of hope. This study found that all socio economic characteristics of respondents are highly significant with high degree of relationship. Collective actions and social norms are the factors found influencing social capital formation. This study found that factors like reduction in dependency on money lenders and more self confidence as the factors strongly driving women empowerment. The study also found the respondents are benefitted very much after joining SHGs.

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**Table – 1 : Demographic profile of respondents**

Socio economic characteristics	x <sup>2</sup>	TV@0.05	df	result of x <sup>2</sup>	“c”	Result of ‘C’
Marital status	54.76	3.841	1	Significant	0.59	High Degree
Age	43.70	9.488	4	Significant	0.55	High Degree
Education	58.99	11.070	5	Significant	0.60	High Degree
Occupation	63.54	12.592	6	Significant	0.62	High Degree
Participation in social awareness creation activities	67.24	3.841	1	Significant	0.63	High Degree
Living conditions	48.50	5.991	2	Significant	0.57	High Degree
Livelihood activities	33.50	5.991	2	Significant	0.50	High Degree
Fight against discrimination	60.84	3.841	1	Significant	0.61	High Degree

Source : Field Survey

Note : x<sup>2</sup> = chi-square

‘c’ =  $\sqrt{(x^2 / x^2 + N)}$

Where ‘c’ = contingency coefficient

N = Number of observations

When the value ‘c’ is equal or near 1, it means there is high degree of association between attributes. Contingency co-efficient will always be less than 1. High degree is considered here if ‘c’ is 0.50 and above.

**Table – 2 : Factors driving social capital formation**

Factors driving social capital formation	Extent of opinion			LT RI	R	x <sup>2</sup>	TV @ 5%	df	Result of x <sup>2</sup>	“c”	Result of C
	SA	A	SW A								
Social norms	71	21	8	284	II	66.38	5.991	2	Significant	0.63	High Degr

	213	6 3	8								ee
Social network	80	1 3	7	273	V	98.5 5	5.9 91	2	Significant	0.7 0	High Degree
	240	2 6	7								
Shared understanding	81	1 6	3	278	III	104. 79	5.9 91	2	Significant	0.7 1	High Degree
	243	3 2	3								
Social support	80	1 2	8	278	VII	98.5 5	5.9 91	2	Significant	0.7 0	High Degree
	240	2 4	8								
Collective action	86	1 3	1	285	I	1269 9	5.9 91	2	Significant	0.7 4	High Degree
	258	2 6	1								
Social trust	80	1 8	2	278	III	101. 80	5.9 91	2	Significant	0.7 1	High Degree
	240	3 6	2								
Reciprocity	75	1 4	11	264	IX	78.2 8	5.9 91	2	Significant	0.6 6	High Degree
	225	2 8	11								
Mutual benefit	76	1 6	8	268	VII I	82.8 9	5.9 91	2	Significant	0.6 7	High Degree
	228	3 2	8								
Believing co-members	78	1 7	5	273	V	84.1 8	5.9 91	2	Significant	0.6 7	High Degree
	234	3 4	5								

Source : Field Survey

MFI =Micro Finance Index

R = Rank

df = degree of freedom

**Table – 3 : Factors affecting women empowerment**

Factors affecting women empowerment	Weight	5	4	3	2	1	T	WA
	Likert scale	SA	A	N	DA	SDA		
Reduction in dependency on money lenders	f	89	8	-	2	1	100	I
	fw	445	32	-	4	1	482	32.13
Savings formation	f	85	11	-	2	2	100	III
	fw	425	44	-	4	2	975	31.67
More self confidence	f	85	12	-	1	2	100	II



	fw	425	48	-	2	4	479	31.93
Economic independence	f	80	10	5	3	2	100	IV
	fw	400	40	15	6	1	462	30.80
Employment & enhanced social status	f	75	8	6	5	6	100	VII
	fw	375	32	18	10	6	441	29.40
Strong commitment to daughter marriage	f	65	15	5	8	7	100	XIV
	fw	325	60	15	16	7	423	28.20
Participation in local campaign against any discrimination	f	65	12	8	7	8	100	XV
	fw	325	48	24	14	8	419	27.93
Access to control of family resources	f	71	10	5	8	6	100	X
	Fw	355	40	15	16	6	432	28.80
More awareness of political system, voting and contest	f	60	25	8	3	4	100	IX
	fw	300	100	24	6	4	434	28.93
Freedom from domestic violence	f	65	18	10	4	3	100	VIII
	fw	325	72	30	8	3	438	29.20
Enhanced standard of living	f	68	20	4	3	5	100	VI
	fw	340	80	12	6	5	443	29.53
Freedom in spending institution and education	f	62	18	14	3	3	100	XII
	fw	310	72	42	6	1	431	28.73
Economic Independence	f	65	15	12	3	5	100	X
	fw	325	60	36	6	5	432	28.80
Women freedom movement	f	72	16	8	2	2	100	V
	fw	360	64	24	4	2	454	30.27
Autonomy for women in marriage	f	65	18	5	4	8	100	XIII
	fw	325	72	15	8	8	428	28.53

Source : Field Survey

Likert scale : SA - Strongly Agree, A - Agree, N - Neutral, DA - Disagree, SDA - Strongly Disagree

Weights : 5 + 4 + 3 + 2 + 1 = 15

Weighted average = Total / sum of weights

**Table-4 : Respondents before joining SHGs and involvement in IGAs.**

Factors driving involvement into the IGAs before joining SHGs	SA	A	SWA	RT	RT <sup>2</sup>
Lack of training	13	2	2	17	289
Lack of confidence	16	1	2	19	361

Lack of technical knowledge	7	1	2	10	100
Problems faced in group formation and organisations	6	2	1	9	81
Respondents awareness level	6	2	1	9	81
Savings habit	3	1	-	4	16
Education, health and marriage of children	4	1	1	6	36
Domestic support for exercising rights	2	1	1	4	16
Problems in marketing of products	4	2	1	7	49
Lack of family support	6	2	1	9	81
Domestic violence, male domination	4	2	-	6	36
Total	71	17	12	100	1146

Source : Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree, RT - Row Total

$$SSR = \sum RT^2 - (\sum RT)^2 / N$$

$$= 1146 - (200)^2 / 10 = 1146 - 909.09 = 236.91$$

Use the sum of squares (SSR) in the following formula to obtain Kendall's W.

$$W = 12 \times SSR / K^2 N (N^2 - 1) = 12 \times 236.91 / 9 \times 11 (121 - 1)$$

$$= 2842.92 / 11880 = 0.239$$

**Table-5 :Factors driving involvement in IGAs after joining SHGs.**

Factors driving involvement into the IGAs before joining SHGs	SA	A	SWA	RT	RT <sup>2</sup>
More opportunity for training	20	2	1	23	529
Higher confidence than provisions	34	2	1	37	1369
More technical knowledge	5	-	-	5	25
Reduction in the problems faced in group formation and organization	2	-	-	2	4
Enhanced awareness level	8	2	1	11	121
Savings habit widened	6	1	-	7	49
More preference to education, health and marriage of children	5	-	-	5	25
More domestic support for exercising rights	3	1	-	4	16
Reduced marketing problems	2	-	-	2	4
Family support	2	-	-	2	4
Domestic violence and male domination	2	-	-	2	4
Total	89	8	3	100	2150

Source : Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree, RT - Row Total

$$SSR = \sum RT^2 - (\sum RT)^2 / N$$

$$= 2150 - (100)^2 / 11 = 2150 - 909.09 = 1240.91$$

Use the sum of squares (SSR) in the following formula to obtain Kendall's W.

$$W = 12 \times SSR / K^2 N (N^2 - 1)$$

$$= 12 \times 1240.91 / 9 \times 11 (121 - 1)$$

$$= 14890.92 / 11880 = 1.253$$

Finding the difference between 0.239 and 1.253

$$= 1.253 - 0.239 = 1.014$$

$$W = 1.014$$

Test the significance of "W" by using the chi-square statistic.

$$x^2 = k (n-1) w$$

$$= 3 (11-1) 1.014$$

$$= 3 \times 10 \times 1.044 = 30.42$$

**Decision :**At 10d.f. with 0.05 level of significance the TV = 18.307. The calculated value being 30.42 higher than the critical table value and. Therefore 'w' fails to accept H<sub>0</sub> and accepts H<sub>1</sub> and hence it is

concluded that SHGs members face lesser problems and found overall improvement due to involvement in IGAs after joining SHGs.