

Studies on empowerment of women in Visakhapatnam district via rural, urban and tribal villages

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Abstract : The modern woman has started caring for her health, figure, cultural needs and interests, academic pursuits, social intercourse, religious activities recreational needs, etc. She plays many roles as a wife enjoyed ideally a status almost equally to that of her husband and performed both social as well as biological functions. Even today, the Indian girls are still brought up on models portraying selflessness, self-denial, and sacrifice. The present study is undertaken in order to find various strategies for women to equal men in all aspects. The present study incorporates variables like Age at marriage of married respondents, Type of marriage followed by married respondents, Number of children possessed by the respondents, Status of respondents' children, Do Agricultural land possessed by the respondents, Extent of land holdings possessed by the respondents, Motivated person(s) to join in SHG, Expectations of respondents from SHG, Living status of the respondents based, Caste wise distribution of the Average Monthly Income of the respondents, Caste wise distribution of the thrift saving of the respondents, Employment Status distribution of the Average Monthly Income of the respondents and Employment Status distribution of the thrift saving of the respondents.

IndexTerms – Women empowerment, SHG, Age, Caste, Job, Income and Land.

I. INTRODUCTION

A Women's status is a complex issue and a hard-to-define subject. The status of women in each society and culture varies in different ways. In some societies, women's status improved gradually, while in other, it declined or remained unchanged. Traditionally, an Indian woman had four fold status-role sequences. These were her role as a daughter, wife, housewife (homemaker), and mother. The woman, whose status and role traditionally was well defined and almost fixed in the society, is now experiencing far-reaching changes. The woman in modern times is entering into certain new fields that were unknown to the woman's sphere of role-sets. They are activating participating in social, economic, and political activities. The women of the present generation have generally received higher education than the women of their preceding generation. There have been far reaching consequences in the economic status of their families.

The modern women are inclined towards the social issues, and trying hard to improve the social status of women at large. Increased awareness and education has inspired women to come out of the four walls of the home. Many women actively supported and participated in the nationalist movement and secured eminent positions and offices in administration and public life in free India. Traditionally Indian women exist because of the family and for the family.

Just like their man counterpart, women are also fond of attending social functions and value her social life quite a lot. Previously, men-folk used to discourage women from leaving their households for attending social functions. Now the spread of education, especially that of women, and with that the changing social attitudes of educated women have changed the order.

The modern woman has started caring for her health, figure, cultural needs and interests, academic pursuits, social intercourse, religious activities recreational needs, etc. She plays many roles as a wife enjoyed ideally a status almost equally to that of her husband and performed both social as well as biological functions. Even today, the Indian girls are still brought up on models portraying selflessness, self-denial, and sacrifice. The desire for mutual affection and love is beginning to appear in their conception of their relationship with their husbands. The husband-wife relationship has become more equalitarian in character and much more companionable. More freedom of choice in marriage is thus an accompaniment to the change in form of the family.

II. RESEARCH METHODOLOGY

Descriptive research method has been used in the present study. Descriptive studies are designed to obtain pertinent and precise information concerning the current status of phenomena and whenever possible, to draw valid general conclusions from the facts discussed. The main purpose of the study is to find out the impact of SHGs on development of social and economical status of women and their empowerment in urban, rural and tribal areas of Visakhapatnam district in Andhra Pradesh. Hence, the discussion on methodology involves (a) Method of sampling (b) Tool for data collection and (c) Statistical analysis and (d) hypothesis testing.

a) Method of Sampling

A sample is a small proportion of a population selected for observation and analysis. So much care has been taken while selecting the sample for the study. This study is basically dependent on stratified random sampling method where the samples are collected randomly from Visakhapatnam district.

In the sampling of the study the researcher selected the sample area, sample mandals and sample SHGs. In Visakhapatnam district there are 28 Mandals in rural area and 11 mandals in tribal area and in 6 zones in urban area are locale. In each area of rural and tribal are mandal each were selected are in urban area one zone was selected on convenient sampling in this way chodavaram mandal in rural area, Ananthagiri mandal in tribal area and Zone – VI urban area are selected for this study. In chadavaram mandal there are 32 group panchayathis out of which 7 mandals were selected. In Ananthagiri mandal there are 24 area panchayathis among which 19 are tribal panchaythis and 5 are non tribal panchaythis out of with 7 tribal panchayathis are selected. In Urban area Zone –IV, there are 7 wards which are selected for this study. In area selected group panchaythi 7th group of SHGs has consider as sample unit for collecting data from the members. In urban area in each ward the study has taken 7 SHG group for sample data.

Sample size:

As per the records, in Visakhapatnam city Zone-VI there are 2369 Self-Help Groups containing with 25,425 members, in Chodavaram mandal there are 1895 Self-Help Groups containing with 19,863 members and in Ananthagiri mandal there are 808 Self-Help Groups containing with 9,089 members. All together there are 5072 SHGs with a total of 54,377 members in selected three areas of the Visakhapatnam district. According to the Krejcie and Morgan sampling method the sample size for the population around 50,000 is 381 (see Table in Annexure-2).

$$s = \frac{\chi^2 NP (1-P)}{d^2 (N-1) + \chi^2 P (1-P)}$$

s = Sample size

χ^2 = Chi-square

N = Population

P = Population Characteristics (proportion)

d2 = Permissible Error (Standard Error)

Based on the above formula the following sample sizes are derived:

Minimum:	-	381 (0.7%)	
Average:	-	656 (1.2%)	
Maximum:	-	3377 (6.2%)	
54377 = 100%			
25425 = 46.75%	- (47%)	179	
19863 = 36.52%	- (36%)	137	
9089 = 16.71%	- (17%)	64	
Total 54,377	- (100.0%)	381	
Marginerry = 5%			
Confidence interval = 0.5%			
Confidence level = 95%			
Population size = 54377			
% response Distribution = 50%			

Based on confidence 95 level the sample is 382 and confidence interval 0.05%. While the total population of 54,377 treated as 100%, the Zone-VI population 25,425 comes under 46.75%, Rural area population 19863 come under 36.53% and Tribal area population 9,089 comes under 16.71%. If the total sample is 382 for the population of 54,377, according to the Krejcie and Morgan sampling method, for Zone-VI urban population the sample is 179, for Rural population the sample is 137 and for the Tribal population the sample is 65.

Tool for data collection:

The very purpose of this research is to know the social and economic status of women SHG members in urban, rural and tribal areas, and the effect of SHGs on their financial performance and social awareness. The study demands direct answer from the subjects, which without any ambiguity will determine the factors contributing positively or negatively for assessing the performance and the effect of SHGs in relation to women empowerment and its impact on socio-economic development of women. So the researcher has developed a questionnaire for the women SHG members in which the first part deals with 22 demographic characters with different options personal profile of the respondent, family particulars, organisation details, etc. In the second part the basic welfare amenities possessed by the respondents like house, electricity, toilet facility, etc. The third part of the questionnaire deals with financial practices followed by the SHG members. In this there are 21 items related to savings, loans and repayment particulars are included. The fourth part of the tool is social awareness which contains 4 areas of a) Awareness of SHG women on legal rights relating to women and children, b) Awareness of SHG women on Government schemes/programme, c) Awareness of SHG women on social issues and problems in their area and d) Participation in capacity building programmers. In the fifth part of the questionnaire it deals with 'Impact of SHGs on women'. In this the researcher wants to output the changes in various parameters after the women have been joined in SHGs. It covers skills/ capacity of women participation and decision making capacity, SHG activities and participation in political and social activity. The last and sixth area

of the tool is Control of the respondent on various factors for individual development of women through SHGs. Each statement in the questionnaire is having related alternatives.

Scoring procedure:

The respondent is requested to give opinion by putting a tick (✓) mark against each statement by selecting one of the alternatives wherever necessary. The investigator collected the information from women SHG members. In above said 6 individual areas there are number of statements or sub-items in every item. For each and every statements having alternative opinions through which the respondent has to answer the statements. These statements are quality and quantity indicators of the study setting where the data collection has been done.

To measure the scale of opinion / response of the respondents observed against the statements, the Likert's scale was adopted to differentiate the levels of learning guarantee among the teachers. After measuring the individual statements in each factor the total score was calculated with the help of statistical tool. In the 'Impact of SHGs on women' tool the options are considered as Increased, No change and Decreased. The details of each type of options and their respective scores are presented in the following table.

S. No.	Rating Scale	Description	Score points
2	Impact of SHGs on women in different factors	Increases, No change and Decreased	1, 0 and -1

The researcher has collected the information from women SHG members in urban, rural and tribal areas with the help of above said structured questionnaire depending upon their specifications. Among these statements (separated into six areas), Socio-economic profile of the respondents has been taken as independent variable and the remaining all other areas in the questionnaire are taken as dependent variables for this present study.

Data Collection:

Survey technique along with personal interview method is employed for data collection. A pre-designed questionnaire is used for collecting data relating to SHG group members. In addition to this, secondary data are obtained from NABARD records obtained from the internet (www.NABARD.org.), Government of Andhra Pradesh and the Society for Eradication of Rural Poverty (SERP).

Statistical Analysis

Different statistical tools are employed for analyzing the data. Simple techniques like averages and percentages are extensively used. For easy understanding and assimilation of data, bar diagrams, pie diagrams and simple graphs are also made use of. After computing the data with the SPSS statistical software, the univariate and bivariate tables have been formulated to process the data and find out the results for the investigation. Hence, the following statistical tests have been carried out for the purpose of testing hypotheses. Here, the ANOVA test has been applied to differentiate the attitudes of the women SHG members on impact of SHG on women in skill development and decision making factors.

III. RESULTS, DISCUSSIONS AND CONCLUSIONS

The marriage age of the SHG women has been showed in the table 1. It is found that the dominated group of married respondents in urban area (53.4%) at their marriage at the age between 20-25 years followed by 26-30 years (45.4%). In rural area it shows that a dominated group of (75.2%) of the respondents married at the age of 26-30 years. Where as a predominant group of 75.4 percent respondents in tribal area married between 20-25 years. Hence the analysis shows that majority group of SHG women in urban area have got married between 22-30 years and in rural area between 26-30 years where as in tribal area 20-25 years [01-04].

Table – 1: Age at marriage of married respondents

Age	Area			Total
	Urban	Rural	Tribal	
< 20 years	2 (1.2)	2 (1.5)	12 (19.7)	16 (4.4)
20-25 years	87 (53.4)	32 (23.4)	46 (75.4)	165 (45.7)
26-30 years	74 (45.4)	103 (75.2)	3 (4.9)	180 (49.9)
Total	163 (100.0)	137 (100.0)	61 (100.0)	361 (100.0)

The table 2 represents the distribution of sample SHG women by preference of marriage. The table shows that in urban area 77.1 percent SHG women got arranged marriages and 22.9 percent got love marriages. In rural area 97.8 percent SHG women got arranged marriages and 2.2 percent have love marriages. In tribal area of a dominated group of 83.1 percent SHG women got arranged marriage and 16.9 percent have got love marriages. This can be inferred that in all the selected 3 areas a predominant group of respondents have got arranged marriages. Since 2 significant numbers of respondents in urban area have got live marriages [05-08].

Table – 2: Type of marriage followed by married respondents

Type of marriage	Area			Total
	Urban	Rural	Tribal	
Love	41 (22.9)	3 (2.2)	11 (16.9)	55 (14.4)
Arranged	138 (77.1)	134 (97.8)	54 (83.1)	326 (85.6)
Total	179 (100.0)	137 (100.0)	65 (100.0)	381 (100.0)

The table 3 represents the children (boy /girl) possessed by the SHG members in the study 3 areas. According to the table 45.3 percent in urban area 43.1 percent in rural area and 60 percent in tribal area respondents are having boy child on other hand 36.3 percent in urban area 56.9 percent in rural area and 33.8 percent in tribal area respondents are having girl child. This can be inferred that 18.4 percent in urban area 6.2 percent in tribal area the respondents are having either boy or girl child in their families [09-12].

Table – 3: Number of children possessed by the respondents

No of children	Area			Total
	Urban	Rural	Tribal	
Boys	81 (45.3)	59 (43.1)	39 (60.0)	179 (47.0)
Girls	65 (36.3)	78 (56.9)	22 (33.8)	165 (43.3)
Either boy or girl	33 (18.4)	-	4 (6.2)	37 (9.7)
Total	179 (100.0)	137 (100.0)	65 (100.0)	381 (100.0)

The status of children of SHG members has been presented in the table 4. According to the table is found that 5.6 percent in urban area. 13.1 percent in the rural area and 30.6 percent in tribal area of the respondents are small kids. On the other hand 59 percent in urban area 86.1 percent in rural area and 66.1 percent in tribal area the respondents that the children are going to schools. Whereas 35.4 percent urban area, 0.7 percent in rural area and 3.2 percent in tribal area the respondents said that the children are going to work [13-16].

Table – 4: Status of respondents' children

Status	Area			Total
	Urban	Rural	Tribal	
Small Children	10 (5.6)	18 (13.1)	19 (30.6)	47 (12.5)
School going	105 (59.0)	118 (86.1)	41 (66.1)	264 (70.0)
Working Children	63 (35.4)	1 (0.7)	2 (3.2)	66 (17.5)
Total	178 (100.0)	137 (100.0)	62 (100.0)	377 (100.0)

Table 5 is the analysis of land holdings by the sample SHG women in urban, rural and tribal areas. According to the data it reveals that 0.6 percent urban respondents, 78.8 percent rural respondents and 62.9 percent of tribal respondents are having land holdings. Therefore it is observed that most of the urban households are not having Agricultural lands. Whereas majority group of Rural and Tribal respondents are possessing Agricultural lands [17-20].

Table – 5: Do Agricultural land possessed by the respondents

Response	Area			Total
	Urban	Rural	Tribal	
Yes	1 (0.6)	108 (78.8)	39 (62.9)	148 (39.4)
No	176 (99.4)	29 (21.2)	23 (37.1)	228 (60.6)
Total	177 (100.0)	137 (100.0)	62 (100.0)	376 (100.0)

Table 6 represents the extent of land holdings by the SHG members. As per data it is found that 3.3 percent of urban respondents, 96.9 percent of rural respondents and 61.7 percent of tribal respondents are having below one acre land whereas 66.7 percent of urban respondents 2.3 percent of rural and 31.7 percent of tribal respondents are having between 1-2.5 acres of agriculture lands. Since 0.8 percent of rural respondents and the same number of tribal respondents are having 2.5-5.0 acres of land holdings and only 5 percent of the tribal respondents are having more than 5 acres of land. This can be inferred that the land holders who are in rural and tribal areas majority are having less than 1 acre of land [21–24].

Table – 6: Extent of land holdings possessed by the respondents

land acres	Area			Total
	Urban	Rural	Tribal	
Below 1 acre	1 (3.3)	125 (96.9)	37 (61.7)	163 (84.9)
1.0 - 2.5 acres	2 (66.7)	3 (2.3)	19 (31.7)	24 (12.5)
2.5 - 5.0 acres	-	1 (0.8)	1 (1.7)	2 (1.0)
5.00 - plus	-	-	3 (5.0)	3 (1.6)
Total	3 (100.0)	129 (100.0)	60 (100.0)	192 (100.0)

Table 7 is explaining about the motivated persons to join in SHG's in the study areas. It is observed that out of the urban respondents as many as 50.9 percent are motivated by their friends. Among the rural respondents a dominated group of 46 percent is motivated by NGO's and from the rest 21.2 percent each group motivated by friends and others. Whereas among total tribal respondents 46.8 percent are motivated by others and from the rest 35.5 percent motivated by NGO's and 17.7 percent are motivated by family members. This can be inferred that in urban areas the influence of friends and neighbor is more in joining SGH's whereas in rural and tribal areas the influence of NGO's and others is found more [25–28].

Table – 7: Motivated person(s) to join in SHG

Motivation	Area			Total
	Urban	Rural	Tribal	
Family members	2 (1.1)	2 (1.5)	11 (17.7)	15 (4.0)
Neighbours	83 (47.4)	14 (10.2)	-	97 (25.9)
Friends	89 (50.9)	29 (21.2)	-	118 (31.6)
NGOs	-	63 (46.0)	22 (35.5)	85 (22.7)
Others	1 (0.6)	29 (21.2)	29 (46.8)	59 (15.8)
Total	175 (100.0)	137 (100.0)	62 (100.0)	374 (100.0)

The expectations of SGH's are presented in the table 8. While 80.3 percent of urban respondents and 57.7 percent of rural respondents expectations are to find self employment through expectation is to improve self confidence through SHG's. It is also found that 40.9 percent of rural respondents joined in SHG to be an independent whereas 11.8 percent of the urban respondents joined in SHG are to improve the self confidence. Still it is also found that 20.6 percent of each group among tribal respondents joined in SHG's in inculcate saving have and to find self employment. Hence the analysis indicates that majority group of urban and rural respondents joined in SHG's to find self employment. Whereas dominated group of tribal respondents joined in SHG's for the improvement of their self confidence [29–32].

Table – 8: Expectations of respondents from SHG

Expectations	Area			Total
	Urban	Rural	Tribal	
To inculcate saving habit	5 (2.8)	-	13 (20.6)	18 (4.8)
To get loans	3 (1.7)	2 (1.5)	-	5 (1.3)
To find self-employment	143 (80.3)	79 (57.7)	13 (20.6)	235 (62.2)

To be an independent	6 (3.4)	56 (40.9)	4 (6.3)	66 (17.5)
Improve self confidence	21 (11.8)	-	33 (52.4)	54 (14.3)
Total	178 (100.0)	137 (100.0)	63 (100.0)	378 (100.0)

. The distribution of respondents by their present position in SHG's is showed in the table 9. The data reveals that 84.3 percent in urban area, 62.0 percent in rural area and 83.1 percent in tribal area respondents are ordinary numbers in self help groups. Whereas 15.7 percent in urban area 38.0 percent rural area and 16.9 percent in tribal area respondents are leaders in their respective self help groups. This can be inferred that majority group of respondents in the selected three areas are members in self help groups.

Table – 9: Present position of the respondents in the SHG

Present position	Area			Total
	Urban	Rural	Tribal	
Ordinary Member	150 (84.3)	85 (62.0)	54 (83.1)	289 (76.1)
One of the leaders	28 (15.7)	52 (38.0)	11 (16.9)	91 (23.9)
Total	178 (100.0)	137 (100.0)	65 (100.0)	380 (100.0)

The table 10 describes that about the living status of SHG members in the study 3 areas. It is found that out of total respondents in urban area as many as 93.9 percent are living in pucca houses and from the rest 4.5 percent are living in semi pucca house and 1.7 percent are living in Kutcha houses. Whereas from the total rural respondents 46.0 percent are living in semi pucca houses and from the rest 37.2 percent are living in pucca houses and 16.8 percent are living in kutcha houses. In the tribal area also out of the total respondents 58.5 percent are living in semi pucca houses and from the rest 32.3 percent are living in pucca houses 9.2 percent are living in kutcha houses. Hence the analysis indicate that while most of the urban respondents are living in pucca houses, majority group of rural and tribal respondents are living in semi pucca followed by pucca houses [33–36].

Table – 10: Living status of the respondents based

Living status	Area			Total
	Urban	Rural	Tribal	
Kutcha	3 (1.7)	23 (16.8)	6 (9.2)	32 (8.4)
Semi-Pucca	8 (4.5)	63 (46.0)	38 (58.5)	109 (28.6)
Pucca	168 (93.9)	51 (37.2)	21 (32.3)	240 (63.0)
Total	179 (100.0)	137 (100.0)	65 (100.0)	381 (100.0)

Regarding the table 11 average monthly income of SHG women respondents based on their caste. It is mentioned in the above table out of total SC respondents are 26 a majority group women respondents (73.1%) are earning monthly income is in between 3001 – 5000, and only 7.7 percent are monthly income levels are 500 – 3000, and above 5000. From the total ST respondents are 94 in which maximum group of respondents (46.8%) of monthly income level is 500 – 3000, and only 13.8 percent are earning level in between 3001 – 5000. Among the total BC respondents are 205 in that dominated group of women respondents (37.6%) are non earners, and 12.7 percent are earning above 5000 rupees per month. From the total group of other caste respondents are 56 a majority group (41.1%) respondents are earning 3001 – 5000, and only 5.4 percent are earning above 5000 per month.

Hence, the above analysis infers that (31.8%) respondents are non earners in which most of them are other caste, and only 12.3 percent of the respondent's monthly earning money is more than 5000. Therefore the tested chi-sqr value 61.27 is found significant at one percent level because the df (degree of freedom) is 9 and table value is 21.7 which is lower than the calculated value.

Table – 11: Caste wise distribution of the Average Monthly Income of the respondents

Monthly Income	Caste				Total
	SC	ST	BC	Others	
500 - 3000	2	44	46	10	102

	(7.7)	(46.8)	(22.4)	(17.9)	(26.8)
3001- 5000	19 (73.1)	13 (13.8)	56 (27.3)	23 (41.1)	111 (29.1)
Above 5000	2 (7.7)	16 (17.0)	26 (12.7)	3 (5.4)	47 (12.3)
Non earners	3 (11.5)	21 (22.3)	77 (37.6)	20 (35.7)	121 (31.8)
Total	26 (100.0)	94 (100.0)	205 (100.0)	56 (100.0)	381 (100.0)
Chi-square value	61.27**, df=9, Table value =21.7				

Figure-1: Caste wise distribution of the Average Monthly Income of the respondents

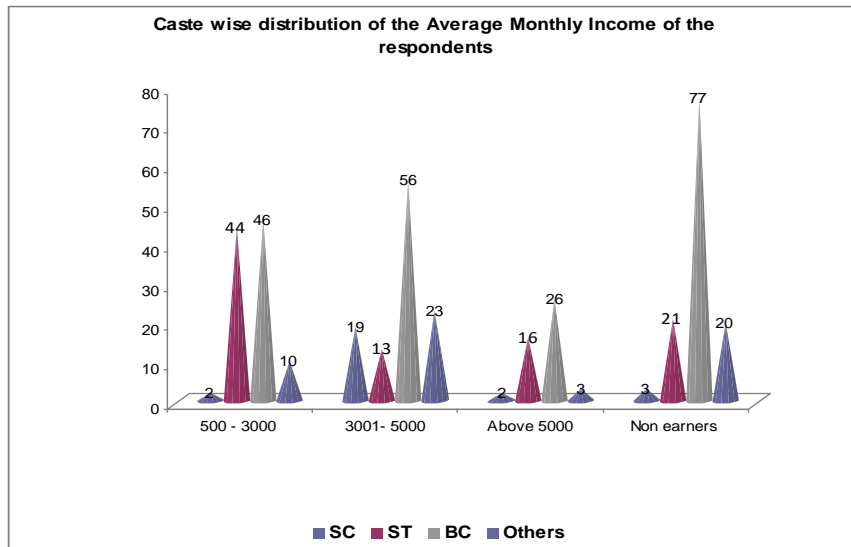


Table – 12: Caste wise distribution of the thrift saving of the respondents

Monthly saving	Caste				Total
	SC	ST	BC	Others	
Below 5000	0 (0.0)	14 (14.9)	9 (4.4)	2 (3.6)	25 (6.6)
5000 - 10000	0 (0.0)	23 (24.5)	10 (4.9)	0 (0.0)	33 (8.7)
10000 - 20000	1 (3.8)	23 (24.5)	27 (13.2)	4 (7.1)	55 (14.4)
20000 - 40000	13 (50.0)	3 (3.2)	77 (37.6)	28 (50.0)	121 (31.8)
Above 40000	11 (42.3)	10 (10.6)	42 (20.5)	13 (23.2)	76 (19.9)
No Savings	1 (3.8)	21 (22.3)	40 (19.5)	9 (16.1)	71 (18.6)
Total	26 (100.0)	94 (100.0)	205 (100.0)	56 (100.0)	381 (100.0)
Chi-square value	112.22**, df=15, Table value =30.6				

The table – 12 represents the average monthly savings of SHG women respondents based on their caste. It is observed that out of total SC respondents are 26 a majority group women respondents (50.0%) are monthly savings is in between 20000 – 40000, and none of them are savings below 5000 and 5000 – 10000. From the total ST respondents are 94 in which maximum group of respondents are (24.5%) monthly saving level is 5000 – 10000 and 10000 - 20000, and only 3.2 percent are savings in between 20000 – 40000. Among the total BC respondents are 205 in that dominated group of women respondents (37.6%) are 20000 - 40000, and 4.4 percent are saving below 5000 rupees per month. From the total group of other caste respondents are 56 a majority group (50.0%) respondents are earning 20000 – 40000, and none of them are not saving their monthly income.

Hence, the above analysis infers that (31.8%) respondents are saving level in between 20000 - 40000 in which most of them are other caste, and only 6.6 percent of the respondents’ monthly savings money is below 5000. This can be inferred that the

distribution of sample tested chi-sqr value 112.22 is found significant at one percent level because the df (degree of freedom) is 15 and table value is 30.6 which is lower than the calculated value [37–40].

Figure-2: Caste wise distribution of the thrift saving of the respondents

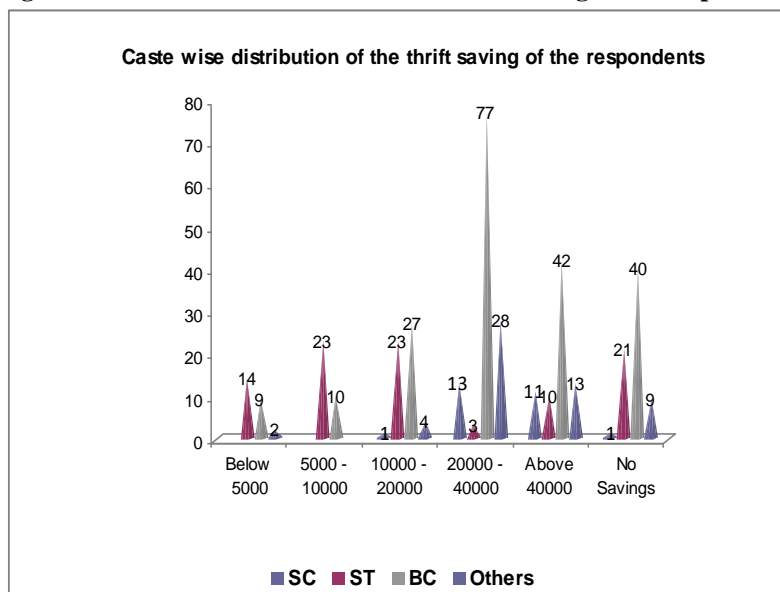


Table – 13: Employment Status distribution of the Average Monthly Income of the respondents

Monthly Income	Employment Status				Total
	Un-employment	Self employed	Employed	Labour	
500 - 3000	12 (29.3)	32 (28.3)	3 (42.9)	55 (25.0)	102 (26.8)
3001- 5000	8 (19.5)	44 (38.9)	0 (0.0)	59 (26.8)	111 (29.1)
Above 5000	1 (2.4)	5 (4.4)	3 (42.9)	38 (17.3)	47 (12.3)
Non earners	20 (48.8)	32 (28.3)	1 (14.3)	68 (30.9)	121 (31.8)
Total	41 (100.0)	113 (100.0)	7 (100.0)	220 (100.0)	381 (100.0)
Chi-square value	32.11**, df=9, Table value =21.7				

The above table 13 represents the monthly income of SHG women respondents based on their employment status. It is observed that total un-employment respondents are 41 in which half of the SHG women respondents (48.8%) are non earners, and only 2.4 percent of respondents' monthly income is above 5000. From self-employed respondents are 113 in which a dominated group of respondents are (38.9%) monthly income level is in between 3001 – 5000, and only 4.4 percent are earning above 5000 rupees per month. Regarding the total employed respondents are 7 in that nearly half of the women respondents i.e. (42.9%) earning level is above 5000, and none of them are not earning 3001 – 5000 level. As per the total labor respondents are 220 a dominated group of SHG women respondents (30.9%) are non earners, and 17.3 percent are earning money is above 5000.

Hence, it infers that majority group of SHG women respondents (31.8%) are non earners in which most of them are un-employment, and only 12.3 percent are earning above 5000 rupees per month. This infers that the distribution of sample the calculated chi-sqr value 32.11 is found significant at one percent level because the df (degree of freedom) is 9 and table value is 21.7 which is lower than the calculated value.

Figure-3: Employment Status distribution of the Average Monthly Income of the respondents

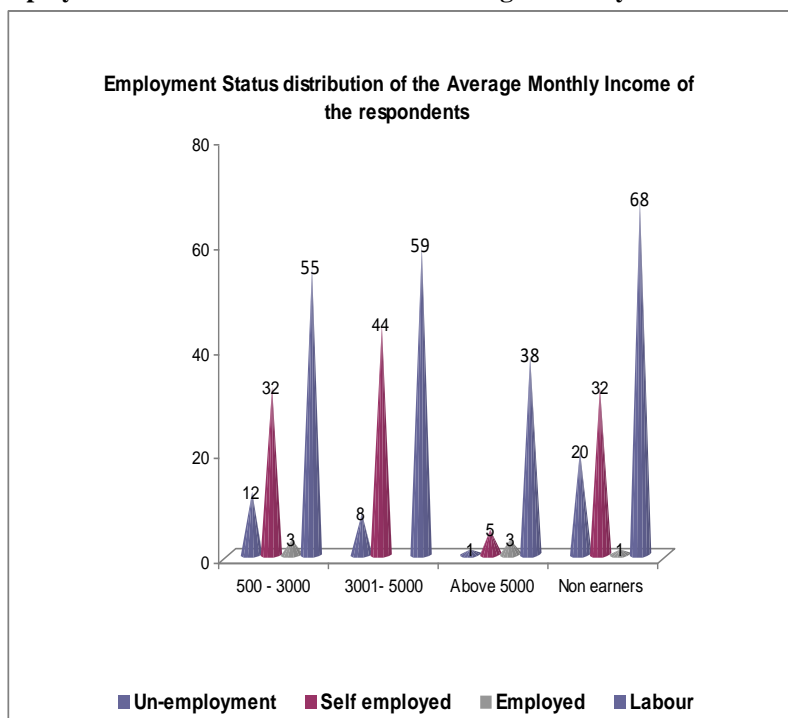


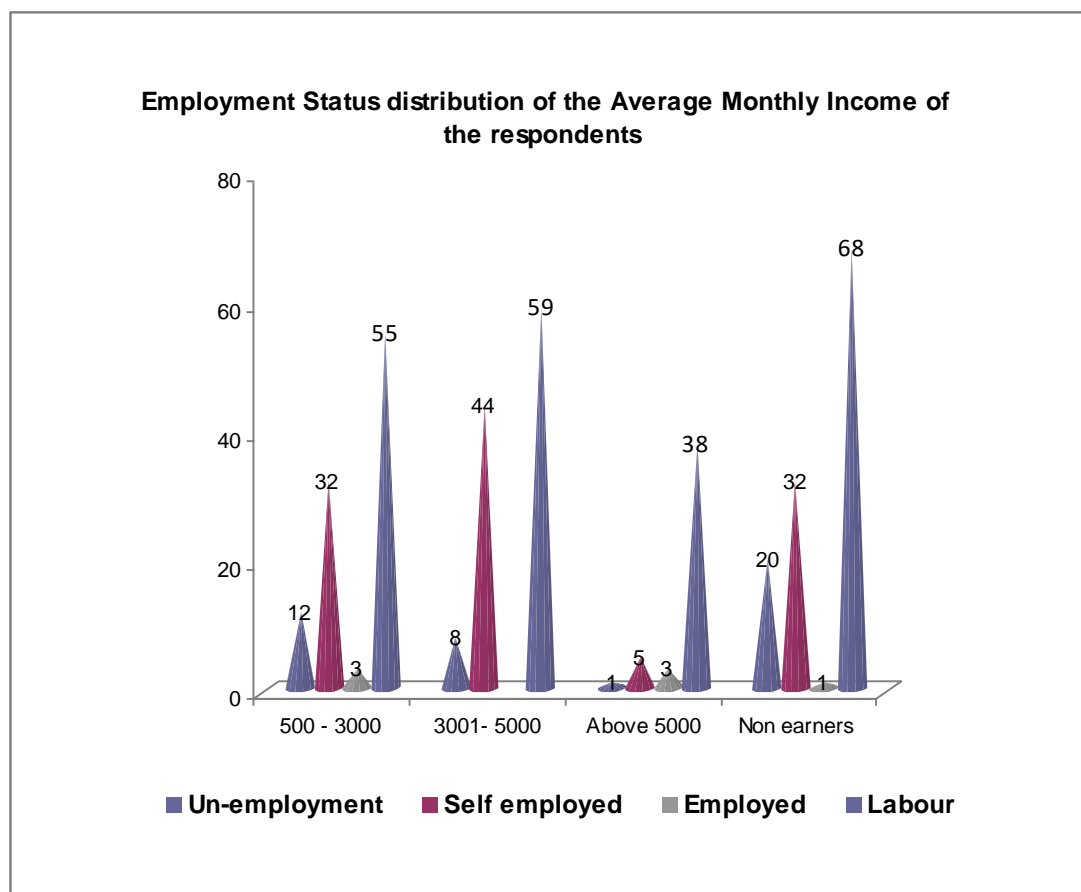
Table – 14: Employment Status distribution of the thrift saving of the respondents

Savings	Employment Status				Total
	Un-employment	Self employed	Employed	Labour	
Below 5000	5 (12.2)	6 (5.3)	0 (0.0)	14 (6.4)	25 (6.6)
5000 - 10000	9 (22.0)	5 (4.4)	1 (14.3)	18 (8.2)	33 (8.7)
10000 - 20000	9 (22.0)	16 (14.2)	3 (42.9)	27 (12.3)	55 (14.4)
20000 - 40000	7 (17.1)	54 (47.8)	1 (14.3)	59 (26.8)	121 (31.8)
Above 40000	9 (22.0)	21 (18.6)	2 (28.6)	44 (20.0)	76 (19.9)
No Savings	2 (4.9)	11 (9.7)	0 (0.0)	58 (26.4)	71 (18.6)
Total	41 (100.0)	113 (100.0)	7 (100.0)	220 (100.0)	381 (100.0)
Chi-square value	52.04**, df=15, Table value =30.6				

According to the table 14 the monthly savings of SHG women respondents information based on their employment status. It is found that total un-employment respondents are 41 in which most of the SHG women respondents (22.0%) are savings 5000 - 10000, and 10000 – 20000, and only 4.9 percent of respondents’ are not saving money. From self-employed respondents are 113 in which a dominated group of respondents are (47.8%) monthly saving level is in between 20000 - 40000, and only 4.4 percent are savings 5000 - 10000 per month. Regarding the total employed respondents are 7 in that nearly half of the women respondents i.e. (42.9%) saving money in between 5000 - 10000, and none of them are not saving money below 5000 level. As per the total labor respondents are 220 a dominated group of SHG women respondents (26.8%) of monthly savings is 20000 – 40000, and only 6.4 percent of respondents monthly saving is below 5000.

Hence, it infers that majority group of SHG women respondents’ monthly savings money is 20000 – 40000 i.e. (31.8%) in which most of them are labor, and only 6.6 percent are savings money is below 5000 rupees per month. Therefore the above distribution of sample the calculated chi-sqr value 52.04 is found significant at one percent level because the df (degree of freedom) is 15 and table value is 30.6 which is lower than the calculated value.

Figure-4: Employment Status distribution of the thrift saving of the respondents



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