A STUDY ON THE QUALITY OF LIFE OF THE MEMBERS OF SELF HELP GROUPS ASSISTED BY NON-GOVERNMENTAL ORGANISATIONS IN KERALA

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under the

Faculty of Social Sciences

By

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Certificate

This is to certify that the thesis entitled **'A Study on the Quality of Life of the Members of Self Help Groups Assisted by Non-Governmental Organisations in Kerala'** is a record of bonafide research carried out by Mr. Anil Kumar N under my supervision and guidance in the School of Management Studies, Faculty of Social Science, Cochin University of Science and Technology and is worthy of consideration for the award of Ph.D. Degree of Cochin University of Science and Technology. No part of this work has been presented for any other degree from any other institution.

Dr. P. R. Wilson
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Declaration

I declare that the thesis, **'A Study on the Quality of Life of the Members of Self Help Groups Assisted by Non-Governmental Organisations in Kerala'** is the record of bonafide research work carried out by me under the supervision of Dr. P. R. Wilson, Professor, School of Management Studies, Cochin University of Science and Technology, Kochi - 22.

I further declare that this thesis has not previously formed the basis for the award of any degree, diploma associateship or other similar title of recognition.

Place: Kochi   *Anil Kumar N*

Date:

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I bow before THE ALMIGHTY for all the blessings. Only with his blessings, I could bring all my efforts to a successful completion.

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Contents

Chapter **5**

PHYSICAL ACHIEVEMENTS AND SOCIO ECONOMIC PROFILE OF HOUSE HOLDS .... 137 -170

Chapter **7**
RESULTS ....**223 -237**

Chapter **8**
OBSERVATIONS AND FINDINGS OF THE STUDY....................................**239 - 248**

REFERENCES ....**249 - 274**

APPENDIX ....**275 - 288**

List of Tables

List of Figures

Abbreviations

ADB	-	Asian Development Bank
AGFI	-	Adjusted Goodness Fit Index
CDS	-	Community Development Society
CFA	-	Confirmatory Factor Analysis
CFI	-	Comparative Fit Index
DF	-	Degree of Freedom
EFA	-	Exploratory Factor Analysis
FAO	-	Food and Agricultural Organisation
GFI	-	Goodness of Fit Index
ILO	-	International Labour Organisation
KDM	-	Kudumbashree Mission
MDG	-	Millennium Development Goal
MFI	-	Microfinance Institution
NABARD	-	National Bank for Agricultural and Rural Development Bank
NFI	-	Normal Fit Index
NGO	-	Non Governmental Organization
NHG	-	Neighbor Hood Groups
OECD	-	Organisation for Economic Co-operation and Development
QOL	-	Quality of Life
RBI	-	Reserve Bank of India
RMR	-	Root Mean Square Residual
RMSEA	-	Root Mean Square Error of Approximation
SBLP	-	SHG-Bank Linkage Programme
SEM	-	Structural Equation Modeling
SHG	-	Self Help Groups

SIDBI	-	Small Industrial Development Bank of India
SPSS	-	Statistical Package for Social Sciences
UN	-	United Nation
UNDP	-	United Nations Development Programme
UNICEF	-	*United Nations International Children's Emergency Fund.*
VICIB	-	Vikas Credit and Informal Banking Service (VICIB)
WHO	-	World Health Organization
WHO QOL	-	World Health Organization Quality of Life

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Chapter **1**

INTRODUCTION

1.1. Background of the study

'Lasting peace cannot be achieved unless large population groups find ways in which to break out of poverty. Micro-credit is one such means. Development from below also serves to advance democracy and human rights. (Nobel peace prize, 2006)

This chapter gives a brief introduction to the topic of research undertaken. First chapter describes the SHG movement, Kudumbashree programme of Kerala and Quality of Life. It also describes the research problem, objectives of the study and hypothesis. Finally, limitation of the study is also given in this chapter.

As part of the Five-year Plans, the Government of India had introduced various poverty alleviation programmes. These programmes differed widely in terms of their operations. Some of them were area specific programmes, whereas, some others were targeted to certain sections of the society like

unemployed, youth, mothers etc. 'Wastage and diversion of funds were unavoidable in the context of corrupt bureaucracy and capturing of funds by influential personnel of locally elected bodies such as panchayaths. The shortfalls in these programme could be attributed to their poor design and implementation' (Gaisha *et aI2001).*

Inspite of higher economic growth in the recent past, Indian economy continues to suffer from the problems of poverty, poor progress of various socio-economic indicators, sectoral divergences in growth, regional imbalance in growth and employment opportunities. Hence "Inclusive growth" is one of the important objectives of eleventh five year plan in India. Growth can bypass the poor or marginalized groups, which results in increasing inequality. 'High and rising levels of income inequality can lower the impact on poverty reduction of a given rate of growth, and can also reduce the growth rate itself' (Ali and Hyun, 2007). Hence reducing inequality has become a major concern of development policy, a concern that has generated interest in inclusive growth.

Regarding development and poverty reduction, Amartya Sen has rightly elaborated that development is about much more than the increasing material well being, but also includes expansions in capabilities in both positive and negative freedom. If 'development without participation is a sin' (Sen.A,1999), the erstwhile anti poverty programmes are sins of development.

The recognition of the relevance and importance of inclusive growth in developing Asia has been triggered by the rising concern that the benefits of spectacular economic growth have not been equitably shared. (Ali, 2007). A recent study on the impact of the global economic crisis on poverty reduction

efforts in developing Asia indicates that, under the baseline scenario of economic slowdown, 586 millions of Asians would live below $1.25 a day and 1.43 billion below $2 a day in 2010(ADB 2009).

Indeed, there is a growing consensus, based on theoretical and empirical work, that better access to finance, if embedded with other reforms that empower the poor to participate in markets on fair terms, can be an extraordinarily effective tool for promoting economic growth and poverty reduction.

ILO's mandate for pursuing action against poverty is contained in the Philadelphia Declaration of 1944 which states that "poverty constitutes a danger to prosperity everywhere". This work is now being reinforced in the context of the international commitment to achieve the Millennium Development Goals (MDGs)(Bakhtiari,.S.2006)

The October 2010 report by the Food and Agriculture Organization (FAO) says that 925 million people (about 13.6 percent of the world population) are undernourished. Though the number is comparatively low from last year, the number of hungry people in the world is much higher than 1995–1997 (FAO 2010).

Measuring a country's economic performance through selected economic indicators is an established and recognized practice in all OECD nations. Yet, relying solely on conventional economic indicators provides incomplete and unrepresentative measures of a nation's overall development and progress. According to the former Prime minister of Britain, Tony Blair, "real progress cannot be measured by money alone...Feeling safe in our streets, enjoying a rich and diverse countryside, living in strong communities. These all matter too".

Human Development Report has been publishing the Human Development Index(HDI) by UNDP which represents a broader definition of well-being and provides a composite measure of three basic dimensions of human development: health, education and income. India's HDI rose by 1.7% annually from 0.345 to 0.554 currently, which gives the country a rank of 136 out of 187 countries with comparable data between 1980 and 2012. The HDI of India during 2010 was 0.519 and the rank was 119.India's HDI is less than the HDI of South Asia as a region which is 0.558 during 2012(UNDP,2012)

Even though India is recognized as a global power in key economic sectors, our growth on social development has been uneven with growing disparities across regions, castes, sex and other characteristics. According to UNICEF, every second young child in India is malnourished, less than ¼ of rural population use toilets and only 4 out of 10 girls who enroll, complete eight years of schooling (Unicef, 2012). But India shows progress on certain social indicators, particularly those that respond to vertical, campaign-like approaches: the near eradication of polio; a significant increase in literacy rates; and the enrolment of both boys and girls in primary school. But progress has been slow in areas such as primary health care and community-based nutrition services. Limited change in the practice of key behaviors related to child well-being, such as hand washing and exclusive breastfeeding, the HIV/AIDS epidemic threat, issues related to child protection which include trafficking and child labour, are becoming more pronounced. Current rates of progress on many indicators are not sufficient to meet many of the MDGs by 2015. GOI has fixed ambitious targets for the development of the key sectors by increased public resources , like the Sarva Shiksha Abhiyan in education (the national policy to universalize primary education), the Reproductive and Child Health Programme II, the National Rural Health Mission and the

Integrated Child Development Services, etc. , especially those belonging to socially disadvantaged and marginalized communities.

In spite of the sustained economic growth maintained during the last ten years and the great hype about the benefits of globalization of the economy, there has been very little change in the conditions of the rural side especially in the lower strata of the society. Around seventy percent of the Indian population reside in the rural areas where economic boom has yet to make dent. Caste reform movements of the 19th and 20th centuries and peasant and labor movements in the second half of the 20th century has led to widespread radical reforms. Despite its poverty, Kerala has achieved human development results that are outstanding, in comparison with the rest of India.

Women households are the cruel victims of deprivation and destitution. Therefore, any programme for poverty alleviation must aim at improving the living environment of the womenfolk. It is through creating livelihood opportunities for the women that they can be empowered, and the Microcredit and the Self Help Groups are the better means through which their living conditions can be improved (Raghavan.V.P,2009).

Microfinance programme started its origin in Bangladesh in a humble way in 1974 through Prof. Muhammed Yunus. The origin was based on the reality that there was a wrong perception among the bankers and the society that poor people are not credit worthy. The women have no voice in decision - making in family and are, disempowered and marginalised from the mainstream of the society in Bangladesh. He found that lending to women generates considerable secondary effects, including empowerment of a marginalized segment of society (Yunus and Jolis 1998), who shares betterment of income with their children, unlike many men. The basic concept

of Grameen bank is that the poor have skills that are under-utilized, and with incentive, they can earn more money. The people have endless potential, and unleashing their creativity and initiative helps they end poverty.

Mohammed Yunus hypothesized is that credit is the fundamental human right and once you have credit, you can intervene in the vicious circle of poverty. Credit means you have money for investment, investment leads to a higher income, higher income leads to better savings, better consumptions and then you have again inject more credit for higher investment. So this vicious circle becomes a virtuous cycle.

With the economic intervention of Grameen bank to the poor by small loans, a process of transformation in the life of the individual members begins. The members develop a social charter- 'Sixteen decisions' relating to women's economic and social life. The decisions include sending and ensuring that children stay in school, committing to build a house of oneself, keeping families small, taking joint action to help the community, not accepting or giving dowry at weddings, drinking clean water, growing plants and vegetables, keeping their children and environment clean and so on. The Sixteen decisions thus become the platform around which the transformations of women's lives take place. The participation of members in social and political activities is higher than non members. Almost all children of Grameen bank members are studying in schools. Much improvement occurred in adoption of family planning and so lower birth rate and mortality rate among members.

The success of Grammeen bank spread the concept of microfinance throughout the world including the developed countries and the Grammeen model has been replicated throughout the world. The Grammeen bank has

generated an international wave of interest and has been the main source of inspiration for the 'micro credit movement' which was launched in 1997 as a 'global movement to reach 100 million of the world's poorest families, especially the women of those families, with credit for self employment and other financial and business service, by the year 2005' (MCS, 1997).

Grammeen bank has invented a system of 'social collateral', a combination of peer pressure and solidarity. Members, most of them women, are part of a group of five. When the first loan is made to one woman, the next member of the group will only receive a loan if the first is able to repay the loan regularly and so on and likewise the entire group takes the responsibility for the repayment. Considering the efforts to create economic and social development, Nobel Peace Prize was awarded to Muhammad Yunus and Grameen Bank in 2006, a twin ownership.

The All-India Debt and Investment surveys conducted during the period of 1950-90 found out that despite the expansion of the formal credit system and the banking network in the country, the dependence of the rural poor on money lenders and informal sources continued to remain high. For that, NABARD launched a pilot project in 1992 to link about 500 SHGs to the banking system and also supported it by way of refinance. NABARD introduced the self Help group – bank linkage concept as a strategy for increasing the outreach of the banking system to the poor. The project started as a partnership model of three agencies- the SHGs, banks and NGOs. NABARD's strategy was forming SHGs of the poor, encouraging them to pool their thrift regularly and using the pooled thrift to make small interest bearing loans to the members. In the mean time, SHGs learnt the basis of banking first and bank credit followed thereafter. The main objective of the

above project was not just to provide bank credit to the rural poor but to stimulate their self help capacity, lift them out of poverty and empower them.

Table 1.1. Share of Rural Household Debt by Source, India, 1951 – 2010 (%)

Credit Agency	1951	1961	1971	1981	1991	2010
Cooperatives and Commercial Banks	5.7	10.3	24.4	58.6	58.8	52.8
Government and other formal sources	3.1	5.5	5.5	4.6	7.5	7.8
All Institutional Agencies	**8.8**	**15.8**	**31.7**	**63.2**	**66.3**	**60.6**
Professional and Agriculturist Moneylenders	68.6	62.0	36.1	16.1	17.5	18.2
Traders		7.2	8.4	3.1	2.2	4.8
Landlords		7.6	8.6	4.0	4.0	5.7
Relatives and Friends	14.4	6.4	13.1	11.2	4.6	4.4
Other Sources	8.2	0.8	2.1	2.4	2.3	4.6
All Non-Institutional Agencies	**91.2**	**84.0**	**68.3**	**36.8**	**30.6**	**37.7**
Sources not specified	0	0.2	0	0	3.1	1.7
Total	**100**	**100**	**100**	**100**	**100**	**100**

Source: All-India Rural Credit Survey for 1951, All-India Debt and Investment Survey for the others.(GOI,2008)
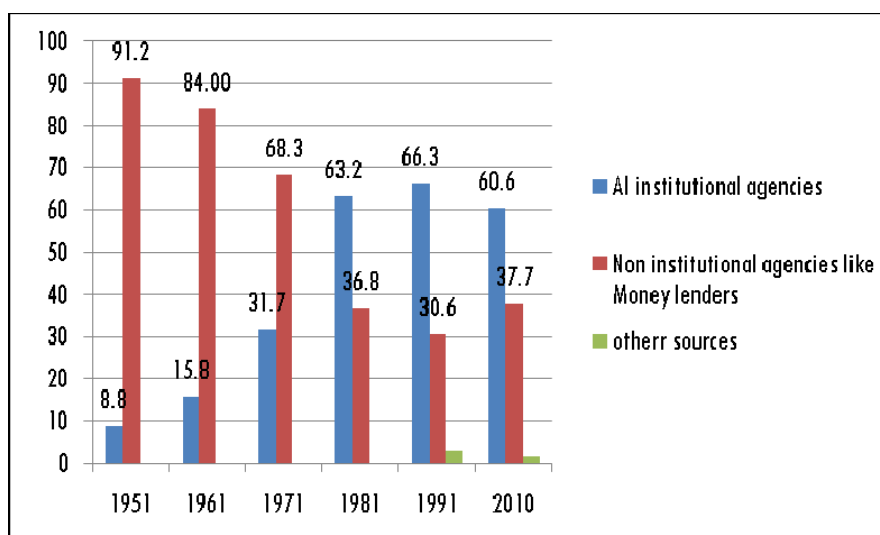
Fig 1.1 Share of Rural Household Debt by Source, India, 1951 – 2010 (%)

The share of formal sector lending which includes Cooperatives, Commercial Banks, Governmental and other formal sources increased more than ten times from 5.7% to 58.8% between1951 to 1991, but it declines after that, due to the liberalization policy and financial sector reforms. Also the share of "informal" sources like professional moneylenders, landlords ,agriculturist money lenders, etc in rural credit fell from 91.2% to 30.6% between 1951 to 1991, then increased to 37.7% after that, due to the above reasons.

1.2. SHG Movement in India

In India, microfinance started at a similar time with the establishment of SEWA Bank, a cooperative bank that was founded by Ela Bhatt in 1974. SEWA Bank grew out of a trade union movement with similar objectives as Grameen bank, namely to provide financial services to the poor, but with a focus on self-employed women (Bhatt, 2006)

The 'Task Force on Supportive Policy and Regulatory Framework for Micro-Finance' constituted by NABARD defines "micro-finance as the provision of thrift, saving, credit and financial services and products of very small amounts to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve their standard of living". Micro credit is usually defined as "small scale financial services provided to people who work in agriculture, fishing and herding ;who operate smaller micro - enterprises; who provide services, who work for wages or commission, and other individuals or groups at local levels of development countries both rural or urban"(Robinson,1996).

The success of the micro credit initiatives through Self Help Groups (SHG) has encouraged the Government to use this as an instrument to address

the issues of poverty and unemployment. Women SHGs are implementing a large number of development initiatives viz, for providing women with access to savings and credit mechanisms and institutions through microcredit schemes. (MDGs India country report,2005)

According to the Consultative Group to Assist the Poor of The World Bank, an estimated 2.7 billion people in the world have no access to formal financial services (CGAP 2009, p. 13).

Institutional credit which includes the formal banking sector is not in a position to serve the needs of lower income groups. The thrust of the organized sector , with in the priority sector lending frame work , has been on productive activities, where as, the poor, the large majority of whom are landless, need credit mainly for financing income- consumption gap or tiding over occasional crisis and emergencies .Moreover, the need , delivery, and terms of condition are in a mismatch with that of the poor. So, naturally, the poor depend mainly on informal credit sources like money lenders, traders, and financial intermediaries. So here comes the relevance of Self Help Groups (SHGs), to bridge the gap between the demand and supply of credit needs of rural poor of the lower strata of society. **(**Swati Agarwal, 2009)

The concept that SHGs could work as local financial intermediaries received wide acceptances when NABARD started exploring the possibilities of establishing linkage between SHGs and banks. The bank- SHG linkage scheme got a full rhythm when there was a change in anti poverty policies focusing on participation of poor in income generating activities. The SHG movement in India has enabled social and economic inclusion of the poor by focusing on women (Thorat, 2006). The SHG bank linkage program (SBLP), which is India's own innovation, has proved to be one of the most effective

methods poverty alleviation and women empowerment programs.In the year 2001, the Government of India made a provision for setting up of a Micro Finance Development Fund in NABARD, with a starting contribution of Rs.1000 million from Reserve Bank of India, NABARD, banks and others.

In India, SHGs are more prominent among the south Indian states like Andhra Pradesh, Tamil Nadu, Karataka and Kerala. Most of these states have their own government programme for the promotion of micro-finance.

Micro-finance programmes have been playing significant roles in poverty alleviation and women empowerment. Several studies (Rajakutty 1997 and Puhazhendhi and Satyasai 2000) have pointed out that compared to direct lending programmes, micro-finance approach was more successful with respect to reaching the poor, attaining socio-economic well being of the participants etc. Micro-credit schemes have been particularly targeted towards poor women, who are often discriminated against not only by institutions, but also within their own households. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females (Amin, Becker & Bayes, 1998; Kabeer, 2000). Empowerment is a process, which helps people to gain control on their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals (Indiresan, 1999). Sudha (2008), in her book Women's Empowerment in South Asia's, explained women's empowerment as the ability of women to transform economic and social development when empowered to fully participate in the decisions that affect their lives through leadership training, coaching, consulting and the provision of enabling tools for women to lead within their communities, regions and countries.

The objectives of the SHG program are to alleviate poverty, increase sustainability, reduce vulnerability, improve capacity building and help the weaker sections build assets. Increased education, better standard of living, reduced child mortality and child labor, enancipation cum empowerment of women, and communal cum religious harmony are value adding benefits to the country(.(Venkataramany et al(2009).

Tavanti.M,(2012), in his article has mentioned that the Microfinance movement could learn valuable lessons from the field of international development which evolved along three stages. The first stage was primarily about economic development and it occurred into the 1960s. At that time, the understanding of development was primarily in terms of economic growth with an emphasis on making the pie grow. In the second stage, the international community realized the importance of social development with an emphasis on development as equity and ''distributing the pie.'' This stage was particularly evident in the 1970s and 1980s, but it is still visible today. The third stage, is the current one and primarily identified by the concept of sustainable development. The emphasis here is not just on natural and environmental capital but also on social, cultural, political, and institutional capitals. The focus is on developing and maintaining capacity, ''sustaining and developing the pie.'' Microfinance which had a beginning stage in providing credit, is now evolving and integrating strategies for social capital development along with the influence of good governance and appropriate policies.

As development is more than economic growth, so is microfinance more than mere access and the distribution of money. Either through the mission of the MFI itself or in partnership with other organiziations, microfinance must foster and develop social capital and community assets development. (Tavanti.M,2012)

The current crisis and controversy between pro-poor traditional approaches of MFIs versus those who have gone public can learn from the lessons of international development where social capital, community empowerment, and capacity building are central elements in achieving sustainable livelihoods (Tavanti.M,2012)

Venkataramany et al(2009) in their article elaborated that Seeking relief from problems and providing welfare was the primary goal of the SHGs and the success thereof would lead to a strong community development ensuring eradication of social evils in the environment. They also emphasised that the SHGs comprising predominantly women groups help in the social cause of alleviation of poverty, increase of sustainability, reduction of vulnerability, improvement of capacity building and help the weaker sections build assets. Increased education, better standard of living, reduced child mortality and child labor, emancipation cum empowerment of women, and communal harmony are value adding benefits to the country.(Venkataramany et al(2009).

1.2.1. Different Models of Linkage

There are two major models of SHG bank linkage in India.

Model 1 (Bank – NGO – SHG – Members)

In this method, groups are formed by facilitating agencies like NGOs, Government Agencies like Panchayat or other community based organizations. The groups are formed and framed by these agencies. The banks lend directly to SHGs after observing their operations. While the banks provide loans to the SHG directly, NGOs or other agencies play the facilitator's role. Majority of the SHGs come under this category.

Model 2 (Bank – NGO (MFI) – SHG – Members)

Banks in some areas are sometimes not in a position to finance SHGs which are promoted and nurtured by other agencies. In such cases NGOs act as both facilitators and micro finance intermediary (MFI). Here the bank may lend to the NGO for lending to SHGs. NGO is responsible for repayment of loans. This model is likely to be found more convenient by banks for credit linkage, where very large number of SHGs would be required to be linked by small sized branches of banks. Other agencies like Non Banking Finance Company (NBFC) are also coming up to take up the role of the MFI.

There is one more model of SHG-Bank linkage in India- Bank - SHG – Members. In this method, the bank itself acts as a SHG promoting institution (SHPI). It take initiative in forming the groups, nurturing them over a period of time, opening their saving account and then providing credit to them after satisfying itself about their maturity to absorb credit. This model of SHG-Bank linkage is very rare since banks are not interested in group formation. Instead, they rely on NGOs to form groups.

1.2.2. Microfinance Programme

As per NABARD's microfinance report by March 2012, 79.6 lakh SHGs, with an estimated membership of 9.7 crores, have savings accounts in the banks, with aggregate bank balance of Rs. 6551 crores. Over 43.54 lakhs of SHGs have loan accounts with a total loan outstanding of Rs. 36,340 crores. During2010-11, 74.61 lakh SHGs, has savings accounts in the banks, with aggregate bank balance of Rs. 7016 crores. Over 47.86 lakh SHGs have loan accounts with a total loan outstanding of Rs. 31221 crores. During the financial year 2009-10, 69.53 lakh SHGs, has savings accounts in the banks, with an aggregate bank balance of Rs. 6198 crores. Over 48.51 lakh SHGs have loan accounts with a total loan outstanding of Rs. 28038 crores.

The decreasing trend in the number of SHGs that have a loan outstanding with banks during 2010-12 which came down from 48.51 lakh SHGs in 2010 to 43.54 lakh SHGs as on March 2012, a reduction of nearly 10% is a major cause for concern. During the same period, the number of SHGs having a savings bank account has gone up from 69.53 lakh SHGs to 79.6 lakh SHGs, an increase of nearly 15%. Only 55% of the SHGs that have a savings bank account are having a loan outstanding with the bank.

Table 1.2. SHG-Bank Linkage Programme during last three years

Sl no	Particulars Self Help Groups	2009-10	2010-11	2011-12
1	No. of SHGs savings linked	69,53,250	74,61,946	79,60,349
2	Savings amount in SB Account (Rs. in Lakh)	6,19,871	7,01,630	6,55,141
3	Total number of SHGs credit linked during the year	15,86,822	11,96,134	11,47,878
4	Amount disbursed during the year (Rs. in lakh)	14,45,330	14,54,773	16,53,477
5	No. of SHGs having loans outstanding	48,51,356	47,86,763	43,54,442
6	Amount of loan outstanding (Rs. in lakh)	28,03,828	31,22,117	36,34,000
	Microfinance institutions			
7	Loans disbursed during the year	1072849.00	844896.00	NA
8	Amount of loan outstanding	1395574.00	1373062.00	NA

Source: Status of Microfinance in India, 2009-10; 2010-11; 2011-12 and Annual report (NABARD)2012)

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The recent NSSO Survey finding that there are 37.5 lakh people below the poverty line in Kerala is a cause for concern. Small groups are formed, and

loans are allocated to members, based on group solidarity instead of formal collateral (Montgomery, 1996).

1.3. Kudumbashree

Kudumbashree, the State Poverty Eradication Mission started its operation on November 18th 1998, evolved through different phases of experimentation between 1988 to 1998.The first community based women oriented poverty eradication programme (Community Development Society)with the participatory approach occurred in Alappuzha municipality in1992 with the assistance of UNICEF, through 'Urban Basic Service of Poor'(UBSP) known as Alappuzha model. The same model was experimented in Malappuram district in 1994 with 'Community Based Nutrition Programme and Poverty Alleviation Project'(CBNP &PAP) with the assistance of UNICEF known as Malappuram model. The success of the Alappuzha and Malappuram models inspired the Government of Kerala to extend the CDS system to rest of the 57 towns of Kerala in 1995. Subsequently the CDS system was renamed as *Kudumbashree.*

In the above two models, the poor were identified based on non economic criteria. Nine indicators were used to identify risk families, out of which if any four or more of risk factors are positive, then it is a risk family. Various development activities in the state of Kerala are being brought together through the group dynamics developed under the *Kudumbashree* programme. This has resulted in the convergence of resources leading to poverty reduction (Jose, 2006). It is a three –tier community based structure with Neighbourhood Groups(NHG) at lower level federated to Area Development Groups(ADS) at ward level and ADS federated to Community Development Groups(CDS)at Gramapanchayath level/ Muncipality level

.Here Kudumbashree works as an NGO nurturing the groups(NHGs), helping the women members to acquire confidence, empowerment,etc. 'Yet others find positive effects on women's self-worth and social exposure (Kabeer 1998) and improvements in individual power, such as awareness of laws and politics, participation in purchasing decisions, control over resources, greater freedom of mobility, and enhanced social networks' (Hashemi et al. 1996; Pitt et al. 2006).

1.3.1. Objectives of Kudumbashree

The objectives of Kudumbashree are

- To eradicate absolute poverty in Kerala by 2008 and achieve holistic development of the poor families through self help

- To get people's participation and through following measures- Identification of poor families through risk index based surveys, empowering the poor women to improve the productivity and managerial capacities of the community by organizing them into Community Development Societies (CDS),encourage thrift and investments through credit by developing CDSs to work as informal bank

- To ensure zero drops out in schools for all children belonging poor families.

- To ensure better health and nutrition for all.

- To improve the income of the poor through the improved skills and by self employment.

- To ensure basic amenities like safe drinking water, sanitary latrines, improved shelter and healthy environment

- To enable the poor to participate the decentralization process through CDS as a subsystem of local bodies

- To promote functional literacy amount the poor and supporting continuing education

- To help the poor to fight social evils like alcoholism, smoking, drug abuse, dowry, and discrimination based on gender/ religion, caste, etc,

- To provide a mechanism for convergence of all resources and services meant for alleviation of poverty in the state and collaborating with governmental and non governmental institutions and agencies in all activities related to improving the quality of life of the poor.

1.3.2. Nine point indices used to identify the poor

Ninepoint indices used to identify poor are given below

1) Living in a substandard house or hut.

2) Having no land.

3) Having no sanitary latrine.

4) Having no safe drinking water with in 150 M

5) Getting only two meals a day.

6) Women headed house hold/presence of a widow divorcee /abandoned lady/unwed mother.

7) Having no or only one earning member.

8) Belonging to socially disadvantaged groups.

9) Having an illiterate adult member.

1.3.3. Thrift and credit societies

Apart from the poverty alleviation programme Kudumbashre encourages the NHGs to act as self help groups also for the economic sustainability of poor woman. Every member has to bring an amount (thrift) whatever may be, by reducing their day to day expenses in the weekly NHG meetings. From these small savings, credit may be available for meeting their immediate financial needs. This encourages the poor to save and makes the feeling that they too can save. A member can avail loan up to a maximum of four times of his savings. The loan amount and priority of loan disbursement are decided by NHG. The repayment of the loan is collected weekly along the NHG meetings. The interest income from the loan and thrift are used for re-loaning. The weekly meeting of poor persons ensures prompt repayment of loans. The NHG members together decide the loan amount and the priority of giving loans to the members. Now most of the thrift societies are capable of providing loans even to the income generation activities.

Both SHGs and kudumbashree help women in organizing at village level and also at urban areas through savings and rotational credit programmes or thrift and credit societies using their own resources, facilitating regular interaction and exchange of information linking them with banks, giving training to manage the credit and to improve their skills, and develop leadership qualities and their by increases self confidence. The experience which they gained in the NHG meetings helps the women to raise their voices against all social evils like corruption, dowry, etc. The group dynamics among the members help them to interact and behave in a better way in the society.

The opportunities and confidence which the members realize through the CDS system can help them to participate even in local body election.

Table 1.3. Coverage of KUDUMBASHREE as on 31/03/2010

1	No. of NHGs	2.03 lakhs
2	No. of ADSs	17486
3	No. of CDSs	1061
4	Total families covered	37.37 lakh

Source- Annual Report, Kudumbashree 2009-2010

Total number of NHGs as on March 2010 was 2.03 lakhs with 17486 ADSs and 1061 nos of CDSs covering 37.37 lakh families were there in Kerala.

Table 1. 4. Thrift and Credit

(Amount in crores)

		2009-2010	2010-2011
1	Cumulative Thrift	1176.44	1375
2	Cumulative internal loan disbursed	3021.24	3914
3	Cumulative lending under SHG-Bank linkage	709.54	709.54

Compiled from Annual Report, Kudumbashree 2009-2010

Cumulative thrift of NHGs during 2009-10 was Rs.1176.44 crores and the thrift during 2010-11 was Rs.1375crores.The loans disbursed during the year 2009-10 was Rs.3021.24crores and the loan disbursed during 2010-11 was Rs.3914 crores.The cumulative lending under SHG-Bank linkage during

2009-10 was Rs.709.54crores and the cumulative lending under SHG-Bank linkage during 2010-11 was Rs.709.54crores.

1.3.4. Income generation activities

Micro enterprises give an opportunity for providing gainful employment to the people below poverty line and thereby increasing their income and living standard .In Kudumbashree,the micro enterprise development is an emerging process which start with low capital low risk and low profit at the initial stage which will gain momentum and later switch on to low to medium capital and then to low to medium risk. Later it may even reach medium capital medium risk and medium profit with appropriate technology or with low technology.

John.J(2009) in his study mentioned the results of our field survey show that members of NHGs are the main participants of gram sabhas while middle class or most of the educated women do not take any interest in attending. It is found that 35.5 percent of the respondents of NHG members are regular participants in gram sabhas.

Awards and Recognition

Kudumbashree received received various awards since inception of its activities. Major awards are listed below.

- UNCHS-100 Best innovations 1998
- CAPAM – International Innovational Gold medal 2000
- CAPAM- Best 10 Innovations 2002
- UN Habitat 2002 practices Global 100 list. 2000
- Dubai International Award –Finalist . 2002
- UNDP- One among the15 best practices in India 2002

- India Innovation award for social innovation 2006
- Prime Minister's award for Excellence in public administrations 2007
- The EMPI-Indian express award Indian Innovation Award 2009
- GOI- National award for excellence in implementation of BSUP-JnNURUM 2011
- HUDCO Award for best practices to improve the living environment. 2012 (Kudumbashree, 2012.)

1.4. Quality of life

The quality of life is a critical element in the ongoing discourse on economic prosperity and sustainability, but it has often been subsumed under the heading of "economic growth" under the assumption that more income and consumption equates to better welfare. This equation of consumption with welfare has been challenged by several authors, notably Sen (1985) and Nussbaum (1995) and is now also being challenged by recent psychological research (Diener and Lucas, 1999; Easterlin, 2003). Measuring quality of life on traditional approach focuses on resources.

Alkaire.S(2008) in her paper mentions that as Robeyns and Veen wrote, "there is no generally accepted definition of 'quality of life'."Measuring the quality of life on traditional approach focuses upon the resources. The common resource measures by far are monetary indicators of income or consumption and non-monetary resources include a range of assets, as well as access to certain public services such as health, education, water, electricity, roads, etc,. Even though resources are vital and essential instruments to achieve a high quality of life, there are reasons why quality of life measures based on resources alone could be insufficient. She also argued in her paper

that first many resources are not intrinsically valuable; they are instrumental to other objectives, yet the quality of life arguably depends not on the mere existence of resources but on what they enable people to do and be: "The value of the living standard lies in the living, and not in the possessing of commodities, which has derivative and varying relevance" (Sen 1987). Alkire, S(2008) also argues that this would not be problematic if resources were a perfect proxy for intrinsically valuable activities or states. But instead people's ability to convert resources into a valuable functioning varies in important ways. Having a small red laptop might be a delightful source of recreation, pleasure and status to one particular teenager. But if a person is intimidated by computers, blind, or unable to read, its presence in their household would not automatically augment their quality of life to the same degree.

Ventegodt et al (2003) had elaborated in their paper that Quality of life (QOL) means a good life and they believe that a good life is the same as living a life with a high quality. The quality of life generally has a notion that leading a good life is based on some practical codes of conduct which is related to our culture in the society. Religious leaders also follow the notion of a good life based on certain positive attitude to life. In our culture, the major parameters for a good life are happiness, satisfaction with life, wellbeing, fulfillment of needs, mutual trust, helping others, empathy, meaning in life, functioning on social context, etc.

Diener et al(1997) in their paper had mentioned that there are three major philosophical approaches to determining the quality of life (Brock, 1993). The first approach describes characteristics of the good life that are dictated by normative ideals based on a religious, philosophical, or other systems. These approaches to quality of life depend neither on the subjective experience of people nor on the fulfillment of their wishes. The second

approach to defining a good life is based on the satisfaction of preferences. Within the constraints of the resources they possess, the assumption is that people will select those things that will most enhance the quality of their lives. Thus, in this tradition the definition of the quality of life of a society is based on whether the citizens can obtain the things they desire. This approach to utility or the good life based on people's choices undergirds much of modern economic thinking. The third definition of quality of life is in terms of the experience of individuals. If a person experiences her life as good and desirable, it is assumed to be so. In this approach, factors such as feelings of joy, pleasure, contentment, and life satisfaction are paramount. Obviously, this approach to defining the quality of life is most associated with the subjective well-being tradition in the behavioral sciences. Two scientific approaches to measure quality of life have been initiated – "objective" or social indicators, and the measurement of subjective well-being (SWB).

Land (1996) provides a history of the social indicators and subjective well-being movements in the social sciences. The social indicators movement focuses its attention on measuring. The growth of the social indicators movement coincided with the questioning of economic growth in terms of whether more was always better (Land, 1996). Subjective well-being is concerned with individuals' subjective experience of their lives. To understand the individuals' experiential quality of well-being, it is appropriate to directly examine how a person feels about life in the context of his or her own standards.

Objective or Social indicators reflect people's objective circumstances in a given cultural or geographic unit and are based on quantitative statistics rather than on individuals' subjective perceptions of their social environment.

Subjective well-being is primarily concerned with the respondents' own internal judgment of well-being, rather than what others consider important.

Diener et al(1997) in their paper have mentioned that the major advantage of subjective well-being measures is that they capture experiences that are important to the individual. Since most objective social indicators are indirect measures of how people feel about their life conditions, SWB measures provide an important additional assessment that can be used to evaluate the evidence summarized by objective indicators. If objective and subjective indicators converge, the researcher can make more definitive conclusions about the quality of life. Where objective and subjective measures diverge, a deeper analysis of the meaning of the indicators is required.

Veenhoven (1996) has suggested: In the first half of this century, quality of life in nations was largely measured by the material level of living. The higher that level in a country, the better the life of its citizens was presumed to be quality of life was measured by GNP related measures, currently by 'real' GDP per head. Yet, in the 1960's, the opinion climate changed. This gave rise to a call for broader indicators of quality of life, which materialized in to the so called 'social indicator' movement.

Measurement of the quality of life, which commonly includes details about housing conditions, dwelling characteristics and access to basic needs, provide in-depth knowledge and understanding about the dynamic aspects of poverty" (Mamun AA, Adaikalam J, (2011).

Prabhu.R.R(2011) in her work, 'Institutional Dynamics in Community-based Fisheries Resource Management for Sustainable Development of Marine Fisheries in Kerala' used the parameters of physical infrastructure like type of housing, land possession, basic amenities like water, light, information

availability, educational achievement ,income, expenditure, savings and debt burden for assessing the quality of life of fishing communities.

Different people have different perception about the quality of life like happiness; life-satisfaction and well-being.

According to the World Health Organisation, the Quality of life is defined as an individual's perception of his position in life in the context of the culture and value systems in which he lives and in relation to his goals, expectations, standards and concerns. It is a broad-ranging concept incorporating in a complex way the person's physical health, psychological state, level of independence, social relationships, personal beliefs and their relationship to salient features of the environment (WHOQOL Group, 1995).

Thus, to judge the relative quality of life in different countries, other indicators showing the distribution of income and incidence of poverty, people's health and longevity and access to education, the quality of environment, and more must be taken into account (Soubboina, 2004).

1.5. Preliminary study

On the basis of the literature review, discussions with competent authorities and our own insight into the problem, we assume that a possibility of relationship existing between NGOs in improving and nurturing the SHGs and the subsequent improvement in the quality of life. Hence, a preliminary study was conducted to look in to the above situations and we could arrive at a conclusion that such a relation does exist. The above assumption can be expressed as follows in a diagram. This study is based on the above assumption.
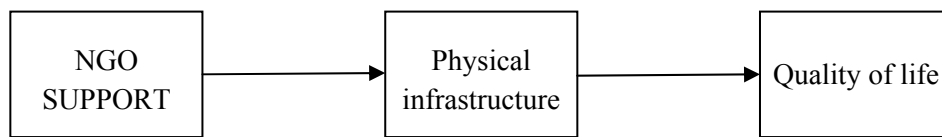
Fig 1.2 Assumption for the Study

1.6. Statement of problem

In India, a large number of people live below poverty line along with high population growth rate. In these situation welfare activities of the government has not been reaching to all strata of the society. 'Women headed households are the immediate victims of deprivation and destitution' (Nidheesh.K.B, 2009). The poor never become part of the mainstream of our society. According to UNICEF, every second young child in India is malnourished, less than one fourth of rural population use toilets and only four out of ten girls, who enrol, complete eight years of schooling (Unicef, 2012). 'Seventy percent of world's poor are women' (Servon et al, 2006).

In this context, it is appropriate to bear in mind that a strong participation of the poor was recommended to ensure poverty reduction initiatives of local governments (Krogstrup 2000). A number of studies provide evidence that microfinance is an effective strategy to reduce poverty; especially among the very poor (Daley-Harris, 2007). 'So any poverty eradication programs must aim at improving the standard of living environment of the women communities. It is through creating livelihood opportunities for women that they can be archived and the micro credit and self help groupings are better sources for improving the standard of living of people'('(Nidheesh.K.B,2009). Bakhtiari.S,(2006),in his study mentioned that microfinance can be one effective tool amongst many for poverty alleviation. However, it should be used with caution -despite recent claims, the equation

between microfinance and poverty alleviation is not straight-forward, because poverty is a complex phenomenon and there are many constraints that the poor in general, have to cope with. We need to understand when and in what form microfinance is appropriate for the poorest; the delivery channel, methodology and products offered are all inter-linked and in turn affect the prospect and promise of poverty alleviation. 'The most outstanding impact of the linkage programme could be the socio-economic empowerment of the poor, more particularly the women(Nanda,1998). For that the NGOs help the poor women to forms SHGs.'Non Governmental Organizations (NGOs) as well as Voluntary Associations (VAs) are actively involved in the formation, nurturing and promotion of collectives of poor women known as Self Help Groups (SHGs) through out the State of Kerala' (George, 2004). 'The developing world depends on NGOs as a mechanism for financial aid and assistance as well as for urgent humanitarian relief' (Handy, Meenaz, Feeney, & Bhagyashree, 2006). Mondal A.H(2000) in his study mentioned that, NGOs like BRAC and PROSHIKA in Bangladesh contribute to the process of social capital formation by infusing in the target group, the spirit of cooperation and activating the groups in cooperative activities, and by inculcating in the group members, the core human competencies to enlarge the opportunities to dissipate inequality of endowments within the community in order to improve the quality of life of the common people. In short, this should result in the improvement in quality of life.

Considering this proliferation of microfinance and NGOs in rural settlements, it was considered appropriate to take up a study in Kerala, probing the role of NGOs in nurturing SHGs which lead to better quality of life.

Through this study, the researcher is trying to study the role of the NGO in nurturing SHGs, factors contributing to the role of NGO, and the factors contributing to the Quality of life of the members of SHGs.

Objectives

Objectives of the study are:-

1) To study the role of NGOs in nurturing SHGs in Kerala.

2) To assess the physical improvements occurred among the members of SHGs with special reference to house, land and household durables.

3) To find out predominant factors contributing to the role of NGO in nurturing SHGs.

4) To find out predominant factors contributing to the Quality of life of members of SHGs.

5) To study if there exists any relation between Role of the NGO' in nurturing the SHGs and 'Quality of life' of members of SHGs.

1.7. Hypothesis

The following hypothesis were formulated

1.   Hypothesis 1a

$H_{1;}$ There is a significant difference between the possession of assets(House) by the members before and after joining the SHG.

Hypothesis 1 b

H_1 :   There is a significant difference between the procession of assets (Land) by the members before joining the SHG and after joining the SHG

Hypothesis 1c

H$_1$: There is a significant differences between the procession of assets (Household Durables) by the members before and after joining the SHG

2.   Hypothesis 2

H$_1$: There is an association between liabilities of the members before and after joining the SHG

3:   Hypothesis 3:

H1: Functional Support and Developmental Support are predictors of Social status

3.   Hypothesis 4;

H1: Functional Support and Developmental Support are predictors of Financial Stability

1.8. Limitations of the study

The study is limited to the SHGs under NABARD and NHGs of Kudumbashree. Eventhough the Schedule was perfected through pilot study; some individual perception difference might influence data.

We have not made an attempt to see whether a model which has evolved in Kerala which is visible in our study, is also present in other states.

As the purpose of the study was different, model wise study was not undertaken.

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Chapter **2**

LITERATURE REVIEW

"The value of the living standard lies in the living, and not in the possessing of commodities, which has derivative and varying relevance"

Amarthya Sen (1987)

2.1. Introduction

In the previous chapter, a description about the SHG movement, Kudumbashree programme of Kerala and quality of life is given. It also describes the research problem, objectives and methodology of the study. In this chapter, a literature reviews of the quality of life, the role of the NGO women empowerment and the research gap are discussed.

2.2. Quality of life
2.2.1 Concept of quality of life

The quality of life construct has a complex composition, so it is perhaps not surprising that there is neither an agreed definition nor a standard form of

measurement.(Cumins,1997).When we analyse the concept of quality of life, it will not be apt to say about the quality of life without mentioning the thoughts of earlier philosophers like Plato, Aristotle and others. Plato felt that the superior value of thinking was based on human feelings, based or formed out of an ideology. On the other hand, Aristotle started the school of thought which proclaimed that a life without feelings, even if it could bring risk, was worthless. To him, having feelings along with intellectual thinking was of paramount importance.

Plato's idea on the quality of life was more similar to the modern quality of life criteria. But Aristotle strongly believed that economic and social living conditions were alone not the touch stone for happiness.

An equally famous and far more advanced thinker cum philosopher Socrates even went on to say that an unexamined life was one unworthy of living. He gave that much importance to introspection and self analysis

Later this thinking paved the way for quality and quantity aspects of life to other western philosophers. Earlier, the quality of life was understood as material well-being and money which later changed to meaning of life, values and happiness.

According to Brock (1993), there are three major philosophical approaches to determining the quality of life. Deiner 'E' and Sue E (1997) have also described the three major philosophical approaches to determining the quality of life. There are :-

The first approach describes characteristics of the good life that are dictated by normative ideals based on religious, philosophical, or other systems. People believe that good life must include helping others because this

is dictated by our religious principles. These approaches to quality of life depend neither on the subjective experience of people nor on the fulfillment of their wishes. The approach to quality of life is most clearly related to the social indicators tradition in the social sciences.

The second approach to defining the good life is based on the satisfaction of preferences. Within the constraints of the resources they possess, the assumption is that people will select those things that will most enhance their quality of life. Thus, in this tradition the definition of the quality of life of a society is based on whether the citizens can obtain the things they desire. This approach to the utility or the good life based on people's choices undergirds much of modern economic thinking. The third definition of quality of life is in terms of the experience of individuals. If a person experiences her life as good and desirable, it is assumed to be so. In this approach, factors such as feelings of joy, pleasure, contentment, and life satisfaction are paramount. Obviously, this approach to defining the quality of life is most associated with the subjective well-being tradition in the behavioral sciences.

Susminne D, et al (2009) feels that the quality of life varies in different contexts. They are discussed in different scientific fields. In their paper mentioned that in sociology, the quality of life is understood as subjective understanding of well-being taking into account individual needs and understanding. In economics, it is the standard of living, in medicine it is the ratio of health and illness with the factors influencing a healthy lifestyle. Health factor is often given a priority in quality of life though the quality of life concept must be understood more widely. They mentioned that happiness, life satisfaction and subjective well-being are mutually interrelated and indeed they are all closely connected with the notion of quality of life – but they are also highly contested constructs.

According to Noll (2000), the quality of life could be seen in two approaches, the American level as well as the Scandinavian level. The Scandinavian view centres on notions of a good society and a social sense of well – being as a welfare issue. In this, welfare is conceived as based in access to resources by which people can control and direct their 'level of living' and, in the provision of which, public policy may have a leverage.

This kind of thinking focuses exclusively on objective indicators of the level of living, or quality of life, of society as a whole.

More of a consensus is commanded in the western world and is elucidated as the American quality of life, by Noll. Here the assumption is that people will select those things that will most enhance their quality of life within the constraints of the resources they possess.

2.2.2. Models of Quality of life

The first model is Integrative model of QOL. Costanza et al (2008) define Quality of Life (QOL) as the extent to which objective human needs are fulfilled in relation to personal or group perceptions of subjective well-being. Human needs are basic needs for subsistence, reproduction, security, affection, etc. SWB is assessed by individuals' or groups' responses to questions about happiness, life satisfaction, utility, or welfare. The relation between specific human needs and perceived satisfaction with each of them, can be affected by mental capacity, cultural context, information, education, temperament, and the like, often in quite complex ways. Moreover, the relation between the fulfillment of human needs and overall subjective well-being is affected by the (time-varying) weights individuals, groups, and cultures give to fulfilling each of the human needs relative to the others.
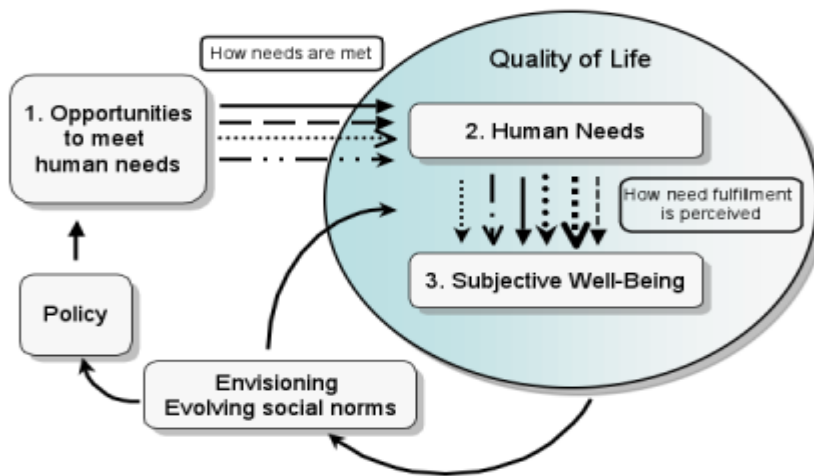
Fig. 2.1. Integrative model of QOL by Costanza et al(2008)

Costanza et al(2008) describes that with this definition, the role of the policy is both to create opportunities for human needs to be met (understanding that there exists a diversity of ways to meet any particular need), and to create conditions that increase the likelihood that people will effectively take advantage of these opportunities. Built, human, social, and natural capitals (Costanza et al. 1997) represent one way of categorizing those opportunities. Time is also an independent constraint on the achievement of human needs.

Another model is the Integrative Quality of Life Theory model. Various social scientists have mentioned that subjective well being, subjective quality of life and good life are virtually synonymous. The Integrative Quality of life theory is based on good life.

The first one is 'Subjective quality of life' which is how good a life each individual feels he or she has. Each individual personally evaluates how he or she views things and his or her feelings and notions. The second one is 'Existential quality of life' which means how good one's life is at a deeper

level. Every individual has a deeper nature that deserves to be respected and that the individual can live in harmony and with assumption that we must all live life in accordance with certain spiritual and religious ideals laid down by the nature of our being. Existential quality of life refers to the state of *humanity's inner depth*—the inner state of a person's life or the state of the soul as explained by thinkers such as Kierkegaard, Sartre, Maslow, Frankl, and Antonovsky.

The third one is '*Objective* quality of life' means how one's life is perceived by the outside world which is influenced by the culture in which people live. Here the objective quality of life reveals a person's ability to adapt to the values of a culture and tells us little about that person's life. An example of objective quality of life is social status.The above three aspects of the quality of life are loosely grouped with notions relevant to the quality of life, which tend to overlap, they can be placed in a spectrum ranging from the subjective to the objective. In this theory, the existential element is put in the middle, because it unites the subjective and the objective. So here in the integrative quality-of-life (IQOL) theory, from the subjective to the objective quality of life via the quality of life in the existential depths, incorporates a number of existing quality-of-life theories. 'This spectrum, from the subjective to the objective quality of life via the quality of life in the existential depths, incorporates a number of existing quality-of-life theories. Therefore this spectrum is called the integrative quality-of-life (IQOL) theory (Ventegodt et.al., 2003).

Each theory is described and how it relates to other theories are described below:

THE QUALITY OF LIFE

Subjective quality of life | **Objective quality of life**

Well-being

Satisfaction with life

Happiness

Meaning in life

Existential quality of life

Biological order

Realization of life potential

Fulfillment of needs

Objective factors (such as cultural norms)
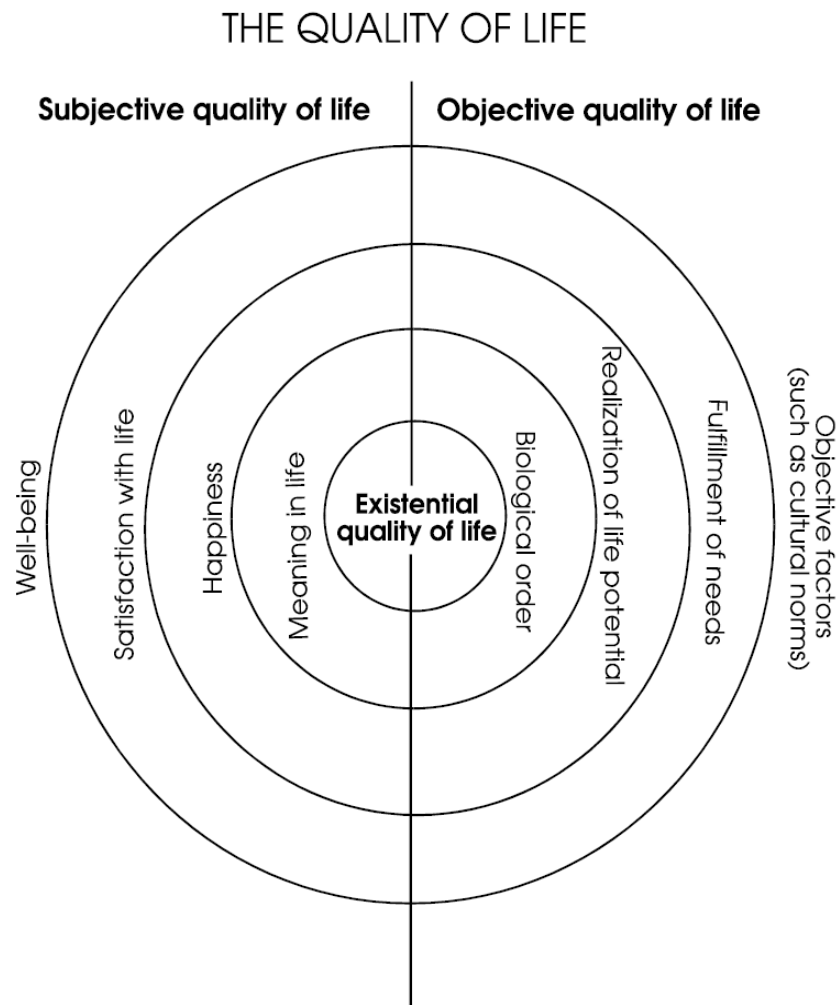
Fig 2.2. Integrative theory of QOL

The integrative theory of the quality of life. The individual can best be compared to a green apple with red patches (a subjective and an objective quality of life, respectively, at the surface of an individual's existence) with a hidden nucleus (humanity's inner depth). When this picture is combined with the picture of humanity as an onion with a number of layers between the surface and the nucleus, the taxonomy underlying the quality-of-life analysis is achieved. Between life's surface and its inexpressible depth lie well being,

satisfaction, harmony, and meaning and deep concord. (Ventegodt, S.et al, 2003)

Here subjective quality of life comprises of Well Being, Happiness, Meaning in Life and Satisfaction with Life. The objective quality of life has biological order, realization of life potential, fulfillment of needs and objective factors like cultural norms.

A brief description of the Well Being, satisfaction with life,Happiness and Meaning in Life are given below:

Ventegodt.S. et al (2003) in their study elaborate that well being is the most natural aspect of the subjective quality of life. The question about well being is followed by an explanation: if we are told that things are not going well, what was just said may typically be extended, as follows: "Things are not going too well at work (home);" "My health is not what it used to be." This means that well being is closely linked to how things function in an objective world and with the external factors of life. Well being is thus something else and more superficial than meaning in life, fulfillment of needs, and self realization. Regarding to satisfaction with life, When one's expectations, needs, and desires in life are being met by the surrounding world, one is satisfied. Satisfaction is a mental state: a cognitive entity. One can be satisfied with life yet feel bad inside. 'The process of adapting to one's environment may lead to an individual letting him or herself down by compromising the deep dreams of a good life. The person may not be unhappy with life but deep down considers it meaningless. Satisfaction with life is thus not the same as experiencing meaning in life. It is very common to be satisfied yet not happy'."Seeing" because it is not enough that one's wishes be fulfilled. One has to experience that they actually are. This theory leaves the individual free

to make his or her choice. One may, for instance, choose to collect stamps or good friends. The quality of life is based on whether one gets what one wants. Satisfaction is the main concept of the majority of quality-of-life theories. The problem of using satisfaction as the only measure of the quality of life is that a good life is more than merely being satisfied: happiness, meaning in life, fulfilling one's needs, etc.

Happiness is a special feeling that is precious and very desirable, but hard to attain and is something deep in the individual that involves a special balance or symmetry. Happiness is closely associated with the body, but is not limited to it. It comprises an individual's whole existence and is signified by a certain intensity of an experience, which is also the case with unhappiness. The intensity of the experience is a dimension that does not separate happiness from more superficial aspects of the quality of life such as being satisfied with life and well being.Meaning in life is a very important concept in our life and the problem of having a meaning in life is that it can be lost. Man does not live in accordance with his deepest self. Deep down, life feels empty. The meaning of life is the fundamental theme of all religions in world and the world religions can be seen as theories on the meaning of life.

2.2.3. Definition Of Quality of life

Quality of life can be said as the general wellbeing of individuals and societies. The world Health Organisation (WHO) defined 'Quality of life' as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, Standards and concerns. It is a broad-ranging concept incorporating in a complex way the person's physical health, psychological

state, level of independence, social relationships, personal beliefs and their relationship to salient features of the environment (WHOQOL Group, 1995)

Another version of Quality of life   is satisfaction of a person with the current life dimensions in comparison with the pursued or ideal quality of life. The assessment of quality of life depends also on person's value system as well as the cultural environment to which he/she belongs (Gilgeous, 1998; Fitzpatrick, 1996)

2.2.4 Studies on Quality of life

Here some of the earlier studies on quality of life are scrutinized.

Syrgy.M.J. et al (2006) in his paper has elaborated that the early developments in the field of quality of life research, 'Measures of the conditions of the living of families have been a concern of American sociologists since about 1918(Sewell, 1940). Socio economic status, level of living and social status were labels applied to composite measures of families' living conditions. The term 'QOL' was not then used'. Here physical aspects are included in the study.

Another earlier study in this area can be considered as the study by Chaplin(1922) who devised a scale for rating families for use by social workers. The parameters of the measurements were the checklist of items to be observed in the living room of a house. Separate weights were given for the presence or absence of various common house hold items like large rugs(6 points),light(electric-12, kerosene-3),sewing machine(2), telephone(24), alarm clock(-5) and weights were given to the interviewer's impressions of aesthetic features of the room such as cleanliness, orderliness, condition of repair, and impression of good taste. The sum of all the above weights classify the family

as destute, 'relief case-poverty', workingmen's homes, lower middle class, average middle class, upper middle class which was a combination of level of living and social status measures. Here also objective indicators are used to measure quality of life.

Mc Kain(1939) reviewed the living concept ,saying it could be constructed from census data such as the value of farm dwellings, access to electricity, running water, telephone, automobiles and radio in home. Weighing might be done by assigning equal weights or according to the amount of intercorrelations between the items.

In another study, by Sewell(1940) a scale of the level of living of Oklahoma farm families was developed with aspects of house with weights to enable classification of levels of status.

Here, the physical aspect of the house is taken to assess the level of living. In the next study, a composite measure of physical, mental, and social well-being as perceived by each individual or a group of individuals are considered. In this study both objective and subjective factors are used to measure quality of life.

Uotila (2005), in his impact assessment in Rwanda, measured the objective quality of life of microfinance clients households based on their sources of drinking water, cooking fuel, toilet facilities and children in school.

Snodgrass and Sebstad (2002) conducted an impact study in three MFOs; SEWA Bank in India, Mibanco in Peru and Zambuko Trust in Zimbawe. The indicators they used to measure households quality of life in India include, materials used in the walls floor and roof, number of rooms, number of floors, separate room for kitchen, separate household plot, separate

house/room/building, have electricity, source of water, light and cooking fuel which all are objective indicators.

Mamun.AA., Joseph Adaikalam,J(2011) conducted a study for measuring the quality of life , which commonly includes details about housing conditions, dwelling characteristics and access to basic needs , provide in depth knowledge and understanding about the dynamic aspects of poverty''

(Nagpal .R and Sell,.H (1985) 'quality of life' is a composite measure of physical, mental, and social well-being as perceived by each individual or a group of individuals- ie, to say happiness, satisfaction and gratification as is experienced in such life concerns as health, marriage, family, work, financial situation, educational opportunities, creativity, belongingness and trust in others .

2.2.5. Assessment of the Quality of life

The quality of life is assessed with the help of both objective and subjective indicators. In quality of life research, one often distinguishes between the subjective and objective quality of life. Subjective quality of life is about feeling good and being satisfied with things in general.

Objective indicators exist in the society and they can be monitored and assessed by their amount and frequency rate. Whereas subjective indicators exist in the consciousness of an individual and they can be identified only from the person's answers to important subjects to her/him. The comprehensive quality of life survey must include both types of indicators (Juniper et. al., 2005).

Quality of life is often assessed by the following spill over theory, which maintains that a person's satisfaction in one sphere of quality of life influences

the level of satisfaction in other spheres. There is a certain hierarchy of life spheres in human consciousness: the highest is generally perceived as the qualities of life then depending on the person itself follow other parts of quality of life (family, work, health, leisure, etc.) (Sirgy, et al, 2003).For measuring the quality of life of individuals, WHO developed a scale 'WHOQOL-BREF'.

The WHO QOL-BREF has four domains- physical health, psychological, social relationship and environment. The facets of the domain Physical health includes activities of daily living, dependence on mobility, pain and discomfort, sleep, rest and work capacity. The facet of the domain Psychological are negative feelings, positive feelings, self-esteem, spirituality /religion / personal beliefs and thinking, learning, memory and concentration. The facets of the domain social relationships include personal relationships, social support and sexual activity. Finally the facets of the domain environment includes financial resources, freedom, physical safety and security, health and social care: accessibility and quality, home environment, opportunities for acquiring new information and skills, Participation in and opportunities for recreation / leisure activities, physical environment. Domain scores are scaled in a positive direction (i.e. higher scores denote higher quality of life.

Erikson and Uusitalo (1987) specify the resources citizens require in order to secure their own welfare: 'resources are defined in terms of money, property, knowledge, psychic and physical energy, social relations, and security and so on'.

For measuring Quality of life, general indicators should be chosen which allow the process of measuring to include the variety of living conditions of

the entire population. Hence, The Quality of Life of an individual or of a population subgroup results from the comparison of their position with the position of the rest of the population (Felce and Perry, 1995). The objective measures of living conditions should not be forgotten given the risk of not taking into account the entire population, namely the less favoured and more vulnerable groups.

2.2.6. Social Indicators

Social indicators are valuable tools that help to improve the information base of societies. Due to much social changes that occur slowly, it is difficult to identify the trends in the social conditions unless information is collected on a regular and consistent basis.

Social indicators are especially useful to monitor social change and can be used to relate changes in social outcomes with social policy programmes. They can be used, for example, to assess whether increased social spending is associated with improved social outcomes (OECD,2001). Social indicators can reflect the good and the bad, can tell us in which direction we are heading, and how fast, in areas of life that are critical for economic performance but are seldom acknowledged by economic indicators. These areas include demographic trends, physical safety, health, education, the environment, and social, political, and cultural participation.

Social indicators are important to democratic life. Norman et al (1996) are of the opinion that democracies are better served when citizens are informed, interested, and engaged in public life.

Inglehart .R (,2000) in their study mentioned that one important aspect of quality of life measure is subjective (self-assessed) well-being, important

because societies with a relatively strong sense of subjective well-being are much more likely to be stable democracies than societies characterized by a low sense of well-being.

'Early American work focused on 'objective' indicators: health, poverty, unemployment rates and the like which 'represent social facts independently of personal evaluations' in contrast to 'subjective' indicators which rely upon and 'emphasize the individual perception and evaluation of social conditions' (Noll, 2000). It is not only at the population level that debate still continues: for example, controversy continues in the mental health and intellectual disability literatures about the relative merits of either side of the objective–subjective QOL distinction, in the search for an appropriate indices of service quality at the individual level (Hatton, 1998; Cummins, 2001).

It is important then that the areas of social concern that impinge on the well-being are regularly surveyed by a system of social indicators.

Attention is therefore turning to social and sustainable development indicators - an integrated set of economic, social, and environmental measures that provide a more comprehensive assessment of progress in terms of the quality of people's lives. Nobel Laureate Simon Kuznets, one of the architects of the GDP measure, has argued that, "the welfare of a nation can scarcely be inferred from a measurement of national income…goals for more growth should specify of what and for what".(Hamilton.C,1998).

The changes in GDP as a proxy for changes in national prosperity ignores two important distinctions -First, as an aggregate measure of all monetary transactions, GDP includes expenditure necessitated by declining social and environmental conditions. Secondly, defining trends in the national prosperity in terms of monetary transactions alone deems the services

provided free by family, community, and the natural environment as of no value because they are un-priced and lie outside the market economy.

Social indicators are therefore essential to complement existing measures. In tandem, social and economic indicators can ensure a more credible assessment of social conditions, prosperity, and national well-being. Hence social indicators are becoming more valuable as tangible ways of charting changing social conditions since they help people evaluate the quality of life issues that they regard as important for themselves and their children.

International agencies have already established programmes of social indicator reporting.

The United Nations, the World Bank, the IMF, the European Commission, and the OECD are integrating social and environmental statistics into national accounting frameworks. In 1990, the United Nations Development Program launched the Human Development Index (HDI) which is a composite index measuring average achievement in three basic dimensions of human development - a long and healthy life, knowledge, and a decent standard of living. In 1995, the World Bank began work on a "Wealth Index" that defined the real wealth of nations in terms of human capital (educated, healthy, productive people), social capital (families, communities, institutions), produced assets (infrastructure and financial assets), and natural capital (natural environmental resources)(World bank,1996).

In 1998, the OECD Social and Health Ministers mandated work on developing a new listing of social indicators, which were published in 2001 (OECD,2001).

The primary aim of such a listing was to summarise the social status of OECD Member countries and give guidance on the cost-effectiveness of measures taken to pursue social objectives. Normally social indicators should meet three main criteria. Firstly, they should have policy relevance and usability by being able to be interpreted easily, disaggregated (by the ethnic group, gender, and region and so on), and by being internationally comparable. Secondly, social indicators should be analytically sound - authoritative, grounded in research, statistically sound, and able to be replicated. Finally, they need to be supported by readily available data that is collected in a consistent, regular, and timely fashion.

Normally social indicators give more thrust to objective indicators rather than subjective indicators.Social indicators comprise both objective and subjective indicators.

2.2.6.1. Objective and Subjective Social indicators

Objective Social indicators include life expectancy, crime rate, unemployment rate, gross domestic product, poverty rate, school attendance, working hour per week, perinatal mortality rate, suicidal rate, etc. Where the Subjective Social indicators include sense of community, material possessions, sense of safety, happiness, satisfaction with 'life as a whole', relationship with family, job satisfaction, sex life, perception of distributional justice, class identification, hobbies and club membership, etc.

Subjective indicators of QOL gain their impetus, in part, from the observation that many objective indicators merely assess the opportunities that individuals have to improve QOL rather than assessing QOL itself. Unlike most objective measures of QOL, subjective measures typically rely on survey or interview tools to gather the respondents' own assessments of their lived

experiences in the form of self-reports of satisfaction, happiness, well-being or some other near-synonym.

Diener and Suh (1999) provide convincing evidence that subjective indicators are valid measures of what people perceive to be important to their happiness and well-being. While both measurement methods have offered insight into the QOL issue, there are a number of limitations to using either of these approaches separately. What seems best, then, is to attempt an approach to QOL that *combines* objective and subjective approaches.

Though social conditions are often measured in terms of objective well-being and, less frequently, subjective well-being social conditions reflect the outcomes of social programs on individuals, not just inputs such as health expenditure; and areas of social concern are categorised in terms of social issue areas or "life domains"(Noll,1996)

The process of improving the quality of life often requires the sustained collective action of people, and indeed of generations. At an individual level people usually consult, discuss, and negotiate their goals with family and friends, so their very own goals are socially influenced. Beyond this, many capabilities cannot be produced or enjoyed individually, but require cooperation and public action. Furthermore, institutions, political and public action are vital to create and sustain capabilities of time. Indeed one of the purposes of measuring quality of life itself might be to encourage constructively impatient social movements to improve the quality of life of others.(Alkire.S,2008)

2.3. Role of NGO

NGOs, having a fundamental principle of their developmental role, always aim to make the rural poor economically self-sufficient through development of individuals with group support of his fellow villagers. NGOs have been involved in the implementation of various social welfare programmes for decades. 'Their role has been that of functioning as motivators/facilitators to enable the community to chalk out an effective strategy for tackling social problems. In an era of declining financial resources and deepening poverty both donors and national governments are looking to NGOs as a means of getting benefits more directly and cheaply to the poor than governments have been able to accomplish on their own'(Korten,1998). Non Governmental Organizations (NGOs) as well as Voluntary Associations (VAs) are actively involved in the formation, nurture and promotion of collectives of poor women known as Self Help Groups (SHGs)through out the State of Kerala (George, 2004).

George (2004) in his study mentioned that the NGOs have role to support the SHGs in the following areas:

1) To motivate the rural people to organize themselves and to form into SHGs at village level.

2) To educate, train the group members in managing the group activities like maintenance of books of accounts, conducting meetings, management of funds, etc.

3) To inculcate, promote thrift and savings habit among the group members and to help in institution building along with the development of the individual;

4) To help the SHG in identifying raw materials and local resources;

5) To help the group members to upgrade their skills and technology to make best use of resources.

6) To make available credit facilities and to act as a link between the rural poor and the bank.

7) To educate and train the group members to utilize credit properly and to improve their economic conditions.

8) To help the group members in exploring markets for their products;

9) To work as facilitator in the meetings of the SHG; and

10) To act as friend, philosopher and guide to the SHGs.

2.3.1. Various studies on the role of NGO

Different studies were conducted on 'The Role of NGO' in nurturing SHGs in India and abroad. Some of them are mentioned below.

Small NGOs are effective change agents in part, because they are flexible and localized and encourage the use of indigenous solutions. Their nonprofit status and motivation to serve humanitarian, social, and cultural interests place NGOs in a central position to work locally and within grassroots networks (WorldBank.1996).

Srinivasan (1996) found that SHGs offer means by which the poor had access to resources in their own right, without waiting for anyone and not by another person's mercy.

This makes the people confident that by saving small amounts over a period of time they could master resources to help each other in a group in a

big way. This gives a feeling of being in charge of their own line. They feel emboldened to conduct themselves and take a share of resources as a matter of right.

Based on the observations of the failure of the development policy and administration, with a weak role played by the State in supporting the institutions of development, Shah (1996) emphasized the importance of developing NGOs as change agents.

Mridula (1998) stated that women's development in recent years emphasize on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them.

Sashi (1998) in her study on four voluntary organizations in terms of gender ideology and role of government and non-government organizations in the empowerment of women revealed that NGO intervention had helped the women beneficiaries to acquire new skills, confidence and managerial capability. Articulation of their ideas and problems in meetings had helped these women to realize their own potential and advantages of group action in microfinance

It is the good local governance, which can impact upon the poverty. Government institutions with good governance, to a large extent help in the reduction of poverty by meeting urgent needs of the poor without affecting the needs of the non-poor (Moore and Putzel 1999).

NGOs provide goods and services not usually supplied by the state or the private sector, they help the government achieve development objectives by providing public information, education, and communications campaigns; and organize citizens to allow them to voice their aspirations, concerns, and alternative ideas to policy makers (Clark,1999).

Mondal A.H(2000) in his study mentioned that NGOs like BRAK and PROSHIKA in Bangladesh contribute to the process of social capital formation by infusing in the target group the spirit of cooperation and activating the groups in cooperative activities, and by inculcating in the group members the core human competencies to enlarge the opportunities to dissipate inequality of endowments within the community in order to improve the quality of life of the common people. He also mentioned that the NGO rural development programs put emphasis on participatory development embodying collective effort by the very people who are the beneficiaries of development. The creation of group-based cooperative organizations based on mutual trust strongly promotes participatory development and the empowerment of its members. Basic social values take precedence over the values of the market.

The concurrent evaluation of SGSY done by CMD(2003) mentioned in their report that some SHGs were formed without any conceptual clarity and awareness, knowledge or understanding of the SHG programme, hence their grading was poor. They were not able to conduct meetings regularly or manage their accounts and their sustainability was low. Loan repayment was poor as the beneficiaries expected government money to be written off without any action against them. SHGs were not properly guided or trained under this programme.

In fact, Kudumashree unit members are the main participants in Gram Sabhas and virtually keep Gram Sabha and thus also the democratic part of the Panchayati Raj alive" (CRM, CSES & SDC-Capdeck, 2003)

The concurrent evaluation of SGSY states clearly that NGOs play an important role and their presence and intervention are essential for the success

and sustainability of the scheme. Their role in building capacities of SHGs is of prime importance in guiding and monitoring the groups even after bank linkages, in setting up and managing the enterprises and becoming self sustainable. It also points out the need for increased professionalism in NGOs and setting up a self regulatory system to increase their accountability (CMD, 2003).

George (2004) in his study, A comparative Study of Self help Groups (SHGs) organised and promoted by non governmental organisations (NGOs) and Kudumbasree – a Government Organised NonGovernmental Organisation (GONGO) in Kerala, towards empowerment of poor women made a comparative study of the enabling processes and efforts by the NGO and Kudumbasree towards social, economic and political empowerment of poor women since the last few years in Kerala.   In that study, it was found that social motives like interaction with other women in their area;cooperation among members, acquiring knowledge, skills and a desire to work for the development of the community etc. influenced 35.25% of the respondents to join the group. There was a marked increase from 54.5% before joining the SHG to 77% after joining the SHG in the participation of respondents in Gram Sabha. The increase was noticed more among members of Kudumbasree (29%) than those of NGOs (16%). A great majority of (92.5%) the respondents from Kudumbasree attends the Gram Sabha meetings. The level of participation in Gram Sabha has also increased after they became members of the SHGs. The increase from silent to active participation was 22.5% and from active to very active was 12.5%. The rate of attendance also increased from 'often' to 'always' (60%), from 'sometimes' to 'often' (42%) and from 'never' to 'other degrees' (44%). This kind of increased active participation in the Gram Sabha was an indicator that the poor women were getting more

involved in the decision making bodies at the local self government, and were getting politically empowered in realizing their demands and fighting for their rights

Priya and Srivastava (2005) in their study found that NGOs have inculcated the culture of savings and repayment strengthened the SHGs.

Khandker (2005) found that in order to take advantage of the opportunities that microfinance provided, women required, in addition to loans, the following supports: child care, health care, literacy classes, business-related skills training, employment opportunities, and greater control over their fertility and children's education. Provision of such complementary services increased the repayment rates.

(Bakhtiari.S ,2006) in his study cited 'It shows that access and efficient provision of microcredit can enable the poor to smooth their consumption, manage their risks better, gradually build their assets, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life'

(Bakhtiari.S ,2006) in his study also cited that 'When poor people have access to financial services, they can earn more, build their assets, and cushion themselves against external shocks. Poor households use microfinance to move from everyday survival to planning for the future: they invest in better nutrition, housing, health, and education'.

Ramesh (2006), in his article Women SHGs in Orissa – a crusade for women empowerment, highlighted the role of women SHGs for women empowerment through the provision of easy credit delivery system. He presented the meaning and genesis of SHG and its development, its working

pattern, linkage with formal financial institutions and its role for uplifting the women folk.

Desai (2005) and Pande (2007) have further suggested that NGOs may not be the most effective partners to bring about the policy changes and social transformation that must occur if women are to have access to the supports they need to consistently participate in income-generating activities.

The involvement of the NGOs among the SHGs are aimed at sustainable development and the empowerment of poor women, helping them to organize themselves, inculcating savings habit in them, building up their capacity, enabling them to be liberated from moneylenders, to become partners in the development process of the country, and to be self-reliant and empowered. The Government and NABARD are actively promoting NGOs in implementing various development schemes considering their reach among rural foray. NGOs are promoting SHGs and create confidence among financial institutions for establishing a lending relationship with the groups (Thirunarayanasamy & Thirumaran, 2007).

Shylendra 2007). in his study found that NGOs played a crucial role in the spread of micro finance and their success in delivering micro finance has made many of them to explore the possibility of scaling up their operations further.

NGOs are playing a vital role in group formation and in monitoring and mobilising resources (Ramachandran ,2007)

Sinha,(2007) in his study pointed out that SHG programme in Karnataka was largely through the initiatives of the NGOs

Rahman(2007), in his study mentioned that in Bangladesh, NGOs empower women in the areas of economic, political and social activities.

(Oommen 2007). In his study measured the progress in empowerment of Kudumbashree women from different dimensions of empowerment - organizational, economic, leadership and knowledge This study has also reported visible improvement in the empowerment of members in different areas (See Table 2.1)

Table 2.1 Improvement in the empowerment of members in different areas

Distribution of members according to type of Empowerments after joining the NHG Empowerment	Not Improved %	Fairly Improved %	Greatly Improved %	Total %
Organisational Empowerment				
Ability to collectively bargain for a common cause	*12.90*	*68.25*	*18.85*	*100.00*
Social position among family members and relatives	*21.57*	*56.68*	*21.75*	*100.00*
Social position among neighbours and other people in the community	*17.29*	*58.62*	*24.09*	*100.00*
Skill / ability to plan projects	*9.31*	*62.57*	*28.12*	*100.00*
Ability to organise group activity	*11.51*	*56.09*	*32.40*	*100.00*
Economic Empowerment				
Income	*59.44*	*39.01*	*1.55*	*100.00*
Asset holdings	*75.64*	*23.26*	*1.10*	*100.00*
Savings	*14.34*	*81.54*	*4.12*	*100.00*
Chance of getting bank loan	*41.01*	*50.53*	*8.46*	*100.00*
Leadership Empowerment				
Address a group	*16.64*	*62.16*	*21.20*	*100.00*
Feeling of self confidence	*10.32*	*55.29*	*34.38*	*100.00*
Overall capabilities	*7.13*	*62.43*	*30.44*	*100.00*
Knowledge Empowerment				
Awareness of Women's Empowerment	*18.64*	*52.95*	*28.41*	*100.00*
Awareness of Women's rights	*18.62*	*46.17*	*35.21*	*100.00*
Awareness on gender discrimination	*21.08*	*49.36*	*29.55*	*100.00*

From the above table we can see that 68.25% of the respondents mentioned that their ability to collectively bargain for a common cause had fairly improved and 18.85% of respondents greatly improved. *56.68% and 21.75% of respondents commented that* Social position among family members and relatives fairly improved and greatly improved. In Social position among neighbours and other people in the community. 62.57% and of 28.12% of respondents said that their skill / ability to plan projects had improved fairly improved and greatly improved. Ability to organise group activity of 56.09% and 32.32.40% of respondents had fairly improved and greatly improved. An income of 39.01% and 1.55% of respondents had fairly improved and greatly improved. Asset holdings of 23.26% and 1.10% of respondents had fairly improved and greatly improved. Savings/ thrift of 81.54% and 4.12% of respondents had fairly improved and greatly improved. The chances of getting bank loan of 50.53% and 8.46% of respondents had fairly improved and greatly improved. Address a group capability of 62.16% and 30.44% of respondents had fairly improved and greatly improved. The feeling of self confidence of 55.29 and 34.38% of respondents had fairly improved and greatly improved. The overall capabilities of 62.43% and 30.44% of respondents had fairly improved and greatly improved. Awareness of Women's Empowerment of 46.17% and 35.21% of respondents had fairly improved and greatly improved. Awareness of Women's rights of 46.17% and 35.21% of respondents had fairly improved and greatly improved. Finally awareness on gender discrimination of49.36% and 29.55% of respondents had fairly improved and greatly improved.

Rahmato.D et al (2008) in their study ' CSOs/NGOs in Ethiopia :Partners in Development and Good Governance, included an exhaustive assessment of the contributions of CSOs/NGOs to the development effort of

the country; the documentation of roles played by CSO/NGO community in addressing the social and economic problems of the marginalized sections of the population; and illustration of geographic and sectoral spread of programmes and the size of the resource outlay are the main objectives of the study.

Ommen..M.A(2008) in his paper 'Microfinance and Poverty Alleviation: The case of Kerala's Kudumbashree' attempted to narrate the story of Kerala's*Kudumbashree* as a Women Empowerment and Anti-poverty Programme, not only for its members but also for the wider community. Kudumbashree is a government organized NGO since 1998.

A study conducted by NCAER in 2008, sought to assess the impact of the SHG Bank Linkage Programme (SBLP) on the socio-economic conditions of individual SHG members by comparing their pre and post SHG scenarios across six states in five different regions of India. It concluded that the SBLP has positive impact on members by increasing their access to financial services (and reducing household poverty) as well as empowered women through an increase in their self confidence.

Thomas.R. et al (2009) in their study 'A Critical Look at Microfinance and NGOs in regard to Poverty Reduction for Women' tried to explore whether microfinance in lieu of, or in isolation from other supports is sufficient to promote women's income gain and help reduce gendered poverty.

John.J,(2009) in his study also elaborated that about 99.5 percent members of the KDMS-SHG reported that their morale and confidence had increased substantially and the capacity of the poor women of the state in several areas had gone up considerably. He also mentioned that 92.1 percent of respondents have acquired skills, knowledge, and confidence and leadership

qualities substantially and around 94 percent of the respondents reported that the status of women in the families had also improved after they became members of Kudumbashree. He also found in his study mentioned that 'According to 87 percent of respondents, Kudumbashree members had developed leadership qualities, and achieved political empowerment. It is reported that in the 2005 election to the local government in Kerala over 3200 Kudumbashree women had contested and over 1400 of them had been elected, which is a clear evidence of political empowerment of poor women through Kudumbashree programme

Available literature on Bihar SHG movement indicates that it is the NGOs that took active role in the movement from the beginning (APMAS 2009).

Venkataramany,et al (2009), in their article mentioned that as of now, the SHGs are able to serve nearly 60 million people and the task of bringing the remaining 180 million people still living below poverty line is a daunting task. Seeking relief from problems and providing welfare is the primary goal of the SHGs and the success thereof would lead to a strong community development ensuring eradication of social evils in the environment. Sustainable systems development and the integration of all sections would be the ultimate benefits for India.

SHGs are usually formed on the basis of homogeneity among members, which roughly means having similar social and economic characteristics implying both the reciprocity in relationships and the similarity of cash flow (ability to save and the need for credit) (Francis et al, 2009)

Income - generating activities are considered as those initiatives that affect the economic aspects of people's lives through the use of economic

tools, such as credit. These improvements in risk-sharing are made even more striking by the fact that they were obtained in the absence of joint-liability contracts, and provide a rationale for the current trend among MFIs of maintaining repayment in group meetings despite the transition from joint- to individual-liability contracts (Gine and Karlan, 2009).

Sanyal.P(2009) in her article mentioned that Participation in regular group meetings, monthly cluster meetings, and training sessions provides women with opportunities to cross the familiar boundaries of their households and neighborhoods. Through these experiences, women acquire increased social exposure and greater habituation with independent physical mobility and social interactions across kinship, class, and gender divides. Increased mobility and interactions increase women's confidence in their capabilities. Through their contact with NGOs, group members were exposed to progressive ideas about women's rights, the value of women's work, and the importance of civic engagement. She has also mentioned that women are also exposed to critical information about laws, and they learn how to access government resources and legal institutions.

Thomas.R and SinhaJ.W A(2009) in their paper suggest along with Qudrat-I Elahi and Rahman (2006), that microfinance is a necessary but insufficient strategy for meeting the credit needs of poor persons who do not have access to formal sources of credit. Microcredit offers a flexible path to empowering women financially, and it will remain a key strategy. However, numerous other services such as women's support groups, literacy and technical skill building, family and marriage counseling and especially education and advocacy for and by women locally and regionally and government or employer-supported health benefits and income insurance are needed if women are to earn a fair wage for their labor.

Rajendran.K. et al(2011)in their study 'Role of Non- Governmental Organisations in Micro finance through SHGs- A study in Vellore district of Tamilnadu to analyses the role of NGOs in sustainable rural development through microfinance. He found that NGOs and self motivation of women are the main motivational factors to join SHGs and Self-Help Group members also influence other women to join the groups.

It is a well accepted fact that the micro finance movement in Kerala is getting entrenched well with the initiatives taken by the National Bank, Government of Kerala (through Kudumbasree Programme) and with the participation of NGOs, bankers and development agencies.NGOs have a critical role in sustainability of SHGs by proper monitoring and support for capacity building.

2.4. Microfinance

Amin's (1993) study indicated that women's relative economic contribution is greater in poor households: women spend a larger proportion of their earnings on household expenses such as medicine, food, and education than men.

The study conducted by Karkar (1995) revealed that as the programme was effectively implemented, the monthly income of the beneficiaries had increased substantially. A large number of groups had become mini-banks reducing the dependence on moneylenders. It had also resulted in improving their standards of hygiene and nutrition.

Singh and Jain (1995) in their working paper 'Evolution and survival of SHGs: Some theoretical and empirical evidences' explained that there are four stages of group formation: forming, storming, norming and performing.

They identified the factors, which have an impact on group formation as full participation of all members, quality in leadership, some sort of homogeneity among the members and transparency in operations and functioning of the groups.

Choudhary (1996), in her study stressed the need for sharpening women's empowerment strategies to make them effective and result-oriented. She pointed out that money earned by poor women was more likely to be spent on the basic needs of life than that by men and that these realizations would bring women as the focus of development efforts.

Gain and Satish (1996) in their paper have described the factors affecting group dynamics and a group functioning such as feeling of solidarity and pervasive benefits from group formation, increased awareness of group members, self reliance and transparency.

The South Malabar Gramin Bank (1998) conducted a 'Monitoring Study on SHGs' to examine the progress of the scheme since its implementation in 1995-'96 in Malappuram and Kozhikode districts. About 60% of the bank-linked groups were rated as excellent. In a few groups, group dynamics decreased after the credit-linking. The study suggests that in 20% of the groups, the organizational set-up should undergo change by replacing the existing members.

An impact study conducted in seven wards with 2003 risk families in Alappuzha by the Department of Statistics, University of Kerala, revealed that families with less than two meals per day had gone down from 57% in 1993 to 44.50 in 1996, families with one or more illiterates fell from 26.5 to 17.8% and families with persons addicted to alcohol declined from 32.5 to 22.10%.

'Micro finance initiatives have been guided by (a) offering cost effective approaches to formal institutions for wider coverage of poor, there by supplementing their efforts (b) testing other microfinance delivery innovations as alternative channels and depending on the prospects and potential, synergize the tested alternative channels with the financial system, (c)reduction in adverse selection in target groups , (d) focus on women, (e) development of collateral substitutions and (f)empowerment of poor' (NABARD,1999).

However, the most comprehensive study on SHGs in Kerala has been the one by Oommen (1999). He covered all the districts and municipalities in the State, in which the Urban Community Development Societies were functioning. The study has reviewed the progress of the programme under four heads: Impact on Poverty, Income-Generating Programmes, thrift and Credit Societies and Women Empowerment.

Tharakan and Rawat (2001); Isaac et al (2001) in their study had mentioned that even though the prescribed membership of NHGs was 40 to 50, these were groups of 10 to 20 women generally engaged in discussions of the local plan, review of plan implementation, and general administration, and selection of beneficiaries. These institutions were also involved in the settlement of family disputes, health and educational programmes of their families, cultural activities, thrift schemes and project implementation.

Microcredit provides productive capital, which together with social capital and human capital enables the poor and hardcore poor households to move out of poverty (Otero, 1999; Abed, 2000). Puhazhendi (2000) had revealed that participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. The women members

were able to increase their income level manifold and contribute to the development of the family. In the process many women members expressed that they were participating in the financial decision of the family which they were not allowed during the pre-linkage period.   The group dynamism helped the women to pressurize the authorities in laying roads, providing electric connection, drainage, borewell and construction of community halls. Women were coming out in to the open to discuss their common problems which would not have been possible in the absence of group activities.

A study on the SHG bank linkage programme across the country by Puhazhendhi and Satyasai (2000) reached the conclusion that the economic conditions of the poor SHG members improved in terms of lifting the poor above the poverty line and improved their access to assets in the post SHG scenario. Moreover, in the social sphere, the programme improved the self-confidence of the members and their attitude towards society.

The study perception of officials about Self Help Groups involved in vegetable cultivation by Sreedaya et al.(2001) identified that the officials perceived that SHGs created a sense of group cohesion, boosted self confidence, created interdependence and mutual trust among members and enhanced income generation opportunities. It was also found that involvement of members in decision-making was the least perceived one among the officials.

Anderson. Locker. and Nugent (2002) have found that women feel empowered to have a say in the family decisions when they were earning more and contributing to the family income.

Mayoux et al (1996) study confirms findings that women spent more of their income on household well-being, including their own and their daughters'

education and health, than their husbands do. In addition, as women's income-earning potential increased, fertility rates decreased (Schuler &Hashemi,1997).

Islam.N,(2003) in his study cited that 'Trust may make a society healthy and wealthy. When people trust each other, they are more likely to accommodate others' preferences and make for a more pleasant society with a better quality of life. Trust may not produce wealth directly, yet through tolerance, it will promote exchange that in turn leads to greater prosperity'

Mohindra (2003) in his studies explores the linkages between micro-credit through SHGs and health and identifies that in addition to providing opportunities to women to participate in financial activities and in expanding their social network, SHGs also generate female autonomy and solidarity which in turn leads to better health consciousness, increased access to health care services and better decision making capabilities on health of family members.

Jose (2006) in his study mentioned that 'Various development activities in the state of Kerala are being brought together through the group dynamics developed under the Kudumbashree programme. This has resulted in the convergence of resources leading to poverty reduction '

Umesh CP (2006), in his case study "Significance of Women Empowerment and Rural Credit in Orissa through SHGs" concluded that SHGs have proved that they could bring about a change in the mindset of the very conservative and tradition bound illiterate women in rural areas. With appropriate market support strategies, the members could effectively build enterprises as a source of it.

Emil (2006) in her study stated that even though the programme was meant for the BPL families, membership was open to APL families too. Generally, three reasons have been cited for the inclusion of APL families (Isaac *et al* 2002). Firstly, it was difficult to make a clear demarcation between these two categories of BPL and APL and often, there were not many differences between the two categories. Secondly, in those cases where there were pre-existing groups consisting of members of both the categories, a division based on such issues might result in the failure of the group. Finally, the members belonging to the APL families were able to manage the day-to-day affairs of the group. as mostly these women were literate enough with experiences of dealing issues of both the internal and external management of the group heir employment and income.

Raghavan.V.P (2009) had rightly elaborated in his article that Poverty alleviation schemes based on micro-credit system have been implemented in many of the developing countries in recent years. In all developing countries state actions are being reinforced in streamlining poverty alleviation programmes.

Raghavan.V.P,2009 in his study had also mentioned that the poor women of the State have become active participants in the planning and implementation process of various ant-poverty programmes. By participating in various income generating cum-developmental activities, the morale and confidence of women became very high. Capacity of the poor women of the State in several areas has gone up considerably. Status of women in families and community has also improved'

It has proved without any doubt that women empowerment is the best strategy for poverty eradication. By participating in various income

generating–cum developmental activities, the morale and confidence of women become very high .Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny (Nidhish,2009)

Sanyal.P(2009),in her study, mentioned that group-based ties are more effective than personal ties in promoting poor rural women's capacity for collective sanctioning. Microfinance groups connect socially isolated women into social networks that are far greater in size than their personal networks. Moreover, group membership fosters solidarity through frequent interactions that require freedom of association, which is not usually available to these women. In doing so, these groups replicate social and psychological benefits, such as intimacy and mutual identification, that are often associated with personal networks.

"In the case of group lending, by broadening and deepening social networks, microfinance institutions may have an important influence on the growth potential of poor communities and the empowerment of women above and beyond the role of credit provision." (Benjamin Feigenberg, Erica Field & Rohini Pande, 2010)

Tavanti, M (2012) in his study has cited that as development is more than economic growth, so microfinance is more than mere access and the distribution of money. Either through the mission of the MFI itself or in partnership with other organiziations, microfinance must foster and develop social capital and community assets development.

Reddy.K.R,(2012) in their study 'Self Help Groups in India:A Study on Quality and Sustainability' has mentioned that Significant impact of SHGs on Women Empowerment occurred after joining SHG**.** The confidence level of

SHG women has gone up with reference to learning to sign (88%), to speak to visitors (94%) to participate in Gram Sabha (71%) and to attend meetings (87%), when compared to before joining the groups. In terms of mobility, the dependency of women on family members and others has decreased as reported by 66% of women who can go alone to meetings outside their village. There is a strong support to SHG members from family to attend meetings as the men realized the advantages of SHGs. The majority of the SHG women have equal access to family income, and control on family resources or assets. Strong and sustained capacity building and SHG bank linkage seem to be critical for significant increase in aspects related to women's empowerment.

The NGOs have been playing an active role in fostering the growth of SHGs. It has been observed that NGOs always aim to make the rural poor economically self-sufficient as a fundamental principle of their developmental role, through development of individuals with group support of his fellow members.

Kudumbashree, being a government organized NGO, has been undertaking a process of genuine empowerment of women ,identification of the poor, enhancing capacity to access guaranteed entitlements, improving knowledge about benefits and services to the poor, social and economic security through self-help, expanding control over resources meant for the poor, strengthening demand for improvement in services, and gradually moving on to public action

2.5. Women empowerment

UNDP (1994) defined empowerment as a process which enables individuals or groups to change balances of power in social, economic and political relations in society.

Another definition of women empowerment is by Overholt et al. (1985) who defined empowerment as an access to and control over resources and benefits in the context of women.

According to Schuler (1986) empowerment refers to the capacity to mobilize resources to produce beneficial social change. She identified three critical dimensions of the empowerment process such as, individual consciousness raising collective consciousness development, and mobilization. The third dimension builds on the first two and it is where collective skills and resources are translated into political and legal action.

Peggy (1989) looks at empowerment from the power angle, i.e. "Personal power" (the strength within each person to act) she believes empowerment is "a spectrum of political activity ranging from acts of individual resistance to mass political mobilizations that challenge the basic power relations in our society. She distinguished "Personal Power" (or power for) from "role power" (or power over).

Edna and Bose (1990) studies empowerment from the angle of "gender decolonization" that calls for "profound reformulations and restructuring of the power relations between women and men at the domestic and social levels, free of all hierarchies:

Muhamud and Johnson (1994) argue that empowerment leads to "increased autonomy and decision making power" and provides women with "an alternative power base that is independent of the domination of men".

According to Holcombe (1995) "participation is an essential ingredient of empowerment. Empowerment represents sharing control, the entitlement and the ability to participate, to influence decisions, as on the allocation of resources.

Roa (1996) in her study of women in the informal sector has described the "process of empowerment involving not just in physical and social conditions, but also equal participation in decision making process, control over resources and mechanisms for sustaining these gains". In other words both the practical and strategic needs of women need to be addressed in the process of empowerment

Amen, Becker and Byes (1998) split the concept of women's empowerment into three components : the Inter-spouse Consultation Index, which seeks to represent the extent to which husbands consult their wives in household affairs; the Individual Autonomy Index which represents women's self-reported autonomy of physical movement outside the house and in matters of spending money; and the Authority Index, which reports on actual decision-making power (which is traditionally in the hands of the patriarch of the family).These indices are similar to those of used by Balk(1994).

Conger and Kanungo (1998) defined empowerment as a process of enhancing feelings of self efficacy among organizational members through the identification of conditions that foster powerlessness and through their removal by both formal organizational practices and informal techniques of providing efficacy information. They view empowerment as a "motivational construct" i.e. enabling and not simply providing.

Betewille (1999) in her work mentioned that much of the literature on empowerment is the context driven and is about radical social transformation, the oppressed – oppressor relationship, the redistribution of power and social change. The critical question according to her is linked with the nature of social transformation and its measurability. Empowerment could be invoked in the context of human rights, basic needs, economic security, capacity building,

skill formation, conditions of dignified social existence. Implicit in the idea of empowerment is a certain theory of social change from hierarchical to an egalitarian and democratic type of society.

Zubair Meenai (2003), in his book Empowering Rural Women: An approach to empowering women through credit-based Self Help Groups, tried to elucidate and simplify the approach to women's empowerment through credit-based self help groups, by both providing the theoretical perspectives as well as practical guidance and tips to operationalise the same. He portrayed credit-based self help groups, as an integrated approach where credit is only an entry point and an instrument to operationalise other aspects of group dynamics and management.

Islam.N, Sultana.N (2005) in their study of empowerment of vulnerable women found that as direct impact, the status of living conditions has improved in terms of food intake, water sanitation, education of children, women's participation in decision making and economic activities. Also training and networking with students have raised the awareness through initiation of discussion and creating an environment that has discouraged the harassment of girl students. Awareness on health hygiene among the community people has increased. They now cover their food. They are now habituated to use their latrine. As a result, the numbers of latrines are increasing in the working area and the attack of diarrhoea is reducing day by day. The roads are now neat and clean compared to the previous situation. They can now identify the areas of deprivation and exploitations in terms of the universal rights learned from training. They feel the need for a sheltered home, day and night childcare centres, training centres, and savings for alternative income.

Ommen M.A, (2008) in his study had mentioned that, the CDS of *Kudumbashree,* is indeed a unique CBO with important social capital characteristics. Viewed from different angles and measured by multiple variables, we note a remarkable progress in the empowerment, except in regard to sustained economic empowerment. That 3200 *Kudumbashree* CBO members contested the Local Body elections in 2005 and 1408 of them won the election is a great achievement.

Sudha (2008), in her book 'Women's empowerment in South Asia', explained women's empowerment as the ability of women to transform economic and social development when empowered to fully participate in the decisions that affect their lives through leadership training, coaching, consulting and the provision of enabling tools for women to lead within their communities, regions and countries.

Anu Singh lather, Shilpa Jain and Sona Vikas (2009), in their study on women empowerment "Women Empowerment in Urban India, A study of Working Women Professionals in Delhi", attempted to measure the extent to which working women professionals in the Atonal Capital Region (NCR) Delhi, the capital of India feel that they are empowered in critical areas like educational attainment, economic opportunity, health and well – being, decision making, sexual harassment and abuse, and autonomy. The research methodology consists of preparing the empirical design for research in terms of a sample of 92 working women professionals in academics and industry in both public and private sectors.

Nikkhah.H.A et al (2011) their paper had mentioned that there are many approaches to community development, whereby NGOs can apply these as grassroots approach (bottom up) to top down approach, and from conflict to

technical help, self help and from conflict to technical help, self-help and empowerment approach. Conyers (1986)in his study elaborated that there are three types of community development based on the approach – 'top down', bottom up, and 'partnership'.The main activity of development is initiated by the government or authority in top down approach. Here, in this approach, everything is managed by the government, and the community, members are passive. In the top – down approach, the development agency has the upper hand and controls the community in its development efforts. When people lack the ability and capacity to make decisions and take action in the development of their community, the government and the agency concerned should take over the development process in a certain period of time in order to improve their awareness, knowledge and skills necessary for self reliance. Women empowerment is categorized into two levels – individual and community. The individual level of empowerment was calculated and then divided into three dimensions. Similarly, the community or collective empowerment levels were calculated consisting of three items. Finally, these two levels were computed, and the results noted about the overall empowerment of women.

Nikkhah.H.A et al (2011) in their study have found that the levels of women's empowerment. Majority of the respondents (59.5%) were in moderate level of empowerment, where as 21.5% were in the high level of empowerment and 19% in the low level of empowerment. These findings indicate that the majority of women in this study had the moderate level of empowerment.

Hassan.A, ,Forhad.A (2013) in their study found that the rural unemployment situation: Respondent B1 argued that, 'Unemployment problem has been persistent in the villages where people have been struggling to get a better job to ensure their source of livelihood and the supply of daily

needs. B2 responded that the unemployment situation has been gradually appearing as one of the major problems in the villages at least for the last few decades. However, involvement of the nongovernmental organizations like BRAC has been contributing positively in reducing the severity of the unemployment problem'.

2.6 Research gap

Enhancing Quality of Life (QOL) has long been a major explicit or implicit life-style and policy goal for individuals, communities, nations, and the world (Schuessler and Fisher, 1985; Sen 1985).

In the Quality of life, there are two dimensions- objective quality and subjective quality of life. 'Quality of life is assessed with the help of both objective and subjective indicators. In quality of life research, one often distinguishes between the subjective and objective quality of life. Subjective quality of life is about feeling good and being satisfied with things in general.

Objective indicators exist in society and they can be monitored and assessed by their amount and frequency rate. Whereas subjective indicators exist in the consciousness of an individual and they can be identified only from the person's answers to important subjects to her/him, comprehensive quality of life survey must include both types of indicators (Juniper et. al., 2005).

Many studies were conducted on microfinance in different areas like Women empowerment, collective action, etc. Only a few studies were conducted on Quality of life in Microfinance like Uotila(2005), Snodgrass and Sebstad (2002) and (Abdullah- Al- Mamun , Joseph Adaikalam,(2011), that too based on parameters like physical infrastructure or objective

indicators. Uotila (2005), in his impact assessment in Rwanda, measured the objective quality of life of microfinance clients households based on their sources of drinking water, cooking fuel, toilet facilities and children in school. Snodgrass and Sebstad (2002) conducted an impact study in three MFOs; SEWA Bank in India, Mibanco in Peru and Zambuko Trust in Zimbawe. The indicators they used to measure households quality of life in India include materials used in the walls floor and roof, the number of rooms, the number of floors, a separate room for kitchen, a separate household plot, a separate house/room/building, electricity, source of water, light and cooking fuel which are all objective indicators. 'Measurement of quality of life , which commonly includes details about housing conditions, dwelling characteristics and access to basic needs, provide in depth knowledge and understanding about the dynamic aspects of poverty''(Abdullah- A.A, Joseph A,2011)

Through the literature review we can understand that the Role of NGO is positively correlated to the construct of well-being among the members of SHGs, in the dimensions of physical, psychological and social aspects. Various studies were conducted in International settings and National settings inclusive of Self help groups, social groups and among the members of SHGs. The studies have established the relation between NGO and quality of life among the members of microfinance based on physical, psychological or social facets of well-being. Most of the literature is predominantly oriented towards the physical components of well-being and few literatures covered the psychological and social facets. In the literature review we could also find that there were no studies conducted which encompass the quality of life, well-being which includes all three physical, psychological and social facets and SHGs. It has been found that a comprehensive study that takes into account all these factors would contribute to the literature in this field. It

would also be immensely useful if a theoretical model can explain the relationship in this complex milieu. This study intends to address this existing gap in literature.

2.7 Conclusion

Earlier 'the Quality of life' was measured using only objective indicators such as income, climate, mortality, crime rate, etc. Gradually social scientists became increasingly dissatisfied, arguing that objective indicators failed to capture the complexity of human life.

Later subjective variables are included for measuring the quality of life based on individual's level of satisfaction. This type of measurement is multidimensional and hence it is complex. Researchers generally agree that the different questions asked should be combined into discrete domains in the instrument for measuring quality of life. For that WHO developed an instrument for measuring quality of life of individuals 'WHO QOL –BREF' covering four domains like Physical health, Psychological, Social relations and environment. Domains were further classified into a number of facets.

NGOs have been involved in the implementation of various social welfare programmes for decades. Studies like Mondal A.H(2000)   found that NGOs play a key role in providing the spirit of cooperation and activating the groups in cooperative activities, and by inculcating in the group members the core human competencies to improve the quality of life of the common people.

Empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Many studies (Roa, 1996) have found that the process of empowerment

involves not only physical and social conditions, but also equal participation in the decision making process, control over resources and mechanisms for sustaining these gains.

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Chapter **3**

METHODOLOGY

3.1 Introduction

In the previous chapter, a description about 'Quality of life', and 'Role of NGO' are depicted. This chapter deals with the methods and procedures followed in this study and looks at the profile of the participants. The survey method is adopted here as a fairly large quantum of data had to be collected. The sampling techniques used, measurement scales and the logic of using these measurement tools are also discussed here. Finally the statistical techniques to analyze the data collected are discussed.

3.2 Preliminary study

On the basis of the literature review, discussions with the competent authorities and researchers insight into the problem, we assume a possibility of relationship that would exist between NGOs in improving and nurturing the SHGs and the subsequent improvement in the quality of life. Hence, the

preliminary study was conducted to look into the above situations and we could arrive at a conclusion that such a relationship exist. The above assumption can be expressed as shown in the figure:
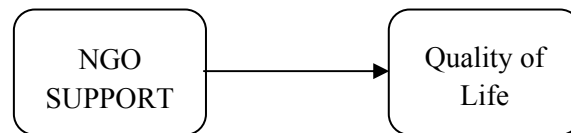
Fig 3.1 Assumption for preliminary study

3.3. Research Problem

In India, a large number of people live below poverty line along with high population growth rate. In these situation welfare activities of the government has not been reaching to all strata of the society**. 'Women headed households are the immediate victims of deprivation and destitution (Nidheesh.K.B, 2009).** The poor never become part of the mainstream of our society.   According to the UNICEF, every second young child in India is malnourished, less than one fourth of rural population use toilets and only four out of ten girls who enroll complete eight years of schooling. 'Seventy percent of world's poor are women' (Servon et al,2006).

In this context, it is appropriate to bear in mind that strong participation of the poor was recommended to ensure poverty reduction initiatives of local governments (Krogstrup 2000). A number of studies provide evidence that microfinance is an effective strategy to reduce poverty; especially among the very poor (Daley-Harris, 2007). 'So any poverty eradication programs must aim at improving the standard of living environment of the women community. It is through creating livelihood opportunities for women that they can be archived and the micro credit and self help groupings are better sources for improving the standard of living of people'('(Nidheesh.K.B,2009).

Bakhtiari.S,(2006),in his study has mentioned that microfinance can be one effective tool amongst many for poverty alleviation. However, it should be used with caution -despite recent claims, the equation between microfinance and poverty alleviation is not straight-forward, because poverty is a complex phenomenon and many constraints that the poor in general have to cope with. We need to understand when and in what form microfinance is appropriate for the poorest; the delivery channel, methodology and products offered are all inter-linked and in turn affect the prospect and promise of poverty alleviation. 'The most outstanding impact of the linkage programme could be the socio-economic empowerment of the poor, more particularly the women (Nanda,1998). For that NGOs help the poor women to form SHG.'Non Governmental Organizations (NGOs) as well as Voluntary Associations (VAs) are actively involved in the formation, nurturing and promotion of collectives of poor women known as Self Help Groups (SHGs) through out the State of Kerala' (George, 2004). 'The developing world depends on NGOs as a mechanism for financial aid and assistance as well as for urgent humanitarian relief' (Handy, Meenaz, Feeney, & Bhagyashree, 2006). Mondal A.H(2000) in his study mentioned that NGOs like BRAC and PROSHIKA in Bangladesh contribute to the process of social capital formation by infusing in the target group the spirit of cooperation and activating the groups in cooperative activities, and by inculcating in the group members the core human competencies to enlarge the opportunities to dissipate inequality of endowments within the community in order to improve the quality of life of the common people. In short, this should result in the improvement in the quality of life.

Considering this proliferation of microfinance and NGOs in rural settlements, it was considered appropriate to take up a study in Kerala, probing

the role of NGOs in nurturing SHGs which lead to better quality of life. Through this study, the researcher is trying to study the role of NGO in nurturing SHGs, factors contributing to the role of NGO and the factors contributing to the Quality of life of members of SHGs.

3.4. Objectives of the study

Objectives of the study are:-

1) To study the role of NGOs in nurturing SHGs in Kerala

2) To assess the physical improvements occurred among the members of SHGs with special reference to house, land and household durables.

3) To find out predominant factors contributing to the role of NGO in nurturing SHGs

4) To find out predominant factors contributing to the Quality of Life of the Members of SHGs.

5) To study if there exists any relation between the role of the NGO in nurturing the SHGs and the Quality of life of members of SHGs.

3.5. Hypothesis

The following hypothesis is formulated

Hypothesis 1a

H_1 : There is a significant difference between the possession of assets(House) by the members before and after joining the SHG.

Hypothesis 1 b

H_1 : There is a significant difference between the procession of assets (Land) by the members before joining the SHG and after joining the SHG

Hypothesis 1c

H_1 : There is a significant differences between the procession of assets (Household Durables) by the members before and after joining the SHG

Hypothesis 2

H_1: There is an association between liabilities of the members before and after joining the SHG

Hypothesis3.

H1: Functional Support and Developmental Support are predictors of Social status

Hypothesis 4

H1: Functional Support and Developmental Support are predictors of Financial Stability

3.6 Identifying the statements

Variables were identified based on secondary data, literature review and discussion with experts in this field. The experts in this panel include former Executive director- Kudumbashree, microfinance consultant, former branch manager -IOB, Executive Director-Kudumbashree, Director- VISIB, a Kerala based NGO., Dy.Chief Manager-NABARD and various district managers of NABARD and SIDBI,.

3.7. Methodology

3.7.1. Research design

The study is basically descriptive design using survey method.

The study is mainly based on primary data. The study includes SHGs under SBLP of NABARD and NHG of KUDUMBASHREE in Kerala. Primary data was collected from field survey, carried out covering both urban and rural areas of Kerala.

3.7.2. Pilot study

To test the interview schedule, a pilot study was conducted among the members of SHGs and Kudumbashree. Three districts were selected – Malappuram from the North zone, Ernakulam from the central zone, and Pathanamthitta from the south zone. For pilot survey, the total sample size was taken as 240 nos. From each district, 80 samples were taken from each district. Through this exercise the researcher found out that the results were matching with the major presumptions developed on the basis of the earlier mentioned exploratory research activities. This pilot work has helped in finalizing the Schedule used in this study, by incorporating the required corrections based on the findings from the survey and the feedbacks collected from the respondents. The reliability analysis was done on the pilot study.

3.7.3. Sampling Design
3.7.3.1. Population

In this study, the population is defined as the members of microfinance in Kerala which includes SHGs under SBLP of NABARD.

3.7.3.2. Sample

The data was collected from the members of SHGs under SBLP model of NABARD and NHGs of Kerala. SHGs were selected randomly from the list of SHGs of NABARD and NHGs of Kudumbashree from the three districts.

3.7.3.3. Sampling process

Sampling is the process of selecting representative units from a population of our interest area, so that by studying the sample, we may fairly generalize our results back to the population from which they are chosen (Gupta & Kapoor, 1987). The first activity in any sampling process is to identify the population that is matching with the theoretical profile and is accessible for data collection. In this study, the population is defined as the members of microfinance in Kerala which includes the SHGs under SHG-Bank linkage programme of NABARD, which is known as the largest microfinance programme in the world and NHGs under Kudumbashree programme in Kerala.

Multistage random sampling method is followed in the selection of the sample. For sampling purpose, Kerala state is geographically divided in to three zones- North, Middle and South. The North zone includes five districts namely Kasargod, Kannur, Waynadu, Kozhikkode and Malappuram. The Middle zone comprises of Palakkad, Thrissur, Ernakulam, Idukki and Kottayam. The South zone includes Alappuzha, Pathanamthitta, Kollam and Thiruvananthapuram. Three districts were selected on random (lottery method) from each zone namely Malappuram from north, Ernakulam from middle and Pathanamthitta from south. From each district, three taluks were identified on random. From each taluk, one panchayath is selected and out of that, one municipality from each zone is also included to get urban and rural coverage in the sample. From Malappuram district, Nilambur ,Ernad and Perinthalmanna taluks were identified on random. Pothukallu Gramapanchayath from Nilambur taluk, Vazhayoor Gramapanchayath from Ernad taluk and Perinthalmanna municipality from Perinthalmanna taluk were selected on random. In Ernakulam district, Kanayannur, Kunnathunad and Muvattupuzha taluks were identified. Out of that, Kalamassery municipality from Kanayannur taluk,

Vengoor panchayath from Kunnathunad taluk and Piravom panchayath from Moovattupuzha taluk were taken. In Pathanamthitta district, Kozhenchery , Mallapally, and Adoor taluk were identified. Here, Naranganam panchayath from Kozhenchery taluk, Kottangal Gramapanchayath from Mallapally taluk and Adoor municipality from Adoor taluk were identified

3.7.3.4.Survey method

The major advantage of the survey method is that it allows social researchers to collect data on attitudinal and behavioural factors in order to investigate the existence of relationship between various sociological and psychological variables [Kerlinger & Lee (2000), Kinner &Taylor (1996)]. According to Kerlinger and Lee (2000), the survey research method enables the researchers to collect efficiently a great deal of information from a large population. Some of the limitations to survey method as pointed out by Kerlinger and Lee (2000) is that social scientists do not have direct control over the independent variables because the manifestation of these variables cannot be manipulated. Hence the investigators cannot come to the conclusion that certain independent variable has caused changes in certain dependent variables even if there is statistically significant relation between these variables. Also, issues related to respondent selection and also the facts that there could be intervening variables which are not included in the schedule are also there.

This study has adopted a survey method for data collection, using a structured schedule. The data was collected from the members of SHGs under SHG- Bank linkage model and NHGs of Kudumbashree in Kerala.SHGs were selected randomly from the list of SHGs of Nabard and NHGs of Kudumbashree .

Malayalam version of the schedule (shown in Annexure) were distributed to the members of SHGs present on a particular day and collected back after the completion on the same day. The members could be met only on Saturday or Sunday since most of the SHGs are conducting weekly meeting on that days. Only one or two groups could be covered during a day. The data was collected from the SHG members who were present on that particular day when the data collection activity was carried out. These schedule were cross checked for completeness and the correctness of their responses and only such response sheets were taken up for further analysis. Though six hundred schedule were distributed in sixty SHGs, the researcher could get back only 564 valid samples from this (94% return rate). Fourteen schedules were discarded for being incomplete. This left us with 550 valid samples

3.7.3.5. Sample size estimation

Based on pilot study, sample size of the population was estimated. For assessing the sample size, the variance in the key variables like Role of the NGO and the Quality of life were studied in detail in the pilot study and based on the mean and standard deviation (S.D) of these variables, a sample size of 532 was estimated. Total sample size 532 was equally divided in to 3 as 177 from each district. Now the researcher went for random selection of SHGs to contact the respondents. This was done in such a way that all the members of the groups selected would be taken and that process continues until the researcher gets 177 sample from each district. Spillover can take place since we are taking all the members of the selected SHGs as sample.. The sample size is estimated based on following formula.

If 'n' is the sample size, 's' is the estimate of standard deviation and 'd' is the estimate of error under the assumption of 5% error in estimate and the critical value from Normal test at 5% level of significance is 1.96, then n with 95% confidence level is given by $n = \left(\dfrac{1.96\,s}{d}\right)^2$

Table 3.1. Sample size estimation of the study

Sample size Estimation			
	Role of NGO	**QOL**	
Scale Mean (Pilot)	55.10	121.96	
Scale S.D (Pilot)	17.1	32.5	
Estimated Sample Size (Pilot)	609.2	454.4	
Estimated Sample Size (Average of the two possibilities) 532			

3.8. Tools of data collection

The researcher uses two different scales to measure the different constructs which are crucial to the conceptualizations proposed in this study. Scaling involves developing a continuum based on which measured objects are located. One should ensure that the scale is really measuring what is supposed to be measured. The validity and reliability of the instrument used is crucial in considering the effectiveness of any scale.

3.8.1. Measuring the Quality of life

The instrument used for measuring the quality of life in this study is constructed based on WHOQOL-BREF, which is a scale developed by WHO for measuring the quality of life of individuals, WHO QOL-BREF has four domains- physical health, psychological, social relationship and environment.

3.8.2. Scale used to measure Quality of Life in this study

The scale to measure the quality of life for this study consists of twenty nine items based on, WHOQOL-BREF guidelines, adapted considering the geographic, cultural and socio-economic background of Kerala and translated in to Malayalam language for sample survey since majority of respondents know only Malayalam. In the schedule, the quality of life is measured through the perception of respondents; the items are scored on a five point Likert scale format from 'strongly agree' 'agree', 'not agree not disagree' 'disagree' and 'strongly disagree'. The validity and reliability of instrument were also checked through pilot study. Necessary corrections were made in the schedule after pilot study, based on feedback. The above schedule for this study contains twenty nine questions covering all domains of the quality of life like physical health, psychological, social relations and environment. In addition to above, the researcher has added additional aspects like food security, drinking water availability and satisfaction on cloth availability to the schedule.

Here, the measurement of quality of life refers to a subjective evaluation which is embedded in a cultural, social and environmental context and it focuses upon the respondents' "perceived" quality of life.

3.8.3. Instrument used for measuring the Role of NGO

The scale for measuring the role of NGO in nurturing SHGs is developed based on the study entitled 'Social Capital Formation: The role of NGO Rural Development Programs in Bangladesh' done by Mondal A.H. (2000) which is an internationally accepted paper. While developing the scale the items like helping to start   self-employment through skills acquisition and involvement in promotional network, support to social sectors like education

and health etc are taken from the above study, adapted and fine tuned with the socio economic background of Kerala.

The schedule contains 12 statements starting with *NGOs help in improving the position of women in the family, intervention of NGO helps to reduce poverty and improving income of the family, NGOs provide training or life skill to members, NGOs give awareness about health check up, personal hygieneness*, etc, *NGOs provide awareness about importance of family planning, NGOs help to improve the living conditions of members, NGOs help to start income generating activities, NGOs help members to identify activity to start micro enterprises, NGOs give training to improve the skill for the activity, help to find market for the products, Help to find 'technology'/ 'Know how' of the selected activity and the presence of NGO help us to increase my confidence*. The items are scored on a five point Likert's scale format from 'strongly agree' to 'strongly disagree'.

3.9. Statistical Analysis

Statistical analysis of this study includes descriptive statistics for exploring the observations, factor analysis, chi square and correlation test of association), Multiple regression analysis and ANOVA. The factor analysis includes both exploratory factor analysis to identify the factors and confirmatory factor analysis to the confirm the model fit.

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<div style="text-align: right">*Chapter* **4**</div>

THE ROLE OF NGO

4.1. Introduction

In the previous chapter, we have discussed the methodology of this study. In this chapter, a brief description about the role of NGO in nurturing SHGs, and providing physical infrastructure, the instrument used for measuring the Role of NGO, the reliability analysis of the construct and factors contributing to the role of NGO (through factor analysis), confirming the Model fit (by using Confirmatory Factor Analysis). The Model fit which shows how well the model accounts for the correlations between variables in the dataset and the Model fit diagram are also given.

'Non-governmental Organisations (NGOs) played a vital role in rural reconstruction, agricultural development and rural development even during the pre independent era in our country. In the post independent period, the

NGOs became a supplementary agency for the developmental activities of the government and in some cases they became an alternative to the government' (Rajendran.K,2011). 'NGOs have a role in bringing about the collaborative linkage between banks and groups. They act as both facilitators and micro-finance institutions as facilitating institutions. NGOs organize the poor into groups, undertake training for them, help in arranging inputs, extension and marketing, introduce saving and internal lending, help in the maintenance of accounts and link them with the banks for credit requirements'. (Mathew.E, 2006).

4.2. Role of NGO

The efforts of the NGOs including Government owned Kudumbashrees are aimed at sustainable development and the empowerment of poor women, inculcating a saving habit in them, building up their capacity, helping them to organize themselves as SHGs, enabling them to be liberated from moneylenders, to become partners in the development process of the country, and to be self-reliant and empowered. It is shown that the key to the success of these NGOs lies in ensuring full cooperation and participation of people at the grassroot level NGOs.. With the introduction of SBLP through a pilot programme in 1991-1992 period by NABARD, the role of NGOs also assumed an additional dimension to the economic upliftment of the poor.

Kudumbashree is a poverty eradication programme organized by the Govt. of Kerala, with the support of NABARD and the Govt. of India in co-operation with Panchayath Raj institutions through community development societies along with thrift linked credit system. It is a three tier community based organization having Neighbourhood Groups (NHGs) federated to Area Development Societies (ADS) at ward level and ADS in to Community

Development Groups(CDS) at gramapanchayath level/ muncipal level. The NHGs have income generation volunteers for promoting income generation activities, Community health volunteers to promote awareness about various health schemes of gramapanchayath and also importance about hygiene, family planning, etc and Infrastructure volunteers to assess the basic infrastructure needs of the area and prepare an infrastructure plan for Grama Panchayath. In Kudumbashree, the poor were identified based on non economic criteria. Nine indicators were used to identify risk families, out of which if any four or more of the risk factors were positive, then it would be a risk family. The focus areas of Kudumbashree are microfinance and bank linkage through Thrift and Credit socities, Microenterprise Development, Micro Housing, Destitute Rehabilitation, Balasabha- children's neighbourhood, implementation of various poverty alleviation programmes of both state and central government assisted schemes. As part of the microfinance, Kudumbashree promotes Thrift and Credit societies for collecting thrift at NHG level, for developing saving habits to the poor, to provide them with a low cost and easy credit. Kudumbashree help the women in organising at village level, and also at urban areas through thrift and credit programmes, facilitating regular interaction, exchange of information linking them with banks, improve their skills through training, develop leadership qualities and there by increasing confidence.

4.3. Objectives of the Study

1)   To study the role of NGOs in nurturing SHGs in Kerala

2)   To find out predominant factors contributing to the role of NGO in nurturing SHGs.

4.4. Methodology

4.4.1. Survey method

The major advantage of the survey method is that it allows social researchers to collect data on attitudinal and behavioural factors in order to investigate the existence of relationship between various sociological and psychological variables [Kerlinger and Lee (2000), Kinner and Taylor (1996)]. According to Kerlinger and Lee (2000), the survey research method enables the researchers to collect efficiently a great deal of information from a large population. Some of the limitations to survey method as pointed out by Kerlinger and Lee (2000) is that social scientists do not have direct control over the independent variables because the manifestation of these variables cannot be manipulated. Hence the investigators cannot come to the conclusion that a certain independent variable has caused changes in certain dependent variables even if there is statistically significant relation between these variables. Also, issues related to respondent selection and also the facts that there could be intervening variables which are not included in the schedule are also present.

This study has adopted a survey method for data collection, using a structured schedule. The data was collected from the members of SHGs in three districts of Kerala namely Malappuram, Ernakulam and Pathanamthitta. SHGs were selected randomly from the list of SHGs of NABARD and NHGs of Kudumbashree of the above three districts.

Multistage random sampling method is followed in the selection of the sample. For sampling purpose, Kerala state is geographically divided in to three zones- North, Middle and South. The North zone includes five districts namely Kasargod, Kannur, Wynad, Kozhikkode and Malappuram. The Middle zone comprises Palakkad, Thrissur, Ernakulam, Idukki and Kottayam. The South zone includes Alappuzha, Pathanamthitta, Kollam and Thiruvananthapuram.

Three districts were selected on random (lottery method) from each zone namely Malappuram from north, Ernakulam from middle and Pathanamthitta from south. From each district, three taluks were identified on random. From each taluk, one panchayath is selected and out of that, one municipality from each zone is also included to get urban and rural coverage in the sample. From Malappuram district, Nilambur, Ernad and Perinthalmanna taluks were identified on random. Pothukallu Gramapanchayath from Nilambur taluk, Vazhayoor Gramapanchayath from Ernad taluk and Perinthalmanna municipality from Perinthalmanna taluk were selected on random. In Ernakulam district, Kanayannur, Kunnathunad and Muvattupuzha taluks were identified. Out of that, Kalamassery municipality from Kanayannur taluk, Vengoor panchayath from Kunnathunad taluk and Piravom panchayath from Moovattupuzha taluk were taken. In Pathanamthitta district, Kozhenchery , Mallapally, and Adoor taluk were identified. Here, Naranganam panchayath from Kozhenchery taluk, Kottangal Gramapanchayath from Mallapally taluk and Adoor municipality from Adoor taluk were identified.

4.4.2. Identifying statements

For assessing the major items that cover the role of NGO for this study, discussions with experts in this field were conducted. The above items were also identified based on secondary data and literature review. The experts in this field where discussions were conducted with the researcher are former Executive director- Kudumbashree, microfinance consultants, former chief manager -Indian Overseas Bank, Executive Director-Kudumbashree, Director- VICIB, a Kerala based NGO., Dy. Chief Manager-NABARD, various district managers of NABARD, SIDBI, Exective director and various second layer officials of ESAF, and other NGOs.

4.4.3. Schedule used for measuring the Role of NGO

The researcher used a scale to measure the Role of NGO which is crucial to the conceptualizations proposed in this study. Scaling is the process of measuring quantitative aspects of subjective or abstract concepts (Kumar, 2005). Scaling involves developing a continuum based on which, measured objects are located. One should ensure that the scale is really measuring what it is supposed to be measured. The validity and reliability of the instrument used is crucial in considering the effectiveness of any scale.

The scale for measuring the role of NGO in nurturing SHGs is developed based on the study entitled 'Social Capital Formation: The Role of NGO Rural Development Programs in Bangladesh' done by Mondal A.H. (2000) which is an internationally accredited paper. While adopting the scale, the items were selected based on discussion with experts in the field of microfinance. Items like helping to start self-employment through skills acquisition and involvement in promotional network, support to social sectors like education and health, etc are taken from the above study, adapted and fine tuned with the socio economic background of Kerala. In this Schedule, the role of NGO is measured through the perception of respondents; the items are scored on a five point Likert scale format from 'strongly agree' 'agree', 'not agree/ not disagree', 'disagree', and 'strongly disagree'.

4.4.4. A brief description about the statements in the schedule for measuring the role of NGO

There are twelve statements in the schedule for measuring the role of NGO in this study. A brief description of the statements are shown below.

4.4.4.1.'NGOs help in improving the position of women in the family'

When we analyze the statements/variables for measuring the role of NGO in this study, we start with 'NGOs help in improving the position of

women in the family'. Men are the primary earners in a male dominated society and women are expected to confine their duties to domestic chores alone. In rural areas, it is a strong belief that a son should be educated because, unlike a daughter who will serve another family in post-marriage, a son is expected to care and support his aging parents. As such, most families condition their daughters to accept and respect the leading roles played by males and to take on the responsibility for bearing and rearing children, and this responsibility not only hinders them in attending school but also precludes them from external jobs (Sultana et al., 2004). Discrimination against women is rationalized by the fact that they are seen as an economic burden. In extremely poor families where frequently there is not enough for everyone, means that women and girls are most likely to go without a meal/ to eat inadequate meals/ to go without warm clothing in winter/ to receive minimal health care and education (Schuler et al, .1996).

Through membership in SHGs, NGO's help women in empowerment, earning a surplus or saving through thrift operation of the SHG and proximity to twenty four hours door step banking service, getting hassle - free credit without collaterals, supplementing or helping husband or other family members in their financial needs, developing various skills such as communication skills, public relations, leadership qualities, etc, and improving the position of women in the family.

4.4.4.2. 'The intervention of NGO helps to reduce poverty and improving the income of the family'.

The next statement in the schedule of this study 'Intervention of NGO helps to reduce poverty and improving income of the family'. The statement relates to NGO's role in starting microenterprises or income generation activities, helping to earn assets and reduce their liabilities from the clutches of

money lenders who charge exorbitant rates of interest. 'Poverty is a pronounced deprivation in the well-being of and comprises of many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life' (WorldBank 2010).

This supports the study by Develtere.P et al(2002) in his article 'Evidence on Social and Economic Impact of Grameen Bank and on the Poor in Bangladesh' mentioned that 'More than a man, women is confronted with poverty, because she has to stay at home, feed the children and eat less if there is lack of food(Gibbons, 1995). Sen(1999) uses the term 'womens'agency' to indicate that women cannot merely be a passive recipient of aid, but have to be actively involved in improving their lives, He is convinced that women can take part in household decision making and improve their status considerably if they contribute to the family income'.

Hashemi et al (1996) indicate that contributions to family income are often rather small. while 72% of Grameen Bank and BRAC members were classified as "contributing to family support" only 26% of former and 12 % of latter declared to be responsible for more than half of the family budget. These low figures are due to the fact that Grameen Bank members often invest in traditional activities like stock breading.

4.4.4.3. 'NGOs provide training or life skill to members'

The statement 'NGOs provide training or life skill to members' means that NGOs/Kudumbashree provides entrepreneurial and various other trainings to its members for improving their skills. The training provided by NGOs to the

members means an acquisition of knowledge, skills, and competencies acquired by the vocational or practical skills and knowledge that relate to specific useful competencies. The objective of the training is improving one's capability, capacity, and performance. Gupta.S and Singh. S.K (2012) in their study found out that there was an improvement in the development of professional and entrepreneurial skills (65.9%) in the study area followed by development of functional literacy and educational skills (34.1%) among the respondents.

John.J,(2009) in his study mentioned that Kudumbashree programme has helped in the development of various skills such as maintenance of accounts, exposure to banking operations, communication skills, public relations, leadership qualities and entrepreneurial activities. Poor women who had a very limited role in decision making and inadequate freedom of expression, have started a new way of life by acquiring skills and enjoying freedom of expression and decision making. This supports the study by Develtere.P et al 2002) and mentions that 'Combined with social programme of skill training, education, and social awareness, it not only improve the situation of women, but may affect the entire family in a positive way'.

4.4.4.4. 'NGOs give awareness about health check up, personal hygiene, etc'

The fourth statement in the schedule to measure the role of NGO in this study is 'NGOs give awareness about health check up, personal hygiene, etc' means that the NGO has a role of a facilitator as well as providing public information, education, and communication campaigns to make aware of its members about the importance of health check up, so that timely check up saves the members from many diseases like heart attack, kidney failure, diabetes, etc. The saying 'prevention is better than cure' is very apt here. These diseases break the backbone of the financial stability of the poor people.

This can be saved through proper medical checkup. Also personal hygiene is very important for all. Many diseases like Malaria, Typhoid, Chickengunia, Dengi fewer, Diaria, etc and, many bacterial diseases spread through lack of proper hygine.

According to UNICEF, every second young child in India is malnourished and less than one fourth of rural population use toilets. 'NGOs organizations provide goods and services not usually supplied by the state or the private sector; help the government achieve development objectives by providing public information, education, and communications campaigns; and organize citizens to allow them to voice their aspirations, concerns, and alternative ideas to policy makers' (Clark,1999).

4.4.4.5. 'NGOs provide awareness about importance of family planning'

The Fifth statement of the schedule is 'NGOs provide awareness about importance of family planning'. As far as India is concerned, India is the second largest populous country in the world after China, with over 1.21 billion people according to the 2011census having a population growth rate of 1.41%. India's share of the world population is 17.5% and it is projected to be the world's most populous country by 2025, surpassing China. As the population increases, we need more food, water, air and resources which are very scarce.

Hence the growth rate of population is to be controlled mainly through family planning. The growth of population is more among rural areas where people are illiterates. Here the Government alone cannot manage the herculean task of managing the family planning campaign. The Government along with NGOs jointly do the task of awareness creation among the common people hand in hand. Here the NGO's become a supplementary agency for the

developmental activities of the government. Saha et al in their study mentioned that their study shows respondents from villages with SHG were more likely to have delivered in an institution, feed newborn with colostrum, and know about and utilize family planning products and services. These groups give the communities an avenue to voice their concerns and provide a unique space in which solidarity is created through promoting shared visions and goals and combining collective strengths.

4.4.4.6. NGOs help to improve the living conditions of members'

The sixth statement is 'NGOs help to improve the living conditions of members. 'Every four seconds, a child in the world is dying because of poverty and other related preventable diseases and illnesses. Over 3 billion people, almost half the world, live on less than $2.50 a day. In addition, the recent food, fuel, and economic crisis have dealt a triple blow to the gains made toward Millennium Development Goal to eradicate extreme poverty and hunger by the year 2015. The October 2010 report by the Food and Agriculture Organization (FAO) says that 925 million people (about 13.6 percent of the world population) are undernourished. Though the number is down from last year, the number of hungry people in the world is much higher than 1995–1997 (FAO 2010).

India's growth on social development has been uneven with growing disparities across regions, castes, sex and other characteristics. According to UNICEF, only 4 out of 10 girls who enroll, complete eight years of schooling. But we have progress on certain sectors or social indicators like the near eradication of polio; increase in literacy rates; and the enrolment of both boys and girls in primary school. But progress has been slow in areas such as primary health care and community-based nutrition services, limited change in

the practice of key behaviours related to child well-being, such as hand washing and exclusive breastfeeding, the HIV/AIDS epidemic threat, issues related to child protection, including trafficking and child labour, are becoming more pronounced, which are all part of the Millennium Development Goals. All the progress we had achieved in social sector is with the active support of NGOs.

4.4.4.7. NGOs help to start income generating activities'

The seventh statement is 'NGOs help to start income generating activities'. For attaining self sustainability of SHG members and groups, income generating activities should be started once the group attains maturity. Sreenivasan.n (2011) in his study mentioned that the main aim of the SHGs is to focus on income generation and raising poor families above the poverty line. The SHGs are supported and trained by nongovernment organizations (NGOs), community based organizations (CBOs), individuals, banks self-help promoting institutions, and microfinance institutions (MFI).The most prominent models of delivery for microfinance in India continue to be SHGs, promoted by the state governments, NGOs, a few regional rural banks, and specialized MFIs that use various models to make both group and individual loans [Sreenivasan.N, 2011)

Starting a microenterprise or income generating unit is not easy for the rural poor. They need considerable help for identification of activities, technical knowhow for complex activities, acquiring raw material, finding market for finished products, etc. NGO has significant role in helping the poor especially illiterates to give a 'handholding' support. Hillary Clinton, US state Secretary during her visit in India had commented in the year 2000, "Micro enterprise is the heart of development because micro enterprises work-they lift

women and families out of poverty. It is called 'micro' but its impact on people is macro; we have seen that it takes just a few dollars, often as little as $10, to help a woman gain self employment, to lift her and her family out of poverty. It is not hand out; it is a helping hand". Manimekalai and Rajeshwari (2001) in her study mentioned that NGOs developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification.

Gupta.S and Singh.S.K,(2012) in their study found that various income generating activities undertaken by the SHGs include agricultural activities (paddy cultivation or fishery on oral lease of land or water area, backyard poultry, duckery, piggery, goatery), agricultural processing and marketing (marketing of packaged indigenous rice, cashew nuts, spice powders, jam, jelly, pickles, lentil cakes or badi/ naksha-badi, paddy to rice, paddy to perched rice / muri etc.), cottage industries (cane and bamboo works, sewing and tailoring, embroidery, jari-work, dokra/ brass metal art-work, door mat making, jute bag and soft toy making etc.), agricultural input production (vermicompost and biofertilisers, nursery), hawking / vending of agricultural products, garments, grocery etc.

4.4.4.8. NGOs help members to identify activity to start micro enterprises'

The next statement is 'NGOs help members to identify activity to start micro enterprises', The NGO as well as the Kudumbashree help the poor people to identify income generating activities. Based on studies conducted, the Kudumbashree normally list out what are the sunrise activities that can be started by the members.

They promote income generating activities under individual and group initiatives to meet the livelihoods of the poor women. Canteens/ catering units,

I.T units, group farming units, fruit processing units, goat-rabbit-quail rearing, banana cultivation, foot ware units, condiments units, umbrella units, building materials units, horticulture units, electronics units, readymade garments units, soap powder units, toys units , grocery shops, etc are some of the income generating activities or micro enterprises that are undertaken by poor women under "Kudumbashree" Mission. 'Given the disadvantages faced by women and the obvious absence of entrepreneurial traits, continued support by means of 'hand holding', 'escort service' and facilitation are required for ensuring sustainability of micro enterprises, at least in the medium'(Kamal,1995)

4.4.4.9. NGOs gives training to improve the skill for the activity'

The ninth statement is 'NGOs gives training to improve the skill for the activity'. For starting income generating activities or microenterprises, the members need proper training to improve the skill of the activities which they are starting. Nidheesh.K.B (,2009) in his study, mentioned that women entrepreneurs are given training in entrepreneurship development, skill development, project management and performance improvement by the Entrepreneurship Development Institute of India, Ahemmedabad by Kudumbashree. These trainings improve entrepreneurship of members and they can start microenterprises with hand holding support by NGOs.

Sashi (1998) in her study on four voluntary organizations in terms of gender ideology and role of government and non-government organizations in the empowerment of women revealed that NGO intervention had helped women beneficiaries to acquire new skills, confidence and managerial capability. Articulation of their ideas and problems in meetings had helped these women to realize their own potential and the advantages of group action in dealing with violence and exploitation.

4.4.4.10. NGO help to find market for the products'

The next statement is 'NGO help to find market for the products'. It is easy to start any microenterprise if we have the resources. But in this era of tough market competition, it is very difficult to find a market for the products which the unit produces. The success and failure of the unit depends up on the market of the products, if getting better a price which leads to profit or if a low price is getting to the products which results in low margin or loss which ultimately affects the viability of the unit.

A comprehensive study by Satish (2001) about the problems and complexities faced by the NGOs and the banks in the pre-formation and post-formation stages of SHGs in three states of Karnataka. Maharastra and Uttar Pradesh has revealed that almost 30 per cent of the SHGs covered under the study, had evolved from pre-existing groups such as affinity groups which maintained a common economic activity. These groups enjoyed economies of scale in the procurement of raw material and marketing of the finished products by joining together as a group. Similarly, some of the NGOs could succeed in utilizing the collective efforts of the informal institutions of chit funds by converting them into SHGs. But, the organizational skills in terms of maintaining discipline at meetings, interactions and participation in chit funds were less as compared to SHGs, which were considered essential for the success of SHGs. With a little effort, the spirit of cohesiveness could be inculcated among the former by the NGOs with the help of the animators appointed by them.

4.4.4.11. NGO help to find 'technology'/ 'Know How' of the selected activity'

The next statement/variable in the schedule of this study is 'NGO's help to find 'technology'/ 'Know how' of the selected activity'. Once the members

decide to start microenterprises individually or on group basis and identified the activity, the next step is to understand its technology'/ 'Know how' of the activity or know how the activity is being run effectively. Normally Kudumbashree identifies a list of sunrise activities which gets scope or relevance based on the market or the demand for products. Some of the activities of Kudumbashree are catering units, I.T, fruit processing units, foot ware units, condiments units, umbrella units, building materials units, horticulture units, electronics units, readymade garments units, soap powder units, toys units etc and so on. All these units require better technology'/ 'Know how' to compete with same products of other units in the market.

4.4.4.12.'Presence of NGO helps me to increase my confidence'

The last statement is 'the presence of NGO helps me to increase my confidence'. George(2004) in his study mentioned the objectives of NGOs are to motivate the rural people to organize themselves and to form into SHGs at village level, to educate, train the group members in managing the group activities like maintenance of books of accounts, conducting meetings, management of funds, etc; to inculcate, promote thrift and savings habit among the group members, and to help in institution building along with the development of individual, to help the SHG in identifying raw materials and local resources, to help the group members to upgrade their skills and technology to make best use of resources. The objectives are also aimed to make available credit facilities, and to act as a link between the rural poor and the bank, to educate and train the group members to utilize credit properly and to improve their economic conditions, to help the group members in exploring markets for their products, to work as facilitator in the meetings of the SHG; and to act as a friend, philosopher and guide to the SHGs.

John.J(2009), in his study mentioned that Capacity, morale and confidence of the women of Kudumbashree SHGs have increased substantially. Kudumbashree members have acquired skills, knowledge, and confidence and leadership qualities substantially. The status of women in families have also improved .About 67 percent women got opportunity to understand banking operations and have become confident in visiting banks and availing the banks facilities. There is a clear evidence of political empowerment in poor women. About 3200 Kudumbashree women contested and over 1400 of them got elected in the election to the local government in Kerala in 2005

4.4.5. Pilot study.

To test the instrument used for measuring the role of NGO, a pilot study was conducted among the members of SHGs and Kudumbashree.. Three districts were selected on random – Malappuram from North, Ernakulam from central and Pathanamthitta from south zone. For pilot survey, the total sample size was taken as 240 nos- 80 nos each from 3 districts. This pilot work helped in finalizing the schedule used in this study, by incorporating the required corrections based on the findings from the survey and the feedbacks collected from the respondents. The reliability analysis was done on pilot study. A reliability coefficient, Cronbach's alpha value of 0.833 which is a high value when compared to the minimum acceptable limits of 0.5.

4.4.6. Sampling Design

The first activity in any sampling process is to identify the population that is matching with the theoretical profile and is accessible for data collection. In this study, the population is defined as the members of microfinance in Kerala which includes the SHGs under SHG-Bank linkage programme of NABARD,

which is known as the largest microfinance program me in the world and NHGs under Kudumbashree programme in Kerala.

4.4.6.1 Sample size estimation

Based on a pilot study, sample size of the population was estimated. For assessing the sample size, variance in the key variables like Role of NGO and Quality of life were studied in detail in pilot study and based on the mean and Standard deviation (S.D) of these variables, a sample size of 532 was estimated. Total sample size 532 was again divided into 3from each district.

Now the researcher had gone for random selection of SHGs to contact the respondents. This was done in such a way that all the members of the groups selected would be taken and that the process would continue until the researcher got 177 samples. Spillover could take place since we were taking all the members of the selected SHGs as sample. Sample size is estimated based on the following method.

If 'n' is the sample size, 's' is the estimate of standard deviation and 'd' is the estimate of error under the assumption of 5% error in estimate and the critical value from Normal test at 5% level of significance is 1.96, then n with 95% confidence level is given by $n = \left(\dfrac{1.96\,s}{d}\right)^2$

Table 4.1. Sample size estimation of Role of NGO

Sample size Estimation		
	Role of NGO	**QOL**
Scale Mean (Pilot)	55.10	121.96
Scale Std.Dev (Pilot)	17.1	32.5
Estimated Sample Size (Pilot)	609.2	454.4
Estimated Sample Size (Average of the two possibilities) 532		

The actual sample size was 550.

4.5. Instrument Validity

Validity indicates the degree to which an instrument measures what it is supposed to measure. There are three types of validity. The first one is content validity which is the measure of the capability of the instrument in providing adequate coverage of the topic under the study. The second one is criterion related validity is the ability to predict some outcomes or estimates the existence of some current conditions. The third one is the construct validity. It is the degree that it confirms to predicted correlations with other theoretical propositions.

4.5.1. Content validity

Content validity is a non-statistical type of validity that involves "the systematic examination of the test content to determine whether it covers a representative sample of the behaviour domain to be measured" (Anastasi & Urbina, 1997). Content validity evidence involves the degree to which the content of the test matches a content domain associated with the construct. Content related evidence typically involves subject matter experts (SME's) evaluating test items against the test specifications. A test has content validity built into it by a careful selection of which items to include (Anastasi & Urbina, 1997) Items are chosen so that they comply with the test specification which is drawn up through a thorough examination of the subject domain.

The practice of appointing a panel of experts to review the test specifications and the selection of items the content validity of a test can be improved (Foxcroft, Paterson, Le Roux, & Herbst, 2004). The experts will be able to review the items and comment on whether the items cover a representative sample of the behaviour domain. Similarly, the researcher

approached several subject experts to consult regarding the content validity of the schedule intended to measure 'role of NGO'. The schedule was finalised after incorporating the changes suggested by the experts and a final ratification by the expert panel.

4.5.2. Construct validity

A scale validation test (Z test) was carried out for the scale 'Role of NGO.' High and low score quartile groups for each item of the schedule were segregated and z-test coefficients and significance levels were estimated [Gupta and Kapoor (1987)]. A five point likert scale was divided into upper and lower portion to calculate the lower and upper mean. This was done to all the statements. If the difference between lower mean and upper mean for all the statements were significant, then construct validity could be claimed. It was found that the means differ significantly for all the cases and hence construct validity is proved. The scale validation test showed highly significant variance between the high and low quartile groups for all the twelve items and it showed the capability of the scale to measure the conceptualized construct by all of these items. Results as shown in below table show significant variation between the high and low groups showing construct validity.

Table 4.2. Scale Validation z-Test for NGO

NGO	Group	Mean	Std. Deviation	Variance	Z	Sig. (2-tailed)
Improve women's position)	Lower	1.23	0.445823	0.1936	-36.2463903	<.05
	Higher	4.16	1.23323	1.44		
Reduce poverty	Lower	1.374	1.59918	2.557377	-27.4532757	<.05
	Higher	4.2519	0.43578	0.189904		
Provide training)	Lower	1.0305	0.34948	0.122136	-24.5128195	<.05
	Higher	3.5802	1.60706	2.582642		
Health awareness	Lower	1.9618	0.19234	0.036995	-38.8545676	<.05
	Higher	4.0153	0.81321	0.661311		
family planning awareness	Lower	1.8092	1.48221	2.196946	-16.9678565	<.05
	Higher	3.4885	0.50179	0.251793		
Improve living condition	Lower	1.0916	0.40097	0.160777	-25.022104	<.05
	Higher	3.6794	1.5853	2.513176		
Help to start IGA	Lower	2.9542	0.27351	0.074808	-36.5328465	<.05
	Higher	4.5038	0.61236	0.374985		
Identify micro units	Lower	2.458	0.5852	0.342459	-42.2423254	<.05
	Higher	4.0305	0.06308	0.003979		
Training to improve skill	Lower	1.3359	0.5766	0.332468	-43.8598545	<.05
	Higher	3.687	0.62121	0.385902		
Help to find market)	Lower	2.9618	0.19234	0.036995	-19.9334244	<.05
	Higher	4.0153	0.81321	0.661311		
Find knowhow	Lower	1.8092	1.48221	2.196946	-16.9678565	<.05
	Higher	3.4885	0.50179	0.251793		
Increase confidence	Lower	1.0916	0.40097	0.160777	-60.0775794	<.05

4.6. Reliability Analysis

Internal consistency or reliability is assessed by examining item-test correlation, where correlation of each individual item is made with the total test score. An overall index of the internal consistency is provided by Cronbach's alpha coefficient value [Cronbach (1951)] which is based on a weighted average of the item-test correlations. According to Nunnaly (1978) the minimum acceptable alpha level is 0.50. Churchill (1979) is of the opinion that the minimum requirement for such reliability is 0.60.

Using the data obtained from the study, a reliability analysis using the classical Cronbach Alpha Model for reliability was attempted. The procedure started with all statements considered and sequentially eliminating statements whose elimination might improve the Alpha. The procedure ended when there was no more improvement.

Table 4.3 explains the reliability statistics of the twelve statements showing the reliability coefficient (Cronbach's Alpha) of twelve statements and also the reliability coefficient (Cronbach's Alpha) of eleven items if one item was deleted due to item to total correlation factor for improving the reliability coefficient(Cronbach's Alpha) of the scale.

Table 4.3. Reliability Statistics of Role of NGO

Cronbach's Alpha	N of Items
0.825	12
After deleting S_5 = **0.833**	11

In a set of 12 statements, the reliability coefficient was found to be 0.825 and could be improved to 0.833 when one statement and hence the statement 'Family planing awareness' get deleted.

During the pretesting carried out by this researcher, the reliability alpha score reported for this twelve item component scale was 0.825. Up on deeper analysis it was observed that there was one item which was giving lower correlations. It was noticed that deletion of the item '*NGOs provide awareness about importance of family planning*' which had the lowest correlation (0.311) would increase the reliability coefficient to 0.833. The revised scale, after deletion of the one item had an alpha value of 0.833. It was observed that this value could not be improved by the deletion of some other variables. The above one item was deleted because of the low item to total correlation factor.

A reliability coefficient of 0.833 is a high value when compared to the minimum acceptable limits.

Table 4.4.Item-Total Statistics of Role of NGO

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Improve women's position	41.64	65.914	.382	.821
Reduce poverty	41.93	62.621	.536	.811
Provide training	42.47	60.940	.416	.818
Health awareness	42.39	59.539	.474	.813
Familyplaning awareness	43.26	60.377	.311	.833
Improve living condition	41.90	61.191	.556	.808
Help to start IGA	42.19	59.524	.560	.806
Identify micro units	42.41	58.411	.571	.805
Training to improve skill	42.42	58.500	.608	.802
Help to find market	43.01	57.068	.558	.805
Find knowhow	42.84	59.006	.454	.816
Increase confidence	41.86	61.419	.515	.810

In the scale for measuring the role of NGO. The following statements/variables are there in the Schedule. NGOs help in improving the position of women in the family, intervention of NGO's help to reduce poverty and improving income of the family, NGOs provide training or life skill to members, NGOs give awareness about health check up, personal hygieneness, etc, NGOs help to improve the living conditions of members, NGOs help to start income generating activities, NGOs help members to identify activity to start micro enterprises, NGOs Gives training to improve the skill for the activity, help to find market for the products, help to find 'technology'/ 'Know how' of the selected activity and the presence of NGO helped me to increase my confidence.

4.7. Data analysis

4.7.1. 'NGOs help in improving the position of women in the family'

Table 4.5. 'NGOs help in improving the position of women in the family'

Mean	4.57
Std. Deviation	0.697
Variance	0.486

The table 4.5 gives the detailed statistics for the item under 'Role of NGO'. The measured values were observed with a mean 4.57, the standard deviation 0.697 and variance 0.486. The minimum and maximum value is 1 and 5 respectively. The mean score 4.57 indicates that majority of the respondents are of the opinion that NGOs help in improving the position of women in their family. The variance score of .486 indicates that most of the respondents agree to the above view.

4.7.2. 'Intervention of NGO helps to reduce poverty and improving income of the family'

Table. 4.6. 'Intervention of NGO helps to reduce poverty and improving income of the family'

Mean	4.29
Std. Deviation	.866
Variance	.751

The table 4.6 gives the detailed statistics for the item under 'Role of NGO'. The measured values were observed with a mean 4.29, the standard deviation 0.866 and variance 0.751. The mean score 4.29 indicates that majority of the respondents are of the opinion that NGO helps to reduce poverty and improving income of the family. The variance score of 0.751 indicates that most of the respondents agree to the above view.

4.7.3. NGOs provide training or life skill to members'.

Table .4.7. NGOs provide training or life skill to members' .

Mean	3.75
Std. Deviation	1.261
Variance	1.589

The table 4.7 gives the detailed statistics for the item under 'Role of NGO' . The measured values were observed with a mean 3.75, the standard deviation 1.261 and variance 1.589. The mean score 3.75 indicates that the respondents received a moderate level of training or life skill to the members by that NGOs . The variance score of 1.589 indicates that most of the respondents indicates the opinion that they receive a moderate level of trainings from NGO.

4.7.4. NGOs give awareness about health check up, personal hygieneness

Table 4.8.NGOs give awareness about health check up, personal hygieneness

Mean	3.83
Std. Deviation	1.297
Variance	1.682

The table 4.8 gives the detailed statistics for the item under 'Role of NGO' . The measured values were observed with a mean 3.83, the standard deviation 1.297 and variance 1.682, The mean score   3.83   indicates that   the respondents received a moderate level of awareness about health check up, personal hygieneness   by the NGOs . The variance score of 1.682 indicates that most of the respondents indicates the opinion that they receive only a moderate level of awareness about health check up, personal hygiene   from NGO.

4.7.5. NGOs help to improve the living conditions of members'

Table.4.9. NGOs help to improve the living conditions of members'

Mean	4.31
Std. Deviation	.984
Variance	.969

The table 4.9 gives the detailed statistics for the item under 'Role of NGO' . The measured values were observed with a mean 4.31, the standard deviation 0.984 and variance 0.969. The mean score 4.31 indicates that majority of the respondents are of the opinion that NGO helps to improve the living conditions of members. The variance score of .866 indicates that most of the respondents agree to the above view.

4.7.6. NGOs help to start income generating activities'

Table 4.10. NGOs help to start income generating activities'

Mean	4.02
Std. Deviation	1.143
Variance	1.307

The table 4.10 gives the detailed statistics for the item under 'Role of NGO' . The measured values were observed with a mean 4.02, the standard deviation 1.143 and variance 1.307. The mean score 4.02 indicates that majority of the respondents agree that NGO helps to start income generating activities.

4.7.7. NGOs help members to identify activity to start micro enterprises'

Table 4.11.NGOs help members to identify activity to start micro enterprises'

Mean	3.80
Std. Deviation	1.235
Variance	1.525

The table 4.11 gives the detailed statistics for the item under 'Role of NGO' . The measured values were observed with a mean 3.80, the standard deviation 1.235and variance 1.525. The mean score 3.80 indicates that majority of the respondents agree that NGO helps to start income generating activities to a limited extent.

4.7.8. NGOs gives training to improve the skill for the activity'

Tabl 4.12. NGOs gives training to improve the skill for the activity'

Mean	3.79
Std. Deviation	1.166
Variance	1.360

The table 4 .12 gives the detailed statistics for the item under 'Role of NGO'. The measured values were observed with a mean 3.79, the standard deviation 1.166 and variance 1.360. The mean score 3.79 indicates that majority of the respondents agree that NGOs gives training to improve the skill for the activity' to a limited extent.

4.7.9. NGO help to find market for the products'

Table 4.13. NGO help to find market for the products'.

Mean	3.20
Std. Deviation	1.388
Variance	1.926

The table 4.13 gives the detailed statistics for the item under 'Role of NGO'. The measured values were observed with a mean 3.2, the standard deviation 1.388 and variance 1.926. The mean score 3.20 indicates that the respondents are of neutral opinion that NGO help to find market for the products. The variance score indicate the respondents are also spread across other opinion, but most of them are in a neutral opinion that NGO help to find market for the products.

4.7.10 NGO help to find 'technology'/ 'Know How' of the selected activity'

Table. 4.14. NGO help to find 'technology'/ 'Know How' of the selected activity'

Mean	3.37
Std. Deviation	1.399
Variance	1.956

The table 4.14 gives the detailed statistics for the item under 'Role of NGO'. The measured values were observed with a mean 3.37, the standard deviation 1.399 and variance 1.956. The mean score 3.37 indicates that the

respondents are of neutral opinion that NGO help to find 'technology'/ 'Know How' of the selected activity.   The variance score indicate the respondents are also spread across other opinion, but most of them are in a neutral opinion that. NGO help to find 'technology'/ 'Know How' of the selected activity.

4.7.11. Presence of NGO   helps me to increase my confidence'

Table 4.15 Showing Presence of NGO   helps me to increase my confidence'

Mean	4.35
Std. Deviation	1.022
Variance	1.044

The table 4.15   gives the detailed statistics for the item under 'Role of NGO' . The measured values were observed with a   mean 4.35, the standard deviation 1.022 and variance 1.044

The mean score 4.35 indicates that majority of the respondents agree that Presence of NGO   helps me to increase my confidence.

From the analysis of data of the sample survey, one can see that majority of the respondents agree that the NGOs help the members of SHGs to improve the quality of life through, confidence building, helping in asset buiding, and help to identify micro enterprises. They also   help to start income generating activities, training to improve the skill for the activity, helps to improve the living conditions of members, reduce poverty and improving income of the family and improving the position of women in the family.

4.8 Factors contributing to Role of NGO – Factor Analysis

Factor analysis is a statistical method used to describe variability among observed, correlated variables in terms of a potentially lower number of unobserved variables called factor.

Factor analysis was attempted to identify underlying variables, or factors, that explain the pattern of correlations within a set of observed variables which may be predominant in the support given by NGO based on pilot study.. Factor analysis is often used in data reduction to identify a small number of factors that explain most of the variance that is observed in a much larger number of manifest variables. Factor analysis is primarily used for data reduction or structure detection. These variables describe the different aspects of factors influencing the Role of NGO in nurturing SHGs in Kerala.

The purpose of data reduction is to remove highly uncorrelated variables from the data file, perhaps replacing the entire data file with a smaller number of highly correlated variables

In this study, the consequent effects of NGO support were ascertained using a measurement instrument under Likert framework consisting of 11 statements. Further, statements were reduced to 7 based on the communalities in the extraction. Four statements were excluded from the analysis frame because of the low extraction values (Communalities with values more than 0.5 may be taken as important as a thumb rule when the sample size is sufficiently large).

Communality can be said as the sum of the squared factor loadings for all factors for a given variable which is the variance in that variable accounted for by all the factors. The communality measures the percent of variance in a given variable, explained by all the factors jointly.

The responses, which are in a five point scale, are used with factor analysis to reduce dimensions and to identify such dimensions resulting from the exercise. The results and the findings are narrated below.

Table 4.16 shows the items of the communalities of extraction having extraction value above 0.5. The extraction value of the item health awareness is 0.582, the extraction value of life index is 0.678, that of 'help to start microenterprises' is 0.562, the extraction value of 'training to improve the skill' is 0.606, the extraction value of 'find market' is 0.716, the extraction value of 'technology'/ 'Know How' is 0.697 and the extraction value of 'confidence building' is 0.617. Here the extraction value of all the seven items is above 0.5.Extraction values less than 0.5 were discarded.

Table 4.16. Communalities of Extraction of Role of NGO

	Initial	**Extraction**
Health awareness	1.000	.582
Improve living condition	1.000	.678
Identify micro units	1.000	.562
Training to improve skill	1.000	.606
Help to find market	1.000	.716
Find knowhow	1.000	.697
Increase confidence	1.000	.617
Extraction Method: Principal Component Analysis.		

It is observed that the communalities after deleting four statements show sufficiently large values suggesting that the statements are equally important for the contemplated problem.

The responses, which are in a five point scale, are used with factor analysis to reduce dimensions and to identify such dimensions resulting from the exercise. The results and the findings are narrated below.

For Kaiser-Meyer-Olkin Measure of Sampling Adequacy, the tests is a minimum standard which should be passed before a factor analysis (or a principal components analysis) should be conducted.- Kaiser-Meyer-Olkin Measure of Sampling Adequacy measure varies between 0 and 1, and values closer to 1 are better. Here in this case the value is 0.769 which is very high and hence the standard is met. (Table 4.17). Bartlett's test of Spericity and Kaiser-Meyer-Oklin measure of sampling adequacy was conducted to analyse the applicability of factor analysis to the variables(Hair et al,1998)

The Bartlett's statistics tests the hypothesis that the correlation matrix of chosen variables is an identity matrix. This hypothesis may be rejected if the chi square values are high. Similarly MSA value of KMO test indicates the proportion of variance in the variables which is a common variance that might be caused by underlying factors. The value less than 0.50 indicate that factor analysis cannot make any valid conclusions. Thumb rules are only those factors that are to be retained, which when sorted in descending order in terms of variations explained, cover cumulative 60 percent of the total variation in the original variables. Secondly, only the factors to be retained are those which have eigen values greater than 1.Once the number of factors is known, the variables can be grouped in to any of these factors so that the characteristic of the underlying factor may be determined. Towards this, rotated component matrices were calculated that gave factor loadings for each of the variables. Factor loading show the correlation between factors and variables. Large absolute values indicate that a

variable and a factor are closely related. On the basis of commonality among the variables that have large loadings for a particular factor, the underlying dimensions were identified.

Table 4.17. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.769
Bartlett's Test of Sphericity	Approx. Chi-Square	1164.429
	Sig.	.000

Table 4.18 shows the KMO measure of sampling adequacy and Bartlett's Test of Sphericity. Bartlett's Test of Sphericity generally tests the null hypothesis that the correlation matrix is an identity matrix. In this case the test was significant with chi square = 1164.429, p < 0.05 and hence the hypothesis is rejected.

4.8.1. Total Variance Explained

After meeting the basic test as explained in Table 4.6, the next orientation is to explain the total variance addressed by the extracted dimensions. It is seen that 63.68 % variation in the responses on 7 variables can be reduced to 2 different factors using the standard procedure to consider those factors having Eigen values greater than 1 (Table 4.18).

Results explain that eigen values exceeding one in the case of two components.Component1 explains34.258 percent of the variance and component 2 explains 29.429 percent.

Table 4.18 explains the total variance

Table 4.18. Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.101	44.294	44.294	3.101	44.294	44.294	2.398	34.258	34.258
2	1.358	19.394	63.687	1.358	19.394	63.687	2.060	29.429	63.687
3	.722	10.311	73.998						
4	.618	8.836	82.833						
5	.472	6.750	89.583						
6	.388	5.544	95.127						
7	.341	4.873	100.000						
Extraction Method: Principal Component Analysis.									

4.8.2. Exploratory Factor Analysis

In the Rotated Component Matrix, as shown in table 4.8, the following components are collected and organized in a group based on their relation with variables and inter variable correlation. Variables with a factor loading of higher than 0.5 are grouped under a factor. A factor loading is the correlation between the original variable with the specific factor and the key to understanding the nature of that particular factor (Debasish 2004).The scores for 'Help to find market for the products' was highest 0.841, 'Help to find 'technology'/ 'Know how' of the selected activity' was 0.834, 'Help to

improve the skill for the activity' was 0.700 and are grouped in to one. In another group, the score for 'Help to improve the living conditions of members' was 0.806, 'Give awareness about health check up, personal hygieneness, etc'0.761, 'Presence of NGO/Kudumbashree help me to increase my confidence' was0.761.

Factor 1- includes a set of three variabls 'Help to find market for the products'(0.841), 'Help to find 'technology'/ 'Know How' of the selected activity' (0.834), 'Help to improve the skill for the activity' (0.700) and 34.258% of total variance can be explained by it.

Factor 2- includes a set of three variables 'Help to improve the living conditions of members'(0.806), 'Give awareness about health check up, personal hygieneness'(0.761), 'Presence of NGO/ Kudumbashree help me to increase my confidence'(0.761) and29.429% of total variance can be explained by it.

The Scree plot graphs the Eigen value against the factor number. Scree test plots the components as the X axis and the corresponding Eigen values on Y axis. The eigen value drop as one moves to the right on X axis. When the drop ceases and the curve makes an elbow toward less steep decline. No components can be selected once the elbow starts. We can see that the line is almost flat after the second factor which means that, each successive factor is accounting for smaller and smaller amounts of the total variance (figure 4.2). Thus 2 factors are considered and the factor loadings after rotation are reported in Table 4.8.
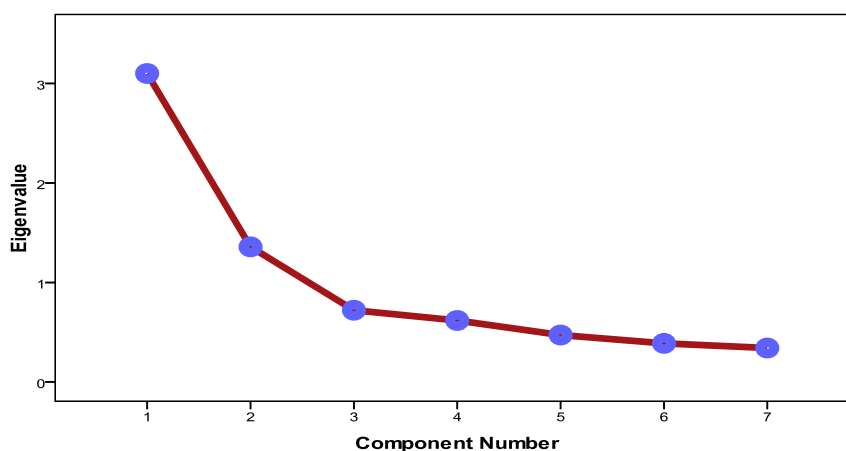
Fig.4.1. Scree Plot of Eigen Values

In table 4.19, the variables having high loadings are indicated. These variables are collected and organised based on their loadings.

Table 4.19.Rotated Component Matrix[a]

	Component	
	1	**2**
Help to find market	.841	
Find Knowhow	.834	
Training to improve skill	.700	
Identify micro units		
Improve living condition		.806
Health awareness		.761
Increase Confidence		.761
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		

Based on the common thread seen among the statements in each group, appropriate names were suggested after discussion with experts

4.8.3. Factor Reduction

The purpose of factor analysis is identification of factors through data deduction. It is used to identify small number of factors that explain most of the variance that is observed in a much larger number of manifest variables. This is done by removing highly uncorrelated variables from data file. Here the eleven statements describe different aspects of factors influencing role of NGO. Following is the flow chart showing the factor reduction process.
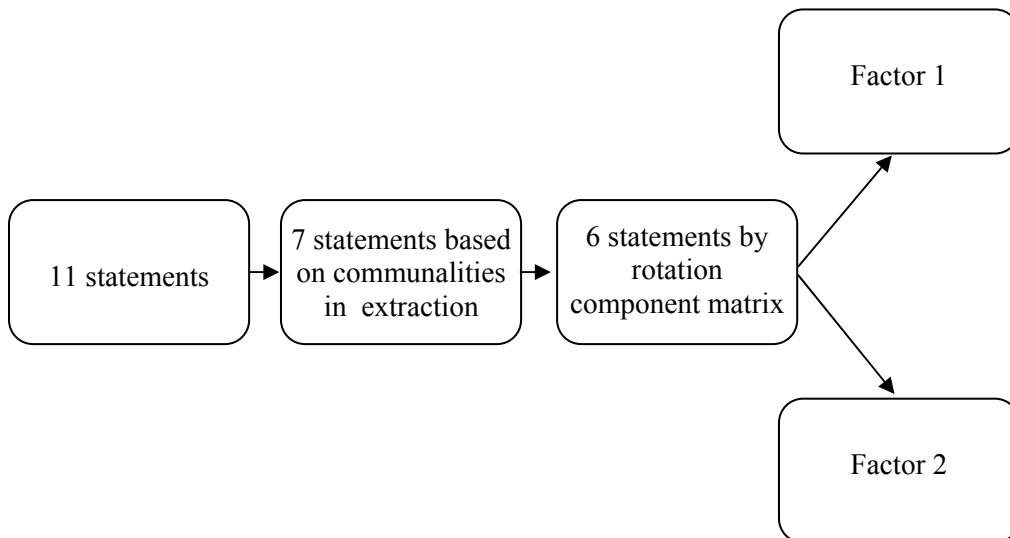
Fig. 4.2. Factor reduction process

The eleven statements were reduced to seven statements based on the communalities in the extraction. This four statements were reduced because of low extraction value (communalities with values more than 0.5 may be taken as important as a thumb rule).Here all the seven statements have extraction value of above 0.5.The extraction values less than 0.5 were discarded. Communality is the sum of factor loadings of the variables on all extracted factors. The factor loading is the correlation of original variable with

a factor. The communality measures the percentage of variance in a given variable explained by all factors jointly.

The next step is to identify the statements under each factor..

Then the components are collected and organised in a group based on based on their relation with variables and inter variable correlation through rotated component matrix. Variables with a factor loading of higher than 0.5 are grouped under a factor. In rotated component matrix, 'Market support', 'Knowhow' and 'Expertise' are having factor loading value above 0.5 and SSI has factor loading value less than 0.5 and hence it was not included in the first factor and life index, Health, and Confidence have factor loading value above 0.5 and hence they are included in the second factor. Here we got six statements in two factors, three statements in each factors. The following figure shows the flow chart of factor identification.

Thus Factor 1- includes a set of three variabls 'Help to find market for the products'(0.841), 'Help to find 'technology'/ 'Know How' of the selected activity' (0.834), 'Help to improve the skill for the activity' (0.700) and 34.258% of total variance can be explained by it and **Factor 2**- includes a set of three variables 'Help to improve the living conditions of members'(0.806), 'Give awareness about health check up, personal hygieneness'(0.761), 'Presence of NGO/Kudumbashree help me to increase my confidence'(0.761) and29.429% of total variance can be explained by it.

So after exploratory factor analysis, **F1- Functional Support** is a term coined for a group of three predominant factors which are having similarities based on the common thread seen among the statements or components under Role of NGO like 'Help to find market for the products', 'Help to find 'technology'/ 'Know How' of the selected activity'and 'Help to improve the

skill for the activity'. **F2- Internal developmental Support** is a term coined for a group of three predominant factors which are having similarities based on the common thread seen among the statements or components under Role of NGO like 'Help to improve the living conditions of members' ,'Give awareness about health check up, personal hygiene, etc'and 'Presence of NGO/Kudumbashree help me to increase my confidence'.

Thus the information contained in the responses may imply the information contained in factors named as:

F1 – Functional Support

F2 – Internal developmental Support

The predominant factors under the NGO support were extracted and named as what is mentioned above.

The next step is to confirm the strength of this extraction by using a confirmatory factor analysis.

4.9. Analysis

While going for data analysis using SPSS programs, data entry accuracy, missing data, means and standard deviations and the multivariate assumptions of normality and linearity are to be checked. Items with data entry errors were discarded and in the final sample considered for this analysis, there were no items with missing values, on the scales of primary interest. Assumptions of normality have to be examined for checking skewdness and kurtosis in the variables measured.

The box plots for the major variables are explained under Figure. 4.3. Some outliers were found especially for development support. "Outliers are observations that have extreme values relative to other observations observed

under the same conditions (V Barnett, & T. Lewis, 1994). Working with outliers with continuous data can pose rather difficult decisions. Neither ignoring nor deleting them at will are good solutions. If we do nothing, we may end up with problems. There are two other common methods to deal with outliers. The first is to simply eliminate any records that contain an outlier. The other method is known as data trimming, where the highest and lowest extreme values are replaced with non outlier highest or lowest value (V Barnett,., and T. Lewis, 1994). The outlier was adjusted by technical methods as suggested and a Q-Q plot was then generated.
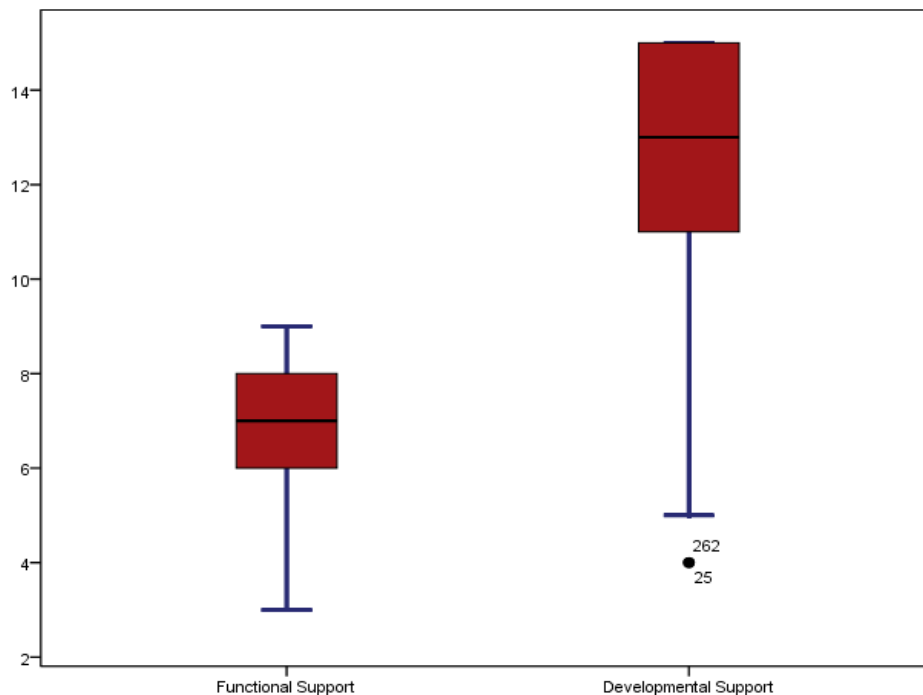
Fig. 4.3. Box plot of Functional Support, Development Support

In order to determine normality graphically, we can use the output of a normal quantile-quantile plot Q-Q Plot (H M Park 2002). If the data are normally distributed, the data points will be close to the diagonal line. If the data points stray from the line in an obvious non-linear fashion, the data are

not normally distributed. As we can see from the normal Q-Q plot (figure 4.4), the data for all the variables are distributed almost along the diagonal line and hence all the variables are assumed to be normally distributed.

Here the measure of Role of NGO is examined with the assumptions of normality and linearity. Items with data entry errors were discarded and in the final sample considered for this analysis, there were no items with missing values, on the scales of primary interest.
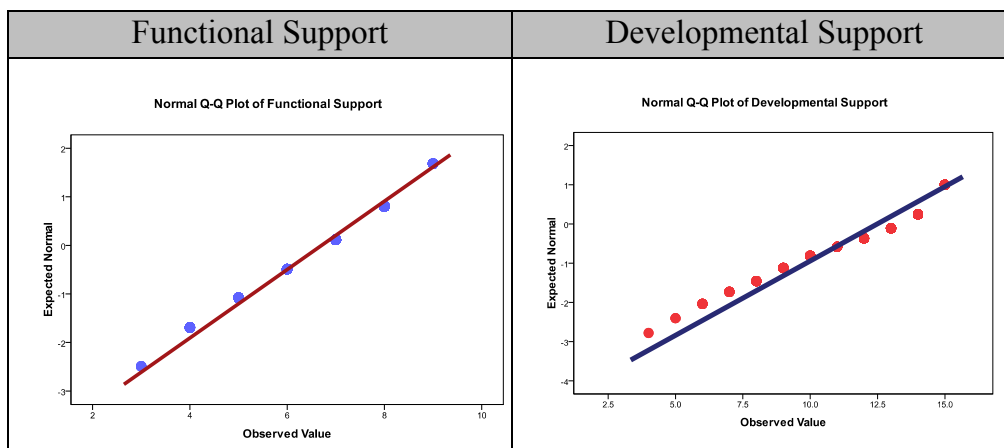
Fig 4.4. Q-Q plot of Functional Support, Development Support

The plot Q-Q Plot(quantile-quantile) for the measurement of Role of NGO through the identified variables functional support and developmental support is shown in fig 4.4. From that, we can see that the data for all the variables are distributed almost along the diagonal line and hence all the variables are assumed to be normally distributed.

4.10. Confirming the Model fit by using Confirmatory Factor Analysis.

Confirmatory Factor Analysis (CFA) is the next step after exploratory factor analysis to determine the factor structure of the dataset. Confirmatory Factor Analysis was done on actual sample of 550. Confirmatory factor

analysis is a type of structured equation modeling which deals specifically with measurement models for establishing relationship between observed measures and indicators such as test scores or scale values and also with latent variables or factors. A fundamental feature of confirmatory factor analysis is that it is hypothesis driven [Brown (2006)]. The researcher has to specify the number of factors and give an indication of the pattern of factor loading. In the EFA we explore the factor structure. That means how the variables are related and grouped based on inter-variable correlations. By CFA we are able to confirm the factor structure we extracted by using EFA.

So through Confirmatory factor analysis, we could confirm the factor structure of Role of NGO which was extracted are two factors- 'Help to find market for the products'' and 'Help to improve the skill for the activity' together named as **Functional Support** by deleting one factor **'**Help to find 'technology'/ 'Know how' of the selected activity' which was there in exploratory factor analysis. Factors 'Help to improve the living conditions of members' ,'Give awareness about health check up, personal hygieneness, etc' and 'Presence of NGO/Kudumbashree help me to increase confidence' together named as **Internal developmental Support.** In this study, we try to estimate the relation between Role of NGO and its predominant factors - factors 'Help to find market for the products' and 'Help to improve the skill for the activity together called as **Functional Support** and factors 'Help to improve the living conditions of members' ,'Give awareness about health check up, personal hygieneness, etc' and 'Presence of NGO/Kudumbashree help me to increase my confidence' together called as **Internal developmental Support.**
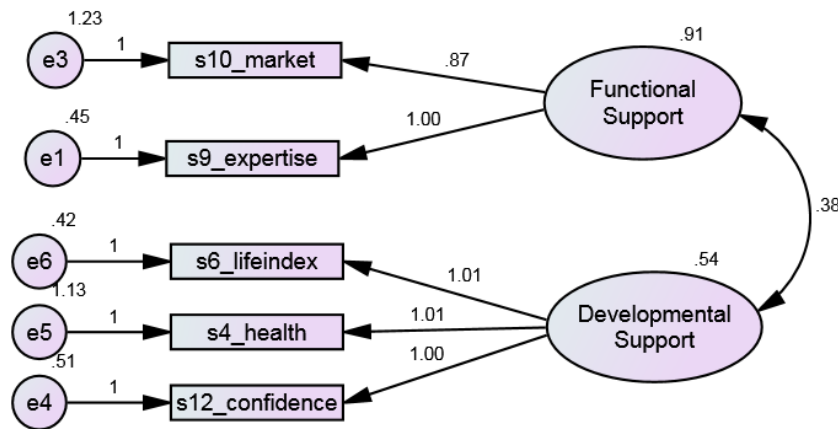
Fig. 4.5. Model Fit Diagram – CFA

Model fit refers to how well the proposed model (Figure 4.5) accounts for the correlations between variables in the dataset. If we are accounting for all the major correlations inherent in the dataset with respect to the variables in the model, then it is said that will have good fit; if not, then there is a significant "discrepancy" between the correlations proposed and the correlations observed, and thus we have poor model fit. One sided arrows represent factor loadings of the component factors and the two sided arrows represent the correlation factor. There are specific measures that can be calculated to determine goodness of fit. The metrics that ought to be reported are listed below, along with their acceptable thresholds. If we look on to the CMIN/DF, the ideal value is less than 3. The values are acceptable between 3 and 5 also (Hair et al. 2010).

Table 4.21 explains that all the values are under the threshold limit which provides the best fit for the proposed extraction of variables.

In our case CMIN/DF is reported to be 1.11, which is found to be significant ($p < 0.05$). Root mean square error of approximation (RMSEA) is

0.014 and threshold value is < 0.05 good and 0.05 to 0.10 Moderate and the value is good. Comparative fit index (CFI) according to Hu and Bentler (1999), Thompson (2004) is recommended to be >0.95 and the value got from this exercise is 0.999 and hence acceptable. Goodness of fit statistic (GFI) should be above 0.95 and the value recorded here is 0.997 and hence within the acceptable limits. The Adjusted Goodness of fit statistic (AGFI) value recommended is > 0.80 and the observed value is 0.988 and hence acceptable. The P CLOSE value is recommended to be > 0.05 and the observed value is 0.3.

Table 4.20. Threshold values of Measures in CFA

Measures	Threshold Values	Observed Values
Chi-square/df (CMIN/DF)	< 3 Ideal. The values are acceptable between 3 and 5	1.11
Comparative Fit Index (CFI)	> 0.95	.999
Goodness of fit statistic (GFI)	> 0.95	.997
Adjusted Goodness of fit statistic (AGFI)	> 0.80	.988
Root Mean square Error of Approximation (RMSEA)	< 0.05 good and 0.05 to 0.10 Moderate	.014
P CLOSE	> 0.05	.003

Table 4.20 explains that all the values are under the threshold limit which provides the best fit for the proposed extraction of variables

4.11. Conclusion

The results indicate significant influence of Factor 1-Functional support in role of NGO in nurturing SHGs in Kerala. These factors includes variables like 'find market for the products' and ' improve the skill for the

activity'. The results indicate that factor F2- Internal developmental Support is also influencing the role of NGO, but not as much as the factor F1Functional support. Since F1 explains 34.258 percent of variance, which is more than that of F2 which is 29.42 percent. F1 Functional support in role of NGO includes 'Help to improve the skill for the activity' and 'Helps to find market for the products'are the variables. Here, it is very clear that the first variable 'Help to improve the skill for the activity' is more important as far as an NGO is considered. Most of the SHG members are basically having no entrepreneurial culture and they may not even have the capability of managing the resources. In this stage, the NGO have to give proper training or expertise to various income generating activities. A hand - holding support from NGO creates an impression in SHG members that they are not alone in building up their life. The support from NGO should not end with the starting of an activity. The NGO should provide 'escort support' by proper monitoring till they can stand on their own feet. This seldom happens in many cases. The second variable in the Factor FI 'Help to find market for the products' is also important. Once the SHG member decides to start an income generating activity and got the knowhow of the product or service, the most important thing she has to think is how to market the product/service which she produces. One can produce a product/service if somebody has shown the way of making the product or service provided there is resources. The marketing of the products or service are crucial. In marketing, she or the group has to consider the following things. What should be the pricing of the product, how much margin/profit she/the group can take while competing with other products in the market, whether credit can be given or not, if so, up to how many days or how much, etc .Here comes the role of the NGO. By giving proper

support in finding the market, giving information about the marketing potentials of their product or service, they can give hand - holding and escort support to the members. Normally, NGOs have professionals or trained people in marketing. By proper intervention of NGOs, entrepreneurship can be attained gradually by the poor SHG members.

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Chapter **5**

PHYSICAL ACHIEVEMENTS AND SOCIO ECONOMIC PROFILE OF HOUSE HOLDS

5.1 Introduction

In the previous chapter, various aspects of the role of the NGO like approach of the study ,objectives, a description about the role of the NGO, scale used for measuring role of NGO, pilot study, validity, reliability and exploratory factor analysis are discussed. In this chapter, a brief description about the general profile of the respondents, who are SHG women include demographic Profile of the respondents, job priorities includes major job and minor job of SHG members, their experience with SHGs, their family expenditure, asset creation like house, land, house hold durables, liabilities of respondents, member specific details like thrift, number of loan, opinion of interest, promptness in repayment of loan, reason for promptness of loan, fund utilization for income generation activities.

The data obtained through the sample survey of 550 respondents is used in a sequence of statistical summaries with the objectives of the study

as the main directive. Here a description of the sample from where the samples are collected and details about the profile of the sample.

The study was undertaken considering the specific context of Kerala, the state is divided into three zones- north, middle and south. Three districts were selected on random (lottery method) from each zone namely Malappuram from the north, Ernakulam from middle and Pathanamthitta from the south. Multistage random sampling method is followed in the selection of the sample. SHGs were selected randomly from the list of SHGs of Nabard and NHGs of Kudumbashree of the above three districts.

This study has adopted a survey method for data collection, using a structured schedule. Based on a pilot study conducted, the mean and Standard deviation (S.D) of the variables were found out and a sample size of 532 the sample size was estimated. The data was collected from the SHG members who were present on that particular day when the data collection activity was carried out. These schedule were cross checked for completeness and the correctness of their responses and only such response sheets were taken up for further analysis. Though six hundred schedule were distributed in sixty SHGs, the researcher could get back only 564 valid samples from this (94% return rate). Fourteen schedule were discarded as being incomplete. This left us with 550 valid samples

5.2   Data Analysis – Sample profile
5.2.1 Demographic Profile of the respondents

Table 5.1 details the profile of the sample selected through the selection of sample as explained in the methodology of this study. It can be seen that, all the respondents are women. As per NABARD statistics, 83.8% of total SHGs are exclusive woman SHGs having loan outstanding

in SHG-Bank linkage programme during the year 2011-12 (Nabard, 2012).More over all the members of Kudumbashree are women. If we consider the marital status of the respondents of this survey, it can be observed that 89.6 % of them belong to the married category against 8.7% divorced and 1.6% not married. This means that 98.3% of respondents are leading a family life. In the case of religion, majority of the respondents,73.1% are hindu, 15.6% belong to christian and 11.3% belong to muslim category. If we consider the cast of the respondents, 56.2% are from OBC category, 21.6% from SC category, 20.5% belong to general category and 1.6% from ST category. This means that 79.5% of respondents belong to backward class of our society.

Table 5.1 Descriptive Statistics – Sample Profile

Gender		
	Frequency	Percent
Female	550	100
Marital Status		
	Frequency	Percent
Married	493	89.6
Not Married	9	1.6
Divorced	48	8.7
Religion		
Hindu	402	73.1
Christian	86	15.6
Muslim	62	11.3
Caste		
General	113	20.5
OBC	309	56.2
SC	119	21.6
ST	9	1.6
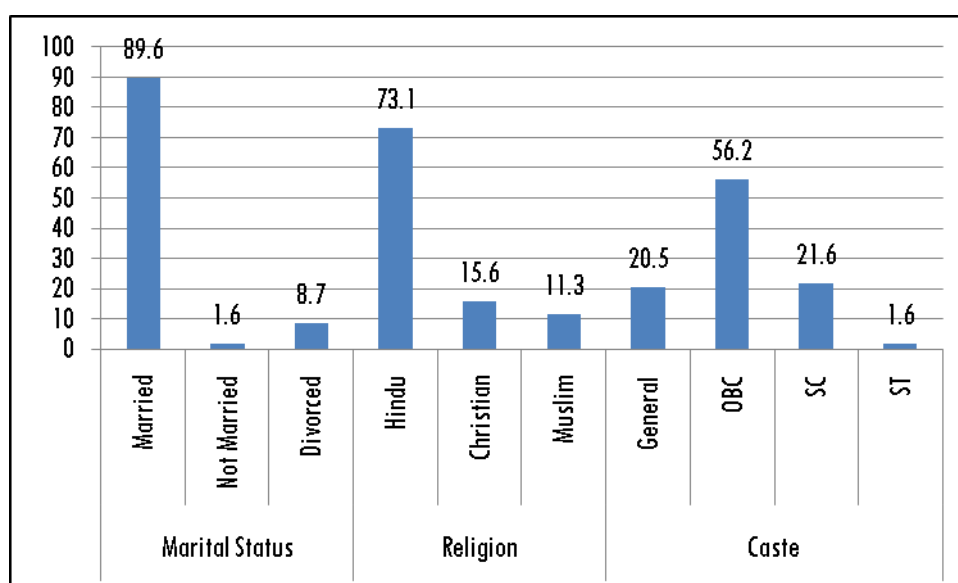
Fig. 5.1. Sample Profile

5.2.1.1.Age

Table 5.2 explains the age statistics of the respondents. The mean age of the respondents were found to be 41.75 years with a standard deviation of 9.84. The variance was found to be 96.90. The age varies from respondents having between the age of 17 and 75 years.

If we look on to the histogram normal plot, a normal distribution of age can be found with the major concentration around 40 years. This shows that sampling could accommodate a good range of respondents (range = 58).

Table 5.2 Descriptive statistics - Age

Mean	41.75
Std. Deviation	9.844
Variance	96.908
Range	58
Minimum	17
Maximum	75

5.2.1.2 Job Priorities

5.2.1.2.1. Major Job

It is interesting to note that the majority of the respondents (61.6%) are associating with SHG as their major job (Table 5.3). This may strengthen the findings of the study since the researcher had gathered data from people whom their major income is generated from any SHG. Among the other categories, it is observed that majority (17.8%) are associating with the unorganized sector. Another 7.1% are working as housemaid, 6.5% of respondents are associated with microenterprises and 6.7% are earning their livelihood through agriculture. Only 0.2% of respondents are living exclusively as homemaker/ housewife.

Table 5.3 Major Job

	Frequency	Percent
Agriculture	37	6.7
House Maid	39	7.1
Other Job	98	17.8
SSI	36	6.5
Home Maker	1	0.2
Related to SHG	339	61.6
Total	550	100.0

5.2.1.2.2.Minor Job

Table 5.4 Minor Job

	Frequency	Percent
Agriculture	1	.2
SSI	2	.4
Home Maker	498	90.5
Related to SHG	49	8.9
Total	550	100.0

Table 5.4 reveals, how effective was SHGs in utilizing the strength of women who were sitting idle at homes. It was observed that 90.5% of the women responded that their minor job was the role of a home maker. That means, SHG could accommodate or motivate the women who are spending majority of their time in the backyards of a house to the forefront.

It also delineates the role of SHGs bringing the women to the forefront. It was observed that the majority of the respondents who are associating with SHG by considering it as the major source of their income responded that, they are not going for any job other than performing the role of a home maker. This shows that their major job of associating with SHGs, is quite remunerative.

5.2.1.2.3 Experiences with SHGs

Table 5.5 Experience with Group

	Frequency	Percent
< 5 Years	309	56.2
5 to 10 Years	141	25.6
> 10 Years	100	18.2
Total	550	100.0
	Frequency	Percent
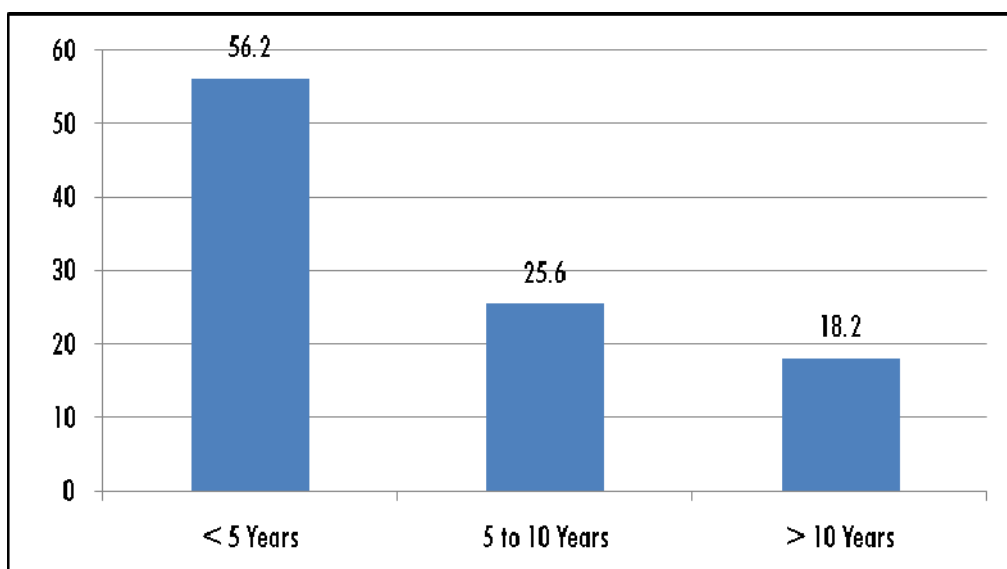
Fig 5.2. Experience with SHGs

From table 5.5, it is clear that 56.2% of the members have less than 5 years experience. Members having an experience between 5 to 10 year are 25.6%. 18.2% of respondents have more than 10 years experience with SHG. Experience with the group is important, since experience increases the cohesion of the group. Here the majority of the group is having less than 5 years experience. Also 18.2% represent more than 10 years experience and their thrift would be reasonably high, so that they are eligible to get a bigger amount of loan for starting income generation activities individually or on group basis. All together, 43.8% have more than five years experience.

5.3   Income and Expenses

5.3.1 Family Income

Table 5.6. Family income   of respondents

		Frequency	Percent	Valid Percent
Valid	< Rs 5000	125	22.7	22.8
	Rs 5000 to Rs 7500	234	42.5	42.7
	> Rs 7500	189	34.4	34.5
	Total	548	99.6	100.0
Missing	Not Responded	2	.4	
Total		550	100.0	

Table 5.6 shows the family income details of respondents. Here 22.8% of respondents have family income below Rs.5000/-, Majority of respondents (42.7%) have family income in the range of Rs.5000/- to Rs.7500/- and 34.5% of respondents have family income of above Rs.7500/-.Together (76.9%) of the respondents are having a family income of more than Rs.5000/which means that their living condition is not so bad. This support the study by (Oommen,2007) that savings/thrift of 81.54% and 4.12% of respondents had fairly improved and greatly improved respectively.
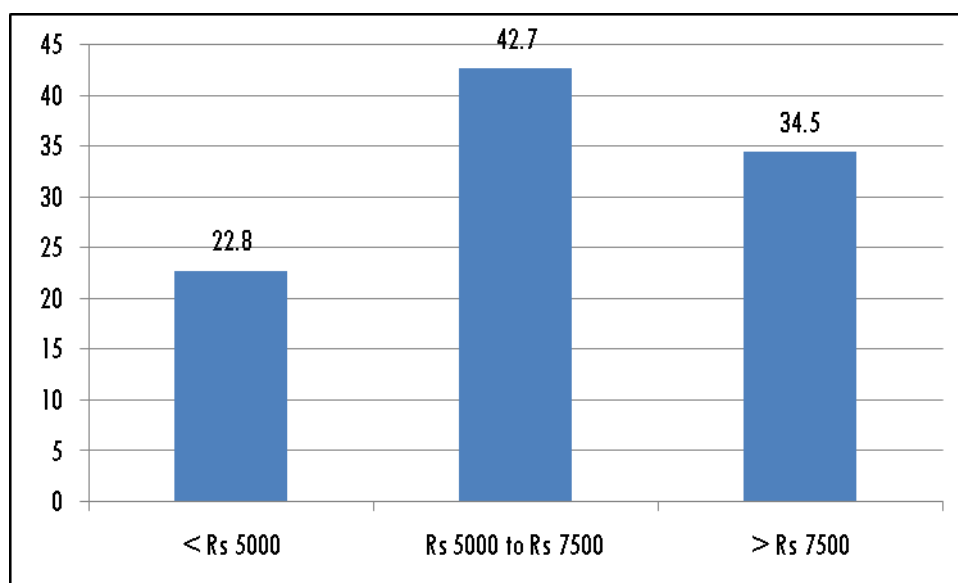
Fig 5.3. Family income of Respondents

5.3.2 Family Expenditure

Table 5.7Family Expenditure

	Frequency	Percent
< 1000	37	6.7
Rs 1000 - Rs 2000	142	25.8
Rs 2001 - Rs 3000	184	33.5
> Rs 3000	187	34.0
Total	550	100.0

Sources; Field survey

Fig 5.7 shows 6.7% of respondents have monthly family expenditure less than Rs.1000/-, 25.8% of respondents have monthly family expenditure in the range Rs.1000- Rs.2000/-, Monthly family expenditure of 33.5% of respondents comes in the range Rs.2000-Rs.3000/-and majorityof respondents (34%) have monthly family expenditure above Rs.3000/-.

When we analyse the family expenditure of members of SHGs, 33.5% have family expenditure more than Rs.3000/- and also the family income of 34.5% is more than Rs.7500/- per month(as shown in table 5.7), we can assume that they are leading a better quality of living. This supports the study by Tavanti,M(2012) that the evaluation of the impact of micro savings also looks beyond savings rates by assessing the quality of life for the poor through changes in income, poverty levels, household dynamics (e.g., decision-making power), schooling rates, key health indicators, debt levels, asset levels, and self-esteem.
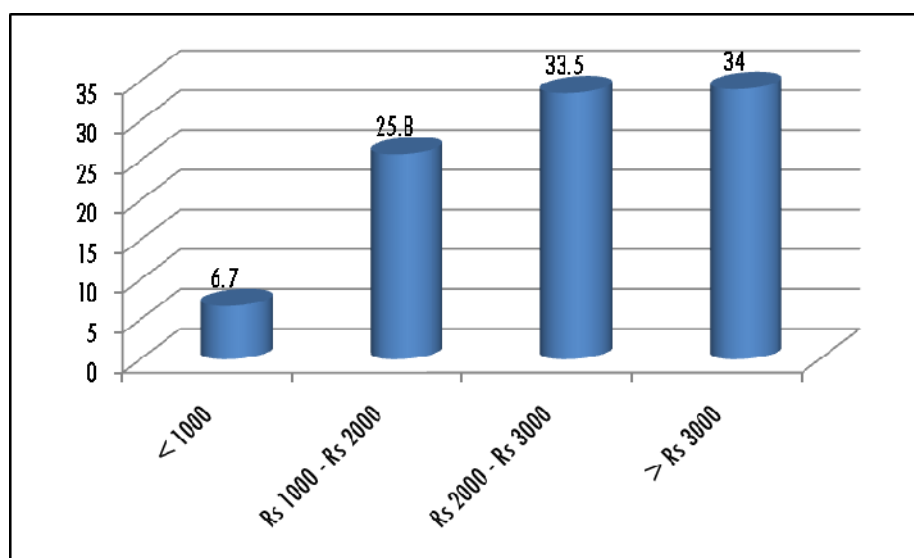
Fig 5.4. Family expenditure of Respondents

5.4. Asset Holdings.

5.4.1 Physical achievements –assets holdings

Gaining of Assets – A Pre-Post Analysis

5.4.1.1 House

A cross tabulation was attempted to find the association between assets enjoyed by the respondents before joining the SHG and after joining the SHG. In the initial phase, main emphasis was given to house.

When we analyzed the situation of members of SHGs in terms of assets (house), we could see that 90.2 percent of SHG members owned a house and 9.8 percent did not own a house. When we analyzed the position of the members before joining SHG, it could be seen that 18% of the total respondents have no house before joining SHG. Out of that,47.5% of respondents owned a house(8.5% of the respondents) after joining SHG and 52.5% (9.5% of the total respondents)of the total houseless still lived without a house. We could also see from this table that 82% of the total respondents had a house. Out of that, 81.6% had a home before joining SHG and 0.4% had lost their house.

This supports the findings that despite their low income, poor people actually do save, sometimes with just pennies each day, but when their savings come together in the community they can finance land acquisitions, home construction, road projects, or new community businesses. Among the poorest of the poor, the most important element of microfinance is not lending credits but providing saving opportunities (Collins 2009).

Lending to women bring greater benefits to the family than lending to men. If the mother is the borrower, the children are the immediate beneficiaries. Women have great long term vision and are ready to bring about changes in their lives step by step. They are also excellent managers of resources. It is also to be noted that out of the total houseless people before joining SHG,52.5% are still houseless and can be hopeful of gaining a house in the long run because the other 47.5% may be a motivating factor.

Table 5.8 House Pre SHG * House Post SHG Crosstabulation

			House Post SHG		Total
			Had House	Still HouseLess	
House Pre SHG	Had House	Count	449	2	451
		% within House Pre SHG	99.6%	.4%	100.0%
		% of Total	81.6%	.4%	82.0%
	House Less	Count	47	52	99
		% within House Pre SHG	47.5%	52.5%	100.0%
		% of Total	8.5%	9.5%	18.0%
Total		Count	496	54	550
		% within House Pre SHG	90.2%	9.8%	100.0%
		% of Total	90.2%	9.8%	100.0%

H$_1$: There is a significant difference between the procession of assets (House) by the members before and after joining the SHG

Table 5.9 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	248.697[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.72.			

The results from our study presented through table- 5.9 show that the test is significant with χ^2 =248.69, df = 1, p <0.05. Hence the null hypothesis is

rejected and hence alternate hypothesis accepted. We can conclude that assets (house) are gained by women after joining the SHG.

5.4.1.2. Land

Table 5.10 Land Pre SHG * Land Post SHG Crosstabulation

| | | | Land Post SHG | | Total |
			With Land	**Land Less**	
Land Pre SHG	With Land	Count	496	1	497
		% within Land Pre SHG	99.8%	.2%	100.0%
		% of Total	90.2%	.2%	90.4%
	Land Less	Count	12	41	53
		% within Land Pre SHG	22.6%	77.4%	100.0%
		% of Total	2.2%	7.5%	9.6%
Total		Count	508	42	550
		% within Land Pre SHG	92.4%	7.6%	100.0%
		% of Total	92.4%	7.6%	100.0%

H$_1$: There is a significant difference between the the procession of assets (Land) by the members before joining the SHG and after joining the SHG

Table 5.11 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	404.237[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 4.05.			

A cross tabulation was attempted to find the association between assets enjoyed by the respondents before joining the SHG and after joining the SHG. It could be observed from table 5.10 that, 90.4% of the total respondents owned land and 9.6% of the total respondents were landless. Out of the total landless category,22.6% owned (2.2% of the total respondents)land after joining SHG and 77.4% are(7.5% of the total respondents) are still landless after joining SHG.

From table it can be found that, the test is significant with χ^2 =404.237, df = 1, p <0.05. The null hypothesis is rejected and hence alternate hypothesis accepted. We can conclude that assets (land) are gained by women after joining the SHG

5.4.1.3 Household Durables

Table 5.12 Household Durables Pre SHG * Household Durables SHG Crosstabulation

			Household Durables SHG		Total
			With Machine	Without Machine	
Household Durables Pre SHG	With Machine	Count	90	1	91
		% within Household Durables Pre SHG	98.9%	1.1%	100.0%
		% of Total	16.4%	.2%	16.5%
	Without Machine	Count	66	393	459
		% within Household Durables Pre SHG	14.4%	85.6%	100.0%
		% of Total	12.0%	71.5%	83.5%
Total		Count	156	394	550
		% within Household Durables Pre SHG	28.4%	71.6%	100.0%
		% of Total	28.4%	71.6%	100.0%

H$_1$: There is a significant difference between the procession of assets (Household Durables) **by the members before and after joining the SHG**

From table 5.12, it can be found that, the test is significant with χ^2 =267.015, df = 1, p <0.05. The null hypothesis is rejected and hence alternate hypothesis accepted. We can conclude that assets (house hold durables) are gained by women after joining the SHG.

Table 5.13 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	267.015[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 25.81.			

A cross tabulation was attempted to find the association between assets enjoyed by the respondents before joining the SHG and after joining the SHG. It could be observed from table5.13 that, 85.6% of the respondents owned house hold durables without machine and 14.4% respondents owned house hold durables with machine after joining the SHG. This support the study by (Amin, Becker & Bayes, 1998;Kabeer, 2000) that micro-credit schemes have been particularly targeted towards poor women, who are often discriminated against not only by institutions, but also within their own households. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females.It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational upliftment of the family

5.4.2.Assets earned as gold

Table 5.14. Assets earned as Gold

		Frequency	**Percent**	**Valid Percent**
Valid	Less than 2 Sovereign	183	33.3	48.0
	2 to 5 Sovereign	116	21.1	30.4
	More than 5	82	14.9	21.5
	Total	381	69.3	100.0
Missing	Not Gained any Gold	169	30.7	
	Total	550	100.0	

From the above table 5.14, it can be found that the members of SHGs had earned assets as gold.. Majority of the respondents (48%) opined that they had earned less than 2 sovereigns of gold after joining SHG.30.4% of respondents opined that they had earned 2 to 5 sovereign of gold and 21.5% opined that they could buy more than 5 sovereigns of gold after joining SHG.

5.5 Liabilities

Liabilities from other than SHG

Table 5.15 Liabilities Pre * Liabilities Post Crosstabulation

			Liabilities		**Total**
			Yes	**No**	
Liabilities	Yes	Count	183	33	216
		% within Liabilities	84.7%	15.3%	100.0%
		% of Total	33.3%	6.0%	39.3%
	No	Count	36	298	334
		% within Liabilities	10.8%	89.2%	100.0%
		% of Total	6.5%	54.2%	60.7%
Total		Count	219	331	550
		% within Liabilities	39.8%	60.2%	100.0%
		% of Total	39.8%	60.2%	100.0%

A cross tabulation was attempted to find the association between liabilities acquired by the respondents before joining the SHG and after joining the SHG. It can be observed from table 5.15 that, 39.3%of the respondents had liabilities before joining SHG and out of that 33.3% still had liabilities and 6% of members had no liabilities after joining SHG. The remaining 60.7% of respondents had no liabilities before joining SHG and out of that,6.5% of respondents had liability after joining SHG and 54.2% had no liability even after joining the SHG.

H$_1$: There is a significant difference between liabilities attained by the members before and after joining the SHG

From table 5.16, it can be found that, the test is significant with χ^2 =299.29, df = 1, p <0.05. The null hypothesis is rejected and hence alternate hypothesis accepted. We can conclude that low liabilities are achieved by women or liabilities of women are reduced after joining the SHG.

Table 5.16 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	299.291[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 86.01.			

5.6   Member specific Information
5.6.1 Thrift

Table 5.17 Thrift – Descriptive Statistics

		Thrift – Weekly	Saving Balance	Voluntary Thrift
N	Valid	549	550	505
	Not Responded	1	0	45
Mean		38.32	5460.87	19.99
Std. Deviation		43.802	6550.945	40.257
Minimum		5	90	0
Maximum		250	50000	500

The weekly thrift of the respondents as shown in table 5.17. The minimum thrift was Rs.5/- and maximum thrift was Rs.250/-. The mean and standard deviation are 38.32 and 43.802 respectively. In the case of saving balance, the minimum and maximum saving balance amount is Rs.90/- and Rs.50000/-.The mean and standard deviation of saving balance comes 5460.87 and 6550.945 respectively. The voluntary thrift which is the additional thrift amount that is paid in weekly meeting apart from the compulsory thrift is purely voluntary. 505 respondents had contributed to voluntary thrift. The mean and standard deviation of voluntary thrift was 19.99 and 40.257 respectively. The maximum amount of voluntary thrift was Rs.500/-.

Thrift is the unspent money which is saved by the poor women which otherwise would have been spent for some other purposes. The members of SHGs have to remit the thrift on a weekly begins and is pooled and remitted in the S.B account of the group. The thrift promotes saving habit among SHG members and it helps the SHGs to act as 365 days door step bank of the poor people. Gupta.S and Singh.S.K,(,2012) in their study concluded that 77.2 per cent women of the SHGs have inculcated a habit of saving (77.2%) followed by just 22.8 per cent women who still have borrowings from the moneylenders. However, there is a significant relationship between the women SHGs and their habit of saving.

5.6.2 Loans

5.6.2.1 Number of Loan

Table 5.18. No of Loan

		Frequency	Percent	Valid Percent
Valid	1	159	28.9	31.4
	2	133	24.2	26.2
	3	74	13.5	14.6
	> 4	141	25.6	27.8
	Total	507	92.2	100.0
Not Responded		43	7.8	
Total		550	100.0	

Table 5.18 shows the details of the number of loans availed by the respondents through their SHGs. 28.9% of the respondents had availed only one loan from their groups. 24.2% said that they took two loans from the group. 13.5%of respondents opined that they had availed three loans from their group. 25.6% had responded that they had availed four and more than four loans from their SHGs. 7.8% had not responded means they had not availed any loan. All the respondents had utilized the loan amount for meeting their immediate needs or starting income generation activities.

A social collateral is developed which acts as the security for Bank linkages programme in micro finance.CDS arranges loan to NHG and banks give loans to SHG members through bank linkages programme. Other members of the NHG/SHG act as a pressure group for the repayment of loan. NHG/SHG's social collateral as a substitute for physical capital. It is also found that the rate of repayment is high in group lending as compared to individual lending. 'When poor people have access to financial services, they can earn more, build their assets, and cushion themselves against external shocks. Poor households use

microfinance to move from everyday survival to planning for the future: they invest in better nutrition, housing, health, and education'.(Bakhtiari.S ,2006)
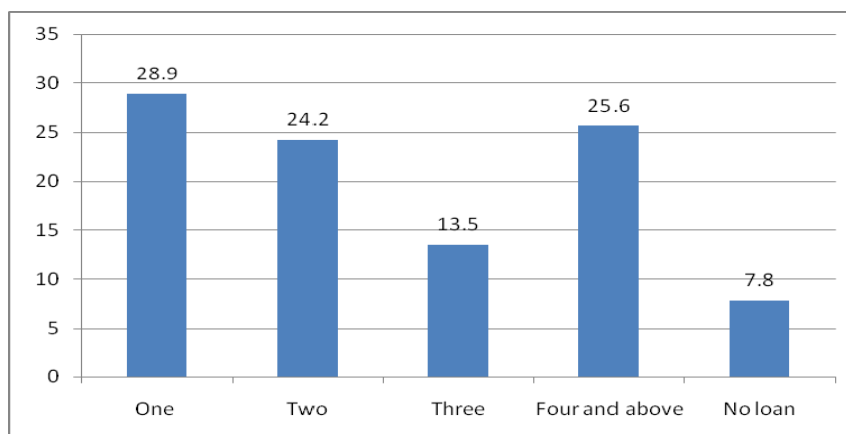
Fig 5.5. Number of loans availed by the respondents

5.6.2.2 Opinion of Interest

Table 5.19 Opinion of Interest

		Frequency	**Percent**	**Valid Percent**
Valid	Very High	45	8.2	8.2
	High	123	22.4	22.5
	Moderate	266	48.4	48.6
	Low	68	12.4	12.4
	Very Low	45	8.2	8.2
	Total	547	99.5	100.0
Not Responded		3	.5	
Total		550	100.0	

Table 5.19 shows the opinion of the respondents about the rate of interest charged for the loans availed from the group. Before joining the

groups , it was difficult to get a loan for the poor rural women from the formal financial institutions due to lack of security. They had to depend the money lenders who charged a Shylokian rate of interest. Once they joined the groups, they could get loan at low rate of interest (normally 12% to 15%) from the group itself. Here, 8.2% of the respondents are of the opinion that the interest rate is very high.22.4% of the respondents opined that the interest rate was high. Majority of the respondents (48.4%) are of the opinion that the interest rate is moderate. Again 12.4% of the respondents said the interest rate is low and finally only 8.2% are of the opinion that the interest rate is very low.

5.6.2.3 Promptness in repayment

Table 5.20 Promptness in repayment

		Frequency	**Percent**	**Valid Percent**
	Yes	493	89.6	97.2
Valid	No	14	2.5	2.8
	Total	507	92.2	100.0
Not Responded		43	7.8	
Total		550	100.0	

The promptness in repayment of loan availed by the respondents from SHGs through banks/MFIs is shown in Table 5.20. Here 89.65% of the respondents had opined that they were prompt in the repayment of loan. 2.5% responded that were are not prompt in the repayment of the loan.7.8% of the respondents had not responded since they had not availed the loan.

The principle of Grameen bank is that the poor have skills which remain unutilised or under-utilised and it is not the lack of skills which make poor

people poor. Poor people are credit worthy and the poverty is not created by the poor, it is created by the institutions and policies which surround them. Many evaluation studies on innovative experiments of Grameen bank by different agencies shown that the investments made by the loanees have been extremely productive and have contributed to significant improvements in household output, income and consumption. The studies have revealed that incomes increased from 60% to 75% over two years. Another sources of income gain for borrowers is the reduction of expenditure on wasteful obligation including avoidance of dowries as a result of the influence of Grameen bank principle.

5.6.2.4 Reasons for promptness

Table 5.21 Reasons for promptness

		Frequency	Percent	Valid Percent
Valid	Pressure	25	4.5	5.0
	Ethical	334	60.7	66.7
	May not get the loan in future	67	12.2	13.4
	Legal action	58	10.5	11.6
	Others	17	3.1	3.4
	Total	501	91.1	100.0
Not Responded		49	8.9	
Total		550	100.0	

The concept of microfinance is that loans are given to the group members with the security as social collateral formed out of peer pressure. Table 5.21 shows the reason for promptness of repayment of the loan availed

from SHGs. 4.5% of the respondents said that peer pressure was the reason for promptness of repayment of the loan availed from SHGs. The majority of the respondent(60.7%) opined that the reason for promptness of repayment of loan was ethical. Another 12.2%of respondents said that the reason for promptness of repayment of loan was the perception that they might not get further loan if not repaid the existing loan Again 10.5% of respondents responded that 'fear of legal action' was the reason for promptness of repayment of loan, 4.5% said the reason as peer pressure and 3.1% of respondents said the reason for repayment were 'reasons other than above'. Finally 8.9% of respondents had not responded since they had not availed any loan from the SHGs. Since the majority responded that the reason for prompt repayment was ethical, we can assume that the SHG members or poor people have good culture of 'should repay once credit availed' which is ethical.

5.6.2.5 Fund Utilized for Revenue Earning Activities

Table 5.22 Fund Utilized for Revenue Earning Activities

		Frequency	Percent	Valid Percent
Valid	Tailoring	19	3.5	41.3
	Petty Shop	5	.9	10.9
	Production Unit	2	.4	4.3
	Agriculture and Dairy	20	3.6	43.5
	Total	46	8.4	100.0
Not Applicable		504	91.6	
Total		550	100.0	

Table 5.22 shows a brief description about the fund utilized for income generation activities (micro enterprises) of the respondents. 91.6% of the respondents had not started income generation activities which can be considered as one of the major drawback of the SHGs. and only 8.4% of the respondents had started income generating activities. Out of that the major activities are tailoring and agriculture and dairying.3.5% had started tailoring and 3.6% started agriculture and dairying. O.9% of the respondents started Petty shop or 'C'class shop and 0.4% engaged in production units like soap powder, curry powder, rice powder, etc.

5.6.2.6 Type of Involvement

Table 5.23 Type of Involvement

		Frequency	Percent	Valid Percent
Valid	Full Time	25	4.5	54.3
	Part Time	21	3.8	45.7
	Total	46	8.4	100.0
Not Applicable		504	91.6	
Total		550	100.0	

Table 5.23 shows the involvement of respondents to income generation units. 91.6% had not responded since they had not involved in income generation units. 4.5% of respondents opined that they had full time involvement and 3.8% had part time involvement in income generation units.

5.6.2.7 Credit if used for household purpose

Table 5.24 If used for household purpose

		Frequency	Percent
Valid	Thatching Roof	60	10.9
	Latrine	34	6.2
	Maintenance	87	15.8
	New House	77	14.0
	House site Purchase	11	2.0
	Not Applicable	281	51.1
	Total	550	100.0

Table 5.24 shows details of respondents who used loan amount for housing purposes. Only 48.9% respondents used loans for housing purpose. Out of that, 10.9% used for changing the roof of their house, 6.2% used for the construction of toilet, 15.8% had utilized the amount for the maintenance of their house, 14% had used it for the construction of a new house and 2% respondents had used it for buying a house plot. The remaining 51.1% had not responded which means that they had not taken credit for housing purposes.

5.6.3 Satisfaction from the Programme(Microfinance)

Table 5.25 Satisfaction from the Programme

		Frequency	Percent	Valid Percent
Valid	Extremely Satisfied	169	30.7	30.7
	Satisfied	184	33.5	33.5
	It is ok	186	33.8	33.8
	No Opinion	11	2.0	2.0
	Total	550	100.0	100.0

Table 5.25 shows satisfaction of the respondents about the microfinance programme. 30.7% are extremely satisfied that they like weekly meetings and understood the benefits of joining SHGs, 33.5% are satisfied and 33.8% are either satisfied or dissatisfied. 2% of respondents had no opinion about the programme.

5.7. Economic aspects of members

5.7.1. General Perception of Assets after joining SHG

Table 5.26Assets after joining SHG

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	375	68.2	68.2	68.2
	No	175	31.8	31.8	100.0
	Total	550	100.0	100.0	

Assets earned by the respondents after joining SHG is shown in Table 5.26. Here 68.2% of respondents are of opinion that they had earned assets after joining assets.31.8%of respondents opined that they had not earned any assets. The assets include land, house ,house hold durables with machine, live stocks, vehicles, gold, silver etc.

5.7.2. SB Account in own Name, Life Insurance, Medical Insurance, Post Office Savings

Table 5.27 SB Account in own Name

	Frequency	Percent
Yes	373	67.8
No	177	32.2
Life Insurance		
Yes	215	39.1
No	335	60.9
Medical Insurance		
Yes	290	52.7
No	260	47.3
Post Office Savings		
Yes	164	29.8
No	386	70.2
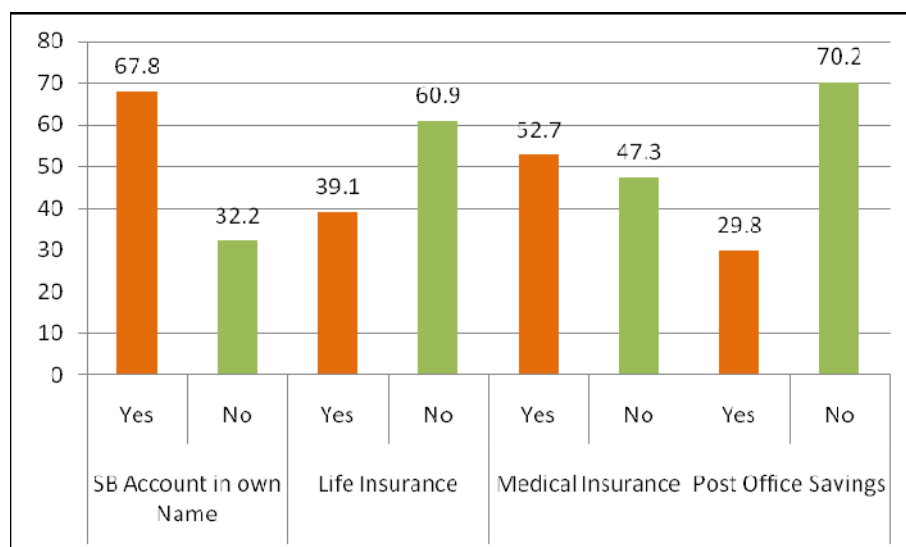
Fig 5.6 Achievements showing financial inclusion

Table 5.27 shows the details of respondents having SB account in own name, life insurance coverage, medical insurance coverage and also owning a post office saving account after joining SHGs. Here 67.8% of the respondents opined that they had SB account in their names which itself means that they are financially included according to RBI. 32.2% of the respondents said that they did not have an SB account in their name, instead they had SB accounts in SHG's name. Owning SB account in a bank, life insurance coverage, medical insurance coverage and post office savings account of SHG members, is a sign of maturity of the SHG. Also 39.1% of the respondents responded that they had life insurance coverage and 60.9% said their lives were not insured through a life insurance policy. Another 52.7% of the respondents said that their health or medical expenses were insured through medical insurance coverage. Again 29.8% of the respondents said that their having post office savings accounts means that they were saving monthly, a fixed amount through the post office savings account apart the savings through thrift account

of SHG/NHG. It is a good sign showing that they are financially included. 'As banking service is in the nature of public good, it is essential that availability of banking and payment service to the entire population without discrimination is the prime objective of the public policy. In India, the focus of financial inclusion at present is confined to ensuring a bare minimum access to a saving bank account. The international definition of financial inclusion has been viewed in a much wider perspective' (Leeladhar,2005).

5.8. Group related aspects

5.8.1. Name of Bank having SB account

Table 5.28. Name of Bank having SB account

		Frequency	Percent	Valid Percent
Valid	SBT	90	16.4	24.1
	Canara Bank	40	7.3	10.7
	PNB	1	.2	.3
	Federal Bank	33	6.0	8.8
	UBI	36	6.5	9.6
	SCB	74	13.5	19.8
	IOB	22	4.0	5.9
	SMGB	14	2.5	3.7
	Indian	64	11.6	17.1
	Total	374	68.0	100.0
Not Responded		176	32.0	
Total		550	100.0	

Table 5.28 shows the name of the bank having the highest number of SB account of SHGs as well as provided credit to SHG as part of SHG-Bank linkage programme. Here, the State bank of Travancore has the maximum share(16.4%) in banking transaction with SHGs followed by Co-operative banks having 13.5% share in banking transaction with SHGs, Indian bank has

11.6% share and Canara bank has 7.3%. Union bank and Federal bank have 6.5% and 6% share respectively. 32% respondents have no SB account since they belong to Model 2, having bank transaction through MFI.

5.8.2. Frequency of Meeting

Table 5.29

		Frequency	Percent
Valid	Weekely	538	97.8
	Fortnightly	3	.5
	Monthly	9	1.6
	Total	550	100.0

Table 5.29 shows the frequency of meetings held by members of SHGs. 97.8% of the respondents are of the opinion that meetings were held weekly in their SHG. Only 0.5% said that their meetings were on fortnightly basis and 1.6% respond that they met only once a month. Frequency of meeting in SHGs has a good role in creating social capital as it creates cohesion among the members which lead to mutual trust. Hence a weekly meeting is ideal.

5.8.3. Promptness in attending meetings

Table 5.30. Promptness in attending meetings

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Prompt	387	70.4	70.4	70.4
	Prompt	132	24.0	24.0	94.4
	Average	29	5.3	5.3	99.6
	Below Average	2	.4	.4	100.0
	Total	550	100.0	100.0	

Promptness in attending group meetings by the respondents are shown in Table 5.30. The majority of the respondents ie,70.4% were very prompt in attending the group meetings. 24% of the respondents are prompt and 5.3% opined that they were average in attending the meeting. Only 0.4% of respondents said that they were poor in attending the group meetings.

5.8.4. Implementation of Meeting decision

Table 5.31. Implementation of Meeting decision

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	545	99.1	99.1	99.1
	No	5	.9	.9	100.0
	Total	550	100.0	100.0	

Table 5.31 shows whether the decisions in the group meetings were done accordingly. 99.1% are implementing the decisions in the group meetings and only 0.9% were not implementing decisions of monthly meeting.

5.8.5. Safe custody of Thrift Amount

Table 5.32. Safe custody of Thrift Amount

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kept by Members	21	3.8	3.8	3.8
	Deposit in Bank	528	96.0	96.0	99.8
		1	.2	.2	100.0
	Total	550	100.0	100.0	

Table5.32 shows that 96% of the respondents groups were depositing their groups thrift amount in banks on the next day of the monthly meeting.

This shows that the groups were following a   financial discipline. Only 3.8% of respondents groups were keeping the thrift amount with office bearer.

5.8.6 Availability of Fund

Table 5.33. Availability of Fund

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	More than sufficient	61	11.1	11.1	11.1
	Sufficient	60	10.9	10.9	22.0
	Just to meet the need	356	64.7	64.7	86.7
	Not Adequate	73	13.3	13.3	100.0
	Total	550	100.0	100.0	

Table 5.33 depicts the availability of funds with SHGs of respondents. 11.1% of the respondents said that their groups had more than sufficient fund.10.9% of the respondents opined that the availability of funds of their SHG was sufficient. The majority of the respondents (64.7%)said that the availability of funds was just to meet the needs of their members and 13.3% opined that the fund was not adequate to meet the financial needs of the members. There exists many occasions when the poor need money that are bigger than what they have in their hands even though their income may be small or irregular. The financial needs of the poor may be life cycle needs like the construction of a house, marriage purpose of their children, child birth related expense, education of children, desire to own assets, festival expenses, hospital expenses, etc or consumption expenses. Leeladhar(2005) had mentioned in her speech that 'despite making significant improvements in all areas relating to financial viability, profitability and competitiveness, there are concerns that banks have not been able to include a vast segment of the

population, especially the underprivileged sections of the society, into the fold of basic services. However in 2003, the RBI policy of 'financial inclusion' to provide access to the financial service to the poor can be earmarked as another bold initiative in serving the rural transects targeting inclusive growth. The committee on financial inclusion in 2008 (Rangarajan committee) observed that financial inclusion of hitherto excluded segments of the population was critical to sustain and accelerate growth momentum.'

5.8.7. Criteria for Lending

Table 5.34. Criteria for Lending

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Medical	99	18.0	18.0	18.0
	Education	18	3.3	3.3	21.3
	Emergency	433	78.7	78.7	100.0
	Total	550	100.0	100.0	

The purpose of availing credit from the SHG by the members is to meet their basic needs of the family. These include meeting expenses on education of children, emergency expenditure, and medical needs. Table 5.34 shows the criteria of lending to SHG members in a group. The major criteria for selection of beneficiaries is giving preferences to purposes like medical treatment, education purposes, and emergency needs. 18%of respondents said that their group gives preferences to medical treatment, 3.3% of respondents opined that education purpose is most preferred and majority of respondents (78.7%) said that they give preferences to emergency needs of the members.

5.8.8. Attitude of Bank To Lend

Table 5.35. Attitude of Bank To Lend

		Frequency	**Percent**	**Valid Percent**
Valid	Yes	354	64.4	94.4
	No	21	3.8	5.6
	Total	375	68.2	100.0
Not Responded		175	31.8	
Total		550	100.0	

The attitude of banks to lend to SHGs are shown in Table 5.35.Majority of the respondents (64.4%) opined that banks have a positive attitude to lend to SHGs. Only 3.8% of respondents said banks showed a negative attitude to lend to SHGs.31.8% of respondents had not commented.

5.8.9.Quality of Life after joining SHG

Table 5.36 Quality of Life after joining SHG

		Frequency	**Percent**	**Valid Percent**
Valid	Considerable Change	131	23.8	23.8
	Moderate change	187	34.0	34.0
	Small Change	168	30.5	30.5
	No change	27	4.9	4.9
	No opinion	37	6.7	6.7
	Total	550	100.0	100.0

Table 5.36 depicts a picture about a general perception of the respondents about their quality of life after joining SHG. Here 23.8% of the respondents opined that 'considerable changes' occurred in their quality of

life, 34%of respondents said that 'moderate change' occurred in their quality of life, 30.5% of respondents opined 'small changes' and 4.9% are of the perception that no change occurred in their quality of life. Finally 6.7% of respondents had no opinion about the improvement of their quality of life. In general 88.4% of the respondents had responded positively in which 57.8% of the respondents had the opinion that their quality of life had improved after joining SHG. Another 30.5% of the respondents were of the perception that their quality of life had started changing after joining SHG.

5.9. Conclusion

Through data analysis of the general aspects covering the physical achievements of the respondents, we can see a cross section of the lives of the rural poor on a quantitative dimension. It is seen that tremendous achievements had been gained in the lives of the poor women after joining SHGs/NHGs in areas like attaining land, house, household durables, gold and other assets, reducing the liability of the rural poor especially from the clutches of money lenders who charge exorbitant rates of interest for their credit and also availing credit for the meeting of their immediate credit needs at a lesser rate. The members could gain saving habits and exposure in banking activities too through thrift and credit operation of the groups as well as post office saving, bank etc, start income generating microenterprises, understanding the importance of coverage of own life and that of family members, and coverage of health through insurance. The group cohesiveness which is attained through continuous interaction of group members through group meetings gain empowerment through self confidence and mutual trust, which leads to social capital and there by achieving a better quality of life.

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Chapter **6**

QUALITY OF LIFE

6.1. Introduction

In the previous chapter, the details of the demographic parameters and the physical infrastructure achieved by the members of SHG are given. In this chapter, a brief description about quality of life, instrument used for measuring quality of life, Validity of the instrument and reliability analysis are given. This chapter also gives the factors contributing to quality of life through factor analysis, confirming the Model fit by using Confirmatory Factor Analysis and the Model which shows the correlations between variables in the dataset.

6.2. Approach to the present study

In the present study, we have tried an attempt to find out the factors influencing the quality of life of members of SHGs in Kerala. The assumption of the study is that the NGO provide physical achievements to the members of SHGs which ultimately lead to better quality of life of members of SHGs in Kerala.

6.3. Objectives of the study

The objective of the study is to find out predominant factors contributing to the Quality of life of members of SHGs.

6.4. Quality of life

6.4.1. Importance of the quality of Life in Microfinance

Microfinance is seen as an effective tool of poverty alleviation. 'Microfinance projects have been acclaimed world over, as a vital strategy for poverty alleviation. Studies have demonstrated that microfinance services have important poverty alleviation outcomes in terms of reaching the poor, improving their economic wellbeing, and empowering them – especially, poor women (Fisher 2002;Khandker 2002). In the 11th Five Year Plan, the Government of India has given due importance to poverty alleviation by focusing on social and economic inclusion of the poor and thereby improving their quality of life.

6.4.2. Concept of the Quality of Life

Different social scientists have different thoughts about quality of life. Dalia Susniene et al (2009) in their paper mentioned that Plato's superior value of life was thinking based on logics that excel human feelings. Aristotle had a different point of view and claimed that life without feelings, even if it can bring risk, is worthless. However, on the concept of happiness and quality of life they had similar viewpoints. Plato's considerations correspond more to modern quality of life criteria and Aristotle's – to happiness, which need not necessarily depend on economic or social living conditions'. The concept of quality of life varies in different context and is widely discussed in different scientific fields. In sociology the quality of life is understood as the subjective

understanding of well-being taking into account the individuals needs and understanding.

6.4.3. Measuring the Quality of Life

In this study, the quality of life of members of SHGs are assessed based on the WHO guidelines which are based on the subjective quality of life, assessed based on individual's perception of their positions in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns.

Quality of life is measured with the help of both objective and subjective indicators. 'In quality of life research, one often distinguishes between the subjective and objective quality of life. Subjective quality of life is about feeling good and being satisfied with things in general. Objective quality of life is about fulfilling the societal and cultural demands for material wealth, social status and physical well-being' (Quality-of-Life Research Center, 2005). Objective indicators exist in the society and they can be monitored and assessed by their amount and frequency rate, whereas, subjective indicators exist in the consciousness of an individual and they can be identified only from the person's answers to important subjects to her/him. Comprehensive quality of life survey must include both types of indicators (Juniper et. al., 2005; European Foundation for the Improvement of Living and Working Conditions, 2007; Eurofound. Quality of life, 2008).

Recent research on QOL has focused on two basic methodologies of measurement. The First termed "subjective well-being" (SWB), focuses upon self-reported levels of happiness, pleasure, fulfillment and the like (Diener and Lucas (1999) and Easterlin (2003)).The other utilizes so called "objective" measurements of QOL quantifiable indices generally of social, economic, and

health indicators (UNDP, 1998) that reflect the extent to which human needs are or can be met. Objective measures include indices of economic production, literacy rates, life expectancy, and other data that can be gathered without directly surveying the individuals being assessed. Objective indicators may be used singly or in combination to form summary indexes, such as the UN's Human Development Index (Sen, 1985; UNDP, 1998).

6.4.4. Identifying statememnts

Items for assessing the quality of life of members of SHGs in this study were identified based on secondary data, literature review and discussion with experts in this field former Executive director, Kudumbashree, microfinance consultant and former chief manager, IOB, Executive Director, Kudumbashree, Director VICIB, a Kerala based NGO, Dy. chief manager, NABARD, various district managers of NABARD, SIDBI,

6.4.5. Scale used to measure Quality of Life in this study

The scale to measure the quality of life for this study is based on the 'WHOQOL-BREF' guidelines, adapted considering the geographic, cultural and socio-economic background of Kerala and translated in Malayalam language for sample survey. In this Schedule, the quality of life is measured through the perception of respondents; the items are scored on a five point Likert scale format from 'strongly agree' to 'strongly disagree'. The validity and reliability of the instrument are also checked through pilot study. Necessary corrections were made in the Schedule after pilot study based on the feed back of respondents. The above schedule for this study contains twenty nine questions covering all domains of quality of life like Physical health, Psychological, Social relations and environment. In addition to the above, the researcher has added additional aspects like aspects like food security, drinking water availability and

satisfaction on cloth availability to the schedule. Here the measurement of the quality of life refers to a subjective evaluation which is embedded in a cultural, social and environmental context and it focuses upon respondents' "perceived" quality of life.

6.4.6. Brief description about items in the scale for measuring quality of life
6.4.6.1. I am satisfied with the Food security of my home.

In India, women produce 30 per cent of food commodities consumed by the country but earn only 10 per cent of income and own just 10 per cent of the property or wealth of the country (*Khan, 1996*).

6.4.6.2. I am satisfied with the Drinking Water availability

One of the criteria of identifying poor based on 'Nine point indices' by Kudumbashree is 'access to safe drinking water with in 150 M'. This means that if an SHG member is having no access of safe drinking water with in 150 meters, it is one of the criteria of being poor. Scarcity of drinking water is a curse to the poor people who usually don't have no well and have to depend up on public well or other people's well. Hence water is important for improving the quality of life of poor.

6.4.6.3. I am satisfied with the Clothing needs

Rodriguez.F.Z et al(2012) in their study What Defines Quality of life? The Gap between Public policies and Locally defined indicators among Residents of Kodagu, Karnataka(India), mentioned that clothing need is one of the 'local means' listed for fulfilment of their quality of life .'Local means' refer to the elements considered by people as important for their life in this study. Water for domestic use, food, shelter etc are some of the other items of .'local means'. Here all the items in local means are physical aspects.

6.4.6.4. I am satisfied with the Housing needs.

Housing need is a physical need which all the human beings require. House which is also considered as an asset is essential for low income as well as high income group also.(Collins,2009) in his study mentioned that 'Despite their low income, poor people actually do save, sometimes with just pennies each day, but when their savings come together in the community they can finance land acquisitions, home construction, road projects, or new community businesses. Among the poorest of the poor, the most important element of microfinance is not lending credits but providing savings opportunities' (Collins 2009).

6.4.6.6. I am feeling secured in my day to day life

Security in day to day life means a situation of living with out fear by exercising one's fundamental rights in our society. Prevention of child trafficking and sexual exploitation of chidren, sexual harassment and abuse, etc are some of the reasons for insecurity in day to day life.

6.4.6.7. I don't have the Fear of Sickness

Normally people who have no confidence and insecurity feel fear of sickness. They think that disease or sickness may occur to them which may affect the stability of their family. Such people have poor quality of life.

6.4.6.8. I am satisfied with my Financial Security

Suja.S(2012) in her paper asserted that by Contributing financial resources to the family or community confers greater legitimacy and value to women's views and gives them more entitlement than they would otherwise have.' Here financial security gives confidence and it helps to improve the quality of life.

6.4.6.9. I don't have any Fear of Injustice

People who trust in pubic system and democracy perceive that they always get justice from the authorities. Such people always have a positive outlook and normally have better quality of life.

6.4.6.10. I don't have any Fear of Unemployment

Hassan.A and Forhad.A (2013) in his paper mentioned that Poverty and unemployment are interrelated . The available data represented that; poverty level was 51% in 1991. However, in the case study village the unemployment rate was 50%. Most of the respondents argued about the existence of poverty and respondents A2 challenged about the existence of poverty. They also stated that according to the first key informant K2, 'BRAC', so far has launched some authentic and more suitable employment employment generation schemes. For example, the 100 day employment generation programme has been considered as a very new in its nature.'

6.4.6.11. I am satisfied with my Family relationship

Shrestha.S et al,(2012) in their paper described the importance of family relationship in increasing or decreasing the quality of life. The role of family was assessed as being generally positive by the family sample while 'old age homes' was critical of their families. Here ' 'I definitely want my family to take care of me. I have no strength left. There fore, I want my family to look after me''. Here the emphasis is placed on the lack of physical strength for self care that necessitates interdependence across generations. 'When time came to raise them, we took care of them. We raise them with a sense of responsibility and also hope that they will do good to us in return'. Here reciprocity of care across generations is emphasized; where in the adult parents have the responsibility to raise their children well. The parents anticipate that their care

taking of their children during their offspring's young years will guarantee that care will be provided for them in old age.

6.4.6.12. I am satisfied with my relation with neighbours

Suguna (2006)in her book 'Empowerment of Rural women through SHGs' explains people who live in the same neighbourhood are likely to form stronger groups than people in different areas .She also explains that people in similar background (community) exhibit similar coping behaviour in times of crisis hence will be able to extend mutual support'

6.4.6.13. I am satisfied with my friendships

People who have good friendship become part of groups. When they become part of the group, they feel stronger, more resistant to threats and can reduce insecurity of standing alone in the society.

6.4.6.14. I am having very good relationship with Group Members of SHGs

6.4.6.15. I am satisfied with my Community Acceptance

6.4.6.16. I am feeling very positive about my future

6.4.6.17. I don't have the feeling of depression, anxiety, etc

6.4.6.18. I am satisfied with my Social recognition

Human beings like to get recognised. As per Maslow's Need Hierarchy theory, the need 'recognition' arises after the gratification of social needs. Here the SHG members, once their basic needs, security needs and social needs are satisfied because of empowerment, naturally the recognition need arises. 'Women empowerment is a global issue which has gained momentum in recent decades. Women have not been treated on par with men in any aspect of life though their role is crucial for the sustenance for family and society as well as for the development of economy as a whole'. (Sardagi, 2012).

Gupta.S and Singh. S.K(2012) in their study found that SHGs have played an important role in providing recognition to the women of the study area.

The results further reveal that 68.20 per cent women had received recognition in the society, whereas 31.80 per cent women pointed out that the SHGs have developed an inner strength in them to raise voice against various aspects.

6.4.6.19. I am satisfied with my Social Acceptance

6.4.6.20. I   am satisfied with my Financial Acceptance

6.4.6.21 I am confident of my self.

Mondal.A.H,(2000) in his study mentioned that the NGO rural development programs put emphasis on participatory development embodying collective effort by the very people who are the beneficiaries of development. The creation of group-based cooperative organizations based on mutual trust strongly promotes participatory development and the empowerment of its members. Basic social values take precedence over the values of the market. From the above study, we can understand the objectives of NGO and if an NGO fulfills its objectives, no doubt the empowerment of poor women happens and ultimately we can bring them to the mainstream of society. This increases the level of confidence of the members of SHGs.

6.4.6.22 I am satisfied with my recognition in the group

Women are an integral part of every economy and overall development and harmonious growth of a nation is possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low social and economic status, hence empowerment of women is essential to harness the women labour in the mainstream of economic development *(Carr, et al, 1996).* Recognition within

the group is a sign of empowerment. Once the peer group accept that she is capable of doing things self, they recognize her.

6.4.6.23 I am satisfied in my ability of decision making in day to day life

Women's equality in power sharing and active participation in decision making including decision making in political process at all levels is essential for achievement of the goals of empowerment. The ability in decision making by the SHG members means the poor women are become empowered. Raghavan.V.P, (2009) in his study mentioned that the poor women of the State have become active participants in the planning and implementation process of various anti poverty programmes. By participating in various income generating cum-developmental activities, the morale and confidence of women became very high. Capacity of the poor women of the State in several areas has gone up considerably. Status of women in families and community has also improved'. Amin and Pebley (1994) in his study in Bangladesh showed that female BRAC members have a larger role in decision making within the house hold than control group members. Pitt et al (1995) confirm this for both Grameen Bank and BRAC.As the wife is now seen rather as a source of income than a burden her status will rise and with it also her decision making power.

Muhamud and Johnson (1994) argue that empowerment leads to "increased autonomy and decision making power" and provides women with "an alternative power base that is independent of the domination of men".

6.4.6.24. I am satisfied with my Growth & Development.

Raghavan.V.P(2009) in his study mentioned that 'It has proved without any doubt that women empowerment is the best strategy for poverty eradication. Women who were regarded as voiceless and powerless started

identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and to the society at large'. Hence growth and development of the members lead to better quality of life.

6.4.6.25. I have become what I wanted to be

6.4.6.26. I feel I am very useful to others

6.4.6.27. I am satisfied in utilising my potential

6.4.6.28. I am satisfied in the role of an ideal mother

Every woman has a role as a successful mother. Our society views an ideal mother who look after her child/children, educate them, teach them to live and mould them as good citizen. Rogus.C(2003) in his paper mentioned that ideal motherhood is referred by Patrice Di Quinzio.P.D.(1999) as 'essential motherhood'. According to essential motherhood, mothering is a function of women's essential female nature, women's biological reproductive capacities. It requires women's exclusive and selfless attention to and care of children based on women's psychological and emotional capacities for empathy, awareness of the needs of others and self sacrifice. According to essential motherhood, women's desire are oriented towards to mothering and women's psychological development and emotional satisfaction require mothering.

6.4.6.29. I enjoy my life to maximum

Suguna. B, in her book mentioned that the need of women empowerment in order to promote gender equality, to make woman as agents of change in societies and to increase their capabilities to enjoy life to the full.

6.5. Methodology
6.5.1. Sampling Design

The first activity in any sampling process is to identify the population that is matching with the theoretical profile and is accessible for data collection. In this study, the population is defined as the members of microfinance in Kerala which includes the SHGs under SHG-Bank linkage programme of NABARD, which is known as the largest microfinance programme in the world and SHGs under KUDUMBASHREE programme in Kerala.

6.5.2. Sample size estimation

Based on pilot study, sample size of the population was estimated. For assessing the sample size, variance in the key variables like Role of NGO and Quality of life were studied in detail in pilot study and based on the mean and Standard deviation (S.D) of these variables, a sample size of 532 was estimated. Total sample size 532 was equally divided in to 3 as 177 from each district. Now the researcher had gone for random selection of SHGs to contact the respondents. This was done in such a way that all the members of the groups selected will be taken and that process continues until the researcher gets 177 sample from each district. Spillover can take place since we are taking all the members of the selected SHGs as sample. The sample size is estimated through the following formula. If 'n' is the sample size, 's' is the estimate of standard deviation and 'd' is the estimate of error under the assumption of 5% error in estimate and the critical value from normal test at 5% level of significance is 1.96, then n with 95% confidence level is given by

$$n = \left(\frac{1.96\,s}{d} \right)^2.$$

Table 6.1 Sample size estimation: QOL

	Role of NGO	**QOL**
Scale Mean (Pilot)	55.10	121.96
Scale Std.Dev (Pilot)	17.1	32.5
Estimated Sample Size (Pilot)	609.2	454.4
Estimated Sample Size (Average of the two possibilities) 532		

6.5.3. Survey method

This study has adopted a survey method for data collection, using a structuredschedule. The data was collected from the members of SHGs under different models in three districts of Kerala-Malappuram, Ernakulam and Pathanamthitta. SHGs were selected randomly from the list of SHGs of Nabard and NHGs of Kudumbashree of the above three districts.

Multistage random sampling method is followed in the selection of the sample. For sampling purpose, Kerala state is geographically divided in to three zones- North, Middle and South. The North zone includes five districts namely Kasargod, Kannur, Wynad, Kozhikkode and Malappuram. The Middle zone comprises Palakkad, Thrissur, Ernakulam, Idukki and Kottayam. The South zone includes Alappuzha, Pathanamthitta, Kollam and Thiruvananthapuram. Three districts were selected on random (lottery method) from each zone namely Malappuram from north, Ernakulam from middle and Pathanamthitta from south. From each district, three taluks were identified on random. From each taluk, one panchayath is selected and out of that, one municipality from each zone is also included to get urban and rural coverage in the sample. From Malappuram district, Nilambur, Ernad and Perinthalmanna taluks were identified on random. Pothukallu Gramapanchayath from Nilambur taluk, Vazhayoor Gramapanchayath from Ernad taluk and Perinthalmanna municipality from

Perinthalmanna taluk were selected on random. In Ernakulam district, Kanayannur, Kunnathunad and Muvattupuzha taluks were identified. Out of that, Kalamassery municipality from Kanayannur taluk, Vengoor panchayath from Kunnathunad taluk and Piravom panchayath from Moovattupuzha taluk were taken. In Pathanamthitta district, Kozhenchery, Mallapally, and Adoor taluk were identified. Here, Naranganam panchayath from Kozhenchery taluk, Kottangal Gramapanchayath from Mallapally taluk and Adoor municipality from Adoor taluk were identified.

Malayalam version of the schedule (see Annexure) were distributed to the members of SHGs present on a particular day and collected back after the completion on the same day. The members could be met only on Saturday or Sunday since most of the SHGs are conducting weekly meeting on that days. Only one or two groups could be covered during a day. The data was collected from the SHG members who were present on that particular day when the data collection activity was carried out. These schedule were cross checked for completeness and the correctness of their responses and only such response sheets were taken up for further analysis. Though six hundred schedule were distributed in sixty SHGs, the researcher could get back only 564 valid samples from this (94% return rate). Fourteen schedule were discarded for being incomplete. This left us with 550 valid samples

6.5.4. Pilot study

A pilot study was conducted to understand the nature of the sample and to verify appropriateness of the tools and to get an initial feedback on the problem set for the study. For conducting the pilot study, three districts were selected on random – Malappuram from North, Ernakulam from central and Pathanamthitta from south zone. For pilot survey, the total sample size was

taken as 240 nos- 80 nos each from 3 districts. The reliability analysis of the instrument was done using the classical Cronbach Alpha Model and found that the alpha value 0.949 which is above the minimum required value of 0.6. This pilot work helped in finalizing the schedule used in this study, by incorporating the required amendments based on the findings from the survey and the feedbacks collected from the respondents and also based on opinion of experts in this field.

6.6. Instrument Validity

Validity indicates the degree to which an instrument measures what is suppose to measure. There are three types of validity. The first one is content validity which is the measure of the capability of the instrument in providing adequate coverage of the topic under the study. The second one is criterion related validity is the ability to predict some outcomes or estimates the existence of some current conditions. The third one is the construct validity. It is the degree that it confirms to predicted correlations with other theoretical propositions.

6.6.1. Content validity

Content validity is a non-statistical type of validity that involves "the systematic examination of the test content to determine whether it covers a representative sample of the behaviour domain to be measured" (Anastasi & Urbina, 1997). Content validity evidence involves the degree to which the content of the test matches a content domain associated with the construct. Content related evidence typically involves subject matter experts (SME's) evaluating test items against the test specifications. A test has content validity built into it by careful selection of which items to include (Anastasi & Urbina,

1997) Items are chosen so that they comply with the test specification which is drawn up through a thorough examination of the subject domain.

The practice of appointing a panel of experts to review the test specifications and the selection of items the content validity of a test can be improved (Foxcroft, Paterson, Le Roux, & Herbst, 2004). The experts will be able to review the items and comment on whether the items cover a representative sample of the behaviour domain. Similarly the researcher approached several subject experts to consult regarding the content validity of the schedule intended to measure quality of life. The schedule was finalised after incorporating the changes suggested by the experts and a final ratification by the expert panel.

6.6.2. Construct validity

A scale validation test (Z test) was carried out for 'Quality of Life' scale, the 29 item scale.. High and low score quartile groups for each item of the schedule were segregated and z-test coefficients and significance levels were estimated [Gupta and Kapoor (1987)]. Five point likert scale was divided into upper and lower portion to calculate the lower and upper mean. This was done to all the statements. If the difference between lower mean and upper mean for all the statements are significant, then construct validity can be claimed. It was found that the means differ significantly for all the cases and hence construct validity is proved. Results as shown in table 6.2 below show significant variation between the high and low groups showing construct validity.

The scale validation test shows highly significant variance between the high and low quartile groups for all the twenty nine items and it shows the capability of the scale to measure the conceptualized construct by all of these items. This shows the capability of the scale to measure the quality of life by all the items in the scale.

Table 6.2. Scale Validation - QOL

QOL	Group	Mean	std.dev	Variance	Z	Sig. (2-tailed)
Q1 (Food security)	Lower	2.22	1.10	1.21	-38.17	<.05
	Higher	4.99	0.32	0.11		
Q2 (Water)	Lower	1.11	1.30	1.69	-35.57	<.05
	Higher	4.80	1.00	1.00		
Q3 (Cloth)	Lower	1.03	0.35	0.12	-80.13	<.05
	Higher	4.58	0.61	0.37		
Q4 House	Lower	1.96	0.19	0.04	-38.85	<.05
	Higher	4.02	0.81	0.66		
Q5 (Future health)	Lower	2.81	0.38	0.15	-42.09	<.05
	Higher	4.49	0.50	0.25		
Q6 (Day today safety)	Lower	1.09	0.40	0.16	-25.02	<.05
	Higher	3.68	1.59	2.51		
Q7 (Fear of Health)	Lower	1.50	1.20	1.44	-33.54	<.05
	Higher	4.80	0.99	0.98		
Q8 (Economic stability)	Lower	1.49	0.59	0.34	-68.25	<.05
	Higher	4.03	0.06	0.00		
Q9 (Injustice)	Lower	1.34	0.58	0.33	-67.98	<.05
	Higher	4.98	0.62	0.39		
Q10 (Unemployment)	Lower	2.96	0.19	0.04	-35.92	<.05
	Higher	4.86	0.81	0.66		
Q11 (Family relation)	Lower	1.81	1.48	2.20	-16.97	<.05
	Higher	3.49	0.50	0.25		
Q12(Neighbourhood relation)	Lower	1.09	0.40	0.16	-60.08	<.05
	Higher	3.16	0.37	0.14		
Q13 (Friendship)	Lower	1.23	0.44	0.19	-36.25	<.05
	Higher	4.16	1.20	1.44		
Q14 (SHG relation)	Lower	1.37	1.60	2.56	-27.45	<.05
	Higher	4.25	0.44	0.19		

QOL	Group	Mean	std.dev	Variance	Z	Sig. (2-tailed)
Q15 (Community recognition)	Lower	1.03	0.35	0.12	-24.51	<.05
	Higher	3.58	1.61	2.58		
Q16 (vision)	Lower	1.96	0.19	0.04	-38.85	<.05
	Higher	4.02	0.81	0.66		
Q17 (Depression/ anxiety)	Lower	1.81	1.48	2.20	-16.97	<.05
	Higher	3.49	0.50	0.25		
Q18 (Social recognition)	Lower	1.09	0.40	0.16	-25.02	<.05
	Higher	3.68	1.59	2.51		
Q19(Social acceptance)	Lower	2.95	0.27	0.07	-36.53	<.05
	Higher	4.50	0.61	0.37		
Q20 (Financial acceptance)	Lower	2.46	0.59	0.34	-42.24	<.05
	Higher	4.03	0.06	0.00		
Q21	Lower	1.34	0.58	0.33	-43.86	<.05
	Higher	3.69	0.62	0.39		
Q22	Lower	2.96	0.19	0.04	-19.93	<.05
	Higher	4.02	0.81	0.66		
Q23	Lower	1.81	1.48	2.20	-16.97	<.05
	Higher	3.49	0.50	0.25		
Q24	Lower	1.09	0.40	0.16	-87.37	<.05
	Higher	4.10	0.37	0.14		
Q25	Lower	2.46	0.59	0.34	-42.24	<.05
	Higher	4.03	0.06	0.00		
Q26	Lower	1.34	0.58	0.33	-60.89	<.05
	Higher	4.60	0.62	0.39		
Q27	Lower	2.96	0.19	0.04	-19.93	<.05
	Higher	4.02	0.81	0.66		
Q28	Lower	2.10	1.48	2.20	-27.28	<.05
	Higher	4.80	0.50	0.25		
Q29	Lower	1.09	0.40	0.16	-89.12	<.05

6.7   Reliability Analysis of the construct

An instrument can be considered reliable if it gives consistent results. The conventional psychometric theory distinguishes three types of reliability [Cronbach (1947), Guilford & Fruchter (1973)]. They are Alternate forms of reliability, Internal consistency reliability (also known as 'consistency') and Test-retest reliability. The test-retest reliability assesses the stability in the respondent's attitude whether the respondents give different answers to the same question when administered over different occasions. The alternate forms of reliability consider the question whether alternative or other versions of tests produce equivalent results.

Internal consistency or reliability is assessed by examining item-test correlation, where correlation of each individual item is made with the total test score. Reliability is usually interpreted as the ability to replicate the original study using the same instruments and to then get the same results. An overall index of the internal consistency is provided by Cronbach's alpha coefficient value [Cronbach (1951)] which is based on a weighted average of the item-test correlations. According to Nunnaly (1978) the minimum acceptable alpha level is 0.50. Churchill (1979) is of the opinion that the minimum requirement for such reliability is 0.60.

Using the data obtained from the study, a reliability analysis using the classical Cronbach Alpha Model for reliability was attempted. The procedure starts with all statements considered and sequentially eliminating statements whose elimination may improve the Alpha value. The procedure ends when there is no more improvement.

6.7.1. Reliability Statistics

Cronbach's Alpha	N of Items
.946	29

As shown in Table 6.3, for a set of 29 statements, the reliability coefficient was found to be 0.946 which is above the minimum required value.

Table 6.3 Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Foodsecurity	116.65	333.218	.452	.945
Water	116.63	328.595	.192	.946
Cloth	116.57	330.085	.612	.944
House	117.05	328.786	.393	.946
Futurehealth	117.75	322.118	.511	.945
Day today safety	117.04	317.385	.697	.943
Health fear	117.97	321.620	.474	.946
Economicstability	117.77	325.147	.496	.945
Injustice	117.46	319.661	.547	.945
Unemployment	117.51	319.524	.572	.944
Familyrelation	116.58	324.171	.705	.943
Neighbourhood relation	116.52	327.232	.683	.943
Friendship	116.49	327.816	.710	.943
SHG relation	116.36	332.534	.656	.944
Communityrecognition	116.51	327.104	.734	.943
Vision	116.79	322.858	.711	.943
Tension	117.14	316.928	.698	.943
Socialrecognition	116.65	323.911	.756	.942
Socialacceptance	116.75	321.228	.772	.942
Financial acceptance	117.14	329.349	.501	.945
Confidence	116.53	326.319	.764	.943
Group recognition	116.46	330.406	.701	.943
Decisionmaking	116.71	325.651	.716	.943
Growth	116.77	323.954	.752	.942
Became as wished	117.30	324.599	.584	.944
Useful to others	116.88	325.282	.649	.943
Utilizing potential	116.88	323.875	.678	.943
Idealmother	116.59	326.362	.673	.943
Enjoylife	116.90	322.025	.690	.943

Now the summated scale was set to use the remaining statements which provide a reliability coefficient of 0.946. It is observed that this value cannot be improved by deletion of some other variables who has lowest item- total correlation value. A reliability coefficient of 0.946 is a high value when compared to the minimum acceptable limits.

6.8. Data Analysis

6.8.1. I am satisfied with the Food security of my home.

Table 6.4. I am satisfied with the Food security of my home.

Mean	4.44
Std. Deviation	.876
Variance	.768

The table 6.4 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 4.44, the standard deviation 0.876 and variance 0.768 The mean score 4.44 indicates that majority of the respondents agree with that they are satisfied with the food security of their home.

The variance score of .866 indicates that most of the respondents agree to the above view.

6.8.2. I am satisfied with the Drinking Water availability

Table 6.5. I am satisfied with the Drinking Water availability

Mean	4.46
Std. Deviation	1.085
Variance	1.178

6.8.3. I am satisfied with the Clothing needs

Table 6.6. showing I am satisfied with the Clothing needs

Mean	4.52
Std. Deviation	.798
Variance	.636

The satisfaction with clothing need as per Maslow's need theory is a basic need.

The table 6.6 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 4.52, the standard deviation 0.798 and variance 0.636,. The mean score 4.52 indicates that majority of the respondents agree with that they are satisfied with the Clothing needs. The variance score indicates that majority agree with the above opinion.

6.8.4. I am satisfied with the Housing needs.

Table 6.7. showing I am satisfied with the Housing needs.

Mean	4.03
Std. Deviation	1.268
Variance	1.607

The table 6.7 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 4.03, the standard deviation 1.268 and variance 1.607.

The mean score 4.03 indicates that majority of the respondents agree with that they are satisfied with the Housing needs. The variance score 1.607 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion

6.8.5. I am not worried about my health in the future

Table 6.8 I am not worried about my health in the future

Mean	3.34
Std. Deviation	1.339
Variance	1.794

The table 6.8 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 3.34, the standard deviation 1.339 and variance 1.794. The mean score 3.34 indicates that majority of the respondents agree with neutral opinion that they are not worried about their health in the future. The variance score 1.794 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion.

6.8.6. I am feeling secured in my day to day life

Table 6.9. showing I am feeling secured in my day to day life

Mean	4.05
Std. Deviation	1.193
Variance	1.424

The table 6.9 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 4.05, the standard deviation 1.193and variance 1.424, The mean score 4.05 indicates that majority of the respondents agree with the opinion that they are feeling secured in their day to day life.

The variance score 1.424 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion

6.8.7. I don't have the Fear of Sickness

Table 6.10. I don't have the Fear of Sickness

Mean	3.11
Std. Deviation	1.454
Variance	2.115

The table 6.10 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 3.11, the standard deviation 1.454 and variance 2.115,. The mean score 3.11 indicates that majority of the respondents agree with neutral opinion that they don't have the Fear of Sickness

The variance score 2.115 indicate that the respondents are scattered across the different opinion from strongly agree to strongly disagree towards the opinion that they don't have the fear of sickness.

6.8.8. I am satisfied with my Financial Security

Table 6.11. showing I am satisfied with my Financial Security

Mean	3.32
Std. Deviation	1.220
Variance	1.488

The table 6.11 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 3.32, the standard deviation 1.220 and variance 1.488,. The mean score 3.32indicates that majority of the

respondents agree with neutral opinion that .they are satisfied with my Financial Security.

The variance score 1.488 indicate that the majority agree to the above view and to the   rest of the respondents, they are evenly spread across all other opinion

6.8.9. I don't have any Fear of Injustice

Table 6.12.showing I don't have any Fear of Injustice

Mean	3.63
Std. Deviation	1.377
Variance	1.895

In areas where no law and order situation exists, people can't live peacefully. This situation occurs in many part of our country mainly existing in slum areas.

The table 6.12 gives the detailed statistics for the item under quality of life. The measured values were observed with a mean 3.63, the standard deviation 1.377 and variance 1.895,. The minimum and maximum value is 1 and 5 respectively. The mean score 3.63 indicates that majority of the respondents agree with neutral opinion that don't have any fear of injustice.

The variance score 1.895 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion.

6.8.10. I don't have any Fear of Unemployment

Table 6.13. showing I don't have any Fear of Unemployment

Mean	3.57
Std. Deviation	1.330
Variance	1.768

The table 6.13 gives the detailed statistics for the item under quality of life . The measured values were observed with a mean 3.57, the standard deviation 1.330, variance 1.768. The mean score 3.57 indicates that majority of the respondents agree with neutral opinion that don't have any fear of unemployment.

The variance score 1.768 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion.

6.8.11. I am satisfied with my Family relationship

Table 6.14. showing I am satisfied with my Family relationship

Mean	4.50
Std. Deviation	.923
Variance	.852

In the above table 6.14, it can be observed that for the measured values, the mean is 4.5, the standard deviation is 0.923, the variance is 0.852. The mean score 4.50 indicates that majority of the respondents agree with the opinion that they are **satisfied with my Family relationship**. The variance score 0.852 indicate that the majority agree to the above view.

6.8.12. I am satisfied with my relation with neighbours

Table 6.15. Showing I am satisfied with my relation with neighbours

Mean	4.57
Std. Deviation	0.831
Variance	0.690

In the above table 6.15, it can be observed that for the measured values, the mean is 4.57, the standard deviation is 0.831, the variance is 0.690. The mean score 4.57 indicates that majority of the respondents agree with the opinion that they are satisfied with their relation with neighbours. The variance score 0.852 indicate that the majority agree to the above view.

6.8.13. I am satisfied with my friendships

Table 6.16. showing I am satisfied with my friendships

Mean	4.59
Std. Deviation	0.779
Variance	0.606

In the above table 6.16 , it can be observed that for the measured values, the mean is 4.59, the standard deviation is 0.779, the variance is 0.606 . The mean score 4.59 indicates that majority of the respondents agree with the opinion that they are **satisfied with my friendships.** The variance score 0.606 indicate that the majority agree to the above view.

6.8.14. I am having very good relationship with Group Members of SHGs

Table 6.17. showing I am having very good relationship with Group Members of SHGs

Mean	4.72
Std. Deviation	0.647
Variance	0.419

In the above table 6.17 , it can be observed that for the measured values, the mean is 4.72, the standard deviation is 0.647, the variance is 0.419 .The mean score 4.72 indicates that majority of the respondents agree with the opinion that they are having very good relationship with Group Members of SHGs

The variance score 0.419 indicate that the majority agree to the above view

6.8.15. I am satisfied with my Community Acceptance

Table 6.18. showing I am satisfied with my Community Acceptance

Mean	4.57
Std. Deviation	0.781
Variance	0.609

In the above table 6.18, it can be observed that for the measured values, the mean is 4.57, the standard deviation is 0.781, the variance is 0.609. The mean score 4.57 indicates that majority of the respondents agree with the opinion that they are satisfied with their Community Acceptance

The variance score 0.609 indicate that the majority agree to the above view

6.8.16. I am feeling very positive about my future

Table 6.19. showing I am feeling very positive about my future

Mean	4.30
Std. Deviation	0.964
Variance	0.930

In the above table 6.19, it can be observed that for the measured values, the mean is 4.30, the standard deviation is 0.964, the variance is 0.930 The mean score 4.30 indicates that majority of the respondents agree with the opinion that they are feeling very positive about their future

The variance score 0.930 indicate that the majority agree to the above view

6.8.17. I don't have the feeling of depression, anxiety, etc

Table 6.20. showing I don't have the feeling of depression, anxiety, etc

Mean	3.95
Std. Deviation	1.209
Variance	1.462

In the above table 6.20., it can be observed that for the measured values, the mean is 3.95, the standard deviation is 1.209, the variance is 1.462. The mean score 3.95 indicates that majority of the respondents agree with neutral opinion that they don't have the feeling of depression, anxiety, etc

6.8.18. I am satisfied with my Social recognition

Table 6.21. showing I am satisfied with my Social recognition

Mean	4.44
Std. Deviation	0.874
Variance	0.764

In the above table 6.21, it can be observed that for the measured values, the mean is 4.44, the standard deviation is 0.874, the variance is 0.764 The mean score 4.44 indicates that majority of the respondents agree with the opinion that they are satisfied with their Social recognition**.** The variance score 0.764 indicate that the majority agree to the above view

6.8.19. I am satisfied with my Social Acceptance

Table 6.22. showing I am satisfied with my Social Acceptance

Mean	4.33
Std. Deviation	0.951
Variance	0.904

In the above table 6.22, it can be observed that for the measured values, the mean is 4.33, the standard deviation is 0.951, the variance is 0.904 .The mean score 4.33 indicates that majority of the respondents agree with the opinion that they are satisfied with their Social acceptance . The variance score 0.904 indicate that the majority agree to the above view

6.8.20. I am satisfied with my Financial Acceptance

Table 6.23. showing I am satisfied with my Financial Acceptance

Mean	3.95
Std. Deviation	0.997
Variance	0.994

In the above table 6.23, it can be observed that for the measured values, the mean is 3.95, the standard deviation is 0.997, the variance is 0.994. The mean score 3.95 indicates that majority of the respondents agree with neutral opinion that they are satisfied with their Financial Acceptance.

The variance score 0.994 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion.

6.8.21. I am confident of my self.

Table 6.24.showing I am confident of my self.

Mean	4.55
Std. Deviation	0.780
Variance	0.608

In the above table 6.24, it can be observed that for the measured values, the mean is 4.55, the standard deviation is 0.780, the variance is 0.608 .The mean score 4.55 indicates that majority of the respondents agree with the opinion that they are satisfied with their self confidence. The variance score 0.608 indicate that the majority agree to the above view.

6.8.22. I am satisfied with my recognition in the group

Table 6.25.showing I am satisfied with my recognition in the group

Mean	4.63
Std. Deviation	0.689
Variance	0.475

In the above table 6.25, it can be observed that for the measured values, the mean is 4.63, the standard deviation is 0.689, the variance is 0.475. The mean score 4.63 indicates that majority of the respondents agree with the opinion that they are satisfied with their recognition in the group.

The variance score .475 indicate that the majority agree to the above view.

6.8.23 I am satisfied in my ability of decision making in day to day life

Table 6.26. showing I am satisfied in my ability of decision making in day to day life

Mean	4.37
Std. Deviation	0.854
Variance	0.730

In the above table6.26 , it can be observed that for the measured values, the mean is 4.37, the standard deviation is 0.854, the variance is 0.730. The mean score 4.37 indicates that majority of the respondents agree with the opinion that they are satisfied with their satisfied in my ability of decision making in day to day life**.** The variance score 0.730 indicate that the majority agree to the above view.

6.8.24. I am satisfied with my Growth & Development.

Table 6.27. showing I am satisfied with my Growth & Development.

Mean	4.31
Std. Deviation	0.877
Variance	0.769

In the above table6.27 , it can be observed that for the measured values, the mean is 4.31, the standard deviation is 0.877, the variance is 0.769 The mean score 4.31 indicates that majority of the respondents agree with the opinion that they are satisfied with their satisfied in growth and development**.** The variance score 0.769 indicate that the majority agree to the above view.

6.8.25. I have become what I wanted to be

Table 6.28. showing I have become what I wanted to be

Mean	3.78
Std. Deviation	1.078
Variance	1.163

In the above table6.28 , it can be observed that for the measured values, the mean is 3.78, the standard deviation is 1.078, the variance is 1.163. The mean score 3.78 indicates that majority of the respondents agree with neutral opinion that 'they have become what I wanted to be'.

The variance score 1.163 indicate that the majority agree to the above view and to the rest of the respondents, they are evenly spread across all other opinion.

6.8.26. I feel I am very useful to others

Table 6.29. showing I feel I am very useful to others

Mean	4.20
Std. Deviation	0.951
Variance	0.905

In the above table 2.29 , it can be observed that for the measured values, the mean is 4.20, the standard deviation is 0.951, the variance is 0.905 The mean score 4.20 indicates that majority of the respondents agree with the opinion that they feel they are very useful to others.

The variance score 0.905 indicate that the majority agree to the above view.

6.8.27. I am satisfied in utilising my potential

Table 6.30. showing I am satisfied in utilising my potential

Mean	4.21
Std. Deviation	0.968
Variance	0.938

In the above table 6.30, it can be observed that for the measured values, the mean is 4.21, the standard deviation is 0.968, the variance is 0.938. The mean score 4.21 indicates that majority of the respondents agree with the opinion that they are satisfied in utilizing their potential The variance score 0.938 indicate that the majority agree to the above view.

6.8.28. I am satisfied in the role of an ideal mother/ father

Table 6.31. showing I am satisfied in the role of an ideal mother/ father

Mean	4.49
Std. Deviation	0.876
Variance	0.768

In the above table 6.31, it can be observed that for the measured values, the mean is 4.49, the standard deviation is 0.876, the variance is 0.768. The mean score 4.49 indicates that majority of the respondents agree with the opinion that they are satisfied in the role of an ideal mother/ father.

The variance score 0.768 indicate that the majority agree to the above view.

6.8.29. I enjoy my life to maximum

Table 6.32. showing. I enjoy my life to maximum

Mean	4.18
Std. Deviation	1.024
Variance	1.048

In the above table 6.32, it can be observed that for the measured values, the mean is 4.18, the standard deviation is 1.024, the variance is 1.048. The mean score 4.18 indicates that majority of the respondents agree with the opinion that they are enjoy their life to maximum.

The variance score 1.048 indicate that the majority agree to the above view.

6.9. Factors contributing to Quality of Life– Factor Analysis

Factor analysis is primarily used for data reduction or structure detection. Factor analysis is often used in data reduction to identify a small number of factors that explain most of the variance that is observed in a much larger number of manifest variables. Factor analysis was attempted to identify underlying variables, or factors, that explain the pattern of correlations within a set of observed variables which may be predominant in the Quality of Life. These variables describe the different aspects or factors influencing quality of life of members of SHGs in Kerala.

The purpose of data reduction is to remove highly uncorrelated variables from the data file, perhaps replacing the entire data file with a smaller number of highly correlated variables.

In this study, the consequent effects of quality of life are ascertained using a measurement instrument under Likert framework consisting of 29 statements. Further, statements were reduced to 22 based on the communalities in the extraction. Seven statements were excluded from the analysis frame because of the low extraction values (Communalities with values more than 0.5 may be taken as important as a thumb rule when the sample size is sufficiently large).

The responses, which are in five point scale, are used with factor analysis to reduce dimensions and to identify such dimensions resulting from the exercise. The results and the findings are narrated below:

To test whether the sample size is adequate, Kaiser-Meyer-Olkin Measure of Sampling Adequacy is done. Kaiser-Meyer-Olkin Measure of Sampling Adequacy these tests is a minimum standard which should be passed

before a factor analysis (or a principal components analysis) should be conducted.- Kaiser-Meyer-Olkin Measure of Sampling Adequacy measure varies between 0 and 1, and values closer to 1 are better. Here in this case the value is 0.964 which is very high and hence the standard is met. (Table 6.3). The inter correlation can be tested by Bartlett's test of Spericity which tests null hypothesis that original correlation matrix is a null hypothesis. 'Bartlett's test of Spericity and Kaiser-Meyer-Oklin measure of sampling adequacy was conducted to analyze the applicability of factor analysis to the variables (Hair et al,1998).

The Bartlett's statistics tests the hypothesis that the correlation matrix of chosen variables is an identity matrix. This hypothesis may be rejected if the chi square values are high. Similarly MSA value of KMO test indicates the proportion of variance in the variables which is a common variance that might be caused by underlying factors. The value less than 0.50 indicate that the factor analysis cannot make any valid conclusions. Thumb rules are only those factors that are to be retained, which when sorted in descending order in terms of variations explained, covering cumulative 60 percent of the total variation in the original variables. Secondly, only those factors need to be retained which have eigen values greater than 1.Once the number of factors is known, the variables could be grouped in to any of these factors so that the characteristic of the underlying factor may be determined. Towards this, rotated component matrices were calculated that gave factor loadings for each of the variables. Factor loading show the correlation between factors and variables. Large absolute values indicate that a variable and a factor are closely related. On the basis of commonality among the variables that have large loadings for a particular factor, the underlying dimensions were identified.

6.9.1. KMO and Bartlett's Test

Table 6.33. KMO and Barlett's test: QOL

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.964
Bartlett's Test of Sphericity	Approx. Chi-Square	9954.355
	Sig.	.000

Bartlett's Test of Sphericity generally tests the null hypothesis that the correlation matrix is an identity matrix. In this case the test was significant with chi square =9954.355 , df = 406, p < 0.05 and hence the null hypothesis is rejected.

After meeting the basic test as explained in Table 6.33, the next orientation is to explain the total variance addressed by the extracted dimensions. It is seen that 60.18% variation in the responses on 22 variables can be reduced to 2 different factors using the standard procedure to consider those factors having Eigen values greater than 1 (Table 6.34).

Results explain that Eigen values exceeding one in the case of two components. Component 1 explains39.758 percent of the variance and component 2 explains 20.423 percent.

Table 6.34. Total variance explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.634	52.883	52.883	8.747	39.758	39.758
2	1.606	7.298	60.181	4.493	20.423	60.181
3	.935	4.248	64.429			
4	.788	3.584	68.013			
5	.700	3.183	71.196			
6	.652	2.964	74.160			
7	.579	2.633	76.793			
8	.512	2.328	79.121			
9	.477	2.166	81.287			
10	.445	2.025	83.311			
11	.428	1.946	85.258			
12	.411	1.869	87.126			
13	.390	1.774	88.900			
14	.378	1.717	90.617			
15	.345	1.567	92.184			
16	.300	1.365	93.549			
17	.279	1.267	94.816			
18	.270	1.225	96.042			
19	.255	1.158	97.200			
20	.244	1.109	98.309			
21	.217	.985	99.293			
22	.156	.707	100.000			

Extraction Method: Principal Component Analysis.

In exploratory Factor Analysis, we are finding the various factors contributing Quality of life through factor analysis on the basis of their perception through sample survey.

In the Rotated Component Matrix, the following components are collected and organized in a group based on their relation with variables and inter variable correlation. A factor loading is the correlation between the original variable with the specific factor and the key to understanding the nature of that particular factor (Debasish 2004). The scores for 'Satisfaction with recognition within the group' has highest 0.821, the score of satisfaction with Community Acceptance is 0.811, satisfaction with friendships is 0.809, satisfaction with neighbourhood relationship 0.800, satisfaction with Social Acceptance 0.799, Satisfaction with social recognition 0.788, satisfaction with good relationship with Group Members of SHGs 0.787, self confidence is 0.733. In another group, satisfaction with Financial Acceptance having score 0.752 and satisfaction with financial stability 0.746 are the components which can be grouped.

Table 6.35. Rotated Component Matrix[a]

	Component	
	1	**2**
ql22_Group recognition	0.821	
ql15_Communityrecognition	0.811	
ql13_Friendship	0.809	
ql12_Neighbourhood relation	0.800	
ql19_Socialacceptance	0.799	
ql18_Socialrecognition	0.788	
ql14_SHG relation	0.787	
ql21_Confidence	0.733	
ql11_Familyrelation		
ql28_Idealmother		
ql24_Growth & development		
ql23_Decisionmaking capability		
ql16_Vision		
ql26_Usefulness to others		
ql27_ Utilizing potential		
ql29_Enjoylife		
ql20_Financialacceptance		0.752
ql8_Financialstability		0.746
ql25_Become as wished		
ql10_Unemployment		
ql17_Depression&anciety		
ql6_Day today safty		
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		

a. Rotation converged in 3 iterations.

Factor 1- includes a set of eight factors 'Satisfaction with recognition within the group' has highest 0.821, the score of satisfaction with Community

recognition is 0.811, satisfaction with friendships is 0.809, satisfaction with neighbourhood relationship 0.800, satisfaction with Social Acceptance 0.799, Satisfaction with social recognition 0.788, satisfaction with good relationship with Group Members of SHGs 0.787, self confidence is 0.733 and 39.758% of total variance can be explained by it.

Factor 2 – includes a set of two factors 'satisfaction with Financial Acceptance' having score 0.752 and 'satisfaction with financial stability' 0.746 and20.423% of total variance can be explained by it.

In the scree plot graph, we can see that the line is almost flat after the second factor which means that, each successive factor is accounting for smaller and smaller amounts of the total variance (figure 6.1). Thus 2 factors are considered and the factor loadings after rotation are reported in Table 6.35.
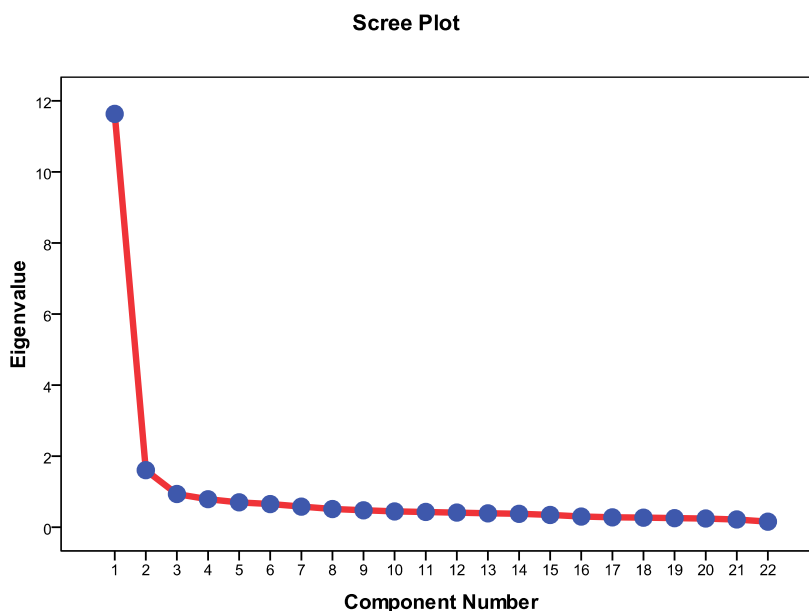
Fig 6.1 The scree plot graphs the Eigen value against the factor number.

In Table 6.35, the variables having high loadings are indicated. These variables are collected and organized based on their loadings.

Based on the common thread seen among the statements in each group, appropriate names were suggested after discussion with experts.

6.9.3. Factor Reduction process

The purpose of factor analysis is identification of factors through data deduction. It is used to identify small number of factors that explain most of the variance that is observed in a much larger number of manifest variables. This is done by removing highly uncorrelated variables from data file. Here the 29 statements describe different aspects of factors influencing quality of life. The 29 statements were reduced to 22 based on the communalities in the extraction. . This 7 statements were reduced because of low extraction value (communalities with values more than 0.5 may be taken as important as a thumb rule).Here all the 22 statements have extraction value of above 0.5.The extraction values less than 0.5 were discarded. Communality is the sum of factor loadings of the variables on all extracted factors. The factor loading is the correlation of original variable with a factor. The communality measures the percentage of variance in a given variable explained by all factors jointly.

Next step is to identify the number of components or factors in through principle component analysis. Here the components having Eigen value more than one are selected. (Eigen value is the sum of squared values of factor loadings relating to a factor)We have two components having cumulative variance 60.181%, (first one having variance 39.75% and second one having variance 20.423%)which means that the two factors can address 60.183% out of the total components(22 items).

The next step is to identify the statements under each factor..

Then the components are collected and organized in a group based on based on their relation with variables and inter variable correlation through rotated component matrix. Variables with a factor loading of higher than 0.5 are grouped under a factor. In rotated component matrix, Group recognition, community recognition, friendship, neighborhood relation, social acceptance, social recognition, SHG relation and confidence are having factor loading value above 0.5 and 12 statements have factor loading value less than 0.5 and hence it was not included in the first factor and financial acceptance and financial stability have factor loading value above 0.5 and hence they are included in the second factor. Here we got 10 statements in two factors, 8 statements in one factor and 2 statement in other factor. The following figure shows the flow chart of factor identification.
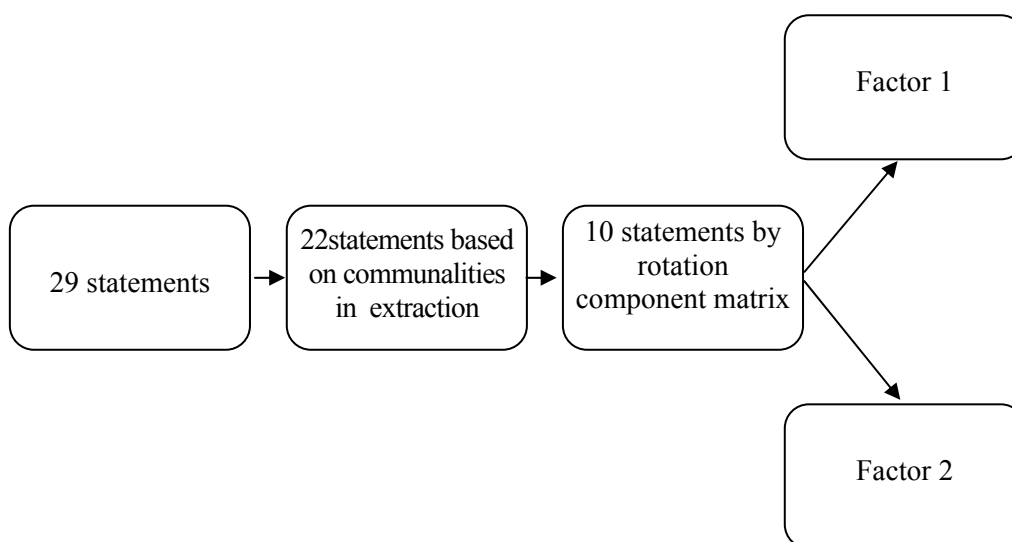
Fig. 6.2 Factor Reduction Process

Thus the information contained in the responses may imply the information contained in factors named as:

F1 –Social status

F2 – Financial stability

The predominant factors under the Quality of life were extracted and named as what is mentioned above.

So after exploratory factor analysis, F1- Social status

is a term coined for a group of eight predominant factors which are having similarities based on the common thread seen among the statements or components under Quality of life like 'Satisfaction with recognition within the group', satisfaction with Community recognition, satisfaction with friendships, satisfaction with neighborhood relationship, satisfaction with Social Acceptance, Satisfaction with social recognition, satisfaction with good relationship with group Members of SHGs , self confidence.

F2- Financial stability is a term coined for a group of two predominant factors which are having similarities based on the common thread seen among the statements or components under quality of life like satisfaction with Financial Acceptance and satisfaction with financial stability. The next step is to confirm the strength of this extraction by using a confirmatory factor analysis.

While going for data analysis using SPSS programs, data entry accuracy, missing data, means and standard deviations and the multivariate assumptions of normality and linearity are to be checked. Items with data entry errors were discarded and in the final sample considered for this analysis, there were no items with missing values, on the scales of primary interest. Assumptions of normality have to be examined for checking skewness and kurtosis in the variables measured.

The box plots for the major variables are explained under Figure 6.3. Some outliers were found especially for socialstatus. "Outliers are observations that have extreme values relative to other observations observed under the same conditions (V Barnett,., and T. Lewis, 1994). Working with outliers with continuous data can pose rather difficult decisions. Neither ignoring nor deleting them at will are good solutions. If we do nothing, we may end up with problems. There are two other common methods to deal with outliers. The first is to simply eliminate any records that contain an outlier and then rerun the regression without those data records. The other method is known as data trimming, where the highest and lowest extreme values are replaced with non outlier highest or lowest value (V Barnett,., and T. Lewis, 1994)
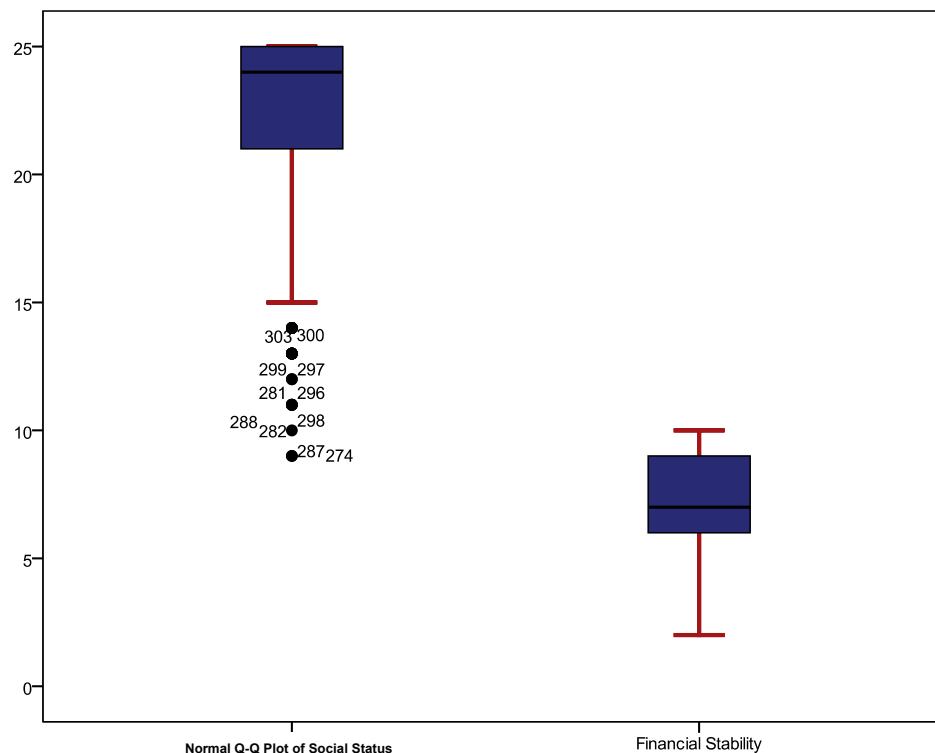
Fig 6.3 Box plot of Social Status and Financial Stability

Thus the outliers were adjusted technically and the resultant Q-Q plot was exhibited as below

After identifying the variables, now have been checked the distribution of the identified variables along a normal line. Assumptions of normality have to be examined for checking skewness and kurtosis in the variables measured. In order to determine normality graphically, we can use the output of a normal quantile-quantile plot Q-Q Plot (H M Park 2002). If the data are normally distributed, the data points will be close to the diagonal line. If the data points stray from the line in an obvious non-linear fashion, the data are not normally distributed. As we can see from the normal Q-Q plot, the data for all the variables are distributed almost along the diagonal line and hence all the variables are assumed to be normally distributed.

Thus the outliers were adjusted technically and the resultant Q-Q plot was exhibited as below
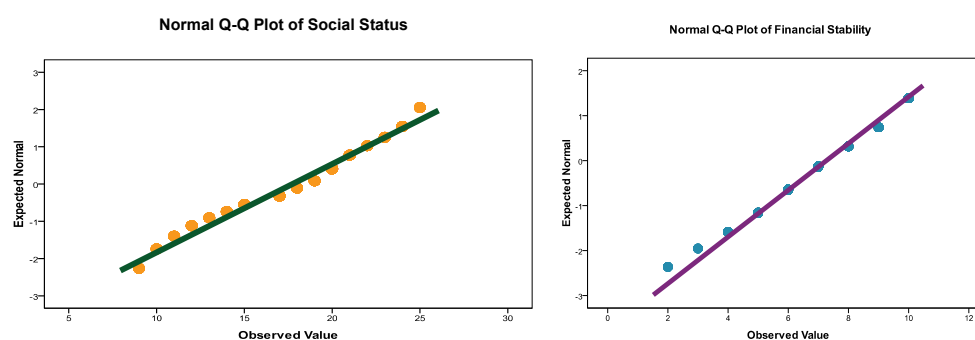
Fig 6.4 Q- Q plot of Social Status and Financial Stability

The plot Q-Q Plot (quantile-quantile) for the measurement of Quality of life through the identified variables social status and financial stability is shown in fig 6.4. It is clear from the figure that the data for all the variables are distributed almost along the diagonal line and hence all the variables are assumed to be normally distributed

6.9.4. Confirming the Model fit by using Confirmatory Factor Analysis.

Confirmatory Factor Analysis (CFA) is the next step after exploratory factor analysis to determine the factor structure of the dataset. Confirmatory factor analysis is a type of structured equation modelling which deals specifically with measurement models for establishing the relationship between observed measures and indicators such as test scores or scale values and also with latent variables or factors. A fundamental feature of confirmatory factor analysis is that it is hypothesis driven [Brown (2006)]. The researcher has to specify the number of factors and give an indication of the pattern of factor loading. In the EFA we explore the factor structure. That means it check show the variables are related and grouped based on inter-variable correlations. By CFA we are able to confirm the factor structure we extracted by using EFA.

6.9.5. CFA Model
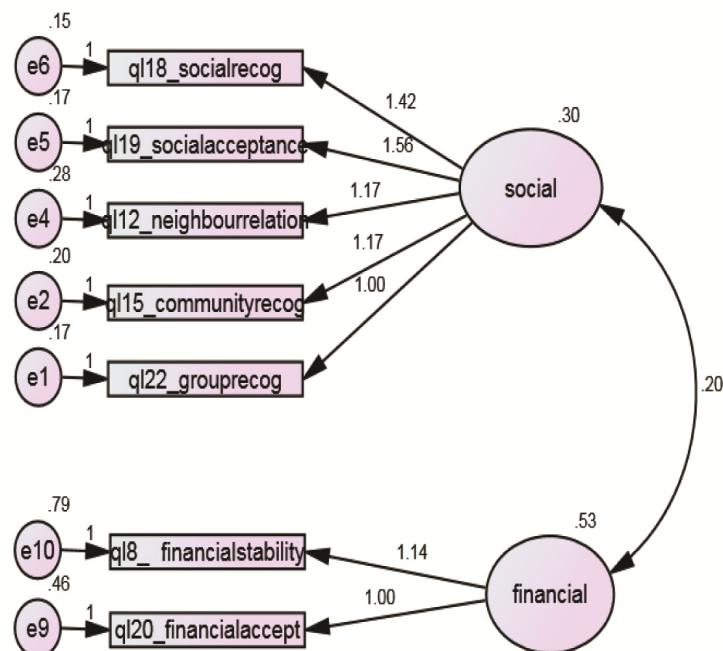
Fig. 6.5. Model Diagram – CFA

Model fit refers to how well the proposed model (Figure 6.5) accounts for the correlations between variables in the dataset. If we are accounting for all the major correlations inherent in the dataset with respect to the variables in the model, then it is said that will have good fit; if not, then there is a significant "discrepancy" between the correlations proposed and the correlations observed, and thus we have poor model fit. One sided arrows represent factor loadings of the component factors and the two sided arrows represent the correlation factor .There are specific measures that can be calculated to determine goodness of fit. The metrics that ought to be reported are listed below, along with their acceptable thresholds. If we look on to the CMIN/DF, the ideal value is less than 3. The values are acceptable between 3 and 5 (Hair et al. 2010).

Table 6.36 explains that all the values are under the threshold limit which provides the best fit for the proposed extraction of variables.

In our case CMIN/DF is reported to be 4.791, which is found to be significant ($p < 0.05$). Root means square error of approximation (RMSEA) avoids issues of sample size by analyzing the discrepancy between the hypothesized model with optimally chosen parameter estimates and the population covariance matrix. RMSEA is 0.083 and threshold value is < 0.05 good and 0.05 to 0.10 Moderate and the value is moderate. Comparative fit index (CFI) analyses the comparative model fit by examining the discrepancy between the data and the hypothesized model. CFI according to Hu and Bentler (1999), Thompson (2004) is recommended to be >0.95 and the value got from this exercise is 0.978 and hence acceptable. Goodness of fit statistic (GFI) is a measure of fit between hypothesized model and observed covariance matrix.GFI should be above 0.95 and the value recorded here is 0.965 and hence within the

acceptable limits. The Adjusted Goodness of fit statistic (AGFI) value recommended is > 0.80 and the observed value is 0.925 and hence acceptable. The P CLOSE value is recommended to be > 0.05 and the observed value is 0.4 and hence a good fit.

Table 6.36 Threshold values of Measures in CFA

Measures	Threshold Values	Observed Values
CMIN/DF	< 3 Ideal. The values are acceptable between 3 and 5	4.791
CFI	> 0.95	.978
GFI	> 0.95	.965
AGFI	> 0.80	.925
RMSEA	< 0.05 good and 0.05 to 0.10 Moderate	.083
P CLOSE	> 0.05	0.4

So through Confirmatory factor analysis, we could confirm the factor structure of Quality of the Life which was extracted are five factors – 'Satisfaction with social recognition', 'Satisfaction with Social Acceptance', 'Satisfaction with Neighbourhood Relationship', 'Satisfaction with Community Acceptance', and 'Satisfaction with Recognition within the Group' together named as **'Social status** deleting three factors which were there in exploratory factor analysis. The deleted factors are 'satisfaction with friendships', 'satisfaction with good relationship with Group Members and self confidence. Factors 'satisfaction with Financial Acceptance' and 'satisfaction with financial stability' are together named as 'Financial stability'. In this study, we try to estimate the relation between quality of life and its predominant factors – social recognition, social acceptance ,neighborhood relationship,

community acceptance, recognition within the group together called **'Social status'** and financial acceptance, financial stability together called **'Financial stability'.**

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Chapter **7**

RESULTS

7.1. Introduction

In the previous chapter, a brief description about different aspects of quality of life, methodology and description of the statement in the scale are described. Also exploratory factor analysis, and confirmatory factor analysis to determine the model fit are also described. In this chapter, a description of the model and testing of hypothesis are discussed.

In this chapter, part of the analysis is intended as a model fit which is theoretically referred from the existing literatures and expert discussion. Variables pertaining to functional support, developmental support, social status and financial stability were evolved out from larger premises by using the dimension reduction tools like exploratory factor analysis and confirming the fit by using confirmatory factor analysis. In this part of the analysis, the researcher is trying to test the hypothesis and also identifying a model fit by connecting the possible relationship among the different identified variables.

7.2. Hypothesis Testing

1. Hypothesis 1a

H_1: **There is an association between differences in the procession of assets (House) by the members before and after joining the SHG**

Table 7.1 Results of Chi-square Tests: Hypothesis 1a

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	248.697[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.72.			

The results from our study presented through table-7.1 show that the test is significant with χ^2 =248.69, df = 1, p <0.05. We reject the null hypothesis and hence alternate hypothesis is accepted. The regression is valid and can conclude that assets (house) are gained by women after joining the SHG.

Hypothesis 1 b

H_1: **There is a significant difference between the procession of assets (Land) by the members before joining the SHG and after joining the SHG**

From table 7.2, it can be found that, the test is significant with χ^2 =404.237, df = 1, p <0.05. We reject the null hypothesis and hence alternate hypothesis is accepted. The regression is valid and concludes that assets (land) are gained by women after joining the SHG. This supports the study by Puhazhendhi and Satyasai (2000) that 'the economic conditions of the poor

SHG members improved in terms of lifting the poor above the poverty line and improved their access to assets in the post SHG scenario. Moreover, in the social sphere, the programme improved the self-confidence of the members and their attitude towards society'.

Table 7.2 Results of Chi-square Tests: Hypothesis 1b

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	404.237[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 4.05.			

Hypothesis 1c

H_1 : There is a significant difference between the procession of assets (Household Durables**) by the members before and after joining the SHG**

From table 7.3, it can be found that, the test is significant with $\chi^2 = 267.015$, df = 1, p <0.05. We reject the null hypothesis and hence alternate hypothesis is accepted. The regression is valid and can conclude that assets (house hold durables) are gained by women after joining the SHG.

Table 7.3 Results of Chi-square Tests : Hypothesis 1c

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	267.015[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 25.81.			

Hypothesis 2

H$_1$: **There is a significant difference between liabilities attained by the members before and after joining the SHG**

From table 7.4, it can be found that, the test is significant with χ^2 =299.29, df = 1, p <0.05. We reject the null hypothesis and hence alternate hypothesis is accepted. The regression is valid and can conclude that low liabilities are achieved by women or liabilities of women are reduced after joining the SHG.

Table 7.4 Results of Chi-square Tests: Hypothesis 2

	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	299.291[a]	1	.000
N of Valid Cases	550		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 86.01.			

Hypothesis 3:   Functional Support and Developmental Support are predictors of Social status

Table 7.5 depicts about the correlation between Functional Support and Developmental Support (Independent Variables) with Social status which is the dependent variable. It was found that the Functional Support and Developmental Support are highly correlated with Social status (Functional Support correlation = 0.824, p < 0.01, Developmental Support correlation = 0.628, p < 0.01).

Table 7.5 Correlations Functional Support * Developmental Support* Social status

		Developmental Support	**Functional Support**
	Pearson Correlation	.628**	.824**
Social status	Sig. (2-tailed)	.000	.000
	N	550	550
**. Correlation is significant at the 0.01 level (2-tailed).			

Hence, the exercise turns out to be an enquiry into a reasonable and hierarchical dependence of these variables. Thus, the following relationships are proposed and established using appropriate multiple regression analysis.

Table 7.6 gives an explanation about the regression model by keeping Developmental Support, Functional Support as predictor variables and Social status as the dependant variable.

R square explains about the proportion of variance in the dependent variable (Socialstatus) which can be explained by the independent variables. R-squared, often called the coefficient of determination, is defined as the ratio of the sum of squares explained by a regression model and the "total" sum of squares around the mean (N W Henry 2001).

This is an overall measure of the strength of association and does not reflect the extent to which any particular independent variable is associated with the dependent variable. Here the R square was reported to be 0.683, which means 68.3% of the variance in Social status is addressed by the predictor variables Developmental Support and Functional Support.

Table 7.6 Model Summary Regression One

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.826	.683	.682	1.03184	1.923
a. Predictors: (Constant), Functional Support, Developmental Support b. Dependent Variable: Social status					

The next assumption for running a multiple correlation is that the residuals are not correlated serially from one observation to the next. This means the size of the residual for one case has no impact on the size of the

residual for the next case. The Durbin-Watson Statistic is used to test for the presence of serial correlation among the residuals.

The value of the Durbin-Watson statistic ranges from 0 to 4. As a general rule of thumb, the residuals are uncorrelated if the Durbin-Watson statistic is approximately 2 (A J Schwab 2006). A value close to 0 indicates strong positive correlation, while a value of 4 indicates strong negative correlation. In this analysis, the value of Durbin-Watson is 1.923, approximately equal to 2, indicating no serial correlation

Next question will be to decide whether this is a reasonable explanation to consider the equation as acceptable for use in prediction. This is given by the ANOVA test exhibited in Table 7.7

Table 7.7   Regression Analysis ANOVA Functional Support, Development Support and Social Status

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1253.287	2	626.644	588.562	.000
	Residual	582.393	547	1.065		
	Total	1835.680	549			
a. Predictors: (Constant), Functional Support, Developmental Support b. Dependent Variable: Social status						

From the ANOVA table, the regression was found to be significant with F = 588.56, p<0.05. We reject the null hypothesis and hence alternate hypothesis is accepted. The regression is valid. Finally a decision to be made on the coefficients estimated explained under Table 7.8

Table 7.8   Coefficients of Functional Support, Development Support and Social Status

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-6.769	0.464		-14.587	.000		
	Developmental Support	0.114	0.043	0.109	2.669	.008	0.347	2.884
	Functional Support	0.713	0.032	0.912	22.300	.000	0.347	2.884
a. Dependent Variable: Social status								

The regression equation explaining the relation between Functional Support and Developmental Support to Social status can be equated as

Social status =   - 6.76 + (0.114 * Developmental Support) + (0.713 * Functional Support)

If we want to assess the impact of each independent variable on the dependent variable, the right measure is to interpret the standardized regression coefficients explained in table 7.8. These are the coefficients that are obtained if the standardization takes palace to all the variables in the regression, including the dependent and all of the independent variables (UCLA, 2001). Here it was found that functional support has more impact (Standardized Coefficient 0.912) on social status when compared to the other independent variable developmental support (Standardized Coefficient 0.109)

The next issue is to address multi-collinearity which implies that two independent variables are near perfect linear combinations of one another

(L Lin 2007). When more than two variables are involved it is often called multicollinearity and the same has to be addressed here also. The "tolerance" and "VIF" values are considered to address the problems associated with multicollinearity. The "tolerance" is an indication of the percent of variance in the predictor that cannot be accounted for by the other predictors, hence very small values indicate that a predictor is redundant, and values that are less than 0.10 may merit further investigation (M. Fattah 2003). The VIF, which stands for variance inflation factor, and as a rule of thumb, a variable whose VIF values is greater than 10 may merit further investigation. Here under table 7.8 tolerance and VIF values are satisfactory and claims that problems associated with multicollinearity is ruled out.
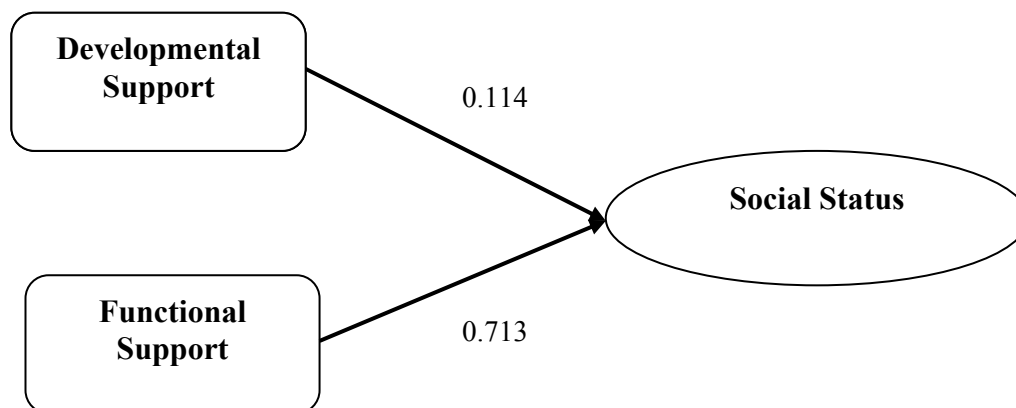
Fig. 7.1   Model showing relation between Functional Support, Development Support and Social Status

Hence the researcher proves that Functional Support and Developmental Support are predictors of Social status.

Pictorially this relationship can be drawn as shown above figure

Hypothesis 4:   Functional Support and Developmental Support are predictors of Financial Stability

Table 7.9 explains about the correlation between Functional Support and Developmental Support (Independent Variables) with Financial Stability which is the dependent variable. It was found that the Functional Support and Developmental Support are highly correlated with Financial Stability (Functional Support correlation = 0.819, $p < 0.01$, Developmental Support correlation = 0.729, $p < 0.01$).

Table 7.9. Correlations between Functional Support, Development Support and Financial Stability

		Developmental Support	Functional Support
Financial Stability	Pearson Correlation	.729**	.819**
	Sig. (2-tailed)	.000	.000
	N	550	550
**. Correlation is significant at the 0.01 level (2-tailed).			

Hence, the exercise turns out to be an enquiry into a reasonable and hierarchical dependence of these variables. Thus, the following relationships are proposed and established using appropriate multiple regression analysis

Table 7.10 gives an explanation about the regression model by keeping Developmental Support, Functional Support as predictor variables and Financial Stability as the dependant variable.

R square explains about the proportion of variance in the dependent variable (Financial Stability) which can be explained by the independent variables. R-squared, often called the coefficient of determination, is defined

as the ratio of the sum of squares explained by a regression model and the "total" sum of squares around the mean (N W Henry 2001).

This is an overall measure of the strength of association and does not reflect the extent to which any particular independent variable is associated with the dependent variable. Here the R square was reported to be 0.683, which means 68.3% of the variance in Financial Stability is addressed by the predictor variables Developmental Support and Functional Support.

Table 7.10 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.827[a]	.683	.682	1.00935	2.424
a. Predictors: (Constant), Functional Support, Developmental Support					
b. Dependent Variable: Financial Stability					

The value of the Durbin-Watson statistic ranges from 0 to 4. As a general rule of thumb, the residuals are uncorrelated if the Durbin-Watson statistic is approximately 2 (A J Schwab, 2006). A value close to 0 indicates strong positive correlation, while a value of 4 indicates strong negative correlation. In this analysis, the value of Durbin-Watson is 2.4, approximately close to 2, indicating no serial correlation

Next question will be to decide whether this is a reasonable explanation to consider the equation as acceptable for use in prediction. This is given by the ANOVA test exhibited in Table 7.11

Table 7.11 Regression Analysis ANOVA Functional Support, Development Support and Financial Stability

ANOVA						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	1202.726	2	601.363	590.276	.000[a]
	Residual	557.274	547	1.019		
	Total	1760.000	549			
a. Predictors: (Constant), Functional Support, Developmental Support						
b. Dependent Variable: Financial Stability						

From the ANOVA table, the regression was found to be significant with $F = 590.27$, $p<0.05$. The null hypothesis is rejected and hence alternate hypothesis is accepted. The regression is valid. Finally a decision to be made on the coefficients estimated explained under Table 7.12

Table 7.12. Coefficients of Functional Support, Development Support and Financial Stability

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1	(Constant)	-4.752	.454		-10.468	.000		
	Developmental Support	.198	.042	.194	4.748	.000	.347	2.884
	Functional Support	.506	.031	.662	16.202	.000	.347	2.884
a. Dependent Variable: Financial Stability								

The regression equation explaining the relation between Functional Support and Developmental Support to Financial Stability can be equated as

Financial Stability = -4.752 + (0.198 * Developmental Support) + (0.506 * Functional Support)

If we want to assess the impact of each independent variable on the dependent variable, the right measure is to interpret the standardized regression coefficients explained in table 7.12. These are the coefficients that are obtained if the standardization takes palace to all the variables in the regression, including the dependent and all of the independent variables (UCLA, 2001). Here it was found that functional support has more impact (Standardized Coefficient 0.662) on Financial Stability when compared to the other independent variable developmental support (Standardized Coefficient 0.194)

The next issue is to address multi-collinearity which implies that two independent variables are near perfect linear combinations of one another (L Lin 2007). When more than two variables are involved it is often called multicollinearity and the same has to be addressed here also. The "tolerance" and "VIF" values are considered to address the problems associated with multicollinearity. The "tolerance" is an indication of the percent of variance in the predictor that cannot be accounted for by the other predictors, hence very small values indicate that a predictor is redundant, and values that are less than 0.10 may merit further investigation (M. Fattah 2003). The VIF, which stands for variance inflation factor, and as a rule of thumb, a variable whose VIF values is greater than 10 may merit further investigation. Here under table 7.12 tolerance and VIF values are satisfactory and claims that problems associated with multicollinearity is ruled out. Hence the researcher proves that Functional Support and Developmental Support are predictors of Financial Stability. The functional flow is diagrammatically represented in figure 7.2
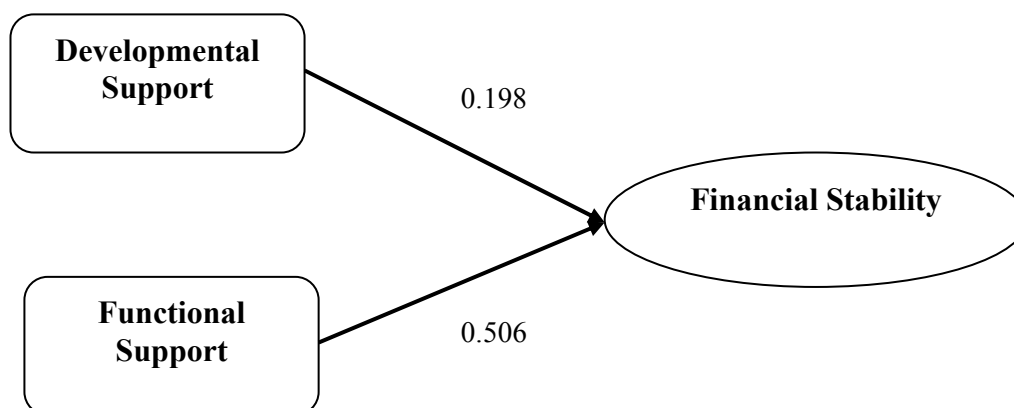
Fig.7.2 Model showing Relationship between Functional Support, Development Support and Financial Stability

7.3. The Model

This part of the analysis is intended to propose a model which is theoretically referred from the existing literatures and expert discussion. Variables pertaining to functional support, developmental support, social status and financial stability were evolved out from larger premises by using the dimension reduction tools like exploratory factor analysis and confirming the fit by using confirmatory factor analysis. In this part of the analysis, the researcher is proposing a model by connecting the possible relationship among the different identified variables.

The model which is developed here is explained based on multistage linear regression modelling which is widely used in social sciences these days. Multistage regression methods often produce better estimations of multi-step relationships (T J Cleophas *et.al* 2012) Here the model is developed under Multi-stage Linear Regression (MSLR) methodology (A DeMaris, 2004) in one phase. It is divided into two stages to enhance the clarity in explanation and to support the existing literature flow.

The model is to establish the relationship between the variables identified under NGO support to that of variables under quality of life. This is addressed in two stages - the first stage trying to demonstrate the effect of NGO support on social status of SHG members and the second stage trying to demonstrate the effect on financial stability of SHG members as hypothesized in the beginning of this study. One sided arrows represent factor loadings of the component factors.

This model confirms the association between Role of NGO and Quality of life as hypothesized in the beginning of this study. we could see that Functional support and Development support play a major role in the development of socialstatus. Functional support and Development support do play significant roles in the development of Financial stability. The model is diagrammatically expressed in figure 7.3.
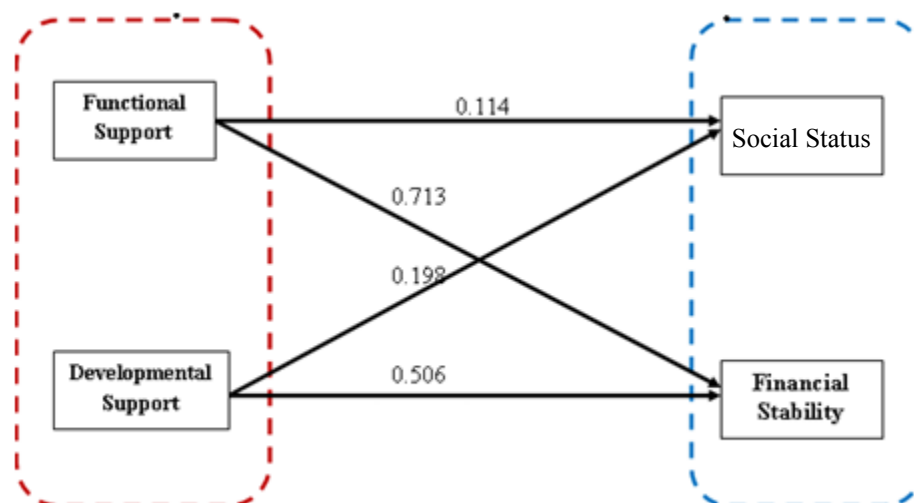
Fig 7.3 Proposed model on relation between Functional Support, Development Support, Social status and Financial Stability

The model explains that, functional support and developmental support which are the contributors of NGO support are the predictors of social status and financial stability which are the contributing factors of quality of life of SHG members. That means that the NGOs formed by the government have a role in the economy to empower these SHGs. The perception of the SHG members are extracted by a scientific dimension reduction mechanism to arrive at two variables named functional support and developmental support which SHG perceive to be the major role of NGOs. Because of these interventions by NGO, the quality of life of SHG members are improving especially relating to social status and financial stability.

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Chapter **8**

OBSERVATIONS AND FINDINGS OF THE STUDY

Contents	8.1. *Observations*
	8.2. *Findings of the study.*
	8.3. *Major Contributions of this Study*
	8.4. *Scope for further research*
	8.5. *Conclusion*

In this chapter, the observations from this study and findings of the study are discussed. Attempts are made to provide reasonable explanations on these research outcomes. Finally the major contributions through this study, limitations of this study and recommendations for future research are presented.

8.1. Observations

8.1.1. Factors contributing Role of NGO

This study identified two factors Functional support and Internal developmental support of the dimension 'Role of NGO' in nurturing SHGs in Kerala. The Factor Functional support has two sub factors, namely 'find market for the products' and 'improve the skill for the activity' .The results indicate significant influence of Factor 1-Functional support in role of NGO in nurturing SHGs in Kerala. The results indicate that factor F2- Internal developmental Support also influences the dimension 'Role of NGO'. We could find that factor Functional support is the more influencing factor than the Factor Internal developmental Support since F1 explains 34.258 percent of

variance, which is more than that of F2 which is 29.429 percent. The factor Functional support in the 'Role of NGO' includes the variables 'Help to improve the skill for the activity' and 'Help to find market for the products' . Here, it is very clear that the first variable 'Help to improve the skill for the activity' is more important as far as an NGO is considered. Most of the SHG members are basically have no entrepreneurial culture and even may not have the capability of managing the resources. At this stage, the NGO has to give proper training or help them gain expertise in various income generating activities. A helping hand support from the NGO creates an impression in SHG members that they are not alone in building up their life. The support from NGO should not end with the starting of an activity. The NGO should provide 'escort support' by proper monitoring till they can stand on their own feet. This seldom happens in many cases. The second variable in the factor 'Help to find market for the products' is also important. If an SHG member decides to start an income generating activity and is equipped with the knowhow of the product or service, the most important thing that she has to think about is how to market the product/service which she produces. Anybody can produce a product/service if somebody has shown the way of making the product or service, provided there are resources. In marketing, she or the group has to consider the following things: What should be the pricing of the product? How much margin/profit can she/the group take while competing with other products in the market?, whether credit can be given or not?, if so, up to how many days or how much?, etc. Here comes the role of the NGO. The NGO can lend a helping hand at this juncture by giving proper support in finding the market, giving information about the marketing potentials of their product or service and providing escort support to the members. Normally NGOs have professionals or trained people in marketing.

By proper intervention of NGOs, entrepreneurship can be attained gradually by the poor SHG members.

The second factor Internal developmental Support of the dimension 'Role of NGO' includes three predominant sub factors which are 'Help to improve the living conditions of members' ,'Give awareness about health check up, personal hygiene, etc'and 'Presence of NGO/Kudumbashree help me to increase my confidence'. This supports the study by Puhazhendhi and Satyasai (2000) that effect of microfinance programme improved the self-confidence of the members and their attitude towards society.India's growth in social development has been uneven with growing disparities across regions, castes, sex and other characteristics. According to UNICEF, only 4 out of 10 girls who enrol complete eight years of schooling. But we have progress in certain sectors or social indicators like the near eradication of polio; increase in literacy rates; and the enrolment of both boys and girls in primary school. But progress has been slow in areas such as primary health care and community-based nutrition services, limited change in the practice of key behaviours related to child well-being, such as hand washing and exclusive breastfeeding, the HIV/AIDS epidemic threat, issues related to child protection, including trafficking and child labour, are becoming more pronounced, which are all part of the Millennium Development Goals. All the progress we had achieved in social sector was with the active support of NGOs. Findings of our study supports the finding of Shylendra (2007) that NGOs played a crucial role in the spread of micro finance and their success in delivering micro finance has made many of them to explore the possibility of scaling up their operations further. NGOs are playing a vital role in group formation and in monitoring and mobilizing resources (Shylendra,2007).

8.1.2. Factors contributing Quality of life

Here we have identified two factors influencing Quality of Life through this study. They are Factor 1- Social status and factor F2-Financial stability. The sub factors of the factor 'Social status' includes 'Social recognition, Social acceptance', 'Neighborhood relationship', 'Community acceptance', and Recognition within the group'. Majority of the members of the SHGs belong to BPL categories and there exists a general perception that poor people are not bothered about acceptance and recognition. The result of this study indicates that the SHG members consider social recognition, social acceptance, neighbourhood relationship, community acceptance and recognition within the group as the most important things to improve their quality of life, provided they have physical infrastructure facilities. The acceptance can be from within the society, community, neighbours, or SHG itself. Also the factor F2- Financial stability is also found to be influencing the quality of life of poor people, but not as much as the factor F1-'Social status' since F1 explains 39.75 percent of variance, almost double that of F2 which is 20.42 percent. The sub factors of Financial stability are 'Financial Acceptance' and 'Financial stability'. The SHG members, though poor do not consider the factor 'Financial stability' as most influential in for improving their quality of life when compared to the factor Social status. NGO has a facilitator role in providing. The study by Phillips, (2006) found that that Quality of life is determined by a lot of factors and conditions: dwelling, employment, income and material well-being, moral attitudes, personal and family life, social support, stress and crisis, condition of health, prospects of health care, relationship with the environment, ecologic factors, etc. The NGO has a major role in providing most of these as a facilitator. Supportive evidence for this can be seen in the studies by Korten,(1998) which established that NGO's

role have been functioning as motivators/facilitators to enable the community to chalk out an effective strategy for tackling social problems. In an era of declining financial resources and deepening poverty, both donors and national governments are looking to NGOs as a means of getting benefits more directly and cheaply to the poor than governments have been able to accomplish on their own.

8.1.3. Physical infrastructure achievements of SHG members

In this study, it is proved that assets like house, land, household durables, etc are gained by women after joining the SHG. This supports the study by Puhazhendhi and Satyasai (2000) that the economic conditions of the poor SHG members improved in terms of lifting the poor above the poverty line and improved their access to assets in the post SHG scenario. Moreover, in the social sphere, the programme improved the self-confidence of the members and their attitude towards society. It also proved that the liabilities of women are reduced after joining the SHG.

The general perception about earning asset is that 68.2 percent of SHG members have earned asset after joining assets. The assets include land, house, house hold durables with machine, live stocks, vehicles, gold, silver etc. Another achievement of SHG members after joining SHG is that their saving habit has increased. The financial inclusion machineries like savings bank account (in own name), life insurance, health insurance, post office monthly savings account, etc have helped to increase their saving habit. It was found that 67.8 percent of members own an S.B account in their name, 39.1percent have life insurance and 52.7percent have health insurance. Another 29.8 percent have post office saving account which proves that these people are financially included.

Regarding the utilization of loan for housing, 48.9% of members utilized the loans for housing purposes which include changing of the roof, construction of toilet, maintenance of house, construction of new house and purchase of house site. This proves that the above loan was utilized for asset building

8.2. Findings of the study.

1) NGOs have played a phenomenal role in improving the asset position of the members of SHGs.

2) They have been instrumental in increasing household income (including income from income generation activities) as well as in reducing the house hold expenditure and this has increased the family savings.

3) The members of SHGs were able to increase their thrift in their group.

4) An outstanding feature is with regard to availing loans and repayment of loans. The repayment of the loans was very timely and complete. This proves Prof. Mohamed Yunus's proclamation that the group members are poor, but not with out ethics. In our study, we found that the repayment of the loans were prompt and the recovery rates were high.

5) The rate of interest of the loan was around 12 percent. If this was not available, they will be forced to go money lenders, who could easily charge them Rs.7 to Rs.10 per Rs.100 per month.

6) Contrary to the common belief, the loans were utilized exactly for the purpose for which it was taken.

7) As per the perception of the members regarding the quality of life, tremendous improvement was noticed.

8) The financial inclusion measures introduced by the Government of India was well implemented by NGOs and in our study, it was found that a large number of members have financial inclusion machineries like separate savings bank account in their name. They also have life insurance, heath insurance and post office saving account which proves that they are financially included after joining SHGs.

9) Through various measures of financial inclusion, it can be reported that poverty had been eradicated to a great extent among the members of SHGs.

10) Due to NGO's consistent effort, women feel that they have gained a more elevated position in their families and greater acceptance from their spouses mainly because of their role in helping the family to build assets, supplementing family income, savings, easy availability of loans at lower rate of interest, etc. NGO also help the members in acquiring awareness about family planning, improving the living conditions of the members and helped the members to identify income generating activities. NGOs, including Kudumbashree which is a Government organized NGO, give training to improve the skill, impart technical knowhow for the selected activity and also helping to find market for their products.

Quite notably, the members have expressed the view that the presence of NGO have helped them to increase their confidence.

8.3. Major Contributions of this Study

1) The study could find the factors contributing the 'Role of NGO' in nurturing SHGs. The first factor is Functional Support which includes sub factors 'Help to improve the skill for the activity' and 'Help to find market for the products'. The second factor is 'Internal Development support' which has three predominant sub factors which are 'Help to improve the living conditions of members','Give awareness about health check up, personal hygiene, etc and 'Presence of NGO/Kudumbashree help me to increase my confidence'

2) The study could find the factors contributing Quality of Life. The first factor is Social Status which includes sub factors social recognition, social acceptance, neighborhood relationship, community acceptance and recognition with in the group .The second factor is 'Financial stability' having three predominant sub factors which are of financial stability are financial acceptance'

3) The study could establish a relation between the 'Role of NGO' and 'Quality of Life'.

4) Another contribution of this study is the development of a model which shows the relation between the Role of NGO and Quality of Life.

5) The study could develop a scale for measuring Quality of Life which was made based on an internationally accepted scale WHO QOL-BREF, adapted and validated. This can be used for further research work.

8.4. Scope for further research

The research work was successfully aimed at exploring the role of NGOs in nurturing SHGs in Kerala. The predominant factors contributing to the role of NGO were identified as Functional Support and Developmental Support. Further research can be conducted to explore if whether NGOs and SHGs have helped in improving the richness of social capital in Kerala and thus helped in poverty reduction. Research gap exists in the area for identifying whether there is a pattern of need hierarchy among the SHG members, as proposed in Maslow's need hierarchy theory. It may interest researchers to explore the role of SHGs in the promotion of participatory development and thus empowerment of its marginalized members, thereby bringing them to the mainstream of the society. This can also lead to increased participation of its members in the democratic process.

8.5. Conclusion

Some studies have been conducted earlier on the quality of life among members of SHGs based on physical aspects. But no major studies have been conducted among members of SHGs based on physical as well as psychological aspects (subjective quality of life). This study started with an assumption that NGOs help the members of SHGs to achieve physical infrastructure development which in turn helps the members to improve their quality of life. Through this study, we could find that NGOs nurture the SHGs which help the members to achieve physical infrastructure and also to improve their quality of life. NGOs (including Government organised NGOS) have a key role in organizing the members attain a better position in their family, help the members to increase their confidence ,give training to improve their skill and market support for income generation activities. Hence SHGs should

come forward to start more income generating activities (IGA) by utilizing the potential of NGOs on group basis or individually which will ultimately support our nation's economy.

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SAMPLE SURVEY

Personal details

1. Name of SHG :

2. Sex : ☐ Male ☐ Female

3. Age :

4. Marital status : ☐ (i)married ☐ (ii) unmarried ☐ (iii) widow/ divorced/deserted

5. Religion : ☐ (i) Hindu ☐ (ii) Christian ☐ (iii) Muslim ☐ (iv) Others

6. Belong to which category? ☐ (i) General ☐ (ii)OBC ☐ (iii) SC ☐ (iv) ST

7. Occupation :

Major	Minor
Agrl. Labourers	Agrl. Labourers
house servant	house servant
other labourers	other labourers
micro beneficiary	micro beneficiary
house wife	house wife
Associating with SHG	Associating with SHG

8.

Family Members	Age	Education	Occupation	Approx Income
Self				

9. How long you have been member of SHG?

10. Family expense

☐ (i) less than Rs.1000/month ☐ (ii)1001-2000 ☐ (iii) 2001-3000

☐ (iv)3001-4000 ☐ (v)above 4000

11. Assets owned   Pre SHG   post SHG

House
Land
Vehicle
Machinery
Others

-1-

A Study on the Quality of Life of the Members of Self Help Groups Assisted by Non-Governmental Organisations in Kerala **275**

12. Details of liability

        Sources

        Pre SHG

        Post SHG

Member Specific

1. Weekly savings deposit(thrift) remitting with SHG

2. What is your thrift a/c outstanding with SHG?

3. What is your Voluntary thrift remitting with SHG?

4. How many times you have availed loan from the SHG fund

    ☐(i)only once   ☐(ii)2 times   ☐(iii)3 times   ☐(iv)4 times and above.

5. Details of current loan

Purpose of Loan	Total amount	No. of times	Rate of interest	Loan outstanding	Repayment

6. What is your opinion about rates of interest?

    ☐(i)very high   ☐(ii)high   ☐(iii)moderate   ☐(iv)less   ☐(v)very less

7. Do you pay instalment regularly? Yes/ No

8. If so, reason for prompt repayment

    ☐(i)peer pressure   ☐(ii)self esteem   ☐(iii)fear of not getting further loan
    ☐(iv)fear of legal action   ☐(v)others

9. If amount is utilized for income generating activity, state

    ☐(i) Nature of activity   ☐(ii) Full time/ part time   ☐(iii) Income from activity per month
    ☐(iv) Major problems of the activity

10. If the amount is for housing, specify

    ☐(i)thatched to tiles   ☐(ii)toilet   ☐(iii)well(d)wiring/plumbing
    ☐(iv)new construction   ☐(v)purchase of house site.

11. What changes has occurred in your standard of living on the basis of food, clothing and shelter as a result of joining SHG

    ☐(i)considerable change   ☐(ii)moderate change   ☐(iii)small change
    ☐(iv)no change   ☐(v)no comment

12. What is the opinion about the scheme?

    ☐(i)very happy   ☐(ii)happy   ☐(iii)satisfactory   ☐(iv)no comments

13. What suggestions you have for improving the scheme?

SAMPLE SURVEY

-2-

Financial Aspects

1.   Have you earned any assets after joining SHG? Yes/No

If so, value of assets earned

☐ (i) below Rs.25000   ☐ (ii)25000-50000   ☐ (iii)50001-100000   ☐ (iv)above 1 lakh

2.   Extent of land with valid document

3.   Do you have an SB account in an any bank

4.   Do you have any life insurance

5.   Do you have any health/medical insurance

6.   Do you have gold/gold ornaments, if so how much

7.   Do you have any other assets? (chits/deposits/cash/ post office savings)

8.   Do you have a house

9.   Do you have safe drinking water with in 150m

10. What is the source of drinking water (own open well/ own bore well/ community well/ KWA pipe water)

11. Name of the bank which SHG is linked?

12. Rate of interest received for the thrift from SHG

13. Mode of repayment of instalments   ☐(i) weekly   ☐(ii) fortnightly   ☐ (iii) monthly

14. How often you conduct meeting?   ☐(i) weekly   ☐(ii) fortnightly   ☐ (iii) monthly

15. Your Regularity in attending the meeting

☐(i)very prompt   ☐(ii)moderate   ☐(iii)average   ☐(iv)poor

16. Whether the decision taken in a meeting are followed by all members, Yes/No

17. How you are maintaining the weekly thrift collected

☐(i)keeping with office bearers   ☐(ii)remit on SB a/c of the bank next day

18.   Whether the SHG has got sufficient fund to give loan for all members

☐(i) very sufficient   ☐(ii) sufficient   ☐(iii) adequate   ☐ (iv) insufficient   ☐ (v) meagre

19. Whether your SHG give any priority for the purpose for issuing loan. If so, what priority

☐(i)giving priority to medical   ☐(ii)education   ☐(iii)emergency

20. How is bank's attitude for giving loans to SHG?

21. Whether your SHG started any micro enterprises?   ☐Yes   ☐No

22. If so, how many micro enterprises?

-3-

23. Whether all members are working?

NGO Support

1. How you heard about SHG/NHG?

   ☐(i)From neighbours   ☐(ii)NHG/SHG members   ☐(iii)NGOs (d)Bank officials

2. How you joined the SHG/NHG ?

   ☐(i)Compulsion from bank officials   ☐(ii) Desire to join in a group
   ☐(iii)Hearing the benefits of joining group   ☐(iv) My neighbour joined in a group

3. Is your SHG/NHG formed with the help of an NGO ?   ☐Yes   ☐No

   If yes, answer the following

No	Statements	SA	A	NA/ND	D	SD
1	NGOs/Kudumbashree help in improving the position of women in the family	5	4	3	2	1
2	The intervention of NGO/ KUDUMBASHREE helps to reduce poverty and improving income of the family.	5	4	3	2	1
3	NGOs/ KUDUMBASHREE provide training or life skill to members.	5	4	3	2	1
4	NGOs give awareness about health check up, personal hygieneness, etc	5	4	3	2	1
5	NGOs/KUDUMBASHREE provide awareness about importance of family planning	5	4	3	2	1
6	NGOs/ KUDUMBASHREE help to improve the living conditions of members.	5	4	3	2	1
7	NGOs/ KUDUMBASHREE help to start income generating activities	5	4	3	2	1
8	They help members to identify activity to start micro enterprises	5	4	3	2	1
9	NGOs give training to improve the skill for the activity	5	4	3	2	1
10	They help to find market for the products	5	4	3	2	1
11	They help to find 'technology'/ 'Know How' of theselected activity	5	4	3	2	1
12	The presence of NGO/Kudumbashree help me to increase my confidence	5	4	3	2	1

-4-

Quality of Life

No	Statements	SA	A	NA/ND	D	SD
1	I am satisfied with the Food security of my home	5	4	3	2	1
2	I am satisfied with the Drinking Water availability	5	4	3	2	1
3	I am satisfied with the Clothing needs	5	4	3	2	1
4	I am satisfied with the Housing needs	5	4	3	2	1
No	Statements	SA	A	NA/ND	D	SD
6	I am not worried about my health in the future	5	4	3	2	1
7	I am feeling secured in my day to day life	5	4	3	2	1
8	I don't have the Fear of Sickness	5	4	3	2	1
9	I am satisfied with my Financial Security	5	4	3	2	1
10	I don't have any Fear of Injustice	5	4	3	2	1
No	Statements	SA	A	NA/ND	D	SD
11	I don't have any Fear of Unemployment	5	4	3	2	1
12	I am satisfied with my Family relationship	5	4	3	2	1
13	I am satisfied with my relation with neighbours	5	4	3	2	1
14	I am satisfied with my friendships	5	4	3	2	1
15	I am having very good relationship with Group Members of SHGs	5	4	3	2	1
No	Statements	SA	A	NA/ND	D	SD
16	I am satisfied with my Community Acceptance	5	4	3	2	1
17	I am feeling very positive about my future	5	4	3	2	1
18	I don't have the feeling of depression, anxiety, etc	5	4	3	2	1
19	I am satisfied with my Social recognition	5	4	3	2	1
20	I am satisfied with my Social Acceptance	5	4	3	2	1
No	Statements	SA	A	NA/ND	D	SD
21	I am satisfied with my Financial Acceptance	5	4	3	2	1
22	I am confident of my self	5	4	3	2	1
23	I am satisfied with my recognition in the group	5	4	3	2	1
24	I am satisfied in my ability of decision making in day to day life	5	4	3	2	1
25	I am satisfied with my Growth & Development	5	4	3	2	1
No	Statements	SA	A	NA/ND	D	SD
26	I have become what I wanted to be	5	4	3	2	1
27	I feel I am very useful to others	5	4	3	2	1
28	I am satisfied in utilising my potential	5	4	3	2	1
29	I am satisfied in the role of an ideal mother/ father	5	4	3	2	1
30	I enjoy my life to maximum	5	4	3	2	1

SAMPLE SURVEY

-5-

SAMPLE SURVEY

വ്യക്തിപരമായ വിവരങ്ങൾ

1. S.H.G യുടെ പേര് :

2. ലിംഗം : ആൺ പെൺ

3. വയസ്സ് :

4. വിവാഹസംബന്ധമായ

   സ്ഥിതി (i) വിവാഹിത (ii) അവിവാഹിത

   (iii) വിധവവിവാഹമോചനം

   നേടിയവൾ / ഉപേക്ഷിക്കപ്പെട്ടവർ

5. മതം : (i) ഹിന്ദു (ii) ക്രൂസ്ത്യൻ

   (iii) മുസ്ലീം (iv) മറ്റുള്ളവ

6. ഏത് വിഭാഗത്തിൽപ്പെട്ടത് : (i) പൊതുവിഭാഗം (ii) ഒ.ബി.സി

   (iii) എസ്.സി (iv) എസ്.ടി വിഭാഗം

7. തൊഴിൽ

പ്രധാനം	അപ്രധാനം
കർഷകത്തൊഴിലാളി	കർഷകത്തൊഴിലാളി
വീട്ടുജോലി	വീട്ടുജോലി
മറ്റു തൊഴിൽ ചെയ്യുന്നവർ	മറ്റു തൊഴിൽ ചെയ്യുന്നവർ
ചെറുകിടയൂണിറ്റ് നടത്തുന്നവർ	ചെറുകിടയൂണിറ്റ് നടത്തുന്നവർ
വീട്ടമ്മ	വീട്ടമ്മ
S.H.G യുമായി ബന്ധപ്പെട്ടവർ	എസ്.എസ്സ്.ജിയുമായി ബന്ധപ്പെട്ടവർ

8

കുടുംബാംഗങ്ങൾ	വയസ്സ്	വിദ്യാഭ്യാസം	തൊഴിൽ	ഏകദേശ വരുമാനം

1

9. S.H.G അംഗമായിട്ട് എത്രവർഷമായി?

10. കുടുംബച്ചെലവ്

    (i) 1000 രൂപയിൽ കുറവ്   (ii) ആയിരത്തിയൊന്ന് മുതൽ
                                       രണ്ടായിരം വരെ

    (iii) രണ്ടായിരത്തിയൊന്ന് മുതൽ
          മൂവ്വായിരം വരെ
                                    (iv) മൂവ്വായിരത്തിയൊന്ന് മുതൽ
    (v) നാലായിരത്തിന് മുകളിൽ   നാലായിരം വരെ

11. ആസ്തികൾ   S.H.G യിൽ ചേർന്നതിന് മുമ്പ്   S.H.G യിൽ ചേർന്നതിന് ശേഷം
    വീട്
    ഭൂമി
    വാഹനം
    യന്ത്രങ്ങൾ
    മറ്റുളളവ

12. ബാധ്യതകൾ
    എവിടെയൊക്കെ
    S.H.G യിൽ ചേർന്നതിന് മുമ്പ്
    S.H.G യിൽ ചേർന്നതിന് ശേഷം

MEMBER SPECIFIC

1. അംഗം S.H.G യിൽ ആഴ്ചതോറും അടയ്ക്കുന്ന സംഖ്യ

2. S.H.G സമ്പാദ്യത്തിന്റെ നീക്കിയിരിപ്പ്

3. S.H.G യിൽ സ്വമേധയാ അടയ്ക്കുന്ന സംഖ്യ

4. S.H.G ഫണ്ടിൽ നിന്ന് എത്ര തവണ കടമെടുത്തിട്ടുണ്ട്

    (i) ഒരു തവണ   (ii) രണ്ട് തവണ

    (iii) മൂന്ന് തവണ   (iv) നാല് തവണ / അതിനുമുകളിൽ

5. നിലവിലുള്ള കടത്തിന്റെ വിവരങ്ങൾ

കടത്തിന്റെ ഉദ്ദേശം	ആകെതുക	തവണകൾ	പലിശനിരക്ക്	ബാക്കിയുള്ള കടം	തിരിച്ചടവ്

2

6. പലിശനിരക്കിനെക്കുറിച്ചുള്ള താങ്കളുടെ അഭിപ്രായം

   (i) വളരെ കൂടുതൽ   (ii) കൂടുതൽ   (iii) മിതമായത്

   (iv) കുറവ്   (v) വളരെ കുറവ്

7. താങ്കൾ ഗഡുക്കൾ പതിവായി അടയ്ക്കാറുണ്ടോ?: ഉണ്ട് / ഇല്ല

8. പതിവായി അടയ്ക്കാറുണ്ടെങ്കിൽ കാരണം

   (i) സമ്മർദ്ദംമൂലം   (ii) മാന്യതകാരണം

   (iii) വീണ്ടും ലോൺ കിട്ടില്ലെന്ന ഭയം കൊണ്ട്

   (iv) നിയമനടപടികളുണ്ടാകുമെന്ന ഭയം കൊണ്ട്   (v) മറ്റു കാരണങ്ങൾ

9. വരുമാനമുണ്ടാകുന്ന പ്രവർത്തനങ്ങൾക്കാണ് തുക ഉപയോഗിക്കുന്നതെങ്കിൽ

   (i) പ്രവർത്തനങ്ങളുടെ സ്വഭാവം

   (ii) മുഴുവൻ സമയം / ഭാഗീകം

   (iii) മാസംതോറുമുള്ള വരുമാനം

   (iv) പ്രവർത്തനങ്ങളിൽ വരുന്ന പ്രശ്നങ്ങൾ

10. വീട്ടാവശ്യത്തിനാണ് തുക ഉപയോഗിക്കുന്നതെങ്കിൽ

    (i) പുര ഓട് മേയാൻ   (ii) കക്കൂസ് നിർമ്മാണത്തിന്

    (iii) കിണർ / വയറിംഗ് / പ്ലംബിംഗ്   (iv) പുതിയ വീട്‌വയ്ക്കൽ

    (v) വീട് വയ്ക്കാനുള്ള സ്ഥലം വാങ്ങൽ

11. ഭക്ഷണം, വസ്ത്രം, വീട് എന്നിവയുടെ അടിസ്ഥാനത്തിൽ നിങ്ങളുടെ
    ജീവിതനിലവാരം എസ്.എച്ച്..ജിയിൽ ചേർന്നതിന് ശേഷം എങ്ങനെ മാറിയിരിക്കുന്നു.

    (i) ഗണ്യമായ മാറ്റം   (ii) മിതമായമാറ്റം   (iii) ചെറിയമാറ്റം

    (iv) മാറ്റമില്ല   (v) അഭിപ്രായമില്ല

12. ഈ പദ്ധതിയെക്കുറിച്ചുള്ള അഭിപ്രായം എന്താണ്?

    (i) വളരെ സന്തുഷ്ടൻ   (ii) സന്തുഷ്ടൻ

    (iii) തരക്കേടില്ല   (iv) അഭിപ്രായമില്ല

13. ഈ പദ്ധതി അഭിവൃദ്ധിപ്പെടുത്തുവാൻ എന്താണ് നിങ്ങളുടെ നിർദ്ദേശം

3

സാമ്പത്തിക വശങ്ങൾ

1. S.H.G യിൽ ചേർന്നതിന് ശേഷം നിങ്ങൾ സ്വത്ത് സമ്പാദിച്ചിട്ടുണ്ടോ?

    ഉണ്ട് / ഇല്ല

    ഉണ്ടെങ്കിൽ ആസ്തികളുടെ മൂല്യം

    (i) 25000 ത്തിൽ താഴെ (ii) 25000 മുതൽ 50000 വരെ

    (iii) 50001 മുതൽ 1 ലക്ഷം വരെ (iv) ഒരു ലക്ഷത്തിന് മുകളിൽ

2. സാധുവായ പ്രമാണമുള്ള സ്ഥലത്തിന്റെ വിസ്തൃതി

3. ഏതെങ്കിലും ബാങ്കിൽ താങ്കളുടെ പേരിൽ ഒരു എസ്.ബി അക്കൗണ്ട് ഉണ്ടോ?

4. താങ്കൾക്ക് ലൈഫ് ഇൻഷുറൻസ് ഉണ്ടോ?

5. താങ്കൾക്ക് ഹെൽത്ത് / മെഡിക്കൽ ഇൻഷുറൻസ് ഉണ്ടോ?

6. സ്വർണ്ണമോ / സ്വർണ്ണാഭരണങ്ങളുണ്ടോ? എത്ര ഗ്രാം?

7. മറ്റു വല്ല ആസ്തികളുണ്ടോ? (ചിട്ടി, നിക്ഷേപം, പണം, പോസ്റ്റ്ഓഫീസ് സമ്പാദ്യം)

8. നിങ്ങൾക്ക് ഒരു വീട് ഉണ്ടോ?

9. 150 മീറ്ററിനുള്ളിൽ കുടിവെള്ള സൗകര്യം ഉണ്ടോ?

10. കുടിവെള്ളം എവിടെ നിന്ന് ലഭിക്കുന്നു?

    (i)   സ്വന്തം കിണർ (ii)   സ്വന്തം ബോർവെൽ

    (iii)   പൊതുകിണർ (iv) വാട്ടർ അതോറിറ്റി

11. S.H.G ലിങ്കേജുള്ള ബാങ്കിന്റെ പേര്?

12. S.H.G യിൽ നിക്ഷേപത്തിന് ലഭിക്കുന്ന പലിശ

13. ഗഡുക്കൾ അടയ്ക്കുന്നതെങ്ങനെ?

    (i) ആഴ്ചതോറും (ii) ഈരണ്ട് ആഴ്ച (iii) മാസം

14. യോഗങ്ങൾ വിളിക്കുന്നത് എപ്പോൾ?

    (i) ആഴ്ചതോറും (ii) ഈരണ്ട് ആഴ്ച (iii) മാസം

15. നിങ്ങൾ പതിവായി യോഗങ്ങളിൽ പങ്കെടുക്കാറുണ്ടോ?

    (i) വളരെ കൃത്യതയോടെ (ii) മിതമായി

    (iii) ശരാശരി (iv) ശരാശരിയിൽ താഴെ

4

16. മീറ്റിംഗിലെ തീരുമാനങ്ങൾ എല്ലാ അംഗങ്ങളും അനുസ്സരിക്കാറുണ്ടോ?

    (i) ഉണ്ട്   (ii) ഇല്ല

17. ആഴ്ചതോറുമുള്ള ത്രിഫ്റ്റ് കളക്ഷൻ നിങ്ങൾ എന്ത് ചെയ്യുന്നു?

    (i) ഭാരവാഹികൾ സൂക്ഷിക്കുന്നു (ii) അടുത്തദിവസം ബാങ്കിൽ നിക്ഷേപിക്കുന്നു.

18. എല്ലാ അംഗങ്ങൾക്കും കടം കൊടുക്കുവാൻ മാത്രം ഫണ്ട് S.H.G യിൽ ഉണ്ടോ?

    (i) വളരെ ധാരാളം   (ii) ധാരാളം   (iii) ആവശ്യത്തിന്

    (iv) മതിയാവില്ല   (iv) ശുഷ്കം.

19. കടം കൊടുക്കുവാൻ S.H.G ക്ക് ഉള്ള മാനദണ്ഡം എന്താണ്?

    (i) ചികിത്സ ചിലവിന്   (ii) വിദ്യാഭ്യാസം   (iii) അടിയന്തിര ഘട്ടങ്ങൾ

20. S.H.G ക്ക് കടം കൊടുക്കുവാൻ ബാങ്കുകൾക്ക് താൽപര്യം ഉണ്ടോ?

21. നിങ്ങളുടെ S.H.G ചെറുകിട സംരഭങ്ങൾ ആരംഭിച്ചിട്ടുണ്ടോ?

    (i) ഉണ്ട്   (ii) ഇല്ല

22. ഉണ്ടെങ്കിൽ എത്ര സംരഭങ്ങൾ?

23. എല്ലാ അംഗങ്ങളും ജോലി ചെയ്യുന്നുണ്ടോ?

NGO SUPPORT

1. SHG / NHG യെപ്പറ്റി എങ്ങനെ അറിഞ്ഞു.

    (i) അയൽക്കാരിൽ നിന്ന്   (ii) മെമ്പർമാരിൽ നിന്ന്

    (iii) NGO വഴി   (iv) ബാങ്കുവഴി

2. നിങ്ങൾ S.H.G യിൽ ചേർന്നത് എങ്ങനെ?

    (i) ബാങ്കിന്റെ നിർബന്ധപ്രകാരം

    (ii) ഗ്രൂപ്പിൽ ചേരുവാനുള്ള ആഗ്രഹം കൊണ്ട്

    (iii) ഗ്രൂപ്പിൽ ചേർന്നാലുള്ള പ്രയോജനങ്ങളെക്കുറിച്ച് കേട്ടിട്ട്

    (iv) എന്റെ അയൽക്കാരൻ ചേർന്നത് കൊണ്ട്

3. നിങ്ങളുടെ SHG / NHG NGO സഹായത്തോടെ ഉണ്ടാക്കിയതാണോ?

    (i) ആണ്   (ii) അല്ല

5

ആണെങ്കിൽ താഴയുള്ള ചോദ്യങ്ങൾക്ക് ഉത്തരം എഴുതുക

No.	STATEMENTS	SA	A	NA/DA	D	SD
1	കുടുംബത്തിലെ സ്ത്രീകളുടെ സ്ഥിതി അഭിവൃദ്ധിപ്പെടുത്തുന്നതിൽ NGOS / കുടുംബശ്രീ സഹായിക്കുന്നു.	5	4	3	2	1
2	കുടുംബത്തിന്റെ ദാരിദ്ര്യം ഇളവുചെയ്ത് വരുമാനം വർദ്ധിപ്പിക്കുവാൻ NGO/ കുടുംബശ്രീയുടെ ഇടപെടൽ സഹായിക്കുന്നു.	5	4	3	2	1
3	NGOS കുടുംബശ്രീ അംഗങ്ങൾക്ക് പരിശീലനം നൽകുന്നു.	5	4	3	2	1
4	ആരോഗ്യ പരിരക്ഷയെക്കുറിച്ചും വ്യക്തിയുടെ ആരോഗ്യത്തെക്കുറിച്ചും കുടുംബശ്രീ അവബോധം നൽകുന്നു.	5	4	3	2	1
5	കുടുംബാസൂത്രണത്തെക്കുറിച്ച് അവബോധം നൽക്കുന്നു.	5	4	3	2	1
6	ജീവത നിലവാരം ഉയർത്തുവാൻ സഹായിക്കുന്നു.	5	4	3	2	1
7	വരുമാനം വർദ്ധിക്കാനുള്ള മാർഗ്ഗങ്ങൾ തുടങ്ങാൻ സഹായിക്കുന്നു.	5	4	3	2	1
8	ചെറുസംരഭങ്ങൾ കണ്ടെത്താൻ സഹായിക്കുന്നു.	5	4	3	2	1
9	പ്രാവീണ്യം വർദ്ധിപ്പിക്കാൻ NGOS/ കുടുംബശ്രീ സഹായിക്കുന്നു.	5	4	3	2	1
10	ഉല്പന്നങ്ങൾക്ക് വിപണി കണ്ടെത്താൻ സഹായിക്കുന്നു.	5	4	3	2	1
11	തെരഞ്ഞെടുത്ത സംരഭത്തിന് വേണ്ട സാങ്കേതിക വിദ്യ കണ്ടെത്താൻ സഹായിക്കുന്നു.	5	4	3	2	1
12	NGOS യുടെ സാമീപ്യം എന്റെ ആത്മ വിശ്വാസം വർദ്ധിപ്പിക്കുന്നു.	5	4	3	2	1

6

QUALITY OF LIFE

No.	STATEMENTS	SA	A	NA/DA	D	SD
1	എന്റെ വീട്ടിലെ ഭക്ഷ്യ സുരക്ഷയിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
2	കുടിവെള്ളം ലഭിക്കുന്ന കാര്യത്തിൽ തൃപ്തനാണ്	5	4	3	2	1
3	വസ്ത്രലഭ്യതയിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
4	വീടിന്റെ ആവശ്യത്തിൽ തൃപ്തനാണ്.	5	4	3	2	1
5	ഭാവിയിൽ ആരോഗ്യത്തെക്കുറിച്ച് വേവലാതിയില്ല.	5	4	3	2	1
6	ദൈനം ദിന ജീവിതത്തിൽ ഞാൻ സുരക്ഷിതനാണ്.	5	4	3	2	1
7	രോഗത്തെക്കുറിച്ച് എനിക്ക് ഭയമില്ല.	5	4	3	2	1
8	സാമ്പത്തിക ഭദ്രതയിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
9	അനീതിയെക്കുറിച്ച് എനിക്ക് ഭയമില്ല.	5	4	3	2	1
10	തൊഴിലില്ലായ്മയെക്കുറിച്ച് എനിക്ക് ഭീതിയില്ല.	5	4	3	2	1
11	കുടുംബ ബന്ധങ്ങളിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
12	അയൽക്കാരുമായുള്ള ബന്ധങ്ങളിൽ തൃപ്തനാണ്.	5	4	3	2	1
13	സുഹൃദ് വലയത്തിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
14	SHG അംഗങ്ങളുമായി നല്ല ബന്ധമാണ്.	5	4	3	2	1
15	സമുദായത്തിന്റെ അംഗീകാരത്തിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
16	എന്റെ ഭാവിയെക്കുറിച്ച് എനിക്ക് ശരിയായ കാഴ്ചപ്പാടുണ്ട്	5	4	3	2	1
17	ഉൽക്കണ്ഠയോ മാനസിക ദൗർബല്യമോ എനിക്കില്ല.	5	4	3	2	1
18	സമൂഹത്തിൽ എനിക്കുള്ള അംഗീകാരത്തിൽ ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
19	സമൂഹത്തിൽ എനിക്കുള്ള സമ്മതത്തിൽ ഞാൻ തൃപതനാണ്.	5	4	3	2	1

7

20	സാമ്പത്തികമായ അംഗീകാരത്തിലും ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
21	എനിക്ക് നല്ല ആത്മ വിശ്വാസമുണ്ട്.	5	4	3	2	1
22	ഗ്രൂപ്പിൽ എനിക്കുള്ള അംഗീകാരത്തിൽ തൃപ്തനാണ്.	5	4	3	2	1
23	ദൈനംദിന ജീവതത്തിൽ തീരുമാനങ്ങളെടുക്കാനുള്ള കഴിവിൽ ഞാൻ തൃപതനാണ്.	5	4	3	2	1
24	എന്റെ വളർച്ചയിലും ഉയർച്ചയിലും ഞാൻ തൃപ്തനാണ്.	5	4	3	2	1
25	ഞാൻ ആഗ്രഹിച്ചതുപോലെയായിത്തീരാൻ എനിക്ക് സാധിച്ചു.	5	4	3	2	1
26	മറ്റുള്ളവർക്ക് എന്നെക്കൊണ്ട് നല്ലപ്രയോജനമുണ്ട്.	5	4	3	2	1
27	എന്റെ കഴിവുകൾ ഉപയോഗപ്പെടുത്തുന്നതിൽ ഞാൻ തൃപ്തനാണ്	5	4	3	2	1
28	ആദർശവാനായ അമ്മ/അച്ഛനാവാൻ എനിക്ക് കഴിയുന്നുണ്ട്.	5	4	3	2	1
29	ജീവതം പരമാവധി ആസ്വദിക്കാനെനിക്ക് കഴിയുന്നുണ്ട്.	5	4	3	2	1

TABLE SHOWING SAMPLING DESIGN

Geographical region	District selected	Taluks selected	Gramapanchayaths /Muncipality Selected
North zone Kasargod Kannur Wynad Kozhikkode Malappuram	Malappuram	Nilambur	Pothukallu
		Ernad	Vazhayoor
		Perimthalmanna	Perinthalmanna
Central Zone Palakkad Thissur Ernakulam Idukki Kottayam	Ernakulam	Kanayannoor	Kalamassery
		Kunnathunad	Vengoor
		Moovattupuzha	Piravom
South Zone Alappuzha Pathanamthitta Kollam Thiruvananthapuram	Pathanamthitta	Kozhenchery	Naranganam
		Mallapally	Koottangal
		Kozhenchery	Naranganam
		Adoor	Adoor

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