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## WOMEN EMPOWERMENT THROUGH DISTRICT CO-OPERATIVE BANKS (DCBs) IN LUCKNOW AND AMBEDKAR NAGAR DISTRICTS IN UTTAR PRADESH

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### ABSTRACT

*Women Empowerment is a process by which the one without power gains the required power so that she can enjoy greater control over her life. Cooperatives worldwide act as the protection shield of weak and vulnerable in their times of difficulties and in that sense they render invaluable services to them (including women) who struggle to manage various socio-economic challenges in their day to day life. However studies on the role of District Co-operative Banks (DCBs) in promoting women empowerment in India are only few in numbers and those available studies have also covered mostly the socio-economic aspect only. This study attempts to cover the complete spectrum of empowerment namely the economic, social, legal, political, physical and psychological empowerment of women members of DCBs examined from 5 different angles namely the category, literacy, age, family income and family size of the sample respondents. On the basis of the findings some suggestions are also given to the DCBs in this connection.*

### KEYWORDS

Uttar Pradesh, women empowerment, district co-operative banks.

### WOMEN EMPOWERMENT

The term women empowerment can be defined as “a process of making women powerful, so that they can take their own decisions regarding their lives and wellbeing in the families as well as in the society”. This means enabling the women to get their rightful share in the society at par with their male counterparts.

### CO-OPERATIVES AND WOMEN EMPOWERMENT

“A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise” (ICA). Cooperative institutions act as the shield that protect the weak and vulnerable in their times of difficulties and in that sense they render invaluable services to the women who struggle to manage various socio-economic challenges in their day to day life. Cooperatives finance and encourage women folks to undertake various Income Generating Activities (IGA) and help them to overpower the vicious circle of poverty and achieve empowerment in life.

Cooperatives offer number of employment opportunities to women, now they serve as branch managers, accountants, assistants, etc. They allow women to act as directors in various boards of co-operative banks and societies thereby started ensuring their active participation in administrative practices and in decision making processes also.

### STATEMENT OF THE PROBLEM

Studies related to women empowerment through DCBs were hardly conducted and the few studies found available had also not covered the complete spectrum of women empowerment. Hence it was decided to conduct an empirical study to examine the role of DCBs in promoting 6 aspects of women empowerment from 5 different angles.

### RESEARCH OBJECTIVES

The objectives of the present research study are as follows;

1. To evaluate the role of DCBs and their branches in promoting the women empowerment activities from the (i). Economic (ii) Social (iii). Legal (iv). Political (v). Physical and (vi). Psychological angles.
2. To suggest improvement in the banking policies / practices (if any) which may help the DCBs and their branches to incorporate so that the objective of women empowerment may be achieved by them still better?

### RESEARCH HYPOTHESIS

The null hypothesis used in this research is that “There is no significant difference between the women empowerment achieved by the women members before and after taking membership in DCBs”.

### RESEARCH METHODOLOGY

The study is an empirical research conducted using the Field Survey Technique. The researcher has used both primary and secondary data in this study. The primary data were collected from the selected women members of the sample units (DCBs) and the secondary data were gathered from the various records and registers of the selected DCBs, Government offices and other sources including the internet.

**Sampling Technique:** The researcher has used the *Multi-stage Stratified Random Sampling* for the present study as shown below:

#### (A). Selection of Respondents from DCBs / DCB Branches

**Stage I - Selection of the District:** There were 75 revenue districts existing in the State of Uttar Pradesh. The researcher has selected two revenue districts namely (i). Lucknow and (ii). Ambedkar Nagar so as to compare the role of co-operatives towards women empowerment in the well-developed State Capital as well as in a less developed revenue district.

**Stage II - Selection of DCB Branches:** There were 23 branches functioning under DCB Lucknow and 10 branches under DCB Ambedkar Nagar. On the basis of their annual business turnover, all these 33 branches were stratified into three distinct strata namely,

- (a). High performing (Annual Turnover above Rs. 1 Cr)
- (b). Medium performing and (Annual Turnover between Rs. 50 Lakh – Rs. 1 Cr)
- (c). Low performing branches (Annual Turnover less than Rs. 50 Lakh)

Out of these 33 DCB branches 8 branches were identified as high performing, 11 branches were identified as medium performing and 14 branches were identified as low performing branches as displayed in **Table No.1.1**. It was decided to short list 18 DCB branches (12 from Lucknow and 6 from Ambedkar Nagar) for this study.

**TABLE NO. 1: STRATIFICATION OF DCB BRANCHES BASED ON THEIR BUSINESS TURNOVER**

Name of the DCB	High Performing DCB Branches	Medium Performing DCB Branches	Low Performing DCB Branches
<b>1. Lucknow DCB / DCB Branches (23 Branches)</b>	1. Main Br. Lko	1. Kapuri	1. Sahadat Ganj
	2. Bandra	2. Mal	2. Extension Counter (Parag)
	3. SGPGI	3. Mohanlal Ganj	3. Extension Counter (ICCMRT)
	4. Aliganj	4. Kanpur Road	4. Arjun Nagar
	5. Chinhaat	5. Lattoos Road	5. Chander Nagar
	6. Gomti Nagar	6. Vikas Nagar	6. Toja
		7. Nishat Ganj	7. Malihabad
		8. BakshiKaTalab	8. Nagaron
			9. Gosain Ganj
<b>2. Ambedkar Nagar DCB / DCB Branches (10 Branches)</b>	1. Akbarpur	1. Katehari	1. Bhriyawan
	2. Jalalpur	2. Tanda	2. JaghangirGanj
		3. Ram Nagar	3. Buskhari
			4. Bhiyavan
			5. Bhati

**Stage III – Selection of the Respondents:** The women members were grouped into 3 categories namely General, OBC and SC/ST. 6 respondents (3 literates; 3 illiterates) from each of these 3 categories were selected. Thus from all the 18 DCB branches a total of 324 sample respondents (18 x 18) were selected for this study as shown in **Table No. 1.2**.

**TABLE NO. 2: SAMPLING PLAN FOR SELECTING MEMBER RESPONDENTS FROM DCBs**

Stage	I	II	III									
	District	DCB Branches	Respondents from DCB Branches									
Sampling Procedure Adopted	Simple Random	Stratified Random Sampling	Stratified Random Sampling									
	Selection of the sample districts using the lottery method	Stratification of DCB Branches based on their volume of turnover	Stratification of Women Members based on their categories and their literacy status									
Number of sample units selected from each category under each of the 3 stages	1. Lucknow	High Performing	Sample Branches of DCB			General		OBC		SC/ ST		Total no. of Respondents
		Medium Performing	Lit	Illit	Lit	Illit	Lit	Illit				
		Low Performing	3	3	3	3	3	3	4 x 18 = 72			
	2. Ambedkar Nagar	High Performing	4	3	3	3	3	3	3	4 x 18 = 72		
		Medium Performing	4	3	3	3	3	3	3	4 x 18 = 72		
		Low Performing	4	3	3	3	3	3	3	4 x 18 = 72		
		<b>Total</b>	<b>18</b>							<b>18 x 18 = 324</b>		

**Area of Research:** The present study has covered the entire revenue districts of Lucknow (8 blocks) and Ambedkar Nagar (9 blocks) in Uttar Pradesh.

**Period of Research:** The researcher has covered a period of ten years from 2005-06 to 2014-15. For gathering data from the individual women respondents, the researcher has considered only the latest year i.e., 2014-15.

**Sources of Data:** The researcher has used both the primary and secondary data for the present study. The secondary data have been collected from the records, registers and reports etc., of the selected DCBs and their branches. The primary data were gathered from the selected respondents through the personal interview technique.

**Tools used for Data Collection:** The researcher has used 2 different Schedules for collecting the Primary data as shown below. The schedules were constructed with all the details required for the said research.

1. Schedule for selected DCBs / DCB Branches.
2. Schedule for sample respondents representing the DCBs / DCB Branches.

**Validation of the Interview Schedules using Pilot Study:** A pilot study was conducted from 10<sup>th</sup>Feb 2014 to 21<sup>st</sup>Feb 2014 in the districts of Lucknow and Ambedkar Nagar covering 5 respondents each from 4 selected DCB Branches. On the basis of the findings, the interview schedules were moderated and were finally used by the researcher for data collection.

**Field Work:** The field work was conducted from April 2014 to March 2015. The researcher, after creating a good rapport with the officials of DCBs had collected the required data. The respondents were contacted at their convenient times and locations.

**Frame Work of Analyses:** The interview schedules were coded by providing dummy numbers for facilitating computerization. The researcher has applied Chi-square test to find out the relationship between the independent factors such as category, literacy, age, family income and family size.

**Scope of the Study:** Women worldwide are being empowered through cooperatives, raising their incomes, becoming self-reliant and steadily progressing in the struggle of overcoming gender stereotypes. Yet the pace and coverage of women empowerment efforts and achievements in general and through co-operatives in particular, is still below the mark which necessitates the Indian co-operatives still to go long miles for which the findings of this study may be useful.

**Limitations of the Study:** The study is confined only to two selected districts Lucknow and Ambedkar Nagar where the total number of districts is as large as 75. Also the findings of this study conducted in a co-operatively underdeveloped state, may not be equally generalized to the co-operative institutions functioning in co-operatively developed states.

TABLE 3

Women Empowerment through DCBs	
<b>1. Economic Empowerment</b>	1. Increased ownership value to productive assets including land
	2. Increased banking knowledge and number of banking transactions
	3. Increased awareness to various loan schemes
	4. Easy accessibility of bank loan to initiate self-employment effort
	5. Adequacy of bank loan to carry out self-employment effort
	6. Increased average monthly income
	7. Increased freedom to spend the income generated
	8. Increased average monthly expenses for necessary items
	9. Increased average monthly expenses for luxury items
	10. Increased average monthly savings by the women member
	11. Decrease in the dependence upon the private money lenders
	12. Increased economic status-overall perception
<b>2. Social Empowerment</b>	13. Increased family support to self-employment effort
	14. Increased outside support to self-employment effort
	15. Increased freedom to travel distant places for business purpose
	16. Increased freedom to be engaged in social / community activities
	17. Increased average monthly education expenses for girl child / children
	18. Increased social status – overall perception
<b>3. Legal Empowerment</b>	19. Adequacy of women specific legal protection in the state of Uttar Pradesh
	20. Satisfaction over the functioning of such legal protections in the state
	21. Adequacy of women specific legal provisions in DCB
	22. Satisfaction over the functioning of such legal provisions in DCB
	23. Whether the member has taken any legal guidance from the DCB
<b>4. Political Empowerment</b>	24. Increased legal awareness and confidence – overall perception
	25. Increased political / administrative awareness
	26. Increased events of women member contesting in DCB/PRI elections etc
	27. Freedom to take and execute office decisions without other’s influence
	28. Active participation in office/ administrative meetings
	29. Increased room for women member’s opinion in household decisions
	30. Increased political / leadership / decision making skills – overall perception
<b>5. Physical Empowerment</b>	31. Increased awareness towards health and sanitary practices
	32. Increased average monthly expenses for quality medical services
	33. Increased average monthly expenses for hygiene and nutritious food items
	34. Decreased number / frequency of hospital visits for self and girl child
	35. Increased event of taking health insurance among women members
	36. Increased physical wellness – overall perception
<b>6. Psychological Empowerment</b>	37. Increased self-confidence due to DCB assistance & starting of new business
	38. Increased motivation due to DCB assistance & starting of new business
	39. Increased mental strength due to increased space in household decisions
	40. Increased confidence to initiate any work / shoulder responsibilities
	41. Increased skills & attitude to face challenges optimistically
	42. Increased self-esteem and psychological satisfaction – overall perception

The researcher has studied the 6 aspects of women empowerment (I. Economic Empowerment, II. Social Empowerment, III. Legal Empowerment, IV. Political Empowerment, V. Physical Empowerment and VI. Psychological Empowerment) achieved by the women members of DCBs in Lucknow and Ambedkar Nagar Districts in Uttar Pradesh from 5 different angles (i. Category wise, ii. Literacy wise, iii. Age wise, iv. Family income wise and v. Family size wise) as displayed below;

**I. Category:** General 108, OBC 108 and SC / ST 108.

**II. Literacy:** Literate 162 and Illiterates 162.

**III. Age:** Young (Up to 25 Years) 97, Middle (26 to 45 Yr) 142 & Old (Above 45 Years) 85.

**IV. Family Income:** High income (Above Rs.4500 / Month) 62, Middle income (Rs. 1500 – Rs. 4500 / Month) 98 & Low income (Up to Rs. 1500 / Month) 164.

**V. Family Size:** Small Family (2 + 1 Child), Medium Family (2 + 2 Children) & Large Family (2 + 3 and above children).

TABLE 4

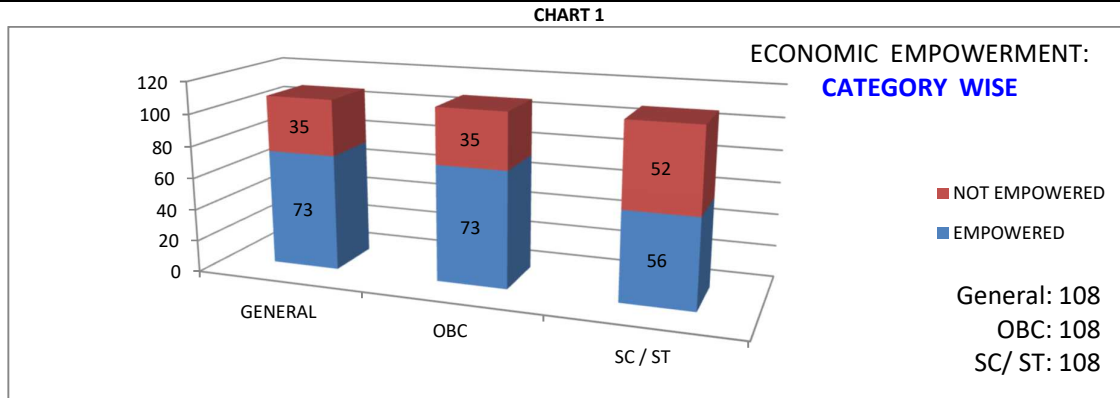
Table Values used for Chi-Square Test			
Degrees of Freedom (d.f)	90 %	95 %	99 %
1	2.706	3.841	6.635
2	4.605	5.991	9.210

**I. Economic Empowerment:** The Economic Empowerment achieved by women members after availing financial assistance from the DCB branches for initiating their self-employment ventures was assessed by the researcher by asking the following 12 questions (1 – 12).

(i). DCB: Economic Empowerment (Category wise) – Crosstab

TABLE 5

CATEGORY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
GENERAL	Count	73	35	108
	% within category	67.60%	32.40%	100.00%
OBC	Count	73	35	108
	% within category	67.60%	32.40%	100.00%
SC / ST	Count	56	52	108
	% within category	51.85 %	48.15%	100.00%
TOTAL	Count	202	122	324
	% within category	62.34 %	37.66 %	100.00%
Chi-Square Test				
Statistical Test	Calculated Value	Table value	d.f.	Remarks
Pearson Chi-Square	21.056 <sup>a</sup>	9.210	2	Significant at 1 % level



(i). **Economic Empowerment – Category wise:** The above analysis of economic empowerment (category wise) indicates that out of 108 respondents taken from the General category 73 (67.60 %) were found to be economically empowered. The same is repeated in case of OBC respondents also. However among the 108 respondents chosen from the SC / ST population only 56 (51.85 %) were reported to be empowered. i.e., the attainment of economic empowerment is comparatively higher in case of General and OBC categories than that of the SC / ST category members. The calculated Chi-Square value 21.056<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the economic empowerment attained by the women respondents (category wise) before and after taking membership in these DCBs.

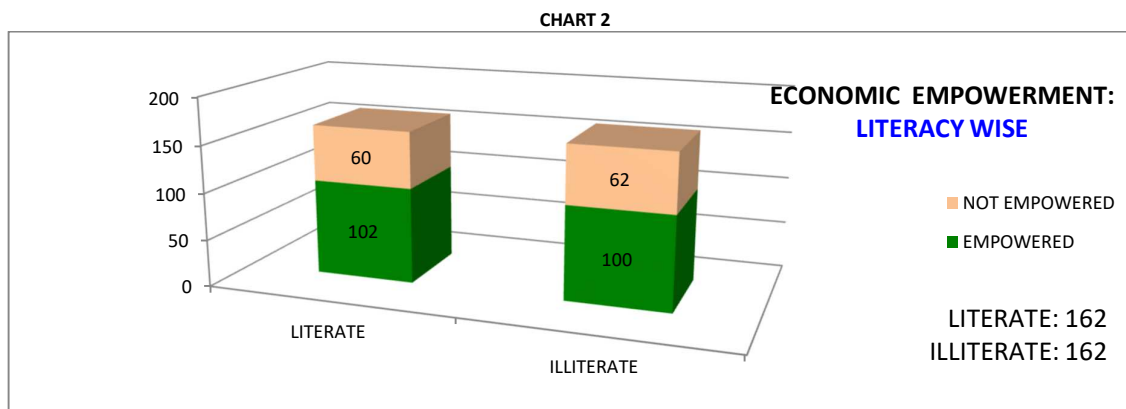
(ii). **DCB: Economic Empowerment (Literacy wise) – Crosstab**

**TABLE 6**

LITERACY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
LITERATE	Count	102	60	162
	% within Literacy	62.96 %	37.04 %	100.00%
ILLITERATE	Count	100	62	162
	% within Literacy	61.73 %	38.27 %	100.00%
TOTAL	Count	202	122	324
	% within Literacy	62.34 %	37.66 %	100.00%

**Chi-Square Test**

Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	13.156 <sup>a</sup>	6.635	1	Significant at 1 % level



(ii). **Economic Empowerment – Literacy wise:** The above analysis of economic empowerment (literacy wise) indicates that out of 162 literate respondents taken for this study 102 (62.96 %) were found to be economically empowered. In case of 162 illiterate respondents taken for this study 100 (61.73 %) were found to be economically empowered. i.e., the attainment of economic empowerment is found bit higher in case of literate members as their literacy level combined with their optimistic attitude had induced them to show additional involvement in their business. The calculated Chi-Square value 13.156<sup>a</sup> is higher than the table value (6.635) at 1 % significance level with *d.f.* 1. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the economic empowerment attained by the women respondents (literacy wise) before and after taking membership in these DCBs.

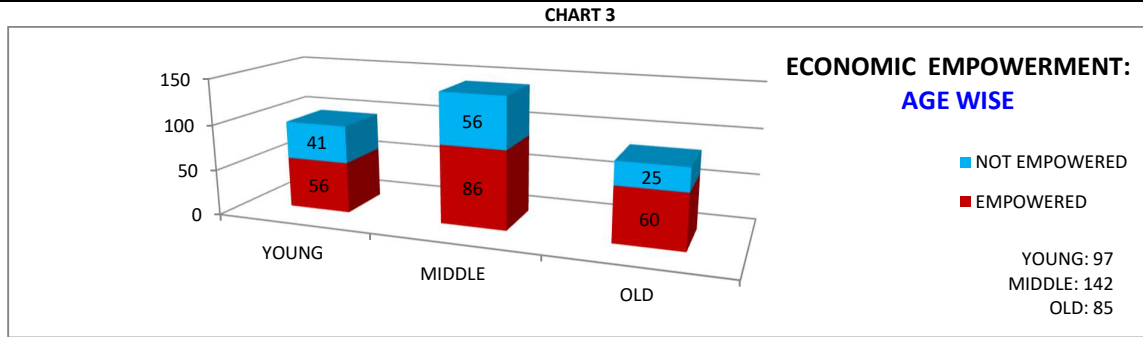
(iii). **DCB: Economic Empowerment (Age wise) – Crosstab**

**TABLE 7**

AGE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
YOUNG	Count	56	41	97
	% within age	57.73 %	42.27 %	100.00%
MIDDLE	Count	86	56	142
	% within age	60.56 %	39.44 %	100.00%
OLD	Count	60	25	85
	% within age	70.59 %	29.41 %	100.00%
TOTAL	Count	202	122	324
	% within age	62.34 %	37.66 %	100.00%

**Chi-Square Test**

Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	22.269 <sup>a</sup>	9.210	2	Significant at 1 % level



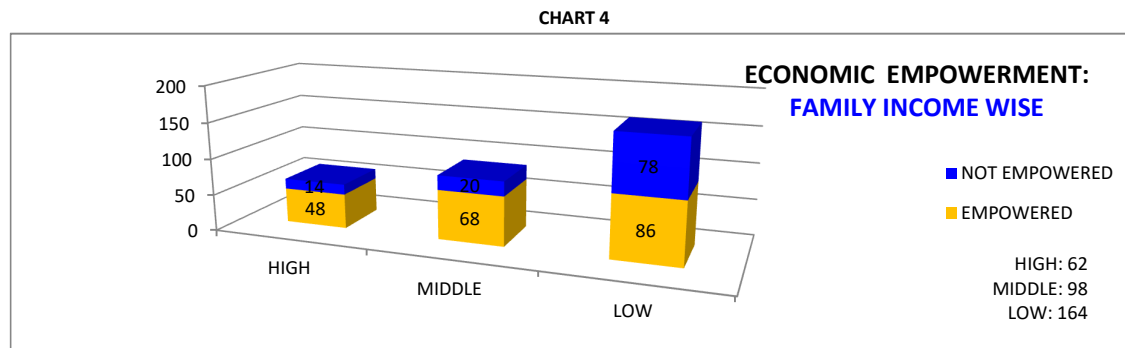
(iii). **Economic Empowerment – Age wise:** The above analysis of economic empowerment (age wise) indicates that out of 97 respondents belonging to the young age group observed in this study 56 (57.73 %) were found to be economically empowered. Similarly out of 142 and 85 respondents belonging to the middle and old age groups observed 86 (60.56 %) and 60 (70.59 %) were found to be economically empowered respectively. i.e., the attainment of economic empowerment is found to be more in case of old and middle age groups than that of the young age group respondents because of their business experience and maturity. The calculated Chi-Square value 22.269<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the economic empowerment attained by the women respondents (age wise) before and after taking membership in these DCBs.

(iv). **DCB: Economic Empowerment (Family Income wise) – Crosstab**

**TABLE 8**

FAMILY INCOME	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
HIGH	Count	48	14	62
	% within F. Income	77.42 %	22.58 %	100.00%
MIDDLE	Count	68	20	98
	% within F. Income	69.39 %	30.61 %	100.00%
LOW	Count	86	78	164
	% within F. Income	52.44 %	47.56 %	100.00%
TOTAL	Count	202	122	324
	% within F. Income	62.34 %	37.66 %	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	30.990 <sup>a</sup>	9.210	2	Significant at 1 % level



(iii).

*Eco-*

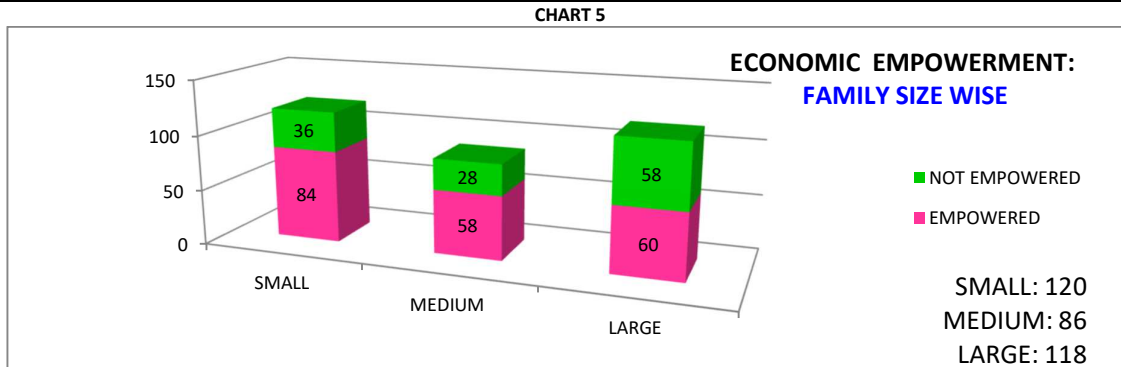
**conomic Empowerment – Family Income wise:** The above analysis of economic empowerment (age wise) indicates that out of 62 respondents belonging to the high income group observed in this study 48 (77.42 %) were found to be economically empowered. Similarly out of 98 and 164 respondents belonging to the middle and old age groups observed 68 (69.39 %) and 86 (52.44 %) were found to be economically empowered respectively. i.e., the attainment of economic empowerment is found to be more in case of high income groups than that of the respondents from other groups. The calculated Chi-Square value 30.990<sup>a</sup> is much higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the economic empowerment attained by the women respondents (family income wise) before and after taking membership in these DCBs.

(v). **DCB: Economic Empowerment (Family Size wise) – Crosstab**

**TABLE 9**

FAMILY SIZE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
SMALL	Count	84	36	120
	% within F. Size	70.00 %	30.00 %	100.00%
MEDIUM	Count	58	28	86
	% within F. Size	67.44 %	32.56 %	100.00%
LARGE	Count	60	58	118
	% within F. Size	50.85 %	49.15 %	100.00%
TOTAL	Count	202	122	324
	% within F. Size	62.34 %	37.66 %	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	19.247 <sup>a</sup>	9.210	2	Significant at 1 % level



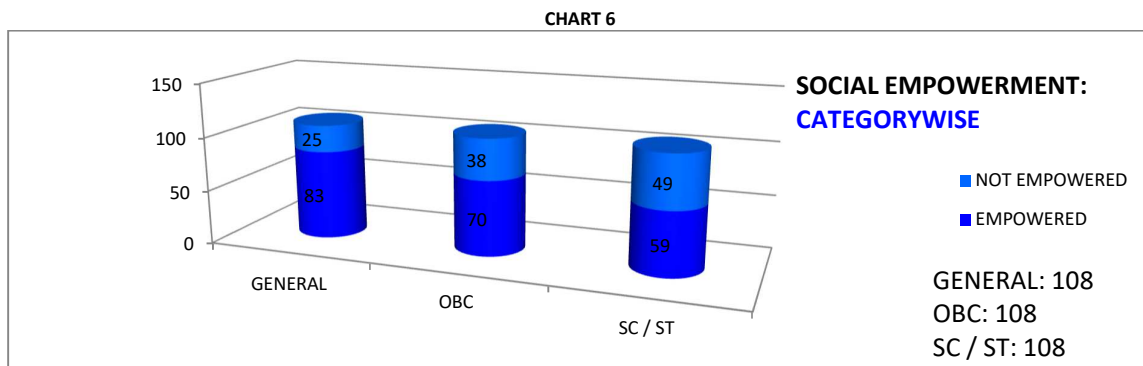
(v). **Economic Empowerment – Family Size wise:** The above analysis of economic empowerment (family size wise) indicates that out of 120 respondents belonging to the small family size observed in this study 84 (70.00 %) were found to be economically empowered. Similarly out of 86 and 118 respondents belonging to the medium and large family size groups observed 58 (67.44 %) and 60 (50.85 %) were found to be economically empowered respectively. i.e., the attainment of economic empowerment is found to be very low in case of respondents belonging to large family groups. This is because, the income generated is consumed by more number of non-earning dependents in family which prevent these women members to make sufficient investment in business which minimizes their income levels. The calculated Chi-Square value 19.247<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the economic empowerment attained by the women respondents (family size wise) before and after taking membership in these DCBs.

**II. Social Empowerment:** The Social Empowerment achieved by women members after availing financial assistance from the DCB branches for initiating their self-employment ventures was assessed by the researcher by asking the following 6 questions (13 – 18).

(i). **DCB: Social Empowerment (Category wise) – Crosstab**

**TABLE 10**

CATEGORY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
GENERAL	Count	83	25	108
	% within category	76.85%	23.15%	100.00%
OBC	Count	70	38	108
	% within category	64.80%	35.20%	100.00%
SC / ST	Count	59	49	108
	% within category	54.63%	45.37%	100.00%
TOTAL	Count	212	112	324
	% within category	65.43 %	34.57 %	100.00%
<b>Chi-Square Test</b>				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	31.817 <sup>a</sup>	9.210	2	Significant at 1 % level



(i). **Social Empowerment – Category wise:** The above analysis of social empowerment (category wise) indicates that out of 108 respondents taken from each of the General and OBC category 83 (76.85 %) and 70 (64.80 %) were found to be socially empowered respectively. However among the 108 respondents chosen from the SC / ST population only 59 (54.63 %) were reported to be socially empowered. i.e., the attainment of social empowerment is comparatively higher in case of General and OBC categories than that of the SC / ST category members. The calculated Chi-Square value 31.817<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the social empowerment attained by the women respondents (category wise) before and after taking membership in these DCBs.

(ii). **DCB: Social Empowerment (Literacy wise) – Crosstab**

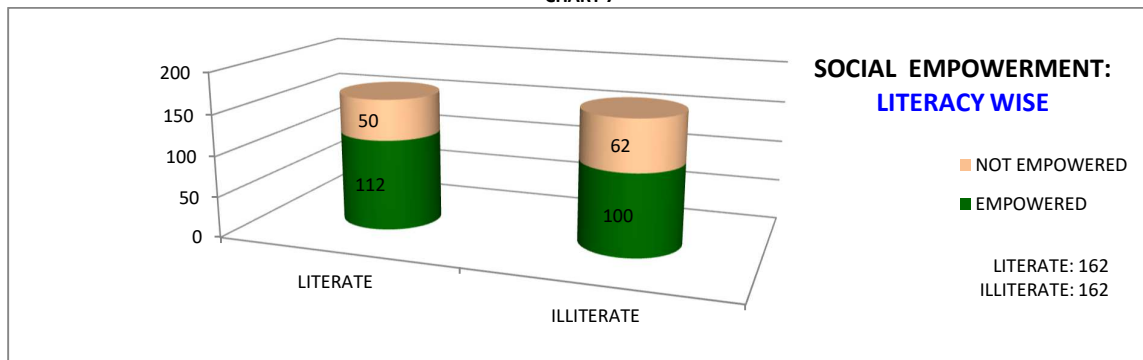
**TABLE 11**

LITERACY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
LITERATE	Count	112	50	162
	% within Literacy	69.10%	30.90%	100.00%
ILLITERATE	Count	100	62	162
	% within Literacy	61.70%	38.30%	100.00%
TOTAL	Count	212	112	324
	% within Literacy	65.43 %	34.57 %	100.00%

<b>Chi-Square Test</b>				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	14.965 <sup>a</sup>	6.635	1	Significant at 1 % level



CHART 7



(ii). **Social Empowerment – Literacy wise:** The above analysis of social empowerment (literacy wise) indicates that out of 162 literate respondents taken for this study 112 (69.10 %) were found to be socially empowered. In case of 162 illiterate respondents taken for this study 100 (61.70 %) were found to be socially empowered. i.e., the attainment of social empowerment is found to be higher in case of literate members as their awareness level, confidence level and involvement in business are better due to their education. The calculated Chi-Square value 14.965<sup>a</sup> is higher than the table value (6.635) at 1 % significance level with *d.f.* 1. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the social empowerment attained by the women respondents (literacy wise) before and after taking membership in these DCBs.

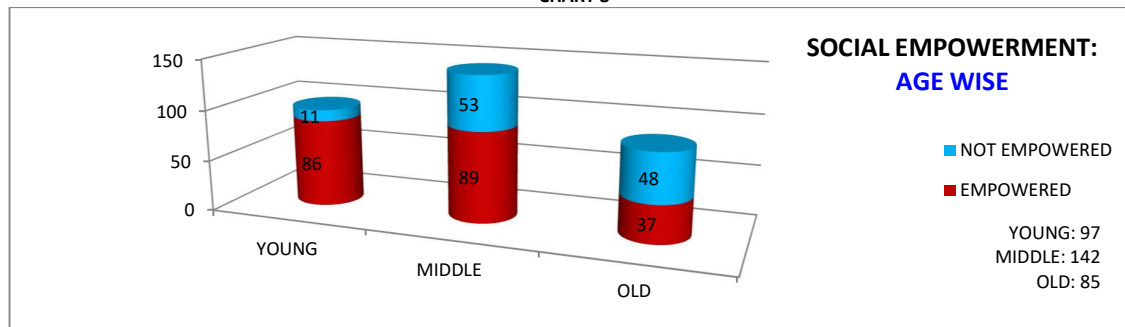
(iii). **DCB: Social Empowerment (Age wise) – Crosstab**

TABLE 12

AGE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
YOUNG	Count	86	11	97
	% within age	88.66 %	11.34 %	100.00%
MIDDLE	Count	89	53	142
	% within age	62.68 %	37.32 %	100.00%
OLD	Count	37	48	85
	% within age	43.53 %	56.47 %	100.00%
TOTAL	Count	212	112	324
	% within age	65.43 %	34.57 %	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	22.996 <sup>a</sup>	9.210	2	Significant at 1 % level

CHART 8



(iii). **Social Empowerment – Age wise:** The above analysis of economic empowerment (age wise) indicates that out of 97 respondents belonging to the young age group observed in this study 86 (88.66 %) were found to be economically empowered. Similarly out of 142 and 85 respondents belonging to the middle and old age groups observed 89 (62.68 %) and 37 (43.53 %) were found to be economically empowered respectively. i.e., the attainment of social empowerment is found to be more in case of young respondents than that of the other age groups because of their active involvement and attitude suitable for new challenges in business. The calculated Chi-Square value 22.996<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the social empowerment attained by the women respondents (age wise) before and after taking membership in these DCBs.

(iv). **DCB: Social Empowerment (Family Income wise) – Crosstab**

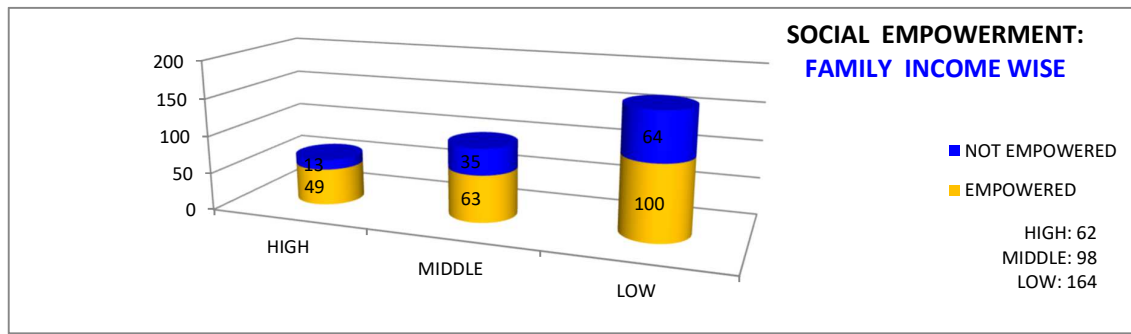
TABLE 13

FAMILY INCOME	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
HIGH	Count	49	13	62
	% within F. Income	79.03 %	20.97 %	100.00%
MIDDLE	Count	63	35	98
	% within F. Income	64.28 %	35.72 %	100.00%
LOW	Count	100	64	164
	% within F. Income	60.97 %	39.03 %	100.00%
TOTAL	Count	212	112	324
	% within F. Income	65.43 %	34.57 %	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	28.736 <sup>a</sup>	9.210	2	Significant at 1 % level



CHART 9



(iv). **Social Empowerment – Family Income wise:** The above analysis of economic empowerment (family income wise) indicates that out of 62 respondents belonging to the high income group observed in this study 49 (79.03 %) were found to be economically empowered. Similarly out of 98 and 164 respondents belonging to the middle and low income groups observed 63 (64.28 %) and 100 (60.97 %) were found to be economically empowered respectively. i.e., the attainment of social empowerment is found to be more in case of high income group followed by the middle and low income groups. The calculated Chi-Square value 28.736<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the social empowerment attained by the women respondents (family income wise) before and after taking membership in these DCBs.

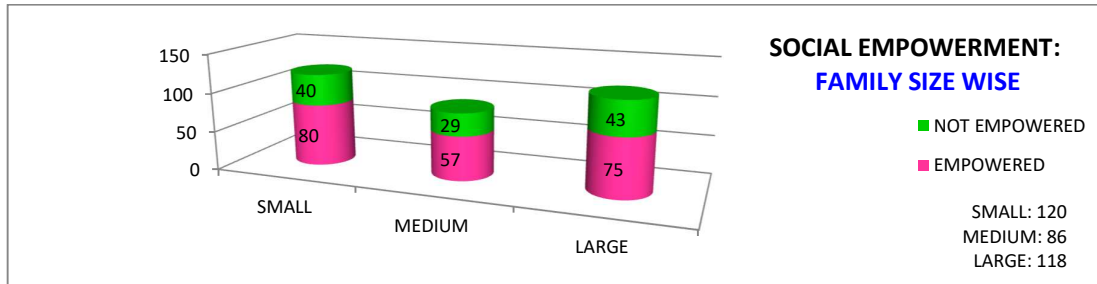
(v). **DCB: Social Empowerment (Family Size wise) – Crosstab**

TABLE 14

FAMILY SIZE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
SMALL	Count	80	40	120
	% within F. Size	66.66 %	33.34 %	100.00%
MEDIUM	Count	57	29	86
	% within F. Size	66.28 %	33.72 %	100.00%
LARGE	Count	75	43	118
	% within F. Size	63.56 %	36.44 %	100.00%
TOTAL	Count	212	112	324
	% within F. Size	65.43 %	34.57 %	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	3.279 <sup>a</sup>	4.605	2	Insignificant at 10 % level

CHART 10



(v). **Social Empowerment – Family Size wise:** The above analysis of economic empowerment (family size wise) indicates that out of 120 respondents belonging to the small family size observed in this study 80 (66.66 %) were found to be economically empowered. Similarly out of 86 and 118 respondents belonging to the medium and large family size groups observed 57 (66.28 %) and 75 (63.56 %) were found to be economically empowered respectively. i.e., the attainment of social empowerment is found to be similar almost in all cases thus did not reveal any specific difference in the empowerment level attained. The calculated Chi-Square value 3.279<sup>a</sup> is lower than the table value (4.605) at 10 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is accepted as it was found that there is no significant difference in the social empowerment attained by the women respondents (family size wise) before and after taking membership in these DCBs.

III. **Legal Empowerment:** The Legal Empowerment achieved by women members after getting contact with the DCB branches as a member was assessed by the researcher by asking the following 6 questions (19 – 24).

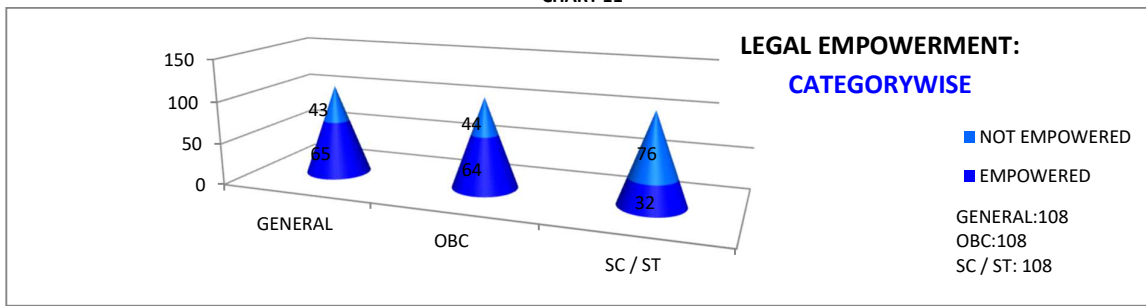
(i). **DCB: Legal Empowerment (Category wise) – Crosstab**

TABLE 15

CATEGORY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
GENERAL	Count	65	43	108
	% within category	60.20%	39.80%	100.00%
OBC	Count	64	44	108
	% within category	59.30%	40.70%	100.00%
SC / ST	Count	32	76	108
	% within category	29.60%	70.40%	100.00%
TOTAL	Count	161	163	324
	% within category	49.70%	50.30%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	8.314 <sup>a</sup>	5.991	2	Significant at 5 % level

CHART 11



(i). **Legal Empowerment – Category wise:** The above analysis of legal empowerment (category wise) indicates that out of 108 respondents taken from the General category 65 (60.20 %) were found to be legally empowered. Almost the same is repeated in case of OBC respondents also 64 (59.30 %). However among the 108 respondents chosen from the SC / ST population only 32 (29.60 %) were reported to be legally empowered. i.e., the attainment of legal empowerment is equal in both the cases of General and OBC categories respondents and is much higher than the legal empowerment achieved by the SC / ST category respondents. The calculated Chi-Square value 8.314<sup>a</sup> is higher than the table value (5.991) at 5 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the legal empowerment attained by the women respondents (category wise) before and after taking membership in these DCBs.

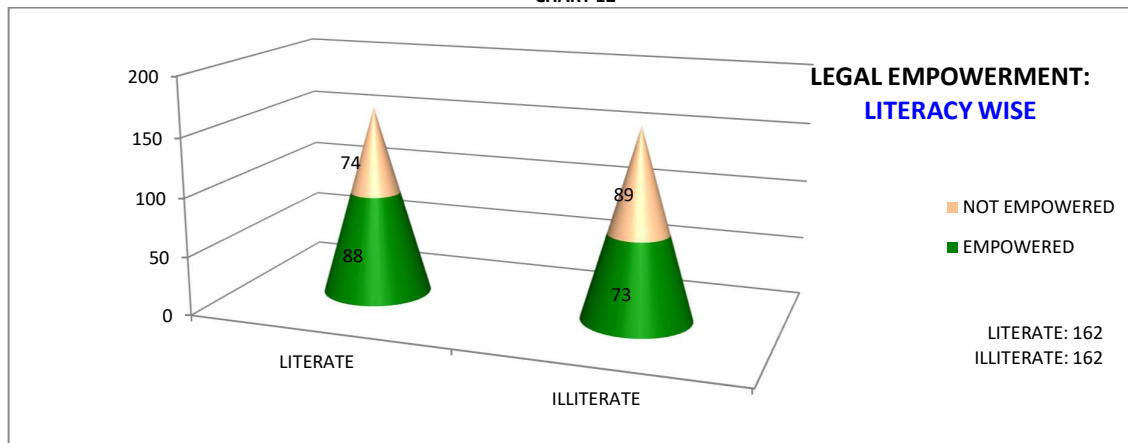
(ii). **DCB: Legal Empowerment (Literacy wise) – Crosstab**

TABLE 16

LITERACY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
LITERATE	Count	88	74	162
	% within Literacy	54.30%	45.70%	100.00%
ILLITERATE	Count	73	89	162
	% within Literacy	45.10%	54.90%	100.00%
TOTAL	Count	161	163	324
	% within Literacy	49.70%	50.30%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	5.978 <sup>a</sup>	3.841	1	Significant at 5 % level

CHART 12



(ii). **Legal Empowerment – Literacy wise:** The above analysis of legal empowerment (literacy wise) indicates that out of 162 literate respondents taken for this study 88 (54.30 %) were found to be legally empowered. In case of 162 illiterate respondents taken for this study 73 (45.10 %) were found to be legally empowered. i.e., the attainment of legal empowerment is found higher in case of literate members as their awareness and involvement level in group activities was found to be strong due to the confidence derived from their literacy status. The calculated Chi-Square value 5.978<sup>a</sup> is higher than the table value (3.841) at 5 % significance level with *d.f.* 1. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the legal empowerment attained by the women respondents (literacy wise) before and after taking membership in these DCBs.

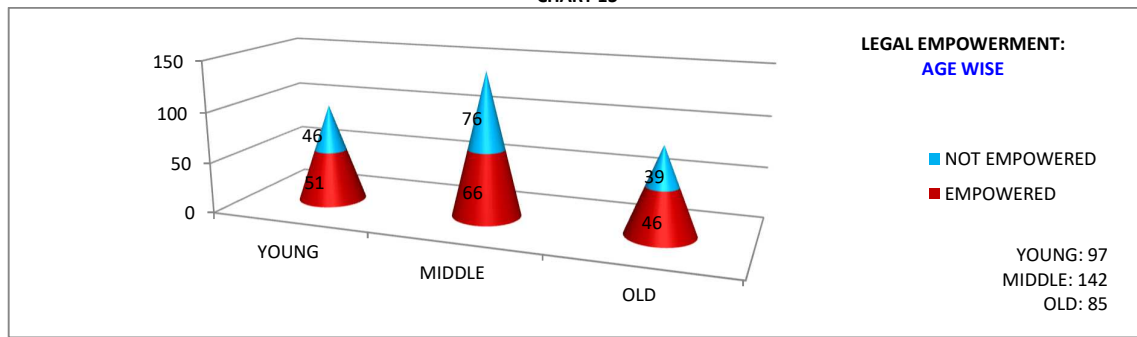
(iii). **DCB: Legal Empowerment (Age wise) – Crosstab**

TABLE 17

AGE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
YOUNG	Count	51	46	97
	% within age	52.58 %	47.42 %	100.00%
MIDDLE	Count	66	76	142
	% within age	46.48 %	53.52 %	100.00%
OLD	Count	46	39	85
	% within age	54.12 %	45.88 %	100.00%
TOTAL	Count	161	163	324
	% within age	49.70%	50.30%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	3.223 <sup>a</sup>	4.605	2	Insignificant at 10 % level

CHART 13



(iii). **Legal Empowerment – Age wise:** The above analysis of economic empowerment (age wise) indicates that out of 97 respondents belonging to the young age group observed in this study 51 (52.58 %) were found to be economically empowered. Similarly out of 142 and 85 respondents belonging to the middle and old age groups observed 66 (46.48 %) and 46 (54.12 %) were found to be economically empowered respectively. i.e., the attainment of legal empowerment was found to be more or less similar in all cases and thus did not reveal significant difference. The calculated Chi-Square value 3.223<sup>a</sup> is lower than the table value (4.605) at 10 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is accepted as it was found that there is no significant difference in the legal empowerment attained by the women respondents (age wise) before and after taking membership in these DCBs.

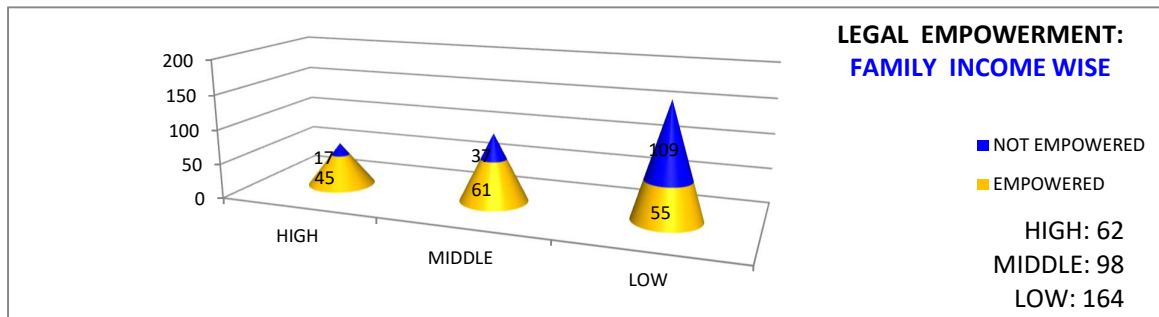
(iv). **DCB: Legal Empowerment (Family Income wise) – Crosstab**

TABLE 18

FAMILY INCOME	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
HIGH	Count	45	17	62
	% within F. Income	72.58 %	27.42 %	100.00%
MIDDLE	Count	61	37	98
	% within F. Income	62.24 %	37.76 %	100.00%
LOW	Count	55	109	164
	% within F. Income	33.54 %	66.46 %	100.00%
TOTAL	Count	161	163	324
	% within F. Income	49.70%	50.30%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	9.135 <sup>a</sup>	5.991	2	Significant at 5 % level

CHART 14



(iv). **Legal Empowerment – Family Income wise:** The above analysis of economic empowerment (family income wise) indicates that out of 62 respondents belonging to the high income group observed in this study 45 (72.58 %) were found to be economically empowered. Similarly out of 98 and 164 respondents belonging to the middle and low-income groups observed 61 (62.24 %) and 55 (33.54 %) were found to be economically empowered respectively. i.e., the attainment of legal empowerment was found to be more in case of high income group respondents followed by the middle income groups. Increased business income brings increased involvement in other aspects also, including legal involvement. The calculated Chi-Square value 9.135<sup>a</sup> is much higher than the table value (5.991) at 5 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the legal empowerment attained by the women respondents (family income wise) before and after taking membership in these DCBs.

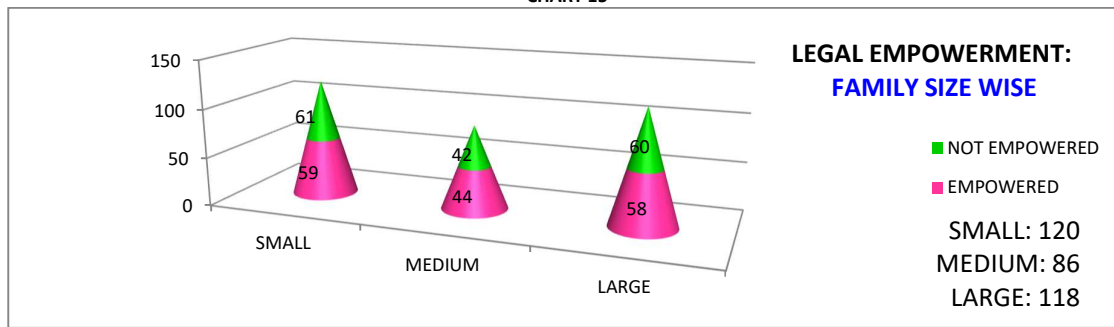
(v). **DCB: Legal Empowerment (Family Size wise) – Crosstab**

TABLE 19

FAMILY SIZE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
SMALL	Count	59	61	120
	% within F. Size	49.16 %	50.84 %	100.00%
MEDIUM	Count	44	42	86
	% within F. Size	51.16 %	48.84 %	100.00%
LARGE	Count	58	60	118
	% within F. Size	49.15 %	50.85 %	100.00%
TOTAL	Count	161	163	324
	% within F. Size	49.70%	50.30%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	3.012 <sup>a</sup>	4.605	2	Insignificant at 10 % level

CHART 15



(v). **Legal Empowerment – Family Size wise:** The above analysis of economic empowerment (family size wise) indicates that out of 120 respondents belonging to the small family size observed in this study 59 (49.16 %) were found to be economically empowered. Similarly out of 86 and 118 respondents belonging to the medium and large family size groups observed 44 (51.16 %) and 58 (49.15 %) were found to be economically empowered respectively. i.e., the attainment of legal empowerment was found to be similar in almost all cases and thus did not show any significant difference among them. The calculated Chi-Square value 3.012<sup>a</sup> is lower than the table value (4.605) at 10 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is accepted as it was found that there is no significant difference in the legal empowerment attained by the women respondents (family size wise) before and after taking membership in these DCBs.

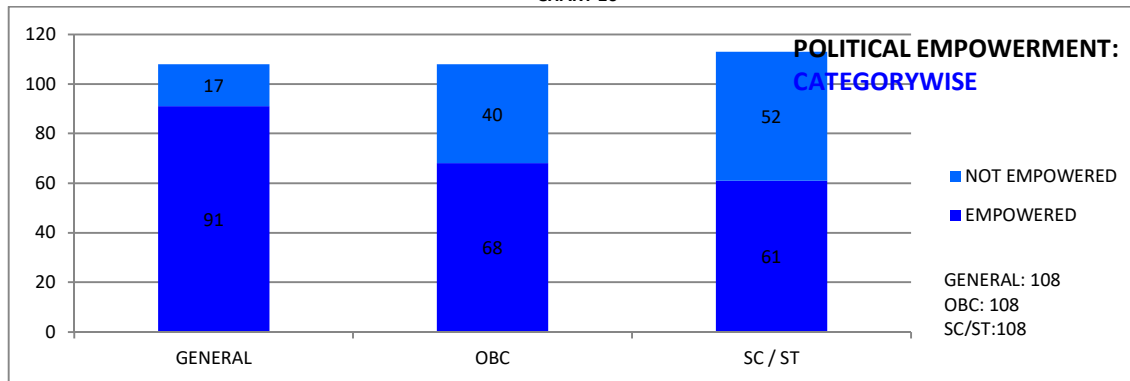
**IV. Political Empowerment:** The Political Empowerment achieved by the women respondents after taking membership in DCB branches was assessed by the researcher by asking the following 6 questions (25 –30).

(i). **DCB: Political Empowerment (Category wise) – Crosstab**

TABLE 20

CATEGORY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
GENERAL	Count	91	17	108
	% within category	84.30%	15.70%	100.00%
OBC	Count	68	40	108
	% within category	63.00%	37.00%	100.00%
SC / ST	Count	61	47	108
	% within category	56.50%	43.50%	100.00%
TOTAL	Count	220	104	324
	% within category	67.90%	32.10%	100.00%
<b>Chi-Square Test</b>				
<b>Statistical Test</b>	<b>Calculated Value</b>	<b>Table value</b>	<b>d.f.</b>	<b>Remarks</b>
Pearson Chi-Square	30.930 <sup>a</sup>	9.210	2	Significant at 1 % level

CHART 16

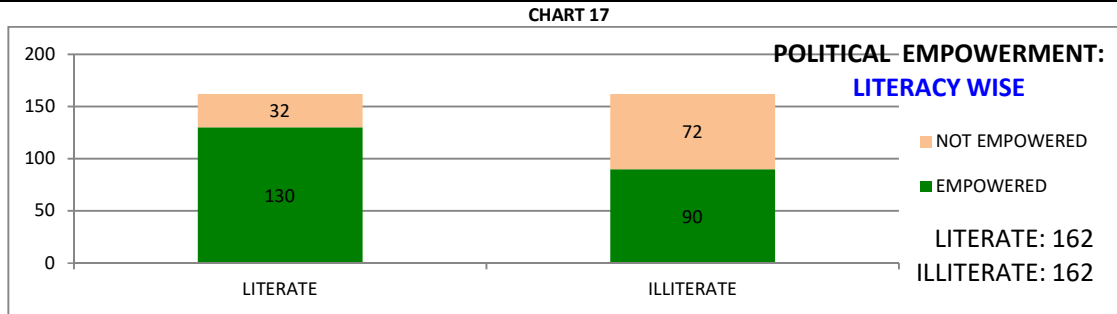


(i). **Political Empowerment – Category wise:** The above analysis of political empowerment (category wise) indicates that out of 108 respondents taken from each of the General and OBC category 91 (84.30 %) and 68 (63.00 %) were found to be politically empowered respectively. However among the 108 respondents chosen from the SC / ST population only 61 (56.50 %) were reported to be politically empowered. i.e., the attainment of political empowerment is comparatively higher in case of General category respondents than that of the OBC and SC / ST categories. The calculated Chi-Square value 30.930<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the political empowerment attained by the women respondents (category wise) before and after taking membership in these DCBs.

(ii). **DCB: Political Empowerment (Literacy wise) – Crosstab**

TABLE 21

LITERACY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
LITERATE	Count	130	32	162
	% within Literacy	80.20%	19.80%	100.00%
ILLITERATE	Count	90	72	162
	% within Literacy	55.60%	44.40%	100.00%
TOTAL	Count	220	104	324
	% within Literacy	67.90%	32.10%	100.00%
<b>Chi-Square Test</b>				
<b>Statistical Test</b>	<b>Calculated Value</b>	<b>Table value</b>	<b>d.f.</b>	<b>Remarks</b>
Pearson Chi-Square	15.657 <sup>a</sup>	6.635	1	Significant at 1 % level



(ii). **Political Empowerment – Literacy wise:** The above analysis of political empowerment (literacy wise) indicates that out of 162 literate respondents taken for this study 130 (80.20 %) were found to be politically empowered. In case of 162 illiterate respondents taken for this study 90 (55.60 %) were found to be politically empowered. i.e., the attainment of political empowerment is found to be much higher in case of literate members as their awareness level and confidence level to involve in political / administrative activities are better due to their education.

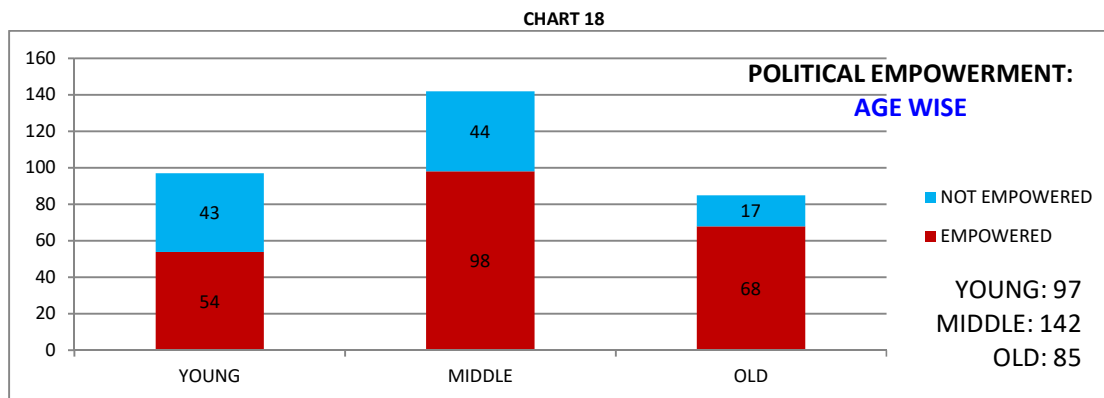
The calculated Chi-Square value 15.657<sup>a</sup> is higher than the table value (6.635) at 1 % significance level with *d.f.* 1. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the political empowerment attained by the women respondents (literacy wise) before and after taking membership in these DCBs.

(iii). **DCB: Political Empowerment (Age wise) – Crosstab**

**TABLE 22**

AGE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
YOUNG	Count	54	43	97
	% within age	55.67 %	44.33 %	100.00%
MIDDLE	Count	98	44	142
	% within age	69.01 %	30.99 %	100.00%
OLD	Count	68	17	85
	% within age	80.00 %	20.00 %	100.00%
TOTAL	Count	220	104	324
	% within age	67.90%	32.10%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	25.508 <sup>a</sup>	9.210	2	Significant at 1 % level



(iii). **Political Empowerment – Age wise:** The above analysis of economic empowerment (age wise) indicates that out of 97 respondents belonging to the young age group observed in this study 54 (55.67 %) were found to be economically empowered. Similarly out of 142 and 85 respondents belonging to the middle and old age groups observed 98 (69.01 %) and 68 (80.00 %) were found to be economically empowered respectively. i.e., the attainment of political empowerment is found to be better in case of old age group respondents followed by young and middle age group respondents. The calculated Chi-Square value 25.508<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the political empowerment attained by the women respondents (age wise) before and after taking membership in these DCBs.

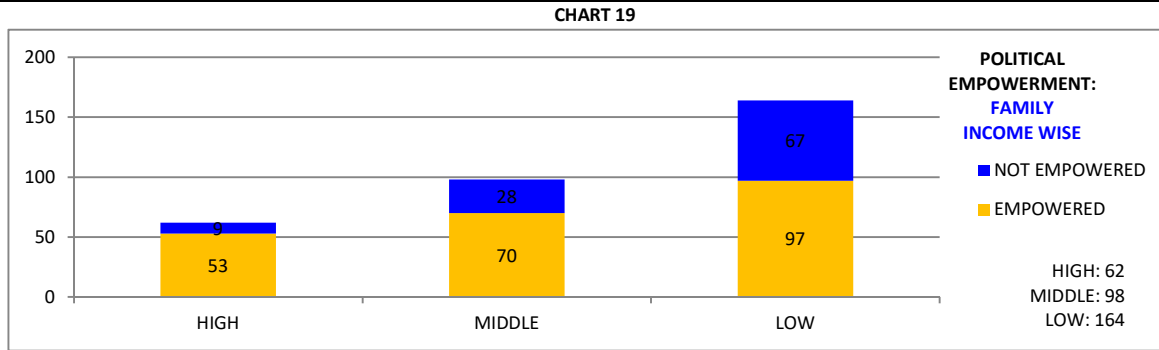
(iv). **DCB: Political Empowerment (Family Income wise) – Crosstab**

**TABLE 23**

FAMILY INCOME	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
HIGH	Count	53	9	62
	% within F. Income	85.48 %	14.52 %	100.00%
MIDDLE	Count	70	28	98
	% within F. Income	71.43 %	28.57 %	100.00%
LOW	Count	97	67	164
	% within F. Income	59.15 %	40.85 %	100.00%
TOTAL	Count	220	104	324
	% within F. Income	67.90%	32.10%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	33.198 <sup>a</sup>	9.210	2	Significant at 1 % level



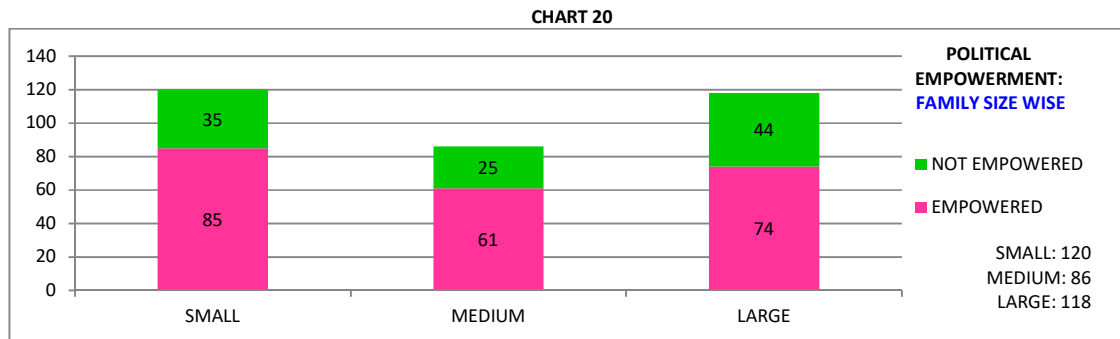
(iv). **Political Empowerment – Family Income wise:** The above analysis of economic empowerment (family income wise) indicates that out of 62 respondents belonging to the high income group observed in this study 53 (85.48 %) were found to be economically empowered. Similarly out of 98 and 164 respondents belonging to the middle and low income groups observed 70 (71.43 %) and 97 (59.15 %) were found to be economically empowered respectively. i.e., the attainment of political empowerment is found to be more in case of high income group followed by the middle income and low income groups. The calculated Chi-Square value 33.198<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the political empowerment attained by the women respondents (family income wise) before and after taking membership in these DCBs.

(v). **DCB: Political Empowerment (Family Size wise) – Crosstab**

**TABLE 24**

FAMILY SIZE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
SMALL	Count	85	35	120
	% within F. Size	70.83 %	29.17 %	100.00%
MEDIUM	Count	61	25	86
	% within F. Size	70.93 %	29.07 %	100.00%
LARGE	Count	74	44	118
	% within F. Size	62.72 %	37.28 %	100.00%
TOTAL	Count	220	104	324
	% within F. Size	67.90%	32.10%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	4.112 <sup>a</sup>	4.605	2	Insignificant at 10 % level



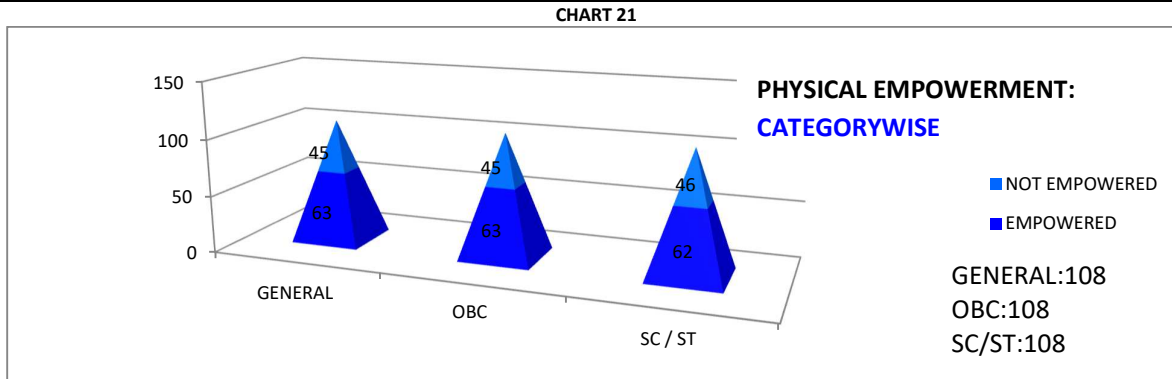
(v). **Political Empowerment – Family Size wise:** The above analysis of economic empowerment (family size wise) indicates that out of 120 respondents belonging to the small family size observed in this study 85 (70.83 %) were found to be economically empowered. Similarly out of 86 and 118 respondents belonging to the medium and large family size groups observed 61 (70.93 %) and 74 (62.72 %) were found to be economically empowered respectively. i.e., the attainment of political empowerment is found to be almost similar in all cases thus did not reveal significant difference in the level of political empowerment attained by these different groups. The calculated Chi-Square value 4.112<sup>a</sup> is lower than the table value (4.605) at 10 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is accepted as it was found that there is no significant difference in the political empowerment attained by the women respondents (family size wise) before and after taking membership in these DCBs.

**V. Physical Empowerment:** The Physical Empowerment achieved by women respondents after taking membership in DCB branches was assessed by the researcher by asking the following 6 questions (31–36).

(i). **DCB: Physical Empowerment (Category wise) – Crosstab**

**TABLE 25**

CATEGORY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
GENERAL	Count	63	45	108
	% within category	58.33 %	41.67 %	100.00%
OBC	Count	63	45	108
	% within category	58.33 %	41.67 %	100.00%
SC / ST	Count	62	46	108
	% within category	57.40 %	42.60 %	100.00%
TOTAL	Count	188	136	324
	% within category	58.00%	42.00%	100.00%
Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	3.634 <sup>a</sup>	4.605	2	Insignificant at 10 % level



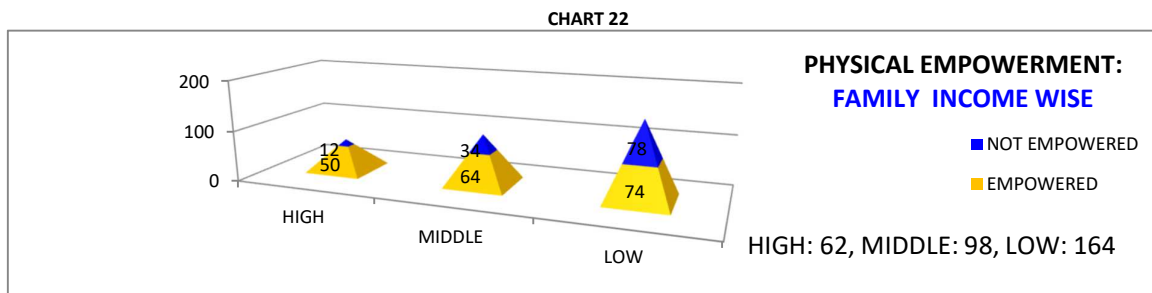
(i). **Physical Empowerment – Category wise:** The above analysis of physical empowerment (category wise) indicates that out of each of the 108 respondents taken from the General, OBC and SC/ST category respondents 63 (58.33 %), 63 (58.33 %) and 62 (57.40 %) were found to be physically empowered respectively. i.e., the attainment of physical empowerment by all the cases did not differ significantly as they were indicating similar results altogether. The calculated Chi-Square value 3.634<sup>a</sup> is lower than the table value (4.605) at 10 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is accepted as it was found that there is no significant difference in the physical empowerment attained by the women respondents (category wise) before and after taking membership in these DCBs.

(ii). **DCB: Physical Empowerment (Literacy wise) – Crosstab**

**TABLE 26**

LITERACY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
LITERATE	Count	114	48	162
	% within Literacy	70.40%	29.60%	100.00%
ILLITERATE	Count	74	88	162
	% within Literacy	45.70%	54.30%	100.00%
TOTAL	Count	188	136	324
	% within Literacy	58.00%	42.00%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	5.763 <sup>a</sup>	3.841	1	Significant at 5% level



(ii). **Physical Empowerment – Literacy wise:** The above analysis of physical empowerment (literacy wise) indicates that out of 162 literate respondents taken for this study 114 (70.40 %) were found to be physically empowered. In case of 162 illiterate respondents taken for this study 74 (45.70 %) were found to be physically empowered. i.e., the attainment of physical empowerment is found higher in case of literate members as their awareness and involvement level in group activities was found to be strong due to the confidence derived from their literacy status. The calculated Chi-Square value 5.763<sup>a</sup> is higher than the table value (3.841) at 5 % significance level with *d.f.* 1. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the physical empowerment attained by the women respondents (literacy wise) before and after taking membership in these DCBs.

(iii). **DCB: Physical Empowerment (Age wise) – Crosstab**

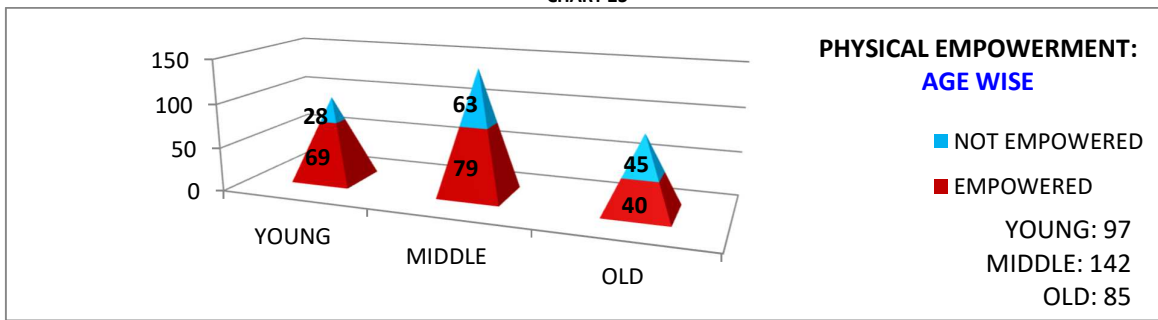
**TABLE 27**

AGE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
YOUNG	Count	69	28	97
	% within age	71.13 %	28.87 %	100.00%
MIDDLE	Count	79	63	142
	% within age	55.64 %	44.36 %	100.00%
OLD	Count	40	45	85
	% within age	47.06 %	52.94 %	100.00%
TOTAL	Count	188	136	324
	% within age	58.00%	42.00%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	6.544 <sup>a</sup>	5.991	2	Significant at 5 % level



CHART 23



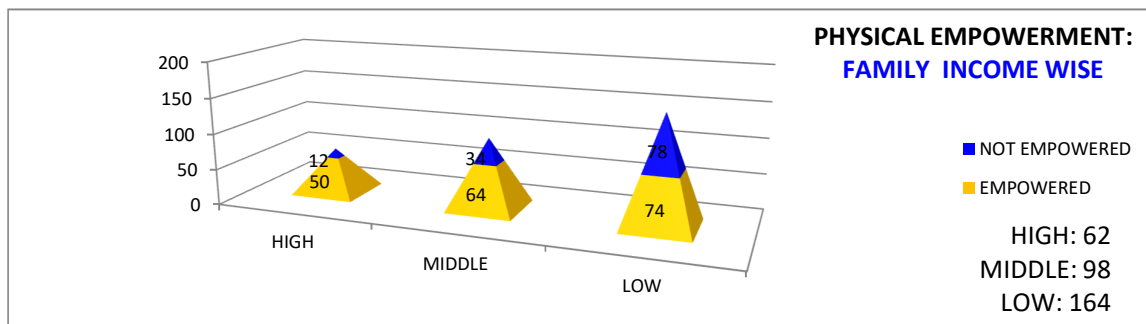
(iii). **Physical Empowerment – Age wise:** The above analysis of economic empowerment (age wise) indicates that out of 97 respondents belonging to the young age group observed in this study 69 (71.13 %) were found to be economically empowered. Similarly out of 142 and 85 respondents belonging to the middle and old age groups observed 79 (55.64 %) and 40 (47.06 %) were found to be economically empowered respectively. i.e., the attainment of physical empowerment is found to be more in case of young age groups than that of the middle and old age group respondents because of their positive attitude and high level business involvement. The calculated Chi-Square value 6.544<sup>a</sup> is higher than the table value (5.991) at 5 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the physical empowerment attained by the women respondents (age wise) before and after taking membership in these DCBs.

(iv). **DCB: Physical Empowerment (Family Income wise) – Crosstab**

TABLE 28

FAMILY INCOME	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
HIGH	Count	50	12	62
	% within F. Income	80.64 %	19.36 %	100.00%
MIDDLE	Count	64	34	98
	% within F. Income	65.30 %	34.70 %	100.00%
LOW	Count	74	90	164
	% within F. Income	45.12 %	54.88 %	100.00%
TOTAL	Count	188	136	324
	% within F. Income	58.00%	42.00%	100.00%
<b>Chi-Square Test</b>				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	9.038 <sup>a</sup>	5.991	2	Significant at 5 % level

CHART 24



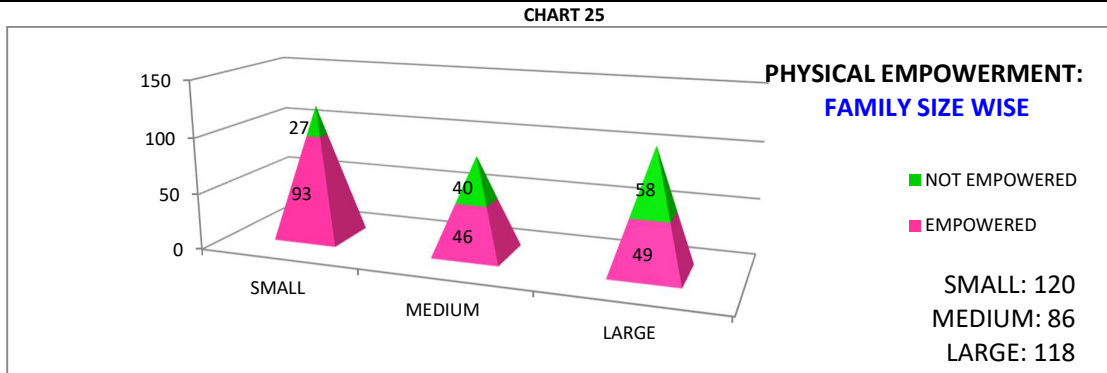
(iv). **Physical Empowerment – Family Income wise:** The above analysis of economic empowerment (family income wise) indicates that out of 62 respondents belonging to the high income group observed in this study 50 (80.64 %) were found to be economically empowered. Similarly out of 98 and 164 respondents belonging to the middle and low income groups observed 64 (65.30 %) and 74 (45.12 %) were found to be economically empowered respectively. i.e., the attainment of physical empowerment is found to be more in case of high income group respondents followed by the middle income group. This is because, the high income group was affordable to increased expenses for better medical services and for buying hygiene and nutritious food and thus were found to be more fit and healthy than the other respondents. The calculated Chi-Square value 9.038<sup>a</sup> is much higher than the table value (5.991) at 5 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the physical empowerment attained by the women respondents (family income wise) before and after taking membership in these DCBs.

(v). **DCB: Physical Empowerment (Family Size wise) – Crosstab**

TABLE 29

FAMILY SIZE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
SMALL	Count	93	27	120
	% within F. Size	78.81 %	21.19 %	100.00%
MEDIUM	Count	46	40	86
	% within F. Size	43.52 %	56.48 %	100.00%
LARGE	Count	49	69	118
	% within F. Size	33.85 %	66.15 %	100.00%
TOTAL	Count	188	136	324
	% within F. Size	58.00%	42.00%	100.00%

<b>Chi-Square Test</b>				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	8.018 <sup>a</sup>	5.991	2	Significant at 5 % level



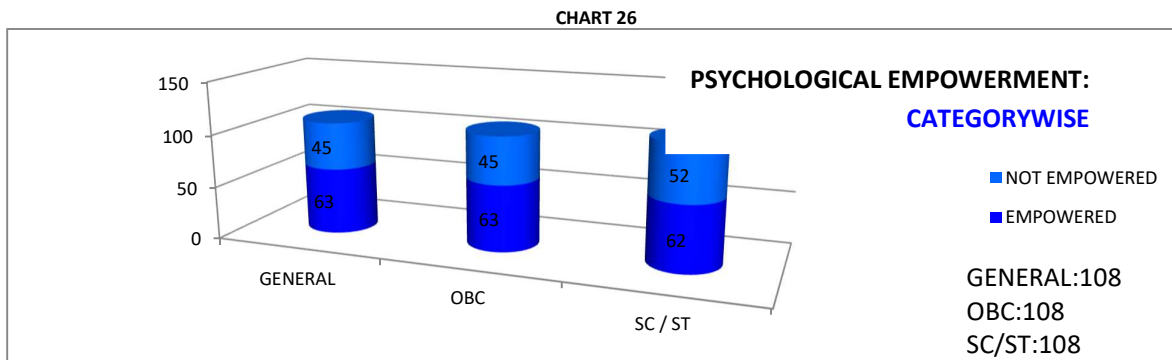
(v). **Physical Empowerment – Family size wise:** The above analysis of economic empowerment (family size wise) indicates that out of 120 respondents belonging to the small family size observed in this study 93 (78.81 %) were found to be economically empowered. Similarly out of 86 and 118 respondents belonging to the medium and large family size groups observed 46 (43.52 %) and 49 (33.85 %) were found to be economically empowered respectively. i.e., the attainment of physical empowerment was found to be very high in case of respondents belonging to small family groups. This is because, their small family levels brings comparatively minimum family burden which they could effectively utilize in involving themselves in the business activities of the groups. The calculated Chi-Square value 8.018<sup>a</sup> is higher than the table value (5.991) at 5 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the physical empowerment attained by the women respondents (family size wise) before and after taking membership in these DCBs.

(vi). **Psychological Empowerment:** The Psychological Empowerment achieved by women respondents after taking membership in DCB branches was assessed by the researcher by asking the following 6 questions (37–42).

(i). **DCB: Psychological Empowerment (Category wise) – Crosstab**

**TABLE 30**

CATEGORY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
GENERAL	Count	90	18	108
	% within category	83.33 %	16.67 %	100.00%
OBC	Count	76	32	108
	% within category	70.37 %	29.63%	100.00%
SC / ST	Count	69	39	108
	% within category	63.88%	36.12%	100.00%
TOTAL	Count	235	89	324
	% within category	72.53%	27.47%	100.00%
<b>Chi-Square Test</b>				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	20.627 <sup>a</sup>	9.210	2	Significant at 1 % level



(i). **Psychological Empowerment – Category wise:** The above analysis of psychological empowerment (category wise) indicates that out of 108 respondents taken from each of the General, OBC and SC/ST categories 90 (83.33 %), 76 (70.37 %) and 69 (63.88 %) were found to be psychologically empowered respectively. i.e., the attainment of psychological empowerment was the highest in case of General category respondents and the lowest in case of SC / ST category respondents. The calculated Chi-Square value 20.627<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the psychological empowerment attained by the women respondents (category wise) before and after taking membership in these DCBs.

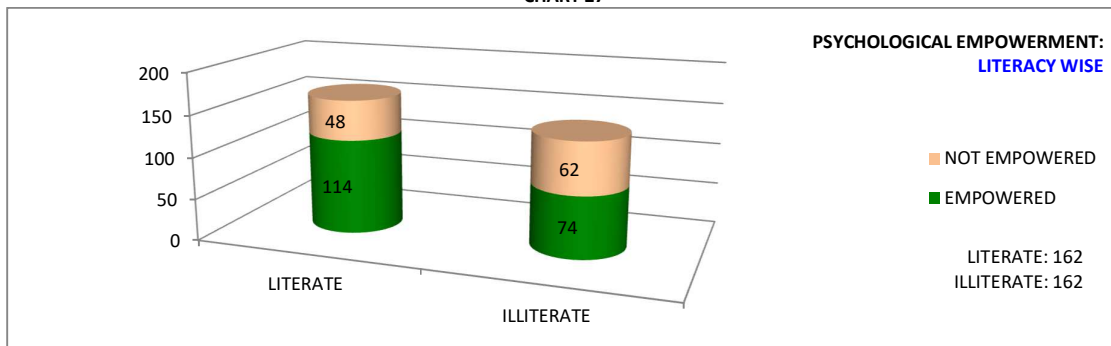
(ii). **DCB: Psychological Empowerment (Literacy wise) – Crosstab**

**TABLE 31**

LITERACY	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
LITERATE	Count	139	23	162
	% within Literacy	85.80 %	14.20%	100.00%
ILLITERATE	Count	96	66	162
	% within Literacy	59.26 %	40.74 %	100.00%
TOTAL	Count	235	89	324
	% within Literacy	72.53%	27.47%	100.00%

<b>Chi-Square Test</b>				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	16.832 <sup>a</sup>	6.635	1	Significant at 1 % level

CHART 27



(ii). **Psychological Empowerment – Literacy wise:** The above analysis of psychological empowerment (literacy wise) indicates that out of 162 literate respondents taken for this study 139 (85.80 %) were found to be psychologically empowered. In case of 162 illiterate respondents taken for this study 96 (59.26 %) were found to be psychologically empowered. i.e., the attainment of psychological empowerment is found to be higher in case of literate members as their awareness level and confidence level to access psychological support are better due to their education. The calculated Chi-Square value 16.832<sup>a</sup> is higher than the table value (6.635) at 1 % significance level with *d.f.* 1. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the psychological empowerment attained by the women respondents (literacy wise) before and after taking membership in these DCBs.

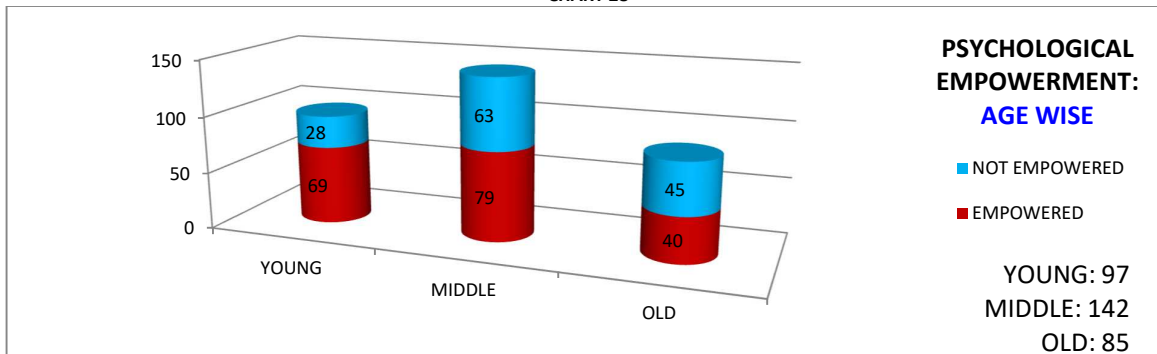
(iii). **DCB: Psychological Empowerment (Age wise) – Crosstab**

TABLE 32

AGE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
YOUNG	Count	58	39	97
	% within age	59.79 %	40.21 %	100.00%
MIDDLE	Count	108	34	142
	% within age	76.06%	23.94 %	100.00%
OLD	Count	69	16	85
	% within age	81.18 %	18.82 %	100.00%
TOTAL	Count	235	89	324
	% within age	72.53%	27.47%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	25.304 <sup>a</sup>	9.210	2	Significant at 1 % level

CHART 28

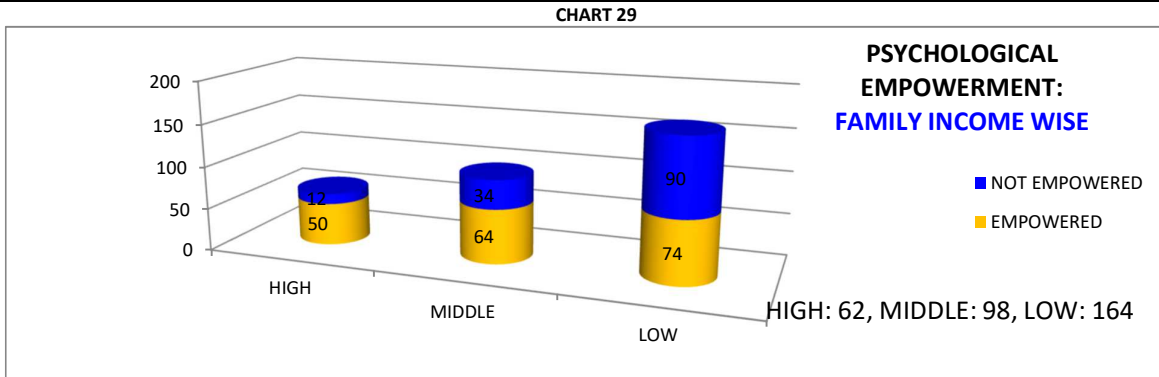


(iii). **Psychological Empowerment – Age wise:** The above analysis of economic empowerment (age wise) indicates that out of 97 respondents belonging to the young age group observed in this study 58 (59.79 %) were found to be economically empowered. Similarly out of 142 and 85 respondents belonging to the middle and old age groups observed 108 (76.06 %) and 69 (81.18 %) were found to be economically empowered respectively. i.e., the attainment of psychological empowerment is found to be more in case of old age group respondents (as co-operative is their only source of assistance) followed by middle and young age group respondents respectively. The calculated Chi-Square value 25.304<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the psychological empowerment attained by the women respondents (age wise) before and after taking membership in these DCBs.

(iv). **DCB: Psychological Empowerment (Family Income wise) – Crosstab**

TABLE 33

FAMILY INCOME	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
HIGH	Count	56	6	62
	% within F. Income	90.32 %	9.68 %	100.00%
MIDDLE	Count	78	20	98
	% within F. Income	79.59 %	20.41 %	100.00%
LOW	Count	101	63	164
	% within F. Income	61.58 %	38.42 %	100.00%
TOTAL	Count	235	89	324
	% within F. Income	72.53%	27.47%	100.00%
Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	35.461 <sup>a</sup>	9.210	2	Significant at 1 % level



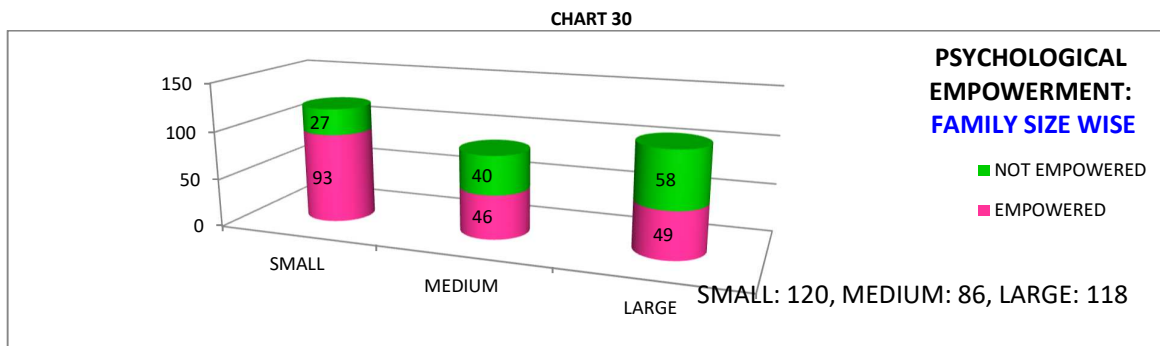
(iv). **Psychological Empowerment – Family Income wise:** The above analysis of economic empowerment (family income wise) indicates that out of 62 respondents belonging to the high income group observed in this study 56 (90.32 %) were found to be economically empowered. Similarly out of 98 and 164 respondents belonging to the middle and low income groups observed 78 (79.59 %) and 101 (61.58 %) were found to be economically empowered respectively. i.e., the attainment of psychological empowerment is found to be more in case of high income group respondents followed by middle and low income group respondents respectively. The calculated Chi-Square value 35.461<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the psychological empowerment attained by the women respondents (family income wise) before and after taking membership in these DCBs.

(v). **DCB: Psychological Empowerment (Family Size wise) – Crosstab**

**TABLE 34**

FAMILY SIZE	COUNT AND %	EMPOWERED	NOT EMPOWERED	TOTAL
SMALL	Count	124	27	120
	% within F. Size	82.10%	17.90%	100.00%
MEDIUM	Count	59	49	86
	% within F. Size	54.60%	45.40%	100.00%
LARGE	Count	52	13	118
	% within F. Size	80.00%	20.00%	100.00%
TOTAL	Count	235	89	324
	% within F. Size	72.53%	27.47%	100.00%

Chi-Square Test				
Statistical Test	Calculated Value	Table value	<i>d.f.</i>	Remarks
Pearson Chi-Square	18.159 <sup>a</sup>	9.210	2	Significant at 1 % level



(v). **Psychological Empowerment – Family Size wise:** The above analysis of economic empowerment (family size wise) indicates that out of 120 respondents belonging to the small family size observed in this study 124 (82.10 %) were found to be economically empowered. Similarly out of 86 and 118 respondents belonging to the medium and large family size groups observed 59 (54.60 %) and 52 (80.00 %) were found to be economically empowered respectively. i.e., the attainment of psychological empowerment is found to be the highest in case of small family groups followed by large size family groups. It was the least in case of medium family size groups. The calculated Chi-Square value 18.159<sup>a</sup> is higher than the table value (9.210) at 1 % significance level with *d.f.* 2. This means that the null hypothesis of ‘no difference’ is rejected as it was found that there is a significant difference in the psychological empowerment attained by the women respondents (family size wise) before and after taking membership in these DCBs.

TABLE 35: WOMEN EMPOWERMENT ACHIEVED THROUGH DCBS IN SAMPLE DISTRICTS: CHI-SQUARE TEST RESULTS

I. Economic Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	21.056 <sup>a</sup>	9.210	2	Significant at 1 % level
ii. Literacy wise	13.156 <sup>a</sup>	6.635	1	Significant at 1 % level
iii. Age wise	22.269 <sup>a</sup>	9.210	2	Significant at 1 % level
iv. Family Income wise	30.990 <sup>a</sup>	9.210	2	Significant at 1 % level
v. Family Size wise	19.247 <sup>a</sup>	9.210	2	Significant at 1 % level
II. Social Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	31.817 <sup>a</sup>	9.210	2	Significant at 1 % level
ii. Literacy wise	14.965 <sup>a</sup>	6.635	1	Significant at 1 % level
iii. Age wise	22.996 <sup>a</sup>	9.210	2	Significant at 1 % level
iv. Family Income wise	28.736 <sup>a</sup>	9.210	2	Significant at 1 % level
v. Family Size wise	3.279 <sup>a</sup>	4.605	2	Insignificant at 10 % level
III. Legal Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	8.314 <sup>a</sup>	5.991	2	Significant at 5 % level
ii. Literacy wise	5.978 <sup>a</sup>	3.841	1	Significant at 5 % level
iii. Age wise	3.223 <sup>a</sup>	4.605	2	Insignificant at 10 % level
iv. Family Income wise	9.135 <sup>a</sup>	5.991	2	Significant at 5 % level
v. Family Size wise	3.012 <sup>a</sup>	4.605	2	Insignificant at 10 % level
IV. Political Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	30.930 <sup>a</sup>	9.210	2	Significant at 1 % level
ii. Literacy wise	15.657 <sup>a</sup>	6.635	1	Significant at 1 % level
iii. Age wise	25.508 <sup>a</sup>	9.210	2	Significant at 1 % level
iv. Family Income wise	33.198 <sup>a</sup>	9.210	2	Significant at 1 % level
v. Family Size wise	4.112 <sup>a</sup>	4.605	2	Insignificant at 10 % level
V. Physical Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	3.634 <sup>a</sup>	4.605	2	Insignificant at 10 % level
ii. Literacy wise	5.763 <sup>a</sup>	3.841	1	Significant at 5% level
iii. Age wise	6.544 <sup>a</sup>	5.991	2	Significant at 5 % level
iv. Family Income wise	9.038 <sup>a</sup>	5.991	2	Significant at 5 % level
v. Family Size wise	8.018 <sup>a</sup>	5.991	2	Significant at 5 % level
VI. Psychological Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	20.627 <sup>a</sup>	9.210	2	Significant at 1 % level
ii. Literacy wise	16.832 <sup>a</sup>	6.635	1	Significant at 1 % level
iii. Age wise	25.304 <sup>a</sup>	9.210	2	Significant at 1 % level
iv. Family Income wise	35.461 <sup>a</sup>	9.210	2	Significant at 1 % level
v. Family Size wise	18.159 <sup>a</sup>	9.210	2	Significant at 1 % level
Overall Empowerment	Cal. Value	Table Value	d.f	Remarks
i. Category wise	23.428 <sup>a</sup>	9.210	2	Significant at 1 % level
ii. Literacy wise	15.832 <sup>a</sup>	6.635	1	Significant at 1 % level
iii. Age wise	27.214 <sup>a</sup>	9.210	2	Significant at 1 % level
iv. Family Income wise	32.093 <sup>a</sup>	9.210	2	Significant at 1 % level
v. Family Size wise	21.228 <sup>a</sup>	9.210	2	Significant at 1 % level

Cal. Value: Calculated Value, d.f: Degrees of Freedom

**FINDINGS RELATED TO SERVICES AVAILED & SATISFACTION LEVEL**

**Ranking for the services availed by the women members in DCBs:** The researcher in order to understand the extent of services availed by the women members in the concerned DCBs collected the following information from the member respondents and analyzed the same as given below;

TABLE 36: ANALYSIS OF THE SERVICES OF DCB – USING GARRETT’S RANKING TECHNIQUE

Rank for Services availed		I	II	III	IV	V	VI	Total Score	Mean Score	Rank
	X	77	63	54	45	36	23			
Speedy processing	f	265	20	15	10	5	9	324	71.95	1
	fx	20405	1260	810	450	180	207	23312		
Transparency in processing	f	15	59	72	15	148	15	324	46.63	4
	fx	1155	3717	3888	675	5328	345	15108		
Low interest rate	f	10	15	10	194	80	15	324	43.86	5
	fx	770	945	540	8730	2880	345	14210		
Member friendly employees	f	20	5	148	82	59	10	324	49.05	3
	fx	1540	315	7992	3690	2124	230	15891		
Least documentation	f	4	216	58	13	27	6	324	57.85	2
	fx	308	13608	3132	585	972	138	18743		
Comfortable recovery	f	10	9	21	10	5	269	324	28.67	6
	fx	770	567	1134	450	180	6187	9288		
<b>Total</b>		<b>324</b>	<b>324</b>	<b>324</b>	<b>324</b>	<b>324</b>	<b>324</b>			

Note: Scale value, f= No. of Respondents and fx = Score value

Among the various services provided by the DCB to women borrowers, the 6 top most services were handpicked by the researcher for knowing borrower’s priorities and their ranking. Among the listed services the respondents had expressed their satisfaction based preferential ranks for speedy processing of loan application, least documentation, member friendly employees, transparency in processing, low interest rate and comfortable recovery in that order.

**FINDINGS RELATED TO PROBLEMS FACED BY MEMBERS**

**Ranking for the problems faced by the women members in DCBs:** The researcher in order to understand the extent of problems faced by the women respondents while availing bank loan from DCB for their own IGAs. The problems faced by the women members that needed to be given immediate attention were identified as follows;

Problems faced in DCB which needs immediate attention

TABLE 37

Problem faced	Frequency	Percent
No Problem	77	23.8
Yes	247	76.2
<b>Total</b>	<b>324</b>	<b>100</b>

Although as 247 (76.20 %) respondents informed that they had faced one or the other kind of problem while availing bank services, especially while taking bank loans for business.

Analysis of the problems faced by women members at DCBs (Garrett’s Ranking Technique)

TABLE 38

8. Rank for Problem faced	X	I	II	III	IV	V	Total Score	Mean Score	Rank
		75	60	50	39	24			
Delay in processing	F	15	18	57	125	32	247	43.31	4
	fx	1125	1080	2850	4875	768	10698		
Surety related issues	F	3	17	26	45	156	247	32.57	5
	fx	225	1020	1300	1755	3744	8044		
Tough recovery	F	26	24	104	43	50	247	46.43	3
	fx	1950	1440	5200	1677	1200	11467		
Unprofessional employees	F	82	97	39	22	7	247	60.51	2
	fx	6150	5820	1950	858	168	14946		
Excessive interest charges	F	121	91	21	12	2	247	65.19	1
	fx	9075	5460	1050	468	48	16101		
<b>Total</b>		<b>247</b>	<b>247</b>	<b>247</b>	<b>247</b>	<b>247</b>			

Note: Scale value, f= No. of Respondents and fx = Score value

Among the various problems faced by the women borrowers in DCBs, 5 common problems were handpicked by the researcher for knowing borrower’s priorities and preferences while solving the same. Among the listed problems majority of them opined that the bank interest is high and thereby they expressed their desire that the excessive interest charges should be reduced reasonably. Following this, many of them were unhappy due to unprofessional service quality / customer relationship with bank employees. The third position was given to tough recovery practices, next was reported the delay in processing of loan application and the last in the list was surety related issues.

CONCLUSION

The findings of the data analyses indicates that the economic and psychological empowerment of women members in DCBs were significantly affected by all 5 factors such as category, literacy, age, family income and family size of the respondents. In determining the social empowerment of women members the role of family size was not found significant. Similarly in determining political and physical empowerment of women members the family size and category were not found influential subsequently. In case of determining the legal empowerment of women members of DCBs both the age and family size were not found significantly affecting. The results also prove that General and OBC respondents could achieve more empowerment level than the SC/ ST members. Literate people always had a higher hand in acquiring better women empowerment. As far as age are concerned young people showed better results in many areas due to their positive attitude and business involvement. Similarly high income group respondents could show higher empowerment levels than the low / middle income groups. Also respondents belonging to small family size could achieve better women empowerment levels in the sample DCBs. Overall, the role of DCBs in promoting women empowerment in the study area was commendable.

SUGGESTIONS

Based on the findings the researcher would like to give the following suggestions to the DCBs for improving their role in promoting women empowerment in the study area.

- (i). Co-operatives may ensure timely and adequate financial assistance to the income generating efforts proposed by women members. Proper arrangement for technical guidance, insurance, etc may also be extended.
- (ii). The problems faced by women members such as excessive interest rate should be given special notice by the DCB authorities and the co-operative banks in support of RBI and NABARD may enact pro-women rate policies especially for income generation / productive activities of women members.
- (iii). Unprofessional employees is one of the common complaints raised about co-operative institutions. The DCB may give them proper training in areas such as customer handling and professionalism in bank services. The HR issues of these employees should be given due care and be properly handled and solved on time for doing this task successfully.

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