

ANNEXURE A

Appendix 1: Reliability Analysis for Individual Variables of Empowerment - (Alpha)

**Table 1: Reliability Analysis for Individual Variables of Economic Empowerment -
(Alpha)**

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Increase in Family Income	37.53	52.893	.700	.783
Increased Family Expenditure Contribution	37.38	56.136	.590	.794
Post Office Savings have Increased	38.36	51.398	.587	.789
Regular saving habit post joining SHG	37.58	58.475	.375	.809
Consumer durable has increased post joining SHG	38.31	53.040	.618	.788

Housing Conditions have Improved	38.16	56.331	.484	.800
Loan Repayment Capacity	37.69	56.130	.666	.792
individual bank account increased post joining SHG	37.75	52.257	.602	.788
Contribution in children's education has increased post joining SHG	38.81	53.591	.390	.813
KCC to family member post joining SHG	40.11	60.343	.234	.818
Increase in Livestock	38.71	53.772	.305	.829
Life Insurance	36.92	59.781	.333	.811

Source: Calculated by the author from Primary data

Table 2: Reliability Analysis for Individual Variables of Educational Empowerment**- (Alpha)**

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Calculate money	23.02	29.073	.483	.789
Respondents acquired knowledge for banking operation post joining SHG	22.59	26.243	.621	.767
Respondent can do banking transaction independently post joining SHG	22.99	25.295	.699	.754
SHG Concept and Approach Knowledge	23.16	34.797	.056	.824
Respondent learned how to write minutes of SHG meeting after joining SHG	23.06	23.504	.682	.755

Respondent learned how to maintain books of accounts post joining SHG	23.34	23.441	.695	.752
Literacy Skill	22.15	31.974	.259	.814
Respondent has idea of SHG loan outstanding	22.61	27.908	.504	.785

Source: Calculated by the author from Primary data

Table 3: Reliability Analysis for Individual Variables of Social Empowerment - (Alpha)

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Decision-making capacity of respondent has increased post joining SHG	28.15	19.654	.443	.710
Domestic violence against respondent has reduced post joining SHG	28.50	21.431	.372	.724

Respondent's participation in family planning decisions increased post joining SHG	28.36	19.439	.650	.691
Respondent's participation in household expenditure decision increased post joining SHG	28.31	18.523	.487	.701
Respondent's participation in children's education decision increased post joining SHG	28.24	20.263	.364	.721
Respondent's participation in children's marriage decision increased post joining SHG	28.31	19.192	.549	.696
Respondent is aware of property rights post joining SHG	28.76	20.021	.214	.752
Respondent can	27.49	19.867	.313	.730

participate in training and awareness programme post joining SHG				
Respondent goes to outside village for marketing of goods after joining SHG	28.97	17.949	.379	.726
Respondent can market their produced goods post joining SHG	28.10	18.937	.459	.706

Source: Calculated by the author from Primary data

Table 4: Reliability Analysis for Individual Variables of Political Empowerment - (Alpha)

Variables	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Respondent has participated in the meeting of village Panchayat post joining SHG	11.04	10.697	.385	.820

Respondent has started participating in gram sabha post joining SHG	11.76	9.476	.510	.798
Respondent has participated in election as a voter post joining SHG	11.11	12.481	.228	.835
Respondent has participated in election as member after joining SHG	12.13	8.494	.732	.741
Respondent has been elected as a member of Gaon Panchayat after joining SHG	12.17	8.702	.773	.733
Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG	12.07	8.496	.801	.725

Source: Calculated by the author from Primary data

Appendix 2: Correlation Matrix for Various Empowerments

Table 5: Correlation Matrix for Economic Empowerment													
		Increase in Family Income	Increased Family Expenditure Contribution	Post Office Savings have Increased	Regular saving habit post joining SHG	Consumer durable has increased post joining SHG	Housing Conditions have Improved	Loan Repayment Capacity	individual bank account increased post joining SHG	Contribution in children's education has increased post joining SHG	KCC to family member post joining SHG	Increase in Livestock	Life Insurance
Correlation	Increase in Family Income	1.000	.843	.367	.609	.474	.394	.635	.462	.285	.048	.248	.360
	Increased Family Expenditure Contribution	.843	1.000	.422	.448	.422	.443	.526	.404	.155	.004	.141	.206
	Post Office Savings have Increased	.367	.422	1.000	.259	.460	.352	.328	.587	.274	.243	.173	.414
	Regular saving habit post joining SHG	.609	.448	.259	1.000	.202	.113	.502	.248	.100	-.039	.046	.252

Consumer durable has increased post joining SHG	.474	.422	.460	.202	1.000	.503	.490	.400	.412	.177	.260	.159
Housing Conditions have Improved	.394	.443	.352	.113	.503	1.000	.508	.182	.202	.239	.181	.184
Loan Repayment Capacity	.635	.526	.328	.502	.490	.508	1.000	.406	.353	.104	.272	.250
individual bank account increased post joining SHG	.462	.404	.587	.248	.400	.182	.406	1.000	.296	.228	.324	.292
Contribution in children's education has increased post joining SHG	.285	.155	.274	.100	.412	.202	.353	.296	1.000	.132	.220	.114
KCC to family member post joining SHG	.048	.004	.243	-.039	.177	.239	.104	.228	.132	1.000	.167	.186
Increase in Livestock	.248	.141	.173	.046	.260	.181	.272	.324	.220	.167	1.000	-.051
Life Insurance	.360	.206	.414	.252	.159	.184	.250	.292	.114	.186	-.051	1.000

Sig. (1-tailed)	Increase in Family Income		.000	.000	.000	.000	.000	.000	.000	.000	.191	.000	.000
	Increased Family Expenditure Contribution	.000		.000	.000	.000	.000	.000	.000	.002	.471	.005	.000
	Post Office Savings have Increased	.000	.000		.000	.000	.000	.000	.000	.000	.000	.001	.000
	Regular saving habit post joining SHG	.000	.000	.000		.000	.019	.000	.000	.032	.236	.201	.000
	Consumer durable has increased post joining SHG	.000	.000	.000	.000		.000	.000	.000	.000	.001	.000	.002
	Housing Conditions have Improved	.000	.000	.000	.019	.000		.000	.000	.000	.000	.000	.000
	Loan Repayment Capacity	.000	.000	.000	.000	.000	.000		.000	.000	.028	.000	.000
	individual bank account increased post joining SHG	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

Contribution in children's education has increased post joining SHG	.000	.002	.000	.032	.000	.000	.000	.000	.000	.008	.000	.018
KCC to family member post joining SHG	.191	.471	.000	.236	.001	.000	.028	.000	.008		.001	.000
Increase in Livestock	.000	.005	.001	.201	.000	.000	.000	.000	.000	.001		.174
Life Insurance	.000	.000	.000	.000	.002	.000	.000	.000	.018	.000	.174	
a. Determinant = .005												

Source: Calculated by the author from Primary data

Table 6: Correlation Matrix for Educational Empowerment

		Calculate money	Respondents acquired knowledge for banking operation post joining SHG	Respondent can do banking transaction independently post joining SHG	SHG Concept and Approach Knowledge	Respondent learned how to write minutes of SHG meeting after joining SHG	Respondent learned how to maintain books of accounts post joining SHG	Literacy Skill	Respondent has idea of SHG loan outstanding
Correlation	Calculate money	1.000	.387	.344	.137	.409	.401	.177	.285
	Respondents acquired knowledge for banking operation post joining SHG	.387	1.000	.539	.013	.495	.544	.201	.390
	Respondent can do banking transaction independently post joining SHG	.344	.539	1.000	-.057	.655	.632	.197	.442
	SHG Concept and Approach Knowledge	.137	.013	-.057	1.000	.061	-.059	.125	.115
	Respondent learned how to write minutes of SHG meeting after joining SHG	.409	.495	.655	.061	1.000	.679	.070	.379
	Respondent learned how to maintain books of accounts post joining SHG	.401	.544	.632	-.059	.679	1.000	.209	.347
	Literacy Skill	.177	.201	.197	.125	.070	.209	1.000	.301
	Respondent has idea of SHG loan outstanding	.285	.390	.442	.115	.379	.347	.301	1.000

Sig. (1-tailed)	Calculate money		.000	.000	.006	.000	.000	.001	.000
	Respondents acquired knowledge for banking operation post joining SHG	.000		.000	.403	.000	.000	.000	.000
	Respondent can do banking transaction independently post joining SHG	.000	.000		.148	.000	.000	.000	.000
	SHG Concept and Approach Knowledge	.006	.403	.148		.131	.140	.011	.017
	Respondent learned how to write minutes of SHG meeting after joining SHG	.000	.000	.000	.131		.000	.099	.000
	Respondent learned how to maintain books of accounts post joining SHG	.000	.000	.000	.140	.000		.000	.000
	Literacy Skill	.001	.000	.000	.011	.099	.000		.000
	Respondent has idea of SHG loan outstanding	.000	.000	.000	.017	.000	.000	.000	
a. Determinant = .080									

Source: Calculated by the author from Primary data

Table 7: Correlation Matrix for Social Empowerment

		Decision making capacity of respondent has increased post joining SHG	Domestic violence against respondent has reduced post joining SHG	Respondent's participation in family planning decisions increased post joining SHG	Respondent's participation in household expenditure decision increased post joining SHG	Respondent's participation in children's education decision increased post joining SHG	Respondent's participation in children's marriage decision increased post joining SHG	Respondent is aware of property rights post joining SHG	Respondent can participate in training and awareness program post joining SHG	Respondent go to outside village for marketing of goods after joining SHG	Respondent can market their produced goods post joining SHG
Correlation	Decision making capacity of respondent has increased post joining SHG	1.000	.206	.468	.419	.300	.301	.150	.291	.115	.131
	Domestic violence against respondent has reduced post joining SHG	.206	1.000	.293	.043	.157	.239	.178	.366	.220	.229
	Respondent's participation in family planning decisions increased post joining SHG	.468	.293	1.000	.532	.474	.578	.181	.173	.293	.332
	Respondent's participation in household expenditure decision increased post joining SHG	.419	.043	.532	1.000	.470	.567	.004	.070	.210	.309

Respondent's participation in children's education decision increased post joining SHG	.300	.157	.474	.470	1.000	.566	-.009	.064	.084	-.011
Respondent's participation in children's marriage decision increased post joining SHG	.301	.239	.578	.567	.566	1.000	.077	-.006	.237	.362
Respondent is aware of property rights post joining SHG	.150	.178	.181	.004	-.009	.077	1.000	.289	.113	.183
Respondent can participate in training and awareness program post joining SHG	.291	.366	.173	.070	.064	-.006	.289	1.000	.202	.201
Respondent go to outside village for marketing of goods after joining SHG	.115	.220	.293	.210	.084	.237	.113	.202	1.000	.497
Respondent can market their produced goods post joining SHG	.131	.229	.332	.309	-.011	.362	.183	.201	.497	1.000

Sig. (1-tailed)	Decision making capacity of respondent has increased post joining SHG		.000	.000	.000	.000	.000	.003	.000	.017	.008
	Domestic violence against respondent has reduced post joining SHG	.000		.000	.217	.002	.000	.000	.000	.000	.000
	Respondent's participation in family planning decisions increased post joining SHG	.000	.000		.000	.000	.000	.000	.001	.000	.000
	Respondent's participation in household expenditure decision increased post joining SHG	.000	.217	.000		.000	.000	.474	.100	.000	.000
	Respondent's participation in children's education decision increased post joining SHG	.000	.002	.000	.000		.000	.436	.120	.062	.419
	Respondent's participation in children's marriage decision increased post joining SHG	.000	.000	.000	.000	.000		.078	.453	.000	.000

Respondent is aware of property rights post joining SHG	.003	.000	.000	.474	.436	.078		.000	.019	.000
Respondent can participate in training and awareness program post joining SHG	.000	.000	.001	.100	.120	.453	.000		.000	.000
Respondent go to outside village for marketing of goods after joining SHG	.017	.000	.000	.000	.062	.000	.019	.000		.000
Respondent can market their produced goods post joining SHG	.008	.000	.000	.000	.419	.000	.000	.000	.000	
a. Determinant = .056										

Source: Calculated by the author from Primary data

Table 8: Correlation Matrix for Political Empowerment

		Respondent has participated in the meeting of village Panchayat post joining SHG	Respondent has started participating in grama sabha post joining SHG	Respondent has participated in election as a voter post joining SHG	Respondent has participated in election as member after joining SHG	Respondent has been elected as a member of gaon Panchayat after joining SHG	Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG
Correlation	Respondent has participated in the meeting of village Panchayat post joining SHG	1.000	.322	.360	.226	.247	.375
	Respondent has started participating in grama sabha post joining SHG	.322	1.000	.334	.392	.390	.470
	Respondent has participated in election as a voter post joining SHG	.360	.334	1.000	.062	.062	.073
	Respondent has participated in election as member after joining SHG	.226	.392	.062	1.000	.926	.799
	Respondent has been elected as a member of gaon Panchayat after joining SHG	.247	.390	.062	.926	1.000	.868

	Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG	.375	.470	.073	.799	.868	1.000
Sig. (1-tailed)	Respondent has participated in the meeting of village Panchayat post joining SHG		.000	.000	.000	.000	.000
	Respondent has started participating in grama sabha post joining SHG	.000		.000	.000	.000	.000
	Respondent has participated in election as a voter post joining SHG	.000	.000		.127	.127	.089
	Respondent has participated in election as member after joining SHG	.000	.000	.127		.000	.000
	Respondent has been elected as a member of gaon Panchayat after joining SHG	.000	.000	.127	.000		.000
	Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG	.000	.000	.089	.000	.000	
a. Determinant = .017							

	Increase in Family Income	Increased Family Expenditure Contribution	Post Office Savings have Increased	Regular saving habit post joining SHG	Consumer durable has increased post joining SHG	Housing Conditions have Improved	Loan Repayment Capacity	individual bank account increased post joining SHG	Contribution in children's education has increased post joining SHG	KCC to family member post joining SHG	Increase in Livestock	Life Insurance
Correlation	Increase in Family Income	1.000	.843	.367	.609	.474	.394	.635	.462	.285	.048	.248
	Increased Family Expenditure Contribution	.843	1.000	.422	.448	.422	.443	.526	.404	.155	.004	.141
	Post Office Savings have Increased	.367	.422	1.000	.259	.460	.352	.328	.587	.274	.243	.173
	Regular saving habit post joining SHG	.609	.448	.259	1.000	.202	.113	.502	.248	.100	-.039	.046
	Consumer durable has increased post joining SHG	.474	.422	.460	.202	1.000	.503	.490	.400	.412	.177	.260

	Housing Conditions have Improved	.394	.443	.352	.113	.503	1.000	.508	.182	.202	.239	.181
	Loan Repayment Capacity	.635	.526	.328	.502	.490	.508	1.000	.406	.353	.104	.272
	individual bank account increased post joining SHG	.462	.404	.587	.248	.400	.182	.406	1.000	.296	.228	.324
	Contribution in children's education has increased post joining SHG	.285	.155	.274	.100	.412	.202	.353	.296	1.000	.132	.220
	KCC to family member post joining SHG	.048	.004	.243	-.039	.177	.239	.104	.228	.132	1.000	.167
	Increase in Livestock	.248	.141	.173	.046	.260	.181	.272	.324	.220	.167	1.000
	Life Insurance	.360	.206	.414	.252	.159	.184	.250	.292	.114	.186	-.051
<i>Sig.</i>	<i>(I-</i> Increase in		.000	.000	.000	.000	.000	.000	.000	.000	.191	.000

<i>tailed)</i>	Family Income												
	Increased Family Expenditure Contribution	.000		.000	.000	.000	.000	.000	.000	.002	.471	.005	
	Post Office Savings have Increased	.000	.000		.000	.000	.000	.000	.000	.000	.000	.001	
	Regular saving habit post joining SHG	.000	.000	.000		.000	.019	.000	.000	.032	.236	.201	
	Consumer durable has increased post joining SHG	.000	.000	.000	.000		.000	.000	.000	.000	.001	.000	
	Housing Conditions have Improved	.000	.000	.000	.019	.000			.000	.000	.000	.000	
	Loan Repayment Capacity	.000	.000	.000	.000	.000	.000			.000	.000	.028	.000

individual bank account increased post joining SHG	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
Contribution in children's education has increased prst joining SHG	.000	.002	.000	.032	.000	.000	.000	.000	.000	.008	.000	.000
KCC to family member post joining SHG	.191	.471	.000	.236	.001	.000	.028	.000	.008			.001
Increase in Livestock	.000	.005	.001	.201	.000	.000	.000	.000	.000	.001		
Life Insurance	.000	.000	.000	.000	.002	.000	.000	.000	.000	.018	.000	.174

Source: Calculated by the author from Primary data

Appendix 3: Total variance Explained for Various Empowerment

Table 9: Total variance Explained for Economic Empowerment

Component	Initial Eigen Values			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %
1	4.550	37.914	37.914	4.550	37.914	37.914	2.943	24.529	24.529
2	1.460	12.163	50.077	1.460	12.163	50.077	2.309	19.241	43.770
3	1.176	9.803	59.880	1.176	9.803	59.880	1.933	16.110	59.880
4	.962	8.014	67.893						
5	.840	7.002	74.896						
6	.746	6.218	81.114						
7	.599	4.994	86.107						
8	.507	4.226	90.334						
9	.425	3.543	93.877						
10	.403	3.354	97.231						
11	.249	2.072	99.303						
12	.084	.697	100.000						

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

Table 10: Total variance Explained for Educational Empowerment

Component	Initial Eigen Values			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %
1	3.445	43.064	43.064	3.445	43.064	43.064	3.296	41.201	41.201
2	1.184	14.799	57.862	1.184	14.799	57.862	1.333	16.661	57.862
3	.914	11.425	69.287						
4	.699	8.742	78.029						
5	.610	7.620	85.649						
6	.522	6.525	92.174						
7	.351	4.385	96.559						
8	.275	3.441	100.000						

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

Table 11: Total variance Explained for Social Empowerment

Component	Initial Eigen Values			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %
1	3.403	34.026	34.026	3.403	34.026	34.026	2.810	28.099	28.099
2	1.615	16.150	50.176	1.615	16.150	50.176	1.743	17.435	45.534
3	1.181	11.810	61.986	1.181	11.810	61.986	1.645	16.452	61.986
4	.847	8.473	70.459						

5	.784	7.840	78.298						
6	.597	5.968	84.266						
7	.537	5.365	89.631						
8	.388	3.881	93.513						
9	.363	3.629	97.142						
10	.286	2.858	100.000						

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

Table 12: Total variance Explained for Political Empowerment

Component	Initial Eigen Values			Extraction sums of squared loadings			Rotation sums of squared loadings		
	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %	Total	% of variance	Cummulative %
1	3.189	53.155	53.155	3.189	53.155	53.155	2.874	47.895	47.895
2	1.345	22.412	75.567	1.345	22.412	75.567	1.660	27.672	75.567
3	.670	11.173	86.740						
4	.556	9.267	96.007						
5	.180	3.000	99.006						
6	.060	.994	100.000						

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

Appendix 4: Communalities for Empowerment

Table 13: Communalities for Economic Empowerment

Variables	Initial	Extraction
Increase in Family Income	1.000	.850
Increased Family Expenditure Contribution	1.000	.724
Post Office Savings have Increased	1.000	.653
Regular saving habit post joining SHG	1.000	.633
Consumer durable has increased post joining SHG	1.000	.599
Housing Conditions have Improved	1.000	.421
Loan Repayment Capacity	1.000	.665
individual bank account increased post joining SHG	1.000	.534
Contribution in children's education has increased post joining SHG	1.000	.385
KCC to family member post joining SHG	1.000	.537
Increase in Livestock	1.000	.486
Life Insurance	1.000	.699

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

Table 14: Communalities for Educational Empowerment

Variables	Initial	Extraction
Calculate money	1.000	.400
Respondents acquired knowledge for banking operation post joining SHG	1.000	.568
Respondent can do banking transaction independently post joining SHG	1.000	.710
SHG Concept and Approach Knowledge	1.000	.604
Respondent learned how to write minutes of SHG meeting after joining SHG	1.000	.693
Respondent learned how to maintain books of accounts post joining SHG	1.000	.720
Literacy Skill	1.000	.455
Respondent has idea of SHG loan outstanding	1.000	.478

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

40% of the variance associated with statement 1 is common in educational empowerment.

Table 15: Communalities for Social Empowerment

Variables	Initial	Extraction
Decision making capacity of respondent has increased post joining SHG	1.000	.545
Domestic violence against respondent has reduced post joining SHG	1.000	.447
Respondent's participation in family planning decisions increased post joining SHG	1.000	.676
Respondent's participation in household expenditure decision increased post joining SHG	1.000	.662
Respondent's participation in children's education decision increased post joining SHG	1.000	.664
Respondent's participation in children's marriage decision increased post joining SHG	1.000	.711
Respondent is aware of property rights post joining SHG	1.000	.400
Respondent can participate in training and awareness program post joining SHG	1.000	.656
Respondent go to outside village for marketing of goods after joining SHG	1.000	.669
Respondent can market their produced goods post joining SHG	1.000	.768

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

.Table 16: Communalities for Political Empowerment

Variables	Initial	Extraction
Respondent has participated in the meeting of village Panchayat post joining SHG	1.000	.567
Respondent has started participating in grama sabha post joining SHG	1.000	.538
Respondent has participated in election as a voter post joining SHG	1.000	.723
Respondent has participated in election as member after joining SHG	1.000	.894
Respondent has been elected as a member of gaon Panchayat after joining SHG	1.000	.936
Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG	1.000	.877

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis

Appendix 5: Component Matrix for Empowerment

Table 17: Component Matrix for Economic Empowerment

Variables	Component		
	COM 1	COM 2	COM 3
Increase in Family Income	.841	-.370	
Increased Family Expenditure Contribution	.759	-.373	
Post Office Savings have Increased	.673		.382
Regular saving habit post joining SHG	.551	-.568	
Consumer durable has increased post joining SHG	.702		
Housing Conditions have Improved	.602		
Loan Repayment Capacity	.775		
individual bank account increased post joining SHG	.669		
Contribution in children's education has increased post joining SHG	.463	.343	
KCC to family member post joining SHG		.613	.313
Increase in Livestock	.366	.391	-.446
Life Insurance	.442		.708

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis (6 components extracted)

Table 18: Component Matrix for Educational Empowerment

Variables	Component	
	COM 1	COM 2
Calculate money	.606	
Respondents acquired knowledge for banking operation post joining SHG	.751	
Respondent can do banking transaction independently post joining SHG	.819	
SHG Concept and Approach Knowledge		.775
Respondent learned how to write minutes of SHG meeting after joining SHG	.809	
Respondent learned how to maintain books of accounts post joining SHG	.820	
Literacy Skill	.345	.580
Respondent has idea of SHG loan outstanding	.626	

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis (2 components extracted)

Table 19: Component Matrix for Social Empowerment

Variables	Component		
	COM 1	COM 2	COM 3
Decision making capacity of respondent has increased post joining SHG	.604		.423
Domestic violence against respondent has reduced post joining SHG	.448	.442	
Respondent's participation in family planning decisions increased post joining SHG	.812		
Respondent's participation in household expenditure decision increased post joining SHG	.714	-.378	
Respondent's participation in children's education decision increased post joining SHG	.607	-.485	
Respondent's participation in children's marriage decision increased post joining SHG	.763	-.328	
Respondent is aware of property rights post joining SHG		.516	
Respondent can participate in training and awareness program post joining SHG	.352	.612	.397
Respondent go to outside village for marketing of goods after joining SHG	.482	.373	-.546
Respondent can market their produced goods post joining SHG	.541	.374	-.579

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis (2 components extracted)

Table 20: Component Matrix for Political Empowerment

Variables	Component	
	COM 1	COM 2
Respondent has participated in the meeting of village Panchayat post joining SHG	.489	.573
Respondent has started participating in grama sabha post joining SHG	.632	.372
Respondent has participated in election as a voter post joining SHG		.810
Respondent has participated in election as member after joining SHG	.894	-.306
Respondent has been elected as a member of gaon Panchayat after joining SHG	.917	-.308
Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG	.918	

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis (2 components extracted)

Appendix 6: Rotated Component Matrix for Empowerment

Table 21: Rotated Component Matrix for Economic Empowerment

Variables	Component		
	COM 1	COM 2	COM 3
Increase in Family Income	.853		
Increased Family Expenditure Contribution	.800		
Post Office Savings have Increased			.705
Regular saving habit post joining SHG	.785		
Consumer durable has increased post joining SHG	.324	.660	
Housing Conditions have Improved	.305	.535	
Loan Repayment Capacity	.650	.475	
individual bank account increased post joining SHG		.386	.547
Contribution in children's education has increased post joining SHG		.593	
KCC to family member post joining SHG		.312	.598
Increase in Livestock		.696	
Life Insurance			.755

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation (Rotation converged in 6 iterations)

Table 22: Rotated Component Matrix Educational Empowerment

Variables	Component	
	COM 1	COM 2
Calculate money	.539	.330
Respondents acquired knowledge for banking operation post joining SHG	.742	
Respondent can do banking transaction independently post joining SHG	.842	
SHG Concept and Approach Knowledge		.766
Respondent learned how to write minutes of SHG meeting after joining SHG	.832	
Respondent learned how to maintain books of accounts post joining SHG	.849	
Literacy Skill		.649
Respondent has idea of SHG loan outstanding	.530	.445

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation (Rotation converged in 3 iterations)

Table 23: Rotated Component Matrix Social Empowerment

Variables	Component		
	COM 1	COM 2	COM 3
Decision making capacity of respondent has increased post joining SHG	.580	.444	
Domestic violence against respondent has reduced post joining SHG		.623	
Respondent's participation in family planning decisions increased post joining SHG	.740		
Respondent's participation in household expenditure decision increased post joining SHG	.779		
Respondent's participation in children's education decision increased post joining SHG	.803		
Respondent's participation in children's marriage decision increased post joining SHG	.784		.309
Respondent is aware of property rights post joining SHG		.623	
Respondent can participate in training and awareness program post joining SHG		.807	
Respondent go to outside village for marketing of goods after joining SHG			.797
Respondent can market their produced goods post joining SHG			.849

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation (Rotation converged in 3 iterations)

Table 24: Rotated Component Matrix Political Empowerment

Variables	Component	
	COM 1	COM 2
Respondent has participated in the meeting of village Panchayat post joining SHG		.724
Respondent has started participating in grama sabha post joining SHG	.421	.600
Respondent has participated in election as a voter post joining SHG		.844
Respondent has participated in election as member after joining SHG	.941	
Respondent has been elected as a member of gaon Panchayat after joining SHG	.962	
Respondent acquired knowledge about constitutional provisions and special laws related to women post joining SHG	.912	

Source: Calculated by the author from Primary data

Note: Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation (Rotation converged in 3 iterations)