

Impact of Micro Credit on Women Empowerment: A Case Study of Dholpur District of Rajasthan

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Abstract: *This study is an attempt to assess the empowerment of women through micro credit. It was conducted in Dholpur District to study the formation mechanism of Self Help Groups and to measure the impact of micro credit through SHGs on rural women on two dimensions of women empowerment, namely (1) participation in economic decision making, and (2) participation in social decision making. The study consists of 25 women members of SHGs and 25 non-SHG women members as selected respondents. To find out the impact of SHG membership on the beneficiaries before and after joining the SHG the paired t-test was employed and three point scale was used for analyzing the participation of women in decision making process. The findings indicate that highest majority of women participated in SHGs for economic independence, income-generation activities and social contacts. The impact of participation in decision making on SHG members was found significantly higher than non-SHG members in household expenditure, education of children, marriage of children, marketing and social customs in the home. Women associated with SHGs become more self-confident with increased sense of self-worth. Women's increased economic activity and control over income resulting from access to micro-credit with improved women's skills, mobility, and access to knowledge have enhanced her status within the community. It can be concluded that there is positive change in both social and economic terms.*

Keywords: Micro credit, economic and social decision making, women empowerment.

Introduction

In India, the trickle down effects of macroeconomic policies have failed to resolve the problem of gender inequality. Women have been the vulnerable section of society and constitute a sizeable segment of the poverty-struck population. Women face gender specific barriers to access education health, employment etc. Among the poor, the poor women are most disadvantaged—they are characterized by lack of education and access of resources, both of which are required to help them and work for their way out of poverty and for upward economic and social mobility. SHG is a viable organizational setup to disburse micro credit to the rural women for the purpose of making them entrepreneur and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women can be fulfilled wholesomely through the SHG's. The women led SHG's have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial self-discipline. SHG's enhance the equality of status of women as participants, decision-makers and

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beneficiaries in the democratic, economic and social and cultural spheres of life. They encourage women to take active part in the socio-economic progress of the society.

Micro Credit Scheme

Micro credit through Self Help Group has been recognized internationally as the modern tool to develop and promote women entrepreneurship for their empowerment. Self-help group as a method of micro credit scheme has emerged in order to help poor women to secure inputs like credit, training and develop the saving habit among the women.

SHGs are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self-Help Groups. The Ninth Five Year Plan of the Government of India had given due recognition on the importance and the relevance of the Self-help group method to implement developmental schemes at the grassroots level. Many rural development programmes like SGSY which is a combination of six rural development programmes, are based on the self-help group strategy. It is viable alternative to achieve the objectives of rural development and to get women's participation in all rural development programmes.

Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” and has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self- help capacities of the poor leading to their empowerment. Thus, micro credit scheme in India have been increasingly hailed for their positive economic impact and the empowerment of women. This is based on the view that women are more likely to be credit constrained, have restricted access to wage labour market and have limited decision-making and bargaining power within the household.

Women Empowerment

In India women empowerment is a buzz word today. Empowerment of women is embedded in the concept of overall development of women. There is a shift in paradigm from top-bottom approach to bottom-up approach, which basically is a people oriented approach and keeps men and women in centre as lead actors giving equal importance to all the players. The main slogan is ‘if development is not gendered then it is endangered’. Empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. Empowerment is operationalized as the process and outcome of women gaining access to, ownership of, control over, and benefit from livelihood assets, activities and opportunities that in turn challenges the norms of social power inequality. Women constitute around fifty percent of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. As majority of women lack assets but ownership and control over assets is needed to help and contribute to their empowerment, well-being, economic independence through self-employment and entrepreneurial development.

A Self Help Group is a small voluntary association of poor rural women preferably from the same socio-economic back drop, who pool in their resources to become financially stable by

taking loans from the money collected by the group and by making everybody of that group self-employed. The micro credit given to them makes them enterprising. A majority of microfinance programs target women with the explicit goal of empowering them. There are varying underlying motivations for pursuing women empowerment. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged and thus helping them should be a priority. Whereas, other believe that investing in women's capabilities empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development. The expansion in the range of potential choices available to women includes three inter-related dimensions. These dimensions are (1) Resources: The precondition necessary for women to be able to exercise choice; women must have access and future claims to material, human and social resources; (2) Agency: The process of decision-making, including negotiation, deception and manipulation that permit women to define their goals and act upon them. 3. Achievements: The well-being outcomes that women experience as a result of access to resources and agency.

The present paradigm of empowerment of women is not a woman in development but a gender and development. The women in development paradigm assumes that women have been left out in development process and hence need to be integrated to give benefit while, gender and development paradigm recognizes women's triple role i.e. in reproduction, production and community management. Therefore, the main objectives of development programmes in this context may be categorized as (i) initiate income generating programmes; (ii) sensitize women about their rights, entitlements and legal framework; and (iii) take up capacity building measures.

Problem Statement

There has been increasing turned in number of women owned enterprises in India, but despite government efforts, substantial growth could not be achieved. Even after 69 years of independence women in India are struggling for taking decision about them. That is why women as entrepreneurial resource have not been widely recognized in India.

Rajasthan has historically been a patriarchal and also feud society where gender discrimination has been a concern. This has drastically affected women's health, financial status, literacy level political and social involvement. In Rajasthan, the need is now keenly felt that women should also take decision at the home in family matter. In Rajasthan female literacy is very low particularly in rural areas where agriculture and animal husbandry is main occupation which have been dominated by male members. And hence in today's scenario, the growth of women entrepreneurship is very crucial for not only economic but also social upliftment. In the light of the above facts, this study has been conducted. The main aim of this paper is to examine the impact of SHGs in socio-economic development of women.

Literature Survey

- Hashemi, Schuler, and Riley (1996) investigated whether women's access to credit has any impact on their lives. The results of their investigation suggest that women's access to credit is a significant factor in the magnitude of their economic contributions to the household, and contributes to the likelihood of an increase in asset holdings in their own names, and in their political and legal awareness as well as in the composite empowerment index. They also found that access to credit was associated with higher

levels of mobility, political participation and involvement in 'major decision-making' for particular credit organizations.

- Shylendra (1998) conducted a study with eight women SHG in which he identified those SHGs which failed because of lack of understanding about the goal and purpose of the group and absence of clarity about the concept of the SHGs among members. The study concluded with the suggestion that groups should be formed looking at the need of the members and making them realize that SHGs as institutions can strategically address both their short and long term needs.
- Malhotra et. Al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that the women's empowerment needs to occur along multiple dimensions including economic, socio-cultural, interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of socio-cultural dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility, to non-familiar social support systems and networks available to women.
- N. Manimekalai and Rajeshwari (2001) in their paper highlighted that the provision of micro-finance by the NGO's to women SHG's has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.
- Biswas, Tapash and Kumar (2004) conducted a study on economic and personal empowerment of 100 women aged between 16 and 65 years, participating in SHGs from two villages (Delwara and Shishvi) in Rajasthan. Based on qualitative data, the study found that after joining SHGs, the members achieved both economic and personal empowerment in terms of collective efficiency, pro-active attitudes, self-esteem and self-efficacy.

A critical review of studies on micro-credit through Self-Help-Groups (SHGs) especially on women empowerment furnished a good theoretical as well as structural background.

Objectives of the Study

1. To measure the impact of the SHG membership on economic decision making of women.
2. To measure the impact of the SHG membership on social decision making of women
3. To study the formation mechanism of SHGs.
4. To suggest appropriate policy intervention for the effective performance of SHGs.

Hypothesis

H₀: There is no significant impact of SHG membership on participation of women in economic decision making.

H_a: There is significant impact of SHG membership on participation of women in economic decision making.

H₀: There is no significant impact of SHG membership on participation of women in social decision making.

H_a: There is significant impact of SHG membership on participation of women in social decision making

H₀: There is no difference in mean income of respondents before and after joining SHG.

H_a: There is difference in mean income of respondents before and after joining SHG.

Data Collection and Methodology

This study was conducted in the Dholpur district of Rajasthan State during the period September-December 2015. On the basis of analysis, SHGs movement has been found weak in Dholpur district. According to Rajasthan Micro Finance Report 2010, it has been found under-banked too.

This study is based on primary data collected through field survey. A multi-stage sampling was adopted for the selection of block, villages, SHGs and respondents. One block was selected from district Dholpur and from this block five different villages were selected on random basis. From each village, one SHG was selected randomly and finally 5 SHGs were selected for this study. On random basis, 5 women members from each SHG and 5 non-members from the same village were selected as respondents. Thus, 25 respondents from SHG members and 25 non-members were selected for measuring the impact of SHGs regarding decision making aspects. The three point scale was used for the study with the following score values:

Self-decision: score value-3, Decision with husband: Score value-2 and Decision only by husband: Score value-1. For the collection of the data, interview schedule was used. From the observed data, mean value was calculated. The mean was compared with the neutral score value that is 2. If the mean was found below the neutral value, it means the statements having no impact and if the mean value is equal or above the neutral score, it means the statements having the impact. Tabulation, percentage, mean and t-test, have been used for the analysis of the data.

Table 1: Formation Mechanism of Self Help Groups (N=25)

Attributes	Source of Information	Number of Respondents	Respondents (%)
Source of motivation for joining SHGs	1.NGO	13	52
	2. Banks	05	20
	3. Govt. Departments	04	16
	4 .Family members or friends	03	12
Purpose for joining SHGs	1. To increase income	24	96
	2. Facility of loan	22	88
	3. Saving	24	96
	4. Opportunity of social contacts	16	64
	5.Trainings in income generating activities	15	60
	6. Self- development	07	28
	7. Marketing advantage	15	60
Criterion for group formation	1. Geographical proximity	20	80
	2. Income	12	48
	3. Caste	16	64
	4. Personal relations and similar ideology	4	16
	5. Mutual trust	18	72

Source: Field survey, 2015

Table 1 shows that majority of women (52%) joined SHGs by getting motivated through NGOs, 20% by bank and 16% by Government departments. Here we find that no any woman joined SHG motivated by her-self. A significant number of women members, 96% joined SHGs for the purpose of income generation and saving followed by facility of loan 88% and exposure of social contacts 64%. Savings and credit (loan facility) have been found to be the two prime financial services that poor needs. Geographical proximity was the major criterion for group formation (80%) followed by mutual trust and caste group 72% and 64% respectively. It can be seen from the table that similar ideology is not more effective criterion for joining SHGs.

The SHG's have provided social opportunities to make them aware regarding rights, entitlements and development programmes as well as starting income generation activities for substantial earnings and self-employment. 60% of the members have undergone training. In case of income generating activities the SHG members got training in animal husbandry, weaving, tailoring, silk reeling, catering /preparation of eatables, pickle making etc. Loans were invested in handicrafts, garments, dairy, and land development. Out of these, dairy seemed to be the most successful (Table 4).

Table 2 reveals mean scores for the indicators. The empowerment of a SHG member is defined in terms of her influence over the family's economic resources and her participation in its economic decision-making. And, the influence made by her on and participation in socio-political decision-making and influence over other decisions pertaining to general welfare of the family are considered. The level of empowerment in each case has been measured by asking the respondents to put their status on three point continuum scale.

Table 2: Impact of SHGs on economic and social Decision making (Test Statistics)

Indicators	SHGs Members (N=25)	Non-SHG's Members (N=25)	Difference	t-stat (cal.)
Economic Decision	Mean	Mean		
1. Taking decision for nutrition of the family independently	2.60	2.20	0.40	12.97>1.71
2. Decision for household day to day purchase and expenditures	2.50	1.90	0.60	12.04>1.71
3. Decision for children's education	2.40	1.30	1.10	14.34>1.71
4. Decision for Sale or mortgage of assets	2.10	1.40	0.70	09.05>1.71
Average score for Economic Decision	2.40	1.70	0.70	13.09>1.71
Social Decisions	Mean	Mean	Difference	t-stat (cal.)
1. Participating in decision of marriage of children.	2.10	1.70	0.40	05.36>1.71
2. Participating in decision on any social custom in the family and religious and cultural programmes	2.80	2.30	0.50	12.32>1.71
3. Freedom outside the house to participate in social awareness campaign, anti-drug campaign, cleanliness drive etc.	2.00	1.40	0.60	09.93>1.71
4. Freedom for mobility to relatives, parents & religious places.	2.30	1.80	0.50	07.51>1.71
Average Score for Economic Decision	2.30	1.80	0.50	8.81>1.71

Source: Calculated from Field survey data, t*=1.71 is tabular value at 5% level of significant, d.f.=24

Economic decision making of women included four variables: (1) taking decision for nutrition of the family independently; (2) participating in decision of purchasing of household items; (3) decision for children education; (4) decision for sale or mortgage of assets. These have been quantified using the scoring pattern (Table 2). The difference score for these are 0.40,

0.60, 1.10, 0.70 respectively and average value for economic decision is higher by 0.70 in SHGs members as compared to non SHGs members.

Social decision making of women included four variables: (1) participation in decision of marriage of children; (2) participation in decision on any social custom in the family; (3) freedom outside the house to participate in social awareness campaign, anti-drug campaign, cleanliness drive etc.; (4) freedom for mobility to relatives, parents & religious places. The difference score for these are 0.40, 0.50, 0.60, 0.50 respectively and average score for social decision is higher by 0.50 in SHGs members as compared to non SHGs members.

Table 3: Demographic Profile of Respondents

Demographic Variables	Category	Statistics	
		Frequency	Percentage
Age (in Years)	25-35	06	24
	35-45	12	48
	45-55	06	24
	Above 55	01	04
Educational Level	Illiterate	04	16
	Primary	07	28
	Secondary	9	36
	Higher Secondary	03	12
	Graduate	02	08
Size of Family	1-2	02	08
	3-5	15	60
	6-8	08	32
Monthly Income of Family	Less than Rs. 2500	10	40
	2500-3500	8	32
	3501-4500	2	08
	4501-5500	4	16
	5501-6500	1	04

Field survey, 2015

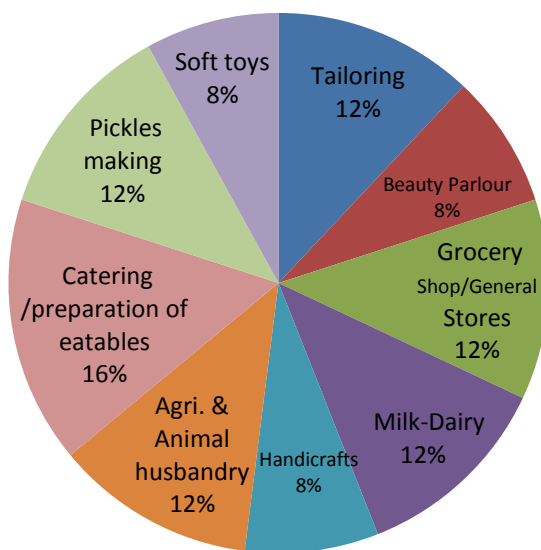
Table 3 shows that majority of the beneficiaries were in the age group of 25-45 years. Most of the beneficiaries have got the education up to primary and secondary level. Educational level of women is poor among this group and it acts as a hindrance for acquiring socio-economic empowerment. They are married and having 3-5 members families. Their housing condition was not good, where they face problems of electricity, safe drinking water and sanitation. The land holding size of respondent's families has been reported to be small and one fourth of them were landless. Table 4 indicates the nature of income generating activities by respondents. Majority of respondents (12% respondents in each category) were involved in economic activities related to agriculture and animal husbandry, tailoring, grocery shop and pickle making. The income from agriculture and allied activities is seasonal in nature, primarily around the harvest season. About 16% respondents found their job in catering/preparation of eatables. 8% respondents were engaged in economic activities related beauty parlour. Similarly in soft toys making activities 8% respondents were employed.

Table 4: Nature of Income Generating Activities Undertaken by Respondents

S. No.	Income generating activities	No.of Members	Percentage	Cumulative Percentage
1	Tailoring	3	12	12
2	Beauty Parlour	2	8	20
3	Grocery Shop/General Stores	3	12	32
4	Milk-Dairy	3	12	44
5	Handicrafts	2	8	52
6	Agriculture activities & Animal husbandry	3	12	64
7	Catering /preparation of eatables	4	16	80
8	Pickles making	3	12	92
9	Soft toys	2	8	100
	Total	25	100	

Field survey, 2015

Occupational profile of SHG members



Educational Profile of SHG Members

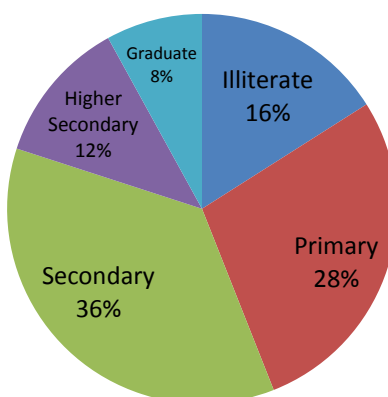


Table 5: Paired t-test table

	Paired Differences					t-statistics	df	Sig. (2-tailed)
				95% Confidence Interval of the Difference				
	Mean	Std. Deviation	Std. Error Mean	Lower	Upper			
Income before joining SHG - Income after joining SHG	-528	316.9122	63.3824	-658.8149	-397.1851	-8.330	24	.000

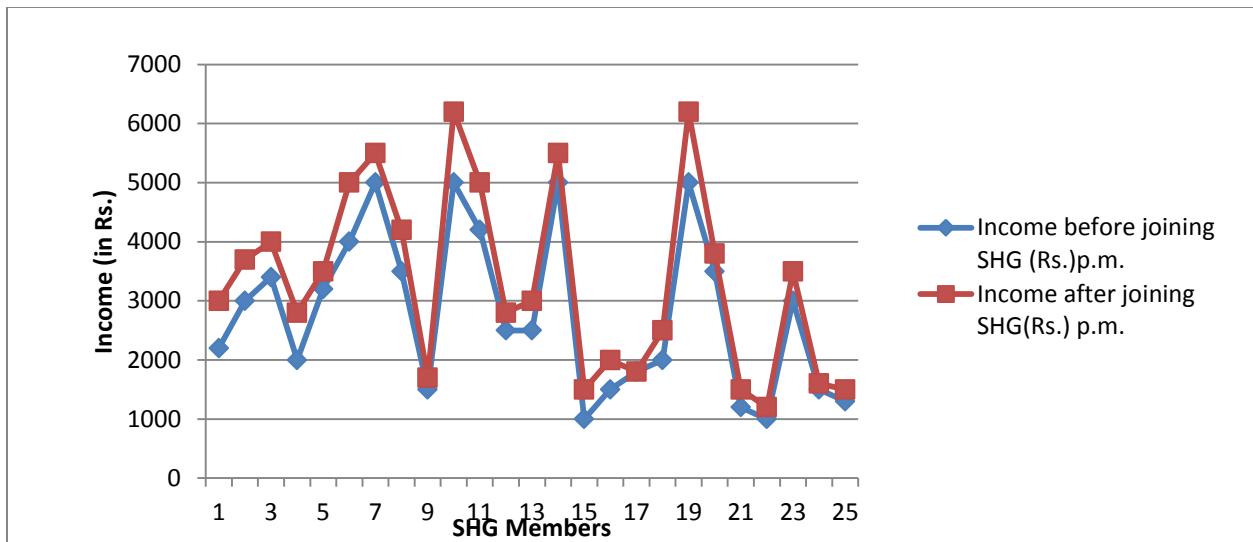
Results and Discussion

About 60% members started new economic activities after joining the SHGs and 40% expanded their on-going economic affairs after joining the self-help groups. Average monthly income before joining the SHGs was Rs. 2792, and after joining the SHGs increased to Rs. 3320. Thus, the income of member households has increased by 19% in post-SHG period. Agriculture and animal rearing were two main sources of income/ livelihood for respondents before joining the SHGs. But these sources are uncertain in nature (for example, uncertainty due to illness and death of livestock, crop failure etc.) therefore, the respondents got the opportunity to diversify their economic activities after joining the SHGs. The beneficiaries were mainly self-employed and housewives. The household income of majority of respondents' families has been reported to be low; however, the contribution of SHGs member to the family income has been recorded to

Table 6: Paired samples test

Paired Samples Statistics				
	Mean	N	Std. Deviation	Std. Error Mean
Income before joining SHG	2792	25	1346.5759	269.3152
Income after joining SHG	3320	25	1566.5780	313.3156

to be significant



Since the probability value is 0.000 ($p < 0.05$), it indicates statistically significant relationship. Therefore, the null hypothesis is rejected and it is concluded that mean income of the respondent after joining SHG is significantly higher than the mean income before joining SHG. Thus the micro credit is significantly increasing the income of the respondents. The results of this study state that microfinance has improved their economic condition and enhanced their ability to contribute in their family's decision making. As rural women started to earn and contribute to their family expenses, their husband's behaviour towards them has changed considerably.

Findings of the study can be summarized as below:

1. The findings of the study reveal that the majority of the respondents joined SHGs for the purpose of income generating activities and saving. The responses of SHG members indicate that their income, savings, income and employment days have improved after joining the SHGs. They have also reported that their market access has increased and now greater number of members makes purchase decisions independently. Women become independent enough financially to be able to buy things for themselves or for their children, and also acquire self-respect for earning and bringing in income for the family. Mobility of participants has also increased.
2. There is a significant improvement in the income of the respondents after joining SHG. About 19% growth in income has been registered after joining the SHGs. After joining the SHGs, respondents preferred to engage in non-farming activities like handicrafts, catering /preparation of eatables, pickles making, soft toys, beauty parlour etc. On the one hand, it reduced their dependence on agriculture and on the other side it increased their productivity and income in non-farming activities.
3. More than 55% respondents reported that they play an important role in decision making and they were consulted for making important decisions of the family. SHG membership enabled members for active participation in development programmes and active role in decision making process both at domestic and market fronts.
4. It is found that micro finance improved the literacy levels of the respondents and their awareness on children's education and different social issues.

5. Some respondents reported that they get less time in household works due to greater involvement in the SHGs as they have to attend meetings, look after the enterprises and market the products. This is an important issue because sometimes it may lead to tension within the family but in many cases women reported that they get enough of support and helps from their husbands. Maximum number of respondents accepted that microfinance has brought economic development directly and indirectly and thus happiness and peace in the family.

Considering the findings of the study, the following suggestions are made:

1. Literacy and special training are needed for the illiterate women to benefit from the micro credit schemes. Training in legal rights and gender awareness are important complements to micro credit for the empowerment of women. The women members should be given necessary training and guidance to promote the entrepreneur abilities of women and for successful operation of the group. Trainings on income generating activities must be mandatory for all the SHG members because the skill development will help even if the member does not get any share in external loan. This capacity building will ultimately uplift the society through better and higher income opportunities to the women.
2. Marketing facilities for the sale of products of SHGs may be created. Periodical exhibition at block level may be organized where the products of SHGs can be displayed.
3. The procedure of the banks in sanctioning credit to SHGs should be made simple and quick. Govt. should grant tax exemptions and other incentives to the organizations which seek to extend credit facilities to rural women as a way of encouraging them to run small scale business.
4. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the group.
5. The members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process NGOs should act as a facilitator and motivator.
6. Meetings and seminars may be organized where the members will get a chance to exchange their views and strengthen their groups by interactions.
7. Majority of the SHG members reported that their self- confidence and self- worth increased, attitude toward women's role changed in positive direction after participations in the SHGs. But in some issues such as, political participation in the form of holding some post is lacking i.e. SHG women members casted their votes freely but rarely did they hold any political posts even at village level. The NGOs may try to motivate the women member to be part of political process i.e., putting the candidature in local Panchyat or Council elections by organizing awareness programme and motivational talks by successful women representatives.
8. Based on the available literature reviews in the study the major gap which the study finds is of women awareness about her rights and dependency on their male member, this gap can be fulfilled only by different schemes implemented properly by government expenditure. Women decision making improvement needs motivation and proper financing facilities at proper interval of time. Here proper development of SHG groups in rural area and also in suburban can lead to optimum development of women entrepreneurs.

Conclusion and Policy Implication

Women's participation in decision-making in family is important indicator for measuring their empowerment. Though one-third percent beneficiaries reported that decisions are being taken by their husbands, yet, about two-third respondents accepted that they do participate in decision-making process. The respondents as SHG member were able to take more decisions as compared to those who were not members of SHGs because SHGs members could acquire more knowledge and more scientific information by mutual interactions, social gatherings and trainings conducted by different agencies engaged in women empowerment. The membership of SHG gave the economic and social power to women and they become more able to take strong decision in life. Thus, the socio-economic conditions of women have demonstrated that their status has improved since the joining of SHG's and availing micro-finance. There have been positive changes in household and community perceptions of women's productive role, as well as changes at the individual level. Previously where women's role has been very circumscribed and women had little opportunity to meet women outside their immediate family there have sometimes been significant changes. It is likely that changes at the individual, household and community levels are interlinked and that individual women who gain respect in their households then act as role models for others, leading to a wider process of change in community perceptions and male willingness to accept change. Majority of the SHG members reported that their self- confidence and self- worth increased, attitude toward women's role changed in positive direction after participations in the SHGs.

Women's control over decision-making is also seen as benefitting men through preventing leakage of household income to unproductive and harmful activities. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, and health and literacy campaigns to further decrease vulnerability and improve women's skills.

The study also conclude that though the women working on income generation activities have improved their economic condition but there are also some negative impacts such as too much of work pressure, physical and psychological stress etc. due to their dual role at home and participation in SHGs.

Empowering women puts the spotlight on education and employment which are an essential element to sustainable development. Empowerment of women means rearranging gender relations within the family and in the society and also giving them capability of challenging and changing their subordinate position in society. The findings may be useful to microfinance institutions to strengthen and expand their support to rural poor women. Microfinance institutions should conduct usual meeting with the beneficiaries to make them aware about the use of loan in proper business. Govt. and NGOs, on the basis of the study findings, may formulate its policy to empower rural women socially and economically.

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