

Women Empowerment and Microfinance: The Case Study of SHGs Micro - Credit Beneficiaries in Rural Khunti District, Jharkhand

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ABSTRACT :

The paper examines the role of SHG micro-credit scheme in empowerment of women in rural areas of Khunti district of Jharkhand state. The study is mainly based on the primary survey conducted from a random sample of 118 poor tribal women during June 2016 - August 2016. The study aims to examine the socio-economic background, besides the changes in the employment activity, income, borrowing and saving habits of the sample respondents before and after the micro-credit loan. It also over-views their perceived benefits post-SHG participation and changes in their role in household decision-making. The methodology employed for studying the objectives are simple averages, percentages, ratios and Garret Ranking Technique. The findings reveal that the sample respondents belong to socially and economically backward category. However, post-SHGs they have started saving and borrowing with banks, rather than depending on their relatives and friends. This has resulted in their financial inclusion. Their income levels have also improved. Further, although majority of the decisions are still made by their spouse, the decision on spending their own earnings are largely done by the women themselves. Whereas, in the case of voting, child birth, social visits and gifts, borrowing and savings, and medical expenditure, decisions are made by both the husband and wife. Their major perceived benefits from the scheme are improved social status, bought new assets, better housing and increased food expenditure respectively. In sum, the SHG programme has led to their social, economic and political empowerment, though slow but a steady march towards Gandhian perception of women empowerment, which had not been experienced by the rural poor women of the study area in Jharkhand. Improving their awareness and capabilities would go a long way in achieving the Gandhian dream of women empowerment.

Key Words : Tribal Women Empowerment, Bank -linkage, Self-help groups, Micro-credit and Rural area.

INTRODUCTION

The economic growth and development of the country lies in the proper utilization of its both human and non-human resources. The development of India lies in the progress of rural village and enhancing the skills of rural people for employment generation activities. At the time of independence, India had stagnant economic growth, low productivity and low national income, due to which the main objectives of the government during the First Five Year Plan (1951-1956) was to strengthen the economy by directing focus on the agriculture sector. Agriculture and allied activities have always been the focus of the policy-makers in the progress of rural village and employment generation (Government of India). Mahatma Gandhiji believed that status of women in the society is an index of its civilization. Both women empowerment and the concept of ideal village are the two sides of same coin with which the development process should go parallel. The over-all development and growth of a country is possible only when they participate equally in the development of country. It requires effective empowerment of women by integrating them to the mainstream of economic development. Empowerment is the process of creating a social environment which enables an individual to think, act and work independently, and make decisions and choices individually or collectively. Women's empowerment enables them to be confident, courageous and self-assertive to make decision within and outside home.

Economic empowerment refers to economic independence through employment, control over means of production, besides redistribution of resources and power. It helps in building confidence, self-assertion and courage. The Government of India has launched several women welfare programmes through various development centres, rural agencies and banks, including National Bank for Agriculture and Rural Development (NABARD), to uplift their status. Empowerment of women was one of the nine primary objectives of the Ninth Five Year Plan (1997-2002) and efforts were made to create a free environment for women where they can exercise their right within and outside the home and can be an equal partner as men (GOI 2000).

The Self-help groups (SHGs) scheme, launched in April 1999 in India, has grown into a major source of women empowerment. Women, who form small voluntary groups operating at non-political level (NABARD 2002), dominate these SHGs. The Tenth Five Year Plan (2002-2007) adopted women's component plan under which not less than 30 percent of the fund/benefits are to be earmarked for women related sectors and women specification programmes (GOI 2003). The Eleventh Five Year Plan (2007-2012) attempted to further strengthen Self Help Groups and community based organizations for the empowerment of women (GOI 2008). Special focus was given to increase employment opportunities and productive resource for them through special schemes and programme of financial intermediaries and increase competitiveness and economic exchange among women entrepreneurs. These groups of women undertake both farm and non- farm activities like dairy farming, fisheries, tailoring and embroidery, small shops, food stalls, handicrafts,

cultivation, etc. Given the vulnerability and powerlessness of women, the formation SHGs women's groups will provides visibility to these women's groups through sharing of credit, skills and productive capacity. It helps them in cutting across social and economic barriers of caste and religion and work together harmoniously for economic development.

Several researchers have conducted studies assessing the impact of SHGs on empowerment of women and confirmed it. Studies by Kumaran (1997), Manimekalai and Rajeswari (2000), Vijayanthi (2000), Datta and Raman (2001), Madheswaran and Amita (2001) Nirmala (2003), and Nirmala, Bhat and Bhuvaneshwari (2004) revealed that despite the short period of its launching, the SHGs programme has been performing much better by improving the socio-economic status of its beneficiaries. Khandker (2005) found that access to microfinance had contributed to overall poverty reduction, at village level, and especially among females. A study by Swain and Wallentin (2007) of the Self Help Bank Linkage Program in India across five states for 2000 and 2003 indicated significant increase in empowerment of the SHG women.

More recently, studies across India by researchers like Minimol and Makesh (2012), Alam and Nizamuddin (2012), Poornimaa (2013), Mula and Sarker (2013), Bashir, et al. (2013) and Kondal (2014), have also confirmed that SHGs scheme have contributed to the social and economic empowerment of women.

In the light of these studies, the present paper tires to make another attempts to examine rural women's empowerment through SHGs micro-financing in Khunti district of Jharkhand. The following objectives are examined by the study :

- i) To survey the socio-economic background of the sample respondents during the survey.
- ii) To examine the changes in the employment activity, income, standard of living index, labour supply, and borrowing and savings of the sample respondents before and after the micro-credit loan,
- iii) To study the decision-making and perceived benefits of the SHGs scheme among the sample respondents.

The paper is organize as follows. After the brief introduction and objectives of the study in section - I, data source and methodology are outlined in section - II. Section - III discusses the empirical results, while the concluding remarks are given in section - IV.

DATA AND METHODOLOGY :

The research study is conducted in the rural areas of Khunti district of Jharkhand, which included field survey of a randomly selected three blocks, viz., Murhu, Torpa and Karra. The respondents of the research study are mainly tribal women. The data for the study have been collected during June 2016 - August 2016, using pre-tested schedules,

with the help of officials of the Bhartiya Samruddhi Investments and Consulting Services Ltd. (BASIX). The research study mainly targets women because most of the microfinance programme focus on women, as they are considered as less credit risk, and who are engaged in income generation activities which contributes to a better standard of living of their family. For the study, primary has been collected from a random sample of 118 poor women belonging to Guyu, Tati and Kurki villages.

The methodology employed for studying the objectives are simple averages, percentages, ratios Standard of Living Index (SLI - Roy, Jayachandran, and Banerjee (1999) and Garret Ranking Technique (Garret and Woodworth 1969).

Garret ranking technique (1969) has been adopted to rank the perceived benefits of the SHG respondents on a priority basis. The ranks assigned by the sample respondents to each item have been converted into percentage scores using the Garret table. The total scores of each item thus obtained have been converted into mean scores by dividing the former by the number of respondents who had responded to each item. These mean scores have been arranged in a descending order and the ranks assigned. The percentage position of each item has been calculated using the given formula :

$$\text{Per cent position} = 100 [(R_{ij} - 0.5)/N_j]$$

where,

R_{ij} = rank given to the i^{th} item by the j^{th} respondent; and

N_j = total number of items ranked by the j^{th} respondent.

RESULTS AND DISCUSSION

The social background of the sample women is given in table - 1. The respondents were asked about their family status, size of family, caste and community, health and marital status. Out of 118 sample respondents, 37.7 per cent live in nuclear family and the remaining majority (62.3%) live in joint family. In the study area, mostly there is a concept of joint family which includes father-in-law, mother-in-law, sister-in-law and brother-in-law and others. The joint family is consists of more than five members. In the nuclear family, the male member is the earning member, while the women were engaged in household work, looking after their children as well as were seen working in the agriculture field. In the joint family, the male members were engaged only in income earning activities, while the women were engaged in both income earning and household activities.

In the sample, the maximum number of family size was 15 in a joint family, while the minimum number is three in a nuclear family. About 37.7 per cent of the respondents belong to nuclear family More than one-third of the families have 10 - 15 (39%) and 6 - 10 (38.1%) family members. The respondents belong to the Munda tribes. Only Hindu (29.7%) and Christian (70.3%) religion communities could be found in the study areas. Those who

belong to the scheduled tribes are from Christian community, whereas the rest belong to other backward caste of Hindu community.

Table 1
Social Background of the Sample Respondents

Sl. No.	Particulars	Number of Respondents	Percentage
A)	Family Type		
i)	Nuclear Family	44	37.7
ii)	Joint Family	74	62.3
	Total	118	100
B)	Family Size		
i)	2-4	27	22.9
ii)	6-10	45	38.1
iii)	10-15	56	39.0
	Total	118	100
C)	Religion		
i)	Hindu	35	29.7
ii)	Christian	83	70.3
iii))	Others	-	-
	Total	118	100
D)	Caste		
i)	Scheduled tribes	83	70.3
ii)	Other backward caste	35	29.7
iii)	Others	-	-
	Total	118	100
E)	Marital Status		
i)	Married	106	89.8
ii)	Widow	5	4.2
iii)	Separated	7	6.0
	Total	118	100
F)	Health Status		
i)	Normal	112	95
ii)	Bad	6	5.0
	Total	118	100

Source : Field Survey

Regarding marital status, 89.8 percent were married and 4.2 percent respondents are widow. About 6.0 percent were separated from their husband because of their over-addiction to drinking alcohol and creating domestic violence at home. Further, as regards their health status, only few are suffering from asthma and diabetes, while the rest claimed to be normal.

Table - 2 shows the household facilities of the sample respondents. All the respondents live in their house, but a vast majority (89.8%) live in thatched house. Only 8.5 percent of them live in tiled house and just 1.7 percent in concrete house. Further, electricity was found in only quarter of the houses during the field survey. In all the three blocks, electricity was available but not reachable to many of the house. Hence, the remaining 5.3 percent of the respondent households reported that kerosene was only the source of lighting for them.

Majority of the respondents (81.86%) do not have a separate room for cooking. Kerosene, wood and coal are the fuels used for cooking by all the respondents.

About 85 percent of the sample households use public toilets, while the rest use open space. As regards drinking water facility, all households depend only on public well. In sum, the living condition of the sample respondents are quite poor in the study area.

Table 2
Household Facilities of the Sample Respondents

Sl. No.	Particulars	Number of Respondents	Percentage
A.	House Ownership		
i)	Own	118	100
ii)	Rented	-	-
	Total	118	100
B.	Type of House		
i)	Concrete	2	1.7
ii)	Tiled	10	8.5
iii)	Thatched	106	89.8
	Total	118	100
C.	Source of Lighting		
i)	Electricity	35	24.7
ii)	Kerosene	83	75.3
	Total	118	100
D.	Separate Room for Kitchen	22 (yes)	18.14
	Total	118	100

E.	Fuel Used for Cooking		
i)	Electricity	-	-
ii)	LPG	-	-
iii)	Kerosene, coal and wood	118	100
iv)	Others	-	-
	Total	118	100
F.	Toilet Facilities		
i)	Public toilet	110	85
ii)	Own toilet	-	-
iii)	Open space	8	15
	Total	118	100
G.	Source of Drinking Water		
i)	Well (Own/Public)	118 (Public)	100
ii)	Hand Pump (Own/Public)	-	-
iii)	Pipe (Own/Public)	-	-
	Total	118	100

Source : Field Survey

Table - 3 illustrates the ownership of land details of the sample household during the survey. More than half the sample respondents were found landless during the interview. Among the rest who own land, 43.2 percent of the total sample respondents are largely marginal farmers, owning a land size of up to 2.5 acres. Only 3.4 percent of them belong to the small land owner group, with 2.5 acres to 5.0 acres of land. With respect to actual registered ownership of land, none of the sample women were found to own land in their own name.

Table 3
Ownership of Land by the Sample Households

Sl. No.	Particulars	Number of Respondents	Percentage
A.	Total Land Holdings		
i)	Landless	63	53.4
ii)	Marginal Land Holdings (up to 2.5 acres)	51	43.2
iii)	Small Land Holdings (2.5 acres- 5 acres)	4	3.4
Total	Total	118	100

Source : Field Survey

Table - 4 shows the distribution of age and education level of the respondents. Social empowerment is gained through education. Women can gain access to their rights only when they are educated. An educated woman can wisely plan for future and engage in productive activities. They can avoid unnecessary expenditure and educate their children as well.

During the field survey, majority of the sample respondents belonged to 30 - 40 age groups. About 20 percent were between 20- 30 years, while the rest were between 40-50 years old.

Education level reveals that majority of the respondents (94%) are illiterates, who have not attended any school. Only few of them (6.0%) reported that they had attended primary school up to class one or two, but could not continue their studies because they had to go to another village for studying.

Table 4
Age and Education Level of the Respondents

Sl. No.	Particulars	Number of Respondents	Percentage
A.	Age of the Respondent		
i)	20-30	24	20.34
ii)	30-40	84	71.19
iii)	40-50	10	8.47
	Total	118	100
B.	Level of Education		
i)	Up to Primary School	7	6
ii)	Illiterate	111	94
	Total	118	100

Source : Field Survey

Table 5
Details of Self Help Groups

Sl. No.	Particulars	Number of Respondents	Percentage
A.	Knowledge about SHG?		
i)	Non-Government Organization	72	70
ii)	Bank Officials	-	-
iii)	Government Officials	-	-
iv)	Friends	24	20
v)	Relatives	12	10
	Total	118	100

B. Source of Loan			
i)	SHG-Bank linkage	118	100
	Total	118	100
C. Type of Self Help Group Members			
i)	Own Caste	63	53.4
ii)	Neighbours	1	0.8
iii)	Relatives	6	5.1
iv)	Family Members	48	40.7
	Total	118	100
D. Nature of Cohesion			
i)	Strong	-	-
ii)	Weak	31	26.3
iii)	Moderate	87	73.7
	Total	118	100

Source : Field Survey

Table - 5 presents details of the Self Help Groups (SHG). The sample respondents reported that Non-Government Organization (NGO) had recommended them to form Self Help Groups. Field coordinator of the concerned Non-Government Organization (NGO) helped them in the formation and nurturing of the groups. The self-help group was linked up with State Bank of India and the concerned Non-Government Organization (NGO) was serving as a mediator between them.

Majority of the Self Help Groups members belong to their own caste (53.4%) and family members (40.75), followed by relatives (5.1%) and neighbours (0.8%) respectively. The respondents mainly belong to the Munda tribes of Jharkhand. As regards the nature of cohesion among the sample SHG respondents, since most of them belong to the same caste, moderate cohesion was reported by 73.7 percent of them. Whereas, the rest (26.3%) reported weak cohesion.

Table - 6 shows the occupational activities of the sample respondents before and after taking the microfinance loans. Before joining the SHG, more than half of the respondents were housewives (59%). About 39 percent of the respondents were agriculture labourers, while the remaining 11 percent were working in their own farm. But after taking SHG loans, all those who were self-employed and about half of those who were housewives, engaged themselves as agriculture labourers because they are unskilled. They get training through non-government organization (NGO) in activities, like maintaining coordination among the group members and training in cultivation of paddy crops.

Table 6
Occupational Distribution of Sample Respondents

Sl. No.	Particulars	Number of Respondents	Percentage
A)	Occupation before Microcredit Loan		
i)	Agriculture labourer	46	39
ii)	Own farm labour	13	11
iii)	Housewife	59	59
	Total	118	100
B)	Occupation after Microcredit Loan		
i)	Agricultures labourer	82	70
ii)	Housewife	36	30
	Total	118	100

Source : Field Survey

Table - 7 furnishes information on income distribution of the sample households before and after microcredit loans. Majority of the households were under the average family income less than Rs. 10,000 per annum. Only 43.22 percent belonged to the range of Rs. 10, 000 - 20,000. But after joining the self-help groups, a significant change in their income levels has been observed.

Table 7
Income Distribution of Sample Respondents

Sl. No.	Amount in Rupees	Respondents	Percent
A)	Average Family Income Per Annum Before Micro-Credit		
i)	Less than 10,000	67	56.78
ii)	10,000-20,000	51	43.22
iii)	20,000 and above	-	-
	Total	118	100
B)	Average Family Income Per Annum After Micro-Credit		
i)	Less than 10,000	-	-
ii)	10,000-20,000	56	47.46
iii)	20,000-30000	43	36.44
iv)	30, 000-40,000	19	16.10
	Total	118	100

Source : Field Survey

None of the households came under the income level below less than Rs.10,000 per annum. About 47.46 percent were in the range of Rs. 10,000 - 20,000 per annum, 36.44 percent in the range of Rs. 20,000 - 30,000 and 16.10 percent in the range of Rs.30, 000 - 40, 000. Thus, the sample households are observed to have witnessed a double level rise in their annual income, indicating a definite economic empowerment. The better coordination among the group members and systematic work, and the SHG training programme were reported to have led to the increase in both productivity and income as compared to the previous year by the respondents.

Table - 8 records the change in standard of living of the sample households. The table shows that all the sample households have very poor standard of living. Although their SLI improved a little, they still remained in the low SLI category.

Table 8
Standard of Living of Sample Households

Sl. No.	Categories of SLI	Before SHG	After SHG
1	Low SLI - 0 - 9	4.88 (118)	7.88(118)
2	Medium - 10 - 19		
3	High SLI - 20 and above		
	Total	118(100%)	118(100%)

Source : Field Survey

Table - 9 shows the sources of borrowings and savings of the sample households before and after the SHG microcredit loans. A significant change in sources of borrowings and savings has been observed between the two periods. Before the microcredit loan, the households had been borrowing mainly from their relatives (79.66%). Some of them had been borrowing from their friends (15.24%) and the rest few from their employers. Money lenders were found to be a visibly absent source during the field survey. This was because earlier they had had very bad experience with the money lenders, who had grabbed their land when they were unable to repay the loans in time then. This made the villagers not to take loan from the money lenders ever after. After the launch of SHG scheme in the village, all the sample households started taking micro-credit loans from the bank, due to the training and awareness generated among them by the NGO and bankers. During the training programme, they were also educated about the importance of

As regards savings, before the SHG scheme as much as 80.55 percent of the sample households had not saved at all. Of the rest who saved, only 5.90 percent saved with the banks, while the rest did so with relatives (10.16%) and friends (3.39%). But after the scheme, 52.5 percent of them had started saving, and all of them did so with bank under the SHG norms. They started saving either in the name of their SHG group or with head of the

group. In the latter case, each and every member has the record of the saved amount. Thus, the SHG scheme has led to financial inclusion among the rural poor in the study areas.

Table 9
Borrowings and Savings Before and After Microcredit Loans

Sl. No.	Source	Before Microcredit Loans (%)	After Microcredit Loans (%)
A	Borrowings		
1	Bank	-	118(100)
2	Chit fund	-	-
3	Relatives	94 (79.66)	-
4	Friends	18 (15.24)	-
5	Employers	6 (5.10)	-
6	Others	-	-
	Total	118 (100)	118 (100)
B	Savings		
1	Bank	7 (5.90)	62 (52.5)
2	Chit fund	-	-
3	Relatives	12 (10.16)	-
4	Friends	4 (3.39)	-
5	Employers	-	-
6	Others	95 (80.55)	56 (47.5)
		No saving	Head of the Group
	Total	118 (100)	118 (100)

Table - 10 records illustrates the decision-making role of sample respondents after the SHG scheme. In order to understand the role of women in household decision-making, twelve aspects have been considered wherein women can assume equal role as a decision-maker as their male counterpart. Active participation of the women in decision making was observed in the study area post-SHG. Males of the household assumed full role in deciding about spending their own income, followed by household expenditure (85.6%). Whereas, 82.2 percent women took decisions on spending their own income, which is empowering. However, on issues of voting (100%), childbirth (86.5%), social visits/ gifts (86.5%), borrowings and savings (83.1%), and education expenditure, both the respondent and male head made joint decisions. The role of other family members are observed to be limited on household matters. Other family members include their in-laws, elder son and daughter. It is a little more only in the case of entertainment expenditure (22.9%), and minimum in the case of borrowings and savings, education, medical expenditure and child

birth. In sum, the SHG scheme has increased the degree of involvement of the sample respondents in household decision-making, reflecting socio-economic and political empowerment.

Table - 11 presents the perceived benefits of joining SHG by the sample respondents. the four major benefits reported by them are better social status, bought new assets, better housing and increased food expenditure respectively. This was followed by repaid old loans, better education, reduced work load, participation in social service and organized action, better decision making, better access to credit facilities, received new skill and increased in income. Thus, the table indicates that the SHG scheme has led to women's empowerment in the study areas.

Table 10
Decision Making

Sl. No.	Particulars	Husband	Wife	Both Husband and Wife	Others	Total
i)	Household Expenditure	101(85.6)	-	17 (14.4)	-	118 (100)
ii)	Medical Expenditure	33 (28)	-	82 (69.5)	3 (2.5)	118 (100)
iii)	Education Expenditure	82 (69.5)	10 (8.5)	21 (17.8)	5 (4.2)	118 (100)
iv)	Child Birth	2 (1.7)	2 (1.7)	112 (94.9)	2 (1.7)	118 (100)
v)	Wife's income	7 (5.9)	97 (82.2)	14 (11.9)	-	118 (100)
vi)	Husband's income	118 (100)	-	-	-	118 (100)
vii)	Borrowings and Savings	12 (10.2)	-	98 (83.1)	8 (6.8)	118 (100)
viii)	voting	-	-	118 (100)	-	118 (100)
ix)	Social visits/gifts	11 (9.3)	5 (4.2)	102 (86.5)	-	118 (100)
x)	Entertainment	42 (35.6)	37 (31.4)	12 (10.2)	27 (22.9)	118 (100)
xi)	Others specify	-	-	-	-	-

Table 11
Perceived Benefits after Joining the SHG

Sl. No.	Particulars	Number Responded	Mean Score	Rank
1	Increased in income	118	4.21	12
2	Received new skill	118	12.61	11
3	Better access to credit facilities	118	21.01	10
4	Better decision making	42	36.48	9
5	Participation in social service and organized action	45	42.41	8

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6	Repaid old loans	57	63.03	5
7	Reduced work load	93	44.14	7
8	Better education	57	44.95	6
9	Increased food expenditure	63	71.44	4
10	Bought new assets	74	88.25	2
11	Better housing	93	79.83	3
12	Better social status	110	96.65	1

CONCLUDING REMARKS :

The study examines the role of SHG scheme in empowering rural poor women of Khunti district of Jharkhand state. The study is mainly based on the primary survey conducted from a random sample of 118 poor women during December 2013-January 2014. The findings show that the sample respondents belong to socially and economically backward class. However post-SHG micro-credit loans, they have started saving and borrowing with banks, rather than depending on their relatives and friends. This has led to their financial inclusion. Their income levels and standard of living have also improved. Further, although majority of the decisions are still made by their spouse, the decision on spending their own earnings are largely done by the women themselves. Whereas, in the case of voting, child birth, social visits and gifts, borrowing and savings, and medical expenditure, decisions are made by both the husband and wife.

The perceived benefits of the sample respondents from the scheme are social, economic and political empowerment. The main benefits ranked were better social status, bought new assets, better housing and increased food expenditure respectively. Thus, the SHGs programme appears to be a slow but steady march towards Gandhian perception of women empowerment in the study areas, to which the poor sample women had not been so far exposed to in Jharkhand. Further improving their awareness and capabilities would go a long way in achieving the Gandhian dream of women empowerment.

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