

# Microfinance and women's empowerment: A Cross-Caste Analysis in West Bengal

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## ABSTRACT

The paper makes an effort to gauge the benefits of microfinance through self-help groups on women's empowerment on the basis of primary survey undertaken in the district of Cooch Behar and Purulia of West Bengal among Scheduled Caste and Scheduled Tribe women. Empowerment is measured in terms of decision making autonomy regarding economic, social, and familial decisions on intra-household level relations across social groups (Scheduled Caste, Scheduled Tribe) in West Bengal. The research is empirical in nature based mainly on primary data collected through field survey of Self-Help Group Linkage Programme by NABARD (National Bank for Agriculture and Rural Development) Microfinance has the potential to have a powerful impact on women's empowerment. Empowerment is a complex process of change that is experienced by all individuals somewhat differently. Strengthening women's financial base and economic contribution to their families and communities have a role to play in empowering the status of women in different strata of society. It is unlikely that only one intervention such as the provision of credit only will completely alter power and gender relations. Women often value the non-economic benefits of a group lending programme that is SHG programme as much or more than the credit. Some of the most valued include expanded business and social networks, improved self-esteem, increased household (non-monetary benefits) decision making power, and increased respect and prestige from both male and female relatives and community members. When loans are channeled through women's groups and combined with more investment in social intermediation, substantial shifts in decision-making patterns do emerge.

## Keywords

Microfinance, Self-Help Groups, Decision-Making autonomy, Women Empowerment

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## Introduction

Empowerment is the most frequently used term in development dialogue today. It is also the most nebulous and widely interpreted of concepts, which has simultaneously become a tool for analysis and also an umbrella concept to justify development intervention. Empowerment of women is an active multi-dimensional process that enables women to realize their full identity and powers in all spheres of life. It represents the ability of women to handle responsibilities, to envision a better future and to work to overcome the obstacles that confront them. The World Bank's Empowerment and Poverty Reduction: A Sourcebook defines empowerment in its broadest sense as the "expansion of freedom of choice and action" (Narayan, 2002). United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. Kabeer's (1998, 1999) view of empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability. The fundamentals of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer 2001).

In this present context, Microfinance is emerging as an important means for attaining women empowerment. Micro Finance refers to a collection of banking practices built around providing small loans (typically without collateral) and accepting tiny deposits. In India, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost-effective mechanism

for providing financial services to the "unreached poor". Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful not only in meeting the peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment. The growth of microfinance in India has been uneven in different regions and, the skewed geographical distribution of microfinance intervention has been an area of concern. There have been many studies on the working of SHGs in different parts of India. At the same time, it is essential to examine the effectiveness of this programme across different community and different social groups (scheduled caste and scheduled tribe women) because many of the specific details of women's lives vary because of differences in social norms, the geography, the physical infrastructure, and the configuration of social, cultural and economic opportunities vary.

The scope of this research paper is to assess the benefits of microfinance through self-help groups on women's empowerment on the basis of survey undertaken in the district of Cooch Behar and Purulia of West Bengal among scheduled caste and scheduled tribe women.

## Literature Review

A great deal of evidences (World Bank 2001) from around the world indicates that gender inequalities undermine the effectiveness of developmental policies. It has seen that despite progress, gender disparities persist around the world. It is seen that gender inequality retards economic growth. There is growing evidence to suggest (World Bank 2001)

that several aspects of gender relations, the gender based division of labour, disparities between power and resources, and gender biases in rights and entitlements--- act to undermine economic growth and reduce the well-being of men, women and children. Different types of gender disparities limit their participation in income generation activities or decision-making autonomy. Few terms like options, choice, control and power are invariably used while defining women's empowerment. Most of these words refer to the ability of women to make decisions and affect empowerment which are important to them and their families. Thus, there is frequent reference to some variant of the ability to "affect one's well-being" and "make strategic life choices". It is useful to take on the definition of empowerment "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them" (Kabeer, 2001) However, because much of this microfinance actively takes place outside of the formal financial sector, it has been difficult to accurately assess its effectiveness as a tool for empowerment for women. There have been many studies (Kabeer, 2001) on the working of SHGs in different parts of India. These studies mostly covered the SHGs working in the States of Orissa, Andhra Pradesh, Maharashtra, Tamil Nadu, and Uttar Pradesh.

Badajena & Gundimeda (2011) showed that to study the impact of self-help group bank linkage programmes in achieving financial inclusion across sixteen states for the period 2008. The multiple regression analysis method exhibited a positive and significant impact of Self Help Group bank linkage programme on financial inclusion in terms of credit deepening. The empirical analysis also revealed a positive impact of economic development and financial literacy on financial inclusion whereas branch density (population per branch) exhibited an inverse relationship with financial inclusion. Self Help Group bank Linkage Model also helps to reduce transaction costs facilitates proper monitoring of funds by group members, economic empowerment of SHG members by collective decision making etc. In spite of the increased spread of formal banking network in the recent past, access to basic financial services are still beyond the reach of large sections of society. SHG bank linkage model exhibits the potential to provide an alternative mechanism to extend financial services to large unbanked sections of the society.

Regi, E. M. (2011) examined the empowerment impact of microfinance program of neighborhood groups (NHGs) in Kerala. The ability to contribute to household income as a result of the credit access and increased income from income generating activities helped the members to get respected in their family and community as well which in turn helped to gain confidence, increased role in household decision-making, and control over resources, ability to freely interact with members of the group as well as outsiders, ability to deal with adversities and involvement in community activities. Dutta, P (2011) studied the contribution of SHG-bank linkage program initiated by NARABRD in poverty reduction and social empowerment of the people, by comparing the pre-SHG and post-SHG scenario. The program is successful in poverty alleviation and it uplifted the income and savings of the poor, especially of women. Vetrivel, S. C. et al. (2010) studied the role of

microfinance on women employment through Self Help Groups (SHGs) Bank Linkage Programs which has been successful not only in meeting financial needs of the rural poor women but also in strengthening collective self-help capacities of the poor leading to their empowerment.

Tripathi, K. K. and Jain, K. S. (2010) studied to assess the governance issue in the operation of Self Help Groups (SHGs) in rural India in two Districts each of Haryana and Orissa States. The varimax analysis of the performance parameters identifies the underlying factors which have an impact on the governance of SHGs and the performance of micro finance ventures. The findings underline the need for an integrated approach to program governance in rural areas which can help in improving the implementation of rural self-employment programs. Duflo, E. et al. (2013) studied on the first randomized evolution of the impact of introducing the standard microcredit group-based lending product in a new market. They found no changes in any of the development outcomes that are often believed to be affected by microfinance including health, education, and women empowerment.

Thus, most of the above studies revealed that microfinance programme had a significant positive impact in reducing poverty, generating more employment opportunities, improvement in living standard, reduced gender inequality and improved status of women. At the same time, it is essential to examine the effectiveness of this programme across social groups because many of the specific details of women's lives vary because of differences in social norms and because the geography, the physical infrastructure, and the configuration of social, cultural and economic opportunities vary from place to place. Microfinance programs like Self Help Group Bank linkage program (SHG) aim to empower women through provision of financial services. Investigation should be making further to determine whether it is the economic (income, loan amount, number of loan) or the non-economic factors (age, education level, duration of membership, training, political participation) that have a greater impact on empowering women in the process.

This paper tries to fill gap prevalent in literature review as it attempts to assess the impact of Self-help Group Bank Linkage programme on women's empowerment in West Bengal.

## Objective of the Paper

The Research Objective of this paper is to determine:

1. The possibilities of Microfinance as an enabler of women's empowerment in autonomous decision making for Scheduled Tribe and Scheduled Caste Women in West Bengal
2. The role of Microfinance as a catalyst of Self Help Groups' image as being of self-esteem and self-confidence for Scheduled Tribe and Scheduled Caste Women.
3. The dichotomy of whether economic or the non-economic factors mostly impacts in empowering women across social groups.

## Research Design

### Methodology

The methodology adopted in this research is quantitative methodology in nature as it has taken with survey method. The research is empirical in nature based on mainly primary data collected through field research of Self-Help Group linkage Programme by NABARD (National Bank for Agriculture and Rural Development). The secondary reference point of the study is based on Microfinance channelized through Self Help Groups by NABARD.

### Sample Design

#### Selection of District

A purposive sample selection of districts which was based on Microfinance channelized through Self Help Groups by NABARD. Selection of district made according to concentration of social group (Scheduled Caste and Scheduled Tribe) in different districts of West Bengal depending on Census Report 2011 and Credit Programme run by NABARD in districts of West Bengal because Micro Credit Programme of the NABARD is confined to some specified districts of West Bengal, India. According to census 2011 data Cooch Behar ranks first in concentration of Scheduled Caste population (50.17%) followed by Jalpaiguri (36.71), Uttar Dinajpur (27.71), Dakshin Dinajpur (28.78), Birbhum (29.51), Bardhaman (26.98), Nadia (29.66), North 24 PGS (20.60), Hooghly (23.58), Bankura (31.24), Purba Medinipur (17.98) and Malda (16.84) and according to census 2011 data Purulia ranks first in concentration of Scheduled Tribe population (18.47) followed by Dakshin Dinajpur (16.43), Bankura (10.25) and Paschim Medinipur (14.88) and Malda (7.87).

Selection of district is also made depending on value and rank of major Human Developmental Indices among 19 districts in West Bengal

**Table 1:** Status of Cooch Behar District by Major Developmental Indices

Name of District	INDEX				
	Human Development Index	Gender Development Index	Education Index	Health Index	Income Index
Cooch Behar	0.52 (11)	0.45 (12)	0.65(10)	0.50 (16)	0.41 (9)
Purulia	0.45 (16)	0.40 (16)	0.55(14)	0.61 (12)	0.18 (17)

Sources: Econ. Review (WB)

#### Selection of Blocks and Villages

Selection of Blocks and cluster of Villages with a sizable proportion of above mentioned programme respondents is done depending on the concentration of Scheduled Caste population in Cooch Behar. To identify the villages cluster sampling technique is used. Then the required information is collected from the elements within each selected group. This may be done for every element in these groups or a subsample of elements may be selected within each of these groups.

**Table 2:** Selected Blocks and Villages of Cooch Behar & Purulia District

District	Cooch Behar (SC Population)	Purulia (ST Population)
Block	Duhata I, Mathavanga I, Mathavanga II, Cooch Behar II	Puncha, Mahabari I, Raghunathpur, Balda I
Village	Gataman, Bochagan, Bara Gopalpur, Chaikar chhara, Bhaguni, Baragla	Kenda, Puncha, Jambad, Manbazar, Nayadhi, Putti, Para

Source: Primary Field Survey, 2019

#### Selection design of respondents

The survey is conducted among 800 married women from Cooch Behar and Purulia district because the research focuses on whether access to Microfinance through Self-Help groups enables women to have greater decision making autonomy regarding economic, social, political and familial decisions on intra-household level relations across social groups. Decision-making is an everyday activity that households and their members undertake in different areas of their individual and collective lives. It is a dynamic process of social relations without a beginning and an end (Wilk, 1989). Decisions are made among various alternative choices, and power is exercised when there is more than one individual who is directly or indirectly affected by the respective decision-making outcomes. Blood and Wolf (1960) define power between married couple as the potential ability of one partner to influence the behavior of the other in the decision-making arena of family life. Samples are drawn using purposive random sampling to assess the benefits of microfinance through self-help groups across different social groups.

#### Selection of Control Group

In addition to a purposively chosen group of participants, a control group is also selected. The selection of control group consists of members of NBFC MFIs to compare the role of "Savings Led Approach" (SHGs-Bank Linkage model) and "Credit Led Approach" (NBFC MFIs model). The SHG-Bank linkage Model accounting for about 58% of the outstanding loan portfolio and Non-Banking Finance Companies accounting for about 34% of the outstanding loan portfolio in India from the report of the Sub-Committee of the Central Board of Directors of Reserve Bank of India to Study Issues and Concerns in the MFI Sector, 2011. The motivation for choosing the control group is to compare it theoretically with the group of SHG beneficiaries who get real impact of the SHG programme on women's empowerment. To define the control group, method of matching is used, in which a group is identified that possesses all the characteristics of the participants except that of participation. Focus Group Discussions and interviews method are used in control group discussion.

#### Operational definitions of survey variables and Construction of Empowerment index

The study employs quantitative analysis, which ensures the direction and magnitude of each factor's influence on the level of empowerment. When considering the women in general and with regard to women credit borrower in

particular, the three most vital indicators of women empowerment are: (a) decision making autonomy in the field of financial, child related and social issues; (b) access to or control over resources; and (c) freedom of movement. Besides these, there are a few indicators that are used in the existing literature, like participation in political activities, gaining any new skill, sense of self-worth and self-confidence. Both conceptually and practically, women respondents' empowerment is an important issue and has to be considered, because it paves the way for the empowerment of future generations. Since the term "women's empowerment" is a complex phenomenon and has multifaceted dimensions, a list of variables is constructed for making women empowerment indices and to identifying its determinants. Survey variables are divided into two categories. One, the ten indicators were constructed as scale variables to form the empowerment index. All of the operational measure of empowerment employed in this analysis reduces the empowerment data to dichotomous variable. Second, the independent variables which are used to investigate whether it is the economic (income, loan amount, number of loan) or the non-economic factors (age, education level, duration of membership, training, political participation) that have a greater impact on empowering women.

### Empowerment indicators

(a) Economic decision making indicator: Economic decision making indicator consists of control over income, control over loan channelized through Self-Help groups, control over savings, use of loan and purchasing decision. If respondent herself decides, a score of 2 is assigned; in case of joint control she is assigned a score of 1 and 0 if she does not have any control over economic decision making indicators.

(b) Household decision making indicator: It refers to the extent of women's ability to participate in formulating and executing decisions regarding domestic, child-welfare, reproductive health, socio-political matters. If respondent herself decides, a score of 2 is assigned; in case of joint control she is assigned a score of 1 and 0 if she does not have any control over family decision making indicators.

(c) Personal autonomy indicator: This indicator consists of freedom of movement and decision regarding own health care. If respondent herself decides, a score of 2 is assigned; in case of joint control she is assigned a score of 1 and 0 if she does not have any control over economic decision making indicators.

Based on the indicators of empowerment 'scores' of empowerment are constructed, corresponding to aspects of decision-making power within and outside the household. Here Index Approach is used to measure women's empowerment. Within the index approach responses to questions related to economic, household and physical mobility are weighted and summed in an aggregate score.

### Design of Questionnaire

The main aim of the survey is to accumulate information on the impact of SHG bank linkage programmes on gender poverty and women's empowerment measured in terms of

decision making autonomy. The complete survey involves quantitative methodology of the SHGs by structured questionnaire, Focus Group Discussions and interviews. The survey uses the quasi-experimental design to address the 'problem of attribution'. The 'problem of attribution' refers to the difficulty in establishing unequivocally that the observed changes in the economic, social and political status of the members of the SHGs are induced by the formation of SHGs and the related components of micro finance, and not as a consequence of other possible causes arising due to the changing economic, political, social, cultural or policy environment. Survey questions were grouped into the following thematic groups: (1) Resource: general economic power and access to funds; (2) Finance: power regarding household borrowing and ability to borrow from informal sources; (3) Transaction management: balance of power relating to decision, implementation, and spending for household; (4) Purchasing: ability to spend money independently and to make household purchase; (5) Mobility and networks: freedom of movements; (6) Activism: awareness of politics, autonomous action on public matters; (7) Fertility and Parenting: decisions and action for family planning and child rearing; (8) Household attitude and Self Perception: self-confidence and status within household.

### Hypotheses

The list of hypotheses which have to be empirically tested was:

H1: Women in the higher age group will enhance the level of women's empowerment.

H2: Higher level of educational qualification will tend to increase the level of women's empowerment.

H3: Higher level of duration of membership will tend to increase the level of women's empowerment.

H4: Higher Level of monthly income will tend to increase the level of women's empowerment.

H5: Higher level of Training regarding different income generating activities and capacity building module will tend to increase the level of women's empowerment.

H6: Higher level of loan and increasing number of loan taken by the women respondents will tend to increase the level of women's empowerment.

H7: Higher Participation rate in political activity will enhance the chance of obtaining wider knowledge and awareness and reduces the problem of asymmetry of information which leads to women's empowerment.

### Empirical Model

The study looks into the determinants of empowerment by employing the Binary Logit Model, where the dependent variable (women's empowerment) is obtained from the respondents' perception about whether they feel empowered or not. Thus in this analysis if the respondent perceived that she is empowered then the value given is 1, and 0 if otherwise. By this manner the dependent variable was derived in the form of a quality variable, to proceed in the analysis. Thus data on Empowerment of women self-help group members is now the Qualitative Nature, i.e., it is binary (0 and 1) value. The study then captures the impact



of several factors on the empowerment of women self-help group members. The Logit method is based on the logistical curve, for all values of the regression, the value of the dependent variable (the probability of positive response) falls between 0 and 1. The probability function is a non-linear function following a logistical curve.

In this study, the probability of women Self Help group members to be empowered ( $P_i$ ) can be given as:  $P_i = P_i(Y_i = 1) = E(Y_i / X_i) = 1 / (1 + e^{-(a + bX_i)})$

Where,  $X_i$ 's are the Independent variables used to understand comparative impact of these factors on women's empowerment.

Women Self-help group members Empowered = 1 if respondent is empowered

= 0 if otherwise

The qualitative analysis is carried out using the statistical package SPSS 16.

## Findings & Analysis

Findings from primary field survey can be summarised in the following table

**Table 3:** Age Wise Distribution of SHG Members in Cooch Behar & Purulia District

Age	Cooch Behar	Purulia
Social Groups	(SC)	(ST)
≤ 20	2 (0.5)	0 (0.0)
21 ..... 30	158 (39.5)	154 (38.5)
31 ..... 40	178 (44.5)	187 (46.75)
41 ..... 50	59 (14.75)	59 (14.75)
Above 50	3 (0.75)	0 (0.00)
Total	400 (100.0)	400 (100.0)

Source: Primary Field Survey, 2019

The age distribution of women respondents indicates that majority of the members are in the age group 31-40 years, followed by 21-30 age group. Around 39.5% of women are in the age group 21 -30 in Cooch Behar and 38.5% of women are in the age group 21 -30 in Purulia district. The distribution pattern is more or less similar across social groups in two districts. The formations of women Self-Help groups are more prevalent among the young and middle age categories.

**Table 4:** Education Wise Distribution of SHG Members in Cooch Behar & Purulia District

Education Level	Cooch Behar	Purulia
Social Groups	(SC)	(ST)
Illiterate	38 (9.5)	115 (28.8)
Primary (1-5)	182 (45.5)	165 (41.3)
Middle (up to class X)	162 (40.5)	120 (30.0)
Higher (up to class XII)	18 (4.5)	0 (0.0)
Graduation and above	0 (0.0)	0 (0.0)
Total	400 (100.0)	400 (100.0)

Source: Primary Field Survey, 2019

Educational background varies considerably between different social groups in two districts. In Cooch Behar more

than 80 percent of SHGs respondent have got primary to middle level of education. In Purulia, more than 65 percent of respondent got primary to middle level of education.

**Table 5:** Duration of Membership Pattern Wise Distribution of SHG Members in Cooch Behar & Purulia District

Duration of Membership (years)	Cooch Behar	Purulia
2	9 (2.3)	8 (2.0)
3	50 (12.5)	54 (13.5)
4	63 (15.8)	62 (15.5)
5	118 (29.5)	117 (29.3)
6	130 (32.5)	158 (39.5)
7	30 (7.5)	1 (0.3)

Source: Primary Field Survey, 2019

Duration of membership has a significant effect on women's empowerment. Congruity with human nature enhances the relevance and utility of human development initiatives. The core of SHG has been built around an important aspect of human nature - the feeling of self-worth. A fully mature group is one that achieves competence to independently handle issues of its internal practices, both financial and non-financial. The members of the SHGs are able to take the advantages generated from non-monetary and monetary factors which have positive impact on their life in taking decision in different issues related to monetary and non-monetary aspect within or outside the household. The mean duration of SHGs was high in the aggregate sample (about 5 years) as well as in each of the 6 villages (ranging from about over 2 years to over 7 years). The range of membership also varied considerably. Since the minimum duration was 2 years, and over 50 per cent had been members between 2-5 years, it follows that survival rates of SHGs are high. Membership in a group gives her a feeling of protection. Thus, formation and duration of group would ensure the best participation of the poor in a credit programme.

## Functioning of SHGs

About a quarter of SHGs comprised 10 members or less; about 36 per cent comprised 20 members; and thus the largest concentration (about 38 per cent) was in the range of 10-20 members. About 65 per cent of SHG respondents reported (properly specified) entry and exit rules such as entry requirements, size of group, attendance requirements, mandatory savings and refund of savings in case a member opts out. About 69.5 per cent confirmed monthly meetings. About 73.5 per cent reported that members regularly attended these meetings. About 73 per cent confirmed proper maintenance of records. Judging by these indicators, most of the SHGs functioned satisfactorily.

## Loans, Use, Yields and Repayment

### Loans

In general, average loan amounts were not high enough compare to control group (MFIs) and varied among the sample villages. The range of first loans also varied both

between and within districts. Another striking difference is in loan amounts disbursed. Cooch Behar accounted for over 62 per cent of the loans disbursed. Not only does it take time to form an SHG but also for an SHG to interface with a bank to start borrowing. The amounts loans are small, numerous and for a short duration. The loans cover an array of purposes and the interest charged is generally a little higher than that charged by banks but much lower than that charged by moneylenders. The majority of the SHGs extend loan at a rate of 2 per cent per month. Generally, the members have moved from small, short, consumption loans to bigger, long-term production loans. Currently, most of the loans are being taken for agricultural activity, small business, allied activities, marriages and house building. The SHG members took a number of loans since the loans are obtainable at the doorstep.

**Table---6** Amount of loan taken by Self-Help group members in Cooch Behar & Purulia District

Loan amount	Cooch Behar (SC)	Purulia (ST)
1000 ..... 10,000	123 (30.75)	175 (43.75)
11,000 ..... 20,000	175 (43.75)	213 (53.25)
21,000 ..... 30,000	87 (21.75)	12 (3.00)
31,000 ..... 40,000	15 (3.75)	0 (0.00)
41,000 ..... 50,000	0 (0.00)	0 (0.00)
Total	400 (100)	400 (100)

Source: Primary field survey, 2019

The repayment of the loan along with interest and regular saving enlarged the working fund and augmented the scope of lending. In spite of this, the working fund generated by the group was obviously not adequate to meet the credit needs of all the members. The group then approached the bank where it had opened the savings account. The bank after ascertaining the validity of demand for credit, credit handling ability of the members, repayment behaviour within the group, and finally the accounting system and maintenance of the records, extended a term loan of smaller amount to the group. What is also interesting to note is that many SHG members took loans subsequently according to their needs. According to them to fulfill the regular contingencies their savings act as a major catalyst against which they have to pay less interest compare to interest payable against credited amounts. Loan amounts ranged from 1000 to 50,000 depending on the nature of investment. In Cooch Behar 3.75 per cent of the respondents' loan amounts ranged from 31,000 to 40,000. On the contrary in Purulia major proportion of loan amounts restricted in between 1,000 to 30, 000. Lack of education, infrastructural facilities create this kind of asymmetry. Moreover, as major portion of members belong to economically poor section of the society, fear of non-repayment also act as a hindrance to take large amount of loans. But the members who are for the long time period in the group took loans more confidently as their return from investment outweigh this anticipated trepidation.

### Use of Loan

In Cooch Behar district, out of the total responses of the participants 30.5 per cent used loan for financing investment

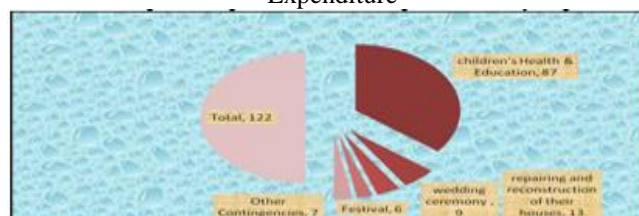
in Children's education and health, House reconstruction and repairing, Marriage and Other contingencies. Out of these 122 respondents 71.31 percent make use of loan for children's health and education. According to the respondents after joining the group, they are more self-reliant and responsible to betterment of children's health and up-gradation of children's educational status. Now they are more independent in taking decisions regarding these issues due to financial support. More than 10.66 per cent of borrowers used loan for repairing and reconstruction of their houses. One thing must be noted that this financial support channelized through the Self-Help Groups gives them impetus to achieve some sort of comfort in their life. 7.38 per cent of the respondent used loan to support partially their family members for wedding ceremony and 4.91 per cent of respondents for festival purposes. This Self Help group microfinance programme helps them to execute their responsibility towards family in reality.

**Table---7:** Purpose of Family Expenditure

Purpose of Expenditure	No. of Respondent	percentage
Children's Health & Education	87	71.31
Repairing and reconstruction of their houses	13	10.66
Wedding ceremony	9	7.38
Festival	6	4.91
Other Contingencies	7	5.74
Total	122	100

Source: Compiled from primary field survey, 2019

**Chart---1:** Graphical Representation of Purpose of Family Expenditure



Source: Compiled from primary field survey, 2019

Most of the loan amount utilized for investment purpose of the women respondent. More than a moderate proportion of SHG borrowers used loans to buy assets (45.6 per cent).

**Table---8:** Work profile of SC Respondent in Cooch Behar

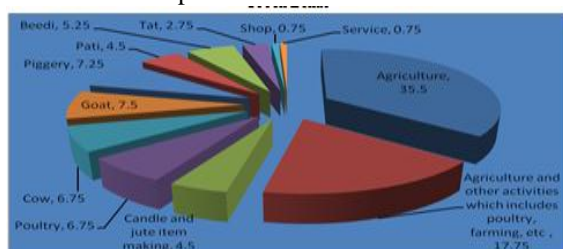
Type of Work	Percent
Agriculture	35.5
Agriculture and other activities which includes poultry, farming, etc	17.75
Candle and jute item making	4.5
Poultry	6.75
Cow	6.75
Goat	7.5
Piggery	7.25
Pati	4.5
Beedi	5.25
Tat	2.75
Shop	0.75
Service	0.75
Total	100.0

Source: Compiled from primary field survey, 2019

Of these borrowers, 6.75 per cent engaged in poultry business, 6.75 per cent bought cow, 7.5 percent bought goat and 7.25 per cent respondents involved in piggery farming, 4.5 per cent were engaged in Candle and jute item making, 5.25 per cent respondents engaged in beedi making, 4.5 per

cent involved in pati making business, 2.75 per cent respondents were producing tat sarees, 0.75 per cent respondents had their own shop and 0.75 per cent respondents worked as a ICDS workers. The most striking finding of this study is that 17.75 per cent participants were now engaged themselves in other business activities like fishing, farming, spice making, mattress making etc. Before joining Self Help group they were engaged in only agricultural activity, which is less remunerative and for some respondent seasonal source of income also. This programme gave them opportunity and courage to start new business besides agricultural activity. Individually they were not as much capable to carry out such business activity but group bonding and financial support channelized through group gave them that psychological strength and decision making autonomy to move forward and start new ventures which is more profitable. In other wards these activities are more income generating which increase their bargaining power within and outside the household

**Chart---2:** Graphical Representation of Work profile of SC Respondent in Cooch Behar



Source: Compiled from primary field survey, 2019

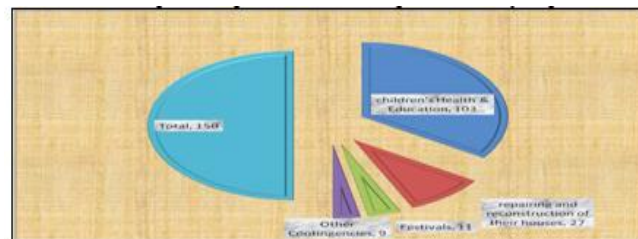
In Purulia district, out of the total responses of the participants 37.5 per cent used loan for financing investment in children's education and health, House reconstruction and repairing, Marriage and Other contingencies. Out of these respondents 68.67 percent participants make use of loan for children's health and education. According to the respondents after joining the group, they are more self-reliant and responsible to betterment of children's health and up-gradation of children's educational status. Now they can independently take decision regarding these issue due to financial support. More than 18 per cent of borrowers used loan for repairing and reconstruction of their houses. One thing must be noted that this financial support channelized through the Self-Help Groups give them impetus to achieve some sort of comfort in their life. 7.33 per cent of the respondent used loan to support partially their family members for festival purpose. This Self Help group microfinance programme helps them to execute their responsibility towards family in reality.

**Table No---9:** Purpose of Family Expenditure

Purpose of Expenditure	No. of Respondents	percentage
children's Health & Education	103	68.67
repairing and reconstruction of their houses	27	18
Festivals	11	7.33
Other Contingencies	9	6
Total	150	100

Source: Compiled from primary field survey, 2019

**Chart---3:** Graphical Representation of Purpose of Family Expenditure



Source: Compiled from primary field survey, 2019

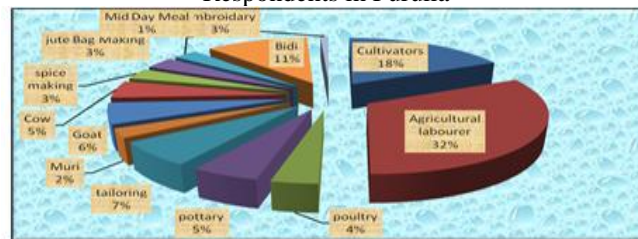
Of these borrowers, 18.0 per cent engaged in cultivating food crops and 32.0 per cent respondents worked as an agricultural workers, 3.0 per cent involved in embroidery business, 3.0 per cent engaged in jute bag making, 3.0 percent respondents making spices supplied in the local market, and 5.0 per cent respondents bought cow, 6.0 per cent respondents bough goat, 11.0 per cent engaged in beedi making, 7.0 per cent engaged in tailoring business, 5.0 per cent respondents engaged in pottery items, 4.0 per cent respondents involved in poultry business and 2.0 per cent in muri making.

**Table---10:** Work profile of ST Respondent in Purulia

Type of Work	Percentage
Cultivators	18.0
Agricultural labourer	32.0
poultry	4.0
pottery	5.0
tailoring	7.0
Muri	2.0
Goat	6.0
Cow	5.0
spice making	3.0
jute Bag Making	3.0
Embroidery	3.00
Beedi	11.00
Mid-Day Meal	1.00
Total	100

Source: Compiled from primary field survey, 2019

**Chart---4:** Graphical Representation of Work profile of ST Respondents in Purulia



Source: Compiled from primary field survey, 2019

Purulia is distinguished within the state because of its poverty scenario coupled with low returns in agriculture due to its less fertile rocky soil with uneven slopes. In spite of this crude reality, responsiveness of women group members to this self-Help group microfinance programme is very high. Credit channeled through self Help groups act as a catalyst to reduce their poverty to some extent. In reality, the poor are not unproductive. In fact, by virtue of sheer numbers and labour potential, they are one of the more productive segments of the population. However, their labour does not yield adequate returns; control over financial resource is in the hands of the better –off segments. The ideal way out would be a credit programme for the poor, so that genuine credit needs are met. A poor woman who takes a loan may continue to do just she has been doing before. However, there is a significant difference in income,



as she now would be able to retain a greater part of the profits.

### Repayment of Loans

Self Help group members receives Collateral free loan from bank at commercial rates of interest (presently around 9% to 13% p.a. on reducing balance). Repayment rate is moderately high. Several models of joint liability lending have been proposed that stress various aspects of Self Help Group Microcredit's informational and enforcement advantages over other forms of lending. By utilizing the informational advantages of members belonging to the same community and their potential to exert pressure on borrowers, borrowing groups under a joint-liability contract are in a better position than formal banking institutions to address these problems. Hence the functions of screening, monitoring and enforcement of repayment are to a large extent transferred from the financial institution to the group members. Group credit alleviates the moral hazard or incentive problem by inducing members of credit groups to monitor their peers (Stiglitz, 1990). Self-help group microfinance programmes are widely perceived to face the twin disadvantages of operating in environments where diversions is easy and collateral is scarce. Groups, however, may have a comparative advantage in the enforcement of loan repayment. While the formal lender usually has limited options to compel repayment from delinquent borrowers, group members can potentially use social sanctions or seize physical collateral of the defaulter. Hence, if social penalties are sufficiently severe, group lending will necessarily yield higher repayment rates than individual lending. In addition, the group is jointly liable to the bank for repayment. Thus, a sustainable financial relationship between the bank and the SHG members develop for their mutual benefit. Members are trained in the habit of banking.

### Empowerment

Measuring empowerment requires making judgments about what are appropriate indicators for measuring changes in people's capacity for choice or action in their lives and so is difficult. The concept of 'control' is used as indicator of empowerment. The concept of control is thus an attempt to bring the "passive" formulation of the resource dimension closer to a concern with women's agency. But the meaning of "control" must be clearly and consistently worked out before it can be used as an indicator of empowerment. The main methodological point to draw out of this discussion, therefore, is that a key criterion for assessing the validity of a resource-based measure of women's empowerment is the validity of its assumptions about the kinds of agency and choices that women are able to exercise as a result of their "access" to the resource in question (Sathar and Kazi, 1997). Women's empowerment needs to occur along the following dimensions: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. However, these dimensions are very broad in scope, and within each dimension, there is a range of sub domains within which women may be empowered. The literature reviews suggest that when considering the women in general and with regard to women credit borrower in particular, the three most vital

indicators of women empowerment are: (a) decision making autonomy in the field of financial, child related and social issues; (b) access to or control over resources; and (c) freedom of movement. Since the term "women empowerment" is a complex phenomenon and has multifaceted dimensions, a list of variables is constructed for making women empowerment indices and to identifying its determinants. Different methods and data sources are used to assess the formation and impact of SHGs Microfinance programmes on the wellbeing of members and others. In assessing impact, a detailed analysis is carried out of whether credit channeled through SHGs raises incomes, and savings, reduces dependence on local money lenders, whether it enables women to have greater autonomy in economic decision-making, broadens their public domain, and induces a greater sense of bonding/reciprocity.

**Table 11:** Distribution of Respondents by Empowerment Indicators in Cooch Behar and Purulia District

Economic Decision Making Indicator	Cooch Behar(SC)	Purulia (ST)
Autonomous Control Over Income	138 (34.5)	126(31.5)
Joint Control Over Income	215(53.75)	216 (54)
No Control Over Income	47(11.75)	58 (14.5)
Autonomous Control Over Loan	122(30.5)	112(28)
Joint Control Over Loan	221(55.25)	226(56.5)
No Control Over Loan	57(14.25)	62(15.5)
Autonomous Control Over Savings	157(39.25)	150(37.5)
Joint Control Over Savings	213(53.25)	214(53.5)
No Control Over Savings	30(7.5)	36(9)
Autonomous Control Over Use of Loan	118(29.5)	104(26)
Joint Control Over Use of Loan	235(58.75)	236(59)
No Control Over Use of Loan	47(11.75)	60(15)
Autonomous Control Over Purchasing Capacity	173(43.25)	160(40.0)
Joint Control Over Purchasing Capacity	198 (49.5)	207(51.75)
No Control Over Purchasing Capacity	29(7.25)	33(8.25)
Autonomous decision regarding children's health & education	134(33.5)	113(28.25)
Joint decision regarding children's health & education	231(57.75)	252(63)
No decision regarding children's health & education	35(8.75)	35(8.75)
Autonomous decision regarding family planning	3(0.75)	0(0)
Joint decision regarding family planning	368(92.0)	372(93)
No decision regarding family planning	29(7.25)	28(7)
autonomous decision regarding own health care	106(26.5)	96(24)
joint decision regarding own health care	268(67)	275(68.75)
No decision regarding own health care	26(6.5)	29(7.25)
Go to market/health care centre alone	273(68.25)	237(59.25)
Go to market/health care centre with other	94(23.5)	111(27.25)
Go to market/health care centre with husband	33(8.25)	54(13.5)

Source: Compiled from primary field survey, 2019

### Decision regarding economic, family and personal decision-making indicators

#### Decision on control over income

In Cooch Behar, 34.5% of SHG members have autonomously control over their income; 53.75% respondents reported share or joint control over income and 11.75% reported that their husbands have sole control over their earned income (Table 11). In Purulia, 31.5% of SHG members have autonomously control over their income; 54.0%

respondents reported share or joint control over income and 14.5% reported that their husbands have sole control over their earned income (Table 11).

Although money issues traditionally can only be transacted by men, with Self Help Group Microfinance programme,



women have gained an arena to make vital decisions, collectively and individually. Participation in SHGs has changed this: the women spoke of "feeling of freedom", increases in levels of confidence and self-esteem, a change in perceptions, a feeling of strength and a movement away from restriction and constraints. In short, they experienced "power within."

#### **Decision on loan taking and use of loan**

Of central importance is whether or not women retain control over their loans and management power of the activities for which the loans are used. In Cooch Behar, 30.5% of SHG members reported having total autonomous control over the loan; 55.25% women reported that they share control over the loan money with their husbands and 14.25% reported that their husbands have sole control over loan (Table 11). In Purulia, 28.0% of SHG members reported having total autonomous control over the loan; 56.5% women reported that they share control over the loan money with their husbands and 15.5% reported that their husbands have sole control over loan (Table 11).

Although money issue are traditionally seen as 'evil' for women and can only be transacted by men, with Self-Help Group Microfinance programme, women have gained an arena to make vital decisions, collectively and individually, over financial transactions. In Cooch Behar, among women who had taken loans for income-generating activities, only 29.5% reported having total autonomous control over the use of loan; 58.75% reported that they share decision making control over the use of loan with their husbands, and 11.75% reported that their husbands have sole control over the proceeds of the loan (Table 11). In Purulia, among women who had taken loans for income-generating activities, only 26.0% reported having total autonomous control over the use of loan; 59.0% reported that they share decision making control over the use of loan with their husbands, and 15.0% reported that their husbands have sole control over the proceeds of the loan (Table 11).

#### **Decision regarding control over savings**

Savings serve several purposes which includes meeting contingencies (e.g., illness, death, loss of income), buying of assets and meeting health and education expenses of children. Basically, savings by women respondent most of the cases used for family purposes. From the above table, it is clear that women have more autonomous control over savings. It is clear that women in Cooch Behar, have more autonomous control over savings (39.25%); 53.25% reported that they share savings decision with their husbands, and 7.5% reported that their husbands have sole control over the savings (Table 11). In Purulia, women have more reported that they share savings decision with their husbands, and 9.0% reported that their husbands have sole control over the savings (Table 11).

#### **Purchasing decision**

In Cooch Behar, 43.25% respondents answered that they themselves decided on these issues alone. 49.5% reported that they share the purchasing with their husbands, and 7.25% reported that their husbands have sole decision making power (Table 11). For each issue in Purulia, 40.0% respondents answered that they themselves decided on these issues alone. 51.75% reported that they share the purchasing with their husbands, and 8.25% reported that their husbands have sole decision making power (Table 11). Now they more independently take decision regarding these issues due to financial support. One thing must be noted that this financial support channelized through the Self-Help Groups give them impetus to achieve some sort of comfort in their life. 'Women's presence in the public sphere is often perceived as a direct challenge to the patriarchal system,' and microfinance plays a fundamental role in encouraging women to venture beyond the home.

#### **Decision on children's health and education**

According to the respondents after joining the group, they are more self-reliant and responsible to betterment of children's health and up-gradation of children's educational status. Now they more independently take decision regarding these issues due to financial support. It is traditionally expected that male counterpart, take the lead in making enrolment decisions and also lead in deciding on education expenses. In Cooch Behar 33.5% group members are now able to take autonomous decision regarding children's health and education; 57.75% reported that they jointly with their husband take decision regarding these issues and only 8.75% reported no decision making autonomy regarding children's health and educational issues (Table 11). In Purulia district, 28.25% group members are now able to take autonomous decision regarding children's health and education; 63.0% reported that they jointly with their husband take decision regarding these issues and only 8.75% reported no decision making autonomy regarding children's health and educational issues (Table 11).

#### **Decision regarding family planning**

Family planning involves questions to assess whether women exert their power in family planning practices. Women are more likely than men to be users of birth controls. In this issue economic independence alone does not ensure autonomous decision in family planning matters. Socio cultural norms and traditional rigidity play a crucial role in this context. From the field survey, it is evident that now women are more conscious about this matter, irrespective of existent socio cultural differences among different social groups. Now they are playing more assertive role in this issue. In Cooch Behar, 0.75% of women are now able to take autonomous decision regarding family planning matter. 92.0% of women reported that they jointly decide the family planning matter and 7.25% of women reported no control over this vital issue (Table 11). In Purulia, 93.0% of women reported that they jointly decide the family planning matter and 7.0% of women reported no

control over this vital issue (Table 11). It need not be presumed that if a development intervention promotes women's empowerment along a particular dimension then the empowerment in other areas would not necessarily follow. The disparities in power within the household can also affect a woman's reproductive life, constraining her ability to make knowledgeable choices about issues like family planning.

### Decision regarding own health care

Women are occupied concurrently in childbearing, looking after family members, children and elders as well as participating in income generating activities, thus spelling a great strain on their wellbeing and health. Another constraint is women's limited access to health care; in fact, apart from economic and cultural factors, psychological factors may circumscribe their access to health care. Women are conditioned to consider suffering as their lot. (Sen (1997) The cumulative effects of a lifetime of nutritional deprivation, hazardous and heavy work, and continuous childbearing and low self-esteem leave them both physically and mentally frail. Each of these can affect women's health, producing additional stresses in their lives. 26.5% of women reported autonomous decision making power regarding their own health care; 67% of women reported joint decision making power with their husbands regarding their own health care and 6.5% of women do not have their decision making power regarding their own health care issues (Table 11). In Purulia, 24.0% of women reported autonomous decision making power regarding their own health care; 68.75% of women reported joint decision making power with their husbands regarding their own health care and 7.25% of women do not have their decision making power regarding their own health care issues (Table 11).

### Decision regarding mobility outside the household

More than half (59.25%) of the of the SHG members reported that they are allowed to move out of home autonomously for development activities, SHG meetings, training, market, health care centre etc. 27.25% of women reported that they are allowed to move out of home with others and 13.5% of women reported that they do not have any freedom for physical mobility (Table 11). In Purulia, More than half (59.25%) of the of the SHG members reported that they are allowed to move out of home autonomously for development activities, SHG meetings, training, market, health care centre etc. 27.25% of women reported that they are allowed to move out of home with others and 13.5% of women reported that they do not have any freedom for physical mobility (Table 11). It is evidence of the capability of women to convince their family for moving out of the house in connection with their development activities, earning, meeting, etc.

On the contrary, decision making autonomy power of women respondents' of Microfinance Institution is not satisfactory as gathered from field observation. Most of the respondents are not engaged in any income generating activities. They bridged the gap between MFIs and their

male counterpart by taking loan from these financial institutes. Basically, this system failed to make them realise their true potential for societal development. The original objective of these financial intermediaries is to empower women. The only loan facility given by MFI does not necessarily address the deep rooted connection between patriarchy, power and conflict. For this reason, microfinance needs to move beyond the allocation of purchasing power to expand mental mind sets. By assuming an automatic correlation between participation in microfinance and greater security within the home, MFIs presuppose the family to be a harmonious social network where the benefits of social ties and networks are equally enjoyed. This understanding is not always true.

## Effect of Various Socio-economic Variables on Empowerment

**Table 12:** Association of Empowerment Index and Various Socio-Economic Factors

Name of District	AGE	Education	Duration of Membership	Training	Political Participation	Income Level	No. of Loan	Amount Of Loan
Cooch Behar (SC)		1.856 (.031)	2.159 (.003)	2.605 (.006)	4.002 (.039)	1.003 (.000)		
Purulia (ST)		1.900 (.006)	1.980 (.000)	2.143 (.010)	3.601 (.023)	1.002 (.000)		

Source: primary field survey, 2019

## Observations

In order to locate which of the variables are significantly related to women empowerment, respondent's age, education, duration of membership to SHG group, political participation, income level, number of loan taken, and the amount of loan are regressed on Empowerment Index. It is found that in Cooch Behar and Purulia, education level, duration of membership, training, income Level and political participation influence empowerment most significantly (Table 7).

## Analysis and Interpretation of Statistical result

Based on the hypothetical testing these research is providing statistically significant result.

### 1. Duration of membership is statistically significant. In other words higher level of duration of membership will tend to increase the level of women's empowerment.

Duration of membership has a significant effect on women's empowerment. Congruity with human nature enhances the relevance and utility of human development initiatives. The core of SHG has been built around an important aspect of human nature - the feeling of self -worth. It gives the members new opportunities for achieving self-growth, increasing self-esteem, contributing to the community and acquiring a sense of purpose. Women mention that they have found a new individuality through the self-help groups. Membership of SHGs aided the women to move from an inactive state to being dynamic agents and work for their own change. The women elucidate how they had discovered their power. They are fortified with information. They were

thrilled about their newly acquired powers. They developed a sense of self-worth as they understood that self-empowerment comes from within. They have found strength in numbers. Homogeneity of the members is chiefly in terms of similar standard of living and nearness of residence. The group process also instilled mutual trust and faith among the members. The group considers the requirements for loans in their meetings and these are settled by agreement. The loans are given on trust with least amount of documentation and security.

**2. Training is statistically significant, i.e. higher level of Training regarding different income generating activities and capacity building module will tend to increase the level of women's empowerment.**

A successful intervention for empowering women necessitates several elements – an important one is imparting of new skills: the consequence of women assuming new roles is also support through training for enabling them to perform these roles. Training modules have to make women recognize clearly how society structures their perceptions. This would help in making women aware that society's perception of women's appropriate roles and behaviour should not shape their actions.

In Cooch Behar 48.0 per cent women respondent avails the training facility. Specifically, training women in farming, fishing, spice making, mattress making, candle and jute item making in Cooch Behar district help them to earn a substantial amount of income. Besides this kind of income generating training in all districts women provides access to unconventional skills or technology.

In Purulia 32.8 per cent women respondent avails the training facility. Specifically, training women in jute bag making, spice making, farming, packaging of food item, pottery item making, embroidery, tailoring in Purulia district, help them to earn a substantial amount of income. Besides this kind of income generating training in all districts women provides access to unconventional skills or technology. Training on leadership and capability enhancement, marketing, legal issues, book keeping and accounting, health related issues etc., help the women to challenge the social constraints which impede their role as an active participants of development process.

**3. Income is statistically significant. In other words, higher level of monthly income will tend to increase the level of women's empowerment.**

The opening up of economic opportunities for women is leading to the probing of patriarchal traditions. Women's presence in the public sphere is often perceived as a direct challenge to the patriarchal system, and microfinance channelized through Self Help Group plays a fundamental role in encouraging women to venture beyond the home. Economically active woman with her own independent income share within the household has more economic power. If age structure and educational level are important social parameters influencing the work force composition and its quality respectively, the income level of the women

respondent is an integral part of livelihood status in a given condition.

**4. Level of Education is statistically significant, i.e. higher level of educational qualification will tend to increase the level of women's empowerment.**

Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effects within the family and across generations. Self Help Group Microfinance programme is a participatory approach that helps women to educate informally which act as a tool to enhance their inner strength and indirectly help them to cope up the benefits of the programme. In other words this collective approach helps poor women in enhancing their psychological capability and indirectly reduces the problem of informational asymmetry.

**5. Effect of Political Participation of women respondent on level of women's empowerment is statistically significant. In other words, higher participation rate in political activity will enhance the chance of obtaining wider knowledge and awareness and reduces the problem of asymmetry of information which leads to women's empowerment.**

The most obvious illustration of the 'fault line of gender' is the split between the public male world of politics, and the private female world of the family and the household. Participation is a development approach, which recognizes the need to involve disadvantaged segments of the population in the design and implementation of policies concerning their wellbeing. The strengthening of women's participation in all spheres of life has become a major issue in the development discourse. Socio-economic development cannot be fully achieved without the active participation of women at the decision making level in society. Participation in political activity enhances the chances of obtaining wider knowledge and awareness and reduces the problem of asymmetry of information which paves way for the empowerment. . Due to their political attachment their interactional position in the society has been elevated and they tend to involve themselves in community work, which has once considered men's sphere, and they have got a hold on decision making both inside and outside the household.

## Conclusion

From statistical analysis and interpretation of primary data, it is observed that when credit is combined with financial and social group intermediation, it seriously shifts overall decision-making patterns from norm-guided behaviour and male decision-making to more joint and female decision-making. At the individual level, analysis explored how Self-Help Group Bank Linkage Programme affected women's reflection of themselves. It is found that women are



generally proud of who they are, given the assets they have acquired. They have proudly taken up hitherto socially accepted roles of men, such as making direct cash contributions to their household well-being. Equally, they are proud of gaining in functional money management skills like calculating profits and keeping separate business from household money. As such, they no longer see themselves as 'merely women' but rather as equally valuable human beings. In this way, it can be said that women have gained 'power within' to live a more fulfilling marital life. Thus, they have attained 'power over' means of livelihood using their inspiring 'power to' engage in micro enterprises contrary to what social norms had prescribed for them.

The implications of this research suggests that the findings will help policy makers to adopt appropriate policies that integrate empowerment in development scheme with women. The results of this research could encourage more women to participate in microfinance activities to empower them intrinsically. Proper orientation of women with these findings could lead to alteration of the gender roles and revival of dignity in marital spaces. When loans are channeled through women's groups and combined with more investment in social intermediation, substantial shifts in decision-making patterns do emerge. There is, overall, a remarkable shift from norm-following and male decision-making situation to more bargaining and sole female decision-making situation. These effects are even more striking when women have been members of a group for a longer period (it refers to duration of membership) and in particular when more attention is given to genuine social intermediation. They also felt that their position in the household had improved as they had secured access to long-term financial resources through their personal savings account and the group fund. Social group intermediation had further gradually transformed groups into actors of local institutional change. As such they were increasingly involved in extra-household bargaining with the community, thereby strengthening their individual fallback position within the household. The limitations of this research suggests that due to paucity of time, resources and accessibility, a few villages had to be left out and in some places the respondents were not very open in their responses. The scope of future research suggests that other villages of Bengal would be targeted and similar methodology would be adopted to collect responses and understand the empowerment patterns and power structures therefore of those villages.

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