

Role of Microfinance – Transforming the Social Conditions of Women SHG

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Abstract

Although the end of India's microfinance market was predicted by market commentators in 2011, more than 74.30 lakh savings-linked self-help groups (SHGs) that covered over 9.7 crore poor households were found to be existent on 31 March 2014. The quantity of credit-linked SHGs was 41.97 lakh under the programme and the total savings of such SHGs with banks was Rs. 9,897.42 crores. The state government of Andhra Pradesh had sought to forbid the micro-loans business. However, the Reserve Bank of India (RBI) dealt with the microfinance sector in a thoughtful and vigilant manner after the crisis. Banks were totally refinanced by the RBI for the SHGs' financing. The SHG-Bank Linkage Programme (SHG-BLP) was first launched as a prototype in 1992 and it has expanded considerably. The SHG-BLP programme began in Karnataka and Andhra Pradesh and it has gradually spread to all parts of the country. The review of existing studies reveals that individuals, institutions, or research agencies have analyzed the prospects of women's socio-economic status and microfinance. Yet, the evaluation of the economic empowerment of group members and their families has been emphasized by the scholarly assessments of the impact of microfinance. The social effect of microfinance is examined by relatively few studies, which have exclusively relied on the evaluation of individual group member's social empowerment. Although agencies examined the socio-economic impact of the programme, they were not comprehensive and complete in their approach. The programme can be improved by understanding the reasons of its functioning and by assessing whether people benefit out of it. The present study has been undertaken to encompass various dimensions of microfinance in respect of improvement in social conditions of women SHG members, specifically in Malenadu region in the state of Karnataka.

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I. INTRODUCTION

The status of women in India has seen two ends of the spectrum, from being one of equality and respect to being the disadvantaged populace in recent times. Over the past millennium, Indian women's status has been subjected to a great number of changes. Indian women's constitutional rights are secured since independence. Freedom from discrimination, dignity, and equality are ensured and further many existing statutes govern women's rights. Though women's status has alleviated through times in terms of social and economic emancipation, Indian women have a long way to go. It is not only the rural women

who tend to lack opportunities to improve their lives but urban women too. However, the conditions of urban women are better than those of rural women. In this scenario, any effort to bring women out of their vicious cycle of poverty must be welcomed as it enriches them. Such efforts at the economic and social improvement of women will go a long way in enhancing the status of both Indian women and the nation.

To quote James Surowiecki, "Making loans and fighting poverty are two of the least glamorous around, put the two together you have and you have

an economic innovation that has not just become popular but downright chic. The innovation – microfinance – involves making small loans to poor entrepreneurs especially in developing countries”. The SHGs show us how unity is strength. Since times immemorial, it has been believed that ‘United people stand, divided they fall’, ‘Unity is strength’, and ‘Self-help is the best help’. Using all these principles, SHGs show us how self-help could be the best help. According to Krishnaiah Gowda, **SELF** stands for Savings, Earning, Learning and Friendship, **HELP** stands for Honesty, Economy, Leadership and Production, **GROUP** stands for Growth, Resources, Opportunities, Unity, and Progress. Self Help Groups are members, ranging between 10 and 20 in numbers and are informal associations of people. It is generally constituted of a group of micro entrepreneurs having homogenous economic and social backgrounds. These groups save money, contribute to a common fund, volunteer to come together, and meet their needs on a reciprocal basis.

II. REVIEW OF LITERATURE AND RESEARCH GAP

Rural women are silent workers in the rural economy. Very often, their contribution goes unnoticed. They render free labor in their families and work for the agricultural lands of rural families. Their work goes unnoticed and they do not earn the respect they deserve. It is difficult to perceive the realities of Indian rural life. Improvisation in the Indian rural people’s lives is rare (George, 2001). As a result, women’s economic, social, and cultural rights are routinely violated in housing, education, and employment, in addition to their rights to food or a means of subsistence (Ngwakwe, 2002). Efforts of alleviating poverty require women’s involvement. Women remain poorer than men in households with an income below the relative or absolute poverty threshold because of several factors, such as institutional and attitudinal barriers, social constraints, levels of skills, and inequities in education (Mumtaz, 2000). Khan and Noreen (2012)

observe that 70 percent of the world’s poor are women and their empowerment is essential for fully utilizing the human potential. Microfinance is based on the premise that poor people possess underutilized or unutilized skills. People are definitely not poor because of lack of skills. Poverty cannot be eradicated by charity as an individual’s potential to come out of poverty is overwhelmed by the dependency created by charity. Poverty can be decimated through the utilization of human creativity and energy (Yunus, 2003).

Awareness regarding social rights and responsibilities is spread by SHG members among local people and villagers. Several benefits, such as healthcare, housing, better nutrition, improved maternal health, and lower child mortality, are attained by women who involve themselves in SHGs (Balachandran & Sekar, 2013; Kumar, 2009; Prem Chander & Vanguri, 2007; Singh, 2006; Kabeer 2001). Al-Mamun et al. (2014) discovered that it was only after participating in microcredit programs that their respondents were able to enhance their awareness on legal rights regarding family violence and abuse.

People gained access to transport, water supply, market, education, sanitation, and medical amenities after joining SHGs (Sundaram, 2012; Mehta et al., 2011; Kumar, 2009; Yamuna, 2007; Prem Chander & Vanguri, 2007; Kabeer, 2001; Manimekali and Rajeswari, 2001). Deininger & Liu (2009), Kumar (2009), and Kabeer (2001) observed that the nutritional intake of SHG family members was positively influenced.

III. RESEARCH METHODOLOGY

Objective and Hypothesis of the study

The primary objective of this study is to compare the social conditions of beneficiaries with those of non-beneficiaries of microfinance.

It has been assumed that “the social conditions of SHGs largely depend upon the nature of benefits

received when compared with SHGs not receiving any benefits.”

H₀: There is no significant difference in the social conditions of beneficiaries and non-beneficiaries during pre- and post-microfinance period.

H_a: There is a significant difference in the social conditions of beneficiaries and non-beneficiaries during pre- and post-microfinance period.

Type of Research

The research is descriptive in nature (Ex post facto research – pre- and post-microfinance impact)

Sources of Data Collection

The primary data is the structured questionnaire interview and the secondary data is from NABARD, APEX, CESS, SERP, etc.

Sampling Technique

Malenadu covers portions of Hassan, Kodagu, Uttar Kannada, Shivamogga, Chikkamagaluru, and Belagavi districts. Each block is designated as stratum. The purposive sampling technique was adapted to select a sample of self-help groups and member respondents from the six blocks of Malenadu region.

Validity

The present study is based on an extensive review of literature – (Leedy & Ormrod, 2001; Long, 1998; Gaddis, 1998; Alreck & Settle, 1995) – wherein 42 items were drafted with six content judges and the final scale comprised of 23 items.

Reliability

Cronbach’s Alpha of 0.738 (number of items 23) is acceptable (George & Mallery, 2003; Nunnally & Bernstein, 1994; Cronbach, 1951).

Normality

The Shapiro-Wilk Test shows that p value is more than the alpha value in each factor, and it can be

understood that data came from a normally disseminated population.

Social Indicators

The Social indicators used to test the effect of microfinance towards women SHG members were listed with parameters, such as Self Confidence, Skills, Social Awareness, etc. These parameters have further sub factors, which show the social upliftment.

Tools of Analysis

The tools of analysis used were Mann-Whitney U Test, Kruskal-Wallis Test, and Wilcoxon Signed Ranks Test.

IV. DATA ANALYSIS AND ELUCIDATION

The social conditions of women respondents are analyzed in this section. The analysis is based on the information gathered from 800 beneficiaries from the Malenadu region of Karnataka state.

4.1 Social Recognition of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of social recognition of the beneficiaries and non-beneficiaries are presented in Table 4.1

Table 4.1 Social Recognition

Scales	Beneficiary	Non-Beneficiary
5	308	—
4	278	—
3	213	87
2	1	113
1	—	—
Grand Total	800	200

Source: Field Survey

Table 4.2 Social Recognition of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	588.74	9409.00	-20.136	.000*
Non-Beneficiaries	200	147.55			
Total	1000				

*indicates significant at 5 percent level
Source: Field survey.

A substantial difference is observed in the social recognition of beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 588.74, which is much higher than that of the non-beneficiaries, i.e., 147.55. This shows microfinance has helped the beneficiaries to improve their social recognition.

4.2 Social Awareness of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of knowledge of social awareness of the beneficiaries and non-beneficiaries are presented in Table 4.3

Table 4.3 Social Awareness

Scales	Beneficiary	Non-Beneficiary
5	304	—
4	247	—
3	241	87
2	8	113
1	—	—
Grand Total	800	200

Source: Field Survey

Table 4.4 Knowledge of Social Awareness of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	585.18	12254.00	-19.351	.000*
Non-Beneficiaries	200	161.77			
Total	1000				

*indicates significant at 5 percent level
Source: Field survey.

A substantial difference is observed in the knowledge of social awareness of beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 585.18, which is much higher than that of the non-beneficiaries, i.e., 161.77. This shows microfinance has helped the beneficiaries to improve their knowledge of social awareness compare to non-beneficiaries.

4.3 Ability to Handle Social Exploitations of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of ability to handle social exploitations the beneficiaries and non-beneficiaries are presented in Table 4.5

Table 4.5 Ability to Handle Social Exploitations of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)

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Beneficiaries	800	586.38	11300.00	-	19.678
Non-Beneficiaries	200	157.00			
Total	1000				.000*

*indicates significant at 5 percent level

Source: Field survey.

A substantial difference is observed in the ability to handle social exploitations of beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 586.38, which is much higher than that of the non-beneficiaries, i.e., 157.00. This shows microfinance has helped the beneficiaries to improve their ability to handle social exploitations. Microfinance has helped beneficiaries to handle and come out of social exploitations like abuse, violence, drugs, alcoholism, etc.

4.4 Respect in the Family of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of respect in the family of the beneficiaries and non-beneficiaries are depicted in Table 4.6

Table 4.6 Respect in Family

Scales	Beneficiary	Non-Beneficiary
5	317	—
4	259	—
3	220	94
2	1	106
1	3	—
Grand Total	800	200

Source: Field Survey

Table 4.7 Respect in the Family of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	586.64	11087.00	-	19.681
Non-Beneficiaries	200	155.94			
Total	1000				.000*

*indicates significant at 5 percent level

Source: Field survey.

A substantial difference is observed in respect in the family of beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 586.64, which is much higher than that of non-beneficiaries, i.e., 155.94. This shows microfinance has helped beneficiaries to improve their respect in the family when compared to non-beneficiaries.

4.5 Gender Equality in the Family of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of gender equality in the family of the beneficiaries and non-beneficiaries are presented in Table 4.8

Table 4.8 Gender Equality

Scales	Beneficiary	Non-Beneficiary
5	—	282
4	—	228
3	179	278
2	354	12
1	267	—
Grand Total	800	800

Source: Field Survey

Table 4.9 Gender Equality in the Family of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
Beneficiaries	800	583.41	13670.00	-18.976	.000*
Non-Beneficiaries	200	168.85			
Total	1000				

*indicates significant at 5 percent level
Source: Field survey.

A substantial difference is observed in gender equality in the family of beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 583.41, which is much higher than that of the non-beneficiaries, i.e., 168.85. This shows microfinance has helped the beneficiaries to improve their gender equality in the family.

4.6 Access to Hygienic Sanitation Facilities of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of access to hygienic sanitation facilities of the beneficiaries and non-beneficiaries are presented in Table 4.10

Table 4.10 Access to Hygienic Sanitation

Scales	Beneficiary	Non-Beneficiary
5	301	—
4	284	—

3	215	97
2	—	103
1	—	—
Grand Total	800	200

Source: Field Survey

Table 4.11 Access to Hygienic Sanitation Facilities of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
Beneficiaries	800	587.47	10427.500	-19.872	.000*
Non-Beneficiaries	200	152.64			
Total	1000				

*indicates significant at 5 percent level
Source: Field survey.

A substantial difference is observed in access to hygienic sanitation facilities of beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 587.47, which is much higher than that of the non-beneficiaries, i.e., 152.64. This shows microfinance has helped the beneficiaries to improve their access to hygienic sanitation facilities compare to non-beneficiaries.

4.7 Hygienic Drinking Water Availability for the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of hygienic drinking water availability for the beneficiaries and non-beneficiaries are presented in Table 4.12

Table 4.12 Hygienic Drinking Water

Scales	Beneficiary	Non-Beneficiary
5	305	—
4	272	—
3	223	80
2	—	120
1	—	—
Grand Total	800	200

Source: Field Survey

4.8 Job Securities for the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of job securities for the beneficiaries and non-beneficiaries are presented in Table 4.14

Table 4.14 Job Security

Scales	Beneficiary	Non-Beneficiary
5	286	—
4	287	—
3	227	97
2	—	103
1	—	—
Grand Total	800	200

Source: Field Survey

Table 4.13 Hygienic Drinking Water Availability for Beneficiaries and Non-Beneficiaries - Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	589.35	8920.000	-20.263	.000*
Non-Beneficiaries	200	145.10			
Total	1000				

*indicates significant at 5 percent level

Source: Field survey.

A significant difference is observed in hygienic drinking water availability for beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 589.35, which is much higher than that of the non-beneficiaries, i.e., 145.10. This shows that microfinance has helped beneficiaries to improve their hygienic drinking water availability.

Table 4.15 Job Securities for Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	586.80	10961.000	-19.722	.000*
Non-Beneficiaries	200	155.31			
Total	1000				

*indicates significant at 5 percent level

Source: Field survey.

A significant difference is observed in job securities for the beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 586.80, which is much higher than that of the non-beneficiaries, i.e., 155.31. This shows microfinance has helped the beneficiaries to improve their job securities. Although the effect of a decline in unemployment was encouraging, it was inadequate for providing employment to every family member.

4.9 Reduction in Dependency and Decision Making Power of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of reduction in dependency and decision making power of the beneficiaries and non-beneficiaries are presented in Table 4.16

Table 4.16 Independency

Scales	Beneficiary	Non-Beneficiary
5	299	—
4	268	—
3	231	93
2	2	107
1	—	—
Grand Total	800	200

Source: Field Survey

Table 4.17 Reduction in Dependency and Decision Making Power of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	586.80	11034.500	-19.695	.000
Non-Beneficiaries	200	155.67			
Total	1000				

)
Beneficiaries	800	586.71	11034.500	-19.695	.000
Non-Beneficiaries	200	155.67			
Total	1000				

*indicates significant at 5 percent level
Source: Field survey.

A significant difference is observed in reduction in dependency and decision making power of the beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 586.71, which is much higher than that of the non-beneficiaries, i.e., 155.67. This shows microfinance has helped the beneficiaries to improve their reduction in dependency and decision making power. Although the effect of a decline in unemployment was encouraging, it was not adequate for providing employment to every family member. Women have initiated to take decisions on various aspects, such as buying household assets, enhancing living conditions, and children's education.

4.10 Improvement in the Accommodation of the Beneficiaries and Non-Beneficiaries

Data pertaining to the comparison of improvement in the accommodation of the beneficiaries and non-beneficiaries are presented in Table 4.18

Table 4.18 Accommodation

Scales	Beneficiary	Non-Beneficiary
5	294	—
4	256	—
3	248	88

2	2	112
1	—	—
Grand Total	800	200

Source: Field Survey

Table 4.19 Improvement in the Accommodation of Beneficiaries and Non-Beneficiaries

Manna-Whitney U Test

Respondents	N	Mean Rank	Mann-Whitney U	Z	Asym p. Sig. (2-tailed)
Beneficiaries	800	586.50	11200.00	-19.651	.000*
Non-Beneficiaries	200	156.50			
Total	1000				

*indicates significant at 5 percent level
Source: Field survey.

A substantial difference is observed in the improvement in accommodation of the beneficiaries and non-beneficiaries in the post period. Mean rank of beneficiaries is 586.50, which is much higher than that of the non-beneficiaries, i.e., 156.50. This shows microfinance has helped the beneficiaries to improve their accommodation.

V. CONCLUSION

In the present study, women self-help group members were able to access information of different issues, namely, Public Distribution Systems, Panchayat Procedures, Employment Guarantee Scheme, etc., through the Self-help Groups Bank Linkage Programme, which has

brought about socio-economic changes in women SHG members' lives. Therefore, it can be concluded that microfinance has affected rural women in a positive and significant manner. The deprived can gain access to microfinance and contribute to rural development. SHG members were able to enhance their social concerns, restore self-importance, and increase their confidence through the training programmes provided by NGOs and the government. It was found that although members joined for different reasons, they had a common goal of attaining a better living standard through SHGs, which work for their betterment. Several aspects of women, namely, outdoor activities, social status, economic conditions, and decision-making, can be altered through SHGs. Apart from altering the external form of either a society or a community, SHGs bring about a change in the thinking of people and the functioning of social institutions.

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