

A Situation Analysis of the Role of Micro-Finance in Women Empowerment

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Abstract—Background: This study is conducted to analyze the role of Micro-finance (through Self-help groups) in women empowerment. Self-help group is a group of people with the intention of helping each other. The idea of self-help groups is not a new phenomenon in India. The roots of this movement can be traced from the work of Nobel laureate, Mohammad Yunus. Micro-finance basically is a process of offering money to the low-income groups. In India, the self-help groups and micro-finance have brought a good change in the condition of women. The initiative gave a pace to the movement which was oriented for the women empowerment. The women empowerment means the more and more decision-making power.

Methodology: The research is qualitative in nature and the design is descriptive. The researcher studied the phenomenon in a qualitative way by focusing on the experiences of women members of the self-help groups. This study is conducted on the two self-help groups, being run in the Okhla phase I of New Delhi. In-depth interview schedule was used as a tool for data collection for the research. Data analysis was done through Thematic Analysis.

Result: The key responses were ‘Increased decision-making power’, ‘the amount of loan is adequate’, ‘increased in Income level and reduction in expenses’, ‘improvement in credit facilities’, ‘gaining respect in society’, ‘improved skills, knowledge, and confidence’, ‘increased awareness’, ‘improved social status and family relations’, ‘social, political as well as psychological empowerment’.

Conclusion: This study can be concluded, by saying that the micro-finance (through self-help groups) has been proved a tool for combating poverty and is also helpful in empowering to women those belong to lower strata. The self-help groups are contributing in social as well as economic development of a country. But, there is a need to generate more awareness and to bring these groups under a trustworthy body. So that, such groups can flourish more.

Index Terms—Micro-finance, Self-help groups, Women empowerment, Decision-Making Power, Self-Confidence.

I. INTRODUCTION

The women in India have been subjugated since long. They belong to the most vulnerable section of our society. If we look back in the history, we find that women were not given equal chance in education, politics and economic as well as community-based programs of the society. Of the 1.3 billion people who live in absolute poverty around the globe, about 70 % are women. For these women, poverty doesn't just mean scarcity and want, rather, rights denied, opportunities curtailed, and voices silenced. (‘We are also Human’: Identity and Power in Gender Relations, p. Drinkwater M.) Currently, women have

high rate of unemployment than men. Men dominate the domain of decision-making power and not the women. They since very long have been experiencing the different kinds of discrimination whether it is based on caste, religion, gender, and class. The women many times not only in India but outside the India also were considered as the object to look and use only. So, it was felt that in the race of human integration towards building a better society where all the groups of the society have the freedom to speak and express and can take their decision by their own, without being influenced by other factors, there is a need of direct and indirect interventions. Not only the individual but the critical condition of the women caught the attention of various national and international agencies also. These organizations as per their own methods and approaches came forward and tried to solve the problem.

Micro-finance through self-help groups is one of the attempts of Rural Banks with the intention to overcome the prevailing situation. In India, micro-finance through self-help groups initiatives has brought tremendous change in the life of women at the rural as well as the urban slum by empowering women. The first organized initiative in this regard was taken in Gujarat in 1954 and was given a more systematized structure in 1972 when Self Employed Women's Association (SEWA) was formed. (Government of India, Second Administrative Reforms, 2008). This study is conducted with the intention to analyze the role of micro-finance through self-help groups in women empowerment.

II. REVIEW OF LITERATURE

Many studies have done in the past about the role of micro-finance in women empowerment. To understand the concept of women empowerment through self-help groups, the researcher has studied these following researches:

Concept of Empowerment: What do we mean by empowerment? When does the well-being of a person improve? Nobel Laureate Amartya Sen. (1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements.

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and

outcomes.

A Self-help group (SHG) has an average size of about 15 people from a homogeneous class. They come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions, and accounts keeping. This gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them. The SHG members begin to appreciate the fact that resources are limited and have a cost. Once the groups show this mature financial behavior, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given against group dynamics without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the groups' own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments. Apart from financial help at the time of need, the group provides social security to its members. (Progress of SHG- Bank Linkage in India, 2005)

Ranjula Bali Swain (2007) "Can Microfinance Empower Women? Self-Help Groups in India" concluded many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

Susy Cheston, Lisa Kuhn (2003) in their article titled 'Empowering Women through Microfinance' concluded Microfinance has the potential to have a powerful impact on women's empowerment.

Bateman (2010) believes that one of the primary goals of the foundation of micro-finance was women empowerment. Loans with low-interest rates are given to women in developing communities with the hope that they can start small businesses and provide for their families.

Anand, (2002) says that the concept of SHGs are small informal associations created for enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and the pursuit of group enterprise activities.

III. METHODOLOGY

The research is qualitative in nature and the design is descriptive. The researcher studied the phenomenon in a qualitative way by focusing on the experiences of women members of the self-help groups. Before, conducting this study the researcher attended 5 days orientation program of these organizations by which he came to know the method of functioning and the structure of the groups.

Statement of the problem: In the past, the women in India as well as outside India could not gain much attention of national and international organizations. This is true that there was a need of interventions by such organizations. No one can deny the fact that, at that time the situation of women was not so good. They were restricted to take the decisions on behalf of the family and the men only were considered as the head of the family. Their level of participation in social activities was low. They used not to have good representation in politics and jobs. In today's scenario, women' level of participation in jobs, as well as politics, is increasing day by day. Now, they can take the decisions by their own. The family as well as the society have started to listen them and consider their views in the final decisions, whether it is related to society or family. This is because of the increasing involvement of NGOs and other national/international organizations those came forward and worked for the cause. Micro-finance through self-help groups is one of them. This slow but continuous improvement in the condition of women through self-help groups did induce to the researcher for this study.

Objectives of the Study:

The objectives were formulated as:

1. To study the performance of SHGs in Indira Kalyan Vihar, Okhla I.
2. To study the problems in the participation of women in SHGs.
3. To analyze the empowerment which SHGs members get through Micro-finance.
4. To offer suggestions to enhance women's empowerment through Micro-finance.
5. To study the socio-economic profile of the members of SHGs?

Research Questions:

1. What are the challenges, faced by women members of the SHGs in Indira Kalyan Vihar, Okhla?
2. Why did the women in the sample join these groups?
3. Are the women in the sample satisfied with the performance of their respective SHGs?
4. Did participation in the SHGs lead to the empowerment of the women in the sample?

Target Population: The women participants below the age of 40 years and the staff members of the SHGs being run by the Vidya Okhla and Nav Jyoti Development Society was the target population of the study.

Universe of Study: The area covered by the Vidya Okhla and Nav Jyoti Development Society under the SHGs program of Okhla phase I of New Delhi

Sampling: 25 women below the age of 40 years and the 7 staff members of SHGs were selected for the research study using purposive sampling. (The researcher interviewed the women who are the members of the SHGs and they belong to the age

group of below 40 years).

TABLE I
STUDY

Group 1	12	Group 1	2
Group 2	13	Group 2	5
Total size of women	30	Total size of staff members	7

Data Collection:

Primary Data, the primary data was collected by using Interview schedules.

Secondary data, the secondary data was collected through NGO's reports and documents, websites, and magazines.

In-depth interview schedule was used as a tool for data collection for the research. Mostly, questions were open-ended. The manual content analysis was done, and various themes were generated. The consent form was prepared in both the language i.e. Hindi and English. Before conducting the interviews, with the help of this form the consent of all the participants was taken.

The researcher conducted 25 interviews, one interview with each woman in the sample and the interview duration was tentatively 1 and half hour approximately. The researcher with the consent of participants recorded the voice of the whole process of the interview. The researcher also conducted 7 interviews with the Staff members of the self-help group for getting their views on groups functioning.

Limitation of the research: Gender differences between the workers and the participants have created a barrier in getting information from the participants. Illiteracy of the respondent may be a limitation of this research, as the more information had to give in details to the respondent and it consumed a lot of time of the researcher.

Potential Impact of the Study/implications: The findings of the research study will contribute to the existing literature. For the participants as it will enhance their awareness and provide them opportunities to reflect on their experiences.

The recommendations offered by the researcher might help in improving the functioning of the SHGs.

Further study can proceed in this field if the researcher wants to study on the same topic at a large scale and different regions.

IV. DATA ANALYSIS AND INTERPRETATION

A. Respondents Profile

According to the study, the maximum age group of respondents was between 31 and 40 years. However, 10 respondents were in the age group of 20 to 30 years.

Level of literacy: According to the study, 7 respondents were illiterate, and 3 respondents studied primary level, 6 respondents studied secondary level and 5 respondents studied intermediate level and 4 respondents were a degree holder.

Occupation: According to the study, most of the respondents

were domestic workers with a maximum percentage of 40 percent. However, 12 percent of the respondents were official job holders, while shopkeepers were 20 percent and housewives constituted 28 percent.

Income level: The study indicated that 2 of the respondents' income was nil as they were housewives. Though there were some other women who belong to housewife's category, they have some source of income. There are 8 respondents whose income comes between Rs.2000 and 4000 group. While there are 10 respondents who come into the group from 4001 to 8000. However, the rest of the respondents lie in the group of 8001 to 16000.

B. Respondents Time-Period of Joining SHGs

The reason for joining SHGs is mainly the poor economic conditions. SHGs objectives are to empower women in every aspect i.e. socially, economically and psychologically. According to this study, 20 percent of the women have joined the group from before 1 to 5 years. 28 percent of women have joined the group from 6 to 10 years. 32 percent of the women have joined the group from 11 to 15 years. The 20 percent of women are the part of the group from 16 to 20 years.

C. Adequacy of Loan Amount

According to the study, 16 women said that the loan amount is adequate as they get the maximum amount up to 90 thousand. While 9 women feel that the amount is not adequate, and it should be increased.

1. "Son, the amount is adequate. I think it is better than the amount given by a bank"
2. "It is not adequate. I am not able to meet my needs"

In the given verbatims the one woman accepts that the amount is adequate while the second one said that the amount is not adequate. But, this is difficult to define the adequacy of the amount as every woman has the different tendency of consuming the money.

D. Satisfaction with the Functioning of the Groups

The study reveals that 19 women are satisfied with the functioning of the group. Only 6 women are not satisfied, and they want some changes in the functioning of the group.

1. "Yes sir, I am very satisfied with the functioning of group and it is performing well. If the agency dissolves this group, then we ourselves can make such group"
2. "Sir, it is normal, but some changes would make it better".

E. Reasons before Joining the Groups

According to the study, the one of the most important reason for joining the SHGs is the Poverty of the members. Then, the saving was a second most preferred reason before joining the group.

17 women replied that they joined group just because they are poor and 8 women in the sample replied that the reason behind their membership is "saving".

F. Challenges before the Members

The participants expressed their concerns during the study as: some of the members shared with the researcher that they face problems when they come to the agency for getting loan amount. The reason behind the problem is that they cannot take amount at any time. It is observed during the study that the attitude of the members towards each other is not good. The trust level is not so good. Some of the members share with researcher that they are economically weak so depositing the amount to the group on time is a big challenge for them.

G. Indicators of Women Empowerment

The researcher considers the following domain as the indicators of women empowerment:

Loan purpose: According to the study, the maximum loan purpose is the small business which accounts for 8. There were some women who had two or three purposes. Loan taken for the marriage of the daughters is 6, for education purpose is 3, loan taken for saving is 3 and 5 accounts for loan taken for the domestic purpose.

1. "I have taken the loan two times for my daughters' marriage".
2. "I took the money for my children's education"

These verbatims show that women take the loan for marriages, education, small business, and savings. The first one respondent took the loan for the marriage of the daughters and the second one took for the education of children. There are many others who take the loan for domestic use. The purpose of loan is high for small business. This clearly indicates that the Micro-finance through Self-help groups is promoting the business tendency among the women of the area.

Decisions of the groups: The study shows that 16 members replied that they themselves take the decisions on day to day functioning of the groups. While 9 members replied that the agency (NGO) takes the decisions of the groups.

1. "We the members of the group collectively take the decisions".
2. "The president of the agency takes the decisions"

These verbatims tell us that both the agency and the members take the decisions on day to day functioning of the group, sometimes the president of the group and sometimes members themselves take the decision but the frequency of taking decisions by the members is more than the agency. This domain clearly indicates that after joining the group their level of decision making is increased.

Monthly expenditures after joining the group: According to the study, 13 members said that their expenditures have increased after joining the groups, 5 members said that the expenses have decreased, 2 members said that the no change took place and 5 members said that they do not know about it.

1. "Children are growing so the expenses also have been increased".
2. "Yes, the expenditures have been increased after joining the group because now I have money to consume"

According to these verbatims, the expenses of the women are increasing as now they have their saving to spend on their basic needs. Without having the saving, they would not be able to do so. Earlier, when the saving was zero than their expenses were low. This increasing tendency of women of the area tells us that now the women with the help of micro-finance can meet their basic demands. A good increase in the level of expenditure give a picture of economic empowerment of the women.

Increase in monthly saving after joining the group: According to the study, 13 members said that their saving has increased, 5 members said that their saving has decreased, 3 members said that no change took place and 4 members said that she does not know about it.

1. "Yes, changes have taken place in the level of saving"
2. "Saving is not affected, it is, as it was earlier"

This tendency of the members tells us that not only their level of expenses has increased but they have started to save money as well. Though there are members who said, they do not know about it or saving has not increased but most of them agreed that their level of expenses has increased.

Improvement in the credit facilities: The main aim of the SHG is to provide credit facilities to the women so that their economic conditions can be improved. This is observed during the study that 15 women feel that credit facilities have improved and only 2 women said that their credit facilities have not improved. While 8 women said that they do not know about it and they never thought about it.

1. "Bhayya, I don't be afraid of loan now it has become a small thing for me"
2. "Yes, I can take loan very easily and frequently"

These verbatims show that women credit facilities have been improved. This is just because of the SHGs charge less interest and very flexible in terms of time to return the money than bank and other financial institutions. There may be another reason that SHGs provide loan without involving so many formalities to do.

SHGs as the forum to support each other: This is observed during the study that Self-help groups work as a forum to support each other. The participants of these groups agreed on that they support each other. The verbatims of some women are as:

1. "We support to each other at the time of emergency and we help our members in need by extending emotional, psychological and sometimes economic supports".
2. "To support one of the members who is contesting Mahila Panchayat Election, we all gathered at a place".

Self-Confidence level of the members: Self-confidence means to believe in oneself and realize one's own worth. SHGs aim to provide psychological empowerment amongst women which will eventually make them realize that they are an important part of the family as well as the society. 18 of the total women developed self-confidence after joining SHG. However, 3 women felt no change in their confidence level. The remaining 4 women did not answer the question. As stated by

women:

1. "Yes, being a part of the group, I feel good. When I was not the member of the group, I used to scare off the police and some powerful people of the area but now I think that my group will help me, and my group is my power".
2. "Yes, sir, I feel confident after joining the group as it helped me in saving my money".

Skills learn by the members: It was felt that majority of members are learning new skills through self-help groups. During the study, 18 members agreed on that they are learning new skills while 3 members disagreed as they believe that do not learn new skills. 4 members said they do not know about it.

1. "With smile on face, not so much but now I can calculate the big amount".
2. "I learnt how to calculate interest and knitting also".

Decision regarding loan use: According to the study the members themselves take the decision regarding the use of loan amount. 22 women replied that they themselves take the decision while 3 women said their husbands take the decision regarding the use of loan amount. As commented by them:

1. "She laughs and replied I myself decide it. She told that first time I used the loan amount for the marriage of my daughters. Then, my son's education and for other domestic purposes".
2. "I and my husband together decide it that where the money of loan will be utilize."

The two verbatims show that despite domination of father in the family the women have the power to decide the use of money and this is a good sign of empowerment of women through Self-help group.

Increase in awareness of the members: It is observed during the research that the members' level of awareness has increased. 24 women participants replied that they are becoming familiar with the surroundings. While only one woman said that she could not learn anything new from the group. As commented by them:

1. "I came to know about the police, panchayat, school system, money, interest calculation, and society. Hence, I am more aware now".
2. "Earlier, I used to think that Bank is just, a source for rich people but after joining the group I came to know that the poor also can be benefitted by the bank".

The above two verbatims show that women are becoming aware about the social, economic and political milieus. Which is another good sign of women empowerment through a self-help group.

Improvement in social-status and decision-making power: Decision making and improvement in social status of someone can be achieved by giving them more opportunities to take part and by considering their voices and ideas. A woman expects same from her group.

During the study, this is found that the group is working on the democratic principles. Everyone is their put forth their ideas for the betterment of the group and their ideas are listened to by

the others as well. 19 participants agreed that their social status has increased and then they are getting decision-making power. As stated by some members:

1. "Now, people have started to give respect to me, they consider my decision on any issue even my fathers-in-law also give preference to my decision in comparison to my husband's decision"

Improvement in social-activities: One of the objectives of self-help groups is to enhance the social activities of the member. 16 members of the Self-help group being run by Vidya Okhla were agreed on that there is a drastic change which has come in their social activities. Only 6 women were not in favor of this while remaining 3 said that they cannot say. As stated by them:

1. "Before joining the group, I used not to go anywhere but now it is not like that, whenever I go for attending the meeting, I meet with the members and other people as well and I also have started attending the function of my kin".
2. "Before joining the group, I used not to go outside my home but when I joined the group then, I got the chance to meet with the new people and perform various new functions"

Involvement in political-party: The members are not more involved in any political party this may be due to lack of opportunities as the area of Vidya Okhla which does not have more political activeness in terms of party formation and maintenance. In the research 23 women said that they are not involved in any political party while only 2 women said they are involved in the political party. As commented by one member:

1. "No, I am not involved in any political party. If someone gives chance to me then I am ready to join".

Kinds of empowerment: Empowerment is one of the most important objectives of Self-help group. Women take part in a group with the aim to get empowered. The empowerment may be in terms of social, political, economic and psychological. But there is no as such limit that one woman can only get social or political empowerment. She may get all type of empowerment as it can be seen in the findings of the research that most of the women got all type of empowerment i.e. social, political, economic and psychological empowerment. 6 women in the study said that they became psychologically empowered after joining the group. 12 women said that they became socially empowered while 2 said that she became politically empowered and 5 economic empowered.

1. "Now, I am very active in the society. I meet with everyone those who are from my colony. I can take part in the Mohalla panchayat. I take part in the group activities. People give respect to me and my family. My husband and my fathers-in-law also praise me, and it is all due to my group".
2. "Sir, my tension regarding money has gone. Now, I feel free".

V. DISCUSSION

This study as stated above was intended to understand the role of micro-finance (through self-help groups) in women empowerment. As, (S., 2008) conducted a study in a district of Pondicherry and finds that women are economically and socially empowered after joining SHG and getting microfinance as 92 percent reported that poverty level reduced by participating microfinance program. In this study also most of the elements of women empowerments were found. They are getting psychological, social, political as well as economic strength from the group to which they belong. Women are happy with the functioning of the groups. The study indicated that participants' involvement in social activities has increased after joining the groups. As stated by one of the participants: "Sir, now I attend every Mohalla panchayat's meetings"

Not only social activities but participants' awareness as well social status has improved. While interacting with the agency staff it was observed that they conduct awareness generation programs time to time on different issues. Obviously, such steps would be helpful in generating the awareness among the women.

(Loomba, 2013) conducted a study to find out that how microfinance through self-help groups is associated with the women empowerment. The study found that microfinance has a profound influence on the economic status, decision-making power, knowledge, and self-worthiness of women participants of self-help group linkage program in Ghaziabad. This study also found almost similar responses. As commented by the respondents:

1. "Now, people have started to give respect to me, they consider my decision on any issue even my fathers-in-law also give preference to my decision in comparison to my husband's decision"

This study also reveals that the groups are contributing in increasing the income and reducing the expenses of the members. So, this study also has been reached successfully on the conclusion that micro-finance through self-help groups is contributing well in the upliftment of women.

VI. RECOMMENDATIONS/SUGGESTIONS

Based on the study and engagement with the respondents the researcher suggests measures to improve the functioning of the self-help groups as their objective is to empower women in every aspect.

- The committees should form to settle the disputes, to provide the information regarding the meeting, and for the emergency help of any members. The members of this committee should from the group not any professional is required.
- Basic educational programs should be introduced, and these programs should be made compulsory for all so that the women can at least read and write.
- Timely orientation programs must be held for the women members joining the self-help groups.

- As most of the women are not aware of other members of the group. Social networking between group members should be improved.
- Leaders should help the group members to learn about the banking system.
- Women members must attend monthly meetings regularly.
- There should be more employment generation activities.

VII. CONCLUSION

According to the study conducted by the researcher, the following conclusions are drawn:

The education level of the respondents of Indira Kalyan Vihar, Okhla is very low. Poverty and unemployment are the major issue of the community. Women are in more vulnerable conditions as compared to men. The reason behind joining Self Help Groups is their poor socio-economic conditions.

Self-help groups provide them an opportunity to solve these problems up to a certain level. Although in most of the cases their economic conditions have improved as they get loans and fulfill the needs of their family. Women take loans for various purposes such as for health, education of their children, for purchasing land in their village etc. Earlier they used to take money from landowners and used to pay a huge amount of interest. The study reveals that most of the women did not save money before joining self-help groups but now they save money. They developed the skill of saving money after joining a self-help group.

After joining self-help groups, most of the respondents' confidence level has increased, and they feel happy about the fact that they are contributing towards their family and realized their worth that they also can do something. Although they have started saving and contributing towards their family needs their status in families has improved much as they can take decision individually.

There is an improvement in their social status at the community level. It was concluded from the fact that they can go out of the house and their husbands, children, father and mother-in-laws also have not any objection regarding their out in. Now, they can participate in community and group activities.

Self-help groups objective is to improve the socio-economic conditions of the underprivileged especially women. Lack of proper implementation of the rules and regulations set for the functioning of help self-help group and women efforts to attend monthly meetings may affect adversely to them. Though, the members are satisfied with the functioning of the group but there is a need of strict attitude towards the behavior of the members as far as the rules and regulations of the groups are concerned.

The researcher also came to know that the women are getting empowerment, but they are not aware of it. This is not limited to the empowerment, but all the other benefits of the groups are hidden. This problem will not be solved until and unless we do not work to realize them that how they are being benefitted by

the groups.

VIII. CONCLUSION

A conclusion section is not required. Although a conclusion may review the main points of the paper, do not replicate the abstract as the conclusion. A conclusion might elaborate on the importance of the work or suggest applications and extensions.

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