

**WOMEN EMPOWERMENT THROUGH MICRO CREDIT:
A CASE STUDY OF RURAL KHUNTI DISTRICT OF
JHARKHAND, INDIA**

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The paper examines the role of the SHGs micro-credit scheme for the empowerment of women in rural areas of Khunti district of Jharkhand state. Personal meeting and interview was organized with one hundred and eighteen poor tribal women during the period of June 2016 – August 2016. The study aims to examine the socio-economic background, changes in the employment activity, income, borrowing and saving habits of the sample respondents before and after the micro-credit loan. It also overviews their perceived benefits post-SHG's participation and changes in their role in household decision-making. The methodology employed for studying the objectives are Standard of Living Index and Garret Ranking Technique. The findings reveal that the post-SHG's have started saving and borrowing with banks, rather than depending on their relatives and friends. This has resulted in their financial inclusion. Their major perceived benefits from the scheme of the SHGs programme have improved their socio-economic and political decision-making.

Keywords : *Tribal Women Empowerment, Bank –linkage, Self-help groups, Micro-credit and Rural area*

Introduction

Mahatma Gandhi believed that the status of women in the society is an index of civilization. Both women empowerment and the concept of the ideal village are the two sides of the same coin with which the development process should go parallel. The overall development and growth of a country are possible only when they participate equally in the development of the country. It requires effective empowerment of women by integrating them into the mainstream of economic development. Empowerment is the process of creating a social environment, which enables an individual to think, work and make decisions individually as well as collectively. Women empowerment enables them to be confident, courageous and self-assertive to make a decision inside and outside the home. Economic empowerment refers to economic independence through employment, control over means of production, besides redistribution of resources and power. It helps in building confidence, self-assertion and courage.

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Stromquist (1994) has defined women empowerment in four different types, (a) the cognitive perspective of women's empowerment is defined as their understanding towards social condition (b) psychological perspective is the feeling to improve their condition. (c) Economic perspective is the implementation of their productive capacity and (d) political empowerment is the ability to understand spatial debates.

The Government of India has launched several women welfare programme through various development centres, rural agencies and banks, including National Bank for Agriculture and Rural Development (NABARD) to uplift their status. Empowerment of women was one of the primary objectives of the Ninth Five Year Plan (1997-2002) and efforts were to create a free environment for women where they can exercise their right within and outside the home and can be an equal partner as men (NABARD, 2000).

Overview of SHGs and women empowerment

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

SHG Bank Linkage Programme started the rural institutional credit for women development, which is a peculiar innovation. It is an effective poverty alleviation programme and women's empowerment (Reddy, 2005).

The NABARD report (March 2017) shows that 85.77 lakh SHGs are having deposits of over Rs. 16, 114 crore with banks. These SHGs cover more than 10 crore rural households. As reported by NABARD, approximately 70 % of the total saving of the groups is utilize for internal lending of the groups and 30 % are deposited with the banks i.e. more than double the amount deposited with banks are used for the internal lending of groups.

For the past three years, Rs. 94,934 crore amount has been disbursed as loans to SHGs members at reasonable interest rates. Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) gave loans at 7 % interest per annum with interest incentive of 3 % payable on prompt repayment reducing the effective interest to 4 % per annum to women SHGs in 250 Category-1 districts.

**Table-1. Progress of SHG bank linkage programme (SHGBLP)
(No. of SHGs in lakh and amount in Rs'000 crore)**

Year	No. of SHGs with savings Linkage	Amount of savings outstanding	No. of SHGs disbursed with loan	Amount of loan disbursed	No. of SHGs with loan outstanding	Amount of loan outstanding
2014-15	76.97	11.06	16.26	27.58	44.68	51.55
2015-16	79.03	13.69	18.32	37.29	46.73	57.12
2016-17	85.77	16.11	18.98	38.78	48.48	61.58

Source: NABARD, Micro Finance Status Report, 2016-17

**Table-2. Progress of SHG bank linkage programme (SHGBLP)
in Jharkhand (in lakh)**

Year	No. of SHGs with savings Linkage	Amount of savings outstanding	No. of SHGs disbursed with loan	Amount of loan disbursed
2013	85334	7689.92	8874	7536.06
2014	86386	8932.95	6742	3462.16
2015	82138	8492.52	4470	3750.89
2016	99326	9558.45	10818	6621.17

Source: NABARD, Micro Finance State reports, 2016-17

Table 1 and 2 show the progress of SHG Bank Linkage Programme (SHGBLP) in India and particularly in Jharkhand State. It gives an account of savings, credit disbursement and credit outstanding of total SHGs for the past three years. It is evident from the report that there is an increase in the number of SHGs with saving linkage as well as disbursement of the loan in India as well as in Jharkhand. In this backdrop, it becomes very important to study and examine the role of microcredit in the socio-economic empowerment of women in rural Jharkhand.

Review of literature

Several researchers have conducted studies on assessing the impact of SHGs on the empowerment of women. Studies by Kumaran (1997); Manimekalai and Rajeswari (2001); Vijayanthi (2000); Datta and Raman (2001); Madheswaran and Dharmadhikary (2001) and Nirmala, Bhat and Bhuvaneshwari (2004) revealed that despite the short period of its launching, the SHGs programme has been performing much better by improving the socio-economic status of its beneficiaries.

Khandker (2005) found that access to microfinance had contributed to overall poverty reduction, at the village level, and especially among females. A study by Swain and Wallentin (2009) of the Self Help Bank Linkage Program in India across five states for 2000 and 2003 indicated a significant increase in the empowerment of the SHGs women. Minimol and Makesh (2012); Sahu and Singh (2012); Alam and Nizamuddin (2013); Poornimaa (2013); Mula and Sarker (2013) and Kondal (2014) have also confirmed that SHGs scheme has contributed to the social and economic empowerment of women. SHGs women are involved in taking decision to improve their household, accumulating savings, controlling expenditure and confidence for the further family economic matter.

Panda (2014) made a debate about whether microfinance has reduced domestic violence or not? According to his study, 80 % post joined SHGs movement reduced domestic violence. Goyal and Goel (2015) study have pointed out the importance of microfinance in improving income and saving capacity. The financial assistance has improved women's condition and reduced local violence and alcoholism in the study areas. Similarly, Mukherjee (2015) shows that microfinance programme has enlarged four kinds of empowerment factors such as physical, economic, political and socio-cultural spaces crossways castes, creeds and religious beliefs. Out of the four factors, only socio-cultural factor was not found to be improved in the study area.

Sujatha and Malyadri (2015) studied effectiveness of microfinance on the empowerment of women in Andhra Pradesh. The study tried to understand women empowerment in various forms like household economic decision-making, legal awareness, mobility, economic security and family decision-making. Vachya (2015) examined the impact of microfinance on SHGs member's income earning and employment changes. The findings show that post-period SHGs has improved the living condition and their involvement in the social activities.

Reddy, Reddy and Prahalladaiah (2015) have extensively studied the quality assessment of SHGs group in Bihar and Odisha. Manikonda (2016) has evaluated women empowerment in three types of indexes namely, poverty eradication index, women empowerment index and healthcare index in Andhra Pradesh. Fifty-six percent of women are empowered by the SHGs programme, 45.3 per cent poverty eradicated and healthcare index has significantly contributed to the empowerment of women. Rahman, Khanam and Nghiem (2017) study has explained that limited access to credit, health care and education are among the major challenges face by the rural women in Bangladesh.

In the light of these studies, the present paper is an attempt to examine rural women's empowerment through SHGs micro financing in Khunti district of Jharkhand with the following main objectives.

1. To analyze the benefits of microcredit loans on the socio-economic development of the tribal women.
2. To analyze the improvement in the standard of living of the tribal women post SHGs participation.
3. To study the decision-making and perceived benefits of the SHGs scheme among the tribal women

Data and methodology

Data description

The research study consists of primary survey in the rural areas of Khunti district of Jharkhand, which included primary data collected from the selected three blocks, viz., Murhu, Torpa and Karra. The respondents of the research study are mainly tribal women. Personal meetings and interview were conducted with the 118 poor tribal women belonging to Guyu, Tati and Kurki villages.

The data for the study was collected during June 2016 – August 2016, using pre-tested schedules questionnaire and personal meeting with the help of officials of the Bhartiya Samruddhi Investments and Consulting Services Ltd. (BASIX). Snowball sampling technique is used to collect the primary data. The research study mainly targets women because most of the microfinance programme focus on women, as they are consider as less credit risk and are engaged in income generation activities, which contributes to a better standard of living of their family.

Methodology

The methodology employed for studying the objectives of the research are Standard of Living Index (SLI - Roy, Jayachandran, and Banerjee (1999) and Garret Ranking Technique (Garret & Woodworth, 1985).

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

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

Where,

R_j = rank given to the i th item by the j th respondent; and

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

For calculating the standard of living of the respondents, we have computed the same methodology as (Roy, Jayachandran & Banerjee, 1999). The index includes the basic household amenities, which is necessary for the improvement of the living condition.

Table-3 represents the scores for the variables used in the computation of the Standard of Living Index (SLI).

Table-3. Variables used in the computation of standard of living index (SLI)

Sl. No.	Household Amenities	Scores
1.	Separate room for cooking Yes	1
	No	0
2.	Type of house Concrete	2
	Tiled	1
	Thatched	0
3.	Source of lightning Electricity	2
	Kerosene or gas or oil	1
	Others	0
4.	Fuel for cooking Electricity or gas	2
	Kerosene or coal	1
	Others	0
5.	Source of drinking water Well or pipe or hand pump (own)	2
	Well or pipe or hand pump (public)	1
	Others	0
6.	Toilet facility Own pit toilet	3
	Pit toilet (public shared)	2
	Others	0
7.	Ownership of good Television	3
	Transistor	1
	Refrigerator	3
	Two wheeler	3
	Phone	2
	Mobile	3
B.	Standard of Living Index Score range: 0 – 36	
	Categories of SLI	
C.	Low SLI –	0 –9
	Medium –	10 - 19
	High SLI –	20 and above

Results and discussion

Social background of the tribal women

The social background of the sample is given in table 4. The respondents were asked about their family status, size of family, caste and

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

With respect to family size, the maximum number of family members in a joint family was recorded as 15 members, while the minimum number is three in a nuclear family. Around 37.7 % of the sample respondents belong to a nuclear family and more than one-third of the families have 10 - 15 (39 %) and 6 – 10 (38.1 %) family members. The respondents belong to the Munda tribes. Only Hindu 29.7 % and Christian 70.3 % religion communities could be found in the study areas. Those who belong to the scheduled tribes are from the Christian community, whereas the rest belong to another backward caste of Hindu community. Regarding marital status, 89.8 % were married and 4.2 % respondents are widow. About 6.0 % of the respondents reported that they are separated from their husband because of their addiction to drinking alcohol and being violent at home. Further, as regards their health status, only a few are suffering from asthma and diabetes, while the rest claimed to be normal.

Table-4. Social background of the sample respondents

Sl. No.	Particulars	Number of Respondents	Percentage
A)	Family Type		
i)	Nuclear Family	44	37.7
ii)	Joint Family	74	62.3
	Total	118	100
B)	Family Size		
i)	2-4	27	22.9
ii)	6-10	45	38.1
iii)	10-15	56	39.0
	Total	118	100
C)	Religion		
i)	Hindu	35	29.7
ii)	Christian	83	70.3
iii))	Others	-	-
	Total	118	100
D)	Caste		
i)	Scheduled tribes	83	70.3
ii)	Other backward caste	35	29.7

iii)	Others	-	-
	Total	118	100
E)	Marital Status		
i)	Married	106	89.8
ii)	Widow	5	4.2
iii)	Separated	7	6.0
	Total	118	100
F)	Health Status		
i)	Normal	112	95
ii)	Bad	6	5.0
	Total	118	100

Source: Field Survey

Age and education level of the tribal women

Table 5 shows the distribution of age and education level of the respondents. Social empowerment is achieved through education. Women can gain access to their rights only when they are educated. Educated women can wisely make their plan for the future and engage in productive activities. They can avoid unnecessary expenditure and educate their children as well.

During the field survey, the majority of sample respondents belonged to 30 - 40 age group. About 20 % were between 20 - 30 years, while the rest were between 40 - 50 years old. Education level reveals that majority of the respondents (94 %) are illiterates, who have not attended any school. Only few of them (6.0 %) reported that they had attended primary school up to class one or two, but could not continue their studies because they had to go to another village for studying, for which their parents would not permit them to go as they do not find it safe to go to another village and study.

Table-5. Age and education level of the respondents

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

Source: Field Survey

Household facilities of the tribal women

Table 6 shows the household facilities of the sample respondents. All the respondents live in their house, but the majority (89.8 %) live in a

thatched house. Only (8.5 %) of them live in a tiled house and 1.7 % in a concrete house. Further, electrification is found in an only a quarter of the houses during the field survey. In all the three blocks, electricity was available, but not reachable to many of the house. Hence, the remaining (5.3 %) of the respondents reported that kerosene was only the source of lighting for them. Majority of the respondents (81.86 %) do not have a separate room for cooking. Kerosene, wood and coal are the fuels used for cooking by all the respondents. About 85 % of the sample households use public toilets, while the rest use open space. For drinking water facility, all households depend only on public well. Overall, the living condition of the sample respondents is quite poor in the study area

Table-6. Household facilities of the sample respondents

Sl. No.	Particulars	Number of Respondents	Percentage
A.	House Ownership		
i)	Own	118	100
ii)	Rented	-	-
	Total	118	100
B.	Type of House		
i)	Concrete	2	1.7
ii)	Tiled	10	8.5
iii)	Thatched	106	89.8
	Total	118	100
C.	Source of Lighting		
i)	Electricity	35	24.7
ii)	Kerosene	83	75.3
	Total	118	100
D.	Separate Room for Kitchen	22 (yes)	18.14
	Total	118	100
E.	Fuel Used for Cooking		
i)	Electricity	-	-
ii)	LPG	-	-
iii)	Kerosene, coal and wood	118	100
iv)	Others	-	-
	Total	118	100
F.	Toilet Facilities		
i)	Public toilet	110	85
ii)	Own toilet	-	-
iii)	Open space	8	15
	Total	118	100
G.	Source of Drinking Water		
i)	Well (Own/Public)	118 (Public)	100
ii)	Hand Pump (Own/Public)	-	-
iii)	Pipe (Own/Public)	-	-
	Total	118	100

Source: Field Survey

Ownership of land by the sample households

Table 7 illustrates the ownership of land details of the sample household during the survey.

More than half of the sample respondents have reported themselves landless during the interview. Among the rest who own land, 43.2 % of the total sample respondents are largely marginal farmers, owning a land size of up to 2.5 acres. Only 3.4 % of them belong to the landowner group, with 2.5 acres to 5.0 acres of land. With respect to the actual registered owner of the land, none of the sample women has reported owning land in their own name.

Table-7. Ownership of land by the sample households

Sl. No.	Particulars	Number of Respondents	Percentage
a)	Total Land Holdings	63	53.4
i)	Landless	51	43.2
ii)	Marginal Land Holdings (up to 2.5 acres)	4	3.4
iii)	Large Land Holdings (2.5 acres - 5 acres)		
	Total	118	100
b)	Ownership of Lands		
i)	Father-in-law	55	46.61
ii)	Husband	63	53.39
iii)	Self	0	0
	Total	118	100

Source: Field Survey

Details of self help groups

Table 8 presents details of the Self Help Groups (SHG).

The sample respondents reported that Non-Government Organization (NGO) had recommended them to form Self Help Groups. Field coordinator of the concerned Non-Government Organization (NGO) helped them in the formation and nurturing of the groups. The self-help groups are linked up with State Bank of India and the concerned Non-Government Organization (NGO) was serving as a mediator between them. Other studies with SHGs and bank linkage in Jharkhand (Sharma & Deogharia, 2009) also reveal the effectiveness of SHG-bank linkage programme, which helps in promoting the financial transaction between formal and informal banking system. This programme helps bank in reducing their transaction as well as risk costs in delivering small loans.

Majority of the Self Help Groups members belong to their own caste (53.4 %) and family members (40.75 %) followed by relatives (5.1 %) and neighbours (0.8 %) respectively. The respondents mainly belong

to the Munda tribes of Jharkhand. With the aspect of the nature of cohesion among the sample SHGs respondents, since most of them belong to the same caste, moderate cohesion was reported by (73.7 %) of them, whereas, the rest (26.3 %) have reported weak cohesion among the group members.

Table-8. Details of self help groups

Sl. No.	Particulars	Number of Respondents	Percentage
A)	Knowledge about SHG?		
i)	Non-Government Organization	72	70
ii)	Bank Officials	-	-
iii)	Government Officials	-	-
iv)	Friends	24	20
v)	Relatives	12	10
	Total	118	100
B)	Source of Loan		
i)	SHG-Bank linkage	118	100
	Total	118	100
C)	Type of Self Help Group Members		
i)	Own Caste	63	53.4
ii)	Neighbours	1	0.8
iii)	Relatives	6	5.1
iv)	Family Members	48	40.7
	Total	118	100
D)	Nature of Cohesion		
i)	Strong	-	-
ii)	Weak	31	26.3
iii)	Moderate	87	73.7
	Total	118	100

Source: Field Survey

Occupational distribution of sample respondents

Table 9 shows the occupational activities of the sample respondents before and after taking the microfinance loans.

Before joining the SHG, more than half of the respondents were homemakers (59 %). About (39 %) of the respondents were agriculture labourers, while the remaining (11 %) were working in their own farm. However, after taking SHGs loans, all those who were self-employed and about half of those who were homemakers have engaged themselves as agriculture labourers because they are unskilled. They get training

through the non-government organization (NGO) in activities, like maintaining coordination among the group members and training in the cultivation of paddy crops.

Table-9. Occupational distribution of sample respondents

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

Source: Field Survey

Income distribution of sample respondents

Table 10 furnishes information on income distribution of the sample households before and after microcredit loans.

Majority of the households were under the average family income of less than Rs. 10,000 per annum. Only 43.22 % belonged to the range of Rs. 10, 000 – 20,000. However, after joining the self-help groups, a significant change in their income levels has been observed. None of the households came under the income level below less than Rs.10, 000 per annum. About 47.46 % were in the range of Rs. 10,000 – 20,000 per annum, 36.44 % in the range of Rs. 20,000 – 30,000 and 16.10 % in the range of Rs.30, 000 – 40, 000. Thus, the sample households have witnessed a rise in their annual income, indicating a definite economic empowerment. Better coordination among the group members, systematic work and SHGs training programme were reported to be the contributing factor to the increase in both productivity and income as compared to the previous year by the respondents. The improvement in the income generation after SHGs participation in the study area is similar to other studies such as Sujatha and Malyadri (2015) and Vachya (2015). Evidence from the literature positively convince that post SHGs participation has contributed to the significant improvement in the income generation.

Table-10. Income distribution of sample respondents

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

Source: Field Survey

Standard of living of sample households

We have computed the Standard of Living Index of the sample household by adopting the same methodology as (Roy, Jayachandran & Banerjee, 1999). The index includes the basic household amenities, which is necessary for the improvement of the living condition.

Table - 11 shows that all the sample households have very poor standard of living. Although their SLI improved a little, they remained in the low SLI category.

Table-11. Standard of living of sample households

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

Source: Field Survey

Borrowings and savings before and after microcredit loans

Table 12 shows the sources of borrowings and savings of the sample households before and after the SHG microcredit loans. A significant change in sources of borrowings and savings has been observed between the two periods. Before the microcredit loan, the households had been

borrowing mainly from their relatives (79.66 %). Some of them had been borrowing from their friends (15.24 %) and the rest few were borrowing from their employers. Moneylenders were found to be a visibly absent source during the field survey. This was because earlier they had had a very bad experience with the moneylenders, who had grabbed their land when they were unable to repay the loans in time then. This made the villagers not to take a loan from the moneylenders ever after. After the launch of the SHG scheme in the village, all the sample households started taking micro-credit loans from the bank, due to the training and awareness generated among them by the NGO and bankers. During the training programme, they were also educated about the importance of forming the SHG groups as well as the benefits of the banking system in giving loans at a very low rate of interest.

As regards to savings, before the SHG scheme, 80.55 % of the sample households have not saved at all, whereas the rest 5.90 % have only saved with the banks, while the rest have saved their money with relatives (10.16 %) and friends (3.39 %). However, after the scheme (52.5 %) of them had started saving their money with the bank under the SHG norms. They started saving either in the name of their SHG group or with the head of the group. In the latter case, each member has the record of the saved amount. Thus, the SHG scheme has led to financial inclusion among the rural poor in the study areas.

Table-12. Borrowings and savings before and after microcredit loans

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

Source: Field Survey

Note: Figures in the parenthesis denoted percentage

Household decision making of the tribal women

Table 13 illustrates the decision-making role of sample respondents after the SHG scheme. In order to understand the role of women in household decision-making, twelve aspects have been considered wherein women can assume an equal role as a decision-maker as their male counterpart. Active participation of the women in decision-making has been observed in the study area post-SHG. The sample respondents have reported that the male members of the household assumed a full role in deciding about spending their own income, followed by household expenditure (85.6 %). Whereas 82.2 % women took decisions on spending their own income, which is empowering. However, on issues of voting (100 %), childbirth (86.5 %), social visits/gifts (86.5 %), borrowings and savings (83.1 %) and education expenditure, both the respondent as well as the male head take the joint decisions. The role of other family members such as in-laws and children in the decision-making were observed to be limited to household matters. However, around 22.9 % of the sample household responded that children's opinion was considered in the decision-making in case of entertainment expenditure. In sum, the SHG scheme has increased the degree of involvement of the sample respondents in household decision-making, reflecting socio-economic and political awareness.

Table-13. Household decision making of the tribal women

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

Note: Figures in the parenthesis denoted percentage

Perceived benefits after joining the SHGs

Table 14 presents the perceived benefits of joining SHG by the sample respondents. The four major benefits reported by them are better social status, bought new assets, better housing and increased food expenditure respectively followed by repaid old loans, better education, reduced workload, participation in social service and organized action, better decision-making, better access to credit facilities, received new skill and increased in income. Thus, the table indicates that the SHG scheme has led to women's empowerment in the study areas.

Table-14. Perceived benefits after joining the SHGs

Sl. No.	Particulars	Number Responded	Mean Score	Rank
1.	Increased in income	118	4.21	12
2.	Received new skill	118	12.61	11
3.	Better access to credit facilities	118	21.01	10
4.	Better decision making	42	36.48	9
5.	Participation in social service and organized action	45	42.41	8
6.	Repaid old loans	57	63.03	5
7.	Reduced work load	93	44.14	7
8.	Better education	57	44.95	6
9.	Increased food expenditure	63	71.44	4
10.	Bought new assets	74	88.25	2
11.	Better housing	93	79.83	3
12.	Better social status	110	96.65	1

Conclusion and recommendation

The findings show that the sample respondents belong to socially and economically backward class. However, post-SHG micro-credit loans, they have started saving and borrowing with banks, rather than depending on their relatives and friends. This has led to their financial inclusion. Their income levels and standard of living have also improved. Further, although their spouse takes majority of the decisions, but women themselves solely take spending decision of their own earnings. Whereas, in the case of voting, childbirth, social visits and gifts, borrowing and savings, and medical expenditure, decisions are made by both the husband and wife.

The perceived benefits of the sample respondents from the scheme are social, economic and political empowerment. The main benefits ranked were better social status, newer assets, better housing and increased food expenditure, respectively. Thus, the SHGs programme appears to be a slow but steady move towards the Gandhian perception of women empowerment in the study areas, which the poor tribal women have not experienced in Jharkhand state. Further improving their

awareness and capabilities would go a long way in achieving the Gandhian dream of women empowerment.

Overall, in India, the tribal belt SHG member or non-SHG members are engage in hunting and gathering works. However, with the passage of time and improvement in the SHGs programme, they are engaged in handicrafts, stitching, agriculture and allied activities.

The basic problem observed in the tribal belt is that the SHGs women are not getting proper and permanent market place as well as the health insurance policy. Thus, providing a permanent market place and effective health insurance policy to the tribal SHGs can ensure improvement in the normal economic life.

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