

DOES MICROFINANCE EMPOWER RURAL WOMEN? -A EMPIRICAL STUDY IN UDAIPUR DISTRICT, RAJASTHAN

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ABSTRACT

Microfinance has come to play a major role in many gender and development strategies because of its direct relationship to both poverty alleviation and to the empowerment of women. Women are the most crucial elements of the social fabric and are playing a pivotal role in the socio-economic scenario of Rajasthan. Microfinance programs like the SHGs in India have been promoted for their positive economic impact and the belief that they empower women.

Microfinance programs like the SHGs in India have been promoted for their positive economic impact and belief that they empower women. The survey was conducted on around 100 respondents from various SHGs of Udaipur district, Rajasthan and the analysis was done to study the empowerment of women through microfinance. The results strongly demonstrate that on an average, there is a significant increase in women empowerment of the Self Help Groups members. However, social backwardness, indebtedness and presence of other microcredit programs in the same or nearby villages have a significant positive influence on women's participation in this program.

Keywords: Microfinance; Women empowerment; Self Help Groups; Non Governmental Organization; Ordinal variables; Holistic development.

INTRODUCTION:

Microfinance program in India is growing rapidly and receiving increasing attention from the financial institutions, non-governmental organizations (NGOs) and the Government, as an instrument that can transform lives of the poor. Microfinance is considered as a development tool to alleviate poverty in Asian, African and South American countries. Microfinance gives quick and tangible results to the poor people, especially women. Microfinance, when extended to people, especially women, in rural areas coupled with supporting activities like training, raw material supply, marketing of products leads to investment in micro enterprises, women may become entrepreneurs, generate main or additional income to the family, poverty is reduced, and development takes place and the women get the self confidence to go for enterprising activities with social, economic, and political empowerment and with her increased knowledge and awareness, development takes place. When the groups of people join as a group and are provided with empowerment leads to social and economic development in a holistic and sustainable manner.

India's development planning has always aimed at removing inequalities in the process of development, recognizing that women lag behind due to several socio economic, cultural and political factors and the five year plans have been paying attention to women's welfare, female education, and their access to resources and empowerment. From the 6th five year plan, women were recognized as a separate target group and govt. efforts are focused to raise their social, economic and political status at par with men. The field of microfinance made significant progress as a movement in our country, with the active support of RBI, NABARD, SIDBI, and NGOs microfinance emerged as a giant. The concept of Self Help Groups is not ultimately a micro credit projects, but an empowerment process. The Self Help Group and Microfinance are aimed at empowering poor women, which help the family to come out of poverty.

WHAT IS MICROFINANCE?

Microfinance is the provision of financial services to low income clients who traditionally lack access to banking and related services. It helps in reaching out to the vulnerable segments of the society like women, SC, ST which are outside the purview of formal institution. It is a form of financial development that has primarily focused on alleviating poverty through providing financial services which help poor to take up income generating activities and secondly it focuses on women empowerment.

EMPOWERMENT:

Empowerment literally means making someone powerful; facilitating the weak to attain strength, enabling someone to confront injustice and oppression. Empowerment is a process which makes the powerless to acquire and control over power through awareness, capacity building, participation in decision making, acquiring information, attaining confidence and self employment.

SELF HELP GROUPS (SHG):

SHG is a very good idea and this encourages poor people to save small amounts and use money cautiously in emergencies like unexpected health problems, natural calamities etc. They deposit money into bank and they get interest for that money. Whenever they take loan they are charged at a very low rate than interest given on deposit amount.

REVIEW OF LITERATURE:

Albee (1994) studied that economic empowerment projects usually focused on income-generating activities, which allow women to independently acquire their income. Income-generating activities encompass a wide range of area, such as small business promotion, cooperatives, job creation schemes, sewing circles and credit and savings groups. Khandker et al. (1998) reported substitutions from wage employment to self-employment in the survey of 29 districts (thanas) in Bangladesh undertaken for the World Bank and the Bangladesh Institute of Development Studies (BIDS). They concluded that microfinance as delivered by Grameen Bank, BRAC and Rural Development-12 (RD-12) accelerated the shift from wage employment in the informal rural sector to self-employment among the poor participants. But they added that absence of technological development had slowed down the overall increase in production and employment. Pitt and Khandker (1998) studied the impact of microfinance on poverty in Bangladesh. The study showed that the poverty rate of BRAC members fell by around 15 per cent for moderate poor and 25 per cent for ultra poor. This rate of poverty reduction appeared to decline with the duration of membership and with cumulative loan size. Thus, the reduction of level of poverty was variable and declined with the passage of time. Mayoux (2000) studied that In order to create more gender

equality and alleviate poverty among women in both urban and rural settings, scholars and field practitioners have recognized the importance of empowering women. Empowerment as a process of change in power relations that is both multidimensional and interlinked. A framework was laid that was useful for developing strategies for women's empowerment. Gurumoorthy (2000) explained the Self Help Group (SHG) as a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It was an organized set up to provide micro-credit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter into entrepreneurial activities and for making them enterprising women. Rutherford (2000) and Armendáriz & Morduch (2005) explained the difference between microfinance and micro-credit. Micro-credit referred specifically to small loans given to the poor people but microfinance was a broader term embraced efforts to collect savings from low-income households, provide consumption loans and insurance along with micro-credit. It also helped in distributing and marketing clients' output. Microfinance embraced a range of financial services that seek to meet the needs of poor people, both protecting them from fluctuating incomes and other shocks and helping to promote their incomes and livelihood. Anjugam and Alagumani (2001) studied that microfinance has brought considerable improvement in decision making skills among women, gave them confidence in managing the financial crisis of the family, decision making capacity in household matters and assertiveness in protesting against social evils like drinking water problem, dowry and gambling etc. Ana Marr (2002) studied that group dynamics have been largely neglected when the impacts of microfinance on poverty reduction are assessed. The study presents an analytical framework in which the study of group dynamics was central, and new channels of impact effects on the individuals participating in microfinance schemes, their households, enterprises and communities are assessed. Four potential outcomes of this fresh approach to the analysis of poverty impacts were argued; they may have dramatic implications for the way we look at the effectiveness of microfinance today. Akinsanm (2005) studied that impoverished rural women faced multiple disadvantages. They tend to have limited access to income, land, water, capital, education and other social services, which could lead to illiteracy, malnutrition, disease, high infant mortality and low life expectancy. Despite these disadvantages, rural women shoulder heavy responsibilities, such as growing and processing food, collecting water and firewood, cleaning the home and looking after their children. And though they work hard, the productivity of these women is diminished by the lack of credit, technology and extension services, which could ease their burdens, and socio-cultural constraints. Sarangi (2007) evaluated the impact of microfinance programme on rural poor households in some backward regions of Madhya Pradesh in India. The findings suggested that on the one hand, many of the very poor households were excluded from the programme, and on the other, the gains from participation of the programme were mostly observed for the better-off section of households, particularly those with high per capita income or the large Land holders. He concluded that credit to serve as a sole instrument of poverty alleviation did not seem to be plausible, without other corroborative mechanisms that help in increasing the potential of credit use by the poor or the small farmer. Sharma (2007) examined the impact of participation in microfinance programme on women's autonomy and gender relations within the household. For this purpose participants of the programme were surveyed in Hill and Terai areas of Nepal during the period 2004 to 2006. It was also found that microfinance institutions had reached only a tiny fraction of the population and the challenge was to multiply the existing services. The researcher suggested that government should build conducive environment to develop microfinance services. Ranjula Bali Swainan and Fan Yang Wallentin (2009) strongly concluded in their study that SHG members were empowered by participating in microfinance program in the sense that they could have a greater propensity to resist existing gender norms and culture that restrict their ability to develop and make choices.

STATEMENT OF THE PROBLEM:

The microfinance empowered rural women in many aspect of their life. No study was conducted in Udaipur district about the impact of micro finance on the empowerment of rural women. Hence, the study was undertaken in Udaipur district, Rajasthan to assess the impact of microfinance on empowerment.

OBJECTIVES OF THE STUDY:

The present study was undertaken with the following specific objective:-

- To evaluate the empowerment of rural women in Udaipur district as a result of participating in micro finance programs.

HYPOTHESES FRAMED FOR THE STUDY:

H₀₁: There is no significant relationship between Age and Empowerment of women.

H₀₂: There is no significant relationship between the Educational status of the respondents and Empowerment.

H₀₃: There is a significant relationship between the Period of membership with the SHGs and Empowerment.

RESEARCH METHODOLOGY:

Every research is based on a standardized sequence, which determines the way in which it is conducted & finalized. The research is in the following sequence.

➤ **SAMPLING DESIGN:**

SHGs of Udaipur district were taken for the study, 4 Self Help Groups were identified from Udaipur district, and 25 members from each SHG were selected randomly and in total, 100 sample respondents were chosen for the study.

➤ **AREA OF THE STUDY:**

The study is conducted at SHGs and NGOs in Udaipur district.

➤ **DATA COLLECTION:**

To test the above hypotheses, respondents were interviewed and data were collected with the pre tested and well structured questionnaire schedule. This study is a descriptive one and the variables are identified from the earlier research studies.

➤ **ANALYSIS OF DATA:**

Descriptive statistical analysis such as mean, standard deviation, percentage etc. was carried out and ANOVA tests were also used wherever necessary.

➤ **ANALYSIS OF DATA AND DISCUSSIONS:**

The primary objective of the study is to evaluate the impact of microfinance among rural women in three dimensions of empowerment i.e. economic, social and political. For each aspect of empowerment, a set of variables were selected to assess the level of empowerment among the respondents.

1) ECONOMIC EMPOWERMENT:

The status of the women is connected with their economic position, or status which depends on their participation in economic activities such as ability to access credit, role in decision making in financial matters etc.

The following variables have been used to assess the economic empowerment among the respondents as a result of microfinance.

- Increase in Income;
- Increase in Savings;
- Increase in Income generating activities;
- Reduction of dependency on money lenders;
- Reduction of poverty in the family;
- Role in decision making related to Savings, Expenses and Children's Education;
- Ability to meet the financial crisis in the family.

2) SOCIAL EMPOWERMENT:

Social empowerment is a gradual process, a cumulative effort of economic and political empowerment but without social empowerment it is very difficult to achieve economic and political empowerment. Social interaction with outsiders and assertiveness to fight against injustice and problems are the indicators of social empowerment.

The following variables had been selected to assess the impact of social empowerment among the respondents.

- Moving to other places independently without the support of male members;
- Expression of views in family as well as in groups;
- Interaction with bankers/Govt. officers and non Governmental Organizations;
- Assertiveness in participating protests against alcohol, abuse by male members of the family, environmental pollution, drinking water problem, dowry related problems and abuse of women by their husbands;
- Participation in rallies for Women's day, Child labour abolition.

3) POLITICAL EMPOWERMENT:

Participation of women in political process at the grass root level enhances their social status and it helps to solve the local problems, particularly drinking water, health, education, child development, social security for aged, disabled and in grass root level planning. Based on the above facts, the following variables were used to assess the empowerment of women.

- Participation in Gram Sabha meetings;
- Voting independently;
- Participation in election as contestants.

In this section, effectiveness of microfinance in terms of empowerment is analyzed and the opinion of the respondents is presented in the Table1. The study reported that majority of the respondents (94 respondents) informed that microfinance increased the income of the family and the increase in income by microfinance is an important indicator of women empowerment. It is interesting to observe that majority of the respondents (81 respondents) opined that microfinance enhanced the savings of women, which helps them to meet urgently family needs and many of the respondents indicated that they joined the SHGs to save money. SHGs and microfinance resulted in improving decision making ability of women in family related matters, respondents play a moderate role in decision making to expenses, and their role is high with regard to children’s education and savings related decisions. When people are economically empowered, they are ready to face the financial crisis in the family, the study reported that 59 respondents out of 100 respondents expressed that they are unable to face the financial crisis in the family. An empowered individual will move to other places without the support of others, it is an indicator of empowerment. The study reported that 70% of respondents informed that they move independently to other places without the support of male members of the family.

Whether microfinance empowered women to express their views freely in the family as well as in groups? To this question, 77 respondents expressed that they are able to express their views freely in the family as well as in groups, and 74 respondents expressed that they were able to discuss issue freely with bankers, govt. officers, NGOs and others.

One of the main objectives of the microfinance program is to improve the social assertiveness of members, and this is indicated by their protest against social evils like drinking, abusing wife, dowry, child labour etc. Only 27 percent of the respondents protested against liquor consumption to a great extent, and majority of the respondent’s participation in protest against liquor was very low. Udaipur district is known for production of marble slurries which create water pollution, but only 33 respondents had participated in protest against pollution; however, 43 respondents participated in protest against the drinking water problem.

TABLE: EMPOWERMENT OF WOMEN (N=100)

S.No	Variable	VG	G	M	L	VL	Mean	S.D.
Economic features :-								
1.	Increase In Income	21	30	43	3	3	2.37	.950
2.	Improvement In Savings	22	32	27	15	4	2.47	1.114
3.	Undertaken Income Generating Activities	21	34	23	18	4	2.50	1.133
4.	Reduction of Dependency on Money Lenders	38	27	23	10	2	2.11	1.091
5.	Reduction of Poverty in The Family	32	30	30	6	2	2.16	1.012
Level of Participation in Decision Making in the following household decisions :-								
1.	Increment in Savings	27	33	31	7	2	2.24	.996
2.	Reduction in Expenses	17	23	47	9	4	2.60	1.005
3.	Children’s Education	38	40	15	4	3	1.94	.983
4.	Able to deal with the financial crisis of the family	22	37	34	5	2	2.28	.933
Social Empowerment :-								
1.	Moving Independently	26	44	21	7	2	2.15	.957
2.	Expressing views freely	34	43	15	5	3	2.00	.985
3.	Able to discuss freely with bankers/Government officers/NGOs and others	39	35	18	7	1	1.96	.974
Protests against the social imparities :-								
1.	Illicit liquor sales / alcoholic use	8	19	17	17	39	3.60	1.378
2.	Pollution	9	24	22	17	28	3.31	1.346
3.	Drinking Water Problem	10	33	25	9	23	3.02	1.326
4.	Dowry	5	10	15	16	54	4.04	1.247
5.	Able of fellow group members by husbands	4	7	13	16	60	4.21	1.157
Participated in Rallies on :-								
1.	Women’s Day	33	33	15	8	11	2.31	1.308
2.	Child Labour Abolition	22	24	22	15	17	2.81	1.390
3.	Others	13	25	28	16	18	3.01	1.291
Political Empowerment :-								
1.	Women’s participation in Gram Sabha Meetings	25	40	22	7	6	2.29	1.104
2.	Able to cast votes independently	37	35	16	7	5	2.08	1.125

(Legends: VG-Very great G-Great M-Medium L-Low VL-Very Low . Source: Primary data)

Protest against dowry by the respondents was low and there was no appreciable level of participation. There was a very poor response in protesting against the abuse of fellow members by their husbands. Respondents' participation in protest against dowry and abuse of fellow group by their husbands was negligible; there was some participation in the protests against illicit liquor and pollution. The study reported that most of the respondents participated in rallies organized on women's day and for child labour abolition. Participation in women's day rally was high because NGOs organized rally on this day throughout the district. This is remarkable impact of microfinance on political space of rural women, Microfinance empowered vast majority of respondents to vote independently, and without the direction of their husbands since 72 respondents said they voted independently. Another major impact of micro finance was that 65 percent of the respondents participated in the Gram Sabha meetings.

TESTING OF HYPOTHESES:

BETWEEN AGE AND EMPOWERMENT OF WOMEN:

1) Economic Empowerment:

i) Economic Feature-

H_0 = There is no significant relation between Age and Economic empowerment of women.

TABLE 1(A): EFFECTS OF AGE ON ECONOMIC FEATURES

Age	Increase in Income		Improvement in Savings		Income generating activities		Dependency on Money Lenders		Reduction of Poverty	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<25 Years	2	.894	2.73	.905	2.36	1.027	2.27	1.009	1.82	.751
26-30 Years	2.35	.832	2.48	.947	2.70	1.146	2.04	1.022	2.35	.885
31-35 Years	2.57	.997	2.57	1.200	2.54	1.071	1.93	.940	2.21	1.166
36-40 Years	2.33	.963	2.29	1.301	2.38	1.209	1.92	1.060	2.17	1.090
41-50 Years	2.27	.786	2.18	1.079	2.45	1.293	2.82	1.328	2.18	.982
>51 Years	2.67	2.082	3.00	1.000	2.33	1.528	2.67	2.082	1.33	.577
F	.666		.557		.240		1.492		.819	
(Sig.)	.650		.733		.944		.200		.539	
Accepted/Rejected	Accept		Accept		Accept		Accept		Accept	

Interpretation: To test whether effects of age on economic empowerment, ANOVA is applied the above table [Table1 (a)] shows that the calculated values are not significant at 5 percent level, the null hypothesis is accepted. Hence, it is concluded that there is no significant relationship between age and economic features of empowerment.

ii) Level of participation in decision making in the household decisions-

H_0 = There is no significant relation between the women's age and the level of participation in household decisions.

TABLE 1(B): EFFECTS OF AGE ON LEVEL OF PARTICIPATION IN HOUSEHOLD DECISIONS

Age	Increase in Savings		Reduction in Expenses		Children's Education		Able to deal with Financial Crisis	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<25 Years	2.18	1.168	2.82	.603	2.09	.944	2.09	.944
26-30 Years	2.26	1.137	2.83	.834	2.00	.853	2.52	.790
31-35 Years	2.43	.997	2.36	.911	1.93	1.152	2.61	1.100
36-40 Years	2.00	.885	2.63	1.209	1.92	1.100	2.13	.797
41-50 Years	2.09	.831	2.55	1.368	1.73	.647	1.64	.674
>51 Years	3.00	.000	2.33	1.155	2.00	1.000	1.67	.577
F	.882		.704		.170		2.750	
(Sig.)	.496		.621		.973		.023	
Accepted/Rejected	Accept		Accept		Accept		Reject	

INTERPRETATION:

It is evident from the [Table 1(b)], that the calculated values of F are not significant at 5 percent level of significance, the null hypothesis is accepted. Hence, there is no significant relation between the age and the women’s level of participation in decision making in the household decision (Savings, Expenses, and Children’s Education). But there is a significant relation between the age and their ability to deal with financial crisis of the family because the calculated value of F is significant at 5 percent.

2) SOCIAL EMPOWERMENT:

i) Social feature-

H_0 = There is no significant relation between age and social feature.

TABLE 2(A): EFFECTS OF AGE ON SOCIAL FEATURES

Age	Moving Independently		Expressing views freely		Able to discuss freely with Bakers/NGOs and others	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
<25 Years	1.82	.751	1.64	.809	2.18	.751
26-30 Years	2.09	.848	1.96	.825	1.91	1.041
31-35 Years	2.46	1.105	2.04	.962	1.93	1.016
36-40 Years	1.92	1.018	2.04	1.197	1.96	.908
41-50 Years	2.36	.809	2.18	1.168	1.91	1.044
>51 Years	2.00	.000	2.33	.577	2.00	1.732
F	1.318		.456		.132	
(Sig.)	.263		.808		.985	
Accepted/Rejected	Accept		Accept		Accept	

INTERPRETATION:

The study concluded following results from [Table 2(a)] that the calculated values of F are not significant at 5 percent level of significance, the null hypothesis is accepted. Hence, there is no significant relationship between age and social features and therefore women can move independently without the help of male members and they can express their view freely with bankers and NGOs.

ii) Protest against the social evils-

H_0 = There is no significant relation between age and protest against the social evils.

TABLE 2(B): EFFECTS OF AGE ON THE SOCIAL EVILS

Age	Illicit liquor sales/ alcoholic use		Pollution		Drinking Water problem		Dowry		Able to fellow group members by Husbands	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<25 Years	4.36	1.120	3.27	1.421	2.91	1.221	3.64	1.027	4.55	.934
26-30 Years	3.39	1.500	3.43	1.199	2.74	1.137	4.35	1.027	4.39	1.076
31-35 Years	3.29	1.357	3.43	1.399	3.00	1.305	4.14	1.297	4.11	1.227
36-40 Years	3.50	1.383	3.13	1.454	3.08	1.381	3.88	1.393	3.79	1.318
41-50 Years	4.27	1.191	3.27	1.272	3.45	1.572	3.73	1.489	4.45	.934
>51 Years	3.67	1.155	3.00	2.000	3.67	2.309	4.67	.577	5.00	.000
F	1.679		.200		.601		.920		1.372	
(Sig.)	.147		.962		.699		.472		.242	
Accepted/Rejected	Accept		Accept		Accept		Accept		Accept	

INTERPRETATION:

The study reported that the age of the respondents is not having any significant relationship with the social evils. The [Table 2(b)] shows that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, it is concluded that the social evils have no effect over the age of the respondents.

iii) Participated in Rallies on-

H_0 = There is no significant relationship between age and participation in rallies.

INTERPRETATION:

The [Table 2(c)] shows that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is no significant relation between the age and participation in women’s day rally, but in case of child labour abolition there is a significant relation between age and child labour abolition so the null hypothesis is rejected. Hence, there is significant relation between age and participation in child labour abolition.

TABLE 2(C): EFFECTS OF AGE ON THE PARTICIPATION IN RALLIES

Age	Women’s day		Child Labour Abolition		Others	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
<25 Years	2.64	1.502	2.73	1.009	3.18	1.401
26-30 Years	1.87	.920	2.35	1.112	2.96	1.397
31-35 Years	2.82	1.517	2.64	1.339	2.96	1.319
36-40 Years	1.88	.947	3.00	1.615	2.92	1.213
41-50 Years	2.64	1.629	3.36	1.567	3.27	1.421
>51 Years	2.00	.000	4.67	.577	3.00	.000
F	2.369		.170		.163	
(Sig.)	.045		.973		.975	
Accepted/Rejected	Reject		Accept		Accept	

3) POLITICAL EMPOWERMENT:

H_0 = There is no significant relation between Age and Political Empowerment.

TABLE 3(A): EFFECTS OF AGE ON THE POLITICAL EMPOWERMENT

Age	Women’s participation in Gram Sabha Meetings		Able to cast votes independently	
	Mean	S.D.	Mean	S.D.
<25 Years	1.73	.647	1.73	.786
26-30 Years	2.13	.920	1.78	.795
31-35 Years	2.32	1.219	2.11	1.197
36-40 Years	2.33	.816	2.17	1.090
41-50 Years	3.00	1.732	2.73	1.421
>51 Years	2.33	1.155	2.33	2.309
F	1.643		1.351	
(Sig.)	.156		.250	
Accepted/Rejected	Accept		Accept	

INTERPRETATION:

The study reported that the age of the respondents is not having any significant relationship with the managerial abilities. The following results conclude from [Table 3(a)] that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, the age of the respondents is not having any relationship with the political empowerment.

BETWEEN LEVEL OF EDUCATION AND EMPOWERMENT:

1) ECONOMIC EMPOWERMENT:

I) ECONOMIC FEATURE-

H_0 = There is no significant relation between Level of Education and economic empowerment of women.

TABLE 4(A): EFFECTS OF EDUCATION ON ECONOMIC FEATURES

Educational Qualification	Increase in Income		Improvement in Savings		Income generating activities		Dependency on Money Lenders		Reduction of Poverty	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Illiterate	2.36	.908	2.47	1.079	2.60	1.195	2.09	1.041	2.18	.984
Up to SSLC	2.22	.881	2.51	1.098	2.37	1.090	2.12	1.100	2.24	1.019
Higher Secondary	2.88	.641	2.13	1.126	2.50	1.069	2.38	1.408	2.13	1.246
Degree and Above	2.83	1.722	2.67	1.633	2.67	1.211	1.83	1.169	1.50	.837
F	1.605		.331		.345		.287		.951	
(Sig.)	.193		.803		.793		.835		.419	
Accepted/Rejected	Accept		Accept		Accept		Accept		Accept	

INTERPRETATION:

It is evident from the [Table 4(a)], that the calculated value of F are not significant at 5 percent level, the null is accepted. Hence, it is concluded that there is no significant relationship between educational level and the empowerment of women through economic features and educational status of the respondents does not influences the economic features of rural women.

ii) LEVEL OF PARTICIPATION IN DECISION MAKING IN THE HOUSEHOLD DECISIONS-

H₀ : There is no significant relationship between level of education and household decisions.

TABLE 4(B): EFFECTS OF EDUCATION ON PARTICIPATION IN HOUSEHOLD DECISIONS

Educational Qualification	Increase in Savings		Reduction in Expenses		Children’s Education		Able to deal with Financial Crisis	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Illiterate	2.27	1.136	2.53	.968	1.87	1.014	2.38	1.093
Up to SSLC	2.32	.820	2.78	.909	2.05	.893	2.34	.762
Higher Secondary	2.00	1.069	2.63	1.408	1.75	.886	2.13	.641
Degree and Above	1.83	.983	1.83	1.169	2.00	1.549	1.33	.516
F	.573		1.708		.351		2.462	
(Sig.)	.634		.170		.789		.067	
Accepted/Rejected	Accept		Accept		Accept		Accept	

INTERPRETATION:

The following results were concluded from the [Table 4(b)], that the calculated value of F are not significant at 5 percent level, the null is accepted. Hence, it is concluded that there is no significant relationship between educational level and the empowerment of women through the level of participation in household decisions and educational status of the respondents does not influences the economic household decision of rural women.

2) SOCIAL EMPOWERMENT:

I) SOCIAL FEATURE-

H₀ = There is no significant relation between level of education and social feature.

TABLE 5(A): EFFECTS OF EDUCATION ON SOCIAL FEATURES

Educational Qualification	Moving Independently		Expressing views freely		Able to discuss freely with Bakers/NGOs and others	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Illiterate	2.11	1.005	1.96	.824	1.93	.863
Up to SSLC	2.15	.853	2.07	1.034	1.95	.947
Higher Secondary	2.75	1.282	2.25	1.581	2.00	1.309
Degree and above	1.67	.516	1.50	.837	2.17	1.602
F	1.611		.788		.104	
(Sig.)	.192		.503		.957	
Accepted/Rejected	Accept		Accept		Accept	

INTERPRETATION:

It is evident from the [Table 5(a)], that the calculated value of F are not significant at 5 percent level, the null is accepted. Hence, it is concluded that there is no significant relationship between educational level and the empowerment of women through social features and educational status of the respondents does not influences the social features of rural women.

ii) PROTEST AGAINST THE SOCIAL EVILS-

H_0 = There is no significant relation between Level of education and protest against the social evils.

TABLE 5(B): EFFECTS OF EDUCATION ON THE SOCIAL EVILS

Educational Qualification	Illicit liquor sales/ alcoholic use		Pollution		Drinking Water problem		Dowry		Able to fellow group members by Husbands	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
Illiterate	3.44	1.358	3.09	1.311	2.62	1.134	4.16	1.205	4.42	1.076
Up to SSLC	3.76	1.428	3.46	1.306	3.37	1.299	4.02	1.275	4.00	1.162
Higher Secondary	3.50	1.512	3.75	1.581	3.75	1.389	4.25	.886	3.75	1.581
Degree	3.83	1.169	3.33	1.633	2.67	1.966	3.00	1.549	4.67	.816
F	.430		.864		3.474		1.629		1.724	
(Sig.)	.732		.463		.019		.188		.167	
Accepted/Rejected	Accept		Accept		Reject		Accept		Accept	

INTERPRETATION:

The following results were concluded from the [Table 5(b)], that the calculated value of F are not significant at 5 percent level, the null is accepted. Hence, it is concluded that there is no significant relationship between educational level and the social evils and educational status of the respondents does not influences the protection against the social evils.

iii) PARTICIPATED IN RALLIES ON-

H_0 = There is no significant relation between Level of education and participation in rallies.

INTERPRETATION:

The [Table 5(c)] shows that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is no significant relation between the Educational level and women’s participation in rallies. Hence, there is no significant relation between educational status of the respondents and women’s participation in rallies does not influences the social empowerment.

TABLE 5(C): EFFECTS OF EDUCATION ON THE PARTICIPATION OF RALLIES

Educational Qualification	Women’s day		Child Labour Abolition day		Others	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
Illiterate	2.22	1.223	2.58	1.373	2.98	1.234
Up to SSLC	2.34	1.315	3.00	1.360	3.05	1.284
Higher Secondary	2.50	1.690	3.13	1.642	3.13	1.458
Degree and Above	2.50	1.643	2.83	1.472	2.83	1.835
F	.170		.806		.078	
(Sig.)	.917		.493		.972	
Accepted/Rejected	Accept		Accept		Accept	

3) POLITICAL EMPOWERMENT:

H_0 = There is no significant relation between Level of education and Political Empowerment.

TABLE 6(A): EFFECTS OF EDUCATION ON THE POLITICAL EMPOWERMENT

Educational Qualification	Women’s participation in Gram Sabha Meetings		Able to cast votes independently	
	Mean	S.D.	Mean	S.D.
Illiterate	2.20	.919	2.11	1.112
Up to SSLC	2.39	1.222	2.02	1.060
Higher Secondary	2.50	1.414	1.88	.835
Degree and Above	2.00	1.265	2.50	1.975
F	.440		.405	
(Sig.)	.725		.750	
Accepted/ Rejected	Accept		Accept	

INTERPRETATION:

The [Table 6(a)] shows that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is no significant relation between the educational level and political empowerment and educational status of the respondents does not influence the political empowerment.

BETWEEN PERIOD OF MEMBERSHIP AND EMPOWERMENT

1) ECONOMIC EMPOWERMENT:

I) ECONOMIC FEATURE-

H_0 : There is no significant relation between Period of Membership and economic empowerment of women.

TABLE 7(A): EFFECTS OF PERIOD OF MEMBERSHIP ON ECONOMIC FEATURES

Period of Membership	Increase in Income		Improvement in Savings		Income generating activities		Dependency on Money Lenders		Reduction of Poverty	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<1 Year	3.00	.632	2.75	1.125	2.75	1.342	2.31	1.078	2.25	.931
1-3 Year	3.00	.289	2.40	1.190	2.68	1.030	1.80	.816	2.64	1.186
3-5 Year	2.16	1.027	2.45	1.108	2.50	1.133	2.16	1.128	1.97	.972
>5 Year	1.52	.680	2.38	1.071	2.10	1.044	2.24	1.300	1.86	.727
F	18.771		.412		1.380		.977		3.167	
(Sig.)	.000		.745		.254		.407		.028	
Accepted/ Rejected	Reject		Accept		Accept		Accept		Reject	

INTERPRETATION:

The [Table 7(a)] shows that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is significant relation between the period of membership and most of the economic feature which includes improvement in savings, income generating activities and dependency on money lender. Therefore the period of membership in SHGs influences the empowerment of women through economic feature. And from the above table it is also resulted that the period of membership does not influence increase in savings and reduction of poverty in the family.

ii) LEVEL OF PARTICIPATION IN DECISION MAKING IN THE HOUSEHOLD DECISIONS-

H_0 = There is no significant relationship between Period of membership and household decisions.

TABLE 7(B): EFFECTS OF PERIOD OF MEMBERSHIP ON PARTICIPATION IN HOUSEHOLD DECISIONS

Period of Membership	Increase in Savings		Reduction in Expenses		Children’s Education		Able to deal with Financial Crisis	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<1 Year	2.13	.957	2.25	1.000	2.31	1.078	2.50	.894
1-3 Year	2.12	.927	2.52	.872	1.80	1.041	2.64	1.114
3-5 Year	2.45	1.058	2.82	1.111	2.05	1.012	2.21	.777
>5 Year	2.10	.995	2.57	.926	1.62	.669	1.81	.814
F	.886		1.301		1.898		3.661	
(Sig.)	.451		.279		.135		.015	
Accepted/Rejected	Accept		Accept		Accept		Reject	

INTERPRETATION:

As the calculated values of F are not significant at 5 percent level of significance, the null hypothesis is accepted. Hence, there is a significant relation between the period of membership and the women’s level of participation in decision making in the household decision (Savings, Expenses, and Children’s Education). But there is no significant relation between the period of membership and their ability to deal with financial crisis of the family because the calculated value of F is significant at 5 percent is less than the hypothetical value. This concluded that the respondent who had more than 3 years of membership in SHGs they are more able to take the household decisions.

i) SOCIAL FEATURE-

H_0 = There is no significant relationship between Period of membership and social features.

TABLE 8(A): EFFECTS OF PERIOD OF MEMBERSHIP ON SOCIAL FEATURES

Period of Membership	Moving Independently		Expressing vies freely		Able to discuss freely with Bakers/NGOs and others	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
<1 Year	2.06	.854	1.88	.957	1.94	.772
1-3 Year	2.20	1.080	2.00	1.118	1.88	1.166
3-5 Year	2.24	.971	2.03	.915	1.92	.941
>5 Year	2.00	.894	2.05	1.024	2.14	.964
F	.336		.108		.320	
(Sig.)	.799		.955		.811	
Accepted/Rejected	Accept		Accept		Accept	

INTERPRETATION:

It is evident from the [Table 8(a)], that the calculated values of F are not significant at 5 percent level of significance, the null hypothesis is accepted. Hence, there is a significant relation between the period of membership and social features of empowerment. This resulted that the respondents who had more than 3-4 years of membership they can move independently without the help of male members and they can freely discuss with bankers and NGOs.

ii) PROTEST AGAINST THE SOCIAL EVILS-

H_0 = There is no significant relation between period of membership and protest against the social evils.

TABLE 8(B): EFFECTS OF PERIOD OF MEMBERSHIP ON THE SOCIAL EVILS

Period of Membership	Illicit liquor sales/ alcoholic use		Pollution		Drinking Water problem		Dowry		Able to fellow group members by Husbands	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<1 Year	4.00	1.461	3.56	1.413	3.13	1.147	4.13	1.025	4.19	1.047
1-3 Year	2.92	1.498	3.12	1.236	3.00	1.414	4.12	1.269	4.16	1.214
3-5 Year	3.89	1.181	3.37	1.384	3.18	1.312	4.21	1.094	4.21	1.189
>5 Year	3.57	1.287	3.24	1.411	2.67	1.390	3.57	1.568	4.29	1.189
F	3.272		.390		.721		1.297		.046	
(Sig.)	.024		.760		.542		.280		.987	
Accepted/Rejected	Reject		Accept		Accept		Accept		Accept	

INTERPRETATION:

As the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is a significant relation between the period of membership and social evils and period of membership influences the social empowerment process.

iii) PARTICIPATED IN RALLIES ON-

H_0 = There is no significant relation between Period of membership and participation in rallies.

INTERPRETATION:

The Table 8(c) shows that the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is a significant relation between the period of membership and participation in rallies by women’s and period of membership influences the participation level of women’s.

TABLE 8(C): EFFECTS OF PERIOD OF MEMBERSHIP ON THE PARTICIPATION OF RALLIES

Period of Membership	Women’s day		Child Labour Abolition day		Others	
	Mean	S.D.	Mean	S.D.	Mean	S.D.
<1 Year	2.19	1.328	2.69	1.078	3.06	1.389
1-3 Year	2.40	1.354	3.16	1.519	3.08	1.222
3-5 Year	2.37	1.344	2.58	1.388	2.87	1.339
>5 Year	2.19	1.250	2.90	1.446	3.14	1.276
F	.166		.950		.254	
(Sig.)	.919		.420		.858	
Accepted/Rejected	Accept		Accept		Accept	

3) POLITICAL EMPOWERMENT:

H_0 = There is no significant relation between Period of membership and Political Empowerment.

TABLE 9(A): EFFECTS OF PERIOD OF MEMBERSHIP ON POLITICAL EMPOWERMENT

Period of Membership	Women’s participation in Gram Sabha Meetings		Able to cast votes independently	
	Mean	S.D.	Mean	S.D.
<1 Year	1.81	.655	1.81	.911
1-3 Year	2.60	1.323	1.88	1.054
3-5 Year	2.34	.938	2.24	1.076
>5 Year	2.19	1.289	2.24	1.411
F	1.782		.947	
(Sig.)	.156		.421	
Accepted/Rejected	Accept		Accept	

INTERPRETATION:

As the calculated value of F are higher than the hypothetical value at 5 percent, the null hypothesis is accepted. Hence, there is a significant relation between the period of membership and political empowerment and period of membership influences the women’s participation in Gram Sabha meetings and able to cast votes without any direction from others.

CONCLUSIONS:

1. Rural women were able to vote independently without any direction from their husbands and there is a high level of participation in Gram Sabha meetings.
2. Women have been able to express their views freely in the family and in groups, and were able to discuss issues freely with bankers, govt. officials and NGOs.
3. Women’s role in decision making in children’s education had improved considerably, than their role in savings and expenditure related decision making.

4. There was a moderate increase of income, enhanced savings, undertaking income generating activities, reduced dependency on money lenders, ability to deal with the financial crisis and women moved independently to other places without the support of male members of the family.
5. There is a high level of political empowerment among women as compared to economic empowerment and there was a poor level of social empowerment.

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