

**PROCEEDING**

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RESEARCH & PLANNING GROUP (IC-RRPG) "ASIAN  
RURAL SUSTAINABLE DEVELOPMENT:  
PROMOTING SPIRITUAL, CULTURE VALUES AND  
LOCAL PRACTICES"**



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## MICROFINANCE AS A TOOL FOR GENDER EQUITY IN RURAL DEVELOPMENT: A CASE STUDY OF HARYANA

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### Abstract

Gender Equity in Rural  
Development(10)

Women have been the most under-privileged and discriminated strata of Indian society including Haryana, one of the most developed States of India. To reduce if not remove discrimination, discontent and deprivation concerning women, microfinance programs have been promoted as an important strategy for their empowerment ever since Professor Mohammad Yunus of Bangladesh began experimenting with microcredit and women Self Help Groups. In the present study which has been conducted in four districts of Haryana State, 272 women members of the Self Help Groups have been interviewed with the help of a comprehensive schedule. The empowerment of women which has resulted in gender equity in rural development has been judged by analyzing the responses of the women beneficiaries in the study. We have observed that microfinance has resulted in empowerment, gender equity and social justice. It has helped in reducing domestic violence and also helped in anti-alcoholism among the villagers but has not helped in remarriage of widows, preventing bigamy and early marriage of girls because of the patriarchal setup of society. To ensure inclusive growth, gender equity and women empowerment, we need to take remedial steps which will increase the efficiency and sufficiency of micro financing for self-employment. There is a strong case for monitoring and evaluation with good governance (SMART and SIMPLE administration) for achieving better results in making microfinance under SHGs a success story for rural development in India.

### Keywords

*Keywords:* Type your keywords here, separated by semicolons ; Self Help Groups; Domestic Violence; SMART& SIMPLE; Women Empowerment; Good Governance

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### 1. Introduction

In the recent past Microfinance has become one of the most promising ways to use scarce development funds to achieve the objective of poverty alleviation and empowerment of women. Microfinance is a term for the practice of providing financial services such as microcredit, micro savings and micro insurance to the rural poor. It is a financial service of

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small quantity provided by financial institutions to the poor. These services may include savings, credit, insurance, leasing, money transfer etc. The poor find it difficult to have an access to financial services through the formal sector because of the cumbersome procedure. They do not have any collateral to secure a loan though they have small savings. These poor people have to approach village moneylenders to meet their credit needs. Microfinance has become one of the most effective interventions for economic empowerment of the poor.

### 1.1. *Self Help Group (SHG)*

SHG is a group of the poor in both urban and rural areas who have volunteered themselves in a group of 10-20 people from a homogeneous class for addressing their common financial problems. They agree to convert their savings into a common fund known as Group Corpus. The members of the group agree to use this common fund to make small interest bearing loans to their members. The Group Corpus is supplemented with Revolving Fund sanctioned as cash credit limit by the banks. These groups are like micro banks of 10-20 people who manage two types of loans; internal and external. Internal loans are based on the savings of members, whilst the external loans are of various origins, banks being the most frequent source.

### 1.2 *Women Empowerment*

Women have been the most under-privileged and discriminated strata of the society not only in India but the world over. Microfinance has been gaining considerable importance as a tool for empowering the women and the marginalized since the latter half of the 20th century. Microfinance programs are promoted as an important strategy for women empowerment ever since 1976 when Professor Mohammad Yunus of Bangladesh begin experimenting with microcredit and women Self Help Groups. Yunus is of the view that if the goals of economic development include improved standard of living, removal of poverty, access to dignified employment and reduction of inequality , then it is quite natural to start with women because they constitute the majority of poor, under employed and economically and socially disadvantaged. Women have been shown to spend more of their income on their households. As the women are more likely than men to spend more of their incomes on households and family needs, assisting women, therefore generates a multiplier effect that enlarges the impact of microfinance.

Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people for use in their own lives, their communities and in their society, by acting on issues that they define as important. Empowerment is the process of enabling people, especially women to acquire and possess power resources to make decisions on their own or resist decisions that are made by others which affect them.

According to the World Bank, "Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions that both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which governs the use of these assets." (World Bank empowerment website [www.worldbank.org](http://www.worldbank.org))

## 2. Review of Literature

Following studies regarding impact of microfinance on the empowerment of the rural women justify the need of the present study.

Manimekalai and Rajeshwari (2001) in their study of SHGs in Tamil Nadu found that SHG women who took up their own enterprise like tailoring, animal husbandry, petty shops etc. were contributing more than 50 percent of their earnings to the household. They further observed that though women were supplementing the family income but their voices were not heard in core family decisions like education and wedding of their children, purchasing assets etc.

Ashe and Parrott (2001) observed in their research project (Women's Empowerment Project in Nepal) that 68 percent of women experienced an increase in their decision making role in area of family planning, children's marriage, buying and selling property and sending their daughters to school after availing of the microfinance.

Kabeer (2001) in his study of the SEDP in Bangladesh concluded that empowerment and wellbeing benefits substantially increased when women controlled their loans and used them for their own income generating activities and the standard of members was found to be much higher than the non members.

Reddy (2002) in his study has reported that after the onset of microfinance, women had better access to assets and resources and were able to tackle the issue of injustice and family violence. Thus microfinance has contributed to their empowerment.

## 3. Evolution and Models of Microfinance in India

India has been experimenting with microfinance strategy in the form of Self Help Group (SHG) scheme as a part of formal credit delivery system since 1960s while giving lot of freedom to Non-Government Organizations (NGOs) for setting up Self Help Groups based on various models. Government of India, RBI and NABARD has made concerted efforts to provide the poor with access to microfinance through formation of SHGs and the formal credit delivery system. The evolution of microfinance in India (since 1960) is depicted below:

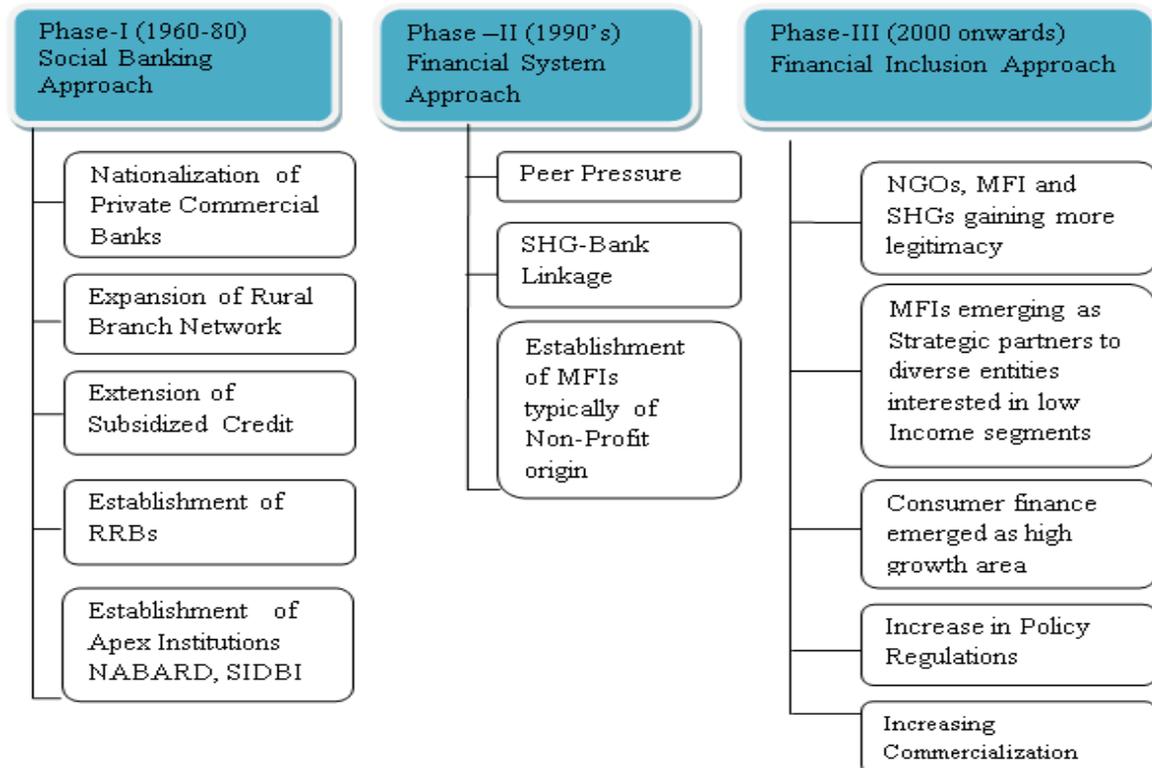


Figure 1. Evolution of Microfinance in India (1960-2018)

However, the real impetus to microfinance was provided after announcement of Microfinance Development Fund of Rs. 100 crore by Union Finance Minister in his budget speech for the year 2000. The microcredit program, which was formally heralded in 1992 with a modest pilot project of linking around 500 Self-Help Groups (SHGs) with the banks, has made rapid strides in India exhibiting considerable democratic functioning and group dynamism. The microcredit program in India is now one of the largest in the world. The SHG-Bank linkage Program was launched in 1992 as a flagship program by National Bank for Agriculture and Rural Development (NABARD). This program envisages organization of the rural poor into SHGs for building their capacities to manage their own finances and then negotiate bank credit on commercial terms. The microfinance initiative of NABARD has passed through various phases over the last two decades i.e. pilot testing from 1992-95, mainstreaming from 1996-98 and expansion from 1998 onwards.

In India microfinance services are being provided primarily through three main sources:

- **Informal Sources:** Money lenders and shopkeepers
- **Semi-formal Institutions:** Non-Government Organizations (NGOs)
- **Formal Institutions:** Commercial Banks, Regional Rural Banks (RRBs) and Cooperative Banks

### 3.1 Models of Microfinance

There are mainly three models of the Microfinance which are in operation in India at present. This categorization is based on the modes of formation, nurturing and credit linkage. These models are explained as under:

### 3.1.1 Model I

Banks themselves take up the formation and nurturing of the SHGs, opening their accounts, train the members in record keeping, managing credit and providing them with bank loans. 20 percent of the financing have been made under this model. Figure below explains the working of this model:

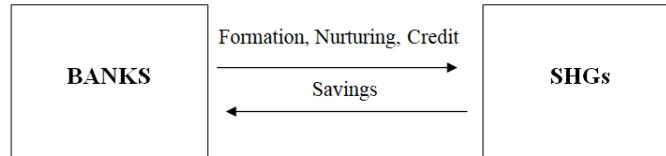


Figure 2. Working of Model I

**Source:** Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD- Bhubneshwar

### 3.1.2 Model II

SHGs are formed by formal agencies other than banks i.e., NGOs, Individual Rural Volunteers (IRVs), Farmer’s Club (FCs) and others but are directly financed by banks. 74 percent financing has been done under this model. Financing under Swaranjayanti Gram SwarozgarYojna (SGSY) also comes under this model. The working of this model in explained with the help of the Figure given below:

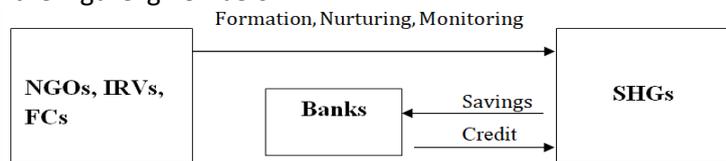


Figure 3. Working of Model II

**Source:** Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD- Bhubneshwar

### 3.1.3 Model III

SHGs are financed by banks using NGOs and other agencies like SHG Federations as financial intermediaries. Bank finance these agencies that in turn finance their member SHGs. Only 6 percent of financing has been done under this model in India. Working of this model is explained with the help of the figure below:

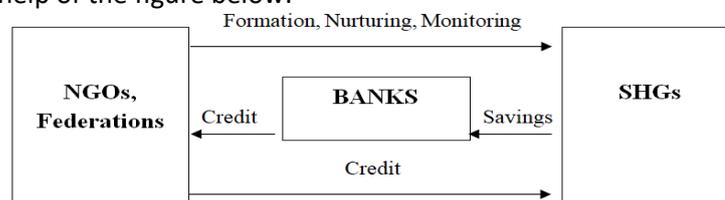


Figure 4. Working of Model III

**Source:** Evaluation study of SHG Bank Linkage Program in KBK region in Orissa by NABARD-Bhubneshwar

## 4. Objectives of the Study

The main objective of the study is to analyze the impact of microfinance on the empowerment of rural women and gender equity in rural development.

In the light of the above objective of the study, the basic research question is

**“What is the impact of Microfinance on empowerment of rural women and gender equity in rural development in Haryana State?”**

**5. Methodology and Sample Design**

The study has been conducted in the Haryana state as it is one of the most progressive States of India with second rank in terms of per capita income. It has been conducted in the areas which are primarily reliant on agriculture and animal husbandry. The state has been divided into two major climatic zones i.e. Eastern Zone and Western Zone. This classification is based on topography, crops and cropping pattern, soil type, rainfall etc. Two districts from each of the agro climatic zones have been selected randomly for the present study. Kurukshetra and Kaithal districts have been selected from the Eastern zone whereas Hisar and Fatehabad have been selected from the Western Zone. The multi stage stratified sampling method has been used for selection of the blocks, villages and ultimate sample of the Self Help Groups. The study sample consists of 56 Self Help Groups and 272 women members from these Self Help Groups selected from 20 villages from nine blocks of four districts of Haryana state by using multi stage random sampling method.

Distribution of blocks, villages, number of sample SHGs and its members are given in the Table 1.

Table 1: Distribution of sample SHGs and its members

Sr. No.	Name of Districts	Name of Blocks	Name of Villages	No. of sample SHGs	No. of members of sample SHGs
1	Kaithal	Guhla	Kharaal, Dandota	6	75
		Siwan	Farshmajra, Siwan	6	
2	Kurukshetra	Shahbad	Nagla, Mamumajra, Yari	4	77
		Thanesar	Barwa, Jyotisar	18	
3	Hisar	Uklana	UklanaMandi, Budhakhera, Daulatpur, Latani	6	56
		Hisar I	Gandhi Nagar, Dhansu	6	
4	Fatehabad	Ratia	BabanPur, Badalgarh	4	64
		Jakhal	Chandpura, Sidhani, ChandoKalan	6	
<b>Total</b>	<b>4</b>	<b>8</b>	<b>20</b>	<b>56</b>	<b>272</b>

Source: Compiled from the Survey Data

**6. Data Analysis and Main Findings**

The success of any development program lies in its ability to affect a desired transformation in the lives and livelihoods of the target groups it aims to benefit. In the present study an attempt has been made to analyze the socio-economic impact of Microfinance in Haryana state. To analyze the ‘socio-economic’ impact, study of those social factors is necessary to be undertaken which are having economic implications. The impact studies generally follow three types of approaches:

- Comparing before and after situations (i.e., Pre-post technique)
- Comparing with and without situations (i.e., Control sampling technique)
- Studying the longitudinal samples (i.e., Panel data)

However, for the present study, first approach has been followed depending on data suitability to assess different issues and parameters. Pre-post technique was followed to assess the impact of Self Help Group Bank Linkage Program (SBLP) particularly on borrowing and asset creation, impact on income, savings and employment. In addition to this technique, the study also uses impressions/ judgments, views and sayings of women SHG members to assess and touch certain vital issues pertaining to the study

The socio-economic profile of the study sample is depicted in the Table 2 below. In the table various factors like age, gender, marital status, caste, religion, occupation, education level, family type and economic group of the 272 sample beneficiaries has been given with percentages.

Table 2: Socio-Economic Profile of the Sample Beneficiaries

S No.	Factors	Category	Frequency (N-272)	Percentage (%)
1	Age	20-30 (years)	71	26
		31-40	123	45
		41-50	61	22
		51-60	12	4
		More than 60	5	2
2	Marital Status	Married	260	96
		Unmarried	-	-
		Widow	12	4
		Divorced	-	-
3	Caste	SC	159	58
		ST	-	-
		BC	102	38
		General	11	4
4	Religion	Hindu	231	85
		Muslim	5	2
		Sikh	35	13
		Others	1	-
5	Occupation	Agriculture	-	-
		Allied Activity	147	54
		Casual Labor/ Agriculture Labor	-	-
		Business/ Manufacturing	125	46
6	Education Level	Illiterate	174	64
		Primary	82	30
		Metric	16	6
		Graduate	-	-
7	Family Type	Nuclear	194	71
		Joint	78	29
8	Economic Group	BPL	256	94
		APL	16	6

**Source:** Compiled from Primary Data

It is revealed from the above table that in the survey sample maximum number of members (45 percent) are in the age group of 31-40, 159 (58 percent) belong to scheduled caste, 231 (85 percent) are Hindu, 147 (54 percent) are engaged in the allied activities, 174 (64 percent) are illiterate, 194 (71 percent) are from nuclear families and 256 (94 percent) are from BPL families.

In view of the importance of SHGs in rural microfinance and financial inclusion, it becomes necessary to ascertain the impact of the SHG program on the borrower-members of the SHGs. Table 3 presents position in respect of some of the socio-economic determinants before and after joining of SHG.

Table 3: Socio-Economic Determinants before and after joining the SHG

S. No.	Socio-Economic determinants	Category	Before joining (N-272)	After joining (N-272)
1	Amount of loan taken (Rs.)	Up to 10000	126(46)	24(9)
		10001-20000	34(13)	107(39)
		20001-30000	05(2)	61(22)
		Above 30000	04(2)	80 (29)
2	Assets Owned	Land	10(4)	11(4)
		Domestic animals	107(39)	246(90)
		Type of house-		
		i) Kutcha	196(72)	85(31)
		ii) Semi-Pucca	56(21)	72(26)
		iii) Pucca	48(18)	115(42)
		Household goods	70(26)	136(50)
		Any Other	-	02(1)
3	Annual Income (Rs.)	Below 20000	209(77)	107(39)
		20001-40000	58(21)	146(54)
		40001-60000	05(2)	11(4)
		Above 60000	-	8(3)
4	Annual Savings (Rs.)	Below 10000	142(52)	229(84)
		10001-20000	03(1)	31(11)
		20001-40000	-	02(1)
		Above 40000	-	-

**Source:** Compiled from Primary Data \*Figures in parenthesis are percentages.

It is revealed from the above table that after joining a SHG, the amount of loan taken has increased considerably as number of loan takers has increased and the members have moved to the higher category of loan amount which means more investment in the economic activity undertaken. The number of assets owned has also increased in case of domestic animals and household goods whereas land remains almost the same. Out of the increased income, the beneficiaries have invested in housing as number of members living in Katcha house has reduced from 196 (72 percent) to 85 (31 percent) and number of members living in Pucca house has increased from 48 (18 percent) to 115 (42 percent). The level of annual income has also increased as less members are now having income below Rs.20000 as it reduced from 209 (77 percent) to 107 (39 percent). 88 members moved to the income level more than Rs.20000, 6 out of them to more than 40000 per annum and 8 to even above Rs.60000. Annual savings has also increased considerably as 229 (84 percent) of the members are now able to save as compared to 142 (52 percent) before joining the group. 31(11 percent) members are now able to save between Rs.10001-20000 as compared to 3 (1 percent) before joining SHG. 2 members are now even able to save more than Rs.20000 whereas no member was in this category before.

The empowerment of and social justice for the women can be judged by analyzing the response of the women beneficiaries to the questions asked in the interview schedule. Out of 272 women beneficiaries, 249 (92 percent) have admitted that microfinance have resulted in their empowerment. 51 (19 percent) women were elected to village panchayat, 167 (61 percent) have admitted that there is a increase in their role in governance of the village, 199 (73 percent) felt increasing role in community decisions a and actions and 35 (13 percent) are

now have role in delivery and maintenance of services (such as schools, healthcare, roads, veterinary care, pulse polio, literacy, anti-dowry etc.)

272 women beneficiaries have responded to the question regarding whether microfinance has resulted in social justice for them and 262 (96 percent) have admitted the same. 233 (86 percent) feels that it helped in ending domestic violence but very few felt that it helped in preventing bigamy and marriage of girls/ remarriage of widows. 118 (43 percent) felt that microfinance has also helped in anti-C the village and helped in social justice by way of reduction in domestic violence.

## **7. Conclusion and Policy Implications**

From the above analysis it is clear that microfinance has a positive impact on the socio-economic life of the women members of the SHGs in the form of increase in income and savings thus resulting in increase in expenditure on food, clothing, health and education which helped in increasing standard of living of poor in Haryana. More than 85 percent groups formed have undertaken economic activities and 63 percent of assisted families have crossed the poverty line mainly because of microfinance. It has helped in getting rid of money lenders as it has helped in fulfilling immediate credit needs of the rural masses.

More than 60 percent groups formed in the state belong to the women. Microfinance had also improved the social status of rural women and increased their confidence which resulted in their empowerment. It has also resulted in social justice and helped in reducing domestic violence. Women themselves sell their product in the market which has made them entrepreneurs as they now take their decisions themselves. It has further been observed that delivery of microcredit to the poor is more effective and less costly in the organized form of Self Help Groups (SHGs). Some of the policy implications flowing from the study are appended below-

1. It is found that number of women members in a Self Help Group was 10 to 12 in majority of the groups whereas the ideal number is found to be 5. Members believed that small groups are easy to handle and help in better understanding among the members. At least one member in the group should be from middle class family who knows systems and procedures better. It will help in more effective organization of the group. This fact has also been advocated by Mohammad Yunus while explaining the experiences of microfinance in Bangladesh.
2. The major portion of the funds allocated for the scheme has been spent on subsidy. Instead of providing subsidies, loans at zero rate of interest should be provided to the beneficiaries.
3. To make micro financing a success story we should switch over to the "Islamic Banking Model" which emphasis on Zero percent rate of interest. Instead of disbursing crores of rupees in subsidies to the beneficiaries of the microfinance the government should compensate the financing institutions with this subsidy amount so that they can provide loans at Zero percent rate of interest. This will reduce the risk of mis-utilization of loan and will subsequently help reduce NPA in the banks.
4. Insurance products should also be provided on proper pricing for the SHG members as a welfare measure by the government. It would be ideal for poor segments of the rural population who cannot invest in multiple insurance policies. There is a serious need to introduce micro insurance products and bring together various players in the insurance sector for supporting pilots for development of composite insurance products which cater for life, health, crops, assets and accidents.

5. Microfinance can be a success story if we adopt healthy practices adopted by Gramin bank of Bangladesh which got recognition due to Nobel Peace Prize to Dr. Mohammad Yunus as an economist. Our approach in micro financing is 'target oriented' in terms of expenditure allocated which requires 'result orientation'. There is a scope of monitoring and evaluation by academicians rather than professionals and officials to make it unbiased.

Based upon the findings of the study and to ensure inclusive growth which means including the excluded segments, caring the less cared and using the less used manpower, we need to control corruption, population and inflation. There is a strong case for monitoring and evaluation with good governance SMART administration (Simple, Moral, Action oriented, Responsive and Transparent), manpower planning and inflation targeting for achieving the better results in making microfinance under SHGs a success story in India for women empowerment and gender equity in rural development.

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