

Comparative study of effects of SHGs on socio-economic factors of women- A case study of Jeevika Programme

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Abstract

This paper aims to compare the changes in different socio-economic factors SHGs Women and Non-SHG Women. Three main dimensions had been assessed in this paper i.e. loan analysis, savings pattern and empowerment. We found that SHGs women have higher score in Average Women Empowerment Index than Women with no exposure of SHGs. SHGs women on average use more loans on business purpose than Non-SHG women.

I. INTRODUCTION

Bihar is one of the poorest and most patriarchal parts of India, placing women at a significant disadvantage, affecting their overall status and well-being, while also denying them the opportunity to fully contribute to the development of their communities. This is reflected in a skewed sex ratio of 935, a less than favourable literacy rate of 51.5 percent amongst women, and only 9 percent are participating formally in economic activity, the lowest for any state and also way below the male labour force participation rate of 79 percent for men in the State. The role of gender discrimination becomes clear when we compare the data with those of men. The 2011 Census survey recorded male literacy at 71.2 percent and female literacy at 51.5 percent, recording a gender disparity of 19.7 percentage points. According to the National Family Health Survey IV, 53.1% of women are anaemic and 22.9% women are underweight. (Hora and Tiwari).

Bihar rural livelihood promotion society which is also popularly called Jeevika was started in 2006 focusing on 42 blocks of six poorest district of Bihar. The core strategy of the programme is to build vibrant community institutions of women, which through member saving, internal loaning, regular repayment and economic activities become self-managed institutions. The self-help groups (SHGs), the primary level community organization, will be federated at the higher level to become social service providers, business entities and valued clients of the banking system. Three broad objectives of Jeevika SHGs were social empowerment of the poorest rural households, followed by economic empowerment and poverty reduction.

SHGs are small groups of poor women which were formed with an objective to assist the poor to work their way out of poverty. It covers a range of services which include, in addition to the provision of credit, many other services such as savings, insurance, money transfers, counselling, etc.” SHG is a powerful weapon to remove the poverty in our country.

Empowerment of women is a multi-faceted concept and has been variously defined by different authors. The main essence of empowerment is the capability of the women to strengthen their capacities, participation in decision making process, and most importantly their self-reliance. VeneKlasen and Miller (2002) define women’s empowerment as a process whereby the lives of women and girls are transformed from a situation where they have limited power to one where their power is enhanced.

Oxfam GB framework for constructing Average women empowerment index changes at three level personal, relational and environmental. (Simone Lombardini, Kimberly Bowman and Rosa Garwood 2017). Changes at the personal level take place within the person. This refers to changes in how a woman sees herself, how she considers her role in society and that of other women, how she sees her economic role, and her confidence in deciding and taking actions that concern herself and other women. Changes at the relational level take place in the relationships and power relations within the woman’s surrounding network. This includes changes both within the household and within the community, and encompasses markets, local authorities and decision makers. Finally, changes at the environmental level take place in the broader context. These can be informal changes, such as in social norms and attitudes and the beliefs of wider society, or they can be formal changes in the political and legislative framework.

SHGs are believed to be the vehicle for women empowerment and poverty alleviation. According to the Planning Commission of India, SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs

meet weekly or monthly and discuss common problems and share information to come at a solution. Group members make effort to change their economic and social problem through mutual assistance. What started as a pilot program has now become a movement for social Empowerment particularly for rural poor women. The SHG strategy has become an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan. Lot of research work has been undertaken to measure the impact of SHG movement on socio-economic empowerment of women. As severity of poverty vary across India, we have chosen two districts of Bihar to analyse the impact of SHG. Bihar is majorly composed of rural area which was deprived of basic facilities. Chosen districts have average intervention of 50 months under Jeevika Programme. Our research is aimed at comparison between women who are associated with SHGs and Women who are not part of SHGs. As Bihar ranks least in gender equality index under SDG, the women and girls in the state experience inequalities in every aspect of life. So, we have tried to see the impact of SHGs on **women empowerment**. We have also tried to see the difference between loan analysis and savings pattern of SHGs and Non-SHG members.

The comparison helped us discover many underlying impediments, perception of women about the program and the actual outreach/performance of SHGs. The credit needs of the rural masses in general and rural poor in particular are met via rural financial markets consisting commission agents, moneylenders and landlords etc. However, formal financial institutions have a low penetration due to poor infrastructure, low profitability and higher degree of risk. At this juncture SHGs were considered as a possible solution for the maximum outreach and alleviation of poverty in the rural poor, especially the disadvantageous sections of the society namely women. We have done **loan analysis** of the SHGs members and non-SHG members to see the contemporary scenario in presence of SHGs program.

II. Literature Review

Self Help Groups (SHGs) and their impact on its member has been one of the widely researched subject in recent past. Various papers have been published regarding effectiveness of SHGs in promoting empowerment, employment and social development in its members in referred journal.

Kabeer (2005) views the empowerment concept as revolving around the idea of power to make a choice and conceptualizes disempowerment as the denial of the possibility of making a choice by people who deserve to. Empowerment is a person's potential to make functional choices, that is, the ability to translate choices into desired outcomes and actions (Alsop and Heinsohn, 2005). Kishor and Subaiya (2008) defines empowerment as a process that enables powerless people to have control over the circumstances of their lives and the idea behind this is not power to dominate others but power to achieve goals and ends and this process appears to be affected by different social, cultural and economic factors (Upadhyay et al., 2014)

Kabeer (2005) had found that the empowerment concept can be measured through three dimensions -- agency, resources and achievements. Agency is vital to the concept of empowerment and is defined as the process by which a choice is made and transformed into effect. Similarly, Rowlands (1997) and Samman and Santos (2009) highlight that agency and empowerment are interrelated concepts, that is, empowerment does not happen in a vacuum. In the categorization of power, Rowlands classifies empowerment as a process by which people gain power over resistance to manipulation, power to ability to create new possibilities, power with (ability to be an actor in a group) and power from within enhancing self-respect and self-acceptance. Alsop and Heinsohn (2005) found that the level of empowerment for a given person is associated with his/her personal capacity to make meaningful and purposive choices and the institutional environment in which the choices are made. Similarly, Samman and Santos (2009) argue that empowerment occurs along different dimensions including economic, social-cultural, legal, political and psychological. They further find that agency is exercised at different levels – the micro level (household), meso level (community) and macro level (state and the country).

The Women's Empowerment in Agriculture Index (WEAI) is a new survey-based index designed to measure the empowerment, agency, and inclusion of women in the agricultural sector. The WEAI is an aggregate index, reported at the country or regional level, based on individual-level data collected by interviewing men and women within the same households. The WEAI comprises two sub-indexes. The first assesses the degree to which women are empowered in five domains of empowerment (5DE) in agriculture. It reflects the percentage of women who are empowered and, among those who are not, the percentage of domains in which women enjoy

adequate achievements. These domains are (1) decisions about agricultural production, (2) access to and decision-making power about productive resources, (3) control of use of income, (4) leadership in the community, and (5) time allocation. The second sub-index (the Gender Parity Index [GPI]) measures gender parity. The GPI reflects the percentage of women who are empowered or whose achievements are at least as high as the men in their households. For those households that have not achieved gender parity, the GPI shows the empowerment gap that needs to be closed for women to reach the same level of empowerment as men. (Alkire, Sabina; Meinzen-Dick, Ruth Suseela; Peterman, Amber; Quisumbing, Agnes R.; Seymour, Greg and Vaz, Ana)

The WEI, measured by Hunger project, comprised of five equally weighted domains (agency, income, leadership, resources, and time). Each domain contains two to three data points, which serve as indicators to capture critical aspects of performance under that domain. For instance, the domain of "leadership" is measured by (1) the percentage of women who are members of community organizations or groups and (2) the percentage of women who feel comfortable speaking in public.

Aloysius P. Fernandez (2007) (MYRADA) observed that SHGs are not only an instrument for the empowerment of poor and marginalized sectors but they have proved to be an effective instrument for changing oppressive relationships in the home and in the society. According to the study by Pinoli et al (2011), formation of SHG, especially among women, is one of the most powerful approach to women empowerment and rural entrepreneurship which will make them economically independent and would transform them from being alive to living with dignity.

Empirical Evidences from study of Sudipta; Sarkar, Debnarayan (2011) suggested that if women participating in the microcredit programme through SHGs sustain for longer period then such programme might contribute to a higher level of women empowerment. Women's earnings from saving and credit was found to be significant. Minakshi Ramji (2009) showed through his survey that SHG books show the enhanced savings pattern. It was found that SHGs members save \$ 1 per month. Compulsory nature of saving rule has resulted in regular savings and financial discipline in its members.

Empirical study by (Sidho-Kanho Guskara Mahavidyalaya) is based on a set of primary data

collected from 541 SHG member women residing in the district of Bankura, West Bengal. Attempt has been made in this study to consider the access to formal facilities of savings and credit as indicator of the incidence of financial inclusion whereas the intensity of financial inclusion has been measured by the amount of institutional savings and credit availed. It has been revealed that the SHGs are successful to promote financial inclusion of the rural women. Duration of participation in SHG has increased the amount of formal savings and borrowing of the rural women who are disadvantageous in several points of view.

Minimol, M C Makesh, (2012) identified that the SHGs benefits the society by organising the members and combating social evils like alcoholism, domestic violence against women, children abuse and exploitation, gender bias and social exclusion. As per the study, SHGs not only target towards women empowerment but also focussed on social, community and family development, initiated for and by the women themselves. The extent of various levels of empowerment vis-a-vis personal, social, economic and financial empowerment achieved by the members through the participation in SHGs was analysed.

III. RESEARCH QUESTIONS

Comparative analysis of changes in socioeconomic factors of rural women with intervention of Self-Help Groups in rural Bihar.

Savings Pattern, Loan Analysis and Women empowerment are three broad socio-economic factors which had been studied.

IV. METHODOLOGY

I. SAMPLING

A survey was conducted in particularly two districts of Bihar namely Samastipur and Paschim Champaran. These districts were purposively chosen on the basis of intervention by Jeevika which was in phases in these districts. 6 villages were selected randomly in this area for getting representative sample.

Unit of study were rural women. We have two set of samples, a set for women who are associated with SHGs is treatment group and a set for those who were not (Non-SHGs) are in controlled group. Detailed questionnaire was prepared for both sets of

samples. A rough draft of questionnaire was constructed and put to test to pilot survey that we conducted in Kankar village of Samastipur area. We refined our questionnaire with removal of questions which were similar in nature.

Six SHGs were part of the survey. A total of 82 respondents agreed to interact with us voluntarily. 45 women, out of 82, were associated with SHGs and were provided with training and funds by Jeevika. Remaining 37 were not associated with SHGs and have no experience or training given by Jeevika.

II. QUESTIONNAIRE

Our questionnaire was framed to assess changes in different socio-economic factors which includes loan analysis of their recent loans, income generating activities undertaken by them and savings pattern. Wide array of questions was asked to respondents to map these subjects.

Second part of questionnaire was framed to capture empowerment in respondent for both set of population. We have taken similar approach which was undertaken by Oxfam India in their impact evaluation work. The framework suggests that women empowerment is a multifaceted idea and encompasses the dimensions of personal and relational level. Personal level has three dimension which are Self Confidence, Opinion on Economic rule and Personal autonomy. Relational level also includes dimension which are group participation and degree of influence, household decision making and mobility-communication level.

III. CONSTRUCTION OF AVERAGE WOMEN EMPOWREMENT INDEX(AWEI)

All the responses for the questions asked were recorded on Likert scale. To large extent, To some extent and not at all was replaced by number one(1), two(2) and three(3) respectively. Six dimension have different number of questions mapping Personal and relational level of Women empowerment. Averages score of each respondent is calculated for each dimension. For Calculating WEI averages of average is calculated for all six dimensions and the specific number that we get will be WEI.

$$WEI = \frac{a.SC + b.OER + c.PA + .GPD + e.HDM + f.MCL}{6}$$

$$AWEI = \frac{\sum_{i=1}^n WEI}{n}$$

a, b, c, d, e and f are different weights that can be assigned to different dimension capturing personal and relational level of women empowerment. 'n' indicates number of units in sample.

SC-Self confidence $SC = \frac{A+B+C+D}{4}$, OER-Opinion of Economic Rule $OER = \frac{E+F+G}{3}$, PA-Personal autonomy $PA = \frac{H+I+J+K}{4}$, HDM-Household decision making $HDM = \frac{L+M+N+O+P+Q}{6}$, GPD-Group participation and decision making $GPD = \frac{R+S}{2}$, MCL-Mobility and communication level $MCL = \frac{T+U+V+W}{4}$

All Capital letters are questions having weight one in their specific dimensions. While Calculating WEI we had taken weight one for all the dimensions. Weight to all dimension is given one as all six dimensions are equally important for empowerment of women. Vast literature is available to give reason for equal weight for each dimension while calculating empowerment index.

IV. Data

Source of data was primary survey done under Krishna Raj Summer travel Fellowship.

V. Limitations

This study was only limited to six village. Non-SHGs women were not ready to interact with us and share their experiences. Poor response from respondents in providing necessary relevant primary data

Time is one of the constraints for us to meet more respondents. In some villages all females were associated with SHGs. SHGs women were giving exaggerated information about their loan.

IV. RESULTS AND DISCUSSION

A. Sample profile and background

Our research site was based in Samastipur and West Champaran district. The main occupation of the people here is agriculture and livestock. In Samastipur, wheat, pulses and edible oil seeds are the major grown crops in the district. Tobacco is processed and exported to distant places of the country. The district also has a rich endowment of fruits like mango, litchi and banana. These fruits are exported in sizeable quantity outside the state also. Whereas in West Champaran, the main crops of Aghani season are paddy, potato etc. Wheat, Barley, Arhar (*Cajanus indicus*) are main Rabbi crops. Samastipur is also suitable for the rearing of milch cattle. Barauni Dairy Plant, situated at a distance of 60 Km, produces various kinds of milk products such as Ghee, Milk powder, etc.. Diara area of Patori and Mohiuddinnagar (which is close to Barauni) being affected by flood, is suitable for rearing milch cattle. Crop cannot be grown more than once in a year in these areas. Hence, the income of farmers and agricultural labourers can be supplemented by adopting this subsidiary occupation. The development of the means of communication has had a great impact on the trade and commerce of both the districts. The district may now be said to be fairly well connected by Road and Rail. In Champaran, literacy rate is 55.99% and in Samastipur, it is 61.86 %. Both the districts have access to government hospitals. This is the aggregate picture of the districts but our field survey was mainly focused on the ultra-poor women of these districts.

In our field survey we encountered many facts and instances which could be regional and cultural specific aspects which we have enlisted here as sample profile. We can see in the table, given in appendix, that SC category is 18% more than OBC category. We observed that in a group most of the people are from same caste. This is because the village structure in the most parts of Bihar is based on the caste. We found that villages were divided in tolas (streets/avenues) which were based on the caste and religion of the people living over there, so the SHG group which was formed mostly have same caste. When we asked the reason from official staffs they said as the group has to organize meeting every week so members would find it cumbersome to visit another tola.

Average age of the respondents of SHG is 39 whereas average age of Non-SHG members are 36 years. Maximum age to join Self-Help groups is 60

years. Due to typo in adhaar card, a few women were not permitted to join SHG group. Marital status of women in our sample for SHGs and Non-SHG members were similar, ninety five percent of sample consist of married women. Generally daughter in laws are allowed to be the members of SHGs so that they can participate in the events of SHGs regularly; this is why we interviewed non SHGs members of same marital status as SHGs group. Education level was extremely poor in the area but with advent of SHG women have become signature literate.

NON-SHG women have 65% of joint families whereas SHGs members have 51% of joint families. Usually women in joint family have restrictions which is more evident in scores of Average Women Empowerment Index. Most of the young women of age less than thirty said that their most of the decisions are taken with the permission of mother in law. Women in our sample are mostly housewives who use to spend most of their time in household work. Since we collected data for household income we also got to know the occupational structure of the male members in the family. Most of the people are daily wage laborer, and a large chunk of people have migrated to cities for work as the districts which we have chosen has very limited employment opportunities.

Average income of SHGs member is higher than Non-SHG members. While interaction we got to know that a few people in one of the village were cheated by frauds who came impersonating themselves as agents so people were hesitant in interacting at first, everyone saw us with a pinch of salt so we had to devote extra time in convincing them which is also one of the reasons for small sample size. We encountered a few cases in which both mother in law and daughter in law were the respondents in our sample so their responses were related to some extent. However, we also got to know from such cases the significance of age which plays a vital role in determining the decision making power of a women in a household.

The major source of loan in both types of samples were from moneylenders. Moreover, the composition of purpose of loan were also seemingly related for both the groups. This gives a plot for further study that in spite of financial inclusion people are not actually reaping the benefit of it, which indicates dearth of financial literacy and emphasis should be given on this.

B. CASE STUDIES

There are Non-SHG members who intend to join SHG but due to some family responsibilities they are unable to join. Husband's occupation and income are the important factors for joining SHG. This reply from one of the respondent explains the scenario.

“Bhaiya I am illiterate and I was married at the age of 18 and now I am 27 and I have three children. My husband is a cobbler and I don't know exactly how much he earns daily. Usually, he gives me some money (50 or 100) to bring groceries on daily basis. Many times he doesn't get any work so I use to purchase groceries on credit. We don't have savings most of the time as when money comes we use to repay the debt of shopkeeper so that he continue to give us necessary grocery when we don't have any money. I have tried joining SHG but my husband asked me not to join SHG and take care of children and the house”.

Among SHG members, those who have productively used the loan in income generating activity, their loan has become an income source for their family. After strengthening their financial condition to some extent, they can take loan for their children education which they can confidently repay. This reply from one of the respondent explains the scenario.

“I have joined SHG in 2012. My age is 35, I have two children and I cook food in anganwadi, where I get around Rs 2000 p.m. I and my husband work as harvesting labourer in agricultural season. My husband used to work as daily labourer earlier and sometimes he found it very difficult to get work. He was planning to purchase a tempo for quite some time but due to high interest rate charged by moneylender he could not purchase. I have taken 80,000 loan from SHG and my husband purchased a tempo on EMI using that amount. Now he does not need to go in search of work. My son is studying polytechnic in the city. He was in need of a laptop for his studies. I have loaned Rs 30000 from SHG recently to purchase him a laptop. These days my husband also helps me in repaying the loan and I also try to save more and deposit it in the SHG for the future use.”

Interaction with SHG member who has quit the group, shows there is no rotation of leadership position in the SHG group. There is lack of grievances redressal mechanism at the ground level.

This reply from one of the respondents explains the scenario.

“I was a member of SHG but our group has broken. Everyone in our group felt that our CM (community mobiliser) is biased so we walked out. Now each of us have around 1000 rupees saved in our SHG accounts but she (Community Mobiliser) is not helping us to withdraw it back. I have personally gone to bank three to four times but I could not withdraw back my money. Now I have stopped going to bank also because of transportation cost. I don't trust any of the SHG member and I will not join back. Every CM supports the group of their village. No one is there to listen to our problems.”

C.Savings Pattern

In our sample all the members have bank account, which shows better accessibility and availability of financial services. However, when we look at the regular visit (minimum once in a month) to the bank then we found 62% of the women from SHGs group and 48% of member visits bank regularly, which is comparatively low. This lowers overall financial inclusion of women as usage of financial services is quite low.

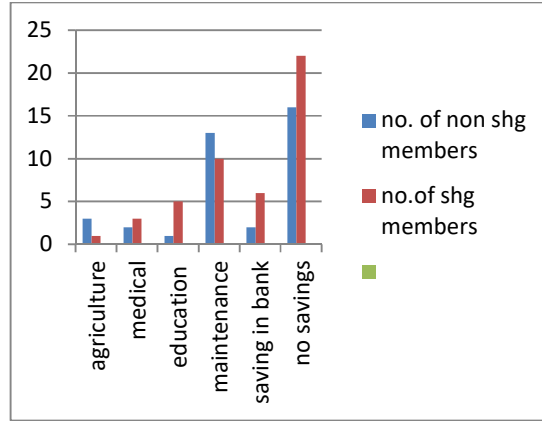
Table 1: savings		
	SHG	NON-SHG
Bank account	100%	100%
Regular visit to bank(in a month)	62.5%	48.64
Average saving in a week(Rs.)	564.88	352.70

Source: field survey

As per the rule of group every member has to deposit minimum amount of Rs. 10 per week which is used for intra-lending among group. This organized setting infuses a sense of importance of savings in the members. They also help each other by intra-lending whenever someone is in need. We can see average family savings in a week for SHGs member is Rs.564 whereas NON-SHG's members average family saving is Rs.352. The reason for less saving of Non-SHG's member is that they don't have formal group for savings. In addition to that motivation for savings is less as compared to Non-SHG's members, most of the savings are used for non-productive work. In the graph below, most of the women invest their saving in maintenance: which includes spending in a festival, consumption purposes. Only a few women used to deposit their savings in bank, in their saving accounts. Six members from SHGs sample and one from Non-SHG's sample deposit their savings in bank. This meagre number is due to

their not involvement in income generating activities. This can also explain high incidence of no saving in SHGs sample also. Women have realized importance of saving which can help them at the time of adversity.

Figure:1 Composition of savings



source-field survey

We further disaggregated our data into members according to their age distribution. We found that SHGs members below the age 40 are more likely to visit bank than members older than 40 years. Average savings also found to be significantly higher in members aged less than 40 years. This pattern is reversed in Non-SHG. This phenomenon can be explained by the fact that main source of loan for non SHG members are moneylenders for which they don't have to visit bank often. The high interest rate charged by moneylenders give them extra burden on their expenditure due to which they save less.

Table-3 Age wise saving analysis

Table-Saving analysis	SHG		NON-SHG	
	Age<40	Age>40	Age<40	Age>40
Percentage of respondents	65	35	64	36
Percentage of joint family	43	67	54	69
Percentage of nuclear family	57	33	46	31
Regular visit to bank	64	60	46	54
Average savings per month	865	480	247	546
*all respondents have bank accounts				

D. Loan Analysis

SHGs members are involved intra-lending among themselves with the weekly savings. They also receive fund as Rotating Fund and Initial capitalization fund which varies from 30K to 60 K per SHGs from Jeevika. These funds are given to promote loaning habit and simultaneously remove the fear of word 'loan'. SHGs also get loan from banks through SHG-Bank linkage scheme. Non-SHG members had no formal sources of loan due to unavailability of collateral.

Table 2: Loaning		
	SHG	NON-SHG
Frequency of loan	1.92	1.40
Average loan size	85642	82810

In our study we found that SHGs have multiple sources of loan which includes SHGs, banks, microfinance institution, moneylenders, relatives etc. Major source of loan for Non-SHG is moneylenders. Average Frequency of loan is higher in SHGs as compared to Non-SHG. Higher frequency of loan in SHGs can be explained to small size of loan and timely repayment of loan.

Despite high interest charged by moneylender, we had seen the high percentage of SHGs members going to moneylender for loan. Removal of Women from hands of moneylender was one of reason to form SHGs. This can be explained the small amount of fund availability with SHGs. Households tend to ask large amount of loan for building houses, marriage of their daughter etc. Big loans are easily available and accessible with high interest from moneylender.

Average loan size is greater in SHGs than Non-SHG. SHGs members had used 13 percentage of loan for business whereas Non-SHG had used only 8 percentage. This change can be attributed to training and awareness from Jeevika about different small business prospects. SHGs and Non-SHG have used major portion of their loan on consumptive purposes which includes marriage, building houses, medication and Education. These trends can say about poor infrastructure of health and education, prevalent dowry system and corruption.(refer appendices)

E. AVERAGE WOMEN EMPOWERMENT INDEX

Empowering women and supporting gender equality are the stated aims of many development projects;

this is an area of focus that is also expressed in the Sustainable Development Goals (SDGs). Different understandings and definitions of ‘empowerment’ abound and the contested nature of the concept makes it challenging both to define and to measure, with the added complexity that different measurement approaches can themselves serve to strengthen or undermine empowerment. This study follows similar approach followed by Oxfam India impact evaluation study.

Average Women Empowerment index is weighted average of six dimension namely Self Confidence, Opinion of Economic Rule, Personal Autonomy, Household Decision making, Group participation and Decision making and Mobility and Communication Level. These indicators broadly measure empowerment at personal and relational level.

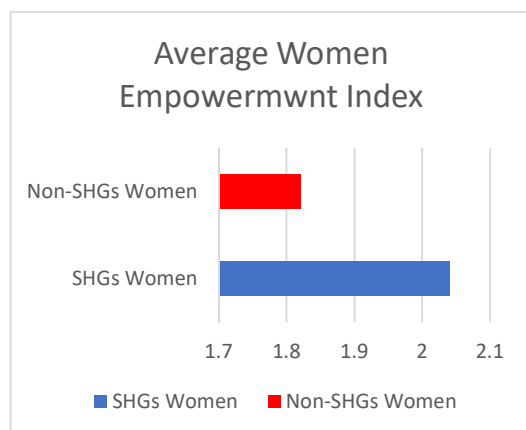
Since its inception Jeevika is providing training and resources for development of Women in rural Bihar. Average Women Empowerment Index (AWEI) score for SHGs member is significantly higher than Non-SHG's member which can be attributed to training and facilities provided by SHGs members.

Table:4 Average women empowerment index		
Indicators	SHGs Women	Non-SHG's Women
AWEI	2.042	1.82

Source: field survey

Our Calculated Average Women Empowerment index score can be inflated as respondents were interviewed at the same place as others and in many cases, it was found that respondents were mimicking the answers of fellow women.

Figure:2 Average empowerment index



Source-field survey

F. Disaggregation of AWEI

Personal Autonomy and Self Confidence of Women has been increased with association of women with Self Help Groups. Self Help Groups holds weekly meeting to discuss their agenda on savings and loan decisions. This enables them to put their ideas and suggestions on concerned matter which had increased their confidence.

During our interview, SHGs women stated that prior joining SHGs they used to put veil on their face while talking but now we can talk without any veil. While only one woman from Non-SHG's was associated with some group which can be observed in large difference in the score of Indicator GPD between SHGs and Non-SHG's.

Table:5		
Indicators	SHGs Women	Non-SHG's Women
SC	2.04	2.24
OER	1.89	1.83
PA	2.27	2.08
HDM	2.08	1.79
GPD	2.02	1.02
MCL	1.93	1.92

Source- Field survey

There is no much difference between Indicator MCL which can be attributed to decreased restriction for movement of women in society. Still around eighty percent of respondent are less than thirty years of age stated to large extent that one male member of family accompany them during travel outside of village.

Household decision making had improved in the SHGs Women than Non-SHG's Women. Participation in SHGs had given them exposure and awareness. Most of the decision about sell and use of that money is being undertaken by both the respondent and her husband in both groups. Respondents were free to make choices in decision like decision about education of their children and food to cook for the family.

I. Relationship of Empowerment with Age and type of Family

During our interaction with the members during survey, we observed that members having nuclear family and age more than 35 years were more confident and have greater say in decision making. Our hypothesis was that women with age more than 35 and women with nuclear family have greater higher score in average women empowerment index than women with age less than 30 and women with nuclear family respectively.

Table 6- AWEA with age and type of family

Attributes	AWEA(0-3)	AWEA(0-3)
Type of family	SHGs	Non-SHG
Joint	2.057	1.85
Nuclear	2.02	1.77
Age distribution	SHGs	Non-SHG
Age less than 35	2.01	1.73
Age more than 35	2.02	1.77

We calculated AWEA by disaggregation of our data with age and type of family. We found that our hypothesis is true for both the sample set of SHGs women and Non-SHG women for age. This can be explained by greater freedom and more say of women in household decision making with age more than 35 years. We found that our hypothesis that nuclear family have more score in AWEA is not true as in both SHGs and Non-SHG Joint family members have higher AWEA score than nuclear family.

H. Other Results

We enquired about reason of women joining SHGs. We found that 40 percent of women joined for increasing savings followed by 'for accessing government scheme(10%)', and for accessing loan(10%). Few women also cited reason like pressure from relatives, to repay old debts and to get involved in income generating activities.

We also enquired about 'why women in Non-SHG didn't join Jeevika?'. Women replied that some organisation had duped their money in name of giving insurance and loan. Trust was major missing factor which led them to not join SHGs. Women also cited that ten rupees weekly savings will not have huge impact.

We also found that most of SHGs have no rotation of leadership. Due to lack of rotation of leadership a SHGs is governed by same set of people. Rotation of leadership can help in increasing confidence and imparting leadership qualities.

V. Conclusion

Bihar has allocated 8.7% of its expenditure on rural development. This is higher than the average (5.6%) of the 18 other states. Under the Jeevika scheme, 10 lakh Self Help Groups (SHGs) and 15,000 Village Organisations will be set up. Further 2.25 lakh SHGs will be provided with Rs 3,500 crore from banks (Bihar budget 2018). These statistics can give seriousness of Government of Bihar towards alleviating poverty and improving growth in rural areas with the help of Jeevika Scheme.

In our study we have seen SHGs women are comparatively more empowered than Non-SHG. Our Sample had average 48 months old SHGs. With SHGs getting older it will give more organised and systematic framework for empowerment of women. Jeevika had emerged as a force which had led to alcohol ban in Bihar.

SHGs women save more than Non-SHG women. They also visit banks more often than Non-SHG women. Loans usage is big concern as we find small difference in loans used for business person than Non-SHG. With monitored assistance from Jeevika for usage of loan can help them to use most of loan in productive purpose.

SHGs had become major driving force for rural development, poverty alleviation and empowerment of them. Many women have turned themselves into entrepreneur with association of SHGs. To further encourage women entrepreneurship, Sitharaman's speech drew loudest applause from lawmakers on announcements in the budget related to women, including expanding the interest subvention scheme for women self- help group (SHG) to all districts and allowing loans of up to ₹1 lakh for one woman in each self -help groups (SHGs) across the country.

This paper aims to highlight the importance of SHGs in rural development with women at Center-stage. We had seen significant differences in different socio-economic factor which women empowerment, loan analysis and savings pattern. Since our study was limited to six villages in rural Bihar for policy implication purposes impact evaluation must be done with larger set of data.

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Appendices:

Table7 -sample profile

Table-Sample profile	SHG	NON-SHG
Average age	39	36
Max. age	60	64
Min. age	22	18
married	93%	95%
widow	7%	5%
Primary education	23%	13.5%
Secondary education	6%	10.8%
Illiterate	71%	75.6%
Hindu religion	88%	73%
Muslim religion	12%	27%
Other backward cast	41%	40.5%
Schedule cast	59%	59.5%
Agricultural occupation	17%	10.81%
Non-agricultural occupation	62%	59.45%
Self employed	21%	29.74%
Average annual income	92046	80756.56
Max. income	250000	200000
Min. income	10000	10000
People still borrowing from moneylender	83.7%	78.37%

Questionnaire

Hello, I'm {INTERVIEWER'S NAME} and we are conducting a survey under *KRISHNA RAJ TRAVEL FELLOWSHIP PROGRAM*: it is an academic research program offered every year to the students of **Delhi School of Economics**.

SHOW ID CARD AND LETTER HEAD (if necessary)

Assurance of confidentiality –All the information that you give us is voluntary and will be kept confidential. Your name will not be attached to any of your answers without your specific permission.

Before we begin, I would like to verify a few things

- Are you a member of SHG?
- Are you daughter-in-law of this village?
- Distance of Village nearest market (Km)

Please give me your complete address and personal details

1. Name

2. Husband/Father's name

3. Marital Status

- Single
- Married
- Widow

4. Age

5. Name of Village

6. Name of Panchayat

7. Name of Block

8. Education

- Illiterate
- Primary
- Middle
- High school
- Intermediate
- Graduate

- Other

9. Religion

- Hindu
- Muslim
- Sikh
- Christian
- Other:

10. Caste: which caste you belong to?

11. Type of Family

- Nuclear
- Joint
- Other:

12. Family size.

- Below 3
- 4-6
- 7-9
- Others

13. Primary Occupation(your/other family members)

- Agricultural labour
- Farming
- Service
- Non-agricultural labour
- Petty Business
- Other:

14. How many members are earning in your family?

- 1
- 2
- 3
- 4
- 5
- Other

15. Do you have any productive assets ?

A. Agricultural land

- Do you Own any agricultural land?
- If land registered in the name of respondent, please mention the total registered land
- Have you Rented land for farming?
- If yes please tell me the rent which you pay for it

B. Cattle

Do you have Milch Cattle?

- how many Cow(s)
- Buffalo
- Goat
- Chicken

16. Do you own other Farming assets such as

- Tractor
- Pump set
- Paddy Thresher
- Power Tiller
- Ox
- Cultivator
- Other:

17. Do you own Non-Farming Assets such as

- Flour grinding machine
- Pulse grinding machine
- Rice mill
- Other:

18. Basic entitlements(do you have access to these)

- Job card
- BPL card
- Pension card
- Food security fund
- Pension benefit regularly
- Insurance
- Ration Card

Income and Loan Analysis

18. What is your Annual income(Rs).....

19. How much you are in debt(Rs).....

20. Indebtedness Source(where from you generally borrow money)

- Money lender
- Relatives
- MFI
- Other

21. Total loan taken from any source (Rs).....

LOAN

3Serial no.	Source of loan and rate of interest	Purpose of loan	Loan repayment status

22. Describe briefly how you repaid the loan, what were the challenges faced by you in meeting your target(purpose for which you took the loan)

- Do you have a bank account?
- Do you deposit your money in bank?
- Do you visit bank often?
- What are the other places where u would like to invest your savings, please tell me in detail how you have used your savings?
- How much money do you save in a week?

Empowerment of women

1. Self confidence

To what extent do you agree or disagree with the following statements?

- To some extent
- To large extent
- Not at all

A. I feel that I'm a person of worth, at least on an equal plane with others

- To some extent
- To large extent
- Not at all

B. I feel that I have a number of good qualities

- To some extent
- To large extent
- Not at all

C. I feel I do not have much to be proud of

- To some extent
- To large extent
- Not at all

D. I am equal to my peers (e.g. sisters, friends, colleagues, etc.)

- To some extent
- To large extent.
- Not at all

2. Opinion on Economic Rule

E. With which of the two statements do you agree most? Answer in yes or no

1 A woman can be a leader, just like a man can.

2 Men are better leaders than women.

Savings pattern

F. It is a waste of time to train a woman to keep financial records when you could train a man and he will do the job better.

2 It is good to train a woman to keep financial records because she can do the job as well as a man.

G. A good marriage is more important for a girl than a good education.

2 A good education is more important for a girl than a good marriage.

3. Personal autonomy

H. If decisions are NOT normally solely or jointly made by the respondent herself: To what extent do you think you could influence the person who makes the decision to change their decision?

- Not at all
- to some extent
- to large extent

I. Can you personally take decision to travel to visit relatives outside the community?

- Not at all
- to some extent
- to large extent

J. Can you personally participate in community groups, activities or meetings taking place in your community?

- Not at all
- to some extent
- to large extent

L. Can you personally decide what type of cloth you should wear?

- Not at all
- to some extent
- to large extent

4. Group participation and degree of influence

Do you regularly attend meetings of this group?

- Women's association ☐ ☐ Yes No
- Credit or microfinance group- yes No
- Mutual/self-help group ☐ ☐- Yes No
- Civic group (improving the community) ☐ ☐- Yes No
- Religious group ☐ ☐- Yes No
- Another group (only if it does not fit into one of the other categories) ☐ ☐ Yes No

If yes:

M. To what extent are you involved in making important decisions in the group?

- Not at all
- To some extent
- To large extent

5. Household decision making-

In your household, on what extent you can influence the decisions about the activities listed below?

N. How to spend the money made from the sale of crops [or main household income-generating activity]

- 1 = Respondent herself (skip to next item)
- 2 = Husband
- 3 = Respondent and husband jointly (skip to next item)
- 4 = Another household member
- 5 = Respondent and another household member jointly (skip to next item)
- 6 = Someone outside the household

O. How to spend the money made from [other income-generating activity where the woman is mainly contributing]

- 1 = Respondent herself (skip to next item)
- 2 = Husband
- 3 = Respondent and husband jointly (skip to next item)
- 4 = Another household member
- 5 = Respondent and another household member jointly (skip to next item)
- 6 = Someone outside the household

P. What food to buy and should be cooked for the family to consume?

- 1 = Respondent herself (skip to next item)
- 2 = Husband
- 3 = Respondent and husband jointly (skip to next item)
- 4 = Another household member

- 5 = Respondent and another household member jointly (skip to next item)
- 6 = Someone outside the household

Q. Purchase and sale of cattle, oxen and other large livestock

- 1 = Respondent herself (skip to next item)
- 2 = Husband
- 3 = Respondent and husband jointly (skip to next item)
- 4 = Another household member
- 5 = Respondent and another household member jointly (skip to next item)
- 6 = Someone outside the household

R. Which school to choose for your children and till what class they should continue their study?

- 1 = Respondent herself (skip to next item)
- 2 = Husband
- 3 = Respondent and husband jointly (skip to next item)
- 4 = Another household member
- 5 = Respondent and another household member jointly (skip to next item)
- 6 = Someone outside the household

S. If your children are getting married, who will take decision in that regard?

- 1 = Respondent herself (skip to next item)
- 2 = Husband
- 3 = Respondent and husband jointly (skip to next item)
- 4 = Another household member
- 5 = Respondent and another household member jointly (skip to next item)
- 6 = Someone outside the household

6. Mobility and communication level

T. In past 30 days how many times you had gone outside the village?

U. To what extent a male member from your family accompany u?

- Not at all
- To some extent
- To large extent

V. Are you allowed to go alone to a relative's house inside the village?

- Not at all
- To some extent
- To large extent

W. Are you permitted to visit any place riding on public transport?

- Not at all
- To some extent
- To large extent

4. Can you communicate with an outsider without veil?

- Not at all
- To some extent
- To large extent

SPECIFIC QUESTIONS RELATED TO SHG

What is the reason for joining SHG?

- For accessing loan
- Savings for future use
- Improve social status
- For income generating activity
- To repay old debts
- To support family
- To get an employment
- Due to neighbor or relative pressure

Why didn't you join SHG?

Did u approach to join SHG, if yes then why you changed your mind later?

What is your opinion about those(friends), who are in SHG?

