

## **Micro Credit and Women Empowerment: A Study in India**

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### **ABSTRACT**

Microfinance programs are important institutional devices for providing small credit to the rural poor in order to alleviate poverty. The strength of micro credit lies in its ability to organize idle women into a productive workforce with their proven creditworthiness. This paper puts forward how Micro Credit has received extensive recognition as a strategy for economic, social and personal empowerment of women and seeks to examine the impact of Micro Credit with respect to poverty alleviation of rural women. A study was conducted on the Kudumbasree project, a micro credit scheme in Palakkad district which is one of the backward districts of Kerala state in India. Women, who are targeted by Kudumbashree, find it an opportunity for 'instant cultural

upward mobility'. The study showed that the micro credit scheme showed that income, savings, unity and freedom are the major benefits.

**Keywords** - Micro Credit, Kudumbasree Projects, Women Empowerment, Self Help Group

## **INTRODUCTION**

Alleviation of poverty, the core of all developmental effort, has remained a very complex and critical concern among developing countries. Microfinance programs are important institutional devices for providing small credit to the rural poor in order to alleviate poverty. Professor Yunus, Managing Director of Grameen Bank, promoted it in 1974 in Jobra, a village in Chittagong of Bangladesh, and it has spread all over the world. The strength of micro credit lies in its ability to organize idle women into a productive workforce with their proven creditworthiness.

In India, the emergence of liberalization and globalization in early 1990's aggravated the problem of women workers in unorganized sectors from bad to worse as most of the women who were engaged in various self employment activities have lost their livelihood. Despite tremendous contribution of women to the agriculture sector, their work is considered just an extension of household domain and remains non-monetized.

This paper puts forward how Micro Credit has received extensive recognition as a strategy for economic, social and personal empowerment of women and seeks to examine the impact of micro credit with respect to poverty alleviation of rural women.

## **METHODOLOGY**

For the purpose of this study data were collected from both primary and secondary sources. Secondary sources include journals, plan documents of Government of India and various study reports of NGOs and welfare organizations for women.

Primary data was collected by personal interview method using structured schedules. Study was conducted in Palakkad district which is one of the backward districts of Kerala state in India. Most of the women belong to orthodox families and depends on agriculture income. Out of six taluks, three taluks namely, Ottapalam, Palakkad and Alathur taluks were selected for data collection, because the number of educated unemployed women is high in these taluks. Ten Kudumbasree units from each taluk were selected. Two members from each Kudumbasree units were interviewed using structured questionnaire (see Appendix: Questionnaire) .

## **REVIEW OF LITERATURE**

*“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers”*

*Mahatma Gandhi*

Micro Credit programs for women are promoted not only as a strategy for poverty alleviation but for women’s empowerment as well (Mayoux, 1997). Since the early 1980s empowerment has become a key objective of development. Empowerment has been considered both an end and as a means of development. There has taken place a steady accretion of literature on the subject ever since the concept gained wide acceptance among academics and policy makers. Depending on the context concerned, empowerment is defined variously. In the present context, empowerment may be defined ideally as ‘a continuous process where the powerless people

become conscious of their situation and organize themselves to improve it and access opportunities, as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance. Three different approaches have been identified by Batliwala (1997): (i) the integrated development approach, (ii) the economic approach, and (iii) consciousness-raising-cum-awareness approach. They are not mutually exclusive and have the potential to be linked with one another. Where (i) and (ii) address the practical needs or material conditions of women, (iii) addresses the strategic needs or position of women. Consciousness and awareness raising approach has the potential to bring about long-lasting changes in the position of women and also other profound implications. The formation of Self-Help Groups is “not ultimately a micro-credit project but an empowerment process”. Women’s income and assets played a very important role in enhancing women’s economic independence and sense of self-confidence (Nader, 2008).

Micro-credit initiatives have become increasingly popular as a way to mobilize poor communities through the provision of loans through specialized financial institutions (Mosley & Hulme, 1998). Small groups are formed, and loans are allocated to members, based on group solidarity instead of formal collateral (Montgomery, 1995). Micro credit can be a powerful vehicle for enhancing incomes and protecting households from the risk of crisis (Grikapati, 2008). Micro-credit schemes have been particularly targeted towards poor women, who are often discriminated against not only by institutions, but also within their own households. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females (Amin, Becker et al., 1998). In a country where poverty is prevalent, government can use micro credit as a tool for poverty alleviation (Mahjabeen 2008). Micro

credit serves as a precious tool rather than a panacea in the empowerment of rural women (Grameen Foundation, 2007)

The evidence with respect to the impact on women's status and well-being is mixed. Some studies have found positive results, including female empowerment and decreased violence against women (Hashemi, Schuler & Riley, 1996).

Other studies have cited unintended side effects of micro-credit, including increased violence against women, negative peer-pressure linked to loan repayment, and emotional stress of females due to family-related conflicts (Papanek, 1979). Personal trust between group members and social homogeneity are important to explain repayment (Cassar, Crowley & Wydick, 2007). During the past few decades micro credit has enjoyed tremendous growth and women continue to be the major beneficiaries. During 1997-2005, the number of people receiving micro credit increased from 13.5 million to 113.3 million with 84% of them being women (Daley-Harris, 2006)

For SHG programs, the results seem to indicate that the minimalist microfinance approach is not sufficient. Additional services like training, awareness raising workshops and other activities over and above microfinance programs that merely focus on financial services are also an important determinant of the degree of its impact on the empowerment process of women (Swain & Wallentin, 2007).

In India the importance of the Self Help Group (SHG) is expected to grow rapidly. National Bank for Agriculture and Rural Development [NABARD] expects by the year 2009, at least one

third of the rural population will be covered by one million SHGs, unlike many poverty alleviation programs implemented in third world countries,

### **KUDUMBASREE PROJECTS IN KERALA**

Kerala is located on the South Western tip of India. One is first struck by the greenness of the state, full of coconut groves, paddy fields, coffee plantations, and forests. Kerala is home to 32 million people, whose livelihoods depend largely on agriculture. The density of the population is very high, even by Indian standards [Table 1]. It is often difficult to differentiate urban and rural areas. The typical ‘urban bias’ with greater access to public services in urban areas, seen elsewhere in low-income countries is not present in Kerala. This is attributed both to the dispersal patterns of the population and the directive public policies towards rural development.

Table 1: Basic Information About Kerala

Capital	Thiruvananthapuram
Language	Malayalam
Land area	39, 000 sq km
Population	31, 838, 619
Density of population	819 per sq km
Literacy rate	90.92

*Sources : Government of India, 2001*

In all developing countries state actions are being reinforced in streamlining poverty alleviation programs. The Institutional formations of various means are also invigorated for initiating schemes of poverty alleviation successfully (Yunus, 1999). Poverty alleviation schemes based on micro- credit system have been implemented in many of the developing countries in recent years. The Government of Kerala state in India has introduced a novel scheme of poverty alleviation based on micro-credit and self help grouping, *Kudumbasree* [‘Prosperity of the Family’]. The scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor women folks together to form the grass root organizations to help to enhance their economic security. The project aims at removing poverty among rural women households through setting up of micro credit and productive enterprises. The activities such as micro credit and micro-enterprises under the scheme were undertaken by the locally formed Community Development Societies [CDS] consisting of poor women.

The State Poverty Eradication Mission-Kudumbasree launched by the Government of Kerala in India is a massive poverty eradication program in contemporary history. It has proved without doubt that women empowerment is the best strategy for poverty eradication. Women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and the society at large. It opens new vistas in development history. A new paradigm of participatory economics has been found emerging in “God’s Own Country” [KERALA]. *Kudumbasree presents* a unique model of participatory development, which can very well, be emulated other developing countries.

Kudumbasree is a major initiative in Kerala aiming at women empowerment. It can be counted as a big initiative from government side after Land reformation, Complete literacy, Peoples planning and Curriculum reformation. Its has several unique achievements like

- First major women empowerment initiative with clear targets.
- The best model for women empowerment initiatives.
- Real Kerala model initiative.

.In 1991 the Government of Kerala, along with the United Nations Children's Fund [UNICEF], initiated the Community-Based Nutrition Program [CBNP] in urban Alleppey town in Kerala to improve the health and nutritional status of children and women. CBNP facilitated collective action by forming and developing the capacity of three-tiered CDS, the members of which were exclusively women. Women from families identified as poor, using a nine-point non-income-based index, were organized into neighborhood groups [NHG] of 20 to 45 families. Each group elected a five-member committee to develop, co ordinate, and facilitate community development and action plans. NHG were federated at the ward level as area development societies [ADS] and these, in turn, were federated at the municipal level as CDS. By 1994, the CDS approach was extended to the rural areas of Malappuram, one of the 90 most underdeveloped districts in India. Based on the positive experiences in urban Alleppey, and subsequently in rural Malappuram, in 1998 the government of Kerala scaled up the program to cover the entire state under the name Kudumbasree. Kudumbasree is an interdepartmental initiative with staff deputed from 19 line departments. Kudumbasree employs four key strategies to promote community development: convergence of various government programs and resources at the CDS level, participatory

antipoverty planning and implementation, formation of thrift and credit societies, and the development and nurture of micro enterprises.

The core structures of Kudumbasree are neighborhood groups [NHGs], which meet weekly. At the weekly group meetings women deposit savings and the collective savings in turn provide the basis for small loans. The groups also become a venue for other activities. Women who demonstrate exceptional capacity and inclination to seek further economic opportunities beyond thrift may then be invited to join Self-Help or Enterprise Group comprising similarly entrepreneurial women from other NHGs. Members of SHGs receive training, and are advised on how to obtain loans for productive purposes.

## **ANALYSIS OF KUDUMBASREE PROJECT**

For an analysis of the impact of micro credit on women's empowerment it is useful to review the kudumbasree projects in Kerala. 60 members from kudumbasree units were interviewed and data were collected on various aspects and benefits. With the help of these data analysis was done and the results were presented in this section of the paper.

### **General Information about the Respondents**

General information about the respondents includes age, marital status, family income and occupation.

Table 2: Age Wise Classification of Respondents

Age	No. of respondents
Below 25	3 ( 5% )
25-35	24 ( 40% )
35-45	18 (30% )
Above 45	15 ( 25% )
Total	60 (100%)

Source: Field survey

Table 2 shows the age wise classification of the respondents. The age of respondents are classified as below 25 (5%), 25-35 (40%), 35-45 (30%), above 45 (25%).

Table 3: Classification Based on Marital Status of Respondents

Age	Single	Married
Below 25	1 (1.67%)	2 (3.3%)
25-35	3 (5%)	21 (35%)
35-45	1 (1.67%)	17 (28.3%)
Above 45	1 (1.67%)	14 (23.4%)
Total	6 (10%)	54 (90%)

Source: Field survey

Table 3 shows the marital status of the respondents. Among the total respondents 10% are single and 90% are married.

Table 4: Classification Based on Monthly Family Income of Respondents

Income	No. of respondents
Less than 25 USD	12 (20 %)
25 USD – 75 USD	33 (55%)
Above 75 USD	15 (25%)
Total	60 (100%)

Source: Field survey

Table 4 shows the monthly income of the respondents. 20% of the respondents are having an income less than 25 USD, 55% are having income between 25 USD to 75 USD and 25% are above 75 USD.

Table 5: Classification Based On Occupation Of Respondents

Occupation	No. of respondents
Employed	12 (20%)
Self-employed	15 (25%)
Unemployed	33 (55%)
Total	60 (100%)

Source: Field survey

Table 5 shows the occupation status of the respondents. 20% of the respondents are employed, 25% are self employed and 55% are unemployed.

### **Benefits from Kudumbasree**

Table 6 shows, the ranking of benefits based on economic, social, and personal. When asked about benefits from the group, the answers were in terms of Income, loans, wealth, savings, mutual benefits, unity, sympathy, mutual cooperation, knowledge sharing, mutual help, group strength, discussion, feeling of togetherness, greater interaction with the society, freedom, recognition, self confidence, communication, dignity, model to others, security, not to be shy, awareness, personality change and so on but when asked to rank the benefits according to importance, the responses revealed an understanding of collective strength. A group is a resource which enables members to have mutual help, cooperation and unity,. Access to this resource results in a capability to communicate, interact with people outside the household, negotiate bank loans, thus expanding their freedom to avail of opportunities for generating incomes and stabilizing household consumption, which gives them greater security.

### **Ranking of Factors Related to Benefits from Kudumbasree**

Table 6: Rating of the Respondents

<b>Benefits</b>	<b>Rank I</b>	<b>Rank II</b>	<b>Rank III</b>
Economic	28	15	17
Social	15	20	15
Personal	17	20	13

Source: Field survey

Table 7: Conversion of Rank percentage to score

<b>Rank</b>	<b>Percentage</b>	<b>Score</b>
1	16.67	69
2	50	50
3	82.13	31

Source: Field survey

Table 8: Preference of Rank Converted to Score

<b>Rank</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>Total</b>
Economic	1932	750	527	3209
Social	1035	1000	465	2500
Personal	1173	1000	403	2576

Source: Field survey

Table 9: Rank Based On Average

<b>Factors</b>	<b>Total score</b>	<b>Average score</b>	<b>Rank</b>
Economic	3209	53.48	1
Social	2500	41.67	3
Personal	2576	42.93	2

Source: Field survey

Tables 6, 7, 8 and 9, depict the ranking factors related to benefits from kudumbasree. It is clear from the Table 9 that economic benefits is the factor [Rank 1 ] which influenced women to become member in the Kudumbasree followed by personal and social benefits.

Table 10: Factors Relating to Benefits

Economic	Social	Personal
Income	Mutual benefits	Freedom
savings	Unity	Recognition
Loans	Sympathy	Self confidence
Wealth	Mutual cooperation	Communication
	Knowledge sharing	Dignity
	Mutual help	Model to others
	Group strength	Security
	Discussion	Not to be shy
	Feeling of togetherness	Awareness
	Greater interaction with society	Personality change

Source: Field survey

*Economic factors*

Table 11: Rating of the Respondents Regarding Economic Factors

<b>Economic Factors</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Income	18	27	11	4
savings	22	29	6	3
Loans	7	26	12	5
Wealth	13	32	13	2

Source: Field Survey

Table 12: Conversion of Rank Percentage To Score

Rank	Percentage	Score
1	12.5	72
2	37.5	56
3	62.5	43
4	87.5	27

Source: Field survey

Table 13: Preference Of Rank Converted To Score

Rank	1	2	3	4	Total
Income	1296	1944	792	72	4104
savings	1232	1624	336	168	3360
Loans	301	1118	516	215	2150
Wealth	351	864	351	54	1620

Source: Field survey

Table 14: Rank Based on Average

Factors	Total score	Average score	Rank
Income	4104	68.4	1
savings	3360	56	2
Loans	2150	35.83	3
Wealth	1620	27	4

Source: Field survey

Table 10, 11, 12, 13 & 14 depict the ranking of the respondents regarding economic factors. It is clear from the Table 14 that income [Rank 1] is the most important economic factor which influences women to become members of Kudumbasree followed by savings, loans and wealth.

*Social factors*

Table 15: Rating of the Respondents

Factors	1	2	3	4	5	6	7	8	9	10
Mutual benefits	15	11	8	7	6	5	3	2	2	1
Unity	14	11	10	9	5	4	3	2	1	1
Sympathy	1	1	2	2	3	5	5	10	13	18
Mutual cooperation	9	11	12	8	6	5	3	2	2	2
Knowledge sharing	1	1	1	3	4	8	9	10	11	11
Mutual help	3	8	7	4	3	9	8	10	5	3
Group strength	4	3	6	5	9	11	7	3	4	8
Discussion	1	3	4	2	8	4	16	3	13	6
Feeling of togetherness	7	8	7	11	9	7	2	5	1	1
Greater interaction with the society	5	3	3	9	4	2	4	13	8	9

Source: Field survey

Table 16: Conversion of Rank Percentage to Score

Rank	Percentage	Score
1	5	81
2	15	70
3	25	63
4	35	57
5	45	52
6	55	47
7	65	42
8	75	36
9	85	29
10	95	18

Source: Field Survey

Table 17: Preference of Rank Converted to Score

Rank	Total
Mutual benefits	3709
Unity	3740
Sympathy	2353
Mutual cooperation	3550
Knowledge sharing	2224
Mutual help	2946
Group strength	2844
Discussion	2526
Feeling of togetherness	3323
Greater interaction with the society	2629

Source: Field survey

Table 18: Rank Based on Average

<b>Factors</b>	<b>Total score</b>	<b>Average score</b>	<b>Rank</b>
Mutual benefits	3709	61.82	2
Unity	3740	62.33	1
Sympathy	2353	39.22	9
Mutual cooperation	3550	59.17	3
Knowledge sharing	2224	37.07	10
Mutual help	2946	49.1	5
Group strength	2844	47.44	6
Discussion	2526	42.1	8
Feeling of togetherness	3323	55.38	4
Greater interaction with the society	2629	43.82	7

Source: Field survey

Tables 15, 16, 17 and 18 depict the ranking factors regarding social benefits. It is clear from the Table 18 that unity is the most important factor [Rank 1] which influence women to become members of Kudumbasree followed by mutual benefits, mutual co-operation, feeling of togetherness, mutual help, group strength, greater interaction with the society, discussion, sympathy and knowledge sharing.

*Personal factors*

Table 19: Rating of the Respondents

Factors	1	2	3	4	5	6	7	8	9	10
Freedom	13	12	10	8	6	4	3	2	1	1
recognition	5	11	12	4	9	3	5	6	2	3
Self confidence	8	14	10	8	7	6	3	2	1	1
Communication	1	4.	6	1	1	7	10	10	8	12
Dignity	1	1	3	5	9	6	8	7	9	11
Model to others	2	1	3	1	3	11	5	8	12	14
Security	10	5	8	9	7	8	4	6	1	2
Not to be shy	2	1	1	6	1	4	6	15	11	13
Awareness	8	4	1	3	5	9	11	3	14	2
Personality change	10	7	6	15	12	2	5	1	1	1

Source: Field Survey

Table 20: Conversion of Rank Percentage to Score

Rank	Percentage	Score
1	5	81
2	15	70
3	25	63
4	35	57
5	45	52
6	55	47
7	65	42
8	75	36
9	85	29
10	95	18

Source: Field survey

Table 21: Reference of Rank Converted to Score

Rank	Total
Freedom	3724
Recognition	3306
Self confidence	3605
communication	2397
Dignity	2422
Model to others	2108
Security	3366
Not to be shy	2222
Awareness	2497
Personality change	2947

Source: Field survey

Table 22: Rank Based on Average

Factors	Total score	Average score	Rank
Freedom	3724	62.06	1
Recognition	3306	55.1	4
Self confidence	3605	60.08	2
communication	2397	39.95	8
Dignity	2422	40.36	7
Model to others	2108	35.13	10
Security	3366	56.1	3
Not to be shy	2222	37.03	9
Awareness	2497	41.61	6
Personality change	2947	49.11	5

Source: Field survey

Tables 19, 20, 21 and 22 depict the ranking factors regarding personal benefits. It is clear from the Table 22 that freedom is the most important benefit enjoyed by the members of the Kudumbasree followed by self confidence, security, recognition, personality change, awareness, dignity, communication not to be shy and model to others.

### **MAJOR FINDINGS OF THIS STUDY**

The important findings of this study are summarized in this section in two parts. The first part represents the general information about the respondents. Ranking of benefits from Kudumbasree are given in second part.

### **General Information About the Respondents**

1. 40% of the members of Kudumbasree units are in the age group of 25-35, 30% constitute in the age group of 35-45 and 25% are above 45, only 5% are below 25. This shows that the majority of Kudumbasree members are women with great domestic responsibilities
2. 90% of the women respondents are married and only 10% are unmarried.
3. 55% of the respondents are having a family income between 25 USD to 75 USD, 25% are having income above 75 USD and only 20% are having income less than 25 USD.
4. Membership in Kudumbasree is not attractive to employed women. Only 20% of the respondents are employed but 55% are unemployed and 25% are self employed.

### **Ranking of Benefits from Kudumbasree**

Benefits from Kudumbasree are divided under three main heads. They are economic, social and personal.

1. The analysis shows that economic benefits [Rank I] is the major criteria for women to become members of Kudumbasree units. Personal benefits got second preference and social benefits are ranked as third.
2. From the study it was seen that the major economic benefits are Income, loans, wealth and savings. Out of this, Income has the highest rank followed by savings loan and wealth.
3. The second benefit taken into consideration is personal which include freedom, recognition, self confidence, communication, dignity, and model to others, security, not to be shy, awareness and personality change. From the analysis it is observed that the freedom has the highest order of preference followed by self confidence, security,

recognition, personality change, awareness, dignity, communication, not to be shy and model to others.

4. The social factors considered are mutual benefits, unity, sympathy, mutual cooperation, knowledge sharing, mutual help, group strength, discussion, feeling of togetherness and greater interaction with the society. Among them the unity has the highest rank. The order of rank that follows unity are mutual benefits, mutual co-operation, feeling of togetherness, mutual help, group strength, greater interaction with the society, discussion, sympathy and knowledge sharing.

## **CONCLUSION**

Women, who are targeted by Kudumbashree, find it an opportunity for 'instant cultural upward mobility'. Thus it can be concluded that income, savings, unity and freedom are the major benefits derived from being a member of the Kudumbasree unit.

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## APPENDIX

### Questionnaire

1.Name:

2.Age:

3.Marital status: Married / Unmarried / Single / Divorced

4.Occupation: Employed / Unemployed / Self-employed

5.Monthly Family Income:

6.Benefits from Kudumbasree: Economic Social Personal  
( Please indicate in Rank Order)

7.Economic Benefits  
( Please indicate in Rank Order)

Income  
Loans  
Wealth

8.Social Benefits:  
( Please indicate in Rank Order)

Mutual Benefits  
Unity  
Sympathy  
Mutual Cooperation  
Knowledge Sharing  
Mutual help  
Group Strength

Discussion

Feeling of togetherness

Greater interaction with the society

9. Personal Benefits:

( Please indicate in Rank Order)

Freedom

Recognition

Self Confidence

Communication

Dignity

Model to Others

Security

Not to be Shy

Awareness

Personality Change

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**Dr. K S M Panicker** has over 35 years of experience in academic administration and research. He has organised many programs such as conferences, symposiums, seminars etc. As Chairman/member, he has served many academic / administrative bodies of Indian universities and selection/governing committees of institutes and industries. Currently he is the Professor and Head of Dept. of Electrical and Electronics Engineering, European University of Lefke ,TRNC, Turkey. Dr. Panicker received Ph D degree from Indian Institute of Technology, NewDelhi, India. He has published many papers in international / national journals and conferences. He is a Fellow of Institution of Engineers(India) and a member of IEEE (USA). He served as chairman of Institution of Engineers (India) and Indian Society for Technical Education, Palakkad, India, chapter.