

CHAPTER 7

MICROFINANCE AND WOMEN EMPOWERMENT

7.1 Introduction

According to 2011 Census, women constitute more than 48 per cent of the total population of the country. Traditionally, women have been marginalized. They are rarely financially independent and often they are more vulnerable members of society. They face many socio-cultural attitude, legal barriers, lack of education and personal difficulties. This is also true of Indian women and for women in the study area. Yet, they have no access to credit and other financial services. Thus, their participation at grass root level is increasingly recognized for empowerment and development perspective. The empowerment approach, which evolved in the 1990s, has interpreted it in terms of participation in policymaking and planning process. For women's participation and empowerment, the organization of women into self-help groups (SHGs) and provision of microfinance through them is to be viewed in this background. In 2001, the "National Policy for Empowerment of Women" was adopted in India, with the ultimate objective of ensuring women their equitable place in the society by empowering them as 'catalyst' of societal change and development. Since women empowerment became a key to socio economic development, bringing women into the mainstream of national development has been a major concern of government.

There are many studies which show that with the help of microfinance the status of a woman improves in the family; she earns greater respect in the family than before; she participates in the decision-making and community meetings; and she gets freedom to move for the betterment of the micro-business. It may be due to the fact that women become able to contribute financially to the family. In fact, microfinance programme increases economic, social, and political empowerment. Therefore, the SHG members must efficiently use the financial support to start small businesses that will help in uplifting standard of living and empowerment of women. The present chapter studies the impact of microfinance programme on women empowerment.

7.2 Concept of Empowerment

Different experts and different disciplines use the concept of empowerment differently. The dictionary meaning of the word 'empower' is "to give power or authority to someone." Actually, Empowerment is an intrinsic quality of a person, which cannot be bestowed by a third party. In a nutshell, empowerment is a process which enables one to gain power, authority and influence over others. Some of the experts explain the concept of empowerment as follows:

According to Batliwala (1994) empowerment is a process of challenging existing power relations and of gaining greater control over the sources of power. The author has described that empowerment is the enhancement of power.

Wallerstein (1992) defined empowerment as "people assuming control and mastery over their own lives in the context of their social and political environment."

Kabeer (2001) defined empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." This definition contains two elements, (i) the idea of process, or change from a condition of disempowerment, and (ii) the idea of human agency and choice. This helps in distinguishing empowerment from other closely related concepts like women's autonomy, gender equality, gender discrimination etc. After defining the term 'empowerment', an attempt has been made to clear the meaning of women empowerment.

7.3 Women Empowerment

Women empowerment means to let women survive and let them live a life with dignity, humanity, respect, self esteem and self reliance. In the literature available on women empowerment, some of the concepts like gender equality, female autonomy or women status etc. are referring to as either similar or different concepts.

Batliwala (1994) identified three approaches to women's empowerment: the integrated development approach which focused on women's survival and livelihood needs; the economic development approach which aimed to strengthen women's economic position and the consciousness approach which organized women into collectives that address the source of oppression.

As described by Kabeer (2001) there are two essential elements of women empowerment, i.e., process and agency. A process is defined as the series of events that produce gradual change.

The process of women empowerment leads to expansion in their ability to have resources and to make strategic life choices. The agency element of women empowerment describes that women themselves are the significant actors in the process of change. It is the process through which choices are made. Empowerment cannot be offered by a third party rather it has to be claimed by those who would become empowered. Women will be empowered when they will have full control over their own life.

According to Pillai (1995), women empowerment is an active, multidimensional process which enables women to realize their full identity and powers in all spheres of life. Power is neither a commodity to be transacted nor can it be given away as alms. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved.

7.4 Measurement of Women Empowerment

There is no universal theory for measurement of empowerment since it is multidimensional and ongoing process. Different studies have used different method to measure the women empowerment. Some studies use retrospective method to measure it where the data have been collected in two time periods. Again, some studies have used index method to measure it where index is made by some indicators. In our research work to measure the impact of microfinance on women empowerment we have used two methods. (i) We have compared the empowerment level of the SHG members between pre- and post-SHG period and (ii) We have compared the empowerment level of the SHGs members with non-SHG members. Both SHGs and non-SHG members have been taken from the same socio-economic background.

7.5 Indicators of Women Empowerment Used in the Present Study

To measure the impact of microfinance on women empowerment a number of questions were asked to the respondents during the field survey. The indicators of empowerment based on field survey questions are specific and relevant. We have considered nineteen indicators under five dimensions of women empowerment. Table 7.1 shows these five domains and nineteen indicators of women empowerment.

Table 7.1
Indicators of Women Empowerment

Dimension	Indicators
1. Access to and Control Over Resources	1.1 Women access to employment 1.2 Women contribution to household income 1.3 Women control over loan, income and savings 1.4 Savings in own name in the Bank
2. Household Decision Making	2.1 Decision of buying/selling of land/cattle 2.2 Decision of repair/ construction of house 2.3 Decision of spending borrowing money
3. Mobility & Social Awareness	3.1 Go to market freely 3.2 Go to town freely 3.3 Go to bank / children school / health centre freely 3.4 Go to parent/ relative house freely 3.5 Go to Panchayat/ BDO office freely 3.6 Awareness against social exploitation 3.7 Attitude towards the education of daughters
4. Political Matters	4.1 Decision regarding self Voting 4.2 Awareness of local, state level and national polity 4.3 Participation in <i>panchayat</i> meetings
5. Education Related Indicators	5.1 Level of Education 5.2 Ability to do basic calculation

Source: Own Compilation

7.6 Impact of Microfinance on Women Empowerment

The impact of microfinance programme on the various domains of women empowerment has been discussed below:

7.6.1 Access to and Control over Resources

Access to and control over resources is a dimension of women empowerment. For measuring this dimension we have taken the following indicators which are explained below.

(i) Women's Access to Employment

Employment provides women an opportunity to come out of the four walls of their house and helps exposure to the outside world. Thus, women's access to employment is an important indicator of empowerment. The study shows that the microfinance programme has helped the SHG members in increasing employment, particularly self-employment. Table 7.2 shows the average employment days of the respondents measured in person days per annum in each block.

Table: 7.2
Block-wise Average Employment Generated in person Days per Annum

Block	Average Employment Days		
	SHG members		Non- SHG members
	Pre-SHG	Post-SHG	
Kharibari	82	130	80
Garubathan	76	120	78
Ranaghat-II	87	132	90
Chakdah	77	122	75
All Block	80	126	81

Source: Field Survey, 2012-13.

From the Table it is found that the SHG members are employed for more number of days as compared to the non-SHG members. The SHG members are employed for 126 person-days per annum, whereas the non-SHG members are employed only for 81 person-days per annum. Therefore, the SHG members have more access to employment as compared to the non-SHG members.

(ii) Women's Contribution to Household Income

The contribution to the household income helps women to become economically independent and financial decision-maker in the household expenditure. Microfinance programme has helped the women SHG members to increase their contribution to the household income. Block wise average income of the SHG members and non-SHG members per month is shown in the following Table.

Table: 7.3
Monthly Average Income of the Respondents

Block	SHG members	Non-SHG Members
Kharibari	1260	773
Garubathan	1000	650
Ranaghat-II	1320	900
Chakdah	1118	687
All Block	1175	753

Source: Field Survey, 2012-13.

From the Table 7.3 it is seen that average income of the SHG members is Rs. 1175 per month as compared to Rs. 753 of the non- SHG members. The SHG members have been able to generate additional income of Rs. 422 per month as compared to the non-SHG members. .

(iii) Women's Control over Loan, Income and Savings

Microfinance helps the SHG members to have access to and control over loan, income and saving. Data have been collected regarding the women's control over loan, income and savings and the results have been presented in Table 7. 4. From the Table it is found that 25 per cent of SHG members and 8.75 per cent of the non-SHG members have been able to control over their loan. Again, 30 per cent of the SHG members and 8.75 per cent of the non-SHG members have been able to control over family income and savings. Chi-square test shows significant difference between SHG members and non-SHG members regarding their access to and control over loan, income and saving.

Table: 7.4
Access to and Control over Family Resources-Darjeeling

Indicator		SHG members			Non-SHG members		
		Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Control over loan	Self	10	10	20	3	4	7
	Husband	12	10	22	20	15	35
	Jointly by self and husband	16	20	36	16	19	35
	Others	2	-	2	1	2	3
Control over Income and Savings	Self	14	10	24	2	5	7
	Husband	16	12	28	14	13	27
	Jointly by self and husband	9	13	22	20	18	38
	Others	1	5	6	4	4	8

Source: Field Survey, 2012-13.

Note: Chi-square (χ^2) = 9.43 and 13.882. Table value at 5% and 1% with 3 degree of freedom (d.f.) are 7.815 and 11.341 respectively.

Similarly, Table 7.5 shows that 35 per cent of SHG members and 17.5 per cent of the non-SHG members have been able to control over their loan. Again, 43.75 per cent of the SHG members and 18.75 per cent of the non-SHG members have been able to control over family income and savings. Chi-square test shows significant difference between SHG members and non-SHG members regarding their access to and control over loan, income and saving.

Table: 7.5
Access to and Control over Family Resources- Nadia

Indicator		SHG members			SHG members		
		Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Control over loan	Self	16	12	28	8	6	14
	Husband	8	13	21	9	7	16
	Jointly by self & Husband	12	9	21	17	20	37
	Others	4	6	10	6	7	13
Control over Income and Savings	Self	20	15	35	8	7	15
	Husband	10	12	22	7	11	18
	Jointly by self & Husband	7	10	17	20	16	36
	Others	3	3	6	5	6	11

Source: Field Survey, 2012-13.

Note: Chi-square (χ^2) = 10.132 and 16.68. Table value at 5% and 1% with 3 degree of freedom (d.f.) are 7.815 and 11.341 respectively.

(v) Savings in Own name in the Bank

As a result of joining the SHGs, the members have been able to save their income in own name in the bank. Table 7.6 shows that 25 per cent SHG member and 12.5 per cent non-SHG members have own name savings in the bank. Chi-square test shows that there is significant difference between SHG and non- SHG members regarding their own name savings in the bank.

Table: 7.6
Savings in Own Name in the Bank - Darjeeling

Own name Savings in the Bank	SHG members			Non-SHG members		
	Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Yes	14	6	20	5	5	10
No	26	34	60	35	35	70
Total	40	40	80	40	40	80

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) =4.1. Table value at 5% with 1 degree of freedom (d.f.) is 3.841

Table 7.7 shows that 31.25 per cent SHG member and 13.75 per cent non-SHG members have own name savings in the bank. Chi-square test shows that there is significant difference between SHG and non- SHG members regarding their own name savings in the bank.

Table: 7.7
Saving in Won Name in the Bank - Nadia

Own name Savings in the Bank	SHG members			Non-SHG members		
	Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Yes	15	10	25	6	5	11
No	25	30	55	34	35	69
Total	40	40	80	40	40	80

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) = 7.02. Table value at 1% with 1 degree of freedom (d.f.) is 6.635.

7.6.2 Household Decision Making

When a woman involved in the household decision-making then she is definitely more empowered because generally male member of a family take household decision. After joining the SHGs, decision making power of SHG members has increased as compare to the non-SHG members. Table 7.8 shows that 26.25 per cent of the SHG members and just 11.5 per cent of the non-SHG members take household decisions regarding buying or selling land or cattle.

Table: 7.8
Household Decision Making-Darjeeling

Indicators		SHG members			Non-SHG members		
		Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Decision of buying/selling of land/ cattle	Self	12	9	21	4	5	9
	Husband	16	12	28	14	20	34
	Jointly by self & husband	11	17	28	17	10	27
	Others	1	2	3	5	5	10
Decision of Repair/ Construction of house	Self	8	10	18	3	4	7
	Husband	14	15	29	20	21	41
	Jointly by self & husband	12	15	27	10	8	18
	Others	6	-	6	5	2	7
Decision of utilization of borrowed money	Self	12	11	23	5	4	9
	Husband	15	10	25	23	22	45
	Jointly by self & husband	10	18	28	8	10	18
	Others	3	1	4	4	4	8

Source: Field Survey, 2012-13.

Note: Chi-square (χ^2) = 9.158, 8.76 and 15.3 Table values at 5% and 1% with 3 degree of freedom (d.f.) are 7.815 and 11.341 respectively.

Similarly, 22.5 per cent SHG members and only 8.75 per cent non-SHG members take decision regarding repair or construction of house. Again, 28.75 per cent of the SHG members and just 11.5 per cent of the non-SHG members take decision regarding the utilization of borrowed money. Chi-square test shows that there is significant difference between SHG members and non-SHG members regarding their role in household decision making.

Similarly, Table 7.9 shows that 32.5 per cent of the SHG members and just 13.75 per cent of the non-SHG members take household decisions regarding buying or selling land or cattle. Similarly, 22.5 per cent SHG members and only 8.75 per cent non-SHG members take decision regarding repair or construction of house. Again, 33.75 per cent of the SHG members and just 13.75 per cent of the non-SHG members take decision regarding the utilization of borrowed money. Chi-square test shows that there is significant difference between SHG members and non-SHG members regarding their role in household decision making.

Table: 7.9
Household Decision Making- Nadia

Indicators		SHG members			Non- SHG members		
		Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Decision of buying/selling of land/ cattle	Self	16	10	26	6	5	11
	Husband	12	14	26	10	15	25
	Jointly by self & husband	10	12	22	21	15	36
	Others	2	4	6	3	5	8
Decision of Repair/ Construction of house	Self	10	8	18	4	3	7
	Husband	16	15	31	20	21	41
	Jointly by self & husband	12	13	25	10	8	18
	Others	2	3	5	5	2	7
Decision of utilization of borrowed money	Self	15	12	27	7	4	11
	Husband	15	10	25	16	19	35
	Jointly by self & husband	10	17	27	13	12	25
	Others	-	1	1	4	5	9

Source: Field Survey, 2012-13.

Note: Chi-square (χ^2) = 9.758, 8.68 and 11.9. Table values at 5% and 1% with 3 degree of freedom (d.f.) are 7.815 and 11.341 respectively.

7.6.3 Mobility & Social Awareness Related Indicators

Mobility refers to the free movement by women without being restricted. It is measured in terms of women being travelled to different places alone. As a result of joining the microfinance programme, mobility of the women increases which leads them to be empowered.

Table: 7.10
Mobility & Social Related Indicators -Darjeeling

Indicators		SHG members			Non- SHG members		
		Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Go to market freely & alone	Yes	38	36	74	35	36	71
	No	2	4	6	5	4	9
Go to town freely & alone	Yes	35	30	65	28	25	53
	No	5	10	15	12	15	27
Go to bank/children school/health centre freely & alone	Yes	30	33	63	23	20	43
	No	10	7	17	17	20	37
Go to parent/ relative house freely & alone	Yes	37	36	73	34	35	69
	No	3	4	7	6	5	11
Go to Panchayat/ BDO office freely & alone	Yes	27	28	55	20	17	37
	No	13	12	25	20	23	43
Awareness against social exploitation	Yes	32	28	60	15	18	33
	No	8	12	20	25	22	47
Positive attitude towards girl child's education	Yes	38	37	75	35	33	68
	No	2	3	5	5	7	12

Source: Field Survey, 2012-13.

Note: Chi-square (χ^2) = 0.66, 4.64, 11.18, 0.98, 8.28, 18.7, 3.22. Table values at 5% and 1% with 1 degree of freedom (d.f.) are 3.841 and 6.635 respectively.

From Table 7.10, it is found that 92 per cent, 81.25 per cent, 78.75 per cent, 91.25 per cent, and 68.75 per cent SHG members can go to market, town, bank, relative house and BDO office freely without any permission of their husbands respectively. On the other hand, 88.75 per cent, 66.25 per cent, 53.75 per cent, 86.25 per cent and 46.25 per cent non-SHG members can go to market, town, bank, relative house and BDO office freely without any permission of their husbands respectively. In case of awareness against social exploitation it is found that 75 per cent SHG and 41.25 per cent non-SHG members can raise their voice against social exploitation such as drug addiction, injustice and domestic violence. Again, from the table we found that both the SHG and non-SHG members are aware of the importance of education for their daughter. It is seen that 93.75 per cent SHG and 85 per cent non-SHG members have positive attitude

towards daughter's education. Chi-square test shows that there is significant difference between SHG members and non-SHG members regarding their go to town, bank, BDO office and awareness against social exploitation. On the other hand, there is no significant difference between SHG and non-SHG members regarding their go to market, relative house and attitude towards daughter's education.

Table: 7.11
Mobility & Social Related Indicators -Nadia

Indicators		SHG members			Non- SHG members		
		Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Go to market freely & alone	Yes	38	35	73	34	36	68
	No	2	5	7	6	4	10
Go to town freely & alone	Yes	36	33	69	29	28	57
	No	4	7	11	11	12	23
Go to bank/children school/health centre freely & alone	Yes	33	31	64	24	21	45
	No	7	9	16	16	19	35
Go to parent/ relative house freely & alone	Yes	37	36	73	34	32	66
	No	3	4	7	6	8	14
Go to Panchayat/ BDO office freely & alone	Yes	33	30	63	25	22	47
	No	7	10	17	15	18	33
Awareness against social exploitation	Yes	35	30	55	25	21	46
	No	5	10	15	15	19	34
Positive attitude towards girl child's education	Yes	36	35	71	34	33	67
	No	4	5	9	6	7	13

Source: Field Survey, 2012-13.

Note: Chi-square (χ^2) = 0.68, 7.88, 10.4, 3.54, 7.44, 8.16, 0.82 Table values at 5% and 1% with 1 degree of freedom (d.f.) are 3.841 and 6.635 respectively.

From Table 7.11, it is found that 91.25 per cent, 86.25 per cent, 80 per cent, 91.25 per cent, and 78.75 per cent SHG members can go to market, town, bank, relative house and BDO office freely without any permission of their husbands respectively. On the other hand, 85 per cent, 71.25 per cent, 56.25 per cent, 82.5 per cent and 58.75 per cent non-SHG members can go to market, town, bank, relative house and BDO office freely without any permission of their husbands respectively. In case of awareness against social exploitation it is found that 68.75 per cent SHG and 57.5 per cent non-SHG members can raise their voice against social exploitation such as drug addiction, injustice and domestic violence. Again, from the table we found that both the SHG and non-SHG members are aware of the importance of education for their daughter. It is seen that 88.75 per cent SHG and 83.75 per cent non-SHG members have positive attitude

towards daughter's education. Chi-square test shows that there is significant difference between SHG members and non-SHG members regarding their go to town, bank, BDO office and awareness against social exploitation. On the other hand, there is no significant difference between SHG and non-SHG members regarding their go to market, relative house and attitude towards daughter's education.

7.6.4 Political Related Indicators

It has been observed that after joining the SHGs, the women have been able to be empowered themselves socio-economically as well as politically. The impact of political indicators has been measured by comparing between SHG and non-SHG members. To assess the role of microfinance on political empowerment we consider the following indicators and explain them one by one.

(i) Regarding self voting

A question was asked to the respondents to know whether they can decide who to vote for. From Table 7.12 it is found that 66.25 per cent SHG and 38.75 per cent non-SHG members have been able to decide who to vote for. Chi-square test shows that there is significant difference between SHG and non-SHG members regarding their right to vote.

Table: 7.12
Regarding Vote Giving -Darjeeling

Who take decision who to vote for?	SHG members			Non- SHG members		
	Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Self	28	25	53	16	15	31
Husband	7	10	17	16	13	29
Jointly by self & husband	4	3	7	6	9	15
Others	1	2	3	2	3	5

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) = 12.3. Table value at 1% with 1 d.f. is 11.341.

Similarly, Table 7.13 shows that 78.75 per cent SHG and 55 per cent non-SHG members have been able to decide who to vote for. Chi-square test shows that there is significant difference between SHG and non-SHG members regarding their right to vote.

Table: 7.13
Regarding Vote Giving –Darjeeling

Who take decision who to vote for?	SHG members			Non- SHG members		
	Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Self	32	31	63	24	20	44
Husband	5	4	9	10	9	19
Jointly by self & husband	3	4	7	5	9	14
Others	-	1	1	1	2	3

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) = 10.3. Table value at 5% with 3 d.f. is 7.815.

(ii) Know the name of GP, CM and PM and Participation in GP Meeting

In order to find the awareness of the respondents about the local, state and national affairs, some questions like name of their gram panchayat (GP), Chief Minister (CM) of the state and Prime Minister (PM) of India were asked. An attempt was also made to know whether they recognize all these personalities; or whether they attend the gram panchayat meeting.

Table:7.14
Know the name of GP, CM and PM and Participation in GP Meeting -Darjeeling

Indicators		SHG members			Non-SHG members		
		Kari bari	Garu bathan	Total	Kari bari	Garu bathan	Total
Know the name & recognize village panchayat	Yes	39	38	77	37	36	73
	No	1	2	3	3	4	7
Know the names & recognize panchayat & CM	Yes	36	35	71	34	35	69
	No	4	5	9	6	5	11
Know the names & recognize panchayat ,CM & PM	Yes	28	27	55	25	12	30
	No	12	13	25	15	28	50
Participation in Panchayat Meetings	Yes	30	22	52	20	12	32
	No	10	18	28	20	28	48

Source: Field Survey, 2012-13

Note: Chi-square. (χ^2) = 1.70, 0.22, 15.66 and 10.52 Table value at 1% with 1 d.f. is 6.635.

Table 7. 14 shows that both the SHG and non- SHG members are aware of local polity. It is found that almost all the SHG and non-SHG members are aware about the names of their GP and CM of the state and are able to recognize them. However, when SHG members were asked about the name and recognition of the PM of India, 68 per cent of the SHG members responded positively as compared to 37 per cent of non- SHG members. Again, in case of attending GP meeting, it is found that 65 per cent SHG and 40 per cent non-SHG members

attend the GP meeting. Chi-square test shows that there is no significant difference between SHG members and non- SHG members regarding their knowledge of local and state level polity but the difference regarding their awareness of national polity and attend in GP meeting is very significant.

Similarly, Table 7.15 shows that both the SHG and non-SHG members are aware of local polity. It is found that almost all the SHG and non-SHG members are aware about the names of their GP and CM of the state and are able to recognize them. However, when SHG members were asked about the name and recognition of the PM of India, 72.5 per cent of the SHG members responded positively as compared to 35 per cent of non- SHG members. Again, in case of attending GP meeting, it is found that 72.5 per cent SHG and 43.75 per cent non-SHG members attend the GP meeting. Chi-square test shows that there is no significant difference between SHG members and non-SHG members regarding their knowledge of local and state level polity but the difference regarding their awareness of national polity and attend in GP meeting is very significant.

Table: 7.15
Know the name of GP, CM and PM and Participation in GP Meeting--Nadia

Indicator		SHG members			Non-SHG members		
		Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Know the name & recognize Village panchayat	Yes	40	39	79	38	36	74
	No	-	1	1	2	4	6
Know the names & recognize panchayat & CM	Yes	37	35	72	34	30	64
	No	3	5	8	6	10	16
Know the names & recognize panchayat ,CM & PM	Yes	30	28	58	17	11	28
	No	10	12	22	23	29	52
Participation in Panchayat Meetings	Yes	32	26	58	20	15	35
	No	18	14	22	20	25	45

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) = 3.72, 3.06 and 22.62 and 13.56. Table value at 1% with 1 d.f. is 6.635.

7.6.5 Education Related Indicators

To know the impact of microfinance on education, we consider the following indicators:

(i) Level of Education

Education is one of the main indicators of empowerment. When a woman is educated, her ability is developed and along with her outlook is also expanded. She can understand her rights and duties well.

Table 7.16 shows that 22.5 per cent of the SHG members and 40 per cent of the non-SHG members are illiterate. Among them 11 per cent illiterate SHG members and 31 per cent non-SHG members are not able to read numbers and write even their name. But 11 per cent of the illiterate SHG members and 9 per cent of the non-SHG members are able to read numbers and write their name. Therefore, it can be seen that though illiterate, the SHG members are more able to read and write as compared to the illiterate non-SHG members. The level of education of SHG members and non-SHG members is also compared. It is found that 32.5 per cent of the SHG members and 30 per cent of the non-SHG members are educated up to primary level, 8 per cent of the SHG members and 7.5 per cent of the non-SHG members are higher educated. Chi-square test shows that there is no significant difference between SHG members and non-SHG members regarding their education and ability to read and write.

Table: 7.16
Level of Education -Darjeeling

Status of Education	SHG members			Non-SHG members		
	Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Illiterate,	6	3	9	15	10	25
Illiterate, but can read and write	6	3	9	4	3	7
Up to primary	14	12	26	14	10	24
Up to middle	7	12	19	5	7	12
Up to high	5	6	11	3	6	9
Above high	2	4	6	2	1	3
Total	40	40	80	40	40	80

Source: Field Suevey, 2012-13

Note: Chi-square (χ^2)=10.63 Table value at 5% with 5 d.f.=11.070

Table 7.17 shows that 25 per cent of the SHG members and 34 per cent of the non-SHG members are illiterate. Among them 11 per cent illiterate SHG members and 27.5 per cent non-SHG members are not able to read numbers and write even their name. But 14 per cent of the illiterate 6 per cent of the non-SHG members are able to read numbers and write their name.

Therefore, it can be seen that though illiterate, the programme SHG members are more able to read and write as compared to the illiterate non-SHG members. The level of education of SHG members and non-SHG members is also compared. It is found that 20 per cent of the SHG members and 30 per cent of the non-SHG members are educated up to primary level, 4 per cent of the SHG members and 6 per cent of the non-SHG members are higher educated. Chi-square test shows that there is significant difference between SHG and non-SHG members regarding their education and ability to read and write.

Table: 7.17
Level of Education -Nadia

Status of Education	SHG members			Non-SHG members		
	Rana ghat-II	Chak dah	Total	Rana ghat-II	Chak dah	Total
Illiterate,	4	5	9	10	12	22
Illiterate, but can read and write	5	6	11	2	3	5
up to primary	7	9	16	12	12	24
up to middle	15	10	25	8	5	13
up to high	5	8	13	6	5	11
Above high	4	2	6	2	3	5
Total	40	40	80	40	40	80

Source: Field Suevey, 2012-13

Note: Chi-square (χ^2) = 13.3 Table value at 5% with 5 d.f.=11.070

(ii) Ability to do Basic Calculation

When a woman has the knowledge about the basic calculations like addition, subtraction, product and multiplication, she cannot be easily cheated by anyone. Here we measure this indicator by comparing SHG and non-SHG members whether they can do the basic calculations or not.

Table: 7.18
Ability to do Basic Calculation -Darjeeling

Ability to do Basic Calculation	SHG members			Non-SHG members		
	Khari bari	Garu bathan	Total	Khari bari	Garu bathan	Total
Yes	27	29	56	22	18	40
No	13	11	24	18	22	40
Total	40	40	80	40	40	80

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) = 6.66 Table value at 1% with 1 d.f. is 6.635.

Table 7.18 shows that 70 per cent SHG and 50 per cent non-SHG members can do basic calculations. Chi-square test shows that there is significant difference between SHG and non-SHG members regarding their ability to do basic calculations.

Similarly, Table 7.19 shows that 72 per cent SHG and 50 per cent non-SHG members can do basic calculations. Chi-square test shows that there is significant difference between SHG and non-SHG members regarding their ability to do basic calculations.

Table: 7.19
Ability to do Basic Calculation- Nadia

Ability to do Basic Calculation	SHG members			Non- SHG members		
	Rana Ghat-II	Chak dah	Total	Rana Ghat-II	Chak dah	Total
Yes	30	28	58	25	17	42
No	10	12	22	15	23	38
Total	40	40	80	40		40

Source: Field Survey, 2012-13

Note: Chi-square (χ^2) = 21.16. Table value at 1% with 1 d.f. is 6.635.

7.7 Summary

This chapter deals with the impact of microfinance on women empowerment. In our research work to measure the impact of microfinance on women empowerment we have used two methods. (i) We have compared the empowerment level of the SHG members between pre- and post-SHG period and (ii) We have compared the empowerment level of the SHGs members with non-SHG members. Both SHGs and non-SHG members have been taken from the same socio-economic background. Next, we have considered nineteen indicators covering five dimensions to measure the level of women empowerment. We have applied Chi-square test to compare the empowerment level of the SHG members with the non-SHG members.