Chapter V

Impact of Microfinance on Economic Empowerment of Women
5.1 Introduction

The reality check of the growth of a nation lies not only in economic growth but in the status of its women. Gender equality, a basic human right, is a constituent and instrument of development. A country cannot be called ‘developed’ if half of its population is deprived of its basic needs, livelihood options, access to knowledge and political voice (National Alliance of Women, 2008). Moreover, despite many international agreements affirming the human rights of women, they are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence (http://www.unfpa.org). It is in this background that the policy makers and development practitioners are facing challenges to achieve a growth which is pro-poor and pro-women. Some deliberate policy steps are critical to achieve this growth which is pro-poor and pro-women. Gender discrimination cannot be automatically corrected in the course of development. The institutions of economics, politics and the law must be considered in terms of how they relate to each other and how they play out across the different arenas where gender discrimination occurs; and gender assessments have to be undertaken continuously to reveal gaps and monitor progress towards gender equality. Empowerment of women is essentially the vehicle of change to achieve gender equality that is meaningful and sustainable. Empowerment of women is thus a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the ‘condition’ of women is accompanied by an advancement in their 'position’ by enlarging the economic, social and political freedoms and choices available to them (Ministry of Women and Child Development: Report of the Working Group on Women’s Agency and Empowerment for the XII Five Year Plan).

The importance of women as an important human resource was recognised by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. A number of Articles of the Constitution specially reiterated the commitment of the
constitution towards the socio economic development of women and upholding their political right and participation in decision making (Ministry of Women and Child Development: Report of the Working Group on Empowerment of Women for the XI Five Year Plan). Further our country is a signatory to the Convention on the Elimination of all Forms of Discrimination Against Women (CEWAD) under which we have an obligation to work towards ensuring gender equality (Ministry of Women and Child Development, 2013). Box 5.1 shows the commitments in the Constitution of India for ensuring Gender Equality and Social Justice.

**Box 5.1: Constitution of India and Commitments Gender Equality and Social Justice**

<table>
<thead>
<tr>
<th>Article</th>
<th>Commitment</th>
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<tr>
<td>Article 14</td>
<td>Men and women to have equal rights and opportunities in the political, economic and social spheres.</td>
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<tr>
<td>Article 15(1)</td>
<td>Prohibits discrimination against any citizen on the grounds of religion, race, caste, sex, etc.</td>
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<tr>
<td>Article 15(3)</td>
<td>Special provision enabling the State to make affirmative discriminations in favour of women.</td>
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<tr>
<td>Article 16</td>
<td>Equality of opportunities in matter of public appointments for all citizens.</td>
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<tr>
<td>Article 39(a)</td>
<td>The State shall direct its policy towards securing all citizens men and women, equally, the right to means of livelihood.</td>
</tr>
<tr>
<td>Article 39(d)</td>
<td>Equal pay for equal work for both men and women.</td>
</tr>
<tr>
<td>Article 42</td>
<td>The State to make provision for ensuring just and humane conditions of work and maternity relief.</td>
</tr>
<tr>
<td>Article 51 (A) (e)</td>
<td>To renounce the practices derogatory to the dignity of women.</td>
</tr>
<tr>
<td>Article 46</td>
<td>Promotion of educational and economic interests of Scheduled Castes, Scheduled Tribes and Other Weaker Sections.</td>
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*Source: http://www.nmew.gov.in*

The development of women has also been the central focus in the development planning in India since independence. The Five Year Plans have consistently placed special emphasis on providing minimum health facilities integrated with family welfare and nutrition for women and children, acceleration of women's education, their increase in the labour force and welfare services for women in need. Moreover, special steps have been taken to remove legal, social and other constraints to enable them to make use of the rights and new opportunities becoming available for them (Planning Commission, GoI. 6th Five Year Plan: Chapter 27). In this regard, we can say that visible shifts have been observed in various policy approaches during the last sixty years from the concept of ‘welfare’ in
the seventies to ‘development’ in the eighties and ‘empowerment’ in the nineties. At present, the policy makers are emphasising on the rightful inclusion of women in the decision-making process in every sphere of human life and their active participation at the different levels of policy formulation right from Panchayat to Parliament. Box 5.2 shows the different women empowerment measures undertaken under the different five year plans by the government of India since independence.

<table>
<thead>
<tr>
<th>Box 5.2: Women Empowerment Measures Undertaken in Different Five Year Plans by the Government of India</th>
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<tbody>
<tr>
<td><strong>First Five Year Plan</strong>: Central Social Welfare Board was set up.</td>
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<tr>
<td><strong>Second Five Year Plan</strong>: Mahila Mandals were organised.</td>
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<tr>
<td><strong>Third Five Year Plan</strong>: Priority for education of women.</td>
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<tr>
<td><strong>Fourth Five Year Plan</strong>: Priority for education of women.</td>
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<tr>
<td><strong>Fifth Five Year Plan</strong>: Shift from women’s welfare to women’s development.</td>
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<tr>
<td><strong>Sixth Five Year Plan</strong>: Separate chapter on women and adoption of a multidisciplinary approach with thrust on health, education and employment.</td>
</tr>
<tr>
<td><strong>Seventh Five Year Plan</strong>: Raise social and economic status of women. A separate department for women and child development under HRD Ministry created.</td>
</tr>
<tr>
<td><strong>Eighth Five Year Plan</strong>: Shift from women’s development to women’s empowerment.</td>
</tr>
<tr>
<td><strong>Ninth Five Year Plan</strong>: Vigorous steps on economic empowerment of women by launching DWACRA, STEP etc.</td>
</tr>
<tr>
<td><strong>Tenth Five Year Plan (Approach Paper)</strong>: Promote access of women to information, resources and services.</td>
</tr>
<tr>
<td><strong>Eleventh Five Year Plan</strong>: Inclusive and integrated economic, social and political empowerment with gender justice by providing many concerned areas to ensure Women’s Empowerment.</td>
</tr>
<tr>
<td><strong>Twelfth Five Year Plan</strong>: Comprehensive ‘rightful inclusion’ of the most marginalized and vulnerable women(s) to be benefitted from different policies and programmes.</td>
</tr>
</tbody>
</table>

*Source: 1. First Five Year Plan to Tenth Five Year Plan: GoI (n.d.).  
2. Eleventh Five Year Plan and Twelfth Five Year Plan: Retrieved from http://www.nmew.gov.in*

The Government of India as well as the various state governments have undertaken numerous measures and are continuing in their endeavours to raise the status of women in the society. The constitutional obligations and different plans, programmes and policies have laid emphasis on women’s empowerment to make them active participants in the process of development. As a home to about 586 million women, which constitute about 48.5 percent of the total population of the country, India has taken several measures to secure gender parity in all walks of
social, economic and political life (Ministry of Women and Child Development, 2013). Some of the measures taken by the Government of India include the establishment of the National Commission for Women (NCW), Rashtriya Mahila Kosh (RMK), launching of Indira Mahila Yojana (IMY), Balika Samridhi Yojana (BSY) and Rural Women’s Development and Empowerment Project (RWDEP) (GoI, n.d). The Government of India has also launched The National Mission for Empowerment of Women (NMEW) on International Women’s Day in 2010 with the aim to strengthen overall processes that promote all-round Development of women. It has the mandate to strengthen the inter-sector convergence, facilitate the process of coordinating all the women’s welfare and socio-economic development programmes across ministries and departments. The Mission aims to provide a single window service for all programmes run by the Government for Women under aegis of various Central Ministries (http://www.nmew.gov.in). The National Mission will strive to achieve social, economic and legal empowerment of women by identifying gaps in developmental goals and setting up of an appropriate institutional framework to overcome bottlenecks in the process of ensuring coordinated and effective service delivery to women at the grassroots level (http://pib.nic.in).

Further recognizing the fact that women lag behind men on many social indicators like health, education, and economic opportunities and warrant special attention due to their vulnerability and lack of access to resources, Gender Budgeting as a tool for achieving gender mainstreaming has been adopted by the Government of India in 2005. Gender Budgeting is not a separate budget for women; rather it is a dissection of the government budget to establish its gender-differential impacts and to translate gender commitments into budgetary commitments. The main objective of a gender-sensitive budget is to improve the analysis of incidence of budgets, attain more effective targeting of public expenditure and offset any undesirable gender-specific consequences of previous budgetary measures. The first step in this direction was the establishment of Gender Budgeting Cells in 56 ministries/departments at union level. A significant breakthrough was the introduction of the GB Statement in 2005-06, which is placed in parliament with the Union Budget documents every year. It serves as a reporting mechanism and provides an indication of the funds flowing to women. Over the
years, the number of ministries/departments reporting in the GB Statement has gone up from 9 (2005-06) to 29 (2011-12). The magnitude of GB allocations as a percentage of total budget has also gone up from 2.79 per cent in 2005-6 to 6.22 per cent in 2011-12 (Government of India, 2012).

However, till recently, the most important innovation in the attempt to promote all round empowerment of women folk has been the formation of thrift and credit based Self Help Groups (SHGs) formed by women. Though initially, non-governmental agencies (NGO’s) backed this movement. The SHG route gained currency when the Government and the Planners reposed faith in SHGs by linking them to formal financial institutions and giving them access to credit in the organized money market. The successful linkages between SHGs and Micro-Finance institutions such as RMK, NABARD, SIDBI, Commercial Banks, Regional Rural Banks and Cooperative Banks besides private micro-finance institutions have immensely helped in generating additional income, jobs and create small enterprises for women. It is this innovation that needs to be developed and built upon by achieving synergy in the SHG activities through formation of clusters and federations, building institutions for imparting skill and achieve social and economic empowerment of women (http://nmew.gov.in). Today there are over 103 million rural households who have access to regular savings through 7.96 million SHGs linked to banks in India and about 79.1 percent of the total SHGs are exclusively women SHGs through which they have created the legitimate space in the public life (NABARD, 2012).

5.2 Concept of Empowerment

In its original sense, the term empowerment means power of attorney - authorization to act on behalf of society, a kind of delegation of authority on the social and personal planes. Empowerment signifies power which exists in abundance and is not taken by force (Sadan, 2004). But there is no consensus on the concept of the term ‘empowerment’. It is because of the fact that different experts and different disciplines use the term differently. So the term empowerment has different meanings in different socio-cultural and political contexts, and does not translate easily into all languages. According to Bansal (2010), the term ‘empowerment’ is extensively used in politics and psychology and its modern use
originated in the American civil rights movements during 1960 to 1980 which sought political empowerment for its followers. The concept was then taken up by the women’s movement, conservatives and social reformers.

According to Sadan (2004), the concept of empowerment is “an attempt to break the circle of vicious social problems which are difficult to resolve. People suffer and are harmed not only because of neglect and apathy, but also because of the attention of bad social services. On the threshold of the 21st century it is becoming clear that groups suffer from powerlessness not only because of indifference, cruelty and a shortage of resources in the impoverished parts of the world, but also because of humanly degrading social solutions in the ostensibly enlightened portions of democratic society”. Thus empowering poor men and women requires the removal of formal and informal institutional barriers that prevent them from taking action to improve their wellbeing — individually or collectively—and limit their choices. The key formal institutions include the laws, rules and regulations upheld by states, markets, civil society and international agencies; informal institutions include norms of social solidarity, sharing, social exclusion, exploitative relations, and corruption among others (Narayan, 2002). She further opined that the empowerment of poor people is an end in itself and is also critical for development effectiveness. It is not a stand-alone strategy but a way of doing development, grounded in the firm conviction that poor people themselves are the most invaluable partners in the task of poverty reduction. Empowerment approaches include behaviours that build people’s self-confidence and their belief in themselves and ultimately enhancing the poor people’s freedom of choice and action.

According to Rai (2007) empowerment is a process through which women and men experience as well as challenge and subvert power relationships and takes place in institutional, material and discursive contexts.

Malleswari (2010) defined empowerment as a process of change by which individuals or groups gain power and ability to take control over their lives. It involves well-being, access to resources, increased self-confidence, self-esteem, respect, participation in decision making, bargaining power, control over benefits and their own life. It can be viewed as a means of creating a social environment in
which one can take decisions and make choice either individually or collectively for 

social transformation.

Narayan (2002) defines the term empowerment as “the expansion of assets and 
capabilities of poor people to participate in, negotiate with, influence, control, and hold 
accountable institutions that affect their lives”.

World Bank defines the term empowerment as the process of enhancing the 
capacity of individuals or groups to make choices and to transform those choices 
into desired actions and outcomes. Central to this process are actions which both 
build individual and collective assets, and improve the efficiency and fairness of the 
organizational and institutional context which govern the use of these assets 

There are thousands of examples of empowerment strategies that have been 
initiated by poor people themselves and by governments, civil society, and the 
private sector. Although there is no single institutional model for empowerment, 
experience shows that certain elements are almost always present when 
empowerment efforts are successful. The four key elements of empowerment as 
conceptualised that must underlie institutional reform are provided in the Box 5.3 as 
shown below:

<table>
<thead>
<tr>
<th>Box 5.3: Four Key Elements of Empowerment.</th>
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<tr>
<td><strong>Access to information:</strong> Information is power. Informed citizens are better equipped to take advantage of opportunity, access services, exercise their rights, and hold state and non state actors accountable. Critical areas where information is most important include state and private sector performance, financial services and markets, and rules and rights regarding basic services. Information and communication technologies often play a pivotal role in broadening access to information.</td>
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<tr>
<td><strong>Inclusion and Participation:</strong> An empowering approach to participation treats poor people as co-producers, with authority and control over decisions and resources devolved to the lowest appropriate level. Inclusion of poor people and other traditionally excluded groups in priority setting and decision making is critical to ensure that limited public resources build on local knowledge and priorities, and to build commitment to change. However, an effort to sustain inclusion and informed participation usually requires changing the rules so as to create space for people to debate issues and participate directly or indirectly in local and national priority setting, budget formation, and delivery of basic services. Participatory decision making is not always harmonious and priorities may be contested, so conflict resolution mechanisms need to be in place to manage</td>
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</table>
disagreements.

**Accountability:** State officials, public employees, private actors, employers and politicians must be held answerable for their policies, actions, and use of funds. There are three main types of accountability mechanism. Political accountability of political parties and representatives takes place increasingly through elections. Administrative accountability of government agencies is ensured through internal accountability mechanisms, both horizontal and vertical, within and between agencies. Social or public accountability mechanisms hold agencies accountable to citizens, and can reinforce both political and administrative accountability.

**Local organizational capacity:** This refers to the ability of people to work together, organize themselves, and mobilize resources to solve problems of common interest. Organized communities are more likely to have their voices heard and their demands met. When such membership-based groups federate at higher levels, they can gain voice and representation in policy dialogues and decisions that affect their wellbeing.

*Source:* Adapted from Narayan, 2002

### 5.3 Women Empowerment

The origin of the women empowerment movement could be traced back to the harsh conditions in which women had to work in the nineteenth century and the substantially lower wages they earned in comparison to men. Further the issues of anti-slavery, temperance, and women’s suffrage, combined with the exploitation of women and children in the Industrial Revolution era further raised the movement. This movement has also produced a dynamic set of women leaders in Europe and North America in the late nineteenth century and at the turn of the 20th century and this has led to the establishment of the “protective” laws by the governments in a number of industrialized countries (International Labour Organisation, n.d.). By 1970s, more and more evidences with regard to the subordinate status and position of women started coming in and women’s issues were vociferously raised by women’s movements all over the world. Since then, the women’s movements have increasingly sought to influence state policy with a view to include women issues and perspectives in the developmental agenda. As a result of this activism and gradual transformation sparked by the women’s movement, governments in various countries, especially in the third world took steps to reform existing laws, incorporated policy directives on women and development in the planning process and initiated women specific programmes and projects (Arya, n.d.). Moreover the need for international treaties to shield against gender inequality had also recognized
which was expected to implement new commitments to gender equality and participation.

The empowerment of women is viewed as a critical aspect of promoting the broader gender equality with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human rights for all (http://www.unfpa.org). Women Empowerment may be defined as a multidimensional social process that helps women in gaining control over their lives. The Himachal Pradesh Development Report defines women empowerment as a process by which women can overcome many of the hurdles that they face such as education, work status, employment opportunities, health care, social security, position in decision making by virtue of their gender (GoI, n.d.). The report also states that gender empowerment veritably implies empowerment of women to do away with “subordination” or “discrimination” and “injustices” done to them in male dominated society”. Kabeer (1999) points out that women’s empowerment is a process by which those who have been denied the ability to make strategic life choices acquire such an ability. According to Eshetu (2011), empowerment as a strategic development approach for women involves two levels: extrinsic and intrinsic. The extrinsic level refers to gaining greater access to and control over financial and physical resources and the intrinsic level refers to changes within, such as the rise in self-reliance, confidence, motivation and positive hope for the future. It recognises women’s multiple roles and seeks to meet strategic gender needs through bottom-up participation on resources and development issues that concern the life of women.

5.4 Microfinance and Women Empowerment

According to the Report of the Working Group on Empowerment of Women for the XI Five Year Plan - Government of India, the rationale for economically empowering women is compelling for both for its own sake (intrinsic) and for other spill over benefits (instrumental). Research indicates that economic participation of women—their presence in the workforce in quantitative terms—is important not only for lowering the disproportionate levels of poverty among women, but also as an important step towards raising household income and encouraging economic
development in countries as a whole. On the other hand, women’s lack of economic empowerment not only impedes growth and poverty reduction, but also has a host of other negative impacts including less favourable education and health outcomes for children and a more rapid spread of HIV/AIDS. Thus, it is extremely important to ensure that women are economically empowered. There are various factors that contribute to the economic empowerment of women and they operate at three different levels (Ministry of Women and Child Development: Report of the Working Group on Empowerment of Women for the XI Five Year Plan). These factors are mentioned below:

- **Macro – Policy level:** Women’s representation in better remuneration jobs; representation of women’s interests in macro-economic policies - both national and state.
- **Meso – Community level:** Ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets.
- **Micro – Household level:** Women’s control over income; relative contribution to family support; access to and control of family resources.

There is a general consensus that access to financial services is important if poor people are to raise productivity, create assets, generate income and achieve food security. Microfinance involves small scale credit, savings and insurance to meet the needs of poor people. Microfinance programmes also provide skill based training to enhance productivity and organisational support and consciousness-building to empower poor people, particularly the poor women. It has become an important development approach for poverty reduction in many parts of the world (Kulkarni, 2011). But there is a debate on the issue that whether microfinance empowers poor women or not? This has attracted the attention of both policy makers and development practitioners in the recent past and has led to four basic views on the link between microfinance and women empowerment. These four basic views or approaches explained below (Mayoux, n.d.):
The first approach put stress on positive impact of microfinance and are essentially optimistic about the possibility of sustainable micro-finance programmes world-wide empowering women.

The second approach recognizes the limitations of microfinance programmes to empower poor women, but tries to explains those with poor programme design.

The third approach recognises the limitations of micro-finance for promoting empowerment, but views it as a key ingredient as important in themselves within a strategy to alleviate poverty. According to them, the women empowerment is to be addressed by other means and not by microfinance alone.

The last approach views micro-finance programmes as a waste of resources and could not generate any positive impact on the lives of the poor.

Empowerment of women by means of micro-credit-based income generation programmes is a new orthodoxy in the development discourse (Fernando, 1997). But the unique feature of any microfinance programme around the world is that it focuses on women for their development. According to Bansal (2010), there are more than ninety per cent women clients under this programme in any parts of the world. The basic idea is to empower women by providing them financial resources so that they can generate self employment and contribute financial assistance to the improvement of their households. This economic independence is expected to generate increased self-respect, self-esteem, self-confidence and other forms of empowerment for women participants of the programme. According to Kulkarni (2011), “The logic of microfinance’s potential for empowerment is similar to the economic model of empowerment: microfinance makes women economically independent by putting capital and financial resources in their hands”. She also points out that “economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem”. This economic empowerment of women is the initial aspect of development of women. It gives her the power to retain income and use it at her discretion (Savaraiah, Mamatha & Gangulappa, 2009). Economic
Empowerment is the key to open up avenues of power by enabling women to gain personal identity and social status. It involves reaching women all basic amenities and services through broad based efforts, addressing their problems arising out of gender bias and social constraints that confront women and help achieve linkage between women and available economic/social services and provide them with economic opportunities (http://www.nmew.gov.in). The study conducted by Badatya (2006) shows that participation of women in the SHGs created an environment for them to access financial resources to cater to needs of families in times of crisis and for consumption needs such as household requirements, health care, books and school fees etc. The study also shows that women SHG member enjoys greater level of independence in economic decision making in their households, like purchase of household assets, other household requirements and management of productive assets. The rationale for providing women with loans as has been pointed out by Leach and Sitaram (2002) are mentioned below:

- Women are disproportionately represented among the poorest in society and need more help than men in securing sustainable livelihoods.
- Women are discriminated against in the formal labour market and so are usually obliged to seek an income on the margins of the economy, in the informal sector.
- Women-headed households are on the increase as a result of economic recession, changing labour needs, increasing urbanisation, and the break-up of extended family structures. In some male-headed households, women are now the main source of income.
- Women-headed households are usually more vulnerable in times of crisis, as they have fewer resources to draw upon.
- Studies show that repayment rates on loans and contributions to family well-being are often higher among women than among men [Mayoux, 1999 as cited in Leach and Sitaram (2002)].

The expansion of microfinance since the 1990s has significantly increased women’s access to facilities for small loans and savings. This increased access to microfinance has been seen as contributing not only to poverty reduction and
financial sustainability, but also to a series of ‘virtuous spirals’ of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment (IFAD, 2009). Figure 5.1 shows the virtuous spirals of economic empowerment as generated by microfinance is depicted below:

Figure 5.1: Microfinance and Women’s Empowerment: Virtuous Spirals

Source: Adapted from Mayoux & Hartl, 2009.
Interpretation of the above figure is stated below:

First, the linkages in the centre of the figure shows that increasing women’s access to microfinance services can potentially lead to women’s economic empowerment, increasing women’s role in household financial management. In some cases this may be the first time they are able to access significant amounts of money in their own right. This in turn may enable women to start their own economic activities and/or invest more in existing activities and/or acquire assets and/or raise their status in household economic activities through their visible capital contribution. Increased participation in economic activities may enable women to increase incomes and/or their control over their own and household income. This in turn may enable them to increase longer-term investment and productivity of their economic activities, and increase women’s engagement in the market (Mayoux, 2008).

Second, the linkage in the left side of the figure shows that increasing women’s access to microfinance can increase household wellbeing. Access to savings and credit facilities and women’s decision about what is being done with savings and credit strengthens women’s say in economic decisions of the household. This enables women to increase expenditure on the well-being of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women’s control over decision-making is also seen as benefitting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and thereby increasing overall happiness in the family (Mayoux, n.d.).

Third, the linkages on the right in the figure shows a combination of women's increased economic activity and increased decision-making in the household can lead to wider social and political empowerment. Women, themselves, often value the opportunity to make a greater contribution to household well-being – giving them greater confidence and sense of self-worth. The positive effects on women’s confidence and skills, their expanded knowledge and the formation of support networks through group activity and market access can lead to enhanced status for all women in a community. In societies like Sudan and Bangladesh where
women’s role has been very circumscribed and women previously had little opportunity to meet women outside their immediate family there have sometimes been significant changes. It is likely that changes at the individual, household and community levels are interlinked and that individual women who gain respect in their households then act as role models for others leading to a wider process of change in community perceptions and male willingness to accept change [Lakshman, 1996 as cited in Mayoux (2005)]. Most microfinance providers can cite case studies of women who have benefited substantially from their services – both economically and socially. Some women who were very poor before entering the programme have started an economic activity with a loan and have built up savings, thereby improving their own and household well-being, as well as relationships in the household, and becoming more involved in local community activities. Some women, and many women in some contexts, show enormous resourcefulness and initiative when provided with a loan or given the chance to save without interference from family members. Impact studies that differentiate by poverty level generally find benefits to be particularly significant for the ‘better-off poor’, who have some education and contacts on which to build in conducting a successful enterprise (Mayoux & Hartl, 2009).

Finally, the linkages across the bottom of the figure shows that women’s economic empowerment at the individual level can make potentially significant contributions at the macro level (societal or national level) through increasing women’s visibility as agents of economic growth and their voices as economic actors in policy decisions. This, together with their greater ability to meet the needs of household wellbeing, in turn increases their effectiveness as agents of poverty reduction. Microfinance groups may take collective action to address gender inequalities within the community, including such issues as gender violence and access to resources and local decision making. Higher-level organization may further reinforce these local changes, leading to wider movements for social and political change and promotion of women’s human rights at the macro level. Some NGOs have used microfinance strategically as an entry point for wider social and political mobilization of women around gender issues. Savings-and-credit groups
have at times become the basis for mobilizing women’s political participation (Mayoux & Hartl, 2009).

Moreover, these three dimensions of economic empowerment, well-being and social and political empowerment are potentially mutually reinforcing ‘virtuous spirals’, both for individual women and at the micro level (i.e., at the household level), meso level (i.e., at the community level) and macro level (i.e., at the national level). For empowerment to be transformative, it must be seen as a process existing on all these three levels of household, community and national (societal). Unless the gendered power structure that subordinate women on the societal level are addressed, individual women cannot take full control over their lives and unless a group of women fell worthy of safety and able to act together, a law prohibiting violence against women will have little effect on women’s ability to change their situation. The different levels are interconnected and mutually reinforcing, e.g. when empowerment on household level occurs, this will have effect on the community and societal level (Strandberg, 2002).

5.5 Results and Discussions

In the present study, the economic empowerment of women has been measured by applying the methodology adopted by Bhowmick (2005). The methodology adopted by him is given below:

- Weighted Score = Score X Frequency of Variable.
- Mean Score = Weighted Score / 208.
- Level of Economic Empowerment = Total Mean Score.

The following parameters were used for measuring the economic empowerment of women:

- Parameter 1: Decision Making Power in Economic Activities.
- Parameter 2: Women’s Work Participation/Freedom of Action and Mobility.
- Parameter 3: Attainment of Economic Self Sufficiency.
- Parameter 4: Decision Making Power in Development Programmes.
- Parameter 5: Ability to Control Resource/Properties.

(Each Parameter has been assigned Score of 1 = Low, 2 = Medium and 3 = High).
Note: Parameters ranges from 1 to 4 were taken from the work “Empowerment of Rural Women: A Study Across the Three States Jharkhand, Orissa and West Bengal” by Pradip K. Bhowmick and Parameter 5 is taken from the work “Impact of Micro-credit Programmes on Women Empowerment: An Empirical Study in West Bengal” by Sudipta De and Debnarayan Sarker as Published in The microFINANCE REVIEW, Volume II, Number 1, January-June 2010, A bi-annual journal of Bankers Institute of Rural Development, Lucknow, India.

Table 5.1 shows the mean score of Treatment Group and Control Group SHG members in terms of decision making power in economic activities are concerned. From the table, it is observed that the mean score of Treatment Group is 2.19 whereas the mean score of Control Group is only 1.97 which indicates that the Treatment Group SHG members were in a relatively more empowered than their counterparts in terms of decision making power in economic activities are concerned.

Table 5.1: Decision Making Power in Economic Activities

<table>
<thead>
<tr>
<th>Groups</th>
<th>Score</th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Treatment Group</td>
<td>31</td>
<td>107</td>
<td>70</td>
</tr>
<tr>
<td>Control Group</td>
<td>62</td>
<td>91</td>
<td>55</td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 5.2 shows the mean score of Treatment Group and Control Group SHG members in terms of Women’s Work Participation/Freedom of Action and Mobility. It is observed from the table that the mean score of Treatment Group SHG members is 2.29 which is slightly more than the mean score of Control Group SHG members which is 2.21 indicating a relatively advantageous position of Treatment Group than the Control Group in the ground as mentioned above.

Table 5.2: Women’s Work Participation/Freedom of Action and Mobility

<table>
<thead>
<tr>
<th>Groups</th>
<th>Score</th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Treatment Group</td>
<td>7</td>
<td>133</td>
<td>68</td>
</tr>
<tr>
<td>Control Group</td>
<td>25</td>
<td>115</td>
<td>68</td>
</tr>
</tbody>
</table>

Source: Field Survey
Similarly Table 5.3 shows the mean score of Treatment Group SHG members and Control Group SHG members in terms of Attainment of Economic Self Sufficiency is concerned. Here also the former group is having more mean score than the latter indicating a higher level of empowerment in terms of Attainment of Economic Self Sufficiency is concerned.

**Table 5.3: Attainment of Economic Self Sufficiency**

<table>
<thead>
<tr>
<th>Groups</th>
<th>Score</th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Treatment Group</td>
<td>93</td>
<td>104</td>
<td>11</td>
</tr>
<tr>
<td>Control Group</td>
<td>103</td>
<td>98</td>
<td>7</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

Table 5.4 shows the mean score of Treatment Group SHG members and Control Group SHG members in terms of Ability to Control Resources/Properties inside the household. From the table it is observed that the mean score of Treatment Group SHG members is 1.53 whereas the same is only 1.50 for the Control Group. This indicates that, under this parameter, the relative position of Treatment Group is marginally higher than their counterparts.

**Table 5.4: Ability to Control Resources/Properties**

<table>
<thead>
<tr>
<th>Groups</th>
<th>Score</th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Treatment Group</td>
<td>105</td>
<td>95</td>
<td>8</td>
</tr>
<tr>
<td>Control Group</td>
<td>120</td>
<td>73</td>
<td>15</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

The mean scores of both Treatment Group and Control Group SHG members is shown in the Table 5.5. From the table, it is observed that the mean score of Treatment Group is 1.52 whereas the mean score of Control Group is only 1.48 thereby indicating that the level of empowerment of Treatment Group SHG members are marginally higher than the Control Group SHG members.
Table 5.5: Decision Making Power in Development Programmes

<table>
<thead>
<tr>
<th>Groups</th>
<th>Score</th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Treatment Group</td>
<td>118</td>
<td>71</td>
<td>19</td>
</tr>
<tr>
<td>Control Group</td>
<td>122</td>
<td>72</td>
<td>14</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

Table 5.6 gives details regarding the overall level of economic empowerment of women of both the Treatment Group and Control Group. From the table, it has been noticed that the Treatment Group SHG members stood first with the total mean score of 9.14 than their counterparts which is having a total mean score of only 8.70. This indicates that more the duration of membership with the SHGs, the more is the level of economic empowerment.

Table 5.6: Overall Level of Economic Empowerment of Women

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Variables</th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Treatment Group*</td>
<td>Control Group*</td>
</tr>
<tr>
<td>1</td>
<td>Decision Making Power in Economic Activities</td>
<td>455</td>
<td>409</td>
</tr>
<tr>
<td>2</td>
<td>Women’s Work Participation/Freedom of Action and Mobility</td>
<td>477</td>
<td>459</td>
</tr>
<tr>
<td>3</td>
<td>Attainment of Economic Self Sufficiency</td>
<td>334</td>
<td>320</td>
</tr>
<tr>
<td>4</td>
<td>Ability to Control Resources/Properties</td>
<td>319</td>
<td>311</td>
</tr>
<tr>
<td>5</td>
<td>Decision Making Power in Development Programmes</td>
<td>317</td>
<td>308</td>
</tr>
</tbody>
</table>

*Overall Level of Economic Empowerment*  

<table>
<thead>
<tr>
<th></th>
<th>Weighted Score</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Treatment Group</td>
<td>Control Group</td>
</tr>
<tr>
<td></td>
<td>9.14</td>
<td>8.70</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

Note: *Chi-square test has been performed in between these two columns only.*
Hypothesis Testing

The third hypothesis of the study is mentioned below:

Null Hypothesis ($H_{03}$): There is no significant difference between the Treatment Group and Control Group in terms of economic empowerment of women.

Alternative Hypothesis ($H_{13}$): There is significant difference between the Treatment Group and Control Group in terms of economic empowerment of women.

The chi-square test for independence of attributes has been performed between the Treatment Group and Control Group in terms of weighted score obtained as shown in the Table 5.6. As chi-square test has been performed online at http://vassarstats.net/newcs.html, only the result of the test is provided in Table 5.7.

Table 5.7: Chi-Square Test Result

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi-square Value</td>
<td>0.89</td>
</tr>
<tr>
<td>Degrees of Freedom (df)</td>
<td>4</td>
</tr>
<tr>
<td>Asymp. Sig. (p-value)</td>
<td>0.926</td>
</tr>
</tbody>
</table>

From the above table, it is observed that the p-value is 0.926 which is greater than 0.05, so we can accept the null hypothesis at 0.05 level of significance and reject the alternative hypothesis. So it is concluded that there is no statistically significant difference between the Treatment Group and Control Group in terms of economic empowerment of women. In other words, microfinance programme has no impact on the level of economic empowerment of women SHG members in the study area.
5.6 Case Studies

In order to examine the impact of microfinance on the different dimensions of poverty alleviation in the Cachar District of Assam, the researcher has collected and compiled ten successful Case Studies from the study area which are presented in the following section. Out of the ten Case Studies, five successful case studies are related to exclusively women SHGs which shows that how women SHG members become empowered through this SHG movement. On the other hand, three case studies are related to exclusively men SHGs, one related to a SHG Federation and yet another related to a Cluster of 10 SHGs.

Case Study No. 1

Name of the SHG : Rajashree SHG  
Goan Panchayat : Masughat  
Development Block : Borkhola  
Sponsoring Bank : Central Bank of India

The Rajashree SHG was formed by thirteen female members of the Masughat Gaon Panchayat on 18th October, 2006 under the guidance of DRDA field staff. They have taken Cloth Business as their prime economic activity. With the passage of time, they have received both the Revolving Fund and Bank Loan which they invested in purchasing of readymade garments in bulk from the Silchar town and selling the same in the nearby villages. The profit from this business has helped all the members to raise their income levels which in turn helped them to raise the living standards of their families. The individual SHG members could also diversified into other business activities like Poultry, Goatery, etc. The SHG has given them a source of inspiration for doing work as a group.

Source: Field Survey
Case Study No. 2

Name of the SHG : Panthoibi Sinlup SHG
Goan Panchayat : Ambikapur Part VIII
Development Block : Silchar
Sponsoring Bank : Assam Grameen Vikash Bank

This is the story of Panthoibi Sinlup SHG which was formed under the guidance of Silchar Development Block on 6th January 2005 with eleven female members of the Ambikapur Part VIII Goan Panchayat. Out of these eleven members, eight members were from BPL families and the rest were from APL families. They opened bank account in the Assam Gramin Vikash Bank, Silchar Branch. As the members are all Manipuri, they have chosen Handloom and Handicrafts as their economic activity. They were contributing Rs. 10/- per member per week to their corpus. The SHG has passed both the first and second grading and were successfully credit linked with the same bank branch. The discussion with the SHG members reveals that the poor members have learned the savings habit and also the practices of financial management. The income from the SHG business has also contributed greatly to the economic upliftment of the BPL member’s family. They are also happy that they could go out of their home which was earlier restricted to some extent. The SHG members have also gained knowledge in terms of marketing of their products. At present, the SHG is selling the handloom and handicrafts products in the local markets only. They are also planning to diversify into production of food products like Jam and Jelly. The group has also taken initiative to promote SHGs in the nearby villages. They are also providing marketing skills to the other SHG members in selling their products. They have also participated in a number of Fairs and Exhibitions organised in different places like Silchar, Guwahati, Imphal, Mizoram, Agartala, etc.

Source: Field Survey
Case Study No. 3

Name of the SHG : NOUBI SHG
Goan Panchayat : Tarapur Part VII
Development Block : Silchar
Sponsoring Bank : Assam Grameen Vikash Bank

Ten female members from the village Tarapur Manipuri Basti of Silchar Development Block formed one SHG, viz. NOUBI SHG on 01-01-2003. Out of these ten members, seven members are from BPL category and the left three are from APL category. They have taken weaving as their main economic activities as the Manipuri women possess good skills in the field of handloom textiles. They started saving Rs. 10/- per week per head with weekly collection of the savings amount in a meeting organised by the SHG members. The first grading of the group was done during February 2005 and accordingly, the Revolving Fund of Rs. 25,000/- (with subsidy component of Rs. 5,000/-) has been sanctioned by the AGVB, Karimganj Road Branch which they have invested in their group business. Further, on successful repayment of the Revolving Fund to the Bank, they have undergone 2nd Grading and successfully passed the same. After this 2nd Grading, the SHG has received a bank loan of Rs. 2,50,000/- (includes subsidy of Rs.1,25,000/-). They have also successfully invested the loan amount into their business activity which has provided with them a profit margin of Rs. 6,000 to Rs. 7,000 after repaying the loan instalments. At present, they are selling different products like Tal Mosari, Naga Chadar, Bed Cover, Table Cloth, Gamosa, Mekla Chador, Faneko, etc. Their raw-materials is sourced from local Silchar Market and majority of sales also takes place in the local market. Sometimes they could also sell their products in the Mela like Gandhi Mela, Kahdi Mela, etc. Moreover, people from the nearby villages also purchases the products from the home of the SHG members.

Source: Field Survey
Case Study No. 4

Name of the SHG : Purnima SHG
Goan Panchayat : Tarapur Part III
Development Block : Silchar
Sponsoring Bank : Assam Grameen Vikash Bank

Ten female members from the Raygorh village of Tarapur Part III GP formed one SHG called Purnima SHG on 25th August, 2007. There were eight members from Scheduled Caste category and two from the General Caste Category. They have chosen Dairying as their economic activities. They have started with savings of Rs. 10/- per member per week by opening the Savings Bank Account in the Assam Gramin Vikash Bank, Karimganj Road Branch. The SHG has successfully passed the First Grading during May, 2008 and accordingly a Revolving Fund of Rs. 25,000/- has been sanctioned by the AGVB with subsidy component of Rs. 5,000/- and Rs. 20,000 as bank loan. This fund was used by the SHG members for their individual tailoring business. They have successfully repaid the bank loan portion of the Revolving Fund and accordingly they have also successfully passed the Second Grading during the month of August, 2009. After this, the SHG has received a bank loan of Rs. 2,00,000/- for the Dairy farming with subsidy component of Rs. 1,00,000/-.

Source: Field Survey.
This is the story of Leimarenlup SHG of Banskandi Part II Goan Panchayat which was formed on 7th March, 2005 by opening a bank account in the name of the group in the Banskandi branch of Assam Grameen Vikash Bank. All the group members were females and were from Manipuri community. They have undertaken weaving as their economic activity on which they have long standing expertise. They have received Revolving Fund of Rs. 25000 with a subsidy component of Rs. 5000. On successful completion of 2nd Grading, they have also received bank credit of Rs. 150000 during 2008-09 which they have invested in making of looms and for purchasing raw materials like muga, suta, etc. The group members produces different types of Manipuri Phanek, Muga Chadar, Gamasa, etc and sells the same in the local market. Sometime door-to-door selling is also adopted by the members themselves. By doing these, the group earns a profit of Rs. 8000 to Rs. 12000 per month. The SHG members are in the opinion that the SHG business has helped them to smooth the consumption expenditure of the households. Also they have opined that the training that they have received from DRDA has helped them to increase their production and marketing skills. The SHG members have also participated in the various fairs organised in this region for selling and marketing of their products.

Source: Field Survey
Case Study No. 6

Name of the SHG : Leburband Yuva Kalyan SHG
Goan Panchayat : Haticherra
Development Block : Borkhola
Sponsoring Bank : United Bank of India

This is the case of fourteen unemployed energetic youth who formed one SHG named Leburband Yuba Kalyan SHG during August 2002 with the inspiration from DRDA field staff. They opened their Savings Bank Account in the Dalu Branch of United Bank of India and started saving of Rs. 10 per member per week. Within a year, they have received a Revolving Fund of Rs. 25000 and started Fishery & Piggery Business. But when they have received bank credit of Rs. 150000, they have shifted their business operation from Fishery & Piggery into Poultry Business and continued the same for 7-8 years. At present all the members have started their own micro enterprises with the experience gathered and profit earned from SHG operation. All the members have expressed that they are now more confident and would be able to live their livelihood in a decent way. At present though the SHG is not functioning, but the members are still continuing their saving activity and at present they are having a handsome amount lying in the group account.

Source: Field Survey
Case Study No. 7

Name of the SHG : Shilghat Krishi Unnayan Samiti
Goan Panchayat : Gobindapur Algapur
Development Block : Banskandi
Sponsoring Bank : United Bank of India

Shilghat Krishi Unnayan Samiti was promoted by a group of ten motivate youth from Gobindapur Part III village on 31st October, 2000. Out of the total 10 members, 70 percent were from BPL category and the rest were from APL category. They opened their Savings Bank Account in the Gobindapur East Branch of United Bank of India with monthly savings of Rs. 40 per member. They have undertaken Farm Mechanisation as their economic activities as all the members were from farming background. They have arranged a plot of 60 bighas of land and all the modern equipments of farming like power tiller, water pump, pedal tressar, etc were utilised by them to produce the different types of crops. The group has received all the mechanised farm equipments free of cost from the DRDA under Special Projects of SGSY scheme. Also the group has received bank loan of Rs. 250000 which they have used for developing the land and also a part has been utilised for purchasing seed, fertilisers, etc. At present the group members are earning Rs. 30000 to Rs. 40000 yearly. They sell the produce in the local market. Sometime middlemen also purchase the same for selling in Silchar market. They also use a part of the produce for their own consumption. The SHG members are on the opinion that the productivity of their paddy cultivation is not up to the mark because of poor irrigation facilities available to them.

Source: Field Survey
Case Study No. 8

Name of the SHG : 13 Brothers SHG  
Goan Panchayat : Badri Chandrapur
Development Block : Banskandi
Sponsoring Bank : Assam Grameen Vikash Bank

First Phase of SHG Business: Exercise Book Making

The Group has been formed by thirteen numbers of educated unemployed youth of Koroikandi village, which is three kilometre away from the Banskandi Block Head Quarter. All the thirteen members belong to Manipuri community. About 70 percent of the group members are from BPL families. They have started their SHG operation with the opening of a savings bank account in the Banskandi branch of Assam Grameen Vikash Bank (erstwhile Cachar Grameen Bank) on 1st July, 2002. The Group has taken up Exercise Book/Register making and binding as their main economic activity and marketing of laminated photographs of Bir Tikendrajit, a famous legend of Manipur, as secondary activity, which as giving them an additional income. After successful passing of 1st Grading, the SHG has received a Revolving Fund of Rs. 25000 with a subsidy component of Rs. 10000. The group has also successfully passed the 2nd Grading and received a bank loan of Rs. 175000. They have invested this amount in making Exercise Book of various sizes and colours. Gradually their business got a good market in the Banskandi, Sonai, Lakhipur and Silchar. The members of the SHG also visited different schools and collected bulk orders from these schools. They used to deliver the laminated photographs of Bir Tikendrajit even to Jiribam and Manipur, where the demand for the same is very high. At present they are selling 4 to 5 thousand exercise books per month worth Rs. 30000 to Rs. 35000 and they are earning a profit of around Rs. 10000 per month. They have also participated in various Fairs & Exhibition organised both in Silchar and Guwahati. Their raw materials like papers and cover papers were sourced from the wholesale paper dealers of Silchar market. The amount of bank loan was not sufficient to purchase the raw materials in bulk from the Cachar Paper Mill. The purchase of raw materials in small quantities and also at
high rate lowered the profit margin which ultimately forced them to stop making of Exercise Books. Also their products could not compete with the established brands like Classmate in terms of quality.

Second Phase of SHG Business: Nursery

The closure of the existing business has impacted adversely the functioning of the SHG and by 2009, the number of members has reduced to eight only. The Group has also witnessed the sudden death of the acting president which has shaken them all the way. But inspite of so many adverse effects, the remaining group members have not lost their hope and inner motivation and started a totally new kind of business. They have planned to venture into the field of nursery and accordingly they have brought 11000 Amrit Sagar (a kind of Banana tree siblings) from Nowgong, Assam @ Rs. 11.60 per CHARA. They have taken 5 bighas of land on lease for yearly royalty of Rs. 3000 per year. In this plot of land which was otherwise remained unutilised for several years, they have planted all the CHARA. Within a period of four years, all the CHARA were matured and producing fruits. The Group is selling the newly developed CHARA to Mizoram, Jaypur and Jiribam @ Rs. 18 per piece. They are selling banana KANDA @ Rs. 250 to Rs. 300 per KANDA into the nearby markets through middleman. At present the group members are earning a profit of Rs. 6000 to Rs. 7000 monthly.

Sources:

2. Field Survey.
Case Study No. 9

Name of the Cluster : Choto Dudhpatil Development Coordination Committee
Goan Panchayat : Choto Dudhpatil
Development Block : Borkhola
Sponsoring Bank : Assam Cooperative Apex Bank Ltd.

The Choto Dudhpatil Development Coordination Committee consists of 6 female SHGs and 4 male SHGs. It was formed on 6th April, 2008 with 100 members (60 female and 40 male members) from all the participating SHGs. The primary business activity of this cluster being the Hatchery supported by Tailoring which is practiced by the female SHG members in their home. All the female groups have received one sewing machine free of cost from DRDA, Cachar. The project cost of Rs. 600000 towards the development of infrastructure was borne by the DRDA, Cachar. The working capital requirement is met from the internal fund which is maintained in the Savings Bank Account with the branch of Assam Cooperative Apex Bank Ltd. The bank loan amount of all the 10 SHGs are invested in the development of fisheries and for purchasing raw materials. At present they are earning profit margin of 30 percent to 40 percent of the revenue generated and distributes the profit among all the 10 SHGs equally.

Source: Field Survey
Case Study No. 10

This case study is related to 10 SHGs which are working as a Cluster.

Seven SHGs viz., Two Star SHG, Ten Star SHG, Durga SHG, Happy Star SHG, Padda SHG, Matri Mangal SHG and Lakshmi Narayan SHG from the locality of Chibitabichia, which is almost 25 km. from Silchar headquarter, were engaged in making of Sital Pati and Normal Pati as Cluster basis. All the SHGs have also passed 2nd Grading and were accordingly credit linked with the Panjab National Bank, Chibitabichia Branch. The members have also received training on making of Sital Pati and Normal Pati as organised by the DRDA, Cachar and UBI-RESTI. The members use the SHG loan amount for purchasing the raw-materials viz. row cane which is locally available as the place is famous for producing Mukta. The SHG sells the products to the Paikars in the local Kuarpar Market. The Paikars sells the products to different places like Silchar, Shillong, Bokajan, Kolkata, etc. The profit margin from the sale of products is given in the following table.

<table>
<thead>
<tr>
<th>Products</th>
<th>Sale Price</th>
<th>Cost Price</th>
<th>Profit Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sital Pati (Size 4x5)</td>
<td>Rs. 900/-</td>
<td>Rs. 500/-</td>
<td>Rs. 400/-</td>
</tr>
<tr>
<td>Normal Pati (Size 4x5)</td>
<td>Rs. 500/-</td>
<td>Rs. 300/-</td>
<td>Rs. 200/-</td>
</tr>
</tbody>
</table>

Note: All the figures are estimated figures as shared by SHG members.

All these seven SHGs are also producing different products made of Jute which they purchase from Fatak Bazar, Silchar. The different types of jute products made by the SHGs are: Mobile Cover (Ladies and Jents); File Cover; Water Bag; Tiffin Cover; Parse (Ladies and Jents); Flower Busket; Door Mat; Wall Hanging; Dinning Rest; Tea Rest; Glass Rest; School Bag; Shopping Bag; Journey Bag; etc. They are also planning to produce different items of woollen products.

Source: Field Survey
References


Ministry of Women and Child Development. Report of the Working Group on Women’s Agency and Empowerment (For the XII Five Year Plan). Retrieved from http://planningcommission.nic.in


