

Self-Help Group Participation and Women Empowerment: Evidence from Muslim Women Community of Dakshina Kannada

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ABSTRACT

Decades of research have focussed on the effect of microfinance on the poor and women and has shown mixed results, ranging from a significant positive to a significant negative impact. Propitiations, advocates, and scholars of the positive approach believe microfinance access significantly improved women's empowerment. However, some studies criticize the belief and consider microfinance an inefficient tool for women's empowerment and poverty alleviation. Our study addressed the question of whether microfinance has affected women's empowerment. For this purpose, the authors surveyed 389 Self-Help Group participants of the Muslim women community in the Dakshina Kannada district of Karnataka. Using SPSS version 25, Exploratory Factor Analysis (EFA) diagnosed four critical components of women's empowerment such as financial independence, decision-making ability, socio-culture status, and personal empowerment indicators for women empowerment.

Further, on the extracted components by EFA, the paired sample t-test is applied to evaluate the pre and post-condition of the survey respondents. Our findings resolve the conflict between two theories of microfinance's influence on women's empowerment. Specifically, our results are supported by the theory of positivism or the first school of thought called microfinance, the "Magic bullet" for women's empowerment.

Keywords : Dakshina Kannada, Microfinance, Muslim Women Empowerment, Self Help Groups.

Introduction

According to Mayoux's Feminist Empowerment Theory, microfinance institutions are critical in reducing gender discrimination and improving women's empowerment (Mayoux, 1998). The main reason for focusing on women is a higher level of female poverty (70%) of the world's poor are women (ILO 2007). This concept emphasizes women's economic and social empowerment, especially in developing nations (Mayoux, 2005). Therefore, this theory is one of the microfinance entry points causes for women's empowerment,

and providing financial opportunities improves women's empowerment.

Microfinance, through its services, including microloans, business training, and saving, alleviates women's poverty and improves their standard of living through empowerment and gender equality (Armendáriz & Morduch, 2010; Kulkarni, 2011; Khan & Noreen, 2012).

However, existing literature on the effect of microfinance on the poor and women has shown mixed results, ranging from a significant positive

to a significant negative impact (Hulme & Arun 2011). Propitiations, advocates, and scholars of the positive approach believe microfinance access significantly improved women's empowerment (Hashemi et al., 1996; Pitt et al., 2006; Tiwari & Thakur, 2007; Garikipati, 2012; Kratzer & Kato, 2013; Hameed & Imtiaz 2018). In addition, two feminist empowerment authors, Kabeer (1998) and Mayoux (2001), stated that microfinance support mobilizes the productivity of females to reduce poverty and enhance economic performance by providing women access to finance and training. Moreover, microfinance loans have empowered women regarding income and savings, which is mentioned as economic empowerment (Zaman 1999; Mayoux 2002; Ansoglenang 2006). Furthermore, economic empowerment is the most efficient indicator of women's empowerment (Swain & Wallentin 2012).

Alongside economic empowerment, the existing studies also considered non-financial indicators of women's empowerment. Cheston and Kuhn (2002) noted the significance of the non-financial empowerment of women, including social networks, self-esteem, and respect from the family and relatives. Further, Latifee (2003) concluded that women's access to microfinance changes their social situation regarding self-respect, self-assurance, confidence, ability to solve social issues, and gain respect in the family/husbands and community. Similarly, in India, Sarwari and Srivatsa (2021) declared that membership in SHGs substantially empowered Muslim and non-Muslim women in terms of financial and socio-cultural factors. Further, Aggarwal et al. (2020), considering Indian women in general, proclaimed that participation in SHGs empowered women in terms of economic development, improvement in family matters, decision-making to utilize public facilities, and political empowerment. Likewise, Pal et al. (2021) opined that access to financial inclusion empowered women in earning, financial decision-making at the household level, and social welfare.

Coupled with the above findings, Swapna (2017), in a review paper, concluded that economic empowerment leads to women's decision-making ability, increased self-confidence, status in the family, and access to and control over financial resources. This paper empirically assesses if participation in the Self-Help Group empowers the Muslim women's community of Dakshina Kannada district of Karnataka. To test this hypothesis, we surveyed Muslim women participants in the SHG bank linkage program of South Canara District Central Cooperative Bank (SCDCCB) of Dakshina Kannada district of Karnataka. Hence, the present study is much more detailed and covers broader aspects. It explores the empowerment of Muslim women, such as financial independence, socio-culture, decision-making, and personal empowerment. It will be far more unique and imperative than the extant studies conducted in the southern states and Karnataka. Therefore, this particular research is intended to fill the gap in this respect. The remainder of the research paper is organized as follows: section two discusses the literature review, followed by the research methodology, and concludes with results and conclusions.

Literature Review

Though empowerment is not a new concept (Sinha et al. 2012) still, there is no common consensus to define it (Hennink et al. 2012). However, it is described differently by different scholars (Malhotra et al. 2002). For instance, Sarania (2015) broadly considered empowerment a multidimensional process that can be defined in various terms, including self-strength, self-power and reliance, dignity as per desired value, choice, ability to fight for their rights, decision-making ability, independence, and freedom. Likewise, World Bank (2001) also defined it as a process of improving the capacity of people or groups to make a decision and transfer that decision into desired actions and results. At the same time, Kabeer (2001), one of the famous British

Economists, supported this point and described empowerment as increasing an individual's capacity to make strategic life decisions when this capacity was denied previously.

In microfinance propitiations, advocates and scholars of microfinance stated that one of the most important indicators of overall empowerment is economic empowerment, covering social, psychological, and political aspects. It increases income, self-employment, and thrift generation, enables women to influence their decision-making, boost their self-esteem, and achieve high status in their families. Not only this, but it also aims to alleviate poverty and reduce vulnerability Sarania (2015). Moreover, Tornqvist and Schmitz (2009) believed that women's economic empowerment is a mechanism that enhances women's actual power regarding financial choices that affect their lives and social goals. This empowerment can be accomplished by fair access and control over vital economic resources and opportunities and by reducing systemic gender inequalities in the labor force, including equitable allocation of unpaid care work.

Other empirical findings of the extant studies range from economic empowerment from access to credit, saving, and daily household expenditures, control over loans, and decision-making on child schooling or marriage. To give an illustration, Pal et al. (2021) declared that financial inclusion empowered women in terms of earning, financial decision-making at the household level, and social welfare. Moreover, Malagave and Patil (2011) found that women's participation in SHGs improves their contribution to family income, household decision-making ability, banking awareness, and asset management. Similarly, Arunkumar et al. (2016) concluded that after participating in the SHGs program of microfinance, women contribute to their households' income, decision-making on fundamental and financial issues, standards of living, and social status. Further, Sharma (2005) reported a

significant improvement in asset acquisition, increased savings, better job opportunities, increased consumption and expenditure, and reduced women's poverty. Reji (2011) supported the above findings and declared that group membership provides members with savings, credit, and social change opportunities. In addition, contributing to household income through revenue-generating activities increases respect in family and community, confidence, decision-making abilities, control over household resources, and community and outsider communication confidence.

Besides economic and social empowerment, the personal empowerment factor, quoted in existing literature as the freedom of movement, self-confidence, self-worth, and self-esteem, is another frequently debated indicator of women empowerment. Gautam and Kumar (2019) recognized personal empowerment as the most influencing factor of microfinance on women's empowerment. In addition, Huis et al. (2017) and Hansen et al. (2021) proclaimed that microfinance positively impacted personal empowerment regarding individual choice. Several other studies also concluded that microfinance improved the self-confidence of women borrowers (Littlefield et al., 2003; Noponen, 2003; Kabeer, 2005; Burra et al., 2005; Kim et al., 2007; Arunkumar et al., 2016). Further, Kratzer & Kato (2013) compared women participants with those who did not and concluded higher self-esteem and self-efficacy.

Considering confidence, SHG members reported having more confidence speaking in public and feeling comfier engaging with various stakeholders to make positive changes in their communities (Kabeer 2011; Kilby 2011; Knowles 2014; Kumari 2011; Mathrani & Periodi 2006; Pattenden 2010; Sahu & Singh 2012). Furthermore, involvement in microfinance increased their ability to move freely in public spaces such as visiting relatives, hospitals, and groceries shops (Noponen, 2003; Kabeer, 2005; Pitt et al., 2006;

Swain & Wallentin, 2009; Datta, 2015; Sarwari & Srivatsa 2021).

Meanwhile, other research studies paired social and cultural empowerment, claiming that microfinance borrowers are empowered in the socio-culture variable (Nawaz, 2015; Gautam & Kumar, 2019; Islam, 2020; Sarwari & Srivatsa, 2021; Pal et al., 2021).

Objective

To examine the impact of the SHG program of microfinance on Muslim women empowerment in Dakshina Kannada.

Research Hypotheses

1. H₀: No significant difference exists in Muslim women's financial independence after joining SHGs.
2. H₀: No significant difference exists in Muslim women's decision-making ability after joining SHGs.
3. H₀: No significant difference exists in Muslim women's socio-culture status after joining SHGs.
4. H₀: No significant difference exists in the personal empowerment of Muslim women after joining SHGs.

Research Methodology

Data Collection

The current cross-sectional research is based on both primary and secondary data sources. The primary data have been collected through the questionnaires from Muslim women of the Navodhaya Self Help Group program (SCDCC). However, the secondary data have been collected from the state and central government annual reports, books, journal articles, doctoral dissertations, the SCDCC bank, NGVCT websites,

and other related references.

The structured questionnaire for Muslim women SHGs was prepared based on the variables reviewed in the literature. The survey questionnaire was prepared in English and translated into the Kannada language (the state's local language) for Muslim women's SHGs due to their low education level.

Population and Sample Size

In this study, the researcher approached the Muslim women of the Navodhaya Self Help Group scheme of South Canara District Central Cooperative (SCDCC) bank living in urban, semi-urban, and rural areas of five Taluks (Mangalore, Bentwal, Belthandgady, Puttur, and Sullia) in Dakshina Kannada.

To determine the sample size, researchers used Slovin's (1960) formula, for the large known population, with a 5% of significance level.

$$n = N / (1 + N * e^2)$$

$$n = 13713 / (1 + 13713 * 0.05^2)$$

$$n = 389$$

Therefore, the study sample is 389 using the stratified sampling technique of probability sampling method.

Analysis and Result

To investigate the effects of the SHG program of microfinance on Muslim women empowerment in Dakshina Kannada, initially, the researchers conducted an Exploratory factor analysis (EFA) to identify various dimensions of women's empowerment based on the review of the literature. In addition, on the determining components by EFA, paired sample t-test is conducted to assess if the population means of two dependent groups are similar.

Table-1

| | | |
|--|--------------------|----------|
| KMO and Bartlett's Test for Women Empowerment | | |
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | 0.818 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 2262.481 |
| | df | 105 |
| | Sig. | 0.000 |

Source: Survey Data

Table 2: Rotated Components Matrix

| Factors | Variables | F1 | F2 | F3 | F4 |
|---|---|-----------------------------|---------|--------|--------|
| Financial Independence | | Access to Credit | | .754 | |
| | Improvement in personal income | .753 | | | |
| | Saving encouragement | .691 | | | |
| | Personal assets acquisition | .678 | | | |
| Decision-Making Ability | | Household asset acquisition | | | .855 |
| | Control over household resources | .847 | | | |
| | Increase in the no of children attending school | .620 | | | |
| | Participation in cultural events | .560 | | | |
| Socio-Culture Status Recognition and communication in the community | | | .774 | | |
| | Respect among peers, colleagues, and family | .679 | | | |
| | Awareness of banking programs | .630 | | | |
| | Awareness of various state and government schemes implemented in the Muslim Communities | .606 | | | |
| | | | | | |
| Personal Empowerment | | Freedom to visit parents | | | .845 |
| | Freedom to go to a hospital | .833 | | | |
| | Self Confidence | .612 | | | |
| % Variance Explained | | 33.98 % | 11.32 % | 9.65 % | 7.85 % |
| Eigen Values | 5.09 | 1.69 | 1.44 | 1.17 | |
| Cronbach's Alpha | | .072 | .782 | .740 | .754 |

KMO = .818 Bartlett's $\chi^2 = 2262.481$, $p < .001$, Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Source: Survey Data

Table 1 exhibits the KMO Bartlett test for Sphericity and Sampling adequacy, and the result was (.818). This value indicates that the data collected is high quality (Fávero& Belfiore, 2019). Further, Bartlett's test of sphericity was conducted to ensure the presence of significant correlations. The value was (2262.481) for the Chi-square test, and the significance remained zero, suggesting substantial correlations. Both tests indicate the suitability of the data set for factor analysis.

Initially, the principal component analysis with orthogonal rotation (Varimax) was employed on 24 variables. Factor analysis diagnosed four-component consisting of 15 items that account for

(62.81%) of the variance, which is satisfactory (Hair et al., 2013). The extracted four-component had eigenvalues above 1.0 and accounted for (5.09, 1.69, 1.44, and 1.17) eigenvalues, respectively.

Having met all the mentioned criteria, the factor loading for these component ranges from (.560-.855) for the sample size of 389, which exceed the factor loading of 0.3 based on a 350 sample size (Hair et al. 2013). Thus, the developed factorial model may be granted validity.

The determined four factors are financial independence, decision-making ability, socio-culture status, and personal empowerment, as shown in (Table 2).

Table-3 : Paired Sample Statistics

| | Mean | N | Std. Deviation | | Std. Error Mean |
|--------|-------------------------|------|----------------|------|-----------------|
| Pair 1 | Access to credit before | 1.82 | 389 | .953 | .048 |
| | Access to credit after | 4.01 | 389 | .744 | .038 |
| Pair 2 | Personal income before | 2.01 | 389 | .801 | .041 |
| | Personal income after | 4.00 | 389 | .741 | .038 |
| Pair 3 | Saving before | 2.04 | 389 | .858 | .043 |
| | Saving after | 4.00 | 389 | .796 | .040 |
| Pair 4 | Personal assets before | 1.79 | 389 | .680 | .034 |
| | Personal assets after | 3.99 | 389 | .763 | .039 |

Source: Survey Data

Table- 4 : Paired Sample Test

| Sig (2-tailed) | Mean | Std. Deviation | Std. Error Mean | t | df |
|----------------|--|----------------|-----------------|------|---------|
| Pair 1 388 | Access to credit before- after .000 | -2.190 | 1.314 | .067 | -32.875 |
| Pair 2 388 | personal income before-after .000 | -1.990 | 1.108 | .056 | -35.432 |
| Pair 3 388 | Saving before-after .000 | -1.959 | 1.132 | .057 | -34.125 |
| Pair 4 388 | Personal assets before-after .000 | -2.195 | 1.081 | .055 | -40.066 |

Source: Survey Data

The paired t-test is conducted to analyze the impact of joining self-help groups on Muslim women. The test result shows a significant difference in the financial independence of Muslim women after joining SHGs (M=4, 4, 4, 3.9, SD= .744, .741, .796, and .763). Compared to before joining SHGs (M= 1.82, 2, 2, 1.79, SD= .953, .801,

.858 and .680), $t(388) = -32.8, -35.4, -34.1$ and $-40, p < .001$ (two-tailed). Therefore, the null hypothesis is rejected at the (5%) significance level and concludes that Muslim women significantly improved financial independence after joining SHGs

Table- 5 : Paired Sample Statistics

| | | Mean | N | Std. Deviation | Std. Error Mean |
|--------|---|------|-----|----------------|-----------------|
| Pair 1 | Household assets before | 1.74 | 389 | .759 | .039 |
| | Household assets after | 3.53 | 389 | 1.061 | .054 |
| Pair 2 | Control over resources before | 1.83 | 389 | .796 | .040 |
| | Control over resources after | 3.98 | 389 | .766 | .039 |
| Pair 3 | Number of kids in school before | 2.38 | 389 | .976 | .049 |
| | Number of kids in school after | 4.00 | 389 | .786 | .040 |
| Pair 4 | Participation in cultural activities before | 2.01 | 389 | .937 | .048 |
| | Participation in cultural activities after | 3.78 | 389 | .897 | .045 |

Source: Survey Data

Table- 6: Paired Sample Test

| | | Mean | Std. Deviation | Std. Error Mean | t | df | Sig (2-tailed) |
|--------|---|-------|----------------|-----------------|--------|-----|----------------|
| Pair 1 | Household assets before-after | -1.79 | 1.34 | .068 | -26.27 | 388 | .000 |
| Pair 2 | Control over resources before-after | -2.15 | 1.17 | .060 | -36.10 | 388 | .000 |
| Pair 3 | Number of kids in school before-after | -1.62 | 1.25 | .064 | -25.48 | 388 | .000 |
| Pair 4 | Participation in Cultural activities before-after | -1.77 | 1.28 | .065 | -27.15 | 388 | .000 |

Source: Survey Data

The paired t-test is employed to analyze the impact of joining self-help groups on Muslim women. The test result revealed a substantial change in the decision-making ability of Muslim women after joining SHGs (M=3.53, 3.98, 4, 3.78, SD= 1.06, .766, .786, and .897). Compared to before joining SHGs

(M= 1.74, 1.83, 2.38, and 2.01, SD=.759, .796, .976 and .937), t (388) = -26.27, -36.10, -25.48 and -27.15, p< .001 (two-tailed). Therefore, rejecting the null hypothesis at the (5%) significance level implies a significant improvement in Muslim women's decision-making ability after joining SHGs.

Table- 7 : Paired Sample Statistics

| | | Mean | N | Std. Deviation | Std. Error Mean |
|--------|---|------|-----|----------------|-----------------|
| Pair 1 | Recognition and communication before | 2.11 | 389 | .738 | .037 |
| | Recognition and communication after | 3.99 | 389 | .765 | .039 |
| Pair 2 | Respect among peers and colleagues before | 2.24 | 389 | .909 | .046 |
| | Respect among peers and colleagues after | 3.99 | 389 | .793 | .040 |
| Pair 3 | Awareness of banking programs before | 1.89 | 389 | .826 | .042 |
| | Awareness of banking programs after | 4.04 | 389 | .757 | .038 |
| Pair 4 | Awareness of state programs before | 1.87 | 389 | .711 | .036 |
| | Awareness of state programs after | 4.09 | 389 | .603 | .031 |

Source: Survey Data

Table- 8 : Paired Sample Test

| | | Mean Deviation | Std. Error Mean | Std. | t | df (2-tailed) | Sig |
|--------|---|-------------------|--------------------|------|--------|------------------|------|
| Pair 1 | Recognition and communication before-after | -1.87 | 1.15 | .059 | -31.97 | 388 | .000 |
| Pair 2 | Respect among peers and colleagues before-after | -1.75 | 1.27 | .065 | -27.18 | 388 | .000 |
| Pair 3 | Awareness of banking programs before-after | -2.14 | 1.22 | .062 | -34.58 | 388 | .000 |
| Pair 4 | Awareness of state programs before-after | -2.21 | 1.07 | .055 | -40.61 | 388 | .000 |

Source: Survey Data

The paired t-test is applied to evaluate the impact of joining self-help groups on Muslim women. The test result reported a considerable difference in the socio-culture status of Muslim women after joining SHGs (M=3.99, 3.99, 4.04, 4.09, SD=.765, .793, .757 and .603), Compared to before joining SHGs (M= 2.11, 2.24, 1.89, and 1.87, SD= .738, .909,

.826 and .711), t (388) = -31.97, -27.18, -34.58 and -40.61, p< .001 (two-tailed). As a result, rejected the null hypothesis at the (5%) significance level, revealing a significant improvement in the socio-culture status of Muslim women after joining SHGs.

Table-9 : Paired Sample Statistics

| | | Mean | N | Std. Error | Std. Mean |
|--------|------------------------------------|------|-----|---------------|--------------|
| Pair 1 | Freedom to visit parents before | 2.69 | 389 | 1.19 | .060 |
| | Freedom to visit parents after | 4.06 | 389 | .702 | .036 |
| Pair 2 | Freedom to visit a hospital before | 2.61 | 389 | 1.17 | .060 |
| | Freedom to visit a hospital after | 4.11 | 389 | .682 | .035 |
| Pair 3 | Self-confidence before | 2.08 | 389 | 1.05 | .054 |
| | Self-confidence after | 4.23 | 389 | .606 | .031 |

Source: Survey Data

Table- 10 : Paired Sample Test

| | | Mean | Std. Deviation | Std. Error Mean | t | df | Sig (2-tailed) |
|--------|--|-------|----------------|-----------------|--------|-----|----------------|
| Pair 1 | Freedom to visit parents before-after | -1.37 | 1.21 | .062 | -22.31 | 388 | .000 |
| Pair 2 | Freedom to visit hospital before-after | -1.49 | 1.22 | .062 | -24.06 | 388 | .000 |
| Pair 3 | Self-confidence before-after | -2.14 | 1.28 | .065 | -33.02 | 388 | .000 |

Source: Survey Data

The paired t-test is used to examine the impact of joining self-help groups on Muslim women. The test result indicates a noticeable difference in the personal empowerment of Muslim women after joining SHGs (M=4.06, 4.11, and 4.23, SD= .702, .682, and .606). Compared to before joining SHGs (M= 2.69, 2.61, and 2.08, SD= 1.19, 1.17, and 1.05), $t(388) = -22.31, -24.06, \text{ and } -33.02, p < .001$ (two-tailed). Accordingly, the null hypothesis is rejected at the (5%) significance level, concluding a significant improvement in the personal empowerment of Muslim women after joining SHGs.

Findings

Exploratory Factor Analysis (EFA) was employed using principal component analysis and SPSS v25. The EFA identified four components: financial independence, decision-making ability, socio-culture status, and personal empowerment. Further, on determined components by EFA, the Dependent (Paired) sample t-test was applied to evaluate the empowerment of Muslim women SHGs after joining SHGs in Dakshina Kannada.

T-Test, Paired Samples

The paired t-test result determined a substantial difference in the financial independence of

Muslim women after joining SHGs. Therefore, the null hypothesis was rejected, and found a significant improvement in the financial independence of Muslims after joining SHGs.

The paired t-test result illustrated a considerable difference in the decision-making ability of Muslim women after joining SHGs. Thus, the null hypothesis was rejected, and found a significant improvement in the decision-making ability of Muslims after joining SHGs.

The paired t-test result indicated a remarkable difference in the socio-culture status of Muslim women after joining SHGs. Hence, the null hypothesis was rejected, and found a significant improvement in the socio-culture status of Muslims after joining SHGs.

The paired t-test result elucidated a noticeable difference in the personal empowerment of Muslim women after joining SHGs. Therefore, the null hypothesis was rejected, and found a significant improvement in the personal empowerment of Muslims after joining SHGs.

Conclusion

The main objective of the research was to evaluate the influence of SHG programs of microfinance on

Muslim women in Dakshina Kannada. For this purpose, the author considered the most established dimensions of women empowerment based on frameworks constructed by various authors and scholars in multiple fields of social sciences, including financial, socio-cultural, legal, political, psychological, and other relevant domains. The study findings indicated that participation in the SHG programs of microfinance significantly influenced the Financial Independence, Decision-Making Ability, Socio-Culture Status, and Personal Empowerment of Muslim women after joining SHGs.

Limitations of the study

This study's targeted population was Muslim women communities. Moreover, collecting data from Muslim women was one of the biggest challenges of the study. The research targeted population was unwilling to participate and contribute to the survey due to political issues (National Register of Citizens) or (NRC). The author couldn't receive the MFIs' cooperation to collect the required data from MFIs and their Muslim women SHGs and ended up only with Muslim women members of the NAVODYA Self Help group scheme of South Canara District Central Cooperative (SCDCC) bank. Therefore, the sample size for this research was confined to the Muslim women SHGs of (SCDCC) bank in Dakshina Kannada.

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