

## Microfinance and Women's Empowerment: A Study Using Survey Data

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### **Abstract**

*Microfinance Programmes for women are promoted not only as a strategy for poverty alleviation but also for women's empowerment as well. Self Help Groups (SHGs) is largest Microfinance Programme which has grown dramatically over the past decade. In this study the researcher has tried to find out the effect of SHG-Bank linkage on empowerment of women because a large number of women are associated with the programme in recent time. In this study the difference in the levels of empowerment of women members of SHG belonging to different castes and religions are analysed. It is found from the study that there has been significant improvement in the empowerment level of the women in the rural areas who have become the member of the SHGs over their pre-SHG empowerment level. But this gain is remained confined to the general caste women members of the SHGs. The women belonging to OBC, SC, ST and Muslim community have not be as empowered as the general caste women SHG members. Findings of the study clearly show that SHG movement has been an important instrument for empowering, and practically it has brought about a significant social change in the rural areas, though in different degrees to different groups of people classified on the basis of class, caste and religion.*

### **1. Introduction**

Realizing the role of women in society, constant efforts are being made to make the women socially and culturally able citizens. The Government of India has incorporated this task of recognizing the rights and privileges of women as its planned task since the sixth Five Year Plan. Successive plans have included different programmes of social welfare for women with thrust on economic upgradation. During 1990s, government, financial institutions and NGOs made efforts, often in partnership, to develop a new financial delivery approach combining the safety and reliability<sup>1</sup> of formal finance with convenience<sup>2</sup> and flexibility<sup>3</sup> that are typically associated with informal finance. New microfinance approaches designed to deliver finance to the poor, mainly targeting women, have emerged in many developing economies and received a lot of attention, both from policy makers as well as academic circles. The trend was further reinforced by the Micro Credit Summit Campaign starting in 1997 which had key goal as poverty reduction and 'reaching and empowering women'. To support the view that microfinance can be an important instrument to fight poverty, the UN declared 2005 to be the international year of micro- credit. The attention for microfinance got a boost when Muhammad Yunus (founder of Grameen Bank in Bangladesh) received Nobel Prize. Microfinance Programmes for women are promoted not only as a strategy for poverty

alleviation but also for women's empowerment as well. The main target group of microfinance is women because policy makers recognized that gender equality and women's empowerment are central to the achievement of long term development.

Most notable amongst new microfinance approaches was the nationwide attempt in early 1990s, pioneered by NGOs and now supported by the states, to create links between commercial banks, NGOs, and informal local groups, i.e, Self Help Groups (SHGs). Better known as the 'SHG-Bank linkage', this approach has grown dramatically over the past decade, and while its outreach is still modest in terms of the proportion of poor households served, many believe it is destined to become the country's dominant system of mass outreach banking for the poor.

In this study, the researcher has tried to find out, among others, the effect of SHG-Bank linkage on empowerment of women because a large number of women are associated with the programme in recent time.

### **2. Definition of Empowerment:**

According to Sen (1993), empowerment is reflected in a person's capability set. The 'capability' of a person depends on a variety of factors, including personal characteristics and social arrangements. Empowerment is the capacity to fulfill this capability and not just the choice to do so. The World Bank defines empowerment in its broadest sense as the expansion of freedom of choice and action. United Nations defines women empowerment as the process by which women take control and ownership of their lives through expansion of their choices. Kabeer (1999) explains that women empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to Mayoux (1998), empowerment signifies increased participation in decision making and it is this process through which people feel themselves to be capable of making decisions and the right to do so.

### **3. Literature Survey**

Susy Cheston and Lisa Kuhn (2002) analyse the studies on, and experiences of, microfinance institutions in Africa, Asia and Latin America. They concluded that by adopting a holistic approach that takes into account cultural, economic and political factors affecting women's empowerment, MFIs can ensure that women are more deeply and consistently empowered through their programmes.

Requirement of credit for rural women is analysed by J. Hunt and N. Kasynathan(2002) in a study based on interviews with village women's group and staff from NGOs in Bangladesh and India(Bihar). These organizations provide microfinance to women as primary strategy for addressing poverty and empowerment. Their findings indicate that only a minority of women receiving credit are controlling their loans. One of the main reasons of this is lack of access to the market for the purchase of inputs and for the sale of goods, particularly for non-traditional income generating enterprises. Some women need only a small opportunity to build their own pathway of empowerment. But this is not true for majority of women. They concluded that equity and efficiency argument for targeting credit to women is very much justified since the whole family is more likely to benefit

from credit targeted to women, where they control income, than when it is targeted to men.

L. Mayoux(2002) considered the role of microfinance in empowering women and also the sustainability of microfinance programme. Flexibility to women's needs and deciding the best ways of combining empowerment and sustainability objectives can only be achieved on the basis of extensive consultation with women, research on their needs, strategies and constraints, and a process of negotiation between women and development agencies. The presence of strong, dynamic leader has been identified as the most significant factor for the successful functioning and sustainability of SHGs.

Considering the negative consequences of excluding male relatives from any meaningful role in a silk reeling industry Rae Lesser Blumberg (2005) concluded that women's economic empowerment boosts both gender equality and wellbeing of the nations. With greater economic power, women gain more say in household decisions. Moreover, women's economic empowerment is linked to less corruption and less violence against female. He found that where women had consolidated (long established) economic power, they tended not to be beaten by their husbands ( $r=-0.56$ ,  $r$  is correlation coefficient between economic empowerment and wife beating).

Another investigation in microfinance on women's empowerment was made by Ranjula Bali Swain (2006). Results of this study from the survey of five states of India show a definite impact on household but the impact is not reflected in certain key decisions, which would be true evidence of women's empowerment – such as decision making power in family planning and buying and selling of land. According to her minimal microfinance approach acts as a catalyst but it does not empower women itself. This paper also discusses the importance of sustainability, maintaining the quality of SHGs and supporting them if such programmes are to show a long term impact. Anant Kumar (2006), in a study in two blocks of Patna District, has made an assessment of empowerment and states the women have been able to achieve in family and society through the participation in SHG-Bank linkage programme. He found that income of 17% members increased and 16% got employment opportunity due to the programme .46% commented that their awareness have increased due to SHG. SHG research has tended to look at outcomes, generally by tracking changes in women's lives through the use of proxy indicators.

Tanya Jakimow and Patrick Kilby (2006) analysed the potential of SHG programme as an empowering mechanism, rather than measuring empowerment outcomes. They argue that when SHG programmes are implemented in its ideal form, the programmes do have the potential to empower women to varying degrees but their ability to result in social transformation is limited by a belief that members are responsible for their own empowerment. SHG programmes link women with institutions that increase their capabilities in domains where they are traditionally excluded.

According to Deepti Umashankar (2006), though women face handicaps to their involvement in politics, their participation in SHGs has altered them, and these women can be prospective leaders in the local political field. Various constraints like discriminatory practices in labour, a low level of skills etc. operate to contract a women's

potential for empowerment. It may be relatively easier to ensure material change than to cause a change in power structures and ideologies and attitudes which accompany them.

On the basis of 100 a sample of SHG members in the Hoogly district Jyotish Praksh Basu (2006) has tried to examine how a women's tendency to invest in safer investment projects can be linked to her desire to raise her position in the household in addition to the project choice. He examined women empowerment with respect to control of savings, control of income, control over loans, control over purchasing capacity and family planning. The analytical framework of the study is based on Nash bargaining game theoretic model. The empirical findings show that the empowerment of women is established in weak form using the above indicators. He observed that women who had taken loans for income generating activities, only 5% reported having autonomous control over money, 56% reported they share control over loan with their husbands, and 38% have no control over loan.

In a study, Mark Pitt , Shahidur Khandker and Jannifer Cartwright (2006) estimate the impact of participation in microcredit programme on an index of empowerment by using data from household survey from 1998-99 in Bangladesh. They found female credit results in statistically significant improvement in women's autonomy with purchasing households assets, access to and control over economic resources, ability to raise emergency funds, role in deciding and implementing household borrowing, power to oversee and conduct major household economic transactions, increase in mobility, networking capacity, awareness and activism.

Jennifer N. Riria (2008) recognized that making financial services available to women entrepreneurs is not just a sound business practice, it is essential in achieving development goals and 'credit plus' interventions enhance movement of a client from one level to the next in her life pursuits,empowering and broadening.

Y.Gangi Reddy (2008) measured the empowerment of SHG members in terms of awareness, participation ,mobility , economic independence, decision making at household level and also at the village level.

Lakshmi. R and Vadivalagan.G(2010) address women empowerment through Self Help Groups in Dharmapuri district of Tamil Nadu. According to them, after joining the Self Help Groups the women are economically and socially empowered. In this study Garret ranking technique was used to find the reasons for joining the Self Help Groups. Factor analysis was used to identify the underlying factors that determine the relationship between the observed variables. The results indicate that raising the status in society is the prime reason for joining the SHGs, and promoting income generating activities comes next. The factor analysis condensed and simplified the 8 statements on indicators of empowerment and was grouped into 2 factors explaining 57.105% of the variability of all the 8 statements.

M. Aruna, Ms Rima Jaithirmaye (2011) came to the conclusion through an extensive study in Hyderabad that microfinance has a profound influence on the economic status, decision making power, knowledge and self worthiness of women participants of SHG linkage in Hyderabad. They observed significant relation between women empowerment, measured by women empowerment index, and productive utilization of loan obtained

from microfinance programme. It is also found that microfinance is effective in graduating the poor, not the poorest, and lower middle class to a higher standard of living.

#### **4. Objectives**

1. To study the change in the level of empowerment of women after participation in SHG-Bank linkage programme.
2. To study the difference in the levels of empowerment of women members of SHG belonging to different castes and religions.

#### **5. Data collection and Methodology**

The study is based on a sample survey of women lying below the poverty line selected at random from six blocks of Paschim Medinipur District. For the collection of data, multi-stage random sampling method is used. Data are collected from six blocks of Paschim Medinipur District, namely, Debra, Keshiary, Garbeta, Kharagpur-1, Kharagpur-2 and Keshpur. Two Gram Panchayats are selected from each block at random. Two to three percent of total SHGs are selected from each block. From each SHG, 1-3 members are surveyed using a pre-structured questionnaire. Total number of members surveyed is 346. In this research there is no control group because selection of control group is very difficult. In microcredit impact studies, the most important challenge has been to determine a control group for comparison; it is very hard to identify a group of people who are like the programme participants in all relevant features apart from not having received funds. Selection bias can create problem in this regard. There is also a possibility of already empowered women join first in the programme and non-empowered women gradually participate in the programme. To circumvent this problem, only SHG members are interviewed and researcher has tried to assess the change in their socio-economic status from pre-SHG to post-SHG situation. Selection bias can be removed by adopting this method. The time period of the study is 2004-05 to 2010-11. 2004-05 was pre-SHG period whereas 2010-11 is the post-SHG period. The experimental design used in this study is 'Before-and-After without control design'. In this design we have selected a single group and the dependent variable, that is, the status of the women before the introduction of the treatment is measured at the time of interview. Here, treatment refers the introduction of SHG programme for the socio-economic betterment of the women SHG members who have been selected randomly. The dependent variable is measured again after the introduction of treatment. After the collection of the data, appropriate techniques for analysis of data have been used. The first step in the data analysis is to measure the empowerment score of the women-SHG member respondents. Empowerment score of each SHG member is calculated with the help of 3-point Likert scaling process. Scaling technique is used here since the data are qualitative. The measurement of social complexity is accomplished by using an appropriate scaling technique. To measure empowerment score, the following dimensions or indicators of women empowerment are considered.

- i) Decision making power at the household level including control over household resources.

- ii) Decision making power at the village level and control over societal resources.
- iii) Mobility
- iv) Political awareness
- v) Political participation
- vi) Health awareness
- vii) Social awareness
- viii) Participation in village development programmes
- ix) Participation in social awareness creation
- x) Increase in confidence ( by resisting social obstacles)
- xi) Increase in skill

Each of these dimensions is measured by certain factors. The factors corresponding to each of the dimension are discussed in the Appendix. Taking up one particular dimension, say decision making at village level, if the respondents give positive response to 50% or more than 50% of the factors, the improvement is said to be high. If the number of the factors showing positive response is at least one but less than 50% of the total number of factors, then the responses are ranked moderate. On the other hand, if there is no response in the positive, then the improvement in the corresponding empowerment indicator is negligible. The scores for ranks- high, moderate and negligible- are 5, 3 and 1 respectively. Using these ranks the total empowerment scores have been calculated for all the women SHG members who belong to different castes and religions.

## **6. Results and Analysis**

Empowerment score of the SHG women members:

Below are given the degrees of response of the women-member respondents of the sample SHGs. The respondent is asked to respond to each of the statements on the above empowerment indicators (1) to (XI) in terms of degrees such as High, Moderate and Low. All these degrees/ attributes- high, medium or low are assigned in relation to the status before the respondents joined the SHGs. For example, consider the empowerment indicator- decision making at the family level. If the response is 'High', it then means that the power of decision making at the family level has made significant change over the pre-SHG situation. In short, all these degrees/ attributes, i.e, high, medium, negligible refer to the levels of change or improvement over the pre-SHG situation.

**Table: Number of Households with Different Levels of Change in the Women's Empowerment Indicators**

Level of change (1)	Household decision (2)	Village level decision (3)	Mobility (4)	Political awareness (5)	Political Participation (6)	Health awareness (7)	Social awareness (8)	Participation in village development (9)	Participation in social awareness (10)	Increase in confidence (11)	Increase in skill (12)
High	146 (42.3)	24 (6.9)	272 (78.6)	13 (3.8)	23 (6.6)	58 (16.8)	74 (21.4)	58 (16.8)	74 (21.4)	90 (26)	65 (18.8)
Moderate	166 (48.1)	181 (52.3)	70 (20.2)	231 (66.8)	117 (33.8)	233 (67.3)	245 (70.8)	56 (16.2)	136 (39.3)	227 (65.6)	190 (54.9)
No change	33(9.6)	141 (40.8)	04 (1.1)	102 (29.5)	206 (59.5)	55 (15.9)	27(7.8)	232 (67)	136 (39.3)	29 (8.4)	91 (26.3)
Total	345* (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)

\*One woman in the sample is the only person in the family.

Figures in the parenthesis indicate percentage.

In this table responses codified as high, medium and low- are the responses of the women-SHG members belonging to general caste, scheduled castes, scheduled tribes, OBC and Muslim women members.

From the above Table we see that there has been a great impact of the SHG movement upon the women's empowerment level in our study area. In the case of as many as nine out of eleven empowerment indicators, the percent of women-members in our sample who indicated moderate to high level of change ranged between 60.7 percent to 98.8 percent. In the case of only two empowerment indicators, namely political participation and participation in the village development programme, the improvement has been very unimpressive. In the former, as many as 59.5 percent and in the latter as many as 67.0 percent indicated either no change or very little change.

Now the question that begs an answer is presented below:

While it is seen that the women members of the SHGs in general comprising women members of all castes and religions have acquired empowerment in various dimensions, is it that there has been any significant ( in the statistical sense ) difference in the empowerment scores of the members belonging to different castes and religion?

This question is posed since it is believed that the women members belonging to lower castes like schedule castes and schedule tribe face more social and economic hindrances than their general castes counterparts. So is the case with the minority religious (Muslim) groups of SHG women-members.

These issues are considered and tested statistically in the following paragraphs.

### **Empowerment of General caste woman-members vs that of the SC, ST and OBC women members**

In our sample of SHG-members, there are 80 ST members, 47 SC members, 5 OBC members, 147 general caste Hindu members and 67 Minority members. In our survey, we see many mixed groups in which there is a mixture of general class members and backward class members. There are also some Self Help Groups that comprise only backward class members. They enjoy same facility of credit and training in groups as enjoyed by a general member. But, could the non-general caste Hindus (OBC+SC+ST) acquire, on average, the same level of empowerment as the general caste Hindu women SHG members? This we want to test. This is performed by testing the null hypothesis,  $H_0$ , that the average of empowerment score, i.e, mean of empowerment scores of the general caste women SHG members,  $\mu_1$  is equal to the mean empowerment score of the non-general caste women SHG members,  $\mu_2$ .

We test the null hypothesis  $H_0: \mu_1 = \mu_2$  against  
 $H_1: \mu_1 > \mu_2$

As  $n$  is very large, the variables under study have the normal distribution, therefore, we use Z test to test above hypothesis.

From Z test we get  $Z = 1.8367$  with  $p = .0329$  which is the area under normal curve on the right of  $Z = 1.8367$ . As this value of  $p < \alpha$ , the chosen level of significance, which is 0.05, the value of Z falls in the critical or non- acceptance region. We, therefore, reject the null hypothesis and accept the alternative hypothesis  $H_1: \mu_1 > \mu_2$ . This means that the empowerment score of the non-general caste Hindu women SHG members is statistically significantly less than that of the general caste Hindu women SHG members.

### **Empowerment of General caste Hindu woman-members vs that of the minority community**

We carry out a statistical test to examine whether there is any statistical difference in the empowerment level between the general caste women members of majority community, i.e, the Hindu community and those of the minority community, i.e, Muslim community.

We have to test the hypothesis:

$H_0: \mu_1 = \mu_3$

$H_1: \mu_1 > \mu_3$

Where,  $\mu_1$  is the population mean empowerment score of the woman members of general category and  $\mu_3$  is the population mean empowerment score of the woman members of the Minority community.

By using Z test we get  $Z = 1.905$  and the p-value is found to be .0256, which is less than  $\alpha$  value at 5% probability level. Thus, the null hypothesis is rejected at 5% probability level. This means that the mean empowerment score of the general caste women members is statistically significantly greater than that of the minority women members at 5% probability level. In other words, we can say that the probability that the above statement will be true is .95.

### **Testing of mean difference between population mean $\mu_2$ (SC+ST+OBC) and the population mean of the minority SHG members $\mu_3$**

Here, we want to test following hypothesis



H0:  $\mu_2 = \mu_3$

H1:  $\mu_2 \neq \mu_3$

Under null hypothesis,  $Z = 0.12$ ,  $p = .452$  which is greater than  $\alpha = .05$ , the chosen level of significance in our study. As  $p > \alpha$ , we accept the null hypothesis H0:  $\mu_2 - \mu_3 = 0$ . This implies that the mean empowerment scores of these two different groups of population are not different from each other.

**Empowerment of the Hindu Women members comprising General caste, S.C, S,T, O.B.C vs. that of the Minority ( Muslim) women members of the SHGs.**

Here, we want to test following hypothesis

H0:  $\mu_4 = \mu_3$

H1:  $\mu_4 > \mu_3$

Here  $\mu_4$  is the mean empowerment score of all Hindu women and  $\mu_3$  is the empowerment score of the Minority women.

By using Z test we obtain  $Z = .74$  and  $p = .22965$  which is greater than  $\alpha = .05$ , the chosen level of significance in our study. As  $p > \alpha$ , we accept the null hypothesis H0:  $\mu_4 - \mu_3 = 0$ . This implies that so far as the mean empowerment scores of these two different groups of population are concerned, there is no significant difference between these two groups.

To conclude, we may make following observations from the study:

1. There has been significant improvement in the empowerment level of the women in the rural areas who have become the member of the SHGs over their pre-SHG empowerment level.
2. This gain is, however, remained confined to the general caste women members of the SHGs. The women belonging to OBC, SC, ST and Muslim community have not be as empowered as the general caste women SHG members. In most of the cases the improvement in the empowerment scores of these non general caste as well as Muslim women SHG member has been either moderate or nil.
3. So far as the empowerment score of the Hindu women SHG members belonging to OBC, SC, ST categories and that of the Muslim women SHG members are concerned, there we do not find any significance difference in their empowerment score.
4. However, if the general castes, OBC, SC and ST members are taken together, then their mean empowerment score is found to have no significant (in statistical sense) difference from the mean empowerment score of the Muslim women SHG members. These findings clearly point out that though, in general, SHG programme has made the rural women more empowered than before the programme was implemented, the gain has been skewed in favour of the general caste women SHG members and against the OBC, SC and ST women SHG members and also against the Muslim women SHG members. This means those were backward still remains backward in comparison to those belonging to privilege section of rural poor, though they are not as backward as they were before becoming the SHG members. Further researches are very much necessary to unearth the reason behind this skewed distribution of SHG benefits and

suggest necessary steps to ameliorate the plight of the still deprived SHG members, even after they became the member of the SHGs.

### **7. Conclusion**

All these findings clearly show that SHG movement has been an important instrument for empowering, and practically it has brought about a significant social change in the rural areas, though in different degrees to different groups of people classified on the basis of class, caste and religion. However, it has still miles to go to achieve complete success bridging the gaps between different groups of women in the countryside.

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## Appendix:

1 Reliable financial services are rule bound services in which transactions are made on the promised date in the promised sum at the promised cost.

2 Convenient financial services are the opportunity to make all kinds of transactions (loans and repayments, deposits and withdrawals) frequently, close to the home or business, quickly, privately and unobtrusively.

3 Flexible financial services allow poor people to make pay-ins in any sum at any time, and to take out sums in a wide range of values, quickly and conveniently.

4 Microfinance was defined in the International Year of Microcredit, 2005, as loans, savings, insurance, transfer services and other financial products for low income.

**Empowerment scores are calculated on the basis of the following indicators.**

**1. Household decision making:** To measure the change in decision making power of members in family matters after group formation following points are considered:

### Change in decision making power

- a. in purchasing assets.
- b. in selling assets.
- c. about use of loan.
- d. about education of children.
- e. about marriage of daughter.
- f. about the use of income.
- g. about family planning.
- h. decision about own health

### Scoring norms about household decision making power

Code	Variables	Degree of empowerment	Score
A	Decision making power of member has increased in more than four out of above noted eight areas.	High	5
B	Decision making power has increased in at least one but less than five out of above eight cases/factors.	Moderate	3
C	No clear answer, rather hesitant.	Negligible	1

**2. Village level decision making:** For measuring increase in village level decision making following points are considered:

- a. Participate in decision making in non-family groups.
- b. Participation in the problems of villagers & offer suggestion.
- c. Participate in decision making in the gram Sansad meeting.

### Scoring norms about village level decision making

Code	Variables	Degree of improvement	Score
A	Participation in the above two or more cases after group formation after group formation	High	5
B	Participation in one of the above three cases. Attending (not so Participative) meeting or sometimes participate in finding solutions to the villagers' problem after group formation.	Moderate	3
C	No participation in one of the above three cases.	Nil	1

**Mobility:****Scoring norms about mobility of women**

Code	Variables	Degree of improvement	Score
A	Can go anywhere without permission and without male accompanying her, which was not possible before.	High	5
B	With permission can go anywhere, which was not possible before.	Moderate	3
C	Restricted or no change in mobility	Negligible	1

**4. Health awareness:** To consider the change in health awareness after joining the SHGs the following aspects are considered:

- a. Immunization of children
- b. Consciousness about safe drinking water
- c. Proper fooding of children
- d. Care of pregnant mother
- e. Post- delivery care of mother
- f. Use of contraceptive pills
- g. Taking the facility of health centre.
- h. Using mosquito net.
- i. Washes hands before eating, washes clothes regularly etc.

**Scoring norms about health awareness**

Code	Variables	Degree of improvement	Score
A	Positive response in any five or more out of total nine aspects of health awerness (H.A).	High	5

B	Positive response in any one but not more than four out of total nine aspects of health awareness (H.A).	Moderate	3
C	No participation in any of the above aspect of H.A	Nil	1

**5. Social awareness:** To consider the change in awareness level the following points are considered. :

- a. Number of male and female Child: Discrimination between female and male child.
- b. Superstition.
- c. Children go to school.
- d. Under-age marriage.
- e. Opinion about dowry system
- f. Discrimination against widows.

**Scoring norms about social awareness**

Code	Variables	Degree of improvement	Score
A	A positive change in High 5, 4 or more out of total six aspect of Social awareness.	High	5
B	Positive change in at least one but less than four aspects.	Moderate	3
C	No change in above mentioned aspects.	Nil	1

**6. Political awareness:** Change in political awareness is considered in terms of

- a. Idea about three tier Panchayat system.
- b. Name of chief minister.
- c. Name of prime minister.
- d. Name of ruling party at the Centre.
- e. Name of ruling party at the state.
- f. Awareness about voting rights.

**Scoring norms about political awareness**

Code	Variables	Degree of improvement	Score
A	Correct answer at least 4 questions out of six aspects of political awareness.	High	5
B	Correct answer in one to three out of six aspects of political awareness.	Moderate	3
C	No correct answer	Nil	1

**7. Political participation:** Political participation is measured in terms of

- a. Attending meeting, programmes, etc.

- b. Raise voice in the party meeting.
- c. Member of Panchayat.

**Scoring norms about Political participation**

Code	Variables	Degree of improvement	Score
A	Fulfillment of criteria (a) with (b) or (c) after group formation.	High	5
B	Only criteria (a) is fulfilled After group formation.	Moderate	3
C	None of the above issues fulfilled.	Nil	1

**8. Participation in village development programme**

**Scoring norms about participation in village development programme**

Code	Variables	Degree of improvement	Score
A	Participation in village development programme through gram sansad & NREG work after group formation.	High	5
B	Participation in village development programme <i>either</i> through gram sansad <i>or</i> through NREG work.	Moderate	3
C	No participation.	Nil	1

**9. Participation in social awareness creation**

**Scoring norms about Participation in social awareness creation**

Code	Variables	Extent of change	Score
A	Regular participation in social awareness creation after group formation( at least 60% or more a year)	High	5
B	Irregular participation ( at least 10% or more a year)	Moderate	3
C	No participation	Nil	1

**10. Change in confidence**

**Scoring norms about change in level of confidence**

	Variables	Extent of change	Score
A	After group formation members can realize their Capabilities & have enough Confidence about their future Prospects.	High	5

B	Confidence increases but still hesitant in performing any activity.	Moderate	3
C	No change	Nil	1

**11. Increase in skill:** After joining the SHGs women get different training which make them skilled labour and good entrepreneur. Initially they got B.O.P, hand holding, banking and then training about specific production. For measuring the increase in skill following factors are considered.

**Scoring norms about increase in skill of SHG members**

Code	Variables	Degree of improvement	Score
A	After obtaining training women can independently maintain books of count as the banking activities and clearly understand what to do and how to do and able to interact effectively in the public sphere.	High	5
B	Slight increase in the above capacity	Moderate	3
C	No training or even after training, can not comprehend what to do, how to do.	Nil	1

Empowerment score of individual member is found out by adding scores of above 11 indicators of women empowerment.

*(This work is based on author's Ph.D dissertation entitled 'Microfinance and Women Empowerment: A case study of SHGs in Paschim Medinipore in West Bengal')*