

Does participation in Self-Help Groups Empower Muslim and non-Muslim Women Equally? Evidence from Dakshina Kannada District of Karnataka

Masouda Sarwari

Research Scholar,
Department of Studies in Commerce,
Mangalore University

Dr. Subhashini Srivatsa

Associate Professor,
University College,
Mangalore

Abstract

It is widely concluded among various microfinance advocates and research scholars that Self-help group (SHG) microfinance programs are the most accepted development interventions to promote women's empowerment. However, numerous existing research directly or indirectly indicates that incessant financial exclusion, gender discrimination, and conservative religious norms adversely affect women's empowerment. In particular, it remains an open question of whether participation in Self Help Groups (SHGs) influences Muslim and non-Muslim women equally. The study surveyed 389 Muslim and non-Muslim participants of the SHGs bank linkage program in Karnataka, India. Exploratory factor analysis is used to extract the most critical variables that accounted for women empowerment. The identified factors are Household decision making, Socio-culture, and assets acquisition variables. Besides, the authors used nonparametric tests such as the Chi-square test for independence and the Mann-Whitney U test to compare the empowerment among the groups after joining SHGs. The study result reports that participation in SHGs has profoundly empowered Muslim and non-Muslim women. However, this improvement was not gained equally between both groups, which means non-Muslim women are empowered than Muslims for specific indicators.

Keywords: Microfinance, Women Empowerment, Dakshina Kannada, Religion, Self-Help Group

Introduction

There is consensus that Microfinance is a kind of banking product that is offered to jobless and low-income people who otherwise would be excluded. Microfinance through Self Help Group is known globally as the modern instrument to fight against poverty and rural growth (Sarumthi & Mohan, 2011). Besides, it is the most famous growth initiatives to promote the empowerment of females, especially in the context of South Asia (Jakimow & Kilby 2006).

The existing studies conducted by global researchers believe that the involvement of women in microfinance schemes increases women's empowerment. Loan schemes cause females to a significant position in family choice-making, better access to financial and economic resources, higher social networks, better-negotiating power regarding their spouses, and better liberty of movement. Not only this but

generally increase marital interaction on birth control and parental problems. Pitt, Khandker, and Cartwright (2006) opined that availing microfinance loans has empowered women in terms of income and saving, which is mentioned as economic empowerment. Moreover, economic empowerment is fundamental to women's empowerment (Zaman, 1999; Mayoux 2002 & Ansoglenang, 2006). Similarly study from China by Li, Gan, and Hu (2011) confirms the above claims that microfinance has a significant effect on five indexes of women's empowerment from economic security to social and legal issues.

In the context of India, microfinance provision is mainly governed by the Self-Help Groups (SHGs) bank linkage program. It is intended to provide a cost-effective approach to deliver financial services to the disadvantaged segment of society (Gangadhar & Malyadri, 2015). Numerous empirical researches on the influence of microfinance schemes on women's empowerment imply that participation in SHGs significantly improved access to financial service, decrease poverty, and empowered women (Sinha, Roy, Sundar, & Natesh 2008). Consequently, Swain and Wallentin (2009) revealed a substantial improvement in the empowerment of women who are associated with SHGs.

However, researches conducted in different states of the country demonstrated that membership in the microfinance programs had increased the possibility of women empowerment. Sultana, Jamal, and Najaf (2017) declared that the level of empowerment among religions differs, and differences may be due to multifaceted socioeconomic, religious, and cultural inhibition impacting communities. Likewise, Mukherjee (2014) revealed that among all socio-religious communities, the benefit had not been accrued uniformly. Women of upper castes society who are participants of SHGs were more likely to be empowered than other group participating members of socio-religious communities. Coupled with the above findings, studies from Southern states implied that females of low castes and low classes are either withdrawn from or weak to make proper use of SHG programs (Rao, 2008 & Pattenden, 2010).

In the research at hand, the study question is to discover if Muslim and non-Muslim women are affected differently by participation in Self Help Groups (SHGs). We predict that Muslim and non-Muslim women associated with SHGs are empowered in household decision-making, Socio-culture, and asset acquisition variables uniformly. To test this hypothesis, we surveyed Muslim and non-Muslim associated with Self Help Group's bank linkage program of South Canara District Central Cooperative

Bank (SCDCCB) living in the Dakshina Kannada district Karnataka.

Despite the enormous researches carried out, few studies have attempted to compare the empowerment of Muslims and non-Muslim through microfinance. The present article contributes to filling this research gap by demonstrating if participation in the SHGs scheme of microfinance empowers Muslims and non-Muslim women equally.

The paper comprises five parts; section two offers a small discussion on the literature review on the impact of microfinance on women's empowerment, proceeded by the methodology, and concludes with results and conclusions.

Literature Review

Many disciplines have defined empowerment as a person's freedom in social, political, and economic matters. The empowerment of women is extensive and highly debated; it is an effective and multidimensional process (Azim, 2013). This freedom or right of individuals to choose critical life decisions in a framework in which their potential has been refused previously (Kabeer, 1999).

Empowerment is considered as a multidimensional concept that includes various variables (Ali & Hatta, 2012). In the context of women's development, the concept of empowerment must include promoting women's choices and improving females' ability to practice this choice, increasing females' access to economic opportunities, such as loans and jobs (Mehra, 1997). Moreover, as soon as women are given economic resources, they become capable of making improvements in various aspects of their lives (Kabeer & Adlparvar, 2011).

In microfinance, empowerment is defined as promoting women's liberation from men's domination (Guérin, Kumar, & Agier (2013). It will improve the fall-back position and negotiating power of women by providing financial support to women's activities, thus fulfilling their practical and strategic gender needs (ADB 2000; Goetz & Gupta, 1996; Mayoux, 1999). Consequently, women participants of microfinance will improve their welfare and eliminate male bias in welfare outcomes, especially in low-income families (Mahmud, 2003).

However, different scholars across the world, in their researches, used various indices of empowerment, such as movement, economic stability, the ability to purchase, involvement in significant decision-making, involvement in public protests, political campaigns, and legal knowledge (Hashemi, Schuler, & Riley, 1996).

For instance, Li, Gan, and Hu (2011), in their empirical study in China, attempted to study the impact of

microfinance on women empowerment. The researchers applied Logistic regression to analyze the primary data and concluded that microfinance positively affects five variables of women empowerment, such as participation in family decision making, freedom of movement, ability to purchase, and control over financial resources.

Rahman, Khanam, and Nghiem (2017), in a study, surveyed households in four districts of Bangladesh to evaluate women empowerment after using microfinance. The logistic regression result demonstrates that microfinance affected the empowerment of women in terms of child schooling, freedom to visit parents, daily expenditure, and control over income.

Al-Shami, Razali, and Rashid (2018) used a cross-sectional survey of Amanah Ikhtiar Malaysia (AIM) microfinance institutions to explore the effect of microfinance on many variables of urban Malaysia's empowerment. The authors discovered that microfinance empowered women in terms of monthly income, household decisions such as autonomy, daily expenditure, kids schooling, health expenditure, and loan order decision.

Another study by Hameed, and Imtiaz (2018), surveyed 250 microfinance women participant from Panjab, Pakistan, through a structured questionnaire. Regression analysis of data explored that microfinance has significantly affected the economic and domestic empowerment of women after availing loans.

Microfinance through the Self-Help group is known globally as a modern instrument to fight poverty and improve rural development (Sarumathi & Mohan, 2011). In India's context, microfinance is regulated primarily by Self Help Groups (SHGs)-Bank Linkage Programme. It intends to provide financial services to the deprived segment of society with a cost-effective mechanism (Gangadhar & Malyadri, 2015). Although there is no exact date for establishing SHGs, the activity in India has been formed by small groups of rural and urban people joining together to generate a saving and loan institution (Reddy & Manak, 2005). It is a part of the village banking, which consists of 10-20 female members. Such females save and lend among themselves in the beginning and develop group discipline. These people will be liable to borrow loans from particular banks after six months of group formation and stabilization (Swain & Wallentin 2014).

Aruna and Jyothirmayi (2011), from their empirical study in Hyderabad, found that women participating in the Self Help Group bank linkage program empowered in terms of economic, decision making, knowledge, and self-esteem. Gangadhar and Malyadri (2015), in similar research,

surveyed 215 female borrowers of SHGs in Andhra Pradesh and claimed that microfinance is a useful instrument to improve women empowerment for the variables such as economic security, freedom of movement, family decision making, and legal awareness.

Brody et al. (2017), in a mixed study of qualitative and quantitative research, concluded that women members of SHGs were significantly empowered by the indicators of economic, political, movement, and control over family planning. Consequently, Laha and Kuri (2014) confirmed that in India, states with a higher level of microfinance outreach are states with a reasonably high level of women's empowerment.

However, a woman's ability to improve her life through access to financial services depends on many factors, some of which are linked to her circumstances and capabilities, and others are dependent on the status of her community and women as a group (Cheston & Kuhn, 2002). Moreover, traditions in a country like India still influence human conduct. In this context, providing microcredit to women where access to the property, technology, and information is denied will not yield the desired results. The primary source of continuing discrimination against women is social institutions and cultural practices such as law, norms, and code of conduct (Mukherjee, 2015).

More precisely, the empowerment or disempowerment of women and other groups is closely related to that society's culture factor (Cheston & Kuhn, 2002). It is also clearly proven that a single intervention such as microfinance cannot dramatically improve women's empowerment or the lives of women who have historically been oppressed by the traditional patriarchal society (Ali & Hatta, 2012). The above literature reviews indicate that women's empowerment takes place when women challenge the existing social norms and culture to improve their well-being effectively (Swain & Wallentin 2009).

The Objective and Hypothesis of the Study

The objective of the research as the hand is to compare the empowerment of Muslim and non-Muslim women participating in Self-Help groups in Dakshina Kannada.

Hypotheses

As it is challenging to discover the empowerment of women without addressing it is indices. Various scholars have used various indicators to measure women's empowerment, as mentioned in the literature section. This paper considers three indicators to measure women's empowerment. These indicators are household decision-making, Socio-culture, and asset acquisition. Based upon these indicators, the following hypotheses are developed.

H01: There is no association between the variables such as education level, job type, number of the wage earner in the family, and the family type and religion (Muslim and Non-Muslim) women.

H02: The distribution of household decision-making empowerment is the same across Muslim and non-Muslim women after joining SHGs.

H03: The distribution of Socio-culture empowerment is the same across Muslim and non-Muslim women after joining SHGs.

H04: The distribution of assets acquisition empowerment is the same across Muslim and non-Muslim women after joining SHGs.

Methodology

This research is empirical research based on primary and secondary data, the primary data collected through the questionnaire as it is one of the most commonly used methods of data collection within the survey strategy (Saunders, Lewis, & Thornhill, 2009).

The structured questionnaire was designed in the English language and has been translated into the Kannada language due to the language constraints of the author and the respondents. The questionnaire was developed on a five-point scale measure ranging from 1-5, with one indicates very low and five very high for the indicators such as household decision making, socio-culture, and assets acquisition variables.

A pilot test conducted on 20 women respondents of Mangalore Taluk to examine the validity of the questions and the possible reliability of the data to be obtained, also to clarify the questionnaire so that the participants will have no issues answering the questionnaire and there will be no issues documenting the data (Saunders, Lewis, & Thornhill, 2009). Besides, Cronbach's alpha was used to calculate the internal consistency of the questionnaire. The Cronbach's alpha value was found to be .781, which is an ideal value according to (DeVellis 2012).

Sample Size

In order to compare the empowerment of Muslim and non-Muslim women participating in SHGs of Dakshina Kannada district, the survey has been conducted among rural, urban, and semi-urban Muslim and non-Muslim

women members of the Navodhaya Self Help Group scheme of the South Canara District Central Cooperative Bank (SCDCCB) living in five Taluks (Mangalore, Bentwal, Belthandgady, Puttur, and Sulia) in Dakshina Kannada. A stratified sampling technique is used for this study, and the total sample was 389, of which 196 are Muslim and 193 are non-Muslim women.

The researchers chose South Canara District Central Co-Operative Bank because of it is attentions profoundly to women's empowerment and has received several awards, particularly State-level awards from the National Bank for Agriculture and Rural Development (NABARD) 2005-2006, which is the most extensive and fastest-growing microfinance program in India.

South Canara District Central Co-Operative Bank is among the oldest, and the leading banks in Dakshina Kannada presently has 105 branches in several districts of Karnataka. The bank was established in 1913 and has been in service since 1914. On October 10, 2004, it was Managing Trustee Dr. MN Rajendra Kumar founded the Navodaya scheme with a mission to promote and support self-help groups that are presently having 32,658 groups of 3,32,887 members in five districts of Karnataka. Eighty percent of them are women representatives who are actively involved in their growth activities. The overall savings of the groups are around 234 crores, and loans of more than 165 crores.

Result

To discover whether membership in the Self Help Group's microfinance scheme empowered Muslim and non-Muslim women equally, the researchers used indicators of household decision-making, socio-culture, and assets acquisition variables after joining the SHGs. Descriptive statistics, multivariate analysis techniques such as Exploratory factor analysis, Chi-square test for independence, and the Mann-Whitney U test were used. We used nonparametric tests as most of the study's variables are measured on nominal and ordinal scales, and non-parametric tests are appropriate to use when having data that are measured on nominal (categorical) and ordinal (ranked) scales (Pallant, 2020). The findings of the analysis are shown in the following Tables.

Table 1. Result of exploratory factor analysis (N= 389)

| | Household Decision-Making | Socio-Culture | Asset Acquisition |
|---|---------------------------|---------------|-------------------|
| Ability to support the family financially | .829 | .079 | .006 |
| Decision making for child marriage | .764 | .207 | -.161 |
| Decision making for daily household expenditure | .727 | .225 | -.147 |
| consideration for primary household decision | .684 | .295 | -.141 |
| New/growth of the business | .125 | .871 | .021 |
| Gender equality | .260 | .798 | -.145 |
| participation in cultural events | .279 | .789 | -.046 |
| Personal income | -.020 | -.056 | .777 |
| Obtaining personal assets | -.104 | .078 | .759 |
| Household assets improvement | -.294 | -.324 | .595 |
| %Variance Explained | 38.91% | 14.34 % | 11.44% |
| Eigen Value | 3.89 | 1.43 | 1.14 |
| | .795 | .819 | .560 |

Source: Authors' calculated based on factor analysis

KMO = .845, Bartlett's $\chi^2 = 8048.291$, $p < .001$, Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization

The questionnaire included 23 variables to assess the empowerment of women, and out of these 23 variables,

factor analysis identified only three factors that account for 64.69 % of the variance. A Principal Factor Analysis with orthogonal rotation (Varimax) was implemented on the data collected using the Statistical Package for the Social Sciences (SPSS) version 25 to separate the related factor measuring women's empowerment.

The identified factors are Household decision making, Socio-culture, and asset acquisition variables shown in (Table-1).

The first-factor, “household decision-making,” encompassed four variables: the ability to support the family financially, decision making for child marriage, involvement in daily household expenditure, and consideration for primary household decisions accounted for 38.91% of the variance and an Eigen-value of 3.8.

The second-factor, “socio-culture,” covered three variables, such as New/growth of the business, gender equality, and participation in cultural events, explained 14.34 % of the variance, and an Eigen-value of 1.43.

The third-factor, “assets acquisition,” included three variables: improvement in personal income, obtaining personal assets, improvement in household assets, explained variance of 11.44%, and an Eigen-value of 1.14.

Other variables like access to credit, respect among peers or family, saving encouragement, self-confidence, women's control over household resources, recognition and communication in the community, and others could not make more factors.

Tables 2. Descriptive Statistics of both groups (Muslim and non-Muslim)

| Religion (Muslim & non-Muslims) | | Age | Marital Status | Education Level | Job of Respondents | Family Type |
|---------------------------------|------------|------|----------------|-----------------|--------------------|-------------|
| Muslim | Frequency | 119 | 187 | 95 | 128 | 151 |
| | Percentage | 60.7 | 90.8 | 48.5 | 65.3 | 77.0 |
| | Total | 196 | 196 | 196 | 196 | 196 |
| Non-Muslim | Frequency | 93 | 169 | 78 | 102 | 152 |
| | Percentage | 48.2 | 87.6 | 40.4 | 52.8 | 78.8 |
| | Total | 193 | 193 | 193 | 193 | 193 |
| Total (N) | | | | | | 389 |

Source: Authors' calculation from field survey data, 2020

Descriptive statistics of demographics for Muslims and non-Muslim indicate that the most frequent age (25-40 years old) for Muslims is 119 (60.7%), whereas, for Non-Muslim, it is 93 (48.2%). Besides, the frequency rate for marital status (Married) for Muslims is 178 (90.8%), while for Non-Muslim is 169 (87.6%). Moreover, the education level is quite different for Muslim 95 women or (48.5%) had only a primary education level, and 53 women were

illiterate while 78 Non-Muslim women or (40.4%) had a primary education level, and only 12 women were illiterate. Furthermore, most of the women in both groups were occupied with Beedi rolling 128 (65.3 %) Muslim, 102 (52.8%) for Non-Muslim. Likewise, the family type was almost similar for both the groups, listed respectively for Muslim and Non-Muslim 151 (77.0%) 152(78.8%) women living in nuclear family type.

Table 3. Chi-Square test for independence indicating the religion-wise association

| Variables | X ² | df | P-Value |
|-------------------------------------|----------------|----|---------|
| Education Level | 52.810 | 4 | .000 |
| Occupitaion/Job Type | 21.469 | 11 | .029 |
| No of the wage earner in the family | 29.994 | 3 | .000 |
| Type of family | .166 | 1 | .683 |

Source: Authors' calculation from field survey data, 2020

Inferential analysis of the Chi-Square test for independence shows the associations between the variables mentioned in the table and religion (Muslim and non-Muslim women). The P-value for variables such as education level $X^2(4)=52.8$, $p<.000$, occupation/job type $X^2(11)=21.4$, $p<0.29$, and the number of the wage earners in the family $X^2(3)=29.9$, $p<.000$ found to be less than 0.05

therefore, the set null hypothesis is rejected and concluded that there is a significant difference between the above variables mentioned and religion. In contrast, for the variable family type $X^2(1)=.166$, $p>.683$, since the p-value is more significant than the Chi-Square value hence we accept the null hypothesis and conclude there is no association between family type and religion (Table-3).

Table 4. Independent-Samples Mann-Whitney U Test Summary

| | Ability to support the family financially | Decision making for child marriage | Household expenditure | Consideration for primary household decision |
|------------------------|---|------------------------------------|-----------------------|--|
| Mann-Whitney U | 15381.000 | 18172.500 | 15943.500 | 17369.000 |
| Wilcoxon W | 34687.000 | 37478.500 | 35249.500 | 36675.000 |
| Z | -3.657 | -.716 | -3.039 | -1.652 |
| Asymp. Sig. (2-tailed) | .000 | .474 | .002 | .098 |

Source: Authors' calculation from field survey data, 2020

Mann-Whitney U test was applied to assess whether Muslim and non-Muslims women participating in SHGs empowered the factor of household decision-making, which consists of four variables. Results of the analysis point out that the P-value for the variables ability to support the family financially ($M=3.75$) for Muslims ($M=4.03$) for non-Muslims, $u=15381$, $z=-3.657$, $p=.000$, and household expenditure ($M=3.56$) for Muslim and ($M=3.76$) for non-Muslims, $u=15943$, $z=-3.039$, $p=.002$ are less than $p<.05$ therefore, for the mentioned items we reject the null hypotheses and conclude that distribution of empowerment

across Muslim and non-Muslim women is not same after joining SHGs.

While the analysis of decision making for child marriage ($Md=4$), $u=18172$, $z=-.716$, $p=.474$ and consideration for primary household decisions ($Md=4$), $u=17369$, $z=-1.652$, $p=.098$ are greater than $p>.05$ therefore, we accept the null hypothesis and conclude that the distribution of empowerment for these two indicators across Muslim and non-Muslim women is the same after joining SHGs (Table-4).

Table 5. Independent-Samples Mann-Whitney U Test Summary

| | New business | Gender Equality | Participation in cultural events |
|------------------------|--------------|-----------------|----------------------------------|
| Mann-Whitney U | 13370.500 | 13229.000 | 13434.000 |
| Wilcoxon W | 32676.500 | 32535.000 | 32740.000 |
| Z | -5.420 | -5.431 | -5.311 |
| Asymp. Sig. (2-tailed) | .000 | .000 | .000 |

Source: Authors' calculation from field survey data, 2020

The analysis of second-factor Socio-culture covered three variables such as New/growth of the business ($M=3.43$) for Muslims, ($M=3.84$) for non-Muslim, $u=13370$, $z=-5.420$, $p=.000$, gender equality ($M=3.18$) for Muslim, ($M=3.61$) for non-Muslims, $u=13229$, $z=-5.431$, $p=.000$, and participation in cultural events ($M=3.54$) for Muslims and

($M=4.05$) for non-Muslims, $u=13434$, $z=-5.311$, $p=.000$ are less than $P<.05$ therefore, we reject the null hypothesis and conclude that the distribution of empowerment for these variables across Muslim and non-Muslim women is not same after joining SHGs (Table-5).

Table 6. Independent-Samples Mann-Whitney U Test Summary

| | Improvement in personal income | Household asset structure | Obtain Personal assets |
|------------------------|--------------------------------------|---------------------------------|------------------------------|
| Mann-Whitney U | 18227.500 | 15031.000 | 17452.500 |
| Wilcoxon W | 36948.500 | 34337.000 | 36758.500 |
| Z | -.712 | -3.748 | -1.535 |
| Asymp. Sig. (2-tailed) | .476 | .000 | .125 |

Source: Authors' calculation from field survey data, 2020

The analysis of third-factor assets acquisition included three variables: improvement in personal income ($Md=4$), $U=18227$, $z=-.712$, $p=.476$ obtaining personal assets ($Md=4$) $u=17452$, $z=-1.535$, $p=.125$ is greater than $P>.05$; therefore, we accept the null hypothesis and conclude that the distribution of empowerment for these two items across Muslim and non-Muslim women is the same after joining SHGs.

While the analysis for improvement in household assets ($M=3.53$) for Muslim, ($M=3.86$) for non-Muslims, $u=15031$, $z=-3.748$ $p=.000$ is $P<.05$ therefore, we reject the null hypothesis and conclude that the distribution of empowerment across Muslim and non-Muslim women are not the same after joining SHGs (Table-6).

Fidings

Our first hypothesis analysis based on the Chi-Square test for independence illustrates a significant difference between the variables mentioned and religion (Muslim and non-Muslim) women in terms of literacy, occupation, and the number of wage earners in the family. Only for the type of family, there is no association between religion and family type.

Analysis of the second hypothesis using the Mann-Whitney U test demonstrates that there is a difference in the empowerment of Muslim and non-Muslim women in terms of "ability to support the family financially" and "household expenditure," however the last two variables of

the household decision-making factor there is no difference in the empowerment of Muslim and non-Muslim women in terms of "decision making for child marriage" and "participation in primary household decisions."

Analysis of the second factor or third hypothesis suggests a difference between the empowerment of Muslim and non-Muslim women in terms of socio-culture empowerment, which includes New/growth of the business, gender equality, and participation in cultural events variables.

Finally, the analysis of the last hypothesis or third factor reveals no significant difference in the empowerment of Muslim and non-Muslim women in terms of "improvement in personal" and "obtaining personal assets". While for the variable of "improvement in household assets," there is a difference between groups of Muslim and non-Muslim women.

Conclusion

In the present article, we examined whether membership in the Self Help Group's microfinance scheme empowers Muslim and non-Muslim women uniformly. Factors such as household decision making, Socio-culture, and asset acquisition variables are studied after joining SHGs.

The empirical results from our analysis report that participation in the SHGs program has increased the empowerment of women. However, this advantage was not equally acquired among Muslim and non-Muslim women as non-Muslim women are empowered than Muslim

women in terms of financial and socio-cultural factors. While for the indicators such as decision making for child marriage, consideration for primary household decisions, and personal assets acquisition, the level of empowerment is the same across Muslim and non-Muslim women. Our findings converge with previous findings of Mukherjee (2014) women of upper castes society who are participants of SHGs were more likely to be empowered than other group participating members of socio-religious communities. These differences may be due to multifaceted socioeconomic, religious, and cultural inhibition of impacting communities (Sultana, Jamal, and Najaf, 2017).

For decades, scholars and microfinance practitioners have been arguing that microfinance programs such as the Self Help Bank Linkage Program in India have been mainly recognized because of their positive economic effects and the belief that they empower women. This research distinct from previous researches by comparing the empowerment of Muslim and non-Muslim women groups, declaring that participation in the SHGs scheme of the microfinance empowers Muslim and non-Muslim women; however, non-Muslim women are more empowered than Muslim in terms of social culture and financial variables.

Limitation of the Study

We papered 600 questionnaires for women members of the NAVODYA Self Help Group scheme of South Canara District Central Cooperative (SCDCC) bank. Out of these 600 questionnaires, we had to drop 211 of them out due to missing data, and high response bias left a sample size of 389. The other limitation was the spread of Covid-19 diseases and lockdown periods, making the data collection procedure very long.

Further research may extend this work by considering a larger sample size and not confined to one district but conducting similar studies in other states of the country to explore women empowerment through microfinance on various religions. Most vigorous efforts were made to illustrate the empowerment of women, with resource and time constraints.

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