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**A STUDY OF THE IMPACT OF MICRO FINANCE ON THE EMPOWERMENT OF RURAL WOMAN IN INDIA**

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**NAGAMALAI**

**ABSTRACT**

*Microfinance as a tool for empowerment of women, the enlistment of the poor, has gained credence in development dialogue, the world over. Reaching women in remote rural areas and creating women legitimate organizational space where women can meet function as a collective unit has been recognized as a development of significant potential for challenging the social and economic isolation of women. Massive multiplication of such group-based lending programme is being advocated by national and international donor organizations as the single most effective anti-poverty intervention that can be globally adopted. Microfinance can assume a larger role in the global strategy for meeting the international pledge of the millennium development goals and for the commitment to cut poverty by half by 2015 through a collaborative concerted effort of all the share holders. The present study will provides ample evidence to the fact that micro finance through SHGs laid the seeds for social and economic empowerment of women.*

**KEYWORDS**

micro finance, rural woman empowerment.

**INTRODUCTION****MICRO FINANCE**

**M**icro-finance programme has been well-recognized world over as an effective tool for poverty alleviation and improving socio-economic conditions of rural poor. In India too, Microfinance programmes are making a strong headway in its efforts to reduce poverty and empower the rural poor. Moreover, these programmes have come to be regarded as a supplementary development paradigm, which widens the financial service delivery system by linking the large rural population with formal financial institutions through SHGs (Self Help Groups)

**WOMEN EMPOWERMENT**

Empowerment of women means making women economically independent, self reliant, confident and positive in attitude. It helps women to face any situation and to participate in the developmental activities of the nation.

Empowerment helps to overcome pressures and problems of poverty and gender based inequality. Thus investing in "women potential" and empowering them to achieve their choices and opportunities is the surest way to contribute to economic growth and development.

In India too, micro-credit is making a strong headway in its efforts to reduce poverty and empower the rural poor. The rural poor, with the intermediation of voluntary organizations join together for self help to secure better economic growth.

**SCOPE OF THE STUDY**

The study aims to find the impact of micro finance on the empowerment of the Rural Women in India.

**OBJECTIVES OF THE STUDY**

1. To study the factors influencing them to join as a self Help Group Member.
2. To evaluate the impact of micro finance on empowerment of women.
3. To study the problems faced by the SHG members in micro enterprises.

**METHODOLOGY**

The study is an empirical study based on survey method using secondary data. Secondary data collected from books, journals, magazine and internet.

**GROWTH AND DEVELOPMENT OF MICROFINANCE IN INDIA**

Poverty is a crucial problem in all developing countries in the present day world. It is felt that the problem of poverty can be solved through a concerted effort by the state. In India too, micro-credit is making a strong headway in its efforts to reduced poverty and empower the rural poor. The rural poor, with the intermediation of voluntary organizations join together for self helps to secure better economic growth.

Self Help Groups (SHGs) form the basic constituent unit of the Microfinance movement in India. Although the term self-help group is used in different countries to describe a variety of financial and nonfinancial associations, in India SHG refers to a group of a few individuals – usually poor and often women – who pool their saving into a fund from which they can borrow as and when necessary.

The table given below shows the percentage and number of Poor in 2011-12.

**TABLE 1: PERCENTAGE AND NUMBER OF POOR ESTIMATED BY TENDULKAR METHOD, USING MIXED REFERENCE PERIOD (MRP)**

Year	Poverty Ratio (0%)			Number of Poor (million)		
	Rural	Urban	Total	Rural	Urban	Total
1993-94	50.1	31.8	45.3	328.6	74.5	403.7
2004-05	41.8	25.7	37.2	326.3	80.8	407.1
2011-12	25.7	13.7	21.9	216.5	52.8	269.3
Annual Average Decline : 1993-94 2004-05 (Percentage points per annum)	0.75	0.55	0.74			
Annual Average Decline : 2004-05 2011-12 (Percentage points per annum)	2.32	1.69	2.18			

Source : NABARD

The percentage of persons below the Poverty Line in 2011-12 has been estimated as 25.7% in rural areas, 13.7% in urban areas and 21.9% for the country as a whole. The respective ratios for the rural and urban areas were 41.8% and 25.7% and 37.2% for the country as a whole in 2004-05. It was 50.1% in rural areas, 31.8% in urban areas and 45.3% for the country as a whole in 1993-94. In 2011-12, India had 270 million persons below the Tendulkar Poverty Line as compared to 407 million in 2004-05, that is a reduction of 137 million persons over the seven year period.

During the 11-year period 1993-94 to 2004-05, the average decline in the poverty ratio was 0.74 percentage points per year. It accelerated to 2.18 percentage points per year during the 7-year period 2004-05 to 2011-12. Therefore, it can be concluded that the rate of decline in the poverty ratio during the most recent 7-year period 2004-05 to 2011-12 was about three times of that experienced in the 11-year period 1993-94 to 2004-05.

It is important to note that although the trend decline documented above is based on the Tendulkar poverty line which is being reviewed and may be revised by the Rangarajan Committee, an increase in the poverty line will not alter the fact of a decline. While the absolute levels of poverty would be higher, the rate of decline would be similar.

**TABLE 2: STATE SPECIFIC POVERTY LINES FOR 2011-12**

S.No	State	Monthly per capita (Rs.)	
		Rural	Urban
1	Andhra Pradesh	860	1,009
2	Arunachal Pradesh	930	1,060
3	Assam	828	1,008
4	Bihar	778	923
5	Chhattisgarh	738	849
6	Delhi	1,145	1,134
7	Goa	1,090	1,134
8	Gujarat	932	1,152
9	Haryana	1,015	1,169
10	Himachal Pradesh	913	1,064
11	Jammu & Kashmir	891	988
12	Jharkhand	748	974
13	Karnataka	902	1,089
14	Kerala	1,018	987
15	Madhya Pradesh	771	897
16	Maharashtra	967	1,126
17	Mainpur	1,118	1,170
18	Meghalaya	888	1,154
19	Mizoram	1,066	1,155
20	Nagaland	1,270	1,302
21	Odisha	695	861
22	Punjab	1,054	1,155
23	Rajasthan	905	1,002
24	Sikkim	930	1,226
25	Tamilnadu	889	937
26	Tripura	798	920
27	Uttarakhand	880	1,082
28	Uttar Pradesh	768	941
29	West Bengal	783	981
30	Puducherry	1,301	1,309
	All India	816	1,000

Note : Computed as per Tendulkar method on Mixed Reference Period (MRP)

**MICRO FINANCE INSTITUTIONS (MFIS) IN INDIA**

Micro Finance Institutions (MFIs) are playing an important role of financial intermediaries in Microfinance sector. These are the institutions, which have come up to fill the gap between the demand and supply for Microfinance. MFIs were defined by the Task Force as "those which provide thrift, credit and other financial services and products of very small amounts, mainly to the poor, in rural semi-urban or urban areas to enable them to raise their income level and improve their living standards". Most top MFIs apply the Grameen mode, allowing them to expand more quickly than those using the SHG linkage mode.

- NGOs, which are mainly engaged in promoting self-help groups (SHGs) and their federations at a cluster level, and linking SHGs with banks, under the NABARD scheme.

**TABLE 3: BANK LOANS PROVIDED TO MFIS (Rs.in crore)**

Agency	Years	Amount of loan disbursed to NGOs/MFIs		Outstanding against NGOs/MFIs as on 31 March, 2010		Percentage Recovery of loans range
		No. of MFIS	Amount	No. of MFIS	Amount	
Commercial Banks (Public, Private and Foreign)	2008-09	522	3,718.93	1,792	4,977.89	70-100
	2009-10	645	8,038.61	1,407	10,095.32	80-100
	% growth	23.5	116.2	(20.1)	102.8	
Regional Rural Banks	2008-09	59	13.40	153	31.20	87-100
	2009-10	46	24.14	103	52.22	100
	% growth	(22)	80.1	(32.7)	67.4	
Cooperative Banks	2008-09	0	0.00	0	0.00	NA
	2009-10	0	0.00	3	0.007	90
	% growth	NA	NA	NA	NA	NA
Total of All Banks	2008-09	581	3,732.33	1,915	5,009.09	
	2009-10	691	8,062.74	1,513	10,147.54	
	% growth	18.9	116.5	(21.0)	102.6	
SIDBI	2009-10	88	2,665.75	146	3,808.20	NA
Total of all Banks and SIDBI to MFIS	2009-10	779	10,728.49	1,659	13,955.74	

Note: Actual no. of MFIS provided with bank loans would be less as several MFIS had availed loans from more than one banks.

**CONCLUSION**

The study, beyond any shadow of doubt, has revealed that though micro enterprises have succeeded in empowering women and improving their status to some extent, their basic objective of eradicating poverty is yet to be realized.



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