

# Empowerment of Muslim Women through Microfinance and Self Help Groups: A Case Study of Chennai City

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## ABSTRACT

The empowerment of women is one of the central issues in the process of development of countries all over the world. The Government of India has made Empowerment of Women as one of the principal objectives of the Ninth Five Year Plan (1997-2002) and also declared 2001 as the year of 'Women's Empowerment'. Women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and to gain 'power'. Microfinance is the provision of small amounts of financial services to low income poor and very poor self-employed people. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. This study addresses empowerment of Muslim women through microfinance and self-help groups in Chennai city of Tamilnadu. The information required for the study has been collected from both the primary and secondary sources. Further statistical analysis has been undertaken using various statistical tools like logistic regression, student t test, F test, Chi square test, ANOVA, Duncan Multiple Range Test (DMRT), the Wald Test, etc.

**Keywords:** Women Empowerment, Microfinance, SHGs

## INTRODUCTION

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. It is by nature a process and/or outcome (Krishna, 2003). Microfinance is the provision of small amounts of financial services to low income poor and very poor self employed people. Microfinance refers to small scale financial services for both credits and deposits that are provided to people who farm or fish or herd; operate small or micro-enterprises where goods are produced, recycled, repaired or traded; provide services; work for wages or commissions; gain income from renting out small amounts of land, vehicles, draught animals or machinery and tools to other individuals and local groups in developing countries, in both rural and urban areas.

A distinction has to be made between the two terms microcredit and microfinance. The former refers small

amounts of money given as loans to poor while the latter is a broader term and encompasses in its orbit not only loans but also savings, transfer services and insurance. Microfinance includes microcredit. It was in the 1990's that microcredit became microfinance. There are two schools of thought in microfinance, namely the Institutionalist school and the Welfarist school. The former's focus is on developing a financial institution which is sustainable and which provides financial services to the poor. Eg: Bank Rakyat of Indonesia. The latter's focus is on immediate improvement in the economic status of the poorest of the poor by providing them financial service at a subsidized rate. Eg: Grameen Bank.

The Sachar Committee was appointed by the Government of India in 2005 to provide a detailed account of the position of Muslims in India. The Muslim forms the largest minority in India. They constitute 13.4 percent of the population according to the Census. With regard to the various human development indicators they are lagging behind. One of the interventions to help the community would be to provide access to finance especially to women who are living in dire straits. Hence

this study is a modest attempt to analyze the impact of providing microfinance in empowering Muslim women in Chennai city. The religion Islam has endowed women with economic rights which are mentioned in Sura Nisa – Chapter Four of the holy Quran. A Muslim woman is free to do any work as long as it does not impinge her modesty. The income she earns belongs to her. She can own or dispose of property which she inherits. Further she has no financial obligations as it is the duty of the father and brother to take care of the women before marriage and her husband has to provide for her after marriage. She has the right to acquire education and develop her skills. But unfortunately the Muslim women are stereotyped as being constrained. The aim of this study is to examine whether religion has an impact on the empowerment of the Muslim women as very often the regional and cultural homogeneity tends to obscure the impact of religious differences in certain places.

The role of NGOs in women empowerment programs cannot be exaggerated. These NGOs help women through self-help formation with regard to savings and thrift and enable them fully involve in economically productive activities through microfinance. The NGOs develop management skills at the grassroots level. They help them to utilize the indigenous knowledge of management. NGOs with the help of the Self Help Groups reach out to the rural women. SHGs are of recent origin in India. Self Help Groups (SHGs) are small, economically homogeneous and affinity groups of rural/urban poor women, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. These groups organize poor women and motivate entrepreneurship in them by providing financial help in a small way under micro-credit scheme.

## PREVIOUS STUDIES

Kabeer (1994) in her seminal work has discussed the gender perspectives of development by providing an overview of the inception of Women in Development (WID) perspective in the realm of international development. She has re-examined many of the problems which WID advocates had tried to tackle. She has distinguished between WID and GAD (Gender and Development). Goetz and Gupta (1996) have challenged the view that borrowing by women leads to their empowerment. They have highlighted that since the mid 1980's the credit to poor rural women in Bangladesh has increased manifold on account of specialized institutions offering credit. But the increased borrowing by women and the high repayment of loans are assumed to be indicative of their empowerment. Ackerly (1997) has given an illuminating account of four credit organizations in Bangladesh and their impact on the lives of the women who are their clients. The four organizations Bangladesh Rural Advancement Committee (BRAC), a Bangladesh non-

governmental organization operating nationally; Grameen Bank, a Bangladesh development bank operating nationally; Save the children, an international NGO operating in few regions of Bangladesh and Shakti Foundation, a young local NGO operating in the urban slums of Dhaka, the capital city of Bangladesh. Kabeer (1998) has critically reviewed the conflicting evaluation of empowerment of women on account of availing microfinance whether these conflicts are empirical, conceptual or methodological in nature. She has discussed the alternative frameworks that have been used. Shanthi (2001) has succinctly discussed the concept of empowerment and has highlighted the various facets of empowerment namely political, legal, economic, cultural and social empowerment. The concept of empowerment indicates a shift in perspective from welfare to development of skills and decision making power. Malhotra, Schuler and Boender (2002) have presented a review of the strategies that boost women's empowerment in the context of development. They have evaluated current theories and research and have identified two key factors in the process of empowerment as control over resources and the ability to make choices. Hafez (2003) contends that Islamic women in Egypt are empowered as they willingly submit to attaining self-perfection as a tool of attaining proximity to God. In their quest for achieving this goal, the enhancement of fellow women takes place by organizing training sessions, projects, and imparting skills to women so as to empower themselves. Parvin (2005) has provided a historical perspective of the position of women in ancient, medieval and modern society and has critically assessed the intervention strategies of the Government of India and the Government of Tamil Nadu in the economic empowerment of women. Manimekalai (2007) portrays the importance of Micro Finance by describing it as the buzz word among both governmental and non – governmental organization (NGOs) in promoting micro entrepreneurial activities through Self Help Groups in both rural and urban areas. Armendariz and Roome (2008) have provided an overview of microfinance and its relation to gender, health and education in Bangladesh. Further anecdotal evidence from Bangladesh, Africa and Mexico has been presented. Chaudary and Nosheen (2009) have portrayed the importance of women empowerment in the development policies of developing countries. The authors have used stratified random sampling and collected data from the district of southern Punjab, Pakistan, pertaining to urban, rural and tribal areas. Hussain, Mukherjee and Dutta (2010) have provided an illuminating account of the effect of self-help group formation on empowerment levels by making a comparative analysis of older members of Self Help Groups with the newly inducted members. Sultana and Jamal (2012) have examined empowerment of women through microfinance. This study has compared Hindu and Muslim SHGs in a central locality of Chennai city. They found that the majority of members are working for daily wages and some are doing traditional family business. Only a small

proportion of the respondents are earning salaries. Most of those Self Help Group members are unemployed and house wives. The Self Help Group gives them a platform through which they can utilize their potential and get self-employment opportunities and for their idle family members.

The present study is different as it analyses the role of microfinance in empowering Muslim women as well as non-muslim women in a comparative perspective and a comparison between members of Self-help Groups and non-members to gain better insights into the working of SHGs. Many of the studies reviewed pertain to the rural areas whereas the present study pertains to urban areas of Chennai Metropolis which is the capital of Tamil Nadu, a southern state of India. The present study is significant in that it has brought to light the contribution of Muslim women as they are usually stereotyped as being secluded, lacking in confidence, diffident and tradition bound. Further a comparative analysis has been undertaken to ascertain the areas where there is a need for improvement. Unless all sections of the society contribute to the economic development of the nation, the nation cannot progress. But economic development alone is not sufficient. There has to be peace and harmony among different communities. It is of utmost importance that the Muslim community is encouraged to join the mainstream and is able to progress and improve their standard of living and also contribute to the economic development of the nation.

## OBJECTIVES

- To get insights into the working of self help groups and how microfinance is used as an empowerment strategy.
- To compare the economic status of members of self help groups with the economic status of non-members of self help groups.
- To suggest measures for better intervention in the provision of microfinance to improve its efficiency as an empowerment strategy.

## METHODS AND MATERIALS

The present study is mostly descriptive and empirical in view of the very nature of the topic and hence both primary and secondary data were collected. Primary data was collected by means of schedules/questionnaire from 600 respondents adopting stratified, purposive random sampling. Stratified sampling is one of the random sampling methods which uses the information available regarding the population and attempts to design a more streamlined procedure to obtain an efficient sample. The city of Chennai is divided into 200 divisions for administrative purposes. The objective of the present study was to undertake a comparative analysis of the Muslim and non-Muslim respondents who have been participants of the microfinance intervention. The total sample of 600 women respondents who were selected from different parts of

Chennai city where the 2 NGO viz., 4MTrust and Roshini are providing microfinance, of whom 400 are receiving microfinance and the remaining 200 are the control group. Of the 400 respondents, 200 are Muslims and the other 200 are non-Muslims. In the control group of the 200 respondents, 100 are Muslims and 100 are Non Muslims. The 2 NGOs have been active in forming SHGs in areas where Muslims reside in large numbers like Royapettah, Triplicane, Washermanpet and the like. In these areas there is dualistic composition namely there are independent bungalows, high rise buildings and dingy by-lanes which have houses with asbestos sheets and even slums where people dwell in huts. Some of the respondents who were living in huts earlier are now living in the Tamil Nadu Slum Clearance Board apartments which have minimum facilities. Some of the respondents are living in concrete houses but there is space constraint and living conditions are abysmally low. Some of the other respondents are fortunate to live in comfortable houses with all the facilities. Thus the researcher was able to observe wide difference in the living standards of the respondents. In such areas there is an urgent need to help people, rise above the poverty line and empower themselves. This daunting task has been accomplished by the two NGOs to a certain extent. There are areas where there is a concentration of the Muslim population. Samples were selected from those areas where the two NGOs – 4M Trust and Roshini are working. Hence the methodology adopted can be described as stratified, purposive random sampling. The sample size comprised of 600 women respondents, of whom 200 are Muslim women and another 200 are non-Muslims of self help groups formed by the same NGO. The control group namely women who are not members of any SHG were selected from the same localities from where the SHG members were selected. The control group comprises of 100 Muslim and 100 non-Muslim women. The members and non members selected belonged to the same locality with similar socio economic background, so that a meaningful comparison could be made. Information was also collected from secondary sources namely from books, journals, reports, websites, newspapers, etc. Further statistical analysis has been undertaken using various statistical tools like logistic regression, student t test, F test, Chi square test, ANOVA, Duncan Multiple Range Test (DMRT), The Wald Test, etc., Estimation of the coefficients (i.e. the  $\beta$ 's) in logistic regression is performed in SPSS using the method of maximum likelihood estimation (MLE). The standard errors are also computed by SPSS, and their estimation also relies on MLE theory. If the null hypothesis that  $\beta_i = 0$  is true, then this statistic has an approximate standard normal distribution. So, we can compare this to values in the normal tables for a given level of significance.

**Model 1:** In our case, ECO\_TOT, SOC\_TOT are significant (because SPSS output sig column gives  $p < 0.05$  and corresponding 95% CI does not cover 1) where as KNOW\_TOT is not statistically significant ( $p = 0.12$  which is  $> 0.05$  also CI covers 1)

**Model 2:** In our case, ECO\_TOT, KNOW\_TOT are significant (because SPSS output sig column gives  $p < 0.05$  and corresponding 95% CI does not cover 1) where as SOC\_TOT is not statistically significant ( $p = 0.12$  which is  $> 0.05$  also CI covers 1).

**Model 2:** In our case, ECO\_TOT, SOC\_TOT, KNOW\_TOT are significant (because SPSS output sig column gives  $p < 0.05$  and corresponding 95% CI does not cover 1).

Collectively, ECO\_TOT is significant in all the three models. However all the three regressors are significant for Model 3. SOC\_TOT is significant in Model 1 but not in Model 2 where as KNOW\_TOT has a reversal effect in this regard.

**Model 1**

$$\text{logit}(\theta) = -9.300 + .257 \text{ ECO\_TOT} + .579 \text{ SOC\_TOT} - .110 \text{ KNOW\_TOT}$$

**Model 2**

$$\text{logit}(\theta) = -14.038 + .113 \text{ ECO\_TOT} + .263 \text{ SOC\_TOT} + .539 \text{ KNOW\_TOT}$$

**Model 3**

$$\text{logit}(\theta) = -17.524 + .582 \text{ ECO\_TOT} + .963 \text{ SOC\_TOT} - .350 \text{ KNOW\_TOT}$$

For example, a one unit (score) increase in ECO\_TOT increases the log odds of improvement by 0.257, on average provided other two predictors unrelated with ECO\_TOT.

The comparison between Muslim and non-Muslim members has revealed that the coefficients for economic and social empowerment are higher in case of non-Muslims as compared to Muslim members except in the case of knowledge empowerment where Muslim members seem to have benefitted more by joining SHG. The present study is different from the above mentioned study in the following aspects namely it is a micro study conducted in one city, Chennai by choosing a purposive, stratified random sample. Further variables considered are different and the objective is to study women’s empowerment by endeavoring a comparative analysis between Muslim and non-Muslim women respondents. Reduction in poverty has not been directly studied but through improvement in consumption, food intake and living standards.

**ANALYSIS AND DISCUSSION**

The present study has made use of the logistic regression or logit model to study the relationship between empowerment and its components namely economic, social and knowledge-awareness empowerment. The following variables have been included in measuring economic empowerment namely age of the respondent (18-45 years), literate, self employed, number of earning members (exceeding one), living in an own house, concrete house with basic amenities, savings, having a bank account and operating it, income, loan (taken more than once), purchased assets after joining self help group, having three meals comprising of nutritious food,

consulting doctor when unwell. Social empowerment has been measured as a function of the following variables namely size of the family (members number five or less), living in a nuclear family, children being educated, support from family members with respect to work, participation in programs organized by the SHG, participation in decision making by the self help group, ability to resolve problems concerning self or co-members or neighbors.

The knowledge and awareness empowerment has been described as being aware of the age for voting, having voted in the last election, decision regarding the leader to be voted taken by self, knowledge of the persons in position regarding SHG and NGO, knowledge of the religious practices, laws pertaining to dowry being an offence, child labor and child marriage being prohibited, importance of educating the girl child, being in possession of the ration card and voter identity card, improvement in status vis-à-vis home and community since becoming a member of the SHG.

Table 1: Logistic regression

Quantities	Model			
	For all members	Muslim	Non-Muslim	
<b>Classification Table</b>	75.3%	73.0%	88.0%	
<b>The Likelihood Ratio Test</b>	.000	.000	.000	
<b>Nagelkerke R Square</b>	.263	.272	.481	
<b>The Hosmer-Lemeshow Goodness-of-Fit Test</b>	.131	.821	.434	
<b>The Wald Test</b>	ECO_TOT	.000	.018	.000
	SOC_TOT	.000	.061	.001
	KNOW_TOT	.120	.000	.023
	Constant	.000	.000	.000
<b>Coefficients</b>	ECO_TOT	.257	.113	.582
	SOC_TOT	.579	.263	.963
	KNOW_TOT	-.110	.539	-.350
	Constant	-9.300	-14.038	-17.524

Source: Computed

**Note:** ECO\_TOT refers to economic empowerment; SOC\_TOT refers to social empowerment, KNOW\_TOT refers to knowledge and awareness empowerment.

Table 2: Group Statistics – ALL

	Group	N	Mean	Std. Deviation	Std. Error Mean
Economic Empowerment	Muslim	200	32.4950	3.76442	.26618
	Non-Muslim	200	34.0000	3.70657	.26209
Social Empowerment	Muslim	200	6.8000	1.39633	.09874
	Non-Muslim	200	6.7200	1.08048	.07640
Knowledge Empowerment	Muslim	200	17.0750	1.60695	.11363
	Non-Muslim	200	14.9300	1.54175	.10902

Source: Computed

The arithmetic means for economic and social empowerment of non- Muslims have been found to be higher than for Muslim members except in the case of knowledge and awareness empowerment. The standard deviation is higher for Muslim as compared to non-Muslim members highlighting the variation among the Muslims. This reinforces the findings of the Sachar Committee that the disparity between Muslims and other communities is sharp and among the Muslims there is extreme variation.

Table 3: Independent Samples Test

t-test for Equality of Means					
Variables	T	df	Sig. (2-tailed)	95% Confidence Interval of the Difference	
				Lower	Upper
Economic Empowerment	-4.029	398	.000	-2.23940	-.77060
Social Empowerment	.641	398	.522	-.16544	.32544
Knowledge Empowerment	13.622	398	.000	1.83543	2.45457

Source: Computed

The Student's t test also has highlighted the fact that economic and knowledge empowerment is statistically significant among the Muslim and non-Muslim members. There is a significant difference between the Economic and Knowledge empowerment between the two groups (Muslim and Non-Muslim).

Table 4: ANOVA

	Group	Sum of squares	d.f	Mean square	F	P
Economic Empowerment	Between groups	992.758	3	330.1919	27.371	.0000
	Within groups	4787.740	396	12.09		
	Total	5780.497	399			
Social Empowerment	Between groups	56.070	3	18.69	13.102	.0000
	Within groups	564.890	396	1.426		
	Total	620.960	399			
Knowledge Empowerment	Between groups	71.610	3	23.870	6.873	.0000
	Within groups	1375.387	396	3.473		
	Total	1446.996	399			

Source: Computed

Since the P value is less than 0.01 the null hypothesis is rejected at 1 per cent level of significant. There is a significant difference between Muslim and non-Muslim respondents. The analysis of variance has brought of light the fact that there is a difference between Muslim and non-Muslim respondents in terms of economic, social and knowledge empowerment.

Duncan Multiple Range has been used to study the level of empowerment after joining SHGs. The economic, social and knowledge empowerment of SHG members is analyzed.

Table 5: Economic Empowerment

Level of Empowerment after joining SHG	N	Subset for alpha = 05			
		1	2	3	4
No Changes	99	30.9798			
Minor Improvement	116		32.8793		
Moderate	76			33.8947	
High	109				35.2477
Sig.		1.000	1.000	1.000	1.000

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample size = 97.433
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

The Duncan Multiple Range Test shows that the economic empowerment of the respondents is high after joining the SHG. This is so because the income, the savings and assets of the SHG members have increased after they have become members. Further they are improving their occupational capability by taking skill development and other training programs.

Table 6: Social Empowerment

Level of Empowerment after joining SHG	N	Subset for alpha = 05	
		1	2
No Changes	99	6.2121	
Moderate	76	6.5395	
Minor Improvement	116		7.0431
High	109		7.1101
Sig.		0.056	0.696

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample size = 97.433
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

The Duncan Multiple Range test shows that the social empowerment of the respondents is high after joining SHG. They have realized the importance of literacy health and balanced diet.

Table 7: Knowledge Empowerment

Level of Empowerment after joining SHG	N	Subset for alpha = 05		
		1	2	3
Moderate	76	15.2763		
No Changes	99		15.8081	
High	109		16.4483	16.4483
Minor Improvement	116			16.2110
Sig.		1.000	0.132	0.375

Means for groups in homogeneous subsets are displayed.

- a. Uses Harmonic Mean Sample size = 97.433
- b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

The knowledge and awareness component of empowerment also shows a high level, but the difference between high and minor improvement is marginal. Nevertheless the respondents knowledge and awareness of matters concerning their day living has improved. Thus the Duncan Multiple Range Test shows that economic, social and knowledge empowerment has improved of the SHG members.

## SUMMARY OF FINDINGS

The two NGOs 4M trust and Roshini have been helping in the formation of the SHGs – conducting training programs and skill development programs enabling the respondents to avail microfinance.

- In the study the majority of Muslim respondents' family members either husband / father are wage earners. Only a small percentage of them work in the Government sector. This finding corroborates Sachar Committee Report.
- The majority of respondents are living in concrete houses. But a small number is also residing in huts. As regards ownership of houses, Non-Muslims seem to live in town houses as compared to Muslim respondents.
- The SHG members participate in public events and programs more than the control group.
- The NGOs provide the SHG members awareness on health and hygiene and medical camps are also held, and this has helped the SHG members to take better care of themselves and their families.
- The SHG members' income and assets have increased as compared to the control group.
- The impact of microfinance is reflected in the change in the asset value; change in income and consumption pattern and above all in savings and thrift.
- Consumption patterns have changed after joining SHG and the respondents are able to have balanced and nutritious diet. The SHG members consuming three meals daily are more than those of the control group. The Muslim members' consumption pattern in terms of nutritive items consumed is better than that of the Non Muslim respondents.
- Various locations are practiced by the respondents among the Muslims; home based activities are preferred like tailoring, embroidery, producing products from sea shells. While the non Muslims seem to do well selling perishable products as well as durable products. Younger members are taking up new ventures like beauticians, export of herbal products, hairstyles and acupressure centers'.
- The control group is also involved in some of the activities mentioned. Some of their prefer salaries jobs and others prefer to be home makers.
- The SHG members' decision making power has increased tremendously and their status within the home has improved after joining SHG.

- The knowledge and awareness of SHG members has improved drastically. But it was surprising to note that the knowledge empowerment component of Muslim SHG members was more than non-Muslim SHG members.
- The Duncan multiple range test shows that members are able to achieve a higher level of empowerment.

## CONCLUSION

The importance of microfinance in empowering women is brought to light as it helps women to become economically self reliant which boosts their morale and also contribute to the welfare of the household, thereby contributing to human development. It also generates positive externalities in the form of increased confidence, self esteem and self worth of the women. The process of empowerment has to start from within but access to training, skill development, knowledge and awareness comes from an external agency which could be the Government, NGOs or grassroots level social workers. Empowerment is a process as well as an end in itself.

The present study on the impact of microfinance as the tool of empowerment of women has brought to light the crucial role played by SHGs. The majority of Muslim women in the sample who were homemakers are today successful entrepreneurs. They prefer to do home based production as it helps in taking care of their homes and also brings them income. The marketing of certain products like perishables are pursued more by the Non-Muslim respondents. Similarly differences are found between Muslim and Non Muslim respondents who are members of the SHG with regard to savings, purchase of assets and decision making. Though there are differences, the statistical analysis confirms it. The mean and standard deviation for economic, social and knowledge empowerment highlight the difference but they are not very significant and the difference is minimal. The ANOVA also confirms the differences.

The qualitative analysis and the observations made by the researcher show membership in SHG and availing of microfinance have made an immense difference in their lives. It has not only brought material gains but tremendous confidence, self esteem, respectability and improvement in communication skills. It has fostered friendship and the ability to stand up for their rights as well as help others. All these have been achieved at a cost namely heavier workloads, stress and fatigue. But the benefits far exceed the costs and the women are happy to bear the costs. Very few research studies are available on the status of underprivileged religious minority, Muslim women. Despite government's constitutional equality and directive principles of state policy Muslims, being a minority do suffer subtle discrimination.

In view of the above, the researcher wanted to study the impact of grassroots interventions on the livelihood of Muslim women. Microfinance has really helped these women to become empowered and the impact is more subjective in nature than objective for measurement.

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## RECOMMENDATIONS

- Microfinance as an 'intervention strategy' for 'empowerment of women' is found to have good potentials, But these SHGs which avail the micro credit should not fall prey to politicians and should not allow other socio-political-economic religious groups to dominate them.
- The rapport established crossing the boundaries of class and caste must be used for strengthening the collective interests to create a world without disparities and it must be sustained.
- Networking between and among SHGs and forming federations may go a long way not only in protecting the interests of SHGs but also, help to command respect in high level government machinery and in national / international bodies. Once federations are formed they can think of organizing trade fairs periodically capture the market and even compete with big corporations.

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