



Impact of microfinance participation on women's current fertility, contraceptive use and desire for additional child- Results from National Family Health Survey, 2015-16

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Background

- Literary evidences recognize the importance of access and use of financial services and its impact on women's reproductive health.
- This paper examines the association between credit program participation with current fertility, contraceptive use and desire for additional children among non-pregnant and non-menopausal women in India.

Materials & Methods

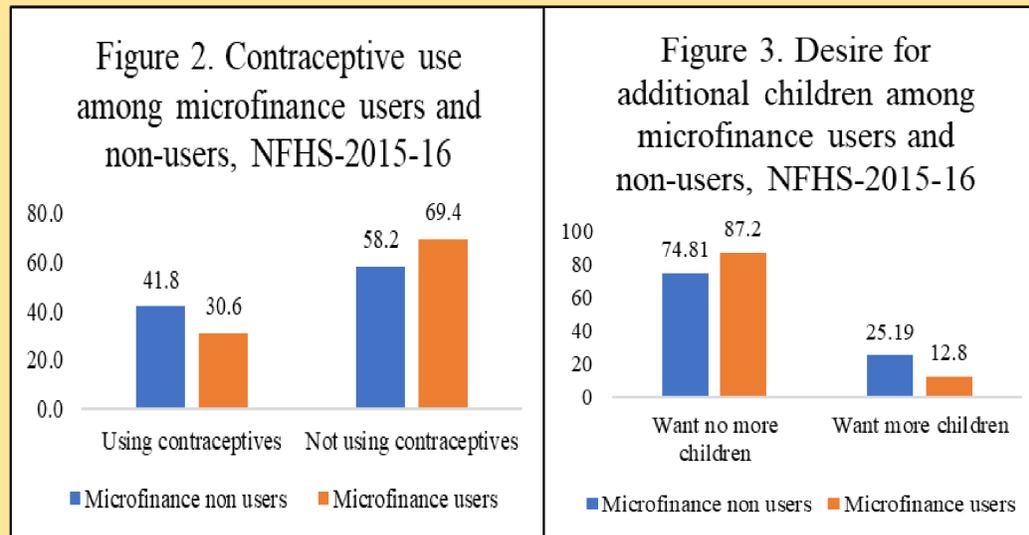
- To fulfil the study objective we analyze the fourth round of National Family Health Survey.
- The three outcome variables of the study are current fertility, contraceptive use and desire for additional children.
- Independent Variables: microfinance participation of the women, exposure to mass media and family planning, owning and having a bank account etc.
- Univariate descriptive statistics was undertaken to understand the sample characteristics of the study population.
- Binary multivariate analysis was done to examine the association of the independent variables on each of the dependent variables.

Findings of the study

Table 1: Sample description of the dependent and independent variables (Percent distribution)

Variable Name	Sample size (n)	Population distribution (%)
All	86,811	100
Dependent Variable		
Current fertility		
Recent birth	32,880	36.05
Contraceptive use		
Yes	45,304	54.75
Desire for additional child		
Want more children	21,452	23.96
Key Independent variable		
Taken a microcredit loan		
Yes	6,134	22.2

Findings of the study



In figure 1, we see that recent birth is higher among microfinance non-users (35%) compared to microfinance users (25%). On the contrary, in figure 2, contraceptive use among microfinance users is higher (69%) compared to their counterparts (58%). Desire for additional child among the microfinance users and non-users is shown in figure 3, where compared to 25% and 13% of non-microfinance and microfinance users respectively wants no child.

Table 2: Determinants of current fertility, contraceptive use and desire for additional children among women aged 15-49 years, India

	Current fertility	Contraceptive Use	Desire for children
Ever taken a microcredit loan			
No [®]			
Yes	0.83*** [0.71,0.91]	1.18*** [1.10,1.27]	0.70*** [0.63,0.78]
Having & using a bank account			
No [®]			
Yes	1.08* [1.01,1.17]	1.21*** [1.05,1.19]	0.90* [0.83,0.98]

[®] indicates reference category and values in the parentheses are 95% confidence interval; p<0.05, **p<0.01, ***p<0.001; Note: Due to lack of space key independent variables are shown here. However, the entire analysis is done

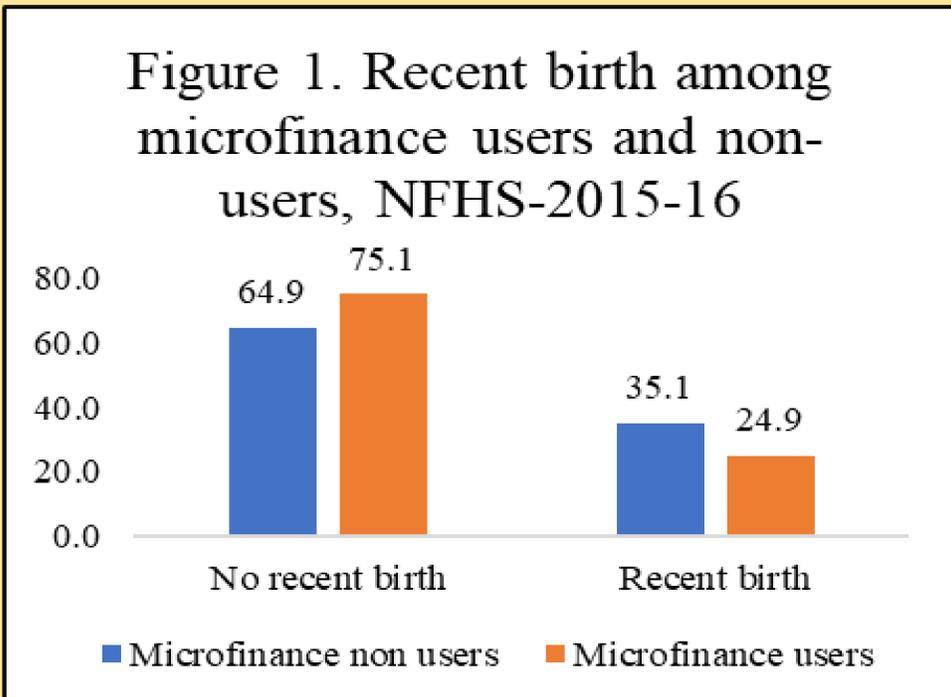


Table 2 depicts the results of binary logistic regression. The result clearly show that women microfinance users are significantly 17% less likely, 18% more likely and 30% less likely to have recent birth, use more contraceptives and to desire for additional child respectively. Owning and having a bank account, also improves the reproductive health of the women.

Conclusion

- With financial inclusion as a major policy objective of the Government of India, we strongly recommend the integration of the ongoing family planning programs with other socio-economic and welfare oriented programs.
- This will provide a holistic approach to population stabilization.