



DOES MERE PARTICIPATION IN SELF HELP GROUPS (SHGs) EMPOWER POOR WOMEN? AN EMPIRICAL COMPARATIVE STUDY BETWEEN PRE AND POST-SHG SITUATION

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ABSTRACT

Presently, Self Help Group (SHG) and Micro- finance are being considered as important tools for poverty alleviation through empowering the poor and underprivileged section of the society throughout the globe. In our country, poverty alleviation programmes have been given more and more importance in the field of economic development since the inception of the planning periods. The present research paper primarily attempts to evaluate the relationship between participation of women into Self Help Groups (SHGs) Micro-finance programme and the empowerment. This paper also strives to assess whether the participation into the SHG-Microfinance empowers a selective category of participants or all participants irrespective of their socio-economic status. To test these three socio-economic factors such as periods of participations, level of education and level of annual family income of the respondents are considered for detailed investigation. Result of the study indicated that the participation in SHGs has significant impact on the members of the SHGs towards empowerment. Factor-wise detailed analysis indicated that participation empowers all categories of poor women irrespective of their socio-economic status or categories i.e. empowerment does not depend on one factor i.e. period of participation alone it depends on many factors. Finally the paper concludes with some suggestions of the author for the eradication of poverty by the socio-economic empowerment of poor-women through SHGs-Microfinance mechanism in the study area.

KEY WORD: Self Help Groups (SHGs), Socio-economic Empowerment, Pre and Post-SHG Situation.

INTRODUCTION:

This paper is an attempt to analyse the impact of Self Help Group (SHG) Micro-Finance on the empowerment of poor women. Keeping this in view, this paper primarily attempts to evaluate the relationship between participation of women into Self Help Groups (SHGs) Micro-finance programme and the empowerment. The study strives to assess whether the participation into the SHG-Microfinance empowers a selective category of participants or all participants irrespective of their socio-economic status or category. To test these three socio-economic factors such as periods of participations, level of education and level of annual family income of the respondents are considered for detailed investigation. It also



attempts to suggest some measures for socio-economic empowerment of women as well as for the efficient and effective functioning of the SHGs for the overall economic development of the study area. The paper has been organised into four sections. **1st Section** gives the objectives and hypotheses of the study, methodology, tools and data base of the study, **Section-2** gives a few words about the study areas, status of women and SHGs in the region, **Section-3** deals with statistical analysis and interpretations of data, findings and Limitations of the study. Finally, **Section-4** concludes with some suggestive measures for

the socio-economic development of the area through the SHG- Micro-finance mechanism.

OBJECTIVES, HYPOTHESES AND METHODOLOGY OF THE STUDY:

The main objective of the study is to examine whether the Self Help Groups (SHGs) have significant role towards the empowerment of women for the socio-economic upliftment and for the poverty alleviation in the area under study. But it is not the sole objective of the study. Most of the researchers are of the opinion that participation in SGH-Microfinance empowers women. The objective of this paper is not only to know only whether participation in SGH-Microfinance empowers women. It strives to assess whether the participation into the SGH-Microfinance empowers a selective category of participants or all participants respective of their socio-economic status. In order to get these answers three socio-economic factors of the respondents were considered. These are periods of participations, level of education and level of annual family income of the respondents. Accordingly, the objectives of the study are set as follows;

- ✓ To test whether the levels of empowerment of poor women do not differ significantly between the Pre- and Post -SHG situation.
- ✓ To test whether the poor women members of SHGs participating in the groups do not differ significantly under Pre and Post-SHG Situation with regards to their period of participations.
- ✓ To test whether the poor women members of SHGs do not differ significantly under Pre and Post-SHG Situation with regards to their level of education
- ✓ To test whether the poor women members of SHGs do not differ significantly under Pre and Post-SHG Situation with regards to their level of annual family income
- ✓ To suggest some measures for the empowerment of women through the Self Help Groups (SHGs) mechanism for the socio-economic upliftment and for the poverty alleviation in the study area.

Based on the objectives of the study the following four hypotheses have been primarily set and empirically tested.

- **H₀₁**: The levels of empowerment of poor women do not differ significantly between the Pre- and Post - SHG situation.
- **H₀₂**: Poor women members of SHGs participating in the groups do not differ significantly under Pre and Post-SHG Situation with regards to their period of participations
- **H₀₃**: Poor women members of SHGs do not differ significantly under Pre and Post-SHG Situation with regards to their level of education
- **H₀₄**: Poor women members of SHGs do not differ significantly under Pre and Post-SHG Situation with regards to their level of annual family income

METHODOLOGY OF THE STUDY:

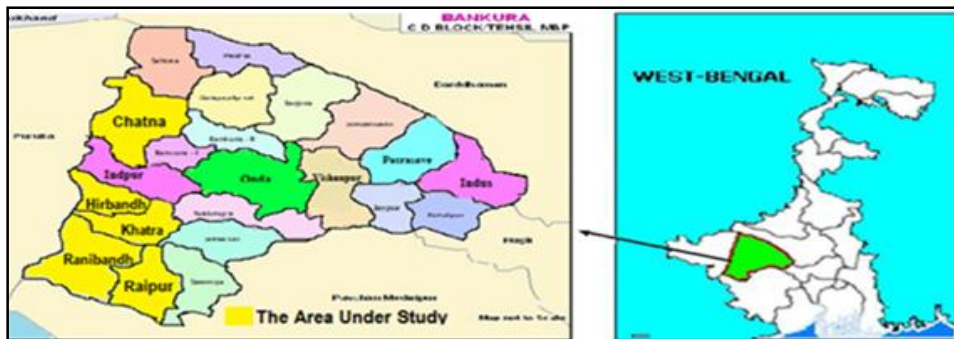
Survey method has been adopted for this study. The survey method gathers data from a relatively large number of cases at a particular time. As the investigator could not locate any appropriate tool for the purpose of this study on Indian population in general and for the sample of the present study in particular, a tool for identifying the level of empowerment for the poor women was developed by the investigators. An empowerment scale for the poor women to measure the overall level of empowerment due to the participation in the Self Help Groups (SHGs) was developed on five point scale, allotting 5 to strongly agreed favourable statement, 4 to agreed favourable statement, 3 to undecided, 2 to disagreed and 1 for strongly disagreed favourable statement and standardized by the investigator himself. There are three dimensions on which the scale is developed. These dimensions are (a) economic-dimensions, (b) social-dimensions and (c) political-dimensions. Twenty questions related to economic dimensions, twenty questions related to Social-dimensions and ten questions related to political dimensions on empowerment of poor women were set to develop a comprehensive schedule for interview of the sample respondents.

The present study is based on both primary data and secondary data. It is basically an empirical investigation based on sample beneficiaries of women Self Help Groups from a backward region from Bankura District of West-Bengal. The study is based on field survey with a structured interview

schedule. The researcher personally conducted the interviews of the members of Self Help Groups with the help of Resource Persons of the SHGs at the Gram Panchayet Level. A sample of 240 members was chosen using multistage stratified random sampling method. A multi stage stratified proportionate random sampling procedure has been adopted to select GPs, villages, and Self Help Groups and their members. The primary data were collected by conducting a preliminary Pilot Survey to identify the groups which fulfill criteria taken to choose the sample such as they must be women SHGs, they must be more than one year old and must have initiated some income generating activities. Having identified the SHGs and their performance through the preliminary survey, a Pilot Survey was conducted among women Self-help Groups and revision of interview schedule was done in collecting the primary data. The primary data were collected with the help of a structured schedule which was basically administered to the members of SHGs. The secondary data were also collected from the annual and monthly reports of SHGs of five Block considered for the study, various reports of the government and documents maintained by Self-help groups. The sample was collected through multi-stage stratified random sampling technique for the fulfillment of the objectives of the research work. Descriptive statistical tools like averages, percentages, t-test, were used in order to extract relevant information from both primary and secondary data, to achieve above stated objectives and to draw relevant conclusions. For the comparison of mean scores between Pre-SHG and Post-SHG situations, t-test test have been used.

INFORMATION ABOUT THE STUDY AREA AND SHGs OF THE AREA:

The study area as shown below, consisting of five tribal inhabited blocks namely Ranibandh, Hirbandh, Raipur, Khatra and Chatna is the most deprived part of the district. The percentages of tribal population of Ranibandh, Hirbandh, Raipur, Khatra and Chatna are **47.07, 28.45, 27.66, 22.02, and 20.50** respectively as per last census, 2011. Out of these five blocks, Ranibandh and Raipur blocks fall under Jungle-Mahal and the other three are adjacent to the Jungle-Mahal area of the state of West-Bengal. Most of the regions of the study area are hilly, forested and drought-prone. Agriculture is dependent on rains and a single crop of paddy is produced once in a year if there are timely rains. Cultivation of some vegetables is undertaken irregularly by almost all households who have some land. In some areas babui grass is cultivated mainly for rope making. The forest - which was once a source of food, fuel, fodder and livelihood - still provides fuel and some income from minor forest products. However collection of Kendu and Sal leaves, Mahua flower, Mahua, Zamun, Amlaki, Haritaki and Sal fruits, and various kinds of medicinal herbs and barks still constitute a supplementary source of livelihood for the poor tribal women.



On an average 28.12 % of the total population of the study area belongs to scheduled tribe as compared to the district average of scheduled tribe population of 10.25%. There are about 5998 Self Help Groups (SHGs) with total members of about 69,935 functioning under the SGSY scheme which has recently been modified as NRLM scheme. The following table (Table: 1) depicts the number of SHGs in the study area from 2012-13 to 2014-15.

TABLE:-1
NUMBER OF SELF HELP GROUPS (SHGS) IN THE STUDY AREA FROM 2012-13 TO 2014-15

Sl. Nos.	Blocks	Self Help Groups (SHGs)		
		2012-13	2013-14	2014-15
1	Ranibandh	1257	1260	1261
2	Hirbandh	708	725	729
3	Raipur	1496	1545	1551
4	Khatra	875	920	941
5	Chatna	1482	1511	1516
TOTAL		5818	5961	5998

Source: District Rural Development Cell (DRDC), Bankura

STATUS OF POOR WOMEN AND SHGS IN THE STUDY AREA:

Majority of the women of the area live in the most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. Most of the women of the area have uncertain and seasonal wage employment in agriculture fields. They are mostly engaged in collecting forest produce like fire wood, leaves (pata), babui grass, and agricultural waste from the fields to meet their daily needs. In the study area, most of the poor rural women work as domestic workers, agricultural laborers, collector of forest products like fire wood or saal-pata for making plates, babui grass for making rope etc. Some of them also work as sweepers and cleaners in schools, hospitals, shops or other establishments. They do not have permanent as well as sustainable livelihoods. Due to extreme poverty they are mostly illiterate. Due to lack of education, opportunity and skills and regular income generation activities, most of them are forced to live below the poverty line. They have an extreme urge of coming out of the poverty. Having no other alternatives, they come and participate voluntarily into the SHGs with the primary objective of earning some income independently by overcoming their limitation.

ANALYSIS AND INTERPRETATIONS OF DATA:

The analysis part of this paper has been divided into two parts; Part-A and Part-B.

PART-A: In this part statistical analysis has been done to test the **First hypothesis** i.e. whether there is significant difference between the levels of empowerment of poor women during the Pre and Post-SHG Situation by comparing the scores of all the 240 respondents obtained from the two sets of questionnaires designed separately for the Pre and Post-SHG situations for each and every respondent. The hypothesis is as follows.

Null Hypothesis $H_{1,0}$: There is no significant difference between the levels of empowerment of poor tribal women during pre-SHG and post -SHG situations i.e.

$$\mu_1 = \mu_2;$$

Where μ_1 is the average empowerment level of the poor tribal women under Pre-SHG situation and μ_2 is the average empowerment level of the poor tribal women under Post-SHG situation against the **Alternative Hypothesis, $H_{1,1}$:** There is positive change in the levels of empowerment of poor tribal women during pre-SHG and post -SHG situation i.e.

$$\mu_2 > \mu_1$$

To test this above mentioned hypothesis the following steps are followed.

Firstly, the respondents' scores representing the level of empowerment for each and every respondent for two different situations have been worked out separately based on the tools developed for the identification of the level of empowerment for the respondents. **Secondly**, the scores in two different situations i.e. scores based on the questionnaire pertaining to the pre-SHG situation and the scores based on the questionnaire pertaining to the post-SHG-situation in respect of 240 respondents are tested with the help of appropriate t-test for the test of significance for differences between two means. **Thirdly**, from these two sets of scores mean scores, variances, and the value of the test statistic, "t" is calculated. **Finally**, the calculated value of the test statistic, "t" is compared with the tabulated value of "t" at both 1% and 5 % levels of significance with the corresponding degrees of freedom for decision purpose.

The mean, variance of the two sets of scores and the calculated value of "t" along with the tabulated value of "t" at 5 % and 1% levels of significance with corresponding degrees of freedom, as obtained from the **MS Excel Statistical data analysis tools**, have been tabulated in the following Table (Table:-2).

TABLE: - 2
PRE AND POST- SHG SITUATION WISE OVERALL MEAN-SCORES, & COMPUTED VALUE OF--'t' OF THE RESPONDENTS' SCORES

Situations	No of observations (N)	Mean	Variances	Calculated value of "t"	Tabulated value of -"t" at		d.f
					5%	1%	
Pre-SHG	240	52.14	192.74	20.17	1.65	2.34	239
Post-SHG		70.54	241.84				

Source: Computed from primary data

It is found that the calculated value of test statistic, $t = 20.17$ which is much greater than the table value of $t = 1.65$ and 2.34 at 5% and 1% level of significance respectively with 239 degrees of freedom. So, the null hypothesis that the level of empowerment of poor tribal women do not differ significantly between Pre and Post-SHG situations can be rejected and can be said that there is a positive and significant impact on the level of empowerment of the poor tribal women during post-SHG situation as compared to pre-SHG situation. The test is statistically significant both at 5% and at 1% levels. So, it can be concluded that there is a significant change in the level of empowerment of the poor tribal women in the post-SHG situation as compared to that of pre-SHG situation.

PART-B: In this part statistical analysis has been done to test the other three hypotheses set for the purpose. Here efforts have been put to assess the impact of selected three factors such as **period of participation, education and annual family income of the respondents** based on which comparison has been done to assess the level of empowerment during Pre and Post-SHG situations.

Firstly, to compare the level of empowerment between Pre-SHG and Post-SHG situations on the basis of periods of membership in the Self Help Groups (SHGs), at first we have divided all the respondents in the sample into three groups viz. respondents with **Short Period Membership (SPM)** consisting of the members participating into the groups for 04 years or less; respondents with **Medium Period Membership (MPM)** consisting of the members participating into the groups for more than 04 to up to 08 years and respondents with **Long Period Membership (LPM)** consisting of the members participating into the groups for more than 08 years' time periods as on the date of collecting data. Then, all the respondents are sorted according their period of membership in the groups. Now, to test whether the respondents having different periods of membership differ significantly with respect to their level of empowerment under pre and post-SHG situation the following hypothesis is set.

- **H₀₂:** Poor women members of SHGs participating in the groups do not differ significantly under Pre and Post-SHG Situation with regards to their period of participations.

This hypothesis is tested separately for three different groups as mentioned earlier on the basis of period of participation of the respondents

For this, the scores of the above mentioned three categories of respondents during pre and post SHG situations are placed separately side by side and tested with **Paired t-test** in order to find whether the mean scores of all the three categories differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores and the calculated value of “t” along with the tabulated value of “t” at 5% and 1% level of significance with corresponding degrees of freedom, as obtained from the **MS-Excel Statistical data analysis tools**, of all the three categories of respondents have been tabulated below in the following Table (Table:-3).

TABLE: - 3
PRE AND POST-SHG SITUATIONS AND CATEGORY (SPM, MPM & LPM) WISE MEAN-SCORES, VARIANCES, COMPUTED & TABULATED VALUES OF--'t'

Categories	Situations	No of observations (N)	Mean	Variances	Calculated value of “t”	Tabulated value of - “t” at		d.f
						5%	1%	
SPM	Pre-SHG	94	52.60	238.74	12.22	0.68	1.66	93
	Post-SHG		70.88	296.88				
MPM	Pre-SHG	74	50.45	181.07	12.53	0.68	1.67	73
	Post-SHG		69.97	165.26				
LPM	Pre-SHG	72	53.29	145.31	10.20	0.68	1.67	71
	Post-SHG		70.67	254.79				

Source: Computed from primary data

It is found that the calculated value of test statistic, in respect of members having Short Period Membership (SPM), is $t = 12.22$ which is greater than the table value of $t = 0.68$ and 1.66 at 5% and 1% level of significance respectively with 93 degrees of freedom. So we can reject the null hypothesis that women members of SHGs participating in the groups for the shorter time periods do not differ significantly under pre-SHG and post-SHG situations with regard to their level of empowerment and can say that there is a significant difference in the level of empowerment between pre-SHG and post-SHG situations for the respondents participating in the groups for the short time periods.

Again, it is found that the calculated value of test statistic, in respect of members having Medium Period Membership (MPM), is $t = 12.53$ which is greater than the table value of $t = 0.68$ and 1.67 at 5% and 1% level of significance respectively with 73 degrees of freedom. So we can reject the null hypothesis and can say that there is a positive and significant difference in the level of empowerment between pre-SHG and post-SHG situations for the respondents participating in the groups for the medium time periods also.

Similarly, based on statistical results, we can say that there is also a positive and significant difference in the level of empowerment between pre and post-SHG situations for the respondents participating in the groups for the long time periods also.

From the above analysis it can be concluded that the respondents irrespective of their period of participation in the group differ significantly with regard to their level of empowerment. From this we can say that though the participation in the Self Help Groups leads to empowerment, the period of membership in the group cannot be treated as the sole criterion or factor of empowerment. Rather we can say that, it is the combined effect of a number of factors that lead to the empowerment. The difference in the mean scores for the respondents with medium period membership is 19.52 which is maximum among the three groups and the difference in the mean scores for the respondents with long period membership is 17.38 which is minimum among the three groups. From these, we may conclude that the proposition of higher is

the period of participation higher is the level of empowerment is not correct. Participation empowers women but it is in no way directly related to their period of involvement in the Self Help Groups (SHGs).

Secondly, to compare the level of empowerment between Pre-SHG and Post-SHG situations on the basis of level of education of the respondents into three categories or groups viz. **Marginally Educated Members (MEM)** that include respondents who are either illiterate or not having any formal education or having their education up to primary level i.e. up to class-V, **Under-Educated Members (UEM)** which include respondents who have crossed their primary education level but not completed their matriculation i.e. the respondent having their level of education from class VI to X have been included in this strata and **Educated Members (EM)** which include respondents having their level of education as matriculation or higher than matriculation. Then, all the respondents are grouped according to their level of education and the number of respondents under each category is found out. Finally, to test whether the respondents from different levels of education differ significantly with respect to their level of empowerment under Pre and Post-SHG situation the following hypothesis is set.

- **H₀₃**: Poor women members of SHGs participating in the groups do not differ significantly under Pre and Post-SHG Situation with regards to their level of education.

This hypothesis is tested separately for three different groups as mentioned earlier on the basis of their level of education.

The scores of the above mentioned three categories of respondents during pre and post SHG situations are now placed separately side by side and tested with **Paired-t-test** in order to find whether the mean scores of all the three categories differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores and the calculated value of “t” along with the tabulated value of “t” at 5% and 1% levels of significance with corresponding degrees of freedom, as obtained from the **MS-Excel Statistical data analysis tools**, of all the three categories of respondents have been given in Table: 4

TABLE: - 4
PRE AND POST- SHG SITUATION AND CATEGORY (MEM, UEM & EM) WISE MEAN-SCORES, VARIANCES, COMPUTED & TABULATED VALUE OF--‘t’

Categories	Situations	No of observations (N)	Mean	Variances	Calculated value of “t”	Tabulated value of -“t” at		d.f
						5%	1%	
MEM	Pre-SHG	133	48.86	152.39	15.38	0.68	1.66	132
	Post-SHG		67.98	184.46				
UEM	Pre-SHG	84	54.87	203.80	11.93	0.68	1.66	83
	Post-SHG		71.74	299.28				
EM	Pre-SHG	23	61.13	232.85	5.61	0.69	1.72	22
	Post-SHG		80.96	232.77				

Source: Computed from primary data

It is seen that the calculated value of test statistic, with respect to marginally educated members, is $t = 15.83$ which is greater than the table value of $t = 0.68$ and 1.66 at 5% and 1% level of significance respectively with 132 degree of freedom. So we can reject the null hypothesis and accept the alternative hypothesis which states that there is a positive and significant difference in the level of empowerment of the marginally educated members under pre and post -SHG situations.

Again, it is found that the calculated value of test statistic, in respect of undereducated member, is $t = 11.93$ which is greater than the table value of $t = 0.68$ and 1.66 at 5% and 1% level of significance respectively with 83 degrees of freedom. So we can reject the null hypothesis and accept the alternative

hypothesis that there is a positive and significant difference in the level of empowerment of the undereducated members under pre-SHG and post-SHG situations.

Similarly, based on statistical results, we can say that there is significant difference in the level of empowerment of the educated members under Pre and Post -SHG situations.

From the above analysis it can be concluded that all the respondents irrespective of their level of education differ significantly with regard to their level of empowerment. The difference in the mean scores for the educated respondent is 19.83 which is the highest among the three groups and the difference in the mean scores for the under-educated respondents is 16.87 which is lowest among the three groups. From these, we may conclude that the effect of empowerment is the highest in case of educated members and lowest among the undereducated members.

Thirdly, to compare the level of empowerment between Pre-SHG and Post-SHG situations on the basis of the annual family income level of the respondents, at first we have divided all the respondents into three groups viz. **Members from Lower Income Family (MLIF)** that include respondents having their annual family income up to Rs. 18000; **Members from Lower Income Family (MMIF)** that include respondents having their annual family income of more than Rs. 18000 and up to Rs.36000 and **Members from Higher Income Family (MHIF)** that include respondents having their annual family income more than Rs. 36000. Then, all the respondents are arranged according to their level of annual family income and the numbers of respondents under each category are found out. Then, to test whether the respondents from different family income levels differ significantly with respect to their level of empowerment under pre and post-SHG situations the following hypothesis is set.

- **H₀₃**: Poor women members of SHGs participating in the groups do not differ significantly under Pre and Post-SHG Situation with regards to the level of their annual family income.

This hypothesis is tested separately for three different groups as mentioned earlier on the basis of level of their annual family income.

In the next step, the scores of the above mentioned three categories of respondents during pre and post SHG situations are placed separately side by side and tested with **Paired t - test** in order to find whether the mean scores of all the three categories differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores and the calculated value of "t" along with the tabulated value of "t" at 5% and 1% levels of significance with corresponding degrees of freedom, as calculated from the **MS-Excel Statistical data analysis tools**, of all the three categories of respondents have been tabulated below in Table:-5

TABLE: - 5
PRE AND POST- SHG SITUATION AND CATEGORY (MLIF, MMIF & MHIF) WISE MEAN-SCORES, VARIANCES, COMPUTED & TABULATED VALUE OF--'t'

Categories	Situations	No of observations (N)	Mean	Variances	Calculated value of "t"	Tabulated value of -"t" at		d.f
						5%	1%	
MLIF	Pre-SHG	91	48.37	136.84	11.65	0.68	1.66	90
	Post-SHG		67.77	262.36				
MMIF	Pre-SHG	111	54.30	213.56	13.58	0.68	1.66	110
	Post-SHG		71.84	237.15				
MHIF	Pre-SHG	38	54.84	220.79	10.39	0.68	1.69	37
	Post-SHG		72.13	316.98				

Source: Computed from primary data

It is found that the calculated value of test statistic, in respect of members from lower income family, is $t = 11.65$ which is greater than the table value of $t = 0.68$ and 1.66 at 5% and 1% levels of significance respectively with 90 degrees of freedom. So, we can reject the null hypothesis that women members from lower income family do not differ significantly under pre and post-SHG situations and can say that they differ significantly under pre and post-SHG situations with regard to their level of empowerment.

Again, it is found that the calculated value of test statistic, in respect of members from medium income family, is $t = 13.58$ which is greater than the table value of $t = 0.68$ and 1.66 at 5% and 1% levels of significance respectively with 110 degrees of freedom. So we can reject the null hypothesis and accept the alternative hypothesis that the women members from medium income family also do differ significantly under pre and post -SHG situations with regard to their level of empowerment.

Similarly, based on statistical results, we can reject the null hypothesis and accept the alternative hypothesis and can say that the women members from higher income family differ significantly under Pre and Post -SHG situations with regard to their level of empowerment.

The difference in the mean scores for the respondents with lower annual family income is 19.40 which is the highest among the three groups and the difference in the mean scores for the respondents with higher annual family income is 17.29 which is the lowest among the three groups. From these, we may conclude that the effect of empowerment is higher in case of the respondents with lower annual family income and the same is lower in case of the respondents with higher annual family income.

MAJOR FINDINGS OF THE STUDY:

As indicated by result of the study participation of poor women into the SHGs lead to socio-economic upliftment or empowerment. Level of empowerment varies significantly during Post-SHG situation as compared to Pre-SHG situation. Level of empowerment varied in Post-SHG situation as compared to Pre-SHG situation irrespective of their periods of participation in the group, level of education and level of annual family income of the respondents.

So, it can be emphasised that empowerment is multi dimensional instead of uni-dimensional. Based on the result of the study the major findings are listed below.

- There is a positive and significant impact on the level of empowerment of the poor tribal women during Post-SHG situation as compared to Pre-SHG situation.
- Period of participation is not a sole criterion as the result of the study indicates that there are statistically significant differences between the level of empowerment between Pre and Post-SHG Situation in respect of all the three groups formed on the basis the periods of participations of the sample respondents.
- It is also found from the study that there are statistically significant differences between the level of empowerment between Pre and Post-SHG Situation in respect of all the three groups formed on the basis the basis of level of education of the respondents. So, we can say that participation in the groups empower all the individuals irrespective of their level of education.
- Similarly, it is also found that there are statistically significant differences between the level of empowerment between Pre and Post-SHG Situation in respect of all the three groups formed on the basis the basis of level of annual family income of the respondents. So, we can say that participation in the groups empower all the individuals irrespective of the level of annual family income of the respondents.

LIMITATIONS OF THE STUDY:

A certain degree of bias and is always present in any type of research. This study also is no exception to it. Since most of the respondents are undereducated, the researcher had to take the help of some mediators to collect data from the respondents. So there is a possibility of data bias and hence the data collected as well the results obtained from such data would only be an approximation of actual facts.

However, the researcher carefully tried to minimize such errors by educating the respondents as well the mediators about the scope and objectives of the study. The study was also a simple attempt to make an understanding of implications and experience of literature of Self Help Groups and Microfinance on the grounds of reality. The study was conducted on the selected region from Bankura district of West Bengal. The respondents were from the remote and rural areas of Jungle Mahal and due to their inhibition with lack of communications it was a little bit difficult for the researchers to contact each and every respondent to get precise answers for sensitive queries. The other limitation of the study is that it is a part of the learning process and the area covered in the study is very small. Another limitation is that the study is based on limited sample size. All of these form major limitation of the study. So, more comprehensive and similar empirical studies are essential for confirming the results. The study can be extended by including a group of non participants in the SHG-Microfinance programme belonging to similar socio economic background. Best efforts have been made to get the most realistic picture about the importance of SHG-Microfinance programme towards the empowerment of women, within the constraints of time and resources available.

SUGGESTIONS AND RECOMMENDATIONS:

As from the findings of the study it is seen that there is significant association between the participation in SHG-Microfinance programme and women empowerment the poor people, irrespective of their heterogeneity in their socio economic status, could be attracted towards active involvement in SHGs. In consonance with the role of SHGs as a source of rural upliftment, its number and activities could be enlarged, widened and deepened. Local educated unemployed youth may be trained and appointed as a middleman between the SHG members and the implementing authority to motivate, provide support and remove conflicts among members. Sometimes, due to the extreme poverty of the group members, they are forced to use their loans to unproductive purpose that leads them to indebtedness. So, initiative will have to be taken to make the participating members financially literate by providing special awareness programme in this regard. There are many illiterate women but they are not included in the jurisdictions of Self Help Groups and Microfinance programs. Initiatives may also be taken for their successful participation in the programme. Based on the result of the study the following suggestive measures can be pointed out.

- As the SHG-Microfinance has a significant impact on the socio-economic empowerment of the poor women, so the formation and proper nurturing of the Self Help Groups (SHGs) should be given due importance.
- As, education of the members have a significant bearings on the level of empowerment, the government must put extra emphasis on the education of the people of the study area.
- As, like the education of the respondents, the period of participation in the Self Help Groups (SHGs) is also an important factor for the socio-economic upliftment of the poor women so government must ensure and put emphasis on the long term participation of the members. For this, the causes of leaving from the Self Help Groups (SHGs) should be identified and corrective measures may be taken.
- Similarly, annual family income of the responds has also significant impact on the empowerment of the poor women so initiatives should be taken to include more and more women from among the family having comparatively lower annual family income.
- Finally it can be concluded that a properly designed and effectively implemented Self Help Groups microfinance programme can not only be able to alleviate poverty but also to empower women at the grassroots level.

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