

**MICRO-FINANCE AND WOMEN
EMPOWERMENT :
A CASE STUDY OF SHGs
IN PASCHIM MEDINIPUR IN WEST BENGAL**

Thesis Submitted To
Vidyasagar University
For the Award of Degree of Doctor of Philosophy (Economics)

By
PALI BHATTACHARYA(BOSE)
Registration No. 0088/ Ph.D (Arts)

Department of Economics with Rural Development
Vidyasagar University
Midnapore, Paschim Medinipur
West Bengal
2016

CERTIFICATE

This is to certify that the dissertation entitled “Microfinance and Women Empowerment: A Case Study of SHGs in Paschim Medinipur in West Bengal” being submitted by Pali Bhattacharya(Bose) to the Vidyasagar University for the award of Doctoral Degree in Economics is a record of bonafide original research work carried out by her under my supervision and guidance. To the best of my knowledge it has reached the standard fulfilling the requirements of the regulations relating to the degree.

The work contained in this dissertation has not been submitted to any other University or Institutions for the award of any degree or diploma.

Date:
Das)

(Prof. Purnendu Sekhar

CERTIFICATE

This is to certify that the dissertation entitled “Microfinance and Women Empowerment: A Case Study of SHGs in Paschim Medinipur in West Bengal” being submitted by Pali Bhattacharya(Bose) to the Vidyasagar University for the award of Doctoral Degree in Economics is a record of bonafide original research work carried out by her under my supervision and guidance. To the best of my knowledge it has reached the standard fulfilling the requirements of the regulations relating to the degree.

The work contained in this dissertation has not been submitted to any other University or Institutions for the award of any degree or diploma.

Date:

(Prof. Mihir Kumar Pal)

DECLARATION

I do hereby declare that the Ph.D thesis entitled “Microfinance and Women Empowerment: A Case study of SHGs in Paschim Medinipur district in West Bengal” is my original research work carried out under the joint supervision of Prof. Purnendu Sekhar Das, Professor (Retired) Indian Institute of Technology, Kharagpur and former Professor, Department of Economics with Rural Development, Vidyasagar University Midnapore, W.B and Prof. Mihir Kumar Pal, Professor, Department of Economics with Rural Development, Vidyasagar University, Midnapore, W.B.

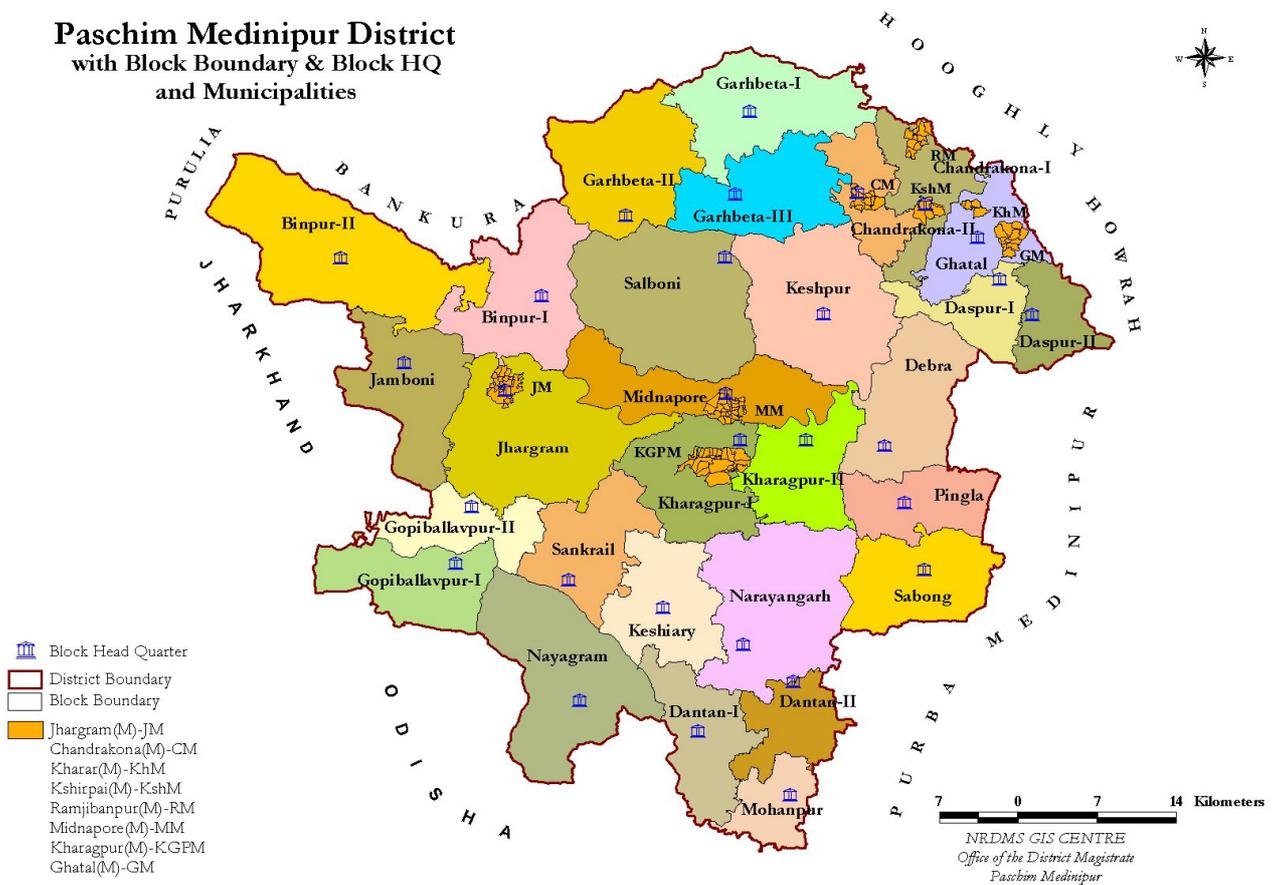
My indebtedness to the other studies has been duly acknowledged herein. This Work has not been submitted to any other university or institute for the award of any other Degree or Deploma.

Vidyasagar University

Pali Bhattacharya (Bose)

Map of Paschim Medinipur District and the Study areas

Paschim Medinipur District
with Block Boundary & Block HQ
and Municipalities



CONTENTS

ACKNOWLEDGEMENT	
CHAPTER-1 Introduction	1
1.1 Introduction	1
1.2 SHG-Bank Linkage Programme in India	6
1.3 Working procedure of SHG-Bank linkage programme	14
1.4 Clusters & Federations: Strong association of SHGs	20
1.5 High repayment: Basic reasons	22
1.6 National Rural Livelihood Mission (NRLM): New form of SGSY	23
CHAPTER-2 Literature Review and Objective of the Study	27
2.1 Literature Review	27
2.2 Research gap	45
2.3 Objectives	46
2.4 Hypotheses	46
CHAPTER-3 Sampling Design, Data collection and Methodology for analysis of the data.	48
3.1 Sampling Design and data collection	48
3.2 Methodology	52
CHAPTER-4 Growth of SHGs in West Bengal	74
4.1 SHG-Bank linkage in West Bengal: Special reference to Paschim Medinipur	74
4.2 How to make the SHGs more effective instrument for women development-some suggestions made in a Conference of SHG members.	88
4.3 Current status of savings of the Self Help Groups in West Bengal	93
4.4 SHGs in the district of Paschim Medinipur	96
CHAPTER-5 Socio-Economic and Geo-Physical Characteristics of the District of Paschim Medinipur and the Sample Blocks and Gram Panchayat.	101
5.1 Paschim Medinipur : Location and Climate	101
5.2 Socio-economic and geo-physical characteristics of the sample Blocks	110
5.3 Demographic and Economic and Infrastructural Characteristics of the Sample Gram Panchayats	119
CHEPTER-6 SHG and Women Empowerment: Theoretical and Empirical Analysis at all-India level	123
6.1 Women empowerment: Theoretical Concepts and measurement	123
6.2 Position and status of women in the Indian Society	131
6.3 Measuring Empowerment of Women	140

6.4 Empowerment of SHG members	142
CHAPTER-7 Role of SHGs in Empowering Women-An Analysis Using G.P. wise Survey Data	147
7.1 SHGs in selected six blocks of Paschim Medinipur (based on secondary data)	149
7.2 General information about sample SHG members in six blocks (based on primary data)	152
7.2.1 Business pattern of SHG members	152
7.2.2 Age distribution of SHG members	154
7.2.3 Caste distribution of SHG members	156
7.2.4 Income distribution of SHG members	158
7.3 Women Empowerment: Analysis of Block-wise and G.P- wise survey data	159
CHAPTER-8 Role of SHGs and Women Empowerment – An Aggregative Analysis of Primary Data	214
8.1 Role of SHGs in empowering women in the study area	214
8.2 Has there been any significant increase in Empowerment Level after SHG intervention programme- A statistical test.	224
8.3 Factors Determining Women’s Empowerment	226
8.3.1 Internal factors	226
8.3.2 External factors	228
8.4 Analysis of primary data: Participation in SHGs and Women empowerment	230
8.4.1 Factors contributing to empowerment of women members of the SHGs	230
8.5 Building women empowerment models	234
8.5.1 Statistical Identification of Factors Determining Women Empowerment	235
8.5.2 SHGs and Women Empowerment: Analysis by Binary Logistic	242
8.6 Empowerment of General caste women-members of majority community vs. that of Minority and Backward class women-members	249
8.6.1 Empowerment of General caste women-members vs. that of the SC, ST and OBC women members	251
8.6.2 Empowerment of General caste women-members vs. that of the minority religious (Muslim) women SHG-members	252
8.6.3 Empowerment of Non-General caste Hindu (SC+ST+OBC) women-members vs. that of the minority religious (Muslim) women SHG-members	253
8.6.4 Empowerment of the Hindu Women members comprising General caste, SC, ST, OBC vs. that of the minority religious (Muslim) women SHG-members	254
8.7 Role of Support services in empowering SHG members	255
8.8 Comparison between pre-SHG and post- SHG income of the SHG members	

CHAPTER-9 Summary and Conclusion	259
9.1 Summary of the study	259
9.2 Conclusions	268
9.2.1 Problems in SHG movement	268
9.3 Recommendations	275
9.3 Limitations of the study	279

Reference	287
------------------	------------

TABLES

Table 1.1: Progress of SHG- Bank linkage programme in India, 2010-11	9
Table 1.2: Region wise spread of SHG-Bank linkage programme upto 2010	13
Table 3.1: Total number of SHGs in sample blocks and number of SHGs taken as sample	51
Table 3.2.1-Table 3.2.11: Scoring Norms	58-64
Table 4.1 Financial institutions in West Bengal	75
Table 4.2: Success rate of SHGs in gradation & SHGs obtained project loan facilities in W.B	77
Table 4.3: Financial support obtained by SHGs in West Bengal	78
Table 4.4: District wise performance of the SHGs in West Bengal	79
Table 4.5: District wise number of clusters and federations in West Bengal: 2010-11	83
Table 4.6 Growth Analysis of SHGs (March, 2000-March, 2006)	85
Table 4.7 Loan proposal submitted and loan disbursed during 2009-10 (District wise)	86
Table 4.8: A comparison between two SHG developed state and West Bengal with respect to savings and loans per SHG (2012)	94
Table 4.9: SHG status vis a vis Andhra Pradesh and India (up to March 31, 2009)	95
Table 4.10: Performance of SHGs in different Blocks of Paschim Medinipur	96
Table 4.11: Skill development training of SHG members in Paschim Medinipur: 2009-10	99
Table 5.1: Climate of Paschim Medinipur	101
Table 5.2: Geo-physical characteristics of Paschim Medinipur District	102
Table 5.3: Demographic features of Paschim Medinipur	103
Table 5.4: Administrative units in Paschim Medinipur	104
Table 5.5: Occupational features (2001)	105
Table 5.6: Health & Education related information in Paschim Medinipur	106
Table 5.7: Basic facilities in Paschim Medinipur, 2006	107
Table 5.8: Financial Institutions in Paschim Medinipur 2006	109
Table 5.9: Participation of women in PRI (Panchayat Raj Institution)	110
Table 5.10: Administrative units of sample blocks	111
Table 5.11: Geographical area of sample blocks (in hectare) 2005-06	112

Table 5.12: Demographic Features of sample Gram Panchayat (in 2001 census)	113 113
Table 5.13: Economic livelihood pattern, 2001	
Table 5.14: Education & Health in different blocks of Paschim Medinipur, 2008-09	114 114
Table 5.15: Banking facilities in sample blocks 2005-06	115
Table 5.16: Basic facilities in sample blocks	
Table 5.17: Transport facilities obtained by sample blocks	119
Table 5.18: Area and Population related information about sample Gram Panchayat	119 120
Table 5.19: Education facilities in different sample G.Ps	
Table 5.20: Health facilities obtained by sample Gram Panchayats	121
Table 5.21: Infrastructural and communication facilities in sample Gram Panchayat	122 132
Table 5.22: Banking facilities available at the sample Gram Panchayats	
Table 6.1: Women-men income ratio	134
Table 6.2: Change in women's health position during last few decades compare to men	135
Table 6.3: Change in participation in basic education of women compare to men during last few decades	137 137
Table 6.4: Number of women in different political bodies	
Table 6.5: Number of Women and Men in the all India Administrative (IAS) and Police Service (IPS)	139 140
Table 6.6: Employment of women	149
Table 6.7: Some selected indicators of Latest position of women	
Table 7.1.1: Progress of SHGs in selected six blocks of Paschim Medinipur(upto 2012)	150
Table 7.1.2: Progress of SHGs in opening cash credit account in sample blocks (from 2004 to 2009)	151
Table 7.1.3 Performance of SHGs in selected G.Ps up to 2012	152
Table 7.1.4 Growth of SHGs in sample blocks of Paschim Medinipur during 2004-12	153 155
Table 7.2.1: Business pattern of SHG members	156
Table 7.2.2: Age distribution of sample SHG members	158
Table 7.2.3: Caste distribution of SHG members	
Table 7.2.4: Income distribution of SHG members	166
Table 7.3.1: Change in women's status due to participation in SHGs in Khanamohan G.P	172
Table 7.3.2: Change in women's status due to participation of SHGs in Duan G.P	178
Table 7.3.3 Change in Women's status due to participation in SHGs in Keshiary G.P	182
Table 7.3.4 Change in Women's status due to participation in SHGs in Khajra G.P.	188
Table 7.3.5 Changes in the status of women after participation in SHGs in Barkola G.P.	192
Table 7.3.6 Change in women's status in Vetia G.P due to their participation in SHGs	196

Table 7.3.7 Change in women's status due to participation in SHGs in Changual G.P	198
Table 7.3.8 Change in women's status due to participation in SHGs in Kaliara-1 G.P	202
Table 7.3.9 Change in women's status due to participation in SHGs in Santbankura G.P.	205
Table 7.3.10 Change in women's status due to participation in SHGs in Sankarata G.P	208
Table 7.3.11 Change in women's status due to participation in SHGs in Sirsha G.P	212
Table 7.3.12 Change in women's status due to participation in SHGs in Anandapur G.P	215
Table 8.1: Change in level of empowerment indicators of sample members due to participation in SHGs	221 230
Table 8.2: Number of cases of Domestic Violence	
Table 8.4: Factors contributing to empowerment of women members of the SHGs	7
FIGURES:	13
1.1 SHGs and different benefits of them	14
1.2 Pie diagram showing region wise share in bank account	52
1.3 Pie diagram shows region-wise share in outstanding balance	78
3.1 Four Indicators of women's empowerment	149
4.1 Bar diagram showing success rate of SHGs	
7.1.1 Bar diagram representing different characteristics of SHG across sample blocks	153 155
7.2.1 Pie chart of occupational pattern of SHG members	157
7.2.2 Pie diagram showing age distribution of SHG members	158
7.2.3 Pie diagram showing caste distribution of SHG members	
7.2.4 Pie diagram showing income distribution of SHG members	

ACKNOWLEDGEMENT

It is my pride and privilege to express deep sense of gratitude to my revered teacher and guide **Professor Purnendu Sekhar Das**, Professor (Retired) Indian Institute of Technology, Kharagpur and former Professor, Department of Economics with Rural Development, Vidyasagar University for his careful supervision, technical guidance, mental support and valuable suggestions.

My co-guide and teacher **Professor Mihir Kumar Pal**, Professor, Department of Economics with Rural Development, Vidyasagar University, has also guided me in proper way and gave me valuable suggestions on time.

I am grateful to Dr. Dilip Kumar Neogi , Ex-Principal, K.D. College of Commerce and General Studies, who encouraged me to start research work. I am also thankful to Dr. Dulal Chandra Das, Principal, K.D. College of Commerce and General Studies, who provided me necessary support to complete my research work. I am also grateful to all teaching and non-teaching staffs of K.D. College of Commerce and General Studies for their constant co-operation.

I am extremely thankful to Sri Badal Chandra Das, Livelihood Development Officer, DRDC, Paschim Medinipur, who helped me in various ways, specifically in collecting data. I express my deep sense of gratitude to other Zilla Parishad Staffs, Panchayat members of different Gram Panchayats, Resource Persons of SHGs who greatly helped me during data collection. I am also very thankful to Sri Arijit Sau who has helped me in proof reading.

I express my deep sense of regards to my parents, especially my beloved father Late Parimal Bhattacharya and my in-laws for their blessings, love, affection and encouragement for completion of the work.

I am highly indebted to my dear husband, Sri Sudipta Bose, who always inspired and supported me in every possible way from the beginning till the end inspite of his busy schedule.

I convey my heart-felt thanks to the publisher Sutapa Chakraborty, the proprietors of Shreelipi Publications, without whose help this work could not be published by the scheduled time.

1.1 INTRODUCTION

Poverty alleviation through group approach: After a weak performance of co-operative credit institutions, nationalization of bank in 1969 created a positive impact on rural credit. Number of rural bank branches has increased very rapidly. At the same time Government of India has taken various poverty alleviation programmes with help of the bank branches. However, by the single largest poverty alleviation programme IRDP, very few could cross the poverty line. Default rate was very high in this programme and banks were loaded with non-performing assets. This led to a situation where, despite the availability of large amount of fund with the banks, the banks failed to lend. At that time Development of Women and Children in Rural Areas (DWCRA) was launched as a sub-scheme of IRDP in 1982-83 to strengthen the economic base of poor women through group approach, collective action and convergence of basic services. DWCRA also could not create a sizable impact on the lives of the poor due to various reasons, yet it could reveal the potential of being organized into groups.

Needs for Rural credit : Reforms in the 1990s had increased bank profitability but availability of credit to rural poor decreased. Ensuring access to timely and adequate credit and financial services by vulnerable groups at an affordable cost is very essential for the socio-economic development of the country. The vulnerability of rural Indians has increased in the post-WTO period. Rural credit is one of the cushions against such shocks. Rural incomes being seasonal, credit is needed to smoothen the asymmetry between the flow of earning and cyclic expenditure. Each of the basic needs of health, education, food and social security, apart from the working capital and long term investment requirement of rural livelihood, creates a major demand for credit. There are 85336 bank branches in India. Among them only 25231 are in rural areas including 1,937 privatized bank. So, there is a wide gap between requirement and provision of institutional credit.

The formal banking system could provide some productive credit requirements but could not fulfill the consumption needs and a large mass of rural population is excluded from the banking system due to lack of collateral assets. Rural money lenders take the advantage of the situation and charge abnormal rate of interest on loans. Rural credit is not merely a commodity that is needed to reach the poor to free them from usurious money lenders; it could also be seen as a public good critical to the development of a backward agrarian economy like India where private investments by rich farmers also need massive credit support. Access to credit is essential for the realization of full advantage of the potentials of modern technologies. The poor also, if given the opportunity for economic advancement, can and will prove to the world that they are capable to become responsible citizens. Sometimes, they are passive recipients of foreign and domestic aid, but the poor do not need aid, they need opportunity. The poor are always considered as unreliable and hence unbankable. Institutional exclusion from formal financial provision leaves poor households dependent on informal financial services at abnormal rates which can send them spiraling into vicious cycle of impoverishment.

Vulnerability of women: It is generally accepted that women are disproportionately represented among the world's poorest people. In its 1995 Human Development Report, the UNDP reported that 70% of 1.3 billion people living on less than \$1 per day are women. According to the World Bank's gender statistics data base, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. So, women must get priority in access to financial services on the grounds that they are relatively more disadvantaged than men. For other characteristics of women in general see the box.

- **70% of BPL people are women.**
- **Women perform a greater proportion of work and work longer hours, even contributing two-thirds of world's work hours but their earning remains 50% to 75% of men's earning.**
- **Women make up 40% to over 70% of the informal sector, majority of agricultural labourer are women, most post-harvest and processing tasks are their sole responsibility. They are heavily involved in animal husbandry, particularly small livestock.**
- **Women produce 80% of the food in Africa, 60% of food in Asia and 40% in Latin America**
- **Women own one-tenth of world's resources.**
- **Women almost always are excluded from access to finance.**
- **The Inter-Parliamentary Union reports a world average of only 15.6% participation of women in combined Houses of Parliament.**
- **5,85,000 women die every year, over 1,600 every day, from causes related to pregnancy and childbirth.**
- **Women still constitute two-thirds of the world's illiterate population.**

Micro-finance¹ for women has been seen as key strategy in meeting not only Millennium Development Goal 3, i.e, gender equity or poverty reduction but also health care and other goals.

Women and development: Researches done by UNDP (United Nations Development Program), UNIFEM (United Nations Development Fund For Women) and the World Bank, among others, indicate that gender inequalities in developing societies inhibit economic growth and development. A World Bank report confirms that societies that discriminate on the basis of gender pay the costs of greater poverty, slow economic growth, weaker governance and a lower living standard of people. The role of women in socio-economic development of the country is crucial because women have been seen to spend more of their income for their families. Therefore, if women can increase their income, the welfare of the whole family improves and then development of the society may be possible.

Credit for women: Concerns with women's access to credit and about contributions to women's empowerment are not new. From the early 1970s women's movement in a number of countries became increasingly interested in

¹ Microfinance was defined in the International Year of Microcredit, 2005, as loans, savings, insurance, transfer services and other financial products for low income.

the degree to which women were able to access poverty-focused credit programmes and credit cooperatives. The problem of women's access to credit was given particular emphasis at the first International Women's Conference in Mexico in 1975 as part of the emerging awareness of the importance of women's productive role both for national economies, and for women's right. This led to the setting up of women's World Banking network and production of manuals for women's credit provision. Starting from the mid 1980's, there was an escalation of donors, government and NGO-sponsored credit programme in the wake of the 1985 Nairobi Women's Conference.

Microfinance for women: Realizing the role of women in society, constant efforts are being made to make the women socially and culturally able citizens. The Government of India had incorporated this task of recognizing the rights and privileges of women as its planned task since the sixth Five Year Plan. Successive plans had included different programmes of social welfare for women with thrust on economic upgradation. During 1990s, government, financial institutions and NGOs made efforts, often in partnership, to develop a new financial delivery approach combining the safety and reliability¹ of formal finance with convenience² and flexibility³ that are typically associated with informal finance. New microfinance approaches designed to deliver finance to the poor, mainly targeting women, have emerged in many developing economy and received a lot of attention, both from policy makers as well as academic circles. The trend was further reinforced by the Micro Credit Summit Campaign starting in 1997 which had key goal as poverty reduction and 'reaching and empowering women'. To support the view that microfinance can be an important instrument to fight poverty, the UN declared 2005 to be the international year of micro credit. Recently, the attention for microfinance got a boost when Muhammad Yunus (founder of Grameen Bank in Bangladesh) received Nobel Prize. Microfinance Programmes for women are promoted not only as a strategy for poverty alleviation but also for women's empowerment as well.

¹Reliable financial services are rule bound services in which transactions are made on the promised date in the promised sum at the promised cost.

²Convenient financial services are the opportunity to make all kinds of transactions (loans and repayments, deposits and withdrawals) frequently, close to the home or business, quickly, privately and unobtrusively.

³Flexible financial services allow poor people to make pay-ins in any sum at any time, and to take out sums in a wide range of values, quickly and conveniently.

The main target group of microfinance is women because policy makers recognized that gender equality and women's empowerment is central to achieve long term development.

SHG approach: The most notable amongst new microfinance approaches was the nationwide attempt in early 1990s, pioneered by NGOs and now supported by the states, to create links between commercial banks, NGOs, and informal local groups (SHGs). Better known as the 'SHG-Bank linkage', this approach has grown dramatically over the past decades, and while its outreach is still modest in terms of the proportion of poor households served, many believe it is destined to become the country's dominant system of mass outreach banking for the poor.

SHG approach is based on the following assumptions:

- **The poor people are bankable.**
- **Easy access to credit is more important than cheap subsidized credit.**
- **Poor people have the capacity to save.**
- **Loan is disbursed without any collateral.**
- **Repayment of loan is assured by peer pressure in group.**
- **Not only economic improvement but social uplift of the poor is essential for their development.**
- **Problem can be more easily tackled by a group than by single person.**
- **Not only credit but training on skill development is necessary for the proper utilization of the credit.**

Other forms of Microfinance: Recent years have also witnessed the emergence of other institutional structures for microfinance, notably, specialized private microfinance institutions (MFIs) that are based on the Grameen model pioneered in Bangladesh. But with a few exceptions, most Indian MFI are small in size, region specific and the sector has a limited collective outreach.

In this study the researcher has tried to find out, among others, the role of SHG-Bank linkage in empowering women because a large number of women is associated with the programme in recent time.

1.2 SHG-BANK LINKAGE PROGRAMME IN INDIA

What is SHG? SHG is a small autonomous, non-political group of about 10-20 people from a homogeneous class, who come together voluntarily to work jointly for their personal, social and economic uplift. First, they are encouraged to make voluntary thrift on a regular basis and internal lending out of the pooled resources. The initial process inculcates habit of thrift and appreciation of recycling the limited resources. At a satisfactory stage, banks are encouraged to make loans to SHGs in certain multiples of the group savings and without any collateral. The aim of self help group formation is for fighting against poverty. According to Jones, Torat and Williams, (2007) three basic requirements of SHGs are:

1. to meet basic survival requirement.
2. to diversify income and/or to meet the working capital requirements of traditional activities.
3. to help to set up specific enterprises or to facilitate entry into wage employment.

Above three requirements are mainly financial requirements. But, there is a social role of SHGs. It helps to build social capital through repeated interaction between individuals. According to Casini and Vandewalle (2011) intra-household interaction is important where social role of women is limited. Mutual co-operation of SHG members can go beyond economic motives. They undertake collective actions aiming to solve problems affecting their villages, even their families.

SHGs & Diversified Facilities

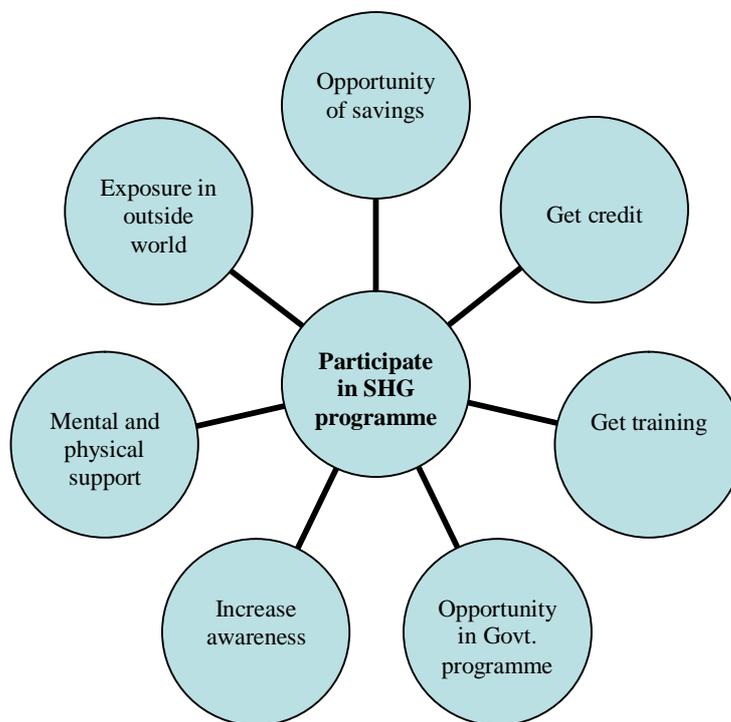


Figure 1.1: SHGs and different benefits of them.

The above figure shows how participation in SHG programme opens up a number of facilities in the forms of economic and social benefits.

India is a late starter of the programme but now very rapid progress of the programme has been achieved. SHG-Bank linkage programme is very useful in India where there is a vast network of banking system but a large mass of poor people are excluded from the system.

On the following grounds SHG approach is different from other poverty alleviation programmes:

1. This approach enables exclusion of rich.
2. The major focus of this programme is initiation of internal savings rather than provision of external credit.
3. In this system, the provision of grants or loans is focused on the group rather than individual clients.

4. Members have to learn the management of own money before availing the bank loan.
5. It is not subsidy based programme. So, it can be sustainable with its own strength.
6. Bank loan is available to poor without any collateral. Peer pressure and group savings are used as substitute of collateral. So, financial inclusion of poor can be done by this programme by waving the requirement of collateral.
7. For better utilization of financial assistance main target group of this approach is poor womenfolk.
8. This programme is not based on one time financial assistance. Proper utilization of availed loan leads to possibility of getting more credit.
9. For proper utilization of bank loan, training and other facilities are given in this programme.
10. This programme cuts costs for both banks and for borrowers.
11. People feel more liability for the loan obtained in this programme because loan is sanctioned on basis of their performance.
12. Government has recognized SHG as a medium for implementing social development agenda.
13. Members take decision collectively about the utilization of bank loan. So, there is less possibility of the misuse of the loan.

Progress of SHG-Bank linkage in India

- On 24th July 1991 RBI issued a circular to commercial banks advising them to actively participate in the pilot project, refinanced by NABARD, for linking SHGs with banks.
- NABARD launched the SHG-Bank linkage programme on pilot basis in February 1992 after realizing the encouraging possibilities of the programme in certain research projects of NABARD in the late 1980s.
- In 1992, NABARD started the programme in a small way with 500 SHGs.

- In 1996, financing SHGs was considered as mainstream activity.
- The SHG model was introduced as the core strategy to achieve empowerment in the Ninth plan (1997-2002) with the objective to organize women into SHG and this marked the beginning of a major process of empowering women (Planning Commission, 1997).
- In 1998, NABARD had set a goal for linking one million SHGs by 2008 and that target was achieved three years ahead of date.
- In 1999, Government implemented largest poverty alleviation programme Swarnajayanti Gram Swarojgar Yoyona (SGSY) to form SHGs.
- On 31st March, 2011, loans outstanding by banks to 39.83 lakh women SHGs was Rs. 26,123.75 crore in 2010-11 as against Rs. 23,030.36 crore to 38.98 lakh women SHGs in 2009-10. As on 31st March, 2011, women SHGs had 60.98 lakh saving accounts with bank balance of Rs. 5298.64 crore.
- Overall, 53.4% of the total rural households are members of the SHG-Bank linkage programme in India. In West Bengal it is 57.6%.

Table1.1: Progress of SHG- Bank linkage programme in India, 2010-11

Particulars	Physical achievements (No. in lakh)	Financial achievements (Rs. in crore)
Total no. of SHGs saving linked	74.62	7016.30
Exclusive women SHGs saving linked	60.98	5298.64
Exclusive SGSY SHGs saving linked	20.23	1817.12
Total no. of SHGs credit linked during 2010-11	11.96	14547.73
Exclusive women SHGs credit linked during 2010-11	10.17	12622.33
Exclusive SGSY SHGs credit linked during 2010-11	2.41	2480.37
Total no. of SHGs having loans outstanding as on 31.3.2011	47.87	31221.16

Particulars	Physical achievements (No. in lakh)	Financial achievements (Rs. in crore)
Exclusive women SHGs having loans outstanding as on 31.3.2011	39.83	26123.75
Exclusive SGSY SHGs having loans outstanding as on 31.3.2011	12.86	7829.38
Average loan amount outstanding per SHG as on 31.3.2011(in Rs.)	-----	65223
Average loan amount outstanding per member as on 31.3.2011(in Rs.)	-----	5017
Average loan amount disbursed per SHG	-----	121637
Estimated number of families covered	97 million	

Source: NABARD

Emergence of SHG & Role of NGOs

From the early 1990s, a few NGOs were experimenting with organizing the poor based on participative financial management. The Micro Credit Summit (1997) became the turning point of them to plunge into the movement of mobilizing the poor into SHGs for building social capital that would generate a sound base for their members to develop credibility as borrowers and encouraged financial institutions to develop confidence in establishing a lending relationship. Social intermediation role of NGOs has created a positive impact on the lives of the poor and has generated a sense of self confidence among them.

SHGs under Swarnajayanti Gram Swarojgar Yoyona (SGSY)

Progress on microfinance through Self Help Groups-Bank linkage programme has got actual motion after implementing a poverty alleviation programme, called Swarnajayanti Gram Swarojgar Yoyona (SGSY) by Central Ministry of Rural Development. Other poverty alleviation programmes such as IRDP (Integrated Rural Development Programme), DWCRA (Development of Women and Children in Rural Areas), TRYSEM (Training of Rural Youth for Self-Employment), SITRA (Supply of Improved Toolkits to Rural Artisans), GKP (Ganga Kalyan

Yojana) and MWS (Million Wells Scheme) got subsumed in SGSY on 31st March, 1999. SGSY is the largest microfinance programme in India. Mandate of SGSY programme is socio-economic development of rural poor, particularly women by forming Self Help Groups. According to SGSY guidelines, members of SHG mainly come from BPL category. If required, 20% of an SHG may come from APL category. In exceptional case, this may be 30%. But SHG members coming from APL category never get a post of Sabhanetri, Secretary or Cashier. In an SHG, more than one member from a family is not allowed and one person must be a member of one group. SGSY aims at an all-round development of rural poor. It includes economic, social, health, educational and skill development of the members. Before SGSY, other poverty alleviation programmes did not consider such a broad objective. The State Government is also now moving ahead with the policy decision to set up SHGs as a major poverty alleviation initiative and as the building block of planning. The panchayat and rural development department directly administers Self Help Groups based Swarnajayanti Gram Swarojgar Yojana (SGSY). Various departments of State Government have adopted policy initiatives to bring about poverty focused development by SHGs.

Different phases of SHG approach

Through formation of Self Help Groups poor women of rural area will be self - dependent and take part in social development process. There are four phases of programme:

1. Formation stage

In this stage poor rural women of same area form a group and start to make small savings. This stage can be termed as stage of micro saving.

2. Stage of small credit

In this stage SHGs get assistance of small fund as bank loan and government subsidy on the basis of their performance. This stage is also called stabilizing stage or stage of micro or small credit.

3. Stage of Micro-entrepreneurs

If SHG functions properly then in this stage it can get larger amount of credit facilities for starting up economic activities by forming Micro-enterprises. This stage can be called stage of micro enterprise.

4. Stage of social awareness creation

It is a matured stage of SHGs. In this stage, with economic activities, women of SHGs take action against different types of social evils like violence against women, alcohol consumption, underage marriage etc. They campaign for literacy. They also participate in creation of health awareness and village development activities like road maintenance and construction, plantation etc.

Now, the facilities of micro insurance, micro remittance and micro pension are also introduced in the system.

Spread of SHG programme in India

In India the growth of SHG-Bank linkage is uneven. Southern region of India is dominant in the implementation of the programme because of the strong civil society organization base and serious involvement of State Government. Growth of the programme is lowest in the north eastern region of the country due to lack of social capital. It is very difficult for the rural north eastern people to come together openly and establish linkage with outsiders because of insurgency activities and strict vigil of Indian army. The Eastern Region accounts for 10.89 percent of the total number of bank accounts. The Western, Eastern and Central regions account for around 24 percent of the total share in the number of bank accounts. The Northern region accounts for only 2.82 percent. Below is given region-wise spread of SHG-Bank linkage programme in different regions in 2011.

Table 1.2: Region wise spread of SHG-Bank linkage programme upto 2010

Region	No. of Bank Account	Share in number of bank account	Outstanding Balance in Bank account	Share in outstanding balance
Northern	44008	2.82	836	5.36
North-Eastern	32305	2.07	264	1.69
Eastern	169983	10.89	1317	8.45
Central	96394	6.18	1390	8.92
Western	99567	6.38	719	4.61
Sothern	1118438	71.66	11063	70.97

Source: NABARD

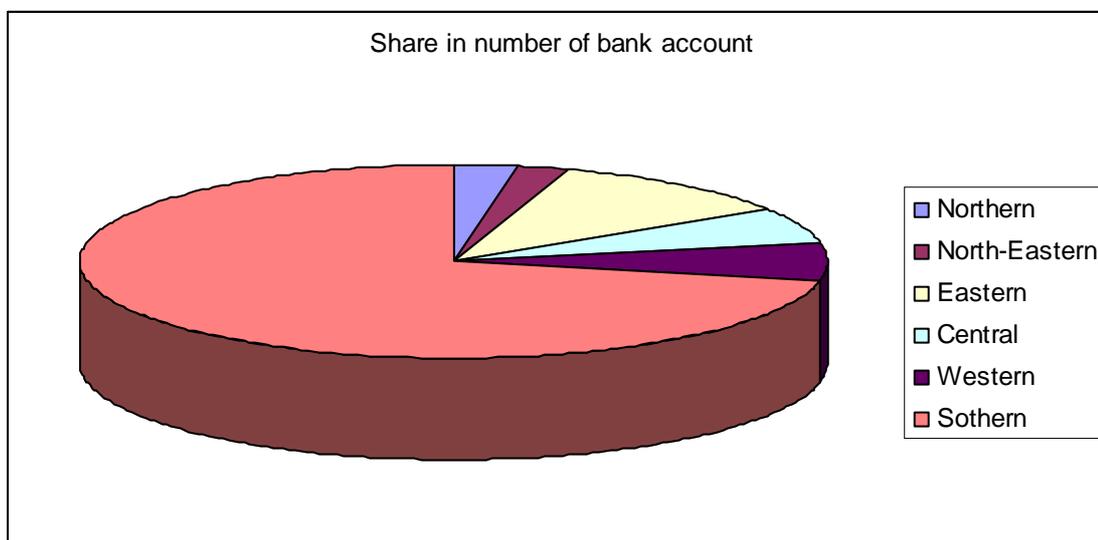


Figure 1.2: Pie diagram shows region wise share in bank account

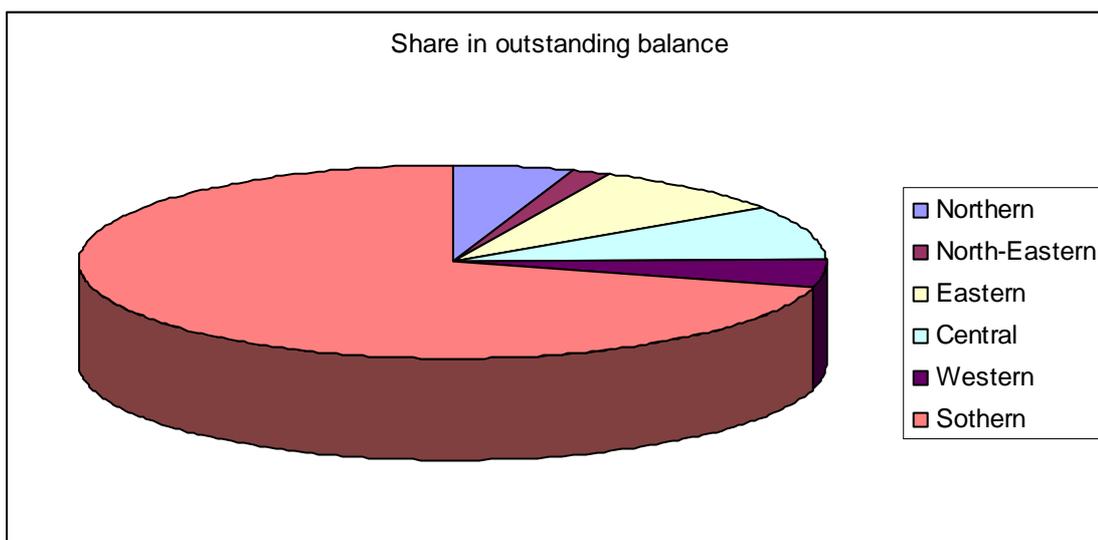


Figure 1.3: Pie diagram shows region-wise share in outstanding balance

The above two pie diagrams show the region-wise shares in bank account and outstanding balance respectively.

1.3 Working procedure of SHG-Bank linkage programme

Savings habit through SHG

Functioning of SHGs is participative and democratic in nature. In the formation stage, after selection of group members, a meeting is called by the members of the group and in that meeting they take a decision about opening a saving account in the name of the group. At the meeting they also decide about the amount of savings per member per month. Generally, with help of one month's savings SHG members open their bank account. Initially, main stress is given to regular savings of group members. Before the starting of SHG programme poor people had no way of savings. But they also want to save within their limited capacity. Following factors motivate the poor people towards savings:

- Future security of their children.
- Security of their own.
- Education of the children.
- Medical purpose.
- Cultivation purpose.

- Marriage of daughters.
- Construction and repairing of the house.
- Different social and religious rituals and festivals.

It is a fact that poor people could never have enough savings to open a bank account. The pooled savings enable them to open a formal bank account in the name of the group. So, financial inclusion of the poorest people can be possible through it. Thus, through social mobilization financial inclusion may be possible that will help in poverty reduction. Now, in India only 59% of adult persons have bank account. Government has decided to provide banking facilities to all by 2015. Through institutional credit and skill development, credit worthiness of rural people in economic activity is expected to increase.

Credit facilities through SHGs

After continuous savings for six months a group becomes eligible for getting external credit. But for getting external credit facilities a SHG has to appear in the evaluation process. SHG members can also take loan from their group savings by paying interest which is known as internal lending. At the time of first evaluation of the SHG some factors such as regular meeting by the members, regular savings of the members, proper utilization of the loan from internal lending and timely repayment of it, maintenance of accounts get importance. According to Panchayat and Rural Development Department of the West Bengal, if groups obtain 60% and above marks then the groups are declared passed in the first gradation and eligible for getting revolving fund and cash credit facilities, otherwise not. Revolving fund has two parts – bank loan part and financial assistance from DRDC. Bank loan is decided on the basis of group's corpus. Corpus of any group is equal to liquid money in the group plus savings plus interest plus loan due in the hand of members. The limit of bank loan may be up to four times of the group corpus. Financial assistance of DRDC is between Rs.5000 to Rs.10000 depending on the corpus of the group. Bank loan and financial assistance from DRDC jointly make cash credit limit of the group. It is always valid if the group is active. Group has to pay interest for the bank loan portion of revolving fund and not for credit obtained from DRDC. Through the proper utilization of revolving fund one SHG

reaches micro enterprise stage. After minimum six months of first evaluation a group becomes eligible for appearing in the second gradation evaluation process for getting project loan to reach micro enterprise stage. For appearing in the second gradation, success in first gradation is essential except for SHGs formed before the starting of SGSY programme. At the time of second gradation some factors such as proper utilization of revolving fund, repayment capacity of the members, increase in skillfulness of the members, proper functioning of the group, proper maintenance of records etc are important. Considering these factors if a group gets above 80% marks in second gradation then the group becomes eligible for getting project loan. If a group gets marks within 60% to 80% then it will not be eligible for getting project loan but it can get extra cash credit facility. If the group gets marks below 60% then it will neither be eligible for getting project loan nor the extra cash credit facility. They are advised to continue their group activity and try to overcome the limitations detected in the evaluation process. Generally, groups take 2-3 years after first gradation for appearing in the second gradation. So, at this stage, preparation of suitable project for the group is very essential. Bank and DRDC sanction a project for a group after considering its viability. They give stress on the availability of the raw materials and market potential for the project. In project loan, there are two portions- bank loan portion and financial assistance from DRDC. Financial assistance from DRDC is 50% of project cost or Rs.10, 000 per BPL member or highest Rs.1.25 lakhs (which amount is less). This assistance is known as back ended subsidy. Initially, this portion is not deposited in the account of SHG. Only when bank loan is fully repaid, it is deposited in the account of SHG. So, at the time of starting of the project an SHG gets only bank loan. For getting subsidy an SHG has to fulfill some criteria. These are:

- i) bank loans are properly utilized in the implementation of the project;
- ii) SHG repaid bank loan maintaining the condition imposed by the bank, loan is not repaid before lock- in period*.

* Lock -in period is a minimum period before which if an SHG repays loan then the group is not eligible for getting subsidy from DRDC.

Lending to SHGs is known as priority sector lending and rate of interest on bank loan is determined on the basis of this. When SHG members take loan from their own savings then the process is called internal lending. Rapid internal lending is an indicator of good performance of the group. The rate of interest on internal lending is determined by the group. But there is a limit (2%) of it. There is no fixed time limit of repayment of bank loan but it is desirable that the period is less than nine years. If the time period of repayment is five years then lock-in period is three years and if the time period of repayment is seven years then lock-in period is four years and so on. An SHG member gets different types of loan – production loan, consumption loan, seasonal loan, urgent loan, wealth loan, wealth recovery loan, disaster loan etc. Depending on requirement the terms and conditions of loan may be fixed. Group members decide this in group meetings.

An SHG member gets loan from the group saving after six months of formation and for getting new loan, repayment of past loan is essential except in the case of urgent loan. For proper functioning of the group an SHG has to maintain some essential records such as minutes register, attendance register, loan ledger, general ledger, bank deposit ledger, cash book, bank pass book and individual pass book.

At the time of second gradation, if groups obtain marks between 60%-80% then it will be eligible for getting assistant revolving fund. Maximum limit of the revolving fund is Rs.20,000. So, amount of Assistant Revolving Fund (ARF) is decided by subtracting initial amount of revolving fund from this Rs.20,000. Recently it is decided the limit of R.F will be extended up to Rs.50,000.

One important point is that till now the SHGs are not matured enough to accept voluntary withdrawable savings. Banks are also found to be shy of giving credit at a higher ratio in the initial phase. So, initially they face the problem of limited resources when their own savings are lying idle in banks. The basic idea of meeting the credit needs of members from their savings get defeated if the savings held by banks. Bank should encourage withdrawal of savings by SHGs and its use in productive activities.

Training facilities under SGSY

For proper utilization of fund SHG members require training. In most of the cases, general awareness training and basic orientation are only training programmes available to the swarojgaries. Skill development training is not available for maximum SHG members. The Government launched a programme, known as Swarnajoyanti Gram Swarojgar Yojana or simply SGSY, that focuses on organization of the poor at grassroot level through a process of social mobilization for poverty reduction. Social mobilization enables the poor to build their own organization- Self Help Groups (SHGs) in which they fully and directly participate and take decisions on all issues that help them in coming above poverty line. This (SGSY) programme was started with effect from 01.04.1999 after review and restructuring of the erstwhile IRDP and its allied programmes, namely, TRYSEM (Training of Rural Youth for Self Employment), DWCRA(Development of Women and Children in Rural Areas), SITRA and GKY, besides MWS. These earlier programmes are no longer in operation with the launching of the SGSY.

Development of entrepreneurial ability, training and capacity building are important components of SGSY. 'SGSY Training Fund' provides 10% of total allocation for training purposes. But very little has been done in this regard. The DRDC will be entitled to meet the expenses, incurred by the training institutions for both Basic Orientation and skill development training from the SGSY fund. The purpose of the Basic Orientation programmes is to familiarize the swarojgaries with SGSY and its objectives which include elements of book keeping, knowledge of market, identification and appraisal, acquaintance with product costing and product pricing, familiarization with project financing by banks as well as some basic skills in the key activities. It will be of a very short duration and should not run normally for more than two days. The objectives of skill development training are to ensure that the swarojgaries possess the minimum skill requirement (MSR). Swarojgaries should be eligible for external financial assistance only when they possess MSR and the loan should be disbursed only when they have satisfactorily completed skill training. It is found from the all

India survey in a project by NABARD (2008) that technical training has been given in most states the priority by most respondents followed by training in financial aspects. Management and especially market development aspects had generally a lower priority in the training needs.

Co-operation of members and different factors affecting performance of SHG group

The SHG model is a financial delivery model which has as its objective for reaching to the poor in conjunction with achieving cost effectiveness for the participating financial institutions by reducing transaction costs. Main partners of the programme are the SHGs, the banks as wholesale suppliers of credit and NGOs or government agencies for organizing the poor. SHGs have been described as a unique forum of community level financial system without any legal structure. The spirit with which these groups start their functioning is the concept of self help among their own members. Majority of SHGs start with the common link of savings followed by the rest of all other activities. The concept of self help is measured in terms of the rendering help among the members of the group, approaching others in emergencies, approaching group members for social needs, group helping to members' family when they are in crisis and adequate loan for income generating activities from the group. For this reason a mix of poor and non-poor or heterogeneous occupational members in SHGs is considered to be beneficial to the poor. The level of education, understanding and awareness of non-poor has always been high compared to poor. Presence of non-poor in the SHGs extends the benefit of their education and awareness to all other poor members of the same SHG. But, practically, this is limited to certain stage and it is noticed that the dominance of non-poor would come up during the subsequent stages particularly in the post assistance phase (Y. Gangi Reddy, 2008).

The size of the SHG plays an important role in the proper functioning of the group. Large size of the group hampers group mechanism. Although the number of members in a SHG may vary between 10-20, it is better not to cross 15. Management problem appears if the number is more than 15. That the maximum

number of member in SHG is 20 has been made mandatory because any group larger than this has to be registered under the Indian Societies Registration Act.

Age of the members is another factor responsible for good performance of the group. Groups with younger members show better performance than the groups with aged members.

As SHG-Bank linkage programme is a participatory development approach it creates consciousness among poor people. So, impact of the programme can be measured in terms of number of additional proposals and demands presented by local villagers to public authorities.

1.4 Clusters & Federations: Strong association of SHGs

Sustainability of the SHGs is very important for effective implementation of the programme. Sustainability of SHGs may be increased by forming Clusters and Federations. Clusters and Federations are the collections of SHGs under one umbrella. There are three tiers of the system. At the lowest level, i.e, at the gram sansad level, Sub-Cluster is formed in which minimum five SHGs are required. At the gram panchayat level, cluster is formed taking all SHGs of all sansad under the G.P and at the block level Federation is formed by taking all SHGs under all Clusters at G.P level. SHG Federations are formal institutions while SHGs are informal. SHG Federations are registered as societies, mutual benefit trusts and mutually aided co-operative societies.

Strengths and weaknesses of Federation

Strengths

1. Stronger political and advocacy capabilities.
2. Sharing of knowledge and experiences.
3. Economies of scale.
4. Access to higher capital.

Weaknesses

1. Lack of connection between cluster and federations with Panchayats or Government departments.
2. Lack of direct connection between Bank and SHGs if federation acts as financial intermediaries.
3. There is lack of leadership capabilities in clusters and federations and dependence on DRDC (District Rural Development Cell).
4. Federation leaders forget their grassroot identity and have lost the connection with SHG leaders.
5. Democratic nature of SHGs may be hampered due to intervention of federation.
6. Non-remunerative post of leaders in clusters and federations compel the leaders to earn otherwise. So, they are unable to concentrate in their leadership worksm like initiative about the identification of poor women to form SHGs etc.
7. Members are very often unable to maintain systematic procedure.
8. Meetings are held but the decisions that are taken in meeting are not written properly.
9. There are many differences between federation registration act and model act of Panchayat and Rural Development Department.
10. Monthly premium of member groups is not collected regularly.
11. Many members do not attend the yearly meetings of clusters and federations meeting organized by Panchayat Pradhans or B.D.O.

12. Clusters and federation leaders have no idea about how to increase income by associating with any government project.
13. Lack of initiative for developing future leadership capabilities.

To solve the above problem following steps may be taken:

1. Federations must be made voluntary by SHGs. Pressurized formation of federation is never welcomed.
2. To increase income, clusters and federations can get the responsibility of maintenance of government assets and they should be associated with the rural development projects of the government.
3. For implementation of the government programme, survey about actual requirement is needed. The posts of leaders in the clusters and federations must be remunerative.
4. To increase the connection between clusters and federations and SHGs, some fund must be allotted as T. A.(Travelling Allowance).
5. Leaders of clusters and federations are chosen in such a manner that there are no disputes in their own group.
6. Panchayat and government officials should inspire the poor women without violating freedom of clusters and federations.
7. Existing leaders must try to generate leadership capabilities among other members so that they can be good leader in future.

1.5 High Repayment: Basic reasons

It has been found that in SHG-Bank linkage programme repayment rate is nearly 100%. Following factors may be responsible for high rate of repayment.

1. A single dose of subsidized credit through schemes like IRDP weakens the motivation for repayment, but the possibility of multiple loans motivates SHG borrowers to pay back loans and provision of subsidy

cum credit on the lines of revolving fund in a phased manner would reduce the irregularities in the implementation of SGSY.

2. Through SHGs a social tie is established between members of the group. They do not want to break this tie because through this they can get more facilities. So, they give extra effort if necessary to secure timely repayment.
3. Group pressure forces the members in timely repayment. In some cases, defaulting members are punished. There are some cases also where other members of the group help to repay loan if any member is unable to repay loan for any genuine cause.

1.6 National Rural Livelihood Mission (NRLM): New form of SGSY

After one decade of implementation of the SGSY programme it is realized that some changes are required in SGSY programme. Because poverty is multidimensional, only money can not measure the poverty. Wealth, capital, skill, education and health- all these need to be considered for measuring poverty. Marginal laborer, landless laborer, unorganized laborer are the deprived persons in the economy. To alleviate poverty government has decided to change SGSY programme into National Rural Livelihood Mission (NRLM). The aim of the programme is to alleviate poverty by 2015. To achieve this objective the following recommendations have been made:

1. All rural families must be included in SHGs. One person from each family must be included in SHGs for social mobilization of all rural poor.
2. In the next step, sub-cluster at the gram sansad level, cluster at the panchayat level and federation at the block level are to be formed. Federation will be the umbrella organization, through which services can be reached to grass root levels and dependence on external agency will be reduced. Federation will help in joint entrepreneurship,

confirm entitlements of SHGs to different government programs and services and confirm backward and forward linkages. Now, the formation of cluster and federation is rapidly growing.

3. Skill development programme of the members of the SHGs should be taken up on priority basis so that bank credit will be properly utilized. It will be a continuous process and bank officials, community resource persons all will be included in the programme.
4. One Rural Self Employment Training Institute (RSETI) will be established in each district. For this purpose Central Rural Development Department will give Rs.1 crore at a time and State Government will collect land on priority basis. Establishment of 500 RSETI was recommended to be completed by 2015.
5. In SGSY programme, loan and subsidy to SHGs are not sufficient because these are determined on the basis of 1999 price level. Stress must be given on this matter.
6. With the development of the economy demand for semi skilled labor is increasing very rapidly. Rural youth must get priority for this programme. But they have a problem of acquiring skill and marketing. So, improvement of the skill and innovative marketing procedures are essential.

NRLM will be implemented in every rural area of India except Delhi and Chandigarh. For implementation of the programme, 75% of the required finance will be given by Central Rural Development Department and 25% will be given by State Government. But in case of north-eastern region this ratio will be 90:10. At state level, the highest authority of implementation of NRLM will be District Rural Development Cell. DRDC can use total allotted finance for different purposes.

Thus, from the above discussion we learn that SHG is an organization built by the poor through social mobilization and it has been designed to help the poor

people, the women in particular, to acquire empowerment and to become an important contributor to the process of socio-economic development of the country. Various government policies have also been designed and implemented to make this tool of women's empowerment more effective. But there are many things yet to be done to fulfill this objective.

Researchers are divided on the usefulness and efficacy of SHG programme. Most of the researchers, however, agree that SHG has turned out to be an important tool in socially and economically empowering the women who were considered till the introduction of this programme totally irrelevant in the development process. They were treated as a source of entertainment to their male counterparts, and producers of children. But there are many who consider this programme as a very weak tool for empowering the women. These researchers have raised several questions about the power of this programme to eradicate poverty from the rural areas. Many time-bound policy measures have hardly fulfilled the targets. Government apathy and negligence are some of the factors that stand in the way of achieving success in a time bound way.

In the context of these contradictory arguments on the merits and demerits, and successes and failures of this programme, it needs a more serious analysis of the programme using the household survey data that, we believe, throws ample light on this important programme and its role in liberating the women from the firm grip of their male counterparts in this male-dominated society. The researcher, from her own experience, strongly feel that the programme has made some positive impact on the emancipation of the women from the iron grip of their male counterparts and it has been successful, though to a limited extent, in empowering women who earlier needed approval of their husbands or male members of the household in each and every household decision-making, while participations in decision-making at the village or political levels were beyond their imaginations.

Against this background, the researcher seeks to

- 1) go deep into the problem, collect first hand data from the targeted women members of the SHGs on issues pertaining to their empowerment-economic, social and political by using survey method;
- 2) analyse these data and
- 3) carry out statistical tests, whenever applicable, to generalize the success or otherwise of this much debated programme.

Given this broad objective of our research study, the specific objectives will be articulated after a survey of the most important studies in this area available till date, as far as practicable.

In the next chapter we make a survey of literature on this subject citing the objectives and findings of their works. An analysis of their works will help us to find out research gaps. Keeping in mind the gaps in their researches, we shall set up the specific objectives of our study.

2.1 LITERATURE REVIEW

This chapter makes a review of literature on different aspects of SHGs in India and other countries.

1. Microfinance

According to **R.Krishnamurthy and Makarand (2002)** microfinance activity improved access of rural poor to financial services that helped to overcome the isolation of rural women in terms of their access to financial services and denial of credit due to absence of collateral. It could also help in strengthening poor families' resistance to external shocks and reducing dependence on money lenders. The authors made an extensive sample survey (virtual enumeration) of 4921 SHGs covering 73454 individual members, spread over different parts of Maharashtra.

In Tamilnadu, **Mahendra Varman P(2005)** tried to identify the socio economic factors that determine deposit and credit account holding in formal banks, among individuals and households. He concluded that microfinance for SHGs in India intentionally or unintentionally helped the women in the countryside through inculcation of banking habits in the rural people, especially the women.

Frances Sinha (2005) observed that the main use of microcredit had been for direct investments. He analysed the performance of 20 MFIs from across the country (India). He also found from his study that while the presence of microfinance increased the borrowing options for poorer clients, it appeared not to have significantly affected the terms and conditions of different informal credit providers.

Sanjay Kanti Das (2012) finds that average borrowing from internal fund and revolving fund is highest for the age group 30-40 years. But using f- test he concludes that there is no significant difference in the borrowing from different funds as between the various age groups of the respondents. He also concludes that education is not an influencing factor as regards borrowing either from internal and revolving funds. But there has been significant difference in the incomes due to SHG membership.

2. Progress and performance of SHGs

Hans Dieter Seibel (2001) observed that SHG programme had turned into a social movement, with high expansion rates in recent years. Fuelled by competence and enthusiasm at all stakeholder levels, it expanded rapidly throughout India, particularly in the marginal and tribal areas. The enormous growth in outreach had been made possible by drawing on a wide array of institutional resources – India's social capital. He observes that microfinance addresses the shortage of physical capital amongst the poor which directly affects the creation of human capital for the poor. The main objective of microfinance is to develop institutional financial self-sufficiency and to penetrate breadth and depth wise across the low income groups or individuals profitably.

M.S.Sriram and Rajesh Upadhyayula(2002) analysed the growth and transformation of microfinance organizations (MFOs) in India. They identified 'value attributes' of microfinance, which differentiate MFOs from other form of organization. Having chosen only those MFOs that have microfinance as the core, they analysed transformation experiences. They concluded that there was no ideal or easy path for MFO to mainstream in India.

Wanchoo Rajat (2007) mentions in his study that there is a recent trend of larger microfinance institutions transforming into Non-Bank Financial Institutions. This changing face of microfinance in India appears to be positive in terms of the ability of microfinance to attract more funds and therefore increases its outreach and an organizational structure helps them achieve more transparency and efficiency. He also identifies some constraints regarding microfinance in India.

These are greater and more diverse sources of funding, a meaningful set of poverty impact indicators in order to make meaningful statements about social impact and lack of an enabling policy environment for microfinance.

Cyril Fouillet and Britta Augsburg (2007) grouped the states using the standard deviation of relative share of SHGs. In 2006, Andhra Pradesh ranked first, with more than three units of standard deviation above the mean while West Bengal is in intermediate group with ratios within one standard deviation of the mean. According to them, findings on the spatial variation and changes in the development of the microfinance sector can enhance the understanding of the complex processes of current regional development in India and can contribute to the formulation of innovative regional development policies.

Kiranjit Sett, Dhrabajyoti Chattopadhyay (2012) divided all G.Ps of Bongaon Block into four categories according to the concentration of poor, and with help of some indicators, i.e, participation rate, savings per member, credit linkage, credit per linked SHG etc, the performance of the SHG movement was measured. They found that performance was unsatisfactory in very intensely poor G.Ps and in very poor G.Ps. Performance is mixed in poor G.Ps and G.Ps where the concentration of poor is less.

3. Women and SHGs

C.S.Ramalakshmi (2003) analyzed the performance of Andhra Pradesh in SHG movement. She described how SHG members got opportunity in economic activities and could use modern facilities. In Andhra Pradesh, public private partnership method is adopted in promoting economic opportunities to SHG members by appointing them as dealers for the sale of products manufactured by companies like Hindustan Levers Ltd., TVS, TTK-Prestige, Colgate Palmolive, Phillips etc. Companies in return train SHG members in finance management, enterprise development, packaging, branding and pricing of the products. SHGs are encouraged to get PCs and software for accessing information and developing their business. Their products are photographed, scanned and displayed on websites. These are put on the portals of e-commerce companies. In this way SHG

movement is modernized and members are engaged in 450 varieties of income generating activities.

Manab Sen (2005) indicates that 76% of the Self Help Groups so far formed in West Bengal are of current vintage (less than three years old) indicating that many of them have not entered into stabilization stage. The major source of credit is found to be the group (53%) followed by bank (6%) and trader (4%). Agriculture and livestock husbandry (63%) followed by household industry (26%) and petty trade (11%) are the major economic activities pursued. An interesting finding is that micro credit is mostly used for production purposes (86%) rather than for consumption purposes as commonly believed.

On the other hand, **Alok Misra (2006)** finds from the field research that all clients were saving on regular basis and internal loaning of group fund was very high resulting in significant fall in waiting time for members interested in borrowing; social awareness index of group members showed a definite positive trend after joining the group; reliance on money lenders for credit was either eliminated or decreased in case of approximately two thirds of clients; only 6% clients had taken up any economic activity after group formation; bank credit to group was often a result of banker's zeal to achieve target rather than group demand, and bank credit as well as loans were used overwhelmingly for consumption purpose. Group members were not willing to borrow to take up economic activity on account of credit risk and absence of skill. He also pointed out that while the programme had definite impact on building social capital, it had marginal impact on income levels. The findings are at variance with earlier evaluation of the programme in respect to economic impact, while being in consonance with social capital.

Madhura Swaminathan (2007) mentioned that a record of near 100% repayment is a major success of microcredit. This achievement is not costless. A system based on quick repayment of very small loans does not allow for funds to go into income bearing activities that have a gestation period of any significance. Only projects with very quick and high rates of return relative to the tiny investment can meet existing repayment schedules. The first payment on a microcredit loan is

generally to be made in a very short time after the loan is given. This can put the poorest out of the pail of microcredit, since the ability to pay the first few installments depends on the initial resource base of the borrower.

M. Jahangir Alam Chowdhury (2009) assessed in his study whether the participation in the microcredit programme of the Grameen Bank in Bangladesh helped participating women to create self employment for them by starting micro enterprises. The analysis is based on a household-level survey of 570 households. The result from the descriptive analysis and multivariate models indicate that the participation in the microcredit programme of the Grameen bank did not improve the micro enterprise ownership of participating women but the ownership of microenterprise was higher among husbands of the women participating in the microcredit programme. This result indicates that women members hand over their microcredit loans to their husbands who start microenterprises that are only run and managed by them. He also find the participation of women members in the microcredit programme significantly increases the capital of microenterprises, which are managed and controlled by their husbands or other male members of households.

4. Women empowerment and SHGs

Susy cheston and Lisa Kuhn (2002) analyse the studies on, and experiences of, Microfinance institutions in Africa, Asia and Latin America. By analyzing 1200 samples they concluded that by adopting a holistic approach that takes into account cultural, economic and political factors affecting women's empowerment, MFIs can ensure that women are more deeply and consistently empowered through their programmes.

Requirement of credit for rural women is analysed by **J. Hunt and N. Kasynathan(2002)** in an article based on interviews with village women's groups and staff from NGOs in Bangladesh and Bihar in India. These organizations provide microfinance to women as primary strategy for addressing poverty and empowerment. Their findings indicate that only a minority of women receiving credit are controlling their loans. One of the main reasons of this is lack of access

to the market for the purchase of inputs and for the sale of goods, particularly for non-traditional income generating enterprises. Some women need only a small opportunity to build their own pathway of empowerment. But this is not true for majority of women. They concludes that equity and efficiency argument for targeting credit to women remain powerful, the whole family is more likely to benefit from credit targeted to women, where they control income, than when it is targeted to men.

L. Mayoux(2002) considers the role of microfinance in empowering women and at the same time sustainability of microfinance programme. Flexibility to women's needs and deciding the best ways of combining empowerment and sustainability objectives can only be achieved on the basis of extensive consultation with women, research on their needs, strategies and constraints, and a process of negotiation between women and development agencies. The presence of strong, dynamic leader has been identified as the most significant factor for the successful functioning and sustainability of SHGs.

Considering the negative consequences of excluding male relatives from any meaningful role in a silk reeling industry **Leach F. Sitaram S.(2002)** suggests ways in which a project might have been made more male inclusive while empowering women. This article described an NGO project intended to empower scheduled caste women in the silk-reeling industry in India through the provision of microfinance. It also acknowledges that even if the men's hostility to the project had been overcome, the women's micro enterprises were unlikely to have been viable commercially. This is because the project insisted that the women operate as a group in high risk area of economic activity, with no clear strategy as to how their work could be sustained.

Wolfgang Hannover (2005) summarised some major results of existing studies on impact of linkage banking on Millennium Development Goals in India.

Impact assessment study by NGO MYRADA in the year 2002 had its major emphasis on the impact of the programme on the empowerment of the women members of SHGs (which was one of the Millennium Development Goals,

No.3(MDG3) promote gender equality and empowerment of women). This impact study covered 190 SHG members from 12 SHGs in four states of southern region. According to the study, the social empowerment and capacity building of the interviewed sample SHG members improved especially on the side of self-confidence, status in families as well as better communication and competence. The involvement in the SHGs improved self confidence of members from 20% in pre-SHG situation to 86% in the post-SHG situation. Self-confidence in managing eventual financial crisis in the family improved from 30% to 91%, status of members in the family improved for 16% to 67%; communication power improved from 18% members to 75% members; joint decision making power increases from 39% to 74%.

Charles Kessey (2005) has tried to examine and measure the level of empowerment gained by the Sunyani Gonja Muslim Womens Fish Seller Group through the Enhancing Opportunity for Women in Development (ENOWID) project (Micro credit scheme).90% of SunyaniGonja Muslim Women's Fish selling group spoke of their increasing role in the family decision making process, which by itself had a tremendous effect on the Muslim women in the area.

Tessie Swope (2005) finds that Trust Bank programme of Sinapi Aba Trust has clearly contributed to the empowerment of women in a number of ways. Access to credit and business training has helped women to expand and improve their business, leading to increase respect and decision making power in the home and community.

Rae Lesser Blumberg (2005) has made the observation that women's economic empowerment boosts both gender equality and well being of the nations. With greater economic power, women gain more say in household decisions. Moreover, women's economic empowerment is linked to less corruption and less violence against female. He found that where women had consolidated (long established) economic power, they tended not to be beaten by their husbands ($r=-0.56$, r is correlation coefficient between economic empowerment and wife beating).

Another investigation in microfinance on women's empowerment was made by **Ranjula Bali Swin (2006)**. Results of this study from the survey of five states of India show a definite impact on household but the impact is not reflected in certain key decisions, which would be true evidence of women's empowerment – such as decision making power in family planning and buying and selling of land. According to her minimal microfinance approach acts as a catalyst but it does not empower women itself. This paper also discusses the importance of sustainability, maintaining the quality of SHGs and supporting them, if such programmes are to show a long term impact.

By using a game theoretic model **Sylvain Dessy and Jacques Ewoudou (2006)** offer a new perspective on the empowerment potential of MFI targeted at women. They highlight co-ordination failure that hinder the emergence of networks of female entrepreneurs necessary to overcome patriarchal business practices that limit female entrepreneurs access to high productivity informal activities.

Anant Kumar (2006) in a study in two blocks of Patna District, has made an assessment of empowerment and states that the women have been able to achieve in family and society through the participation in SHG-Bank linkage programme. He found that income of 17% members increased and 16% got employment opportunity due to the programme. Of them 46% commented that their awareness increased due to SHG. SHG research has tended to look at outcomes, generally by tracking changes in women's lives through the use of proxy indicators.

But **Tanya Jakimow and Patrick Kilby (2006)** analyses the potential of SHG programme as an empowering mechanism, rather than measuring empowerment outcomes. They argue that when SHG programmes are implemented in its ideal form, the programmes do have the potential to empower women in varying degrees but their ability to result in social transformation is limited by a belief that members are responsible for their own empowerment. SHG programmes link women with institutions that increase their capabilities in domains where they are traditionally excluded.

According to **Deepti Umashankar (2006)**, though women face handicaps in their involvement in politics, their participation in SHGs has changed them, and these women can be prospective leaders in the local political field. Various constraints like discriminatory practices in labour, a low level of skills etc. operate to contract a women's potential for empowerment. It may be easier to ensure material change than to cause a change in power structures and ideologies and attitudes which accompany them.

On the basis of 100 SHG members in the Hoogly district **Jyotish Praksh Basu (2006)** has tried to examine how a woman's tendency to invest in safer investment projects can be linked to her desire to raise her position in the household and in addition to the project choice, women empowerment is examined with respect to control of savings, control of income, control over loans, control over purchasing capacity and family planning. The analytical framework of the study is based on Nash bargaining game theoretic model. The empirical findings show that the empowerment of women is established in weak form using the above indicators. In this research work, women who have taken loans for income generating activities, only 5% reported having autonomous control over money, 56% reported they share control over loan with their husbands, and 38% have no control over loan.

Jael Vander Heijden (2006) examines whether being a member of a SHG federation has had an effect on economic empowerment. In the survey, the three degrees of empowerment- existence, use and achievement of choice, were measured through looking at knowledge about available loan services and actual use of services, bank linkage and loans taken from banks by SHGs, knowledge about interest and actual participation in various training offered on income generating activities, book keeping and decision taken within the household on how savings and loans are spent. This research concludes that given the context in East Uttar Pradesh, SHG federation can have a valuable role in empowering SHG members to deal with the bureaucracy at higher level.

In a study, **Mark Pitt, Shahidur Khandker and Jannifer Cartwright (2006)** estimate the impact of participation in microcredit programme on an index

of empowerment by using data from household survey from 1998-99 in Bangladesh. They found female credit produces statistically significant improvement in women's autonomy with purchasing households assets, access to and control over economic resources, ability to raise emergency funds, role in deciding and implementing household borrowing, power to oversee and conduct major household economic transactions, increase in mobility, networking capacity, awareness and activism.

Jennifer N. Riria (2008) recognizes that making financial services available to women entrepreneurs is not just a sound business practice, it is essential in achieving development goals and 'credit plus' interventions enhance movement of a client from one level to the next in her life pursuits, empowering and broadening.

Lakshmi. R and Vadivalagan.G (2010) address women empowerment through Self Help Groups in Dharmapuri district of Tamilnadu. According to them, after joining the Self Help Groups the women have become economically and socially empowered. In this study Garret ranking technique was used to find the reasons for joining the Self Help Groups. Factor analysis was used to identify the underlying factors that determine the relationship between the observed variables. The results indicate that raising the status in society is the prime reason for joining the SHGs, followed by promoting income generating activities. The factor analysis condensed and simplified the 8 statements on indicators of empowerment and was grouped into 2 factors explaining 57.105% of the variability of all the 8 statements.

M. Aruna, Ms Rema Jyothirmayi (2011) come to the conclusion through an extensive study in Hyderabad that microfinance has a profound influence on the economic status, decision making power, knowledge and self-worthiness of women participants of SHG linkage in Hyderabad. They observed significant difference in women empowerment, measured by women empowerment index, through productive utilization of loan obtained from microfinance programme. It is also found that Microfinance is effective in graduating the poor, not the poorest, and lower middle class to a higher standard of living.

5. SHGs as a means of removal of poverty

V.Puhazhendi, K.Badutya (2002) find that self-help-group-formation helps in removal of poverty to some extent. In this study they found the share of families below poverty line was 88% in pre-SHG situation and 75% in post-SHG situation.

According to **Thelma Kay(2002-03)**, microcredit helped to increase total income per household by 29% in Bangladesh but it could not transform social relations and the structural causes of poverty. While there is a positive effect of microfinance on the mobility of women, their self-esteem and self-confidence, women's participation in decision making outside the self-help-group is still limited.

Naila Kabeer (2005) examined the empirical evidence on the impact of MF with respect to poverty reduction and empowerment of poor women. The paper recognizes that strategic gender interests go to the very heart of the structures of the patriarchal power-the abolition of a coercive gender division of labour and unequal control over resources, ending male violence, women's control over their own bodies, the establishment of political equality and the ending of sexual exploitation. She concludes that while there is a reasonably robust evidence that access to microfinance leads to both direct economic and social improvements within the household, as well as change in relationships in the wider community, there is less evidence to support the view that it helps poor people to 'grow' out of poverty and graduation towards mainstream financial services.

In a study by World Bank, **Khandkar (2005)** examined 1638 households and found that both moderate poverty and extreme poverty had declined due to participation in microfinance programme. Moderate poverty in sample villages declined by 17% between the two waves of the survey and extreme poverty declined by 13%. Among those households that participated in the microfinance programmes, the poverty rate declined by 20% in the same period. He also concludes that inflow of microfinance funds to rural areas has impacted the local economy – and has raised per capita household consumption for both participants and non participants.

Priya Basu and Pradip Srivastava (2005) analyse the reach of the SHG-Bank linkage model in the states of Andhra Pradesh (A.P) and Uttar Pradesh (U.P). The findings show a relatively greater focus on the poorest households among SHGs in U.P compared to those in A.P. This is further reinforced by results of the econometric analysis for A.P that show a positive relationship between poorer households and SHG membership. **Shenheryar Banuary (2006)** has tried to assess the impacts of microfinance on poverty and inequality and relation between growth in aggregate microfinance loans and growth in entrepreneurial activities. Stress on sustainability of microfinance programme is important because of its lending nature where loans are constantly being made to high risk low income individual, with unique and innovative methods being utilized to create re-payment incentives.

M.P. Vasimalai and K. Narender (2007) discuss the role of Kalanjium Community Banking Programme in reduction of poverty. This programme covers 31 districts of Tamil Nadu, Andhra Pradesh, Karnataka, Madhya Pradesh, Orissa, Rajasthan, Maharashtra and Pandicherry. Around 74 percent of the kalanjium members were found to have invested in assets after joining the kalanjium. The increase in the income of the member families had positive relationship with the age of kalanjium. In case of three to five years old category kalanjium, the increase in income was slightly less than 30% from situation at the time of joining kalanjium. It was 45% for more than five years old members of kalanjium.

Jon Westover (2008) reviews some of the recent researches on the effectiveness of microfinance programmes on reducing poverty and proposes areas for future directions in the continued research of MF programme.

6. SHGs –Impacts on Society

According to **M. V. Rao (2005)**, members of Self-Help-Groups have proved that they have the potential to transform their lives. This study also shows that they are easily tackling many social problems. The groups offer the institutional framework necessary for convergence of various activities at implementation level. Most of the government departments involved in development works and

their huge number of field officials can find beneficiaries for their schemes and programmes from the group members without searching for them. The concept and utility of self-help and self-reliance effectively bring people out of the dependent mind-set. The group members are real entrepreneurs in the making. Their creativity gets enough opportunity and scope to prosper in Self-Help-Groups.

D.K. Panda (2008) has tried to find out the impact of SHGs on rural life in an underdeveloped state, Orissa. He found the average personal income of the members of the 10 surveyed SHGs increased significantly. The literacy percentage of the members has increased from 14% to 68% due to high peer pressure and motivation from other members. Awareness about health and sanitation has also increased. Seeing the uplift through SHG movement, other women of the village have also started forming groups. According to **S. Abdol Hossein Nabavi(2009)**, the utility of Self Help Group is limited as Self Help Groups are unlikely to be sustainable and effective when steered from outside. SHGs emphasize face to face social interactions and the assumption of personal responsibility by members. They often provide material assistance as well as emotional support. But in order to function, Self Help Groups require a basic enabling environment such as stable social structure and a functioning basic welfare system offering a minimum standard of quality.

Tanmoyee Banerjee(Chatterjee) (2006) has made certain observations on the basis of primary survey of 300 SHG members and 143 non-members of North 24 Parganas of West Bengal that income generation through group activities has improved average income of group members but the inequality of distribution of income is high among the group members than among non-group members. One interesting finding of her study is that when this comparison is made between pre-SHG situation and post-SHG situation of SHG members, it is found inequality of income distribution has come down after group formation. Secondly, there has been a significant decline in the medical expenditure in the families of group members than that of non-group members. Same finding is obtained when comparison is made between pre-SHG and post-SHG situation of group members.

After group formation medical expenditure decreases because SHG –programme has developed the awareness among the group members regarding good hygienic habit.

7. Sustainability of SHGs

A study by EDA rural systems for SIDBI foundation for microcredit (2004) supports the perception that there is a trade off between outreach to the poor, and operational self sufficiency except 2SHG model and 2 Grammeen replicators that combine sustainability with substantial dept of out reach. Data also show continuing poverty of about one third of clients' afer five years of microfinance.

According to **Ajai Nair (2005)**, despite the considerable achievement of SHGs, their sustainability has been suspected because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups. SHG federation can provide these services to the SHGs. Using a case study, this paper explores the merits and constraints of federating. Three SHG federations that provide a wide range of services are studied. The findings suggest that federation could help SHGs become institutionally and financially sustainable because they provide the economies of scale that reduce transaction costs and make the provision of these services viable. In his study on profitability of SHGs, operational self sufficiency and financial self sufficiency are measured.

Raghav Gaiha and Mani Arul Nandi (2006) observe in a study of SHG-Bank linkage in A.P and Karnataka that SHG-Banking is profitable in all cases, despite a relatively low interest rates. Return on average assets (ROAs) ranges from 1.4% to 7.5% and operational self-sufficiency ratios (OSS) from 110% to 165% .

Raven Smith (2006) seeks to highlight the practices that best enable a microfinance organization to provide services to poor clients in a manner that is financially sustainable, meaning continuing access to funds, and that creates social value. According to him, the challenge for NGOs and MFIs is to achieve their own financial self sufficiency without transferring all the overhead costs to their poor clients. They need to ensure sufficient investment to provide diversified

livelihood options and employment creation by optimizing existing resources through timely credit, technical inputs, skill training and knowledge transfer. It is crucial to arrive at the right trade off between the needs of the poor and sustainability of the MFIs. On the other hand, **Anil K Khandelwal (2007)** finds that a strong and firm commitment of the top management of the bank to microfinance operations is the essential pre-condition for the sustainability of the business in any commercial banks.

Microfinance Practitioners argue that the fiscal discipline imposed by frequent repayment is critical to preventing loan default. But **Erica Field and Rohini Pande (2007)** in their experiment using field survey have found that there was no significant effect of type of repayment schedule on client delinquency or default. They suggested that, among Microfinance clients who are willing to borrow at either weekly or monthly repayment schedules, a more flexible schedule can significantly lower transaction cost without increasing client default.

Purna Chandra Parida and Anushree Sinha (2008) have examined the performance and sustainability of three different types of SHGs: all-male, all-female, and mixed SHGs. The analysis was based on data from a primary survey from six states in India (NCAER 2008). Overall, the performance analysis shows female SHGs doing better than other types of SHGs. A number of reasons could underlie this outcome. First, female SHGs performed better in terms of loan recovery than other types of SHGs. The per capita savings of female SHGs in 2006 was also much higher than other types of SHGs. The female SHGs also stood out as doing extremely well in financial management practices such as maintaining book accounts and passbooks and updating them regularly.

8. Problems of Microfinance programme & their Solutions

In a study, **Jaya S.Anand (2002)** has interviewed 186 SHG members to find the impact of SHGs. On the basis of the interview results she has opined that about 55% of the selected members reported that they were not interested in assuming the leadership role of their group. The main reason (to many 68 % of them) for their unwillingness was lack of knowledge or confidence. In the majority of cases

it is found that only the leaders are aware of the goals and concept of SHGs. Leaders are trained on various topics, the benefit of which do not always percolate to members. He also finds positive but statistically insignificant correlation between income and microcredit.

In an article **Robin Bell, Annie Harper and Dyson Mandivenga (2002)** highlight some of the constraints that commercial banks face when moving into microfinance, and consider ways in which these constraints might be overcome. There are very few cases of privately owned commercial banks downscaling to microfinance for purely business reasons. But situation is changing after liberalization as they face increasing competition. They are obliged to seek alternative markets to survive. Even when commercial banks do make the strategic business decision to move into microfinance, it may prove harder than expected to realize their goals of scale and profitability.

On the other hand, **Aparajita Dhara and Nita Mitra (2005)** who have made a study on the SHGs in the district of Howrah in West Bengal observe that the members of the SHGs do not carry out a common 'group activity' as such, though a large section of the women are involved in similar economic activity. This is because they are engaged in jori-work, which is a predominant home-based industry. They also find that members of the SHGs are highly dependent on the promoting NGOs and their process of empowerment is currently at an elementary level. So, they feel a need for more sincere and dedicated NGOs – especially in the initial years.

A study on livelihood of grade1 SHGs under SGSY in Paschim Medinipur district in four blocks (Jhargram, K.G.P-1, Garhbeta-1 and Chandrakona-1) has been conducted by RDC (Rural Development Centre) of I.I.T, Kharagpur(2005). It has been found from the study that SHG's livelihood is mostly traditional activity-based. Failure of group activities was more in number rather than individual activities. Many groups could not find out an appropriate option for investment in economic activity. Thus, they had not been able to generate any additional demand. 55% of the members expressed their needs for development of skill in traditional activities and most of the activities they perform were not of

their own choice. 97% of SHG members receiving skill training did not utilize their skills.

A livelihood study of 483 SHGs under SGSY conducted by NABCON (2005) in Sreerampur block(Hoogly), Raina and Ausgram blocks(Burdwan) and Tamluk block(Purba Medinipur) indicates that the SHGs are facing difficulties in pursuing both traditional livelihood enterprises and micro enterprises. It is found that loan taken by the members varies from Rs. 500 to Rs. 3500. This indicates the inability of members to upgrade their scale of activities.

According to **Sandip Manak (2005)**, while the spread of the SHG movement is impressive, there are key areas such as financial management, governance and human resources range from weak to average quality for a majority of SHGs. He examines the SHG operating model, the state of SHGs and their impact on civil society and how they need to be supported to go forward. The state of SHGs identifies key areas of weaknesses which undermine the sustainability of SHG movement. The impact of SHGs on women's empowerment and social security has been invariably an improvement from the status quo but there is a need for support in several areas which are analysed in the report. He points out that the penetration of microfinance to the poorest of the poor is still weak and needs a wider reach.

Valeric Rozyeke (2006) has made an assessment of the potential for building CIS in India. Though Microfinance services have expanded rapidly and have much potential to effect grass-root economic development, yet without proper information sharing systems in place, maturing microfinance sectors often operate sub-optimally. When lending institutions lack complete information about credit worthiness of borrowers, lending decisions are not optimized and the performance of MFI suffers. Her work is a qualitative study based on interviews and surveys with microfinance practitioners assessing the potential for building CIS in India.

Jean-Marie Baland, Rohini Somanathan and Lore Vandewalle (2007) have studied member attrition and group failure in SHGs. They use survey data of relatively poor areas of the country- Keonjhar and Mayurbhanj in Northern Orissa.

They found that 10% of the 1100 SHGs created over the period 1998-2000 are no longer active and 20% of women who joined a group are no longer part of an SHG network. Groups with educated members and those in villages with other SHGs are less likely to fail and therefore, the poor and the disadvantaged communities that are most likely to be deprived of credit through these institutions.

9. Suggested Remedial Measures

Some solutions to the problems in microfinance sector are recommended by **Jonathan Morduch and Stuart Rutherford (2003)**. Lessons from Bangladesh and Indonesia provide guides for what better solution should be. The solutions include raising interest rates well above “cheap credit” levels, clearly targeting customer groups, judiciously providing non-financial inputs, and managing and rewarding staff according to clear, performance based criteria. The commitment in India to microfinance has been longstanding, starting well before the global movement. But many early ideas did not work as expected and Indian economy has changed considerably. So, intervention of new ideas is necessary for successful implementation.

B.R. Bhattacharya and Stefan Klein (2004) recommend possible future steps for microfinance regulation. According to them, none of the participatory banks has reported any NPAs under the SHG-bank linkage model. From the regulatory perspective, the informality of the groups, their limited size and their collective decision making guarantee strong internal control and low systemic risk. But it is feared that the lack of an appropriate legal status of SHGs may in future, hamper the recovery of overdues. So, it is better that SHGs could be appropriately referred to under any of the Acts and their non-incorporation may be duly recognized to avoid any legal difficulty in the future.

Howard Jones, Yaswant Thorat and Marylin Williams (2007) have traced the forces that have led to the development of particular rural financial institutions in the country, to outline the changing fortunes and shares of these different systems, to show the present gap between rural financial needs and provision, and to assess policy options to reduce this gap through institutional development, linkages and

reforms. In this context they argued that SHGs need to graduate to promoting enterprises and factors in livelihood diversification. They also need to increase their access to supply chain and to the capital market, and to appropriate production and processing technologies. Their legal status also need to be clarified.

2.2 Research gap

From the above literature survey it is found that there is a significant spread of microfinance world wide though in some cases its impact is questionable. This is due to the application strategy of the programme adopted by the policy makers and government officials. Sometimes socio-economic condition of the area and lack of people's initiative are the cause of its insignificant impact.

There are number of studies on SHG and women empowerment but further assessment of the programme is necessary to direct it in proper way. It is clear from the past studies that the impact and effectiveness of microfinance services on the poorest women is highly in question and viability and sustainability of SHGs are still a question mark. But impact and sustainability are closely related and rigorous analysis and generalized findings are absent in this matter in past studies. At the same time not much study has been made to critically examine the nature and the efficacy of various microfinance support services that are required to strengthen the microfinance programme and ensure the success of it. Though some works have been done in these areas, they are normally case studies which consider certain area specific characteristics. Very few studies have been made to analyse the functioning of the SHGs covering all social and cultural or ethnic groups, such as the tribal people, and people belonging to minority group. The numbers and the types of impediments in the way of the formation and functioning of SHGs significantly vary from region to region, from one particular social class to other, from one religious group to another.

Keeping all these varieties of problems we have set the following objectives of our research study.

2.3 Objectives

1. To assess the change in empowerment indicators of women SHG members and identify the factors contributing to empowerment of women members of SHG.
2. To analyze the impact of the SHGs on the socio-economic condition of the people in the area and to compare the impact of SHG in respect of empowering women on the basis of caste (general, schedule caste, schedule tribe and other backward class) and religion (Hindu and Muslim)
3. To study the role of support services in empowering SHG members
4. To assess the change in level of income of women members due to their participation in SHGs.

2.4 Hypothesis

Keeping the above-mentioned objectives in mind the following testable or null hypotheses have been formulated, along with the alternative hypothesis:

1. a) Null hypothesis, H_0 : There has been no significant difference in the empowerment status of women SHG members between two periods – the pre-and post- SHG membership periods.
b) Alternative Hypothesis, $H_1:H_0$ is not true.
2. a) Null Hypothesis, H_0 : Microfinance services do not have significant impact on the empowerment of the women SHG members.
b) Alternative Hypothesis, $H_1:H_0$ is not true.
3. a) Null Hypothesis, H_0 :General caste women are as empowered as the minority and backward class (schedule caste, schedule tribe and other backward class) women SHG members.
b) Alternative Hypothesis, $H_1:H_0$ is not true.

4. a) Null Hypothesis, H_0 : There is no difference between the empowerment level of backward class women and that of the minority women after their participation in SHG programme.
b) Alternative Hypothesis, $H_1:H_0$ is not true.
5. a) Null Hypothesis, H_0 : The micro-finance services along with various production and marketing related support services do not have any relation with the performance of the SHGs in empowering women.
b) Alternative Hypothesis, $H_1:H_0$ is not true.
6. a) Null Hypothesis, H_0 : The economic conditions of the members of SHGs have not significantly improved over the pre-SHG formation period.
b) Alternative Hypothesis, $H_1:H_0$ is not true.

Sampling Design, Data collection and Methodology for analysis of data

3.1 Sampling Design and data collection

For the collection of data six blocks of Paschim Medinipur are selected by deliberate sampling. Deliberate sampling is also known as purposive or non-probability sampling. This sampling method involves purposive or deliberate selection of particular units of the universe which represents the universe. In this district there are 4 sub-divisions, these 4 sub-divisions are divided into 29 Blocks and these 29 Blocks contain 290 Gram Panchayats. From among this 29 Blocks 6 Blocks are selected as sample.

The reasons or the purpose behind the selection of six blocks, namely Debra, Garhbeta-3, Kharagpur-1, Kharagpur-2, Keshiary and Keshpur- all in the district of Paschim Medinipur

SHGs of Debra block and Garhbeta- 3 are included for their good performance. Number of SHGs passed grade 2 is the highest in Debra block and the number of credit linked SHGs is the highest in Garhbeta 3. Kharagpur-1 is included because SHG Federation has its office in this block. In K.G.P-1, Federation has been formed but due to several problems, performance of SHGs is not remarkable. Kharagpur-2 is selected as a part of sample because implementation of SGSY in Paschim Medinipur through group formation first started in this block. In this block, SHGs in some areas are developed because of availability of project loans and training facilities while SHGs of some other areas are completely neglected, meaning that facilities are not uniformly distributed. Keshiary block is selected because of high concentration of ST members in this block. This Block is far away from district headquarters and deprived of facilities for their development. SHGs in this block are struggling for existence. Keshpur block is taken because number of SHGs formed is the highest in this block among the blocks of Paschim

Medinipur and there are many minority groups in this block. After selecting the blocks, Gram panchayats are selected by simple random sampling method. Two G.Ps from each block are selected. For the selection of sample SHGs stratified random sampling method is used. Stratification has been made on the basis of grades of the SHGs- second graded SHGs, first graded SHGs and SHGs not graded. Then SHGs are taken from each category. The number of SHGs selected from each category is 100 (2nd graded), 70 (1st graded), 23 (no grade) respectively. So, the total number of SHGs considered in our study is 193. Again from each SHGs, two members, in general, have been chosen. Requisite data have been collected from these members. In addition, data have also been collected from the Resource persons, Panchayat members, government officials through field survey.

Sources of data: There are two types of data used in our study. They are secondary data and primary data.

Sources of Secondary data: Secondary data are collected from Paschim Medinipur Zilla Parishad office, B. D. O office, Panchayat office and from different books and journals.

Sources of Primary data: Primary data are collected for a specific purpose directly from the field of enquiry.

Primary data on the variables mentioned below were collected by a survey method. This involves interviewing the sample units, here the women members of the sample SHGs. The interview consists in asking a number of questions pertaining to a particular subject and eliciting information on these subjects or variables. The variables are of dependent and independent variables.

The independent variables: Number of years the member is associated with SHG; training and credit facilities obtained through SHGs; education of the member; support of family members, gram panchyats, bankers; position of members in SHG. The incomes in the pre- and post SHG membership are also another empowerment –determining factor.

The dependent variables: It is the women's empower scores, this score is constructed on several empowerment indicators such as changes in decision making power, mobility, awareness and skillfulness, confidence etc. consequent

upon participation in the SHG as its members. Information has been collected on these empowerment parameters in the form described below. Information on each of these parameters has been clubbed together to get empowerment score of each of the respondent members. Thus, the dependent variable in our study is the empowerment score of the respondent members.

The interviews carried out in this study are structured interviews. This type of interview involves the use of a set of pre-determined questions. Sometimes, the interviewees failed to understand the questions put to them. Then the questions were restructured in order to elicit correct information on the structured questions by indirect means.

At the start of the research, a set of questionnaire has been prepared which is used jointly for all members of a group. For this purpose leader of a group is interviewed because she knows condition of the group and the group members very well. But after collection of some information it has been realized that group leader can give proper data of her group but the extent of women empowerment achieved through group formation can not be clearly understood from the interview of group leaders. Therefore, another questionnaire was formulated for the individual members. Generally two members (due to non-availability in some cases, one or in some cases three members were interviewed) are selected from each group by simple random sampling for the purpose of interview. Since most of the women in the SHGs are less educated and do not understand English, at the time of taking interview, questions were translated into vernacular language. Primary data are collected from the resource persons also because they are closely related to SHG members. In this research there is no control group because selection of control group is very difficult. In microcredit impact studies, the most important challenge has been to determine a control group for comparison; it is very hard to identify a group of people who are like the programme participants in all relevant features apart from not having received funds (Cristina Elisa Orso, 2011). Selection bias can create problem in this regard. There is also a possibility that the women who are empowered join the programme first and then the non-empowered women gradually participate in the programme. To circumvent this problem, only SHG members are interviewed and researcher has tried to assess

the change in their socio-economic status between the pre-SHG and the post-SHG situations. Another type of comparison is made between members of newly formed groups and members of older groups. Newly formed groups did not get enough time for utilizing microfinance facilities. So, they could be termed as control group, and the members of older groups are considered as treatment group. In our econometric models, namely dummy variable regression model and logit model – reference category is the control group. For an example, the member of the SHGs which are 2 years or more than 2 years old form the treatment group and the members of the SHGs which are less than two years old form the control group or the reference group. Selection bias is removed by adopting this method. Members of the group are randomly chosen. Therefore, they are expected to be identical in all aspect. Some variables related to personal characteristics and family background which very often influence empowerment of women are also introduced. If women who join the SHG scheme are relatively more empowered for reasons unrelated to these variables their empowerment may be ascribed to the SHG programme. By introducing above methods we have tried to minimize selection bias. From each selected block of Paschim Medinipur, 3% to 4% of total SHGs in the block are selected as sample units. This size is considered as reasonable and representative to minimize the bias and maximize the reliability because small sample will result in sampling error and large sample enhances the systemic bias.

Period of study: Time period of data collection is 2010-2011.

Table 3.1: Total number of SHGs in sample blocks and number of SHGs taken as sample

Name of Block	No. of women SHGs formed upto March, 2010	Sample SHGs	% of sample SHGs	No. of women members selected
Garhbeta 3	788	25	3	50
Keshpur	971	37	3.7	72
Keshiary	931	28	3	47
Debra	1294	34	2.7	68
Kharagpur-1	855	42	5	56
Kharagpur-2	761	27	3.5	53
		193		346

3.2 Methodology

The main aim of this research study is to find out the role of SHGs in empowering the women. The empowerment of women can be achieved by

- i) Generating knowledge or awareness and capacity building.
- ii) Encouraging their participation and involvement in the process of development.
- iii) Promoting their leadership qualities and decision making abilities and control over resources.
- iv) Increasing confidence by resisting and removing social and cultural obstacles.

So, indicators of women empowerment have been broadly classified into four categories. (See Figure 3.1)

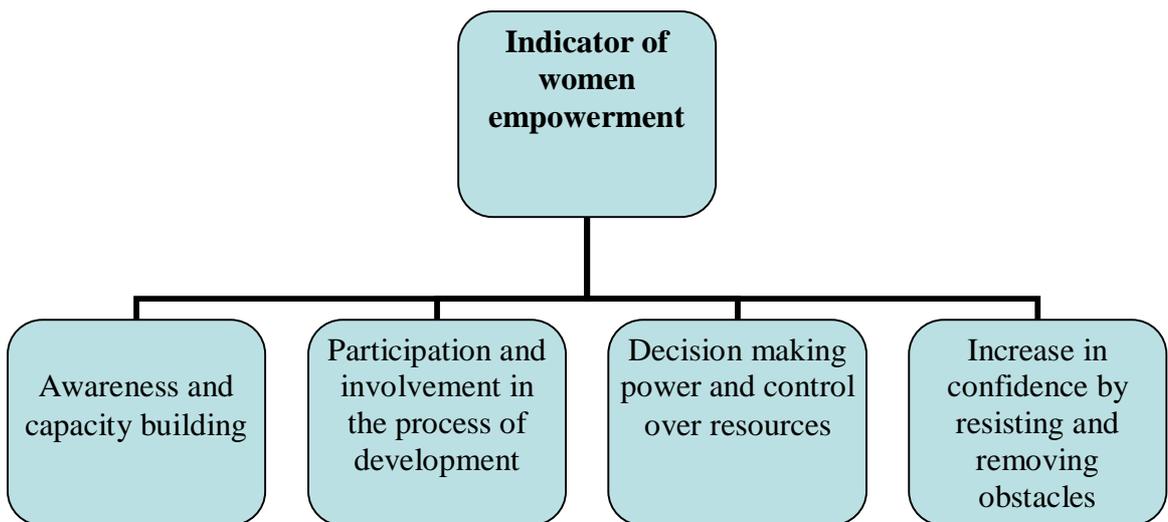


Figure 3.1 Four Indicators of women's empowerment

Below we discuss the types of questions that were put to the respondents on each of the above mentioned four categories of women's empowerment.

1. To study the awareness level of women in the sample, questions were asked to elicit information on the following socio-economic factors:

- i) Skill development: SHG members are very often illiterate or have minimum level of education. Deficit in formal education can be made

up by obtaining different skill development trainings received through SHGs.

- ii) Awareness about health: Awareness about health depends on the awareness about the following factors.
 - a. Mother & child care: From the group activities, awareness about child care increases among rural women. Further, as women become the source of income for the family, their relative value within the family also increases and the family members are found to take care of the health of the income-earning women member in the family.
 - b. Immunization: From the group meeting women can be aware of the benefits of the immunization.
 - c. Number of children: Having been aware of the health, women members do not support the system of continuous birth of child in expectation of male child.
 - d. Gap between two children: It is very essential for the health of the mother.
 - e. Sanitation facility: Conscious women try to obtain sanitation facility and try to use these facilities.
 - f. Use of family planning: As women realize increase in the number of children is not good for economic betterment and health of the mother as well as their children, they immediately start adopting family planning.
- iii) Social awareness: For measuring social awareness of the members, their opinions about various social systems like underage marriage, dowry, and discrimination against female child are noted.
- iv) Awareness about politics: For judging political awareness and political situation in the locality the following aspects are considered.
 - a. Knowledge about the activity of Gram Panchayat. (Gram Panchayats are all political party-based).
 - b. Primary knowledge about national level politics.

Newspapers, radio, T.V are considered as sources of information. To study the awareness level of member, how many sources the women avail of as sources of information is also considered. If women are able to gather more information, they will be more confident and they can get wide opportunities.

2. To study the participation of women in development process the following points are considered:

- i) Association with income generating activities: Usually women spend their total income for the betterment of the family. As family is the unit of the society, its development indicates development of society.
- ii) Association with political party: For getting different opportunities association with political party is essential. Through political party women can implement their desire and can be associated with developmental activities.
- iii) Participation in Gram Sansad meeting: Gram Sansad is a forum where local people raise their demands for different developmental activities.
- iv) Participation in social welfare activity: Participation in social welfare activity like literacy programme, anti-alcohol campaigning etc. indicates that women become conscious. Development of the society can be possible through this participation.

3. To assess the decision making abilities the following points are considered:

- i) Decision making in household activities and control over household resources:

This includes decision about daily household purchases, major household purchases, decision about selling and buying assets, decision about education of children, marriage of daughters, decision about family health care etc.

Participation in decision making in household activities by the women, which are traditionally considered as outside the domain

of women, is an important measure of improvement in decision making power.

- ii) Abilities of decision making at upper levels and control over societal resources:

Increase in village level decision making power also indicates change of position of women. Sometimes, they participate in decision making in community through Gram panchayat, Gram sansad or through group. The decision making abilities of a woman at higher levels depend upon different socio-economic and political factors.

- iii) Participation in decision making at the political party level:

Active participation in decision making of political party of which she is a member or supporter or sympathizer is essential for true empowerment.

- iv) Decision making about number of children:

Normally a woman does not have right to make a decision about the number of children she has to give birth to. If she acquires this right, she becomes really empowered, as this decision has impact on the family as well as on the society as a whole.

- v) Decision making about utilization of loan and income, i.e, the control over financial resources:

Sometimes women do not have any say over matters relating to loans i.e, whether loan is necessary and, if necessary, then how much. They are considered by their male family members as a conduit for loans. Women's control over loan can be understood from the purpose for which loan is used. Use of loan in some activities which is either fully or jointly controlled by the female borrowers reflects their full control over loan. But if the loan is used in the activities controlled by men (e.g, for purchasing rickshaw, the

fund invested in the family business etc.), the loanee women can not be said to have control over financial resources.

- v) **Voting right:** In a democratic country all persons have free voting rights. But, unfortunately in India, women are forced to obey their male partners' decision on this matter. If the women go against the decision of their husbands or senior male members of the family, then they are subjected to both physical and mental harassment. Therefore, freedom to exercise the right to vote to elect representatives at panchayat, district, state and central levels is a very important indicator of women's decision-making abilities.

4. To study how far the women members have been able to resist or remove obstacles the following information was collected.

- i) **Decrease in domestic violence:** In patriarchal society women are physically and mentally tortured very often by her husband and/or by other male members, also sometimes by elderly women members of the family on various pretexts. When women gain some economic and social power, they acquire confidence to resist such violence.
- ii) **Ability to resist social discrimination:** There are many social barriers faced by the women. It is found that there is discrimination between female child and male child. After female children are born, they are considered as liabilities of the family, particularly of the girls' parents. But a boy child is considered as an asset, even by the mothers themselves. When they get over this misconceived prejudice, and fight against prevalence of such conception, the women are said to have been empowered. They can not be shouted down by the male persons in the family any more.
- iii) **Increase in mobility of women:** In many countries women remain confined within the four walls of their houses. This constrict the free flow of their ideas. Once they are allowed to move out of their houses and mix with the people around, they will gain confidence

and can participate in many productive activities. So, growing mobility of the women is undoubtedly a good indicator of women's empowerment. For judging their mobility following aspects are considered: visit to maternal home, relative's house, attending group meeting, going to distant fair and market on their own volition, but with the knowledge of the husband or any older family members etc.

Data were collected on the above-mentioned items. The collected data were checked to locate if there are any data or information that are not in conformity with the general trend. In other words, the outliers were detected and set aside. After the sequestration, data have been coded and then presented in tabular forms.

3.2.1 Calculation of Empowerment Score

Now, empowerment score of each SHG member is calculated with the help of a 3-point Likert scaling process. Scaling technique is used here since this research is partly economic and partly social. The measurement of social complexity can be accomplished by using an appropriate scaling technique. To measure empowerment score following dimensions of women empowerment are considered:

- i) Decision making power at the household level including control over household resources.
- ii) Decision making power at the village level and control over societal resources.
- iii) Mobility
- iv) Political awareness
- v) Political participation
- vi) Health awareness
- vii) Social awareness
- viii) Participation in village development programmes
- ix) Participation in social awareness creation
- x) Increase in confidence (by removing social obstacles)
- xi) Increase in skill

For calculating the score, point 5 is given to a member for the any of the above criteria if the effect of participation in SHG is high in improving the quality of those criteria; point 3 is given for moderate effect and point 1 is given for negligible effect. After that, by adding individual member's score in each of the above eleven areas, empowerment score for each member is estimated.

Classification as high, moderate and no or negligible change is done on the basis of the following criteria.

1. Household decision making: To measure the change in decision making power of members on family matters after group formation, following points are considered:

Change in decision making power

- a. in purchasing assets.
- b. in selling assets.
- c. about use of loan.
- d. about education of children.
- e. about marriage of daughter.
- f. about the use of income.
- g. about family planning.
- h. decision about own health

Table 3.2.1 : Scoring norms about household decision making power

Code	Variables	Degree of empowerment	Score
A	Decision making power of member has increased in more than four out of above noted eight areas.	High	5
B	Decision making power has increased in more than one but less than five out of above eight cases/factors.	Moderate	3
C	Decision-making power only in one out of above eight cases.	Negligible	1

2. Village level decision making: For measuring increase in village level decision making following points are considered:

- a. Participate in decision making in non-family groups.
- b. Participation in the problems of villagers & offer suggestions.
- c. Participate in decision making in the gram sansad meeting.

Table 3.2.2 : Scoring norms about village level decision making

Code	Variables	Degree of improvement	Score
A	Active Participation in any two or more out of the above three cases.	High	5
B	Active Participation in one of the above three cases.	Moderate	3
C	Passive participation in any one of the above three cases ('Passive' means just attending).	Negligible	1

Mobility:

Table 3.2.3 : Scoring norms about mobility of women

Code	Variables	Degree of improvement	Score
A	Can go anywhere without permission and without a male member accompanying her, which was not possible before.	High	5
B	With permission can go anywhere, which was not possible before.	Moderate	3
C	Restricted or no change in mobility	Negligible	1

4. Health awareness: To consider the change in health awareness after joining the SHGs the following aspects are considered:

- a. Immunization of children
- b. Consciousness about safe drinking water
- c. Proper care of children
- d. Care of pregnant mother herself
- e. Post- delivery care of mother
- f. Use of contraceptive pills
- g. Taking the facility of health centre.
- h. Using mosquito net.
- i. Washes hands before eating, washes clothes regularly etc.

Table 3.2.4: Scoring norms about health awareness

Code	Variables	Degree of improvement	Score
A	Positive response in any five or more out of total nine aspects of health awareness (H.A).	High	5
B	Positive response in more than one but not more than four out of total nine aspects of health awareness (H.A).	Moderate	3
C	Positive response in just one in the above nine cases.	Negligible	1

5. Social awareness: To consider the change in awareness level the following points are considered. :

- a. Number of male and female Child: Discrimination between female and male child.
- b. Superstition.
- c. Children go to school.

- d. Under-age marriage.
- e. Opinion about dowry system
- f. Discrimination against widows.
- g. Domestic violence, both physical and mental.

Table 3.2.5 : Scoring norms about social awareness

Code	Variables	Degree of improvement	Score
A	A positive change in 4 or more out of total seven aspects of Social awareness.	High	5
B	Positive change in more than one but less than four out of total seven cases	Negligible	3
C	Positive response just one out of seven cases	Negligible	1

6. Political awareness: Change in political awareness is considered in terms of

- a. Idea about three tier Panchayat system.
- b. Name of chief minister.
- c. Name of prime minister.
- d. Name of ruling party at the Centre.
- e. Name of ruling party at the state.
- f. Awareness about voting rights.

Table 3.2.6 : Scoring norms about political awareness

Code	Variables	Degree of improvement	Score
A	Correct answer to at least 4 questions out of six questions on political awareness.	High	5
B	Correct answer to more than one but less than four out of six aspects of political awareness.	Moderate	3
C	Correct answer to only one question	Negligible	1

7. Political participation: Political participation is measured in terms of

- a. Attending meeting, programmes, etc. (all the meetings / one or two in a year)
- b. Raise voice in the party meeting.
- c. Member of Panchayat.

Table 3.2.7 : Scoring norms about Political participation

Code	Variables	Degree of improvement	Score
A	Fulfillment of criteria (a) all the meetings with (b) or (c) after group formation.	High	5
B	Only criteria (a) (with all meetings) is fulfilled after group formation.	Moderate	3
C	Fulfilment of criterion (a) (one or two meetings)	Negligible	1

8. Participation in village development programme

Table 3.2.8: Scoring norms about participation in village development programme

Code	Variables	Degree of improvement	Score
A	Active participation in village development programme through gram sansad & NREG work after group formation.	High	5
B	Active participation in village development programme <i>either</i> through gram sansad <i>or</i> through NREG work.	Moderate	3
C	Passive participation just by accompanying the active participant.	Negligible	1

9. Participation in social awareness creation

Table 3.2.9 : Scoring norms about Participation in social awareness creation

Code	Variables	Extent of change	Score
A	Regular participation in social awareness creation programmes after group formation (at least 60% or more a year)	High	5
B	Irregular participation (at least 10% or more a year)	Moderate	3
C	Participation in less than 10% of the Social awareness programmes	Negligible	1

10. Change in level of confidence

Table 3.2.10: Scoring norms about change in level of confidence

Code	Variables	Extent of change	Score
A	After group formation members can realize their capabilities & have enough confidence about their future prospects.	High	5
B	Confidence increases but still hesitant in performing any activity.	Moderate	3
C	Negligible change, not yet capable to perform any activity on her own.	Negligible	1

11. Increase in skill: After joining the SHGs women get different training which make them skilled labour and good entrepreneur. Initially they got B.O.P, hand holding, banking and then training about specific production. For measuring the increase in skill following factors are considered.

Table 3.2.11: Scoring norms for improvement in skill of SHG members

Code	Variables	Degree of improvement	Score
A	After obtaining training women can independently maintain books of account as the banking activities and clearly understand what to do and how to do and able to interact effectively in the public sphere.	High	5
B	Slight increase in the above capacity	Moderate	3
C	No training or even after training, hesitant to perform work	Negligible	1

Considering the above measures of empowerment score, the total scores of individual member have been calculated (For method of calculation of total score for each of the women respondents please see chapter 8 (Section 8.4)).

The scores obtained by the respondents, i.e, the sample women members being interviewed, is a variable. We consider it as the dependent variable. Thus, the empowerment score (E_m) is the dependent variable.

Now we address the question- what are the determinants or the explanatory variable that determine or explain the variations in these scores. From our study of the area and the responses of the respondents (for details see chapter 7), we understand that the following factors are the principal determinants of the wide variations in the scores on level of empowerment of sample women members, *a priori*. These factors are:

- i) Duration of SHG membership
- ii) Role of promoting agency (Gram Panchayat)
- iii) Role of bank in facilitating the SHG to which she belongs
- iv) Loan facilities received
- v) Training facilities received
- vi) Formal education of the member (Level of education : literate or illiterate)
- vii) Family support of the member for attending SHG meeting and helping in her business activities.
- viii) Position of the member in the group as member or leader
- ix) Independent earning
- x) Support services along with microfinance services obtained by the members

For measuring the effect of the above factors on individual empowerment score dummy variables are used.

The independent or the explanatory variables are categorized as dummy variable with their characteristics attributes, as stated below.

Sl. No.	Dummy Variable	Characteristics
1	Age of the membership	i) Above five years ii) Two to five years iii) Less than two years
2	Role of promoting agency (Gram Panchyat)	i) Very helpful ii) Medium iii) No role
3	Role of bank	i) Very helpful ii) Medium iii) No role
4	Loan facilities	i) Very good ii) Good iii) Negligible-not helpful
5	Training facilities	i) High ii) Medium iii) Low
6	Formal education of the member	i) Madhyamik & above ii) Up to Madhyamik iii) Illiterate or just literate (can only write her name)
7	Family support	i) High ii) Medium iii) No support /negligible bordering 'no support'
8	Position in the group	i) As member ii) leader
9	Independent earning due to SHG	i) Yes ii) No
10	Support services along with microfinance services obtained by the members	i) Yes ii) No

Dummy Variable Regression Model

Keeping in mind the objectives and hypothesis the following statistical and econometric methods are used for analysis of data and for drawing inferences. Econometric models used in this study area (1) dummy variable regression analysis and (2) logit model.

Hypothesis Formulation and Testing

Null hypothesis is that there is no relation between the dependent variable, i.e., the empowerment score of the women SHG member, on the one hand, and the 10 independent variables mentioned above. If the relation between the dependent and the independent variables is assumed to be linear and is expressed as

$$Y_i = \beta_1 + \beta_2 X_{2i} + \beta_3 X_{3i} + \dots + \beta_{11} X_{11i} \dots (1)$$
$$i = 1, 2, \dots, n$$

then the null hypothesis, H_0 , can be written as

$$H_0: \beta_2 = \beta_3 = \dots = \beta_{11} = 0, \text{ whereas the alternative hypothesis } H_1 \text{ is}$$

$$H_1: H_0 \text{ is not true.}$$

The model (1) is known as multiple regression model where Y_i is the dependent variable and X_i 's are the independent variable and β 's ($\beta = 2, 3, \dots, 11$) are the regression coefficients which measure the effects of the variables associated with the coefficients. To illustrate, β_2 measures the effect of a unit change in the variable X_{i2} on the variable Y_i , in general, β_k measures the effect of the k^{th} independent or explanatory variable. However, in this dummy variable regression model, β measures the differential intercept i.e, difference between the effect of one particular characteristic over the reference categories or characteristics of the variables in the model.

In our study there are 10 explanatory variables and all of them are qualitative in nature. They are sometimes called nominal scale variables or indicator variables or categorical variables or dummy variables or binary variables. Therefore, this model is a dummy variable regression model.

Methods of Estimation of parameters

As our data are cross-sectional, there is very chance that the disturbance in the multivariate regression model will be heteroscedastic. We tested the presence of heteroscedasticity in the disturbance by testing the hypothesis

$H_0 : \sigma^2_1 = \sigma^2_2 = \dots = \sigma^2_m$ ($m \leq n$, m groups into which the n observations are divided) against the alternative hypothesis that H_0 is not true.

To test H_0 we apply Breusch Pagan test which involves going through following steps.

1. We calculate e_i – the residuals from the least squares regression of Y on X_s and $\hat{\sigma}^2 = \sum e_i^2/n =$ Sum of the squares of least squares residuals divided by n , the number of observations.

2. Next we develop a model
$$\frac{e_i^2}{\hat{\sigma}^2} = \gamma_0 + \gamma_1 Z_{1i} + \gamma_2 Z_{2i} + \dots + \gamma_p Z_{pi} + U_i$$

Where the Z are some known non-stochastic variables. Here we consider the explanatory variables as these non-stochastic variables.

3. Next we apply least squares method to the above equation and calculate the regression sum of squares, SSR_{BP} . Given that the regression disturbance is normally distributed, it can be shown that under the null hypothesis we have, asymptotically,

$$\frac{SSR_{BP}}{2} \sim \chi_p^2 \text{ where } p \text{ is the degrees of freedom.}$$

“This appears to be a reasonably powerful test when heteroscedasticity is present”(Kmenta). If the tabulated critical value of the chi-square with p degrees of freedom is less than the calculated value of $\chi_p^2 = SSR_{BP}/2$, then we reject the null hypothesis. Otherwise, we accept the null hypothesis.

Thus, using BP test we have tested the presence or absence of heteroscedasticity in our cross section data. If heteroscedasticity is found to be present, then we have to transform the regression equation given below, where the disturbance term is heteroscedastic, to remove heteroscedasticity. This transformation is carried out by dividing both sides of

the equation (1) by s_{ui} ,

where $s_{ui}^2 = \frac{1}{N - K} \sum_{i=1}^N \hat{U}_i^2$ where N is the total number of observations. After

this transformation, U_i is no more heteroscedastic. We then safely apply to OLS method to estimate the parameters which are BLUEs.

Logit Model

The second model that we apply to determine the relation between the dependent variable and the explanatory variable is Logit model. Here the dependent variable is a qualitative variable, not continuous. The Logit model belongs to the group of discrete choice models.

If the dependent variable is represented by Y, then

$Y=1$ for those woman SHG member whose empowerment score is above average empowerment score of all the women SHG members.

$= 0$ otherwise, i.e, if the empowerment score is less than the average.

Whether Y equals 0 or 1 depends on the set of explanatory variables and the disturbance term. The Logit model has non-linear specification. It is represented by an elongated S curve- bounded in the interval (0,1) and such that $E(Y_i) \rightarrow 0$ when X (the explanatory variable) $\rightarrow -\infty$ and $E(Y_i) \rightarrow 1$ when $X \rightarrow +\infty$. This curve is known as logistic curve that corresponds to what is known as Logit model. It is given by

$$P_i = P(Y_i=1) = F(Z_i) = \frac{1}{1+e^{-Z_i}} \dots\dots(2)$$

Where P_i is the probability of $Y_i=1$

$F(Z_i)$ is the Cumulative Distribution Function of the cumulative logistic function.

$Z_i = \alpha + \beta X_i$ is a predictor variable, and e is the base of natural logarithms, equal to 2.71828.

The equation (2) can be written as

$$\ln\left(\frac{P_i}{1-P_i}\right) = Z_i = \alpha + \beta X_i \text{ or } \frac{P_i}{1-P_i} = e^{Z_i} = e^{\alpha + \beta X_i} = e^{\alpha} \cdot e^{\beta X_i}$$

Here $\frac{P_i}{1-P_i}$ is called the odds-ratio in favour of the event occurring and $\ln\left(\frac{P_i}{1-P_i}\right)$

is the log odds-ratio (also called logit of P)

In our case, $Z_i = \beta + \beta_{12} D_{AG2i} + \dots\dots + \beta_{10} D_{ss2i} + U_i$

Interpretation of the Logit model

$$\frac{P_i}{1-P_i} = e^Z = e^{\alpha + \beta X_i} \text{ in the single regression equation}$$
$$= e^{\beta_1 + \beta_2 X_{2i} + \beta_3 X_{3i} + \dots + \beta_K X_{Ki}}$$

Therefore, $Z = \beta_1 + \beta_2 X_{2i} + \beta_3 X_{3i} + \dots + \beta_K X_{Ki}$

After estimation of this equation by log-likelihood method, we get

$$\hat{Z}_i = \hat{\beta}_1 + \hat{\beta}_2 X_{2i} + \dots + \hat{\beta}_K X_{Ki}$$

Therefore, $\frac{P_i}{1-P_i} = e^{\hat{\beta}_1 + \hat{\beta}_2 X_{2i} + \dots + \hat{\beta}_K X_{Ki}}$

Taking the antilog of the j th ($j = 2, \dots, K$) slope co-efficient and subtracting 1 from that value, and multiplying the result by 100, we get the percentage change in the odds for a unit change in the j th regressor, X_j ($j = 2, \dots, K$)

Statistical Tests

Various statistical test statistics have been used to statistically test the hypotheses. For example, to test the difference between different parameters such as population mean of the scores or the values of the relevant variables and the population variance, appropriate tests have been carried out. t-test has been used to test the statistical significance of effect of different independent or explanatory variables upon the dependent variables. Z-test is used to test the difference between two population means for large and independent sample. Also F-test has been used to test the goodness of fit of the models to the data set.

The formulae for the above-mentioned test statistics are given below:

- 1. To test whether the difference between before-and after-SHG membership empowerment scores is statistically significant, we have used the following tests:**

Here, $H_0: \mu_d = 0$, i.e., the difference is not statistically significantly different from zero. To test H_0 , we use t-test where

$$t = \frac{\bar{d} - \mu_d}{s_{\bar{d}}} = \frac{\bar{d} - \mu_d}{s_d / \sqrt{n}} = \frac{\bar{d}}{s_d / \sqrt{n}} \text{ under } H_0.$$

$$\text{Where } S_d = \sqrt{\frac{\sum d^2 - \frac{(\sum d)^2}{n}}{n-1}}$$

Where \bar{d} is the mean of difference between the before- and after SHG membership, $s_{\bar{d}}$ is the standard deviation of \bar{d} . The empowerment scores, as calculated by us on the basis of the nature of the questions asked to the respondents themselves are the differences between after- and before the SHG membership. That is our d . (See section ‘Calculation of Empowerment score (3.2.1)).

2. Testing the statistical significance of the population parameters in the Binary Logistic or Logit model

For goodness of fit of the model, Hosmer and Lemeshow chi-square test and for calculation for R^2 , both Cox and Snell R square and Nagelkerke’s R square have been calculated.

Nagelkerke’s R^2 is, however, preferred to Cox and Snell R^2 , since Nagelkerke’s R^2 can attain a value of one when the model predicts the data perfectly, which Cox and Snell fails to attain.

A commonly used test of the overall fit of a model to the observed data is the Hosmer and Lemeshow test. The idea is to form groups of cases and construct a “goodness-of-fit” statistic by comparing the observed and predicted number of events in each group.

The Hosmer and Lemeshow goodness-of-fit statistic is then calculated as

$\sum \frac{(O-E)^2}{E}$ where O and E are the observed and expected numbers in a cell. The closer the expected numbers are to the observed, the smaller is the value of this statistic.

The statistical significance of the effect of individual predictor is tested by Wald statistic. Wald statistic is the square of the ratio of the co-efficients to its standard error.

3. To test difference between two population means for large and independent samples

This test was used to test whether the empowerment scores of different groups of women SHG members belonging to different castes and religions communities are statistically significantly different.

Two samples are independent when they are drawn from two different populations and the elements of one sample have no relationship to the elements of the second sample. To test the population mean difference ($\mu_2 - \mu_1$),

the following statistic is used.

$$Z = \frac{\bar{X}_1 - \bar{X}_2 - (\mu_1 - \mu_2)}{\sigma_{\bar{X}_1 - \bar{X}_2}}$$

$$\text{Where } \sigma_{\bar{X}_1 - \bar{X}_2} = \sqrt{\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}}$$

Where $\sigma_{\bar{X}_1 - \bar{X}_2}$ is the standard deviation of the mean difference $\bar{X}_1 - \bar{X}_2$

σ_1 and σ_2 are the standard deviations of the two populations. As these two population standard deviations are not known, $\sigma_{\bar{X}_1 - \bar{X}_2}$ is replaced by its point estimator $S_{\bar{X}_1 - \bar{X}_2}$ which is given by

$$S_{\bar{X}_1 - \bar{X}_2} = \sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}$$

where s_1 and s_2 are the two standard deviations of two independent samples.

This test is applied to test the population mean difference between the a) empowerment score of the general caste and the non-general caste (SC+ST +OBC) women SHG members b) empowerment score of the general caste Hindu and Muslim SHG women members c) empowerment score of the non-general caste (SC+ST +OBC) Hindu and Muslim SHG women members d) empowerment score of the all Hindu and Muslim members. Here n_1 (number of general caste Hindu members), n_2 (number of non-general caste Hindu members), n_3 (number

of minority members), n_4 (number of all Hindu members) are large, i.e, greater than 30. That is why the mean difference is normally distributed and Z (the standard normal variate) is normally distributed with mean 0 and Sd_1 .

To repeat,

$$Z = \frac{\bar{X}_1 - \bar{X}_2 - (\mu_1 - \mu_2)}{S_{\bar{X}_1 - \bar{X}_2}} = \frac{\bar{X}_1 - \bar{X}_2}{S_{\bar{X}_1 - \bar{X}_2}}$$

under $H_0: \mu_1 = \mu_2$ and so on.

4. To test significance of correlation between support services and women empowerment

In respect of getting support services SHG members are coded by 0 and 1. If they get support services then they score 1, otherwise, 0 is assumed. Then we have tried to find out the impact of support services on women empowerment by measuring correlation coefficient (r) between the two variables (Empowerment score and support services).

After calculation for r, we test the null hypothesis,

$$H_0: r=0$$

$$H_1: r \neq 0$$

To test the null hypothesis, we apply the following t test

$$t = r \sqrt{\frac{n-2}{1-r^2}}$$

Here, we assume that both the variables are normally distributed, n-2 is the degree of freedom.

Thus, the above statistical and econometric methods are used in on study for testing the hypotheses as formulated above.

Growth of SHGs in West Bengal

In this chapter we analyse the district-wise growth of SHGs in West Bengal. We also assess the status of SHG-Bank linkage and the stages of growth of SHGs across the districts in the State with a special emphasis on these aspects for Paschim Medinipur district- the area of our study.

4.1 SHG-Bank linkage in West Bengal: Special reference to Paschim Medinipur

Impact of largest poverty alleviation programme: In West Bengal, there is a vast network of credit institutions like commercial banks, regional rural banks, co-operative banks and agriculture and rural development banks. Due to expansion of this network, the share of institutional credit to cultivator households in West Bengal has gone up from 33% in 1971 to 75% in 1991. The single largest poverty alleviation programme IRDP has been implemented in West Bengal during 1980-1990 very widely which extended microcredit from formal sector to significantly large number of poor households. But the IRDP could not create a good impact on poverty because the credit was not utilized in creation of assets or for productive purposes; rather it was used to fulfill consumption and social needs. So, under that programme recovery rate has been very low and due to this banks were very much loaded with non performing assets. This created a situation where banks were unwilling to lend. The table 4.1 gives the number of different types of financial institutions – both rural and urban in West Bengal.

Table 4.1 Financial institutions in West Bengal

Type of Institution	No. of Branches	of which Rural / Semi urban
Commercial Bank (CB)	3862	2122
Regional Rural Bank (RRB)	880	846
District Central Co-operative Bank (DCCB)	370	273
Total	5112	3241

Source: State Focus paper, 2009-10, NABARD

In addition, there are Primary Agriculture Co-operative Societies (PACS), Land Development Bank (ARDB), Farmers Service Societies (FSS) and Large Adivasi Multipurpose Cooperative Societies (LAMPS).

Emergence of group approach : In 1982-'83 DWCRA was launched as a sub-scheme of IRDP to strengthen the economic base of poor women through group formation. Up to 31st March, 1999, more than 10,000 women's groups were formed with membership of 1,40,000 poor women. Though DWCRA revealed the potentiality of group formation, it completely failed to create any commendable impact on lives of the poor women.

In early 1990s, some non-government organizations in West Bengal were experimenting with organizing the poor based on participative financial management. These NGOs were mainly social intermediaries but were more or less involved in income generating activities for the poor using mostly donor funds. They have created a positive impact on the lives of the poor women.

So, several policy initiatives have contributed to the growth of group-based microfinance model in West Bengal. DWCRA, based on women's groups, had been the leading initiative. It was supplemented by NGO's organizing the poor into groups for income generating activities. Later, SHG-Bank linkage programme initiated by NABARD spurred group-based economic activities.

These initiatives were strongly supported by co-operative banks, Women's co-operative and credit unions.

NABARD lunched SHG-Bank linkage programme on pilot basis in February, 1992. Due to overburdened non performing assets generated through previous government scheme, bankers in West Bengal were not interested about the SHG-Bank linkage programme initially. But gradually they realized the importance of linkage programme for extending outreach of the formal financial sector. After implementation of Swarnajayanti Swarojgar Yojona (SGSY), SHG-Bank linkage programme spread very rapidly. The Panchayat and rural development department directly administers self-help group based SGSY programme. Different departments of West Bengal government have adopted policy initiatives to bring about poverty focused development with self-help group as principal mode. All the things have made a favorable environment for reduction of poverty in West Bengal. As many as six SHG- Bank linkage models are in force in West Bengal (see the Box-1)

Box-1: Six SHG- Bank linkage models in West Bengal:

- Model 1: SHG- Bank linkage where the NGO acts as a facilitator
- Model 2: SHG-Co-operative linkage where the primary agricultural co-operative society (PACS) promotes the SHGs
- Model 3: SHG- Bank linkage where the NGO acts as a financial intermediary
- Model 4: SHG- Bank linkage where bank themselves promote SHGs.
- Model 5: SHG- Bank linkage where SHGs are organized under government sponsored programme like SGSY, Indira Mahila Yojona (IMY) etc.
- Model 6: SHG- Bank linkage model where SHGs are organized by NGO and linked with apex institution like Rastriya Mahila Khosh (RMK), Small Industrial Development Bank of India (SIDBI)

Progress of SHGs in West Bengal : In the Budget 2010, the government of West Bengal has thought about subsidizing the interest rate on bank loan to SHGs considering the importance of Self Help Groups in West Bengal. The number of group formation increased dramatically in recent time. From the data obtained from Central Rural Development department it is found that total SHGs formed up to 31st January, 2010 is 36,78,786 in India. During 2009-10, the number of SHGs

formed is 2,78,488. In W.B. the above figures are 2,81,225 and 24,614 respectively. In India the number of women associated with economic activity is 1,02,921 among which in W.B there are 10,709 women, which is about 10 percent of the total women engaged in economic activity. In Paschim Medinipur district, highest (26205) number of SHGs were formed in the state upto December, 2009. The number of groups which got project loan was 2132 up to March, 2010, among which 652 groups were formed during the financial year 2009-10. It has been found that total 80% project loan is sanctioned for primary sector. Special stress has been given in formation of SHGs in backward areas. 1720 SHGs have been formed in 637 backward villages of Paschim Medinipur up to 2009.

Table 4.2: Success rate of SHGs in gradation & SHGs obtained project loan facilities in W.B

Year	No of Groups Formed	No. of SHGs passed grade I	% SHGs passed grade	No. of SHGs passed grade II	% SHGs passed grade II	Cum No. of SHGs Linked to project loan	% 2 nd grade SHGs linked to projects	% SHGs linked to project
2004 -05	113,943	86,589	75.99	12599	11.06	1,861	14.77	1.63
2005 -06	149,896	116,822	77.93	19194	12.80	3,375	17.58	2.25
2006 -07	186,486	148,398	79.58	29020	15.56	5,888	20.29	3.16
2007 -08	223,909	181,869	81.23	40,152	17.93	9,055	22.55	4.04
2008 -09	257,307	213,805	83.09	55,446	21.55	13,458	24.27	5.23

Source: Annual Administrative Report, 2008-2009, Panchayat & Rural Development Department, Government of West Bengal

It is found from the above table that during 2004-09, percentage of SHGs passing in the first gradation is good but in case of passing the second gradation the percentage is poor though increasing slowly. Among the second graded SHGs, a

few SHGs succeeded in getting project loan. The percentage of SHGs got project loan in total SHGs is very low throughout the period from 2004-05 to 2008-09.

Below is presented a bar diagram that shows the success rate of SHGs in West Bengal over years (2004-09).

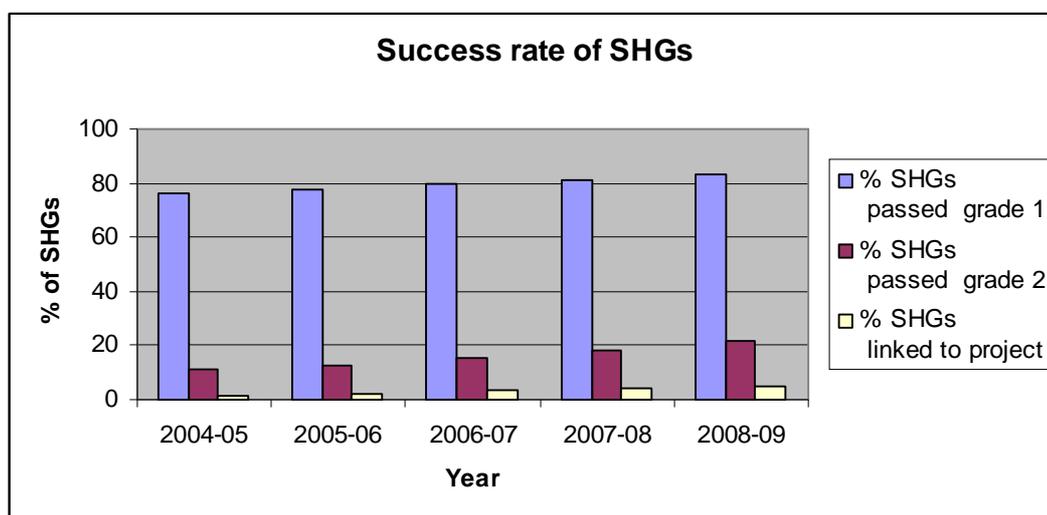


Figure 1.4 Bar diagram showing success rate of SHGs

Table 4.3: Financial support obtained by SHGs in West Bengal

Sl	Year	No of Groups Formed (Since Inception)	Credit Amount disbursed (Rs. Lakh)	Credit amt / group linked Rs. Lakh)	Subsidy Amt disbursed (Rs. Lakh)	Subsidy Amt / group linked (Rs. Lakh)
1	2004-05	113,943	3339	1.79	2278.8	1.22
2	2005-06	149,896	2252.4	1.49	1615	1.07
3	2006-07	186,486	3161.1	1.26	2254.2	0.90
4	2007-08	223,909	4310.56	1.36	2733.79	0.86
5	2008-09	257,307	6192.87	1.41	3959.82	0.90

Source: Annual Administrative Report, 2008-2009, Panchayat & Rural Development Department, Government of West Bengal

It is found from the above table that amount of credit and subsidy per SHG has a decreasing trend over past 5 years though in aggregate amount it is increasing.

Actually, the number of SHGs increases more rapidly than the increase in money allotted to them.

Table 4.4: District wise performance of the SHGs in West Bengal

District	No.of shgs	No.of women shgs	Shgs passed in 1st gradation	Shgs passed in 2nd gradation	% of grade1 shg in total shg	% of grade2 shg in total shg
Bankura	16942	13850	12933	1872	76.33691	11.04946
Birbhum	20279	14355	16016	3521	78.97825	17.36279
Bardwan	17930	12162	14532	9299	81.04852	51.8628
Coochbihar	16641	16266	14909	4049	89.59197	24.33147
South Dinajpur	9920	8960	9387	1778	94.62702	17.92339
Darjiling	3292	1694	2414	1164	73.32928	35.35844
Hoogly	9908	7845	7563	3005	76.33226	30.32903
Hawrah	9032	8100	7566	2974	83.76882	32.92737
Jalpaiguri	21954	20904	20793	8710	94.71167	39.67386
Maldah	17553	14081	15834	8457	90.2068	48.1798
PurbaMedinipur	20363	19413	17880	6851	87.80632	33.64435
Paschim Medinipur	29810	25117	23901	6129	80.17779	20.56021
Murshidabad	32153	27523	26830	11135	83.44478	34.63129
Nadia	16805	14269	12990	3240	77.29842	19.27998
North 24 Pargana	18764	16521	15670	4555	83.51098	24.27521
Purulia	21139	18551	18339	610	86.75434	2.885662
Siliguri Mahakuma Parishad	3085	2394	2219	354	71.92869	11.47488
South 24 Pargana	17849	14278	12880	2336	72.16091	13.08757
North Dinajpur	10807	9525	7361	1612	68.11326	14.91626
Total	314226	265808	260017	81651	82.7484	25.9848

Source: www.rural.ac.in

SHGs in different districts of West Bengal: The microfinance sector has started late in West Bengal compared to its growth in southern states like Andhra Pradesh, Karnataka, Kerala and Tamilnadu. But it is found that in West Bengal it was growing very fast after 2000, mainly after implementation of SGSY. The self-help group formation under SGSY is emerging as an important phenomenon in the rural development process in West Bengal. The village level local government ,i.e, Gram panchayat has been working as a promoter of SHGs. From the above

table it is seen that the performance of the SHGs in the district Burdwan has been highly satisfactory so far as the promotions to the grade 1 and the grade 2 are concerned (81% and 51% respectively). Malda's performance is also highly satisfactory. The district Purulia's performance is very poor in respect of promotion to grade 2, whereas promotion to grade 1 was as high as 86.75%. The overall performance of all the districts in the state is quite good in respect of promotion to grade 1, but very poor in respect of promotion from Grade 1 to Grade 2 (only 25%). West Bengal has been making commendable efforts to develop and promote SHGs as a new tool of poverty reduction of the people in general, and women, in particular. Panchayati Raj Institutions have got the responsibility of supervision of SHGs under SGSY. SHGs, which are not under SGSY, function below the level of gram sansad in West Bengal and their ties with the PRIs are found to be very weak. In W.B. geographical distribution of SHGs is highly skewed with a very high concentration ratio in five districts such as 24 Parganas North, 24 Parganas south, Hoogly, Nadia and Medinipore (east and west taken together) on the basis of population coverage. It is found from a study (Sen, 2005) on the SHGs in West Bengal sponsored by SIPRD (State Institute of Panchayats and Rural Development), Government of West Bengal, that 10% of the SHG members are of the upper poor category although it is found that 28.44% of total members of SHGs are coming from scheduled caste community and 9.15% from scheduled tribe and 21.80% from minority community. The study by SIPRD revealed that maximum numbers of SHGs have not entered into stabilizing stage and their dependence on internal resources is overwhelmingly high. Other observations of the study are the strong desire of poor woman to save and a large number of members still do not have access to credit. Those who obtained credit from the group mostly got very small amount. So, they are not yet enabled to scale up their economic activities. An interesting finding is that micro credit is mostly used for production purposes rather than consumption purposes. The rate of recovery is also high. The survey finds that access to credit has a positive impact on income but it is very difficult to find out the impact of microfinance on social empowerment of the members except that self confidence of poor women have tremendously increased.

According to data available till 2009 while 83.09% of the total SHGs passed grade 1, only 5.23% of them could take up economic activity indicating that facilitation and support system had failed to utilize the inherent capacities of the group for graduation to micro enterprise.

In 1999 a pilot project was conducted by a consultant of UNICEF to find out the impact of women groups on the quality of their lives in West Bengal. She studied a number of women groups promoted generally by the NGOs. She has found in her studies that gender and neighborhood as the strongest motivating factors for group formation. She did not find adequate involvement of the government and the bank in promoting such women group. She identified health, economy and infrastructure as the critical problem areas for development of women.

PRIs and different tiers of SHGs: After the implementation of SGSY in 1999 government and banks have been involved with the groups as promoter. Government is associated with the SHGs through gram panchayat. By providing a measure of co-option of SHG into the standing committee of G.Ps and higher tiers of Panchayats, it may be possible for the state government to bring about the qualitative change in the efficiency of the G.Ps. In West Bengal, Gram Sansad is the people's forum at the grass roots level which enables PRIs to espouse people's participation in their own development. It is appropriate that Gram Sansad should be the first tier of convergence in the SHG based organization structure. Above the constituency of Gram Sansad, a village committee is formed not as a separate tier but as a reconciler body which can resolve conflicts and smoothen out the hiatus among different interest groups. The village committee comprises representatives of primary groups and community leaders selected by Gram Sansads. In tier two, at the G.P level 15-20 SHGs jointly form a cluster association. The cluster association is formed with two representatives of each SHG. It is also guided by village committee. Lastly, federation is envisaged as an apex organization formed by primary groups of a community development block (Panchayat Samity). Each federation consists of at least 150-200 primary groups. It must be a legal entity preferably registered as a mutually aided co-operative society.

During 2004-05, formation of clusters was started in G.P level in West Bengal. As number of SHGs increased the requirement of sub-cluster was realized and government took initiative about formation of sub-clusters at gram sansad level. During 2005-06, government started to form federations taking all clusters in a block. It was started on experimental basis in 15 blocks of West Bengal. Now (2013), in more than half gram panchayats federations have been formed. It is a success of SHG movement in West Bengal. Women realize the requirement of cluster and federation. Through these institutions they have got different training facilities, purchased land, participated in different social programmes, got the facilities like widow pension etc. In Paschim Medinipur, out of 3086 gram sansads, 2016 sub-clusters have been formed. 105 clusters have been formed out of 290 G.Ps. Good clusters are getting a building of their own, managerial support of Rs.25000, infrastructural support of Rs. 2.50 lakh and seed capital of Rs. 1.5 lakh to start business. The rate of formation of sub-cluster, cluster and federation is not encouraging in Paschim Medinipur. Their percentage in sansad, G.P. and Block are 65%, 36% and 14% respectively. Formation of sub-cluster has been rapidly completed in North and South Dinajpur, Coochbihar, Jalpaiguri and Birbhum. In formation of cluster Birbhum, Jalpaiguri, Hawra, Nadia, South Dinajpur and Coochbihar districts are in the forefront. In the matter of forming federation, all districts of West Bengal are not showing as much enthusiasm as required. Very little progress has been achieved in Howra, Jalpaiguri, Paschim Medinipur and Birbhum.

Below is given a table showing district-wise number of clusters and federations in West Bengal.

Table 4.5: District wise number of clusters and federations in West Bengal:2010-11

District	No.of blocks	No.of.G.Ps	No.of.sansad	No.of Federation	No of cluster	No.of Sub-Cluster	% of federation in blocks	% of cluster in G.P	% of sub-cluster in sansad
Bankura	22	190	1896		108	1360	0	56.84	71.72996
Birbhum	19	167	1610	2	138	1326	10.53	82.63	82.36025
Bardwan	31	277	3172	2	77	700	6.45	27.8	22.0681
Coochbihar	12	128	1346	1	117	1324	8.33	91.41	98.36553
South Dinajpur	8	65	781		65	781	0	100	100.274
Darjiling	8	112	1041		50	200	0	44.64	19.2123
Hoogly	18	207	2320	1	77	214	5.56	37.20	9.224138
Hawrah	14	157	1797	3	130	596	21.43	82.80	33.16639
Jalpaiguri	13	146	1681	2	121	1542	15.38	82.88	91.73111
Maldah	15	146	1668		22	192	0	15.07	11.51079
Purba Medinipur	25	223	2535	1	159	1904	4	71.3	75.10848
Paschim Medinipur	29	290	3086	4	105	2016	13.79	36.2	65.32728
Murshidabad	26	254	3056		91	1433	0	35.83	46.89136
Nadia	17	187	2142		187	0	0	100	0
North 24 Pargana	22	200	2603		84	1380	0	42	53.01575
Purulia	20	170	1635		37	483	0	21.76	29.54128
Siliguri Mahakuma Parishad	4	22	358		14	163	0	63.64	45.53073
South 24 Pargana	29	312	3590		45	912	0	14.42	25.4039
North Dinajpur	9	98	950		60	815	0	61.22	85.78947
Total	341	3351	37267	16	1702	17424	4.69	50.79	46.7545

Source: Panchayati Raj, February, 201

Some researchers raised a question on the involvement of the members of the SHGs with the Gram Sansad, which meet twice a year, at least in terms of attending the meetings, if not necessarily taking part in the discussions where all the issues of development of the village are normally discussed. They have not found a single respondent who took part in the meeting and talked about problems. The most important reason for their not attending meeting is the lack of information. They found that SHG issue does not generally figure in the discussion of the Gram Sansad. It is expected that Panchayat will be the true guide of the SHGs because members of the SHGs are coming from the poor families and very often they are illiterate. It is revealed in the studies that very few Panchayat members interact with the members of the SHGs and try to extend their help and support. Actually, there is role confusion among the members of the G.Ps. Many of them feel that the SHGs are the babies of the NGOs and they have nothing to do about them. On the other hand, members of the SHGs also do not think that they need to interact regularly with the G.P about their problems. So, it appears that there is a communication gap between the two.

Performance of SHGs in different districts of West Bengal: After one decade of SGSY implementation it has been observed that the state as a whole achieved 44% of its target for SHG formation. With respect to grading of SHGs the performance is not good rather dismal. At the end of December, 2009 the overall achievement with respect to targets set up is 28.29% for grade1 and 5.7% for grade2. It has been observed that overall expenditure is 71.95% of the total available fund. Except South 24 Pargana all districts have submitted their claims for second installment of SGSY fund. The state as a whole achieved only 56.63% of credit mobilization target taking cash credit into account. Performance is extremely poor (less than 40%) in the districts of Purulia, Howrah, Paschim Medinipur, Hoogli, Siliguri Mahakuma Parishad, South 24 Pargana and Uttar Dinajpur. Average cash credit utilization is Rs.31000 for the state as a whole. In districts like Birbhum, Dakshin Dinajpur, Hoogly, Nadia, Paschim Medinipur and Purulia the average utilization is less than Rs.25000. Average support of Revolving fund from DRDC is Rs.9000 only in the state. In districts like Purulia, Jalpaiguri, Howrah, Dakshin Dinajpur and Birbhum the average release of DRDC

share of Revolving fund is less than the state average. It has been found that the training on use of cash credit has not been imparted in the districts and administration organizations of Siliguri (Mahakuma Parishad ,SMP), South 24 Pargana, Nadia and Dareeling Gorkha Hill Council (DGHC). Similarly training on project preparation for grade 2 SHGs were not available in SMP, South 24 Pargana, Nadia, Jalpaiguri, Uttar Dinajpur and Murshidabad. As a special initiative of skill development of livelihood resource persons are at present visiting five districts of Purba Medinipur, Bankura, Purulia, Paschim Medinipur and Birbhum with the help of CADC (Community Action Development Corporation), KVK (Krishi Vigyan Kendra) and some NGOs (on-Government Organisations). Table 4.6 shows annual growth rate of SHGs in different districts of Paschim Medinipur during 2000-2006.

Table 4.6 Growth Analysis of SHGs (March, 2000-March, 2006)

Sl. No	District	March, 2000	March, 2006	Annual rate of growth (2000-2006)
1	Bankura	1035	19821	302.51
2	Birbhum	646	18624	463.8
3	Burdwan	1086	26186	385.2
4	Cooch Behar	320	21311	1093.3
5	Darjeeling	455	4786	158.65
6	Dakshin Dinajpur	817	6766	234.1
7	Uttar Dinajpur	415	13213	121.36
8	Hooghly	3602	25013	84.3
9	Howrah	1853	9623	69.89
10	Jalpaiguri	142	24830	2897.67
11	Malda	574	18599	523.37
12	Purba Medinipur	N.A	30178	
13	Paschim Medinipur	10900	28530	26.95
14	Murshidabad	1201	24468	322.88
15	Nadia	3171	31192	147.28
16	Purulia	501	13735	440.25
17	24 Parganas North	2787	34336	188.67
18	24 Parganas South	5163	29339	78.05
	TOTAL	34668	380550	

Source: *www. rural.ac.in*

**Table 4.7 Loan proposal submitted and loan disbursed during 2009-10
(District wise)**

Name of district	No. of loan proposal submitted in bank (1)	No. of loan sanctioned (2)	% No. of loan sanctioned (3)=(2)/(1)X100	No. of loan disbursed (4)	% No. of loan disbursed (5)=(4)/(1)X100
24 PARGANAS (NORTH)	139	125	90	187	150
24 PARGANAS SOUTH	403	403	100	103	25
BANKURA	248	205	83	97	47
BIRBHUM	427	427	100	399	93
BURDWAN	756	659	87	659	100
COOCHBEHAR	265	265	100	265	100
DARJEELING	22	22	100	14	64
DINAJPUR DAKSHIN	283	283	100	272	96
DINAJPUR UTTAR	103	103	100	78	76
HOOGHLY	49	49	100	68	139
HOWRAH	461	369	80	208	56
JALPAIGURI	134	134	100	134	100
MALDAH	8	8	100	7	88
MURSHIDABAD	415	415	100	415	100
NADIA	473	473	100	465	98
PURBA MEDINIPUR	320	320	100	320	100
PASCHIM MEDINIPUR	50	50	100	25	50
PURULIA	158	157	99	143	91
SILIGURI	28	24	86	22	92

Source: www.rural.in

District-wise sanction of loan proposal and disbursement of fund show that during 2009-10, above 80% of loan proposal submitted were sanctioned. It is also found that in 24 Pargana (North) and in Hoogly percentage of disbursement of loan is more than 100 percent. This may be due to the fact that the previous sanctioned loans which could not be disbursed earlier were also disbursed during this period.

Scope of employment of SHG women members in the State

Through involvement in SHGs women get credit and training facilities. By making use of these facilities they can start any type of small businesses. At the same time Government of West Bengal provides different opportunities to SHG members for their independent earning. These facilities are:

- Panchayat and Rural Development Department, Government of W.B, has taken two SHG members from each gram panchayat in the post of Resource Person. Till now 5977 Resource Persons are employed in 3349 gram panchayats.
- Department of Health & Family Welfare, Government of W.B, has engaged women as ASHA to look after the work relating to Reproductive, Maternal and Child Health care related activities. Majority of them are recruited from SHGs.
- Department of Health & Family Welfare, Government of W.B, has engaged G.P level clusters of women SHGs for supplying cooked diet to the indoor patient of Rural Hospitals, Primary Health Centre and Block PHCs.
- Department of Prison, Government of W.B, has recently engaged women from one Block Federation of SHGs to run a hostel of 100 participants of department of training centre at Paschim Medinipur district.
- The Public Private Partnership for E-Governance Programmes has also encouraged to tag some of the village level entrepreneur from the SHGs women to run Tathya Mitra Kendra.
- Department of Forest, Government of W.B, has set up Forest Protection Committee with the help of women from SHGs in Purulia, Bankura and Paschim Medinipur.

- In four districts of West Bengal, SHG members have been engaged for Integrated Watershed Development Programme.
- Throughout the state of West Bengal, in every Gram Panchayat SHG members are working as job supervisor under programme implementing agencies and rojgar bondhu under MGNREG(A)S.
- West Bengal State Electricity Distribution Company Ltd has engaged SHG members having at least matriculation standard of education to identify new consumer, meter reading, collecting and distribution of electric bills, taking care of street lamps etc.
- School Education Department, Government of W.B, has employed women SHG members to run Mid-day-meal programmes.
- Department of Food & Supply, Government of W.B, has started running a number of 122 rural ration shops by the SHG members.
- Paschim Banga Sarva Siksha Mission in collaboration with district administration has decided to train up SHG members to set up tailoring unit for production and distribution of school uniform to the local school children.
- Department of Women and Children, Government of W.B, has given the responsibility to the Block level Federation SHGs of procuring and supplying rice and pulses to the ICDS.
- In addition to this, SHG members are doing social audit.

4.2 How to make the SHGs more effective instrument for women development- Some suggestions made in a conference of SHG members

In a conference of members of the Self Help Groups of different districts of West Bengal organized by Self Help Group promotional forum from 5th to 7th February, 2010, some observations were made on the development of the villages of the state through the active participation of the SHG members. These are:

1. There must be a linkage between SHGs and Gram panchayat. The development planning must be made in Sansad with help of the SHG members and it must be demand based.
2. A large number of poor people are unable to take part in the group formation due to lack of saving capabilities. Policy makers have to find out an alternative way for them. For example, labour power must be converted into savings.
3. Rapid formation of sub-cluster, cluster & federation may be harmful for SHGs.
4. During the only two hours of the sansad sabha common people do not get opportunity to speak. But their participation is essential for the sake of development.
5. Gram Panchayat, NGOs & SHGs must participate jointly to motivate the poor people. For their motivation their livelihood opportunities must get priority with the training facilities.
6. Landless poor can use leased land for the cultivating purpose.
7. A cell must be formed for getting information about livelihood opportunities and other assistance for the poor.
8. Proper utilization of loan is essential. For this purpose a budget must be prepared. Insurance facility for the invested money is necessary.
9. Panchayat is the nearest government of the group. Close relation between them is necessary. It is revealed from the discussion that in maximum cases Panchayats are politically biased. There is a communication gap between resource persons and Panchayat members. This is not good for the health of the group.
10. For the proper functioning of the group, sub-cluster, cluster and federation training is essential. Sometimes their functioning is hampered due to lack of district level co-operation.

11. It is also revealed that in maximum cases the co-operation of the bank and resource person is inadequate. Sometimes SHG members have been facing problems in opening bank accounts or in getting loans. According to vice-chairman of SHG promotional forum Dr. Manab Sen, Bank should give the services to SHGs on priority basis. It is the directive of the R.B.I. SHG members should be aware of it and they must force bankers for monitoring this. At the same time proper repayment is also necessary. Central Governments directive for monthly one meeting of bankers and SHGs is not properly followed.
12. Government is facing problem of lack of information about the SHGs. So, after group formation SHGs must enlist their names in local panchayat office.
13. The SHG members save more than taking loan. So, the savings is not utilized for development purpose. The rate of giving loan in rural area is 39.42%. It was suggested that the formation of own market by forming Self Help Corporation is necessary, where group members can purchase and sell their commodities.
14. Members of the SHGs complained that sometimes after formation of cluster and federation, they are not getting remuneration properly.
15. In West Bengal 938 G.Ps among 3242 G.Ps (nearly 30%) have no branch of commercial banks. There is a lack of knowledge about SGSY programme. Some SHGs are facing the problem of monitoring the record. Sometimes evaluation process of SHGs is delayed without any cause. So, they are not getting loan in time. Another disappointing fact is that to achieve a quantitative goal the quality of the SHGs is sacrificed.
16. In the state average loan facility of a group is Rs.27,000. It is not sufficient for establishment of any business units.
17. Groups can make their own bank.
18. Progress of SHG- Bank linkage programme is highest in the state Andhra Pradesh. Only this state contains 13 lakh SHGs and 40 thousand federations. The main cause of the success is that all the SHGs are linked with the banks.

19. For self-sufficiency of the SHGs, self control is necessary. This is a process. This process must be sustainable, regular and progressive. All members must bear the share of success and responsibility.
20. Social and economic empowerment of the group depends on sustainability of institutional structure of the group.
21. Transparency in the group activity and change in leadership is necessary for the group. All members must be aware of group activity.

For the better performance of SHGs a meeting was conducted by the MIC (Minister-in-charge) who was also chairperson of that meeting on 8th February, 2010. The project directors were also present in that meeting. The following important decisions have been taken in the meeting:

1. Special attention will be given to backward villages so that 100% of the BPL families can be covered by SHGs.
2. There should be at least one SHG in each gram sansad.
3. To assess the coverage and to identify the families who can be covered under SHGs, a survey of BPL households may be conducted by Resource Persons. Annual action plan may be prepared after realistic assessment.
4. Bank-wise list of pending grading cases have to be prepared and be sent to the concerned banks.
5. Calender for grading has to be prepared at block level meeting where presence of DRDC official is a must.
6. Monitoring of grade1 SHGs has to be intensified and at least 10% of the pending cases for 2nd gradation should be graded.
7. All the districts were advised to collect the actual disbursement figure from the banks and to visit poor performing bank branches to expedite the disbursement.
8. Every SHG will be provided with a credit of at least Rs.50,000.
9. Release of Revolving fund should be streamlined so that average release of DRDC share must be above Rs.10000.

10. All districts should monitor training programme so that the coverage is uniform in all Gram Panchayats.
11. Training on use of cash credit and livelihood-based-trainings should be given emphasis.
12. Districts should identify lands for RSETI (Rural Self-Employment Training Institute). If it is a government land then the proposal of long term lease along with the site plan has to be submitted to the district collector for onward transmission of land and LR department. A copy of proposal duly recommended by district collector may be forwarded to this department for information.
13. All districts should ensure coverage of all SHGs, irrespective of whether those have been formed under SGSY or not, in cluster and consolidate the existing clusters for improving their functioning rather than increasing the number of clusters. Also, new clusters should be formed only after following the due processes.
14. Fund for infrastructure support should be given to the clusters directly.
15. A report on unutilized fund lying at cluster or Block end has to be prepared and sent to the state.
16. Initiatives have to be taken so that all SHG members become literate, all children of SHG members attend schools and do not drop out and all SHG families can have proper sanitation facilities. The cluster should be asked to identify educated SHG members for teaching illiterate SHG members. After substantial number of teachers and learner are identified the state government will arrange for training of volunteer teachers and supply of learning materials. Only some running cost may be provided for holding literacy classes and there will be no monthly honorarium. However, after successful completion of the courses the groups may be given suitable incentives.
17. The land for state outlet has been transferred to the department, preparation of revised plan and estimate on the basis of soil testing report is under process. All districts should take initiative to open one marketing outlet in the districts.

Regarding stall at Pitampura Haat it was decided that two stalls will be allotted to Birbhum, Burdwan activity clusters and one stall to jute activity cluster of Murshidabad and floriculture activity of Siliguri Mahakuma Parishad jointly and two stalls will be allotted to North 24 Pargana, Bankura, Purba Medinipur and Paschim Medinipur on a rotation basis.

18. Project Directors were requested to explore the possibility of opening a common service centre (Tathya Mitra Kendra) by SHG. A write up on business prospect and financial involvement will be circulated for informing the SHGs or clusters and any individual member of the SHG.
19. The SHG members should be encouraged to participate in the NREGS for improving share of women in employment generation.
20. All districts were requested to send the names of activity clusters for infrastructure, managerial and seed capital support. Project director of DRDC will be required to assess the quality of the cluster personally and recommend such assistance on being satisfied of the need and their ability to be able to utilize the fund. Mature activity clusters may be tagged with organizations like DIC, Chamber of Commerce etc.
21. Annual action plan should be more scientific, logical and justified.
22. Districts should ensure that Districts and Block SGSY Committee meetings are held regularly.
23. Database of all SHGs has to be prepared for better coordination.

4.3 Current status of savings of the Self-Help-Groups' in West Bengal

In West Bengal SHGs are mainly treated as medium of savings by poor women. West Bengal is known for mobilising the highest number of small savings accounts. Even states like Andhra Pradesh, Tamil Nadu and Karnataka -- where the SHG movement flourished the most -- are behind West Bengal in this regard. This is according to the latest micro-finance report published by the National

Bank for Agriculture & Rural Development (NABARD). In terms of savings India remains in good position for some time. But the report in 'Micro-finance in India 2011-12' prepared by NABARD, shows there is a decreasing trend of savings. In the previous year, the average savings of per SHG in West Bengal was more than Rs.12000, in current year it has fallen to Rs. 5499. But the fall is however, small in other states. There is no explanation why savings of SHGs in West Bengal have suddenly fallen to such an extent. There are some possible reasons for this fall. They are:

1. Women are not interested in savings in banks at 4% interest rate. They can get more return if they invest it in market.
2. Initially there expectation was high from the SHGs. As there expectation is not fulfilled they lost their interest in savings.
3. Poor women can save money if they get a source of income. In some areas, initially women got some jobs or training, but with the increase in the number of group there is little livelihood opportunities or trainings.

Compared to other state such as Andhra Pradesh, Tamil Nadu, and also India, loan obtained per member is low in West Bengal. The reason behind this is the cooperative sector accounts for around one-third of the SHGs operating in West Bengal, and the cooperative sector typically does not allow recycling of the savings of SHGs for lending to their own members. Here, SHGs are encouraged to keep their savings as term deposit so that they can earn more interest. This is one of the reasons why savings of SHG members is high though decreasing, and average loans to SHGs are very small as compared to other states in India.

Table 4.8: A comparison of three states and India with respect to savings and loans per SHG(2012)

	Savings per SHG(in Rs.)	Loan per SHG(in Rs.)	% of SHG got loan facility
Andhra Pradesh	9962	215,875	25
Tamilnadu	8541	107,443	19
West Bengal	5499	55,481	14
India	8230	144,046	14

Source: Status of Micro Finance in India, 2012

Table 4.9: SHG status vis a vis Andhra Pradesh and India (upto March 31, 2009)

Sl	Particulars	West Bengal	Andhra Pradesh	All India Total
1	No. of SHGs	6,09,439	12,80,900	61,21,147
Savings				
2	Savings Amount (Rs in Lakh)	1,23,327.63	1,19,192.63	5,54,561.82
3	Average Savings per SHG (Rs)	20,236.25	9,305.38	9,059.77
Credit disbursed during the year				
4	No of SHGs secured Bank Loan	1,14,543	6,36,816	16,09,586
5	Total Bank Loan disbursed (Rs in Lakh)	43,613.24	5,50,860.01	12,25,351.39
6	Average Bank Loan disbursed per SHG (Rs)	38,075.87	86,502.23	76,128.36
Credit Outstanding				
7	No of SHGs having Outstanding Bank Loan	4,72,556	12,19,311	42,24,338
8	Total Bank Loan outstanding (Rs in Lakh)	1,05,043.98	8,90,216.81	22,67,984.25
9	Average Bank Loan outstanding per SHG (Rs)	22,228.9	73,009.82	53,688.51
NPA				
10	Amount of Gross NPAs (Rs in Lakh)	1,878.07	3,772.88	62,586.78
11	Average Gross NPA per SHG (Rs)	308.16	294.55	1,022.47
12	% NPA	2	0.5	2.9

Source: Status of Micro Finance in India 2008-09

It is clear from the above table that average saving per SHG is higher in West Bengal than that in Andhra Pradesh which has more than double the number of SHG in West Bengal. But average bank loan disbursed per SHG is lower in West Bengal than in Andhra Pradesh and all India average. In West Bengal, average bank loan outstanding per SHG is also very low compared to that in Andhra Pradesh and the national average. But when we consider average gross non-performing assets per SHG, it is slightly higher in case of West Bengal than in Andhra Pradesh. Though it is well below the national average.

4.4 SHGs in the district of Paschim Medinipur

Now we present the status of SHGs in the district of Paschim Medinipur in respect of certain important growth parameters.

Performance of SHGs in different Blocks of Paschim

Table 4.10 Performance of SHGs in different Blocks of Paschim Medinipur

SL No.	Name of the Block	SHGs Formed	Women SHGs Formed	Bank a/c opened	Defunct since inception	Total Savings	Passed Grade-I	RF released	CC a/c opened	Amount of CC sanctioned	Amount of CC disbursed	No. of members involved in/with CC	ARF released	Passed Grade-II	Proposed for Credit Linkage	Sponsored to Bank	Sanctioned by Bank	Sent to DRDC for approval	Approval received from DRDC	Credit Linked
1	GARHBETA-I	1720	1048	1718	155	237.096	1364	1291	1244	652.185	652.185	12440	400	188	188	125	103	100	85	84
2	GARHBETA-II	1304	974	1304	238	334.037	1092	1030	872	313.675	302.150	8905	361	243	225	188	182	181	99	89
3	GARHBETA-III	1262	1136	1262	25	287.808	1156	1105	1078	454.000	454.000	10790	352	385	368	362	362	350	350	
4	KESHPUR	2224	1729	2224	213	503.324	2003	1976	1602	605.180	605.170	15987	251	511	433	374	366	340	328	307
5	MIDNAPORE	1386	999	1386	270	109.100	1132	1026	917	262.180	262.180	9166	37	191	79	73	53	48	28	25
6	SALBONI	1442	1382	1442	95	320.890	1154	1034	842	245.410	245.410	8420	93	294	267	209	184	171	168	106
Midnapore Sub-Division.		9338	7268	9336	996	1792.219	7901	7462	6555	2532.630	2521.095	65708	1494	1812	1560	1331	1250	1202	1058	961
7	DANTANI	1307	1238	1307	187	338.446	1157	1102	1027	540.71	536.39	10536	352	463	463	461	454	451	175	153
8	DANTANI-II	1025	952	1025	41	266.180	982	932	854	397.520	397.020	8587	293	394	343	259	258	219	111	89
9	DEBRA	1779	1750	1779	50	639.280	1682	1515	1401	578.180	563.080	14030	647	936	835	825	821	817	552	509
10	KESHIARY	1104	1089	1104	138	282.600	965	917	821	271.950	270.600	8210	233	332	328	325	310	296	233	199
11	KHARAGPUR-I	1162	1162	1160	101	232.330	1019	940	835	336.840	328.090	8351	49	176	171	171	171	160	138	110
12	KHARAGPUR-II	1347	1304	1345	70	325.934	1267	1243	1162	499.710	490.210	11620	286	644	632	595	595	595	294	270
13	MOHANPUR	879	861	879	29	209.560	848	813	734	511.750	511.750	7372	208	197	105	90	85	74	26	24
14	NARAYANGARH	1999	1967	1999	157	248.750	1736	1611	1453	630.350	444.730	14550	301	602	231	216	203	197	147	98
15	PINGLA	1472	1435	1472	83	459.210	1373	1349	1224	571.380	571.380	12286	378	484	287	214	159	157	102	101
16	SABANG	2099	2055	2099	112	721.470	1963	1741	1661	1066.130	1010.770	16926	942	1189	839	839	755	658	342	316
Kharagpur Sub-Division.		14173	13813	14169	960	3723.760	12992	12163	11172	5404.520	5124.020	112448	3689	5417	4234	3995	3811	3624	2120	1869
17	BINPUR-I	1386	814	1386	302	212.989	777	634	512	196.230	187.335	6224	9	71	59	44	44	41	27	7
18	BINPUR-II	1514	1327	1514	251	268.750	1308	1256	1085	376.040	358.340	11067	59	355	288	282	224	201	148	95
19	GOPIBALLAVPUR-I	912	763	912	102	169.860	858	846	626	231.730	229.390	6327	59	128	124	119	118	111	85	75
20	GOPIBALLAVPUR-II	735	470	735	45	169.020	629	618	473	130.950	127.800	4730	123	231	201	200	200	191	191	181
21	JAMBONI	959	688	959	0	231.725	914	811	715	184.965	168.010	7150	36	208	167	167	94	85	61	22
22	JHARGRAM	1860	1404	1860	273	506.640	1540	1540	1360	457.410	452.410	13600	141	471	465	465	465	465	406	308
23	NAYAGRAM	1184	927	1165	89	192.691	970	874	793	301.070	284.720	7963	10	114	100	92	80	55	38	21
24	SANKRAIL	1081	1051	1081	308	119.551	838	823	651	216.430	216.430	6510	194	163	163	120	120	120	97	43
Jhargram Sub-Division.		9631	7444	9612	1370	1871.226	7834	7402	6215	2094.825	2024.435	62571	631	1741	1567	1489	1345	1269	1053	752
25	CHANDRAKONA-I	811	799	811	139	121.989	778	721	629	249.010	249.010	6297	166	319	244	226	207	204	200	163
26	CHANDRAKONA-II	685	657	656	96	148.805	616	613	545	272.920	272.920	5458	342	362	361	361	356	356	227	221
27	DASPUR-I	1197	1120	1187	34	1093.360	1128	1063	955	433.560	393.410	9570	386	411	394	374	356	355	291	246
28	DASPUR-II	1012	987	1011	42	242.530	953	931	919	608.570	608.570	9190	464	475	403	394	345	324	296	292
29	GHATAL	972	837	959	24	155.010	883	815	718	301.930	287.240	6880	149	470	156	153	147	138	138	111
Ghatal Sub-Division.		4677	4400	4624	335	1762.294	4358	4143	3766	1865.990	1811.150	37395	1507	2037	1558	1508	1411	1377	1152	1033
DISTRICT TOTAL		37819	32925	37741	3669	9149.529	33085	31710	27708	11897.965	11480.700	278122	7321	11007	8919	8323	7817	7472	5383	4615

From the above table it is clear that maximum groups have been formed in Kharagpur sub-division till 31st march, 2012. SHGs appear in first gradation after six months of formation. It is the test for their initial performance. It is found that percentage of first graded SHG is high in many blocks. In some cases this percentage is slightly low due to the following three reasons:

- i. Large percentage of newly formed group
- ii. Delay in evaluation
- iii. Poor performance

After second gradation groups enter into matured state. But it is clear from the data that percentage of second gradation is not satisfactory. For passing second gradation SHGs have to show their past performance. So, only good quality SHGs promoted to second gradation. So, main cause of poor percentage of second graded SHGs are

- i. SHGs did not appear in evaluation
 - a. SHGs did not perform well after first gradation.
 - b. Delay in evaluation

It is found that the Keshpur block has the highest number of SHGs and Sabang block has maximum number of women SHGs.

Skill development training of SHG members in Paschim Medinipur

Skill development training is very important for the SHG members. In table below the types of skill development programme organized during 2009-10 in Paschim Medinipur and number of participants in the programme are given below.

Table 4.11: Skill development training of SHG members in Paschim Medinipur: 2009-10

Block	Trade	No.of members
Garbeta1	1. Mushroom 2. Jute bag making 3. Beautician	1) 1150 2) 30 3) 30
Garbeta2		
Garbeta3	1. Jari 2. Beautician	1) 60 2) 30
Keshpur	1. Beautician	1) 25
Midnapur	1. Food processing	1) 12
Salboni	1. Beautician	1) 30
Dantan-1	1. Mushroom	1) 1481
Dantan-2	1. Hand batik 2. Tailoring 3. Mat-making	1) 30 2) 90 3) 63
Debra	1. Beautician 2. Fruit & Vegetable Processing	1) 30 2) 30
Keshiary		
K.G.P.-1	1. Beautician 2. Food processing 3. Duck cum fish culture	
K.G.P.-2	1. Duck cum fish culture	
Mohanpur		
Narayangarh		
Pingla	1. Mushroom	
Sabang	1. Mushroom 2. Mat diversification	1) 1451 2) 120
Binpur-1	1. Sabui grass rope making 2. Tailoring	1) 60 2) 30
Binpur-2		
Gopiballavpur-1	1. Tailoring	1) 60
Gopiballavpur-2		
Jamboni		
Jhargram	1. Tailoring 2. Sabui grass rope making 3. Food processing	1) 30 2) 60 3) 30
Nayagram		
Sankrail		
Chandrakona-1	1. Mushroom	
Chandrakona-2		1) 820
Daspur-1		1) 100
Daspur-2	1. Soft toy	
Ghatal	1. Mushroom	1) 1490

Source: DRDC, Paschim Medinipur Jilla Parishad

It is observed from the above table that SHG members of different blocks received different types of skill development training during the period 2009-10. Though these figures are only for one year this does not reflect the uniform distribution of training facilities. In some blocks like Garbeta-2, Keshiary, Mohanpur, Narayangarh, Binpur-2, Gopiballavpur-2, Jamboni, Nayagram, Sankrail, Chandrakona-1, Daspur-1, no training programme were arranged during this period.

Livelihood opportunities through SHGs in Paschim Medinipur

- 161 SHGs are functioning as agents for meter reading and sending electric bills to the household consumers.
- 5036 SHGs are enabled in cooking mid-day-meal.
- 5 activity clusters are functioning in four blocks.
- 210 tribal women SHGs have received sal leaf plate making machines.
- 6736 women SHGs have been given vegetable seeds to make kitchen garden.
- Under a special project, 162 SHGs from Debra block have been trained on modern floriculture training.
- Under another special project, 400 SHGs from Sabang block have been trained on production and marketing of mat diversified items.
- In 9 blocks, women SHGs are setting up poultry projects on pilot basis.
- 2470 women SHGs are acting as job supervisor under NREGS.
- During 2008-09, 36 SHG members participated in various district, state and national level fairs for sale and exhibition of their products and generated a sale of Rs 5,99,000.

During 2009-10, SHG members across the district earned Rs. 9.25 crore as remuneration from supervising schemes. This remuneration is earned by the women members belonging to poor backward class to fulfill their basic needs.

Socio-economic and geo-physical characteristics of the District of Paschim Medinipur and the Sample Blocks and Gram Panchayats

In this study the survey area is selected from the different blocks of the district Paschim Medinipur.

5.1 Paschim Medinipur: Location and climate

Location: Paschim Medinipur, located in the southern part of West Bengal, has been carved from the erstwhile Medinipur district, the then largest district of India, and came into existence in the present form from 1st January 2002. It is situated between 22° 57' 10" and 21° 36' 35" North latitude and between 86° 12' 40" and 86° 33' 50" East longitude.

Boundary: North: Paschim Medinipur is bounded by Bankura and Purulia district from the northern side.

South: On the South it is bounded by the districts of Balasore and Mayurbhanj district of Orissa.

East: On the East are the districts of Hoogly and Purba Medinipur.

West: On the West it is bounded by the districts of Singbhum and Jharkhand.

Table 5.1 Climate of Paschim Medinipur

Normal rainfall	1400-1500m.m
Maximum temperature	39 degree centigrade
Minimum temperature	10 degree centigrade

Source: - District Human Development Report, Paschim Medinipur, 2011

Though the district does not have a coastline, it is affected frequently by the cyclones during the months of October and November and untimely rains during April and May.

Table 5.2: Geo-physical characteristics of Paschim Medinipur District

Geographical Area	9295.28 sq. K.M
Urban area	218.85 sq. K.M
Rural area	9076.43 sq .K.M
Irrigated area	323963 hectare (6.48% of total area)
Forest area	1,76,183 hectares.
Total water area	30,224 hectares
Flood prone area	142647 hectares
Draught prone area	335248 hectares

Source: - District Human Development Report, Paschim Medinipur, 2011

Topographical Condition: Paschim Medinipur district represents regional diversity in terms of physiographic, agro-climatic characteristics, economic development, social composition etc. Geo-morphologically, the district can be sub-divided into three parts, viz. Chhotonagpur Flanks with hills, mounds and rolling lands in the westernmost part; Rahr Plain with lateritic uplands in the middle part and alluvial plain of the east with recent deposits. It is hilly in the north-west but represents low basins in the south-east and east. It has drought-affected dry areas in the west but highly wet flood-affected in the east. Dense dry deciduous forest in the west is set against semi-aquatic vegetations of marsh lands in the east. It has barren lateritic, nonarable lands in the west and north-west, which gradually changes with highly productive alluvial soil areas in the central and eastern part of the district.

The experiences of drought and flood are common in the district. Ghatal and the Southern parts of Kharagpur sub-divisions are affected by water logging during the rainy season. As a result, there is frequent loss of crop. Sabang, Pingla and Narayangarh blocks in Kharagpur sub-division often suffer from such losses. Many areas in Jhargram sub-division have an undulating topography and laterite soil, which is unsuitable for large-scale cultivation. Drought affects the population here frequently and causes damage to the limited agriculture in the area, affecting food security of the people living here.

River system: The river system of Paschim Medinipur district consists of Rupnarayan, Kangsabati, Silabati, Keleghai, Subarnarekha and their tributaries.

Demographic features: Paschim Medinipur is known as the land of freedom fighters, social reformers. It also has an enriched and diversified legacy of socio-cultural activities, especially the customs and traditions of different tribal groups like Lodhas, Mundas and Santhals. It is the abode of tribes and primitive tribes in the western blocks while most of the other areas are inhabited by all castes of the mass society. It represents cultural diversity across blocks. But distribution of population by religion during 1981 to 2001 shows that Hindus formed the majority in all the blocks. In ST population, rank of Paschim Medinipur is fourth in West Bengal and it ranks 3rd in terms of rural population.

Table 5.3 Demographic features of Paschim Medinipur

Total Population(2001 census)	51,93,411
Male (2001 census)	26,48,048
Female (2001 census)	25, 45,363
% of urban population(2001 census)	11.90
% of rural population (2001 census)	88.10
% of ST population (2001 census)	14.87
% of SC population (2001 census)	18.05
% of Hindu population(2001 census)	85.58
% of Muslim population(2001 census)	11.33
% of Christians population(2001 census)	.23
% of Sikhs population(2001 census)	.03
% of Buddhists population(2001 census)	.02
% of Jains population(2001 census)	.02
% of others population(2001 census)	2.73
Population density(2001 census)	531 per sq. K.M
Total number of household(2001 census)	900700
Total number of BPL families	365339 (36.38% of total families in 2005)

Source: - District Human Development Report, Paschim Medinipur, 2011

Geographical area of Paschim Medinipore is 9295.28 sq. K.M in which 218.85 sq. K.M is urban and 9076.43 sq. K.M is rural. So, we see maximum part of the district is rural area. Total number of BPL families in this district was 36533 (36.38% of total families in 2005) while in West Bengal it is 173.23 lakh (20.6%) and in India it is 2384.99 lakh (21.8%). So, special poverty alleviation programme is needed to uplift the BPL population above the BPL.

Political division of the district: Paschim Medinipur district like all other districts of the State practices decentralized planning formally starting at the lowest level with planning at the grassroots or village level Gram Panchayats, at the middle or block level the Panchayat Samities, and at the apex or district level, Zilla Parishad. The district planning committee prepares the consolidated plan for the whole district. It is worthwhile to mention here that the undivided Medinipur district was the first district in West Bengal to experiment with 'village-based district planning' since the early 1980s.

Table 5.4: Administrative units in Paschim Medinipur

No. of Blocks	29
No. of Gram Panchayats	290
No of Gram Sansad	3058
No. of Sub-division	4
No. of police station	27
No. of municipalities	8
No. of towns	14
No. of inhabited mouza	7498
No of uninhabited mouza	1237

Source: - District Human Development Report, Paschim Medinipur, 2011

Economic Activities:

In Paschim Medinipur district main occupation is agriculture. There is high agricultural productivity differential across 29 blocks of the district. The differential is high across drought prone blocks of the western part of the district

and substantially irrigated blocks of its eastern part. Paddy occupies first place in production, other important crops are potato, wheat, oil seeds, ground nut, sugarcane and cashewnut. Sericulture is also an important commercial cash crop of the district.

Although the rural economy of the district depends mainly on agriculture, the handloom industry plays a crucial role in strengthening the economy. This is because the handloom weavers of the district, take to the profession of weaving at the lean season of agriculture to supplement their income.

Occupational structure is considerably diversified in the relatively developed blocks of Kharagpur and Ghatal sub-divisions, while in the arid regions of Jhargram and Sadar sub-divisions, the occupational structure is less diversified and percentage of non-agricultural workers is relatively low. Paschim Medinipur had 246600 enterprises (organized and unorganized). The main industrial area is Kharagpur and several small scale clusters are found in Midnapore, Chandrakona, Jhargram, and Garhbeta.

The occupational features of the district are presented in table 5.5

Table 5.5: Occupational features (2001)

Main Occupation	Agriculture
Work participation rate	41.10%
Cultivators in total worker	29.99%
Agricultural laborer in total worker	35.12%
Household industrial workers	7.69%
Other workers	27.20%
Total agricultural worker	65.11%
Total non-agricultural worker	34.89%
Main worker in total worker	67.06%
Marginal worker in total worker	32.99%
No. of enterprises (organized and unorganized)	246600

Source: District Human Development Report, Paschim Medinipur, 2011

From the above table it is seen that agriculture is the main occupation of the people in the district. The work participation rate is very low (41.10%). The proportion of agricultural workers in the total workers is as high as 65.11% and that of non-agricultural workers is only 35%.

Health & Education in Paschim Medinipur

Indian Institute of Technology at Kharagpur and Vidyasagar University at Medinipur are prominent educational centres in this district. Percentage share of the district in the total number of primary and upper primary schools in the State is significant. Literacy rate of the district has been increasing at rapid rate over the census years. Literacy rate of the district is greater than state average. Till now the literacy rate is quite low in the rural area of the district (68.70%) compared to 82.40% in the urban areas. There is one Medical College and Hospital in Paschim Medinipur, located at the Midnapore town.

Below in Table 5.6 is presented health and education status of the district.

Table 5.6: Health & Education related information in Paschim Medinipur

Male literacy rate(2001)	81.30 %
Female literacy rate(2001)	59.10%
Rural literacy rate(2001)	68.70%
Urban literacy rate(2001)	82.40
Birth rate (per 1000) (2006)	18.00
Death Rate (per 1000) (2006)	6.30
Infant Mortality rate(per 1000) (2002)	55
Life expectancy at birth(2006)	67.5 years
% of girl marrying before 18(2007-08)	46.9
Sex ratio at birth(2007-08)	906
% of Institutional birth(2007-08)	45.1
% of children fully immunized (12-23months) (2007-08)	80.5

Source: - District Human Development Report, Paschim Medinipur, 2011

Data given in table 5.6 on health and education that the birth rate and death rate are quite low and life expectancy at birth is quite good (67.5 years). But appalling is the percentage of girls marrying before 18 years of age. It is 46.9% as in 2007-08. This is a clear indicator of the poor social awareness among the people in the district.

Infrastructural facilities

The district is relatively backward in the development of infrastructures. Road length per square km. of geographical area, particularly of BT type, is considerably low for the district as a whole, particularly in the relatively backward blocks. Road length per sq. km. of geographical area in Paschim Medinipur district in August 2007 was less than 1 km. (0.97 km.), the highest being recorded in Debra block. In terms of transportation and communication, NH 6 and 60 run through the heart of the district connecting it with several metropolitan cities of eastern India. State highways, district roads and village roads connect the villages with the towns and industrial centers. South Eastern Railways provides well spread railway connectivity.

As per RGGVY programme, rural electrification works are going on at a full pace and it is expected that all mouzas in the district will be electrified very soon.

Table 5.7: Basic facilities in Paschim Medinipur, 2006

Total number of Mouza(2006)	8735
Total number of electrified Mouza(2006)	5310
Number of Mouza covered by water supply facility(2006)	319
Rural population covered by water supply facility(2006)	391791
Number of household with latrine facility(2006)	9,14,043
Number of government aided primary schools (2003-04)	4671
Sishu Siksha Kendra (2003-04)	2464

Number of secondary schools (2003-04)	746
Number of higher secondary schools (2003-04)	211
Number of Colleges (2009)	26
Number of Universities(2009)	01
Number of Medical Colleges(Allo)(2009)	01
Number of Medical Colleges (Homeo)(2009)	02
Number of Technical institution (2009)	04 (IIT-1, ITI-02, Polytechnics-01)
Teachers training institution(2009)	03
Number of district hospitals(2009)	1
Number of sub-divisional hospitals(2009)	3
Number of rural hospitals(2009)	9
Number of BPHC(2009)	20
Number of PHC(2009)	82
Total Bed strength of mainstream govt. units(2009)	4858
Road length	.97 KM

Source: - District Human Development Report, Paschim Medinipur, 2011

The Kangsabati Dam located on the Kumari and Kangsabati River at Mukutmanipur at Bankura district is the main irrigation scheme which provides water in irrigation fields both Kharif and Rabi crops. Ground water support through deep tube wells and shallow tube wells serve as supplementary irrigation.

Sources of institutional finance

The banks and the Co-operative credit societies play a very important role in the socio-economic development of the area under the jurisdiction of the banks. In this context we present below the number of banks and the nature and amount of loans issued by the banks in the district.

It is observed that population served per bank and post office, both registered an increasing trend while number of members of cooperative credit societies witnessed a declining trend during 1999-00 to 2006-07 across the district. Working capital of the cooperative societies, however, recorded an increase during this period. All these indicate that expansion of branches of commercial and gramin banks has not kept pace with increase in the population. In fact, there are around 60 unbanked gram panchayats in the district.

One notable feature during the economic reform period is that the number of commercial bank and gramin bank offices remained almost constant in all the blocks in the district except three blocks, namely, Jhargarm, Kharagpur-I and Salboni, during 1994-95 to 2005-06. Thus, population served per commercial and gramin bank office increased during this period for most of the blocks. During 2005-06 Kharagpur-1 block recorded the highest number of commercial bank branches. On the other hand, number of co-operative societies, number of members and working capital increased during the period 1994-95 to 2005-06 in most of the blocks.

Net collection from small savings registered significant increase in Paschim Medinipur district from Rs.248 cr. in 2001-02 to Rs 420 cr. in 2005-06. Kharagpur-II block recorded in 2005-06 the highest small savings collection (Rs.60 cr.). From table 5.8 it is seen that per capita deposit was Rs. 5438 while the per capita advances was Rs. 2184 only. The share of the non-agricultural sector was 63.50% while that of the agricultural sector was 36.50% only during the years from 2001-02 to 2005-06.

Table 5.8 Financial Institutions in Paschim Medinipur 2006

Number of commercial banks	261
Bangiya Gramin Vikas Banks	37
Central co-operatives	44
Peoples co-operatives	04
Population per bank office	2100
Per capita deposits	Rs. 5438
Per capita advances	Rs. 2184
% of bank credit to non-agricultural sector	63.50
% of bank credit to agricultural sector	36.50

Source: - District Human Development Report, Paschim Medinipur, 2011

Table 5.9 Participation of women in PRI (Panchayat Raj Institution)

Tier	Total seats	Women representative	% of women representative in total seats
G.P	3309	1309	39.56
P.S	750	229	30.5
Z.P	62	24	38.7

Source: - District Human Development Report, Paschim Medinipur, 2011

Political power is one component of empowerment. Women can participate in local level politics and can earn political power through Panchayat Raj Institution (PRI). It is found that after reservation, a good percentage of women has their representation in all the three tiers of PRI.

5.2 Socio-economic and geo-physical characteristics of the sample Blocks

As the main objective of our study is to make a comprehensive analysis of the functionings of the SHGs as a tool for ensuring women's empowerment in the rural areas, and as the study is based on the analysis of primary data collected through field survey, we have selected 6 blocks in the sub-divisions of Kharagpur and Midnapore sadar. They are, namely, Garhbeta 3, Keshiary, Kharagpur-1, Kharagpur-2, Debra and Keshpur blocks (The sample design has been discussed in detail in chapter 3).

Above- mentioned six blocks, though belong to one district, namely Paschim Medinipore of West Bengal, are situated 50 to 100 kilometers away from each other. We present below a brief profile of the blocks and panchayats (Table 5.10), their geographical (Table 5.11), demographic (Table 5.12), economic characteristics (livelihood pattern of the population) (Table 5.13). Tables 5.14, 5.15, 5.16, 5.17 show education and health status, banking facilities, basic and transport facilities respectively.

Table 5.10 Administrative units of sample blocks

	DEBRA	GARHBETA-3	KESHIARY	K.G.P-1	K.G.P-2	Keshpur
No. of G.P	14	8	9	7	9	15
No. of moujas	477	232	220	269	353	634
No. Of village	458	192	201	230	327	599

Source: - District Human Development Report, Paschim Medinipur, 2011

Table 5.11: Geographical area of sample blocks (in hectare) 2005-06

Block	Geographical Area	Net cropped Area	Area under pasture and orchard	Cultivable Wasteland	Forest Land	Cropping intensity
Keshpur	47567	36219	380	1453	2070	168
Garhbeta-3	30308	14500	1375	900	6242	186
K.G.P-1	32600	18500	825	300	4000	161
K.G.P-2	26587	20440	618	300	0	174
Debra	34231	29287	499	1308	540	187
Keshiary	29352	20720	585	400	2314	157

Source: - District Human Development Report, Paschim Medinipur, 2011

Table 5.12: Demographic Features of sample Gram Panchayat (2001 census)

	DEBRA	GARBETA-3	KESHIARY	K.G.P-1	K.G.P-2	Keshpur
Population	255220 (4.91% of district population)	145854 (2.81% of district population)	132061 (2.54% of district population)	237228 (4.57% of district population)	161828 (3.12% of district population)	288489 (5.55% of district population)
Rural Population	243013	139720	132061	153124	161828	288489
% of SC population	12.15	15.56	21.20	16.80	17.47	25.14
% of ST population	19.55	14.14	33.61	15.74	25.29	5.90
% of muslim population (1991)	8.92	15.02	.86	9.07	9.43	25.15
Population density	745	950	452	757	609	597
Sex ratio	975	947	959	949	965	953
Number of household	52882	26826	26359	48100	33222	52142
% of BPL household	33.76	31.95	46.89	58.56	53.57	39.90

Source: - District Human Development Report, Paschim Medinipur, 2011

Table 5.13: Economic livelihood pattern, 2001

Block	Change in percentage point of WPR* 1991 2001		% of cultivators	% of agricultural labourer	% of household industrial worker	% of other worker	Economic livelihood Index
DEBRA	41	45	30.50	35.49	2.94	31.06	.503
KESHIARY	42	45	37.35	39.59	3.39	19.66	.356
K.G.P-1	31	33	11.76	14.74	1.21	72.29	.379
K.G.P-2	38	42	29.35	34.93	2.38	33.34	.351
GARHBETA-3	40	44	32.97	24.79	6.15	36.10	.434
KESHPUR	33	35	48.06	28.11	2.87	20.96	.443

Source: - District Human Development Report, Paschim Medinipur, 2011

*work participation rate

Table 5.14: Education & Health position in different blocks of Paschim Medinipur, 2008-09

	DEBRA	KESHIARY	K.G.P-1	K.G.P-2	Garhbeta-3	Keshpur
Literacy(male)	83.90	78.70	78.20	78.90	75.90	78.90
Literacy(female)	62.10	55.20	54.70	55.50	54.00	54.50
Education Index	.727	.734	.693	.695	.701	.733
Health Index	.693	.506	.552	.559	.649	.599

Source: - District Human Development Report, Paschim Medinipur, 2011

Table 5.15: Banking facilities in sample blocks 2005-06

	DEBRA	GARHBERTA	KESHIARY	K.G.P1	K.G.P-2	KESHPUR
No. of Commercial Banks	11	7	7	28	6	15
No. of Grameen banks	2	1	-----	-----	2	1
Population served per bank office	20000	18000	19000	8000	20000	18000

Source: - District Human Development Report, Paschim Medinipur, 2011

Table 5.16: Basic facilities in sample blocks

	DEBRA	GARHBERTA	KESHIARY	K.G.P1	K.G.P-2	KESHPUR
% of electrified mouza (2007)	89.31	70.69	64.09	48.70	63.89	61.51
Mass Literacy centre(2008-09)	187	927	103	97	328	207
No.of mouzas having drinking water facilities	473	194	201	231	346	564
Primary School	206	122	122	98	142	247
Upper Primary School	3	3	0	0	3	4
Total school	244	139	139	108	168	288
College & Universities	1	1	-----	1	-----	1
Hospital	1(Rural)	1	-----	1(Rural)	-----	1(Rural)
Primary health unit	4	3(1-Block)	4(1-Block)	3	3(1-Block)	3
Average population served by one health centre (2004-05)	68029	52068	34521	84392	52610	97857
No. of G.P offices with telephone facilities	14	8	8	6	9	15

Source: - District Human Development Report, Paschim Medinipur, 2011

Table: 5.17 Transport facilities obtained by sample blocks

Name of block	No. of ferry services	No. of originating/terminating bus stop	Distance of the nearest railway station from the block H.Q.(in K.M)	Road length in K.M per Sq.K.M geographical area
Debra	8	10	0	1.50
Garbeta-III	0	4	1	.74
Keshiary	1	5	13	1.13
Kharagpur-1	P*	22	6	.87
Kharagpur-2	0	4	0	1.04
Keshpur	3	30	22	1.25

Source: District Statistical Handbook, Paschim Medinipur, 2007

*Provisional incomplete

From the above tables, we see that there are wide variations across the blocks in each of the development parameters like percent of BPL households (Table 5.12), lively pattern (Table 5.13), the health and education parameters (Table 5.5), population served per bank office (Table 5.15), population served per health centre and hospital (Table 5.16) and in obtaining transport facilities (Table 5.17). Below are described in detail the basic geographical and socio-economic features of each of these blocks many of which are not reflected in the tables.

DEBRA BLOCK

Debra Block office is situated in the Debra Bazar. The National High Way (NH 6) passes through the Bazar. The Block has an agricultural-based economy. The cereals like rice, vegetables and flowers are the principal crops in the Block. These are the main sources of livelihood of the people in the Block. Trading of goods, both agricultural and industrial, is another important source of income of the people here, since it is well connected by roads as well as rails with Kolkata, Kharagpur-a big railway town and Midnapore, the district to which it belongs(please see the geographical map of the district for the exact location of

the Blocks under study). Area of the Debra Block is the second largest (342.41 sq. k.m) and percentage of population of the block to district population is also the second highest (4.91). In Debra block percentage of literacy is very high. Here total number of school is 244, among them 206 are primary schools. There is one college in this block but there is no university or technical institute. Here, health index is high and there is one rural hospital and four primary health centres in this block. Among the sample blocks, Debra block has more infrastructural facilities such as electrification, transport facilities etc. In Paschim Medinipur, road length per sq. K.M geographical area in August 2007 was less than 1 K.M (.97 K.M), on an average, but it was 1.50 in Debra block, the highest in the district. Here total number of commercial banks was 11 and it had the maximum number of co-operative societies (143) in that year. Economic livelihood index was quite high in Debra block.

GARHBETA-3

Garhbeta-3 Block is in the Jangalmahal area. Garhbeta-3 block enjoys the facility of bus transport and rail service. It is only 1k.m away from the nearest railway station. In Garhbeta-3 there are 8 G.Ps among which 2 G.Ps (Satbankura and Sankarkata) are selected as sample G.P. Decadal growth of population declined perceptibly across different blocks of Paschim Medinipur district during 1991-2001 compared to the earlier decade. The growth rate was the highest in Garhbeta-III Block. Among the surveyed blocks, population density in Garhbeta- 3 block is the 2nd highest in the district. Among the selected blocks, Garhbeta-3 has a large number of household industries. These industries use raw materials mostly obtained from forest. Sal plate making, handicraft from babui rope etc. are notable among the household industries in the block. In education the block is lagging behind most of the other blocks in the district. Garhbeta-III is one of the relatively backward blocks in terms of literacy rate among ethnic communities especially the ST women. Only 22.25% of ST women are literate in this block. But in health it is in better situation. There is one hospital in the block and three primary health units. Road length of Garhbeta 3 is only.74 K.M per sq. K.M geographical area which is very low.

KESHIARY

Keshiary block belongs to Jhargram sub-division. Area covered by the Block Keshiary is 292.09 Sq.k.m. Percentage of population of this Block to the district population is small (2.54%) but concentration of SC, ST people is high in this Block. Here total number of population according to 2001 census was 132061 among whom the number of scheduled caste people were 27992 and scheduled tribe 44237. In respect of ST population, Keshiary block is the 4th highest in the district. This Block contains 9 Gram Panchayats among which 2 G.Ps (Keshiary and Khajra) are selected as sample. It is completely an agricultural area, growing rice and vegetables. Here, nearly 77% of the population depend on agriculture and more than 50% worker is agricultural laborer. In relatively backward villages of Keshiary, people, while doing agriculture related works as principal activity, are engaged in babui rope making; kendu and sal leave plate making and wood collections. Large number of people also migrate to relatively developed area to earn more by doing agriculture and construction works. This Block has only bus transport facility. It is 20 K.m from the Kharagpur railway station. It is connected with Kharagpur, Jhargram and Belda-a commercial town. Keshairy gained importance after the construction of the bridge over Subarnarekha river at Bhasara Ghat about ten kilometers from Keshiary. Here rate of literacy is quite good, but health index is not so good. In this block there are 139 schools but there is no college. There are no hospitals in Keshiary, there are only four primary health units.

K.G.P-1

Another Block K.G.P-1 is very near to the district head quarter. Here a federation of SHGs has been formed. Here, however, rural development programmes through Self help group formation has not been very successful in generating self-employment. Percentage of marginal worker is very small (8.24%) here while in other four Blocks under study it is nearly 15%. The percentage of people depending on agriculture is also very low in this block. In this Block there are 7 G.Ps from which two (Borkola and Vatia) are taken as sample. Among them Borkola G.P was selected because Federation of the K.G.P-1 Block is situated

here and another G.P Vatia is selected because it is very close to Keshiary Block. In case of health and education, this Block is lagging behind others. There are only 97 primary schools in this Block. Total number of schools including primary and higher grade educational institutions is also unsatisfactory; it is only 108. There is one rural hospital and three primary health units. Percentage of BPL family is also very high (58.56%) in this block. This block does not enjoy infrastructural facilities like electrification, road transport etc. as much as other blocks do enjoy. In respect of banking service this block is far ahead of many other blocks constituting our sample. Here number of commercial bank branches are 28 and population served per bank office is 8000.

K.G.P-2

Another surveyed block K.G.P-2 is well connected with the town of Kharagpur which has a railway station which makes travelling to all parts of the country possible. Block office of the K.G.P-2 is situated near Madpur railway station. This Block consists of 9 G.Ps, among which 2 G.Ps (Changowal and Kaliara-1) are selected as for our study. Here 65% people depend on agriculture but economic livelihood index is very low in this block. Literacy rate is medium. There are 168 schools in this block but there is no college, though these facilities are available within 20 Kms. Health index is not good in this block. There is no hospital in this block. There are only three primary health units.

KESHPUR

Among the six blocks, that constitute our sample, the area of Keshpur block is the largest (475.67 sq. K.M) in the district.

The percentage of Muslim population is the highest of all the blocks included in our sample. As per 2001 Census the block has the largest Scheduled Caste population also.

Main occupation of the people in Paschim Medinipur district is agriculture. Agriculture is the main source of livelihood of the people in this block. Agri-allied activities have recently emerged as another important source of livelihood of the people here. Number of persons engaged in pisciculture is the

second highest in Keshpur. There are 288 schools in the block. From this block two G.Ps, namely, Sirsha and Anandapur are included in our sample.

5.3 Demographic and Economic and Infrastructural Characteristics of the Sample Gram Panchayats

Table 5.18: Area and Population related information about sample Gram Panchayats

Name of the Block	Name of the Gram Panchayat	Area (in Hec.)	No. of House-hold	Population			Children <= 06 years			SC Population				ST Population				Literate		
				Total	Male	Female	Total	Male	Female	Total	%	Male	Female	Total	%	Male	Female	Total	Male	Female
Kharagpur - II	Changual	3121.94	3923	19487	9896	9591	2721	1369	1352	4673	23.98	2320	2353	6565	33.69	3342	3223	11353	6796	4557
Kharagpur - II	Kaliara-I	1936.54	3165	15291	7816	7475	2321	1190	1131	2014	13.17	1056	958	2522	16.49	1278	1244	8644	5086	3558
Kharagpur - I	Bhetia	3925.50	3424	17992	9312	8680	2931	1517	1414	3011	16.74	1508	1503	5666	31.49	2900	2766	10054	6175	3879
Kharagpur - I	Barkola	3720.64	5568	28932	14796	14136	4310	2176	2134	5696	19.69	2868	2828	5395	18.65	2892	2703	15035	9168	5867
Debra	Khanamohan	3531.69	4076	19072	9758	9314	2525	1298	1227	1483	7.78	767	716	5265	27.61	2699	2566	12751	7346	5405
Debra	Duan-I	2223.99	2587	13012	6564	6448	1823	925	898	1046	8.04	520	526	1514	11.64	731	783	8653	4902	3751
Keshiary	Keshiary	964.10	3977	19417	9670	9747	2740	1421	1319	3724	19.18	1888	1856	5225	26.91	2593	2632	11743	6508	5235
Keshiary	Khajra	2272.61	2523	12225	6180	6045	1811	941	870	2098	17.16	1047	1051	3218	26.32	1639	1579	6721	3998	2723
Garbeta - III	Sankarkata	3974.94	4948	25855	13377	12478	3845	1925	1920	3325	12.86	1691	1634	3057	11.82	1564	1493	16217	9402	6815
Garbeta - III	Satbankura	4153.22	5845	32543	16830	15713	5766	2956	2810	5193	15.96	2631	2562	2596	7.98	1303	1293	18402	10941	7461
Keshpur	Sirsa	3439.68	3532	18961	9691	9270	3140	1648	1492	3605	19.01	1830	1775	535	2.82	267	268	11180	6588	4592
Keshpur	Anandapur	829.16	3438	19053	9698	9355	3063	1547	1516	2269	11.91	1161	1108	89	0.47	45	44	10877	6336	4541

Source: Census of India, 2001

Table 5.19: Education facilities in different sample G.Ps

Name of G.P	Primary Schools	Middle schools	Secondary schools	Senior secondary schools	College	Training schools	Adult literacy centre	Literate	% of literate
Anandapur	13	1	1	1	0	0	17	10877	57.08
Sirsha	21	2	2	0	0	0	16	11180	58.96
Barkola	14	4	1	0	0	0	2	15035	51.97
Bhetia	12	1	0	0	0	0	10	10054	55.88
Duan	9	1	0	0	0	0	0	8653	66.14
Khanam	12	1	1	0	0	0	0	12751	66.86
Keshiary	9	1	1	1	0	0	7	11743	60.48
Khajra	13	2	1	1	0	0	6	6721	54.98
Satban	13	3	3	2	0	0	0	18402	56.55
Sanarkata	13	2	1	0	0	0	14	16217	62.72
Kaliara	9	3	1	0	0	0	0	8644	56.53
Changual	16	3	3	0	0	0	0	11353	58.25

Source: - Census of India, 2001

The literacy rate varies between 51.97 percent and 66.86 percent. This indicates that in the sample G.Ps as much as 48 to 33 percent are illiterate.

Table 5.20-: Health facilities obtained by sample Gram Panchayats

Gram Panchayat	No. of allopathic hospital	No. of Homeo hospital	No. of allopathic dispensary	No. of homeo dispensary	No. of maternity home	No. of child welfare centre	No. of health centre	No. of primary health centre	No. of primary health sub-centre	No. of nursing home
Anandapur	0	0	12	5	0	0	0	1	1	0
Sirsha	0	0	0	0	0	0	0	1	2	0
Barkola	0	0	1	0	0	0	0	0	1	0
Bhetia	0	0	5	4	0	1	0	0	2	0
Duan	0	0	0	0	0	0	0	1	1	0
Khanamohan	0	0	0	0	0	0	0	0	1	0
Keshiary	0	0	12	12	0	0	0	1	4	1
Khajra	0	0	0	2	0	0	0	1	3	0
Satban	0	0	7	4	0	0	0	1	0	0
Sankarkata	1	0	0	0	0	0	0	0	1	0
Kaliara-1	0	0	0	0	0	0	0	0	0	0
Changual	0	0	2	3	0	0	0	1	1	0

Source: - Census of India, 2001

Keshiary ranks the highest in respect of health care facilities of all the sample G.Ps. On the other hand, in the G.Ps such as Kaliara, Sankarkata, Khanamohan, Barkola and Sirsha, health care facility is very poor.

Table 5.21: Infrastructural and communication facilities in sample Gram Panchayat

	% of villages getting PTT* facilities	% of villages getting transport Communication facilities	% of villages getting news papers	% of villages getting electricity Connection
Anandapur	46.67	20	86.67	73.33
Sirsha	12.2	7.3	17.07	29.27
Barkola	21.74	26.09	73.91	47.82
Bhetia	21.88	12.5	87.5	0
Duan	11.11	11.11	92.59	64
Khanamohan	7.04	9.9	85.92	78.87
Keshiary	29.4	35.29	70.59	52.94
Khajra	15.39	23.08	92.3	30.77
Satban	32.26	12.9	87.10	74.19
Sanarkata	16	16	92	68
Kaliara-1	29.16	8.33	95.8	54.17
Changual	20	16.67	73.33	36.67

Source: Census of India, 2001

* Post-Telegraph-Telephone

Infrastructural, transport and communication facilities available in Anandapur G.P of Keshpur Block are much better than in Sirsha G.P of same block. It is also observed that though Debra block has, in general, good communication facilities, two G.Ps- Khanamohan and Duan terribly suffer from lack of these facilities.

Table 5.22 Banking facilities available at the sample Gram Panchayats

Name of G.P	No. of commercial bank	No. of agricultural society	No. of co-operative bank	No. of non-agricultural society	No. of other society
Anandapur	1	1	0	1	0
Sirsha	1	6	0	0	0
Barkola	2	4	0	0	0
Bhetia	0	1	0	0	0
Duan	0	0	0	0	0
Khanamohan	1	8	0	4	0
Keshiary	1	2	0	1	2
Khajra	0	3	0	0	1
Santbankura	0	4	1	0	0
Sankarkata	0	2	0	0	0
Kaliara	1	3	0	1	0
Changual	0	4	0	0	0

Source: Census of India, 2001

The above table shows that Duan G.P does not have any banking institution. Bhetia has just one agricultural credit society, Sankarkata has just two bank branches. The G.P Khanamohan has as many as 13 such institutions to cater to the financial needs of the people of the G.P. Other G.Ps have moderate banking facilities, which fail to meet the financial needs of the people, in general.

SHG and Women Empowerment: Theoretical and Empirical Analysis at the all – India level.

6.1 Women empowerment: Theoretical Concepts and measurement

Several changes have taken place in plan and policy approaches during last few decades from the concept of 'welfare' in the early 1950s, to the concept of 'development' in the 1980s and to 'empowerment' in the 1990s. Different economists have defined 'empowerment' in various ways.

Definition of Empowerment: According to Sen (1993), empowerment is reflected in a person's capability set. The 'capability' of a person depends on a variety of factors, including personal characteristics and social arrangements. Empowerment is the capacity to fulfill this capability and not just the choice to do so. According to him (1990), the focus should be on certain universally valued functioning, which relate to the basic fundamentals of survival and well being regardless of context. These include proper nourishment, good health and shelter. If there are systematic gender differences in these very basic functions' achievements, they can be taken as evidence of inequalities in the underlying capabilities.

The World Bank defines empowerment in its broadest sense as the expansion of freedom of choice and action. United Nations defines women empowerment as the process by which women take control and ownership of their lives through expansion of their choices. Kabeer (1999) explains that women empowerment refers to the process by which those who have been denied the ability to make strategic life choices acquire such ability. Kabeer's (2001) understanding of 'choice' comprises the following three interrelated components:

Resources, which form the condition under which choices are made. Women must have access and future claims to material, human and social resources to be able to exercise choice.

Agency, which is the heart of the process through which choices are made, i.e, the process of decision making, including negotiation, deception and manipulation that permits women to define their goals and act upon them .

Achievements, which are the outcomes of choices. Agency should be treated as the essence of empowerment, resources and achievements as enabling conditions and outcomes. This can be explained in the following way: Microcredit programmes and employment opportunities are often seen as resources for women's empowerment. But if a woman seeks to gain access to microcredit, or to get a job, then getting the job or joining the credit programme might be best characterized as a manifestation of women's agency, and the benefits she draws as a result – income, discretionary spending, health care etc. as achievement (Malhotra, Schuler and Boender, 2002). One thing must be important here that agency must be present in a broader sense for making empowered choices. It is observed that Indian mother-in-law dominates her son's wife, i.e, she gains the ability to exercise agency in the form of power over another person in a way that she could not when she was a young woman. Here, we can not use the term empowerment because the mother-in-law is acting within an inequitable gender system that severally constraints her ability to make strategic life choices.

How to measure Empowerment: In measuring empowerment, World Bank makes distinction between three degrees of empowerment:

1. Whether an opportunity to make a choice exists (existence of choice).
2. Whether a person actually uses the opportunity to choose (use of choice).
3. Whether the choice resulted in the desired result (achievement of choice).

(Ruth Alsop and Nina Heinsohn 2005, page 10)

According to Mayoux (1998), empowerment signifies increased participation in decision making and it is this process through which people feel themselves to be capable of making decisions and the right to do so. Personal

empowerment can lead to changes in existing institutions and norms but without the collective empowerment the personal empowerment and choices are limited. Mayoux's definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relation". Referring to women's empowerment, it is defined as consisting of

- i) **Power within:** enabling women to articulate their own aspirations and strategies for change,
- ii) **Power to:** enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations,
- iii) **Power with:** enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women and men's organizations for change,
- iv) **Power over:** changing the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them. These power relations operate in different spheres of life (economic, social, political) and at different levels (e.g. individual, household, community, market, institutional). Malhotra et al (2002) constructed a list of the most commonly used dimensions of women empowerment, drawing from the framework developed by various authors in different fields of social sciences. These frameworks suggest that women's empowerment needs to occur along multiple dimensions including economic, socio cultural, familial or interpersonal, legal, political and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. Women's empowerment implies building capacity of men, women, families, communities and institutions for restoring women's control over their own lives and destiny. Operationally, women's empowerment calls for creating a political, economic and social environment which enables their equal access to and control over the means that are critical for leading socio-economically productive and healthy life.

Three dimensions of gender equality or Women Empowerment:

- Capabilities domain: Development of fundamental capabilities, measured by health, education and nutrition.
- Access to resource & opportunity domain: Access to economic assets & resources, measured by income, employment as well as political opportunities.
- Security domain: Measured in terms of reduced vulnerability to violence and conflict.

Concept of empowerment is highly contextual. It varies from one society to another society. For example mobility can be a good indicator of empowerment in less developed country but in developed country it is not a good indicator. The concept of empowerment involves social change which transforms a hierarchical society to an egalitarian one. Speed, process, time required for change varies from one situation to another.

In this regard, the Beijing Platform for action, 1995, provides an action-oriented agenda for women's empowerment and had identified certain quantitative and qualitative indicators of women empowerment.

QUALITATIVE INDICATORS

1. Increase in self esteem, individual and collective confidence.
2. Increase in articulation, knowledge and awareness of health, nutrition, reproductive rights, law and literacy.
3. Increase or decrease in personal leisure time and time for child care.
4. Increase or decrease of work loads in new programme.
5. Change in roles and responsibility in family and community.
6. Visible increase or decrease in violence on women and girls.
7. Responses to changes in social customs like child marriage, dowry, discrimination against widows.

8. Visible changes in women's participation level, attending meeting and demanding participation.
9. Increase in bargaining and negotiating power at home, in community and the collective.
10. Increase access to and ability to gather information.
11. Formation of women collectives.
12. Positive change in social attitude.
13. Awareness and recognition of women's economic contribution- within and outside household.
14. Women's decision making over her work.

QUANTITATIVE INDICATORS

1. Demographic trends: maternal mortality rate, fertility rate, sex ratio, life expectancy at birth, average age of marriage.
2. Number of women participating in different development programme.
3. Greater access and control over community resources/ government schemes, credit co-operatives, non-formal education.
4. Visible change in physical health status and nutritional level.
5. Change in literacy and enrollment levels.
6. Participation levels of women in political process.

Not all activities that lead to an increase in well-being of women are necessarily empowering in themselves. The truly empowering activities are those that reflect the changes that women have effectively made to better their lives by resisting the existing norms of the society. From the above discussion it is clear that an empowered women is

- Educated & informed
- Skilled
- Productive

- Aware of options
- Able to exercise rights and choice.
- Participative.
- Mobile
- Confident and open minded.
- Control over material assets, intellectual resources and ideology.
- Against any discrimination.
- Resist obstacles.

Awareness, participation and mobility constitute the information base and provide the necessary prerequisite for the process of empowerment to take place (J. Basu, 2006).

In early societies women did not enjoy equal rights and opportunities as men. It is only from the beginning of the present century that the legal status of women has come to be considered objectively in various legal systems. Civilized society believes in equality of human rights and dignity of individual. Discrimination of individuals can not exist in such a society. In constitution India declared its faith in the equality of men and women. It gives equal status and opportunity for women. After independence government of India has taken various development policies for the women. For this we see active participation of women in some areas which were previously dominated by men. But in terms of percentage it is very negligible. Actually, equal participation of women in development process has been a myth and invisibility is striking.

Indian women can be classified into three following categories:

In the first category, there are educated elite women with high earning capabilities. They are fearless and confident. They are very few in number.

In the second category, there are a large number of women of middle class families. These women do not have separate identity. In many cases, they are educated but do not have voice and they are always subordinate to men. Many

middle class working women find themselves no better than non-earning women in terms of possessing any real authority in spending and utilizing their earnings.

In the third category, there are labor class illiterate women. They are living at the subsistence level. So they do hard work with their male partners for their survival. Their income jointly goes to provide food and shelter for the family. Although they are illiterate, they have some power because they are also earning members of the family. Sometimes, women of this category have suffered physical as well as mental violence created by male partners in the family, while middle class women are mainly victims of mental violence.

Researches done by the World Bank, among others, indicate that gender inequalities in developing societies inhibit economic growth and development. A World Bank report confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of people. The role of women in socio-economic development of the country is very crucial because women have been shown to spend more of their income on their household. Therefore, when women are helped to increase their incomes, the welfare of the whole country is improved and development of the society takes place. We have to realize that women are agents of change and not just victims of change. We have to feel that the real equality in terms of economic as well as social can only be achieved through a transformation of society. Only law can not change the society, at least it can act as a catalyst. With effective implementation of law, change of our mindset is necessary.

The vast human resource is the key agent in any society for its development. When we talk about this vast human resource, we must not talk of it in isolation and keep 'women power' outside the realm of human resource. Women constitute almost fifty percent of the world's total population but they are usually neglected in terms of getting education, health care facility, job opportunity etc. So, a large proportion of human resource is unutilized. Women still constitute 70 percent of the worlds' poor and two third of worlds' illiterates; they occupy only the 14 percent of managerial and administrative jobs; 10 percent of parliamentary seats and 6 percent of cabinet positions. It hampers the growth

and development of the country. Failure to invest in women is costly. Gender equality, therefore, is not only matter of social justice but also of good economies. Women, as a source of future generation, have to get health care facility. It is observed that one under-weight child increases burden of country by Rs.2900. To get strong, active human resource, health care facility of mother is necessary. Women are in a strategic position in human resource development. Educated mother ensures their children's education which adds to the vast human resources of the country.

Steps taken by the Indian Government for Women's development and empowerment: Realizing the truth, Government of India has taken some special steps for women's development and empowerment. Some of these measures are listed below.

- Since the fifth five year plan (1974-78) the approach towards women's welfare and development has seen a paradigm shift with greater focus on women's empowerment as the central goal.
- The National Commission for women was set up by an Act of the Parliament in 1990 to safeguard the rights and legal entitlements of women.
- The 73rd and 74th Amendments to the Constitution in 1993 have provided for reservation of seats in the local bodies of Panchayats and municipalities for women, laying a strong foundation for their participation in decision making at the local levels.
- The government of India has made empowerment of women as one of the principal objectives of the Ninth Five Year Plan and declared 2001 as the year of women empowerment. National policy of women empowerment was first taken in 2001.
- The tenth five year plan of India aims at continuing with the process of empowering women through translation of the national policy for empowerment into action with a three fold strategy- economic empowerment, social empowerment and gender justice.

- The Eleventh five year plan sets out its target as *'the 11th plan strategy for gender equality must pay attention to all aspects of women's lives'*. According to the budget estimates of 2007-08, Rs.31,17,796 will be used exclusively for women in the year 2007-08 (increase of 40% over the previous year budget). Taking into account major needs of women, one can see that it is education, health, food security, nutrition and livelihood that are prioritized in the allocation for women. With these sectors absorbing the major chunk, allocation for sectors such as women's protection, housing and awareness are largely neglected.

In Eleventh Plan, a committee was formed for the formulation of policy of women empowerment.

- On 8th March, 2010, National Mission for empowerment of women was established. This mission gives importance on economic and social empowerment of women and their education, health and nutrition, acts on violence against women and women possession, acts on gender budget and gender audit and special measure for backward class women and marginal women.

6.2 Position and status of women in the Indian Society

The reality of women's lives remains invisible to men and women alike and this invisibility persists at all levels from the family to the nation. Although geographically men and women share the same space, they live in different world. The true fact is that 'women hold up half the sky'-does not appear to give them a position of dignity and equality. It is also a fact that over the years women have made great strides in many areas with notable progress in reducing some gender gaps. Yet, our society is characterized by deeply unequal sharing of the advantages between men and women. Inequalities persist in their access to education, health care, physical and financial resources and opportunities in the political, economic, social and cultural spheres.

Women face inequalities from her very childhood or truly from before birth, such as before-birth female foeticide and after-birth-female infanticide, child marriage, early age pregnancy, dowry, sexual harrassment, rejection and

ostracization at old age. A female child is treated differently from a male child. In maximum cases, they get less educational facilities, nutritional facilities etc. So, female child remains in darkness by their parents from childhood. Even after maturity when she gets married, the women face inequality, at almost every stage of life. There is different impact of marriage on men and women. To men, marriage means more empowerment but to women marriage means more bondage. Women is treated as a commodity and through marriage it is handed over from parents to husband. Now, their movement is more restricted by her husband and in-laws.

Except a few high class women, all women have to work hard. Domestic activities like taking care of children and household members, preparing foods, rearing animals, doing household activities-are all considered as basic responsibility of women. But these are non-marketed activities. So their contributions are not measurable and are, therefore, not taken into account. Traditionally, marketed activities are dominated by men. It is observed that when women are engaged in economic activities, they are mainly employed in informal sector and it is a fact that actual working hour of women is greater than the working hour of men but they are paid less. In the table below we see women-men income ratio.

Table 6.1 Women-men income ratio

	Women-men income ratio	Gender-gap
Developed country (N=19)	.77	.23
Developing country (N=42)	.73	.27

Source: G. M. Meier and J. E. Rauch (2006): Leading Issues in Economic Development, (Pages 261-264).

National Family and Health Survey, India (2005-06) revealed that 10% women think that they earn more than men, another 10% think that they and men are equal earners and rest 80% women think that they earn less than the men. In 1986, the then President of World Bank said, '*Women do two-thirds of the world's work*

they earn only one-tenth of the world's income and own less than one percent of the world's property. They are among the poorest of the world's poor.'

According to the National Human Development Report, India, 2001, 38.5% of women and 83.1% of men are in the labor force. The rate of employment growth for women is 0.9% and 1.9% for men. Gender Bias is observed prominently in India in the following areas:

1. **Health:** Women do not get proper health care facility in developing countries. This is reflected in gender ratio. Death rate of women is higher than that of men and, according to UNICEF, in India, 7000 women are missing everyday due to several causes including termination of female fetus or high mortality of the girl child due to lack of proper care. Amartya Sen termed them as "missing women". National health profile 2006 has revealed that maternal mortality rate was 301 per 1000 population, and only in 48.2% cases, delivery is done through trained persons. The child sex ratio has dropped from 945 female per 1000 male in 1991 to 927 female per 1000 male in 2001 and in 2011 census it is 914 female per 1000 male.

Health status in India is influenced only by income and literacy. There is no positive relationship between government health expenditure and health status. Whatever improvement has taken place in the health status that is due to income and literacy rather than the health expenditure (VHAI, 1997).

Table 6.2: Change in women’s health position during last few decades compare to men

Development Indicators	Women	Men
Demography		
Population(in million)		
1971	264.1	284.0
2001	495.7	531.2
Decennial Growth		
1971	24.9	24.4
2001	21.7	20.9
Vital Statistics		
Sex ratio		
1971	930	1000
2011	947	1000
Expectation of Life at Birth		
1971	50.2	50.5
2001-06	66.91	63.87
Mean Age at Marriage		
1971	17.2	22.4
1991	19.3	23.9
Health & family welfare		
Death Rate		
1970	15.6	15.8
2008	6.8	8.0
Infant Mortality Rate (Per 1000 live births)		
1978	131	123
2008	55	52
Child Death Rate (2007) (5-14 years)	1.2	1.1
Child Death Rate (2007) (0-4 years)	16.9	15.2
Maternal Mortality Rate		
1980	468	
2006	254	

Source: Statistics on women in India, 2010, National Institute of Public co-operation and child development.

2. **Education:** Gender bias in education is reflected in women-men literacy rate, gross enrolment in primary education, dropping out of school etc. According to National Human Development Report, India, the literacy rate of women was 54.03% and of men was 75.64% in 2001 and 65.46 % for

women and 82.14% for men in 2011. Thus, the literacy gap between men and women was 21.61 in 2001 and 16.68 in 2011. No doubt, the gap narrowed but is still quite wide.

Table 6.3 Change in participation in basic education of women and men during last few decades

	Male	Female
Enrolment Ratio (%)		
Age Group		
6-11 years (2001)	56.6	45.4
(2008)	114.4	107.8
11-14 years(2001)	71.1	52.2
(2008)	77.4	69.5
Dropping out of school (in percentage):		
Class i-iv (2001)		
Class i-viii(2001)		
Class i-iv (2008)	38.23	41.34
Class i-viii(2008)	60.09	54.40
	24.4	26.6
	45.3	46.6
Percentages of men and women who can read and write:		
2001	75.26	53.67
2011	82.14	65.46

Source: Statistics on women in India, 2010, National Institute of Public co-operation and child development.

From the above table we see that enrolment ratio for the girls in the age group of 6-11 years and 11-14 years is much lower than that of the boys for both the years, 2001 and 2008. It is interesting to note that the enrolment ratio of the girls for the age group 11-14 years is much lower than that of boys in 2001 but the gap narrowed to a great extent in 2008. Comparing the enrolment ratios for boys and girls in 2001 with those in 2008, one observes that while in 2001, the enrolment ratios of girls and boys in the age group of 11-14 years were higher than those of the girls and boys in the age group of 6-11 years, in 2008, the situation reversed. The enrolment ratios of both boys and girls in the age group of 11-14 years were much less than those in the age group of 6-11 years.

The girls' drop-out ratio was higher than the boys' drop out ratio for both the years for class group i-iv but in 2001 for the class group i-viii the girls' drop-out ratio was lower than the boys' drop out ratio while the situation was reversed in 2008.

In case of adult literacy the problem of gender bias is more acute. In 2011, adult literacy for men was 82% while women adult literacy was 65%. It reflects that nearly half of total Indian women can not read and write. One major cause of it is early marriage of girl child. In India, early marriage of one girl child per four women has been taking place. Because of early marriage and illiteracy, fertility rate of Indian women is high. Due to lack of proper care of nutritional requirement possibility of birth of underweight children increases and in India 33% children are underweight at the time of birth. A UNICEF study (1998) on violence against women in South-East Asia concluded that compulsory schooling for all girls would be a long term measure to reduce violence against women.

Maximum of our total population live in rural area. Disparity among men and women in getting educational facility is more prominent in rural area.

2. Political activities and Decision making power through Administrative services

In political activities, the participation of women is negligible. In 2000, the percentage of women in government at ministerial level was 10%. In the Lower House of Parliament only 8.8% of the seats were held by women and in the Upper House the percentage was 9.1. At the local level, local councils are usually dominated by the local elite. The poor, specially women, are ignorant about the law and their civil rights. They often lack voice and their representation in the institutions.

Table 6.4: Number of women in different political bodies

	Women	Men
Panchayat representatives (No. in lakhs)		
1997	8.14(31.3%)	17.84
2009	10.38(36.83%)	17.79
Legislative Assemblies(Nos.)		
1985	141(5.1%)	2632
2000	229(5.6%)	3838
Parliament(Nos.)		
1989	47(6.1%)	721
2009	80(10.12%)	710

Source: Statistics on women in India, 2010, National Institute of Public co-operation and child development.

It is found that decision making power of women in the administrative services is limited. The following table shows position of women in All India Administrative Services.

Table 6.5: Number of Women and Men in the all India Administrative (IAS) and Police Service (IPS)

	Women	Men
IAS		
2002	535(10.4%)	4624
2006	571(11.9%)	4219
IPS		
2005	142(4.4%)	3056
2006	150(4.7%)	3059

Source: Statistics on women in India, 2010, National Institute of Public co-operation and child development.

So far as the top administrative posts in India are concerned, it is seen from the above table that there is wide disparity between men and women in respect of both IAS and IPS positions held by them. In 2002, only 10% of the total IAS officers in India were women and in 2006, there was a marginal increase in the share of women from 10.37% to 11.92% in respect of IAS. In respect of IPS, the percentage of IPS women was awfully low (4.44%) in 2005 and 4.67% in 2006. These figures point to the sorry state of women in our country. One of the reasons for this miserable state of women in our country is that many parents and the people around us do not have any confidence in the power of women. The belief that women are less intelligent, less assertative, lack mental and physical strength to face the awkward situations than men, gets into their heads from the very childhood and, as a result, these facilities of boldly facing the different situations very rarely develop in them; they continue to fall behind the men in their fight for a good job, good living, a good human being.

3. Household Status: One interesting investigation about decision making power and mobility of women by National Family Health survey-H(2000AD) revealed that 85% women can decide over what to cook and what to prepare for household while 41% can themselves decide how to spend their own earning. But 30% can never decide how to spend their own earnings. It is true that women can work hard but most of them do not have independent decision making power, mostly because they are not given space for independent thinking and decision making.

4. Economic power: Today, in rural India, there is a mismatch between available jobs and people who need work. And this mismatch is particularly marked for women workers. In rural areas, women are simply dropping out of the labor force because of the lack of sufficient chances for productive work. The case is not different in corporate India either, as experts say that a bare three percent women occupy senior positions in private companies across India. And most of the companies only have five to six percent women employees. In this context, a reference may be made to an observation made by Pallavi Jha, former Chairperson of the Confederation of Indian Industry (Maharashtra region), 'A study on women

graduates of the Indian Institute of Management, Ahmedabad, showed that more than 70% do not pursue a career. Female share of non- agricultural wage employment is only 17%. Participation of women in the workforce is only 13.9% in urban sector and 29.9% in rural sector. Women's wage rate is, on an average, only 75% of men's wage rate and constitute only 25% of the family income.

Women's economic power through the participation in workforce can be understood from the following table.

Table 6.6: Employment of women

	Women	Men
Work Participation Rate (%) 1971		
2001	14.2	52.8
	25.68	51.93
Organised Sector(No. in lakhs) 1971		
2006	19.3	155.6
	51.21	218.72
Public Sector(No. in lakhs) 1971		
2006	8.6	98.7
	30.03	151.85

Source: Statistics on women in India, 2010, National Institute of Public co-operation and child development.

From the above table it is seen that women's work participation rate is abysmally low compared to that of men. In 1971, it was just 14.2 for women as against 52.8 for men. Over three decades, i.e, in 2001, it increased to 25.68 only, i.e, by only 11.28 percentage points. In 1971, 19.3 lakh women were working in the organized sector, this was just 12.40 percent of the men workers. In 2006, the number of women workers in the organized sector increased to 51.21 lakh, which was 23.41 percent of the men workers. Over more than three and a half decades the increase was by only 11.01 percentage points. In the public sector organizations the picture was no better.

Table 6.7:Some selected indicators of Latest position of women in India

Indices	Male	Female
Literacy rate (2011 census)	82.14	65.46
Maternal mortality rate(per lakh birth) sample registration system, 2009-10	----	212
Women-men ratio(2011 census)	1000	940
Female child ratio(0-6years) (2011 census)	1000	914
Participation in workforce(per thousand)	819	336
M.P in Lok Sabha	89.18	10.82

Source: Statistics on women in India, 2010, National Institute of Public co-operation and child development.

The above table reveals that in each of the above indicators of women's position in the society, the women were lagging far behind their men counterparts. One very important indicator, male female child ratio (0-6years) as per 2011 census, that reflects the attitude of the people towards girl children, show how girl children are neglected. For every 1000 male children in the age group of 0-6 years, there are only 914 female children.

6.3 Measuring Empowerment of Women

Measurement of women empowerment is a very difficult task. Neither the World Bank nor any other major development agency has developed any rigorous method for measuring empowerment of women. The UNDP report of 1995 introduced two new complementary indices- Gender related development index (GDI) and Gender empowerment measure (GEM) for the measuring the women empowerment at the macro level. The GDI measures the inequality between men and women in terms of access to basic needs. The GEM evaluates women's access to political and economic posts. The UNDP statistical update 2008 indicates the human development index (HDI) for India at 0.609 in 2006, placing it at 132 out

of 179 countries of the world. In terms of GDI, India ranks 116 out of 157 countries with an index value of 0.591. India's HDI rank is lower than its per capita GDP rank of 126 largely because of its low ranking on education.

The GDI is defined as a composite index measuring average achievement in the three basic dimensions of life-longevity, knowledge and accessibility to resources, adjusted in accordance with the disparity in achievement between men and women. Here longevity is measured in life expectancy at birth; knowledge is measured in literacy rate and mean years of schooling and accessibility to resources is measured in per capita income. Actually, GDI is a discounted value of HDI, discounted downwards for gender inequality. The discounting is done with respect to aversion to gender inequality in a society. The greater the gender aversion, i.e, aversion to gender inequality, the lower is the discounting. The lower the discounting, the smaller is the difference between GDI and HDI. Equality between HDI and GDI indicates gender equality.

For the calculation of GDI, female and male indices in longevity, education and standard of living are calculated. Then female and male indices in each dimension are combined to compute an index for each dimension called equally distributed index (EDI).

Gender Empowerment Index (GEM)

To measure empowerment of women, Gender empowerment index is used. It does not depend on income. It reflects economic, social and political participation of women which are not considered in GDI. The GEM is defined as a composite index measuring gender disparity in three basic dimensions of empowerment, namely political participation and decision making, economic participation and decision making and power over economic resources. Among these three, first dimension is measured by percentage shares of parliamentary seats occupied by men and women. To measure economic participation and decision making power two indicators are used. The first one is women's and men's percentage shares of positions as legislators, senior officials and managers. The second one is male and female share of professionals and technical positions in percentile terms. Lastly,

power over economic resources is measured by women's and men's estimated earned income.

The GEM of a country can be computed in three stages, an 'equally distributed equivalent percentage' (EDEP) for each of the three dimensions is calculated. For the calculation a population weighted averaging method is used.

In the second stage of computing the GEM the EDEP indices for political, economic participation and decision making are indexed by dividing it by 50 because in a society where both men and women are equally empowered and women's share should be equal to men's share for each variable. Lastly, the GEM is computed as an unweighted average of the three indexed EDEPs. In terms of GEM, India is improving but not much. According to World Bank 2007-08 it was 0.451. In many developing country education index is high but they are lagging behind in case of economic and political participation.

State women empowerment index is constructed by combining the following indices: Population index, education index, health index, domestic violence index, economic participation index and political participation index.

With respect to above indices West Bengal remains in the middle position among 15 states of India (A.Chattopadhyay, 2012). In education and economic participation it is lagging behind but in health its position is not bad. Women literacy rate is increasing but drop out rate is also increasing. With respect to higher education also it is lagging behind. But in case of political participation its position is very good.

6.4 Empowerment of SHG members

SHGs do not have "clients." They have members, who own those institutions – they are the owners, managers, and users of those institutions. It is a unique model with many challenges and many more opportunities. Above all, the SHG has given the poor women an identity, access to information, bargaining power and self confidence. .

Measuring empowerment related to microfinance programmes can be interpreted in various ways, which in turn leads to different positive and negative

conclusions about the correlation between the two. Naila Kabeer [2001] has analysed a number of attempts to evaluate the empowerment potential of loans to women in order to find out why different conclusions come from very similar programmes. She concludes that narrow, unidimensional conceptualisations of empowerment lead to different findings and suggest the definition of empowerment as 'empowerment as an expansion in the range of potential choices available to women so that actual outcomes reflect the particular set of choices which the women in questions value, it becomes possible to make sense of what appear at first sight to be rather contradictory findings' [Naila Kabeer, 2001]

Empowerment is a process which has no definite end point. But, it passes through some stages like

1. Stage of Dependence: Where the individual looks up to higher authorities for order.
2. Stage of Independence: Where the individual takes decision on his/her own.
3. Stage of Interdependence: The individual learns that one is not alone and learns to depend on others based on equality, co-operation and trust.

The above three stages of empowerment are very prominent among the SHG members who are really benefited through SHGs.

Empowerment can be defined as the reduction or removal of constraints that reduce the ability of women to pursue their interests (Jakimo & Kilby, 2006). Through SHGs women can remove these constraints to some extent. SHGs are participatory development methods. Participatory development methods are the mechanism by which empowerment takes place (J.Basu, 2006). Social mobilization with economic security is considered vital for empowerment. Some agents are needed for social mobilization of poor women because they often lack basic capabilities and self confidence to counter the challenge. Through SHGs social mobilization may be possible. It can also give economic security to poor women. So, SHGs can be appropriate organization for empowering women. Women empowerment starts through decision making and fund management within the group. This can lead to broader participation in development process,

such as greater participation in local government. To what extent the SHGs are successful in empowering the women is measured by some outcomes. These outcomes are:

1. Control over economic resources of the family and participation in household decision making: Control over economic resources and household decision making power are interrelated. As through SHGs women create some economic sources for the family, they are expected to automatically earn some decision making power in different family affairs. Their negotiating power increases gradually. As women contribute money for family expenditure, they automatically gain respect from their spouses and from their extended family members. The provision of alternative accommodation and independent income sources enables women to leave abusive husbands even if leaving is socially unacceptable. Providing institutional choices can increase the ability to pursue interests, though there is a limit that is determined by social costs (Jakimow and Kilby, 2006)

2. Improvement in the technical and managerial skills of the members: Improvement in skill in negotiating economic activities is an indicator of empowerment. This can be possible through different training facilities given to the group members after group formation.

3. Mobility: Usually mobility of women is restricted within a fixed domain. As a result, they have lack of knowledge about the outside world. Awareness about outside world is necessary for true empowerment. SHG members can move freely outside their house. This mobility includes ability to go to local market and nearby towns independently. From this, awareness and confidence among poor uneducated women increase. Possibility of getting different opportunities also increases. But it is also true that greater mobility does not necessarily imply positive impact of the SHG programme. There is always a chance of selection bias and thus those women who are engaged in the programme may be already empowered.

4: Increase in confidence: Empowered women must be confident enough. They can easily interact with outside world. As women started any economic activity

after getting credit and training, their management skill, bargaining power gradually increase with the progress of the work which helps in boosting the self-confidence of the women entrepreneurs. Interaction with other women and government officers of rural development cell enhances self- respect and confidence of rural poor women. Now, women protest against domestic violence, legal discrimination, rape, child marriage, domestic violence etc. In many cases these activities could be accomplished through SHGs.

5. Awareness about politics and participation in political process: Awareness about politics increases among empowered women. Their active participation in local political decision making through Panchayat empowers them more. There is no direct relationship between microfinance and politics but through SHGs women become economically and socially empowered. Then they become interested in politics and sometimes elected as panchayat members due to leadership capabilities gained from SHGs.

6. Health and Social awareness: Being mother, health awareness among women is necessary. As women become conscious about the health of their children, the society is benefited by getting more healthy and productive worker through it. Empowered women must be conscious about their own health also. In SHGs, health related matters are often discussed. Sometimes, SHG members are also workers in health centre. They discuss health related matters in their group meeting. Our society is beset with many social evils such as child marriage, different superstitions, crimes against women, various social taboos etc. Empowered women raise their voice against such crimes. SHGs have provided social opportunities to make them aware of their rights.

7. Participation in development programme and social awareness creation: Women can also participate in village development through Gram Sansad. Through SHGs women are encouraged to participate in Gram Sansad. Their active participation in Gram Sansad meeting is an indicator of their empowerment. Participation in social awareness creation is another indicator of empowerment. SHG members participate in literacy programme, anti-alcohol campaigning,

campaigning against child marriage etc. Actually, empowerment is possible through active participation in every aspect of life.

8. Decision making power in the society or village level decision making:

Empowerment increases leadership capabilities of the women and they take the leading role to solve the problem among villagers. Women's empowerment level in a community improves with the attainment of the above empowering forces.

In the next chapters (Chapter 7 and 8) the role of SHGs in empowering the women is discussed using our survey data at both the disaggregative (i.e, G.P) level and the aggregative (aggregation of the data on various indicators of women's empowerment for the individual G.Ps) level, which will help us to make a generalization about the effect of SHGs on the empowerment of women in the rural Bengal.

Role of SHGs in Empowering Women- An Analysis Using G.P. wise Survey Data

In the preceding chapter we presented a geographical, demographic, infrastructural, social and economic profile of the district, blocks and G.Ps under study. In this chapter, we make an analysis of the SHGs' functioning, problems and factors leading to the problems as known from the field survey of the SHG members, Resource Persons for the SHGs, Gram Panchayat functionaries and officers in the Block Development Office, including Block Development Officer. The information on the problems facing by the SHGs and their views on the causes according to their experience and performance will help us to list the factors as a whole contributing to the success or failure of the SHGs. In the following chapter we shall examine using some statistical and econometric methods whether and to what extent these factors have actually contributed to the success or failure of the SHGs. However, our discussion on success or failure of the SHGs will focus on how far the formation of SHGs has been an effective tool in empowering the women in the rural areas understood in the sense of attaining independent decision making power at the household level, village level, and Panchayat and higher levels.

In the following paragraphs we discuss the functioning of the SHGs, their achievements and the problems that they face. These problems relate to selection of business or economic activities, resource availability, production or trading of products, quality of the products and their marketability and actual marketing in the face of competition from sister SHGs and from branded products. Resources for production refer to raw materials, machinery and, above all, funds. Though, to start with, the members of the SHGs form a corpus of fund with their own contribution and start the work with that fund, availability of fund from outside like Banks, Government, etc. is a must to ensure growth and sustainability of the

SHGs. Once the growth and sustainability are ensured, the SHGs can act as a force to empower women in the rural areas. However, though availability of fund plays a significant role in ensuring growth and sustainability of the SHGs, other factors such as steady state of production, quality of products and marketing play no less significant roles. To ensure these, appropriate training programmes for SHG members are needed. Besides, the co-ordination and good understanding among the members of the SHGs, co-ordination between the SHGs on one hand, and the banks, G.P. functionaries, the Resource Persons and concerned Government organizations and functionaries, on the other, play very important roles. Another important player in this field is the members of the families of the SHG members. The co-operation of the family members play a pivotal role throughout from the very beginning, i.e, from the formation of SHGs, to the end, i.e, to the marketing of the products. Educational level of the SHG members which will help them to understand the accounting part of business and banking transaction also play a significant role in the sustainability of the SHGs. Position of the women in SHG is another factor which influence empowering the members. If women hold leadership position then they get different facilities of group formation such as training facilities, responsibility of banking transactions or attending meetings with government officials or panchayats. Thus they are more easily empowered than the general members. Different support services like marketing facilities, availability of raw materials, different logistic and mental supports provided by gram panchayats, government officials and bankers help SHG members to become self-dependent and acquire different decision-making power at different levels in the society.

7.1 SHGs in selected six blocks of Paschim Medinipur (based on secondary data)

Table 7.1.1: Progress of SHGs in selected six blocks of Paschim Medinipur(upto 2012)

Name of Block	SHGs formed	Defunct SHGs	Passed Gr. 1	Passed Gr 2	Credit linkage
Garbeta 3	1181	25(2.12)	1110(93.99)	373(31.58)	348(29.47)
Keshpur	2127	214(10.06)	1881(88.43)	424(19.93)	296(13.9)
Keshiary	1061	138(13)	930(87.65)	311(29.31)	199(18.76)
Debra	1682	64(3.8)	1527(90.78)	919(54.64)	365(21.7)
Kharagpur-1	1059	104(9.8)	929(87.72)	167(15.77)	83(7.84)
Kharagpur-2	1270	65(5.12)	1190(93.7)	628(49.45)	251(19.76)

Source: Paschim Medinipur Zilla Parishad

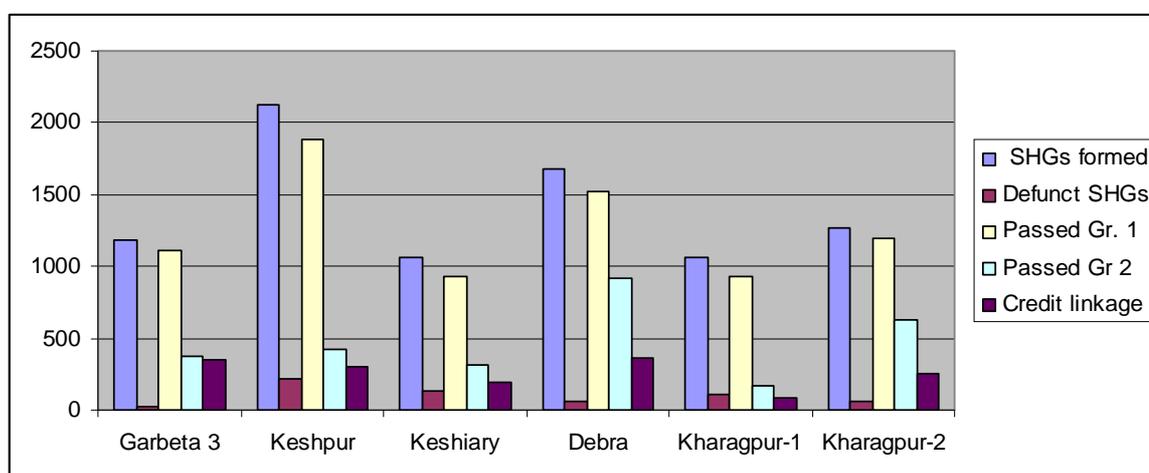


Figure 7.1.1 : Bar diagram representing different characteristics of SHG across sample blocks

From the above table (Table 7.1.1) it is observed that a good number of SHGs (3.8% to 10.06%) became defunct by December, 2012 in the blocks under

study. As many as 10% of the total number of SHGs in Keshpur Block which can boast of forming the highest number of SHGs among six blocks under study, became defunct. The Block Debra on the other hand, has the lowest number of defunct (3.8% only) SHGs followed by Kharagpur -2 where 5.12% of the total SHGs formed upto December, 2012 became defunct. The number of SHGs passing Grade I was quite satisfactory for almost all the Blocks. It ranged in percentage term from 87% to 94%. But very few of the Grade I SHGs could pass Grade II. The highest percentage of the SHGs having passed Grade II is seen in block Debra (54.64%) and the lowest in Block Kharagpur-1(15.77%). The last column shows that a very insignificant percent of the SHGs could establish credit linkage with banks and other financial sources. Their percentage varied between 7% and 29%.

The Bar diagram gives a clear visual description of the status of the SHGs under study.

Table 7.1.2: Progress of SHGs in opening cash credit account in sample blocks (from 2004 to 2009)

Cash credit account opened (no. of SHGs)

Blocks	Up to March 2004	Up to November 2009
Garhbeta-3	299	657
K.G.P-1	280	454
K.G.P-2	226	604
Keshiary	207	639
Debra	134	969
Keshpur	615	1013
Paschim Medinipur	5955	15940

Source: Paschim Medinipur Zilla Parishad

It is found from the figure that the progress of SHGs is the highest in Debra block in respect of opening of cash credit account during the period 2004-2009, while it is the lowest in K.G.P-1 block in the same period.

Table 7.1.3 Performance of SHGs in selected G.Ps upto 2012

		Women SHGs formed	No.of defunct SHG	Total Savings	Passed Grade1	% of grade I	RF released	ARF released	Passed Grade II	% of grade II	Proposed For credit linkage	Creditl linked
Debra	Khanamohan	199	8	85.950	181	91	171	107	122	61	122	108
	Duan-1	71	0	25.02	71	100	64	33	52	73	51	14
Keshiary	Khajra	167	0	46.870	140	84	138	42	41	25	41	41
	Keshiary	175	11	53.620	168	96	162	56	86	49	86	70
Kharagpur-1	Barkola	235	10	28.110	196	83	190	11	33	14	33	25
	Vetia	159	12	29.700	111	70	73	8	22	14	22	0
Kharagpur-II	Changual	172	14	42.020	172	100	172	60	73	42	73	41
	Kaliara-1	85	0	34.580	82	96	79	50	40	47	30	20
Garhbeta-III	Sankarkata	175	0	37.110	169	97	165	37	63	36	55	49
	Satbankura	224	0	65.340	190	85	189	41	35	17	35	25
Keshpur	Anandapur	165	8	90.000	165	100	165	50	100	61	61	61
	Sirsha	113	6	45.900	103	91	103	60	45	40	32	20

Source: Paschim Medinipur Zilla Parishad

From the above table it is clear that percentage of SHG attaining grade I is high in all G.P. In Bhetia it is comparatively low. In getting revolving fund also this G.P is lagging behind. It is also found that percentage of SHGs of grade II is relatively higher in Khanamohan, Duan and Anandapur, medium in Keshiary, Changual, Kaliara-1, Sirsha and Sankarkata than that in Barkola, Vetia, Khajra and Satbankura.

Table 7.1.4 Growth of SHGs in sample blocks of Paschim Medinipur during 2004-12

Block	Total SHGs formed 2003	Grade-I passed SHG 2003	Grade-II passed SHG 2003	Total SHGs formed 2007	Grade-I passed SHG 2007	Grade-II passed SHG 2007	Credit linked SHG 2007	Total SHGs formed 2012	Grade-I passed SHG 2012	Grade-II passed SHG 2012	Credit linked SHG 2012
Garhbeta III	526	327	02	671	570	165	92	1181	1114	373	350
Keshpur	909	648	11	1169	981	191	61	2198	1984	482	298
K.G.P-1	642	374	0	701	506	102	9	1072	942	176	110
K.G.P-2	347	259	17	611	533	167	79	1280	1214	631	270
Keshiary	520	247	1	884	682	159	48	1065	935	312	199
Debra	667	239	8	1130	894	333	141	1682	1552	936	419

Source: Paschim Medinipur Zilla Parishad

It is found from the table that formation of SHG is rapidly progressing in Keshpur, Debra, K.G.P-II and Garhbeta. In six blocks under study, most of the SHGs got success in Grade I test. But when we consider the percentage of SHGs cracking second gradation test, the picture is not encouraging. Only Debra block is very much successful in this regard. Condition of K.G.P-1 is very bad with respect to second gradation of SHGs. Creation of credit linkage is the ultimate aim of SHGs. Through this they can start a big project. In terms of credit linkage Debra and Garhbeta-III are going ahead.

7.2 General information about sample SHG members in six blocks (based on primary data)

7.2.1 Business pattern of SHG members

In this section the business pattern of the sample SHG members is described. The following table presents the business pattern of the SHG members. It shows the types of business activities being performed by the members.

Table 7.2.1: Business pattern of SHG members

Types of business	No. of members	%
Agriculture	49	14.16
Animal husbandry	83	24
Handicraft	35	10.12
Govt. projects	39	11.27
Small business	40	11.56
Fishery	16	4.62
Others	53	15.32
No occupation (NO)	31	8.95
Total	346	100

Source: Field survey

For a better understanding of the occupational pattern of the sample SHG members a pie chart is presented below.

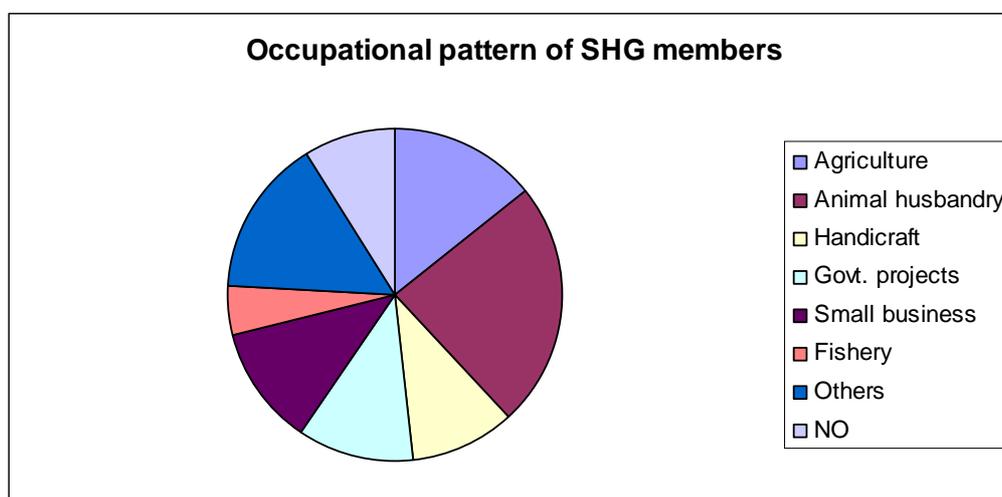


Figure 7.2.1: Pie chart of occupational pattern of SHG members presented in table 7.2.1

In our study area 24% of SHG members spent their bank loan on animal husbandry. In some cases they perform other economic activities also but loan obtained through group is utilized for this purpose. In animal husbandry they mainly purchased cow, goat and hen. They easily got project loan on dairy, goatary or poultry and no extra skill is required for these types of activity.

It is found that 14% of surveyed members are associated with agricultural activities. They are mainly landless agricultural labourer. In some cases, they have small land where they invest their loan or use others' land on lease for the same purpose.

Only 10% of members have used their bank loan in making some handicrafts such as soft toys, jari works, batik works, woolen products, bamboo products, products from babui grass etc. In some cases they got training on some of these activities and in some cases activities are resource-based or family activity.

Among the surveyed members, 12% are associated with small business like setting up tea stalls and selling tea and snacks, sale of vegetable, grocery shop, city gold ornament making, agarbati making, selling clothes, spices, rice, fish etc. Some of them invest the bank loan in their existing business activities in order to make them viable and/or more profitable.

About 11% of surveyed members are associated with different government project like NREG, Mid-day meal cooking, ICDS, Asha etc, while 5% of the members are associated with fishery & fish food making because they get project loan for that only and 15% of members are associated with other types of activities like shishu sikhsha, sal plate making, running canteen, working as resource person, doing private tuition etc. About 9 percent of the sample women members did not do any business activity at the time of our survey.

7.2.2 Age distribution of SHG members

This section describes the age distribution of the sample SHG members.

We present below the age distribution of SHG members.

Table 7.2.2 : Age distribution of sample SHG members

Age of members (years)	No. of members	%
21-30	63	18.2
31-40	165	47.7
41-50	86	24.9
51-60	30	8.7
61-70	2	.6
Total	346	100

Source: Field survey

The data presented in the above table are shown through a Pie chart

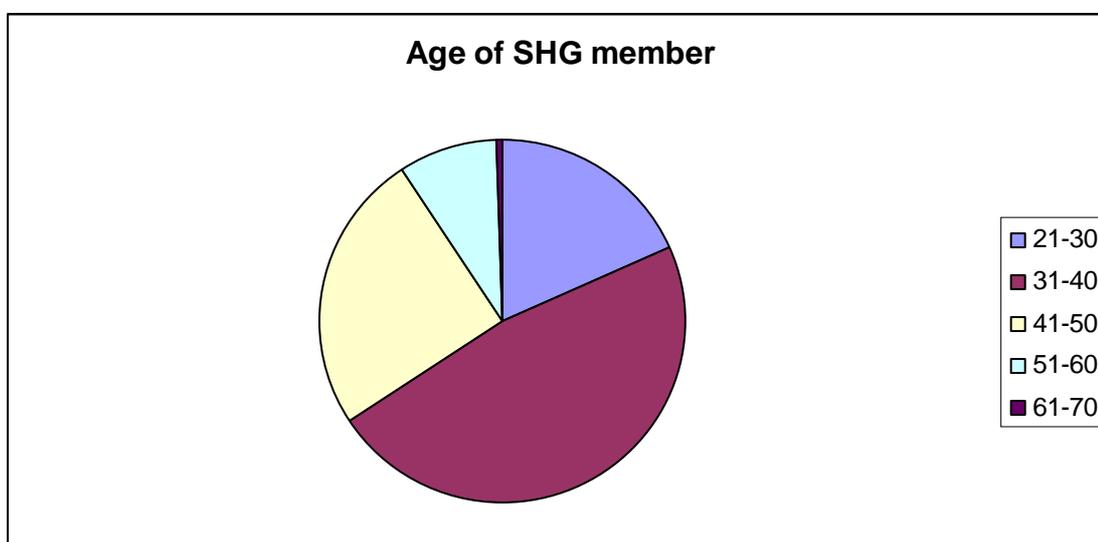


Figure: 7.2.2 Pie diagram showing age distribution of SHG members

It is found from the field survey that maximum number of members (47.7%) belong to the age group 31-40 years. In this age women can realize the

financial requirement of the family. Due to early marriage in rural areas many of them have already crossed the reproductive period and now they need money for their children. At the same time they can work hard in this age. 24.9% of the members fall in the age group 41-50 years. At this age women become more mature and get enough time to do work for the group because their children had grown up to look after themselves. 18.2% members belong to the age group 21-30 years. These are young persons who have high energy level to do something but this is the main reproductive age of women in the rural area. So, their participation in SHG is not high. Only 8.7% of the members belong to the age group of 51-60 years. At this level of age, productivity of women decreases and other members are not interested to include them in their SHG. Only two members are in the age group 61-70 years.

7.2.3: Caste distribution of SHG members

Table 7.2.3: Caste distribution of SHG members

Caste of the members	No.of members	%
General	147	42.49
Schedule caste	47	13.58
Schedule tribe	80	23.12
OBC	05	1.45
Minority	67	19.36
Total	346	100

Source: Field survey

Below is presented a pictorial diagram (pie chart) showing the caste composition of the sample SHG members.

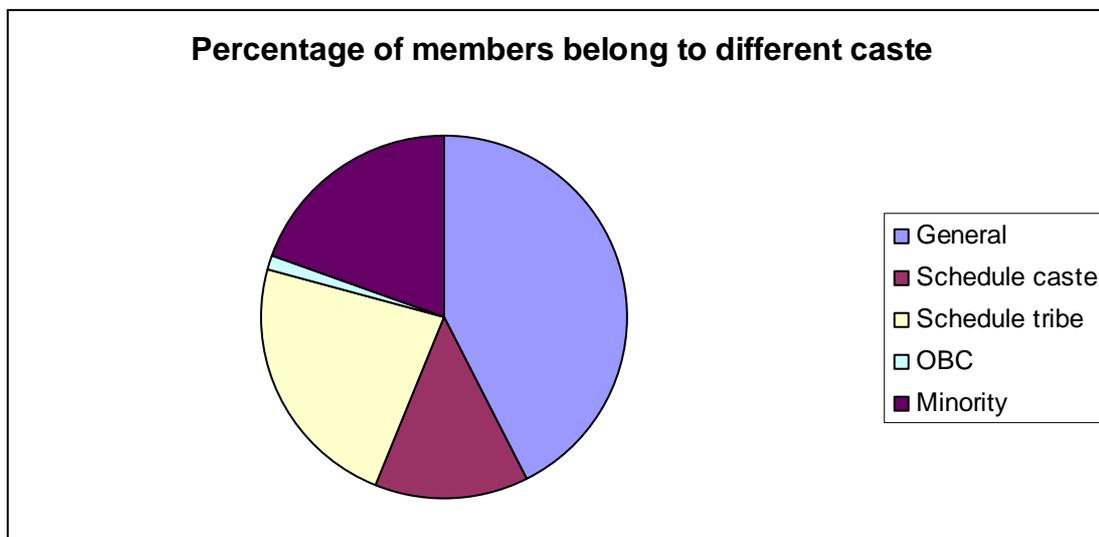


Figure:7.2.3 Pie diagram showing caste distribution of SHG members

It is found that the maximum number of the sample SHG members (42.49%) belong to the general category followed by scheduled tribe (23.12%) and minority community (19.36%). General caste members who have received a little bit of education were interested to form group first. Then they tried to encourage SC, ST women to participate in groups. So, mixed groups were formed in maximum cases. ST women have remained engaged in different types of work they used to do before the SHG's formation. Now they are more interested in getting NREG work than in doing any business project through SHGs. They are hard worker but due to lack of education they are unable to understand the complex phenomenon like SHG. If someone can organise them in group and guide them in proper direction then they will be benefited from the SHG. It is found that women of minority class come out of their houses to form SHG. But most of them are from the lower stratum of the minority (Muslim) community. Upper class women from the Muslim community do not come out to form SHG because of some religious obligations like wearing burkha (veil) and covering face among others.

7.2.4: Income distribution of SHG members

Table 7.2.4: Income distribution of SHG members

Income range(Rs.)	No. of members	Percentage
0-500	125	36.13
501-1000	88	25.4
1001-1500	77	22.25
1501-2000	37	10.69
2001-2500	6	1.73
2501-3000	8	2.31
Above 3000	5	1.45
Total	346	100

Source: Field survey

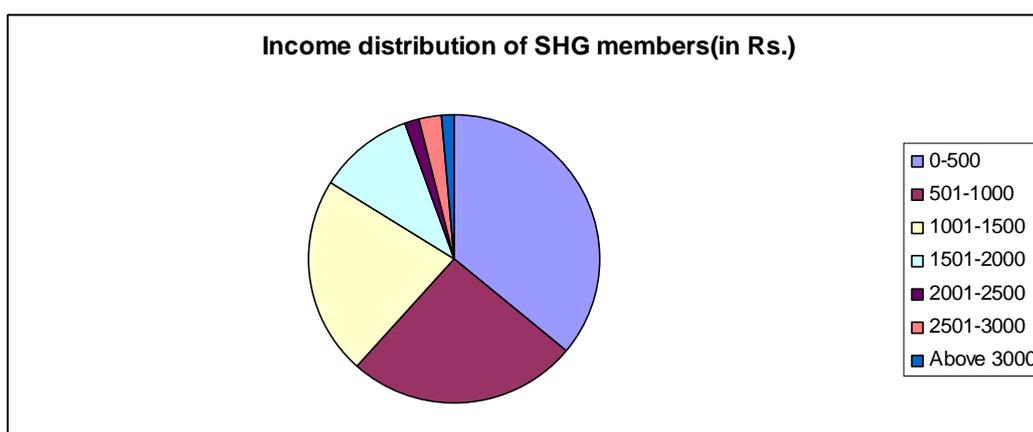


Figure: 7.2.4 Pie diagram showing income distribution of SHG members

It is found from the survey that maximum number of SHG members (36.13%) belong to the lower income class. Many of them are jobless or have started animal husbandry on small scales or some petty trade like paper box or

'bori' making. Some of them are engaged in mid-day-meal cooking or act as link persons in local health centre.

It is found that only 5% members belong to the income level of Rs. 2000 and above. Most of the women-members of SHGs earning Rs.2000 or more per head continued doing the economic activities that they used to do before joining the SHGs and improved the quality of the work through training offered to the SHG members. In some cases, however, major portion of their incomes comes from the salary that they get as employees in ICDS or S.S.K.

In the following sections we discuss block-wise and G.P wise performance of the SHGs and problems facing them. We also try to assess the impact of their involvement with SHGs on their empowerment.

7.3 Women Empowerment: Analysis of Block-wise and G.P- wise survey data

In this section we discuss various compositional and functional aspects of the SHGs and their members at the block as well as G.P levels. As already mentioned, total six blocks and two G.Ps in each block have been selected by us for our study on the role of SHGs in the empowerment of women. We are discussing below these aspects block-wise one by one.

DEBRA BLOCK

The SHGs in the Block

In this block, in general, the SHG-Bank linkage programme plays an important role in improving socio-economic condition of poor women. Highly satisfactory performance of most of the SHGs in this block makes it different from other blocks. In this block clusters have been formed in all G.Ps. The SHGs of this block were the first SHGs to form sub-clusters and then clusters consisting of sub-clusters. They are now making a move to form a federation which will co-ordinate the activities of the clusters and assess their performance and help them in solving the problems facing them. In this block total 1287 SHGs have been formed till the

time of survey in 14 G.P. Among them 1251 SHGs are completely women SHGs. Here all groups have been formed by Gram Panchayats and are being nurtured by resource persons. Cluster leader can also form group here. In Village Development Week, 2009, Bhuma 1 cluster group has got the 1st prize in the district for its remarkable performance. This block is the first in district to get approval for a special project. K.G.P-2 block is also associated with this block in these projects. The project is of vermi-compost and floriculture. The location of the project is Alisahgarh. In this block activity clusters have been formed. Three SHGs are associated in each activity cluster. Activity clusters of vermi-compost and ornamental fish have been formed in G.P-4. There is maximum number of SHGs in this G.P of Debra block. Activity cluster of poultry has been formed in G.P-1 and G.P-3. There are some backward villages in this block. All persons living in these backward villages are BPL. Special emphasis has been given to form SHGs in these backward villages. All families in these backward villages, except the villages of Loada and Gopalpur, are members of SHGs. In this block total 200 SHGs have ST members only. They get ST corporation loan but which groups get revolving fund are not eligible for this type of loan. Normally, these ST groups perform quite satisfactorily but sometimes members of these groups face some problems due to illiteracy. For example, Navadaya Group was formed in 2004 by the ST poor women but till now they have not been able to open bank account. From our discussion with the Block officers we could know that the activities of the SHGs in the block are very democratic in nature. Meeting is held regularly in all members' house by rotation. In the second Saturday of every month all SHGs of the block meet at the block office. Attendance in each meeting is very high. From this block, 20 groups, each represented by 2-3 women members were sent to the Indian Institute of Technology (I.I.T), Kharagpur to get training on vermi-compost and they are very much satisfied about this training. Most of the SHGs, however, complained of lack of proper training. Generally, group leaders get training but the other members are not included in training programme, and the leader also can not properly impart training to these members.

Role of the Government (B.D.O, Zilla Parishad etc.)

Flower cultivation project- a massive project underway

B.D.O of Debra block is very hopeful about the project at Alishagarh. Debra is famous for flower production. In recognition of the increasing supply of flowers in the market the floriculture project was sanctioned in 2007. At that time near about Rs. 5 crore was granted. But due to lack of administrative initiative the project is not completed till now. All G.Ps of Debra and 2 G.Ps of K.G.P-2 (Paparara and Lachmapur) are associated with this project. However, flower cultivators of this area have been facing marketing problem. Generally, they sell their product at the nearby local markets or in Kolkata markets. If they fail to sell it immediately, they suffer a huge loss since the flowers are perishable and there are no storing facilities in the villages. Under the floriculture project at Debra it has been decided to set up a perfume generating centre where perfume will be produced from flowers. In the near future, flower cultivators of that area would be able to sell their unsold flowers at reasonable price. To encourage flower

***Case Study 1:(Positive role of Government Officer)** In the village Burigeria of Khanamohan G.P under Debra block of Paschim Medinipur, two SHGs –Indira Nari Kalyan Samity and Saradamayee Nari Kalyan Samity were formed in 2001. There are 10 members in each group and most of them are BPL. B.D.O, Debra and his nodal officer have taken active leadership in mobilizing these poor women. They used to save Rs. 30 per month initially which was increased to Rs. 60 per month per head after 19 months of starting the SHG. Women of these two groups were very confused about selecting economic activity because they had no specific skill. At that time B.D.O, Debra, encouraged them by organizing a training programme on book binding. After the training the members sat together and decided to start the book binding activity jointly. Later some additional activities were added to it. Depending upon the ranges of their product, these two groups are able to collect order from different block offices of this district and supply all books of accounts to other SHGs. The leaders of these two groups usually move from office to office for obtaining orders and supply the order on due date. Both groups have passed the 2nd gradation and have been provided bank loan and subsidy of Rs. 5.50 lakh in aggregate from DRDC. This small enterprise has changed the economic condition of a good number of rural families.*

cultivators there will be a training centre where training will be arranged for flower producer so that they can produce flower for international market.

Members of the Self Help Group will be benefited from that project, no doubt. In the mean time, three Horticulturists have been appointed to give training to members of the SHGs. Zilla Parishad is playing here a positive role in making the project a complete success. It has taken steps in this direction by sanctioning a sum of Rs. 1, 83, 000 for shifting an electric transformer located within the area,

since the presence of the transformer at the site is creating enormous problems in the progress of the project.

Khanamohon G.P

Khanamohon is a sample G.P in Debra block. This G.P is 4 K.M away from Debra Bazar and is a completely agriculture-based area. In this area SHGs are very much developed and they have got many project loans.

Highly Satisfactory Performance of the SHGs at Different levels

In this G.P, total 199 SHGs have been formed. Among them 105 groups have

***Case Study 2: (A successful ST group)** In Mahisageria, Mahisageria Asar Alo is completely an ST group. It is one of the most well performing ST groups in the study area. They are associated with ornamental fish project. They are preparing food for fish. Secretary Sefali Hansda is a very active and smart woman. She is class nine passed and she maintains all the group records very efficiently. They have total eight copies for maintaining group records and all copies are well maintained. Sefali Hansda said, "Sometimes we work overnight in preparing fish food. In working time we get Rs.100 per member per day and half of total profit is used for repayment of loan and rest half is distributed among ten members." This group has got Rs. 1,50,000 for making a factory of fish food and they have made it. Sitting inside the factory researcher has got various information about their group and socio-economic changes of their life due to group formation. This group is engaged in nurturing baby ducks. If they properly do it then they get Rs.1 per day for each duck from CADC. They have taken a pond for fishery on lease. In this way the members of the Mahisageria Asar Alo are engaged in diversified activities and have changed their family condition and they are taking part in decision making process in all family matters. Sefali Hansda is 'Sabhanetri' of 'Khoai' cluster. She is a member of village development committee and is also a link woman in a health centre. So, she and her group are actively taking part in the creation of social, health awareness and in village development. Sefali Hansda has said only problem they are facing is the marketing problem.*

passed the 2nd gradation and 94 groups have got additional revolving fund (ARF). The Resource person of this G.P claims, "If anybody wants to visit SHGs in Debra then he must visit Khanamohon." In this G.P, Resource persons are dedicated to the development of SHGs. In Khanamohon, 13 SHGs are associated with project of ornamental fishes. This project is the first of its kind in the district. Here, loan repayment rate is very good. Due to their good transaction records with banks, SHGs of this area have got another bank loan under the scheme of "Sahajog Nivas". Many groups have got Rs.2,00,000 or more under "Sahajog Nivas" scheme. In Debra total 95 groups have got this loan for making houses. Among them 75 groups are from Khanamohon G.P. This is not connected with loan of DRDC but the loan repayment of these groups on a regular basis has enabled the SHGs to get loans sanctioned by the banks, without any approval of DRDC.

Harmonious relation between the Members and their Families

According to the members of SHGs, “initially the family members did not support the group formation but now they realize the importance of group formation. The importance of women is now increasing as they earn something through group and help their families with financial support.” This is corroborated by their husbands, “now we get food but earlier we suffered a lot”. Many groups in this area have gradually increased their monthly group savings. This is a good indicator of their progress. In this G.P many groups have got the project loan on dairy. It is found that individually they perform dairy work but in group they do fishery project. Educated SHG members work as job super in NREG scheme.

After formation of the Group they are now earning and supplementing the meagre income of their respective families. Some of them are engaged in mid-day

Case Study 3: *(Source of income created for uneducated divorced women)* Secretary of Pita Mata Self Help Group, Uma Chakraborty, is aged and not educated. She has only one son and she was separated from her husband in her early married life. After a lot of struggle when the group was formed, she got a new life. With help of bank loan she started a small business of vegetable selling. Now her son is established and she is also earning more. She admitted that without group formation survival of her family was not possible.

Case Study 4: *(Income opportunity for a struggling woman)* Member of Ashari Disha Mahila Bikash Samity, Uma Debadhikary, was just a housewife before group formation but her husband has been suffering from illness for the last few years and there was no other earning member in her family. So, her family condition was very bad. After group formation she has got work in ICDC as a member of group. She has got the job of mid-day meal cooking also. Now the condition of her family is far better than before. She and her group members are very hopeful about the prospect of their ornamental fish project.

meal cooking at the schools in their locality, some of them are engaged in ICDS activities. They have now acquired a feeling that they can do something, earn something and help their families with some earnings. They are respected by their male counter-parts which was totally inconceivable before they formed the SHG. The divorcees and the widows who did not have any source of income earlier and had to lead miserable lives have now found a source of income and people around respect them which were missing earlier. It has been noted that different types of activities being done by the members of the SHGs either individually or in a group- such as sal leaves plate making, book binding, sewing, fishery, growing mushrooms, embroidery, rice puffing, selling of vegetable etc. have brought about

confidence in the women that they can do something and are not to be looked down upon any more.

Another interesting feature that needs a mention here is that bank loans received by the women members of the Groups are invested in their husbands' or families' business- which may be some agricultural activities or some small businesses like running a Pan (betel leaves) stalls, paddy husking or something like this. This practice, though does not directly make the women independent, indirectly helps them to earn respect from the members of their families. The additional income earned from this additional investment, has been found to have been spent on the education of their children or purchase of bicycles to facilitate transport of their products to the nearby local markets.

One important finding of our study in this G.P is that educated women

Case Study 5:*(Educated woman in SHG) In Srikrishnapur village of Debra the researcher has met a group- Dipsikha Narikalyan Samity. Secretary of this group Barnali Manna is an M.A in Bengali and a part time teacher in a local school. She has two sons and they are reading in an English medium school. She was simple housewife before group formation. Barnali Manna said, "Members of our family have thought that we would not be able to continue our group activity for long but afterwards they have realized that their fear had no basis." This group has got project loan for paddy husking and one group, among the thirteen groups in the Block, is associated with the ornamental fish project in Khanamohan. Minati Manna, cashier of this group and former panchayat member invited us to visit their fish project. The researcher was very pleased to see the scientific nurturing of ornamental fishes. This group has got also the bank loan of Rs. 2,00,000 under 'Sahajognivas' scheme. This group has been using their savings in internal lending very efficiently. At the end of every year they repay the entire loan taken from their savings account and at the start of the year they again take loan from that account. With help of bank loan they have made store house for paddy. They do that business jointly. This group is an example of how education helps in utilizing the facilities. According to Barnali Manna "I was economically independent even before I became the member of the SHG, but formation of SHG gave me a different type of strength. Earlier I faced some obstacles from our family members but now I am free from this type of obstacles."*

participated in SHG movement here and are now successfully doing business.

But some SHG members of this G.P raised some complaints against the Panchayat Pradhan of this area. According to them, “Pradhan is a political man. When his help is requested, he avoids it on some pretexts, but does favour to the

Case study 6:*(Biased and corrupt political leaders)* In village Chak Radhaballav, Agnibina Self Help Group is an ST SHG in this G.P. Secretary of this group, Dulali Mandi, said that each of the members of their group was mainly engaged in floriculture project. They have also a mini-deep tube-well. Water required for floriculture is supplied from that mini-deep and they sell water to other farmers. This group passed second gradation but till that date did not get the project loan. This group made complaints against Panchayat Pradhan. Dulali Mandi said “A new group has got the work of job super but we did not”. Another problem they mentioned that members of few groups including their Group destroyed a wine (deshi) shop but it restarted. Some party leaders encourage continuing this business where these leaders and their followers drink free of cost. With the reopening of this shop violence to women has again started. However, because of our persistent fight against women-beating has lowered the frequency.

Case study 7:*(Biased Political leaders)* Another ST group Bhagabati Devi Self Help Group was formed in 2004 but it stopped functioning since 2007. Resource persons encouraged them to restart its activities and appear at the gradation test. They passed second gradation test successfully. They have some complaints against Panchayat Pradhan accusing him of partiality in respect of offer of jobs under different rural development schemes. According to them, Pradhan favours the group members belonging to his party. So, welfare and empowerment of women will be taking place if our society gets rid of the dishonest people like the Pradhan of this Panchayat.

groups who toe his political line.” This discriminatory attitude of the Panchayat Pradhan explains, to a large extent, the differential in the growth of SHGs in this G.P.

We present below change in the status of the women members of SHGs in respect of various factors related to their empowerment. The figures indicate the number of sample women members whose responses on the level of change-high, moderate and no change in respect of different women’s empowerment parameters are recorded.

Table 7.3.1: Change in women's Status due to participation in SHGs in Khanamohan G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
High	12 (33)	1 (3)	31 (86)	3 (8)	0 (0)	7 (19)	17 (47)	9 (25)	18 (50)	18 (50)	18 (50)
Moderate	22 (61)	12 (33)	5 (14)	20 (56)	1 (3)	20 (56)	18 (50)	11 (31)	12 (33)	18 (50)	17 (47)
No change	2 (6)	23 (64)	0 (0)	13 (36)	35 (97)	9 (25)	1 (3)	16 (44)	6 (17)	0 (0)	1 (3)
Total	36	36	36	36	36	36	36	36	36	36	36

Source: Field Survey

It is clear from the above discussion that SHGs of Khanamohon G.P of Debra have played a crucial role in women empowerment in the following respects:

1. Awareness about Health: The SHG members, working in health centres, apprise the members of the SHGs of all health care measures. In this way they create awareness about health among women. Women now take proper care of health of their children and do not want to increase the number of children and they are now successful in convincing their husbands about the necessity and advantages of family planning. Now immunization of all children has been taking place. Care about their own health has, however, taken a back seat. But the situation is gradually improving. In Khanamohon G.P, awareness increases to a great extent among 7 members about health among 36 surveyed members (i.e,19%), moderately increases among 20 members (i.e, 56%), and for others no change is noticed. They get medical facility from local health centre. There was one health centre in rural area before SHG intervention also but then the rural poor women could not utilize the facility mainly because of their ignorance about the

importance of such facility. All group members help each other at the time of their family problem, whether it is health, financial or any other. Being the members of same group they are closely related to each other. It is found that women go to health centres accompanied by other members of their group.

2. Social Awareness and Participation in Social Welfare Activities:

Members of Self Help Group in Debra are engaged in many social welfare activities, like demolition of country liquor shops, taking active part in setting up

Case study 8:(Stopping Violence) *The Secretary of Agnibina SHG in Khanamohan G.P said, "Previously I was subjected to physical violence and mental torture by my family members (particularly by my husband) but now it has totally stopped. This has been possible because of my being a member of an SHG through which I could earn income and help the family."*

Case study 9 :(Social responsibility) *In Ashari of Khanamohan G.P, a woman was killed by her husband a few months ago. No steps were taken by the police to apprehend her husband. Finally, it was the women of different SHGs who had forced the police to arrest her husband, and file case of murder against her husband.*

Case study 10 :(From victim of violence to decision maker of the family) *In Khanamohan, a member of Pita Mata Self Help group, Jharna Adhikary, was earlier frequently beaten by her husband. She is class nine passed but her husband is just a literate. Jharna Adhikary has joined the group only three years ago and with help of other group members she could stop the violence against her. Now all the decisions in family matters are made by her and she has no problem any more so far as decision – making at the household level is concerned.*

latrine, smoke-free chulla, organizing demonstration and putting up combined resistance against domestic violence etc.

They fight against underage marriage. Members of Self Help Group are engaged in literacy campaigning also. At the time of forming SHGs, some members were illiterate but now all of them are literate. It has been made possible by the other educated members of the group. Literate members of the group take the responsibility of teaching illiterate members of the same group. Now women have realized the importance of education and are sending their children to schools. Sometimes a large portion of their earning is allocated to their children's education. Realizing the importance of the group for the welfare of the family, the male partners of the members are changing their attitude, which is essential for women empowerment.

The change in women members' attitude towards social awareness and activities is captured in the table(7.3.1) so far as the sample members of the SHGs

in Khanamohan G.P are concerned. Total 17(47%) members out of 36 members selected as sample indicated significant change in social awareness, 18(50%) members indicated moderate change and only one member reported no change in her social awareness level. It is found that there is significant change in participation of the members in social awareness creation among 18(50%) members out of 36 members and moderate change in 12(33%) members and 6 members indicate no change in participation of awareness creation.

3. Mobility: Mobility and interaction power of women in Khanamohon G.P are reported to have increased several times after their participation in the SHGs. In this area change in mobility among ST women is remarkable. As the members of this area got special type of training, they are now more confident about handling various family problems than before. Here 31 members out of 36 members (i.e 86%) have reported that their mobility has increased to a great extent, mobility of rest 5 members (i.e14%) increased moderately(Table 7.3.1).

5. Decision making power: At the *household level*, the decision making power of SHG members in Khanamohon G.P has increased after SHG intervention. For example, 12 members out of 30 members (i.e 33%) have said that their decision making power has increased quite appreciably, 22 members (i.e 61%) have said that their decision making power has increased moderately. For others who constitute only 6% of the respondents, no change has been observed.

Sometimes they participate in *village level* decision making also. One member has said that she actively participates in village level decision making through gram sansad and 12 members (i.e 33%) have said that they also indirectly participate in decision making about external affairs. Others are not participating in village level decision making. However, as many as 23 out of 36 (i.e 64%) have reported no change in their decision making power at the village level.

6. Political participation and awareness: In Khanamohon G.P political influence on SHG members is negligible. Sometimes they participate in political party meetings but they are not strongly associated with any political parties. Awareness of political issue has also improved. As many as 64% of the

respondents reported that after their participation in the SHGs, their interest in and knowledge of political issues have gone up.

Duan-1 G.P

Duan- 1,12 k.m away from Ballichak station, is another G.P of Debra Block. There are 71 SHGs in this G.P. Here only 23 SHGs were formed before the appointment of Resource persons. Resource persons are very active in this area and within two years they have formed 33 groups. Gradation of many groups was also done during this time. In this area members of most of the groups have raised their complaints against bank officials. They have complained bank officers prefer general customers. Actually, the bank to which the SHGs of this area are linked is far away from this G.P and the transport facility is not good. So, group members have to spend maximum time for banking transactions. This sometimes hampers their economic activities.

The main economic activities pursued by the SHGs here are food processing, paddy husking and dairy. Here 33 groups out of 71 first graded groups have got the support of additional revolving fund. Here success rate in 2nd

***Case Study11:**(Problems faced by the poorest members and the opportunity they got) In Pasang village, the Pragati SHG was formed in 2004 and it passed the 1st grade in 2005 and got Rs. 25000 and in 2010 it appeared in second gradation but was not successful because members of the group were so poor that they were not able to repay the loan. But now the loan is repaid. This group is completely an ST group. Gouri Patar of this group was illiterate. She became literate after group formation with the help of literate members. Bulu Patar of this group said, "My husband is completely unable to do anything. He has been suffering from illness during the last few years. We have two children. Economic condition of our family was very bad. Now, as a member of SHG, I have got the opportunity to work in NREG programme and in cooking mid-day meal. So, my family condition has slightly improved." Gouri Patar said that through group formation rural women became free and independent to a large extent. In this group only monetary matters are discussed in the group meeting. They feel the necessity of discussion on other matters also. But the members of the group are coming from very poor section and they are facing problems in collecting group savings or money for repayment of loans on time.*

gradation is not good. Only 12 out of 22 groups that appeared for grade 2 could clear it.

In this G.P, Sangha (cluster) was formed and it is now a B grade one. Resource persons of this area have arranged audio-visual show at the time of B.O.P training but now the block has refused to pay for this. Through interrogation during our visit to the SHGs for data collection we could gather the

information that sometimes a hitch between the Panchayat Pradhan and the Resource Person has been responsible for the slow growth of the SHGs in this block. In Pasang village of Duan, many SHG members are engaged in NREG programme. In this G.P, the members of minority groups made the observation that through group formation they could come out of the four walls of their houses and as a result, their knowledge about the outside world has appreciably gone up.

Case Study 12: (*Unable to participate in labour work due to family status and role of Bank*) In Duan G.P, Sarojini Self Help Group is a combined group of ST and general caste members. General members are housewives of the families which have glorious past back ground and their financial condition was very good. They never thought that housewives of their family had to go outside to earn for their families. Now their financial condition is very bad and women of the family want to earn something. But they are unable to work as labour due to past family background and they have to depend on mid-day meal cooking and animal husbandry, while in this area many labour class women improved their economic condition by participating in NREG project. They hope that after getting project loan their condition will be better. Sabhanetri of this group, Kabita Roy, is a link person in a health centre. So, she is associated with creation of health awareness of villagers but she makes the observation that generally in group meetings financial matters are discussed. "We are not satisfied by the role of bank. There we have to wait for hours. Bank always gives priority to non-SHG customers", she observes. This assessment of the bank's attitude to the SHGs is shared by the other members present at the time of interview.

In Duan, rural women have enthusiastically participated in government project through SHGs. Many members, before group formation, had been working as agricultural labour. But the work was not regular and wage was very low. Now they are working in NREG project from where they can earn Rs. 100 per day. Now if they do not get work in all days of the month then also they can jointly earn at least Rs.1600 per month as members of the SHGs from NREG.

Case Study 13: *(Delayed gradation and disbursement of loan faced by a potential group)* In Duan G.P of Debra block, one group, Gouranga SHG, passed the 1st gradation in 2006 but no further evaluation was made till the current year. All members of this group are ST except one. Lata Sing, Secretary of this group, said that some days ago they got the opportunity of appearing in the 2nd gradation test with many other groups and they have passed the evaluation but loan they are entitled to has not yet been disbursed. But they have started fishery project with help of their group savings and credit from cash credit account. In respect of maintaining records this group is very active. Lata Sing said, “We have ten different copies for maintaining records.” For different activity such as NREG, Mid-day meal etc. they have separate account books. This is highly appreciable because many groups are not able to maintain their most urgent accounts successfully but maintenance of records is one of the necessary criterion of good performance of the group. Another appreciable thing of this group is that it has adopted rotational leadership principle. Members of the group get loan through internal lending. Lata Sing said, “Now we earn Rs1500-Rs2000 per month from fishery or NREG work. Thus through SHG we got a regular source of earning.”

Case Study 14: *(Family support)* In Kajichalk, Rekha Khamrui is a resource person and secretary of ‘Dipita Sangha’-cluster of the Duan—1. Her financial condition is not so good. She is an H.S. Before group formation she had to earn income from private tuition. But after the association with group she earns more than before. She became job super of NREG project. She has got the job. She is very proud of her husband and said, “My husband always gives importance to group activity and sometimes makes me understand book keeping intricacies. He forces me to go to do group work. To reduce my work load he assists me in household works. My son is also very cooperative. Actually, due to their support I can do everything very efficiently.” Her group, Amarabati Self Help Group, has applied for paddy project and probably it will be sanctioned very soon, she asserts. Rekha Khamrui is a member of ‘Mahila Samity’ and is now an empowered woman, because, as she says, “I am an H.S and my family supports me.”

In this G.P, the members of some groups are engaged in jari work which they did before they joined the SHG. But after getting bank loan and training on jari work they are able to increase their level of income. They sell it in Kolkata market but they pointed out the marketing problem because the demand for jari saree is gradually declining.

In the Table below we present the change in indicators of women empowerment among sample SHG members after participation in SHG movement.

Table 7.3.2: Change in women’s status due to participation of SHGs in Duan G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	15	4(12%)	26(81%)	4(12%)	2(6%)	6(19%)	8(25%)	19(59%)	5(16%)	10(31%)	6(19%)
Moderately	15(47%)	15(47%)	5(16%)	14(44%)	5(16%)	14(44%)	18(56%)	5(16%)	14(44%)	12(38%)	26(81%)
No change	2 (6%)	13 (41%)	1 (3%)	14 (44%)	25 (78%)	12 (37%)	6 (19%)	8 (25%)	13 (40%)	10 (31%)	0
Total	32	32	32	32	32	32	32	32	32	32	32

Source: Field survey

Due to participation in SHG activities, the following changes of women members have occurred.

1. Awareness about Health: After participation in group awareness about health increases among the members because health related matters are discussed in the meetings. Some members are associated with health centres. They take leading role in creation of awareness about health among the SHG member. In Duan, awareness about health increased among total 20 (i.e. 63%) members out of 32 members.

2. Social awareness and participation in awareness creation: SHGs in this G.P organize blood donation camp and do campaigning for family planning mainly among minority religious group, plantation on roadsides and take active part in spreading pulse polio programmes. As examples, certain real life instances may be worth knowing in the case studies given in the boxes.

Case study 15: *(Fight against domestic violence and creation of social awareness) Members of Maa Manasa SHG in Hariharpur in Duan G.P have played an important role in controlling domestic violence. One member of this group was regularly beaten by her husband who was regular alcohol consumer. But the joint action of all the SHG members against perpetration of violence to her wife resulted in complete stoppage of his heinous act. SHG members also participate in awareness creation against smoking and in literacy programme in their own group and outside group.*

Case study 16: *(Self-awareness) In Duan G.P, Minati Sith is a member of Rupali SHG. She is 40 years old. She gave birth to as many as four children. All are female children. Her three daughters have been married before eighteen years of age. Now, she realizes her fault and her youngest daughter is continuing her education. She said, "I will help my youngest daughter in continuing education because without education women can not stand on her own feet, and can not fight against injustice on women". This realization dawned upon her after she joined the SHG.*

Many members are against their daughters' underage marriage and so they started campaigning against this practice in their villages. They have largely succeeded in stopping the practice, but not before being literally bombarded with barrage of questions on the issue of underage marriage of girl. The SHG members have in many cases succeeded in bringing changes in the traditional thinking of the rural folks.

Among other social activities worth-mentioning are vigorous campaigning against consumption of not- properly-processed country liquor normally made of fermented rice or mohuya fruit juice, smoking and use of drug which has surreptitiously made its entry into countryside. Interesting thing is that it is these women members of the SHGs who identify the social ills and devise plans to fight to eradicate these ills from the society. They are slowly progressing towards achieving their goals. From the Table given above, it is seen that in Duan, 26 out of 32 women members (81%) have woken up to various social problems, which was unthinkable earlier.

One important thing that should not escape our notice is that women are the worst sufferers and the sufferings are inflicted on them by their male counterparts, may

be spouse or in-laws. That is why they know where the problems lie and how these problems can be solved. Individually they do not have power, but when they join hands, they become an invincible force and make a beneficial impact on the society.

3. Mobility: After participating in SHG, women of this area attained, though slowly, freedom to move out to perform various economic and social activities. However, earlier also they used to go out to distant villages in search of jobs to earn income only. Now, they go out not only for economic activities, but also to do social activities. The male folks do not question them as much as they used to do before. We see from the table that 26 members out of 32 members (i.e 81%) have said that their mobility has gone up to a great extent and 5 members (i.e 16%) have said that their mobility has increased moderately.

4. Decision making power: The survey collected data on the decision-making power of the women at two levels- *household level* and *village level*. When the women became the members of the SHGs, they started earning income, however small it may be, they moved out of the four walls of their houses, made friends with other women, exchanged their views and ideas on different socio-economic issues, increased their knowledge about the village economy, society and even the village politics. All these gave them confidence, many of them developed their personalities and later earned reputation as ones having charming personalities, leadership qualities etc.

By virtue of these acquired qualities, they, if not all, could participate in the decision making at home as well as outside. They are no more neglected by the male members in their houses; rather they are now given importance while making any decision. Though many of the women members are yet subjugated by the male folks, the voices of many of them are gagged by their husbands and in laws, a good number of them are enjoying the sweet taste of freedom, though not unhindered, and taking part in the decision making, particularly at home.

A glance at the above table shows that 94% and 59% of the women members have played significant role in the decision making at the *household* and *village level* respectively. It is undoubtedly, a no mean achievement on the part of

the village women who earlier were only onlookers, passive listeners with no right to speak on the issue.

5. Political awareness and participation in politics: After formation of groups, the political awareness, however, has not increased remarkably. Members who are associated with Mahila Samiti have some knowledge about politics. 4 members out of 32 members (i.e.12%) gave the opinion that their knowledge about politics has increased to great extent after group formation. 14 members (44%) said there is moderate effect of SHGs in creation of political awareness. Participation in political activities has remained low. Only 2 members (6%) have said that they became the member of political party after group formation, 5 members (16%) have said they participate political party meeting after group formation. 78% of surveyed members have no connection with any political party (table 7.3.2).

KESHIARY BLOCK

In Keshiary block there are nine Gram Panchayats. There are many defunct groups in this Block. In this Block, total 934 SHGs have been formed and among them 926 are women SHGs. Here, the number of 1st graded SHGs is 750 and number of 2nd graded groups is 218(2nd graded groups are 1st graded also). Total 730 groups got revolving fund. However, in most of the G.Ps of this block SHGs are not functioning well. In many cases they have become defunct. Many of the SHGs' performance is dismal. They can hardly save to pay their loans back to the banks on time. The group records are not properly maintained due to illiteracy and/or low level of education. In this Block no federation or clusters have been formed. Now, however, they are making sub-clusters. In respect of receiving skill development training, the SHG members of Keshiary Block are lagging behind others. In sample G.Ps of this Block, the SHG members got training on city gold, agarbati, animal husbandry, mushroom etc. In this area, one main income generating activity is sal plate making because of easy availability of sal leaves. Paddy husking, *Jari* making, *thonga* (packet) making, city gold ornaments making, selling spices, animal husbandry, agricultural activity, biri binding are some of the economic activities being performed by the members. Two out of the

nine G.Ps have been randomly selected for an in-depth study of the performance of the SHGs in this block in respect of enhancement of women empowerment.

KESHIARY G.P

In Keshiary gram panchayat there are at present 175 SHGs and of them 86 groups have passed the 2nd grade and 56 SHGs got ARF (Assistant Revolving Fund) at the time of data collection. This G.P is far away from the district headquarter. One of the Zilla Parishad staff remarked that Keshiary has not got proper attention in the development of the SHGs. In getting skill development training SHG members of Keshiary gram panchayat are lagging behind. In Keshiary, many group members have complained that they have not been given proper attention in respect of training facilities. Recently, two training programmes were arranged in this block. One is nursery training and another is training on mushroom cultivation. SHG members of this area have got training on animal husbandry,

Case Study17: *(Successful Micro-enterprise) Sal plate making is an important economic activity in Keshiary. Binodini Sau of Bidyadhar Paschimpara Self Help Group said, "We earn good amount of money by making sal plate. Eight members of my group are engaged in this activity. Other two are engaged in paddy husking. I can continue my children's higher education with my earning." Her group is very active and banking transaction is also very good. Binodini Devi said that each member saves Rs. 60 per month but Rs. 30 is deposited in the bank and remaining Rs. 30 is kept in their own box for meeting urgent needs.*

Case Study18: *(Marketing problem) Kalpana Barik and Gouri Sith of Monhorichalk Pallishree Self Help Group in Monhorichalk are engaged in sal plate making. But they are not earning much profit because of poor marketing facility. In Dasi Sarisha village of Keshiary G.P, Pratima Das of Bageswarjeeu Self Help Group is also engaged in sal plate making. She says that she is also facing the problem of marketing. Thus, researcher has realized that the local market is not large enough for sale of their products. Members of Sarajini Self Help Group in Keshiary have been engaged in paddy husking. Aruna Tripathy and Anjali Das of this group have said that they want to expand their business but they have been facing the problem of marketing their products. Generally, they sell their products in local market most of the time at low prices. They want external market also from where they may earn profit.*

poultry, tailoring, mat making, jari work etc. Many women of this area have found own source of earning after group formation. But more training facilities are required to make them more efficient. In the business of sal plate- making, the members earn a good amount but to increase their income they require good marketing facility.

Case Study 19: *(Bank Loan is used to expand existing business but marketing problem hinders the growth) In village Dasi Srisha of Keshiary, one SHG 'Prerana' was formed only two years ago. Tapasi Rana of this group has been engaged in city gold ornament making from before she joined the group. Other two members of her group also assist her. Tapasi Rana said that she extended her business with help of the bank loan. But she finds that the demand of her product is less in local market. So, her business is not running very well. She suggests that with loan facility if government can organize a good marketing facility for their products then only the uplift of the micro enterprises may be possible.*

Resource person of this G.P has pointed out one important thing about NREG project. She says that female members of SHGs get the NREG project but actual work is done by their male partners. In this area one main income generating activity is sal plate making because of easy availability of sal leaves. In this G.P, two resource persons are very active. Resource Persons of this G.P have said that in this area some group members earn good income from paddy husking. Members have said that they want to expand their business but they face marketing problem. Generally, they sell their product in local market. They want outside markets also from where they would get good price. Actually the size of the local market is very limited. They need bigger market for their products, which has eluded them till now. Other economic activities performed by SHG members are agarbati making, city-gold ornament making; selling of spices, puffed rice; woolen product making; animal husbandry etc. In this G.P, 12 sub-clusters have been formed but no cluster has yet been formed.

In Table below we present the change in women empowerment indicators of sample SHG members.

Table 7.3.3 Change in Women's status due to participation in SHGs in Keshiary G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	8 (33%)	2 (8%)	22 (92%)	3 (12%)	0 (0%)	9 (37%)	14 (58%)	0 (0%)	11(46%)	10 (42%)	6 (25%)
Moderately	16 (67%)	12 (50%)	2 (8%)	20 (84%)	6 (25%)	15 (63%)	10 (42%)	1 (4%)	11 (46%)	13 (54%)	18 (75%)
No change	0	10 (42%)	0 (0%)	1(4%)	18 (75%)	0	0 (0%)	23 (96%)	2 (8%)	1 (4%)	0 (0%)
Total	24	24	24	24	24	24	24	24	24	24	24

Source: Field survey

Following changes have been found among women members after group formation.

1. Awareness about health: Awareness about health has gone up. The members, who were either ignorant about health care facilities available in their localities or careless about their uses, are now implementing the immunization programme, are cautious about pregnant mothers' health and the would-be children's proper growth in the womb. All of the members reported their concern about health of both mothers and their children.

2. Social awareness and participation in social awareness: It has been found from the field survey data that many of the SHG women members have actively participated in bringing down the school drop-out rate. They contact the parents, make them understand the importance of education with examples of some local

lads or girls who have been placed in their lives by pursuing education. Alongside they also teach them about the benefits of joining/forming SHGs, which will help them earn income which may be used in the education of their children.

Thus, many of the members have made significant contribution to the society in this regard.

We see from the above Table that 100 percent of the members surveyed have reported increase in their social awareness and 92 percent reported increase in the participation in various social activities.

3. Mobility, Decision making and participation in political activities or awareness:

In each of these spheres there has been improvement ranging between medium and very high levels (Table 7.3.3). In respect of decision- making power, a majority of the women members respond positively. However, still many women remained silent when asked on this issue. But it is revealed by these women that other women members help them to win over their male partners' argument on this issue. They have expressed their confidence to acquire this power with the passage of time.

KHAJRA G.P

The SHGs in this G.P are subjected to political interference. Local party leaders control group activity and do not allow external intervention even when technical help or advice is badly required from outside to increase the productivity and to improve the quality of the products. In this area there are total 167 groups at the time of data collection. Among them 41 groups are 2nd grade but no groups have received ARF (Assistant Revolving Fund). Here many groups have been formed but their functioning is not encouraging. Even some groups are not functioning at all while they exist in official records. No participation from the panchayat side could also be observed. It is found that LCMs (Local committee members) control everything in this area. Here, Resource Persons are trying to form sub-cluster but they face several obstacles. Only one sub-cluster has been formed here. After a long struggle they have got the opportunity of training. But, interestingly, some persons have got remuneration for total training period while they have

participated in the training only for 3-4 days while members with full participation did not get any remuneration. In 2009, DRDC (District Rural Development Cell) allotted Rs15000 for stationary expenditure of SHGs but, unfortunately, it was not used for that purpose. In this area one peculiar thing is observed that some groups have maximum APL members. But according to SGSY (Swarnajayanti Gram Swarojgar Yoyona) guidelines, APLs are not entitled to enjoy the facilities to be availed of by the BPL members. To solve the problem APL members have been

Case Study 20: *(Ignorance about the rules of SHG) Sasti Bhunia of village Gilageria in Khajra is a member of Maa Santoshi Self Help Group and she has been working as servant in the nearest quarter. She has lost her father in her childhood. So, she has not got formal education. In her family she is the only earning member. In her group, six members are coming from ST community and three are housewives. So, main responsibility of the management function of the group is being shouldered by Sasti Bhunia. There were some repayment problems of ST members of her group. So, other members have decided to replace them by some general and SC members. They did so without the knowledge of ST members. After a few months they were informed by the B.D.O that this type of change was not allowed. Then they decided to include ST members again in place of new members. The new members did not agree to leave the SHG. So, a conflict arose. The problem was solved by returning their savings with some extra amount. This group is not economically or socially benefited through group formation*

Case Study 21: *(Problem of record maintenance) In this area Namita Sing is a member of one ST group -Vivekananda Self Help Group. She is a former panchayat member and very smart. She is actively associated with politics. She is also a link person of a health centre. Vivekananda SHG is a second grade Group but economic activity of the group members is not satisfactory. They require training to start any economic activity. Namita Sing is the only literate member of her Group. So, they are facing some problems in maintaining their records. Namita Sing said, "When we want to write an application to the 'Anchal office' the panchayat members present there help us. In bank, manager helps us. But writing of our own copy is to be done by us. We are facing some problems in this respect". Two members of this group, Budhni Sing and Gouri Sing are aged. No change is noticed in their economic or social condition. They get loans from their savings, when they require.*

shown as BPL members, though actually they belong to high income group. Such illegal practices could be seen in many SHGs.

Gopalpur is a backward village in Khajra. In this area all ST members of SHG depend on agricultural activity and animal husbandry from before group formation. But through group they can save money which was not possible before the group formation. They can also get loan at the time of requirement. But the performance of SHGs is not satisfactory. Actually members of SHG require training to start any economic activity. Women of this area could not participate in a recently conducted mushroom training because that training was of long duration. All women of this area are agricultural laborers. Attending the training programme will mean long absence from their normal income –earning activities,

which they hardly afford to do. The organizers of training programme should organize the programme during the period when the prospective trainees are not engaged or to be engaged in agricultural activities.

Absence of proper maintenance of record puts the SHGs in trouble in getting loans, receiving trainings, grants etc. But the assistance from the Government is not enough for such a backward class. They require more credit, more training and most importantly interaction with outside resource persons.

Case Study 22:*(Only savings motive) One group in Gilageria village of Khajra Maa Sarada Self Help Group consists of middle aged women members. In this group eight women are coming from APL category and only two members are BPL. This group is grade II and it got a project loan on dairy but the project was not successful because all cows died. The animals were insured but they did not get money from insurance company. But at the time of getting project loan they have got only subsidy amount and twenty thousands were deducted from the subsidy amount for the insurance purpose. All women of this group mainly depend on agriculture and animal husbandry. Financial condition of Sabhanetri Uttara Ghosh is not bad. She and Puspa Maity belong to middle class family. They have other sources of income. They are not getting much facility by forming group so their family members have asked them to close the group but women are not agreeing with them. They have said that through group they can save something which is not possible without group. They have participated in mushroom training and have got some allowances. They said that male members of their family would remain silent if they got money. Uttara Ghosh has got jari training few years ago and has started to earn money by making jari 'sarees'. But that business has flopped because 'Tanti'(weavers) has created problem. In this group health related matters are not discussed. According to group members, "We are all aged, and in our group there is no necessity of discussion about immunization of children or about pregnancy care"*

Due to lack of training facilities and adequate credit the SHG members can hardly earn anything from the SHG activities.

From the interaction with SHG members the following changes among the women members has been observed due to SHG intervention in Khajra.

Table 7.3.4 Change in Women's status due to participation in SHGs in Khajra G.P.

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	14(61%)	0(0%)	17(74%)	0(0%)	2(9%)	0(0%)	0(0%)	5(22%)	1(4%)	2(8%)	0(0%)
Moderately	6 (26%)	9(39%)	6(26%)	13(57%)	4(17%)	8(35%)	17(74%)	4(17%)	2(8%)	17(74%)	18(78%)
No change	3 (13%)	14(61%)	0(0%)	10(43%)	17(74%)	15(65%)	6(26%)	14(61%)	20(88%)	4(17%)	5(22%)
Total	23	23	23	23	23	23	23	23	23	23	23

Source: Field Survey

1. Awareness about health: After the formation of SHGs, the health consciousness among the women perceptively gone up (see Table 7.3.4). On enquiry it was learnt that the pregnant women now get medicine, advice etc. from their nearby health centre in 'Janani Suraksha' scheme.
2. Social awareness and Participation in awareness creation: Impact of SHGs in increasing social awareness is not worth mentioning in Khajra G.P. They very rarely participate in any social awareness creation programme. In Khajra, awareness moderately increases among 17 members within 23 surveyed members (i.e 74%) about social matters, others are unchanged. One member is rigorously participating social welfare activity, 2 are moderately participating in social welfare activity. Others (88%) are not participating social welfare activity. They want to participate in pulse polio programme but they do not get the opportunity.
3. Mobility: Mobility of women increases in recent time. But they said that this could not be contributed as affect of SHG intervention only. 17 members out

of 23 members (i.e 74%) have said that their mobility has increased many times than before. Rest members have said that their mobility has increased moderately.

4. Decision making power: As women are united in a group their confidence, knowledge power increase and they participate in decision making activities in household level. 14 members out of 23 members (i.e 61%) have said that now they equally participate with their male partners in household decision making and 6 members (i.e 26%) have said that now their opinion get importance among the family and rest members are unchanged in the matter of decision making. In community level decision making, only 9 members (i.e 39%) sometimes participate.
5. Political participation and awareness: After group formation political awareness of the women increases as they have to interact with external world. Political awareness increases moderately among 13 members (i.e 57%).

Case Study 23: *(Success in stopping violence) In Khajra, Kalpana Kotal, secretary of Maa Durga Self Help Group, is engaged in rolling 'Biri' from before the group formation. But then her earning was not much. Her husband was a drunker and she suffered very much from family violence. So, she was not able to work efficiently. But after group formation her group members inspired her to protest against the violence. She did that and became successful to bring a change in her husband. Now there is no problem in her family. Now, she earns a good amount and can contribute to family expenditure. So, her husband is happy. Now he helps her in rolling biri. Kalpana Devi has said that she always goes to party meeting but when researcher has asked the name of Prime Minister and Chief Minister then she was not able to give answer.*

Sometimes panchayat members and group leaders force general members to participate in party meetings. 2 members actively participate in politics and 4 members sometimes participate in politics. Members of Vivekananda SHG attain party meeting because their secretary is actively associated with party. According to the secretary of this group, 'Earlier we felt very shy and were unable to talk with outsider but now the situation is changed'. But the assistance from the Government is not enough for such a backward class. They require more credit, more training and most importantly interaction with outside resource persons.

KHARAGPUR-1 BLOCK

Under our survey area only SHGs of Kharagpur-1 could form a federation. In the district Paschim Medinipur, only four federations were formed. Kharagpur-1 is one of them. Name of the federation is 'Mahasakti Mahasangha' which was formed in 2009. There are seven G.Ps under Kharagpur-1 block. These are- Arjuni, Hariatara, Kalaikunda, Gopali, Khelar, Barkola-1, Barkola-2. 'Mahasakti Mahasangha' consists of seven clusters from these seven gram panchayats. In this block 1072 SHGs are formed and all are women SHGs. Here, the number of 2nd graded groups is 176, and of them, 28 groups got ARF. Out of the above mentioned GPs, only in Khelar G.P, some progress of SHG has taken place. Sample SHGs are taken from Barkola-1 G.P and Vatia G.P, which are not well functioning with respect to SHG activities. In this block SHG members of two sample G.Ps got training on piggery, poultry, goatery, vermicompost, nursery, beautician, preparation of jam, jelly etc. The SHG members in this block did not receive adequate training. Economic activities of two sample G.Ps are animal husbandry, agricultural labourer, woolen product making, NREG, mid-day meal cooking, biri binding, vegetable selling etc. The major problems with these two G.Ps are that G.P Pradhan does not give any due emphasis on the proper implementation of SGSY programme and some R.Ps are not efficient enough to perform their jobs.

BARKOLA-1 G.P

In Barkola gram panchayat, women want to do something but due to lack of training and proper guidance their dreams remain unfulfilled. They have many complaints against government officials. SHGs of this G.P are linked with P.N.B, Rupnarayanpur. Here, first clusters and then sub-clusters were formed. Actual procedure of formation of federation is, formation of sub-cluster to be followed by formation of cluster which will be followed by formation of federation. Till now Rupnarayanpur west is unable to form sub-clusters. In Barkola-1, total 235 SHGs have been formed and among them only 33 SHGs have passed the second gradation. In this area maximum groups are newly formed. In this area many groups have been formed by the minority women. Name of the cluster in this G.P

is 'Milanmandir Sangha'. Here federation was formed but diversification of activities of group members has not yet been made. Main reason of this is lack of training. Rural poor women are very enthusiastic about group formation. They save regularly, attend meeting regularly but no perceptible improvement in their livelihood could be seen. They have got only basic orientation and hand holding training initially and after second grading they have got training about banking. These are mainly group management trainings. Basic orientation training has been given to all members of SHGs, hand holding training has been given to Sabhanetri and Secretary and banking training has been given to cashier. In this area skill development training has been given to only 12 out of 41 surveyed members. Among them three members have got vermicompost training, two have got colour fish training, two have got poultry training, four have got training in animal husbandry, one has got training in jelly preparation, one in tailoring and two on sub-cluster training. Here large scale training has been given only in piggery, goatary and poultry. In piggery training six ST groups have participated but they are unable to purchase pig because of lack of money. Initially, after first grading each group has got Rs.25000, i.e, individually Rs.2500, which is not sufficient for starting a new business in piggery. Training in beauty parlour was given to a few members but, in this area, this venture could not take off. Many members of this area are very much eager to get training on tailoring. Vermi-compost training has been given to the women who have some education. The Resource Person employed for the SHGs in this area is a former panchayat member and she has the capacity of leading. She does not encourage inclusion of unmarried women as member since, as she has experienced earlier, once these women are married, they leave the place and, as a result, the development of SHGs suffers.

One positive feature of this area is- here groups are engaged in internal lending at 2% interest rate. The repayment rate of this internal lending is very high. Members of SHGs generally have been taking loan for income generating activities. Due to lack of training SHG members of this area are engaged in the activities in which they require less skill and the activities in which they are engaged from before group formation. They are mainly associated with animal husbandry, agriculture, vegetable selling, rice business, paper packet making,

sewing, *bori* ('*bori*'- made of dal, i.e, pulses and spices) and puffed rice making, labour work, shishu sikhsa, mid-day-meal cooking and village development work. In this area the main sources of livelihood are working as agricultural labour and animal husbandry. But without any training some women in this area are producing woolen clothes. They sell these products in 'Mela' organized by Paschim Medinipur Zilla Parishad and in local markets. Here as many as ten groups are engaged in mid-day-meal cooking. Some educated women members have got jobs in rural development programmes implemented by the local governments, but not a single uneducated member could enjoy this facility. After group formation, income level of the poor women has marginally gone up which is not enough to encourage them to work hard.

Maximum members are satisfied with the role of panchayat. Gram panchayat has an important role for proper functioning of Self Help Groups. As

Case Study 24: (Caste problem) *One member Meherun Bibi of Barkola G. P under K.G.P-1 complained that though she was engaged in cooking mid-day-meal at a school for last three years, she has been dismissed on the ground that she belongs to the Muslim Community. It is practically the group politics that plays a vital role in offering any job to any member of the SHGs.*

Case Study 25: (Problem of infrastructure and over-age) *Matangini Self Help Group was established in 2001. This group has got good credit facility but according to one member Gitarani Bera, her situation remains same even after ten years of group formation. Gita Devi is a middle aged woman. She has got training on vermicompost but she could not utilize the knowledge due to lack of infrastructural facilities required for production of vermicompost. Gita devi wants to cook mid-day-meal in school but authority has not appointed her in that work on the ground of over-age. But she is a strong woman and is confident enough about her ability.*

many as twelve groups were defunct in this area. However, with the help of panchayat members three groups have started their activities again. Other nine SHGs accuse the Panchayat functionaries and Panchayat members of their inaction and step-motherly treatment towards them. The members of minority class are extremely dissatisfied with these officials and members.

Case Study26:*(An empowered illiterate women) In Barkola Arati Roy is middle aged and a widow. She is a member of Maa Manasa Self Help Group. Her group is quite old and has got good credit facility. After her husband's death economic condition of her family became very worse. Then she joined the Maa Manasa Self Help Group. She has small plot of land for cultivation. With help of bank loan she cultivated the land and was successful to change her situation. After her son's marriage she inspired her daughter-in-law to join the Self Help Group. Her daughter is married but subjected to domestic violence in her in-law's house. She left her husband's house and became the member of the group with the help of her mother to find out the source of living. She is Sabhanetri of the Maa Manasa group. Arati Roy is not literate. After death of her husband she became head of the family. After group formation she realized the importance of education and wanted to educate her younger daughter at any cost. Her daughter is now a student of B.A class.*

In Barkola, there are three backward villages, namely Daulatpur, Hajichalk and Jharia. All families of these three villages have become members of SHGs. Infrastructural development is inadequate for the satisfactory performance of the SHGs in this G.P. Non-availability of credit on time is the major problem for these groups. They prefer on-time availability of credit to subsidy. Non-availability of electricity and frequent power cuts are another hurdles in the pursuit of their development goals.

We present below in a tabular form the status of women members of the SHGs in Barkola1

Table 7.3.5 Changes in the status of women after participation in SHGs in Barkola G.P.

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	18(45%)	4(10%)	32(78%)	0(0%)	5(12%)	1(2%)	2(5%)	3(7%)	4(10%)	4(10%)	3(7%)
Moderately	18(45%)	27(66%)	8(20%)	33(80%)	12(29%)	34(83%)	37(90%)	3(7%)	26(63%)	36(88%)	19(47%)
No change	4(10%)	10(24%)	1(2%)	8(20%)	24(59%)	6(15%)	2(5%)	35(86%)	11(27%)	1(2%)	19(47%)
Total	40*	41	41	41	41	41	41	41	41	41	41

Source : Field Survey

* One member is single woman.

1. **Health Awareness:** After participating in SHGs women became conscious about the health of their children. All children are immunized and get the facility of health centre. But interestingly, they themselves are indifferent about their own health. After SHG formation their workload has increased but they neglect their own nutritional requirement. Our survey reveals that 35 women out of 41 members are aware of health of their children. But except one woman others neglect their own health. From the above table it is seen that health awareness has gone up among the women. We observe moderate increase in the awareness of health in 34 out of 41 members, i.e, among 83% of the members under survey. However, 15% of the women in the sample have reported 'no idea' about the health care. When we consider sanitation facilities enjoyed by group members, we see that 14 families have the facilities which could not be thought earlier. It was possible through government aid.

After joining the group people can express their demands and so they obtain the required facilities. Ten women use open land for defecation. They are from minority and ST community. For getting sanitation facility they have to deposit some money. However, our study shows that despite depositing the required amount, one member did not receive the facility.

- 2. Social Awareness and participation in awareness creation:** Social awareness of women has increased after participation in the group. They participate in literacy programme, pulse polio programme and fight against domestic violence. Seventeen out of total 41 women have reported reduction in the frequencies as well as severity of torture of women. When any woman is subjected to torture by any male person in the family, the other members of the SHG concerned bring the accused person(s) to book and, if necessary, hand over him to the police.

Despite the introduction of the concept of SHG as a movement for change in the society including stopping of violence against the women, many women members do not report about the violence against them by their husbands on

Case Study 27: *(Co-members' support to stop family violence) One panchayat member of Barkola-1 G.P narrated a story of domestic violence to a woman by her husband. One day the wife came home at around 9.30 at night from her SHG office. After she reached home, an altercation ensued between wife and husband. The husband started beating the wife. At that time some other members of the same SHG who were passing by the house of the woman member heard the cries of the woman. They immediately intervened and threatened the husband to call the police and register a case of ill-treatment of his wife against him. The husband promised not to repeat this incident in future. It is pleasing to note that no violence is any more reported by the wife or any women in the locality.*

the ground that the social image of their husbands will be tarnished, which they do not like.

It has been observed during our survey that Muslim women participate in the SHG meeting covering their faces with 'burkha' – a veil over face overflowing upto knee.

Literacy rate among women members has also increased while very few women are still illiterate. Now all of their children go to school and instances of early marriage of their daughters are very low. In Barkola, social awareness has gone up to a great extent. Two respondents

report significant change while 37 members report moderate change. So far as participation in the social welfare activities is concerned, a noticeable change has occurred. As many as 73% reported active participation.

- 3. Mobility:** Free movement is one important indicator of women empowerment. 32 women of 41 surveyed members (i.e 78%) said that their mobility has increased significantly after group formation. Members have said that now their male partners do not put any restriction on their movement. Sometimes their husbands or other family members look after their children when they go out to do other activities. One important finding is that there is a growing interest of their family members about group activity. Now they can realize that their standard of living can be improved through group formation.

***Case Study 28:**(Increase in income and problem of emergence of substitute goods) One SHG member of Barkola-1, Jharna Mandal said that her group, Matangini SHG is an old group and has got project loan of Rs1,41,000 but they perform economic activity individually. She got training for making vermicompost. But she found no utility of that training. She has an S.T.D Booth. Initially her earning was quite good but now she is facing some problems because now people are using mobile phone. She is secretary of Matangini SHG and she is very active. She has studied upto class X and wants to appear in the examination again from a private institution. She said that she has good understanding with her husband and they jointly make decision on different issues. She is associated with a political party and attends the Gram Sansad meetings, but rarely expresses her opinion in these meetings.*

- 4. Decision making power:** If we consider the change in decision making power after implementation of SHG programme then we see that in Barkola G.P there has been a great impact of group formation on decision making of women. 18 out of 41 (45%) women members of the SHG have said that their decision making power in the household matters has increased to a great extent, 18 women (45%) have said it is increased moderately, for others it remains unchanged and they still lack economic independence.

In case of village level decision making women attend the Gram Sansad meetings and are also associated with village development committees. In Gram Sansad meetings they can raise issues related to village development problems. Being villagers they can realize the problems and requirement of the village and the villagers. Only 4 members (10%) said that they actively participated in the village level decision making, while 27 women (66%)

sometimes participated in community level decision making. For women of minority community and ST community, no change in this respect is noticed.

5. Political awareness and Participation: Political awareness of women has increased after SHG intervention due to their increasing external activities. Among 41 surveyed members 33 members (80%) give the opinion that their political awareness has increased moderately due to group formation. Another 8 women, as the study shows, are ignorant about the political situation of the country.

VETIA G.P

Vetia G.P is far away from Barkola of K.G.P-1 block but nearer to Khajra of Keshiary block. Barkola and Khajra both are sample area under study. In Vetia total 159 SHGs have been formed but only 22 groups cleared the 2nd grade and none of them got project loan. One problem facing the SHGs in this G.P is that the Resource Person who is also the leader of 'Mahasangha' of Kharagpur-1 block, which is situated at a place about 20 K.M away from Vetia G.P, can hardly commute between these two distant places. As a consequence, the development of SHGs in Vetia G.P greatly suffers. In this G.P, four SHGs are defunct since the

Case Study 29: *(Default in repayment) In village Vatia of Vatia G.P, Annapurna SHG was formed in 2001 but it has not been graded till now. In this group, four members are defaulters of previous loan. So, the members of the group have not got loan from DRDC. But they save regularly and use their savings for internal lending. Kanak Samanta, a member of this group, complained that for a long period they did not get any training. At the initial stage of formation their group has got training on B.O.P, Banking, Goatary etc. But during last 4-5 years they have not got any training. Actually they do not get facilities of credit & training because of those four defaulters.*

members failed to repay the IRDP loans. Banks in this area are, therefore, not at all interested to have any links with these SHGs.

SHG members in this area are mainly engaged in NREG work, mid-day-meal cooking, animal husbandry, vegetable selling and 'biri' making. Some groups are performing well by rolling 'Biri'. They earn Rs1000-Rs15000 per month from this work.

The change of socio-economic and political status of women members of the SHGs in Vetia G.P can be assessed from the responses of the respondents presented in the following table (7.3.6).

Table 7.3.6 Change in women’s status in Vetia G.P due to their participation in SHGs

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	2(13%)	0(0%)	8(53%)	0(0%)	1(7%)	0(0%)	0(0%)	1(7%)	0(0%)	2(13%)	1(7%)
Moderately	10(67%)	7(47%)	7(47%)	13(87%)	6(40%)	13(87%)	10(67%)	1(7%)	1(7%)	13(87%)	6(40%)
No change	3(20%)	8(53%)	0(0%)	2(13%)	8(53%)	2(13%)	5(33%)	13(87%)	14(93%)	0(0%)	8(53%)
Total	15	15	15	15	15	15	15	15	15	15	15

Source: Field Survey

1. Health awareness: Health awareness among women has gone up after group formation. Group members participate in awareness creation about immunization, the necessity of family planning, bad effect of alcohol consumption etc. Now, all children are immunized but till now women are negligent about their own health. As many as 87% of the women-respondents has indicated increase in their awareness about health. Illiteracy has been found to be an impediment to the growth of awareness about health among women.

Case Study 30: *(Increase in income and social awareness) In Vatia, Dhabani Maa Sitala SHG was formed in 2001 and it has passed in 1st gradation in 2006. But till now 2nd gradation of the group has not taken place. Sabhanetri of this group Mira Dey said, “My economic condition was very bad before group formation but after getting revolving fund of 1st gradation I have purchased some hens and ducks from which I can earn something at the end of each month.’ She further said that her decision making power in household matter has gone up because of her economic contribution. But her awareness is not increased. She has arranged her daughter’s marriage before she was eighteen years old. She is completely in dark about the consequences of underage marriage.*

- 2. Social awareness and social participation:** Active participation in SHGs has contributed to the increase in social awareness and in the social participation rate. Many of these women now argue with their husbands and other male members of the family against underage marriage of their children and in favour of family planning which they could hardly do before they could earn from the business/economic activities taken up under their respective SHGs. But till now 33% of women members have lacked social awareness.
- 3. Mobility:** Eight members (53%) out of 15 have reported that the restrictions on their free movement have been almost withdrawn by the male members of the family. They themselves impose restrictions on their movement out of their own houses on security grounds.
- 4: Decision making power:** The study reveals that members of old group are found to have greater decision making power than the members of the new group. It is also found that decision making power is directly related to economic power. In household decision making only two members have said that their decision making power has been increased to a great extent after group formation. 10 members among 15 (i.e 67%) are reported to have acquired some decision making power, which was a dream to them before their joining SHGs. In case of *village level decision making*, seven members (i.e 47%) have said that they sometimes participate in community level decision making.
- 5: Political awareness and participation in political activities:** Many SHG members attend the meetings called by the political parties. Actually they think political participation is a must for receiving different financial or other facilities. Among 15 SHG members one is a panchayat member and 6 members (40%) also occasionally participate in political meetings. Earlier they did not have any interest in politics or in the activities of the political parties. Now, coming out of their houses, they learn about what is happening around and most of the time they get involved in political discussions and parleys.

KHARAGPUR-2 BLOCK

The progress of SHGs in Kharagpur-2 block is not very impressive. In the G.Ps of Kharagpur-2, clusters have been formed. Here, there are 1280 SHGs and out of them 631 SHGs have passed the 2nd gradation and many of them got the project loans but the members could not establish any micro-enterprise. Lack of guidance and proper training are the main causes of their slow growth. From this block two G.Ps, namely, Changual and Kaliara-1 are selected as sample G.Ps. In this block clusters are formed in G.Ps but no federation has yet been formed at the block level. In two sample G.Ps, trainings are given on woolen clothes, mat making, planting, tailoring, book binding etc. SHG members in this block are engaged in rice trading, furniture making, making of coconut sweet balls (*'naru'*), making of *'bori'* of different designs and shapes, spice grinding and selling, mid-day meal cooking, works in NREG, agricultural labour, animal husbandry like goatary, cattle raising, etc. There are 11 backward villages in Kharagpur-2 in which 748 families live. There are total 42 SHGs in these villages among which 34 groups have till date received revolving fund and 8 groups have got project loans.

CHANGUAL G.P

In Kharagpur 2, Changual is the sample gram panchayat under study. Here total 172 SHGs have been formed. Among them 73 groups have passed the 2nd gradation and 60 groups have got additional revolving fund. An in-depth study of SHGs in this G.P presents a discouraging picture. In this area many SHG members are getting loan but do not get proper training. Sometimes training programme is held in G.P office but the office is far away from many of the villages having SHGs under study. SHG members want that training for them must be held in their area.

Here total 41 groups have received project loan. Their projects are mainly rice making and animal husbandry. In this area SHG members are engaged in animal husbandry, agricultural activity, rice making, *'bori'*, *'muri'* making, woolen clothes making, mid-day meal cooking etc. In Kharagapur-2, skill development training was given on poultry raring, tailoring, making woolen

clothes, mat making and plantation. In Changual, seven SHGs are under Lodha Sabar Samiti. To get loan they are not required to go through any evaluation process. They directly get the 2nd grade facilities.

Case Study 31: *While visiting Pirpur Shib Sakti SHG, one member of this SHG was about to go out for sale of woolen garment. Being asked whether she has herself made these garments she replied that they do not have machines for making woolen garments. They are trying to get one with the help of Panchayat Pradhan. Now they are simply buying from the wholesaler at wholesale price and selling them in the market at retail price, which is about 10% higher. In Elasai of K.G.P-2, one minority group Mother Terresa SHG is engaged in the sale of readymade garments. The Secretary of this group, Tarnum Begam Ansary, who does this business along with other group members, said that their SHG members earned about twenty thousand per month from the sale of garments at the local weekly 'hat' and also in the local market.*

Flipside: Many SHG members of this area, however, have complained that they are not getting any work in the NREG. Through NREG, SHG members in many places earn a good amount of money. But here the mid-day-meal cooking is the major activity and the amount of earning from this is very small. Some members of the SHGs under study complain about either delay in the receipts of loans from the banks or no grants of loans, even when their repayment of loans is made on time. Here, members have some complaints against gram panchayat. They have said that they are not getting proper help from gram panchayat. Sometimes group leaders have misused their power and took undue advantage. It destroys group unity and violates the principle of Self-Help-Group.

Case Study 32: (Joint liability) *In Balarampur, Sabyasachi SHG is an old group. Maximum members of this group are illiterate. Taking advantage of illiteracy of the members two leaders of this group, Dipali Sutradhar and Manika Das, have withdrawn group savings without the knowledge of the group members. When the fact was known, the other group members were very much excited and survival of the group was in question. But immediately they realized that if they stopped savings then they would not be able to do mid-day-meal cooking. So, they solved the problem within the group and two group leaders agreed to return the money that they had withdrawn in installments.*

Following changes have been noticed in the life style of the poor rural women members of the SHGs in this G.P. after they became the members of the SHGs.

Table 7.3.7 Change in women's status owing to participation in SHGs in Changual G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in	Participation in social	Increase in confidence	Increase in skillness
Highly	15(68%)	5(23%)	22(100%)	1(5%)	1(5%)	2(9%)	4(18%)	0(0%)	1(5%)	9(41%)	3(14%)
Moderatel	6(27%)	16(72%)	0(0%)	19(86%)	7(32%)	20(91%)	18(82%)	3(14%)	8(36%)	13(59%)	11(50%)
No change	1(5%)	1(5%)	0(0%)	2(9%)	14(63%)	0(0%)	0(0%)	19(86%)	13(59%)	0(0%)	8(36%)
Total	22	22	22	22	22	22	22	22	22	22	22

Source: Field Survey

From the above table we see that the introduction of the SHG intervention has brought about positive changes in almost all the parameters of women empowerment and emancipation. For instance, in respect of i) decision –making at *household* as well as *village* levels, ii) mobility of women, iii) political awareness and participation in political activities, iv) awareness about health care, v) social awareness and participation in social awareness programmes and vi) participation in village development programmes and activities vi) increase in confidence and skill, as many as 95%, 95%; 100%; 91%, 37%; 100%; 100%; 41% ;14% ;100% and 64% indicated favourable changes respectively. The perceptible changes took place in respect of decision making (95%), mobility (100%), political awareness (91%), health awareness (100%) and social awareness (100%) and confidence

(100%) parameters. As discussed above in the other G.Ps also the same pattern has been observed.

KALIARA-1 G.P

In Kaliara -1 G.P of K.G.P-2 Block, performance of SHG is quite good because of the positive roles by the Resource Persons there. There are two Resource persons who work hard for the development of the SHGs in this G.P. In this area total 85 groups have been formed and majority of them have been formed in the last two years. Within two years these groups have registered rapid development and brought about perceptible change in the livelihood pattern of the members of the groups. Here, 40 groups have passed the 2nd gradation and 50 groups have got ARF (Additional Revolving Fund). One of the resource persons of this G.P received training on the production of vermi-compost from nearby the Indian Institute of Technology (I.I.T) at Kharagpur. On being questioned on the failure of the SHGs formed by the tribals, he replied that the illiteracy of the ST people forming the groups was mainly responsible for this. Minimum knowledge is necessary for book keeping and understanding many other things, and they do not have this minimum knowledge for running the SHGs. He also pointed out that letters sanctioning the project forwarded by the SHGs for approval of the DRDC are sent directly to the banks without any intimation to the concerned SHGs. As a result, the concerned SHGs fail to take appropriate steps for the start of the project on time. Resource person of this G.P is also of the opinion that banks to which the SHGs are linked and panchayat of this G.P do not co-operate with them. Here members earn up to Rs. 1000 from dairy, paddy husking, mid-day-meal cooking etc. Some members are also participating in NREG works. Their income from these business activities supplement their family income from the other sources.

Case Study 33: (Importance in the family) Women very often invest their bank loan in their husband's business to help them. Rekha Adak of Sathi Self Help Group in Kaliara-1 has invested her loan in her husband's agricultural activity. So, through SHG she is not self-employed but her importance in family has gone up and she is now respected by her husband and in-laws. Chhabi Banerjee, another member, has used her loan to purchase sewing machine for her daughter-in-law. After her marriage she was subjected to torture by her mother-in-law. She does not want to have that bitter relation between her and her daughter-in-law. She wanted her to be self-dependent.

Following changes have been noticed in the life of the poor women due to SHG intervention.

Table 7.3.8 Change in women's status due to participation in SHGs in Kaliara-1 G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village	Participation in social	Increase in confidence	Increase in skillness
Highly	14(45%)	0(0%)	27(87%)	2(6%)	2(6%)	2(6%)	1(3%)	5(16%)	1(3%)	5(16%)	3(10%)
Moderate	14(45%)	24(77%)	4(13%)	21(68%)	7(23%)	29(94%)	27(87%)	12(39%)	18(58%)	26(84%)	26(84%)
No	3(10%)	7(23%)	0(0%)	8(26%)	22(71%)	0(0%)	3(10%)	14(45%)	12(39%)	0(0%)	2(6%)
Total	31	31	31	31	31	31	31	31	31	31	31

Source: Field Survey

From the response data presented in table 7.3.8 we see that all the members made positive responses on the health awareness. Health related matters are discussed in the group meeting. As a result, health awareness has spread among the members of the SHGs.

Social awareness of women has gone up after group formation. Before they joined the SHGs, they did not have any choice as regards the number of

Case Study 34: *(Birth control and sex –discrimination) In Kaliara, Sabhanetri of Joy Maa Kali SHG has four female children. It happened because the members of her family wanted a male child. The first two children could not be administered pulse polio and other immunization pills or injections due to ignorance and also negligence on the part of the family members. Now she has gone through all the health care treatments. She has also been able to convince her husband and other members in the family about the necessity of birth control and equal importance of girl and boy children.*

children they (the women) will give birth to. The decision was then taken by the male members or sometimes by the elderly female members in the family. Now it largely depends on the mother's wishes.

The number of domestic violence, whether physical or mental, has been brought down appreciably by making use of the group power. Among 31 surveyed women, 5 women have said that before group formation they had suffered by

Case Study 35: *(Raised voice against social problems) Secretary of Kalpataru Self Help Group revealed that the members of her Group could solve with their joint effort a problem of constant hitch between a few couples in their village on the issues like dowry, underage marriage of their daughters etc. This is a pointer to the fact that once the women become members of SHG, they gather courage to face many problems and solve them.*

physical and mental violence. Now, it has become a thing of past.

In this area group members have participated in different types of social work. So, now group members are able to prevent violence against them and at the same time violence in the neighboring families.

From the survey it is observed that maximum changes have occurred in the life of Muslim women through group formation in this G.P.

Case Study 36: *(Progress of Muslim Women) In Maheshpur village, one Muslim group 'Islamia Self Help Group' was formed by fifteen Muslim women. Secretary of this group is very energetic and active. She said that never before they could come out of their house without 'borkha'. But now, they are all free. Earlier they had some superstition about immunization and family planning but later they have realized their importance, and implement them in all seriousness.*

In this G.P, a few months back, the local bank organized a blood donation camp. Members of 34 SHGs took part in this programme and donated blood. This incident is an example of how the social awareness has spread up among the women through the SHG movement.

From the above table we can get a clear idea about how much freedom the women members of the SHGs have acquired in respect of taking decision at the household and the village level, how much social and political awareness and rates of participation in social and political activities have gone up, and many other things relating to women's empowerment and emancipation. The responses were like this : i) 100 percent of the respondents forming the sample reported improvement in their freedom to move out (mobility) and in health awareness; ii) 90% indicated improvement in respect of household decision making and social awareness; iii) more than 70% respondents indicated positive change in the village level decision making and political awareness; iv) in the case of participation in political activities or programmes and village development activities the change is, though positive, not so much impressive.

GARHBETA-3 BLOCK

Performance of SHGs in Garhbeta-3 block is satisfactory. In this block there are 1181 SHGs and among them, 373 SHGs have passed the 2nd grade. Here, many microenterprises are run by SHG members. Proper training facilities and guidance of government officials are the two factors behind this development. Here, training is given on jari, batik, mushroom, beautician, agarbati, achar, papad, soft toy making etc. Many activity clusters have been formed in different G.Ps of the block. Here, SHG members are engaged in soft toy making, puffed rice making, husking rice, animal husbandry, detergent powder making, sal plate making, jari and batik works, working in ICDS, Asha and NREG, and Mid-day-meal cooking. In the different G.Ps of this Block, clusters have been formed with the SHGs but till now federation has not been made. There are 13 backward villages in Garhbeta-3 in which 529 families live. Total 52 SHGs have been formed in these villages among which 42 groups have received revolving fund and 13 groups have got project loan.

SATBANKURA G.P

In Satbankura gram panchayat of Garhbeta 3 block, total 224 SHGs have been formed till date. Among them, only 35 SHGs have passed the 2nd grade and 41 groups have got ARF. Here Simuldiha is a backward village where three tribal SHGs have been formed. One of them, which has been promoted to grade 2 has got 56 goats from the government. One 1st graded group has got Rs80000 in cash credit account for paddy processing. Another group is a newly formed group. In Satbankura gram panchayat, members of only 13 SHGs have got skill development training because only these groups passed the 2nd gradation. Basic orientation programme is required for 30 newly formed groups. Otherwise, their fate will be sealed. Here maximum groups can not fulfill the criterion of four meetings per month. But the attendance is high in the meetings. As many of the members are illiterate, most of the records are not properly maintained. Generally, they have three record books- resolution book, cash book and attendance register. But with respect to saving and repayment criteria the performance of SHG members is very good. Here, cluster 'Satbankura Sangha' was formed but not graded till now. Here, activity cluster of soft toys making, 'Sristi' was formed. There are many Muslim families in Satbankura gram panchayat. From our survey, it is found that Muslim women are more backward than Hindu women and Muslim families are more conservative than Hindu families. Resource person of this G. P is coming from minority community. She said that women from their community are now actively participating in Self Help Group formation. In June, 2010, 30 Muslim women have got credit facilities from bank through SHGs. Four Muslim women from this G.P have completed beautician training during the month of our survey and two members have completed mushroom training and two soft toy making. In Satbanura G.P of Garhbeta 3, functioning of many groups is not that satisfactory. They need proper guidance. According to the Resource person of this area, SHGs in this area are not so developed because of the non-cooperation of the bank officers. They are not using internal lending facilities also. Here SHG members have got skill development training on goat keeping, soft toys making, beautician, mushroom cultivation etc. Here many members depend on animal husbandry as their livelihood sources. Some are engaged in soft toys

making. Paddy processing is another economic activity in this area from where earning is more than the other activities. Here, SHG members have been participating in village development work through MGNREG. Approximately 18

Case Study 37: *(Successful Micro-enterprise) Khandibad Ruidas para 1 no. Swarojgar Dal in Satbankura of Garbeta-3 was established in 2005 and has got Rs1 lakh bank loan three times and members of this group have got training on detergent powder making and mushroom cultivation. Sabhanetri of this group Kalpana Ruidas earn Rs3000 per month from rice making. In this group there are eleven members and all of them earn good amounts of money from different economic activities that they do as members of this SHG.*

groups are associated with the project. One member from each group has got the work of job supervisor. Some members are engaged in mid-day-meal cooking.

From intimate discussion with SHG members of the sample SHGs under the Satbankura gram panchayat following changes have been found among the poor women members after SHG intervention.

Table 7.3.9 Change in women's status due to participation in SHGs in Santbankura G.P.

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	2(9%)	0(0%)	12(55%)	0(0%)	3(14%)	2(9%)	2(9%)	6(27%)	1(5%)	2(9%)	5(23%)
Moderately	10(45%)	12(55%)	10(45%)	18(82%)	14(64%)	20(91%)	20(91%)	3(14%)	10(45%)	20(91%)	7(32%)
No change	10(45%)	10(45%)	0(0%)	4(18%)	5(22%)	0(0%)	0(0%)	13(59%)	11(50%)	0(0%)	10(45%)
Total	22	22	22	22	22	22	22	22	22	22	22

Source: Field Survey

The SHGs under study in this G.P are all Muslim women dominated SHGs. This table gives us a clear idea about the change that has taken place among these Muslim women members in areas so far as the empowerment indicators are concerned. Marginally greater than 50% of these women members have now understood the importance and implications of the health care. They go to the polio centre, consult the doctor before and after delivery and take as much care of their children as well as of themselves as possible with their limited resources. This is a no-mean achievement as compared to the pre-SHG membership period.

All the sample members of the SHGs reported increase in their social awareness. In Satbankura, a social change has been found among Muslim women. Earlier, their mobility was restricted. But now they participate in party meetings, perform various economic activities and go out to sell their products. Violence against them also has decreased.

Case Study 38 : (*Change in religious practices among Muslim Women*) In Satbankura G.P, Sabhanetri of Darigeria Khanpara SHG is class ix passed and belongs to minority class. Before her joining SHG, she was not allowed to move out of her house. But after joining the SHG her income per month went up and she started receiving attention and honour from her husband and in-laws. She got experience and skill in doing various types of job. This helped her to get a job in ICDS. She as well as her family are happy. She is now not required to wear 'Borkha'.

Case Study 39: (*Muslim women fight unitedly against violence*) One Muslim member of Darigeria Keshorekona SHG, reported that before group formation she was being physically tortured by her husband and later it completely stopped because now she, sometimes along with her SHG mates, boldly face her husband at the time of physical torture.

Case Study 40 : (*Economic Empowerment of Muslim Women and protest against violence*) Another Muslim member of Nabakola Sah para SHG had been physically and mentally tortured by her husband before group formation. Now, she claims, it has become a matter of past. After group formation she became economically strong by getting a job at ICDS and violence against her completely stopped.

Now, mainly educated Muslim women are found to be the member of the SHGs. They are not using 'borkha'. The extent of empowerment of the Muslim women can be also assessed by referring to cases. (see case study 38, 39,40).

It is clear from the data presented in Table 7.3.9 that impressive improvement is observed in respect of mobility, health awareness and social awareness (all the respondents answered in the positive).

So our study of the performance of the SHGs under this G.P in respect of women empowerment reveals that the SHGs – as conceived as a movement for women empowerment – have gone a long way to fulfill this objective. But many more miles are yet to go. Steps should be taken to cover that untravelled path and achieve the goal.

SANKARKATA G. P

Another survey area in Garhbeta-3 is Sankarkata gram panchayat. Here 175 SHGs have been formed and 63 of them have passed the 2nd grade. In this G.P, 37 SHGs got the facility of ARF. In this gram panchayat SHGs are more developed than the SHGs of Satbankura because of the differences in the roles of resource persons. They are well educated. They help in maintaining records of the group. Literacy rate in this gram panchayat is also high. So, in this gram panchayat three main record books are properly maintained but most of the groups have rarely held minimum number of four meetings a month. Here, second graded groups have got many training facilities like training on jari, batik, mushroom, beautician, agarbati, achar, papad making etc. But here 40 groups require B.O.P training which they have not yet received. About 20 groups in this area have participated in MGNREG work. Generally, in each Gram Sansad, one SHG member gets the MGNREG work.

Here the activity cluster of ‘jari’ and ‘batik’ has been formed with the name of ‘Nirman’. Agarbati making is also another activity in this cluster. However, because of low demand for these products, the income of the members making these products is very low.

Sal plate making is another activity here. Income from this activity is relatively more than that from other activities because of easy availability of sal leaves at relatively cheap price. Very soon one more activity cluster of poultry ‘Atithi’ would be started in this G.P. Two groups are associated with this. Block Level Development Officer (BLDO) has a plan to give rickshaws to the husbands of some group members to improve their economic condition. So, male partners of female members are also getting attention of the policy makers.

The table given below shows the change in the scores of empowerment indicators of SHG members.

Table 7.3.10 Change in women's status due to participation in SHGs in Sankarata G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village	Participation in social	Increase in confidence	Increase in skillness
Highly	15(54%)	2(7%)	27(97%)	2(7%)	4(14%)	8(29%)	9(32%)	6(21%)	8(29%)	14(50%)	11(39%)
Moderatel	12(43%)	15(54%)	1(3%)	24(86%)	15(54%)	20(71%)	19(68%)	12(43%)	14(50%)	13(47%)	8(29%)
No change	1(3%)	11(39%)	0(0%)	2(7%)	9(32%)	0(0%)	0(0%)	10(36%)	6(21%)	1(3%)	9(32%)
Total	28	28	28	28	28	28	28	28	28	28	28

Source: Field Survey

In the sample SHGs under this G.P (Sankarkata), the data collected from the sample respondents, presented in Table 7.3.10, show that the changes in the values of the empowerment parameters, though differing in terms of degree, are positive and impressive in most of cases, as in respect of household decision making, mobility, political awareness, health awareness and social awareness. The percentage of respondents experiencing positive changes almost from zero level prior to their joining the SHG movement are, for example, 100 for mobility, health awareness and social awareness; and 93-97 for political awareness and decision making at the household level. In respect of decision –making at the village level and participation in village development, however, a significant percentage of the respondents reported no change. Still, the percentage of respondents indicating

high to moderate change is quite good- 61% in the case of village level decision and 64% in the case of participation in the village development activities.

KESHPUR BLOCK

From this block we have randomly selected two G.Ps out of ten G.Ps. These two selected G.Ps are Sirsha G.P and Anandapur G.P. In respect of the number of SHGs formed, Keshpur block ranks third among all the blocks of Paschim Medinipur. But many groups have been defunct due to lack of proper nourishment. Here, 2127 SHGs have been formed, among them 1600 are women SHGs. Total 214 SHGs are defunct. Grading of many groups has not been done at proper time. Only 424 SHGs have passed the 2nd grade and 251 SHGs have got ARF. Here, many SHG members are unable to perform any economic activity due to lack of capital. Economic activities pursued by SHG members of this block are different types of agricultural activity, bamboo product making, dairy, goatary, mid-day meal cooking, tea stall, jobs in ICDS, mid-day- meal cooking, sal-plate making, vegetable selling, biri rolling, jari work, handicraft made of babui grass etc. In two sample villages, training is given on making quality bamboo products, mushroom cultivation, dairy, goatary, tailoring, soft toys making etc. There are 44 backward villages in Keshpur inhabited by 3617 families. Total 73 SHGs are there in these villages but none of them has received revolving fund as yet.

SIRSHA G.P

In Keshpur Block, among 10 Gram Panchayats, Sirsha Gram Panchayat is a completely agriculture- based area. Here, there are 113 SHGs and 103 SHGs among them have passed the 1st grade. All of 1st graded SHGs got revolving fund and of them only 45 SHGs have passed the 2nd grade in this G.P. Many of the villages in this G.P are in remote areas with limited transport facilities. Resource persons of this G.P, take active part to activate the groups. Here the role of the resource persons is positive and there is a good understanding between them. These R.Ps are also the leaders of cluster 'Pragati Sangha' formed by all SHGs in this G.P. This cluster is engaged in supplying food to the hospital.

The bamboo from which different products are produced are not available locally. So, they have to buy bamboo raw materials from outside and to produce

goods but there is no good market of their products. In this area, twenty six groups have got project loan on dairy. It can be a profitable business if they can do it on a large scale and if they get external marketing facility. Yet the scale of production is small and marketing facilities are also very much limited. Most of the members of the SHGs here are landless agricultural labourers. They work on others' land.

Due to easy availability of sal leaves 'sal plate making' has become another economic activity of these SHGs. It is observed from our study that in this

Case Study 41: *(Use of bank loans on family business) In Rajgram of Sirsha G.P, Annapurna SHG was established in 2005 and got project loan on dairy in 2008. But only a few members used the money in dairy. Mithu Rana and Rina Rana, members of the group, used that money in their husbands' business of making iron tools. As a result, income of the family has gone up, no doubt, but the main purpose of making the women empowered could not be fulfilled. Quite a good number of SHG members invest their parts of bank loan in the families' business, leaving themselves to be controlled by the family members.*

Case Study 42: *(Non-availability of fund on time) In Sirsha G.P, Ata SHG is a group of 11 members and it is only two years old. Members of this group were working as labour in a 'biri' rolling factory. But after getting loan of 1st gradation they purchased 'biri' leaves and started to make 'biri' independently. Dalanetri Rashida Bibi invested some amount of her income in purchasing a calf. Sahadalanetri (in this area no post of secretary) Sahanara Bibi reveal that due to lack of capital they are unable to expand their business. They collect the required raw materials for 'biri' from Midnapore. Second gradation of this group has done but sanctioning of money is delayed for unknown reasons. Sabhanetri of Kalimata SHG in Shirsha, Kalpana Patar is also the sabhanetri of a subcluster. She is class VIII passed and maintains group accounts and other book-keepings. Sometimes, they take the help of resource person of this area. They are also engaged in sal plate making. They collect raw materials from nearby forest and there is a good market of their production. Kalpana Patar said, 'We require a sewing machine to increase productivity.' This group was formed in 2004 but till the date of our survey they do not get any training facilities. Member of this group Asima Sath said, "A training programme on tailoring was arranged in the G.P office building but due to transport problem we could not attend the training.'*

area the SHG members have not got proper training to do diversified economic activities. So, most of the members remain engaged in traditional economic activities on their farm lands. Lack of proper marketing facilities hinders the growth of some business operated by SHG members. In this G.P., many groups got training on mushroom cultivation but as seeds of the mushroom were not easily available, they found it difficult to earn profits from this business.

Case Study 43 : (*Mareting problem, apathy of the local authority*), Maa Sarada SHG, an SHG in village Akulsara in Sirsa, had become a non-functioning one. This group has 15 members. It was formed in 2001. After getting bank loan of 1st gradation, the members of this group invested the money in soft toys production. They got 1st prize in this G.P for their production. But they faced marketing problem and stopped soft toys production. After that they were engaged in mid- day meal cooking but they did not get their remuneration for that. Actually, this remuneration has to be deposited in account of the group but in this case it was not deposited and group members were disheartened for this and they stopped their savings. Initially, the members of the group met four times in a month, gradually it became two times in a month and now it has totally stopped. Previous Bank manager did not co-operate with them. But recently a new manager had joined the bank and being approached by the group , he assured the group members of solving the problem as early as possible.

Case Study 44: (*Wrong selection of business and Marketing problem, non-co-operation of the local and State authority*) The members of the Bhagabati SHG and the Nibedita SHG got training on making bamboo products and each group got Rs. 25000. They started making fancy items. But there is no market of these products in rural area. They did not receive any help either from the local Panchayat or the B.D.O or even the bank. So, they started to produce traditional commodities having demand in rural area. One member of the Nibedita SHG, Angur Kapat made an observation that because of lack of marketing facility for their products and government apathy their income had remained more or less at the pre-SHG level.

We present below the data indicating responses to the change in various women empowerment parameters of the sample women members of the sample SHGs in this G.P.

Table 7.3.11 Change in women’s status due to participation in SHGs in Sirsha G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	15(41%)	1(2%)	20(54%)	0(0%)	0(0%)	3(8%)	2(5%)	0(0%)	1(2%)	4(11%)	6(16%)
Moderately	21(57%)	11(30%)	15(41%)	16(43%)	20(54%)	24(65%)	31(84%)	1(2%)	7(19%)	22(59%)	11(30%)
No change	1(2%)	25(68%)	2(5%)	21(57%)	17(46%)	10(27%)	4(11%)	36(97%)	29(79%)	11(30%)	20(54%)
Total	37	37	37	37	37	37	37	37	37	37	37

Source: Field Survey

The data in the table – show that the performance of the SHGs in enhancing women empowerment through SHGs has been poor compared to that of the SHGs in other G.Ps in other blocks. In respect of the empowerment parameters, namely i) village level decision making, ii) political awareness, iii) participation in political activities/programmes, iv) participation in village development programmes and v) participation in social awareness programmes, the response is very poor; 46% to 79% of the respondents reported no change in the empowerment parameters. But, in respect of others, perhaps more pertinent, parameters such as decision-making at the household level, mobility, i.e freedom to move about, and social awareness, the women members have made some headway.

Thus, it can be said that the SHG movement has enabled the women to express their views at least at the household level, to take bold steps to eradicate social taboos and to come out of the boundaries of their residential houses, which did not dare to do earlier.

ANANDAPUR G.P

Anandapur Gram Panchayat of Keshpur Block is not an agriculture based area. The poor villagers depend on small industry or trade. This area is a politically disturbed area and it sometimes hampers normal growth of activities of SHGs. The B.D.O of Keshpur Block is an enthusiastic young man and has tried to realize the problem of the groups. According to him, there was lack of training among group members and very often trainings were given without assessing the usefulness of training. Pradhan and Upapradhan of this G.P also cited this particular factor as one of the major causes of slow growth of SHGs in this G.P. For example, mushroom training was given to many SHG members of this block but not a single member took up mushroom cultivation as a source of her livelihood. Another important observation of the B.D.O was that the poorest SHG members wanted quick return from the group activities because quite often, they deposited group savings by sacrificing their basic needs, whereas people of slightly better economic condition, who had some other sources of living, patiently waited for getting benefits from the group. For this reason they could get

better results from the group. The expectation of quick return from the SHG project on the part of the poor members of the SHGs was quite justified since a major part of whatever fund they are having with them had been invested in the SHG. If returns reached them late, they would have to starve. This hard fact of life demands that the selection of activities and training for these activities should be judiciously planned since the success or failure of the SHGs depends on it. It has been observed that in respect of SGSY scheme, just one type of training for one particular type of economic activity is imparted to the SHG members of particular area. As a result, competition among the SHGs increases so far as marketing of the product is concerned. Therefore, many SHGs give up doing anything and hang up the gloves before working on the project.

In Anandapur, Ekra is a village where many poor families live on doing 'jari' work. Here, members of SHG depend mainly on 'jari' activity. They and their families are engaged in this activity. They sell their product in Kolkata market. But recently they are facing marketing problem. Members said that each

Case study45:*(Co-operation of members in time of urgent need) In Anandapur, members of Mirabai SHG have got good credit facility and timely repaid the loan but last time they did not deposit their savings because one of the members of this group was hospitalized and required money. They accumulated their savings and gave to that member. For this reason Mirabai SHG became loan defaulter.*

Case Study 46:*(Problems in running the activity throughout the year) Mandira SHG is the first group in this area. Tuni Bibi, sahadalanetri of this group, is just literate but very much straight forward. She said that when they started group mechanism they faced obstacles from the family members. But gradually all restrictions were removed. They got project loan on 'babui product' making and vegetable selling. All family members participate in babui handicraft whereas for vegetable selling members hand over the loan to the male members of their families. In rainy season, babui grass is not available, so, former activity is not continued in rainy season and at that time they have to depend only on vegetable selling. Babui handicraft is a group activity whereas vegetable selling is done individually by male members of the family. So, in rainy season women become jobless and have to depend on their male counterparts. Some members started to find out another source of earning.*

of the above five groups stored unsold 'jari' garments worth of Rs. 1 to 1.5 lakhs. They are very poor and they unable to repay loan. They became loan defaulters. The other SHGs formed later were facing non- co-operation of the banks, because of the default in loan repayment by these old SHGs.

In the surveyed SHGs, in this area, main sources of earning are 'jari', 'biri' and handicraft made of babui grass. They were doing these businesses from pre-group formation period but earlier they worked as daily labour in these industries

but after becoming the members of the SHGs they started working independently. Though there are many problems in production process, the formation of SHG helps them to work independently. Here, bank loan is sanctioned, though sometimes insufficient but proper skill development training facilities are not

Case Study 47: *(Active participation of Muslim woman)* In Ekra village of Anandapur, Nargis Begum, member of Antara SHG and cashier of the cluster, is a very active woman. Maximum group members of this area depend on her for group activity. Illiterate members are unable to maintain group records- Nargis Begum helps them. Any internal disputes of the groups are solved by Nargis. She is about 45 years old and a widow. She has three sons and one daughter. Her daughter is studying in college. She wants to fulfill her dream through her daughter. Her elder son is a Graduate and other two are S.F passed and this has been possible for a welcome change in her thinking about the women's power-the change coming after she became a member of the SHG. She used her group loan for establishing her second son. He started making wooden furniture with this loan. Now his shop is running very well. The researcher came to know from Nargis Begum that in this area all groups were minority groups and initially Muslim women faced problems in establishing groups. Later they overcame the problems. All members of their family became interested in the group activities because they get money from the group. Nargis Begum is a fully empowered women and she thinks this is due to her participation in the group.

Case Study 48: *(Opportunity of earning and co-operation of husband)* In Anandapur G.P a canteen is run by SHG members. There we met sahadalanetri of Yugantar SHG, Mithu Khan. She said that when her group got the responsibility of the canteen, she and another member of the group started the activity. But after some days, another member faced problem in her house because she had to spend the whole day in the canteen. So, she stopped coming in to the canteen. Since then Mithu Devi has been accompanied by her husband for the running of the canteen. They obtain good profit from this canteen. This group has got project loan on poultry, tasar and vegetable vending. Other members of the group are engaged in poultry and vegetable selling but they have faced problem in 'tasar sari' making. They have found marketing problem for this product. Mithu Khan has said that work pressure on her increased but she is satisfied with this work. Her decision making power in the house increased but she has no time to participate in the village level decision making or in any social welfare programmes.

given. So, members have to depend on their traditional activities.

Following changes have been noted in the life of the poor women after they became SHG members.

Table 7.3.12 Change in women's status due to participation in SHGs in Anandapur G.P

Level of change	House-hold decision	Village level decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skillness
Highly	18(51%)	5(14%)	28(80%)	1(3%)	2(6%)	20(57%)	19(54%)	3(9%)	10(29%)	7(20%)	5(14%)
Moderately	14(40%)	13(37%)	7(20%)	18(51%)	13(37%)	14(40%)	16(46%)	3(9%)	16(46%)	27(77%)	21(60%)
No change	3(9%)	17(49%)	0(0%)	16(46%)	20(57%)	1(3%)	0(0%)	29(82%)	9(25%)	1(3%)	9(26%)
Total	35	35	35	35	35	35	35	35	35	35	35

Source: Field Survey

The figures in the above table show how the women members of the sample SHGs have experienced changes in their ways of life, in respect of

- i) expressing their views in the decision making process at the household and village level,
- ii) freeing themselves from the shackles of male chauvinism, and
- iii) discharging their social responsibilities, which they could not do earlier. Their exposure to the outside world has brought in them these highly welcome changes, which may assume satisfying proportion with the passage of time.

From the above table we see that in respect of mobility and social awareness parameters all the respondents reported positive change. They can now move more freely, and have understood the evil effects of various social taboos or evils like early marriage of their children, particularly girl children, not consulting doctors or visiting hospitals if the concerned doctor is male, going by the advice

of palmists etc. They now consult doctors for their own as well as their children's physical ailments, visit hospital, use medicines to prevent infant mortality or for pre- and post- natal treatments. This is undoubtedly a singular achievement on the part of the poor rural women-traditionally dominated by the male persons in the family.

Furthermore, the sample women members have achieved success in the areas of decision making at the family level, and health awareness. Earlier, only their husbands or male members in the family, including, in some cases, the junior members also had the decisive say in the matter of household affairs. But now with the increase in their earning power, and exposure to the varieties of problems in the real life and contact with the persons from different walks of life, they can now participate with good amount of confidence in the family decision making matters such as – whether to have an additional child or to treat girl children separately from the boy children or to marry the minor daughter and the like.

But in respect of other parameters like decision making at the village level; political awareness or participation in political meetings, etc; and participation in village level development activities, the success remained elusive to a large proportion of the respondents.

However, in respect of participation in social awareness programme, 75% of the respondents reported change for betterment.

To conclude, this chapter has dealt with the G.P wise performance of the SHGs, with focus on how the SHG acted as a powerful movement to ensure empowerment of the women both economically and socially. The sum and substance of the observations from the study is that there has been substantial achievement of this goal- but it is still a long way to go to achieve full success. Until and unless the male domination in the society gets a beating, women will never achieve full entitlement to resources like land, education, knowledge, and full empowerment.

Along with this SHG movement what is most urgently needed is that various programmes should be arranged by the government or the academic institutions or NGOs, the Panchayat or the local – self government to educate the male as well as the female persons about the salutary effect of women's liberation from male domination.

Role of SHGs and Women Empowerment–An Aggregative Analysis of Primary Data

8.1 Role of SHGs in empowering women in the study area

In this section an attempt is made to assess the role of SHGs in empowering women in the study area. It is an analysis based on aggregative data. In this chapter we consider all the sample units and their responses to different questions pertaining to women's empowerment, and using the responses of the respondents as a whole we generalize our statements on the status of empowerment of women in the rural areas. The specific statements have the backing of statistical testings. The assessment is made by considering the eleven empowerment parameters discussed in the previous chapter. The data were collected on each of these parameters. Data were also collected on some other relevant parameters from respondents other than women members, such as resource persons, bank personnel, gram panchayat pradhans and other functionaries. It has already been mentioned in the Methodology Section in Chapter 3 that these women-members were selected at random from the population of all the women-members of the randomly selected SHG in the study area. These women were asked questions through a set of pre-tested questionnaires on these empowerment parameters and their responses were recorded. The nature of responses was recorded on a 3-point scale as high, medium and low. (The procedure for recording these responses has been explained in detail in the Methodology Section in Chapter 3). The responses are presented in a tabular form in Table 8.1.

Table 8.1: Change in level of empowerment indicators of sample members due to participation in SHGs

Level of change	House-hold decision	Villagelevel decision	Mobility	Political awareness	Political Participation	Health awareness	Social awareness	Participation in village development	Participation in social awareness	Increase in confidence	Increase in skill
High	146 (42.3)	24 (6.9)	272 (78.6)	13 (3.8)	23 (6.6)	58 (16.8)	74 (21.4)	58 (16.8)	74 (21.4)	90 (26)	65 (18.8)
Moderate	166 (48.1)	181 (52.3)	70 (20.3)	231 (66.8)	117 (33.8)	233 (67.3)	245 (70.8)	56 (16.2)	136 (39.3)	227 (65.6)	190 (54.9)
High+ Moderate	312 (90.4)	05 (59.2)	342 (98.8)	244 (70.6)	140 (40.4)	291 (84.1)	319 (92.2)	114 (33)	210 (60.7)	317 (91.6)	255 (73.7)
No change	33 (9.6)	141 (40.8)	04 (1.2)	102 (29.4)	206 (59.5)	55 (15.9)	27 (7.8)	232 (67)	136 (39.3)	29 (8.4)	91 (26.3)
Total	345* (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)

*One woman in the sample is the only person in the family.

Now, we can summarize the aggregate effect of different empowerment determining parameters in the following way:

1. **Household decision making:** It is observed from the study that decision making power of women in household matters has changed very significantly among majority of women members of the SHGs. 42.3% participants were of the opinion that their decision making role in household matters was very important which was almost non-existent before; about 48.1% opined that their decision making power increased moderately. This happens due to their economic empowerment and increasing consciousness about outside world. Approximately 9.6% of the respondents disclosed that there was no change from the previous situation, even after they joined the SHG. Our study finds an explanation why there was so much of differences in the decision making power of the SHG women members. This difference owes its existence to the state of

economic condition of the members themselves. Those who could become good income-earners for their families could attain more decision-making power than those who did not succeed to earn sufficient amount enough to support the family income.

2. **Village level decision making:** It is observed that very few SHG members very actively take part in village level decision making. They go to gram sansad but do not actively participate in decision making. Some panchayat members or politically active women actively participate in decision making on problems of the villagers. After formation of SHGs many women could come out of traditional social boundaries and some of them are take part in solving different community problems. It is found from our survey that 6.9% of the members participated in gram sansad meetings and got involved in addressing the problems of villagers after formation of SHGs. About 52.3% of the members interviewed participated either in the gram sansad meetings or directly took part in solving the problems of the villagers in some ways. Nearly 40.8% of members do not participate in any type of village level decision making.
3. **Mobility:** An overwhelming majority of the members reported that their mobility had appreciably increased after they became the members of SHGs.

Overall 78.6% of the members interviewed replied that their mobility had increased several times after they joined the SHGs. About 20.2% of the members interviewed expressed the opinion that their mobility had increased to some extent. The explanations provided by them for their moderate mobility were:

i) their families are conservative, do not like free movement of women of the family; ii) they are the members of the SHGs which were formed only two to three years ago; iii) which have not yet undertaken any significant program.

4. **Health awareness:** It is observed that health awareness has increased moderately among a great majority of women-members after they became

members of the SHGs and participated in the discussion on the health-related matters in group meeting.

Some SHG members are associated with health centres and they take very active role in giving suggestions on different health-related matters. It helps to increase awareness about health problems and their solutions among women. Women now take proper care of health of their children and do not want to increase the number of children and they are now successful in convincing their husbands of the necessity of family planning. Now immunization of all children has been taking place. Awareness about their own health has not increased significantly among the women. But the situation is better than before. It is found that women are going to health centres accompanied by the members of their own groups. Health status in India is influenced by income and literacy. There is no positive relationship between government health expenditure and health status. Whatever improvement has taken place in the health status is wholly attributed to income and literacy rather than the health expenditure as is evidenced by the findings of our survey. In many areas where SHGs have been formed, already there were health centres set up by the State Government, but very few people used to visit these centres. It happened mainly because of their ignorance about the usefulness of keeping good health. Poor income was also an important contributing factor. These they could achieve only after joining the SHGs.

Overall, it is found that health awareness has increased moderately among 67.3% of the members because of their participation in SHGs, nearly 16.8% members said that they got some knowledge about health after participating in SHGs. About 15.9% of the members reported no change in their health awareness factor.

5. **Social awareness:** A tremendous change in social awareness is observed among participating women that provides credence to the SHGs as a social movement. After participating in SHG, social awareness of the members increases, no doubt, but we can not get desired result among our social structure. Social awareness has increased moderately among 70.8% of surveyed women. Impact is high in creation of social awareness among

21.4%. No impact is found among 7.8% of members. Creation of social awareness among rural women by participating in SHG movement is a very important element in the empowerment of women.

6. **Political awareness:** Political awareness increases as interaction with external world increases. If women are confined only in household activities then there is no way of increasing their political awareness because they rarely read news papers. After participating in SHGs women come outside the four walls of their houses and find time and opportunity to discuss political affairs among themselves. This makes them aware of political atmosphere obtaining in the country, in their locality. The change is very prominent among 13 members, who could never think about politics before. But after their exposure to the outside world, they drew the attention of the political leaders and were considered as important entities in the political matters. Though their number constitutes only 3.8% of the members surveyed, it is a positive aspect of the SHG movement in the rural India. About 29.5% of the members found no impact of SHG in increasing their political awareness whereas 66.8% members found moderate impact. Considering the moderate and high impact of SHG movement on the political awareness of the SHG women (70.6%), SHG movement may be considered as a right step towards changing the overall rural scenario in India.
7. **Political participation:** From intimate interactions with the SHG members it is known that many women attend political party meetings by force and some attend with some expectations. They do not raise any voice in the meeting. But most of the SHG members are not interested in directly participating in political activities. A few who actively participate in politics after formation of group are mainly the panchayat members. They constitute only 6.6% of total surveyed members. About 59.5% members do not participate in politics. While 33.8% members only attend political party meeting, that too under duress.

8. **Participation in village development programme:** After participating in SHGs, some women got chance in NREG work. If they have some education then they get the post of job super. From this activity they can earn something and can participate in village development programme. Some of these member- women attend gram sansad meeting and discuss their requirements. However, considerable number of women do not go to gram sansad meetings and do not get NREG work. 16.8% of total surveyed women participate in NREG work and in gram sansad meetings also. Nearly 16.2% members do at least one of the above two. About 67% members have no role in village development programme, either as a worker in NREG programme or as a participator in any village-level development programme.
9. **Participation in social awareness creation:** After joining the group, social awareness of the women has increased and they have begun understanding the necessity of social awareness among villagers, so they have started different social welfare activities in a group which is not possible to do individually. It is also true that many women can not participate in social awareness creation owing to high work pressure at home, lack of consciousness and initiative. Some women are so poor that they are struggling for existence. So, they can not think about other activities. As many as 39.3% of SHG members do not participate in social awareness creation programmes, other 39.3% sometimes participate in social awareness creation activities and rest 21.4% members very actively participate in these activities.
10. **Increase in confidence:** One important success of SHG is that it increases the confidence of rural women in their abilities to do something on their own or in a group, be it earning income, helping the husband and the family with fruitful advice/suggestion or taking decision in important matters like use of contraceptives, having not more than one or two children, marrying daughters not before they attain adulthood etc. If they get training, loan facilities and earning opportunities then their confidence increases proportionately with the availability of these facilities. They also

realize that they can bring a social change unitedly. They can now protest against any type of domestic violence because they get economic power through group and moral support from the group members. But the confidence of members of new groups has not increased because they are not yet economically well-off and not sure about their future. In some areas SHG movement could not create sizable impact. In those areas confidence level of women has remained at a very low level. 26% of the members reported that their confidence level increased significantly after group formation. They are, however, the members of the groups that are relatively older. Confidence level has increased moderately among maximum number of members (65.6%). Nearly 8.4% members reported very negligible improvement in their confidence level.

11. **Increase in skill:** Skill formation is another important objective behind the formation of the SHGs. The attainment of skill in doing various types of jobs is an important means of capacity building. The SHG members earn skills through training and learning by doing. The role of Resource persons (RPs), GPs and government officials is extremely important in the attainment of skill by the women members of the SHGs. It is observed that after getting basic training facilities, skill of many women (54.9%) has increased to a some extent. But some women (18.8%) became highly skilled after getting different skill development trainings. Now they independently maintain group activities, operate bank accounts, carry out production and marketing procedures which were beyond their imagination earlier. However, about 26.3% of the respondents reported no improvement in their performance skill.

It is observed from the different study that SHGs have been identified as a way of empowering women. Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition whether in the family matters or in outside family matters and more involvement through participation. It is, no doubt, a gradual and consistent process, but women

should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment.

Participation in the SHGs can create a situation of empowering women. We have mentioned above how women in the study area have become empowered, by acquiring power of decision making at the family level and at the outside family level. But it has also been observed from our survey that a large percentage of the women constituting our sample have not made much headway in achieving empowerment in respect of decision- making. Domestic violence is still prevalent in rural areas, particularly among the poor. In the moderately economically better-off families, it has been observed, the women are subjected mental torture more than physical torture. The following table exhibits G.P- wise number of cases of physical and mental torture perpetrated upon the women by the male members of the women's families and others as well.

Table 8.2: Number of cases of Domestic Violence (G.P- wise)

Serial no.	G.P	SHG	Cases of violence reported (Type of violence: physical (P) or mental (M))	Whether the violence decreased in post- SHG period
1	Borkola	Lohalia	M	Yes
2		Jaher Aeo	P+M	Yes
3		Bidu Chadan	P+M	Yes
4		Saradamayee	M	Yes
5		Pirbaba	M	Yes
6		Doyamayee	M	Yes
7		Roja	M	Yes
8		Maa Sitala	M	Yes
9		Maa Mahamaya	M	Yes

10		Baneswar	M	Yes
11		Maa Saraswati	M	Yes
12	Vatia	Maa Lakshmi	M	Yes
13		Maa Durga	P+M	Yes
14		Annapurna	M	Yes
15	Kaliara-1	Maa Santashi	M	Yes
16		Maa Janani	P+M	Yes
17		Maa Sitala	M	Yes
18		Sree Maa	M	Yes
19		Rampur Rudrabina	M	Yes
20	Changual	Preetilata	P+M	Yes
21		Maa Santashi	P+M	Yes
22		Sarada	M	Yes
23		Mother Teresa	M	Yes
24		Sabyasachi	P+M	Yes
25		Asutosh	M	Yes
26		Loknath	M	Yes
27		Saraini	M	Yes
28	Keshiary	Nibedita	M	Yes
29		Sarajini	M	Yes
30		Manharichak Pallishree	M	Yes

31	Khajra	Maa Lediburi	M	Yes
32		Maa Basanti	P+M	Yes
33		Maa Lakshmi	P+M	Yes
34	Khanamohan	Agnibina SHG	P+M	Yes, but not completely stopped
35		Bhagabati Devi	P+M	Yes
36		Pita Mata	P+M	Yes
37		Dipsikha NariKalyan	M	Yes
38		Ashari Sitaladevi	M	Yes
39	Duan-1	Gouranga	P+M	Yes, but not completely stopped
40		Gargi	P+M	Yes, but not completely stopped
41		Amarabati	P+M	Yes
42		Lohanibaba	P+M	Yes(now husband and wife are separated)
43		Jyoti	M	Yes
44	Satbankura	Nabakala Mallickchak	P+M	Yes
45		Darigeria Kesharkona	P+M	Yes
46		Majaffarnagar Jeevan Dweep	P+M	Yes
47		Nabakala Sahapara	P+M	Yes

48		Nabakola Uttarpara	M	Yes
49		Hatikhana Nabakala	O M	Yes
50	Sirsha	Kalimata	M	Yes
51		Maa Bharabi	P+M	Yes
52		Maa Manasa	M	Yes, but not completely stopped
53		Maa Santashi	M	Yes

Source: Field survey

Note: It has been reported that though in most of cases of violence, the contribution of the women to the family income has itself led to gradual disappearance of domestic violence, in some cases, members of the group as a whole have participated in the elimination of wife-beating or mental torture. In the cases of domestic violence in the families of non-members, the members of the nearby SHG group or groups have resisted the attempts by the male or female persons to perpetrate physical or mental violence on the younger female members, sometimes by taking the help of Panchayat members and/or police. (These have been narrated in detail in chapter 7)

All these findings clearly show that though SHG movement has been an important instrument for social development along with women empowerment, and practically it has made a significant contribution to social change in the rural areas, it has still miles to go to achieve complete success. A number of factors stand in the way of achievement of success.

8.2 Has There Been Any Significant Increase in Empowerment Level After SHG Intervention Programme-A Statistical Test

In reference to the table (Table 8.1) and its analysis it is clear that there has been appreciable improvement in the empowerment level of the women SHG member

after they themselves formed SHGs and participated in various economic as well as social and political activities. In as many as 8 empowerment indicators more than 60 percent of the respondents indicated moderate and high levels of increases in their empowerment. In the case of village level decision making indicator, very close to 60 percent (precisely 59.2 percent) of the respondents responded with moderate and high level improvement in their empowerment indicators. Only in two cases, namely, political participation (40.5%) and participation in village development programmes (31.32%), the improvement upto the moderate and high levels was quite low. But considering the nature of these programmes, the percentages of the respondents indicating moderate and high levels of improvement is not that disheartening. With the passage of time and given the adequate support from the Panchayats and the government functionaries, a significant improvement can be achieved. Therefore, on the basis of the response data we can safely make an assertion that there has been significant improvement in the empowerment level of the SHG women members in the rural areas.

However, these results are the sample result, calculated from the responses of the sample units, i.e. the women SHG members constituting our sample of 346 units. Therefore, it is obvious that we can not generalize on the basis of the sample results about the population unless our statement that there has been significant improvement in the empowerment level of the SHG women members is verified and proved correct by an appropriate statistical test. The test seeks to verify whether the populations show the same characteristics as our samples show. We have carried out a test, known as the population mean difference test for matched or paired samples, in statistical literature. The data are collected from the same 346 sample units, once before and once after the women became the members of SHGs and started works. The test used in this case has been discussed in the Chapter 3 in the section 'Statistical Tests'.

It needs to be mentioned here that in that chapter we have discussed the problems of data collection in the case of 'before-and after programme'. Keeping those problems in mind, we have collected data on 'before –and after programme' only once (and that was at the time of personal interview) by asking the respondents whether their have been any improvement in the suggested

empowerment indicator(s) and, if there be any, what have been the degree/extent of improvement(This has been elaborated in methodology chapter and also in the section 8.5). Therefore, the data so collected are the data on the differences after and before the programme. These data may be referred to as paired difference or d.

Given the values of α , which are empowerment scores in our study, we carryout the paired difference test, known as t test where

$$t = \frac{\bar{d} - \mu_d}{s_{\bar{d}}} = 4.26$$

The table value of t at 1 percent level of significance with 345 (n-1) degrees of freedom, i.e., $t_{0.01,345}=2.326$.

Thus, the statement that there has been significant improvement in the empowerment level of the women SHG members is true at 1 % level of significance.

8.3 Factors Determining Women's Empowerment

The factors that play dominant roles in determining women's empowerment may be classified as internal factors and external factors. We describe them below.

8.3.1 INTERNAL FACTORS

1. **Age of the SHGs:** Members of the mature SHGs are more confident about their ability. As a result of long association with the SHGs, their leadership ability, skillfulness, participating power, decision making ability, awareness, and earning capabilities of women-members are expected to increase. It is the fellow feeling that develops among the members with the passage of time. This fellow feeling inspires them to act together and solve the problems jointly.

2. **Role of Gram Panchayat:** Under SGSY, the Gram Panchayats are the promoters of SHGs in rural areas. So, they have great responsibility in mobilizing rural women in a proper direction. Sometimes it is observed that Panchayat Pradhan is biased or corrupt. In that case, groups under his or her area suffer a lot.

3. Role of Banks: In SHG-Bank linkage programme banks play an important role. Credit sanctioned by DRDC is disbursed through banks. For starting any economic activity credit is essential. If banks want to harass SHG members then the development of SHGs may be hampered. It has been observed that the banks, on many occasions, do not co-operate with the SHGs, if they do not have any political backing or any known person of official rank in the banks.

4. Facility of credit: Economic empowerment is a primary step of empowerment. Through SHGs rural women can get the facility of credit which helps them to start an economic activity. It refers to the on-time availability of loans whereas the factor 'the role of banks' refer to the behavior of the loan issuing authority in the banks, which sometimes cause harassment to the women-members waiting for the receipt of loans, and forces the waiting members to visit the bank branches again and again for a paltry sum of loan.

5. Facility of training: Before getting credit women members require training about the proper utilization of credit. The basic purpose of training is to impart skills and need- based training so that the trained women are able to earn something by properly utilizing the credit. Such training programmes for women have made a major difference on the women's productivity and employment opportunities in rural areas. But training must be given after assessing the usefulness of the training.

6. Education of the members: Education is central to one's ability to respond to the opportunities available to him or her. Due to illiteracy rural women can hardly properly utilize the facilities or resources available to them. An educated SHG member can understand the process of maintaining records easily which is very essential for a group. Education increases management skill and transaction power. Educated women can articulate their demands. They can easily acquire knowledge necessary for the execution of the work they are engaged in. Although there are many exceptions where uneducated rural women manage their groups very efficiently, we may consider education as a positive contributing factor towards empowerment. In the case of women already burdened with many social pressures, education is a powerful tool in breaking up all the barriers.

7. Family support: Sometimes a woman can not utilize her inherent power because of lack of support from other family members, mainly from their husbands. It is observed that initially their opposition to group formation is very strong but gradually they can realize the requirement of group formation. If family members show positive attitude from the very beginning, the women can participate in group activity more seriously and sincerely. The family structure is also responsible for empowerment of women. If they live in a joint family then they can not use SHG facilities easily, or they can not take decision so easily. On the other hand, if they live in a small family then they are comparatively free to take decision independently or the pair of husband-wife can jointly take decision on any important matter.

8. Role of resource persons: For the proper functioning of the Self Help Groups in a Gram Panchayat two resource persons are selected from the group members. They actively participate in group formation and in the uplift of the groups. Basically, they work hard but as the number of groups increases, managing the affairs of the SHGs becomes very strenuous. This results in mismanagement of the SHGs. If the resource person is not over- burdened, the performance of the group in his or her area is expected to be better and women SHGs' development will be along the desired trajectories.

9. Position of women in SHGs: Leadership position in the SHG accelerates the empowerment of SHG members because leaders of SHG get training facilities first. All the banking transactions and interaction with government and panchayat officials are mainly done by SHG leaders.

10. Increased opportunity of earning: Empowerment of women through SHG mainly depends on change in their economic position by getting business opportunity or getting job in government project, provided that the women member concerned will have full control over her earnings from the business taken up as a member of the SHGs.

8.3.2 External Factors

The factors described above vary from person to person, from group to group, one Gram Panchayat to another Gram Panchayat or from one Block to another. But

Government rules and regulations are the external factors which affect the development of women more or less uniformly. Government is now very conscious about the improvement of the status of the women and allocates a large amount of fund for their development. But how women can utilize the facilities depends on some factors described above and on government officials who are implementing them. Project director, Staffs of DRDC, SHG supervisors all are jointly responsible for the implementation of the project. It is also said that the provision of credit and access to services through SHG programmes increase the choices available to women, and thus empower them to a large extent but this only empowers women within the prevailing system, and does not challenge the social structure in which marginalized women have relatively less ability to pursue their interests. So, social structure to which women belong is a very important factor for effective utilization of facilities they obtain through SHG programme. In favourable social structure women can improve their condition. But in our society, social structure is not favourable for women. Actual empowerment of women happens when women can challenge the unfavourable social structure. Thus, women's empowerment requires systemic transformation in not just any institution, but fundamentally in those supporting patriarchal structures. In this group of external factors marketing facilities are included. The reasons are mentioned below.

Facility of market: After getting training and credit facilities SHG members participate in economic activity, produce some commodities. But the next step is marketing of their products where they face huge problems. However, realizing the problem the Government organizes different types of "Mela" i.e fair where SHG members can sell their products. In addition, some permanent stalls have been set up at various market places for the SHG members' products. But the marketing facilities created so far by the State Government or the panchayats are far below the minimum requirements for sale of the products. The abundance of branded products in the market that compete with the products produced by the SHGs pose a serious challenge to the smooth selling of the SHG products, even when the quality of the SHG products is very rarely inferior to those of the branded products. So, the presence of the branded products that threatens the sale

of the SHG products needs to be addressed by making the buyers aware of the qualities of the SHG products. The Panchayat and the state can play an important role in this case. It has been reported by the women- members that some reputed companies try to buy the SHG products and tag their brand name to the product to facilitate marketing of the products. But it has been found that the members of most of the SHGs do not like this as they fear that their identity as producers will be lost. So, with credit and training facilities, some support services such as marketing facilities are needed for empowering SHG members. We, therefore, club the ‘marketing facility’ factor in the group of External Factors.

8.4 Analysis of primary data: Participation in SHGs and women empowerment

8.4.1 Factors contributing to empowerment of women members of the SHGs

Now, we build a model to determine whether the SHG facilities are significant in empowering women or not. In the table below we aggregate the facilities as available to SHG members in six blocks of Paschim Medinipur of the 346 sample members up to the start of our survey.

Table 8.4: Factors contributing to empowerment of women members of the SHGs

	Age of SHGs (1)	Role of Bank (2)	Role of Panchayat (3)	Loan facility (4)	Training facility (5)	Education (6)	Family support (7)
High	207(59.8)	85(24.6)	105(30.3)	86(24.9)	52(15)	182(52.6)	83(24)
Medium	85(24.6)	208(60)	182(52.6)	155(44.8)	140(40.5)	87(25.1)	197(57)
Low	54(15.6)	53(15.4)	59(17.1)	105(30.3)	154(44.5)	77(22.3)	66(19)
Total	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)	346 (100)

(8) Position of the member

As leader of SHG	234(67.6)
As general member	112(32.4)
Total	346(100)

(9) Independent source of earning or income increases after participating in SHGs

Yes	267(77)
No	79(23)
Total	346(100)

(10) No. of women-members got support services

Yes	68(19.7)
No	278(80.3)
Total	346(100)

Source: Field Survey

Note: Age of SHG: High (5 years and above)

Moderate (2 to 5 years)

Low (below 2 years)

Role of bank: High (very supportive bank officials)

Moderate (sometimes, problem arises due to non-cooperation of bank officials)

Low (complete non-cooperation of bank officials)

Role of Gram Panchayat:	High (very supportive panchayat members) i.e, full co-operation
	Moderate (sometimes, panchayat members are helpful)
	Low (complete non- cooperation of panchayat members/indifferent attitude)
Loan facility:	High (got revolving fund multiple times and project loan)
	Moderate (got revolving fund multiple times)
	Low (got single dose of revolving fund or no credit facility)
Training facility:	High (got Basic orientation programme(B.O.P), banking and skill development training)
	Moderate (got B.O.P, banking training)
	Low (got only book keeping training but no training facilities on skill formation obtained)
Education:	High (High school educated)
	Moderate (educated upto Primary School level)
	Low (just literate or illiterate)
Family support:	High (Family members help in all type of activities)
	Moderate (Family members help in some selected activities)
	Low (no support by the family members)

Interpretation of the results

1. **Age of SHGs:** Surveyed members mainly belong to older groups. 59.8% of total surveyed SHG are more than 5 years old. Age of 24.6% SHG is between 2-5years. While 15.6% are newly formed SHGs.

2. **Role of gram panchayat:** Gram panchayat is the promoting agency of the SHGs. In maximum cases (52.6%) the role of gram panchayat in empowering women through SHG is medium while 30.3% members appreciate the role of G.P and 17.1% do not get any help from gram panchayat.
3. **Role of bank:** Through banks the SHG members got government subsidy and bank loan which help them to acquire economic empowerment. It is observed that the role of bank is medium in maximum cases (60%) (medium in the sense of lackadaisical attitude of the bank officials towards the SHG women members). About 24.6% respondents said that they got very high co-operation from bank while 15.4% members had just the opposite experience. Harassment is caused by making them come to the bank branch a number of times on this or that pretext.
4. **Loan facilities:** It is observed that there are many old SHGs which did not get project loans. Among all surveyed members, 24.9% have got good amount of loan facility, 44.8% have enjoyed medium loan facility and 30.3% did not get any loan facility or got loans after a lot of persuasion and also harassment.
5. **Training facilities:** It is observed from the field survey that few members (15%) got skill development training which is very essential for women empowerment. Many members (40.5%) have got basic training facilities though around 44.5% of the respondents complained that they did not get any type of training on skill formation except Book keeping training in some cases. Sometimes, that book keeping training was half hearted.
6. **Education of the member:** It is found that a large number of members (52.6%) fall in high education level category because in this study high school education is considered as high education level and many of the members have the education level from class five to class eight. 25.1% surveyed members are upto primary school educated and 22.3% respondents are illiterate or just literate (can just sign). However, some of these respondents became literate with the help of other educated / literate members.
7. **Family support:** It is observed from the field study that initially family members of many SHG participants were against the group formation. But

gradually they can realize the importance of group. Now they do not create any obstacle. It is also found that some family members are very supportive (24%). They share the work load with their wives/sisters or sister-in-laws and also many times help in group works, 57% members get medium level of support while 19% of the respondents reported non-cooperation of their husbands or in-laws.

8. **Position of the member:** There are three leadership positions in SHG – Sabhanetri, Secretary and Cashier. Others are general members. It is found that number of members in leadership position (67.6%) in the sample is double the number of general members (32.4%).
9. **Independent source of earning or income increased:** Many women have got earning opportunities after group formation. Income of some women increased as they invested the loan amount on their existing businesses. Some women did not get loan facility but got jobs in government projects like NREG, ICDS, Asha etc. Nearly 77% of the respondents could independently earn while 23% women did not find any independent earning opportunities.
10. **External Support services:** Among the 346 members 278 members were of the opinion that they did not get any support services, like infrastructural facilities such as marketing facility, transport facility etc.

8.5 Building women empowerment models

Now, we can build a model of women empowerment where Empowerment score is the dependent variable which is obtained by adding scores obtained for individual items (described in Chapter-3, Section 3.2.1) and then the empowerment score is computed by using the following formula:

$$\text{Computed empowerment score of } i\text{th member} = \frac{\text{Emp}_i - \text{Emp}_{\min}}{\text{Emp}_{\max} - \text{Emp}_{\min}}$$

Here,

Emp_i = Empowerment score of i th member

Emp_{max} = Maximum empowerment score

Emp_{min} = Minimum empowerment score

It is hypothesised that the variation in the score of empowerment is explained by the independent or explanatory variables mentioned above.

Here, independent variables are all SHG facilities obtained after group formation, which are- year of association with SHGs, Support obtained from gram panchayat, banks and family members after formation of group, credit facility, training facilities obtained through group, position in group, independent income from participation in SHGs and formal education of the members.

8.5.1 Statistical Identification of Factors Determining Women Empowerment

Dummy Variable Regression Model

Now, an attempt is made to identify the role of the factors enumerated above in creation of empowerment of the women-members of the SHGs. In other words, we want to statistically measure the effects of these ten variables, namely age of SHG, role of bank, role of Gram-Panchayat, loan facility, training facility, education of members, family support, position of the member in the group, independent source of income and support services in terms of the nature and degree of relationship between each of these variables and empowerment factor. In our study there are 10 explanatory variables and all of them are qualitative in nature. So, Dummy Variable Regression Model is used. As each of the first seven explanatory variables has three characteristics/categories or attributes, they are represented by two dummy variables each. The remaining three explanatory variables have only two characteristics/attributes each. Therefore, each of these three explanatory variables are represented by just one dummy variable. These categories/attributes are quantified by assigning the values of 1 or 0, 1 indicating presence (or possession) of that attribute and 0 indicating the absence of that attribute. The third category (out of total three categories) for the first 7 explanatory variables and the second category (out of total two categories) for the last three explanatory variables are the categories for which no dummy variable is

assigned. These categories are known as the base, benchmark, control, comparison, reference, or omitted category. As a result, the effect of a particular dummy variable is measured with reference to the base variable. Thus, two dummies are considered for the explanatory variable which has three categories and one dummy for the explanatory variable which has two categories. Then regression analysis is applied to find out the effect of different factors on women empowerment.

Thus our dummy variable regression model is given by

$$\text{Emp}_i = \beta + \beta_{12} D_{AG2i} + \beta_{13} D_{AG3i} + \beta_{22} D_{GP2i} + \beta_{23} D_{GP3i} + \beta_{32} D_{BN2i} + \beta_{33} D_{BN3i} + \beta_{42} D_{LN2i} + \beta_{43} D_{LN3i} + \beta_{52} D_{TR2i} + \beta_{53} D_{TR3i} + \beta_{62} D_{ED2i} + \beta_{63} D_{ED3i} + \beta_{72} D_{FS2i} + \beta_{73} D_{FS3i} + \beta_8 D_{PG2i} + \beta_9 D_{IN2i} + \beta_{10} D_{SS2i} + U_i$$

Where

Emp_i = empowerment score of the i^{th} woman SHG member

D_{AG2i} = 1 if the *age of the SHG* of which the i^{th} woman is a member is 5 years or more.

= 0 otherwise.

D_{AG3i} = 1 if the *age of the SHG* of which the i^{th} woman is a member is 2 years or more, but less than 5 years.

= 0 otherwise.

D_{GP2i} = 1 if the *Panchayat* the concerned SHG belongs to is very helpful in promoting the SHG.

= 0 otherwise.

D_{GP3i} = 1 if the *Panchayat* the concerned SHG belongs to is helpful in the sense that the Panchyat functionaries do what they want to do, not what the respondent member needs.

D_{BN2i} = 1 if the *role of the link bank* is very good.

= 0 otherwise.

$D_{BN3i} = 1$ if the *role of the link bank* is good.

= 0 otherwise.

$D_{LN2i} = 1$ if the *loan facility* is very good.

= 0 otherwise.

$D_{LN3i} = 1$ if the *loan facility* is good.

= 0 otherwise.

$D_{TR2i} = 1$ if the *training facility* is very good.

= 0 otherwise.

$D_{TR3i} = 1$ if the *training facility* is good.

= 0 otherwise.

$D_{ED2i} = 1$ if the *education* of the respondent member is a Madhyamik.

= 0 otherwise.

$D_{ED3i} = 1$ if the *education* of the respondent member is up to Madhyamik.

= 0 otherwise.

$D_{FS2i} = 1$ if the *family support* is highly satisfactory.

= 0 otherwise.

$D_{FS3i} = 1$ if the *family support* is satisfactory.

= 0 otherwise.

$D_{PG2i} = 1$ if the *position* of the respondent member is of a leader or an important functionary in the concerned SHG.

= 0 otherwise.

$D_{IN2i} = 1$ if the *source of earning* of the respondent member is independent.

= 0 otherwise.

$D_{SS2i} = 1$ if *support service* is available.

= 0 otherwise, and

β 's are the regression co-efficients that measure the effect of the explanatory variables represented by their respective categories on the dependent variable, i.e., the women members' empowerment scores.

U_i is the white noise term that satisfies the following assumptions:

- (i) $E(U_i)=0$
- (ii) $E(U_i U_j)=0; i \neq j$
- (iii) $E(U_i U_j)= \sigma = \text{constant}; i=j$
- (iv) $U_i \sim N(0, \sigma)$

We make another assumption that the explanatory variables are not interrelated. That is, the independent variables do not suffer from the problem of multicollinearity. It may here be noted that the variables have been so designed that this problem is very unlikely to occur.

Estimation of the dummy regression model

Under these assumptions we apply the Least Squares method for estimation of the unknown parameters, β 's, in the model. The estimated regression equation is

given by $\widehat{Emp}_i =$

$$0.071 + 0.077 D_{AG2i} + 0.79 D_{AG3i} + 0.002 D_{GP2i} - 0.002 D_{GP3i} + 0.041 D_{BN2i} + 0.013 D_{BN3i} +$$

$$t= 2.438 \quad 3.782 \quad 3.77 \quad .067 \quad -.08 \quad 1.556 \quad .694$$

$$\text{sig. } 0.15 \quad 000 \quad 000 \quad .947 \quad .936 \quad .121 \quad .488$$

$$0.058 D_{LN2i} + 0.022 D_{LN3i} + 0.125 D_{TR2i} + 0.061 D_{TR3i} + 0.092$$

$$t= 2.591 \quad 1.294 \quad 5.380 \quad 3.960 \quad 5.325$$

$$\text{sig } 0.010 \quad 0.196 \quad 000 \quad 000 \quad 000$$

$$D_{ED2i} + 0.011 D_{ED3i} + 0.077 D_{FS2i} +$$

$$t= 0.594 \quad 3.572$$

$$\text{sig } .533 \quad 000$$

$$0.065 D_{FS3i} + 0.03 D_{PG2i} + 0.14 D_{IN2i} + 0.142 D_{SS2i} + U_i$$

$$t= 3.585 \quad 2.108 \quad 8.117 \quad 6.823$$

$$\text{sig. } 000 \quad .036 \quad 000 \quad 000$$

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.809 ^a	.654	.636	.11283	1.519	
ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.763	17	.457	35.870	.000 ^a
	Residual	4.112	323	.013		
	Total	11.875	340			

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.071	.029		2.438	.015
	AG2	.077	.020	.202	3.782	.000
	AG3	.079	.021	.176	3.770	.000
	GP2	.002	.023	.004	.067	.947

	GP3	-.002	.020	-.004	-.080	.936
	BN2	.041	.026	.082	1.556	.121
	BN3	.013	.018	.032	.694	.488
	LN2	.058	.022	.137	2.591	.010
	LN3	.022	.017	.057	1.294	.196
	TR2	.125	.023	.240	5.380	.000
	TR3	.061	.015	.157	3.960	.000
	ED2	.092	.017	.245	5.325	.000
	ED3	.011	.019	.025	.594	.553
	FS2	.077	.022	.179	3.572	.000
	FS3	.065	.018	.172	3.585	.000
	PG2	.030	.014	.075	2.108	.036
	IN2	.140	.017	.311	8.117	.000
	SS2	.142	.021	.258	6.823	.000

$R^2 = .654$, Adjusted $R^2 = .636$, DW=1.975, N = 346.

Interpretation of the regression results

The values of R^2 shows that the equation has given a very good fit to the data sets pertaining to the dummy variables. The value of the DW further shows that the model does not suffer from the problem of auto-correlation. The values of the coefficients of the age of the SHG, i.e., β_{12} , and β_{13} indicate that if age of the SHG

of which the respondent is a member is 2 years or more, it will have significant effect on the empowerment of the woman member (the level of significance is well below 0.1 per cent). However, when we compare the estimate of β_{12} with that of β_{13} , it becomes clear that when the age of the SHG of which the respondent is a member has relatively higher (5 or more) impact on the empowerment of women members of the SHGs, though the levels of significance are the same for them.

The Gram Panchayats, as found from our regression results, have played an insignificant role in the growth of SHGs that helps the women achieve various decision making power. None of the two regression coefficients associated with the Gram Panchayat dummy variable are significant (the level of significance in either case is above 90 per cent).

The role of the link banks has neither been encouraging. Perhaps one possible explanation may be that in the rural areas where our sample SHGs are located, the banks are more interested in carrying out banking transactions with the moneyed men, whose number is quite good in those areas, than with the poor women.

But interestingly, whenever loans were easily available the women could carry out their business activities very smoothly. This inference is drawn from the estimated coefficient of the variable D_{LN2i} .

The training of the SHG members has played a very important role in empowering the SHG women. The estimated values of the coefficients of the variables D_{TR2i} and D_{TR3i} and their levels of (statistical) significance provide us with strong evidence of the significant effect of training of the SHG women members on their empowerment levels.

So far as the role of education is concerned, relatively higher level of education, i.e. , Madhyamik level , our regression results show, has made good impact on the empowerment score. Surprisingly, education below the Madhyamik does not have any impact on the empowerment of women members. The level of statistical significance is as high as 59 per cent.

The last four factors, namely, the family support, position of the member in the Group, earning of the member from the SHG activities, and the family support for the women working in the SHGs, are seen to have made very significant(in the statistical sense) impact on the women's acquiring empowerment.

To conclude, a rigorous statistical analysis of the identification of the factors impacting the empowerment score of the poor women in the rural Bengal clearly shows that the SHG program can certainly be a very effective instrument for uplifting the socio-economic condition of the poor rural women provided that both internal supports, particularly family support, and external supports in the form of easy availability of loans, government support in the forms of training of the SHG members, providing marketing facilities and educating the women members of the SHGs at their scheduled meeting days at the designated places are made available to them as and when they require them. The Panchayat should come forward in a much more meaningful way than ever before to make the dream of the poor women to become actively involved in the process of development of our country a reality.

8.5.2 SHGs and Women Empowerment: Analysis by Binary Logistic

Now we test the probability of empowering women SHG members as SHG facilities and other factors which have impact on empowerment changes, using Binary Logistic Regression Equation.

In our model, explanatory variable are categorical variable, quantified by 1, 2 and 3 for lower, medium and higher values of the variable respectively (as explained in the methodology chapter). Here, indicator method is used in SPSS for comparing each category of the variable with one particular category called reference category (here, last category, i.e, higher value of the variable is reference category). SPSS automatically creates dummy variable for each category. The reference category is basically assigned an estimate of zero by SPSS and the estimates for the other categories indicate a higher (positive estimate) or lower (negative estimate) effect compared to the reference category.

The Binary Logistic Regression equation has been estimated. The results are presented below.

Omnibus Tests of Model Coefficients

		Chi-square	Df	Sig.
Step 1	Step	186.158	17	.000
	Block	186.158	17	.000
	Model	186.158	17	.000

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	285.135 ^a	.422	.562

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	2.137	8	.977

$$\text{The Cox-Snell } R^2, R^2_{cs} = 1 - \left\{ \frac{L(B^{(0)})}{L(\hat{B})} \right\}^{2/n}$$

$$\text{Nagelkerke's } R^2, R^2_N = \frac{R^2}{1 - L(B^{(0)})^{2/n}}$$

where $L(\hat{B})$ is the Loglikelihood function for the model with the estimators and $L(B^{(0)})$ is the Loglikelihood with just thresholds, and n is the number of cases.

The **likelihood ratio test** is based on what is called the likelihood function. SPSS calculates the statistic which we shall refer to as -2Log likelihood. This statistic is also called the **scaled deviance** and it measures the degree of discrepancy between the observed values and predicted values from the model. It is an indicator of how

much unexplained information there is after the model has been fitted. So, the procedure is to observe the value of the LR test statistic and compare with the table value from a chi-squared distribution with one degree of freedom. If the LR test statistic is too large relative to the table value, then this will imply that the null hypothesis be rejected. In our model, called Logit model, given above, the (chi-square) value= 2.137 while the tabled value at 5% probability level is 3.84 which is greater than the calculated value of 2.137. This means that our calculated value falls in the acceptance region. That is, we accept the null hypothesis. This means that the observed values are very close to the estimated values.

SPSS gives two variations on this, Cox and Snell's R square and Nagelkerke's R square (or adjusted R square).Cox and Snell's R square has the disadvantage that for discrete models (such as logistic regression) it may not achieve the maximum value of one, even when the model predicts all the outcomes perfectly. Nagelkerke's R square is an improvement over Cox and Snell's R square that can attain a value of one when the model predicts the data perfectly.

SPSS gives the values for these two statistics in the "Model Summary" table, which has been presented above.

In this model the Cox and Snell R square is 0.422 and Nagelkerke's R square is 0.562. The interpretation of Nagelkerke's R^2 is that the model explains about 56% of the variation in the data. However, there is no formal test that can tell us if 56% is sufficient or not.

A commonly used test of the overall fit of a model to the observed data is the Hosmer and Lemeshow test. The idea is to form groups of cases and construct a "goodness-of-fit" statistic by comparing the observed and predicted number of events in each group.

The Hosmer and Lemeshow goodness-of-fit statistic is then calculated as

$$\sum \frac{(O-E)^2}{E}$$

where O and E are the observed and expected numbers in a cell. The closer the expected numbers are to the observed, the smaller is the value of this statistic.

Here value of test statistics in Hosmer and Lemeshow test is 2.137 and corresponding p-value is .977 implying that the difference between O and E is not statistically significant. Therefore we do not reject the null hypothesis that there is no difference between the observed and predicted values, i.e. the model appears to fit the data reasonably well.

Variable in the equation	B Estimates	S.E.	Wald	Df	p-value	Exp(B)
AG (No. of years of association with SHGs)			20.025	2	.000	
AG2	-2.580	.576	20.025	1	.000	.076
AG3	-.472	.367	1.654	1	.198	.624
Gp (Role of GP)			8.561	2	.014	
Gp2	-1.401	.528	7.043	1	.008	.246
Gp3	-.086	.378	.052	1	.820	.918
BN (Role of bank)			.444	2	.801	
BN2	-.287	.631	.207	1	.649	.751
BN3	-.330	.495	.443	1	.506	.719
LN (Amount of Loan)			3.673	2	.159	
LN2	-1.035	.548	3.574	1	.059	.355
LN3	-.597	.414	2.082	1	.149	.550
TR (Training received)			20.302	2	.000	
TR2	-2.528	.668	14.335	1	.000	.080
TR3	-1.349	.643	4.406	1	.036	.259
ED (level of formal education)			23.949	2	.000	
ED2	-2.083	.450	21.412	1	.000	.125
ED3	-1.250	.379	10.894	1	.001	.286
FS (Family support)			2.689	2	.261	
FS2	-.586	.491	1.423	1	.233	.557
FS3	-.662	.408	2.631	1	.105	.516
PG2(position in the group occupying leadership)	-.968	.330	8.597	1	.003	.380
IN2(Independent source of income)	-.404	.371	1.188	1	.276	.668
SS2(other support services)	-.899	.420	4.584	1	.032	.407
Constant	5.514	.897	37.752	1	.000	248.189

We calculate the Wald statistic by SPSS to see whether the co-efficients of the variables are significant or not. Wald statistics are displayed in the “Variables in the Equation” table along with an associated p-value. It is found from the table

that coefficient of the variable AG₂, GP₂, TR₂, TR₂, ED₂, ED₂, PG₂, SS₂ are significant at 5% probability level.

It is observed from the above table that the value of Exp (B) for the variable year of association with SHG less than 2 years is .076. This implies the decrease in odds by $1-.076=.924$. So, the members who are engaged with SHG for less than 2 years are 92.4% less likely to be empowered than who are engaged with SHG by more than 5 years. Similarly, women engaged with SHG from 2-5 years are $(1-.624)$ 37.6% less likely to be empowered than those engaged with SHG by more than 5 years. But the co-efficient of this variable is not statistically significant, according to Wald Statistic.

It is found that value of Exp (B) for the variable 'no co-operation by the promoter agency', i.e, by the gram panchayat is .246. This indicates decrease in odds by $1-.246=.754$. This implies the member of SHG, which have not got any co-operation from its promoter is 75.4% less likely to be empowered than the members of the SHG, which have got full support by the promoter agency. Again, value of Exp (B) for the variable medium co-operation by the promoter agency is .918, which indicates if SHG have got medium support, then the member of the SHG is $(1-.918)$, i.e, 0.082, i.e 8.2% less likely to be empowered than the member of the SHG got full co-operation. But the co-efficient of medium support is not statistically significant i.e., medium support is not significantly different from full support.

Similarly, value of Exp (B) for the variable no co-operation and medium co-operation by the Bank are .751 and .719 respectively. This implies the members of the SHG have got no support from the bank is 24.9% $(1-.751=.249)$ and the members of the SHG have got medium support from the bank is 28.1% $(1-.719=.281)$ less likely to empower than the members of the SHG got full banking facilities. But co-efficient of both the variables are not significant according to Wald statistic.

Another independent variable is amount of bank loan received. There are three categories of this variable: members received insignificant amount of bank

loan or received no credit facilities at all, received medium amount of loan, received a large amount of bank loan.

The value of the Exp (B) for the first two categories of the variable are .355 and .550 respectively. This implies that members of the SHG received insignificant amount of bank loan are $(1-.355=.645)$ 64.5% less likely to empower than the members got large amount of bank loan and members got medium amount of bank loan are $(1-.550=.450)$ 45% less likely to empower than the members got large amount of bank loan. But according to Wald statistics the coefficients of loan received are insignificant.

Training facilities obtained through SHG is the most important factor for empowering women, without proper training facilities illiterate or less educated women are unable in utilizing bank loan properly. Three categories of the variable are members received insignificant or no training facilities, members received small number of training facilities and members received many training facilities. Value of Exp (B) for the first two variables are .080 and .259 respectively. So, women who did not receive any training facilities and women received initial training facilities are $(1-.080=.920)$ 92% and $(1-.259=.741)$ 74.1% less likely to empower than the members received different type of training facilities. These figures explain the importance of training facilities for the empowerment of the women.

Formal education is another factor on which empowerment of women depends. Here, sample members are classified into three categories- illiterate or just literate, women having primary education, women having education above primary level. It is found from the table that value of Exp (B) for the first and second categories are .125 and .286. Thus, members having no formal education and having primary education are $(1-.125=.875)$ 87.5% and $(1-.286=.714)$ 71.4% are less likely to empower than the members having higher level of education.

Support of husband and other family members is considered important for women empowerment. This factor is also divided into three categories- members getting no support, medium level of support and very supportive family members. Exp (B) for the first category is .557, i.e, members getting no support are $(1-$

.557=.443) 44.3% less likely to empower than the members having very supportive family members. Members, who are getting some support are (1-.516=.484) 48.4% less likely to empower than the members having very supportive family members. But the co-efficients of the variable family support are not significant at all.

Position of women in the Self Help Group is another important factor for empowering women. There are two type of position of women in the group- leadership position as Sabhanetri, Secretary or Cashier and general membership. It is true that leadership position helps in women empowerment because the leaders of the SHGs get training fast and they have to interact more than the general members. Here, value of Exp(B) for the variable of general membership is .380. So, general members are (1-.380=.620) 62% less likely to empower than the women who are in leadership position. Co-efficient of this variable is significant at 5% and even 1% level.

Women become economically empowered if they have independent source of income. We know that economic empowerment is the base of all round development. Therefore, independent source of income of women has some impact on women empowerment. Here, value of Exp(B) of the women who are not economically empowered is .668. This implies that they are (1-.668=.332) 33.2% less likely to empower than the women who are economically empowered. But according to Wald statistics co-efficient of this variable is not statistically significant.

Through the SHG women get credit and training facilities. These facilities with the attitude of the organization, who provide these facilities; family support and ability of women generated through formal education help in empowering women. But some external support services like marketing facility, transport facility, facility of exhibitions, and government official's co-operation are very much important for running any enterprise through SHG. A successful entrepreneur must be confident and empowered. So, support services are included as a determinant of empowerment in this model. Here, value of Exp (B) of variable- member lack of support services is .407. Therefore, these women are (1-

.407=.593) 59.3% less likely to empower than the SHG member who got different support services. This variable is significant at 5% level.

8.6 Empowerment of General caste woman-members of majority community vs that of Minority and Backward class woman-members

In this Section an attempt is made to measure the impact of SHGs on empowerment scores of the women-members of SHGs of different castes and religions (Hindu and Muslim only). In other words, here our objective is to test how far this SHG programme considered as a powerful instrument for women's liberation and development, has been successful in bridging the gap between different castes and religious groups so far as their decision-making power is concerned.

8.6.1 Empowerment of General caste woman-members vs that of the SC, ST and OBC women members

In our sample of SHG-members, there are 80 ST members, 47 SC members, 5 OBC members, 147 general caste Hindu members and 67 Minority members. In our survey, we see many mixed groups in which there is a mixture of general class members and backward class members. There are also some Self Help Groups that comprise only backward class members or only minority members. They enjoy same facility of credit and training in groups as enjoyed by a general member. But, could the non-general caste Hindus comprising OBC,SC,ST acquire, on average, the same level of empowerment as the general caste Hindu women SHG members? This we want to test. This is performed by testing the null hypothesis, H_0 , that the average of empowerment score, i.e, mean of empowerment scores of the general caste women SHG members, designated by μ_1 is equal to the mean empowerment score of the non-general caste women SHG members, designated by μ_2 . Thus, the null hypothesis

$$H_0: \mu_1 = \mu_2$$

And the alternative hypothesis is

$$H_1: \mu_1 > \mu_2$$

We test the null hypothesis

$$H_0: \mu_1 = \mu_2 \quad \text{against}$$

$$H_1: \mu_1 > \mu_2$$

As the samples are large ($n > 30$ in each sample) and independent, the sampling distribution of $\bar{X}_1 - \bar{X}_2$ is (approximately) normal with mean and standard deviation as follows

$$\mu_{\bar{X}_1 - \bar{X}_2} = \mu_1 - \mu_2 \quad \text{and} \quad \sigma_{\bar{X}_1 - \bar{X}_2} = \sqrt{\sigma_1^2 / n_1 + \sigma_2^2 / n_2}$$

Here, n_1 and n_2 are number of general caste woman-members and that of the SC, ST and OBC women members respectively.

However, as these two population standard deviations σ_1 and σ_2 are not known, $\sigma_{\bar{X}_1 - \bar{X}_2}$ is replaced by its point estimator $S_{\bar{X}_1 - \bar{X}_2}$ which is given by

$$S_{\bar{X}_1 - \bar{X}_2} = \sqrt{s_1^2 / n_1 + s_2^2 / n_2}$$

where \bar{X}_1 and \bar{X}_2 are the means of the empowerment scores of sample 1 and sample 2 respectively. $S_{\bar{X}_1 - \bar{X}_2}$ is the standard deviation of the difference of means of the empowerment scores of sample 1 and 2; and μ_1 and μ_2 are the means of empowerment scores of population 1 and population 2 respectively, and s_1 and s_2 are the standard deviations of the two samples selected from two different populations.

Now to test above mentioned Null Hypothesis $H_0: \mu_1 = \mu_2$ against

$$H_1: \mu_1 > \mu_2$$

we use Z (standard normal variate) test given by

$$Z = \frac{\bar{X}_1 - \bar{X}_2 - (\mu_1 - \mu_2)}{\sigma_{\bar{X}_1 - \bar{X}_2}} = \frac{\bar{X}_1 - \bar{X}_2}{S_{\bar{X}_1 - \bar{X}_2}} \quad \text{under the null hypothesis.}$$

Here, $Z = 1.8367$ with $p = 0.0329$ which is the area under normal curve on the right of $Z = 1.8367$. As this value of $p < \alpha$, the chosen level of significance, which is 0.05, the value of Z falls in the critical or non-acceptance region. We, therefore, reject the null hypothesis and accept the alternative hypothesis $H_1: \mu_1 > \mu_2$. This means that the empowerment score of the non-general caste Hindu women SHG members is

statistically significantly less than that of the general caste Hindu women SHG members.

8.6.2 Difference between the Mean Empowerment Scores of the General caste Hindu woman SHG-members Vs. that of the minority religious (Muslim) woman SHG-members

We now test whether there is any significant (in the statistical sense) difference between the average empowerment score of the general caste Hindu women SHG members and that of the minority religious (Muslim) women SHG members.

Here, both n_1 (number of general caste Hindu women SHG members) and n_3 (number of minority religious woman SHG-members), the size of two samples drawn from the two population, are greater than 30. Therefore, the distributions of the samples and sampling distribution of $\bar{X}_1 - \bar{X}_3$ are (approximately) normal. This feature of the sampling distribution permits us to use Z statistic to test the hypothesis:

$$H_0: \mu_1 = \mu_3 \text{ against}$$

$$H_1: \mu_1 > \mu_3$$

Where, μ_1 is the population mean empowerment score of the general caste women SHG members and μ_3 is the population mean empowerment score of the women SHG members belonging to minority community.

The test statistic

$$Z = \frac{\bar{X}_1 - \bar{X}_3 - (\mu_1 - \mu_3)}{\sigma_{\bar{X}_1 - \bar{X}_3}} = \frac{\bar{X}_1 - \bar{X}_3}{S_{\bar{X}_1 - \bar{X}_3}}$$

under null hypothesis,i.e., given that H_0 is true

As $\sigma_{\bar{X}_1 - \bar{X}_3}$ is unknown, it is replaced by $S_{\bar{X}_1 - \bar{X}_3} = \sqrt{\frac{S_1^2}{n_1} + \frac{S_3^2}{n_3}}$

where s_1^2 and s_3^2 are the variances of the sample 1 and sample 3 respectively. Under the null hypothesis, $Z= 1.905$, $p= .0256$. This is less than $\alpha=.05$. Therefore, we reject the null hypothesis and accept the alternative hypothesis $H_1: \mu_1 > \mu_3$.

This means that the mean empowerment score of the general caste women SHG members, μ_1 , is statistically significantly greater than the mean empowerment score of the minority community women SHG members.

8.6.3 Empowerment Vs. of the non-general caste Hindu (SC+ST+OBC) women SHG members (μ_2) that of the minority religious (Muslim) woman SHG-members(μ_3)

Now we want to test whether the mean empowerment score of the non-general caste Hindu women SHG members is greater or less than that of the women SHG members belonging to minority religious community (Muslim).

As n_2 (the sample size of the women SHG members belonging to OBC, SC and ST) and n_3 (the sample size of the women SHG members belonging to minority religious community i.e Muslims) are greater than 30 each, the sampling distribution of the difference of sample means of empowerment scores of these two different groups is (approximately) normal, and thereby we use Z statistic to test the following hypothesis:

$H_0: \mu_2 = \mu_3$ or $\mu_2 - \mu_3 = 0$ against

$H_1: \mu_2 > \mu_3$ or $\mu_2 - \mu_3 > 0$

Formula for testing difference between two population mean is

$$Z = \frac{\bar{X}_2 - \bar{X}_3 - (\mu_2 - \mu_3)}{\sigma_{\bar{X}_2 - \bar{X}_3}} = \frac{\bar{X}_2 - \bar{X}_3 - (\mu_2 - \mu_3)}{S_{\bar{X}_2 - \bar{X}_3}}$$

Where $S_{\bar{X}_2 - \bar{X}_3}$ is the point estimate of $\sigma_{\bar{X}_2 - \bar{X}_3}$. $Z = 0.12$, $p = .452$ which is greater than $\alpha = .05$, the chosen level of significance in our study. As $p > \alpha$, we accept the null hypothesis $H_0: \mu_2 - \mu_3 = 0$. This implies that the mean empowerment scores of these two different groups of population are not different from each other.

8.6.4 Empowerment of the Hindu Women members comprising General caste, S.C, S,T, O.B.C Vs. Empowerment of the Minority (Muslim) women members of the SHGs.

Now, we carry out statistical test to examine whether there is difference in the empowerment level between Hindu women members and that of the minority community.

The null hypothesis that we test:

$H_0: \mu_4 = \mu_3$, and the alternative hypothesis is

$H_1: \mu_4 > \mu_3$

where, μ_4 is the mean empowerment score of all Hindu women SHG members and μ_3 is the mean empowerment score of the woman members of minority community, as already so designated.

Now, formula for testing $H_0: \mu_4 = \mu_3$ against the alternative hypothesis $H_1: \mu_4 > \mu_3$ is given by,

$$Z = \frac{\bar{X}_4 - \bar{X}_3 - (\mu_4 - \mu_3)}{\sigma_{\bar{X}_4 - \bar{X}_3}} \text{ under the null hypothesis } H_0,$$

$$Z = \frac{\bar{X}_4 - \bar{X}_3}{S_{\bar{X}_4 - \bar{X}_3}}$$

Where $S_{\bar{X}_4 - \bar{X}_3}$ is the point estimate of $\sigma_{\bar{X}_4 - \bar{X}_3}$ since σ_3 and σ_4 are not known.

By using the above formula we obtain $Z=.74$ and $p = .22965$ which is greater than $\alpha=.05$, the chosen level of significance in our study. As $p > \alpha$, we accept the null hypothesis $H_0: \mu_4 - \mu_3 = 0$. This implies that so far as the mean empowerment scores of these two different groups of population are concerned, there is no significant difference between these two groups.

So, from those tests we see that the SHG programmes have significantly (in the statistical sense) different impacts on the empowerment scores of the Hindu general caste SHG women-members, the non-general Hindu women members of the SHGs and the Muslim SHG women members. The empowerment scores of the Hindu general caste SHG women-members, on an average, are significantly greater than the average scores of the SC,ST and OBC and also the average scores of the Muslim women members.

8.7 Role of Support services in empowering SHG members

From the field survey we find that there is a role of support services in empowering women through SHGs. Here, support services means different external facilities like transport facility, marketing facility, facility of exhibition of the products produced by them, facility of information and support provided by the government officials.

In respect of getting support services SHG members are coded by 0 and 1. If they get support services then they score 1, otherwise 0. Then we have tried to find out the impact of support services on women empowerment by measuring correlation between the two variables.

(Empowerment score and support services).

Therefore we have to test

$H_0: r=0$

$H_1: r \neq 0$

To test the null hypothesis, we apply the following t test

$$t = \frac{r / 1}{\sqrt{(1 - r^2) / \sqrt{n - 2}}} = r \sqrt{\frac{n - 2}{1 - r^2}}$$

Here, we assume that both the variables are normally distributed, n-2 is the degree of freedom. The correlation results are presented below.

		VAR00001	VAR00002
VAR00001	Pearson Correlation	1	.623**
	Sig. (2-tailed)		.000
	N	346	346
VAR00002	Pearson Correlation	.623**	1
	Sig. (2-tailed)	.000	
	N	346	346

. Correlation is significant at the 0.01 level (2-tailed).

It is found from the above table that the correlation between microfinance support services and empowerment index of SHG members is positive and significant. Microfinance support services, i.e, various production and marketing facilities and other support services given to the SHG members along with credit facilities increase empowerment scores taken together.

8.8 Comparison between pre-SHG and post- SHG income of the SHG members

Our study so far concentrated on measuring the empowerment score where the empowerment scores were constructed on the basis of some important social, and political factors, assuming that economic factors play their roles via the social and political factors, though not necessarily so. In other words these social and political factors are certainly very powerful indicators of empowerment but many of social and political factors owe their strength to the economic factors such as income earned from different SHG activities both directly and indirectly. If a woman SHG

member's income is reasonably good, with which she can help her family, her position in the family will be undoubtedly better than ever before. She will be also asked for help by her peer groups. In our society, even the male members in a family do not get any respect from other family members if he remains unemployed. Much worse is the case with the women members in a family. People in general value income more than anything else.

It is believed, and in many cases it is true, that if one earns, one is respected in the family and in the society also. He or she is pooh-poohed by almost all other people in the family or the society. Therefore, we consider this income factor as an important one impacting the empowerment levels of women. So far as the question of empowering the women through the SHG programme is concerned, we would, therefore, like to see and test (statistically) whether this programme has led to any significant increase in income of the women SHG members.

It is observed from the study that many women have got new opportunities of earning income through group formation. A portion of the increase in their income they have invested in their existing business and have earned more. Besides, they have spent a portion of their income on children's education, on medical treatment etc. In other words, increase in their income helped them to be economically and socially empowered. Now to see whether increase in their income in the post-SHG period compared to that in the pre SHG period is statistically significantly higher or not we apply paired sample t test. Paired samples or matched samples are also known as dependent samples. Two samples are said to be paired or matched or dependent when for each data value collected from one sample there is a corresponding data value collected from the second sample, and both these data values are collected from same source (please see section 8.2). The level of income of members for the SHG period is very difficult to measure. Because there is a time lag and there is a difference in price level though in many cases there is no earning of the women members in the pre-SHG period. The cases where women have been engaged in economic activity from pre-SHG period, the level of income of the SHG members before their participation in the SHGs is calculated approximately on the basis of the data obtained from their interview. In this way we get the income of the SHG

members for the pre-SHG and that of the post-SHG periods. Then we apply paired sample t test to compare their incomes.

As we are having matched pairs, we use paired t-test and work out the test statistic t as under:

$$t = \frac{\bar{d} - \mu_d}{S_{\bar{d}}} = \frac{\bar{d}}{S_{\bar{d}}} \text{ under the null hypothesis } H_0 : \mu_d = 0$$

$$\text{Where } \bar{d} = \Sigma d / n \text{ and } S_{\bar{d}} = \frac{S_d}{\sqrt{n}}, \quad S_d = \sqrt{\frac{\Sigma d^2 - (\Sigma d)^2}{n-1}} \text{ and } d = \text{Change in income.}$$

Here the null hypothesis, $H_0 : \mu_d = 0$, and the alternative hypothesis $H_1 : \mu_d > 0$.

The null hypothesis is that there is no difference in incomes between the pre - and post SHG intervention, and the alternative hypothesis is that in the post-SHG intervention period income of the SHG members is, in general, or on an average, greter than that in the pre SHG intervention period.

The results obtained from the paired sample t test are given below:

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	VAR00001	278.9451	346	494.54881	26.58711
	VAR00002	982.0520	346	801.01357	43.06276

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	VAR00001 & VAR00002	346	.501	.000

Paired Samples Test

		Paired Differences					$t = \frac{\bar{d}}{S_{\bar{d}}}$	df	Sig. (2-tailed)
		Mean (\bar{d})	Std. Deviation (S_d)	Std. Error Mean ($S_{\bar{d}} = \frac{S_d}{\sqrt{n}}$)	% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	VAR00001 - VAR00002	-703.10694	699.49347	37.60500	-777.07086	-629.14302	-18.697	345	.000

The above table (the bottom one) shows

$$t = -18.697, df = 345, p = 0.000$$

If we set our level of significance at 1 percent level, then the results show $p < \alpha$. Therefore, H_0 is rejected in favour of H_1 at 1 percent significance level. Thus, on the basis of this statistical result we can conclude that the post-SHG period incomes of the women SHG members are, on an average, greater than those in the pre-SHG period.

To conclude, our study reveals that the SHG programme, conceived as a flagship programme, has been instrumental in improving, on an average, the income levels of the SHG women members. If this programme is paid due attention and care, it will change the face of the rural India and liberate the women from the age-old patriarchal shackles of domination.

Summary and Conclusion

9.1 Summary of the study

In India and, as such, in most of the countries in the world, women constitute about half the total population of the country. If they remain undeveloped, a country cannot develop. Therefore, the overall development of a country requires that women should also be developed. Here, development means empowerment encompassing both economic and social empowerment. Therefore, the question boils down to how the women can be empowered. However, it needs to be mentioned here that of the whole women population, the women, mostly living in the rural areas and lying below the poverty line, do not enjoy any freedom to make any decision, may it be at the household level, or at the village level, or at the national level. They live under the subjugation of their male counterparts. How to make these economically and socially deprived women empowered? This is the basic question we make an attempt to find answers to.

Recently, the concepts of micro- finance and interlink between banks and women's group, known as Self-Help Group (SHG) have received wide publicity as a solution to the problem of empowerment of women lying below the poverty line. This help line for the women does not require the women to furnish the details of their assets/property- financial or physical, to the banks to get loans. They need not have to submit any collateral for this purpose either. Here the liability of the loanee is a joint one, i.e., all the members of the group are jointly responsible for repayment of loans. So, through SHG- Bank linkage programme, poor rural women can get credit facilities which help them to start up any economic activity. In this scheme, training facilities are also provided so that women SHG members get training on different aspects and become more efficient in their field of work.

We, therefore, set out the following broad objectives: To assess the change in empowerment indicators of women SHG members and identify the factors contributing to empowerment of women members of the SHGs, and to examine the effect of SHG programme on women of different castes and religion. Keeping in mind the above objectives the following hypotheses have been formulated.

1. There has been no significant difference in the empowerment status of women SHG members between two periods- the pre- and post- SHG membership periods.
2. Microfinance services do not have any significant impact on the empowerment of the women SHG members.
3. General caste women are as empowered as the minority and backward class women SHG members.
4. There is no difference between the empowerment level of backward class women and that of the minority women after their participation in SHG programme.
5. The micro-finance services along with various production and marketing related support services do not have any relation with the performance of the SHGs in empowering women.
6. The economic conditions of the members of SHGs have not significantly improved over the pre-SHG formation period.

These are null hypotheses. We have statistically tested these hypotheses against the alternative hypotheses that the null hypotheses are not true.

In chapter 2 we made a review of the literature in the following areas 1) Micro-finance- meaning, usefulness and results, 2) Progress and Performance of SHGs, 3) Women and SHGs, 4) Women empowerment and SHGs 5) SHGs as a means of removal of poverty 6) SHGs- Impact on society 7) Sustainability of

SHGs 8) Problems of Microfinance Programmes and their solutions, and 9) Suggested remedial measures.

After critical review of literature in these different areas, we have found the gaps in these researches and accordingly we have noted the gaps in their research and we propose in our study to bridge these gaps as far as practicable.

In chapter 3, the sample design used in this study, data collection and methodology for analysis of data have been described in detail. Our sample units have been selected using the Multi-stage Sampling design, which consists in, first selecting the state; second, the district; third, the blocks; then Panchayats; then SHGs and finally, the SHG women members whose empowerment status we propose to examine. As the main work relates to the assessment of women's empowerment which is made on the basis of the responses of the SHG women-members, the type of the data used in our study is primary data which have been collected from the women respondents who constitute our sample. The experimental design used in this study is 'Before-and-After without control design'. In our study 'Before-and-After' means Before-and-After the treatment. Here, treatment means the introduction of SHG programme for the socio-economic betterment of the women SHG members who have been selected for the purpose of data collection. For collection of data questions are asked in the form-whether there has been any change and, if any, how much? The question 'how much' is answered in qualitative terms such as very good, good, not good, or highly satisfactory, satisfactory, not satisfactory depending on the nature of information required. Thus, the information on different empowerment indicators received from the respondents indicate the improvement or otherwise on the empowerment indicators. After the collection of the data, appropriate techniques for analysis of data have been used. The first step in the data analysis is to measure the empowerment score of the women-SHG member respondents.

We measure women empowerment by formulating women empowerment score which is obtained by measuring the change in different dimension of women empowerment, such as decision making power, mobility, awareness, participation,

skill etc. As the data obtained are qualitative, scaling techniques are used to quantify them. Here, 3-point Likert scaling process is used. We consider empowerment score as dependent variable and different SHG facilities are independent variable. Our first objective is to assess the change in empowerment status of women SHG members and then identify the factors contributing to this change. So, we formulate our hypothesis 1 that there has been no significance difference in the empowerment status of women between two periods-pre-SHG membership period and post-SHG membership period and the hypothesis 2 that the effects of various institutional factors such as banking facilities, administrative organizations and policies; personal factors such as level of education of members, years of association with SHG, family support etc. have no significant effect on enhancing the empowerment levels of SHG women members. To test hypothesis 1, paired t- test is used. Such a test is generally considered appropriate in a before- and-after-treatment study. Here we calculate change in empowerment score due to participation in SHG programme and by applying paired t-test we measure the significance level of this change. To test the hypothesis 2, a dummy variable regression equation is used. Here, variables which have three categories-high, medium and low corresponding to 'very good', 'good' and 'not good' or 'highly satisfactory', 'satisfactory' and 'not satisfactory' have been assigned two dummy variables and the variables which have two categories (yes or no) have one dummy. By considering the level of significance of t-value of each independent variable along with their corresponding p values, their impact on women empowerment is measured with reference to the base category or characteristics. A Logit model is formulated to identify the factors that explain the causes underlying the success or failure of the SHG in empowering women. With the help of the Logit model, the probability of being empowered due to one unit increase of independent variable is measured.

To test our third and fourth hypothesis we measure the impact of SHG on the empowerment status of the women SHG members belonging to different castes (general, SC,ST,OBC) and religions (Hindu and Muslim). Here Z test is used to test the difference between two population means for large and independent sample. We use t-test to test fifth hypothesis (null) that the quality of

micro-finance services along with various production and marketing related support services do not have any relation with the performance of the SHGs in empowering women and sixth hypothesis that the economic conditions of the members of SHGs have not significantly improved over the pre-SHG formation period.

In chapter 4 there is a brief discussion on the growth of SHGs in West Bengal. In chapter 5 the Socio-economic and geo-physical characteristics of the district of Paschim Medinipur and the sample blocks and the gram Panchayats are discussed.

The objective behind these discussions is to give an idea about our study area and the sample units, i.e., the SHGs, which will serve as a background or initial conditions against which the conclusions will be drawn about the variables of our interest, i.e., about the status of women SHG members under study. In chapter 6 'SHG and Women Empowerment: Theoretical and Empirical Analysis at the All –India level,' we discuss the all-India scenario so far as SHG and women empowerment are concerned. In chapter 7 an attempt has been made to know how the SHG programme has played a pivotal role in empowering women SHG-members. In this chapter certain empowerment parameters or indicators have been considered *a priori* and they are assumed to be the empowerment determining factors. The data have been collected on each of these indicators from the respondents through personal interview using structured questionnaires – meant for the SHG as well as for the respondent units, i.e., the selected women SHG members. This chapter contains total 48 case studies on the respondent women members' pre-SHG membership status and the present status, interspersed with their tales of tortures at home and outside, presented in boxes.

In chapter 8 all the hypotheses as described above have been tested using appropriate statistical techniques elaborated in chapter 3. The results of hypothesis testings are described below.

The test result of the hypothesis 1 is that the difference between the pre-SHG programme empowerment status and post-SHG programme empowerment status is statistically significant at 1 percent probability level, which means that there has been significant improvement in the empowerment status of the women SHG members after they became associated with the programme as members and availed themselves of all or some of the facilities. This applies to all categories of women SHG members taken together.

The result obtained from the testing of second hypothesis shows that increased year of association increases empowerment of women members. The reason behind that long time association with SHG increases confidence among SHG members. Moreover, a member of a group has some feelings for her co-members and this feeling become stronger for the older group members. Large amount of credit facility accelerates women empowerment while there is no impact of small amount of credit facility. After few month of its establishment, a group gets a small amount of credit facility. With help of that they start any type of small business. This may not result in increased income by any significant amount or increased confidence. But after second gradation, SHGs get project loans. With the help of that they can start any project, individually or jointly. If they use that credit successively then they would be economically better off and confident enough about their project. As we mentioned before, training facilities are highly significant in determining empowerment. Without training, rural women do not find the way of utilizing the fund properly, mainly, when they get a large amount of credit. Formal education of SHG members helps them to understand SHG mechanism properly. This also helps them at every stage of functioning of the SHG- starting from formation to receiving loans, to making products or carrying out trading business, and later on, marketing the product. So, here high level of education is a significant determinant of women empowerment while low level of education i.e. below class-v is found not significant. Support from the family members helps women members to proceed along the path of empowerment. Sometimes, it is found that family members are very supportive and do many of the household activities so that she could attend SHG meeting and do economic activity. Position in the group is of two types – as leader or as

general member. So, this variable has one dummy. Results shows that position of the member as leader helps women to gain knowledge because some training programs are organized only for the leaders and they perform bank transactions and interact with the government officials, which help them to be empowered easily. Sometime, women find no way of utilizing bank loan, therefore, they use it for consumption purposes or hand over the amount to their counterparts, willingly or unwillingly. If they use the bank loan on their own economic activity then in the process of this activity she would acquire skill, confidence and therefore, will feel empowered. Change in independent earning is another determinant of women empowerment, which has two dimensions- increase or no change in income. Therefore, one dummy is used. Result shows this variable is statistically significant. Support services including facilities of raw materials, marketing and other related facilities encourage women to participate in income generating activities and acquire empowerment. This variable has also two dimensions and so, has one dummy. This variable is also found to have significant effect on the empowerment score. The other two variables i.e. role of promoting agency, here Gram Panchayat, and role of bank are found to be statistically not significant. We know that different SHG facilities are disbursed through Gram Panchayat and bank. If they favour any SHG then it gets different facilities more easily and member belonging to that SHG enjoy special advantage which in turn helps in economic empowerment of the women members of that SHG.

Dimensions which are used to prepare the scores of women empowerment are mainly social and political, though we assume that social empowerment will take place when women get economic power. For example, decision making power of women depends on their earning capacity. Therefore, after group formation, poor rural women socially and politically empowered. One of the causes of this increased empowerment is increase in earning over the pre-SHG period. Sometimes, it is found that Gram Panchayat is not so helpful but due to external exposer through SHG, women can understand what facilities are must for their own betterment. They by using different means can sometimes extract some advantages from the Panchayats. In this case empowerment occurs more rapidly. Sometimes opposition of Panchayat makes women SHG members more resolute

and determined. The same explanation can be made for the role of banks also. It is found from our study that the SHG members put up demonstration in front of the banks demanding loans and other facilities to which they are entitled, when such situation arose. This fight against Panchayat and Bank officials' discriminatory attitude has been reported by many women. This awareness about their right to loan from the banks, or the right to be equally treated is an eloquent testimony to their being empowered to fight against injustice and discrimination.

With the help of the Logit model, the probability of being empowered due to one unit increase of independent variable is measured. It is found from the model that probability of being empowered is significantly increased if the member is associated with the group for more than five years or if gets training facilities as compared to no training or associated with the SHG for a short time. Probability of being empowered will increase with the increase of loan facility but statistically it is not significant though in regression analysis large amount of credit facility has significant impact on dependent variable. This indicates unproductive use of loan by many SHG women members.

Formal education is very much significant in probability term. Unlike regression result, primary level education also has significant impact on women empowerment in probability terms. Further, the probability of being empowered increases if members's own earning increases, member holds leadership position or if he gets different support services to expand the economic activities. Probability of being empowered is not significantly high if bank is very helpful or family members are very helpful. But in regression analysis, family members' role has been found to be very important for women empowerment. Empowerment of women is significantly less in probability terms if Gram Panchayat is not in favour in any way than if the SHG get full support from Gram Panchayat.

To test our third and fourth hypotheses we measure the impact of SHG on the empowerment status of the women SHG members belonging to different castes (general, SC,ST, OBC) and religions (Hindu and Muslim). It is found from the study that General caste Hindu women members are found to have been more

empowered than the non- general caste Hindu women members and general caste minority members.

Mean empowerment scores of non- general caste Hindu women members and minority members are not statistically significantly different from each other. That is, on an average, there has been no difference in the empowerment status of the non- general caste Hindus and the Muslim women in the statistical sense. Actually, general caste member can utilize SHG facilities more efficiently where as SC,ST and OBC members are lagging behind due to lack of education and social backwardness, and relatively much lower access to financial and other resources. Their empowerment status increases, but not as much as that of general caste members. SHG programme has opened up a new vistas of empowerment to many minority women but due to social and religious obligations they fail to improve their position to an appreciable extent. Therefore, through participation in SHG programme the women can empower themselves more rapidly if they are already on the road to empowerment. The social and religious hindrances to achieving decision making power in the case of Muslim women are gradually being overcome. It is expected that their emancipation from the social and religious dogmas is just a matter of time. Here, SHG is working as a catalyst. It helps the women members to reach their goals.

Our fifth hypothesis (null) is that The quality of micro-finance services along with various production and marketing related support services do not have any relation with the performance of the SHGs in empowering women. Here we have calculated the correlation coefficient between these two variables- women's empowerment and support services. From the results of the regression and logit models we see the variable support services, is a significant determinant of women's empowerment. It is also found that there is high correlation between women empowerment and support services. There are many cases where women SHG members were forced to stop production due to lack of market or due to lack of raw materials. The quality of micro-finance services along with various production and marketing related support services has positive relation with the

performance of SHGs in empowering women. Therefore, various support services have helped the SHG women members to be self- dependent.

The sixth and last hypothesis assumes the economic conditions of the members of SHGs have not significantly improved over the pre-SHG formation period. To test this hypothesis we have used mean difference test. It is observed from the result that the difference in income of the SHG women members between the pre-SHG and post- SHG period is statistically significant and it is significantly high in the post-SHG period compared to the pre-SHG period. Therefore, we may conclude that SHG-Bank linkage programme has positive impact on women empowerment and women who are associated with an SHG for a long period and got SHG related facilities are more empowered than the women who have been associated with SHG for shorter time or did not get requisite facilities related to SHG. Here, we must mention that association with an SHG for a long period does not ensure more SHG facilities. In a good number of cases, we observe that many old SHG have got negligible credit facility and training facility. Some problems related to SHG-Bank Linkage programme are discussed below.

9.2 Conclusion

9.2.1 Problems in SHG movement

It was reported by the members of many of the SHGs in our study area that commitments to the family, entertaining the whims of husband, taking care of old and infirm in-laws and children prevent them from doing their SHG works or social activities to their own satisfaction. It is found that income of the women increases through their participation in SHG programme. This increase may not be small but it may be at the cost of heavier workloads. This increases their stress and strain and hampers their health. The realization of the importance of the group ushers in the change of this situation. Spouse of the member or in-laws try to share domestic workload of the member. But emancipation of women is not an easy matter. It requires radical change of attitude towards the position of women both in the family as well as in the society. The Century old hegemony of the

patriarchal society has started to crumble. With the support of the governments, central, state and local, these impediments can be crushed, and women will be immensely benefited.

It is also found that sometimes male members of the family withdraw their own contributions to meet different family requirements when women's income increases. This creates more pressure on women. However, these are the problems that are common to most of the members of the SHGs under study. After face to face discussion with the women SHG members we could learn about problems that they face while dealing with the SHG activities. These problems are listed below.

1. It has been more or less a regular feature for some members of the SHGs to leave the SHGs, leading to the closure of the SHGs. This has happened in many SHGs in some blocks under study. There are various reasons for these drop outs. Financial problem is most important reason for dropping out. It is difficult for very poor members in making monthly savings deposits. Sometimes members can not repay loan because of business failure. Employment and marriage of unmarried members outside the village are causes of drop out from the group. Sometimes members leave the group because their expectations are not fulfilled. As a result, many groups become defunct after a few years if members drop out from the group.
2. Lack of understanding among the members is found to be another important factor that hampers the sustainability of SHGs, as is seen in the SHGs of Kharagpur-2 block. Lack of transparency is another cause. In many cases group accounts are not transparent and clear to all members of the group. Taking this opportunity, some leaders are misusing the fund. Gradually dissatisfaction arises among the members. Sometimes, relatively more educated and clever members exploit others by extracting higher shares in benefit. It is also found that employment of relatives in the production process increases pressure on distribution of benefits.

3. Non- repayment of loans on time by some members of a group, as an example, in case of Mahamaya SHG and Maa Manasa SHG in Barkola G.P under Kharagpur-1, and some other SHGs is another factor leading to slow growth of the SHGs.
4. Failure to evaluate the performance of the SHG on time and therefore, delay in granting the SHGs promotion to higher grade is another important problem. This has prevented them from getting loans from the banks. This has happened in case of many SHGs in Keshpur block.
5. Lack of proper training has played a major role in the failure of many SHGs in Keshiary block and K.G P-2 block. Poor women in rural areas require some skill development training for proper utilization of loan. It is found that even after many years of formation members do not obtain any skill development training. This leads to improper utilization of bank loan. In some cases bank loan has not been used due to lack of training. Sometimes, training is given without considering its applicability.
6. Competition among the SHGs producing the same products, it is reported, has enriched the qualities of product, but at the same time many SHGs have been competed out of the market, as they could not match the quality of the similar product produced by other SHGs having good rapport with the Panchayat Pradhan or political functionaries.

By getting credit through the SHG women can establish micro-enterprises jointly or individually. But these micro-enterprises can generate cash inflows if they have the markets to sell their products. While a substantial amount of effort is being put by the government agencies for marketing of SHG products, yet projecting them at par with branded products in the markets is quite a big challenge. Sometimes they are not properly informed of the different marketing facilities offered by the government for SHG products. To solve the problem government is organizing fair (mela) every year. But how far this can solve the problem of marketing is questionable. Sometimes a few selected members get the

opportunity to participate in different fair for the SHG products. It is observed that cheap items like 'bori', 'achar' are sold easily. There is high demand for these products. But costly items like 'jari sari', mat, pot-painting etc remain unsold. It is observed that some SHG members of activity cluster of Jari and Batik of Garbeta-3 previously used to come with jari and batik products to sell. But recently they are found to come to the fairs with 'bori', 'naru' etc. They complained that they were exploited by the organizations which previously purchased their 'jari' products. Now they have totally stopped jari works but they received training for this. So, without considering market facilities, training is given to the SHG members, which is sheer wastage of government fund and energy of both the trainers and trainees.

7. Another draw back of this type of fair is that some groups are invited which are not producing any commodity at all. Sometimes another group who are not invited in the fair but produce commodities gives proxy for that non-producing group.

So, due to lack of proper management or due to lack of need-based planning SHG movement is facing a deep crisis.

8. Illiteracy of the members of certain SHGs in the study area is another factor causing non-availability of loans from bank. Illiteracy hampers proper maintenance of the group records. Gram panchayat and resource person help them in this regard but it is not good for the health of the group. This violets the self-help character of the group. Sometimes members of the family or remunerated person do the work but secrecy of the group is not maintained in this situation.
9. Mis- management is another problem in SHGs. As all members belong to same socio economic category it is very difficult to choose a leader. In such a situation rotational leadership is helpful but this option does not find favour with the banks. The non existence of more than one literate member in the group is also a problem in this regard.

10. It has been found that most of the banks grant loans to the private individuals with good repayment capability, in preference to the SHG members, though the repayment of loans by the SHGs is not that bad, rather more regular and timely than other private individuals or organisations. Most of the banks give priority to profit-making objective than the social objective of helping the SHGs to improve their performance with the proper use of loans. This means that banks show the least interest in monitoring and supervising the projects of SHGs for which loans have been sanctioned by the banks. Commercial banks in some areas are not interested to provide credit to SHGs because of insufficient staff, anticipated risk of non repayment of loan, high transaction cost to deal with a huge number of small transactions, no legal procedure to recover default amount because loan is sanctioned without any collateral and assessment of groups before sanctioning loan is time consuming and cumbersome. In some cases willful defaulting leads to financial loss of banks. Sometimes due to transfer of bank managers, the linkage of SHGs with banks may be hampered. Some members complained that they had to wait long time in bank and behavior of staff in bank is reprehensible. Some banks release only a part of sanctioned loan but charge interest on the whole amount. Even they impose interest on subsidy portion. It is also found that SHG members are kept in the dark about their account. So, sometimes SHG members are forced to pay back loans to the banks even after complete repayment of the bank loan. In some cases, SHG members want to repay the loan earlier but the banks do not allow them to repay the loan before time. It is also found that different interest rates are charged by the banks for different SHGs. As most of the SHG members are illiterate or just literate they can not understand the complex procedure of bank. Taking this opportunity sometimes banks impose illegal service charges on SHGs. At the same time it is also true that some bank officers and staff have no idea about the banking procedures for the SHGs. Location of the banks at far-off places also creates problems for the SHGs seeking

emergency funds. Poor transport facilities in the rural areas is also one of the hindrances.

11. Sometimes caste factor rears its ugly head, particularly while assigning the job of cooking mid-day meal. This creates discontent among the low caste members, which hampers the sustainability of the SHG.
12. Sometimes, non-availability of raw materials required for production, high costs of raw materials and transportation pose serious problems to keep the prices of the product at reasonably low level.
13. Sometimes, it is found that loan is sanctioned for women but they are forced to transfer the money to their male partner or women willingly choose to invest the loan amounts in men's activities. Then women are not actual beneficiaries but they are responsible for repayment of the loans. If their male partners fail to repay the loan then women have to arrange money by forgoing own consumption or borrowing from other sources. Tension arising out of this sometimes increases domestic violence.
14. In most of the cases it is found that loan is used in traditional activities like agriculture, animal husbandry etc. In these activities return is low but work load is high. Women do not feel comfortable in investing loan in unknown business.
15. The total disbursement of credit through the SHGs is limited. Because of small fund beneficiaries face problem in establishing microenterprises. Very often, they try to fulfill their survival needs first. After that they are left with very little surplus for investment in micro-enterprises. It is found from the study that large number of savings-linked SHGs are left outside the linkage process and many SHGs are not given the facility of 2nd linkage. Sometimes, it is found that single member's defaulting record prevents the whole SHG from accessing credit linkage. Other members have to bear the brunt of this unwelcome situation.

16. If a micro-enterprise is built by a SHG, then profit from business is distributed among members. But employment of too many person decreases share of profit leads to less capital formation.

In short, these problems relate to 1) selection of project, 2) training of the members, 3) financing the project, 4) supply of raw materials, 5) production or procuring goods and distributing them among customers, 6) internal disputes of the group, 7) personal problems of members and 8) distribution of profit.

The problems also relate to management involving the roles of Gram Panchayat functionaries, political leaders, government officials, Resource person etc. We discuss their roles below as we have known from our survey of the sample SHGs.

1. The role of Gram Panchayat functionaries: It has been observed that in case of some SHGs under study the Gram Panchayats (GPs) have played positive roles while in the case of other SHGs- the GPs have remained indifferent or not so enthusiastic in helping the SHGs, even sometimes have shown disinclination to help the SHGs out of crisis, may it be financial, marketing or product quality. It has been found that the SHGs which have received help from Panchayats have done better than those which were not so fortunate. Affiliation of the GPs to the political parties is another factor that has been found to have important bearing upon the performance of SHGs.
2. The role of Resource Persons: Resource Persons (RPs), in many cases, have been instrumental in improving the performance of the SHGs in many GPs under study. In some cases, it has been observed, it is the lack of interest on the part of the RPs or the problems of monitoring the activities of the SHGs spread out over a large area with limited transport facilities by the RPs have been largely responsible for the slow growth or winding up of the SHGs.

3. The role of political party: It has emerged from our survey that if the members of an SHG have any sort of connection with a political party other than the political party having control over the G.P. under the jurisdiction of which that SHG falls, then that SHG is not properly looked after by the concerned G.P. This has happened, as alleged by the members of SHGs, in the case of the SHGs in Khanamohan, Duan, Khajra G.Ps.

The realization of the importance of the SHG-Bank linkage programme has made it a target-oriented approach. Target is fixed at national, state and district level without considering the actual potential. Sometimes panchayats try to prove their efficiency by forming large number of groups. The quality of SHGs can suffer with ambitious formation targets and members can migrate to other groups in government programme offering subsidized credit (Jones, Thorat and Williams, 2007). Due to lack of proper care many SHGs are unable to reach their goal. Lack of social capital is another cause behind the slow development of SHG mechanism. In third world countries like India population increases very rapidly but there is a lack of social capital. Social capital can be defined as 'features of social organization, such as networks, norms, and trust that facilitate co-ordination and co-operation for mutual benefit.'

9.3 Recommendations

On the basis of the results of our field survey and the problems facing the women SHG members the following recommendation are made for successful implementation of SHG-Bank linkage programme.

1. Flexible approach in the formation of SHGs in terms of amount of savings, meetings, internal lendings, rate of interest, penalty for delayed savings and loan repayment would lead to internal democracy which is crucial for being self- dependent. Flexibility in deposit amount and repayment schedule is also necessary to reduce the barriers to entry in to SHG for the poor.

2. For sustainability of economic activity proper identification of the activity based on potential of the group must be made.
3. Evaluation of the group must be made in proper time so that SHG members can get financial help for income generating activities. Promoter of the group, resource persons must take initiative in this regard.
4. Bankers should change their attitude towards SHGs. Bankers' participation in the formation of SHGs is a good sign as they have a greater role to play in the entire SHG movement.
5. Government must give more attention on marketing of the products of SHGs. It is true that Government has taken various measures for the marketing of the products but still SHG members are facing some problems in marketing.
6. Credit alone is not a solution of poverty. Literacy and skill development training are needed for the poor women to benefit from the microcredit schemes. Proper skill development training is required at proper time. Sometimes trainings are given without considering their usability. Skill development training must be arranged at a place which is well connected with the villages.
7. For full motivation of the resource person, their remuneration should increase so that they can fulfill their basic needs with that remuneration/compensation.
8. To make all members equally efficient change in leadership is necessary. This increases transparency of the group.
9. Systematic formation of sub-cluster, cluster, and federation is necessary. Through it SHGs can get different facilities and legal identity.

10. It is found that federation leaders are debouched from other group members and forget their grassroots identity. This is very harmful for the groups.
11. Participation of the SHG members in social reform process should be encouraged. They are coming from grassroots level. So, they are well known about the problems faced by people belonging to their class. Being women they can feel the problems of women, more clearly than others.
12. SHG- Bank linkage programme should be free from any political bias. This will hamper the growth of potential of SHGs.
13. Selection of group members should be done in such a manner that at least one member of the group must have the ability of writing, reading and understanding accounts, otherwise they have to depend on outside persons. It is not good for health of the group.
14. There are many misconceptions about the SHG- Bank linkage programme. So, training of the bank officials, Government officers, Panchayat members, Resource persons is necessary for the proper implementation of the programme.
15. Government can use television or radio to encourage group formation. Now a days television is a popular media. So, television shows about activities performed by SHG members can encourage rural women to form SHG. But in some interior part, where electricity has not reached, radio is a popular media there. In field survey researcher has found that some women are encouraged by the programme about SHG activity transmitted through the radio.
16. Poorest of the poor must be included in the group. If a beggar can save 1 rupee every day then he can save Rs30 per month and gradually this savings will increase and helps him to get credit and she can do some economic activity and can wriggle out of her begging profession. In other

words, SHGs should be formed such that the very poor people are also included.

17. Education level of the SHG members plays an important role in performance of SHGs. But rural women are lagging behind in this respect. This deficit can be fulfilled by increasing their awareness and skill in informal ways. Literate members may educate the illiterate members of the same group or another group.
18. Spread of bank branches is necessary for the success of SHG- Bank linkage programme.
19. Communication and electricity facilities are necessary to build up microenterprises.
20. Target should be fixed at local level because local level requirement can not be understood at the upper level.
21. For proper functioning family members of the women should not interfere in the uses of loan or in SHG activities. Women members should be made aware of the fact that in this programme bank loan is given to them and they have full power of controlling that loan.
22. SHG members should be motivated in the programme. They should be more active, enthusiastic and dynamic to mobilize their savings by group action. This boosting can be done jointly by gram panchayat, R.Ps, bankers and government officials.
23. The implementer should monitor not only the disbursement of money, but also the end use of money.
24. Before disbursing credit surveys should be made to determine the needs, demands and capability of proper utilization of fund of the women.
25. Some punishment must be arranged for willful defaulter. By implementing fine system we can get better result. For example, in Orissa it is found that

the group members were fined Rs.1 for not attending monthly meetings. In case of default in repayment the loan, members are fined Rs.1 for Rs.10(D.K. Panda, 2008).

26. Since many SHGs have reached mature stage, focus should be given to capacity building of members for proper maintenance of the group. SHG members should be given training on how to make personal financial planning and financial literacy programme be also arranged for them.

27. Low educated members should be motivated to take over the charge of group leaders by the government officials and gram panchayats so that marginalized women will be confident enough to face any unfavourable situation.

9.3 Limitations of the study

Our study is not free from limitations. It is single student investigation which puts some limitations of time, resource etc. in carrying out the study. As a result, a purposive selection of study area was done. For an in-depth study, the area of study was kept small. Variation may occur if area of study increases.

This study totally depends on primary data i.e. opinion of the respondents which is not free from individual perception and bias though the researcher has tried her best to remove bias. Collection of qualitative data creates another problem in this research. Though they are quantified by ranking technique but appropriate quantification is not always possible. Despite all limitations, we may conclude that the SHG programme has enough potential to empower women. However, the women have yet to go long way to emancipate themselves from the male domination in the society. Therefore, the SHGs need to be remodeled where supporting system should be stronger than ever before. Exploitation of women is still far from being over. In the rural areas, exploitation of women, whether Hindu, Muslim or SC and ST, is a hydra-headed monster. It takes different forms at different times. SHG movement is a right step towards the annihilation of this monster.

1. QUESTIONNAIRE FOR THE SELF HELP GROUP

Name of Block	Name of Gram Panchayat	Name of Village

1	Name of the SHG	
2	Date of formation of SHG	
3	Evaluation of group	1 st graded/2 nd graded
4	Mention name of the project if the group has got any project loan	
5	Number of member of the group	
6	Composition of the group:	No. of general caste members: No. of S.C members: No. of S.T members: No. of minority members:
7	Economic status of the group members	No. of APL members No. of BPL members
8	No. of group meeting per month	
9	Place and time of their meeting	
10	No. of members present in the group meeting	
11	Level of maintenance of group records	Types of records Regularly and accurately: Satisfactory: Not maintained:
12	Who maintained group records? Mention her level of education	
13	Name of Promoter of the group	
14	Extent of support the group is getting from promoting agency	High Medium Low
15	Is there rotational leadership present in the group?	Yes No
16	Advantage or disadvantage of rotational leadership	
17	How are the group leaders selected?	Election Nominated by members Nominated by promoter
18	To what extent group members participate in group activity?	Very active Active Not active at all
17	Level of education of group members	Education level No. of members Illiterate Just literate Primary school High school

18	How frequently does the group save?	
19	Amount of monthly savings of the group	Rs.
20	Whether amount of savings is equal for each group member	Yes No
21	Total savings of the group	Rs.
22	Regularity of savings:	% of members Regular More or less regular Irregular
23	Whether all members have the capacity of savings?	Yes No
24	Have you changed in your saving amount from initial saving?	Yes No
25	Amount of the loan received by the group:	Date Amount Rs.
26	Regularity of loan repayment:	Regular More or less regular Irregular
27	Whether they face any problem in case of loan repayment?	Yes No
28	In how many installments loan is repaid?	
29	Who fix the amount of loan repayment?	
30	How decisions are taken in the group meeting	By group leader By consensus By voting
31	Transparency of the group	High Medium Low
32	Whether internal lending is present in the group?	Yes No
33	What subjects get priority in the meeting?	Financial matters Business matters Personal matters Social matters
34	How rate of interest in internal lending is determined?	Internally Externally
35	Unity among group members	High Medium Low
36	Name of the bank with which the group is linked	
37	Was there any problem of opening bank account?	Yes No

38	Extent of support the group is getting from the bank	High Medium Low
39	Is the bank loan available on time?	Yes No
40	Does the bank monitor the utilization of loan?	
41	How is the bank loan distributed among the members?	Equally On priority basis Otherwise
42	How are decisions taken on the distribution of loan?	By the leader of the group In a meeting of the group
43	Interest rate:	On saving: On loan:
44	On what factor prompt repayment of the loan depends	
45	If they are loan defaulter, what are the reasons behind it?	
46	Is there any punishment for loan defaulter?	Yes No
47	How the group funds kept?	In bank In other way
48	Training facilities received by the group members	Type No. of members involved
49	Are there any economic activities performed by the group?	
50	Type of economic activities	Name of activity No. of members involved
51	Whether the economic activities are performed individually or jointly	Individually Jointly
52	Are there any social activities performed by the group?	Name of activity No. of members involved
53	Is any group member elected or selected for any important post because of SHG membership?	Yes No Name of the post
54	Are there any definite rules and regulation for running the group?	No Yes written Oral
55	Is the group associated with sub-cluster, cluster or federation?	Sub-cluster Cluster Federation Yes No Yes No Yes No
56	How stable your group from inception?	Highly Moderate Low
57	Is there any role of the husbands' of members in controlling group activity?	Yes No
58	Any specific problem	

QUESTIONNAIRE FOR THE MEMBERS

1	Name of the member	
2	Age	
3	Caste	General/SC/ST/Minority
4	Marital Status	Married/Unmarried/Widow/Divorced
5	Economic Status	APL/BPL
6	Status in group	Sabhanetri/Secretary/Cashier/General member
7	Year of association with group	Duration As group leader As general member
8	Level of education	
9	No. of member in her family	
10	No. of earning member in her family and their occupation	
11	Monthly family income	Rs.
12	How she associated with group	
13	Did she face any problem in joining the group?	Yes No
14	Is there any problem now?	Yes No
15	Cause of participating in the group	
16	How much loan she received through group	Date Amount
17	Do you think the loan amount is sufficient?	Yes No
18	Did you get the facility of internal lending? If yes, how many times?	Yes No
19	Training received through group	Type Duration
20	Is she benefited by the training?	Yes No
21	Economic activity before group formation	
22	Amount of earning before group formation	Rs
23	Economic activity after group formation	
24	Amount of earning after group formation	Rs
25	Mode of performing economic activity	Individually In group

		With family help
26	Any problem during the production process/stage?	In collecting raw material In continuing production Marketing problem
27	Did she face any problem to save regularly?	Yes No
28	How she utilized her bank loan?	Consumption Production (clearly mention) Medical Education Social Others
29	Did she get freedom in utilizing loan and earning?	Yes No
30	Did she face any problem in regular repayment of loan?	Yes No
31	Whether she gets help from family member in timely repayment of the loan	Yes No
32	Number of children she has	Boys/girls Age
33	Education level of children	
34	Has priority of children's education increased after participating in SHG?	Yes No
35	Has her education level changed after group formation?	Yes No
36	Change in decision-making power in family matters after participation in SHG	a. In case of small purchase b. In case of large purchase c. About education of children d. About marriage of daughters e. . Decision making power about the use of loan and income: f. Decision making about family planning. g. Decision making about own health.
37	Do you attend Gram Sansad meeting ?	Yes No
38	Change in community level decision making power:	a. Participation in decision making in non-family groups. b. Participation in solving the problems of villagers and offer suggestions. c. Participation in the gram sansad meeting.
39	Change in Health awareness	a. Immunisation of children b. Conciousness about safe drinking water c. Proper fooding of children

		<ul style="list-style-type: none"> d. Care of pregnant mother e. Post delivery care of mother f. Use of contraceptive pills g. Taking the facility of health centre. h. Using mosquito net. i. Washes hands before eating, washes clothes etc.
40	Change in Social awareness	<ul style="list-style-type: none"> a. Discrimination of female and male child. b. Superstition c. About schooling of children d. Under age marriage e. Opinion about dowry system f. Discrimination against widows g. Domestic violence, both physical and mental.
41	Change in political awareness	<ul style="list-style-type: none"> a. Idea about three tier Panchayat system. b. Name of chief minister and prime minister c. Name of ruling party in national level, state level and gram panchayat level. d. Awareness about voting rights.
42	Political Participation	<ul style="list-style-type: none"> a. Go to party meeting b. Participate in political discussions in the party meeting. c. Member of Panchayat.
43	Change in mobility	High Moderate Negligible
44	Decrease in family violence	Mental Physical
45	Change in confidence	High Moderate Negligible
46	Change in skillfulness	High Moderate Negligible
47	Change in work load after participating in SHG	Increases Remains same Decreases
48	Are you getting more information about external world after participation in the SHG programme?	<ul style="list-style-type: none"> a. About banking transaction. b. About rights of women. c. About different current affairs d. About market demand
49	Do you participate in social welfare activity?	Type of activity Extent of participation
50	Do you participate in village development programme?	Type of activity Extent of participation
51	Communication with external world	News paper Radio T.V

52	Do you create any asset after participating in SHG activity?	For the family	For herself
53	How much time you allot for the group everyday?		
54	Have you faced any difficulty in arranging time for the group activity?		
55	Do you participate actively in the functioning of the group?		
56	Do you have clear idea about the functioning of the group?		
57	From where you are getting loan?	Before SHG formation	After SHG formation
58	Do you think due to SHG activities village money lenders have reduced interest rates on their loans?		
59	Whether you allocate more money for children's education, health after participation in SHG		
60	Whether your standard of living increased after participation in SHG		

References

1. Alsop R., Hcinsohn N. (2005) Measuring empowerment in practice: structural analysis and framing indicators, Washington, D.C. World Bank
2. Arora S.(2012), Role of Micro financing in Women empowerment: An Empirical Study of Urban Panab, Pacific Business Review International ,Volume 5, Issue 1 (July 2012).
3. Baland J.M., Somanathan R., Vandewalle L.(2007), Micro-finance Lifespans: A Study of Attrition and Exclusion in Self-Help Groups in India, Prepared for Presentation at the Brookings-NCAER India Policy Forum 2007
4. Banerjee(Chaterjee) T. (2006), Economic Impact of Self Help Group-A case study, Journal of Rural Development, Vol. 28, No. (4), pp. 451 – 467 NIRD, Hyderabad.
5. Banuany S.(2006), Impact of Microfinance on Poverty, Income Inequality and Entrepreneurship, term paper, School of Economics, Political and Policy Sciences, Political Economy and Public Policy
6. Basu P., Srivastava P(2005), “Exploring Possibilities Microfinance and Rural Credit Access for the Poor in India”, EPW, April 23, 2005.
7. Basu J. P. (2006) Microfinance and Women Empowerment An Empirical Study with special reference to West Bengal, Available from http://www.igidr.ac.in/conf/old/money/mfc_10/Jyotish_prakash_Basu_submission_55.pdf.
8. Bell R., Harper A. and Mandivenga D.(2002), Can commercial banks do Microfinance? Lessons from the commercial bank of Zimbabwe and the co-operative bank of Kenya, published in SED, Vol. 13 (4), December 2002.
9. Bharathamma G.U.(2005), Empowerment of rural women through income generating activities in Gadag District on Northern Karnataka, Thesis submitted to the University of Agricultural Sciences, Dharwad
10. Bhattacharjee B. R. & Klein S. (2004), Emerging Scenarios for Microfinance Regulation in India, Published by Deutsche Gesellschaft für.
11. Blumberg R.L (2005): Women’s Economic Empowerment as the magic portion of development. Paper presented at the 100th annual meeting of the American Sociological Association.

12. Casini P. Vandewalle L. (2011) Public Good Provision in Indian Rural Areas: The returns to collective action by Self Help Groups available in [www. Rug.nl/ research/ globalization- studies-groningen/ research /conferences and seminars/ conferences/ microfin conf 2011/papers/16 b casini- Vandasalle](http://www.Rug.nl/research/globalization-studies-groningen/research/conferences%20and%20seminars/conferences/microfin%20conf%202011/papers/16%20b%20casini-Vandasalle).
13. Chattopadhaya.A.(2012), Women Empowerment: In different parts of India, Yoyona, June, 2012.
14. Cheston. S., Kuhn. L, (2002) ‘ Empowering Women through Microfinance’, Draft, Opportunity International.
15. Chowdhury M.J.A (2009), Microcredit, microenterprises and self employment of women: Experience from Grameen Bank in Bangladesh, paper presented at the FAO-IFAD-ILO workshop
16. C.S.Ramalakshmi (2003) Women Emowerment through Self Help Group, Economic and Political Weekly in Vol. XXXVIII Nos 12 and 13, March 22-28/29- April 4,2003
17. Das S.K (2012), Socio- Economic Empowerment Through SHG-Bank Linkage Programme: A Boon for Development, IJMBS Vol. 2, Issue 1, Jan. - March 2012
18. Dessy S. and Ewoudov. J.(2006), Microfinance and female empowerment, CIRPEE, cahiers de recherch  no. 0603
19. Dhara A. & Mitra N. (2005): Decentralised Development & Microcredit: The role and efficiency of SHGs. Decentralised planning & participatory rural development, P. S. Das (ed), Concept Publishing House, Page-17
20. EDA Rural System (2004), Study by EDA Rural Systems, for SIDBI Foundation for Microcredit, Nov. 2004.
21. Field. E. & Pande.R.(2007), Repayment Frequency and Default in Micro-Finance: Evidence from India, Journal of the European Economic Association, Volume-6, Issue 2-3 April-May 2008.
22. Fouillet. C. & Augsburg. B(2007), Spread of the Self-Help Groups Banking Linkage Programme in India, International Conference on Rural Finance Research: Moving Results, FAO Headquarters, Rome, Italy, 19-21 March, 2007.
23. Gahia R.,Nandi M.A (2006), Microfinance, Self-Help Groups and empowerment in Maharastra, ASARC working paper.

24. Ghosh. M (2012), Micro-finance and rural poverty in India, SHG-Bank Linkage programme in India, Journal of Rural Development, Vol. 31, No. (3) pp. 347 – 363
25. Hannover.W.(2005),Impact of Microfinance Linkage Banking in India on the Millennium Development Goals (MDG), Summary of major results from existing studies, NABARD and GTZ.
26. Heijden J.V. (2006), Sustainability and Empowerment through SHG federations – a study in East Uttar Pradesh, India, Masters Program – Draft Thesis,International Development Studies (IDS), Universiteit van Amsterdam/ISHSS.
27. Hunt.J and Kasynathan. N (2002). ‘Reflection on Microfinance and Women Empowerment’, Development Bulletin, No. 57, pp-71-75.
28. Jaya S. Anand (2002), Self Help Groups in empowering women: Case study of selected SHGs and NHGs, Discussion paper no. 38,2002, Kerala Research Programme on local level development centre for development studies.
29. Jakimow T. , Kilby P. (2006), Empowering Women: A Critique
30. of the Blueprint for Self-help Groups in India, Indian Journal of Gender Studies (2006).
31. Jennifer N. Riria (2008), Microcredit and Gender: An effective mechanism for empowerment in the 21st century- The KWFT.
32. Jones H., Thorat Y. (2007) Rural Financial Institutions and Agents in India: A Historical and Contemporary Comparative Analysis, International Conference on Rural Finance Research: Moving Results into Policies and Practice, FAO Headquarters, Rome, Italy, 19-21 March 2007.
33. Kabeer N. (2001) Conflicts over credit: Re-Evaluating The Empowerment Potential of Loans to women in Rural Bangladesh. World Development Vol 29 No. 1 pp. 63-84.
34. Kabeer N.(2005), Is Microfinance a ‘magic bullet’ for women empowerment? EPW, vol. XL, no. 44-45, Nov. 29, 2005
35. Kay T. (2002), Empowering Women through Self Help Microcredit Programmes, Bulletin on Asia Pacific perspective 2002/03

36. Kessey C. (2005) : Empowering Muslim Women through Microcredit scheme: The case of the Sunyani Gonja Muslim Women's group. WOPAG-working paper on Ghana.
37. Khandelwal A.K(2007), "Microfinance development strategy for India", Economic & Political Weekly, March 31, 2007.
38. Khandker(2005), Microfinance and Poverty: Evidence using panel data from Bangladesh, The World Bank Economic Review, vol-19 No-2, pp- 263-286
39. Kulkarni V.S.(2011), Self Help Groups and Life Improvement of Weaker Sections, European Journal of Social Sciences – Volume 14, Number 2 (2010)
40. Kumar A. (2006), Self-Help-Groups, Women's health and empowerment: Global thinking and contextual issues, Jharkhand Journal of Development and Management studies, Vol. 4, No 3, Sep 2006, page 2061-79.
41. Lakshmi.R and Vadivalagan.G (2010) Impact of Self Help Groups on Empowerment of Women: A Study in Dharmapuri District, Tamil Nadu, Journal of Management and Science, Vol.-1, Issue-2, pp-43-54
42. Leach F. , Sitaram S. (2002), Microfinance and Women's empowerment, a lesson from India, Development in practice, Volume 12, No.5, 1st November,2002, page 575-588.
43. M. Aruna Jaithirmayi. R (2011) The role of Microfinance in Women Empowerment: A Study on the SHG Bank Linkage Program in Hyderabad (Andhra Pradesh), Indian Journal of Commerce and Management Studies, Vol: II, Issue: 4, May, 2011
44. Mahendra Varma P. (2005) : Impact of Self Help Groups on formal banking habits, EPW April 23-29, 2005, page-1705
45. Mahmoodi N. and Bahmanpour H.(2010), Self Help Groups and Life Improvement of Weaker Sections, European Journal of Social Sciences – Volume 14, Number 2 (2010).
46. Malhotra A. Schuler S.R, Bocnder C. (2002) Mcaswring Women's Empowerment at a variable in International Development by the world Bank Social Development Group
47. Manak S. and Reddy C.S(2005): Self Help Groups: A Keystone of Microfinance in India- Women Empowerment and social security Published by APMAS

48. Mayoux.L (2002), 'Microfinance and Women empowerment'. Rethinking 'best practice', Development Bulletin, No. 57, Pg 76-81
49. Mcicr G.M., Rauch J.E (2006) Leading Issues in Economic development, Oxford University Press pp 261-264.
50. Misra.A.(2005), Why Microfinance needs Participatory Impact Assessment:Case Analysis of SHG-Bank Linkage programme in India, Asia Workshop on Next Generation Participatory Monitoring and Evaluation,9-11 November 2005, PRIA, New Delhi, India.
51. Morduch J. and Rutherford S (2003), Microfinance: Analytical Issues for India, Priya Basu (ed.) India's Financial Sector: Issues, Challenges and Policy Option, Oxford University Press.
52. Misra.A. (2006), Micro Finance in India and Millennium Development Goals : Maximising Impact on Poverty: Discussion paper for Workshop on World Bank Singapore 18th September 2006.
53. Nair. A. (2005), Sustainability of Microfinance Self Help Groups in India: Would Federating Help?, World Bank Policy Research Working Paper 3516, February 2005.
54. Narang U. (2012), Self Help Group: An Effective Approach to Women Empowerment in India, International Journal of Social Science & Interdisciplinary Research ,Vol.1 Issue 8, August 2012, ISSN 2277 3630
55. Narender K., Vasimalai M.P (2007), Microfinance for Poverty reduction: The kalanjium way, EPW, vol-XLII, no. 13, March 31, 2007
56. Noreen S. (2011), Role of Microfinance in empowerment of female population of Bahawalpur district, International Conference on Economics and Finance Research IPEDR vol.4 (2011)
57. 42. Orso C. E. (2011): Microcredit and Poverty An Overview of the principal statistical methods used to measure the program net impacts, POLIS working paper N. 180 Feb. 2011.
58. Panda.D.K.(2008), Self Help Through Microfinance: A paradigm shift in Orissa, India, International Journal of Rural Studies, vol. 15, No. 1 April, 2008.

59. Parida P.C, Sinha A. (2010) Performance and Sustainability of Self-Help Groups in India: A Gender Perspective, *Asian Development Review*, vol. 27, no. 1, pp. 80–103
60. Pitt M., Khandkar S (2006), Empowering women with microfinance : evidence from Bangladesh, *Economic development and cultural change*, University of Chicago press, vol. 54 (4), page 791-831, July.
61. Puhajhendi V. , Badatya K. (2002) Self-Help Group and Bank linkage programme for rural poor in India: An Impact Assessment, Report on the NABARD, Paper presented at the Seminar on SHG-bank Linkage Programme at New Delhi on 25th and 26th November 2002.
62. Rajat W. (2007), Micro-finance in the India: the changing face of micro-credit Schemes, MPRA, paper no. 3675, Nov. 2007
63. Rao M.V (2005), Socio-economic development of women : A case study of Self Help groups in Midnapore district; Decentralised planning and participatory rural development: P.S. Das (Ed.) Concept publishing House.
64. R. Krishnamurthy and Ratnaparkhi. M (2002) Microfinance in The new Economy- India's experience available in Theatre Forum. [in/static/upload/docs/Microfinance_Indias_experience.pdf](#)
65. Rozycki. V.(2006), Credit Information Systems for Microfinance in India Developing solutions to manage anticipated boom in sector growth, centre of Microfinance, Working Paper Series, Stanford University, Stanford, CA, USA
66. S.Abdol Hossein Nabavi (2009), Poverty and Microenterprise Development, *European Journal of Social Sciences*, vol.9, Nov.1, 2009.
67. Seibel.H.D in co-operation with Khadka.S (2001) SHG Banking : A Financial Technology for very poor Microentrepreneures 2000, Saving and development(Milan), volxxvi No 2(2002), page 132-150
68. Sen. A. (1993), 'Capability and wellbeing in Nussbaum and Sen (eds), *The Quality of Life*, a study prepared for the World Institute for Development Economics Research (WIDER) of the United Nations University, OUP, New Delhi.
69. Sen M. (2005), Study of Self Help Groups and Microfinance in West Bengal, State Institute of Panchayat and Rural Development, W.B, India.

70. Sett K., Chattapadhyay D. (2012), SGSY and poverty alleviation: A case study of Bongaon block of 24 pgs. (N), W.B, paper presented in international conference on Microfinance and Financial Inclusion in Developing Economies organized by Vidyasagar University
71. Sinha F. (2005), Access, Use and Contribution of Microfinance in India, EPW, vol-XL, no 17, April 23, 2005
72. Smith. R.(2006), The Changing Face Of Microfinance in India: The cost and benefits of transforming from an NGO to non-bank financial company, Master of Arts and diplomacy thesis, The Fletcher School, Tufts University
73. Sriram.M.S & Upadhyay. R. (2002),The Transformation of Microfinance in India: Experiences, Options and Future, paper presented at the SIDTI Workshop held at Indian School of Business Campus, 12-14 December, 2002
74. Suja S.(2012), Women Empowerment Through Self Help Group- An Evaluative Study, Sona Global Management Review, vol-6,Issue-3, May, 2012
75. Swain.R.B.& Wallentin.F.Y. (2007), Does Microfinance Empower Women? Evidence from Self Help Group in India, Papers in the Working Paper Series are published on internet in PDF formats.Download from <http://www.nek.uu.se> or from S-WoPEC <http://swopec.hhs.se/>
76. Swaminathan M (2007), The Microcredit Alternative, EPW, vol-XLII, no 13, March 31, 2007.
77. Swin.R.B (2007): Can Microfinance Empower Women? Self-Help Groups in India, ADA Dialogue, May 2007 based on author's earlier work (Bali Swain 2006).
78. Swope T. (2005): Microfinance and Poverty Alleviation, partial fulfillment of the requirement of the 2005 Independent Study on Microfinance, Rollins Undergraduate Research journal, Volume-2, Issue-1
79. Umashankar D. (2006), Women's Empowerment: Effect of Participation in Self Help Groups, Dissertation Submitted in Partial Fulfilment of Requirements for the Post Graduate Programme in Public Policy and Management, IIM, Bangalore.
80. Westover J.(2008), The Record of Microfinance:TheEffectiveness/Ineffectiveness of MicrofinancePrograms as a Means of Alleviating Poverty, [Electronic Journal of Sociology \(2008\) ISSN: 1198 3655](#)