

**A Study on the Financial Inclusion of the Minority Women in
Rural Bengal through Self-Help Groups**

**Thesis Submitted for the Degree of Doctor of Philosophy
in
Commerce**

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2021

Acknowledgement

First of all I would like to thank the Almighty ALLAH the most beneficent and merciful for his uncountable blessings upon me.

I express profound gratitude and convey my special thanks to my supervisor, Dr. (CA) Sanjib Kumar Basu, Dean of Post Graduate and Research Department, St. Xavier's College (Autonomous) Kolkata, for his priceless guidance, academic and scholarly inputs and encouragement throughout the research work. This achievement was possible only because of the unconditional support provided by Sir. I would like to express my sincere thanks to Dr. Samrat Roy, PhD Coordinator, Research Department, St. Xavier's College (Autonomous) Kolkata, for his academic support and facilities provided to carry out my research work. I would like to express my sincere thanks to my Research Advisory Committee Experts (External) Dr. Uttam Dutta and Dr Sharmistha Banerjee and RAC member (Internal) Dr Amitava Roy for their valuable advice and support in many ways to carry out the research work.

I again owe a sincere debt of gratitude to Dr. Samrat Roy, Ph.D Coordinator, Research Department, St. Xavier's College (Autonomous) Kolkata, for his selfless help in analysis of the research work and expert advice to complete my thesis. I am grateful to the funding source, Swami Vivekananda Merit Cum Means Scholarship Scheme, that allowed me to pursue my Ph.D. programme without any financial hindrance. I am also very much thankful to Mr. Peter Tapan Ghosh for his support and decent gesture.

I cannot forget the contribution of the library staff for providing necessary research materials and assisting me in various ways. I also show a sense of gratitude to all non-teaching staff specially, Mr. Samuel Mitra, PhD Cell Staff, to support whenever is required. My sincere thanks are for all of them.

I would also like to thank Father Milton Costa for his kind and valuable suggestions.

I will be always thankful to my friend Ms. Uzma Khan, Ph.D Scholar, for her immense moral support and guidance. Her decent soft nature always inspires me.

I have not adequate words to express my profound gratitude to my mother, Mrs. Suraiya Parveen, which she has done throughout my life. Her undoubted love, support and belief in

me have encouraged me always to achieve any feat in my career. Once again, I express my special thanks with great honor and respect to my mother. Without her I am nothing.

I would like to place on record my infinite indebtedness to my brothers Mr. Anwar Jamal and Mr. Sarwar Kamal and sisters Mrs. Saba Parveen and Brother-in-Law, Mr. Saifi Azmi for their immense love and affections, priceless support and encouragement at every stage of my personal and academic life.

I want to convey my special thanks to my Father-in Law, Dr. Afzal Hussain Rizvi for his unconditional moral support and enlightening words. I must be thankful to my Mother-in-Law, Mrs. Ruksana Zafar Rizvi and Sister- in-Laws, Mrs. Sumaiya Abbas Sheikh (Reem) and Mrs. Kaikeshan Rizvi and Brother-in-Laws, Mr. Eqbal and Mr. Md Amir Rizvi for always boosting me for doing my research work.

I express gratefulness to all my relatives and friends who directly or indirectly supported me for my goodness. I would also like to thank my student Ms. Rukhsar Alam for being my right hand and a great support whenever I needed her.

Last but not the least, I would like to dedicate my thesis to my beloved Husband, Mr. Md Adil Rizvi. It is with his constant support, love and respect for my choice that I actually feel empowered and it is irony to some extent that as I feel empowered I could actually work upon my research on the empowerment of women.

Zeba Farheen

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Chapter 1

INTRODUCTION

1.1: BACKGROUND OF THE STUDY:

The concept of financial inclusion is not unique in India. Its positivity has widespread impact across the world. It can be traced back to the year 1904 when the Cooperative Movement took place in India. Cooperative banks, commercial banks and regional rural banks were chosen for the poverty alleviation programme. Also one of the main objectives of the nationalization of fourteen major commercial banks in 1969 and regional rural banks in 1975 was to increase the flow of credit to the poor population. The government launched various anti-poverty and wage employment programmes since the 6th Five Year Plan such as the Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Jawahar Rozgar Yojana (a merged form of NREP and DWRCA), Swamjayanti Gram Swarozgar Yojana (1999), Sampoorna Grameen Rozgar Yojana (2001), etc.

The development of a nation does not mean only the development of its infrastructure and technology, but also the development of its standard of living of each of the citizens. Therefore it is very important to ensure that the benefits of a nation's growth reach all the sections of the society. When the common people participate in the development process and have a good quality of life, i.e. food, cloth, house, health, education, employment, social and natural environment, then a nation will be called a more developed one.

1.1.1: Concept of Financial Inclusion:

Some of the definitions of financial inclusion are as follows:

Conventional institutional players by the process of **financial inclusion** safeguard access to suitable financial products and services needed by weaker sections and low income groups at an inexpensive cost in a fair and transparent manner.¹

Financial inclusion or inclusive financing in contrast to financial exclusion is the transfer of financial services at inexpensive costs to the underprivileged and low-income sections of the

¹ Source: Collection from the publication of Reserve Bank of India (RBI) (Sep 02, 2014)

society. Thus financial inclusion tries to guarantee that a range of appropriate financial services is available to every individual and facilitates them to understand and benefit from those services.²

Financial inclusion is defined as the impartiality of opportunities to access financial products and services at reasonable costs. With the process of financial inclusion individuals and businesses can easily have access to suitable, reasonable and timely financial products and services at inexpensive costs. These include loan, equity, banking and insurance products.³

Financial inclusion refers to efforts to make financial products and services inexpensive and reachable to all businesses and individuals, irrespective of their personal net worth or company size.⁴

Financial inclusion is defined as the method of contributing banking and financial keys and services to deprived section of the society without any form of discrimination.⁵

1.1.2. Objectives of Financial Inclusion:

Since the early 2000s, the term "Financial Inclusion" has received utmost importance and it is a right away interlinked to poverty in line with the World Bank as a climax of figuring out financial exclusion. The United Nations has defined the objectives of financial inclusion as follows:

- Access at a reasonable price for all households to a full range of financial services, such as payment and transfer services, savings or deposit services, credit and insurance.
- Sound and secure establishments governed by clear regulation and enterprise performance standards.

Other objectives of financial inclusion are as follows:

- Sustainability of Institutions dealing with financial inclusion, to make certain continuity and fact of investment. Competition to make sure preference and affordability for customers.

² Source: Collection from the publication of Reserve Bank of India (RBI) (Sep 04, 2008)

³ Source: (www.wikipedia.org): definition of Financial Inclusion

⁴ Source: (www.investopedia.com)

⁵ Source: (www.bankbazaar.com)

- Secure financial services such as loans, insurance, fund transfer services and payment services etc.
- Financial institutions take into account the necessities of the destitute individuals. These establishments need to have straight forward rules and guarantee to hold elevated expectations to its reality in the monetary business.
- Financial inclusion plans to improve financial literacy and monetary mindfulness in the country.
- It need to worldview and hold monetary manageability so that impeded individuals have an assurance of assets which they fight to have.
- It proposes to have different foundations that offer minimal effort monetary help all together that there is satisfactory contention so customers have a lot of substitutes to choose from. There are moderate financial alternatives inside the market. Nonetheless, the assortment of associations that offer more affordable financial products and administrations is entirely immaterial.
- It plans to increase cognizance about the advantages of financial services among the financially disadvantaged segments of the general public.
- The strategy of financial inclusion works toward creating financial products which are fitting for the less lucky individuals of the general public.
- Financial inclusion focuses to acquire digital economic solutions for the financially oppressed individuals of the country.
- It furthermore plans to get mobile banking or financial services to contact the least fortunate individuals living in incredibly distant districts of the country.

To bring in financial inclusion, there are many governmental and non-governmental organisations which have taken initiatives in this regard. These associations are focussed on upgrading the admittance to getting government-certify reports. Numerous needy individuals cannot open accounts or apply for an advance as they do not have any identity confirmation. There are such countless individuals who live in country territories or ancestral towns who do not have expertise about records like PAN, Aadhaar, Driver's License, or Electoral ID. Thus, they cannot benefit a significant number of the administrations offered by government or private organizations. They cannot benefit any type of appropriations given by the

government that they are really qualified for because of absence of these archives. In order to improve financial inclusion in the economy smart exertion by the government and monetary controllers is required (Arun & Kamath, 2015).

- It quests to offer tailor-made and modified economic elucidations to poor people according to their individual financial conditions, household requirements, income levels.

1.1.3. Benefits of Financial Inclusion:

The benefits of financial inclusion can be sub-divided into two sub-categories: macro level benefits and micro level benefits.

Major macro level benefits are:

- a) Better and higher productivity;
- b) Worldwide admiration and recognition;
- c) Probably growth in national income;
- d) Faster increase in the economic system;
- e) Reduction in income inequalities;
- f) Growth in employment and income generation;
- g) Help in more successful conveyance of subsidies;
- h) Beneficial in the execution of government managed retirement plans, for example, widow pensions, old-age pensions etc.; significant improvement breaking the barrier of location-specific and centres-specific development;
- i) Helpful in plugging the leakage through distribution channels;
- j) Instead of the indirect dissemination of subsidies it is helpful in direct distribution of subsidies by crediting the bank account of the directed beneficiary;
- k) Reduction in poverty.

Major micro-level benefits are:

- a) Smoothing consumption;
- b) Buffer in opposition to avoidable expenditure;

- c) Higher incomes;
- d) Growth in risk-taking ability;
- e) Enlarges livelihood opportunities;
- f) Rational usage of saving;
- g) Freedom from clutches of moneylenders;
- h) Protection of assets from major disruptions;
- i) Improved self-esteem and a sense of elevation;
- j) Saving of time in the collection of periodic social security payments by state and central governments.

1.1.4. Financial Inclusion in India:

In association with the National Bank for Agriculture and Rural Development, the UN focuses to bring financial inclusion of the poor by building up the reasonable financial products among them and expanding mindfulness on accessible economic contributions fortifying financial literacy, particularly among women. The UN's financial product is financed through the United Nations Development Program.

1.1.5. Financial Inclusion Schemes in India:

Since 1950s, one of the objectives of the Government of India was to extend the financial services to individuals who generally lack access to such services. In the mid-1950s to the late 1960s, the nationalization of banks came into picture, culminating in 1969 with the nationalization of 14 commercial banks, introducing banking facilities to those areas of the country which remained unreached and untouched. Financial inclusion promotes social change and alleviates poverty (Vashisht & Wadhwa, 2015).

In 1975, Regional Rural Banks (RRBs) were set up by the Government of India with efforts to particularly reach rural areas intending to meet complete demand within the rural economic system and the number of RRBs has considerably multiplied over the years. The term 'financial inclusion' was getting used within the Indian context by the early 2000's. In 2004 the Khan Commission, created by the Reserve Bank of India (RBI), laid out a chain of recommendations after investigating the state of financial inclusion in India. RBI Governor Y. Venugopal Reddy, conveyed issue which concerns the excluded population from the

formal financial system and advised banks to bring in financial inclusion as a part of their daily financial services. Together with the Government of India, RBI has endured in its efforts to broaden banking products, craft new policies and propose for financial inclusion.

Considerable progress has been made since the setup of financial inclusion as a concern for the GOI and RBI.

Mangalam, Puducherry turned into the first city in India wherein all families had been furnished with banking services. States or association domains including Puducherry, Himachal Pradesh and Kerala presented 100% financial inclusion in their regions. To open about 600 million new clients' accounts and administrate them through various channels by operating on IT is the vision of Indian Reserve Bank for 2020. But in rural areas, lack of education, absence of bank branches, low income and low investment funds keep on being an obstruction to financial inclusion in numerous states and there is inadequate legal and monetary framework.

With the end goal of financial inclusion, the Government of India has been presenting various outstanding plans. These plans expect to offer social security to the considerably less lucky segments of the general public. After various examination and arrangements by a few financial experts and policymakers, the public authority delivered plans focussing on financial inclusion. These plans have been dispatched over various years. A rundown of the financial inclusion plans in the nation are given beneath:

- a) Pradhan Mantri Jan Dhan Yojana (PMJDY)
- b) Stand Up India Scheme
- c) Pradhan Mantri Mudra Yojana (PMMY)
- d) Jeevan Suraksha Bandhan Yojana
- e) Credit Enhancement Guarantee Scheme (CEGS) for Scheduled Castes (SCs)
- f) Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- g) Sukanya Samriddhi Yojana
- h) Varishtha Pension Bima Yojana (VPBY)
- i) Atal Pension Yojana (APY)
- j) Pradhan Mantri Vaya Vandana Yojana (PMVVY)
- k) 11.Venture Capital Fund for Scheduled Castes under the Social Sector Initiatives

1.1.6. Goals of Financial Inclusion for Women Empowerment:

Financial Inclusion for women empowerment means to empower women by expanding monetary mindfulness among them. Women are additionally educated in straightforward strategies to set aside their cash for future purposes. They are given openness to different reasonable investment funds instruments. Such credit will help them fire up another independent venture undertaking or take an instructional class to apply for another occupation. This will even expand their monthly pay.

Financial inclusion is unmistakable in recognizing women as monetary administrator of a family. Financial inclusion accepts that women are more equipped for overseeing accounts adequately when contrasted with men of a house. Subsequently, financial inclusion targets women by supporting them begin with undertaking monetary administration. There are numerous houses where women are not allowed to be associated with taking care of money. They are constrained by their male partners and are approached to do just homely tasks.

Numerous traditionalist individuals in India accept that women are not equipped for overseeing account. With the assistance of monetary incorporation, the government along with non-governmental agencies, expect to wipe out this mindset. Financial inclusion is urging women to ingest greater work openings and be monetarily free. It furthermore clarifies that women need not rely upon men for funds. They likewise do not have to anticipate men's consent to do anything.

The idea of financial inclusion is to empower banks and other monetary foundations to help the unbanked segments of the general public. A significant number of these establishments are likewise focussing on making women monetarily autonomous. Numerous banks rate are sponsored or have limited financing costs to women.

Financial inclusion is likewise causing numerous women to get cell phones for their own utilization. In a few areas of the country, men had their own PDAs and women needed to depend upon those men. In the course of recent years, women have begun to claim cell phones and have begun to utilize them for work purposes, business purposes and monetary necessities. A large number of them have begun to use virtual methods of instalment and distinctive monetary tasks with the assistance of cell phones. This has streamlined and revived their exchanges.

1.1.7: Self-Help Group in Financial Inclusion:

NABARD's Development Policy Department defines Self-Help Group as "Voluntary organization of people operating within a framework of rules and regulations for common economic and social objectives with an approach of participatory decision-making and sharing of benefits in an equitable manner".

India's Self-Help Group (SHG) development has arisen as the world's biggest and successful network of community-based organizations (CBOs). It is dominantly a woman's development programme. As certain specialists have brought up, it is an advancement development by its own doing. The own advancement has end up being quite possibly the best destitution lightening and ladies strengthening programs. In 1992, the Self-Help Group-Bank Linkage Program (SBLP) began as an experimental run program and has created with fast walks throughout the long term. On the basis of the recommendation of the S. K. Kalia Committee the SBLP started with three different models.⁶

- Model I: This includes SHGs which are promoted, guided, and financed by banks.
- Model II: This includes SHGs which are promoted by NGOs/ Government agencies and financed by banks.
- Model III: This includes SHGs which are promoted by NGOs and financed by banks using NGOs/formal agencies as financial intermediaries.

Among all the models under SBLP, Model II has emerged as the most popular model.

The active participators in the SBLP have been the Commercial banks, co-operative banks and the regional rural banks.

1.1.8: Evolution of SHG Movement:

In the mid-80s, MYRADA and the Bhagavatula Charitable Trust of the Vishakhapatnam district in Andhra Pradesh started common investment funds and credit groups in provincial regions, generally among women. During the 90s, SHGs got noticeable all over the nation.

MYRADA was initially the abbreviation of the Mysore Resettlement and Development Agency, however the official name is currently MYRADA. It is an enormous NGO with 487

⁶ Source: www.indiamicrofinance.com

staff working straightforwardly with 1.5 million needy individuals. "Building needy individuals' foundations" is its short statement of purpose. It was an early advertiser of SHGs. Fifteen significant activities in three Indian states are overseen under this organization and has a significant contribution in three others, where it has backed staff to the public authority or behaviours standard preparing and visits. Its significant capacities are simply the advancement help liking gatherings; water, watershed and no man's land the board; local area the executives of sterilization and drinking water, lodging and natural surroundings; improvement of elementary school training; ranger service; microenterprise age; specialized abilities for school dropouts; safeguard medical care and a significant HIV/AIDS anticipation program. A microfinance institution (MFI) called Sanghamithra was established by MYRADA, which gives credits solely and straightforwardly to SHGs. It is also associated with bilateral and multilateral associations in Indonesia, East Timor, Vietnam, Myanmar, Cambodia, and Bangladesh, for advancing the self-help group programme.

The significant achievements in the development of the SHG in India can be understood as follows-

- a) NGOs promote women SHGs as an option in contrast to standard financial services at unreached fragments of society.
- b) NABARD takes the lead in partnering with NGOs to pilot SBLP.
- c) State Governments especially in the South play a proactive part in the advancement of SHGs incredibly.
- d) SHG-Bank linkage arrives at the size of over 1,000,000 banks connected SHGs.
- e) SHG Federations arise to support the SHG development and to offer some incentive added administrations.
- f) SHGs and SHG Federations are given broad acknowledgment to go about as executing specialists of different standard organizations like financial institutions, corporate areas, and government.

1.1.9: Challenges faced by the SHGs:

The SHG sector in all and SBLP specifically, has been confronting a few difficulties like skewed groupings, inconsistent development, strategy inconsistencies, and so on. To deliver such difficulties and to add to a sound, adjusted and feasible development of the SHG

network in the country, a National Network Enabling Self-Help Movement in India (ENABLE) was framed in the year 2007. Empowerment led to an extensive examination on the quality and manageability of SHGs in eight states in particular Andhra Pradesh, Assam, Bihar, Gujarat, Karnataka, Maharashtra, Rajasthan, and West Bengal.

1.2: RATIONALE OF THE STUDY:

1.2.1: Basis for the selection of the Research Topic:

The topic “A study on the Financial Inclusion of the Minority Women in Rural Bengal through Self-Help Groups” has been selected for research on the ground that the majority of the rural women have been participating in the SHGs but till now a significant portion of the population which includes minority groups especially women from Muslim community are financially excluded either due to unawareness or due to restrictions imposed upon them in their society.

1.2.2: Basis for the selection of the Area of Research:

It is observed from the review of the existing literature that many pieces of research on SHGs have already been done in the various states of India but a specific study on minority women SHGs in rural West Bengal has not been analysed yet. This study can play a significant role in identifying the problems faced by the minority women in rural West Bengal and towards the improvement of their quality of life through one of the wings of microfinance i.e. Self-Help Groups- Bank Linkage Programme (SHG-BLP).

1.2.3: Reasons for selecting SHG-BLP (SBLP) Model:

SBPL has been selected only because they have a huge potential with regards to women empowerment and this model has already proven to be the best initiative of NABARD to date. This model provides liberalization to women beneficiaries in many ways, making them self-independent and empowered. In other words, the SBLP Model has so far been the most preferred and viable model for financial inclusion.

1.3: REVIEW OF THE EXISTING LITERATURE:

An exhaustive review and study of related literature is a significant piece of examination work. The literature review is the composed and methodical synopsis of the examination

study that sums up the foundation and setting of the exploration region. It sums up, deciphers, and basically assesses existing writings to build up current information regarding a matter. It likewise shows the hole between the researcher's interest and information on the branch of knowledge. It checks that the work on the separate subject has not yet been finished. A researcher takes this gap and narrows down his/her research work to find out the exact objectives for the subject area of research. It is the outline of the research. The review of past studies provided valuable insights into the benefits and drawbacks associated with microfinance programmes. There is abundant literature in the field of microfinance both nationally and internationally.

Following research materials were analysed and reviewed thoroughly:

Nakini Bikkina (2017), in her study on “Women's Self Help Groups in the Sand Market”, has focussed on the Andhra Pradesh Government initiative for empowering women of DWCRA (Development of Women and Children in Rural Areas) by giving them a share in the earnings to balance the ecological limitations of indiscriminate mining of sand and to build the capacity of these SHGs through the mining of sand which was earlier in the hands of the mafia.

A. Hannan (2017), in his study, ‘Study of the Financial Problems of Selected Gram Panchayats in the District of 24 Parganas (NORTH), West Bengal’ evaluated how effectively the entrusted financial resources have been utilized by the Gram Panchayats and found that the main idea of budgeting is to get the legal sanction of financial planning but there is no efficient utilization of finance.

Sharma and Shreya (2016), in their study, “Revitalizing the Self Help Group Movement in India” evaluated that SHG-BPL Model is not just a financial service delivery approach to reach poor households, but a huge social mobilization tool for riding multiple layers of suitable non-financial services at low cost.

Uma Devi and Navasaiah (2016), in their study, “Women Empowerment through SHG's – an Empirical Study” in Kurnool district of Andhra Pradesh, analysed the socio-economic conditions of SHG's members and the impact of SHG's on women empowerment in Kurnool district of Andhra Pradesh and researched about how SHG's are the best econometric tool for poverty alleviation and employment generation.

Asha, Kumar, Agarwal (2016), in their study “A contemporary study of Microfinance” discussed the success story of Md. Yunus and how he faced the challenges of discovering a new concept of micro-finance. The paper also discusses the challenges faced for delivery of micro-finance which are: financial illiteracy, deepening of outreach, the problem of multiple lending, high NPAs in the sector, dropouts and migration of group members and also studied about the remedies to overcome these challenges.

S. Prakash (2016), in his study ‘Measuring Financial Sustainability of Microfinance Institutions in India’, examined the long-term trend in the microfinance industry of India for the period of 2005-2013 by studying the variables which impact financial sustainability such as ROA, ROE, operational self-sufficiency, etc., which showed that the microfinance industry has grown during the years but during 2010-11 majority of MFIs declined due to the Andhra Pradesh crisis.

A. Khan (2016), in his study, ‘Impact of Microfinance on Rural Development in UP with special reference to Aligarh District since 2007’, examined the impact of microfinance on rural development in Aligarh District regarding Self- Help Groups (SHGs) and found that there is significant contribution of SHGs in alleviating poverty and empowering women participants.

S. Nasir (2016), in his study, ‘Role of Microfinance Institutions in the Socio-Economic Development of India: A case study of UP’, examined the impact of the services of MFIs on poverty alleviation, employment generation and women empowerment among the participants and found that microfinance helped the women participants to become economically independent and empowers them with greater self-esteem and self-confidence.

R. Ajwani Ramchandani (2015), in his study, ‘Role of Microfinance in Women Empowerment: A Comparative Study of Rural and Urban Groups’ studied the status of empowerment of women beneficiaries after access to microfinance and concluded that unlike Joint Liability Group (JLG) Model (Joint Liability Group is a lending model wherein a small group of people (usually five) take loans for business or any other income accelerating activity by forming a group and guarantee each other’s loans)⁷, the members of the SHG Model were able to reap the award of entrepreneurship through a variety of activities and

⁷ Source: www.finopaytech.com

were able to bring more empowerment among the beneficiaries. JLG Model on the other hand is relatively less versatile.

S. Rani (2015), in her study, 'Financial Sustainability of Microfinance Institutions: An Empirical Analysis', studied about the efficiency of resource allocation of selected Microfinance Institutions operating in India and concluded that MFIs are a very beneficial mechanism for exclusion of difficulties of poverty and motivational tool for small businesses in developing countries.

Tripathy (2015), in his Study, "Socio-Economic Profile of SHGS on Women Empowerment: Case Study of three SHGS in Sambalpur District of Odisha, India", studied that most women realised that they are more respected in their own families and society as well after they have joined SHGs. Their family in turn supports them and their contribution to the family is valued, leading to their empowerment.

Majumdar (2015), in his study, 'An Empirical study on the role of the SHGs in Economic Empowerment of women in the Sundarbans area of 24 Parganas (North) District, West Bengal', examined the degree of performance and role of the women-run SHGs under Large Sized Multipurpose Cooperative Societies (LAMPS) in the Sandeshkhali-I and Sandeshkhali-II blocks of the Sundarbans area in the North 24 Parganas and found that the region has a considerable growth in socio-economic-cultural empowerment of the tribal women but more financial inclusion is required for their sustainable growth and empowerment. They need more assistance to get financially empowered.

Priyanka Chawla (2014), in her study, 'A Study of Self-Employment Opportunities through Microfinance', analysed the measurement of the effectiveness of microfinance in generating self-employment opportunities and found that almost 90% of microfinance users agree that the self-employment opportunities have increased after joining microfinance programme, about 80% of microfinance users agree with the statement that microfinance has led to social and political empowerment after joining microfinance programme and about 87% of microfinance users agree with the statement that microfinance has reduced unemployment situation.

Anindita Kar (2014), in her study, 'A Critical Study on the Role of Microfinance in Poverty Alleviation in West Bengal', measured the extent to which microfinance has been able to

help the poor in their financial well-being and revealed that overall there had been a positive influence of microfinance over the participants in comparison to non-participants.

B. Biswas (2014), in his study ‘Social Performance Appraisal of Microfinance Institutions- A Study of Selected Institutions in West Bengal’, analysed the social performance management system of 10 Microfinance Institutions of 10 districts of West Bengal and found that there is need for more outreach of financial services to the poorest of the poor. The MFIs should focus more on the fulfilment of their social goals in the same way as they focus on their financial goals. It was concluded that if social performance in MFIs is ensured, the poor will be more benefitted.

S. Chaudhuri (2014), in her study, ‘Role of Micro-insurance in Protecting Low-Income People: A Study of the Performance of some selected Micro-insurance Organisations in West Bengal’, examined the nature and extent of risks that low-income people face and assessed whether there are appropriate micro-insurance products for the low-income people and found that meaningful guidelines of the MFIs is needed as microfinance business in the country is not adequately regulated. Such regulation is not only to stimulate microfinance action in the country but also to support the linking of micro-insurance with microfinance. It was found that majority of the patrons are ready to pay a higher premium for life insurance as a form of investment when it compensates for greater interests and benefits.

Ranjula Bali Swain, Fan Yang Wallentin (2014), in their study, ‘The Impact of Microfinance on Factors Empowering Women: Differences in Regional and Delivery Mechanisms in India’s SHG Programme’ investigated about the impact of microfinance on empowering women in India through SHGs and concluded that in the southern states of India, economic factors have a significant impact in empowering women whereas in other states, freedom to take decisions on behalf of their families, networking and political participation showed significant connexion on women empowerment.

N. Islam (2013), in his study, ‘Performance Evaluation of Microfinance TRYSEM SGSY in Uttar Pradesh’, evaluated the performance of SGSY in Uttar Pradesh and found that there is tremendous growth in the performance evaluation of TRYSEM in the districts of Uttar Pradesh and more monitoring is required to maximize the performance of training of the Rural Youth For Self-Employment (TRYSEM), Development of Women and Children in

Rural Area (DWCRA), Supply of Improved Tool-Kits to Rural Artisans (SITRA) in the region.

B. S. Catherine (2013), in her study, ‘Social Performance Management and Growth of Select Microfinance Institutions (MFIs) in Tamil Nadu and their impact on the Self-Help Groups (SHGs)’, analyzed the financial and social performance of the selected MFIs and its impact of profiles of MFIs and SHGs on Member Empowerment Perception and concluded that there is a significant difference in Group cohesiveness factor, Group skills factor, Managerial well-being factor and Socio-Economic well-being factor between groups of each profile of beneficiaries, loan, financial performance, financial sustainability and social performance of MFIs.

S. Sengupta (2012), in his study, ‘The Role of Self Help Group in the Economic Empowerment of Backward Classes of a people-A case study of Hoogly and Burdwan District of West Bengal’, examined the role of SHGs in bringing about the socio-economic empowerment of the people involved in the SHG and found that the administrative authorities such as District Rural Development Cell (DRDC), Central cooperative banks and NGOs have taken a pivotal role in the formation and regulation of the functioning of SHGs.

G. Chandrakantbhai (2011), in his study, ‘A Comparative Study of Selected Microfinance Institution in Gujarat’, analysed the growth and performance of Microfinance institutions in Gujarat and concluded that MFI is fruitful in combating poverty and its goal should be focussed on financial sustainability. A good Management Information System (MIS) is needed for monitoring and decision making.

M. Chakrabarti (2008), in his study, ‘A Study of the Role of Regional Rural Banks (RRBs) in West Bengal’, discussed on the genesis and development of Regional Rural Banks (RRBs) in India and observed that the profitability and viability position of relatively old RRBs in West Bengal is very pathetic as compared to RRBs established after 1977 e.g. Gaur Grameen Bank, Mallabhum Grameen Bank, Mayrakshi Grameen Bank, and UBKGB. It is encouraging to note that most of the RRBs in West Bengal established after 1977, namely, Howrah GB, Bandhaman GB, and Murshidabad GB are comparatively more viable than the others. It was observed that the customer-coverage was centered around very few villages. Therefore, the regional rural banking culture should be nourished and properly maintained.

Mahapatra, et al. (2008) explains in their paper entitled “Micro-finance and its role in India” that through dependence on the financial institutions, the progress of microfinance institutions is noteworthy. It has been found that there is absence of regulatory control in India and interference of political sensitivity in the microfinance organizations. Finally the author has concluded that there is no perfect or straight path for microfinance institutions to mainstream in India.

Komera (2008) in his study entitled “Provision Of Microfinance Services: A Comparative Study of SHG versus Grameen Group Models” based on primary data from Andhra Pradesh found that in terms of its financing for asset creation and working capital generation Grameen group model seems to work more efficiently. But the Self-Help Group model has been found to be contributing to both income and employment levels by financing, solely for the working capital generation. In turn, it is found that the income inequalities among the beneficiaries of the Grameen group model has been reduced in comparison to that of the SHG model.

Arun, et al. (2008) in their research paper “Microfinance – A Way Forward” studied that for elevating the prospects of low-income households to accomplish their goals in trade and commerce, income and expenditure, health and education and other areas, microfinance is seen as a set of financial services offered to them for the said purposes. It is not a kind of magic bullet that robotically lifts poor people out of poverty through its services but step by step process which enable them to fight poverty. Microfinance is specially known for alleviating poverty.

Singh (2009) in his study entitled “Microfinance Practices in India: An Overview” examines that since a number of commercial banks have shown interest in this area, microfinance can certainly be sustained in the long run in a profitable manner. The changing face of microfinance in India has all the earmarks of being positive as far as the capacity to pull in more funds. At the end, the researcher concluded that microfinance remains a powerful tool for socio-economic development.

Lokhande (2009) in his paper, "Microfinance Initiatives in India", explained about the benefits and importance of microfinance programme and its potential to contribute in Indian economy for bolstering micro entrepreneurial activities. There is a need of improving the quality in terms of its functioning to enrich the lives of poorest of the poor in context of globalized socio-economic environment. It has been found that about 90% of the total groups

comprised of women self-help groups. These groups have to struggle with problems such as indifferent attitude of banking staffs, manipulation and mistreatment, promoting NGOs, lack of marketing of their products and services.

Singh (2009) in his paper, "Microfinance - An Innovation in Rural Credit System" evaluated that more than two third of the linked SHG were from southern states comprising of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu in March 2001. The portion of southern region has descended continuously throughout the long term yet is still at 44%. A few states with high level of neediness, for example, Uttar Pradesh and Bihar have shown terrible poverty under this connected program. At last it has been reasoned that the part of microfinance institutions is vital in alleviating poverty and rural development.

N. Sarangi (2007), in his study, 'Microfinance and the Rural Poor: A Study of Group-Based Credit Programmes in Madhya Pradesh, India', examined with the help of field-work, based on a comprehensive quantitative as well as qualitative evaluation of the three most popular microfinance programmes in India, namely, Swarnajayanti Gram Swarozgar Yojana (SGSY), NABARD's SHG Bank Linkage Programme, particularly the second model in which a facilitator promotes the SHGs (PRADAN in the present study), and the World Bank promoted SWASHAKTI SHG programme with participation of state government and local community level organizations and results showed a significant impact of SHG programme which increased the income of the household. The descriptive analysis of the programmes shows that the levels of group action and group performance are higher for the SHGs facilitated by PRADAN compared to those of SWASHAKTI. The SHGs under the SGSY are the lowest in doing any group activity.

S. Raj (2007), in his study, 'The Role of State in the Provisioning of Rural Credit in the Era of Liberalisation: A Study of Regional Rural Banks and Microcredit Self- Help Groups in Karnataka' examined the formal credit supply system in rural areas, in particular, the role of commercial banks based on the available secondary data and found that the supply of rural credit is inadequate in rural areas and multiple evidence support it. Microcredit self-help groups can never match the spread and scale of formal institutions like Regional Rural Banks (RRBs). Also, the formal institutions perform an important function of mobilizing deposits, which cannot be performed by the Microcredit Self-Help Groups.

K. Erland Berglund (2007), in his study ‘The Effect of Microfinance on the Empowerment of Women and its Societal Consequences’ studied about the SHGs in Andhra Pradesh and how women acquired empowerment with the help of DWCRA Development Model. The result showed that some women could be empowered through SHGs concerning increased mobility, decision making, gained knowledge of economic and social situations, voting independently and contesting in elections. The results also showed that only a portion of SHGs enjoyed these freedoms.

Guha (2007), in his work "Impact of competition on Microfinance Beneficiaries: Evidence from India." tried to analyse the impact of an enhanced competition among microfinance institutions on the decision of delaying the repayment by their customers. The author found that due to competition among the microfinance institutions in India, the microfinance beneficiaries have access to more than one source of credit and other financial products such as insurance and savings. but their income has not been raised enough to maintain a decent life. Though, microfinance has emerged as a poverty alleviation instrument but in the second stage of its development it has increased the indebtedness of a section of recipients.

D. P. Basu (2007), in his study, “Microfinance and Women Empowerment: An Empirical Study with special reference to West Bengal”, tried to endeavour to concentrate how a woman's propensity to put resources into more secure venture tasks can be connected to her craving to bring her position up in the families. Notwithstanding the undertaking decision, strengthening of women is inspected regarding control of investment funds, control of income, power over credits, authority over buying limit and family arranging in some example family in Hooghly area of West Bengal.

D. Rajasekhar, R. Manjula, Suchitra J. Y (2006), in their study, ‘Can Microfinance Promote Livelihoods and Reduce Vulnerability among Adivasis? A Study of some NGO Interventions from Karnataka and Tamil Nadu’ studied about the impact of SHGs on Adivasis from Karnataka and Tamil Nadu and found that although they have been promoted through NGOs and encouraged to join SHGs, save small earnings and take credit for different purposes, the impact is yet to be recognized because they lack in social security to meet their emergency needs.

Yunus (2004) in a study, “Grameen Bank, Micro Credit and Millennium Development Goals”, explained that it is the Grameen Bank of Bangladesh that pioneered the evolution of

the ideas and practice of micro credit. In Bangladesh it was found that since past years there has been a tremendous growth of micro-credit programmes, which provides a number of services to meet the socio-economic needs of people, especially poor women.

Rao (2004) explained in his article on “Regulation of MFIs” that Private MFIs in India, excepting few, are still baby bird and are therefore unregulated. In terms of geographical spread, their outreach is uneven and irregular. They serve micro finance clients with varying quality and practicing different operating models. Also, it has been suggested that regulatory framework should be necessary for every institution that provide microfinance services.

Malhotra (2004) stated in his paper "Micro Finance Programs for Women Empowerment" that the micro-finance programs are planned to build woman's pay level and authority over pay prompting better degrees of monetary freedom. They encourage women get to organizations and markets, data and opportunities for advancement of other social and political jobs. They also boost their income and family welfare and build up the confidence into them to participate in household decision making in different internal and external issues.

Morduch, et al. (2003) in their study “Microfinance: analytical issues for India” assessed that the microfinance movement is doing well for the betterment of poor in terms of income, savings, credit requirements and other financial services. The author suggested that microfinance institutions in India must reach to their clients with more innovative products on a massive scale like in Bangladesh and Indonesia. In this way they capture the larger section of poor and bring them towards the decent living.

Md. Islam (2002), in his study, ‘Impact of Regional Rural Banks on Rural Development- A case study of Sitapur District’, inspected the issues of country improvement and checked on the foundation of Regional Rural Banks (RRBs) and government endeavours in their turn of events and reasoned that the expense of the undertaking ought to be assessed prior to authorizing credit to keep away from over and under account to the venture and appropriate remittance be given to meet the expense of social commitments while assessing their reimbursing limit. 'Unstable Loan' ought to likewise be made accessible by the banks to every one of those country helpless whose pay is beneath Rs. 50 every day. It could be useful to such individuals. A course of action of additional advances for item and creature farming offices is the prompt need of landless workers.

Usman (2001), in his study 'Efficiency analysis of Microfinance Institutions in Pakistan', inferred that a microfinance organization is supposed to be monetarily feasible on the off chance that it without the utilization of sponsorships, awards or other concessional assets, can productively give money to microenterprises on a satisfactory scale.

A. Ahmad (2000), in his study, 'Role of Financial Incentives in the Development of Entrepreneurship in Backward Region-A Study regarding Varanasi District, followed out the job of State Financial Corporation in India for the pioneering improvement and perceived that business is perhaps the most basic variables influencing the monetary advancement of a country. The Government has additionally broadened infrastructural offices at one spot as modern homes for the advancement of business venture in the little area.

Karmakar (1999), in his study "Rural credit and Self-Help Groups: Microfinance needs and concepts in India", analyses the common credit conveyance framework in India with extraordinary reference to the credit prerequisites of the needy individuals. He clarifies the significance of the micro-credit needs for tribal women in rural regions and the micro enterprises in the non-agricultural sector in Orissa. It has been concluded by the author that the microcredit approach through self-help groups is the most astounding instrument to convey credit to the rural poor.

D. Kumar (1998), in his study, 'Role of Voluntary Organisations in Rural Development and Community Empowerment: A Comparative Sociological Study of Selected NGOs', studied about the role of Voluntary Organisations in Rural Development in India with special reference to community participation and community empowerment and concluded that the existing approach to rural development demands for immediate intervention to adopt a more suitable approach, which has a greater scope for community participation and community empowerment. Along with other development needs of rural India, in the case of water management and conservation also large-scale dams and major irrigation projects can be replaced by micro watershed development projects to suit the local needs and resources. The voluntary organizations can play a very specialized role in rural development provided they adopt an appropriate strategy and complementary support from the government.

A. Hafeez (1997), in his study, 'An Evaluation of the Performance of Regional Rural Banks in the Rural Development of Agra Region' evaluated the performance of RRBs in the Agra Region and dig out the problems in disseminating loans and concluded that the most

noteworthy difficulty before RRBs in the region is the retrieval performance of loan which is far-off from acceptability.

T. Akhtar (1992), in his study ‘The Role of Financial Institutions in the Promotion of Entrepreneurship among Backward Communities’, evaluated the performance of Financial Institutions in the development of Entrepreneurs of Backward Communities and concluded that most of the businesspersons have been dependent upon their own capitals. The business undertakings are limited to some castes of backward societies. The role of Financial Institutions is not adequate in the upgradation of entrepreneurship among backward communities. These organisations should relax the terms and conditions for creating financial aid to businesspersons of such retrograde communities.

1.4. RESEARCH GAP:

Based on the review of existing literature, it can be stated that a good number of research work have considered microfinance and its impact on the socio-economic development of the beneficiaries. However, certain areas remain untouched such as the impact of microfinance particularly SHGs on women empowerment, savings, health, the impact of microfinance on minority communities in West Bengal, etc. This study has tried to capture some of these untouched areas such as the empowerment of minority women and their status, particularly in rural West Bengal. The salient features of this study are:

- a) This study tries to assess the status of minority women in rural West Bengal and tries to identify how they have been benefitted financially through SHGs and how far they have been socially, economically and politically empowered.
- b) The majority of the studies do not highlight the minority group of women and their financial inclusion through SHGs to bring changes to their socio-economic development in rural West Bengal.
- c) Another unique aspect of this study is that it includes Self-Help Groups-Bank Linkage Programme (SBLP) Model taking only minority women beneficiaries.
- d) There are very few studies that are based upon primary data on SHGs collected from the state of West Bengal. This study attempts to highlight the situation prevailing at the grass-root level and covers the beneficiaries especially minority women from rural West Bengal.

e) There is a need to study the best practices of sustainable SHGs and to suggest policy recommendations for SHGs and its federations which are powerful tools for initiating change at the socio-economic level due to a huge membership base.

1.5. OBJECTIVES OF THE STUDY:

The objectives of the study can be outlined as under:

1. To examine the conceptual framework of existing models in the financial inclusion process in India, more particularly in rural West Bengal.
2. To find out the status of the minority women in rural West Bengal who are financially included and to assess as to whether they have been socially, politically and economically empowered or not through the process.
3. To analyse the contribution of SHGs in the empowerment of the minority women in general and to investigate the impact of SHGs in the empowerment process in the sample area in particular.
4. To identify the status of the minority women who are financially excluded and to find out the reason of being financially excluded.
5. To suggest suitable policy measures so that a number of minority women in rural West Bengal can be financially included and empowered.

1.6. HYPOTHESES FORMULATED:

Based on the objectives of the study, the following are the eight hypotheses to be tested:

Hypothesis -1

Null Hypothesis (Ho): There is no significant impact of the SHGs on economic empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on economic empowerment among the participants.

Ho: There is no significant impact of income on economic empowerment among the participants.

Ho: There is no significant impact on the number of years in SHGs on economic empowerment among the participants.

Ho: There is no significant impact of religion on economic empowerment among the participants.

Ho: There is no significant impact of marital status on economic empowerment among the participants.

Ho: There is no significant impact of education on economic empowerment among the participants.

Ho: There is no significant impact of training for skill development on economic empowerment among the participants.

Hypothesis -2

Null Hypothesis (Ho): There is no significant impact of the SHGs on socio-economic empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on socio-economic empowerment among the participants.

Ho: There is no significant impact of income on socio-economic empowerment among the participants.

Ho: There is no significant impact of the number of years in SHGs on socio-economic empowerment among the participants.

Ho: There is no significant impact of religion on socio-economic empowerment among the participants.

Ho: There is no significant impact of marital status on socio-economic empowerment among the participants.

Ho: There is no significant impact of education on socio-economic empowerment among the participants.

Ho: There is no significant impact of training for skill development on socio-economic empowerment among the participants.

Hypothesis -3

Null Hypothesis (Ho): There is no significant impact of the SHGs on political empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on political empowerment among the participants.

Ho: There is no significant impact of income on political empowerment among the participants.

Ho: There is no significant impact of the number of years in SHGs on political empowerment among the participants.

Ho: There is no significant impact of religion on political empowerment among the participants.

Ho: There is no significant impact of marital status on political empowerment among the participants.

Ho: There is no significant impact of education on political empowerment among the participants.

Ho: There is no significant impact of training for skill development on political empowerment among the participants.

Hypothesis -4

Null Hypothesis (Ho): There is no significant impact of the SHGs on socio-cultural empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on socio-cultural empowerment among the participants.

Ho: There is no significant impact of income on socio-cultural empowerment among the participants.

Ho: There is no significant impact of the number of years in SHGs on socio-cultural empowerment among the participants.

Ho: There is no significant impact of religion on socio-cultural empowerment among the participants.

Ho: There is no significant impact of marital status on socio-cultural empowerment among the participants.

Ho: There is no significant impact of education on socio-cultural empowerment among the participants.

Ho: There is no significant impact of training for skill development on socio-cultural empowerment among the participants.

Hypothesis -5

Null Hypothesis (Ho): There is no significant impact of the SHGs on interpersonal empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on interpersonal empowerment among the participants.

Ho: There is no significant impact of income on interpersonal empowerment among the participants.

Ho: There is no significant impact of the number of years in SHGs on interpersonal empowerment among the participants.

Ho: There is no significant impact of religion on interpersonal empowerment among the participants.

Ho: There is no significant impact of marital status on interpersonal empowerment among the participants.

Ho: There is no significant impact of education on interpersonal empowerment among the participants.

Ho: There is no significant impact of training for skill development on interpersonal empowerment among the participants.

Hypotheses -6

Null Hypothesis (Ho): There is no significant impact of the SHGs on legal empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on legal empowerment among the participants.

Ho: There is no significant impact of income on legal empowerment among the participants.

Ho: There is no significant impact of the number of years in SHGs on legal empowerment among the participants.

Ho: There is no significant impact of religion on legal empowerment among the participants.

Ho: There is no significant impact of marital status on legal empowerment among the participants.

Ho: There is no significant impact of education on legal empowerment among the participants.

Ho: There is no significant impact of training for skill development on legal empowerment among the participants.

Hypothesis -7

Null Hypothesis (Ho): There is no significant impact of the SHGs on psychological empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on psychological empowerment among the participants.

Ho: There is no significant impact of income on psychological empowerment among the participants.

Ho: There is no significant impact on the number of years in SHGs on psychological empowerment among the participants.

Ho: There is no significant impact of religion on psychological empowerment among the participants.

Ho: There is no significant impact of marital status on psychological empowerment among the participants.

Ho: There is no significant impact of education on psychological empowerment among the participants.

Ho: There is no significant impact of training for skill development on psychological empowerment among the participants.

Hypothesis -8

Null Hypothesis (Ho): There is no significant impact of the SHGs on Women Empowerment among the participants.

1.7. RESEARCH METHODOLOGY:

The research methodology is an intellectual human activity used in the investigation of something and also deals specifically with the manner in which data is collected, analysed, and interpreted. Therefore, this section portrays how the research is carried out in this case in terms of the research design adopted, data collection methods followed, sampling design technique and research instrument used, processing of data, and analysis thereof. For this research study, 300 Self-Help Groups participants have been selected based on purposive sampling method which is discussed in detail below. The participants are the members of SHGs who have been benefitted from the Self-Help Group-Bank Linkage Programme (SBLP) Model and have received microfinance services.

1.7.1. Research Area:

This study is confined to the minority women in rural West Bengal who are financially included through SHGs and also those minority women in rural West Bengal who are excluded from the financial inclusion system either due to their unawareness or various other restrictions or they may not be willing to participate in the SHG movement.

1.7.2. Research Questions:

The following research questions may come out in the process of the research study, which is to be resolved through this work:

1. What initiations have been taken by the Government concerning the financial inclusion of minority women?
2. What are the motivating factors behind taking up of SBLP Model by the minority women for their socio-economic development?
3. What are the reasons responsible for restricting them to participate in SHGs?
4. How and to what extent SHGs have given them benefits and in what ways?
5. Besides SBLP services bolstering them in their socio-economic development, what are the interpersonal, socio-cultural, and psychological reasons which need attention for their effective empowerment?
6. What is their level of satisfaction with the SBLP and financial services been provided to them?

1.7.3. Research Design:

The research work has been completed based on both primary and secondary data. It is based upon non-experimental research design. The primary data has been collected based on a structured questionnaire. The survey is based on some of the SHGs, sponsored by Swarnajayanti Gram Swarozgar Yojana (SGSY) (now National Rural Livelihood Mission (NRLM) with effect from 1st April 2013), from the selected districts of rural West Bengal, based on purposive sampling method. Personal interviews have also been conducted as part of the process of collecting data for this study. Different statistical tools have been applied to analyse the numerical data, such as Cronbach's Alpha test, Shapiro's Wilk test and Multinomial Logistic Regression analysis using SPSS software. In this research work,

majority of the study is based upon primary data while minority of it is dependent upon secondary data. Although the result of this study is highly dependent upon the primary source, yet there is a need to understand the concepts, definitions, theories, and other numerical data and for this purpose secondary data have also been consulted.

Several books, research literature, articles, journals, thesis and data from NABARD, NRLM, SIDBI, SGSY and RBI, etc. have been considered as the secondary source.

1.7.4. Sampling Design and Techniques:

The population from which the sample was drawn for the study are the minority women participants of SHGs in the selected districts of West Bengal. This study is based on descriptive research and based on the collection of data through purposive sampling method. For determining sample size, Cochran's formula has been used.

1.7.5. Selection of the Districts:

The study is based on primary data which was collected from the minority women SHGs of rural West Bengal. The administrative division of West Bengal is into 23 Districts. To collect the primary data, a multi-stage purposive sampling method is used. In the first stage, the researcher consulted with the officials of the National Rural Livelihood Mission (NRLM) of Panchayat and Rural Development Department (PRDD) and the officer-in-charge suggested selecting two districts each from northern, central, and southern regions of West Bengal so that the entire West Bengal scenario can be captured. Out of 23 districts, Jalpaiguri and Darjeeling Districts from the northern part, Malda and Murshidabad Districts from the central part, and North 24 Parganas and South 24 Parganas Districts from the southern part were taken as sample districts. These six districts are situated in the different parts of the state and have their own identities in terms of culture and traditions. These districts differ with each other in diversification like the people in the north of West Bengal differ from the people in the south of West Bengal in terms of culture and traditions. The socio-economic conditions of the districts also differ from each other. The official of PRDD also suggested visiting 1 district for two days only, covering 6 districts in twelve days. Two districts each from northern, central, and southern regions of West Bengal and a total twelve-days to cover these 6 districts was suggested by PRDD in March 2018, keeping in mind, the official hours, availability of SHGs members, availability of the concerned officials of each District, the period to collect the data according to the plan of work, the upcoming elections in April 2018

when the gateway to all the concerned district and block offices would be closed till June 2018, and later rainy season would start, when visiting such remote areas would be a great difficulty for the researcher.

1.7.6. Selection of Blocks:

In the second stage, the researcher contacted the District Rural Development Cell (DRDC) of each selected district and proposed two blocks from each district but taking into account twelve days to cover all the 6 districts (two days for each district), the Project Director (PD) of different districts suggested visiting one block each from six selected districts. Therefore, they suggested selecting Rajganj Block from Jalpaiguri, Kalimpong 1 Block from Darjeeling, Old Malda Block from Malda, Bhagwangola 2 Block from Murshidabad, Barasat 1 Block from North 24 Parganas, and Canning 1 Block from South 24 Parganas.

1.7.7. Selection of Gram Panchayats:

In the third stage, for the selection of Gram Panchayats (GPs) from each selected block, the officials of the (Block Development Office) according to their judgment and expertise, suggested visiting those Gram Panchayats (GPs) where the minority population is more as per the records available to them in the office. Accordingly, Kotra GP for Barasat 1 Block and Hatpukuria GP for Canning 1 Block, Baligram GP for Bhagwangola 2 Block, Jatradanga GP for Old Malda Block, Panikouri GP for Jalpaiguri Block and Bhalokhop GP, and Doctor Graham South GP for Kalimpong 1 Block were selected based on the requirement of the study to cover maximum minority population in the respective blocks.

1.7.8. Selection of Sample:

In the fourth stage, the Women Development Officer of the selected Blocks suggested selecting 10 SHGs from each Gram Panchayats. From each SHG, five members were taken for this survey. This was required from the part of the BDO officials because they would be able to make arrangements for 25 participants at a time for 2 to 3 hours for better interaction with them. Keeping in mind that they are working women and manage both household and business work together, their appointment was taken for 2 to 3 hours only. So in this way, they have arranged 50 participants for two consecutive days. In this way, a total of 300 (6 Blocks x 10 SHGs x 5 members) participants were taken as the total sample for the survey.

1.8. CHAPTERISATION:

The thesis has been developed by dividing it into six chapters.

Chapter 1: An introduction to the topic and review of existing literature related to the research topic and discussions on various aspects of financial inclusion such as its objectives, impacts, benefits, its role in balancing the economic condition of the poor, the social and financial objectives, the rationale of the study, review of the literature, objectives of the study, etc. have been included in this chapter.

Chapter 2: This chapter has discussed the conceptual framework of Microfinance and Self-Help Groups along with a brief profile of minority women in rural Bengal.

Chapter 3: Data relating to the collection of facts and figures including primary data and secondary data have been accommodated in this chapter.

Chapter 4: The analysis and interpretation of the collected data have been shown in this chapter.

Chapter 5: Observations from this data have been highlighted in this chapter.

Chapter 6: The last chapter covers conclusions and recommendations from the study.

1.9. CONCLUSION:

The study will present a survey regarding the minority women in rural Bengal who are financially excluded and included. The study will show the extent and impact of financial inclusion on minority women in rural Bengal. It will also show how minority women are engaged in Self Help Groups and to what extent they are being benefited socio-economically or in other aspects. The study will also depict the level of success of Self Help Groups and the extent of empowerment of minority women economically or otherwise and in what ways financially excluded minority women can be brought up to participate in SHGs for their empowerment as well.

Chapter 2

CONCEPTUAL FRAMEWORK OF THE STUDY

In this chapter, there are two sections. In the first section, the title of the study is discussed thoroughly. In the second section, brief profile of the minority women in rural West Bengal is discussed.

The title of the study “A Study on the Financial Inclusion of the Minority Women in Rural Bengal through Self- Help Groups (SHGs)” has three dimensions i.e. Financial Inclusion, Minority Women and Self-Help Groups. These three dimensions need a thorough explanation and understanding before going into in depth analysis of data collection, collected through the process of the research study. To explore into this research work in a better way, it is important to have diverse knowledge of these three dimensions first. Therefore, in this chapter, firstly, Financial Inclusion is defined followed by its tool i.e. Microfinance and its overview, secondly, the term ‘Minority Women’ is explained with respect to India and thirdly, one of the wings of Microfinance i.e. Self-Help Groups (SHGs) is explained to get a clear vision of the study. The term ‘Women Empowerment’, which is always associated with SHGs, is also the backbone of this study, and is defined later in this chapter.

2.1. FINANCIAL INCLUSION IN INDIA:

The Government of India and RBI use the banking system as an important agent of change. As the major focus of the Government and RBI, post-independence was to develop a sound banking system that could support planned economic development through digitization of resources and channel them into productive sectors. In 2004, the RBI set up a commission (Khan Commission) to look into Financial Inclusion and to incorporate the recommendations of the commission into the mid-term review of the policy (2005-06). In this report, RBI insisted the banks on making a basic "no-frills" banking account available with a view of achieving greater financial inclusion. The financial inclusion was first featured in 2005 in India. It was introduced by Dr K. C. Chakraborty, the chairman of Indian Bank in the form of a pilot project in the union territory of Pondicherry. Mangalam Village turned into the first town where all families were given banking services. In addition to this, KYC (Know your Customer) norms were relaxed for people intending to open accounts with annual deposits of less than Rs. 50,000. General Credit Cards (GCC) were given to poor people with a view to

help them access easy credit. In January 2006, the Reserve Bank permitted commercial banks to make use of the services of non-governmental organizations (NGOs/SHGs), micro-finance institutions and other civil society organizations as intermediaries for providing financial and banking services. Thus, as per RBI, “**Financial Inclusion** means making the financial services available to everyone at affordable costs. Under this, the services should be available for disadvantaged people and low-income groups”. The tool of Financial Inclusion i.e. Microfinance is explained below.

2.1.1. MICROFINANCE IN INDIA: AN OVERVIEW:

Finance is one of the most crucial insertions for economic activity, growth and progress. Progress to economic services has been recognized as the human right. Microfinance is considered to be a tool of poverty assuagement and empowerment. It was started formally in Bangladesh by Mohammad Yunus and has passed over more than three decades of development. This chapter deals with the history, progress, problems and prospects of microfinance in India.

2.1.1.1. Meaning and Concept of Microfinance:

Microfinance is a manner by which advances, credit, insurance, admittance to savings accounts, and fund transfer are given to entrepreneurs and business visionaries in the under developed parts of India. The recipients of microfinance are the individuals who do not approach these conventional financial assets. Financing costs on microloans are higher than that on conventional personal loans.

Microfinance is an idea that guides the oppressed and creates openings for monetary amplification. In India microfinance has controlled the undertaking of rural development, women empowerment and wealth creation by providing small-scale savings, credit, insurance and other financial services to poor and low-income households. Microfinance consequently fills in as a way to certify poor people and gives an important instrument to aid the monetary advancement activity.

The Asian Development Bank (2000) characterizes microfinance as the arrangement of expansive scope of services like investment funds, stores, credits, instalment administrations, fund transfer and protection to poor and low-income families and their miniature

entrepreneurs. This meaning of microfinance is not limited to the beneath penury line individuals but it incorporates low-incomes families too.

NABARD has defined microfinance as "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban and urban customers to meet their financial needs; with only qualification that (1) transactions value is small and (2) customers are poor."

The term 'microfinance' is often demoted with the related term 'microcredit', as the two are often treated as synonymous and commutable to each other. While there are sure likenesses between the two terms, there are additionally sure contrasts too. The term 'microcredit' denotes to a diminutive credit given for a brief timeframe, utilized mostly by low income families and micro entrepreneurs with the end goal of income generation and venture extension. Banks and moneylenders are the outside sources who help in activation of such credit.

'Microfinance' gives a significant variety of choices whereby the small advance can be gathered from the outer sources as well as through self-mobilization, via saving and sale of resources. Likewise, if there should arise an occurrence of microcredit, because of the unequivocal commitment to reimburse the advance, actual insurance may some of the time be requested. The options available with microfinance, are a lot more extensive and adaptable than the ones accessible with microcredit (Dasgupta, 2005).

2.1.1.2. Need for Microfinance:

Since freedom, supply of microfinance services to poor people and disservice areas of the general public has consistently been a focal point of consideration of different projects started by the Government. Despite limited time and inspirational strategies and having an enormous organization of rustic bank offices in India which executed explicit destitution mitigation programs that attempt to discover making of self-employment opportunities through bank credit, countless BPL individuals remain disconnected from formal financial framework. Informal sector lenders stay a solid presence in rural India, disseminating cash to the poor at high rate of interest and frequently on persuasive conditions. From the brokers' perspective, serving the small-town poor is a high-hazard because of vulnerability about the reimbursement, high expense proportion, with high vulnerability, and transaction costs related with small size credit, regular exchanges and government policies which urge to a

monetary environment not positive for rustic banking. From the destitute borrower's point of view banks do not give access to flexible adaptable financial products and services, high transactions costs and lack of security, unstable employment, income and a provable credit history. Further, a few distinct examinations (Nair, 2000; Yunus, 2003; World Bank, 2003; Deshpande and Niraj, 2003; Robin et al, 2004; Basu, 2006;) additionally showed that in India, ordinarily, banks are for individuals with cash and not for individuals without money.

As indicated by statistic of National Sample Survey Organization (59th round), in most elevated income quartile, 92.4 percent savings and 86 percent have bank balance. Despite what might be expected, just 34.3 percent of the least income quartile has investment funds, and just 17.7 percent have a bank balance. So, the government was found to be unsuccessful in offering monetary assistance to most of the needy individuals. In a few other nations including India, their government have made efforts to deliver formal credit to the rural sector by setting up extraordinary rural banks/agricultural banks by directing commercial banks to give advances to rustic borrowers. Nonetheless, these projects likewise did not function admirably because of different reasons. The common reasons found by numerous researchers are the political intricacy for governments to make compulsory loan reimbursement and the choice of rich and powerful individuals, instead of poor people, for granting bank loans (Adams et al., 1984; Adams and Vogel, 1986; World Bank, 1989). In the greater part of the non-industrial nations, the conventional financial framework ranges to just top 25% of the economically active population (Women's World Banking, 1995). This leaves the bottom 75% without admittance to financial services apart from those given by money lenders and family. In this way, the credit necessities of poor has prompted after the rise of microfinance as an elective credit framework for poor people.

Microfinance as an apparatus of neediness easing and strengthening especially in rural regions has wide acknowledgment being developed across the world (Joy and Murthy, 2007). It offers micro-credit to the needy who have close to nothing as traditional security and it assists them with developing resources, endure financial stuns and to set up independent company to emerge from neediness. But giving little advances (micro-credit), microfinance program gives different other monetary and non-monetary services like savings, insurance, direction, preparing for training and self-improvement, capacity building and inspiration to begin income creating exercises to expand the profitability of credit (Devi, 2013).

This imaginative program is contacting the destitute individuals particularly women and affects their social and financial advancement just as their strengthening. This program is turning out to be famous and considered as an incredible asset for destitution mitigation in numerous nations of Asia, Africa, Europe and America.

2.1.1.3. Genesis of Microfinance:

The historical backdrop of microfinance is much longer and more mind boggling. Little, easy going savings and credit groups have worked for quite a long time across the globe, from Ghana to Mexico to India and past. In mid fifteenth century, the Catholic Church in Europe established hock shops as an option in contrast to moneylenders who charged high loan fee. These hock shops spread all through the metropolitan territories in Europe during the fifteenth century.

Meanwhile, the 1970s saw the introduction of microcredit and Bank Dagan Bali (BDB) set up in Indonesia. Projects in Bangladesh, Brazil, and a couple of different nations started loaning to helpless ladies business people. In 1973, ACCION International, a USA based NGO, conveyed its first credit in Brazil at business loan fee to begin a miniature endeavour. After one year in 1974, the Self-Employed Women's Association of India (SEWA) set up a bank to give credits to helpless women.

In 1976, Prof. Muhammad Yunus (Bangladesh) began a test research task of giving credit to the poor. He gave a little advance of \$27 (856 Taka) from his own pocket to 42 helpless bamboo weavers and tracked down that little credits drastically changed the existences of these individuals and they had the option to take care of the advance sum with interest (Bütte, et al., 2000).

During the 1980s, it had been found in that needy individuals, particularly women, paid their loans more effectively than better-off individuals with advances from commercial banks. Second, they showed that needy individuals are willing and ready to pay interest on loans charged by microfinance foundations (MFIs) to take care of their expenses.

Microfinance institutions now started to become reasonable organizations that attract deposits, commercial loans, and investment capital. They could arrive at massive masses of helpless customers without being restricted by an insufficient and dubious stock of financial assets from governments and sponsor agencies. In the mid-1990s, the term 'microfinance'

instead of 'micro- credit' started to be utilized to allude to a variety of financial inclusion for poor people and received worldwide recognition in the nations of various landmasses (Panigrahi and Satapathy, 2014).

2.1.1.4. Development of Microfinance in India:

In the time of Koutilya in the fourth century B.C., the idea for microfinance existed. Dealers and moneylenders used to offer credit to the poor at a very high rate of interest, troubling borrowers, including unwanted and illegal practices like braced work. The Government of India passed Co-operative Societies Act in 1904 to help the nation's agricultural economy.⁹

In 1975, Government of India introduced Regional Rural Banks (RRBs). One of the essential focuses of the nationalization of banks and formation of RRBs was to increase the movement of credit to the common people. The greatest microcredit program on earth was normalized by the Government of India through its distinctive poverty relief plans, most prominently Integrated Rural Development Program (IRDP, 1979).

'Shri Mahila SEWA Sahkari Bank', the first microfinance institution in India was set up as an urban co-operative bank, by the Self Employed Women's Association (SEWA) not long after the group (creator Ms. Ela Ramesh Bhatt) was moulded in 1974. In 1981, the National Bank for Agriculture and Rural Development (NABARD) showed up and started new philosophy in the area of rural finance. In 1982, RBI moved its green credit office to the NABARD, with commitment eventually for some 160,000 rural financial outlets, among them around 100,000 credit cooperatives (Seibel, 2005).

The essential huge effort to show up at the rural poor was made by NABARD in 1986-87, when it upheld and financed an action research project on 'Saving and Credit Management of Self-Help Groups' of Mysore Resettlement and Development Authority (MYRADA). For this drive, an honour of Rs.one million was given to MYRADA. The sharp results were yielded. In 1988-89, NABARD took on an investigation of 43 NGOs spread across eleven states in India to examine the working of the SHGs and conceivable outcomes of connection between the banks and SHGs in the use of nation reserves and improving the credit movement to destitute individuals. Upheld by the eventual outcomes of field level preliminaries, NABARD dispatched a pilot undertaking of interfacing 500 SHGs with banks in 1991-92 in relationship

with non-managerial affiliations (NGOs) for energizing, enabling and setting self-help groups of socio-economically homogeneous individuals.⁸

In July 1991, RBI gave a traffic circle to the business banks to loosen up advance to the SHGs moulded under the pilot assignment of NABARD to fulfil their credit essentials. During the assignment period many NGOs, for instance, Professional Assistance for Development Action (PRADAN), Madurai; Association of Sarva Seva Farms (ASSEFA), Madras; Community Development Society (CDS), Kerala and People's Rural Education Movement (PREM), Behrampur made hundreds of groups. The results were heartening and pleasing. In February 1992, the beginning of pilot survey of the SHG-Bank Linkage Program (SHG-BLP) could be considered as an achievement progression in setting aside finance with destitute individuals (Basu, 2006).

In 1998, banks were directed by the RBI that SHGs would be able to open saving bank accounts. In 1999-2000, banks were urged that interest rates applicable to loans given by banks to micro-credit affiliation to SHGs/part beneficiaries would be left to their decision (Kropp and Suran, 2002).

Understanding the possibilities in the field of microfinance, the government of India allowed diverse private finance companies to offer microfinance in the country. These private microfinance providers, known as Microfinance Institutions (MFIs), are different NGOs, Non-banking Financial Companies (NBFCs) and other selected associations. Many state governments passed their State Co-operative Acts to utilize cooperatives for giving microfinance. These days various public and personal commercial banks, rural banks (RRBs), co-operatives banks, enlisted and unregistered NBFCs and NGOs are giving microfinance by using their branch set-up and through different microfinance transport models.

To look at the issues relating to micro-credit and microfinance, an internal group was set up in 2005 under the chairmanship of Mr. H. R. Khan. In 2005, the Government introduced critical measures in the yearly spending plan impacting MFIs, which referred to that MFIs would be entitled for outside business borrowings, which would allow MFIs and private banks to carry on trade and increase the potential of MFIs. The Union Budget of 2008-09 articulated that banks would be encouraged to acknowledge total financial consolidation.

⁸ www.ijmh.org

Henceforth to this, in April 2008, banks were guided by the RBI to meet the credit necessities of SHGs people, as envisaged in the Union Budget (Mahajan and Laskar, 2009).

2.1.1.5. Demands for Microfinance in India:

In India, there are essentially three sorts of market sections who demands for micro-credit. The first is at extremely base like landless agricultural workers and physical workers. The subsequent market fragment is of little and negligible ranchers, weavers and independently employed workers in informal sector like merchants, peddlers and labourers. The third market fragment is of different ranchers who have gone in for business yields and others occupied with poultry, fisheries and dairy farming, and so on. Temporary stores, teashops, and other assembling exercises are illustration of non-ranch exercises in this fragment. There are different feelings about the micro-credit interest in India. M-CRIL, a main microcredit rating agency gives conservative estimate for the yearly demand at \$9.6 Billion (Rs. 480 Billion) in view of 60-70 million helpless families with average household credit demand of Rs. 8,000 (under \$160). The current yearly credit interest by the poor in the nation is between Rs. 15,000 and 45,000 crore (Mahajan and Ramola, 2003). The size of families requiring microfinance services ranges somewhere in the range of 70 and 80 million (Sa-Dhan, 2004).⁹

2.1.1.6. Supply of Microfinance Services in India:

In India, different organizations in public and private sector offer microfinance to poor people. These can be categorized as ‘mainstream’ and ‘alternative’ microfinance establishment. The establishments included in ‘mainstream’ microfinance are fundamentally apex financial institutions. The Alternative microfinance can be grouped into two kinds. First type is the traditional formal sector financial institutions and the subsequent kind is Microfinance Institutions (MFIs). The retail level banks and MFIs acquire assets from apex financial institutions and utilize their channels to give microfinance at the doorstep of needy individuals. A portion of these summit and retail level financial institutions have been talked about beneath:

a) Apex Financial Institutions:

The apex financial institutions incorporate National Agricultural Bank for Agriculture and Rural Development (NABARD), Small Industrial Development Bank of India (SIDBI),

⁹ Source: www.core.ac.uk

Housing Development Finance Corporation (HDFC), Housing Urban Development Finance Corporation (HUDCO), Rashtriya Mahila Kosh (RMK), Friends of Women World Banking (FWWB) and Rashtriya Gramin Vikas Nidhi (RGVN). They give mass measure of assets to retail level banks and MFIs for on loaning to poor people. There are various terms and conditions related with every summit monetary foundations. Notwithstanding these peak monetary foundations, numerous MFIs get assets from financial backers, moneylenders and givers moreover.

b) Retail Level Banks:

The traditional formal sector financial institutions include retail level banks like Commercial Banks, Regional Rural Banks (RRBs), Co-operative Banks. They give microfinance services besides their overall financial exercises and are alluded to as microfinance specialist. For commercial banks, priority sector lending targets and great returns are the significant motivating forces. While their present openness to microfinance is too little to even consider having an effect to their general portfolio or even their priority sector lending portfolio, these new banks are seeking after new and creative ways to deal with microfinance. Supported by the early outcomes, the new private sector banks, most strikingly ICICI Bank, and furthermore AXIS and HDFC Banks, are effectively searching for openness in the microfinance area.

c) Microfinance Institutions (MFIs):

Microfinance Institutions are diverse kinds of monetary organizations whose primary monetary action is giving microfinance only. A considerable lot of these organizations are NGOs, Mutually Aided Co-usable Societies (MACS) and Non-Banking Financial Companies (NBFCs), SHG Federations, Societies, Trusts.

Microfinance Institutions (MFIs) go about as a significant channel for stretching out financial services to the microfinance sector in the country by raising assets from Banks and different foundations and stretching out advances to people or individuals from SHGs/JLGs. There are different MFIs working in India. These are as per the following:

- 1) NGO-MFIs - enrolled under the Societies Registration Act, 1860 or the Indian Trust Act, 1880;
- 2) NBFC-MFIs fused under Section 25 of Companies Act, 1956;

- 3) NBFC-MFIs fused under the Companies Act, 1956 and enlisted with RBI.
- 4) Cooperative MFIs - enlisted under the State Cooperative Societies Act or Mutually Aided Cooperative Societies Act or Multi State Cooperative Societies Act.

Notwithstanding their interior assets, these MFIs have been permitted to search for and acquire mass advances from Banks and other Financial Institutions for giving microcredit to individual or individuals from SHGs/JLGs. Despite the fact that the majority of these MFIs went into the microfinance area solely after the SHG-Bank linkage program was grounded, the turnover of these establishments developed at a lot bigger scope than the past. They were more forceful and inventive in contacting the provincial poor than the conventional financial framework.

2.1.1.7. Types of Microfinance:

Microfinance incorporates the following items:

- **Microloans** - Microfinance loans are provided to borrowers with no collateral and that is why they are extensive in nature. The end result of microloans should be to have its recipients outgrow smaller loans and be ready for traditional bank loans. In some conditions, recipients of microloans are takes some training courses, such as cash flow management or book-keeping.
- **Micro-savings** – Entrepreneurs operate savings accounts through micro-savings with no minimum balance. These accounts assist users develop an interest in saving for the future and thereby helps in maintaining financial discipline.
- **Micro-insurance** – Borrowers of microloans are provided with a type of coverage known as micro-insurance. These insurance plans have lower premiums than old-style insurance policies.¹⁰

2.1.1.8. Importance of Microfinance:

Practically 50% of the number of inhabitants in our nation does not have a saving account. Notwithstanding, this section requires financial services so their desires, for example, building of assets and assurance against risks can be satisfied.

¹⁰ Source: (www.bankbazaar.com): Microfinance

Microfinance gives admittance to money to people who are monetarily underserved. In the event that microfinance foundations were not offering credits to this fragment of the general public, these groups would have depended on getting cash from companions or relatives. The probabilities of them selecting loans and advances (that bear enormous interest) are likewise high.

Microfinance assists these groups and thus fulfils the vision of the government to combat poverty.

2.1.1.9. Delivery Models of Microfinance in India:

After the nationalization of banks in 1969, the Indian financial sector saw enormous scale branch extension which encouraged a move from class banking to mass banking. Administration of India and the Reserve Bank of India has set aside different activities from effort to time, for example, suggestion of need area loaning and confession booth financing cost for more vulnerable segments. Yet, despite the fact that the wide spread of formal monetary organizations, these establishments could not fulfil the need of greater part of poor people. This prompted investigate for elective models for connecting with the poor to cater their credit needs. In this point of view, microfinance second was begun in India with the presentation of SHG Bank Linkage Program (SHG-BLP) in 1992 (Sadyojathappa, 2012). The SHG-BLP model, fundamentally an activity of NABARD has arisen as the predominant model regarding number of borrowers, advance remarkable and inclusion and turned into the biggest miniature account model (as far as inclusion) on the planet.

In India, microfinance services are given through a few models i.e. Self-Help Groups (SHG) and cooperatives and adjusted models like Grameen model and corporate models. In any case, at present there are two prevailing models of microfinance in India: SHG-BLP and MFIs model. The SHG-BLP is generally pervasive all across the country as the predominant model regarding number of borrowers and credits remarkable. The improvements identifying with this model of microfinance are given as under:

a) SHG-Bank Linkage Program (SHG-BLP):

In 1992, NABARD initiated SHG-BLP model and it encourages financially backward women to come together and form groups of 10-15 members. At regular intervals, weekly/monthly, they contribute their individual savings to the group. They contribute their individual savings

to the groups at regular intervals. From these funds, internal lending are given to individuals from the group. At later stages, SHGs are offered bank credits and these advances can be utilized for subsidizing income producing exercises.

When these self-supporting groups are formed, they work autonomously with insignificant help from NABARD, SIDBI, and NGOs. This model has made a great deal of progress previously and it has additionally acquired a ton of prevalence for adding to the strengthening of women in the country.

The SHG-Bank Linkage Program has its introduction to the world in a GTZ-supported undertaking in Indonesia. In India, it was begun in the year 1992. The Pilot stage was trailed by the setting up of a Working Group on NGOs and SHGs by the RBI in 1994, which came about with wide running proposition on the disguise of the SHG idea as a potential intercession instrument nearby managing an account with poor people. The Reserve Bank of India acknowledged a large portion of the significant suggestions and guided the banks to think about loaning to the SHGs as a component of their common country credit tasks. SHG-Banking is a program that advances monetary dealings between the formal provincial financial frameworks in India with the casual SHGs as customers. As on 31 March 2009, there are in excess of 6,000,000 saving connected SHGs and in excess of 4,000,000 credit-connected SHGs and along these lines, around 86 million helpless families are covered under this program. The SHG-BLP set an objective to arrive at 100 million of families by 2015. Be that as it may, since beginning of the program, the effort is shocking in southern states, while north, east and western states are falling behind (Reddy and Malik, 2011).

Practically, the program works in three distinct ways first under the SHG-bank linkage model, the second under SHGs framed by organizations other than banks, yet straightforwardly financed by Banks and the third under MFI-Bank Linkage Model. SHG-Bank linkage fascinates the SHGs financed straightforwardly by the banks, for example, Commercial Banks, Regional Rural Banks, and Cooperative Banks. MFI-Bank linkage focuses on financing of Micro Finance Institutions (MFIs) by banking organizations for on-loaning to SHGs and other little borrowers. In the primary sub-model, banks themselves advance and support the SHGs until they arrive at development. In the subsequent sub-model, NGOs and other conventional offices in the field of microfinance encourage sorting out, framing and supporting of SHGs and train them in frugality and credit the board (Abraham, 2011). The banks straightforwardly offer advances to these SHGs. In the third sub model,

NGOs and formal offices other than banks go about as the two facilitators and microfinance delegates. The NGOs thus have been found to unite SHGs into summit associations to encourage between bunch loaning and bigger admittance to reserves.

b) Microfinance Institutions (MFIs) - These institutions have microfinance as their key operation. These lend through the concept of Joint Liability Group (JLG), i.e., an informal group that consists of 5-10 members who seek loans either jointly or individually. Some of the microfinance companies that offer loans to the unbanked and under-banked population in India are as follows.¹⁰

- a) Annapurna Microfinance Pvt Ltd
- b) Asirvad Microfinance Pvt Ltd
- c) Arohan Financial Services Pvt Ltd
- d) Bandhan Financial Services Pvt Ltd
- e) BSS Microfinance Pvt Ltd
- f) Cashpor Micro Credit
- g) Disha Microfin Pvt Ltd
- h) Equitas Microfinance Pvt Ltd
- i) ESAF Microfinance and Investments Pvt Ltd
- j) Fusion Microfinance Pvt Ltd

2.1.1.10. Criticism of Microfinance:

Microfinance has been commended by many, as it is a reasonable entry to end the pattern of destitution, help the underestimated segments, decline joblessness, and improve their procuring power. Nonetheless, it has additionally gotten analysis from specific corners, as it was contended that microfinance really exacerbates destitution. The way that a few borrowers of microfinance utilize these advances to take care of their current obligations or asset their essential necessities supports these contentions.

In South Africa, the borrower uses the dominant part of microfinance advances for their basic necessities. At the point when borrowers do not create new income from the underlying

credit, they are compelled to take out more advances to reimburse the previous. This just accelerates into a greater obligation trap.

2.2. MINORITY WOMEN:

The Constitution of India does not define the word '**Minority**'. However it has utilized the word minorities considering religion and language of an individual. For minorities Constitution of India has conceived various rights and protects. To give sufficient balance and to wane the segregation, makers have spelt out different things in Fundamental Rights (Part III); Directive Principles of State Policy (Part IV) and furthermore the Fundamental Duties (Part IV-A).

The Union Government set up the **National Commission for Minorities (NCM)** under the National Commission for Minorities Act, 1992. Six religions i.e. Muslims, Christians, Sikhs, Buddhists, Zoroastrians (Parsis) and Jains have been advised in Gazette of India as minority religion by the Union Government all over India .Original notification of 1993 was for five religious communities; Sikhs, Buddhists, Parsis, Christians and Muslims.

Minority women refers to a group of women whose practices, race, religion, ethnicity or other characteristics are lesser in numbers than the main groups of those classifications. Minority women refers to a category of women who experience relative disadvantage as compared to members of a dominant social group. It is important to recognize that a woman may simultaneously hold membership in multiple minority groups (e.g. on the basis of race, castes, sex, religion and disability). Likewise, women may also be part of a minority group in regard to some features or traits, but part of a dominant group in regard to others. In multiple areas of social life, including housing, employment, healthcare, education, etc. there is discrimination when it comes to minority women.¹¹¹¹

In this study, women are categorized based on religion minority and thus, 'Minority Women' includes women belonging to these five religious communities; Sikhs, Buddhists, Parsis, Christians and Muslims.

¹¹ Source: www.wikipedia.org: Minority in India

2.3. SELF-HELP GROUPS: AN OVERVIEW:

SHGs are initiatives taken under Financial Inclusion in India to promote the concept of savings rather than disbursement of credits among rural women who belongs to poor households in order to make them self-reliant and self-dependent. Numerous investigates have featured that provincial advancement can be made conceivable simply by making the country poor especially the rustic ladies, monetarily stable through pay making activities and money related help. Aggregate achievement and aggregate power and duty along with manageable monetary extension are fundamental elements for their advancement at net roots level. For this SHGs are estimated the best devices so far dependent on miniature credit framework. Accordingly, it is additionally essential to learn initially the inception and idea of SHGs.

2.3.1. Inception of Self-Help Group Movement:

Prior to NRLM, the program of Ministry of Rural Development (MoRD), Government of India that straightforwardly focused on helpless families for production of resources and independent work began with Integrated Rural Development Program (IRDP) in the year 1980. A significant change occurred in 1999, when IRDP was changed into Swarnajayanti Gram Swarozgar Yojana (SGSY). Independent work through getting sorted out poor into Self Help Groups (SHGs) turned into the foundation of SGSY.

The SHG originates from the concept of Grameen Bank in Bangladesh which was originally introduced in 1975 by Prof. Mohammad Yunus who was an Economist at Chittagong University. This was exclusively established for the poor. In India Microfinance program started during the 1980s with the development of pockets of casual Self-Help Groups (SHG) participating in miniature exercises supported by Microfinance. Yet, India's first Microfinance Institution 'Shri Mahila SEWA Sahkari' Bank was set up as a metropolitan co-usable bank, by the Self Employed Women's Association (SEWA) not long after the gathering (originator Ms. Ela Bhatt) was shaped in 1974.

In 1991-92 NABARD began animating Self Help Groups for a huge scope. Also, it was the genuine take off point for the SHGs development. In 1993, the Reserve Bank of India additionally allowed SHGs to open saving records in banks for benefiting bank

administrations, which was a significant lift to the development. It has been recognized that almost 53 non-industrial nations including India, have taken up this for a huge scope.

The main authority exertion was appeared under the bearing of NABARD (National Bank for Agriculture and Rural Development). The Mysore Resettlement and Development Agency (MYRADA) supported task on "Investment funds and Credit Management of SHGs which was halfway financed by NABARD during 1986-87 ('Mainstreaming of Indian Microfinance'- P. Satish, 2005).

2.3.2. Meaning of Self-Help Groups:

According to the **National Bank for Agriculture and Rural Development (NABARD)**, a Self-Help Group is a small, economically homogeneous and affinity group of rural poor voluntarily coming together: to save small amounts recurrently; to come across their emergency needs; to have mutual decision making; to reciprocally agree to contribute to a common fund; to solve conflicts through combined leadership and mutual discussion; to offer security free loans with terms decided by the group at market determined rates.¹²

2.3.3. Concept of Self-Help Groups:

The main concept of SHGs is based on the principle of promoting savings habits among rural women more than just providing them with credits. The concept of SHGs basically lies on the foundation of "by the people, for the people, to the people." It is the far most the best method under Microfinance system in India which involves rural women on a large scale with the motive of empowering them socio-economically and politically and making them financially stable based on their efforts only in order to make them self-independent. SHG is an initiative under microfinance in India whereby women stand up on their own availability for financial empowerment and form a group for a common cause.

Self-Help Groups (SHGs) are voluntary associations of persons especially women who come from homogeneous backgrounds for social causes. These social causes are not for others but for themselves. The social causes are their security in terms of finance, assistance to other members, increasing business contacts, increasing their working skills, increasing their saving habits, increasing their self-confidence and thereby leading to their empowerment. SHGs are a trending way of providing small credit and bringing the disadvantaged groups of

¹² www.nabard.org: Defintion of Self-Help Groups

people under Financial Inclusion Implementation Programme. SHG is a very effective way of providing BPL and APL people with micro-credit which will not only give them financial strength but also a strength to survive and strive for better livelihood. Only assisting them with finance will not going to help to become financially independent. Other things such as skill development, training programmes, group cohesiveness, etc. are also required for their inner empowerment. Money is a scarce resource and it gets finished very quickly. To make their lives stable with sustainable growth in income and confidence, SHGs have emerged to fulfil these needs. The main aim of SHG programme is to bring about changes in the living habits of women who have been a deprived section of the society. They need to come up and bring to themselves the idea to live independently. This independence contains every element that does not retard their growth and development. It includes social independence, socio-economic independence, psychological independence and cultural independence. The idea is to make them self-made women. SHGs are saving-oriented programme, which creates an idea to save and help each other. Group cohesiveness is a very important element to create a SHG. Unity and Cooperation among the members are great accelerators to plough a group.

Self-Help Groups can possibly unite the conventional financial design and the rustic poor for common advantage. Studies led by NABARD in a couple of states to survey the effect of the linkage project have brought out empowering and positive highlights like expansion in advance volume of the SHGs, unmistakable move in the crediting example of the individuals from non-pay creating exercises to creation exercises, almost 100% recuperation execution, huge decrease in the exchange costs for both the banks and the borrowers and so forth, other than prompting a progressive expansion in the pay level of the SHG individuals. Another huge element saw in the linkage project is that around 85% of the gatherings connected with banks were framed only by women.¹³

A SHG is a very unique form of poverty alleviation initiative which gives a leverage to the downtrodden women to uplift their livelihood in a sustainable way and opens up great opportunities to earn not only for their livelihood but also to explore their inner capabilities.

2.3.4. Formation of SHGs:

SHG is a microfinance initiative in India whereby women stand up on their own availability for financial empowerment. They form a group of minimum ten members belonging from

¹³ Source: www.rbi.org: Concept of Self-Help Groups

same socio-economic background for group cohesiveness, from same geographical area for ease in attending meetings which need to be held at least twice to thrice in a month. The group decides on the number of meetings to be held. They open a joint account in their SHG name. They can work individually or in groups and make subscriptions of a small amount every month which gets accumulated in their savings accounts opened jointly. In case of emergency the concerned group can provide that accumulated amount or a part of it to one of the members, who requires the same, as internal lending at an interest of 12% or 24% p.a meaning Rs.1 or Rs.2 per Rs.100 or Rs.200 respectively. The internal lending and how fast it gets repaid and how fast it revolves determine one of the potentials of an SHG. After three months grading is done by Sangha (a GP level federation) according to 5 strengths of a SHG called Panchasutra i.e, key indicator to judge the standard of SHG according to which grades are assigned by Sangha.

These indicators are:

- Regular Meetings
- Monthly Savings
- Internal Lending
- Regular Repayment
- Maintenance of books and ledgers

2.3.5. Concept of Self-Help Groups:

If they score above 70% they get non- refundable revolving fund of Rs.15000 per group for both consumption and economic purpose. The revolution of their own fund determines the strength of a SHG on the basis of which banks provide them with the loan amount. After the completion of 6 months grading exercise is done by Sangha for bank credit. The first loan amount is given for (Rs.1,25,000 in West Bengal) which is provided for economic purpose only then the amount is repaid back promptly so to get another loan. The interest rate is 7% p.a. for agricultural purpose and between 7% -11% p.a. for other purposes. If the amount is paid back regularly on annuity basis or instalment basis then interest of 7% p.a. is relaxed so the remaining 4% (11% -7%) becomes chargeable. And if the loan is repaid regularly and promptly then even interest subsidy is refunded to the group for the whole year. Under the West Bengal Minorities' Development and Finance Corporation, up to Rs.1, 00,000 per member of *Self-Help Groups (SHGs)* are provided directly to *SHGs*. Repayment at the rate of Interest @7% p.a.in 24 EMI.

There are two types of funds:

- Revolving Fund
- Community Investment Fund

2.3.6. Formation of SHGs:

a) Revolving Fund: Deendayal Antyodaya Yojana (DAY NRLM) give Revolving Fund (RF) backing to SHGs in presence for a base time of 3/6 months and follow the standards of good SHGs, for example they follow 'Panchasutra' – regular meetings, regular savings, internal lending, regular repayment and maintenance of books of records.¹⁴

Only such SHGs that have not received any RF before will be furnished with RF, as corpus, with at least ₹10, 000 and up to a limit of ₹15,000 per SHG. The reason for RF is to reinforce their institutional and monetary administration limit and fabricate a decent record inside the group.

b) Community Investment Fund: CIF is given to the SHGs in the intensive blocks, directed through the Village level/Cluster level Federations, to be kept up in unendingness by the Federations. The CIF will be utilized, by the Federations, to propel credits to the SHGs or potentially to attempt the normal/aggregate financial exercises.

It is given to SHGs when they do not have access to bank loan or if they are deficit in funds, with simple formalities unlike bank loans. It has a maximum limit of Rs.50000 in West Bengal at a maximum interest of 12% p.a and it flows from SRLM to SHGs either through Sangha or District Mission Management Unit and is grant to Sangha but loan to SHGs. They get CIF loans only after grading by Sangha and when they score above 70% then with the support of cluster and sub-cluster units, a Micro Investment Plan (MIP) is prepared, which shows the incomes and expenditures of the recipient's business work. Accordingly, on their potential to pay back the loan amount, CIF is granted.¹⁵

2.3.7. The Levels of Federations of SHG¹⁵:

a) SANGHA: It is a Gram Panchayat Level Federation of SHGs or cluster or apex body which consists of board of directors of 10-15 members and it is similar to bank in case of disbursing CIF loans. It is a registered body under West Bengal Co-operative Societies Act,

¹⁴ Source: www.daynrlmbl.aajeevika.gov.in

¹⁵ Source: Project Director, West Bengal State Rural Livelihood Mission (WBSRLM)

2006. Those SHGs which do not get bank loans can get access to CIF loans throughout the year which has a maximum limit of Rs.50,000 at a maximum interest of 12% per annum in West Bengal.

At GP level there is Community Service Provider (CSP) which has three functions to perform, these are:

- **Institutional Building:** They promote SHG and its formation by creating awareness.
- **Bank-linkage:** They link bank accounts of the members of SHGs and for creating peer pressure.
- **Fund management:** They promote maintenance of books and registers of each SHG.

At GP level there is **Community Based Recovery Repayment Mechanism (CBRM)** for the recovery of loans and repayment where peer pressure is created by banks.

Community Based Repayment mechanism (CBRM): At village/cluster/ block level, an exclusive sub-committee for SHG-Bank Linkage has been formed which would provide sustenance to the banks in guaranteeing proper consumption of loan amount, recovery etc. Meeting would be held once in a month where the bank linkage sub-committee members from each village level federation along with project staff under the chairmanship of the Branch Manager would attend in the branch premises with the agenda relating to bank linkage.

b) UPASANGHA: It is a sub-cluster level federation of SHGs which is represented by two members from each SHG and acts as a monitoring body and supervises SHGs.

c) MAHASANGHA: It is a block level federation which is engaged in providing capacity building/financial/and marketing support such as creating platforms like fairs and exhibitions.

2.3.8. Objectives of a SHG¹⁶:

- To save small amounts regularly in their joint account formed in their SHG name.
- Fight solving through communal leadership and conjoint discussion.
- To mutually agree to fund to a common account.

¹⁶ www.nabard.org: Self-Help Groups

- Security free loans with terms decided by the group.
- To meet their emergency needs.
- Have modest and receptive rules.
- Combined decision making.
- Market driven rates of interest.

2.3.9. Characteristics of SHGs:

The following are the chief characteristic features of SHGs.

- Small in size.
- Homogenous group for group cohesiveness.
- Flexible and responsive.
- From same geographical area for ease in meetings.
- Easy formalities and simple documentation.
- Collective leadership, mutual trust and dependence on each other.
- Formed for social and economic empowerment.
- Regularity in meetings and maintenance of books and accounts.

2.3.10. The Benefits of SHGs:

The following are the benefits of a SHG:

- The group recognition helps them to seek more knowledge in their field of work and also about Microfinance system in India so that they can get more benefits.
- Group formation makes them self-strong rather being working single-handedly
- It helps them become self-reliant and self-motivated.
- It helps them get easy accessibility of bank loans and Community Investment loan
- They can form group without any complex formalities.
- They do not need to go anywhere for forming groups, they can form within their area and women from the same area can come together for forming a cohesive group.

- It helps them in having mutual trust and dependence on each other.
- They can work individually or in groups.
- And most importantly it helps them become empowered in a sense that their efforts do not get overlooked and they can take their own decisions in any matter both for their group and their family.
- It helps them become socio-economically and politically empowered.

2.3.11. Functions of SHGs:

The functions of SHGs are as follows:

- Mostly during non-working hours, SHGs hold weekly or monthly meetings.
- Through SHGs, members develop savings habits.
- They create a common-fund and slowly contribute in it and use them as a security for fetching loans.
- Through SHGs, a linkage is created between bank and government departments.
- Through SHGs, members are provided with internal loans.
- They maintain books of records.
- They procure raw materials and other materials for their occupational work.
- They keep a good conduct within the group and with the government officials as well.

2.3.12. Importance of SHG-Bank Linkage:

In 1987, NABARD tried looking for another system to upgrade the entrance of the poor for financial administrations in an effective and appropriately way, on the grounds that the proper foundations did not give money related administrations to the less fortunate segments of the general public and did not advance their financial turn of events. This pursuit brought about the improvement of a conveyance component, that envelops the financial connection between casual associations of poor people and furthermore the banks. Later on, with the necessary reinforcement strategy support from the financial area and furthermore the Central Government, the SHG-Bank linkage program (SBLP) was dispatched by NABARD in 1992 and directed a 'pilot project'. On the achievement of running of the SBLP, the Government of India has concurred noticeable quality to the program of SHGs as a device for strengthening

of rural society especially women, expanding entrance of the financial framework and soothing impoverishment. It has been proven that miniature acknowledge has worked for progress for the most part through SHGs all in all and particularly women groups. Since a SHG is a small in size including ten to twenty individuals hailed from nearly homogeneous foundations, the individuals who become a part of the group through microfinance must utilize the microcredit in such manner that it edges SHGs to improve the norm of lifetime of their individuals and to procure sustainable income. The SHGs need to solidify their money related and financial standards implied for the choice of suitable recipient and ensuing dispensing of credit to the disadvantage groups.

2.3.13. The Movement of Self-Help Group and its Progress in India:

Prior to investigating the strengthening of women through Self-Help Groups, it will be more useful to look through the advancement and progress of Self-Help Groups that has happened in India, so an agreement might be obtained to perceive how far strengthening of women has been accomplished concerning the future of the SHGs, in other words, how far the arrangement of SHGs and the satisfaction of their targets have been effective, and whether the rustic individuals, particularly the helpless women have accomplished financial strengthening through SHGs might be examined.

Swarnajayanti Gram Swarajgar Yojana (SGSY) had been dispatched with the target of bringing each helped family over the neediness line, through the arrangement of micro venture.

The conventional establishments have been ineffective in offering monetary types of assistance to the less fortunate segments of society. The Government of India inside the mid-eighties expected to push another pinnacle bank to deal with the monetary requirements of poor people, rural area and rustic territories. Therefore, NABARD wanted to build up a substitution channel to arrive at poor people, fundamentally women, liberated from government endowments and impedance.

MYRADA (Mysore Resettlement Development Agency), a NGO occupied with advancing the SHG development, has framed 300 SHGs which it named as 'Credit Management Groups' by 1986 and guaranteed freedom to the gatherings over their own dynamic interaction. NABARD, as its continued looking for changed diverts to prevail in the effort, discovered SHGs as a momentous and powerful intends to supply banking administrations to

'unbankable' people and therefore, started an examination with MYRADA on SHG loaning. Having been motivated by the outcomes, NABARD started a pilot-task of SHG bank linkage and in this way NABARD turned into a supporter of SHGs.

In India, SHGs address a novel way to deal with financial inclusion. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are sustained and upheld typically by NGOs or (progressively) by Government organisations. Associated not exclusively to banks however furthermore to more extensive advancement programs, SHGs are believed to offer a few monetary and social advantages. SHGs help women to develop their investment funds and to get to the credit that banks will loan. SHGs can likewise be local area stages from which women become dynamic in undertakings, address in decision making process or voice against social or local area issues like the maltreatment of women, liquor, the settlement framework, less number of schools, low water supply and absence of different conveniences. In such manner, it is critical to investigate extensively the situation with SHGs in India, their advancement and their status of bank linkage to evaluate women strengthening accomplished through SHGs.

2.3.14. Requirements for Sustaining Successful Groups:

The followings are the prerequisites for sustaining successful groups:

- a. Groups ought to be framed based on inherent binding force already prevailing among the members.
- b. Heterogeneous groups will in general split away over the long haul; thus, the group ought to be pretty much as homogeneous as could really be expected. The factor of homogeneity might be standing, monetary status, and so forth On the off chance that groups are conformed to a typical interest, Self-Help Groups are classified "Interest groups".
- c. Group working should be self-governing else non-participating members might detach themselves away from the groups.
- d. There ought to be revolution of groups initiative so all individuals from the groups get a chance to play administrative part. If there should be an occurrence of steady authority in a similar individual, it will have centralization of force in a not many hands which is a likely peril for the groups.

- e. The group ought to be firm, all groups individuals must have functional preference for one another. Groups need to have never-ending restricting power for the group individuals.
- f. Fruitful groups have a bunch of commonly concurred standards for prioritization of credit application or requests from their individuals. It will advance the sensation of wellbeing among those individuals whose interest for advance was not satisfactory at a state of time.
- g. The Government should recognize the groups as a suitable platform for dissemination of knowledge or information.

2.4. WOMEN EMPOWERMENT:

Empowerment states generally to the extension of independence of choice and accomplishment to shape one's life. It infers control over capitals, funds and decision. Empowerment has numerous, interrelated and co-dependent dimensions – economic, social, cultural, political, interpersonal, legal and psychological. Empowerment is clearly linked to the word 'power'. The term 'power' means to have control over something. Empowerment is a resultant from the word 'empower' which means to give or to attain power or to rise in power. Thus the term 'empowerment' also infers a change in the level of power.. In the context of human society, it means control over resources, i.e. natural resources, financial resources, intellectual resources, human resources, etc. Empowerment leads to the promotion of women power of self-realisation and self-control. It envelops the capacity to settle on decisions, control assets and appreciate participatory relationship inside family and local area. Strengthening likewise rouses their capacity to lead social developments in eliminating the blocks in their advancement, in an appropriate path through various coordinated area. Women strengthening is firmly connected with schooling of a girl child. It is not workable for ladies to procure opportunity without monetary independence. The Muslim women are one of the puniest minority gatherings of people in Indian culture. In India, most of Muslim women are the most oppressed, least proficient, generally impoverished, financially mistreated and politically underestimated areas of Indian culture. There always has been confusion about the status and rights of Muslim women. Due to stringent pardah system, Muslim girls remain destitute of education. They do not get enough freedom to educate themselves like other women from various religions. Muslim community has a very common feature i.e. religious orthodoxy. The intrinsic backwardness of the overall mass of Muslim continued as before. So

not many of them got freedom to take education of appropriate norm. Muslim women having a place with the lower positions of the general public essentially had no education. Muslim population is high in West Bengal. To educate and aware them about SHGs is the responsibility of the government which can help them to enhance their capacity in West Bengal.

The empowerment of women has gotten perhaps the most significant and present day marvel of 21st century at public level as well as at the worldwide level. After World War II, global deals put incredible spotlight on common freedoms, particularly women's privileges. In India the women's activist activism got energy during and later 1970s and women began partaking on the whole exercises, like schooling, legislative issues, media, workmanship and culture, administration areas, science and innovation.

Empowerment is a multidimensional cycle that should change the people or a group of people to perceive their full independence. Empowerment of women may likewise mean equivalent status to the women, opportunity and opportunity to advance her. In Nairobi in 1985, the idea of women empowerment was articulated at the International Women's Conference. The Fourth World Conference on women held in Beijing in 1995, archived the prerequisite for engaging women's cooperation in leadership, decision making in the society and improving prosperity.

Besides of the states of India, West Bengal also suffered the deprived condition of Muslim women. According to the census, the majority of women are most disadvantaged, least literate and divorced in case of women belonging to Muslim community in contrast to women belonging to other religion. Particularly major part of the sufferers of women-trafficking have been found in the district of Murshidabad. Some of the causes of such threat might be early marriage, absence of education and means of living. Muslim women are determined to claim greater role in public affairs despite pressures of religious orthodoxies, social prejudice and class or gender bias. The theme of women's education was hailed by all the communities including Muslims. Besides being essential to economic development women empowerment will also have a developmental effect on the objectives of both economic and social transformation.

2.4.1. Definition of Empowerment:

Empowerment is a multi-layered, multidimensional and manifold concept. “Empowerment is a process of awareness and capacity building leading to greater participation and better decision making power and transformative action” (Tangirala, 2009). “Empowerment may be seen as a process where individuals learn to see a closer correspondence between their goals and a sense of how to achieve them and a relationship between their efforts and life outcomes” (Mechanic, 1991). “Empowerment is viewed as a process: the mechanism by which people, organisations and communities gain mastery over their lives” (Julian Pappaort, 1984). “Empowerment is intentional, ongoing process centred in the local community, involving mutual respect, critical reflection, caring and group participation through which people lacking an equal share of valued resources gain greater access to and control over those resources” (Cornell Empowerment Group, 1989) “Empowerment involves inculcation of confidence in individuals about their own capacities. It refers to enhancement of the intellectual, political, social, economic and spiritual strength of people and communities to make them part of the mainstream society (Rahmatullah, 2009). Generally empowerment is considered as development of skills to make a person more confident, self-reliant and to develop ability to take self-decision.

2.4.2. Importance of Women Empowerment:

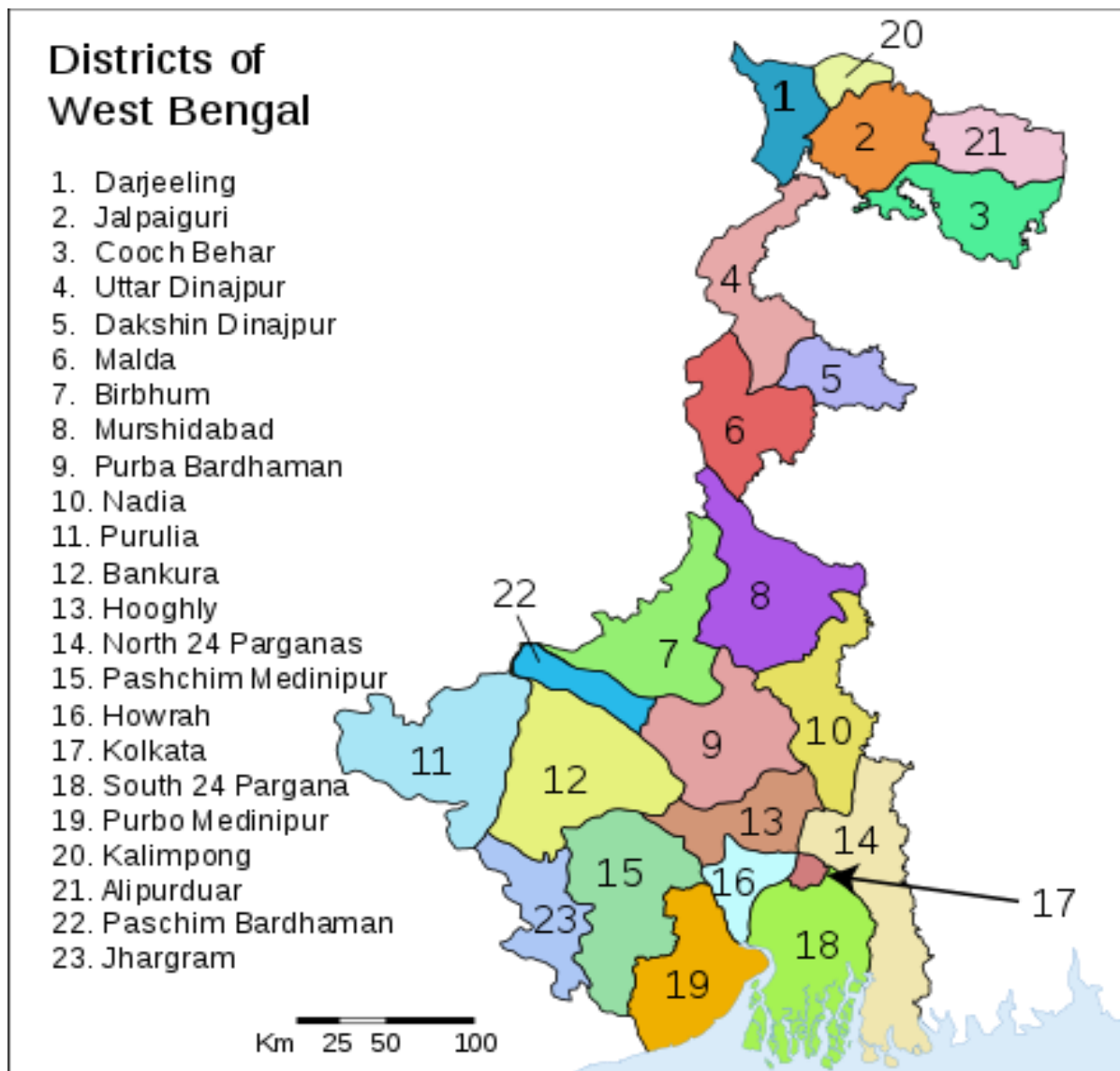
Empowerment of woman is a crucial factor in the eradication of poverty as woman is the key contribution to the economy at all levels. Woman combats with poverty through both remunerative and un-remunerative work at home and the work place. The formation of Self - Help Groups has provided a lot of confidence among members of Self -Help Groups. A large member of woman in the country is gaining self-reliance with the help of Self-Help Groups. In India, Self-Help Groups represent a unique approach to financial inclusion. Microfinance activities helps the poor women by not just obtaining loans but also inculcating in them habits of savings, credit and investing in micro insurance and money transfer services. Members of Self-Help Groups participate and improving access to micro credit management, marketing skills and capacity building promote financial inclusion and empowerment.

2.5. BRIEF PROFILE OF MINORITY WOMEN IN RURAL WEST BENGAL:

This portion of the chapter is again divided into two sub-sections. In the first sub-section, overview of the demographic profile of West Bengal and the selected Districts and Blocks are comprehended on the basis of secondary data collected from Census 2011, for the purpose of giving background of the selected sample area. In the second sub-section, demographic profile of minority women in the selected sample Districts of West Bengal is discussed in brief with the help of secondary data from Census 2011 and Ministry of Minority Affairs Report 2017.

2.5.1 ABOUT WEST BENGAL:

West Bengal (Paschim Banga) is the fourth most populous state in the Eastern Region of India accounting for 2.7 % of India's total area, 7.8 % of the country's population and ranks first in terms of density of population which is 904 per square km. Muslims are the dominant minority and account for 27 % of the total population of the State. With 72% of people living in rural areas, the State of West Bengal is primarily an agrarian state with the main produce being rice and jute. About 31.8% of the total population lives below the poverty line. Previous research on West Bengal has shown that certain districts such as Darjeeling, Jalpaiguri, Koch Behar, Malda, Uttar Dinajpur and Dakshin Dinajpur in the north, Purulia, Bankura, Birbhum in the west and the two 24 Parganas (north and south) stretching across the Sunderbans are relatively more backward socio-economically than the rest of the districts in West Bengal. Of the above-mentioned districts, Malda and Murshidabad have a higher concentration of Muslim minorities that outnumbers the state average. It is equally worth mentioning that the concentration of Muslim minority in the state of West Bengal is higher than the national average.



Source: Google map (Wikipedia)

As of 2017, West Bengal is divided into 23 districts.

Table 2.1: Demographic Profile of the Districts of West Bengal

District	Population	Growth rate	Sex ratio	Literacy	Density per square Kilometre
North 24 Parganas	10,009,781	12.04	955	84.06	2445
South 24 Parganas	8,161,961	18.17	956	77.51	819
Purba Bardhaman	—	—	—	—	—
Paschim Bardhaman	2,882,031	—	922	78.75	1,800
Murshidabad	7,103,807	21.09	958	66.59	1334
West Midnapore	5,913,457	13.86	966	78.00	631
Hooghly	5,519,145	9.46	961	81.80	1753
Nadia	5,167,600	12.22	947	74.97	1316
East Midnapore	5,095,875	15.36	938	87.02	1081
Howrah	4,850,029	13.50	939	83.31	3306
Kolkata	4,496,69	−1.67	908	86.31	24306
Maldah	3,988,845	21.22	944	61.73	1069
Jalpaiguri	3,872,846	13.87	953	73.25	622
Alipurduar	1,700,000	—	—	—	400
Bankura	3,596,292	12.64	954	70.95	523
Birbhum	3,502,404	16.15	956	70.68	771
North Dinajpur	3,007,134	23.15	939	59.07	958
Purulia	2,930,115	15.52	957	64.48	468
Cooch Behar	2,819,086	13.71	942	74.78	832
Darjeeling	1,846,823	14.77	970	79.56	586
Dakshin Dinajpur	1,676,276	11.52	956	72.82	755
Kalimpong	202,239	—	—	—	—
Jhargram	1,136,548	—	—	—	—

Each district is governed by a collector or district magistrate, appointed by either the Indian Administrative Service or the West Bengal Civil Service. Each district is subdivided into subdivisions, governed by a Sub-Divisional Magistrate and again into blocks. Blocks consist of panchayats (village councils) and town municipalities.

The capital and largest city of the state is Kolkata – the third-largest urban agglomeration and the seventh-largest city in India. Asansol is the second-largest city and urban agglomeration in West Bengal after Kolkata. Siliguri is an economically important city, strategically located in the north eastern Siliguri Corridor (Chicken's Neck) of India. Other larger cities and towns in West Bengal are Durgapur, Howrah, Bardhaman, Baharampur, Jalpaiguri, Kharagpur, and Chandannagar.

West Bengal is religiously diverse, with regional, cultural and religious specificities. Although Hindus are the predominant community, the state has a large minority Muslim population. Christians, Buddhists and others form a minuscule part of the population. As of 2011, Hinduism is the largest religion, with adherents representing 70.54% of the total population, while Muslims comprise 27.01% of the total population, being the second-largest community as well as the largest minority group. Sikhism, Christianity, Buddhism and other religions make up the remainder. Buddhism remains a prominent religion in the Himalayan region of the Darjeeling hills, and almost the entirety of West Bengal's Buddhist population is from this region.

The state contributes 7.8% of India's population. The Hindu population of West Bengal is 64,385,546 while the Muslim population is 24,654,825, as per the 2011 census. The state's 2001–2011 decennial population growth rate was 13.93%, lower than the 1991–2001 growth rate of 17.8%, and also lower than the national rate of 17.64%. The gender ratio is 947 females per 1000 males. As of 2011, West Bengal had a population density of 1,029 inhabitants per square kilometer (2,670/sq. mi) making it the second-most densely populated state in India, after Bihar.

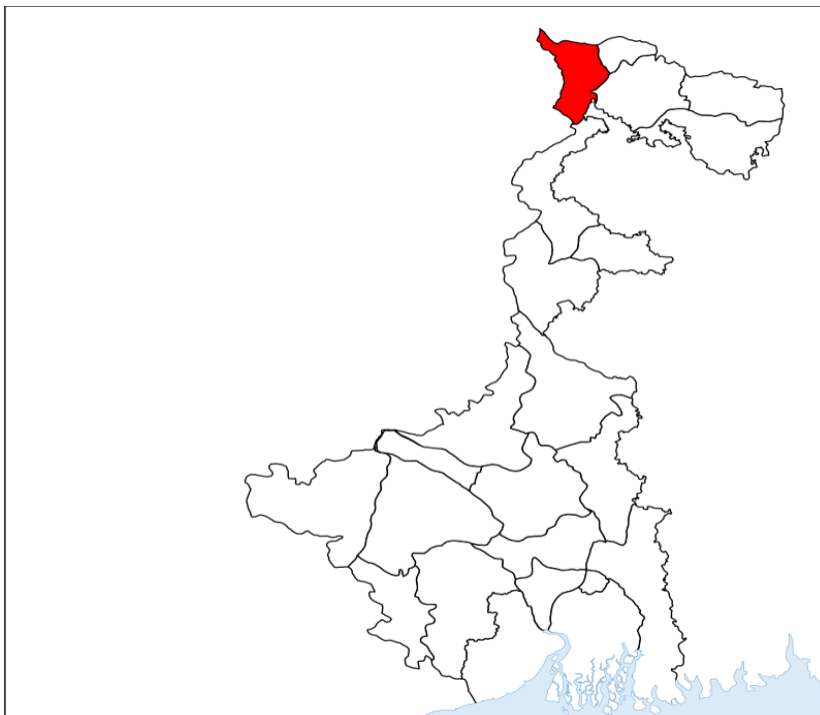
The literacy rate is 77.08%, higher than the national rate of 74.04%. Data of 2010–2014 showed the life expectancy in the state was 70.2 years, higher than the national value of 67.9. The proportion of people living below the poverty line in 2013 was 19.98%, declining from 31.8% a decade ago. Scheduled castes and tribes form 28.6% and 5.8% of the population respectively in rural areas and 19.9% and 1.5% respectively in urban areas.

The economy of West Bengal is the sixth-largest state economy in India with ₹13.14 lakh crore (US\$190 billion) in gross domestic product and a per capita GDP of ₹108,000 (US\$1,600). In human development index it ranks twenty-first among Indian states.

2.5.2. OVERVIEW OF THE SAMPLE DISTRICTS AND BLOCKS:

1. Darjeeling District is the northernmost district of the state of West Bengal in eastern India in the foothills of the Himalayas. The district is famous for its hill stations (often referred to as the *Queen of the Hills*) and Darjeeling tea. Darjeeling is the district headquarters. Kurseong, Siliguri and Mirik, three other major towns in the district, are the sub-divisional headquarters of the district.

Geographically, the district can be divided into two broad divisions: the hills and the plains. The entire hilly region of the district comes under the Gorkhaland Territorial Administration, a semi-autonomous administrative body under the state government of West Bengal. This body covers the three hill subdivisions of Darjeeling, Kurseong and Mirik and the district of Kalimpong. The foot-hills of Darjeeling Himalayas, which comes under the Siliguri subdivision, is known as the Terai. The district is bounded on the north by Sikkim, on the south by Kishanganj district of Bihar state, on the east by Kalimpong district and on the west by Nepal.



Source: Google map (Wikipedia)

According to the 2011 census Darjeeling district has a population of 1,846,823. This gives it a ranking of 257th in India (out of a total of 640). The district has a population density of 586 inhabitants per square kilometre (1,520/sq mi). Darjeeling has a sex ratio of 970 females for every 1000 males, and a literacy rate of 79.56%.

In 2001, the population of the district was 1,609,172. The rural population was 1,088,740 and urban population was 520,432. Total males were 830,644 and females were 778,528. The density of population was 511 per km². The original inhabitants of the Darjeeling Hills were the Lepchas or Rongpa (the ravine folks) as they prefer themselves to be known as. The Limbus are another ancient inhabitants of this district. Among the population are the Sherpas and Denzongpas (Bhutias). In the plains, the Bengalis are in majority along with several communities like the Biharis, Gorkhas, Marwaris and the Adivasi people originally from Chotanagpur and Santhal Parganas.

Kalimpong 1 (Block): Kalimpong I is a community development block (CD block) that forms an administrative division in the Darjeeling district of West Bengal. Kalimpong I CD block is part of the Kalimpong Range physiographic region. The average elevation varies from 300 metres to 3,000 metres above sea level. This region is characterized by abruptly rising hills and numerous small river streams coming down in the north-south direction.

According to the 2011 Census of India, the Kalimpong I CD block had a total population of 74,746, of which 67,957 were in rural and 6,789 were in urban areas. There were 37,750 (51%) males and 36,996 (49%) females. There were 7,422 persons in the age range of 0 to 6 years. The Scheduled Castes numbered 5,213 (6.97%) and the Scheduled Tribes numbered 25,657 (34.33%). According to the 2011 census the total number of literate persons in the Kalimpong I CD block was 54,820 (81.43% of the population over 6 years) out of which males numbered 29,389 (86.55% of the male population over 6 years) and females numbered 25,431 (76.21% of the female population over 6 years). The gender disparity (the difference between female and male literacy rates) was 10.34%.

According to the Rural Household Survey in 2005, 24.40% of the total numbers of families were BPL families in the Darjeeling district. According to a World Bank report, as of 2012, 4-9% of the population in Darjeeling, North 24 Parganas and South 24 Parganas districts were below poverty level, the lowest among the districts of West Bengal, which had an average 20% of the population below poverty line. In the Kalimpong I CD block in 2011,

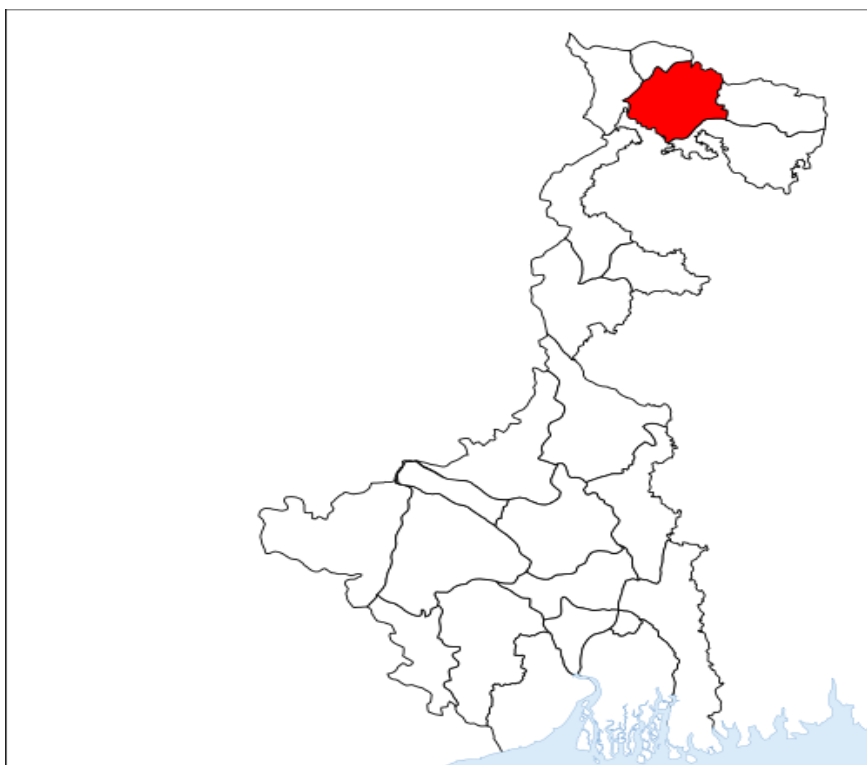
among the class of total workers, cultivators numbered 7,089 and formed 23.99%, agricultural labourers numbered 9,891 and formed 33.47%, household industry workers numbered 407 and formed 1.38% and other workers numbered 12,164 and formed 41.16%. Total workers numbered 29,551 and formed 39.54% of the total population, and non-workers numbered 45,195 and formed 60.46% of the population.

In the 2011 census, Hindus numbered 43,903 and formed 58.74% of the population in the Kalimpong I CD block. Christians numbered 14,550 and formed 19.47% of the population. Buddhists numbered 14,156 and formed 18.94% of the population. Muslims numbered 853 and formed 1.14% of the population. Others numbered 1,284 and formed 1.72% of the population. In 2012-13, Kalimpong I CD block had offices of 1 commercial bank and 2 gramin banks.

Gram Panchayats in Kalimpong I CD block are: Bhalukhop, Bong, Dr. Graham's Homes, Dungra, Kafer Kanke Bong, Kalimpong, Lower Echhay, Neembong, Pabringtar, Putur, Samalbong, Samthar, Seokbir, Sindepong, Tashiding, Tista and Yangmakum.

2. Jalpaiguri district is a district of the Indian state of West Bengal. It is situated between 26° 16' and 27° 0' North latitudes and 88° 4' and 89° 53' East longitudes. The district was established in 1869 in British India. Jalpaiguri is a part of West Bengal which is situated in North Bengal. The district situated in the northern part of West Bengal has international borders with Bhutan and Bangladesh in the north and south respectively and district borders with Darjeeling hills in the west and northwest and Alipurduar district and Cooch Behar district on the east.

According to the 2011 census, Jalpaiguri district has a population of 3,869,675, roughly equal to the nation of Liberia. This gives it a ranking of 66th in India (out of a total of 640). The district has a population density of 621 inhabitants per square kilometre (1,610/sq mi). Its population growth rate over the decade 2001-2011 was 33.77%. Jalpaiguri has a sex ratio of 954 females for every 1000 males, and a literacy rate of 79.79%.



Source: Google Map (Wikipedia)

Jalpaiguri district has a majority of Hindus which includes Bengali population. The second largest religion in the district is Islam, (mainly Sunni).

Table 2.2: Religion in Jalpaiguri			
Religion		Percent	
Hindus		84.16%	
Muslims		13.64%	
Christians		0.94%	
Buddhists		0.56%	
Others		1.20%	

Source: Census Report of 2011, Government of India

*Others include Jains (0.13%).Sikhs (0.47%).

Rajganj (Block): Rajganj Block is a neighbourhood in the Jalpaiguri Sadar subdivision of the Jalpaiguri district in the state of West Bengal, India. Rajganj is located at 26.566111°N 88.528611°E.

According to the 2011 Census of India, the Rajganj CD block had a total population of 373,766, of which 190,645 were in rural and 183,131 were in urban area. There were 193,185 (52%) males and 180,591 (48%) females. There were 48,038 persons in the age range of 0 to 6 years. The Scheduled Castes numbered 185,246 (49.56%) and the Scheduled Tribes numbered 15,386 (4.12%).

According to the 2011 census, the total number of literate persons in the Rajganj CD block was 234,799 (62.82% of the population over 6 years) out of which males numbered 132,348 (78.52% of the male population over 6 years) and females numbered 102,451 (65.18% of the female population over 6 years). The gender disparity (the difference between female and male literacy rates) was 13.35%. In the 2011 Census of India, Hindus numbered 295,907 and formed 79.17% of the population of Rajganj CD block. Muslims numbered 72,333 and formed 19.35% of the population. Christians numbered 3,976 and formed 1.06% of the population. Others numbered 1,560 and formed 0.42% of the population. Based on a study of the per capita consumption in rural and urban areas, using central sample data of NSS 55th Round 1999-2000, Jalpaiguri district was found to have relatively high rates of poverty of 35.73% in rural areas and 61.53% in the urban areas. It was one of the few districts where urban poverty rate was higher than the rural poverty rate.

In 2013-14, Rajganj CD block had offices of 10 commercial banks and 5 gramin banks.

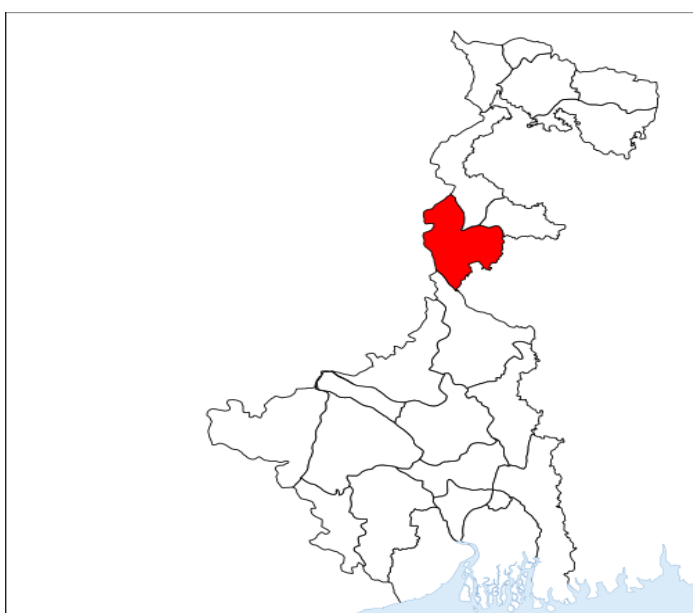
The Jalpaiguri district is listed as a backward region and receives financial support from the Backward Regions Grant Fund. The fund, created by the Government of India, is designed to redress regional imbalances in development. As of 2012, 272 districts across the country were listed under this scheme. The list includes 11 districts of West Bengal.

Gram Panchayats of Rajganj block/ panchayat samiti are: Binnaguri, Dabgram I, Dabgram II, Fulbari I, Fulbari II, Kukurjan, Majhiali, Mantadari, Panikouri, Sanyashikata, Shikarpur and Sukhani.





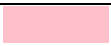
Table 2.3: Population Distribution of Rajganj District

Sub-Division / C.D.Block	Rural Population			Urban Population			Total Population		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Sadar Sub-Division	577483	546109	1123592	351167	337126	688293	928650	883235	1811885
Rajganj	99129	91516	190645	94056	89075	183131	193185	180591	373776

3. Malda district is a district in West Bengal, India. It lies 347 km (215 miles) north of Kolkata, the capital of West Bengal. The district of Malda is marked as Muslim minority district. The district of Malda is known as the part of North Bengal. English Bazar - its district headquarter, is located at a distance of 365 kms from Kolkata. Malda, being part of the Gangetic basin with Ganga as the main river touching the northern most point and entering Bangladesh, and its distributaries Bhagirathi, Jalangi, Mahananda and Bhairab flowing south of Malda, is characterized by fertile agricultural land.



Source: Google map (Wikipedia)

Table 2.4: Religion in Malda				
Malda			Percent	
Muslims			51.27%	
Hindus			47.99%	
Christians			0.33%	
Sikhs			0.02%	
Others			0.39%	

Source: Census Report of 2011, Government of India

In 2006, the Ministry of Panchayati Raj named Malda one of the country's 283 most backward districts (out of a total of 640). No notable industry is made here. Most of the people of the district are agricultural labourer and unskilled labourer.

Bengalis including Bengali Hindus and Bengali Muslims form the 86% of the district population. Bengali Muslims about 51.27% form the majority of Malda District population whereas Bengali Hindus are the second largest community forming about 48% of District population. According to the 2011 census, Malda district has a population of 3,997,970. This gives it a ranking of 58th in India (out of a total of 640). The district has a population density of 1,071 inhabitants per square kilometre (2,770/sq mi). Its population growth rate over the decade 2001-2011 was 21.5%. Malda has a sex ratio of 939 females for every 1000 males and a literacy rate of 62.71%. In 2011, Maldah had population of 3,988,845 of which male and female were 2,051,541 and 1,937,304 respectively. In 2001 census, Maldah had a population of 3,290,468 of which males were 1,689,406 and remaining 1,601,062 were females. There was change of 21.22 percent in the population compared to population as per 2001.

Out of 23 districts in West Bengal, the district of Malda, ranks 17th in terms of Human Development Index. (Human Development Report, 2004, p. 219). The density of population is 881 percent per square kilometer. The percentage of urban population (Census 2001) is 7.32. The total number of rural households is approximately 582117. (Census 2001) The district of Malda accommodates approximately 3290468 of which 49.72% belong to the minority community. The minority population is roughly about 51% while the Hindus constitute 49% of the total population. (Minority District Concentration Report)

Nearly 32, 90, 160 people live in Malda. Malda has a large diversity of demographics. Various classes and tribes like Polia, Shersabadia, Khotta, Panjhra, Santhals live here.

Northern part of the district has dominantly Hindu 53% population, Muslims are 46%. Tribesman and Christian people also live here.

Southern Malda is dominated by 59% Muslim population. Sujapur Idgah is one of the largest in India. Hindus are 40% in this part.

Over all Malda district (North Malda & South Malda together) Muslims are 51%, Hindus are 48%, and others are 1%.

Old Malda (Block):

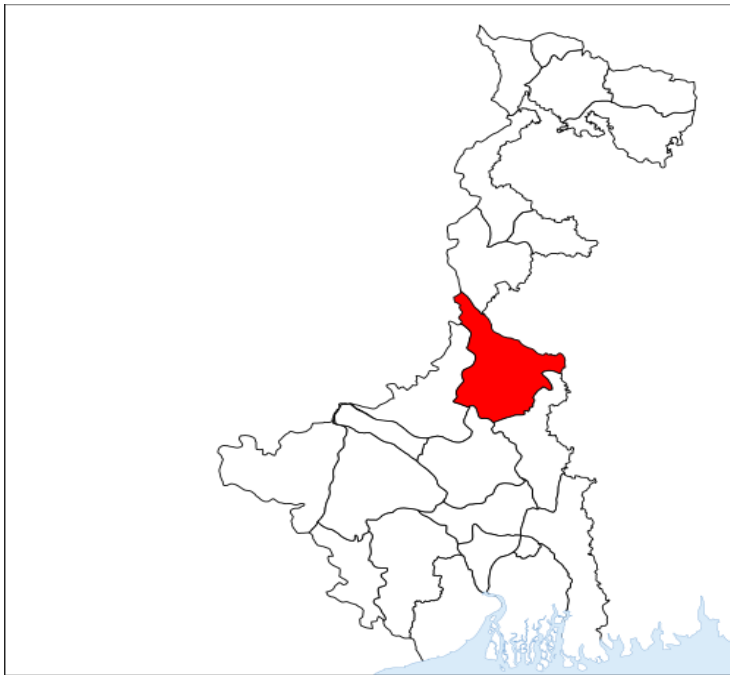
Old Malda is a city under Malda City Urban Agglomeration region in Malda district in the Indian state of West Bengal. It is located on the eastern bank of the Mahananda river. Old Malda is located at 25.04°N 88.14°E. As of 2001 India census, Old Malda had a population of 62,944. Males constitute 52% of the population and females 48%. Old Malda has an average literacy rate of 61%, higher than the national average of 59.5%: male literacy is 67%, and female literacy is 54%. In Old Malda, 15% of the population is under 6 years of age. Most of the people are Hindu. Some Muslim, Shiekh, Christian people live here.

As per 2011 Census of India, Old Malda CD Block had a total population of 156,365, of which 135,855 were rural and 20,510 were urban. There were 80,108 (51%) males and 76,257 (49%) females. Population below 6 years was 21,123. Scheduled Castes numbered 50,287 (32.16%) and Scheduled Tribes numbered 23,536 (15.05%). As per the 2011 census, the total number of literates in Old Malda CD Block was 80,614 (59.61% of the population over 6 years) out of which males numbered 45,278 (65.35% of the male population over 6 years) and females numbered 35,336 (53.66% of the female population over 6 years). The gender disparity (the difference between female and male literacy rates) was 11.58%. As per the Human Development Report for Malda district, published in 2006, the percentage of rural families in BPL category in Old Malda CD Block was 39.2%. Official surveys have found households living in absolute poverty in Malda district to be around 39%. In Old Malda CD Block in 2011, amongst the class of total workers, cultivators numbered 10,182 and formed 19.46%, agricultural labourers numbered 23,991 and formed 38.01%, household industry workers numbered 2,473 and formed 3.92% and other workers numbered 24,379 and

formed 38.62%. Total workers numbered 63,124 and formed 40.37% of the total population and non-workers numbered 93,241 and formed 59.63% of the population. As per 2014 District Statistical Handbook: Malda (quoting census figures), in the 2001 census, Hindus numbered 93,521 and formed 71.25% of the population in Old Malda CD Block. Muslims numbered 34,605 and formed 26.36% of the population. Christians numbered 801 and formed 0.61% of the population. Others numbered 2,838 and formed 1.78% of the population.

Old Malda Gram Panchayats: Bhabuk, Jatra danga, Mahish bathani, Mangalbari, Muchia, Sahapur.

4. Murshidabad district is a district of West Bengal, in eastern India. Situated on the left bank of the river Ganges, the district is very fertile. Covering an area of 5,341 km² (2,062 sq mi) and having a population 5.863m (according to 2001 census), it is a densely populated district and the ninth most populous in India (out of 640). Baharampur town is the headquarters of the district.



Source: Google map (Wikipedia)

Most of the people depend on agriculture for their livelihood. There are some silk farms and some weaving machines, but they are losing out fast against the modern industries. Murshidabad is famous for the high quality silk produced here. Beedi industry is also there. Many of the India's major beedi companies are from this district.

Trade and business are conducted primarily with Asansol, Burdwan and Kolkata

In 2006 the Ministry of Panchayati Raj named Murshidabad one of the country's 250 most backward districts (out of a total of 640). Rice, jute, legumes, oilseeds, wheat, barley, and mangoes are the chief crops in the east; extensive mulberry cultivation is carried out in the west. The district is known for the quality and diversity of Mango produced. However, Mango is not a major produce of the Murshidabad district, unlike the adjoining district of Malda.




According to the 2011 census, Murshidabad district has a population of 7,102,430. It ranks 9th in terms of population in India (out of a total of 640). The district has a population density of 1,334 inhabitants per square kilometre (3,460/sq mi). Its population growth rate over the decade 2001-2011 was 21.07%. Murshidabad has a sex ratio of 957 females for 1000 every males and a literacy rate of 67.53%.

The district has an area of 5,324 km² (2,056 sq mi) and a population density of 1,101/km² (2,850/sq mi) as per 2001 census data. The following table summarizes the population distribution.

Table 2.5: Population Distribution of Murshidabad District

Rural/ Urban	Area	Persons	Males	Females	Population density	Sex ratio
Total	5,324 km ² (2,056 sq mi)	3,015,422	1,546,633	1,468,789	1,101/km ² (2,850/sq mi)	952
Rural	5,195.11 km ² (2,005.84 sq mi)	2,757,002	1,414,097	1,342,905	988/km ² (2,560/sq mi)	949
Urban	128.89 km ² (49.76 sq mi)	258,420	132,536	125,884	5,682 km ² (2,194 sq mi)	

Source: Census Report of 2011, Government of India

Table 2.6: Religion in Murshidabad		
Muslim		66.27%
Hindu		33.21%
Christians		0.25%

Source: Census Report of 2011, Government of India

The majority of people of the district, around 66%, are Muslim by faith. Hindus form 33.21% of the population.

Bhagawangola II (Block): This Block is a community development block that forms an administrative division in Lalbag subdivision of Murshidabad district in the Indian state of West Bengal. Bhagawangola II CD Block has an area of 175.26 km². It has 1 panchayat samity, 6 gram panchayats, 96 gram sansads (village councils), 71 mouzas and 56 inhabited villages. Ranitala police station serves this block. Headquarters of this CD Block is at Nasipur. Gram panchayats in Bhagawangola II block/ panchayat samiti are: Akheriganj, Amdahara, Baligram, Karibona, Nashipore and Saralpore. As per the 2011 census, the total number of literates in Bhagawangola II CD Block was 84,519 (62.82% of the population over 6 years) out of which males numbered 43,035 (62.58% of the male population over 6 years) and females numbered 41,484 (63.06% of the female population over 6 years). The gender disparity (the difference between female and male literacy rates) was -0.49%. As per the Human Development Report 2004 for West Bengal, the rural poverty ratio in Murshidabad district was 46.12%. Purulia, Bankura and Birbhum districts had higher rural poverty ratios. These estimates were based on Central Sample data of NSS 55th round 1999-2000.

In the 2011 census, Muslims numbered 141,317 and formed 89.43% of the population in Bhagawangola II CD Block. Hindus numbered 16,566 and formed 10.48% of the population. Others numbered 141 and formed 0.09% of the population.

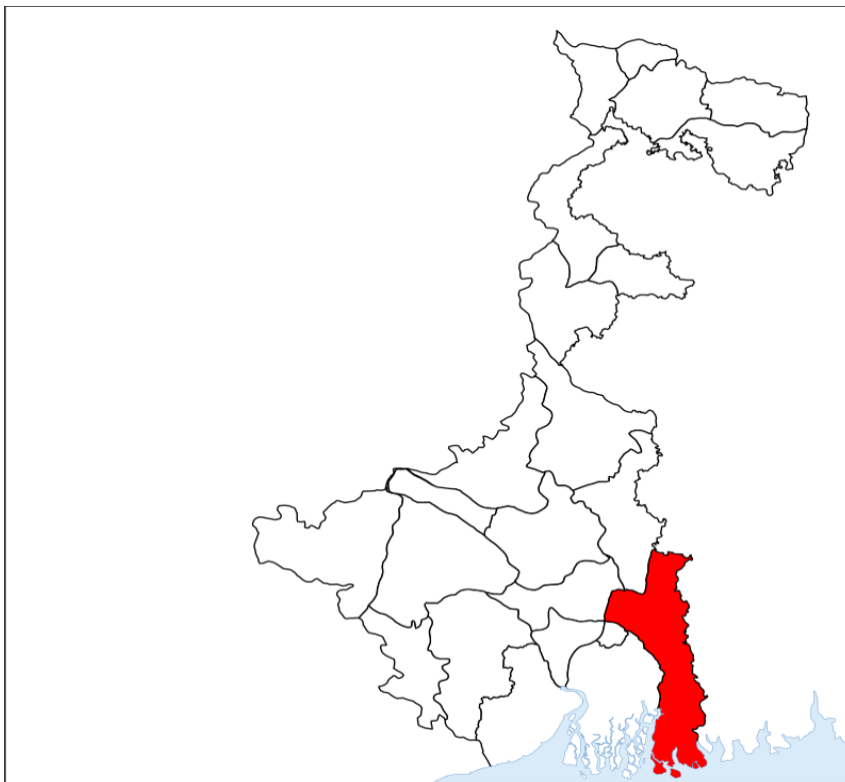
As per 2011 Census of India, Bhagawangola II CD Block had a total population of 158,024, all of which were rural. There were 80,699 (51%) males and 77,325 (49%) females. Population below 6 years totalled 23,473. Scheduled Castes numbered 5,218 (3.30%) and Scheduled Tribes numbered 45 (0.03%). As per 2001 census, Bhagawangola II block has a total population of 129,907, out of which 66,813 were males and 63,094 were females. Bhagawangola II block registered a population growth of 17.83 per cent during the 1991-

2001 decade. In Bhagawangola II CD Block in 2011, amongst the class of total workers, cultivators numbered 8,155 and formed 16.83%, agricultural labourers numbered 31,073 and formed 64.12%, household industry workers numbered 1,003 and formed 2.07% and other workers numbered 8,233 and formed 16.99%.

In 2013-14, Bhagawangola II CD Block had offices of 6 commercial banks and 1 gramin bank.

Gram Pancjayats in Bhagawangola II block/ panchayat samiti are: Akheriganj, Amdahara, Baligram, Karibona, Nashipore and Saralpore.

5. North 24 Parganas is a district in southern West Bengal, of eastern India. North 24 Parganas spreads in the tropical zone from latitude 22°11'6" north to 23°15'2" north and from longitude 88°20' east to 89°5' east. It is surrounded by Nadia in north, to Bangladesh (Khulna Division) in north and east, to South 24 Parganas and Kolkata in south and to Kolkata, Howrah and Hoogly in west. Barasat is the district headquarters of North 24 Parganas.







Source: Google map (Wikipedia)

North 24 Parganas is West Bengal's most crowded district and furthermore the most populated area in the entire of India. It is the 10th biggest locale in the State by territory. Individuals are chiefly occupied with cultivating, fishing and other horticultural exercises. The normal size of agrarian landholdings is about 3.2 Bighas. North 24 Parganas is one of the less economically backward districts of West Bengal, however there is persistent destitution in the southern portion of the District (the Sundarbans area). According to the 2011 statistics North 24 Parganas region has a populace of 10,082,852, This gave it a positioning of second in India (out of an aggregate of 640) and first in its state. The locale has a population density of 2,463 occupants for each square kilometre (6,380/sq mi). Its populace growth rate throughout the decade 2001-2011 was 12.86%. North 24 Parganas has a sex proportion of 949 females for each 1000 males, and a literacy rate of 84.95%.

- Population Density: 2959 for every square km
- Sex proportion: 982 females for each 1000 guys
- Growth Rate (1991-2000) : 24.64% (Approximately 2.5% per annum)
- Literacy rate (barring 0-6 age bunch), in rate: 87.66 (most noteworthy in West Bengal).
Male: 93.14; Female: 81.81

Source: Census Report of 2011, Government of India

Table 2.7: Religion in North 24 Parganas		
Hindu		73.46%
Muslim		25.82%
Christian		0.27%
Sikh		0.09%
Source: Census Report of 2011, Government of India		

Barasat 1: Barasat I is a community development block that forms an administrative division in Barasat Sadar subdivision of North 24 Parganas district in West Bengal. Its zone is: 105 km². According to 2011 Census of India, Barasat I CD Block had an absolute populace of 2,94,628, of which 1,75,226 were rustic and 1,19,402 were metropolitan. There were 1,50,919 (51%) males and 1,43,709 (49%) females. Populace under 6 years was 31,333.

Scheduled Castes numbered 47,026 (15.96%) and Scheduled Tribes numbered 2,546 (0.86%).

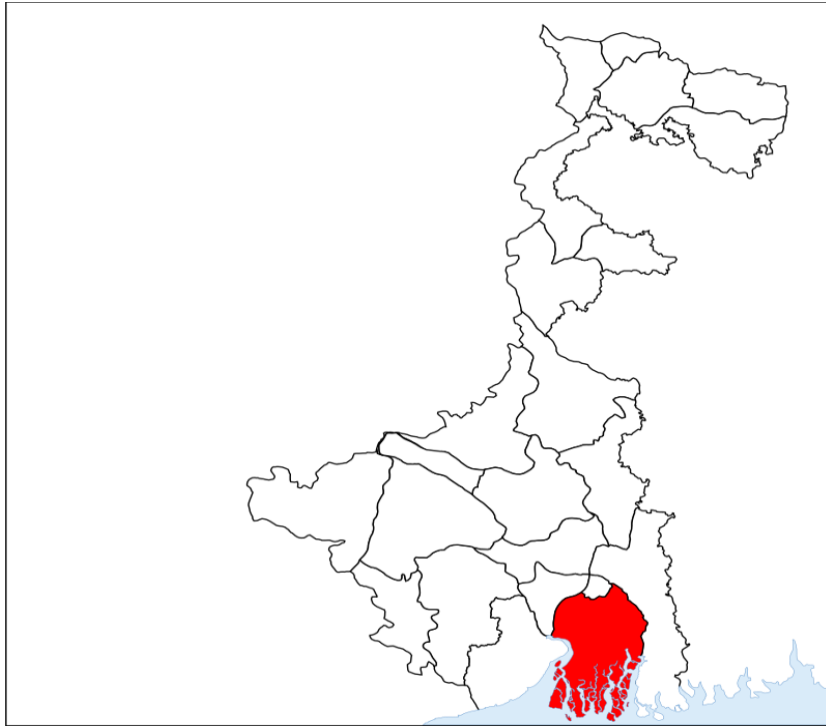
According to 2001 Census, Barasat I block has population of 237,783 out of which 122,560 were males and 115,223 were females. According to the 2011 statistics, the all-out number of literates in Barasat I CD Block was 214,596 (81.50% of the populace over 6 years) out of which males numbered 113,770 (84.42% of the male populace over 6 years) and females numbered 100,826 (78.44% of the female populace over 6 years). The distinction among female and male literacy rates was 5.98% and it accounts to the lowest among the CD Blocks in North 24 Parganas.

In the 2011 Census, Hindus numbered 163,302 and constitute 55.43% of the populace in Barasat I CD Block. Muslims numbered 129,870 and constitute 44.08% of the populace. Others numbered 1,456 and constitute 0.49% of the populace. 8.63% of families in Barasat I CD Block lived below poverty line in 2001, against a normal of 29.28%.

In Barasat I CD Block in 2011, cultivators numbered 7,635 and framed 7.31% of the total labourers, agrarian workers numbered 15,880 and constitute 15.20%, household industry labourers numbered 6,885 and shaped 6.59% and different specialists numbered 74,046 and shaped 70.89%. Total labourers numbered 104,446 and framed 35.45% of the total populace, and unskilled labourers numbered 190,182 and framed 64.55% of the populace. In 2010-11, Barasat I CD Block had 16 business banks and 1 gram bank.

Gram Panchayats of Barasat I block/panchayat samiti are: Chhota Jagulia, Ichhapur–Nilganj, Kotra, Purba Khilkapur, Dattapukur I, Kadambagachhi, Paschim Khilkapur, Dattapukur II and Kashimpur.

6. South 24 Parganas: It is a region in the Indian State of West Bengal, headquartered in Alipore. It is the biggest region of West Bengal state by territory and second biggest by populace. It is the 6th most crowded area in India (out of 640). On one side is the metropolitan edge of Kolkata and on the other, the riverine villages in the Sundarbans.



Source: Google map (Wikipedia)

Farming, Industry and Pisciculture are all at their top in the area. On the west side of the area is the Falta Special Economic Zone (SEZ), which houses different kinds of industry.

In 2006, the Ministry of Panchayati Raj named South 24 Parganas as one of the country's 250 most backward districts (out of a sum of 640).

As per the 2011 Census of India, South 24 Parganas area had a total populace of 81,53,176. This makes this district to be in the sixth most crowded region in India out of an aggregate of 640. The area had a population density of 819 occupants for each square kilometre (2,120/sq mi). Its population growth rate throughout the decade 2001-2011 was 18.05%. South 24 Parganas had a sex proportion of 949 females for each 1000 males and literacy rate of 78.57%. As per official census 2011 and population data 2020 of South 24 Parganas district, Hindu are majority in South 24 Parganas state. Total population of South 24 Parganas district is 8,161,961 as per census 2011. Hinduism constitutes 63.17% of total, while Muslims plays important role in electoral of South 24 Parganas state forming significant 35.57% of the total population.

Table 2.8: Religion in South 24 Parganas

District	South 24 Parganas
Population	8, 161, 961
Hindu	63.17 %
Muslim	35.57 %
Christian	0.81 %
Sikh	0.03 %
Buddhist	0.03 %
Jain	0.01 %
Others	0.07 %
Not Available	0.30 %

Canning I (Block): Canning I is a community development block that frames an administrative division in Canning subdivision of South 24 Parganas region in West Bengal. Canning I CD Block is situated at 22°18'37"N 88°39'28"E. According to 2011 Census of India, Canning I CD square had a total populace of 3,04,724, of which 1,81,508 were in rustic and 1,23,216 were in metropolitan. There were 1,55,126 (51%) males and 1,49,598 (49%) females. Populace over 6 years was 44,344. Scheduled Castes numbered 1,44,906 (47.55%) and Scheduled Tribes numbered 3,710 (1.22%).

According to 2001 Census of India, Canning I CD Block had an total populace of 2,44,354, out of which 1,25,216 were males and 119,138 were females. Canning I CD square enrolled a population growth of 24.48 percent during the 1991-multi decade. Decadal growth for South 24 Parganas was 20.89 percent. Decadal growth in West Bengal was 17.84 percent.

Scheduled Castes at 1,26,485 framed around one-half proportion of the populace. Scheduled Tribes numbered 6,731.

According to the 2011 statistics, the total number of literates in Canning I CD square was 1,84,241 (70.76% of the populace over 6 years) out of which males numbered 1,03,611 (78.31% of the male populace over 6 years) and females numbered 80,630 (62.95% of the female populace over 6 years). The distinction among female and male literacy rates was 15.36%.

According to 2011 Census of India, literacy in South 24 Parganas was 77.51. Literacy in West Bengal was 77.08% in 2011. Literacy in India in 2011 was 74.04%.

In the 2011 Census of India, Hindus numbered 188,849 and framed 61.97% of the populace in Canning I CD square. Muslims numbered 114,252 and framed 37.49% of the populace. Others numbered 1,623 and framed 0.54% of the populace. Among the others, Christians numbered 978. The extent of Hindus in South 24 Parganas has declined from 76.0% in 1961 to 63.2% in 2011. The extent of Muslims in South Twenty-four Parganas has expanded from 23.4% to 35.6% during a similar period. Christians shaped 0.8% in 2011.

According to the Human Development Report for the district of South 24 Parganas, distributed in 2009, in Canning I CD Block the level of families below poverty line was 31.05%. The poverty rates were exceptionally high in the Sundarban with each of the thirteen CD blocks enrolling poverty ratio above 30% and eight CD blocks had over 40% of the populace in the BPL classification. The Sundarban district is the most backward region in terms of standard of living. According to poor family overview in 2005, the extent of families in South 24 Parganas with poverty rates below poverty line was 34.11%. In 2013-14, Canning I CD Block had 6 business banks and 1 gram in banks.

Gram Panchayats of Canning I CD square/panchayat samiti are: Banshra, Daria, Dighirpar, Gopalpur, Hatpukuria, Itkhola, Matla I, Matla Ii, Nikarighata and Taldi.

2.5.3. BRIEF DEMOGRAPHIC PROFILE OF MINORITY WOMEN IN WEST BENGAL:

Table 2.9: Population by Religious Communities in West Bengal (Urban and Rural-both Males and Females) (percentage is approximately on the total population)

Religions	Males				Female				Total
	Rural %		Urban %		Rural %		Urban %		Both Rural & Urban
Hindus	21209432	33	11837125	18	20122168	32	11216821	17	64385546
Muslims	9784832	40	2855260	12	9361795	38	2652938	10	24654825
Christians	243900	37	82086	12	246724	38	85908	13	658618
Sikhs	5261	8	28907	46	4339	7	25016	39	63523
Buddhists	92502	33	48886	17	92257	32	49253	18	282898
Jains	5780	10	24938	41	5183	9	24240	40	60141
Parsis	0	14	106	22	0	19	185	45	291
Others including unclassified sects	503196	43	86816	7	505646	44	74615	6	1170273
Total number of persons belonging to minority communities only excluding Hindus, Jains and others unclassified sects	10126537	39	3015203	12	9705171	38	2813244	11	25660155

Source: Census 2011

Table 2.10: Population of Minority Women in the Selected Districts of Rural West Bengal (percentage in brackets)

Religions	Population of women in each selected Districts (rural population)						
	Jalpaiguri	Darjeeling	Malda	Murshidabad	North 24 Parganas	South 24 Parganas	Total
Muslims	179496 (3.5)	33700 (0.67)	905157 (18)	1925627 (38)	947380 (19)	1075691 (21)	5067051 (100)
Christians	86964 (63)	5800 (4.2)	6204 (4.5)	7616 (5.5)	4399 (3.2)	27195 (19.7)	138178 (100)
Sikhs	380 (21)	245 (13.5)	200 (11)	181 (10)	267 (14.7)	540 (30)	1813 (100)
Buddhist	20658 (23)	69066 (76.3)	109 (0.12)	120 (0.13)	180 (0.2)	391 (0.43)	90524 (100)
Parsis*	Unidentified**	Unidentified	Unidentified	Unidentified	Unidentified	Unidentified	Unidentified
TOTAL	287498	108811	911670	1933544	952226	1103817	5297566

Source: Census 2011

*Parsi community comprises of only 417 people (both men and women) in the urban areas of West Bengal, scattered mostly in Kolkata District. Out of which only 185 Parsi women are present in the other urban areas of West Bengal.

**Unidentified means the population of Parsi community is not given across the Districts of West Bengal in Census 2011.

Table 2.11: Population of Minority Women in the Selected Blocks of Rural West Bengal (percentage in brackets)

Religions	Population of women in each selected Blocks (rural population)						
	Rajganj	Kalimpong 1	Old Malda	Bhagwangola 2	Barasat 1	Canning 1	Total
Muslims	25977 (12.3)	336 (0.16)	20703 (9.8)	69274 (33)	51371 (24)	43710 (21)	211371 (100)
Christians	1534 (16)	6881 (73)	586 (6.2)	18 (0.2)	348 (3.7)	87 (0.9)	9454 (100)
Sikhs	32 (54)	1 (1.7)	12 (20)	1 (1.7)	9 (15)	4 (6.7)	59 (100)
Buddhist	279 (4)	6570 (95)	15 (0.2)	2 (0.02)	8 (0.11)	9 (0.13)	6883 (100)
Parsis*	Unidentified	Unidentified	Unidentified	Unidentified	Unidentified	Unidentified	Unidentified
TOTAL	27822	13788	21316	69295	51736	43810	227767

Source: Census 2011

In this study, 300 sample of women taken represent 2, 27, 767 (*Refer to table 3*) population of minority women belonging to the rural areas of West Bengal who have been financially included through SHGs. Out of these 300 sampled women, 236 (79% approx.) women are from Muslim Community, 18 (6%) women are from Christianity and 21 (7%) women are from Buddhist Community and 25 (8.33%) women follows Hinduism (*Given in Comparative Analysis: Chapter 4*).

i) Fig. 2.1: Following is a Venn Diagram created to show the population of Minority women in Rural West Bengal and the sample taken from the population for the study.

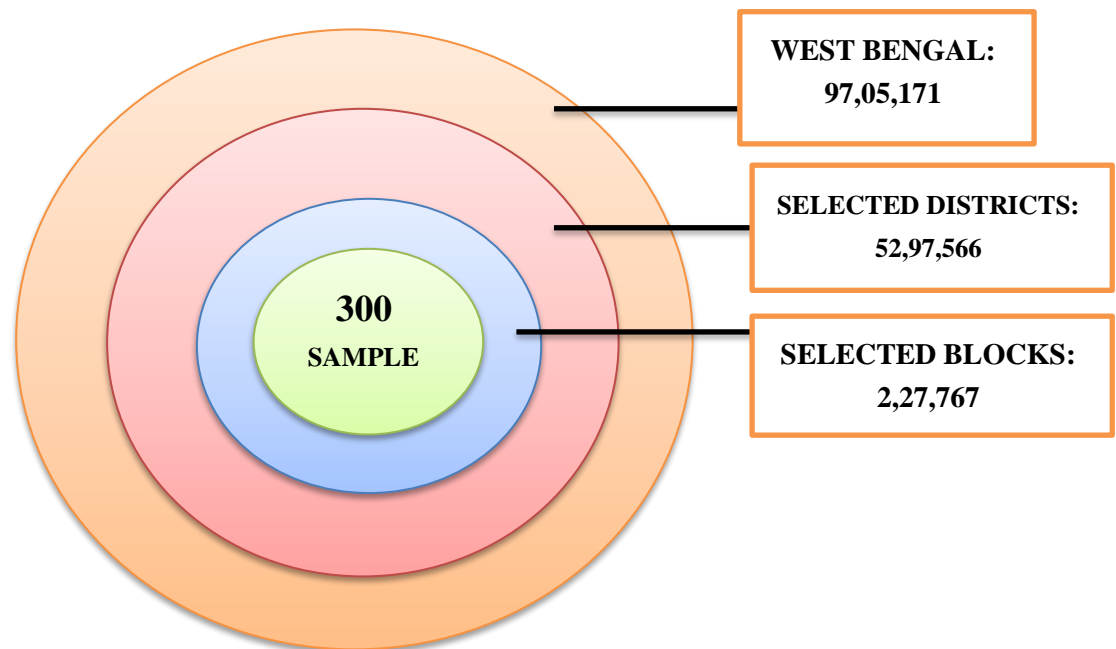


Fig. 2.2: The Chart Below shows the different religions of the sampled women in rural West Bengal

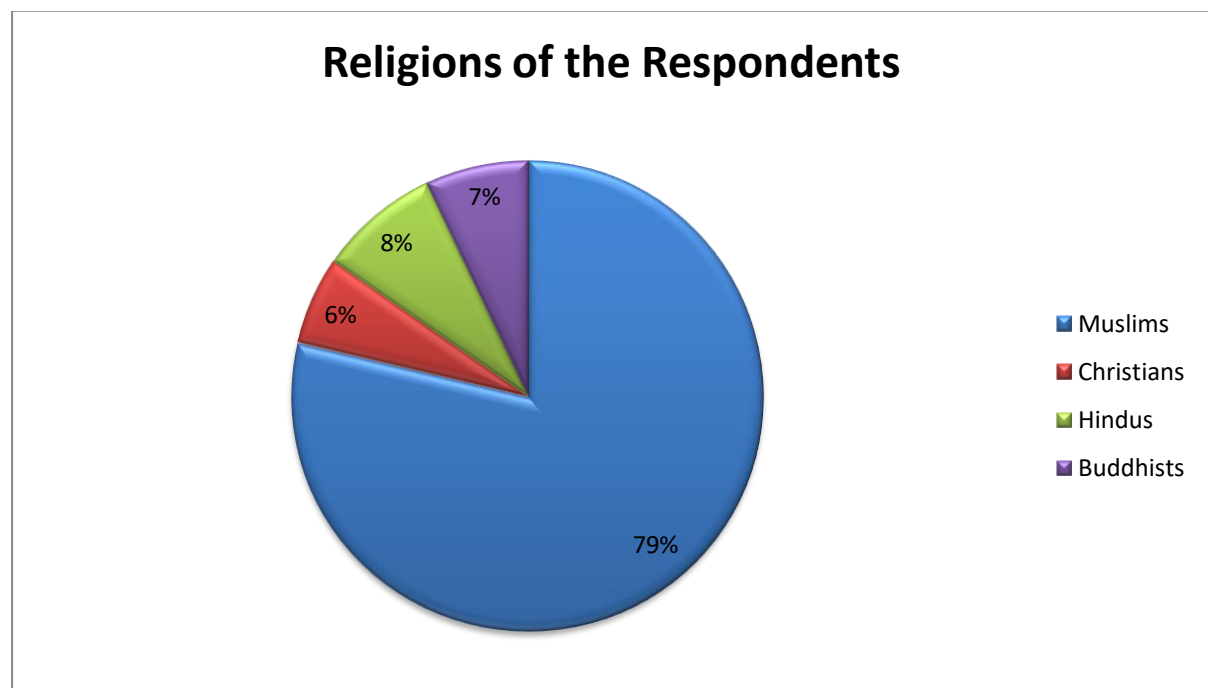
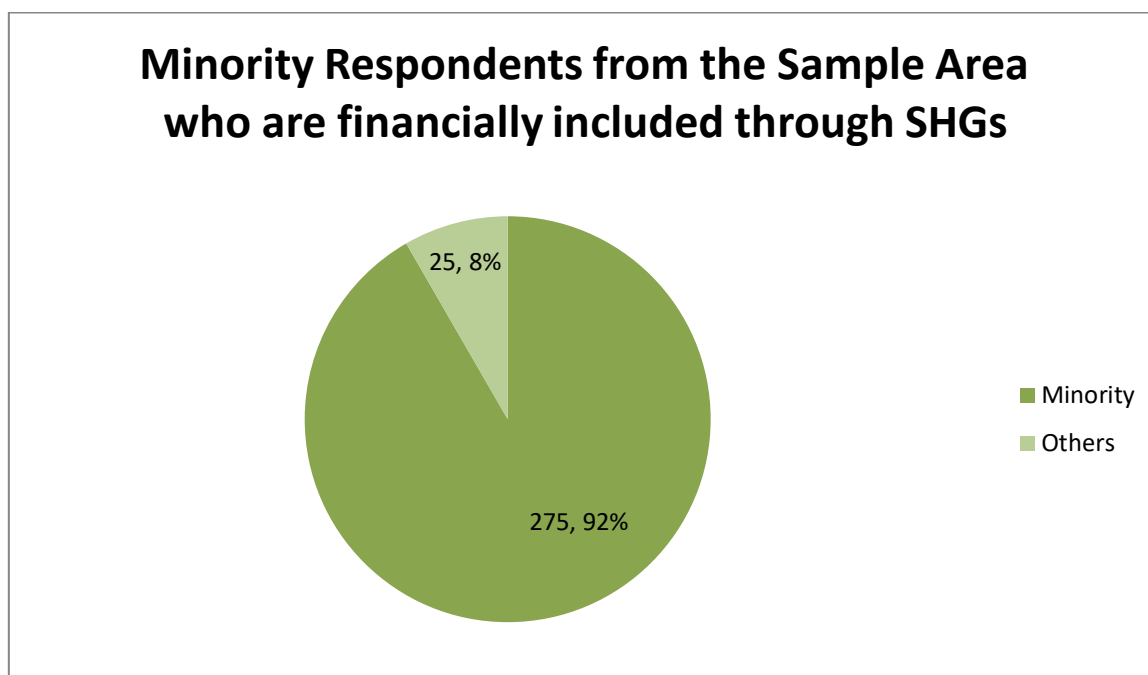


Fig. 2.3: The chart below shows that 92% of the respondents are minority in the sample areas of West Bengal



Chapter 3

DATA COLLECTION

This chapter consists of two parts. In the first part, meaning and introduction about women empowerment and its dimensions are given and methodology and technique of primary data collection has been explained. In the second part, the methodology of secondary data collection has been stated. This section of the chapter also describes the experiences during the survey visit.

3.1. MEANING OF EMPOWERMENT OF WOMEN:

Women empowerment can be briefed as having their contribution recognised and valued. It means developing them consciously who are economically productive and independent, socially matured and politically active and are able to make their own choices and take independent decisions in matters that affect them. The expression "Women Empowerment" is utilized in two expansive faculties, i.e., general and explicit. In general sense, it alludes to strengthening women to be self-reliant by giving them admittance to any or all opportunities and openings that they were denied in the past exclusively owing to their being "female" gender of the society. In specific sense, women empowerment alludes to building up their position and status in the society. Thus it essentially suggests that the women create capacity or ability to control their everyday lives in social, political and economic terms. Empowerment is an insightful classification which means strength or control. It is something that needs to be created from the inside. Strengthening comes to women when they endeavour hard for it. The 'empowerment of women' is a boundlessly intricate expression which is alive in the circumstance of women today in its social, cultural, religion, political, legal and economic angles. Women are the most remarkable instrument to bring any change. The present women are a smart lot and when they are enabled, it just gives them an additional edge. Also, empowering the family is the principal step for building up a country. Empowerment of women should be a unified methodology, a reason that requires continuous consideration and stewardship by all.

3.1.1. CONCEPTUAL FRAMEWORK FOR WOMEN EMPOWERMENT:

Empowerment can be clarified as the way towards upgrading the limit of people or groups to settle on decisions and to change those decisions into desirable activity and results ^{16, 17}.

Therefore, women empowerment means to endorse progress in all socio-economic scopes of women like the other gender class in our culture and also to give financial sustenance to them (Noreen, 2011).

3.1.2. MOVEMENTS OF MICROFINANCE IN EMPOWERING WOMEN:

Women empowerment would explore in multi-dimensional aspects like economic, socio-economic, socio-cultural, interpersonal, legal, political and psychological (Malhotra et al. 2002), which can be explored in the below mentioned paragraphs:

i) Economic Empowerment of Women:

Economic Empowerment refers to control over use and allocation of economic resources, getting rid of the dependency of finance, extend in the income and the freedom to use the income, monetary self-reliance and possession of income producing assets. The fundamental indications of economic empowerment are income, investment funds, landholding, proprietorship, occupation and daily based goods. Income is the most fundamental markers of monetary turn of events. Women's financial strengthening requires strong and supported activity to fortify women's chances and rights and to verify that women can partake and be heard. Women especially living in provincial territories and weak conditions need to gain admittance to more and better positions, a business climate that upholds them in building up micro-entrepreneurs that furnishes them with monetary protections through miniature credits, and security of food and fuel in the midst of emergency in order to extend their economic empowerment. Women entertaining themselves with work and business not exclusively expands their income but also develop self-confidence in the family. However, the economic empowerment of women is conceivable when they have full self-rule to spend their income and control over allocation of resources. In our male centric culture, even the women picking up work, her notoriety as a spouse, does not give her power over her family profit and the control stays in the hand of the husband who makes choices and decisions for the family. All things considered, in many of the cases this ordinary illustration of occupation of women

¹⁶ (www.worldbank.org)

keeps on being effective because of absence of awareness among the women about their monetary rights.

ii) Socio-economic, Socio-cultural and Interpersonal Empowerment of Women:

Strengthening of women is strengthening of family and thus improvement of a country. Strengthening of women advantage not exclusively to the man or woman but to the families and society at large. Socio-economic strengthening implies equivalent status and opportunity of taking decision for the family and at local level. It suggests showcasing of social capacities like training, wellbeing, social elements, women's property and possession of assets. It is a Sanskrit saying—That women are the home and home is the premise of society. Training increases their ability and improves their confidence. It also achieves mindfulness. Pointers like appreciation in family, participation in public programmes, social awareness, social mobility, dynamic, social regard, risk taking capacity, reasonable and innovative dynamic capacities to quantify social strengthening and empowerment. Socio-social strengthening is perceived as the technique for building up a vibe of self-governance and fearlessness, and acting independently and altogether to change their social connections.

Empowerment of women is emphatically affected by their individual resources (like land, housing, livestock, investment funds) and capacities, everything being equal: human (like great wellbeing and training), social (like social having a place, social mindfulness, a feeling of personality, leadership quality, voicing against abuses), interpersonal (acknowledgment in the family, family support, parents in law support, independence from abusive behaviour at home) and psychological (confidence, fearlessness, the capacity to envision and aspire to a better future).

Socio-economic empowerment of women having a place with self-help groups is the capacity to arrange well with the group individuals and simultaneously take mutual decision for the control and assignment of monetary assets. This strengthening incorporates: cohesiveness among group individuals, participation among group individuals, regard for one another's view point, taking stand for one another and mutually agreeing. .

Interpersonal empowerment implies taking responsibility for one's own life, and not permitting others to control it. This strengthening incorporates: shared arrangement, harmony in family, investment on significant choice, control over sexual relationship, capacity to

choose and make decisions for her children, independence from aggressive behaviour at home and authority over partner selection for marriage.

iii) Political and Legal Empowerment of Women:

Truly numerous women have been dynamic in the Indian National Movement. The clarion call of Swaraj drove numerous women to go to the bleeding edge of governmental issues and penance their lives at the raised area of the country. It is said that Gandhiji feminized the patriot legislative issues by accentuating Satyagraha and making uncommon space for women. So political interest of women began since the Indian National Movement. Political strengthening is portrayed by individuals coordinating all things considered and endeavouring to upgrade their impact and dealing power comparable to bodies like local, regional, national and worldwide. Out of mindfulness and consolation to join governmental issues it is been assessed that over the most recent ten years, countless women have come to legislative issues, straightforwardly and by implication. Section of this immense number of women into dynamic cycle should substitute the current circumstance of world. It is trusted that the most essential job for women will be to oppose imbalance and treachery, not only for women, but for all. Political standing of women can be portrayed as the level of fairness and opportunity appreciated by women in forming and division of force. The Indian Constitution ensures political balance through the grown-up establishment and the privilege to balance, which disallows discrimination on the grounds of sex. The equivalent political status would not be acknowledged by methods for simple declaration in the Constitution. The women reservation bill was passed in India's upper place of Parliament simply a day after the International Women's Day, for example on ninth March 2010 as lawmakers overpowering casted a ballot to correct the Constitution to hold 33% of all seats in public and state councils for women. At last, 33% booking for women in parliament has effectively been executed through the greater part of the chief political occasions and this has raised assumptions that a lot more women would be named to challenge the decisions. In any case, reservation of seats for women in Panchayat or in Parliament, is just the initial step to verify that a decent number of women would be associated with dynamic arrangement of the public authority. The resulting errand and mission will be to improve their capacity with the goal that they can play out their job and can have an effect. This is an enormous advance toward accomplishing the protected mission of gender fairness. However, the Women Reservation Bill via itself cannot bestow strengthening. Strengthening alludes to developing the profound, political, social or financial

strength of people and networks. Reservation transforms into significant just when women can support their political exercises through lasting decisions or construct their essence felt inside the choosing assortments, everything being equal. Indeed this progression can exclusively guarantee their capability to defeat the well-established state of mind of abdication and accommodation before a male ruled social feel.

Legal empowerment is the progression over which the deprived becomes sheltered and are supported to use the bylaw to advance their rights and their welfares in relation to the state and the market. Microfinance would also invite legal empowerment with appropriate scale of encouragements to women participants in educating them about their legal rights, availing of knowledge of Legal Acts for Women Rights, enjoying voting rights, domestic support for exercising rights etc.

iv) Psychological Empowerment of Women:

Psychological empowerment is defined as “intrinsic task motivation reflecting a sense of self-control in relation to one's work and an active involvement with one's work role” (in “Antecedents and Consequences of Psychological and Team Empowerment in Organizations: A Meta-Analytic Review,” Seibert, et al (2016). Women empowerment in varied areas, would invite psychological empowerment to every one of the women members of SHG, a individual from SHGs enjoyed freedom of financial, freedom of decision, dynamic force and dealing power towards formation of self-revaluation, confidence, self-limit and fearlessness (Sarumathi and Mohan, 2011; Jose and Jose, 2013). The populace who were socially-economically and socially denied ought to be required these special projects for expanding their ability towards greater profitability which would gift them practical turn of events (Corsi et al., 2006; Ebimobowei et al., 2012). This empowerment includes: self-esteem, self-efficiency, collective awareness of injustice, potential of mobilization, women sense of inclusion and entitlement and systematic acceptance of women's entitlement and inclusion.

3.1.3 MICROFINANCE AND WOMEN EMPOWERMENT FOR MINORITY COMMUNITY:

Women nourish an entire household like their children. If they would be skilled and self-employed they may want to give desirable education to their children, take better decisions of their personal and their dependents, may want to make contributions in family expenditure and progressively want to take part as an important section in the nation's global

improvement (Sharma, 2015). But religion has always been a social barrier which invites a threatening to the existence of mankind and women have been vulnerable to such crisis. (Ali, 2002). In the above context, women belonging to minority community are not able to enjoy equality of status and opportunity in all of their rights like rest of the society (Hossain, 2013). Muslims have proven to be the most disadvantaged community among all the minorities and supposed to hold a notable portion on the ground of segregation among the se class as far as pleasure in rights (Mahanta, 2012; Munjial and Kaushik, 2013; Shah et al., 2014). In spite of the fact that it is allowable in Islam that the Muslim women reserve the privilege to schooling and furthermore to get inclination in familial issue like case to separate on certain ground, right to remarriage and so on (Munjial and Kaushik, 2013), yet essentially and as a general rule, they do not delight any opportunity to take choice all alone for themselves and for their relatives (Rocrue, 2015). Conversely with the minority Muslim men and to the women of various religions, Muslim women has been found as sub-par local area in financial issue (Munjial and Kaushik, 2013; Devi, 2014). The cynicism of western instruction, customary religion boundaries on sustenance and tutoring of girl youngster, absence of government managed retirement, absence of advantages like medical coverage, low support in political exercises (Kazi, 1999) and nonattendance of dealing power (Devi, 2014) might be answerable for the present circumstance. Fundamentally, the segregation in proper business would compel Muslim female to partake in essentially locally established work like sewing, bidi moving and so forth which could be categorised as unorganised, low benefits creation movement (Kazi, 1999; Devi, 2014). Microfinance has been a fruitful instrument in fortifying women and enabling them in various measurements. The proof of Bangladesh could be seen in this regard (Shah et al., 2014).

3.2 DATA COLLECTION TECHNIQUE

3.2.1. PRIMARY DATA COLLECTION:

a) Research Methodology:

i) Introduction:

Primary Data collection is based on a structured questionnaire after interviewing 300 minority women belonging to Self-Help Groups (SHGs) coming under the umbrella of National Rural Livelihood Mission (NRLM) in a pilot field survey covering 5 respondents from each SHG taking 10 SHGs from each block..

ii) Objectives of the visit:

This field survey is mainly focussing on the responses of the members of the SHGs and conducted to achieve the following objectives:

- a) To visit those Blocks and Gram Panchayats in West Bengal where the minority women population is found to be of majority component.
- b) To bring out the present scenario of the activities and workings of the SHGs in the selected sample areas.
- c) To interact with minority women individually belonging to the SHGs on a face to face basis interactions to assess their degree of confidence and empowerment.

iii) Methodology Followed:

a) Research Design:

The research work has been completed based on both primary and secondary data. It is based upon non-experimental research design. The primary data has been collected based on a structured questionnaire. The survey is based on some of the SHGs, sponsored by Swarnajayanti Gram Swarozgar Yojana (SGSY) (now National Rural Livelihood Mission (NRLM) with effect from 1st April 2013), from the selected districts of rural West Bengal, based on purposive sampling method. Personal interviews have also been conducted as part of the process of collecting data for this study. Different statistical tools have been applied to analyse the numerical data, such as Cronbach's Alpha test, Shapiro's Wilk test and Multinomial Logistic Regression analysis using SPSS software. In this research work,

majority of the study is based upon primary data while minority of it is dependent upon secondary data. Although the result of this study is highly dependent upon the primary source, yet there is a need to understand the concepts, definitions, theories, and other numerical data and for this purpose secondary data have also been consulted.

Several books, research literature, articles, journals, thesis and data from NABARD, NRLM, SIDBI, SGSY and RBI, etc. have been considered as the secondary source.

b) Sampling Design and Techniques:

The population from which the sample was drawn for the study are the minority women participants of SHGs in the selected districts of West Bengal. This study is based on descriptive research and based on the collection of data through purposive sampling method. For determining sample size, Cochran's formula has been used.

c) Selection of the Districts:

The study is based on primary data which was collected from the minority women SHGs of rural West Bengal. The administrative division of West Bengal is into 23 Districts. To collect the primary data, a multi-stage purposive sampling method is used. In the first stage, the researcher consulted with the officials of the National Rural Livelihood Mission (NRLM) of Panchayat and Rural Development Department (PRDD) and the officer-in-charge suggested selecting two districts each from northern, central, and southern regions of West Bengal so that the entire West Bengal scenario can be captured. Out of 23 districts, Jalpaiguri and Darjeeling Districts from the northern part, Malda and Murshidabad Districts from the central part, and North 24 Parganas and South 24 Parganas Districts from the southern part were taken as sample districts. These six districts are situated in the different parts of the state and have their own identities in terms of culture and traditions. These districts differ with each other in diversification like the people in the north of West Bengal differ from the people in the south of West Bengal in terms of culture and traditions. The socio-economic conditions of the districts also differ from each other. The official of PRDD also suggested visiting 1 district for two days only, covering 6 districts in twelve days. Two districts each from northern, central, and southern regions of West Bengal and a total twelve-days to cover these 6 districts was suggested by PRDD in March 2018, keeping in mind, the official hours, availability of SHGs members, availability of the concerned officials of each District, the period to collect the data according to the plan of work, the upcoming elections in April 2018 when the gateway to all the concerned district and block offices would be closed till June

2018, and later rainy season would start, when visiting such remote areas would be a great difficulty for the researcher.

d) Selection of Blocks:

In the second stage, the researcher contacted the District Rural Development Cell (DRDC) of each selected district and proposed two blocks from each district but taking into account twelve days to cover all the 6 districts (two days for each district), the Project Director (PD) of different districts suggested visiting one block each from six selected districts. Therefore, they suggested selecting Rajganj Block from Jalpaiguri, Kalimpong 1 Block from Darjeeling, Old Malda Block from Malda, Bhagwangola 2 Block from Murshidabad, Barasat 1 Block from North 24 Parganas, and Canning 1 Block from South 24 Parganas.

e) Selection of Gram Panchayats:

In the third stage, for the selection of Gram Panchayats (GPs) from each selected block, the officials of the (Block Development Office) according to their judgment and expertise, suggested visiting those Gram Panchayats (GPs) where the minority population is more as per the records available to them in the office. Accordingly, Kotra GP for Barasat 1 Block and Hatpukuria GP for Canning 1 Block, Baligram GP for Bhagwangola 2 Block, Jatradanga GP for Old Malda Block, Panikouri GP for Jalpaiguri Block and Bhalokhop GP, and Doctor Graham South GP for Kalimpong 1 Block were selected based on the requirement of the study to cover maximum minority population in the respective blocks.

Table 3.1: Selection of Blocks and Gram Panchayats from the selected Districts of West Bengal for the purpose of Data Collection

DIRECTIONS	DISTRICTS	BLOCKS	GRAM PANCHAYATS
NORTH	JALPAIGURI	RAJGANJ	PANIKOURI
	DARJEELING	KALIMPONG 1	VHALOKHOP GP AND DOCTOR GRAHAM SOUTH
CENTRAL	MALDA	OLD MALDA	JATRADANGA
	MURSHIDABAD	BHAGAWANGOLA 2	BALIGRAM
SOUTH	NORTH 24 PARGANAS	BARASAT 1	KOTRA
	SOUTH 24 PARGANAS	CANNING 1	HATPUKURIA

e) Selection of Sample:

In the fourth stage, the Women Development Officer of the selected Blocks suggested selecting 10 SHGs from each Gram Panchayats. From each SHG, five members were taken for this survey. This was required from the part of the BDO officials because they would be able to make arrangements for 25 participants at a time for 2 to 3 hours for better interaction with them. Keeping in mind that they are working women and manage both household and business work together, their appointment was taken for 2 to 3 hours only. So in this way, they have arranged 50 participants for two consecutive days. In this way, a total of 300 (6 Blocks x 10 SHGs x 5 members) participants were taken as the total sample for the survey.

3.2.2. SECONDARY DATA COLLECTION:**A) Research Methodology:**

In this research work, majority of the study is based upon primary data while minority of it is dependent upon secondary data. Although the result of this study is highly dependent upon the primary source, yet there is a need to understand the concepts, definitions, theories and other numerical data and for this purpose secondary data have also been consulted. Several books, research literatures, articles, journals, thesis from Calcutta University library and Shodhganga, data from the websites of NABARD, NRLM, SIDBI, SGSY, RBI, Ministry of Minority Affairs and National Commission for Minorities, etc. have been considered as secondary source.

3.2.3. REPORT ON SELF-HELP GROUPS: Experience during the visit:

A report was generated while visiting the selected districts and blocks. It gives a brief view of the workings of those SHGs members who were interviewed during the visit. The report also consists of some of the success stories and case studies.

A) In North 24 Parganas District, the field study was conducted in the Kotra GP of Barasat 1 Block.

Kotra village is located in Barasat I Tehsil of North 24 Parganas district in West Bengal, India. In Kotra GP, Out of 14,465 women population, there are 1,771 women who all are self-serving in registered SHGs (Source: as per the records in BDO office). It was observed that the minority women were very active and looked very satisfied with their group

members. They were also actively participating in filling up the questionnaire. Some of them even wanted to know what more work they have to do being in SHG. It is seen their interest in procuring knowledge while interviewing them individually. But one of them was a married lady of very young age and she was found disinterested in joining SHG due to formalities and travelling to distant places, otherwise each and every lady were very satisfied with their SHG related work. Helping other women of their groups as well as of the other groups make them more self-reliable and not dependent upon government officials for their day to day official work, and education has made them understand the procedure of being into a SHG and also the awareness and benefits of being under the umbrella of microfinance. These two factors have showed their empowerment to some degree. Since literacy level and education were low, most of the members depended upon their peer group members/ leaders to understand and keep up with the updates pertaining to the SHG accounting and dissemination of development programmes.

Success Story:

One of the respondent's names is Rahima Bibi. She is a 32 years old, highly energetic, Muslim, General category, married woman, who has studied till Secondary School. She has two sons, both are students. She owns a roller-compacted concrete house. Her husband helps her in her work like supplying of cloth materials, etc. Her SHG consists of 11 members who have been working since 10 years. She is a tailor by profession. Her monthly income is Rs.5000 and her expenditure is Rs.1500-2000. Internal lending in her group ranges from Rs.5000 to Rs.10000 at 2% per month interest. Gram Panchayat motivated them to form a group for easy accessibility of loan amount. They have got Rs.2, 32,000 as bank loan at 11% p.a interest. Her major concern is interest which she does not want to give and the loan amount which is insufficient for her. Before joining her SHG her family was very poor and were dependent upon her husband's income which was insufficient for their livelihood. Her husband is a van driver. After joining SHG she has gained a lot of confidence. She frequently held up meetings for the group members. She is self-reliant and self-sufficient to educate her children all on her own. She is a determined lady with a dream to see her children go far in life. She even does all the formalities of Sangha related to her group as well as for other SHGs in her GP. She is a very hard working and cooperative lady. She even engages herself in animal husbandry in Block Development Office. She has even learnt skills about animal husbandry and has an urge to study more in life. She says that "if you do not fight for what

you want, don't cry for what you lost. Nothing depends on luck, everything depends on work because even luck has to work." which reflected in her way of performance.

Overall, it is found that the performance of SHGs were somewhat satisfactory. They were highly motivated and were backed by sufficient support from their family members including their husbands and in-laws. Many of the minority women were self-motivated and were allowed to transact in places far away from their homeland. It was a great feeling to see them selling their hand made products so enthusiastically. Most of them were satisfied with the performance of banks while the rest of them were eager to know as to whether there can be any change in the interest regime so that they have to pay less interest. They were in need of good education for their children. Some of their in-laws were also motivating them to earn their livelihood and have a good amount of savings while others were doing to promote their talent and show it to the world.

B) Canning 1 is a Block positioned in South 24 Parganas district in West Bengal.

Located in Urban area of West Bengal, it is one of the 29 blocks of South 24 Parganas district. The block has 61 villages and there are total 64041 homes in this block. As per Census 2011, Canning 1 Block's population was 3, 04,724. Out of this, 1, 55,126 were males while the females were 1, 49,598. Overall in Canning 1 Block, there are 8976 women out of 1, 49,598 who are self-serving in registered SHG (Source: as per the records in BDO office). The Survey was conducted in **Hatpukuria GP** in Canning 1 block.

Success Story:

One of the respondent's name is Mofarzzila Gharami Sardar. She is a 34 years old Muslim, OBC, married woman who has studied till graduation. She has one daughter who is 5 years old. She owns her house which is roofed with asbestos. Her SHG consists of more than 10 members who have been working together since 9 years. Her aunt motivated her to join the group and also GP coordinated her to form a SHG. Her monthly income is Rs. 8000 and monthly expenditure is Rs. 5000. Her monthly savings is around Rs.2500-5000. She is occupied in animal husbandry. She is also a trainer of her group. Her SHG gets Rs.3, 50,000 as bank loan at 10% p.a interest. Before SHG she used to get monetary help through microfinance from the Government. She uses the money both for household and production purpose. In her group one member also works as a nurse. Internal lending ranges from Rs.15000-19000 at 1% per month interest. Her concern is high rate of interest which she

wants to evade and more involvement of women together with government facilities is her current need. Though socio-economic background has been changed after joining SHG yet there is need for social awareness in order to financially include more minority women. She is a determined lady who also helps women of her group as well as women of her village to fill up bank forms, Adhaar Card form and many other governmental works. She says that 'if interest rates on bank loans be eradicated, then there will hardly be any poor left out'.

C) In Murshirdabad District, Bhagwangola II, Baligram Gram Panchayat

442 Self-Help Groups are presently enlisted. Majority population are minority (Source: as per the records in BDO office). Local bodies and State Governments are endeavouring to improve the occupation and socio economy of the women. In the SHG majority members represents minority community. 50 Members has been met as a component of the focused group discussion (*explained in Chapter 1*). The exposures of work or business are very less for SHGs. It is a fundamental issue with the SHGs in the Panchayat and this view was developed in all respects emphatically from the individuals in time of the exchange. As part of the programme, the authority creating SHGs but initiative to create jobs and work for the SHGs are very less. The individuals additionally express their enthusiasm to join skill improvement or capacity development programmes on the off chance that it profited them to accumulate talented work. Although some of the members had such kind of training but further job opportunities not emerged. The members are losing their interest as the opportunities of income generation are very less. The general practise is to lend money for house hold purpose or to support their family's financial need. The financial inclusion will prove to work more efficiently towards women empowerment if the SHGs would have more exposure to income generation opportunities. Presently the SHG Members are more interested to involve them in household work. Some of the women run mid-day meal kitchen in local schools.

This district is a minority populated district and more than 60% population represents Muslim community. So the demography also reflects on the Women SHGs also. In the SHGs majority members represents minority community. NRLM, Panchayats and State Government are attempting to improve the occupation and socio-economic status of the women. A decent measure of the populace acquires their livelihood by being directly or indirectly involved in the silk weaving industry and farming.

Anandadhara and Gram Panchayat with the support of Community Service Provider (CSP) provide training to the women SHGs on the record-keeping and financial management, register maintenance, monthly meetings, and bank linkage and so on. The members said that they got enough support from Community Service Provider (CSP). The women SHGs are consisting with minimum 10 Members and Group Leaders mainly responsible to do the SHG-bank linkage. Before Anandadhara intervention there were very few number of women with bank account but now the situation improved and majority of the SHG members have savings account. The members are opening their accounts in Bandhan Bank, UBI, and SBI with the support of Community Service Provider (CSP). Although the women SHG members are very sceptic about the document submission for account opening or application for loan. They have misconception about loan or account opening process. Some of them think whenever they are submitting any document to the bank that might lead them to overpay or extra pay in terms of loan interest or tax. Often they have to visit the bank multiple times for documentation and have to wait for long, hence this also played a role to avoid formal banking system. Some of the member lends money from local private financier which leads them to pay high interest.

The SHG members contribute commonly agreed amount in monthly meetings and group deposit money to the bank in order to get loans when required. In case of emergency, members can obtain loans from group funds. Against the loan from group fund, the members need to pay Rs.1 or Rs.2 per Rs.100 and Rs.200 respectively and it is observed that this is a general practice for other districts too. The members need to pay some amount out of the credit amount each month. On the off chance that any body neglected to do as such, at that point she needs to pay the pending amount with the following monthly amount.

The opportunities of work or business are very less for SHGs. It is a fundamental issue with the SHGs in the Panchayat. The individuals additionally express their enthusiasm to join skill improvement or capacity development programs on the off chance that it profited them to accumulate talented work. Although some of the members had such kind of training but further job opportunities could not emerged. The members are losing their interest as the opportunities of income generation are very less. Majority of the population acquire their livelihood through farming. Most of the SHG members have taken loan to support their husband in farming. They said that their contribution is not limited to monetary support but also work in the farming Land and their decisions are also valued by their family members.

Some members are also involved in non-farming sector such as grocery shop, silk weaving, animal husbandry, livestock and so on. Some groups has been formed during the time of training on Tailoring & Embroidery. Some of the women run mid-day meal kitchen in local schools. The financial inclusion will work more efficiently towards women empowerment if the SHGs would have more exposure to income generation opportunities.

During the conversation it reveals that the minority members are not fully aware about the loan schemes of West Bengal Minorities Development & Finance Corporation (WBMDFC) and National Minorities Development & Finance Corporation (NMDFC). The members are very interested to join more income generating activities as they all agreed that economic development helped them to feel independence.

The contributions of SHGs are not limited uniquely in income generation exercises but rather likewise they raise their voice against domestic violence or other social injustice against women and children. SHG Sangha President Sabina Bibi and other Members together ceased child marriage with the assistance of police in their village. They additionally remain with women in the village who confronted social injustice. The group additionally challenge the local unlawful wine shops and eve-teasing.

D) In Malda District, Old Malda Block, Jatradanga Gram Panchayat,

360 Women Self Help Groups are enrolled out of which 180 are minority SHGs with 1673 minority members (Source: as per the records in BDO office) and all SHGs are supported by Anandadhara Project of WBSRLM. The Gram Panchayat and Block with the support of State Government successfully bring most of the minority women together in small groups for working out their own development. At the time of discussion it was emerged that minority women involvement not only provides financial support but also empowered them socially. Most of the women are from orthodox family where they faced various problems. Their involvement in SHGs and supports of the local authorities also impacting the mind-set of the orthodox families and gradually the condition of the minority women are developing in all respect. All members strongly agreed that this financial support also help them to raise their voice to domestic violence also. Some handful of the SHGs is involved in business and working successfully but majority of the SHGs not having any kind of income generating engagements. Those SHGs members generally lend money for family reason or to help their

significant other. Remarkably greater part of the SHG individuals need to be financially included as the employment openings are exceptionally less in their area.

The women SHGs were formed with minimum 10 Members and SHG-bank linkage has been done by the group leaders of the respective groups. SHG members are often required to wait for long hours to open savings bank accounts. Sometimes the SHGs are required to make multiple visits to the banks for opening accounts. Each member contribute commonly agreed amount which is in a range of Rs. 25 to Rs. 100 in monthly meetings. Group deposit those amounts in their joint bank account in order to get loan from the bank and when required the members can take loans from group funds as internal lending. Against loans from group fund the member need to pay Rs. 1 or Rs. 2 per month as interest. They take loans for various purposes like child education, family emergency, medical expenses, support husband financially as per need etc. The SHGs also connected with other SHGs in the area and form clusters to undertake income-generating activities on a larger scale. During discussion it was found that the SHGs took loan from bank of minimum Rs.1,50,000 and distributed the amount as per the requirement of the members. The members needs to fill up a form to apply for the loan where they have to mention their personal details along with the loan requirement details. Some of the members are involved in number of income generating activities, for example, livestock farm, fishery, cultivating, sewing, business and so on. Some members are engaged in their husband or family business and playing vital role in income generation. The women who are involved in their family business take loans from banks and also take a vital role to utilise the money. Like Salima Bibi, one of the SHGs' members, took loan for her dairy business. With the loan amount she expanded the cow shed and it was her and her husband's joint decision to spend the loan amount in this business. She expressed that SHGs' monitory body helped them a great deal to grow their business. Some of the members are involved in jobs provided by the GPs or local bodies. Some of the members are not involved in any kind of income generation activities; they are mainly involved in household work only.

The members said that they maintained the register on a regular basis and also conducted monthly meetings where all members who have taken loan from group fund repay their monthly loan amount. If any member fails to pay the loan monthly amount, then they have to pay double interest in the next month. In the discussion it reveals that State Government or GP provides training to the women SHGs for the purpose of institutional strengthening under which they learn how to maintain register, record-keeping and financial management,

documentation, monthly meetings, bank linkage and so on. The trainings are also giving them exposures of income generating activities, knowledge about various schemes of State and Central Government for SHGs, schemes for the minority members etc. They also attend a number of skill development programmes organised by local bodies. NRLM also provide them support to strengthen themselves. They also applied to the BDO and Gram Panchayat for more skill development training to support their income generating activities. Some of the members started business but they faced issues in the market such as they not getting much price of their product. There are 25 such groups who have started their own start-ups such as tailoring, banana leaf plate, beauty parlour, jute products, fruit jam, pickles etc.

The members stated that besides credit and savings, SHGs also provide social platform for open discussion on issues of common concern, which enables women to develop confidence and actively participate in village level decision-making activities. All members agreed that SHGs provides a platform to learn and cooperate with each other. It also gives an opportunity to the women for taking collective action on any social issue. The SHGs gives strengthening to the rural women for shielding their rights. In any case, it has been seen that the vast majority of the ladies join SHGs for the financial support. Subsequently there are a number of ladies who have not joined SHGs as they depend monetarily on their better half or their family. They are ignorant that SHGs give them financial indecency as well as strength to raise their voice against domestic violence or social injustice. Gram Panchayat is trying to spread awareness among the minority women to join SHGs.

E) In Jalpaiguri District, Jalpaiguri Block, Panikouri Gram Panchayat

381 women self-help groups are enrolled out of which 153 are minority SHGs (Source: as per the records in BDO office). Most of the women in the Panchayat have joined SHGs for the purpose of better financial security. At the point when a mother begins gaining some income, her fantasies of accomplishments constantly base on her children. A lady's second need is the family. She needs to purchase utensils, fabricate a more grounded rooftop or discover a bed for herself and her family. In this manner cash entering a family through a woman conveys more advantages to the family in general. All members agreed and said that the SHGs support them to have small savings and escape poverty to build up their financial security and also empowered them socially.

Community Service Provider (CSP) said that there are 1000 to 1200 individuals who are associated with SHGs and still approximated 20% of minority women have not joined SHGs. As indicated by CSP the conventional outlook of rural area evicts the ladies to venture out from their home to earn money. She said this is the narrative of all women in general not only minority. Still they are chipping away at it and slowly the circumstances are improving.

WBSRLM supported by Anandadhara Project, provides training to the rural women on livestock farming, fishery, agriculture, sewing, pottery, cottage industry etc. Most of the women in the gram panchayat have joined SHGs for the purpose of better financial security. All members agreed and said that the SHG supports them to have small savings and escape poverty, to build up their financial security and also empowered them socially. The Community Service Provider said they are very specific about the bank linkage of all Members. At present all SHG individuals have bank accounts. In time of the SHG formation if any member does not have bank account CSP help her to open bank account. According to the group leader the beneficiaries should have bank account to avail the financial support from the government and bank directly or get advantages of government schemes. But the SHG members are not fully aware about the schemes of government for rural women and minority women. As result there are very few number of members taking higher amount loan, they used to take small loan from microfinance institutions like Bandhan, Asha, Ujjavini etc.

New registered SHGs need to fill up Revolving Fund (RF) Form and send to Block and Block sends that to the District. If the SHG obtains minimum 60 marks on RF form then they get Rs 15000 as support from Anandadhara. After 6 months the group get grading from WBSRLM. The members meet monthly and contribute Rs.50 to Rs.100 to the group fund. They have to maintain meeting register, loan register, cash book etc. WBSRLM also provides training on the same. It was witnessed that the financial inclusion uplifted the rural women socially and economically. All members agreed that they enjoyed financial independence and are also capable to support their family in times of need.

The members said that in present time they faced various problems which cannot be tackled individually but can be addressed through group efforts. The Self-Help Groups have become the medium of change for the poor and marginalized women in the Gram Panchayats. The women SHGs represent the marginalized groups and share their perspectives. They also assist poor rural women to receive lifesaving healthcare and educate women regarding maternal,

new-born and child health. The SHGs also protest any kind of social discrimination and domestic violence against women in their locality.

F) In Kalimpong District, Bhalokhop Gram Panchayat and Doctor Graham South Gram Panchayat

591 Self-Help Groups are presently enlisted and out of which only 7 are minority SHGs (Source: as per the records in BDO office). After Hindu being the dominant part of the populace, most of them originates from Buddhist and Christian, a few people are likewise from Muslim community. The locality is a hill region and the women are facing communication problem although the members are very interested to work as a part of the SHGs. Here, women SHGs become the light house for women and help them in acquiring knowledge of their rights and laws. Doing something for the family in monetary terms automatically builds the confidence in the women. The women SHGs is also helping the local women in knowing their right to vote and even motivate them to take part in the local governance and village development process.

With the help of Anandadhara CSP brings the minority women in groups to enhance their livelihood and empowerment. The Women SHGs were formed with at least 10 Members and SHG-bank linkage has been finished by the CSP. To open savings bank accounts, SHG members are often required to wait for long hours. In some cases, for opening records, the SHGs are required to make various visits to the banks. The numbers of banks are very less in their locality and the members need to travel from their basti (village) to city or town to have access to bank facilities. The members said that their groups enable them to develop their reserve funds and admittance to the credit which banks are progressively able to loan and the Community Service Provider plays the main job to help the individuals. They likewise have the local area stages from which they become dynamic in town undertakings, represent nearby races or make a move to address social or local area issues (the maltreatment of women, liquor, the endowment framework, schools, water supply and so on) The conversation demonstrates that despite the fact that the individuals have joined the SHGs for different reasons, every one of them have one shared objective, which is looking for a superior way of life by means of a superior association that works for their advantages. To change the substance of financial situation, micro-ventures (run by women groups) and SHGs are assuming huge part in the independent work by raising the degree of pay and way of life

of provincial individuals. The buying limit of every women individual from the groups has fundamentally been expanded after the development of the self-help groups.

Skills which the women members possessed was mostly traditional but with WBSRLM support, it enhanced their skills through different training programmes. It has helped them to have more income generating activities. The individuals are associated with vegetable cultivation, poultry, small shops etc. to have their livelihood. Many SHGs have been given training on nursery-raising for supplying planting materials to the Panchayats for social forestry and that has become a good source of income for the members of those SHGs. Many SHGs have started activities relating to pisciculture, duck breeding and horticulture.

The locality is a hill region and the women are facing communication problem although the members are very interested to work as a part of the SHGs. Here, Women SHGs become the light house for women and help them in getting knowledge and awareness of their essential rights and laws. Doing something for the family and providing them with financial support automatically builds the confidence in the women.

The women SHGs is also helping the local women in realizing their entitlement to cast a ballot and even rouse them to partake in the local governance, administration and village advancement measure. They likewise coordinated their development against torment on spouses by their husbands, wastage of hard-brought in cash in alcohol shop, unhygienic clean framework prompting illnesses and so forth

As of now talked about that SHG arrangement has acquired an enormous energy – the numbers are expanding step by step. The SHG individuals are changing for better as far as financial, social and political advantages. In any case, the majority of the individuals are uninformed about the credit and other emotionally supportive networks given by the Government and other benefactor bodies. The general discoveries of the investigation propose that arrangement of SHGs has fundamentally improved for the rustic poor and emphatically affects the financial conditions and the decrease of neediness of SHG individuals and their families in Kalimpong Hills.

SHGs have really motivated these women to such an extent that they can take their own decisions as well as their family decisions to some extent. Overall the extent of their empowerment is satisfactory. SHGs have created a very good platform for them to become independent. More independence is needed for them to get empowered.

As the African proverb says “If you educate a man you educate an individual, but if you educate a woman you educate a family (nation)”, SHG is a grass-root level initiative to empower and educate women and also provide them encouragement and financial assistance to permit them to accomplish their aims for a better future. The women SHGs' part in engaging rustic women is tremendous and multi-layered. Genuinely, women SHGs have inconceivable potential for advancing the development of rural women as well as boosting the total financial advancement situation in the country.

Chapter 4

DATA ANALYSIS AND INTERPRETATIONS

This chapter explains the nature of the data and methodology adopted for this study. It also gives conceptual framework of the study and explanation of variables for conducting the tests and the analysis and interpretations of the data collected.

4.1. NATURE OF THE DATA AND METHODOLOGY ADOPTED

[For analysing the data and conducting the test]

4.1.1. Introduction:

The data collected through survey were analysed through MS. Excel and SPSS version 20.0. The questionnaire (**Annexure**) was put to reliability test to check the internal consistency between the data and value for which Cronbach's Alpha was calculated for the selected Gram Panchayats. The responses of 300 respondents were taken on a Likerts Scale of 5 to 1 i.e. Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1). Accordingly the responses were coded and the test was conducted. The value of Cronbach's Alfa is found to be 0.842948 which is more than 0.7 and thus shows that the data collected is reliable for analysis.

To check if the data follows normal distribution, Shapiro-Wilk test was conducted. From the results it was found that the data does not follow normal distribution.

First of all, questions contained in the structured questionnaire used for the collection of data were segregated and put under the independent variables i.e. economic, socio-economic, political, socio-cultural, interpersonal, legal, and psychological empowerment. Then, Likert Scale was constructed based on which codes were assigned on a scale between 5 to 1 i.e. code = 5 for Strongly Agree, code = 4 for Agree, code = 3 for Neutral, code = 2 for Disagree and code = 1 for Strongly Disagree. After assigning of codes to each answer of the respondents, total score was calculated by summing up all the codes divided by number of questions per independent empowerment variable. Later median scores were calculated based on total scores. After calculating median score for each variable for each Block, average

score of all the median scores of the independent empowerment variables were calculated to find the empowerment factor.

Empowerment Factor is taken as binary such that 1(empowered) and 0 (not empowered). Before calculating empowerment factor, independent elements (Age, Income, number of years in SHGs, religion, marital status, education, training received) for each dependent variables (economic, socio-economic, political, socio-cultural, interpersonal, legal, and psychological) were categorized and were coded accordingly.

4.1.2. Nature of the Data Collected:

In this study the following variables have been considered:

- | | |
|--------------------------------|--------------------------------|
| (a) Economic Empowerment | (b) Socio-Economic Empowerment |
| (c) Socio-Cultural Empowerment | (d) Political Empowerment |
| (e) Interpersonal Empowerment | (f) Legal Empowerment |
| (g) Psychological Empowerment | |

And

- | | | | |
|--------------------|---------------|----------------------------|--------------|
| (a) Age | (b) Income | (c) Number of years in SHG | (d) Religion |
| (e) Marital status | (f) Education | (g) Training Received | |

These variables can be divided into two categories.

1. Different Dimensions of Women Empowerment
2. Different Factors Affecting Women Empowerment

1. Different Dimensions of Women Empowerment:

A) Introduction: The major dependent variable of this study is Women Empowerment. To assess the impact of SHGs on Women Empowerment, seven independent variables have been taken viz. Economic Empowerment, Socio-Economic Empowerment, Socio-Cultural Empowerment, Political Empowerment, Interpersonal Empowerment, Legal Empowerment and Psychological Empowerment. The impact of SHGs on the dependent variable has been

assessed on each of these seven independent variables. Thus for each independent variable, the dependent variable is same. The explanation about both the dependent and independent variables are given as under:

i) Women Empowerment:

Women are an integral part of every country. Inclusive growth and development of a nation would be possible only when women have equal participation in the development process. Rao & Kelleher (1995) define women's empowerment as "the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence". Nehru said, "Women should be uplifted for the upliftment of the nation, if a woman is uplifted, society and nation is uplifted" (Menon, 2004). Provision of microfinance through SHGs is an important way to attain women empowerment as SHGs has huge women membership base. Major focuses on women for their socio-economic development is the exclusive feature of SBLP. Providing them financial support and let them make an independent income, contribute to their households and generate self-employment is the basic idea about SBLP to empower women. With this economic freedom there is expectation to bring increased self-esteem, self-respect, self-confidence and other forms of empowerment for them. A number of studies confirm that SHGs has a significant impact on women empowerment. In a study, 'The Role of Self Help Group in the Economic Empowerment of Backward Classes of people-A case study of Hooghly and Burdwan District of West Bengal' conducted by **S. Sengupta (2012)**, it was examined that the SHGs has a positive impact in bringing about the socio-economic empowerment of the people involved in the SHG. After the study of many available literatures related to SHGs and women empowerment, it has been found that women empowerment is the key area for which microfinance and SHG works. Therefore, taking into consideration these aspects, Women Empowerment is considered as the dependent variable.

The dimensions of Women Empowerment includes:

i) Economic Empowerment: Economic empowerment is the ability to make and act on decisions that involve the control over the financial resources (Golla et al., 2011). This empowerment incorporates reimbursement of advance, medical requirements, payment of school charges, buy resources, reserve funds, investment, support the family monetarily.

ii) Socio-Economic Empowerment: Socio-economic empowerment is the ability to coordinate well with the group members and at the same time take unison decision for the control and allocation of financial resources. This empowerment includes: cohesiveness among group members, cooperation among group members, respect for each other's views, taking stand for one another and mutually agreeing.

iii) Political Empowerment: Political empowerment refers to the process of transferring various elements of power (resources, capabilities and positions) to those who do not have it. Political empowerment requires inclusion in democratic decision-making processes. This empowerment includes: information on political system and methods for admittance to it, domestic support for political commitment, practicing the option to cast a ballot, women's contribution or admonishment in the local political framework, portrayal in local bodies of government.

iv) Socio-Cultural Empowerment: Socio-cultural empowerment means all sections of the society having equal control over their lives and opportunity to take important decisions. It is understood as the process of developing a sense of autonomy and self-confidence and to act individually to manage their lives within a culture in a constructive way: understanding the values, ethics and operational principles of the culture in which they live. This empowerment includes: freedom of movement, increase literacy level of women, increase family status and respect, increase decision making power, freedom to traction in the family, awareness in children education, awareness in children health and nutrition.

v) Interpersonal Empowerment: Interpersonal empowerment means taking control of one's own life and not allowing others to control it. This empowerment includes: mutual agreement, harmony in family, investment on significant choice, command over sexual relationship, capacity to settle on choice in the interest of her children, independence from abusive behaviour at home and power over life partner choice.

vi) Legal Empowerment: Legal empowerment is the process through which the poor becomes protected and are enabled to use the law to advance their rights and their interests in relation to the state and the market. This empowerment includes: information on legal rights, domestic help for practicing rights, campaigns for rights awareness, laws supporting women rights and access to resources.

vii) Psychological Empowerment: Psychological empowerment is defined as “intrinsic task motivation reflecting a sense of self-control in relation to one's work and an active involvement with one's work role” (in “Antecedents and Consequences of Psychological and Team Empowerment in Organizations: A Meta-Analytic Review,” Seibert, et al (2016). This empowerment includes: self-esteem, self-efficiency, collective awareness of injustice, potential of mobilization, women sense of inclusion and entitlement and systematic acceptance of women's entitlement and inclusion. (Malhotra, et al, 2002)

Thus, Women Empowerment (**WE**) includes:

- a) Economic Empowerment (**EE**)
- b) Socio-Economic Empowerment (**SoE**)
- c) Socio-Cultural Empowerment (**SocE**)
- d) Political Empowerment (**PE**)
- e) Interpersonal Empowerment (**IE**)
- f) Legal Empowerment (**LE**)
- g) Psychological Empowerment (**PsyE**)

B) Creation of Index (Stage I): An index was developed taking into consideration the dimensions of Women Empowerment as:

$$WE = EE + SoE + SocE + PE + IE + LE + PsyE$$

Where, **WE** is the **Dependent Variable** and

EE, SoE, SocE, PE, IE, LE and PsyE are the **Independent Variables**.

2) Independent Variable:

A) Introduction: Women Empowerment (**WE**) is a factor of age, income, family type, number of years in SHGs, occupation, religion, marital status, education, training taken, health, social role, nationality, gender, economic activity, intra-household distribution, etc. But for the purpose of this research study, the researcher took only seven factors which directly affect women empowerment. These are as follows:

$$WE = f(X1 + X2 + X3 + X4 + X5 + X6 + X7)$$

Where,

X1 = Age

X2 = Income

X3 = Number of years in SHG

X4 = Religion

X5 = Marital status

X6 = Education

X7 = Training Received

1) Age of the Respondents:

Age of the respondents represent their enthusiasm and energy level towards the SBLP scheme. Young girls between the age group of 21 to 30 years are more energetic in terms of physical strength but low life experiences while middle age women between 31 to 50 years and old age women i.e. above 60 years have less energy level but more life experiences. Middle aged women between 31 to 50 years are economically more empowered compared to age group between 21 to 30 years, because they have the capacity and control to take instant decisions to run their businesses and productively allocate the resources but they are low risk taker and less enthusiastic and prefer to lay back and give time to their families. Whereas young girls are high spirited and prefer to experiment with their business ideas and thus take risk. Therefore, age has been taken as an indicator which influences women empowerment. Hence “Age” has been taken as one of the independent variable to analyse the impact of the SHGs on Women Empowerment.

The age of the sample respondents taken for survey are varying between 21 years to 50 years and above. According to the guidelines of NABARD, an individual above 18 years can become a member of SHG (Srinivasan, 2010). In this study, more than 90 per cent surveyed participants are in the age group of 21 to 50 years. This age group is considered as the most productive age group. Table below shows the percentage and absolute figure of the age group of surveyed respondents.

Table 4.1: Block-wise Distribution of Age (percentage in brackets)

Age In years	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
21-30	20 (40)	10 (20)	34 (68)	13 (26)	15 (30)	18 (36)	110 (36.66)
31-40	18 (36)	16 (32)	10 (20)	19 (38)	14 (28)	19 (38)	96 (32)
41-50	8 (16)	18 (36)	4 (8)	15 (30)	21 (42)	10 (20)	76 (25.33)
51-above	4 (8)	6 (12)	2 (4)	3 (6)	0 (0)	3 (6)	18 (6)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

2) Religion:

Religion is regularly seen as a boundary to gender equality. Stories flourish of gender based brutality done for the sake of religion. Therefore, as a rule, the issues of religion and gender equality are frequently excused as too confounded to even think about tending to. In any case, a basic consider ignored this is religious freedom. Except if there is religious freedom, minority groups, particularly Muslim women, would not be at the table and their imperative, gainful and innovative voices will not be heard. Absence of commitment of women in the economies drops down the improvement of a country. Strict minorities are weak when the privilege to freedom of religion or conviction, as perceived by the UN Declaration of Human Rights, is not secured. Coming to SBLP scheme, it gives a great scope and a rigid platform to the women from different backgrounds, especially women from minority communities, to voice their inner talent and creativity. Thus, religion of the respondents has a great influence over their empowerment. Hence “Religion” has been taken as one of the independent variables to analyse the impact of the SHGs on Women Empowerment.

From the table below, it can be seen that in the selected areas of West Bengal, most of the women respondents (78.67%) are Muslims while only in Kalimpong 1, 42% of the respondents follow Buddhism as their religion and 42% of the respondents follow Hinduism while only 10% of the respondents follow Islam and 6% follow Christianity.

Table 4.2: Religion of the Respondents: Block-wise (percentage in brackets)

Religion	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Islam	35 (70)	5 (10)	50 (100)	50 (100)	46 (92)	50 (0)	236 (78.67)
Christianity	15 (30)	3 (6)	0 (0)	0 (0)	0 (0)	0 (0)	18 (6)
Hinduism	0 (0)	21 (42)	0 (0)	0 (0)	4 (8)	0 (0)	25 (8.33)
Buddhism	0 (0)	21 (42)	0 (0)	0 (0)	0 (0)	0 (0)	21 (7)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

3) Education level:

Education is yet another indicator which greatly influences women empowerment. The African proverb says “If you educate a man, you educate an individual. But if you educate a woman, you educate a nation”. Education assumes a significant part in causing women to comprehend their real inheritance. Education is an indispensable piece of each individual's life yet when young girls are instructed, nations become more grounded and prosperous. Women are constantly fulfilling multiple roles and have incredible multi-tasking and networking abilities. They are more empathetic and connect more easily with people. Education would open up a few new roads for them, women can really have a beneficial outcome on the financial environment in the general public. Women can achieve a change in her family as well as locally and society on the loose. Hence “Education level” has been taken as one of the independent variables to analyse the impact of the SHGs on Women Empowerment.

In the table below, maximum population of the respondents in Jalpaiguri i.e. 36%, are illiterate, whereas that in Kalimpong 1 i.e. 46%, are primary passed. Maximum population of the respondents in Old Malda i.e. 62%, are primary passed, whereas that in Bhagwangola 1 i.e. 46%, are primary passed. Maximum population of the respondents in Barasat 1 i.e. 46%, are primary passed whereas that in Canning 1 i.e. 74% are primary passed. It shows that most of the respondents in the selected Blocks are either illiterate or primary passed.

Table 4.3: Literacy Level of the Respondents: Block-wise (percentage in brackets)

Literacy Level	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Illiterate	18 (36)	5 (10)	4 (8)	18 (36)	6 (12)	6 (12)	57 (19)
Primary	12 (24)	23 (46)	31 (62)	23 (46)	23 (46)	37 (74)	149 (49.67)
Secondary	16 (32)	15 (30)	10 (20)	7 (14)	20 (40)	4 (8)	72 (24)
Higher Secondary	2 (4)	2 (4)	2 (4)	1 (2)	1 (2)	2 (4)	10 (3.33)
Degree and Above	2 (4)	5 (10)	3 (6)	1 (2)	0 (0)	1 (1)	12 (4)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

4) Marital Status:

Marital status has an significant role in Indian women's life. Marriage in India is measured as an important social event and is assumed to transmit traditional values across generations. Henceforth, in orthodox society, lone women (unmarried/widow/ divorcee/ separated) are subject to disregard in expectation that they are protesting against patriarchy. In such type of society, majority of Indian women are dispirited to opt job, therefore, marriage becomes the only choice for their future settlement and safety. Hence, life of Indian women is supposed to whirl around their marital life, which perhaps has some effect on their level of empowerment. Hence "Marital Status" has been taken as one of the independent variables to analyse the impact of the SHGs on Women Empowerment.

In the table below, in each of the Blocks, it can be seen that most of the respondents consists of married women (92.67%). This shows that mostly married women prefer to be part of SHGs. It is because of their constant in-laws support. They have an traditional thinking that women alone is not safe when it comes to working outside her comfort and safe zone, therefore if their husbands support them, then they are free to opt for self-employment. Therefore, marriage plays a vital role in their inclusion in the SHGs.

Table 4.4: Marital Status of the Respondents: Block-wise (percentage in brackets)

Marital Status	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Married	45 (90)	43 (86)	46 (92)	47 (94)	48 (96)	49 (98)	278 (92.67)
Unmarried	2 (4)	4 (8)	3 (6)	0 (0)	2 (4)	1 (2)	12 (4)
Divorced	0 (0)	0 (0)	0 (0)	1 (2)	0 (0)	0 (0)	1 (0.33)
Widowed	3 (6)	3 (6)	1 (2)	2 (4)	0 (0)	0 (0)	9 (3)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

5) Income of SHG:

Women empowerment and income goes hand in hand. Income of a woman affect largely on her socio-economic conditions. With good amount of income, they feel more confident and with confidence, they feel more empowered. However, in order to measure economic empowerment, decision-making ability to control and allocate financial resources also needs to be taken into consideration. Since SHGs are savings-oriented programme, for this study, income includes both savings and expenditures. The members of an SHG earn through their handicraft business and save their earnings after spending on their business as investments. Whatever amount they save, they deposit it into their joint account which is opened initially when forming a SHG. The member of an SHG who needs money for their business or household purposes gets that savings as internal lending at a very low interest rate like Re 1 or Rs.2 for every Rs.100 and Rs.200 respectively. This process goes on and each of the members get a chance to have the savings as internal lending. In this way they develop savings habit among themselves. Income plays a very vital role in running an SHG in a productive way. Even though they get bank loans under SBLP to smoothly run their businesses, yet adequate income is required so that they can repay loans in addition to interests and save the rests after all their investments and expenditures. Hence “Income” has been taken as one of the independent variables to analyse the impact of the SHGs on Women Empowerment.

In the table below, income of SHGs of 77.67% of the respondents is less than Rs.5000 per month, whereas in Barasat I (58%), Canning I (26%) and Kalimpong I (24%), income is more than Rs.5000 per month. It shows that in these above mentioned Blocks, the SHGs are more productive in terms of generating incomes than the other Blocks.

Table 4.5: Income of SHG: Block-wise (percentage in brackets)

Income	BLOCK						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than Rs.5000 p.m	50 (100)	33 (66)	50 (100)	50 (100)	20 (40)	30 (60)	233 (77.67)
Rs.5000-10000 p.m	0 (0)	12 (24)	0 (0)	0 (0)	29 (58)	13 (26)	54 (18)
Rs.10000-20000 p.m	0 (0)	5 (10)	0 (0)	0 (0)	1 (2)	7 (14)	13 (4.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

6) Number of the years in SHGs:

Number of years in SHGs represents the total duration of association of participants with microfinance after joining the SHGs. The number of years in SHGs has an indirect impact on socio-economic condition of the participants of SHGs as during the survey it has been observed that older the association of members with SHGs more will be improvement in their socio-economic condition. Thus to assess the impact of SHGs on women empowerment, “Number of years in SHGs” has been taken as one of the independent variables.

In the table below, overall 42% of the respondents in the selected Blocks of West Bengal have been member of the group since more than a year but less than 5 years. 44% of the respondents in Jalpaiguri, 38% of the respondents in Kalimpong 1, 18% of the respondents in Barasat 1 and 8% of the respondents in Old Malda, have been working as SHGs members for more than 10 years.

Table 4.6: Number of the years being members of the Group: Block-wise (percentage in brackets)

Number of Years	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than 1 year	3 (6)	0 (0)	0 (0)	44 (88)	5 (10)	0 (0)	52 (17.33)
More than 1 less than 5 years	19 (38)	19 (38)	45 (90)	2 (4)	12 (24)	29 (58)	126 (42)
More than 5 years	6 (12)	12 (24)	1 (2)	4 (8)	24 (48)	21 (42)	68 (22.67)
More than 10 years	22 (44)	19 (38)	4 (8)	0 (0)	9 (18)	0 (0)	54 (18)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

7) Training Received:

Apart from credit and other financial services, the federations of SHGs also provide training for skill development and other capacity building guidance to enable the participants to start productive activities like handicrafts and other skillful businesses and improve their earnings. Training ensures the improvement in productive activities and thus has impact on lives of the beneficiaries of SHGs. Hence “Training” has been taken as one of the independent variable to analyze the impact of the SHGs on Women Empowerment.

In the table below, in the selected Blocks, 81% of the respondents have received training except in Barasat 1 in which only 8% of the respondents have taken the training. Training is a much needed requirement from the government for any handicraft work to be performed by the women. It gives them a fulcrum to earn more and in a better way and even outsource their abilities to other women by teaching them their skills. By doing so there is another job created for them for which they can charge fees and earn for themselves.

Table 4.7: Training Taken: Block-wise (percentage in brackets)

Training	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Yes	50 (100)	45 (90)	49 (98)	50 (100)	4 (8)	45 (90)	243 (81)
No	0 (0)	5 (10)	1 (2)	0 (0)	46 (92)	5 (10)	57 (19)
Others	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

B) Creation of Sub-Indexes (Stage II):

Thus, taking into consideration the above major empowerment index formulation and the factors of Women Empowerment, following sub-indexes were generated:

i) Economic Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{I) EE} = f(\text{X1} + \text{X2} + \text{X3} + \text{X4} + \text{X5} + \text{X6} + \text{X7})$$

ii) Socio-economic Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{II) SoE} = f(\text{X1} + \text{X2} + \text{X3} + \text{X4} + \text{X5} + \text{X6} + \text{X7})$$

iii) Socio-cultural Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{III) SocE} = f(\text{X1} + \text{X2} + \text{X3} + \text{X4} + \text{X5} + \text{X6} + \text{X7})$$

iv) Political Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{IV) PE} = f(\text{X1} + \text{X2} + \text{X3} + \text{X4} + \text{X5} + \text{X6} + \text{X7})$$

v) Interpersonal Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{V) } IP = f(X1 + X2 + X3 + X4 + X5 + X6 + X7)$$

vi) Legal Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{VI) } LE = f(X1 + X2 + X3 + X4 + X5 + X6 + X7)$$

vii) Psychological Empowerment is also a factor of age, income, number of years in SHGs, religion, marital status, education and training received.

$$\text{VII) } Psy = f(X1 + X2 + X3 + X4 + X5 + X6 + X7)$$

In the second stage of creating sub-indexes, economic, socio-economic, political, socio-cultural, interpersonal, legal and psychological empowerment are considered to be dependent variables whereas age, income, number of years in SHGs, religion, marital status, education and training received are considered to be independent variables.

EE, SoE, SocE, PE, IE, LE and PsyE are the **dependent Variables** whereas ***X1, X2, X3, X4, X5, X6, X7*** are the **independent variables**.

4.1.3. Reasons for using Multinomial Logistic Regression Model:

Based on the data available, Multinomial Logistic Regression was opted for the following reasons:

- a) Dependent variables (economic empowerment, socio-economic empowerment, etc.) are having more than two categories (age, income, number of years in SHGs, religion, marital status, education and training received).
- b) The data collected is the nominal data.
- c) Data does not follow normal distribution.

Shapiro-Wilk test was conducted to check the normality of the data collected. Following hypothesis was constructed to check the normality of the data:

Null Hypothesis (Ho): the data series follows Normal Distribution.

Alternative Hypothesis (H1): the data series does not follows Normal Distribution.

For conducting the Shapiro-Wilk test, Women Empowerment (Empowerment Factor) was taken as dependent variable and Economic Empowerment, Socio-Economic Empowerment, Socio-Cultural Empowerment, Political Empowerment, Interpersonal Empowerment, Legal Empowerment, Psychological Empowerment as independent variables. The test was conducted separately for each independent variable.

The following results were found:

a) When Economic Empowerment was taken as an independent variable:

Table 4.8: Tests of Normality^{b,c,d,e} for Economic Empowerment

ECONOMIC	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
EMPFAC 4.00	.359	108	.000	.634	108	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when ECONOMIC = 1.00. It has been omitted.

c. EMPFAC is constant when ECONOMIC = 2.00. It has been omitted.

d. EMPFAC is constant when ECONOMIC = 3.00. It has been omitted.

e. EMPFAC is constant when ECONOMIC = 5.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. That is why the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

b) When Socio-economic Empowerment was taken as an independent variable:**Table 4.9: Tests of Normality^{b,c} for Socio-economic Empowerment**

SOCIOECO	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
EMPFAC 4.00	.381	102	.000	.627	102	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when SOCIOECO = 2.00. It has been omitted.

c. EMPFAC is constant when SOCIOECO = 5.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. That is why the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

c) When Political Empowerment was taken as an independent variable:**Table 4.10: Tests of Normality^b for Political Empowerment**

POLITICAL	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
EMPFAC 3.00	.419	15	.000	.603	15	.000
EMPFAC 4.00	.343	115	.000	.636	115	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when POLITICAL = 5.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. So the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

d) When Socio-cultural Empowerment was taken as an independent variable:**Table 4.11: Tests of Normality^{b,c} for Socio-cultural Empowerment**

SOCIOCULTURAL	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
EMPFAC 4.00	.388	103	.000	.624	103	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when SOCIOCULTURAL = 2.00. It has been omitted.

c. EMPFAC is constant when SOCIOCULTURAL = 5.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. That is why the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

e) When Interpersonal Empowerment was taken as an independent variable:**Table 4.12: Tests of Normality^b for Interpersonal Empowerment**

INTERPERSONAL	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
3.00	.492	6	.000	.496	6	.000
EMPFAC 4.00	.387	93	.000	.624	93	.000
5.00	.530	198	.000	.074	198	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when INTERPERSONAL = 1.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. So the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

f) When Legal Empowerment was taken as an independent variable:**Table 4.13: Tests of Normality^{bcd} for Legal Empowerment**

LEGAL	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
3.00	.385	27	.000	.626	27	.000
4.00	.367	85	.000	.632	85	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when LEGAL = 1.00. It has been omitted.

c. EMPFAC is constant when LEGAL = 2.00. It has been omitted.

d. EMPFAC is constant when LEGAL = 5.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. So the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

g) When Psychological Empowerment was taken as an independent variable:**Table 4.14: Tests of Normality^b for Psychological Empowerment**

PSYCHOLOGICAL	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
4.00	.506	61	.000	.446	61	.000
5.00	.541	238	.000	.200	238	.000

a. Lilliefors Significance Correction

b. EMPFAC is constant when PSYCHOLOGICAL = 3.00. It has been omitted.

The sign value in the Shapiro-Wilk test table is 0.000. This is less than 0.05. That is why the Null Hypothesis is rejected in this case. Hence the data series does not follow Normal Distribution.

4.1.4. Assigning of Codes:

For the purpose of conducting the test, codes were assigned to all the categories as follows:

AGE	CODE
20-30	1
30-40	2
40-50	3
50 and above	4
INCOME	CODE
Less than Rs.5000 p.m	1
Rs.5000-10000 p.m	2
Rs.10000 p.m and above	3
Number of Years in SHGs	CODE
Less than 1 year	1
More than 1 year but less than 5 years	2
More than 5 years	3
More than 10 years	4
TRAINING RECEIVED	CODE
Yes	1
No	0

RELIGION	CODE
Islam	1
Christianity	2
Hinduism	3
Buddhism	4
Others	5
MARITAL STATUS	CODE
Married	1
Unmarried	2
Divorced	3
Widowed	4
EDUCATION	CODE
Illiterate	1
Primary (class 1-8)	2
Secondary (class 9-10)	3
Higher Secondary (class 11-12)	4
Degree and above	5

4.1.5. Test Results:

When the Multinomial Logistic Regression test was conducted, in each case:

- a. The reference category was taken as 5.0.
- b. Floating point overflow occurred while computing the statistics. Its value is therefore set to system missing.
- c. The parameters were set to zero because they are redundant.

1) Hypothesis -1

Null Hypothesis (Ho): There is no significant impact of the SHGs on economic empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on economic empowerment among the participants.

Ho: There is no significant impact of income on economic empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on economic empowerment among the participants.

Ho: There is no significant impact of religion on economic empowerment among the participants.

Ho: There is no significant impact of marital status economic empowerment among the participants.

Ho: There is no significant impact of education on economic empowerment among the participants.

Ho: There is no significant impact of training for skill development on economic empowerment among the participants.

Table 4.15: Multinomial Logistic Regression for Economic Empowerment:

The reference category for Economic empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Eco Emp ^a	B	Std. Error	Wald	Df	Sig.

5	Intercept	-13.269	108.389	.015	1	.903
	[Age = 1]	8.383	337.171	.001	1	.980
	[Age = 2]	7.739	337.167	.001	1	.982
	[Age = 3]	8.766	337.165	.001	1	.979
	[Age = 4]	0 ^c			0	
	[Income = 1]	-1.740	6.820	.065	1	.799
	[Income = 2]	1.048	5.690	.034	1	.854
	[Income = 3]	0 ^c			0	
	[Number of years = 1]	.131	4.208	.001	1	.975
	[Number of years = 2]	-.360	4.331	.007	1	.934
	[Number of years = 3]	-.933	5.020	.035	1	.853
	[Number of years = 4]	0 ^c			0	
	[Religion = 1]	2.124	5.533	.147	1	.701
	[Religion = 2]	5.681	5.493	1.069	1	.301
	[Religion = 3]	.951	7.263	.017	1	.896
	[Religion = 4]	2.983	5.233	.156	1	.879
	[Religion = 5]	0 ^c			0	

	[Marital Status = 1]	94057.251	353.834	70662.105	1	.000
	[Marital Status = 2]	94052.515	354.836	70256.384	1	.000
	[Marital Status = 3]	94066.640	110.496	724735.341	1	.000
	[Marital Status = 4]	0 ^c			0	
	[Education = 1]	-94057.480	13.979	45271152.67 6	1	.000
	[Education = 2]	-94055.883	13.718	47006865.48 2	1	.000
	[Education = 3]	-94058.235	13.926	45617690.65 6	1	.000
	[Education = 4]	-94056.953	.000		1	.000
	[Education = 5]	0 ^c			0	
	[Training = 0]	-.346	2.471	.020	1	.000
	[Training = 1]	-.366			0	.889

INCOME:

- a) The probability that the respondents within the income group (less than Rs. 5000 p.m) are expected to be economically empowered as confirmed by the negative statistical significance of Income = 1, (Coff: -1.740, sig. value .799). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are economically empowered.

Thus the factor 'INCOME' is only a positive factor within the income group (less than Rs. 5000 p.m) in empowering minority women economically at the reference category (5). The *Null Hypothesis* is rejected in this case.

NUMBER OF YEARS IN SHGs:

- a) The probability that the respondents serving SHG for more than a year and less than 5 years are expected to be economically empowered as confirmed by the negative statistical significance of Number of years = 2, (Coff: -.360, sig. value .934). The

coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than a year and less than 5 years are economically empowered.

- b) The probability that the respondents serving SHG for more than 5 years are expected to be economically empowered as confirmed by the negative statistical significance of Number of years = 3, (Coff: -.933, sig. value .853). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than 5 years are economically empowered.

Thus the factor 'NUMBER OF YEARS IN SHGs' is a positive factor for both (more than a year and less than 5 years) and (more than 5 years) in empowering minority women economically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

MARITAL STATUS:

- a) The probability that the respondents (Married) are expected to be economically empowered as confirmed by the positive statistical significance of Marital Status = 1, (Coff: 94057.251, sig. value .000).
- b) The probability that the respondents (Unmarried) are expected to be economically empowered as confirmed by the positive statistical significance of Marital Status = 2, (Coff: 94052.515, sig. value .000).
- c) The probability that the respondents (Divorced) are expected to be economically empowered as confirmed by the positive statistical significance of Marital Status = 3, (Coff: 94066.640, sig. value .000).
- d) The value for the marital status (Widowed) is set to zero because it is redundant.

Thus the factor 'MARITAL STATUS' is a positive factor in empowering minority women economically at the reference category (5). The level of Economic Empowerment is dependent of the factor 'Marital Status' in each SHG group. The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have received training are expected to be economically empowered as confirmed by the negative statistical significance of Training = 1, (Coff: -.366, sig. value .889). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this group are economically empowered.

Thus the factor 'TRAINING' is only a positive factor for empowering minority women economically when acquired by the respondents at the reference category (5). The *Null Hypothesis* is rejected in this case.

2) Hypothesis -2

Null Hypothesis (Ho): There is no significant impact of the SHGs on socio-economic empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on socio-economic empowerment among the participants.

Ho: There is no significant impact of income on socio-economic empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on socio-economic empowerment among the participants.

Ho: There is no significant impact of religion on socio-economic empowerment among the participants.

Ho: There is no significant impact of marital status socio-economic empowerment among the participants.

Ho: There is no significant impact of education on socio-economic empowerment among the participants.

Ho: There is no significant impact of training for skill development on socio-economic empowerment among the participants.

Table 4.16: Multinomial Logistic Regression for Socio-Economic Empowerment:

The reference category for Socio-Economic empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Socio-eco Emp ^a		B	Std. Error	Wald	Df	Sig.
5	Intercept	-79.732	475.980	.028	1	.867
	[Age = 1]	-18.385	179.339	.011	1	.918
	[Age = 2]	-17.625	179.339	.010	1	.922
	[Age = 3]	-16.982	179.337	.009	1	.925
	[Age = 4]	0 ^c			0	
	[Income = 1]	18.830	290.335	.004	1	.948
	[Income = 2]	15.415	290.332	.003	1	.958
	[Income = 3]	0 ^c			0	
	[Number of years = 1]	-52.192	301.300	.030	1	.862
	[Number of years = 2]	-50.583	301.299	.028	1	.867
	[Number of years = 3]	-47.803	301.298	.025	1	.874
	[Number of years = 4]	0 ^c			0	
	[Religion = 1]	58.486	381.317	.024	1	.878
	[Religion = 2]	60.917	381.305	.026	1	.873
	[Religion = 3]	57.823	381.316	.023	1	.879
	[Religion = 4]	37.446	283.899	.018	1	.889
	[Religion = 5]	0 ^c			0	
	[Marital Status = 1]	32.050	234.827	.019	1	.891
	[Marital Status = 2]	-7.228	124.139	.003	1	.954
	[Marital Status = 3]	1.776	1322.350	.000	1	.999
	[Marital Status=4]	0 ^c			0	
	[Education = 1]	39.483	260.364	.023	1	.879
	[Education = 2]	36.200	260.366	.019	1	.889
	[Education = 3]	34.081	260.363	.017	1	.896
	[Education = 4]	16.875	174.260	.009	1	.923
	[Education = 5]	0 ^c			0	
	[Training = 0]	7.354	1.576	21.765	1	.000
	[Training = 1]	8.336	1.222	22.768	1	.000

AGE:

- a) The probability that the respondents within the age group (21-30) are expected to be socio-economically empowered as confirmed by the negative statistical significance of Age = 1, (Coff: -18.385, sig. value .918). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are socio-economically empowered.
- b) The probability that the respondents within the age group (31-40) are expected to be socio-economically empowered as confirmed by the negative statistical significance of Age = 2, (Coff: -17.625, sig. value .922). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are socio-economically empowered.
- c) The probability that the respondents within the age group (41-50) are expected to be socio-economically empowered as confirmed by the negative statistical significance of Age = 3, (Coff: -16.982, sig. value .932). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are socio-economically empowered.
- d) The value for the age group (51 years and above) is set to zero because it is redundant. Thus the factor 'AGE' is a positive factor in empowering minority women socio-economically at the reference category (5). The level of Socio- Economic Empowerment is dependent of the category 'Age' in each SHG group. The *Null Hypothesis* is rejected in these cases.

NUMBER OF YEARS IN SHGs:

- a) The probability that the respondents serving SHG for less than a year are not expected to be economically empowered as confirmed by the positive statistical significance of Number of year=1, (Coff: .131, sig. value .975). The coefficient value is positive but the significant value is more than .005.
- b) The probability that the respondents serving SHG for more than a year but less than 5 years are expected to be economically empowered as confirmed by the negative statistical significance of Number of years=2, (Coff: -.360, sig. value .934). The coefficient value is negative and the significant value is more than .005. Thus it is noted that the respondents serving SHG for more than a year and less than 5 years are economically empowered.

- c) The probability that the respondents serving SHG for more than 5 years are expected to be economically empowered as confirmed by the negative statistical significance of Number of years=3, (Coff: -.933, sig. value .853). The coefficient value is negative and the significant value is more than .005. Thus it is noted that the respondents serving SHG for more than 5 years are economically empowered.
- d) The value for the number of years in SHGs (more than 10 years) is set to zero because it is redundant.

Thus the factor 'NUMBER OF YEARS IN SHGs' is a positive factor (less than a year more than a year and less than 5 years, more than 5 years) in empowering minority women socio-economically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

MARITAL STATUS:

- a) The probability that the respondents (Unmarried) are expected to be socio-economically empowered as confirmed by the negative statistical significance of Marital Status = 2, (Coff: -7.228, sig. value .954). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the unmarried respondents are socio-economically empowered.
- b) The probability that the respondents (Divorced) are expected to be socio-economically empowered as confirmed by the positive statistical significance of Marital Status = 3, (Coff: 1.776, sig. value .999). The coefficient value is positive but the significant value is more than .05.
- c) The value for the marital status (Widowed) is set to zero because it is redundant.

Thus the factor 'MARITAL STATUS' is a positive factor in case of (unmarried and divorced) in empowering minority women socio-economically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have not received training are expected to be socio-economically empowered as confirmed by the positive statistical significance of Training = 0, (Coff: 7.354, sig. value .000). The coefficient value is positive but the significant value is less than .05.

- b) The probability that the respondents who have received training are expected to be socio-economically empowered as confirmed by the negative statistical significance of Training = 1, (Coff: -8.366, sig. value .889). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this group are socio-economically empowered (negative*negative=positive).

Thus the factor 'TRAINING' is a positive factor for empowering minority women socio-economically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

3) Hypothesis -3

Null Hypothesis (Ho): There is no significant impact of the SHGs on political empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on political empowerment among the participants.

Ho: There is no significant impact of income on political empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on political empowerment among the participants.

Ho: There is no significant impact of religion on political empowerment among the participants.

Ho: There is no significant impact of marital status political empowerment among the participants.

Ho: There is no significant impact of education on political empowerment among the participants.

Ho: There is no significant impact of training for skill development on political empowerment among the participants.

Table 4.17: Multinomial Logistic Regression for Political Empowerment:

The reference category for Political empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Pol Emp ^a		B	Std. Error	Wald	Df	Sig.
5	Intercept	-1.509	2.187	.476	1	.490
	[Age = 1]	12.529	2771.300	.000	1	.996
	[Age = 2]	13.970	2771.300	.000	1	.996
	[Age = 3]	13.838	2771.300	.000	1	.996
	[Age = 4]	0 ^c			0	
	[Income = 1]	-4.298	2.607	2.718	1	.099
	[Income = 2]	-3.672	2.376	2.389	1	.122
	[Income = 3]	0 ^c			0	
	[Number of years = 1]	-2.265	3.764	.362	1	.547
	[Number of years = 2]	-.383	3.625	.011	1	.916
	[Number of years = 3]	-1.186	3.417	.120	1	.729
	[Number of years = 4]	0 ^c			0	
	[Religion = 1]	-1.158	3.420	.115	1	.735
	[Religion = 2]	.438	3.607	.015	1	.903
	[Religion = 3]	.728	3.587	.041	1	.839

	[Religion = 4]	.773	5.588	.071	1	.738
	[Religion = 5]	0 ^c			0	
	[Marital Status = 1]	-11.394	2769.914	.000	1	.997
	[Marital Status = 2]	-15.884	2769.851	.000	1	.995
	[Marital Status = 3]	2.549	91.876	.001	1	.978
	[Marital Status = 4]	0 ^c			0	
	[Education = 1]	4.276	91.284	.002	1	.963
	[Education = 2]	3.491	91.290	.001	1	.969
	[Education = 3]	1.471	91.294	.000	1	.987
	[Education = 4]	4.437	2771.920	.000	1	.999
	[Education = 5]	0 ^c			0	
	[Training = 0]	.799	1.821	.193	1	.661
	[Training = 1]	.767	2.555.	.199	0	.000

INCOME:

- a) The probability that the respondents within the income group (less than Rs. 5000) are expected to be politically empowered as confirmed by the negative statistical significance of Income = 1, (Coff: -4.298, sig. value .099). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are politically empowered.
- b) The probability that the respondents within the income group (Rs. 5001-10000) are expected to be politically empowered as confirmed by the negative statistical significance of Income = 2, (Coff: -3.672, sig. value .122). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are politically empowered.

- c) The value for the income group (more than Rs. 10001 and above) is set to zero because it is redundant.

Thus the factor 'INCOME' is a positive factor in empowering minority women politically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

NUMBER OF YEARS IN SHGs:

- a) The probability that the respondents serving SHG for less than a year are expected to be politically empowered as confirmed by the negative statistical significance of Number of year = 1, (Coff: -2.265, sig. value .547). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for less than a year are politically empowered.
- b) The probability that the respondents serving SHG for more than a year and less than 5 years are expected to be politically empowered as confirmed by the negative statistical significance of Number of years = 2, (Coff: -.383, sig. value .916). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than a year and less than 5 years are politically empowered.
- c) The probability that the respondents serving SHG for more than 5 years are expected to be politically empowered as confirmed by the negative statistical significance of Number of years = 3, (Coff: -.1.186, sig. value .729). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than 5 years are politically empowered.
- d) The value for the number of years in SHGs (more than 10 years) is set to zero because it is redundant.

Thus, the factor 'NUMBER OF YEARS IN SHGs' is a positive factor in empowering minority women politically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

RELIGION:

- a) The probability that the respondents (Islam) are expected to be politically empowered as confirmed by the negative statistical significance of Religion = 1, (Coff: -1.158, sig.

value .735). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents (Islam) are politically empowered.

Thus the factor 'RELIGION' is only a positive factor in case of Islam in empowering minority women politically at the reference category (5). The *Null Hypothesis* is rejected in this case.

MARITAL STATUS:

- a) The probability that the respondents (Married) are expected to be politically empowered as confirmed by the negative statistical significance of Marital Status = 1, (Coff: -11.394, sig. value .997). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the married respondents are politically empowered.
- b) The probability that the respondents (Unmarried) are expected to be politically empowered as confirmed by the negative statistical significance of Marital Status = 2, (Coff: -15.884, sig. value .995). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the unmarried respondents are politically empowered.

Thus the factor 'MARITAL STATUS' is a positive factor for both the status (Married and Unmarried) in empowering minority women politically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have received training are expected to be politically empowered as confirmed by the positive statistical significance of Training = 1, (Coff: .767, sig. value .000). The coefficient value is positive and the significant value is less than .05.

Thus the factor 'TRAINING' is a positive factor for empowering minority women politically at the reference category (5) when acquired by the respondents. The *Null Hypothesis* is rejected in this case.

4) Hypothesis -4

Null Hypothesis (Ho): There is no significant impact of the SHGs on socio-cultural empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on socio-cultural empowerment among the participants.

Ho: There is no significant impact of income on socio-cultural empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on socio-cultural empowerment among the participants.

Ho: There is no significant impact of religion on socio-cultural empowerment among the participants.

Ho: There is no significant impact of marital status socio-cultural empowerment among the participants.

Ho: There is no significant impact of education on socio-cultural empowerment among the participants.

Ho: There is no significant impact of training for skill development on socio-cultural empowerment among the participants.

Table 4.18: Multinomial Logistic Regression for Socio-Cultural Empowerment:

The reference category for Socio-cultural empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Socio cultural Emp^a		B	Std. Error	Wald	Df	Sig.
5	Intercept	-29.872	9684.408	.000	1	.998
	[Age = 1]	-2.359	5695.947	.000	1	1.000
	[Age = 2]	-1.703	5585.235	.000	1	1.000
	[Age = 3]	-1.327	5073.604	.000	1	1.000
	[Age = 4]	0 ^c			0	
	[Income = 1]	-2.062	3442.172	.000	1	1.000
	[Income = 2]	-1.454	3207.688	.000	1	1.000
	[Income = 3]	0 ^c			0	
	[Number of years = 1]	-39.328	9819.155	.000	1	.997
	[Number of years = 2]	-24.501	9748.660	.000	1	.998
	[Number of years = 3]	-25.408	9104.476	.000	1	.998
	[Number of years = 4]	0 ^c			0	
	[Religion = 1]	25.391	9485.727	.000	1	.998
	[Religion = 2]	13.784	12026.032	.000	1	.999
	[Religion = 3]	25.034	9648.277	.000	1	.998
	[Religion = 4]	24.088			0	.988
	[Religion = 5]	0 ^c			0	
	[Marital Status = 1]	16.571	6738.509	.000	1	.998
	[Marital Status = 2]	-9.550	6733.118	.000	1	.999

[Marital Status = 3]	15.196	9893.812	.000	1	.999
[Marital Status = 4]	0 ^c			0	
[Education = 1]	14.937	7210.726	.000	1	.998
[Education = 2]	-.859	7222.340	.000	1	1.000
[Education = 3]	-1.454	7143.993	.000	1	1.000
[Education = 4]	.474	6093.214	.000	1	1.000
[Education = 5]	0 ^c			0	
[Training = 0]	-6.016	1199.340	.000	1	.996
[Training = 1]	-5.667	7333.40	.000	1	.998

AGE:

- a) The probability that the respondents within the age group (21-30) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Age = 1, (Coff: -2.359, sig. value 1.000). The coefficient value is negative but the significant value is more than .05. Thus it is noted that the respondents within this age group are socio-culturally empowered.
- b) The probability that the respondents within the age group (31-40) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Age = 2, (Coff: -1.703, sig. value 1.000). The coefficient value is negative but the significant value is more than .05. Thus it is noted that the respondents within this age group are socio-culturally empowered.
- c) The probability that the respondents within the age group (41-50) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Age = 3, (Coff: -1.327, sig. value 1.000). The coefficient value is negative but the significant value is more than .05. Thus it is noted that the respondents within this age group are socio-culturally empowered.
- d) The value for the age group (51 years and above) is set to zero because it is redundant.

Thus the factor 'AGE' is a positive factor in empowering minority women socio-culturally at the reference category (5). The level of Socio-Cultural Empowerment is dependent of the category 'Age' in each SHG group. The *Null Hypothesis* is rejected in these cases.

INCOME:

- a) The probability that the respondents within the income group (less than Rs.5000 p.m) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Income = 1, (Coff: -2.062, sig. value 1.000). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are socio-culturally empowered.
- b) The probability that the respondents within the income group (Rs. 5001-10000 p.m) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Income = 2, (Coff: -1.454, sig. value 1.000). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are socio-culturally empowered.
- c) The value for the income group (more than Rs. 10001 and above) is set to zero because it is redundant.

Thus the factor 'INCOME' is a positive factor in empowering minority women socio-culturally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

NUMBER OF YEARS IN SHGs:

- a) The probability that the respondents serving SHG for less than a year are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Number of year = 1, (Coff: -39.328, sig. value .997). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for less than a year are socio-culturally empowered.
- b) The probability that the respondents serving SHG for more than a year and less than 5 years are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Number of years = 2, (Coff: -24.501, sig. value .998). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than a year and less than 5 years are socio-culturally empowered.

- c) The probability that the respondents serving SHG for more than 5 years are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Number of years = 3, (Coff: -25.408, sig. value .998). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than 5 years are socio-culturally empowered.
- d) The value for the number of years in SHGs (more than 10 years) is set to zero because it is redundant.

Thus, the factor 'NUMBER OF YEARS IN SHGs' is a positive factor in empowering minority women socio-culturally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

MARITAL STATUS:

- a) The probability that the respondents (Unmarried) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Marital Status = 2, (Coff: -9.550, sig. value .999). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the unmarried respondents are socio-culturally empowered.

Thus the factor 'MARITAL STATUS' is a positive factor for only status (Unmarried) in empowering minority women socio-culturally at the reference category (5). The *Null Hypothesis* is rejected in this case.

EDUCATION:

- a) The probability that the respondents (Primary) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Education = 2, (Coff: -.859, sig. value 1.000). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents (Primary) are socio-culturally empowered.
- b) The probability that the respondents (Secondary) are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Education = 3, (Coff: -1.454, sig. value 1.000). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents (Secondary) are socio-culturally empowered.

Thus the factor 'EDUCATION' is a positive factor for both (Primary and Secondary) in empowering minority women socio-culturally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have not received training are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Training = 0, (Coff: -6.016, sig. value .996). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this group are socio-culturally empowered.
- b) The probability that the respondents who have received training are expected to be socio-culturally empowered as confirmed by the negative statistical significance of Training = 1, (Coff: -5.667, sig. value .998). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this group are socio-culturally empowered.

Thus the factor 'TRAINING' is a positive factor for empowering minority women socio-culturally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

5) Hypothesis -5

Null Hypothesis (Ho): There is no significant impact of the SHGs on interpersonal empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on interpersonal empowerment among the participants.

Ho: There is no significant impact of income on interpersonal empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on interpersonal empowerment among the participants.

Ho: There is no significant impact of religion on interpersonal empowerment among the participants.

Ho: There is no significant impact of marital status on interpersonal empowerment among the participants.

Ho: There is no significant impact of education on interpersonal empowerment among the participants.

Ho: There is no significant impact of training for skill development on interpersonal empowerment among the participants.

Table 4.19: Multinomial Logistic Regression for Interpersonal Empowerment:

The reference category for Inter-personal empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Interpersonal Emp ^a		B	Std. Error	Wald	Df	Sig.
5	Intercept	-25.497	358.580	.005	1	.943
	[Age = 1]	-4.183	397.443	.000	1	.992
	[Age = 2]	-3.870	397.442	.000	1	.992
	[Age = 3]	-2.552	397.440	.000	1	.995
	[Age = 4]	0 ^c			0	
	[Income = 1]	7.674	98.121	.006	1	.938
	[Income = 2]	7.199	98.116	.005	1	.942
	[Income = 3]	0 ^c			0	
	[Number of years = 1]	21.133	164.116	.017	1	.898
	[Number of years = 2]	22.595	164.115	.019	1	.890
	[Number of years = 3]	22.463	164.117	.019	1	.891
	[Number of years = 4]	0 ^c			0	

	[Religion = 1]	5.603	99.516	.003	1	.955
	[Religion = 2]	-3.297	261.972	.000	1	.990
	[Religion = 3]	6.395	99.513	.004	1	.949
	[Religion = 4]	-5.387	88.615	.003	1	.995
	[Religion = 5]	0 ^c			0	
	[Marital Status = 1]	14.219	467.383	.001	1	.976
	[Marital Status = 2]	2.878	347.073	.000	1	.993
	[Marital Status = 3]	1.828	862.715	.000	1	.998
	[Marital Status = 4]	0 ^c			0	
	[Education = 1]	-21.946	443.120	.002	1	.961
	[Education = 2]	-23.219	443.120	.003	1	.958
	[Education = 3]	-25.506	443.119	.003	1	.954
	[Education = 4]	-41.111	.000	.000	1	.000
	[Education = 5]	0 ^c			0	
	[Training = 0]	3.233	.920	12.348	1	.000
	[Training = 1]	2.244	.826	11.429	1	.000

AGE:

- a) The probability that the respondents within the age group (21-30) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Age = 1, (Coff: -4.183, sig. value .992). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are interpersonally empowered.
- b) The probability that the respondents within the age group (31-40) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Age = 2, (Coff: -3.870, sig. value .992). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are interpersonally empowered.

- c) The probability that the respondents within the age group (41-50) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Age = 3, (Coff: -2.552, sig. value .995). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are interpersonally empowered.
- d) The value for the age group (51 years and above) is set to zero because it is redundant.

Thus the factor 'AGE' is a positive factor in empowering minority women interpersonally at the reference category (5). The level of Economic Empowerment is dependent of the category 'Age' in each SHG group. The *Null Hypothesis* is rejected in these cases.

RELIGION:

- a) The probability that the respondents (Christianity) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Religion = 2, (Coff: -3.297, sig. value .990). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this (Christian) group are interpersonally empowered.
- b) The probability that the respondents (Buddhism) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Religion = 4, (Coff: -5.387, sig. value .995). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this (Buddhist) group are interpersonally empowered.
- c) The value for the religion (Others) is set to zero because it is redundant.

Thus the factor 'RELIGION' is a positive factor in case of Christianity and Buddhism in empowering minority women interpersonally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

EDUCATION:

- a) The probability that the respondents (Illiterate) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Education = 1, (Coff: -21.946, sig. value .961). The coefficient value is negative and the significant

value is more than .05. Thus it is noted that the respondents within this (Illiterate) group are interpersonally empowered.

- b) The probability that the respondents (Primary) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Education = 2, (Coff: -23.219, sig. value .958). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this (Primary) group are interpersonally empowered.
- c) The probability that the respondents (Secondary) are expected to be interpersonally empowered as confirmed by the negative statistical significance of Education = 3, (Coff: -25.506, sig. value .954). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this (Secondary) group are interpersonally empowered.
- d) The value for the education group (Degree and above) is set to zero because it is redundant.

Thus the factor 'EDUCATION' is a positive factor for Illiterate, Primary and Secondary education group only in empowering minority women interpersonally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have not received training are expected to be interpersonally empowered as confirmed by the positive statistical significance of Training = 0, (Coff: 3.233, sig. value .000). The coefficient value is positive and the significant value is less than .05.
- b) The probability that the respondents who have received training are expected to be interpersonally empowered as confirmed by the positive statistical significance of Training = 1, (Coff: 2.244, sig. value .000). The coefficient value is positive and the significant value is less than .05.

Thus the factor 'TRAINING' is a positive factor for empowering minority women interpersonally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

6) Hypotheses -6

Null Hypothesis (Ho): There is no significant impact of the SHGs on legal empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on legal empowerment among the participants.

Ho: There is no significant impact of income on legal empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on legal empowerment among the participants.

Ho: There is no significant impact of religion on legal empowerment among the participants.

Ho: There is no significant impact of marital status on legal empowerment among the participants.

Ho: There is no significant impact of education on legal empowerment among the participants.

Ho: There is no significant impact of training for skill development on legal empowerment among the participants.

Table 4.20: Multinomial Logistic Regression for Legal Empowerment:

The reference category for Legal empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Legal Emp ^a		B	Std. Error	Wald	Df	Sig.
5	Intercept	-5.421	1.614	11.280	1	.001
	[Age = 1]	14.925	884.638	.000	1	.987
	[Age = 2]	16.051	884.638	.000	1	.986
	[Age = 3]	15.188	884.637	.000	1	.986
	[Age = 4]	0 ^c			0	
	[Income = 1]	2.212	1.592	1.931	1	.165
	[Income = 2]	2.043	1.443	2.004	1	.157
	[Income = 3]	0 ^c			0	
	[Number of years = 1]	-7.499	1.502	24.911	1	.000
	[Number of years = 2]	-5.178	1.376	14.152	1	.000
	[Number of years = 3]	-3.259	1.318	6.111	1	.013
	[Number of years = 4]	0 ^c			0	
	[Religion = 1]	2.385	1.398	2.913	1	.088
	[Religion = 2]	4.626	1.382	11.202	1	.001
	[Religion = 3]	1.335	1.698	.618	1	.432
	[Religion = 4]	1.464	1.558	.523	1	.098
	[Religion = 5]	0 ^c			0	
	[Marital Status = 1]	-11.276	884.637	.000	1	.990
	[Marital Status = 2]	-17.288	884.642	.000	1	.984

	[Marital Status = 3]	-9.071	2417.555	.000	1	.997
	[Marital Status = 4]	0 ^c			0	
	[Education = 1]	2.622	2.173	1.455	1	.228
	[Education = 2]	-.441	2.161	.042	1	.839
	[Education = 3]	-2.428	2.093	1.345	1	.246
	[Education = 4]	-.690	2.206	.098	1	.754
	[Education = 5]	0 ^c			0	
	[Training = 0]	3.971	.738	28.952	1	.000
	[Training = 1]	2.861	.658	24.932	1	.000

RELIGION:

- a) The probability that the respondents (Christianity) are expected to be legally empowered as confirmed by the positive statistical significance of Religion = 2, (Coff: 4.626, sig. value .001). The coefficient value is positive and the significant value is less than .05.

Thus the factor 'RELIGION' is only a positive factor in case of (Christianity) in empowering minority women politically at the reference category (5). The *Null Hypothesis* is rejected in this case.

MARITAL STATUS:

- a) The probability that the respondents (Married) are expected to be legally empowered as confirmed by the negative statistical significance of Marital Status = 1, (Coff: -11.276, sig. value .990). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the married respondents are legally empowered.
- b) The probability that the respondents (Unmarried) are expected to be legally empowered as confirmed by the negative statistical significance of Marital Status = 2, (Coff: -17.288, sig. value .984). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the unmarried respondents are legally empowered.

- c) The probability that the respondents (Divorced) are expected to be legally empowered as confirmed by the negative statistical significance of Marital Status = 3, (Coff: -9.071, sig. value .997). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the divorced respondents are legally empowered.
- d) The value for the marital status (Widowed) is set to zero because it is redundant.

Thus the factor 'MARITAL STATUS' is a positive factor in empowering minority women legally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

EDUCATION:

- a) The probability that the respondents (Primary) are expected to be legally empowered as confirmed by the negative statistical significance of Education = 2, (Coff: -.441, sig. value .839). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents (Primary) are legally empowered.
- b) The probability that the respondents (Secondary) are expected to be legally empowered as confirmed by the negative statistical significance of Education = 3, (Coff: -2.428, sig. value .246). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents (Secondary) are legally empowered.
- c) The probability that the respondents (Higher Secondary) are expected to be legally empowered as confirmed by the negative statistical significance of Education = 4, (Coff: -.690, sig. value .754). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents (Higher Secondary) are legally empowered.
- d) The value for the education group (Degree and above) is set to zero because it is redundant.

Thus the factor 'EDUCATION' is a positive factor for (Primary, Secondary, and Higher Secondary) only in empowering minority women legally at the reference category (5). The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have not received training are expected to be legally empowered as confirmed by the positive statistical significance of Training = 0,

(Coff: 3.971, sig. value .000). The coefficient value is positive and the significant value is less than .05.

- b) The probability that the respondents who have received training are expected to be legally empowered as confirmed by the positive statistical significance of Training = 1, (Coff: 2.861, sig. value .000). The coefficient value is positive and the significant value is less than .05.

Thus the factor 'TRAINING' is a positive factor for empowering minority women legally at the reference category (5). The *Null Hypothesis* is rejected in this case.

7) Hypothesis -7

Null Hypothesis (Ho): There is no significant impact of the SHGs on psychological empowerment among the participants.

Sub Hypotheses:

Ho: There is no significant impact of age on psychological empowerment among the participants.

Ho: There is no significant impact of income on psychological empowerment among the participants.

Ho: There is no significant impact of number of years in SHGs on psychological empowerment among the participants.

Ho: There is no significant impact of religion on psychological empowerment among the participants.

Ho: There is no significant impact of marital status on psychological empowerment among the participants.

Ho: There is no significant impact of education on psychological empowerment among the participants.

Ho: There is no significant impact of training for skill development on psychological empowerment among the participants.

Table 4.21: Multinomial Logistic Regression for Psychological Empowerment:

The reference category for Psychological empowerment is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree). **Parameter Estimates**

Psy Emp ^a		B	Std. Error	Wald	Df	
5	Intercept	-41.617	59.005	.497	1	.481
	[Age = 1]	-4.415	173.018	.001	1	.980
	[Age = 2]	-7.423	173.009	.002	1	.966
	[Age = 3]	-11.593	172.914	.004	1	.947
	[Age = 4]	0 ^b			0	
	[Income = 1]	-3.442	40.126	.007	1	.932
	[Income = 2]	8.116	24.813	.107	1	.744
	[Income = 3]	0 ^b			0	
	[Number of years = 1]	-18.085	38.572	.220	1	.639
	[Number of years = 2]	-21.537	38.533	.312	1	.576
	[Number of years = 3]	-29.309	28.683	1.044	1	.307
	[Number of years = 4]	0 ^b			0	
	[Religion = 1]	31.695	36.420	.757	1	.384
	[Religion = 2]	23.906	161.693	.022	1	.882
	[Religion = 3]	29.883	36.984	.653	1	.419
	[Religion = 4]	19.563	27.688	.523	1	.323
	[Religion = 5]	0 ^b			0	
	[Marital Status = 1]	13.008	161.588	.006	1	.936
	[Marital Status = 2]	6.147	47.622	.017	1	.897
	[Marital Status = 3]	9.387	347.383	.001	1	.978
	[Marital Status = 4]	0 ^b			0	

[Education = 1]	18.332	320.157	.003	1	.954
[Education = 2]	21.721	320.164	.005	1	.946
[Education = 4]	10.554	165.480	.004	1	.949
[Education = 5]	0 ^b			0	
[Training = 0]	7.086	1.555	20.777	1	.000
[Training = 1]	6.005	0.999	18.889	1	.000

AGE:

- a) The probability that the respondents within the age group (21-30) are expected to be psychologically empowered as confirmed by the negative statistical significance of Age = 1, (Coff: -4.415, sig. value .980). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are psychologically empowered.
- b) The probability that the respondents within the age group (31-40) are expected to be psychologically empowered as confirmed by the negative statistical significance of Age = 2, (Coff: -7.423, sig. value .966). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are psychologically empowered.
- c) The probability that the respondents within the age group (41-50) are expected to be psychologically empowered as confirmed by the negative statistical significance of Age = 3, (Coff: -11.593, sig. value .947). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this age group are psychologically empowered.
- d) The value for the age group (51 years and above) is set to zero because it is redundant.

Thus the factor 'AGE' is a positive factor in empowering minority women psychologically at the reference category (5). The level of Economic Empowerment is dependent of the factor 'Age' in each SHG group. The *Null Hypothesis* is rejected in these cases.

INCOME:

- a) The probability that the respondents within the income group (less than Rs.5000 p.m) are expected to be psychologically empowered as confirmed by the negative statistical significance of Income = 1, (Coff: -3.442, sig. value .932). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are psychologically empowered.

Thus the factor 'INCOME' is a positive factor within the income group (less than Rs.5000 p.m) in empowering minority women psychologically at the reference category (5). The *Null Hypothesis* is rejected in this case.

NUMBER OF YEARS IN SHGs:

- a) The probability that the respondents serving SHG for less than a year are expected to be psychologically empowered as confirmed by the negative statistical significance of Number of year = 1, (Coff: -18.085, sig. value .639). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this income group are psychologically empowered.
- b) The probability that the respondents serving SHG for more than a year and less than 5 years are expected to be psychologically empowered as confirmed by the negative statistical significance of Number of years = 2, (Coff: -21.537, sig. value .576). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than a year and less than 5 years are psychologically empowered.
- c) The probability that the respondents serving SHG for more than 5 years are expected to be psychologically empowered as confirmed by the negative statistical significance of Number of years = 3, (Coff: -29.309, sig. value .307). The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents serving SHG for more than 5 years are psychologically empowered.
- d) The value for the number of years in SHGs (more than 10 years) is set to zero because it is redundant.

Thus, the factor 'NUMBER OF YEARS IN SHGs' is a positive factor in empowering minority women psychologically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

TRAINING:

- a) The probability that the respondents who have not received training are expected to be psychologically empowered as confirmed by the positive statistical significance of Training = 0, (Coff: 7.086, sig. value .000). The coefficient value is positive and the significant value is less than .05.
- b) The probability that the respondents who have received training are expected to be psychologically empowered as confirmed by the positive statistical significance of Training = 1, (Coff: 6.005, sig. value .000). The coefficient value is negative and the significant value is less than .05.

Thus the factor 'TRAINING' is a positive factor for empowering minority women psychologically at the reference category (5). The *Null Hypothesis* is rejected in these cases.

8) Hypothesis -8

Null Hypothesis (Ho): There is no significant impact of the SHGs on Women Empowerment among the participants.

Table 4.22: Multinomial Logistic Regression for Empowerment Factor:

The reference category for Empowerment factor is taken as 5 as maximum responses are collected through likert scale is 5 (Strongly agree).

Parameter Estimates

Emp Factor^a		B	Std. Error	Wald	df	Sig.
1	Intercept	-37.391	699.403	.003	1	.957
	[ECONOMIC]	-.115	3558.854	.000	1	1.000
	[SOCIOECONOMIC]	5.288	6004.159	.000	1	.999
	[POLITICAL]	-7.237	9943.950	.000	1	.999
	[SOCIOCULTURAL]	-82.234	6562.896	.000	1	.990
	[INTERPERSONAL]	-21.202	11390.766	.000	1	.999
	[LEGAL]	17.152	6170.258	.000	1	.998
	[PSYCHOLOGICAL]	-2.475	1085.479	.000	1	.998
$WE = (EE + SoE + SocE + PE + IE + LE + PsyE)$						

At the Empowerment Factor:

- The probability that the respondents are economically empowered is expected to be empowered as confirmed by the negative coefficient, (Coff: -.115, sig. value 1.000) at the reference level 5. The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this group are economically empowered.
- The probability that the respondents are politically empowered is expected to be empowered as confirmed by the negative coefficient, (Coff: -7.237, sig. value .999) at the reference level 5. The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents within this group are politically empowered.

- c) The probability that the respondents are socio-culturally empowered is expected to be empowered as confirmed by the negative coefficient, (Coff: -82.234, sig. value .990) at the reference level 5. The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents are socio-culturally empowered.
- d) The probability that the respondents are interpersonally empowered is expected to be empowered as confirmed by the negative coefficient, (Coff: -21.202, sig. value .999) at the reference level 5. The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents are interpersonally empowered.
- e) The probability that the respondents are psychologically empowered is expected to be empowered as confirmed by the negative coefficient, (Coff: -2.475, sig. value .998) at the reference level 5. The coefficient value is negative and the significant value is more than .05. Thus it is noted that the respondents are psychologically empowered.

Thus it is noted that the level of Empowerment factor (Women Empowerment (WE)) is a positive and dependent of factors (Economic, Political, Socio-cultural, Interpersonal, and Psychological Empowerment). The *Null Hypothesis* is rejected in these cases. The level of Empowerment factor is independent of the factors (Socio- economic and legal empowerment).

4.2. Salient Socio-Economic status of the Sample Respondents:

To know the actual status of the sample respondents the socio-economic characteristics have been surveyed under the study.

The sample consists of 300 women participants from SHGs operating in Jalpaiguri, Darjeeling, Murshidabad, North 24 Parganas, South 24 Parganas and Malda districts of West Bengal. As the primary objective of the SHGs is to elevate the standard of living of the poor people, it is indispensable to collect the primary data about their various social, economic and demographic profiles. Thus these are discussed as below:

1) Age of the Respondents:

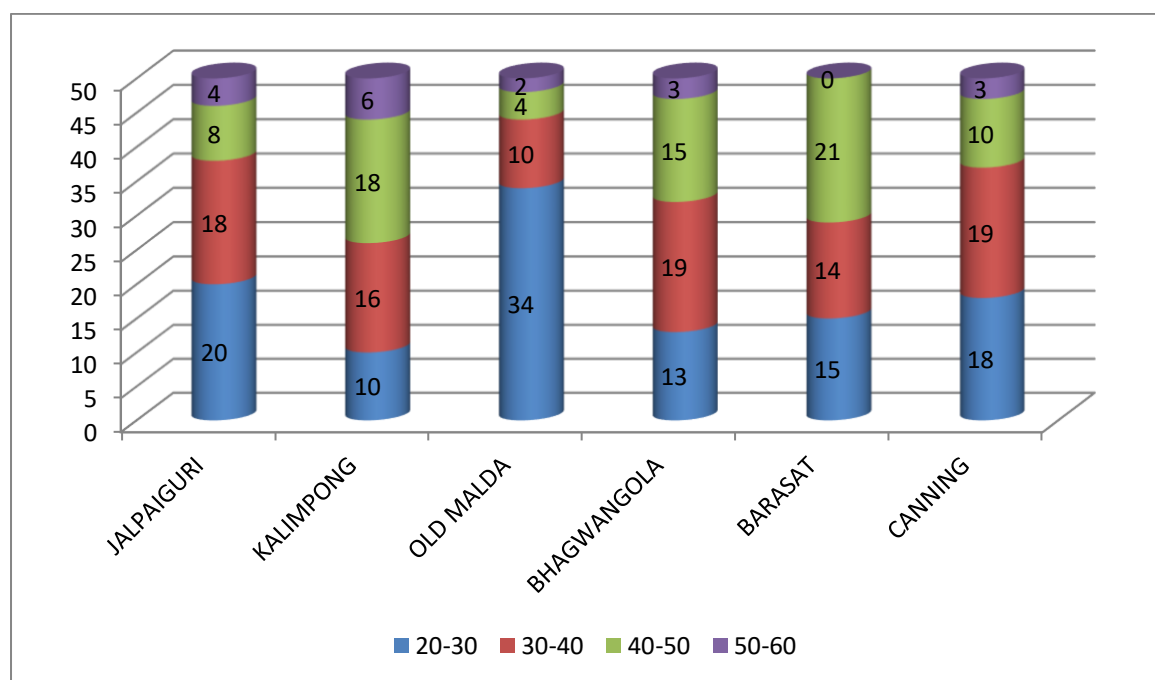
The age of the respondents taken for survey are varying from 21 years to 50 years and above. According to the guidelines of NABARD, an individual above 18 years can become a member of SHG (Srinivasan, 2010). In this study, more than 90 per cent surveyed

participants are in the age group of 21 to 50 years. This age group is considered as the most productive age group. Table below shows the percentage and absolute figure of the age group of surveyed respondents.

Table 4.2.1: Block-wise distribution of Age (percentage in brackets)

Age In years	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
21-30	20 (40)	10 (20)	34 (68)	13 (26)	15 (30)	18 (36)	110 (36.66)
31-40	18 (36)	16 (32)	10 (20)	19 (38)	14 (28)	19 (38)	96 (32)
41-50	8 (16)	18 (36)	4 (8)	15 (30)	21 (42)	10 (20)	76 (25.33)
51-above	4 (8)	6 (12)	2 (4)	3 (6)	0 (0)	3 (6)	18 (6)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.1: Block-wise distribution of Age

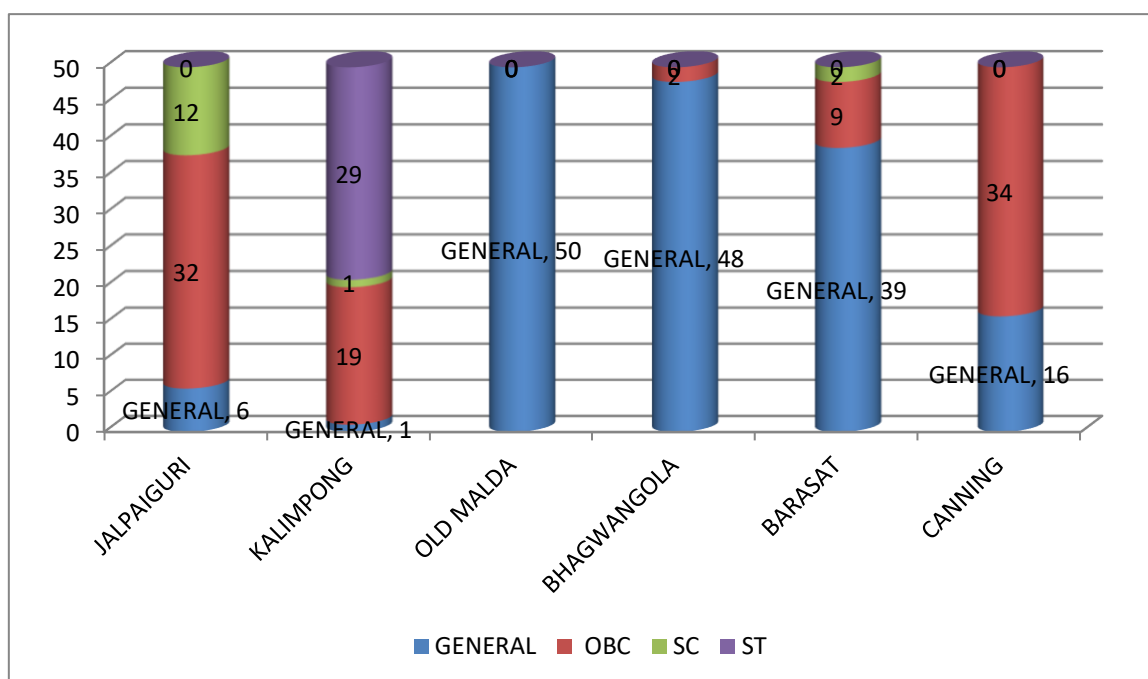


2) Caste:

In the selected areas of West Bengal, General castes is 36.66% while in Kalimpong 1, Schedule tribes is large in population i.e. 29% and schedule castes is 24% in Jalpaiguri. OBC is 68% in Canning 1.

Table 4.2.2: Castes of the Respondents: Block-wise (percentage in brackets)

Castes	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Gen	6 (12)	1 (2)	50 (100)	48 (96)	39 (78)	16 (32)	110 (36.66)
OBC	32 (64)	19 (38)	0 (0)	2 (4)	9 (18)	34 (68)	96 (32)
SC	12 (24)	1 (2)	0 (0)	0 (0)	2 (4)	0 (0)	15 (5)
ST	0 (0)	29 (58)	0 (0)	0 (0)	0 (0)	0 (0)	29 (9.67)
TOTAL	50 (100)	50 (100)	50(100)	50 (100)	50 (100)	50 (100)	300 (100)

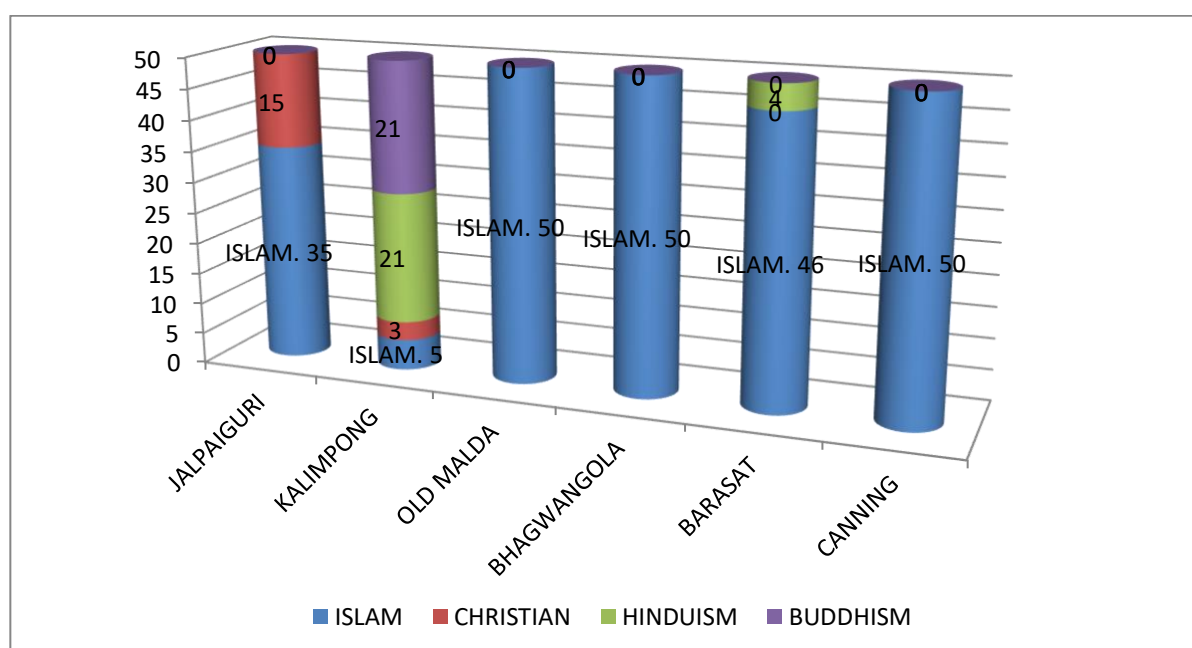
Fig. 4.2.2: Castes of the Respondents: Block-wise

3) Religion:

From the table below, it can be seen that in the selected areas of West Bengal, most of the women respondents (78.67%) follow Islam while only in Kalimpong 1, 42% of the respondents follow Buddhism as their religion and 42% of the respondents follow Hinduism.

Table 4.2.3: Religion of the Respondents: Block-wise (percentage in brackets)

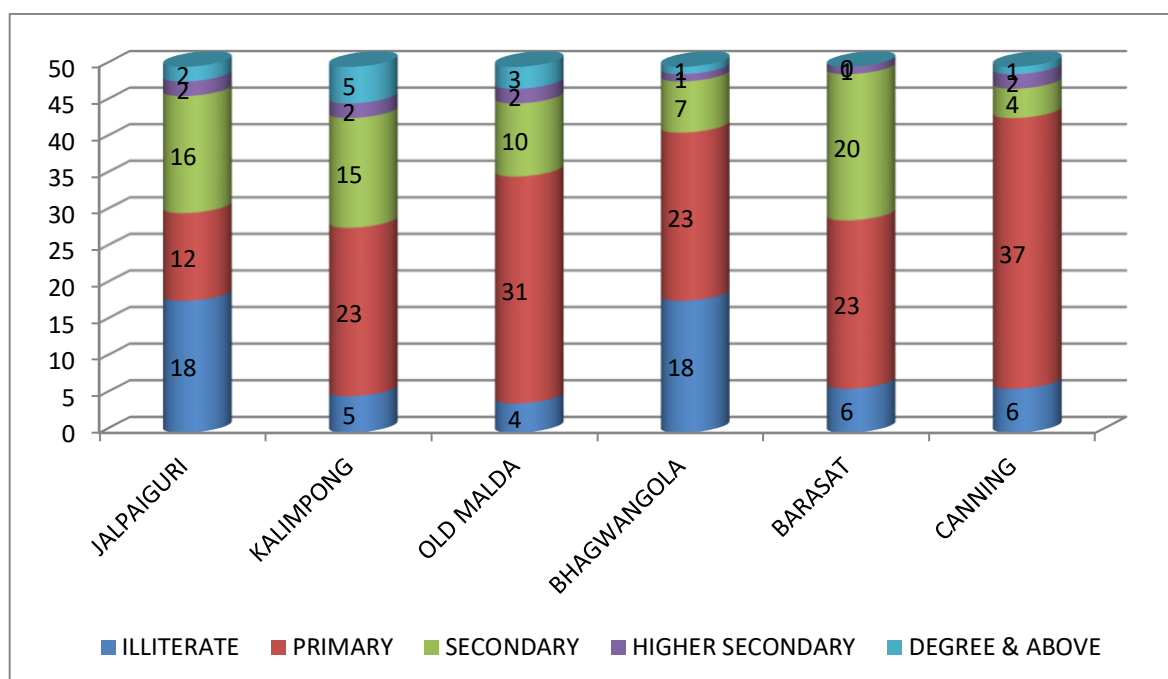
Religion	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Islam	35 (70)	5 (10)	50 (100)	50 (100)	46 (92)	50 (0)	236 (78.67)
Christianity	15 (30)	3 (6)	0 (0)	0 (0)	0 (0)	0 (0)	18 (6)
Hinduism	0 (0)	21 (42)	0 (0)	0 (0)	4 (8)	0 (0)	25 (8.33)
Buddhism	0 (0)	21 (42)	0 (0)	0 (0)	0 (0)	0 (0)	21 (7)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.3: Religion of the Respondents: Block-wise**4) Education level:**

In the table below, maximum population of the respondents in Jalpaiguri i.e. 36%, are illiterate, whereas that in Kalimpong I i.e. 46%, are primary passed, maximum population of the respondents in Old Malda i.e. 62%, are primary passed, whereas in Bhagwangola II i.e. 46%, are primary passed, maximum population of the respondents in Barasat 1 i.e. 46%, are primary passed whereas in Canning I i.e. 74% are primary passed. It shows that most of the respondents in the selected Blocks are either illiterate or primary passed.

Table 4.2.4: Literacy Level of the Respondents: Block-wise (percentage in brackets)

Literacy Level	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Illiterate	18 (36)	5 (10)	4 (8)	18 (36)	6 (12)	6 (12)	57 (19)
Primary	12 (24)	23 (46)	31 (62)	23 (46)	23 (46)	37 (74)	149 (49.67)
Secondary	16 (32)	15 (30)	10 (20)	7 (14)	20 (40)	4 (8)	72 (24)
Higher Secondary	2 (4)	2 (4)	2 (4)	1 (2)	1 (2)	2 (4)	10 (3.33)
Degree and Above	2 (4)	5 (10)	3 (6)	1 (2)	0 (0)	1 (1)	12 (4)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

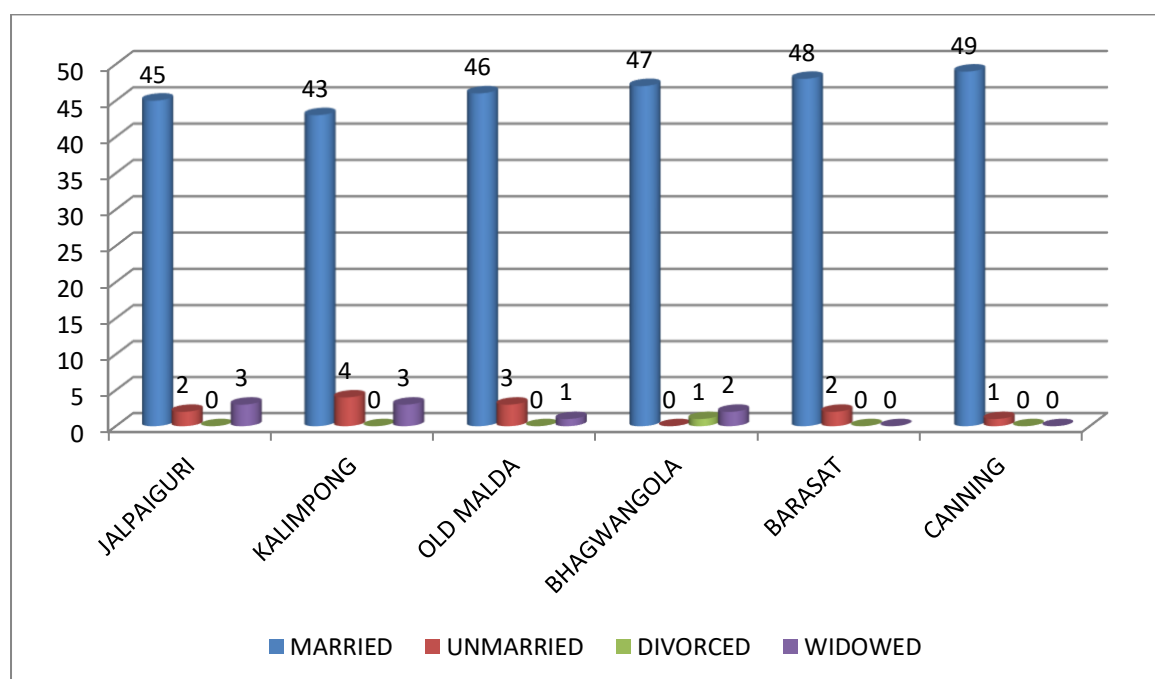
Fig. 4.2.4: Literacy Level of the Respondents: Block-wise

5) Marital Status:

In the table below, in each of the Blocks, it can be seen that most of the respondents consist of married women (92.67%). This shows that mostly married women prefer to be part of SHGs. It is because of their constant in-laws support. They have a traditional thinking that women alone is not safe when it comes to working outside her comfort and safe zone, therefore if their husbands support them then they are free to opt for self-employment. Therefore, marriage plays a vital role in their inclusion in the SHGs.

Table 4.2.5: Marital Status of the Respondents: Block-wise (percentage in brackets)

Marital Status	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Married	45 (90)	43 (86)	46 (92)	47 (94)	48 (96)	49 (98)	278 (92.67)
Unmarried	2 (4)	4 (8)	3 (6)	0 (0)	2 (4)	1 (2)	12 (4)
Divorced	0 (0)	0 (0)	0 (0)	1 (2)	0 (0)	0 (0)	1 (0.33)
Widowed	3 (6)	3 (6)	1 (2)	2 (4)	0 (0)	0 (0)	9 (3)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

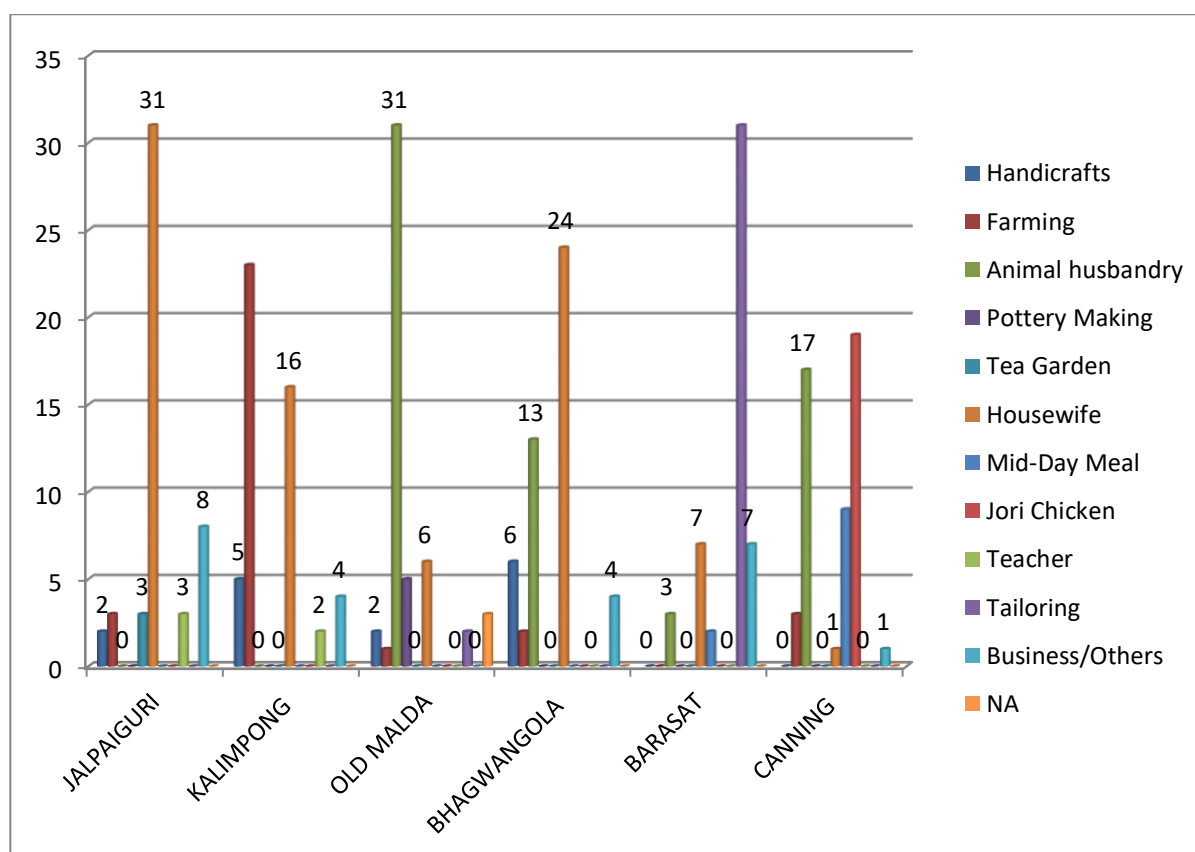
Fig. 4.2.5: Marital Status of the Respondents: Block-wise

6) Occupation of the Respondents:

In the below table, it was found that 28.3% of the respondents belong to 'Housewife' group who are engaged in SHGs. It shows that most of the housewives prefer to work in a group than individually. This is because they get a good team to work with and that too with their own business ideas without taking the hustle of going out and working under someone in a job. Whereas, 62% in Old Malda, 26% in Bhagwangola, 34% in Canning 1 of the respondents are engaged in animal husbandry.

Table 4.2.6: Occupation of the Respondents: Block-wise (percentage in brackets)

Occupation	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Handicraft	2 (4)	5 (25)	2 (4)	6 (12)	0 (0)	0 (0)	15 (5)
Farming	3 (6)	23 (46)	1 (2)	2 (4)	0 (0)	3 (6)	32 (10.6)
Animal Husbandry	0 (0)	0 (0)	31 (62)	13 (26)	3 (6)	17 (34)	64 (21.3)
Pottery maker	0 (0)	0 (0)	5 (10)	0 (0)	0 (0)	0 (0)	5 (1.67)
Tea Garden Worker	3 (6)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	3 (1)
Housewife	31 (62)	16 (32)	6 (12)	24 (48)	7 (14)	1 (2)	85 (28.3)
Mid-day meal worker	0 (0)	0 (0)	0 (0)	0 (0)	2 (4)	9 (18)	11 (3.67)
Jori Chicken Worker	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	19 (38)	19 (6.33)
Teacher	3 (6)	2 (4)	0 (0)	0 (0)	0 (0)	0 (0)	5 (1.67)
Tailoring	0 (0)	0 (0)	2 (4)	0 (0)	31 (62)	0 (0)	33 (11)
Business/ Others	8 (16)	4 (8)	0 (0)	4 (8)	7 (14)	1 (1)	24 (8)
NA (unemployed)	0 (0)	0 (0)	3 (6)	0 (0)	0 (0)	0 (0)	3 (1)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.6: Occupation of the Respondents: Block-wise

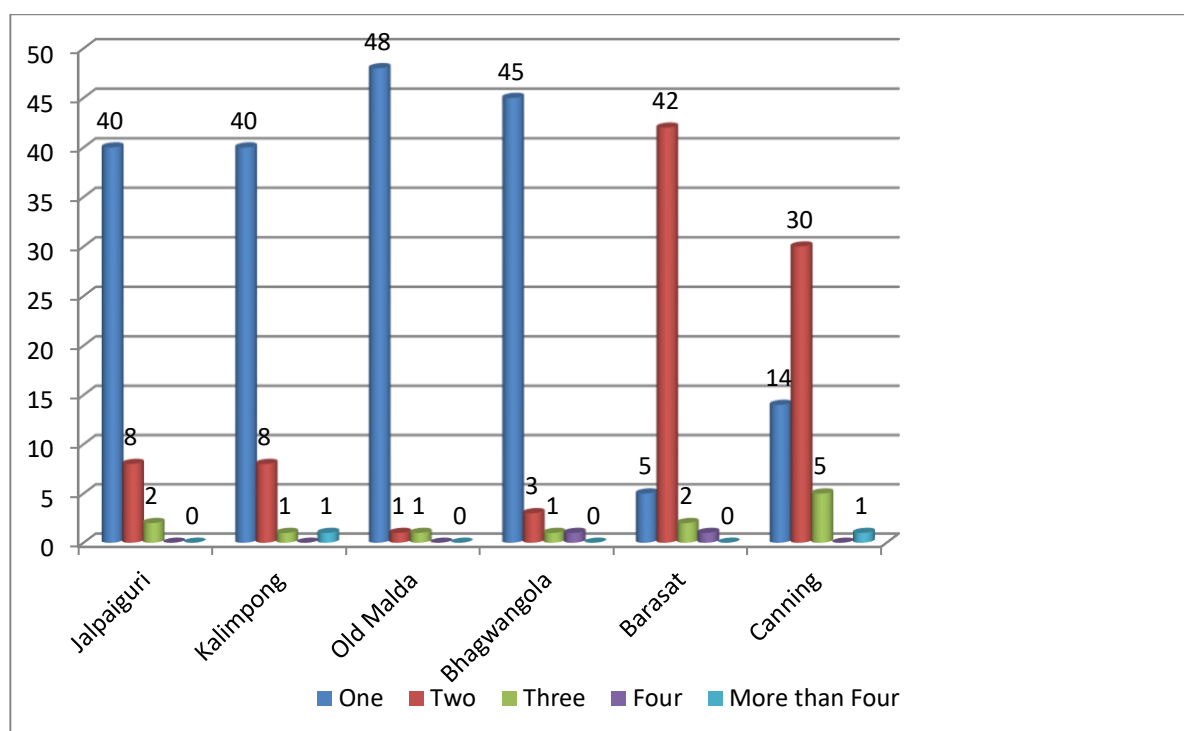
7) Earning Members in the Family:

The above table shows that except Barasat 1 and Canning 1, the maximum number of earning member in all other Blocks is one whereas in Barasat and Canning it is two. It shows that more penetration of microfinance is the need of the hour for women to participate and earn their living without depending upon their husbands or any guardian.

Table 4.2.7: Earning members in the family: Block-wise (percentage in brackets)

Earning Members in the Family	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
One	40 (80)	40 (80)	48 (96)	45 (90)	5 (10)	14 (28)	192 (64)
Two	8 (16)	8 (16)	1 (2)	3 (6)	42 (84)	30 (60)	92 (30.67)
Three	2 (4)	1 (2)	1 (2)	1 (2)	2 (4)	5 (10)	10 (3.33)
Four	0 (0)	0 (0)	0 (0)	1 (2)	1 (2)	0 (0)	2 (0.67)
More than four	0 (0)	1 (2)	0 (0)	0 (0)	0 (0)	1 (2)	2 (0.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.7: Earning members in the family: Block-wise



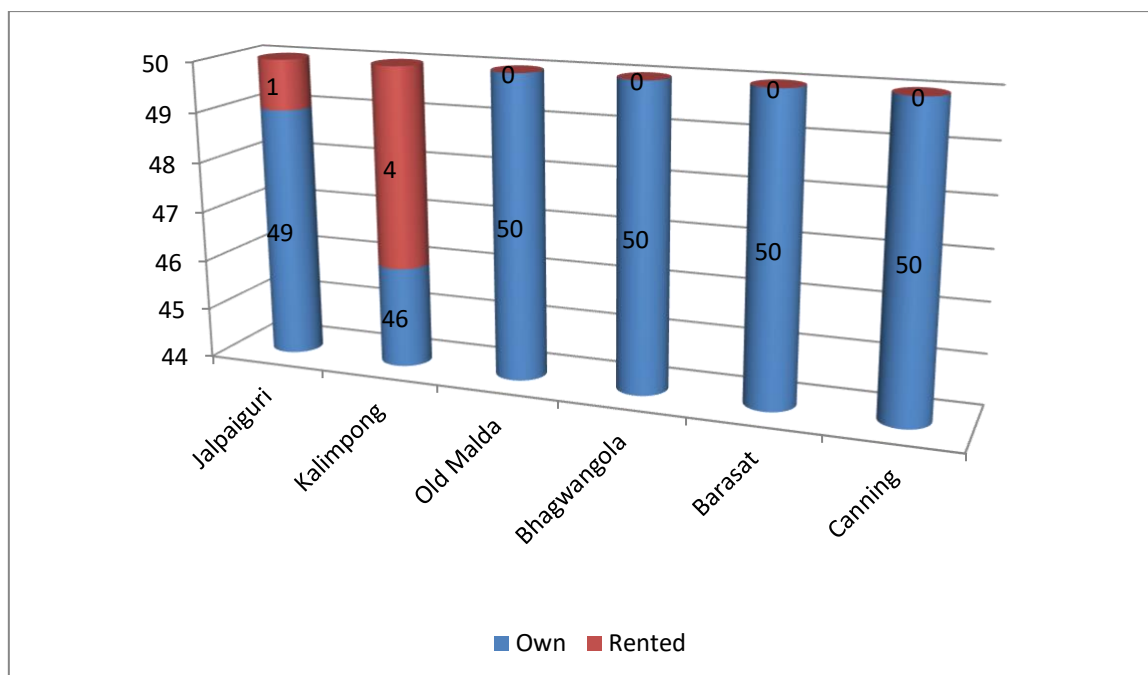
8) Housing Status:

It can be seen from the table below that 98.33% of the respondents own their residential house. This is due to their better economic condition. This economic condition is not biased towards husband's adequate income but also to the women respondent's commendable performance to run their own business being into the SHGs and also in keeping up well with their families' responsibilities and expenses. While very few in Jalpaiguri (2%) and Kalimpong 1 (8%) have rented house.

Table 4.2.8: Housing Status of the Respondents: Block-wise (percentage in brackets)

House	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Own	49 (98)	46 (92)	50 (100)	50 (100)	50 (100)	50 (100)	295 (98.33)
Rented	1 (2)	4 (8)	0 (0)	0 (0)	0 (0)	0 (0)	5 (1.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.8: Housing Status of the Respondents: Block-wise



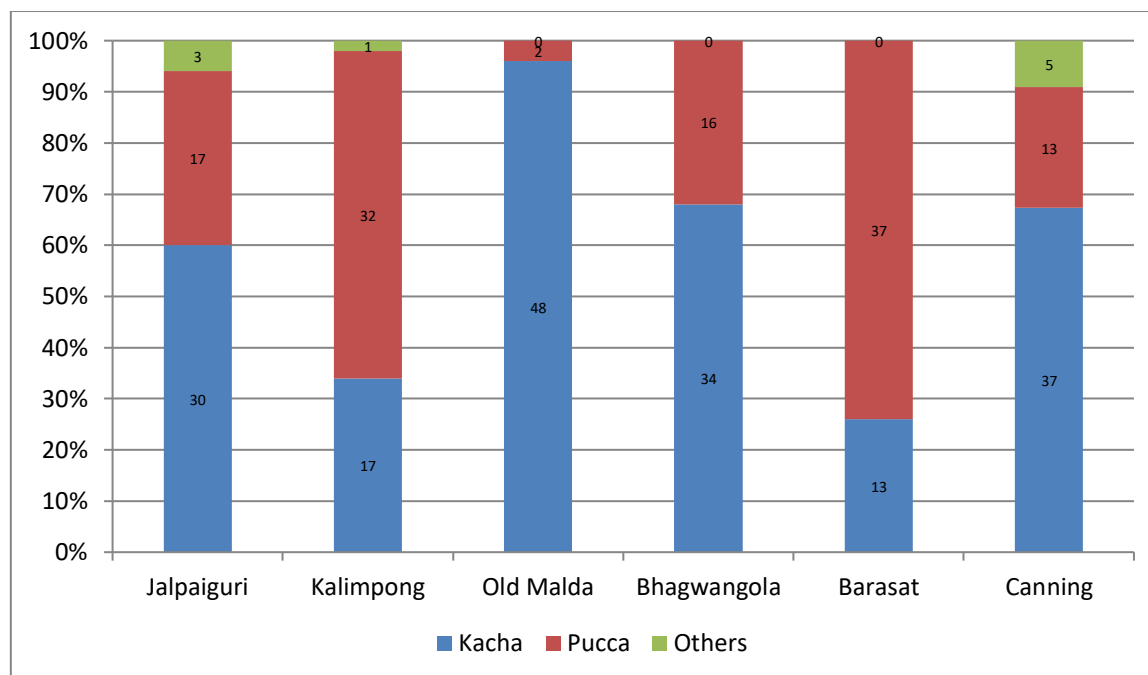
9) Type of House:

It can be seen from the table below that the proportion of pucca house is less in Jalpaiguri (34%), Old Malda (4%), Bhagwangola 2 (32%), Canning (26%). This is due to their backward economic growth and development. Though some may be economically empowered yet they cannot afford pucca house because of their other household expenses.

Table 4.2.9: Type of House: Block-wise distribution (percentage in brackets)

Type of House	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Kacha	30 (60)	17 (34)	48 (96)	34 (68)	13 (26)	37 (74)	179 (59.67)
Pucca	17 (34)	32 (64)	2 (4)	16 (32)	37 (74)	13 (26)	117 (39)
Others	3 (6)	1 (2)	0 (0)	0 (0)	0 (0)	0 (0)	4 (1.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.9: Type of House: Block-wise distribution



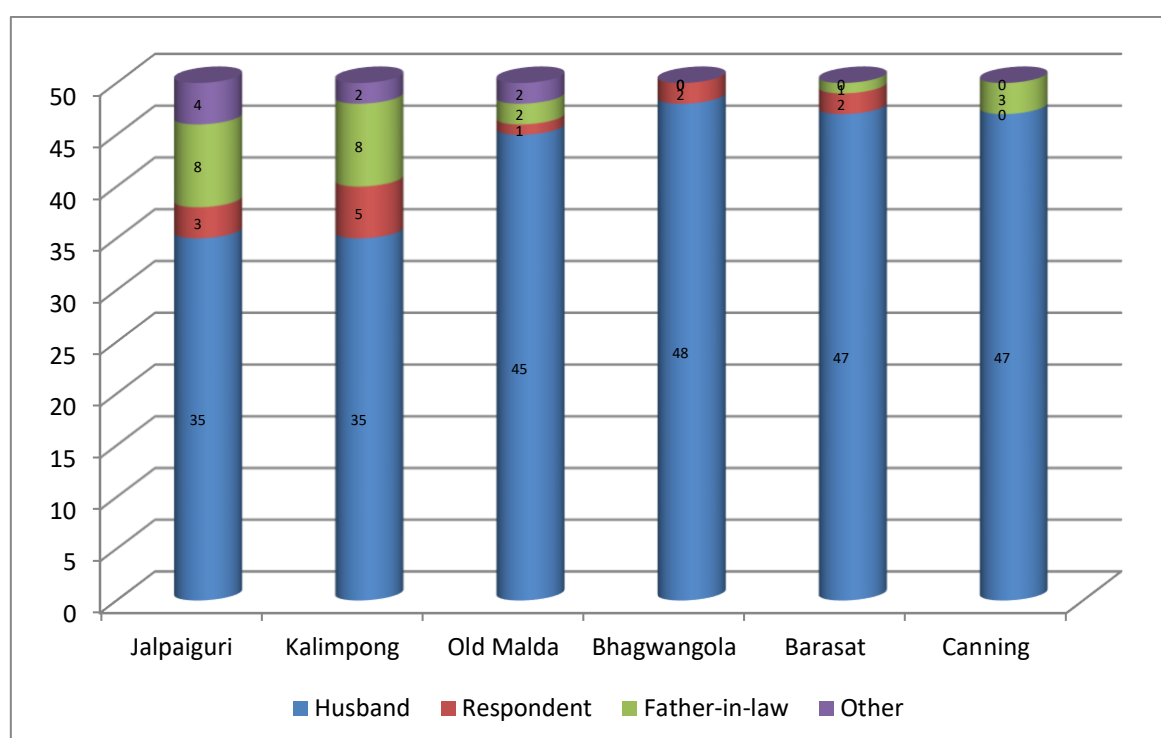
10) Head of the Family:

In the below table, it is shown that in case of 85.67% of the respondents, their husbands are the head of the family because they play a vital role in decision making and in stabilising the whole family and household condition. Therefore it is not an easy task for any woman to take independent decisions unless supported by her husband especially when taking financial decisions and that is the point where their real empowerment is at stake.

Table 4.2.10: Head of the Family of the Respondent: Block-wise (percentage in brackets)

Head of the Family	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Husband	35 (70)	35 (70)	45 (90)	48 (96)	47 (94)	47 (94)	257 (85.67)
Respondent	3 (6)	5 (10)	1(2)	2 (4)	2 (4)	0 (0)	13 (4.33)
Father-in-law	8 (16)	8 (16)	2(4)	0 (0)	1 (2)	3 (6)	22 (7.33)
Other	4 (8)	2 (4)	2(4)	0 (0)	0 (0)	0 (0)	8 (2.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.10: Head of the Family of the Respondent: Block-wise



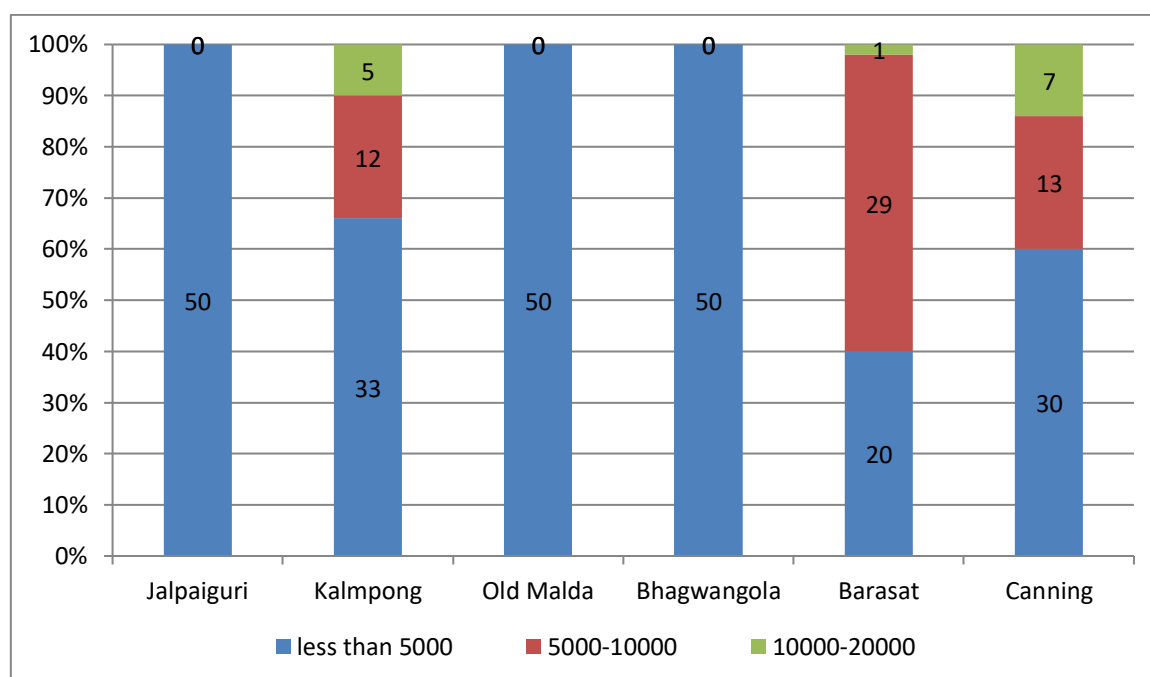
11) Income of SHG:

In the table below, income of SHGs of 77.67% of the respondents is less than Rs. 5000 per month whereas in Barasat I (58%), Canning I (26%) and Kalimpong I (24%), income is more than Rs. 5000 per month. It shows that in these above mentioned Blocks, the SHGs are more productive in terms of generating incomes than the other Blocks.

Table 4.2.11: Income of SHG: Block-wise (percentage in brackets)

Income	BLOCK						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than Rs.5000 p.m	50 (100)	33 (66)	50 (100)	50 (100)	20 (40)	30 (60)	233 (77.67)
Rs.5000-10000 p.m	0 (0)	12 (24)	0 (0)	0 (0)	29 (58)	13 (26)	54 (18)
Rs.10000-20000 p.m	0 (0)	5 (10)	0 (0)	0 (0)	1 (2)	7 (14)	13 (4.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.11: Income of SHG: Block-wise



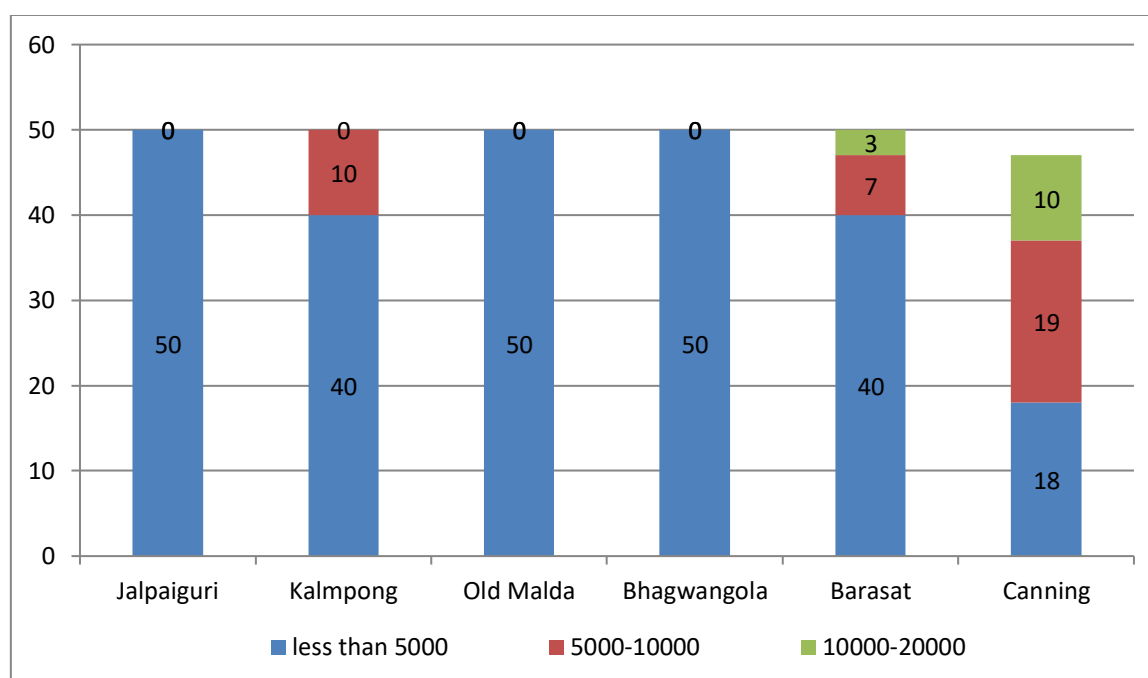
12) Expenditure of SHG:

In table below, it can be seen that expenditures are more in these Blocks in comparison to their incomes. 82.67% of the respondents have an expenditure of less than Rs. 5000 p.m. It shows that the SHGs are more focussed on investing in their business and marketing of products than to save and use for their own economic needs. But in Canning I (20%), most of them said that their expenditures are more than their incomes because of mismanagement of finance and underutilisation of funds which creates unnecessary wastage of credits.

Table 4.2.12: Expenditure of SHG: Block-wise (percentage in brackets)

Expenditure	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than Rs.5000 p.m	50 (100)	40 (80)	50 (100)	50 (100)	40 (80)	18 (36)	248 (82.67)
Rs.5000-10000 p.m	0 (0)	10 (20)	0 (0)	0 (0)	7 (14)	19 (38)	36 (12)
Rs.10000-20000 p.m	0 (0)	0 (0)	0 (0)	0 (0)	3 (6)	10 (20)	13 (4.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.12: Expenditure of SHG: Block-wise



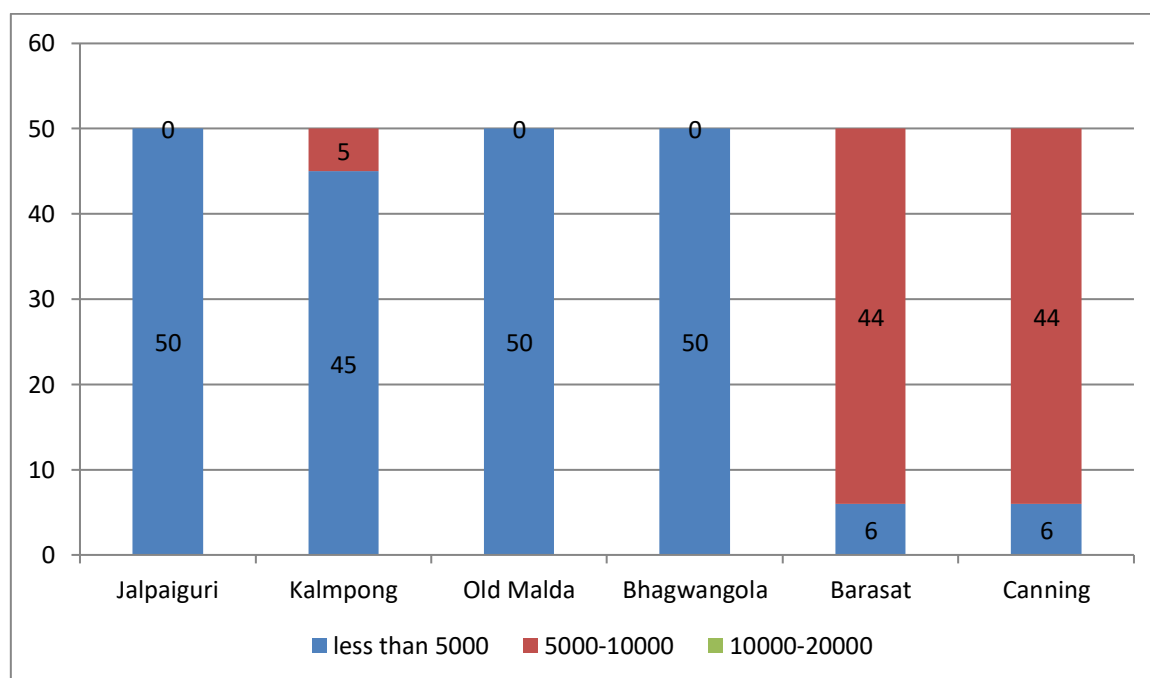
13) Savings of SHG:

It is evident that 69% of the respondents are able to save less than Rs. 5000 p.m., while 31% of the respondents are able to save more than Rs.5000-10000 p.m. out of their profits from their business in the best possible way in comparison to their income. This shows that they are more focussed on one of the pillars of SHGs norms i.e. saving habits among the groups. Out of all the Blocks, Barasat I (88%) and Canning I (88%) are able to save more than Rs.5000 p.m. This not only brings them a chance to secure a good grade for grading purpose but also helps them to maintain the funds in a better way so that they may invest properly without being deficit in funds.

Table 4.2.13: Savings of SHGs: Block-wise (percentage in brackets)

Savings	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than Rs.5000 p.m	50 (100)	45 (90)	50 (100)	50 (100)	6 (12)	6 (12)	207(69)
Rs.5000-10000 p.m	0 (0)	5 (10)	0(0)	0 (0)	44 (88)	44 (88)	93(31)
Rs.10000-20000 p.m	0 (0)	0 (0)	0(0)	0 (0)	0 (0)	0 (0)	0(0)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.13: Savings of SHGs: Block-wise



Comparative analysis of Group Profiles

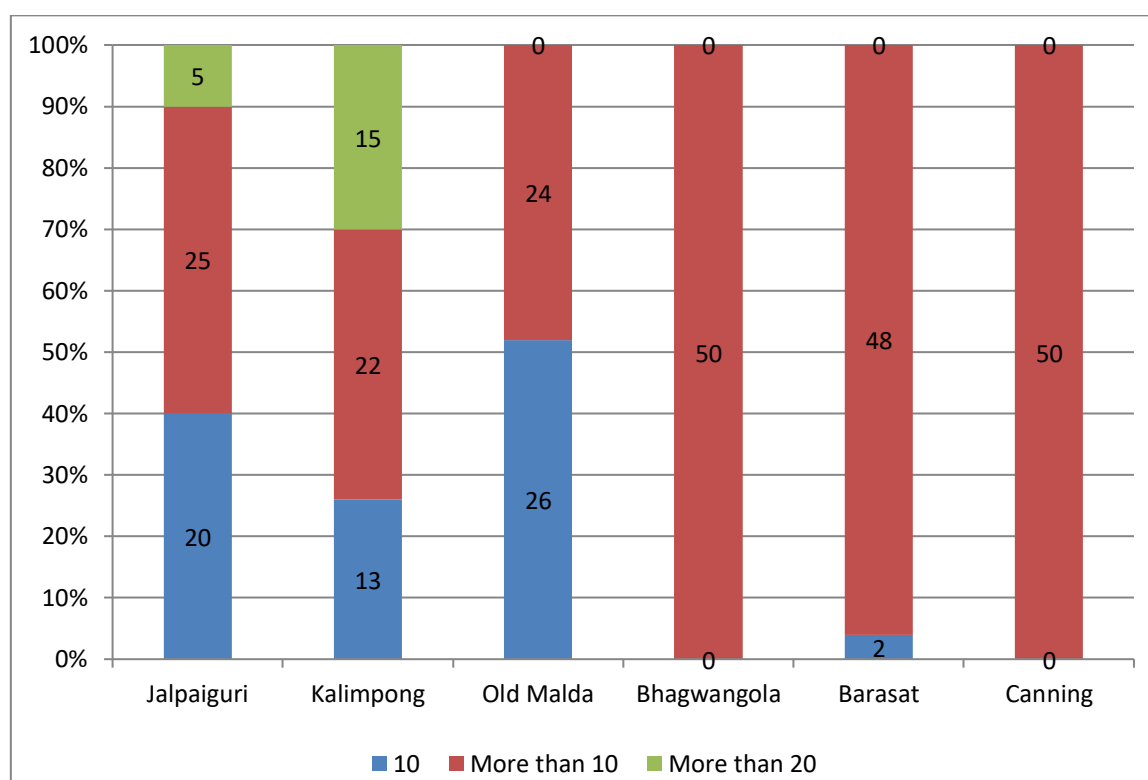
14) Size of the Group:

In the table below, it is found that maximum number of members in SHGs is more than 10, while in most of the Blocks (Old Malda, Barasat 1, Canning 1) it is 11. Only in Jalpaiguri and Kalimpong 1, the group size is more than 20. It is because in these areas most of the women try to join SHGs close to their own areas due to which number of women increases. These SHGs absorb more number of women after seeing their potential to work efficiently as a team.

Table 4.2.14: Size of the Group: Block-wise (percentage in brackets)

Size of the SHG	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Upto 10	20 (40)	13 (26)	26 (42)	0 (0)	2 (4)	0 (0)	61 (20.33)
More than 10	25 (50)	22 (44)	24 (48)	50 (100)	48 (96)	50 (100)	219 (73)
More than 20	5 (10)	15 (30)	0 (0)	0 (0)	0 (0)	0 (0)	20 (6.66)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.14: Size of the Group: Block-wise



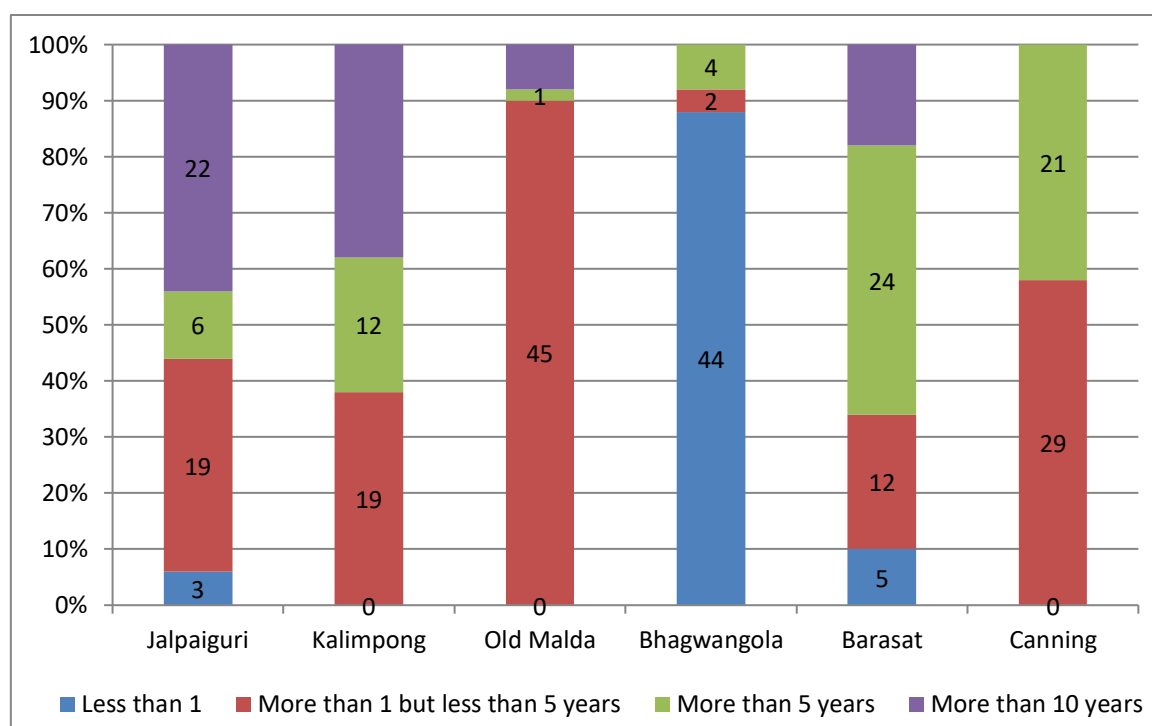
15) Number of the years being members of the group :

In the table below, overall 42% of the respondents in the selected Blocks of West Bengal have been member of the group since more than a year but less than 5 years. 44% of the respondents in Jalpaiguri, 38% of the respondents in Kalimpong 1 and 8% of the respondents in Old Malda have been working as SHG members for more than 10 years.

Table 4.2.15: Number of the years being members of the Group: Block-wise (percentage in brackets)

Number of Years	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than 1 year	3 (6)	0 (0)	0 (0)	44 (88)	5 (10)	0 (0)	52 (17.33)
More than 1 but less than 5 years	19 (38)	19 (38)	45 (90)	2 (4)	12 (24)	29 (58)	126 (42)
More than 5 years	6 (12)	12 (24)	1 (2)	4 (8)	24 (48)	21 (42)	68 (22.67)
More than 10 years	22 (44)	19 (38)	4 (8)	0 (0)	9 (18)	0 (0)	54 (18)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.15: Number of the years being members of the Group: Block-wise



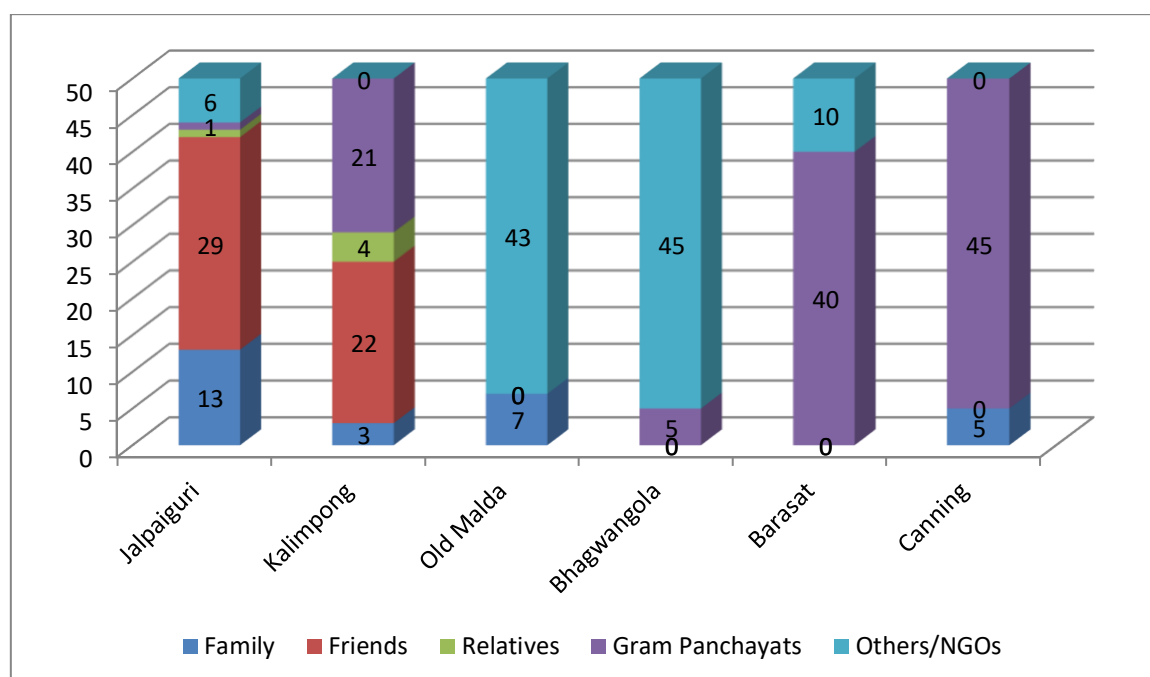
16) Source of Motivation:

In the table below, it is evident that in case of 37.33% of the respondents, the source of motivation to join SHGs is the Gram Panchayats (GP), whereas in Old Malda Block and Bhagwangola II Block, the source of motivation is NGO/CSP in case of 86% and 90% of the respondents respectively. This shows that there is less awareness through GPs i.e. federations of SHGs.

Table 4.2.16: Source of Motivation to Join SHGs: Block-wise (percentage in brackets)

Source of Motivation	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Family	13 (39)	3 (6)	7 (14)	0 (0)	0 (0)	5 (10)	28 (9.33)
Friend	29 (58)	22 (44)	0 (0)	0 (0)	0 (0)	0 (0)	51 (17)
Relatives	1 (2)	4 (8)	0 (0)	0 (0)	0 (0)	0 (0)	5 (1.67)
Gram Panchayat/ Sangha	1 (2)	21 (42)	0 (0)	5 (25)	40 (80)	45 (90)	112 (37.33)
Others: NGO/CSP	6 (12)	0 (0)	43 (86)	45 (90)	10 (20)	0 (0)	104 (34.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.16: Source of Motivation to Join SHGs: Block-wise



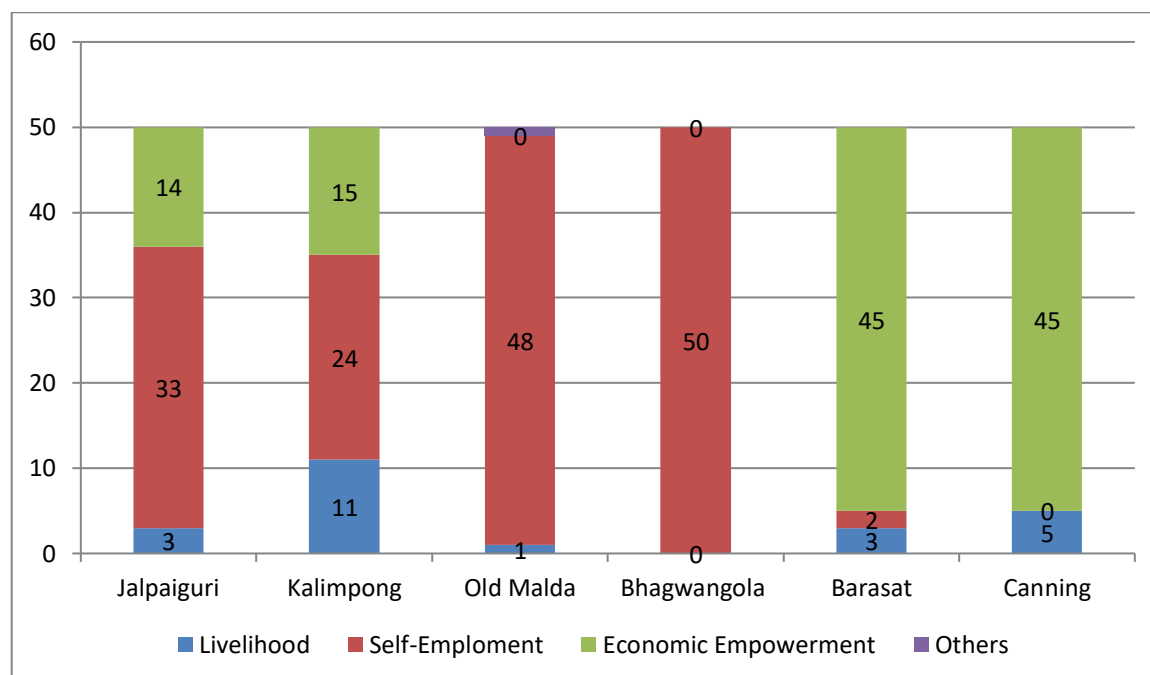
17) Reasons for joining SHGs:

From the table below, 7.67% of respondents give a reason for joining SHGs for the purpose of livelihood, whereas 52.33% of the respondents have joined SHGs for self-employment and 39.67% for economic empowerment. This shows that they do want themselves to be self-reliant and self-independent.

Table 4.2.17: Reasons for Joining SHGs: Block-wise (percentage in brackets)

Reasons for Joining SHG	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Livelihood	3 (6)	11 (22)	1 (2)	0 (0)	3 (6)	5 (10)	23 (7.67)
Self-Employment	33 (66)	24 (48)	48 (96)	50 (100)	2 (4)	0 (0)	157 (52.33)
Economic-Empowerment	14 (28)	15 (30)	0 (0)	0 (0)	45 (90)	45 (90)	119 (39.67)
Others	0 (0)	0 (0)	1 (2)	0 (0)	0 (0)	0 (0)	1 (0.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.17: Reasons for Joining SHGs: Block-wise



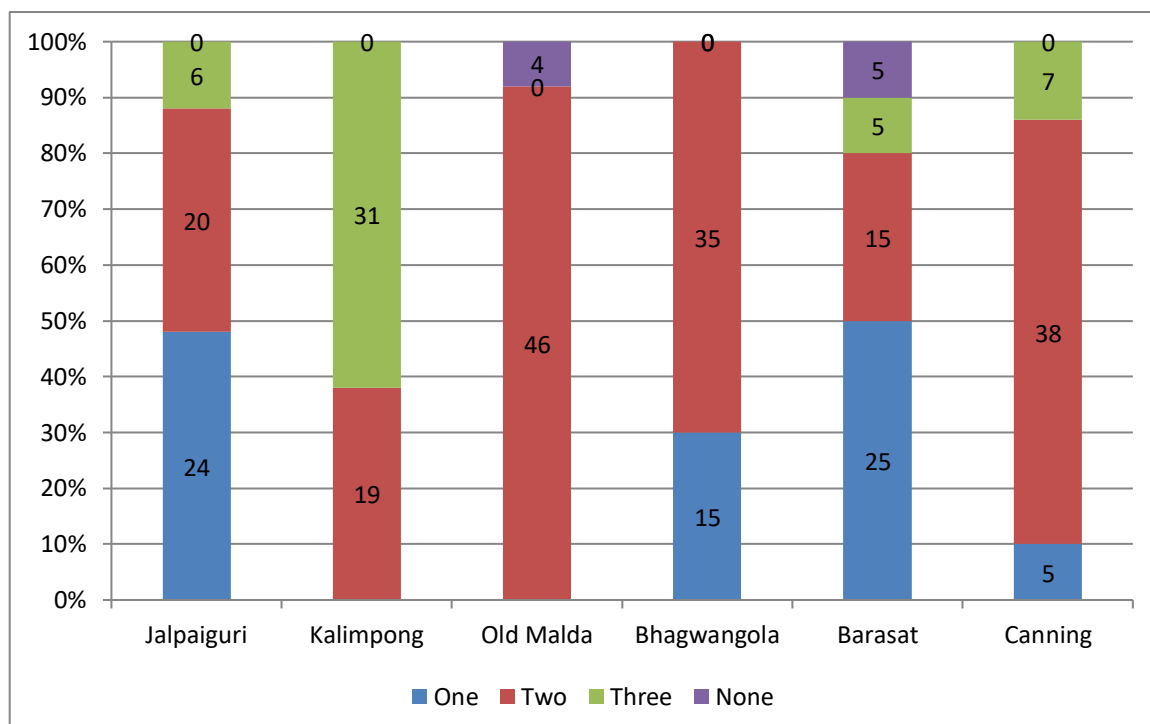
18) Number of Times Grading done:

In the table below, in all the blocks except Old Malda and Bhagwangola 2, number of gradings have been done thrice. This shows their potential and ability to repay the bank loan promptly without any delay, therefore, scoring well on Panchashutro, whereas in Old Malda (8%) and Barasat 1 (10%), no grading have been done yet. Old Malda need a better peer view system for dealing with this discrepancy.

Table 4.2.18: Number of Times Grading has been done: Block-wise (percentage in brackets)

Number of Times	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
One	24 (48)	All Done	All Done except 4	15 (30)	25 (50)	5 (10)	69 (23)
Two	20 (40)	19 (38)	46 (92)	35 (70)	15 (30)	38 (76)	173 (57.67)
Three	6 (12)	31 (62)	0 (0)	0 (0)	5 (10)	7 (14)	49 (16.33)
None	0 (0)	0 (0)	4 (8)	0 (0)	5 (10)	0 (0)	9 (3)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.18: Number of Times Grading has been done



19) Instalment Period to Repay the Bank Loan:

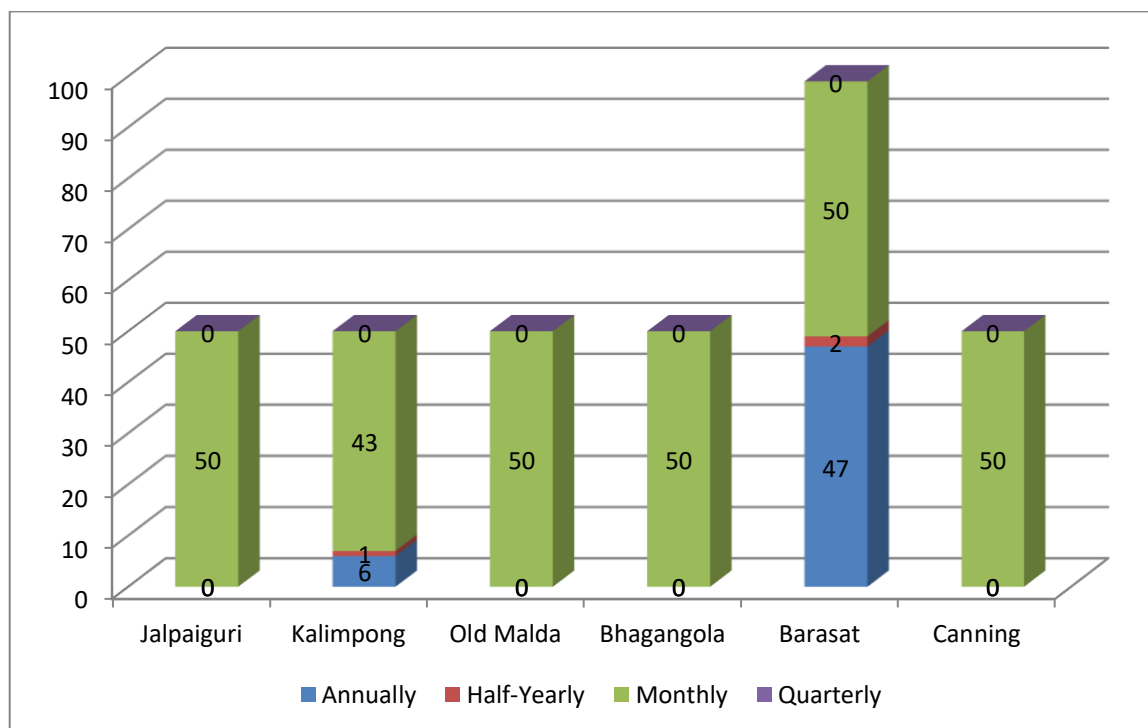
In the table below, in all the Blocks except Kalimpong 1 (where 12% of the respondents pay bank loan on annual basis and 2% on half-yearly basis), pay the bank loan on monthly basis. Because of such convenience, they are able to repay the loan in instalments with a considerable rate of interest.

Table 4.2.19: Instalment Period to repay loan: Block-wise (percentage in brackets)

Instalment Period	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Annually	0 (0)	6 (12)	0 (0)	0 (0)	0 (0)	0 (0)	6 (2)
Half-yearly	0 (0)	1 (2)	0 (0)	0 (0)	0 (0)	0 (0)	1 (0.33)
Monthly	50 (100)	43 (86)	50 (100)	50 (100)	50 (100)*	50 (100)	293 (97.67)
Quarterly	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

*Note: In Barasat, 46 paid monthly and 4 have not taken any loan.

Fig. 4.2.19: Instalment Period to repay loan: Block-wise



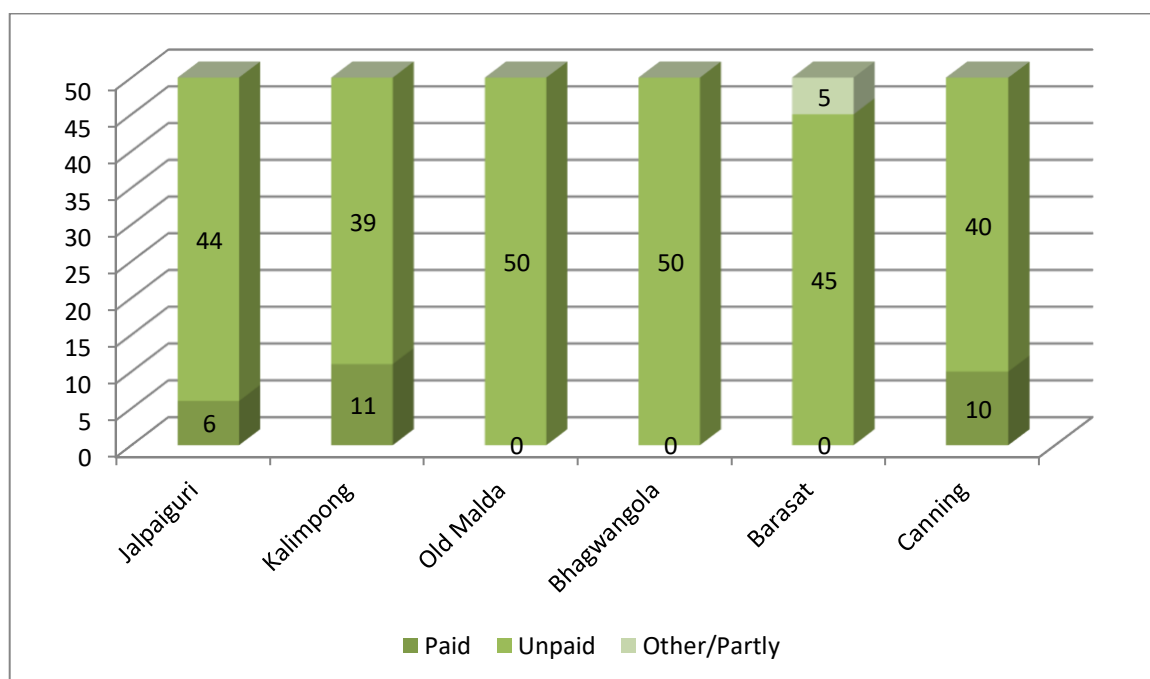
20) Current Status for the Repayment of Loan:

Only in Jalpaiguri (12%), Kalimpong 1 (22%) and Canning 1 (20%) of the respondents have paid their current bank loans due to a better peer view system whereas in other Blocks, all the respondents have not paid their loans yet. It becomes difficult for them to repay loan with an interest.

Table 4.2.20: Current Status for the Repayment of Loan: Block-wise (percentage in brackets)

Current Status	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Paid	6 (12)	11 (22)	0 (0)	0 (0)	0 (0)	10 (20)	27 (9)
Unpaid	44 (88)	39 (78)	50 (100)	50 (100)	45 (90)	40 (80)	268 (89.33)
Other/Partly paid	0 (0)	0 (0)	0 (0)	0 (0)	5 (10)	0 (0)	5 (1.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.20: Current Status for the Repayment of Loan: Block-wise

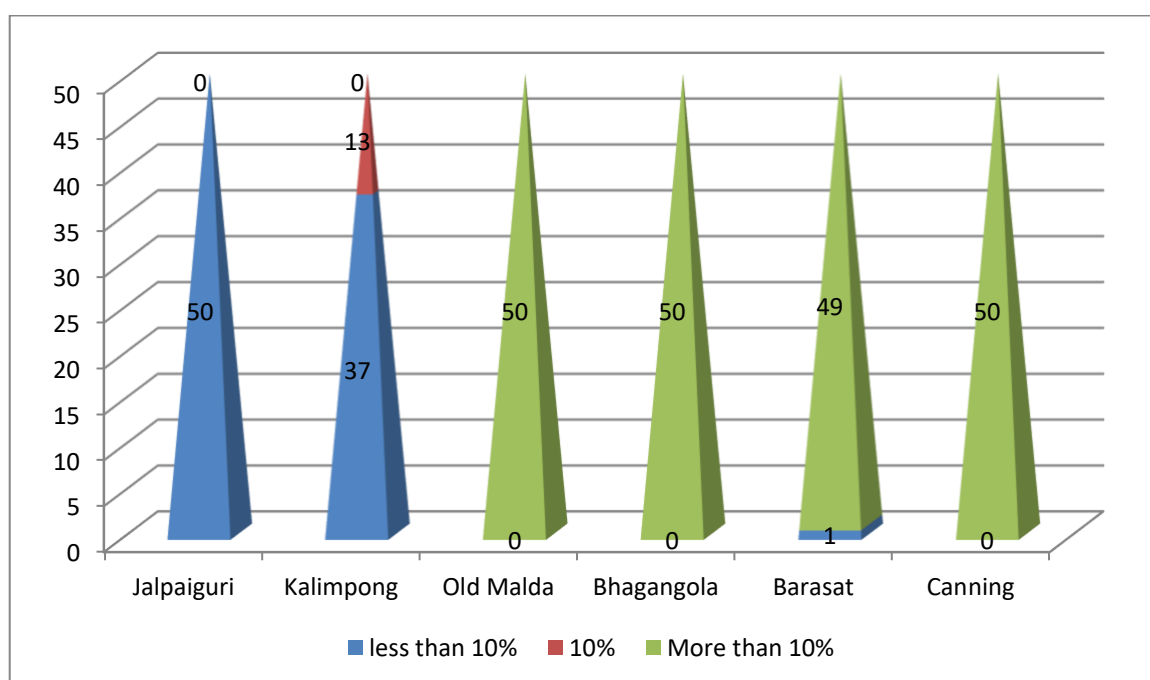


21) Interest Rate on Bank Loan:

In Kalimpong 1 in case of 26% of the respondents, the rate of interest on Bank loan is 10% p.a whereas in Old Malda, Bhagwangola 2, Barasat 1 and Canning 1, the rate of interest is 12% p.a. If we compare with the below chart and table, Canning 1 is leading among all the blocks in terms of high rate of interest yet there is prompt repayment of loan.

Table 4.2.21: Interest Rate on Bank Loan: Block-wise (percentage in brackets)

Interest Rates	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than 10%	50 (100)	37 (74)	0 (0)	0 (0)	1 (2)	0 (0)	88 (29.33)
10%	0 (0)	13 (26)	0 (0)	0 (0)	0 (0)	0 (0)	13 (4.33)
More than 10%	0 (0)	0 (0)	50 (100)	50 (100)	49 (98)	50 (100)	199 (66.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.21: Interest Rate on Bank Loan: Block-wise

*Note: 12% p.a interest for Canning I.

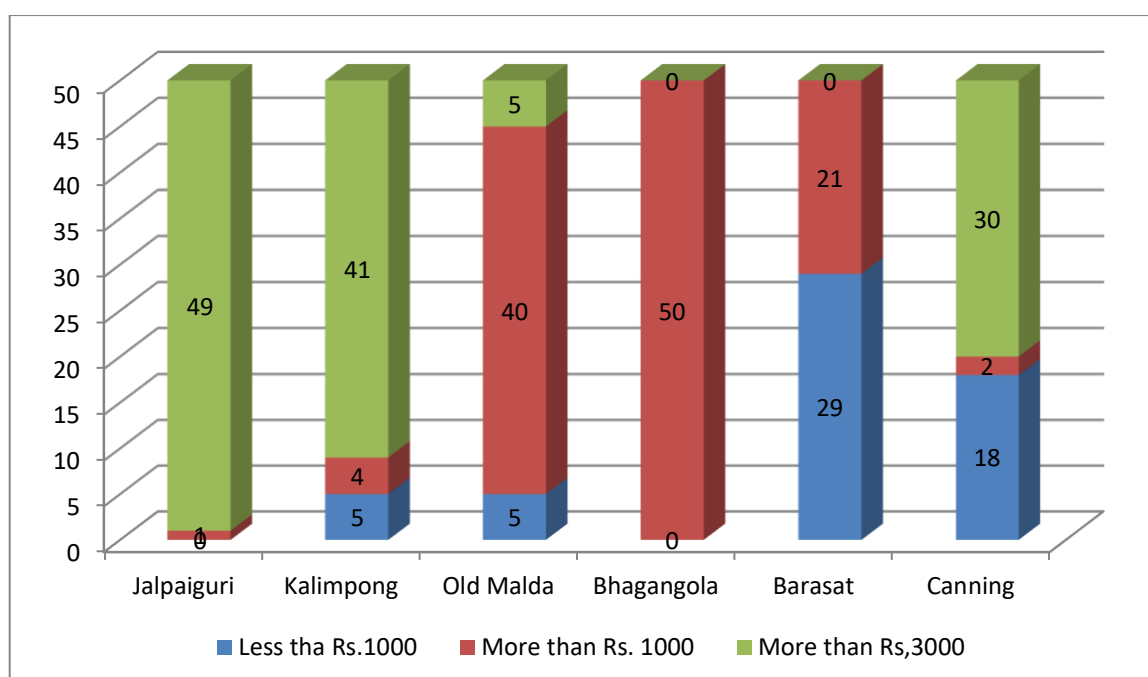
22) Internal Lending:

It refers to small lending within the group; small savings are accumulated from the members of the group and are lend at a very less amount of interest, such as Re. 1 on Rs. 100 or Rs. 2 on Rs. 200. In the table below it shows that the amount of internal lending is high in Jalpaiguri (98%) i.e. more than Rs.3000. This shows their internal capacity to repay loans.

Table 4.2.22: Amount of Internal lending: Block-wise (percentage in brackets)

Amount of Internal lending	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Less than Rs.1000	0 (0)	5 (10)	5 (10)	0 (0)	29 (58)	18 (36)	57 (19)
More Than Rs.1000	1 (2)	4 (8)	40 (80)	50 (100)	21 (42)	2 (4)	118 (39.33)
More than Rs.3000	49 (98)	41 (82)	5 (10)	0 (0)	0 (0)	30 (60)	125 (41.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.22: Amount of Internal lending: Block-wise



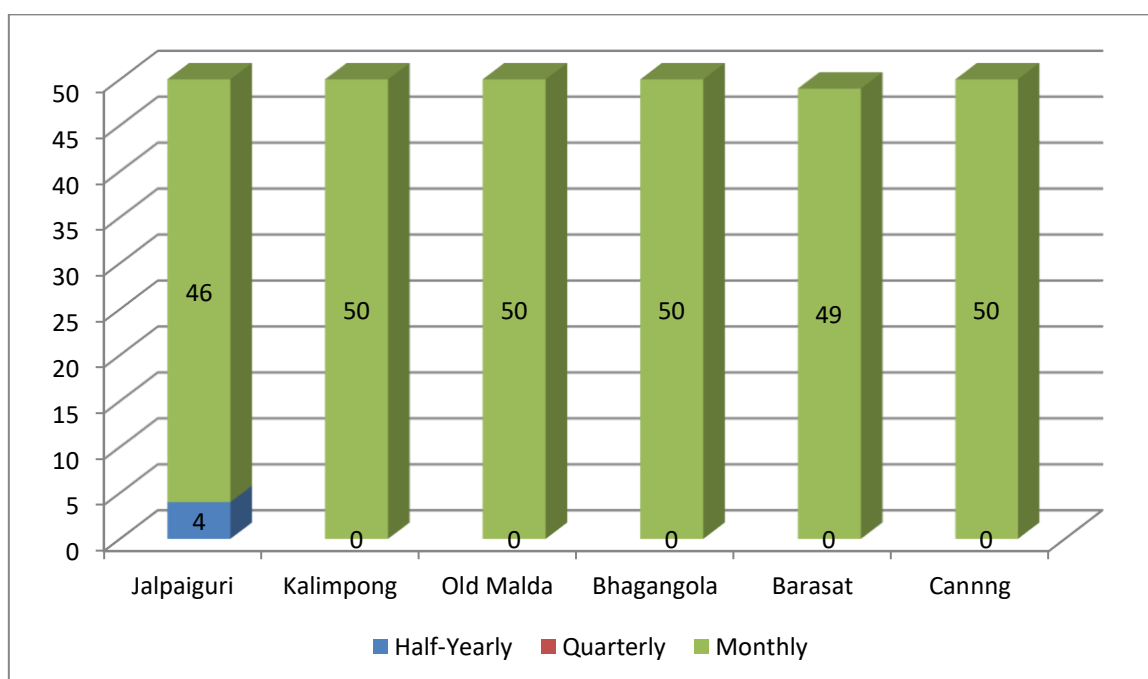
23) Instalment period on Internal lending:

In the table below, it is seen that in all the Blocks, the instalment period to repay internal lending is on monthly basis except in case of Jalpaiguri in which 8% of the respondents repay internal lending on half-yearly basis.

Table 4.2.23: Instalment period on Internal Lending: Block-wise (percentage in brackets)

Instalment period	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Half-yearly	4 (8)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	4 (1.33)
Quarterly	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
Monthly	46 (92)	50 (100)	50 (100)	50 (100)	49 (98)	50 (100)	295 (98.33)
Weekly	0 (0)	0 (0)	0 (0)	0 (0)	1 (2)	0 (0)	1 (0.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.23: Instalment period on Internal Lending: Block-wise



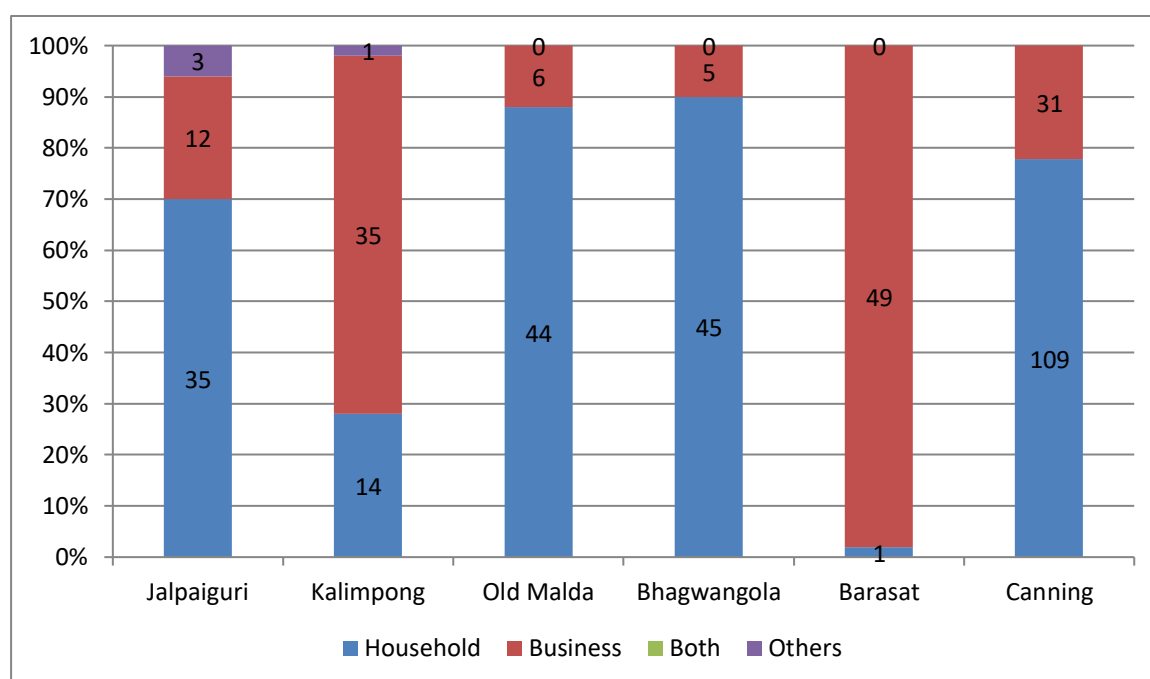
24) Purpose of Internal Lending:

In the table below, it is seen that 49.67% of the respondents use internal lending for household purpose whereas 38.67% of them use it for business purpose. And 10.33% of them use it for both the purposes. It shows that they consider internal lending as their own savings which they utilise for household purpose while they utilise bank loans for business purpose.

Table 4.2.24: Purpose of Internal Lending: Block-wise (percentage in brackets)

Purpose	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Household	35 (70)	14 (28)	44 (88)	45 (90)	1 (2)	10 (20)	149 (49.67)
Business	12 (24)	35 (70)	6 (12)	5 (10)	49 (98)	9 (18)	116 (38.67)
Both	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	31 (62)	31 (10.33)
Others	3 (6)	1 (2)	0 (0)	0 (0)	0 (0)	0 (0)	4 (1.33)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.24: Purpose of Internal Lending: Block-wise

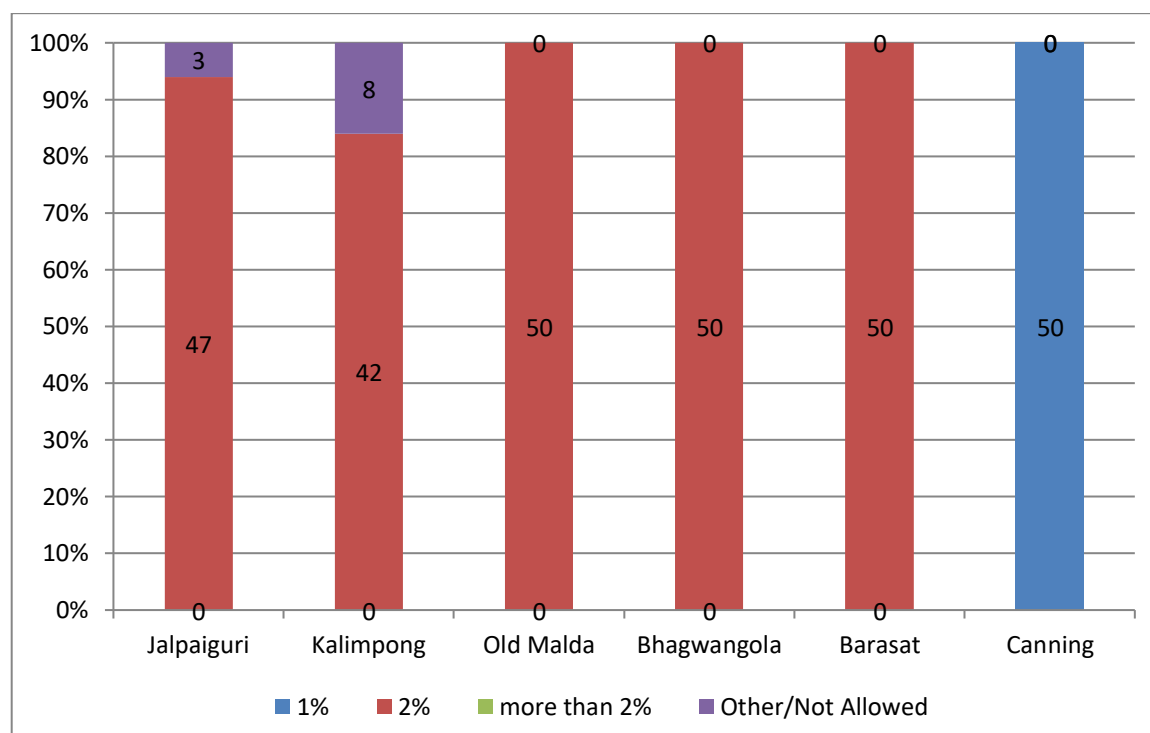


25) Interest Rate on Internal Lending:

79.67% of the respondents pay 2% (Rs.2 on Rs.200) interest on internal lending in all the Blocks except in Canning 1 which pays 1% (Re.1 on Rs.100).

Table 4.2.25: Interest Rate on Internal Lending: Block-wise (percentage in brackets)

Interest Rates	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
1%	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	50 (100)	50 (16.67)
2%	47 (94)	42 (84)	50 (100)	50 (100)	50 (100)	0 (0)	239 (79.67)
More than 2%	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
Other/Not Allowed	3 (6)	8 (16)	0 (0)	0 (0)	0 (0)	0 (0)	11 (3.67)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.25: Interest Rate on Internal Lending: Block-wise

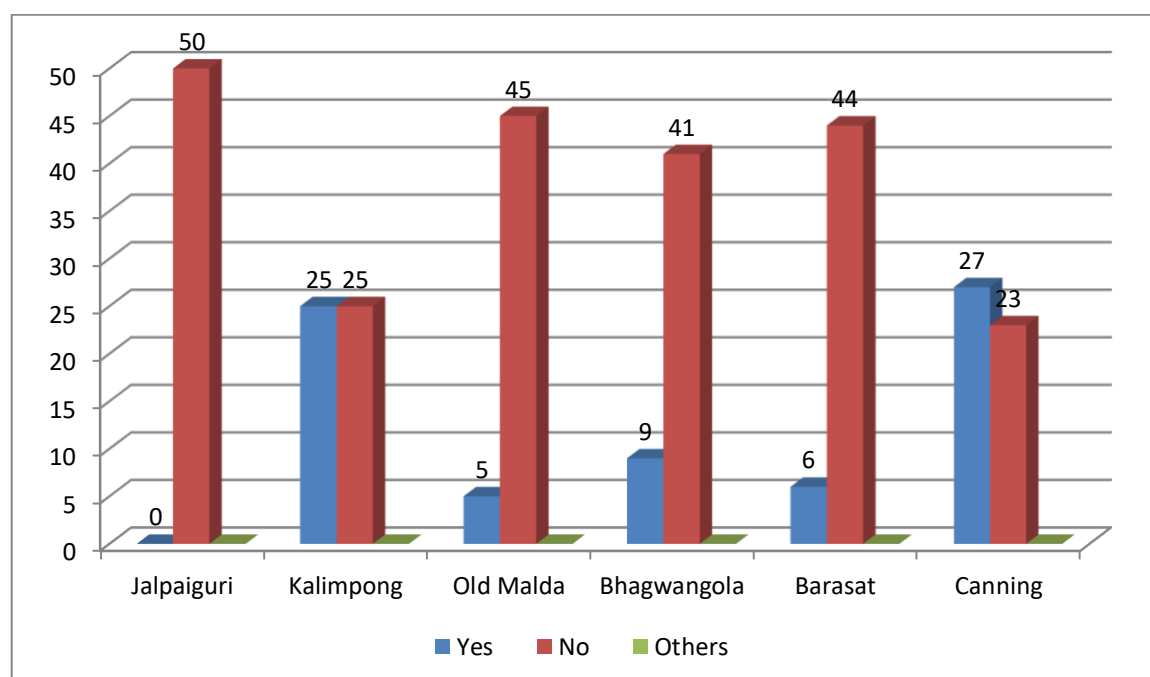
26) Availing of Community Investment Fund (CIF):

In all the Blocks except in Jalpaiguri, members have availed CIF loans. This loan is availed during the year when the SHG goes out of cash either due to untimely crisis of finance i.e. the loan they have received earlier get deficit either due to overutilization of funds or loss in business. For meeting this crisis and instant need of fund, CIF loans are given but some terms and conditions are also levied for availing such loans. Only those SHGs can avail it that have the potential to repay the bank loan instantly. This depends on their grades on Panchashutro.

Table 4.2.26: Availing of CIF: Block-wise (percentage in brackets)

CIF	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Yes	0 (0)	25 (50)	5 (10)	9 (18)	6 (12)	27 (54)	72 (24)
No	50 (100)	25 (50)	45 (90)	41 (82)	44 (88)	23 (46)	228 (76)
Others	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

Fig. 4.2.26: Availing of CIF: Block-wise

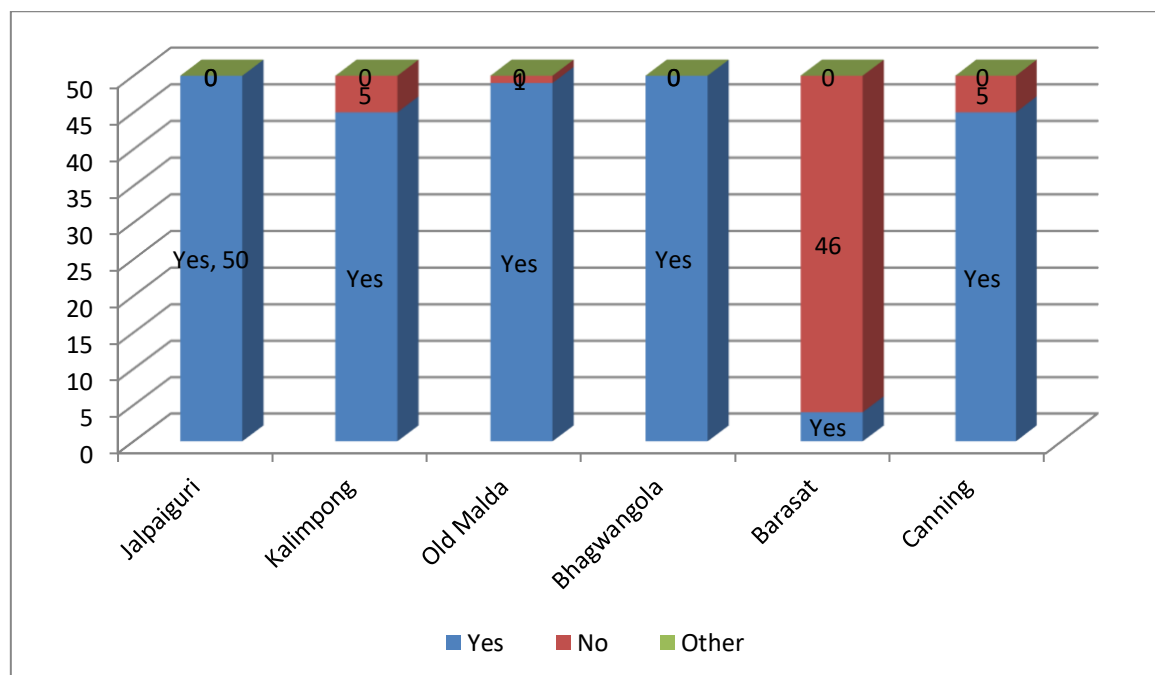


27) Training Received:

In the table below, it is observed that in the selected Blocks, 81% of the respondents have received training except in Barasat 1 in which only 8% of the respondents have taken the training. Training is a much needed requirement from the government for any handicraft work to be performed by the women. It gives them a fulcrum to earn more and in a better way and even outsource their abilities to other women by teaching them their skills. By doing so there is another job created for them for which they can charge fees and earn for themselves..

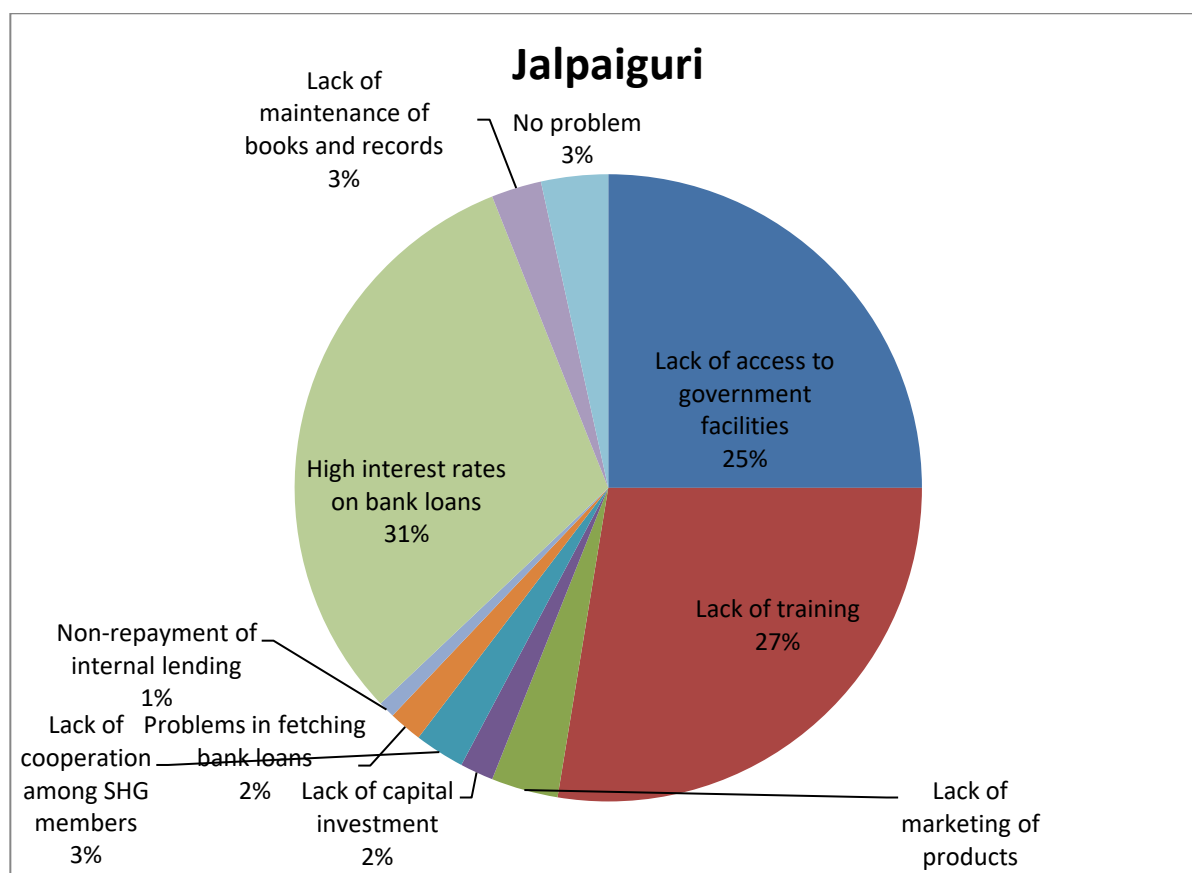
Table 4.2.27: Training Taken: Block-wise (percentage in brackets)

Training	BLOCKS						WEST BENGAL
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1	
Yes	50 (100)	45 (90)	49 (98)	50 (100)	4 (8)	45 (90)	243 (81)
No	0 (0)	5 (10)	1 (2)	0 (0)	46 (92)	5 (10)	57 (19)
Others	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
TOTAL	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	50 (100)	300 (100)

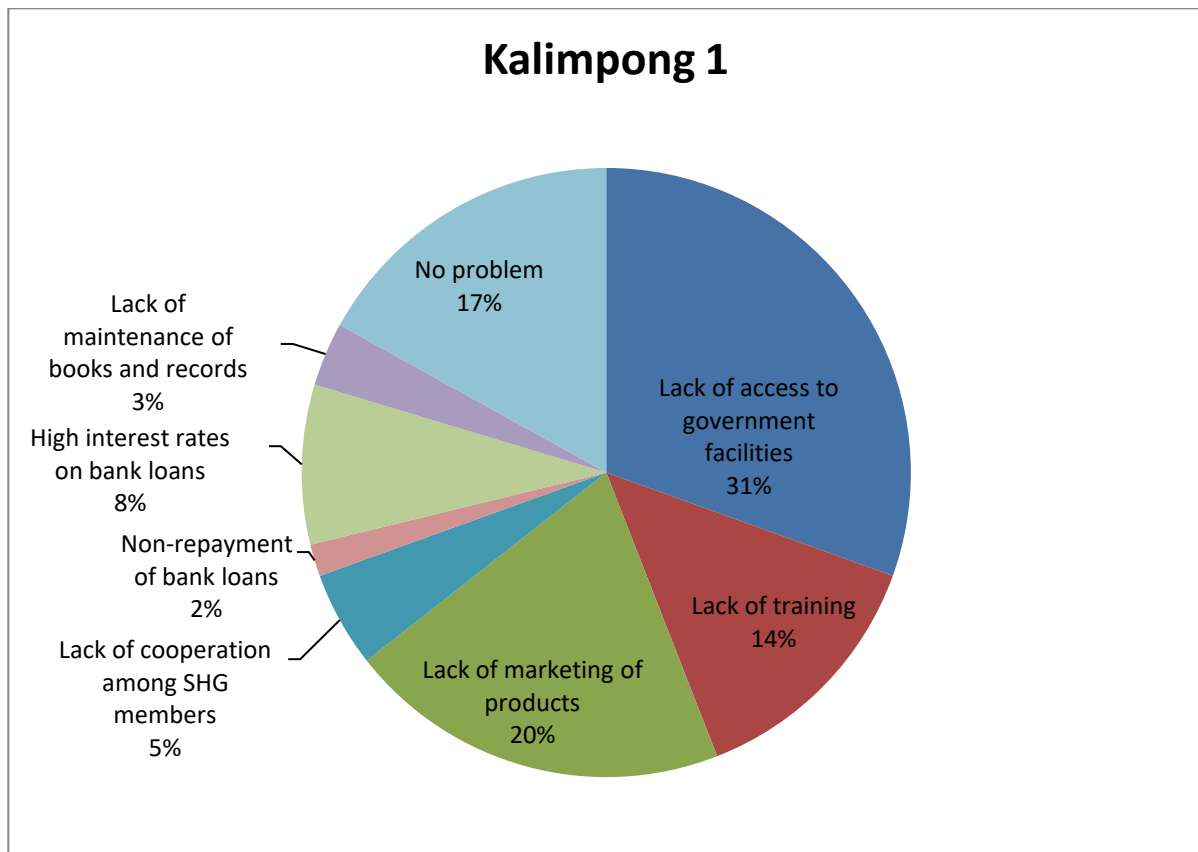
Fig. 4.2.27: Training Taken: Block-wise

28) Problems they facing:**Table 4.2.28: Problems they facing: Block-wise**

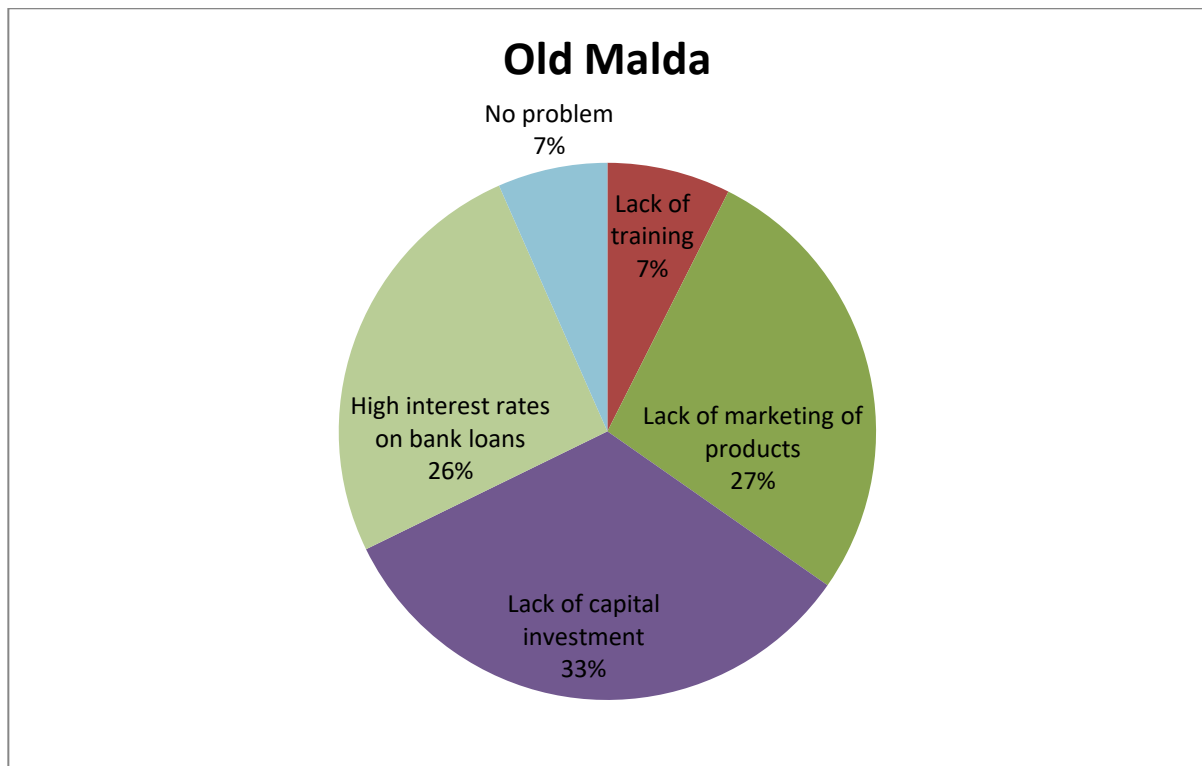
Problems	BLOCKS					
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1
Lack of access to government facilities	29	18	0	40	0	10
Lack of training	32	8	9	5	0	3
Lack of marketing of products	4	12	33	46	1	15
Lack of capital investment	2	0	40	50	0	
Lack of cooperation among SHG members	3	3	0	0	0	2
Problems in fetching bank loans	2	0	0	0	0	3
Non-repayment of internal lending	1	0	0	0	0	0
Non-repayment of bank loans	0	1	0	0	0	0
High interest rates on bank loans	36	5	31	5	50	5
Lack of maintenance of books and records	3	2	0	5	0	10
No problem	4	10	8	0	0	0

Fig 4.2.28.1: Problems they facing: Jalpaiguri

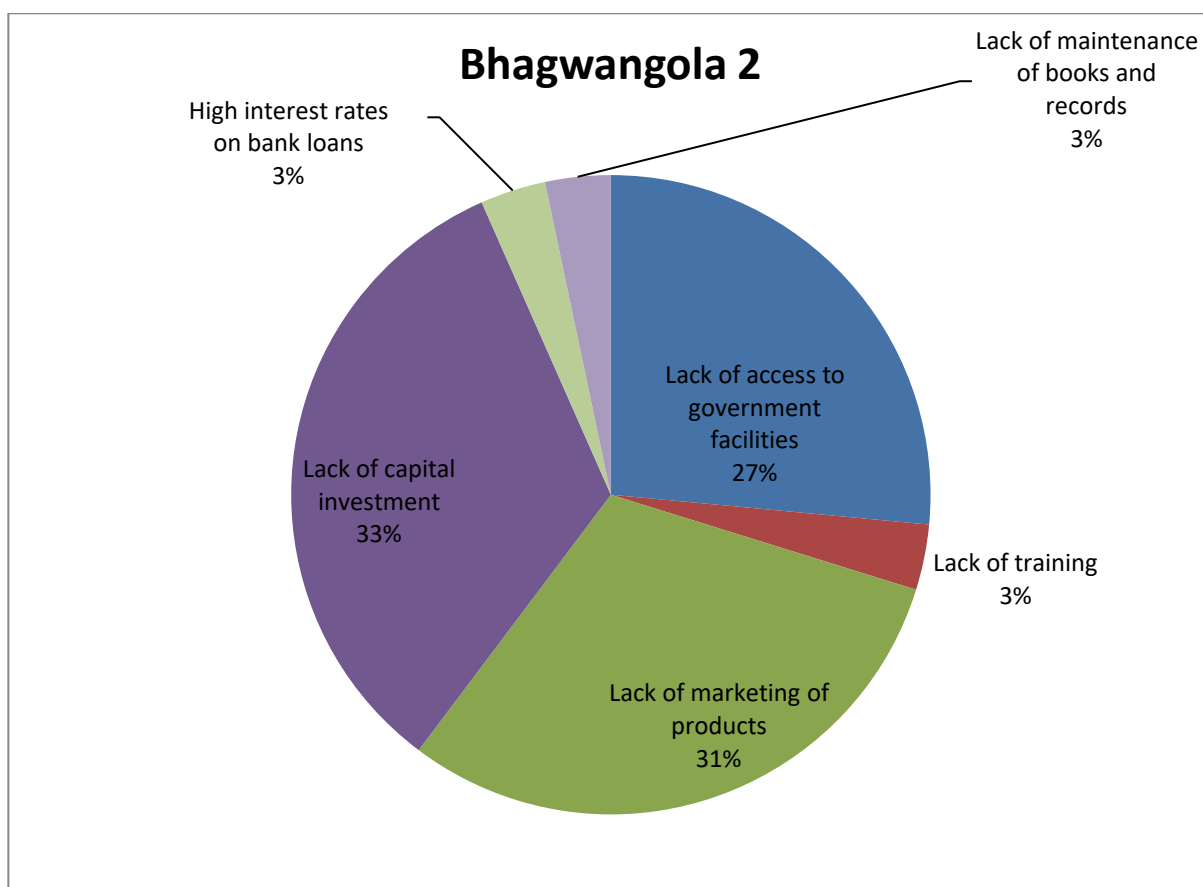
In the above pie chart, it is seen that in Jalpaiguri, the respondents (31%) face high interest rates problem on bank loans whereas 25% of them face lack of government facilities problem and 27% face the problem of lack of training.

Fig 4.2.28.2: Problems they facing: Kalimpong 1

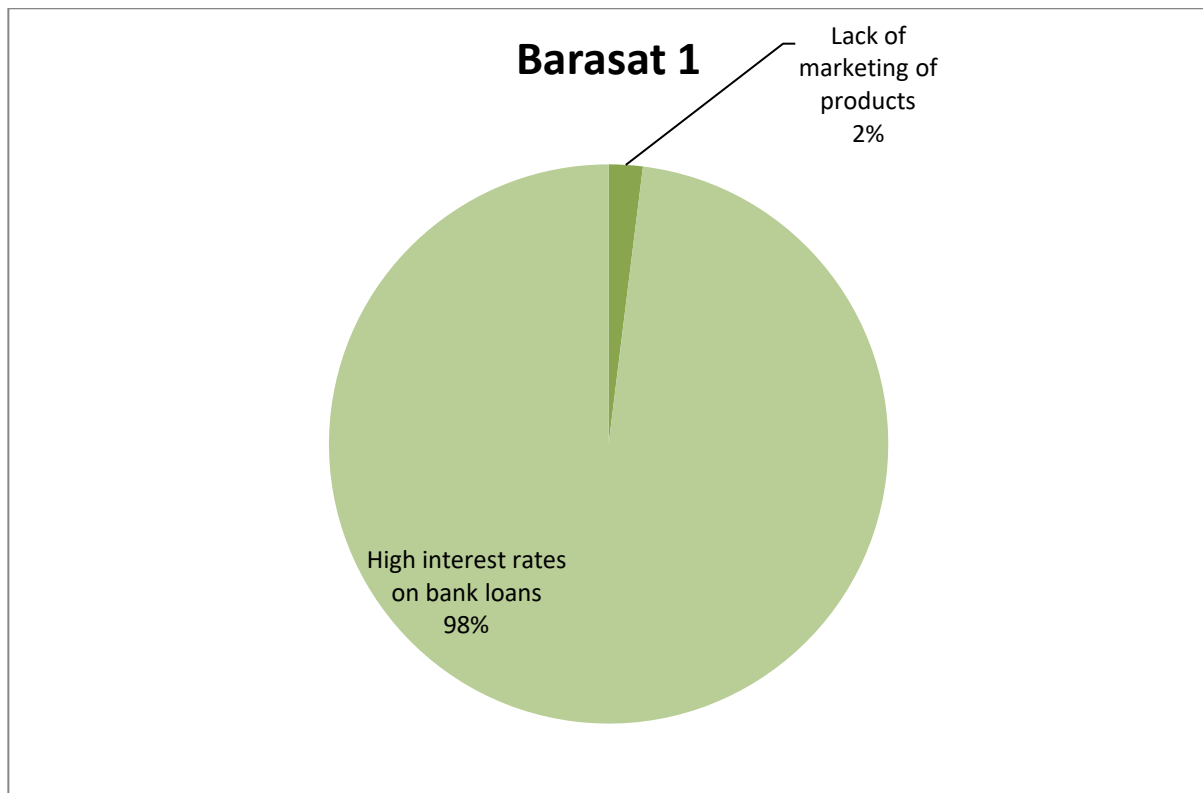
In the above pie chart, the respondents in Kalimpong 1 face problem of lack of government facilities (31%), lack of marketing of products (20%) and lack of training (14%). 5% of them even face lack of cooperation among SHG members. Group cohesiveness is an important factor when it comes to cooperation and coordination among SHG members for their effective growth. 17% of them do not have any problems.

Fig 4.2.28.3: Problems they facing: Old Malda

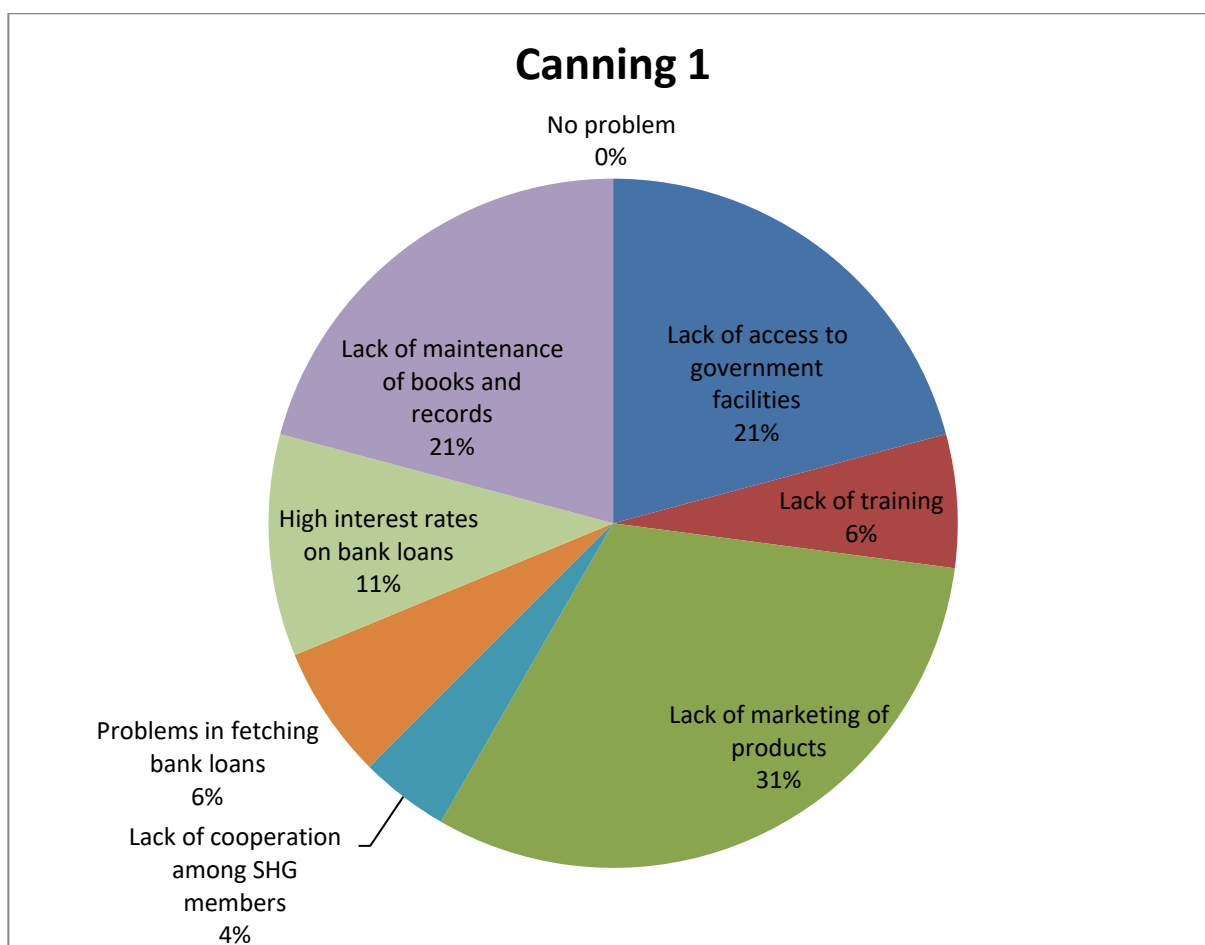
In the above pie chart, it is seen that in Old Malda, the respondents (26%) face high interest rates problem on bank loans whereas 27% of them face lack of marketing of products problem and 33% face problem of lack of capital investment.

Fig 4.2.28.4: Problems they facing: Bhagwangola 2

In the above pie chart, it is seen that in Bhagwangola 2, the respondents (31%) face lack of marketing of products whereas 27% of them face lack of government facilities problem and 33% face the problem of lack of capital investment.

Fig 4.2.28.5: Problems they facing: Barasat 1

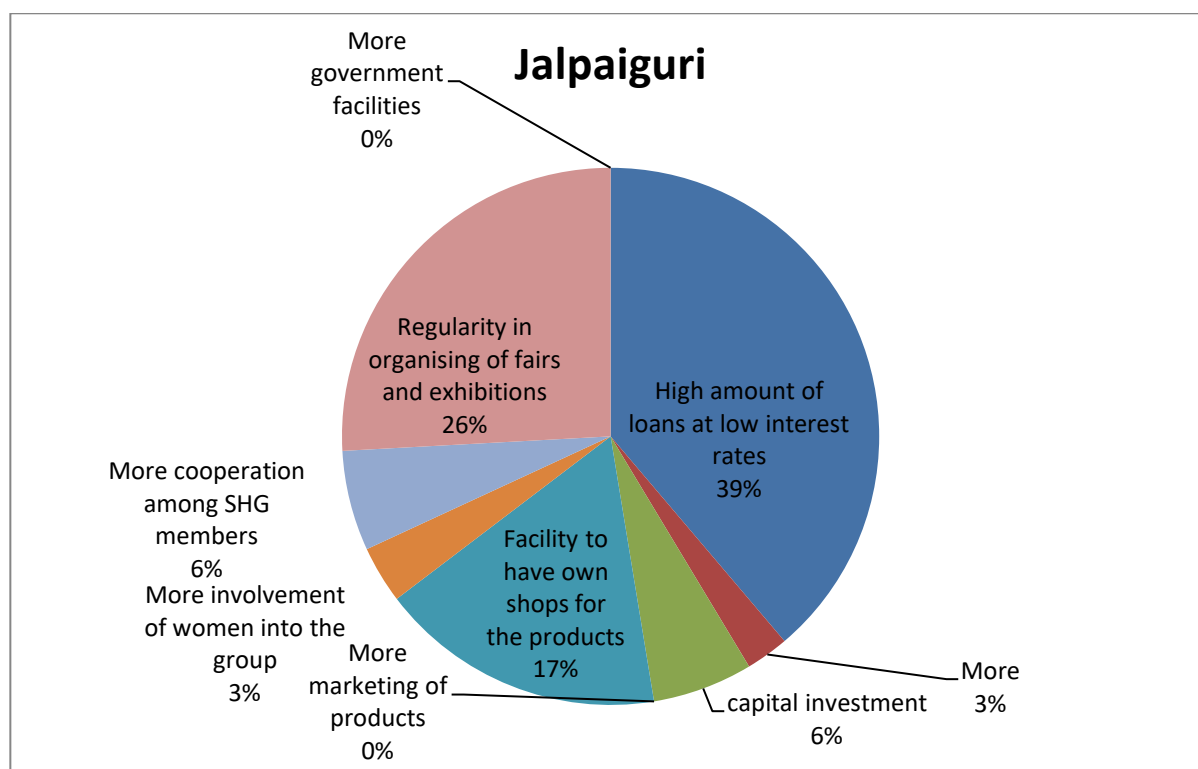
In the above pie chart it is found that respondents in Barasat 1, 98% of them have a problem with high interest rates whereas only 2% of them has a problem of lack of marketing of products. High interest rates on bank loans is a major concern in Barasat 1. They work very hard to repay their loans with interests on time. Sometimes they are unable to pay the loan on time for which they lose points on Panchashutro. They want some relaxation in the interest rates.

Fig 4.2.28.6: Problems they facing: Canning 1

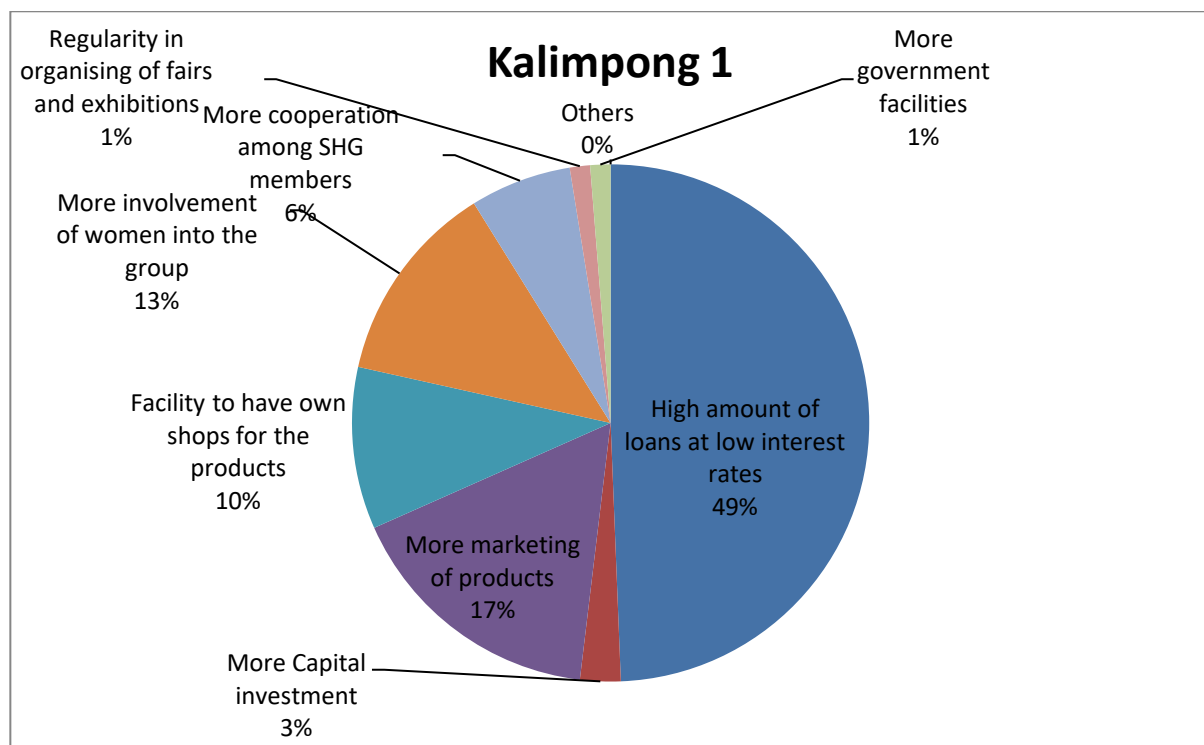
In the above pie chart, it is seen that in Canning 1, 31% of the respondents face lack of marketing for their products whereas 21% of them face lack of government facilities and lack of maintenance of books and records problem due to bad infrastructure, illiteracy and lack of organising power among group members. 11% of them face high interest rates problem. 6% face problem in fetching bank loans due to illiteracy and non-cooperation from banking staffs and 4% face lack of cooperation among SHG members.

29) Improvement needed:**Table 4.2.29: Improvement needed: Block-wise**

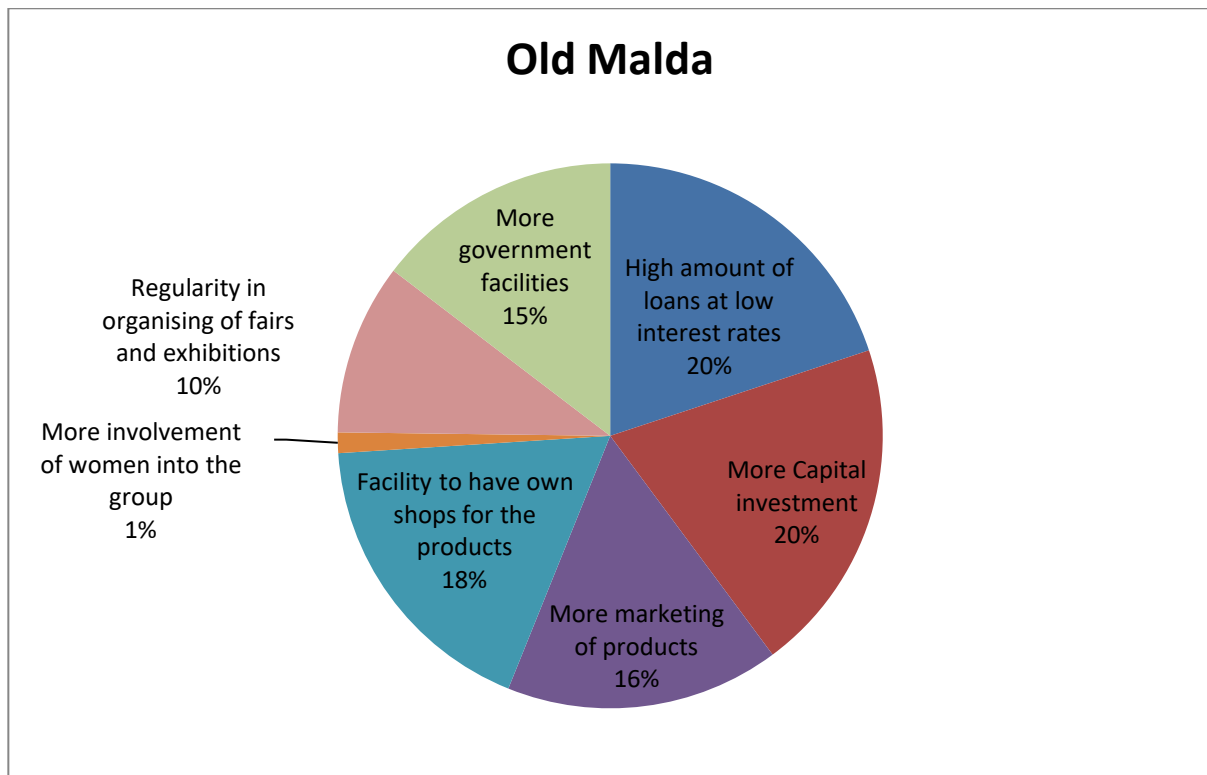
Improvements	BLOCKS					
	JALPAIGURI	KALIMPONG 1	OLD MALDA	BHAGWANGOLA 2	BARASAT 1	CANNING 1
High amount of loans at low interest rates	45	39	49	50	50	14
More capital investment	3	2	49	50	3	0
More marketing of products	7	13	40	50	3	44
Facility to have own shops for the products	0	8	44	50	1	0
More involvement of women into the group	20	10	3	0	3	41
More cooperation among SHG members	4	5	0	1	1	8
Regularity in organising fairs and exhibitions	7	1	25	44	0	3
More government facilities	30	1	36	49	1	0
Others	0	0	0	0	0	48

Fig. 4.2.29.1: Improvement needed: Jalpaiguri

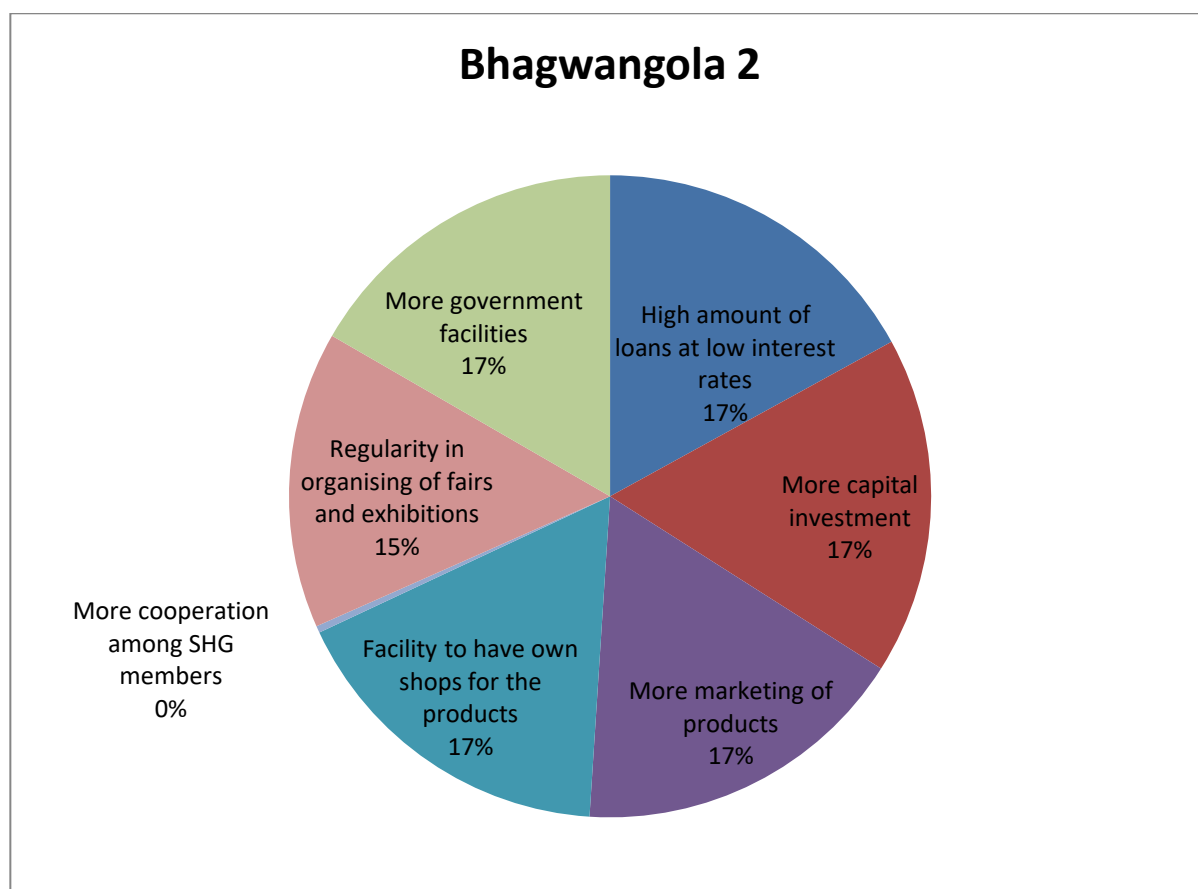
In the above pie chart, it is seen that 39% of the respondents of Jalpaiguri want high amount of loans at low interest rates, while 26% wants regularity in organising fairs and exhibitions.

Fig. 4.2.29.2: Improvement needed: Kalimpong 1

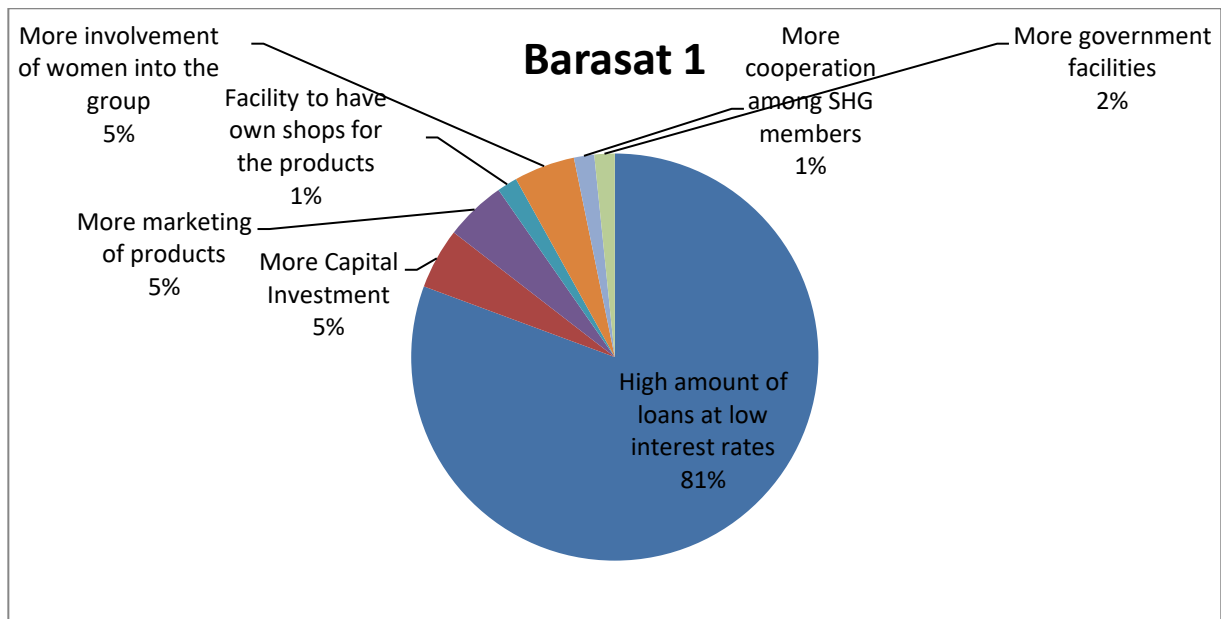
In the above pie chart, it is observed that the 49% respondents of Kalimpong 1 want high amount of loans at low interest rates. If such a government initiative comes for their rescue they would engage themselves more in expanding business without fear of paying high interest on loans.

Fig. 4.2.29.3: Improvement needed: Old Malda

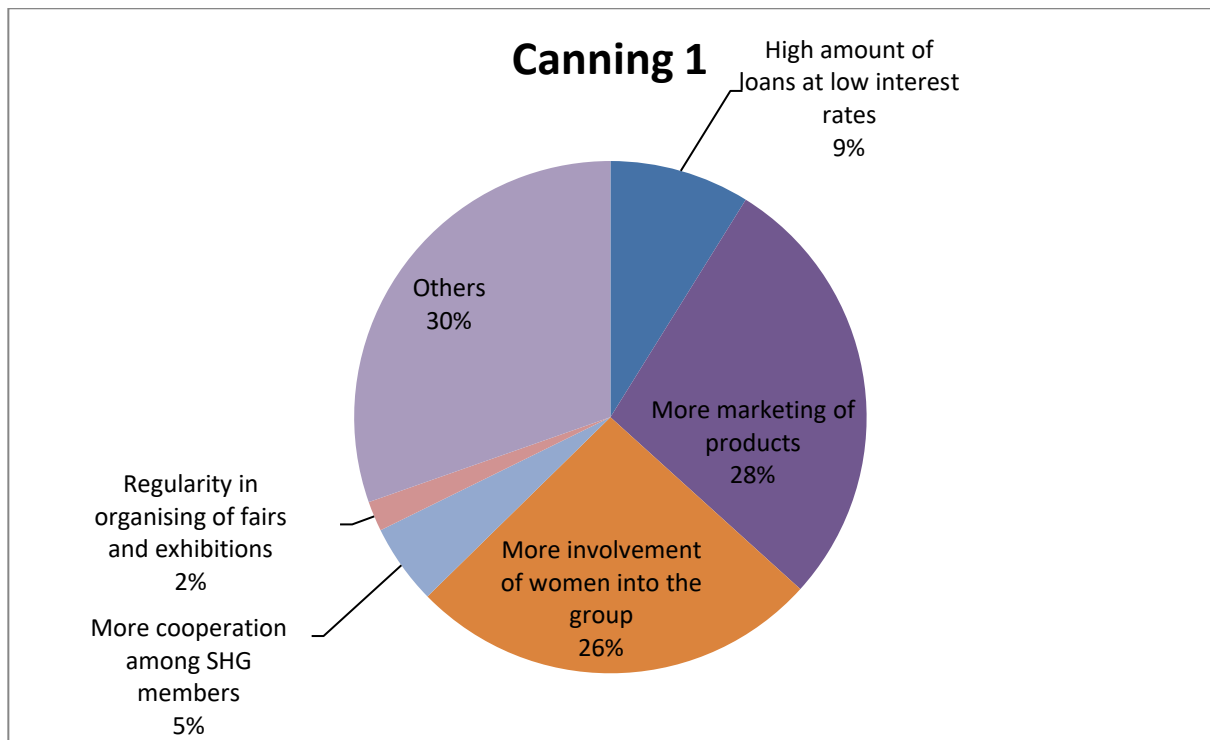
In the above pie chart, it is observed that 20% of the respondents of Old Malda want high amount of loans at low interest rates and more capital investment whereas 18% wants facility for own shops for the products.

Fig. 4.2.29.3: Improvement needed: Bhagwangola 2

In the above pie chart, 17% of the respondents of Bhagwangola 2 want more government facilities, high amount of loans at low interest rates, more capital investment for expansion of business, more marketing of products, facility to have own shops for the products and regularity in organising fairs and exhibitions.

Fig. 4.2.29.5: Improvement needed: Barasat 1

From the above pie chart, it is evident that 81% of the respondents of Barasat 1 have a problem with high interest rates so they want to get it at low interest rates. They want some relaxation in the interest rates.

Fig. 4.2.29.6: Improvement needed: Canning 1

From the above pie chart, it is seen that 28% of the respondents of Canning 1 want more marketing of products and 26% want more involvement of women into the group. Other 30% want good amenities, transportation facilities, smart phones for easy accessibility of business work etc.

4.3. SECONDARY DATA ANALYSIS

In this section of the chapter, secondary data analysis has been done based on secondary data sources from theses, books, articles, journals and websites of NABARD, RBI, NRLM, etc.

i) Introduction:

In terms of the client base and outreach, microfinance programme has now become the largest in the world which started during the year 1992-93 as a pilot to link around 500 SHGs of poor to the formal financial institutions. In 1992-93, the Self Help Groups-Bank Linkage Programme (SBLP) had a modest beginning with 255 Credit linked groups and a loan amount of Rs.29 Lakhs. Since then the programme has developed experimentally. There has been an increasing trend after 2010-2011 in the number of SHGs linked to credit and bank loan amounts to SHGs. There has also been an increasing trend in the number of saving linked SHGs, the amount of savings and the average per SHG savings held in the banking system since 2011-12.

Table 4.3.1: Achievements of SHG-Bank Linkage Programme -30 June-2020

Sr.No	Particulars	Total	
		Physical (number in Lakhs)	Financial (in crore)
1	Total number of SHGs saving linked with banks	102.43	26,152.05
(i)	Out of total SHGs - exclusive Women SHGs	88.32	23,320.55
(ii)	Out of total SHGs- under NRLM/SGSY	57.89	14,312.70
(iii)	Out of total SHGs -under NULM/SJSRY	4.69	1,523.57
2	Total number of SHGs credit linked during the year 2019-20	31.46	77,659.35
(i)	Out of total SHGs - exclusive Women SHGs	28.84	73,297.56
(ii)	Out of total SHGs – under NRLM/SGSY	20.49	52,183.73
(iii)	Out of total SHGs – under NULM/SJSRY	1.59	3,406.22
3	Total number of SHGs having loans outstanding as on 31 March 2020	56.77	1,08,075.07
(i)	Out of total SHGs - exclusive Women SHGs	51.12	1,00,620.71
(ii)	Out of total SHGs - under NRLM/SGSY	36.89	67,717.07
(iii)	Out of total SHGs - under NULM/SJSRY	2.67	5,466.87
4	Average loan amount outstanding/SHG as on 31 March 2020 (in Rupees)		1,90,371.18
5	Average loan amount disbursed/SHG during 2019-20 (in Rupees)		2,46,850.92
6	Estimated number of families covered upto 31 March 2020	1241	

(Source: indiamicrofinance.com)

The combined NPA of SHG loans has declined marginally by 0.59% from 7.4% in 2014-15 in comparison to 6.4% in 2015-16. Quality of SHGs, their performance has emerged as one of the major issues affecting the movement. Also, the fact that NRLM will push for improvement in the SHG bank linkage with better monitoring, lower rates of interest, and a sharper focus on livelihood generation, would give a greater fillip to the growth of the SHG programme.

Analysing the growth of SHG movement in India, there has been regional disparities and limited progress in eastern and western regions.

Table 4.3.2: Number of SHGs across States: Comparison of West Bengal with other States (2018-19)

S.No.	State Name		SHGs Type				Total Members
			New	Revived	Pre-	Sub Total	
					NRLM		
1	ANDHRA PRADESH		8484	2	694902	703388	7159445
2	ASSAM		112606	135614	36604	284824	3063749
3	BIHAR		923335	1	31106	954442	11050324
4	CHHATTISGARH		141140	38138	5215	184493	1977007
5	GUJARAT		94256	58379	98505	251140	2582264
6	JHARKHAND		208194	10378	18299	236871	2728130
7	KARNATAKA		34915	9158	190865	234938	2997444
8	KERALA		84250	1062	149558	234870	3418322
9	MADHYA PRADESH		259585	32688	9370	301643	3385814
10	MAHARASHTRA		373309	74428	31158	478895	4934195
11	ODISHA		165030	90222	176403	431655	4617724
12	RAJASTHAN		156924	2	5338	162264	1838802
13	TAMIL NADU		112807	16678	198149	327634	3792288
14	UTTAR PRADESH		330460	19210	21120	370790	3936491
15	WEST BENGAL		493557	36525	327017	857099	8883198
	Sub Total		3498852	522485	1993609	6014946	66365197

	NORTH WEST STATES						
1	HARYANA		38952	1279	272	40503	433349
2	HIMACHAL PRADESH		18663	2327	952	21942	171983
3	JAMMU AND KASHMIR		43379	13	20	43412	377434
4	PUNJAB		18045	259	64	18368	193542
5	UTTARAKHAND		27875	2990	987	31852	254056
	Sub Total		146914	6868	2295	156077	1430364
	NORTH EAST STATES						
1	ARUNACHAL PRADESH		2822	35	123	2980	26432
2	MANIPUR		1977	42	7	2026	22802
3	MEGHALAYA		22864	1319	439	24622	246290
4	MIZORAM		5063	838	98	5999	53945
5	NAGALAND		7946	364	2625	10935	96392
6	SIKKIM		1446	3272	278	4996	46821
7	TRIPURA		12150	283	10572	23005	203950
	Sub Total		54268	6153	14142	74563	696632
	UNION TERRITORIES						
1	ANDAMAN AND NICOBAR		806	64	6	876	8637
2	GOA		848	1644	11	2503	31644
3	LADAKH		447	4	0	451	3626
4	LAKSHADWEEP		152	0	2	154	1542
5	PUDUCHERRY		1724	234	955	2913	38502
6	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU		401	0	0	401	4044
	Sub Total		4378	1946	974	7298	87995
	Grand Total		3704412	537452	2011020	6252884	68580188

Source: nrlm.gov.in; district level SHGs

In the table 4, overall in India, West Bengal stands at the second position in terms of the total number of SHGs i.e. 8,57,099 and the total number of members i.e. 88,83,198 after Bihar which stands at the first position with 9,54,442 number of SHGs and 1,10,50,324 number of members.

Table 4.3.3: Number of SHGs across all the districts of West Bengal (2018-19):

S.No.	District Name	Number of SHGs				Total Members
		New	Revived	Pre-Nrlm	Sub Total	
1	24 PARGANAS NORTH	21637	2611	17723	41971	421313
2	24 PARGANAS SOUTH	38876	2122	17627	58625	650614
3	ALIPURUDUAR	8947	513	8702	18162	188530
4	BANKURA	24289	1546	16407	42242	447782
5	BIRBHUM	22853	7214	16806	46873	480121
6	COOCHBEHAR	26024	980	16476	43480	464630
7	DARJEELING GTA	3035	235	970	4240	39345
8	DINAJPUR DAKSHIN	8555	766	9120	18441	195871
9	DINAJPUR UTTAR	14427	1454	9114	24995	243812
10	HOOGLHY	18987	1608	19047	39642	375135

11	HOWRAH	18844	762	11572	31178	323633
12	JALPAIGURI	16497	826	11798	29121	304993
13	JHARGRAM	6440	1452	5084	12976	127573
14	MALDAH	28633	700	15834	45167	471622
15	MURSHIDABAD	35260	8602	33459	77321	714295
16	NADIA	21553	1409	17554	40516	341990
17	PASCHIM BARDHAMAN	4173	354	2064	6591	66329
18	PASCHIM MEDINIPUR	16814	2843	17989	37646	378841
19	PURBA BARDHAMAN	15064	2415	10832	28311	292999
20	PURBA MEDINIPUR	29518	2110	29086	60714	611785
21	PURULIA	14522	2806	16354	33682	361907
22	SILIGURI MAHAKUMA PARISHAD DMMU	4508	11	2056	6575	71526
	TOTAL	399456	43339	305674	748469	7574646

Source: nrlm.gov.in; district level SHGs; report generated on: 30 Jun 2019

From the table 5, it can be seen that the total number of SHGs and total number of members is highest in Murshidabad i.e. 77,321 and 7,14,295 respectively followed by Purba Medinipur i.e.60,714 and 6,11,785 respectively but the number of members in Purba Medinipur is lesser than in South 24 Parganas i.e 6,50,614.

Table 4.3.4. Number of SHGs (Category-wise) (2018-19):

State Name	Total No. of SHG	SHGs Social Category					
		SC SHG	ST SHG	Minority SHG	Others SHG	Sub Total	PWD
West Bengal	8,54,419	2,83,424	56,002	2,18,780	2,87,175	8,45,381	10,492

Source: nrlm.gov.in; category-wise

Table 4.3.5. Number of members (women) financially included through SHGs in West Bengal (Category-wise) (2018-19):

SHGs				Minority Category-Wise					
New	Revived	Pre-NRLM	Sub Total	SC	ST	Minority	Others	Sub Total	PWD
491104	37407	327595	856106	2913486	624869	2266740	3036477	8841572	126344

Source: nrlm.gov.in; category-wise

Out of 97, 05,171 (*figure from Table 2.9*) number of females from minority communities in the rural areas of West Bengal, 22,66,740 (*figure from Table 4.3.5*) number of minority females have been financially included which is approximately 23.35% of the total female minority population in Rural Bengal. And the total number of minority SHGs in West Bengal is 2,18,780 (*figure from Table 4.3.4*). Therefore, the financially excluded population of the minority women in Rural Bengal is 74,38,431 which include minority women from both above and below poverty line. One of the drawbacks of this study is the lack of data in regard to the poor minority women population statistics from the rural areas of West Bengal who have not been financially included. The excluded female population may also consist of microfinance beneficiaries through Microfinance Institutions which has not been taken into consideration since this study focuses on SHGs.

Table 4.3.6: (State Level):Promotion of Predominantly Minority-SHG's for AUGUST(2019-2020)

S.No.	State	Progress Upto Mar' 19	FY 2019-20 Target	Progress up to previous month since Apr' 19	Progress during Reporting Month	Progress During FY 2019-20	Cumulative Progress
NRLP STATES							
1	ANDHRA PRADESH	17084	0	0	0	0	17084
2	ASSAM	48136	0	49	0	49	48185
3	BIHAR	96118	0	415	0	415	96533
4	CHHATTISGARH	641	0	6	0	6	647
5	GUJARAT	13380	840	6	0	6	13386
6	JHARKHAND	15253	0	2271	0	2271	17524
7	KARNATAKA	4349	0	40	0	40	4389
8	KERALA	4842	60	1	0	1	4843
9	MADHYA PRADESH	2195	0	14	0	14	2209
10	MAHARASHTRA	6257	4875	384	0	384	6641
11	ODISHA	5431	1038	7	0	7	5438
12	RAJASTHAN	2157	13770	400	0	400	2557
13	TAMIL NADU	20375	0	0	0	0	20375
14	TELANGANA	237	0	0	0	0	237
15	UTTAR PRADESH	8073	18675	329	0	329	8402
16	WEST BENGAL	146273	0	8629	0	8629	154902
	Sub Total	390801	39258	12551	0	12551	403352
NORTH WEST STATES							
1	HARYANA	1686	0	43	0	43	1729
2	HIMACHAL PRADESH	106	0	0	0	0	106
3	JAMMU AND KASHMIR	620	0	0	0	0	620
4	PUNJAB	569	0	1	0	1	570
5	UTTARAKHAND	1226	0	49	0	49	1275
	Sub Total	4207	0	93	0	93	4300
NORTH EAST STATES							
1	ARUNACHAL PRADESH	25	0	0	0	0	25
2	MANIPUR	239	100	0	0	0	239
3	MEGHALAYA	9	0	0	0	0	9

4	MIZORAM	0	0	0	0	0	0
5	NAGALAND	0	0	0	0	0	0
6	SIKKIM	66	0	0	0	0	66
7	TRIPURA	293	0	6	0	6	299
	Sub Total	632	100	6	0	6	638
UNION TERRITORIES							
1	ANDAMAN AND NICOBAR	0	0	0	0	0	0
2	DADRA AND NAGAR HAVELI	0	0	0	0	0	0
3	DAMAN AND DIU	0	0	0	0	0	0
4	GOA	0	0	0	0	0	0
5	LAKSHADWEEP	0	0	0	0	0	0
6	PUDUCHERRY	49	0	0	0	0	49
	Sub Total	49	0	0	0	0	49
	GRAND TOTAL	395689	39358	12650	0	12650	408339

Source: NRLM

In table 8, among all the states, the cumulative Progress of West Bengal during the FY (2019-20) is the highest (1,54,902) in terms of Promotion of Predominantly Minority SHGs.

Table 4.3.7: Progress under NRLM for (2019-20) Unit-wise Progress, Promotion of new SHGs and Pre NRLM SHGs bought into NRLM fold.

Number of Predominantly Minority SHGs across the Districts of West Bengal

Name of the Districts	Number of Predominantly Minority SHGs
North 24 Parganas	2672
South 24 Parganas	4204
Alipurduar	0
Bankura	327
Coochbehar	0
Darjeeling GTA	0
Dakshin Dinajpur	0

Uttar Dinajpur	0
Hoogly	485
Howrah	866
Jalpaiguri	0
Jhargram	90
Maldah	0
Murshidabad	0
Nadia	0
Paschim Bardhaman	281
Paschim Medinipur	1181
Purba Bardhaman	1918
Purba Medinipur	201
Purulia	0
Jri Mahakuma Parishad	0
Total	12225

Source: www.nrlm.gov.in

From table 9, it is evident that among all the Districts of West Bengal, the number of promotion of new SHGs and conversion of Pre-NRLM SHGs into NRLM sponsored SHGs is highest in South 24 Parganas (4202) followed by North 24 Parganas (2672) and Purba Bardhaman (1918).

Table 4.3.8: Number of SHGs Count under NRLM in West Bengal (2018-19):

Districts Count		Blocks Count		SHGs Count	
Total Districts	Districts (SHGs entry has Started)	Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
23	22	342	342	856198	8554

From table 10; it can be seen that the outreach of microfinance through SHGs under NRLM has reached up to 22 districts of West Bengal. The total number of SHGs count in West Bengal is 8, 56, 198.

Chapter 5

FINDINGS AND OBSERVATION OF THE STUDY

5.1. INTRODUCTION

Keeping in view the impact of microfinance on poverty, employment and women empowerment; Self-Help groups occupy a place of key importance in socio-economic development of the poor and deprived section of the society. This chapter is developed to highlight the findings and observations based on both primary data collected and secondary data consulted.

5.2. FINDINGS AND OBSERVATION

In India, the initiative of financing the under-privileged people through microfinance started formally in 1992 by NABARD. The unique feature of microfinance programme is that it focuses on poor women for their social and economic development. In India two models of microfinance are mainly dominating. The first one is SHG model and the second one is MFI model. This study was conducted on SHG model in West Bengal.

In the initial stage the microfinance programme in West Bengal was moving slowly but now the microfinance activities play a significant role in this state.

In order to study the impact of the Self-Help Groups on women empowerment, primary data were collected from the sample districts of West Bengal. For this purpose, 300 women respondents who were the members of SHGs were taken from Jalpaiguri, Darjeeling, North 24 Parganas, South 24 Parganas, Malda and Murshidabad districts of West Bengal.

With the help of structured questionnaire, the respondents were asked about the changes in their socio-economic life after joining the SHGs. After an extensive review of literature available on microfinance and SHGs, except few, most of the studies found that microfinance through SHGs is helpful in poverty alleviation, employment generation and women empowerment. In India, most of the studies had been conducted in southern region. But this study is focussing on the eastern region of India.

5.2.1. FINDINGS ON THE BASIS OF THE OBJECTIVES OF THE STUDY

Objective-1: To examine the conceptual framework of existing models in the financial inclusion process in India, more particularly in rural West Bengal

For this objective, a theoretical study has been made on microfinance, in general and microfinance models, in particulars, more specifically, Self-Help Groups (SHGs) Model and Microfinance Institutions (MFIs) Model. (*Discussed in Chapter 2*). Since this study is on the SHGs model, more light is thrown on this model and thorough study has been done on the same.

Objective-2: To find out the status of the minority women in rural West Bengal who are financially included and to assess as to whether they have been empowered in terms of socially, politically and economically or not through the process

To satisfy this objective, brief study on the status of the minority women in rural West Bengal has been incorporated taking the help of secondary data sources which also explains the exact definition of the term ‘Minority’ which is one of the most vital terms used in this study and also gives a true picture of the minority women and the problems and challenges they are facing in the society. (*Given in Chapter 2*). The data also shows their financial inclusion and the level of social, political and economic empowerment they have acquired through SHGs (*Discussed in Chapter 4*).

Objective-3: To observe and analyse the contribution of SHGs in the empowerment of the minority women and to investigate the impact of SHGs in the empowerment process in the sample area

To satisfy this objective, eight hypotheses were constructed and primary data were collected based on a structured questionnaire, from 300 minority women respondents from Jalpaiguri, Darjeeling, North 24 Parganas, South 24 Parganas, Malda and Murshidabad districts of West Bengal and were analysed using Ms Excel and SPSS version 20.0. In order to check the internal consistency of the questionnaire, initially Cronbach’s Alpha test was conducted. To check the normality of the data series, Shapiro-Wilk test was conducted and it was found that the data does not follow normal distribution. To evaluate the hypotheses, Multinomial Logistic Regression Technique was opted knowing the fact that the data series does not

follow normal distribution. The reference category was taken as '5' since the most common answers among the respondents were 'strongly agree'.

The following observations have been comprehended based on the research study:

Note: 1) Only those results which have shown significant values from the test results, have been taken into consideration.

2) Even if the test results have come positive and significant, in some cases it may happen that the result is positive for all the codes generated. In that case, the independent variables i.e. (age, income, etc.) may have no influence on the dependent variables i.e. (economic empowerment, socio-economic empowerment, etc.).

i) For Economic Empowerment:

a) Respondents under the INCOME group less than Rs.5000 per month are found to be economically empowered. The respondents under this group are able to save more out of their incomes and they try to minimise their expenditures as far as possible. They utilise their savings in a more productive way. They are using their savings plus the bank loan in their handicraft businesses. While conducting interview it was evident that the women respondents under this income group were able to take economic decisions and control over allocation of resources. Therefore, they are economically self-sufficient and economically empowered.

b) The factor 'NUMBER OF YEARS IN SHGs' is an independent factor in the category of the respondents being members of SHGs for more than a year but less than 5 years and also in the category of being members of SHGs for more than 5 years in empowering minority women respondents economically. Those respondents who have served for more than a year but less than 5 years have gained good knowledge and training to expand their business and hence pay their loan on time. Those who have served for more than 5 years have sufficient skills to maintain their SHG grading on Panchasutra and also to train others in a more productive way. With time they have gained experience and are able to productively allocate resources. Therefore they are active in controlling and taking economic decisions in regard to an SHG and its functioning and hence, they are economically empowered.

c) The factor 'MARITAL STATUS' is an independent factor in empowering them economically in case of married, unmarried and divorced respondents. Through the survey it

was found that irrespective of their marital status they are able to take economic decisions for their groups. They are also controlling their expenditures and thus saving more out of their incomes. Hence, they are economically empowered.

d) The factor 'TRAINING' is a dependent factor for empowering minority women economically when provided to the respondents. Those who have received training in some of the fields of art from NGOs, Sangha and National Rural Livelihood Mission (NRLM) have much gained economically. Training is very helpful because it develops skills and also create an opportunity to teach those skills to others and adds to their creativity. Training adds to their creativity and with such development in skills they are able to create business opportunities. Training also helps in gaining experience in skilful business which enable them to create their products without the wastage of raw materials. Through training they acquire knowledge and experience in optimum utilisation and allocation of resources. Therefore, respondents who have received training are economically empowered.

ii) For Socio-Economic Empowerment:

a) The factor 'AGE' is an independent factor in empowering minority women socio-economically within the age group of (21-30), (31-40) and (41-50) years. This shows that irrespective of their age the respondents develop ability to cohesive among themselves as a team and work together efficiently.

b) The factor 'NUMBER OF YEARS IN SHGs' is an independent factor in case of respondents being members of SHGs for less than a year, more than a year but less than 5 years, and more than 5years in empowering minority women socio- economically. It shows that irrespective of the number of years they have served into SHGs, once they get into an SHG, with the passage of time they built a sense of companionship and togetherness and willingness to socialise and interact among themselves.

c) The factor 'MARITAL STATUS' is a dependent factor in empowering them socio-economically in case of unmarried and divorced respondents. Unmarried women and divorced women mingle and socialise within their group members effectively. Married women are often surrounded by in-laws' and husband's responsibilities and household chores. Therefore these reasons become hindrances for them to become socio-economically empowered. Widows are often felt insecure to go outside for group meetings during uninvited hours.

d) The factor 'TRAINING' is an independent factor in empowering minority women socio-economically. This means that the socio-economic level of empowerment of the respondents is independent of training. Whether they have received training or not, they are able to cooperate and coordinate among themselves and generate incomes out of their business.

iii) For Political Empowerment:

a) The factor 'AGE' is an independent factor in empowering minority women politically within the age group (21-30), (31-40), (41-50) years. This shows that irrespective of their age the respondents are able to politically involve themselves such as voicing their voting power, voting as per their own choice, actively participating in the panchayati system and local bodies, etc.

b) The factor 'NUMBER OF YEARS IN SHGs' is an independent factor in empowering minority women politically in case of respondents being members of SHGs for less than a year, more than a year but less than 5 years and more than 5 years. It is observed that no matter how many years they have served in an SHG as members, they have established their political rights and are willing to get politically stable.

c) The factor 'RELIGION' is only a dependent factor in empowering minority women politically in case of respondents following Islam. Muslim women in Canning 1 and Old Malda are active participators of the block committees and local bodies. They are more rigorous in coming up and representing their community to safeguard and fulfil their community rights.

d) The factor 'MARITAL STATUS' is a dependent factor for both married and unmarried respondents in empowering them politically. Married women get utmost support from their husbands to get involved politically on a small scale and thus get recognised locally. They are able to cast their votes as per their own choice. Unmarried respondents are also enthusiastic enough to come up independently and represent their community on a small scale such as representing in local bodies.

e) The factor 'TRAINING' is a dependent factor for empowering them politically when provided to the respondents. Trained respondents are politically active due to their good contacts with the members of other SHGs in their local area who are politically empowered.

Training helps them to come together on a common platform, where they get encouraged by others and also develop contacts with others.

iv) For Socio-Cultural Empowerment:

a) The factor ‘AGE’ is an independent factor in empowering minority women socio-culturally within the age group of (21-30), (31-40) and (41-50) years. This shows that irrespective of their age, the respondents are socio-culturally empowered and are independent enough to take their family decisions and also freely travel for their business purposes.

b) The factor ‘INCOME’ is a dependent factor in empowering them socio-culturally in case of respondents earning less than Rs. 5000 per month and Rs. 5001-10,000 per month. This shows that irrespective of their income level, their standard of living has increased after they have joined SHGs, they feel safe in the area where they work as a group member, their social contacts have increased, etc. This is because of a change in their way of thinking and prospering after they joined SHGs. SHGs provide a safe and familiar environment where members are free to make their own decisions.

c) The factor ‘NUMBER OF YEARS IN SHGs’ is an independent factor in empowering minority women socio-culturally in case of respondents being members of SHGs for less than a year, more than a year but less than 5 years and more than 5 years. No matter how many years they have served into SHGs, over the years they have got empowered socio-culturally because of the familiarity among group members and the services provided by the federations of SHGs. After joining SHGs their social status and standard of living have increased.

d) The factor ‘MARITAL STATUS’ is a dependent factor for only unmarried women in empowering them socio-culturally because unmarried women are bound to have family support and can travel anywhere without being answerable to anyone (to husbands and in-laws in case of married women) and they also have less responsibilities unlike other women with marital status as married, divorced and widow, who have many responsibilities to tackle and accomplish at home.

e) The factor ‘EDUCATION’ is a dependent factor for both primary and secondary level of literacy acquired by the respondents in empowering them socio-culturally. Education plays an important role in creating awareness. The respondents have procured social awareness

through SHGs initiatives campaigns by the federations of SHGs, Business Correspondence (BC) Model by RBI, etc.

f) The factor ‘TRAINING’ is an independent factor for empowering minority women socio-culturally. Irrespective of whether they have received training or not, they are socio-culturally empowered. Federations of SHGs provide them with capacity building and other services and create social awareness which enable them to prosper socially.

v) For Interpersonal Empowerment:

a) The factor ‘AGE’ is an independent factor in empowering minority women interpersonally within the age group of (21-30), (31-40) and (41-50) years. Irrespective of their age, minority women are interpersonally empowered. They get good support, respect and recognition from their family.

b) The factor ‘RELIGION’ is a dependent factor in case of respondents following Christianity and Buddhism in empowering them interpersonally. Among all the minority communities, Christians and Buddhists women from the selected blocks get more family and in-laws support. Their personal lives and good family ties also inhibit in them the ability to become interpersonally empowered.

c) The factor ‘EDUCATION’ is an independent factor in empowering minority women interpersonally in case of respondents acquiring primary, secondary, and higher secondary level of education. Adequate family support is all needed to motivate them to become interpersonally empowered irrespective of their literacy level.

d) The factor ‘TRAINING’ is an independent factor for empowering minority women interpersonally whether they have received training or not. Minority women become interpersonally empowered due to the support and backup by their family members.

vi) For Legal Empowerment:

a) The factor ‘RELIGION’ is a dependent factor only in the case of respondents following Christianity in empowering them legally. In the selected areas of West Bengal, among all the minority communities, Christian women know their legal rights more than any other religion.

b) The factor 'MARITAL STATUS' is an independent factor in empowering minority women legally in case of married, unmarried and divorced respondents. Irrespective of their marital status, the respondents know about their legal rights but the number is quite a few. Many women are unaware of their legal rights due to which they get exploited by their in-laws. But during the survey, it was found that domestic violence was on a very small scale which is a good indication. Many women were uncomfortable to reveal their personal lives.

c) The factor 'EDUCATION' is an independent factor in empowering minority women legally in case of respondents acquiring primary, secondary, and higher secondary level of education. Education matters a lot when it comes to acquiring knowledge about laws being constituted on women and their rights. Yet the number of respondents legally empowered is less.

d) The factor 'TRAINING' is an independent factor for empowering minority women legally whether received or not. Some of them know about women legal rights irrespective of whether trained or not.

vii) For Psychological Empowerment:

a) The factor 'AGE' is an independent factor in empowering minority women psychologically within the age group of (21-30), (31-40) and (41-50) years. Irrespective of their age, they get a good and favourable environment in an SHG which mentally makes them strong and eventually motivate their self-esteem to become self-independent and self-sufficient.

b) The factor 'INCOME' is a dependent factor in case of the respondents within the income group of less than Rs.5000 per month in empowering them psychologically. Respondents under this income group were found to be more confident and self-independent because they are saving more than their expenditures as they know that their incomes are not sufficient enough to pay their loans with interests and so they are using their savings plus the bank loan as investments in their business. This motivates them to become self-independent and thus increases their confidence.

c) The factor 'NUMBER OF YEARS IN SHGs' is an independent factor in empowering minority women psychologically in case of respondents being members of SHGs for less than a year, more than a year but less than 5 years and more than 5 years. As soon as they join an

SHG, this thought is inbuilt that they are self-reliant irrespective of the number of years in SHGs.

d) The factor 'TRAINING' is an independent factor for empowering minority women psychologically. Training enables them to become psychologically confident and prepares them well to perform better in their business.

viii) For Women Empowerment:

The level of empowerment factor i.e. Women Empowerment (WE) is dependent of the variables i.e. Economic, Political, Socio-cultural, Interpersonal and Psychological Empowerment. The level of Empowerment factor is independent of the variables i.e. Socio-economic and legal empowerment.

Women are economically empowered in controlling and allocating their financial resources, politically aware of their electoral rights, casting their votes and attending local bodies and gram panchayats meetings, socio-culturally empowered in raising their social status and standards of living and increasing their social contacts, interpersonally empowered in getting family and in-laws support and psychologically stable, self-sufficient and capable of earning on their own without any dependency on other family members. But many of the respondents are not legally empowered because of lack of knowledge in regard to legal rights and laws.

In spite of good performance of the selected SHGs and its role in shaping the respondents to become more productive, they are not socio-economically empowered because most of them prefer to work individually to get rid of day to day disputes (in case of profit distribution, loan repayments and business dealings), disagreements among group members, lack of cohesiveness, etc. More concern is needed to solve the above stated problems so that group members do not drop out of the SHGs and more number of minority women could come up together to form SHGs.

Objective-4: To identify the status of the minority women who are financially excluded and to find out the reason of being financially excluded

For this objective, certain secondary data have been fetched from the website of National Rural Livelihood Mission and to figure out the excluded population of the minority women in rural Bengal. Out of 97, 05,171 (*figure from Table 2.9*) number of females from minority

communities in the rural areas of West Bengal, 22,66,740 (*figure from Table 4.3.5*) number of minority females have been financially included which is approximately 23.35% of the total female minority population in Rural Bengal. And the total number of minority SHGs in West Bengal is 2,18,780 (*figure from Table 4.3.4*). Therefore, the financially excluded population of the minority women in rural West Bengal is 74,38,431 which include minority women from both above and below poverty line. One of the drawbacks of the study is the lack of data in regard to the poor minority women population statistics from the rural areas of West Bengal who have not been financially included. The excluded female population may also consist of microfinance beneficiaries through Microfinance Institutions which has not been taken into consideration since this study focuses on SHGs.

The following are the main reasons of their exclusion in the financial process:

- Some regions remain unapproachable by staffs due to lack of infrastructural support and transportation facilities for which minority women remain unaware of the programme.
- Newly married women who settle down in their husband's place may not have valid address proof (ration card, voter ID etc.) in their name. As a result of the absence of legitimate location confirmations, they cannot enrol themselves in SHGs or become individuals from the SHGs. Sometimes husbands or in-laws additionally deter them from joining the SHGs asserting that they are recently married and should remain inside the home.
- In a few cases it happens that they cannot meet the concerned SHG staff to look for his/her help to join SHG because of ignorance. They do not realize whom to contact in order to join SHGs.
- In search of business, the vast majority of the residents incidentally relocate to the close by towns/urban communities particularly in agriculture lean season as workers, construction labourers, and so forth and get back to their towns during crop season. Because of their transitory stay they are hesitant to join the SHGs as they would not have the option to go to SHG group and attend its meetings, save regularly and so forth. Women who every now and again relocate are debilitate to join SHGs by the members from the SHGs who do not relocate, as every one of the individuals should be available when bank credit is provided to the groups.

- Existing SHG individuals may not concur. They cannot join SHGs on the ground that current SHG individuals may not concur/permit them to participate in their groups. Women often want to join existing SHGs that belongs to homogenous background and is nearby their residence, as it is easy for them to adjust with the group members, attend the meeting and to perform the transactions, yet existing SHGs members may not permit them to join their SHGs as they would not desire to share their advantages to fresh groups.
- Besides the above mentioned reasons, different reasons may incorporate that they cannot go to SHG groups meetings because of different responsibilities, for example, family work, farming, business commitments and so on and furthermore on the grounds that they do not have any type of revenue to reimburse the advance.

Objective-5: To suggest suitable policy measures so that more number of minority women in rural West Bengal can be financially included and empowered

Microfinance is considered to be a significant and vibrant financial device in shaping developmental phase of any country through generating employment especially for women section of our society. The flavour of the very promotional attitude of Microfinance is found to be more effective in any developing country like India where women suffer a lot due to their Microfinance is considered to be a significant and vibrant financial device in shaping developmental phase of any country through generating employment especially for women section of our society. The flavour of the very promotional attitude of Microfinance is found to be more effective in any developing country like India where women suffer a lot due to their Microfinance is considered to be a significant and vibrant financial device in shaping developmental phase of any country through generating employment especially for women section of our society. The flavour of the very promotional attitude of Microfinance is found to be more effective in any developing country like India where women suffer a lot due to their Microfinance is considered to be a significant and vibrant financial device in shaping developmental phase of any country through generating employment especially for women section of our society. The flavour of the very promotional attitude of Microfinance is found to be more effective in any developing country like India where women suffer a lot due to their Microfinance is considered to be a significant and vibrant financial device in shaping

developmental phase of any country through generating employment especially for women section of our society. The flavour of the very promotional attitude of Microfinance is found to be more effective in any developing country like India where women suffer a lot due to their Microfinance is considered to be a significant and vibrant financial device in shaping developmental phase of any country through generating employment especially for women section of our society. The flavour of the very promotional attitude of Microfinance is found to be more effective in any developing country like India where women suffer a lot due to their Microfinance is taken into account to be a major and vivacious monetary tool in shaping the development process of any nation through producing work especially for 'women' part of our general public. The kind of the special point of view of microfinance is discovered to be viable in any agricultural nation like India where women experience the ill effects of all offices and progressions and it adds to their affliction if their association is with any minority local area according to religion and so forth. Microfinance has helped in overhauling monetary turn of events and independent work advancement, it would in this way would reduce impoverishment from society at a monstrous scope and enable women members and their families from differed corners. The writing audit has shown an outrageously certain effect of microfinance on the lifetime of oppressed to help them come out from impoverishment. Microfinance through SHGs speedily adds to public government assistance through enabling women and diverse weak areas inside the measurements like financial, social, legitimate, political and mental. Despite the fact that the part of microfinance through SHGs may some way or another accomplished its possibility in updating the financial strength of the underprivileged poor women yet it has an oversized financially excluded population of women particularly from the minority community.

To fulfil this objective, some suitable measures have been suggested and discussed in Chapter 6 based on the findings from this research study so that more number of minority women in rural West Bengal can be financially included and empowered.

Chapter 6

CONCLUSIONS AND RECOMMENDATIONS

In this Chapter, summary of the findings is explained in brief and suggestions are given based on the research study. At the end of this chapter, limitations of the study and further scope of work is also stated.

6.1. Empowerment of Women:

Preparing women to be financially free, confident, self-regarded, to empower them to confront any moving circumstance and empower them to take an interest being developed exercises characterizes empowerment of women. The women ought to be permitted to take an interest in the dynamic interaction to make them empowered. Extension of opportunity of decision and activity to shape one's life and authority over assets and choices decide empowerment. 'Women Empowerment' is an expression which is utilized in two expansive faculties for example general and explicit. From the overall perspective, it implies empowering women to act naturally dependent by giving to them admittance to all opportunities and openings which they were denied before simply because they have a place with the 'female sexual orientation' of the general public. In explicit sense, it intends to improve their situation in the power construction of the general public. Empowerment has different, reticulate and reliant measurements for example monetary, social, political and social. It very well may be perceived corresponding to assets, power, discernments, and connections. In a real sense talking, to empower women is to offer power to women. Here 'Power' doesn't mean a method of ruling and directing others, however a method of internal strength and certainty to confront every one of the difficulties of life, to see one's substitute throughout everyday life, and impact inside the bearing of social adjustment, an offer in choosing and limit working to contribute towards public turn of events.

6.2. Impact of Self-Help Groups on Women Empowerment; (Summary of the Findings):

Prime focus on women for growth and development is the sole feature of microfinance programme. The women participants get loans and start business exercises to acquire an independent income which in this way assists them with adding to their households. This study revealed that Self-Help Groups helped the women beneficiaries to become economically, socio-economically, politically, socio-culturally, interpersonally, legally, and

psychologically independent and empowers them with greater self-esteem and self-confidence. Women empowerment improved their status and capacities which empowered them to carry on with their lives freely. It is tracked down that the SHG-BLP expanded the financial possibilities of the women members which assisted them with having an entrance and power over the family monetary assets like responsibility for and ownership of different resources. Women have become economically independent and are involved in every financial decision of their families. In this way, the role of women has changed altogether.

The overall impact of SHGs on women empowerment was measured by multinomial logistic regression model. The results showed that age, income, number of years in SHG, religion, marital status, education and training for skill development had a positive and significant impact on women empowerment. It implies that the SHGs are playing a significant and commendable role in women empowerment.

From the study, the level of empowerment factor i.e. Women Empowerment (WE) is dependent of the variables i.e. Economic, Political, Socio-cultural, Interpersonal, and Psychological Empowerment. The level of Empowerment factor is independent of the variables i.e. Socio-economic and legal empowerment.

6.3. Suggestions based on the findings:

Though the Self-Help Groups have positively contributed towards the progress of minority women yet there are certain areas which need improvement. On the basis of the findings of the study following ideas have been made which would assist with improving the working of the Self-Help Groups and the individuals and thus would help in the empowerment of rural minority women:

- 1) Women are economically empowered in controlling and allocating their financial resources, politically aware of their electoral rights, casting their votes and attending local bodies and gram panchayats meetings, socio-culturally empowered in raising their social status and standards of living and increasing their social contacts, interpersonally empowered in getting family and in-laws support and psychologically stable, self-sufficient and capable of earning on their own without any dependency on others family members. But many of the respondents are not legally empowered because of lack of knowledge in regard to legal rights and laws. Efforts should be made to aware and educate them about their legal rights through federations of SHGs.

2) In spite of good performance of the selected SHGs and its role in shaping the respondents to become more productive, they are not socio-economically empowered because most of them prefer to work individually to get rid of day to day disputes (in case of profit distribution, loan repayments and business dealings), disagreements among group members, lack of cohesiveness, etc. More concern is needed to solve the above stated problems so that group members do not drop out of the SHGs and more number of minority women could come up together to form SHGs. Government must deal with this problem by organising them well into regulatory bodies and controlling and maintaining discipline among the women groups through level of federations of SHGs.

3) Out of 97, 05,171 (*figure from Table 2.9*) number of females from minority communities in the rural areas of West Bengal, 22,66,740 (*figure from Table 4.3.5*) number of minority females have been financially included which is approximately 23.35% of the total female minority population in Rural Bengal. And the total number of minority SHGs in West Bengal is 2,18,780 (*figure from Table 4.3.4*). Therefore, the financially excluded population of the minority women in Rural Bengal is 74,38,431 which include minority women from both above and below poverty line. Government should come up with some policies such as financial inclusion plan by RBI to tackle this problem of exclusion and financially include minority women in huge numbers.

4) In this study, more than 90 per cent surveyed participants are in the age group of 21 to 50 years. This age group is considered as the most productive age group. Young and middle aged members must be targeted and encouraged to form SHGs.

5) 36.66% of the respondents belong to the General category. This shows that women from backward castes need to come up more in numbers to form SHGs.

6) Overall in the sample areas of West Bengal, it is seen that 92.67% of the respondents consists of married women. This shows that mostly married women prefer to be part of SHGs. It is because of their constant in-laws support. They have a traditional thinking that women alone is not safe when it comes to working outside her comfort zone, therefore if their husbands support, then only they are free to opt for self-employment. Also married women feel safe and secured in the presence of their husbands. So they are ready to take risks and become micro entrepreneurs while associating themselves into SHGs. But women belonging to other category of marital status must also be encouraged to come up and join SHGs by

securing their risks of paying loans with interests, running business successfully, etc. Lesser financial commitment may be fixed up for unmarried women so that they get encouraged to join SHGs and become its members; and up for them, more number of minority women must come together and get themselves associated into SHGs.

7) Overall in the selected Blocks of West Bengal, 42% of the respondents have been members of the group since a year but less than 5 years. This shows that either the SHGs' penetration is low or they are not encouraged enough to join SHGs. Encouragement through awareness programmes must be initiated by the federations of SHGs, and also by the Government.

8) Most of the respondents in the selected Blocks in West Bengal are either illiterate (19%) or Primary passed (49.67%). Effort should be made for their higher education. Schools and colleges should be established on a greater platform and in a more organised way.

9) It is found that 28.3% of the respondents belong to 'Housewife' group who are engaged in SHGs. It shows that most of the housewives prefer to work in a group than individually. This is because they get a good team to work with and that too with their own business ideas without taking the hustle of going out and working under someone in a job. More number of housewives should be targeted to come up and form SHGs.

10) In the selected areas of West Bengal, 64% of the respondents' family have one member as earning member. This member is either husband in case of married women or the respondents herself in case of divorced, unmarried and widow. In some cases their son is the earning member. It shows that more penetration of microfinance through SHGs is the need of the hour for the women especially from minority community to participate and earn their living without depending upon their husbands or any guardian. If more than one member earns then their standard of living will also get boost up.

11) 59.67% of the respondents own Kaccha house. They cannot afford Pucca house because of their other household expenses. Efforts should be made to strengthen them economically by providing them bank loans at very low rate of interest and also home loans at a very affordable rate of interest.

12) In the sample area, it shows that in case of 85.67% of the respondents, their husbands are the head of the family and take a vital role in decision making of the family. Therefore it is

not an easy task for any woman to take independent decisions unless supported by her husband especially when it comes to spending their incomes and that is the point where their real empowerment is at stake. This gap can be bridged by involving them to form SHGs. SHGs help in building and developing them both economically and psychologically. Women should also be involved in decision-making and this ability is build up when they get involved with SHGs.

13) From the survey it is evident that the respondents can save a portion of their profit earned from their business. This shows that they are more focussed on one of the pillars of SHGs norms i.e. saving habits among the groups. 69% of the respondents are able to save less than 5000 p.m. and 31% are able to save more than Rs.5000 p.m. This not only brings them a chance to secure a good grade for grading purpose, but also helps them to maintain the funds in a better way so that they may invest properly without being deficit in funds. SHGs have been successful in developing and increasing savings habit among them.

14) 89.33% of the respondents in the selected areas of West Bengal have not paid their loans yet. It is because of the difficulty to repay loan with interest. Efforts should be made to lower the rate of interest so that they develop the habit of prompt repayment of bank loans.

15) In case of 66.33% of the respondents, the bank in their region is charging more than 10% p.a. as the rate of interest on the bank loans. Rate of interests should be relaxed to below 10% p.a.

16) Only 24% of the respondents have received CIF loans. It is given to SHGs when they do not have access to bank loan or if they are deficit in funds, with simple formalities unlike bank loans. It has a maximum limit of Rs.50000 in West Bengal at a maximum interest of 12% p. a and it flows from SRLM to SHGs either through Sangha or District Mission Management Unit and is grant to Sangha but loan to SHGs. They get CIF loans only after grading by Sangha and when they score above 70% and then with the support of cluster and sub-cluster units, a Micro Investment Plan (MIP) is prepared, which shows the incomes and expenditures of the recipient's business work. 76% of the respondents have not received CIF loans or have not availed it either due to low grade on Panchasutra or due to lack of awareness. The federations should try to solve this problem and make it available with an average grade on Panchasutra.

17) The study shows that occupational training contributes positively to the overall empowerment. It is found that majority of the participants who have been trained, are engaged in income creating activities. But limited efforts are made to provide such training to the participants. This study shows that though 81% of the total participants are provided with training to start non-traditional and profitable activities, yet in 92% of the respondent in Barasat 1 Block have not received any training. To create awareness about the different types of activities like bamboo shafting, cattle breeding, computer education, etc., more emphasis should be given on the training programmes. Therefore, it is very important requirement to make occupational training as an fundamental part of microfinance programme.

18) Other suggestions may include:

- i) To expand the outreach and to improve the SHGs functioning, a number of electronic devices are being used in India, but during the survey it was also found that the quality of microfinance services through SHGs is poor and should be improved through some technological innovations. These are mobile phones, internet, ATMs, processor cards, computers etc.
- ii) Attendance in group meetings should be made simpler by holding such meetings within leisure hours, so that they can attend without any interruption in their day to day work and their household work continues without being hampered.
- iii) From the study it was also found that they do not have their own shops and they do not get a permanent market to sell their handicrafts. They generally sell their products in fairs and exhibitions which provide seasonal market to them. They also sell through rented shops. Government must come up with some marketing strategies to provide them with platforms other than fairs ad exhibitions for marketing their products.
- iv) During the survey, it was found that in the sample area there is unorganised way of keeping book records. Maintaining accounts and book keeping is one of the basic needs of Panchasutra. Efforts should be made in this regard by the federations of SHGs to have a supervision on their way of keeping records.

6.4. Limitations of the study:

The study is restricted to rural areas of West Bengal and covers only the women beneficiaries from minority sections of West Bengal. The study is also confined to only SHGs which is one of the wings of microfinance under financial inclusion system. The study also restricts itself

to the minority women who are not benefitted under microfinance through SHGs, i.e., the financially excluded population. The main limitation of the study is that it has only taken SBLP Model into consideration and is confined only to minority women beneficiaries. The data was collected from those minority women who volunteered and gave interviews and information so it does not give a complete picture but a part of the entire research. the financially excluded population of the minority women in rural West Bengal is 74,38,431 which include minority women from both above and below poverty line. Another drawback of this study is the lack of data in regard to the poor minority women population statistics from the rural areas of West Bengal who have not been financially included. The excluded female population may also consist of microfinance beneficiaries through Microfinance Institutions which has not been taken into considerations since this study focuses on SHGs.

For the purpose of selection of the Blocks, the researcher first conducted random sampling method based on the number of blocks in each selected District. The researcher first found out the number of blocks in each selected District in Alphabetical order and then coded those blocks as 01, 02, 03..... Then the researcher used Tippett Table and conducted random sampling. Initially two Blocks were selected from each selected District. The researcher proposed those blocks to the DRDC. But the officials of DRDC suggested that the selected blocks proposed by the researcher had less number of minority women in comparison to the other blocks. So they suggested visiting those Blocks which had more number of minority women. And also taking into account twelve days' time to cover all the 6 Districts (two days for each District), they suggested to select only one Block from each selected District.

6.5. Scope and Direction for Future Research:

This study was devoted to measure the impact of Self-Help Groups on women empowerment of the minority women in rural West Bengal. The study was confined to SHG-BLP model of micro-financing and also limited to the state of West Bengal. The study included the factors of Women Empowerment through Self-Help Groups such as age, income, and number of years in SHGs, religion, marital status, education and training for skill development. The same study could be further conducted by considering other variables viz. savings, internal lending, loan transfers and remittance, interest on loans, indicators for raising SHG quality, etc. The study is only confined to SHG-BPL model. Thus the same study may be taken on MFI model. The study is confined to the rural districts of West Bengal. Thus the same study may be done on whole of West Bengal i.e. both rural and urban. The same study could have

been done taking whole of India. Also the same study may be conducted on the participants by comparing their socio-economic conditions before and after the joining of SHGs. Moreover, the study may be conducted on comparing economic, socio-economic, political, socio-cultural, interpersonal, legal, psychological, empowerment of participants and non-participants of SHGs in West Bengal. The same study may also be done on the Propensity Matching Technique (PMT) where the external factors other than SHGs also impact the empowerment of women.

6.6. Conclusion:

SBLP (Self-Help Groups-Bank Linkage Programme) is playing a vital role in poverty alleviation, employment generation and women empowerment through providing financial and non-financial services to those people who have not access to the traditional banks. However in the state of West Bengal, SHGs need more attention of the government and policy makers to make it more fruitful for the poor and deprived section of the society. Moreover the SBLP should emphasize on the quality as well as quantity in their financial and non-financial services. They should also focus on educating and guiding the beneficiaries in proper way, so that they could be able to decide to utilize their loan amounts in productive activities and also propagate awareness about its benefits so that other minorities also get interested in getting financially included through SHGs.

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ANNEXURE

Questionnaire for Collection of Data Regarding Financial Inclusion of the Minority Women in Rural Bengal through Self Help Groups (SHGs)

[Declaration: Data Collected will be extremely used for the study on the Financial Inclusion of the minority women in rural Bengal through Self Help Groups and not for any other purpose]

Profile of the Respondent:

A) Basic information:

1. Name of the Respondent:
2. Gram Panchayat:
3. Name of the Block:
4. Name of the District:
5. Name of Self Help Group in which she is a member/head:

B) Socio-economic Characteristics:

1. Age:
2. Religion: (1) Islam (2) Hinduism (2) Christian (3) Buddhism (4) Others
3. Caste Category: (1) General (2) OBC (3) SC (4) ST
4. What is your level of literacy?
(1) Illiterate (2) Primary (class 1-8) (3) Secondary (class 9-10) (4) Higher Secondary (class 11-12)
(5) Degree and above
5. What is your marital status?
(1) Married (2) Unmarried (3) Divorced (4) Widowed
6. How many earning members are there in your family?
(1) One (2) two (3) three (4) four (5) more than four
7. Are you living in own house?
(1) Yes (2) No
8. What is the type of your house?

(1) Katcha (2) Pucca (3) Others, if any (Specify)

9. What is your occupation?

(1) Handicrafts maker (2) farming (3) bamboo shafting (4) handloom sarees (5) pottery maker (6) teacher (7) Others, if any (Specify)

10. Who is the Head of your Family?

(1) Husband (2) Respondent (3) Father-in-law (4) Others, if any (Specify)

11. What is the monthly income of your SHG?

(1) Less than Rs.5000 p.m (2) Rs.5000-10000 p.m (3) Rs.10000-20000 p.m

12. What is the monthly expenditure of your SHG?

(1) Less than Rs.5000 p.m (2) Rs.5000-10000 p.m (3) Rs.10000-20000 p.m

13. What is the monthly savings of your SHG?

(1) Less than Rs.5000 p.m (2) Rs.5000-10000 p.m (3) Rs.10000-20000 p.m

14. Monthly income if working separately being into SHG?

(1) Less than Rs.1000 (2) Rs.1000-5000 (3) Rs.5000-10000 (4) more than Rs.10000

15. Monthly expenditure if working separately being into SHG?

(1) Less than Rs.1000 (2) Rs.1000-5000 (3) Rs.5000-10000 (4) more than Rs.10000

GROUP DETAILS

1. What is your group size?

(1) Less than 10 (2) 10 (3) more than 10 (4) more than 20

2. Since how long you have been the member of the group?

(1) less than a year (2) more than a year and less than 5 years (3) more than 5 years (3) more than 10 years

3. Who motivated you to join Self Help Groups?

(1) Family (2) friends (3) relatives (4) Gram Panchayat (5) Others, if any (Specify)

4. What are the reasons for joining SHGs?

(1) Livelihood (2) self-employment (3) economic empowerment (4) Others, if any (Specify)

5. How many times grading have already been done for your SHG?

(1) One (2) two (3) Three (4) Others, if any (Specify)

Explanation: This will reflect their potential to repay bank loans regularly together with strong Panchashutro.

6. What is the instalment period to repay the bank loan?

(1) Annually (2) half-yearly (3) quarterly (4) monthly

7. What is the current status of your SHG bank loan repayment?

(1) Paid (2) not yet paid (3) Others, if any (Specify)

8. How much is the interest rate on bank loan?

(a) Less than 5% (b) 6-10% (c) more than 10% (d) Others, if any (Specify)

9. How much is the amount of internal lending in your SHG per month?

(1) Less than 1000 (2) more than 1000 (3) more than 3000

10. What is the instalment period to repay the amount of internal lending?

(1) half-yearly (2) quarterly (3) monthly (4) weekly

11. For which purpose, you utilize the amount of internal lending?

(1) Household purpose (2) business purpose (3) Others, if any (Specify)

12. How much is the interest rate on internal lending?

(a) 1% (b) 2% (c) more than 2% (d) Others, if any (Specify)

13. Have your SHG ever applied for Community Investment Fund?

(1) Yes (2) No (3) Others, if any (Specify)

14. Did you get training after joining SHGs?

(1) Yes (2) No (3) Others, if any (Specify)

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15. What problems are you facing while functioning with the SHG?

- (1) Lack of access to government facilities
- (2) Lack of training
- (3) Lack of marketing of products
- (4) Lack of capital investment
- (5) Lack of cooperation among SHG members
- (6) Problems in fetching bank loans
- (7) Non-repayment of internal lending
- (8) Non-repayment of bank loans
- (9) High interest rates on bank loans
- (10) Lack of maintenance of books and records
- (11) Others, if any (Specify)

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16. What are your suggestions to improve the functioning of the SHGs?

- (1) High amount of loans at low interest rates
- (2) More capital investment
- (3) More marketing of products
- (4) Facility to have own shops for the products
- (5) More involvement of women into the group
- (6) More cooperation among SHG members
- (7) Regularity in organising fairs and exhibitions
- (8) More government facilities
- (9) Others, if any (Specify)

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Evaluate the Women Empowerment Index. The structure below should be Answered on 5 point scale from 1 to 5, where 1 =Strongly Disagree and 5 =Strongly Agree.

Women Empowerment Index:		On a Five point Likert Scale				
	Economic Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	Statements					
1.	Your monthly income has increased.					
2.	Your monthly savings has increased.					
3.	Your monthly consumption has increased.					
4.	Your employment status has changed.					
5.	You pay your children's school fees/children education.					
6.	Your Income sufficient to meet your family medical needs.					
7.	Your housing condition (from Kuccha to Pucca) has changed.					
8.	You acquire skills for income generation.					
9.	You are able to use the loan amount effectively and efficiently.					
10.	You have control over savings.					
11.	You are able to take decision about the use of income generated.					
12.	The procedure of obtaining loans from banks after joining SHGs is easy.					

Questionnaire

13. The amount of loan is rational.					
14. The rate of interest of bank loan is reasonable.					
15. The procedure of loan repayment is fair.					
16. Your assets have increased.					
17. Your liabilities have reduced.					
18. You are able to support your family financially with your income.					

Socio-Economic Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements					
19. You attend the group meetings regularly.					
20. You get enough opportunities in the group meetings to express your opinion.					
21. The working of your SHG is satisfactory.					
22. Mutual agreement is there in your SHG.					
23. Group cohesiveness is there in your SHG.					
Political Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements					
24. You cast your vote in elections.					
25. You vote to the candidate of your own choice.					
26. You attend the speeches of election contestants or attend the meetings of gram panchayat.					

Questionnaire

27. You think that women should contest election.					
28. You have domestic support for political engagement.					
29. You have knowledge for political system in your locality as well of the country and means of access to it.					
30. Your contacts developed with the ruling party after joining SHG.					
31. You represent in local government bodies.					
Socio-cultural Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements					
32. You aware about health services.					
33. Your source of drinking water has improved.					
34. You take decision about the education of your children.					

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
35. You interested in educating yourself.					
36. You have raised voice against social exploitation.					
37. You have independence to travel alone.					
38. You have independence to go to market, cinema, festival, village fair etc.					
39. Your decision making power gained after joining SHG.					

40. Your family social status increased after joining SHG.					
41. Your family living standard increased after joining SHG.					
42. You feel safe in the area where you work as a group member.					
43. Your social relation with the group members increased after joining SHG.					
44. Your social contacts such as business contacts, contacts on social media, etc. increased after joining SHG.					
45. Your social awareness increased after joining SHG. (Social awareness in cases of fairs and exhibitions, improved skills and technology in business work and marketing strategy, health and hygiene, etc.)					
Interpersonal Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements					
46. Your husband gives importance to your opinion.					
47. Your husband's trusts and take care of you.					
48. Your husband dominates in your decisions making.					
49. You get help by your family members in domestic work.					
50. You get respect and recognition in the family.					

51. You get support from your in-laws for working in SHG.					
52. You are able to take decisions on behalf of your children.					
53. You have freedom from domestic violence.					
54. If unmarried or planning for remarriage, you have control over spouse selection.					
55. Any illness retards you from actively participating in the SHG Explanation: If somehow due to pregnancy or due to some disease she cannot work well which retards her overall performance thereby giving low productivity in SHG even when she is mentally strong to empower herself					
Legal Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements					
56. You know rules and bye-laws of the SHGs					
57. You have knowledge of Women's Legal Rights. (Rights of women under The Prohibition of Child Marriage Act, 2006, Special Marriage Act, 1954, Dowry Prohibition Act, 1961, Indian Divorce Act, 1969, Maternity Benefit Act, 1961, Medical Termination of Pregnancy Act, 1971, Sexual Harassment of Women at Workplace (Prevention, Prohibition And Redressal) Act, 2013, Indecent Representation of Women (Prevention) Act, 1986, National Commission for Women Act, 1990, Equal					

Remuneration Act, 1976).					
58. You have domestic support for exercising Rights.					
Psychological Empowerment:	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements					
59. Your self-confidence has increased after joining SHGs.					
60. You feel self-dependent after joining SHG.					

List of Abbreviations

APY	:	Atal Pension Yojana
ASSEFA	:	Association of Sarva Seva Farms
BDB	:	Bank Dagan Bali
BDO	:	Block Development Office
BPL	:	Below Poverty Line
BRGF	:	Backward Regions Grant Fund
CBO	:	Community-Based Organizations
CBRM	:	Community Based Recovery Repayment Mechanism
CDS	:	Community Development Society
CEGS	:	Credit Enhancement Guarantee Scheme
CIF	:	Community Investment Fund
CSP	:	Community Service Provider
DAY	:	Deendayal Antyodaya Yojana
DCB	:	Development Credit Bank
DMMU	:	District Mission Management Unit
DRDC	:	District Rural Development Cell
DWCRA	:	Development of Women and Children in Rural Areas
ENABLE	:	National Network Enabling Self-Help Movement
FWWB	:	Friends of Women World Banking
GCC	:	General Credit Cards
GPs	:	Gram Panchayats
HDFC	:	Housing Development Finance Corporation
HUDCO	:	Housing Urban Development Finance Corporation
ICICI	:	Industrial Credit and Investment Corporation of India
IRDP	:	Integrated Rural Development Programme

JLG	:	Joint Liability Group
KYC	:	Know Your Customer
NABARD	:	National Bank for Agricultural and Rural Development
NBFCs	:	Non-Banking Financial Companies
NCM	:	National Commission for Minorities
NGO	:	Non-Governmental Organisation
NPA	:	Non-Performing Assets
NRLM	:	National Rural Livelihood Mission
NURM	:	National Urban Livelihood Mission
MACS	:	Mutually Aided Co-operative Societies
MFI	:	Microfinance Institutions
MIP	:	Micro Investment Plan
MoRD	:	Ministry of Rural Development
MYRADA	:	Mysore Resettlement and Development Agency
PAN	:	Permanent Account Number
PD	:	Project Director
PMJDY	:	Pradhan Mantri Jan Dhan Yojana
PMMY	:	Pradhan Mantri Mudra Yojana
PMSBY	:	Pradhan Mantri Suraksha Bima Yojana
PMVVY	:	Pradhan Mantri Vaya Vandana Yojana
PMT	:	Propensity Matching Technique
PRADAN	:	Professional Assistance for Development Action
PRDD	:	Panchayat Rural Development Department
SBI	:	State Bank of India
SBLP	:	Self-Help Group Bank-Linkage Programme
SCs	:	Scheduled Castes

SEWA	:	Self-Employed Women's Association of India
SITRA	:	Supply of Improved Tool-Kits to Rural Artisans
SHG	:	Self-Help Group
SGSY	:	Swamjayanti Gram Swarozgar Yojana
SGRY	:	Sampoorna Grameen Rozgar Yojana
SIDBI	:	Small Industrial Development Bank of India
SJRSY	:	Swarna jayanti Shahari Rozgar Yojana
SPSS	:	Statistical Package for the Social Sciences
RBI	:	Reserve Bank of India
RF	:	Revolving Fund
RGVN	:	Rashtriya Gramin Vikas Nidhi
RMK	:	Rashtriya Mahila Kosh
RRBs	:	Regional Rural Banks
TRYSEM	:	Training of the Rural Youth For Self-Employment
UN	:	United Nations
VPBY	:	Varishtha Pension Bima Yojana
VVV	:	Vikas Volunteer Vahini
WBSRLM	:	West Bengal State Rural Livelihood Mission
WDO	:	Women Development Office