

PARTICIPATION IN SHG AND THE LEVEL OF EMPOWERMENT OF THE POOR WOMEN: AN EMPIRICAL STUDY BETWEEN PRE-SHG AND POST-SHG SITUATIONS

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ABSTRACT

Eradication of poverty is the main objective of planning in India, since the inception of planning period for the overall development of the country. At present, Self Help Group (SHG) and Micro- finance are being considered as important tools for poverty alleviation through empowering the poor and underprivileged section of the society throughout the globe. In our country, poverty alleviation programmes have been given more and more importance in the field of economic development. The present research paper is an attempt to analyze the impact of Self Help Group (SHG) and Micro-Finance on poor tribal women of a tribal inhabited area from Bankura district of West-Bengal. This paper attempts to give an account of the SHGs of the study areas, the participation of poor tribal women into the SHGs and the role of SHGs on women empowerment. Result of the study indicated that there is a significant difference between the level of empowerment between pre-SHG and post -SHG situation. It also indicates that period of participation is not the sole criteria for the empowerment. Actually empowerment is a multidimensional phenomenon. Finally the paper concludes with some suggestions of the author for the eradication of poverty by the socio-economic empowerment of women through SHGs-mechanism in the study area.

KEYWORDS: *Self Help Groups (SHGs), Tribal Inhabited Areas, Women Empowerment*

INTRODUCTION

Removal of poverty is the main objective of planning in India, since the inception of the planning period for the overall development of the country. In order to make the development sustainable and to bring peace and prosperity, the poverty alleviation programmes have been given more and more importance in the field of economic development. To ensure sustainable development and to bring peace and prosperity we need social justice and gender equality. To ensure social justice we need the social sector development and to ensure gender equality, we need the empowerment of women. Social sector comprises all parts of the society, including the cities and the villages, the rich as well as the poor. One such part of the social sector is the Tribal Inhabited Regions of India. The areas inhabited by the tribal population constitute a significant part of the underdeveloped areas of the country.

This paper attempts to evaluate the participation of tribal women into Self Help Groups (SHGs) and to have an idea about socio-economic status of the tribal women members of the SHGs in the tribal inhibited areas of Bankura district. This paper also examines whether the Self Help Groups (SHGs) have significant role towards the empowerment of tribal women for the socio-economic upliftment and for the poverty alleviation in the areas under study. Finally it also attempts to suggest some measures for socio-economic empowerment of women as well as for the efficient and effective functioning

of the SHGs for the overall economic development of the study area. The paper is organised as follows: section-1 provides the objectives and hypotheses of the study, methodology, tools and data base of the study, section-2 gives a few words about the study area, status of tribal women and SHGs in the region, section-3 deals with statistical analysis and interpretations of data, Section-4 gives the summary of findings of the study and Section-5 states some limitations of the study. Finally, section-4 concludes with some suggestive measures for the socio-economic development of the area through SHG-mechanism.

OBJECTIVES & HYPOTHESES OF THE STUDY

The main objectives of the study are as follows;

- To evaluate the participation of tribal women into Self Help Groups (SHGs) to know the socio-economic status of the tribal women members of the SHGs in the tribal inhabited rural areas of Bankura district.
- To examine whether the participation into the Self Help Groups (SHGs) have significant role towards the empowerment of tribal women for the socio-economic upliftment of the tribal inhabited rural poor women of Bankura district of West Bengal.
- To compare the level of empowerment between Pre-SHG and Post-SHG situations on the basis of periods of membership in the Self Help Groups (SHGs)
- To suggest some measures for the empowerment of tribal women through the Self Help Groups (SHGs) mechanism for the socio-economic upliftment and for the poverty alleviation in the study area.

HYPOTHESES

Based on the objectives of the study the following hypotheses have been empirically set

- **H₀₁**: The levels of empowerment of poor tribal women do not differ significantly between pre-SHG and post-SHG situation.
- **H₀₂**: Respondents having different periods of membership do differ significantly with respect to their level of empowerment under pre and post-SHG situation

METHODOLOGY, TOOLS AND DATABASE OF THE STUDY

Survey methods have been adopted for our study. Necessary data have been collected by conducting a survey and then analysed based on certain standardised sequences. Primary data for the study have been collected directly from the members of the SHGs or through the Gram-Panchayet level Resource Persons (GPRPs). A part of the Bankura district, particularly the tribal inhabited areas in and adjacent to the Jungle Mahal has been selected as study area. Out of 22 blocks in Bankura, five tribal inhabited blocks namely Ranibandh, Hirbandh, Raipur, Khatra and Chatna have been chosen for the study based on the percentages of tribal population of the blocks that account for 47.07, 28.45, 27.66, 22.02 and 20.50 respectively as per last census, 2011. After selection of the study area respondents for the study were selected. Keeping in view the objectives of the study, a multistage stratified random sampling procedure was adopted for the selection of the Gram-Panchayats, Villages, Self Help Groups (SHGs) and the respondent members. By the time this Survey conducted, there were about 5989 Self Help Groups (SHGs) and approximately 71736 members in the area under

study. Out of these groups and members, by following **multi-stage stratified random sampling** technique finally 120 SHGs and 240 respondents from these groups were selected for our study to cover the entire study area. Apart from primary data some secondary data are also collected from the reports of the WDOs, DRPs, District Rural Development Cell (DCRC), Bankura and relevant publications of WBSRLM, Publications of NABARD, Official website of the ministry of Rural Development (MoRD), Backward Class Welfare Department (BCWD), Govt. of West Bengal etc.

In our study, efforts have been made to measure women's empowerment in the domestic sphere by considering several aspects or dimensions of women empowerment. The several aspects or dimensions of empowerment that have been considered for the study are: a) women's economic decision-making power (Economic Empowerment), b) their physical freedom of movement in the society as well as their social interaction power (Social Empowerment) and c) their political awareness and political decision making power independently (Political Empowerment).

An Empowerment Index based on the responses of several questions on the above mentioned three dimensions of empowerment for the poor tribal women members to measure their level of empowerment both at the pre-SHG and the post-SHG situation was developed. Response to each and every question is noted with five point scale, allotting 5 to most favourable, 4 to favourable, 3 to neutral, 2 to adverse and 1 for strongly adverse for favourable statement & reverse for unfavourable statement and standardized by the investigators themselves. Then, as per the objectives of our study the following sequences are followed.

Firstly, the respondents' scores based on their responses to some questions in five-point scale on empowerment on different dimensions have been collected. Then the overall level of empowerment of the respondent members is calculated by summing the scores of each and every respondent on the three dimensions and termed as Empowerment Index Value which is given below.

Empowerment Index Value = Score in economic dimensions of empowerment + Score in social dimensions of empowerment + Score in political dimensions of empowerment. In this way we get the two sets of Empowerment Index Value; one for pre-SHG situation and the other for the post-SHG situation.

Then, to know whether there is significant difference between the levels of empowerment of poor tribal women during the pre-SHG and post -SHG situation level of empowerment as indicated by the Empowerment Index Value represented by respondents' scores were considered and Paired-t test (for test of significance for differences between two means) was applied for confirming the results.

In the next step, to compare the level of empowerment between Pre and post-SHG situation on the basis of on the basis of period of participation, respondent's scores denoting their level of empowerment has been used. This has also been done with the help of paired sample t-test for test of significance for differences between two means.

A BRIEF DESCRIPTION OF THE AREA UNDER STUDY

Bankura is one of the most economically and industrially backward districts of West Bengal and within Bankura the study area (as shown below in **Figure-1**) consisting of five tribal inhabited blocks, namely Ranibandh, Hirbandh, Raipur, Khatra and Chatna is the most deprived part of the district. The percentages of tribal population of Ranibandh, Hirbandh, Raipur, Khatra and Chatna are 47.07, 28.45, 27.66, 22.02, and 20.50 respectively as per last census, 2011.

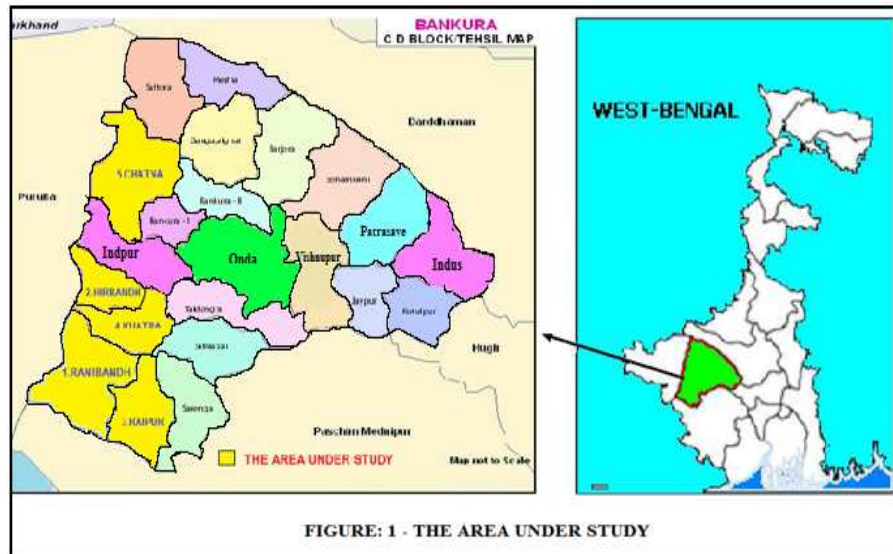


Figure 1

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

On an average 28.12 % of the total population of the study area belongs to scheduled tribe as compared to the district average of scheduled tribe population of 10.25%. There are about 5998 Self Help Groups (SHGs) with total members of about 69,935 functioning under the SGSY scheme which has recently been modified as NRLM scheme. The following table (Table: 1) depicts the number of SHGs in the study area in 2004-2005 and from 2012-13 to 2014-15.

Table 1: Number of Shgs in the Study Area in 2004-05 and from 2012-13 to 2014-15

Sl. No	Blocks	No of SHGs				No. of SHGs Received RF under SGSY/NRLM
		2004-05	2012-13	2013-14	2014-15	
1	Ranibandh	630	1257	1260	1261	1015
2	Hirbandh	162	708	725	729	444
3	Raipur	477	1496	1545	1551	922
4	Khatra	501	875	920	941	646
5	Chatna	594	1482	1511	1516	1371
TOTAL		2364	5818	5961	5998	4398

Source: District Human Development Report, Bankura, 2007&DRDC, Bankura

From the above table (Table:4.6), it is seen that there is an increasing trends in the cumulative total numbers of SHGs from the year 2004-05 to 2014-15 in all the five blocks under study. Out of the total 412535 SHGs in the state, 22754 belong to Bankura district that account for about 05.51% of the total SHGs of the state. As compared to the total number of SHGs formed in the district the percentage of SHGs formed in the five sample blocks-Ranibandh, Hirbandh,

Raipur, Khatra and Chatna are 5.54, 3.20, 6.81, 4.13 and 6.66 respectively. The following table (**Table:2**) shows the approximate coverage of SHGs as a percentage of total as well as a percentage of approximate BPL-population of the district, five blocks under study and in the study area as whole. While calculating the approximate coverage ratio, population data of last census (2011) and BPL percentage as available from District Human Development Report, Bankura (2007) has been used as close approximation due to non-availability of latest reliable data at the block level in this regard.

Table 2: Approximate Coverage of SHGs as a Percentage of Total and as a Percentage of BPL-Population during 2014-15

District /Blocks	Population	SHGs	Members	% Coverage	% of BPL	BPL	SHG coverage as a % of BPL
District	3,596,674	22754	272138	7.57	42.48	1527867	17.81
Ranibandh	119089	1261	15082	12.66	49.75	59247	25.46
Hirbandh	83834	729	8719	10.40	49.95	41875	20.82
Raipur	171,377	1551	18550	10.82	49.98	85654	21.66
Khatra	117,030	941	11254	9.62	46.87	54852	20.52
Chatna	195038	1516	18131	9.30	49.95	97421	18.61
Study Area	686368	5998	71736	10.45	49.30	338379	21.20

Source: Compiled from secondary data, Average members based on sample, (2014-15) District Human Development Report, Bankura (2007) Close Approximation

From the above table (Table:4.7), it is clear to us that there is a satisfactory participation of the poor women of the five blocks in the SHGs as compared to the district coverage expressed as a percentage of total and BPL that stands at 7.57 and 17.81 % respectively. The overall coverage ratios of the area under study are 10.45 % and 21.20 % respectively. Both of which are higher than the district coverage percentage of SHGs.

Majority of the women in the study area lives in the most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. They sow, weed out, transplant, collect and carry the forest produce and agricultural waste from the fields to their homes on the head, often with their babies on their back or in the womb. In the study area, most of the disadvantaged women works as domestic workers, agricultural laborers, collectors of forest products like fire wood or saal-leaves for making plates etc. Sweepers & cleaners in schools, hospitals, shops and other establishments. They do not have permanent, dignified, sustainable livelihoods. They work at the mercy of landlords and owners of shops and establishments. They have uncertain and seasonal wage employment in agricultural fields. Unfortunately, agriculture has become gambling in this area due to persistent drought conditions. Some of them are forced to migrate to the adjacent districts of Burdwan, Hooghly etc. for their livelihood. Due to lack of skills and regular income generation activities, most of them are illiterate and live below the poverty line.

STATUSOF TRIBAL WOMEN AND SHGs IN THE REGION

Majority of the women particularly the tribal women of the area under study, live in the most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. They collect and carry the forest produce like fire wood, saal leaves (pata), babui grass, and agricultural waste from the fields to their homes on the head, often with their child on their back or in the womb. In the proposed study area most of the disadvantaged women work as domestic workers, agricultural laborers, collector of forest products like fire wood or saal-pata for making plates, babui grass for making babui-rope, kendu pata etc. They also work as sweepers & cleaners in

schools, hospitals, shops and establishments. They do not have permanent, dignified, sustainable livelihoods. They work at the mercy of landlords and owners of shops and establishments. They have uncertain and seasonal wage employment in agriculture fields. Unfortunately, agriculture has become gambling in monsoon in this area due to persistent drought conditions. Due to lack of skills and regular income generation activities, most of them are illiterate and live below the poverty line. They have an extreme urge of coming out of the poverty. Having no other alternatives, they come and participate voluntarily into the SHGs with the primary objective of earning some income independently by overcoming their limitation.

STATISTICAL ANALYSIS AND INTERPRETATIONS OF DATA

The statistical analyses to test the hypotheses of the study for the study have been categorized in two parts. First part consists of the analysis of comparison of level of empowerment between pre-SHG and post-SHG situations. The second part consists of the comparison of the level of empowerment between pre-SHG and post-SHG situations on the basis of periods of membership in the groups of the respondents

COMPARISON OF LEVEL OF EMPOWERMENT BETWEEN PRE-SHG AND POST-SHG SITUATIONS

In this section of the study attempt has been made to find out whether the level of empowerment of the poor tribal women members varies significantly between Pre and Post-SHG situations by comparing the scores of all the 240 respondents obtained from the two sets of questionnaires designed separately for the Pre and Post-SHG situations for each and every respondent. To test whether there are any differences between the levels of empowerment of poor tribal women between pre-SHG and post-SHG situation by comparing the respondents' scores during pre-SHG and post-SHG situations the following hypothesis is set.

Null Hypothesis $H_{1,0}$

There is no significant difference between the levels of empowerment of poor tribal women during pre-SHG and post-SHG situations i.e.

$$\mu_1 = \mu_2;$$

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

$$\mu_2 > \mu_1$$

To test the above mentioned hypothesis i.e. whether there is significant positive change in the levels of empowerment of poor tribal women during the pre-SHG situation and the post-SHG situation the following steps are followed.

Firstly, the respondents' scores representing the level of empowerment for each and every respondent for two different situations have been worked out separately based on the tools developed for the identification of the level of empowerment for the respondents.

Secondly, the scores in two different situations i.e. scores based on the questionnaire pertaining to the pre-SHG situation and the scores based on the questionnaire pertaining to the post-SHG-situation in respect of 240 respondents are tested with the help of appropriate t-test for the test of significance for differences between two means.

Thirdly, from these two sets of scores mean scores, variances, and the value of the test statistic, “t” is calculated.

Finally, the calculated value of the test statistic, “t” is compared with the tabulated value of “t” at 1% and 5 % levels of significance with the corresponding degrees of freedom for decision purpose.

The mean, variance of the two sets of scores and the calculated value of “t” along with the tabulated value of “t” at 5 % and 1% levels of significance with corresponding degrees of freedom, as obtained from the **MS Excel Statistical data analysis tools**, have been tabulated in the following Table (**Table 3**).

Table 3: Pre and Post- SHG Situation wise Overall Mean-Scores & Computed Value of--‘T’ of the Respondents’ Scores

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

Source: Computed from primary data

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

COMPARISON ON THE BASIS OF PERIODS OF MEMBERSHIP IN THE GROUPS OF THE RESPONDENTS

In order to compare the level of empowerment between Pre-SHG and Post-SHG situations on the basis of periods of membership in the Self Help Groups (SHGs), at first we have divided all the respondents in the sample into three groups viz. respondents with **Short Period Membership (SPM)** consisting of the members participating into the groups for 04 years or less; respondents with **Medium Period Membership (MPM)** consisting of the members participating into the groups for more than 04 to up to 08 years and respondents with **Long Period Membership (LPM)** consisting of the members participating into the groups for more than 08 years’ time periods as on the date of collecting data. Then, all the respondents are sorted according their period of membership in the groups. As determined earlier our sample consists of 94 respondents having short period membership, 74 respondents having medium period membership and 72 respondents having long period membership. Now, to test whether the respondents having different periods of membership differ significantly with respect to their level of empowerment under pre and post-SHG situation the following hypotheses is set.

H_{02} : Respondents having different periods of membership do differ significantly with respect to their level of empowerment under pre and post-SHG situation.

This hypothesis has been tested for three different situations.

- $H_{02.1}$: Poor tribal women members of SHGs participating in the groups for the shorter time periods do not differ significantly with respect to their level of empowerment under pre-SHG and post -SHG situations.
- $H_{02.2}$: Poor tribal women members of SHGs participating in the groups for the medium time periods do not differ significantly with respect to their level of empowerment under pre-SHG and post -SHG situations.
- $H_{02.3}$: Poor tribal women members of SHGs participating in the groups for the longer time periods do not differ significantly with respect to their level of empowerment under pre-SHG and post-SHG situations.

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

Table 4: Pre and Post-SHG Situations and Category (SPM, MPM & LPM) Wise Mean-Scores, Variances, Computed & Tabulated Values of--‘T’

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

Source: Computed from primary data

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

Again, it is found that the calculated value of test statistic, in respect of members having Medium Period Membership (MPM), is $t = 12.53$ which is greater than the table value of $t = 0.68$ and 1.67 at 5% and 1% level of significance respectively with 73 degrees of freedom. So we can reject the null hypothesis that women members of SHGs participating in the groups for the medium time periods do not differ significantly under pre and post-SHG situations with

regard to their level of empowerment and can say that there is a positive and significant difference in the level of empowerment between pre-SHG and post-SHG situations for the respondents participating in the groups for the medium time periods also.

Similarly, it is also found that the calculated value of test statistic, in respect of members having Long Period Membership (LPM), is $t = 10.20$ which is greater than the table value of $t = 0.68$ and 1.67 at 5% and 1% level of significance respectively with 71 degrees of freedom. So we can reject the null hypothesis that women members of SHGs participating in the groups for the long time periods do not differ significantly under pre-SHG and post-SHG situation with regard to their level of empowerment and can say that there is also a positive and significant difference in the level of empowerment between pre and post-SHG situations for the respondents participating in the groups for the long time periods also.

From the above analysis it can be concluded that the respondents irrespective of their period of participation in the group differ significantly with regard to their level of empowerment. From this we can say that though the participation in the Self Help Groups leads to empowerment, the period of membership in the group cannot be treated as the sole criterion or factor of empowerment. Rather we can say that, it is the combined effect of a number of factors that lead to the empowerment. The difference in the mean scores for the respondents with medium period membership is 19.52 which is maximum among the three groups and the difference in the mean scores for the respondents with long period membership is 17.38 which is minimum among the three groups. From these, we may conclude that the proposition of higher is the period of participation higher is the level of empowerment is not correct. Participation empowers women but it is in no way directly related to their period of involvement in the Self Help Groups (SHGs).

FINDINGS OF THE STUDY

The involvements in the SHGs have brought about economic and social changes among the members in the study area. A large number of the members have reported that their family status has increased by becoming a member of the SHGs. The income levels of the SHG members have increased and this has caused improvement in their social status in their area and in the society. This empirical research establishes that properly designed and effectively implemented Self Help Groups microfinance programme can not only alleviate poverty but also empower women at the grassroots level. The following are the major findings of the study.

- It is found that there is a positive and increasing trend in the formation of SHGs in the block as well as their sustainability during the period from 2008-2009 to 2012-2013. In spite of many problems, there exists a high propensity to join the groups. Though there exist quite variations or fluctuations in the number of SHGs at the GP level, the overall or the total number of SHGs in the year from 2008-09 to 2012-2013 shows an increasing trend. There is a satisfactory coverage of the tribal women with respect to the participation in the Self Help Groups (SHGs). The 43.03 % of total members are from the tribal community whereas the tribal population of the block is about 28.5% of the total population of the block.
- It is found that there is a positive and significant impact on the level of empowerment of the poor tribal women during post-SHG situation as compared to pre-SHG situation.

- There is no significant relationship between the participation in the Self Help Groups (SHGs) and the level of empowerment of poor tribal women. It is found that the respondents irrespective of their period of participation in the group differ significantly with regard to their level of empowerment. So, it can be said that though the participation in the Self Help Groups leads to empowerment, the period of membership in the group cannot be treated as the sole criterion or factor of empowerment. Rather we can say that, it is the combined effect of a number of factors that lead to the empowerment.

LIMITATIONS OF THE STUDY

A minimum of bias and is always present in any type of research. This study also is no exception to it. Since most of the respondents are undereducated, so there is a possibility of data bias and hence the data collected would only be an approximation of actual facts. However, the investigators carefully tried to minimize such errors by educating the respondents about the scope and objectives of the study. The study is also a simple attempt to make an understanding of implications and experience of literature of Self Help Groups and Microfinance on the grounds of reality. The study was conducted on the selected villages in Hirbandh block of Bankura district in West Bengal. The respondents were from the remote and rural areas of Jungle Mahal and due to their inhibition with lack of communications it was a little bit difficult for the researchers to contact each and every respondent to get precise answers for sensitive queries. The other limitation of the study is that it is a part of the learning process as the area covered in the study is very small and is based on limited sample size. All of these form major limitation of the study. So, more comprehensive and similar empirical studies are essential for confirming the results. The study can be extended by including a group of non-participants in the Self Help Groups and Microfinance programs belonging to similar socio economic background. Best efforts have been made to get the most realistic picture on the role of Self Help Groups and Microfinance in women empowerment, within the constraints of time and resources.

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