POVERTY AND ECONOMIC FACTORS IN MOTIVATING WOMEN IN SELF-HELP GROUPS: AN EMPIRICAL ASSESSMENT IN BANKURA, WEST BENGAL

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ABSTRACT

Poverty is a curse to the society and reducing poverty is a global challenge. It is directly related to other serious issues like- diseases, environmental degradation, internal conflicts, terrorism etc. If we don't succeed in reducing poverty substantially, solving these problems becomes harder. India also claims special attention in this issue for its huge population under 'Below Poverty Line', especially in rural area among different classes, caste, gender etc. Along with poverty, gender discrimination is another curse to the Indian rural economy, acting as a major constraint against women's social, cultural and economic improvement. Through employment generation and productivity enhancement, poverty can be removed to a great extent and related adverse effects can be abolished in the long term. To achieve this dream, Self Help Groups movement in India has evolved as one of the largest social mobilization initiatives in the world with about 8-9 million groups, being supported by various Non Government Organisations, the governments and banks.

West Bengal Govt. has taken the initiative for convergence of Self Help Group based programme at grass root level to extend the outreach of basic services to the poorest especially women members. In this very context, 'JungalMahal' covering West Midnapur, Bankura and Purulia District i.e. the South-Eastern part of West Bengal is especially mentionable. The economic condition of women of such region is really alarming due to their most deprived conditions, ignorance, unawareness etc. In such circumstances, a number of economic factors (personal income, economic support to family, managing adverse situations and crisis, resist unemployment etc.) influencing such deprived group of women to participate in income generating activities through formation of Self Help Groups.

*The present paper aims at **detecting the most responsible economic factors motivating individuals in participating in Self Help Group; estimating differences in opinion about the economic factors motivating the individual woman member in Self Help Group as per different categories of demographic characteristics of them and recommending some suggestions** in this regard.*

To fulfil these objective data was collected through a structured questionnaire. Non parametric statistical tools Mann-Whitney U Test and Kruskal-Wallis H Test have been applied to draw the conclusion. The study found that all the factors are not equally important to the members. Irrespective of caste, age, economic status and education of members, unemployment factor mostly promoted them to join the groups.

***KEYWORDS:** Economic Factors, Poverty, Self-Help Groups, Women*