

Periodic Research

Impact of Caste, Religion & Education on Income & Poverty: A Lesson from SHG Activities under SGSY



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Abstract

After a pro-longed negligence in the initial phases of planning, grassroots development through people's 'participation' and 'empowerment' has become the buzzword in the development policies. In such a shifted development paradigm, microfinance through SHGs has evolved as a need-based policy to cater the marginalized groups of Indian society. It is considered to be a powerful tool for empowering rural poor women by shifting them from debt-trap of informal credit sources to formal credit system. But, what remains is to make an enquiry about how far microfinance offers the financial discipline a possible avenue to make a significant difference among the lives of different categories of poor people. Thus, main purpose of the study becomes to examine whether the parameters caste, religion, education, sex have any impact on the performance of SHGs with respect to income and poverty alleviation. For the purpose of the present study we have purposively selected two districts of West Bengal. These two districts are respectively Cooch Behar and Bankura. The district Cooch Behar is located at the northern portion of our state and the other district Bankura is situated in the southern portion of the state of West Bengal. Again, for the selection of the SHGs we have used four parameters namely, education, religion, caste and sex. On the basis of this stratification we have selected 15 SHGs from each study area. Out of these 15 groups 3 belong to the educated group, 3 belong to the mixed group and the rest 9 belongs to the religion & caste group. We have also divided the rest 9 SHGs equally in three categories. They are SC/ST group, general caste group and Muslims. We cover all the member households belonging to these SHGs and the number of these households is 319. Thus we have followed the complete enumeration method for the selection of the member households. The study concluded that the households who belong to SC/ST and minority groups are in worst position and the benefit of microfinance through Self Help Group activities has not spread uniformly among the different class and religion.

Keywords: Regional Rural Banks (RRBs), Microfinance, Swarnjayanti Gram Swarozgar Yojana (SGSY), Microfinance Institutions (MFIs), Financial Inclusion.

Introduction

One of the macroeconomic objectives of any society is to achieve full employment. Various grass-root level studies reveal that more than 60 percent employed adults of the grass-root area economies have failed to make use of even 40 percent of their labour power (Kar, 2014) in a complete agriculture-year. Thus, the basic goal of increasing employment is crucial to developing nations where unemployment and underemployment are regarded as major causes of poverty (Sodipe and Ogunrinola, 2011).

Against this backdrop, it becomes essential to investigate the phenomenon of development oriented Self Help Groups (SHGs) that provide employment opportunities and have enhanced income from both farming and non-farming activities. Rural communities that are well organised have better chances to develop such opportunities, for example by means of self organization and the generation of community based income generating activities (Gurumoorthy 2000; Barbara and Mahanta 2001). Side by side, it should also be remembered that for making a poverty free economy, micro credit is not enough. Besides this the poor people should also be linked to markets, financial institutions and even

multinationals for their betterment. Moreover, the social investment is able to convert the disadvantaged sections of the society into entrepreneurs (Yunus 1997). Some recent studies highlights the various problems associated with the smooth functioning of the MFIs .One of the major hindrances in MFI growth is financial illiteracy among client (Sunitha 2014). Again it reveals that a large section of poor people is remaining untouched with the MFIs services (Agrawal 2015).There should be sufficient banking staff to monitor the performance of group members, poor regulation for timely repayment of loan and field check should be made to judge whether the loan amount is used by borrower for the same purpose for which it has been sanctioned (Singh and Kaur 2017). However, there is no doubt that

Self-help groups (SHGs) have played a significant role to provide women their rightful place in the society and have propelled their inclusion in to the larger economic and political systems in India (Goswami, Dsilva and Chaudhary 2018)

In this paper we deal with these in the light of the data collected from the study area. To assess the impact of the working of the SHGs on income we consider 319 SHG households of our sample. We have examined here the income distribution of different categories of SHGs by using the indicator of per family annual income. We have also tried to measure the number of households who lie below the poverty line and also the intensity of poverty as a result of initiation of the activities of the SHGs. Though there is a huge debate regarding the selection of the poverty measure index, we have used here in this study the measure of the expert group under the Chairmanship of Dr. C. Rangarajan submitted in June 2014.

Determination of Poverty Line

According to the expert group working under the Chairmanship of Dr. C. Rangarajan treated monthly per capita consumption expenditure of Rs. 934.10 as the poverty line for rural West Bengal for 2011-12. Since our survey period is 2012-13, so we inflate Rs. 934.10 year to year, using CPI-RL, as published by ministry of Labour & Employment to get the poverty line for the year 2012-13. On the basis of that we get Rs. 1014.80 per month per capita or Rs. 33.83 per capita per day as the poverty line for rural West Bengal in 2012-13. the average family sizes of SHG households as we have calculated for CoochBehar and Bankura are 3.77 and 3.84 respectively On the basis of the family size we have calculated that Rs. 127.50 and Rs.129.90 are the average poverty line for the SHG households in CoochBehar and Bankura respectively following Rangarajan Methodology.

Table 1
Poverty Line (Per family per day)

Methodology/ Method	Poverty Line	
	SHG	Non SHG
Rangarajan Methodology	Rs.128.20	Rs.129.90

Research Methodology

For the sake of the present study we have selected 15 SHGs from two districts of west Bengal on the basis of five categories namely caste (General and Scheduled), religion, education and sex. We use purposive sampling method for the selection of the districts due to their backwardness and geographical location. These two districts are respectively Bankura and Cooch Behar of the state of West Bengal. We select these two districts because of the fact that these two districts are backward districts as per our census definition. Another reason is that the geographical location of these two districts. The district Cooch Behar is located at the northern portion of our state and the other district Bankura is situated in the southern portion of the state economy of West Bengal. We have selected 15 SHGs and its 154 SHG households from Cooch Behar and 15 SHG and its 165 SHG households from Bankura for the purpose of the present study. Thus 30 SHGs, 319 SHG households form the universe of this study. All these self- help groups were being formed under the Swarnjayanti Gram Swarozgar Yojana scheme (now re-structured as NRLM).

We have used specially prepared SHG schedule and SHG household schedule for the collection of desired data. Very simple mathematical tool has been used for the presentation of the data. All the computations have been made on the basis of the receipt of returns from the respondents.

Objective of The Study

1. To find out the workability of the microfinance and SHG in the proposed area.
2. To find out the economic position of the different categories of SHG household members.
3. To examine whether SHG activities have any impact in reducing poverty of the weakest sections of the rural poor?
4. To examine whether the parameters caste, religion, education and sex of the SHG members have any impact on the generation of income and poverty alleviation through SHG activities.

Study Design

This paper comprises of five sections. The first section of this write-up covers the introduction, determination of poverty line and research methodology. Our second section deals with the data on sample profile. The third section depicts income distribution of different categories of SHG households. Our fourth section measures poverty of different categories using different poverty indices. Section five makes major findings and concluding remarks.

Sample Profile

As stated earlier that we have considered 15 SHGs from each districts by taking three groups from each stratum to rationalise the returns receipt from the SHG members and SHG households. Though it is very hard nut to crack to receipt the actual return from the respondents still we have tried to collect the return from the respondents under several sittings and through cross checking net and till we say that it is very hard to convince the respondents and remembering them about their responsibilities to their society and economy.

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Selection of Group

To examine whether the parameters caste, religion, education and sex have any impact on the performance of SHGs with respect to women

empowerment we have taken 15 SHGs from each districts on the basis of the caste, religion, education and sex in the study area. We try to present these through table 1.

Table 2
SHGs under Different Parameters
(CoochBehar and Bankura)

Self-Help Group	No of Self-Help Groups	No. of Members/Households	
		CoochBehar	Bankura
Schedule Caste	3	31	32
Mixed	3	30	34
General	3	30	33
Muslim	3	32	33
Educated	3	31	33
Total	15	154	165

Thus as a whole we have taken 3 SHGs from each of the strata that we consider for stratification and the average size of the group in terms of number of members stands at 10.27 and 11 for the districts CoochBehar and Bankura respectively.

Educational Status of The SHG Members

It is very important to examine the academic stock taking of the SHG members at the grass-root level. The reason behind this is that if the office bearers as well as members of the SHGs are not

properly educated then the functioning of the groups is hindered in many ways. A lot of exercises in maintaining the accounts and records of the group, communication with banks and other related Govt. officials are needed some sort of formal education among the office bearers. On the other hand, to understand the resolutions taken in the group meeting, maintaining individual savings account and to examine the accounts of the group a minimum level of education is needed both for the ordinary members of the group and of the leaders.

Table 3
Distribution of SHG Members by Education
(CoochBehar and Bankura)

Education Level	CoochBehar		Bankura	
	No. of Members	P.C. to total	No. of Members	P.C. to total
Illiterate	6	3.90	9	5.45
Sign Only	13	8.44	11	6.67
Up to class IV	34	22.08	54	32.73
Class V-VIII	55	35.71	49	29.70
Class IX-XII	38	24.68	32	19.39
B.A & Above	8	5.19	10	6.06
Total	154	100.00	165	100.00

To depict the distribution of members by education we have considered six types of education level. It follows from Table 2 that 3.90 percent SHG members of CoochBehar and 5.45 percent SHG members of Bankura are illiterate. If we consider the term "sign only" as literate in our calculation then the true fact is that 24 members of our Sample were learned to put their signature only after joining in the SHGs. If we consider the members who have completed successfully five years and more in education then the above percentage figure stands at 65.58 percent and 55.15 percent for CoochBehar and Bankura respectively. Thus 34.42 percent SHG members in CoochBehar and 44.85 percent SHG

members in Bankura remain in the below standard education level.

Relative Economic Situation of SHG Members

In the following table we have distributed all the SHG members according to the land asset they had been owned or inherited. If we assume that the member who owned up to 2 bighas (0.66 acre) of land as BPL member then 87.01 percent of SHG members of CoochBehar are BPL members. The same figures for our second Sub-Sample Bankura become 93.33 percent. If, however, we increase the amount of land up to 4 bighas (1.33 acres) as an indicator of BPL member then the above three percentage figures increase to 96.10 percent, 98.18 percent respectively.

Table 4
Distribution of SHG Members by Land Asset
(CoochBehar and Bankura)

Land Group	CoochBehar		Bankura	
	No. of Members	P.C. to total	No. of Members	P.C. to total
No Land	93	60.39	115	69.70
Up to 2 Bighas	41	26.62	39	23.63
2-4 Bighas	14	9.09	8	4.85
4 and above Bighas	6	3.90	3	1.82
Total	154	100.00	165	100.00

Note: 1 bigha = 0.33 acre

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Saving Potentiality

Another index that can be used to measure the working of the SHGs is the savings Potentiality of the SHG members. To measure the savings potentiality we have taken three kinds of intervals. They are regular interval, one or two month's interval and irregular interval. All are given in table 4. One can

see from these tables that in terms of savings habit, as a whole, the SHG members of CoochBehar have been exhibited their superiority than the members of our second Sub-Sample Bankura. The percentage of SHG members who have been saved regularly stands at 73.33 percent for Bankura, while the same for the first Sub-Sample CoochBehar is 82.47 percent.

Table 5
Savings Potentiality of the SHG Members
(CoochBehar and Bankura)

Category	CoochBehar		Bankura	
	No. of Members	P.C. to total	No. of Members	P.C. to total
Regular Interval	127	82.47	121	73.33
One or Two Months Interval	21	13.64	35	21.21
Irregular	6	3.89	9	5.45
Total	154	100.00	165	100.00

Gradation Pattern

Another popular measure to mark the working of the SHGs is the process of gradation. All the SHGs of our sample have been succeeded to cross the hurdle of first gradation. Out of these 30 SHGs two-third groups have been succeeded to be placed themselves beyond the second gradation

hurdle. In percentage this figures becomes 66.67 percent. But this percentage differs in our Sub-Samples. For the first Sub-Sample CoochBehar it becomes 73.33 percent and for second Sub-Sample Bankura it is 60.00 percent only. All are given in table 5.

Table 6
Gradation of SHGs
(CoochBehar and Bankura)

Gradation	CoochBehar		Bankura	
	Number of SHG	P.C. to total	Number of SHG	P.C. to total
First Gradation	4	26.67	6	40.00
Second Gradation	11	73.33	9	60.00
Total	15	100.00	15	100.00

Project Loans and Economic Activities

Finally, we have judged the working of the SHGs of our sample on the basis of project loan taken and begun to performing economic activities. Economic activities are confined mainly in agricultural activities and animal husbandry in our sample. On the

basis of the information collected from the Sub-Samples it has been revealed that 70.00 percent SHGs of our Total Sample have been succeeded to start their economic activities and 53.33 percent SHG have got project loans.

Table 7 A
SHGs by Project Loan and Economic Activity in
(CoochBehar)

	No. of SHGs Taken		No. of SHGs Not Taken		Total
	No.	P.C.	No.	P.C.	
Project Loan Activities	9	60.00	6	40.00	100.00
Economic Activities	11	73.33	4	26.67	100.00

Table 7B
SHGs by Project Loan and Economic Activity in
(Bankura)

Activities	No. of SHGs Taken		No. of SHGs Not Taken		Total
	No.	P.C.	No.	P.C.	
Project Loan Activities	7	46.67	8	53.33	100.00
Economic Activities	10	66.67	5	33.33	100.00

Income Distribution of Different Categories of Shg Households

We have stated earlier that for the selection of the SHGs we have used four differentiators namely, education, religion, caste and sex. On the basis of this

stratification we select 15 SHGs from each study area. Out of these 15 groups 3 belong to the educated group, 9 belong to the religion group and 3 belong to the mixed group in each sample.

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Table 8A
Size Distribution of Income of different categories of SHG households by Income per Family
(CoochBehar)

Annual Income Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.
10000-15000	2	6.45	--	--	--	--	1	3.13	--	--	3	1.95
15000-20000	--	--	1	3.33	1	3.33	5	15.63	--	--	7	4.55
20000-25000	3	9.68	7	23.33	2	6.67	3	9.37	3	9.68	18	11.69
25000-30000	4	12.90	4	13.33	7	23.33	6	18.75	5	16.13	26	16.88
30000-35000	9	29.03	5	16.67	3	10.00	8	25.00	6	19.35	31	20.13
35000-40000	9	29.03	3	10.00	6	20.00	4	12.50	6	19.35	28	18.18
40000-45000	2	6.45	3	10.00	2	6.67	4	12.50	2	6.45	13	8.44
45000-50000	2	6.45	4	13.33	5	16.67	1	3.12	3	9.68	15	9.74
50000 & above	--	--	3	10.00	4	13.33	--	--	6	19.35	13	8.44
Total	31	100.00	30	100.00	30	100.00	32	100.00	31	100.00	154	100.00

Source: Field Survey, 2012-13.

Table 8B
Mean, Standard Deviation and Coefficient of Variation of Household Income
(CoochBehar)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	32254.19	8135.92	25.22
Mixed	34862.33	10516.46	30.17
General	37801.33	11206.91	29.65
Muslim	29753.44	8880.80	29.85
Educated	38608.39	11570.74	29.97
Total	34602.34	10549.16	30.49

Table 9A
Size Distribution of Income of different categories of SHG households by Income per Family
(Bankura)

Annual Income Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.
10000-15000	1	3.13	--	--	1	3.03	2	6.06	--	--	4	2.42
15000-20000	3	9.38	4	11.76	2	6.06	2	6.06	--	--	11	6.67
20000-25000	6	18.75	4	11.76	2	6.06	4	12.12	2	6.06	18	10.91
25000-30000	10	31.25	1	2.94	8	24.24	6	18.18	9	27.27	34	20.61
30000-35000	2	6.25	12	35.29	6	18.18	15	45.45	6	18.18	41	24.85
35000-40000	5	15.63	6	17.65	3	9.09	1	3.03	8	24.24	23	13.94
40000-45000	2	6.25	2	5.88	3	9.09	3	9.09	3	9.09	13	7.88
45000-50000	3	9.38	3	8.82	4	12.12	--	--	2	6.06	12	7.27
50000 & above	--	--	2	5.88	4	12.12	--	--	3	9.09	9	5.45
Total	32	100.00	34	100.00	33	100.00	33	100.00	33	100.00	165	100.00

Source: Field Survey, 2012-13.

Table 9B
Mean, Standard Deviation and Coefficient of Variation of Household Income
(Bankura)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	29664.06	9536.58	32.15
Mixed	33747.65	9781.08	28.98
General	34938.48	11671.33	33.41
Muslim	29179.70	7784.51	26.68
Educated	36528.79	11156.72	30.54
Total	32836.48	10372.63	31.59

Table 10A
Size Distribution of Income of different categories of SHG households by Income per Family
(Total Sample)

Annual Income Per Family in Rs.	SC		Mixed		General		Muslim		Educated		Total	
	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.	No of House hold	P.C.
10000-15000	3	4.76	--	--	1	1.59	3	4.62	--	--	7	2.19
15000-20000	3	4.76	5	7.81	3	4.76	7	10.77	--	--	18	5.64
20000-25000	9	14.29	11	17.19	4	6.35	7	10.77	5	7.81	36	11.29
25000-30000	14	22.22	5	7.81	15	23.81	12	18.46	14	21.88	60	18.81
30000-35000	11	17.46	17	26.56	9	14.29	23	35.38	12	18.75	72	22.57
35000-40000	14	22.22	9	14.06	9	14.29	5	7.69	14	21.88	51	15.99
40000-45000	4	6.35	5	7.81	5	7.94	7	10.77	5	7.81	26	8.15
45000-50000	5	7.94	7	10.94	9	14.29	1	1.54	5	7.81	27	8.46
50000 & above	0	0.00	5	7.81	8	12.70	--	--	9	14.06	22	6.90
Total	63	100.00	64	100.00	63	100.00	65	100.00	64	100.00	319	100.00

Source: Field Survey, 2012-13.

Table 10B
Mean, Standard Deviation and Coefficient of Variation of Household Income
(Total Sample)

Sample	Mean	Standard Deviation	Coefficient of Variation
SC	30938.57	8899.78	28.77
Mixed	34270.16	10066.59	29.37
General	36301.75	11451.22	31.54
Muslim	29462.15	8281.60	28.11
Educated	37536.09	11317.00	30.15
Total	33688.97	10479.08	31.11

We also divided 9 SHGs equally in three categories. They are SC/ST group, general caste group and Muslims. For the shake of simplicity here we consider only the annual family income. Accordingly, we have distributed all the 319 households of the SHGs of different categories by annual income per family in Table 8 to 10 for CoochBehar, Bankura and Total Sample respectively. The purpose is to examine whether the parameters caste, religion, education and sex have any impact on the performance of SHGs with respect to poverty alleviation.

One can see from Table 10A that 46.03 percent SC, 32.81 percent Mixed, 36.51 percent General, 44.62 percent Muslim and 29.69 percent Educated SHG households in total sample are failed to cross the annual income per family limit of Rs. 30000.00 or Rs. 2500.00 per month. If we increase the annual family income level to Rs. 35000.00 then the above figures increases to 63.49 percent, 59.37 percent, 50.80 percent, 80.00 percent and 48.44 percent respectively. Thus we see that Muslim and SC households suffer worst and Non-Muslim and Non-SC groups are belonging comparatively in better

position. Average annual family income is highest for educated groups followed by general group and mixed group. We get more or less same feature for CoochBehar and Bankura also. If we use the poverty line, following to Rangrajan Method then we see that in total sample 5 SC, 11 Mixed, 14 General, 1 Muslim and 12 Educated SHG households are succeeded to cross the poverty line during the reference period.

Test of Hypothesis

Now we like to examine whether the observed difference in annual average family income between different categories of SHG in total sample are statistically significant or not. For that purpose we apply ANOVA Test.

Null Hypothesis (H_0)

There is no significance difference between the average annual income of different categories of SHG households.

Alternative Hypothesis (H_1)

There is a significance difference between the average annual income of different categories of SHG households.

ANOVA TEST

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3036780558.919	4	759195139.730	7.477	.000
Within Groups	31883173199.702	314	101538768.152		
Total	34919953758.621	318			

From the above table, it is found that calculated value of F is 7.477 and the table value of F with degree of freedom (4,314) is 2.37 at 5 percent level of significance. Since the calculated value is greater than the table value at 5 percent level of

significant ($0.000 < 0.05$), so the null hypothesis is rejected and alternative hypothesis is accepted. Therefore, we can say that there is a significant difference among the five categories of SHG households regarding their average annual income.

Measure of Poverty Using Different Poverty Indices

In this section we have tried to measure the overall poverty by using the head count measure H as given by Prof. A. K. Sen. This measure generally measures the proportion of people who fall below the specified poverty-line income. Prof. Sen uses the following formula to measure the overall poverty.

$$H = p/n$$

Where, p= the number of people who are identified as being poor.

n= the total population.

We have also used another standard measure known as the income-gap ratio I. This measure is generally used to measure the intensity of poverty. Prof. Sen defined it as-

$$I = g/p\pi$$

Where, g= aggregate short-fall of income of all the poor from the specified poverty line.

π =the poverty line

But the problem as recognized by Prof. Sen is that, the head-count measure H normally ignores the extent of income short-falls. On the other hand, the income-gap ratio I ignore the number involved. A combination of the two as opined by Prof. Sen is

inadequate. The reason is that if a unit of income is transferred from a person who lies below the poverty line to someone who also remains the below poverty line but in a better off position, then both the head count measures H and income gap ratio measure I will remain completely unaffected. To overcome this problem Prof. Sen has given another measure P to capture the Relative Deprivation among the poor. We have also included this measure in our measuring basket. This Relative Deprivation Measure as given by Prof. Sen is

$$P = H \{1 + (1-I) G\}$$

Where, G= Gini coefficient of the distribution of income among the poor.

H=Head-count ratio.

I=Income-gap ratio.

We have used above measures to compare the incidence poverty among the different SHG households using average annual income. Here, we have used different poverty measures as given in the preceding paragraph for CoochBehar, Bankura and Total Sample. We use here the concept of poverty line as given by Rangarajan for our calculation. All are shown in Tables 11 to 13.

Table 11
Different Measure of poverty
(CoochBehar)

Households		Head Count Ratio(H)	Intensity of Poverty(I)	Gini coefficient (G)	Measure of Relative Deprivation (P)
SHG	SC	0.93	0.32	0.51	0.62
	Mixed	0.80	0.32	0.24	0.39
	General	0.70	0.31	0.22	0.32
	Muslim	0.97	0.36	0.47	0.64
	Educated	0.71	0.30	0.12	0.27
SHG Total		0.82	0.33	0.29	0.43

Table 12
Different Measure of poverty
(Bankura)

Households		Head Count Ratio(H)	Intensity of Poverty(I)	Gini coefficient (G)	Measure of Relative Deprivation (P)
SHG	SC	0.91	0.41	0.51	0.65
	Mixed	0.85	0.34	0.39	0.51
	General	0.85	0.33	0.26	0.43
	Muslim	1.00	0.38	0.63	0.77
	Educated	0.91	0.28	0.24	0.41
SHG Total		0.90	0.35	0.38	0.54

Table 13
Different Measure of poverty
(Total Sample)

Households		Head Count Ratio(H)	Intensity of Poverty(I)	Gini coefficient (G)	Measure of Relative Deprivation (P)
SHG	SC	0.92	0.36	0.51	0.63
	Mixed	0.83	0.33	0.31	0.45
	General	0.78	0.32	0.24	0.38
	Muslim	0.99	0.37	0.55	0.71
	Educated	0.81	0.29	0.18	0.34
SHG Total		0.86	0.33	0.33	0.47

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From Table 13 we see that though 14 percent SHG households in total sample are succeeded to cross the poverty line during our survey period. If we make a compare of poverty among the different categories of SHG households then we see that households who belong to SC/ST and minority groups are in worst position. Intensity of poverty is higher for Muslim households followed by SC households if we consider the total sample as given in Table 13; these two figures are 0.37 and 0.36 respectively. It is lowest for educated groups and stands at 0.29. General cast and mixed group households are in moderate position. We get the same feature if we consider the relative deprivation among the different categories of households. For both the sample relative deprivation and income inequality is considerably higher for Muslim & SC group and it is lowest for educated group.

Major Findings and Conclusion

Further, from the Table 8 to 10, it reveals that in respect of income Muslim and SC households suffer worst and Non-Muslim and Non-SC groups are comparatively in better position. Average annual family income is highest for educated groups followed by general group and mixed group. We get more or less same feature for CoochBehar and Bankura also. Following our three measures of poverty as revealed from tables 11 to 13 we can say that the SHG households in CoochBehar are in a little bit better position than the SHG households of Bankura. The calculated values for H, I and P for CoochBehar are 0.82, 0.33 and 0.43 respectively. The same for Bankura are 0.90, 0.35 and 0.54 respectively.

Thus we see that benefit of microfinance through Self Help Group activities has not thrown open the opportunity uniformly among the different classes and religions. Educated, General and Mixed groups have succeeded to grip the benefit much more than the socially backward classes and minority groups. This gives us the opportunity to say that like any other development programme, SHG activities under SGSY also failed to improve the living condition of the poor uniformly. But there is no denying that, Self Help Group activities has been able to inspire hope in the lives of thousands of rural poor. A special care and training along with regular monitoring on the part of the government officials and staff of the financial institutions are needed especially for the upliftment of the minority and socially backward households.

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