

Microfinance and Socio Economic Empowerment of Women: A Case Study of Two Regions of West Bengal

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Abstract

Self Help Groups (SHGs) are emerged as major agents of development and empowerment of the society in the third world. In India, since the beginning of the Ninth Plan, most of the development programmes are channeled through SHGs. There is a common perception that women who join SHGs are not only become economically empowered but becomes powerful in many ways. They gain a say in family matters and their social status is enhanced. Under this circumstance in the present paper an attempt has been made to judge at what extent SHGs contribute to the improvement of women awareness and overall development or empowerment in the two regions of West Bengal. 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. We have selected 15 SHGs and its 154 SHG households from Cooch Behar and 15 SHG and its 165 SHG households from Bankura and 50 Non-SHG households form each districts for the purpose of the present study. The study concluded that the Non-SHG households suffer worst and women empowerment of the SHG households is still in process at the moderate level.

Keywords: Microfinance, SHGs, Empowerment, Awareness, Decision Making.

Introduction

In a patriarchal society like ours, by the term women empowerment we simply mean the transfer of power of any kind from men segment of a society to women segment of the same society. There is no denying the fact that women empowerment is a process and not a product, a state of continuous raising of socio-economic power in such a manner that women become able to organize themselves to increase their own self-confidence in every sphere of their life, to assert their independent right to make choices and to control over resources which will assist in challenging and eliminating their own socio-economic-political subordination. United Nations define it as the process by which women take control and ownership of their lives through expansion of their choices (United Nations, 2001). According to Kabeer, the core elements of empowerment have been defined as the ability to define one's goals and act upon them, awareness of gender power structures, self-esteem and self confidence (Kabeer 2001).

There are many other definition as developed by many academicians. We mention here a few of them. Batliwala tries to mean empowerment as a process by which women gain greater control over material and intellectual resources and challenge (Batliwala 1994). Bansal and Chauhan defined empowerment as a process through which women can get legal and moral power in all spheres of life; social, economic, political, psychological religion and spiritual (Bansal and Chauhan, 2002). Some scholars find that access to microfinance increases women's mobility, ability to make purchases and major household decisions, ownership of productive assets, legal and political awareness, and participation in public campaigns and protests (Hashemi, Schuler and Riley 1996). Similarly, Pitt, Khandker and Cartwright find positive effects of microfinance on women's autonomy in purchasing decisions, women's access to financial and economic resources, the size of women's social networks, greater freedom of mobility for women and greater likelihood that

the women initiates discussion with the husband about family planning (Pitt, Khandker and Cartwright 2006).

However, some studies find no or negative effects of microfinance access on women empowerment. Armendariz and Roome (2008) find that female access to microfinance with male exclusion may have perverse effects on women's empowerment. In his study Rahman finds that a majority of women borrowers of Grameen Bank experienced increased spousal conflict and aggression (Rahman 1999). Again from a study in two drought prone villages in India Garikipati finds negative empowerment impacts on women's work time allocation as well as control over minor finances (Garikipati 2008).

We generally differentiate between the women empowerment and dis-empowerment by taking some variables such as personal mobility, spouse's permission, financial security, decision making, legal rights and privileges, political and socio-cultural rights etc. If the women have freedom of personal mobility then it is empowerment and if not then that is disempowerment. Similarly, if the women have adequate financial security especially at old age and widowhood then it should be treated as empowerment, otherwise disempowerment. Joint decision making, equal legal rights and privileges especially in inheritance, equal political and socio-cultural right are should be treated as empowerment. In this chapter we have tried to explain the opportunity of empowerment enjoyed by the SHG members of our sample with the help of some indicators. We know that there are so many indicators in measuring women empowerment, but here we have taken for simplicity four indicators to capture the pulse of women empowerment. They are- (a) Educational awareness and empowerment (b) Economic awareness and empowerment (c) Political awareness and empowerment (d) Socio-cultural awareness and empowerment. We have taken these four dimensions on the basis of our experience that we had observed while interacting the SHG members at the time of our survey.

Study Area

For the purpose of the present study we purposively selected two districts of West Bengal. These two districts are respectively Cooch Behar and Bankura. We have selected these two districts because of the fact that these two districts are backward districts as per our census definition. Another reason is 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 of West Bengal. Locations of the sample districts in India as well as in West Bengal are given in Map I. District CoochBehar is bounded by the Jalpaiguri and Alipur districts of West Bengal in North, Assam, a state of India, in the east and entire south-east, south and west by Bangladesh, a sovereign country. Thus CoochBehar has a huge international boundary, state boundary and district boundary. On the other hand, Bankura district is bounded only by the state districts.

The north and north east part of the Bankura is bounded by the district of Burdwan from which it is separated by the river Damodar, on the south-east by Hooghly, on the south by Midnapore and on the west by Purulia. Both the samples under our study are more or less triangular in shape. But the size of Bankura is nearly twice than the size of CoochBehar. The physical area of CoochBehar and Bankura are 3387 square km and 6,882 square km respectively.

Objective of the Study

1. To find out the workability of the microfinance and SHG in the present socio economic scenario in the proposed area.
2. To find out the kinds of empowerment (economic, social, political and awareness) those have been achieved by the SHGs members.
3. To find out the socio-economic status of the other poor families in the proposed areas who are not yet been come under in the microfinance network.
4. To examine whether the parameters caste, religion, education and sex have any impact on the performance of SHGs with respect to women empowerment and poverty alleviation.
5. To find out the difference in women empowerment in two said districts or in other words in two regions of West Bengal.

Research Methodology

We have already mentioned in the preceding paragraphs that we have used purposive sampling method for the selection of the districts due to their backwardness and geographical location. We have selected 15 SHGs and its 154 SHG households from Cooch Behar and 15 SHG and its 165 SHG households from Bankura and 50 Non-SHG households from each districts for the purpose of the present 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. A very simple mathematical tool has been used for the presentation of the data. All the computations are being made on the basis of the receipt of returns from the respondents. For the selection of the block we have used purposive sampling method. Finally, we have used stratified sampling technique for the selection of the SHGs. For the selection of the Non-SHG households we have used the random sampling technique. Here, we have restricted the number of Non-SHG households in 50 for each district since it is very difficult to find out such households who are BPL but does not belong to any SHG. Thus 30 SHGs, 319 SHG households and 100 Non-SHG households form the universe of this study.

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. For the selection of the Non-SHG households we have used the random sampling technique.

Study Design

This paper comprises of five sections. The first section of this write-up covers the introduction, objective of the study, study area and research methodology. The second section covers the method of measuring empowerment. Our third section will provide the data and their analysis. Section four makes concluding remarks.

Method of Measuring Empowerment

We have stated in the paragraphs of the introductory section of this chapter that four indicators have been taken by us to measure women empowerment. At the outset we acknowledged that it is rather difficult to measure women empowerment in a patriarchal society where women often thought that their husbands are the crowns on their heads. Another important barrier is the incidence of education among the members under our enquiry. Considering these two and other short comings we use a four point rating scale to measure the empowerment on the basis of awareness or perception. We follow the method of Naidu for our measurement. Here we have used the term awareness and empowerment as synonyms.

In our measurement process we simply exclude all the male members of our SHGs. Accordingly we have interrogated 143 and 151 female SHG members of CoochBehar and Bankura respectively with 26 questions to elicit their reactions on educational awareness, economic awareness, political awareness and socio-cultural awareness. Similarly, we have interrogated 50 female members of Non-SHG households of each district with the same questions. Here we have selected the first lady of the each Non-SHG household for interrogation. We have assigned the following weight on the awareness scale as given in Table 7.

Table 7
Awareness Scale

Score/Weight	Degree of awareness
0	No Awareness
1	Very Low Awareness
2	Moderate Awareness
3	Good Awareness

The weighted index formula that we have used in this study to calculate awareness at various levels is given below:

$$AI = \frac{\sum WS}{MS}$$

Where, AI= Awareness Index,
 $\sum WS$ = Sum of the Weighted Score
 MS= Maximum Score

Weighted score for any level is the sum of the product of weight and the corresponding frequency. On the other hand, maximum score is the sum of the

score if all members have good awareness. Thus the value of the awareness index lies between 'zero' and 'one'. If the value of awareness index is zero it simply means that the member has no awareness. Again, if the value of the awareness index is unity it means all the members are in good awareness situation. We have also assigned the calculated index value to the variables considered for measuring four different kinds of awareness in the following manner as given in Table 8.

Table 8
Awareness by Index Value

Index Value	Awareness Level
0.000---0.199	Very Low
0.200--- 0.499	Low
0.500---0.799	Moderate
0.800---1.000	Good

Data and Analysis

For the collection of the relevant data we have used two types of specially prepared schedules. One is the schedule used to collect detail information about the working of the SHGs and we name this schedule as SHG-schedule. The other one is the household schedule. We use this schedule to collect information from the 165 households of the sample. To substantiate this we have also used a little bit of secondary data mainly to provide information about the study districts and about the numerical existence of the SHGs in the sample area.

Educational Awareness and Empowerment

One of the objectives of the SHGs is to create awareness among the members on the importance of education in the family and especially girls. It is very natural that an empowered woman will not only take care of her children education but she will also try for improvement of her children's education in future. Again the sense of gender equality in a woman advocates the idea to send her girl child to school for complete education. On the other hand, personal education of the members is one of the basic needs of empowerment. An educated woman can understand her right and duties well. Education develops different types of abilities in a person and broadens the outlook. A member should have minimum basic knowledge of calculation for financial dealings, maintaining records of her financial transactions and concept of banking process so that she can visit a bank independently and confidently. Again, a member will be considered highly empowered if she has the perception on available educational facilities and awareness regarding choice of Institution. Here, we have measured the educational awareness level on the basis of the following variables:

- a. Children's Education (CE)
- b. Improvement in Children's Education (ICE)
- c. Improvement in Female Children's Education (IFCE)
- d. Improvement in Personal Education (IPE)
- e. Information on Educational Facilities (IEF)
- f. Choice of Institution (CI)

The calculated values of the awareness indices on educational issues are given in Tables 9A and 9B.

Table 9A
Awareness Indices on Educational Issues
(CoochBehar)

Households	CE	ICE	IFCE	IPE	IEF	CI	
SHG	Schedule Caste	0.656	0.602	0.559	0.441	0.376	0.323
	Mixed	0.719	0.684	0.579	0.439	0.368	0.333
	General	0.722	0.744	0.700	0.533	0.456	0.400
	Muslim	0.500	0.542	0.438	0.385	0.354	0.323
	Educated	0.828	0.860	0.720	0.667	0.624	0.581
SHG Total	0.685	0.687	0.599	0.493	0.436	0.392	
Non- SHG Total	0.313	0.300	0.280	0.173	0.160	0.133	

Table 9B
Awareness Indices on Educational Issues
(Bankura)

Households	CE	ICE	IFCE	IPE	IEF	CI	
SHG	Schedule Caste	0.583	0.563	0.510	0.479	0.365	0.313
	Mixed	0.633	0.617	0.533	0.450	0.467	0.383
	General	0.697	0.727	0.646	0.535	0.455	0.394
	Muslim	0.475	0.505	0.424	0.404	0.374	0.293
	Educated	0.808	0.828	0.747	0.657	0.616	0.545
SHG Total	0.639	0.648	0.572	0.505	0.455	0.386	
Non- SHG Total	0.280	0.267	0.240	0.140	0.113	0.080	

The Tables 9A and 9B elicit clearly that the member of our SHGs are in moderate awareness level. But in respect of children's education the members of educated SHGs reveals their good

awareness. This group also shows their good sense in improvement in children's education. The members of the Muslim SHGs remain at the lower border line of the moderate awareness category. In case of the variables, Information on Educational Facilities and choice of institution, except the educated group none of the members of the other groups succeeded to cross the limit of low awareness category. However the variable choice of institution has been assigned with the lowest average index value. On the other hand, we see low awareness of the Non-SHG members regarding their children's education and for the last three variables their awareness level is very low. So we can say SHG activities have succeeded to bring some positive impact on education.

Economic Awareness and Empowerment

We know that the basic objective of any SHG is to inculcate the habit of savings and to provide the necessary financial assistance on collective security and develop the habit of prompt repayment of their productive loan. Another important objective of the SHG is to keep away the poor people from the periphery of the Money Lender. All these objectives can be fulfilled through the economic empowerment. Further, the level of empowerment would be taken a full shape if the control of household resources remains under joint control within the family. Any financial decision if taken jointly within the family would increase the level of confidence as we have observed at the time of our survey. Here to assess the economic awareness of the SHG members as well as Non-SHG members we have used the following variables.

- Control on Savings Decision (CSD)
- Improvement in Credit Worthiness (ICW)
- Freedom from Money Lenders (FML)
- Improvement in Banking Habits (IBH)
- Improvement in Self-Employment Potential (ISEP)
- Control on Household Resources (CHR)
- Improvement in Self Confidence (ISC)

Using these question variables we have calculated awareness indices. All are given in the Tables 10A and 10B.

Table 10 A
Awareness Indices on Economic Issues
(CoochBehar)

Households	CSD	ICW	FML	IBH	ISEP	CHR	ISC	
SHG	Schedule Caste	0.677	0.785	0.806	0.849	0.720	0.667	0.602
	Mixed	0.737	0.772	0.789	0.789	0.772	0.737	0.667
	General	0.744	0.833	0.922	0.944	0.789	0.733	0.733
	Muslim	0.573	0.677	0.750	0.708	0.604	0.521	0.521
	Educated	0.849	0.849	0.935	0.957	0.892	0.828	0.817
SHG Total	0.716	0.783	0.841	0.850	0.756	0.697	0.668	
Non- SHG Total	0.187	0.067	0.120	0.200	0.087	0.147	0.080	

Shrinkhla Ek Shodhparak Vaicharik Patrika

Table 10B
Awareness Indices on Economic Issues
(Bankura)

Households		CSD	ICW	FML	IBH	ISEP	CHR	ISC
SHG	Schedule Caste	0.635	0.771	0.833	0.823	0.698	0.625	0.583
	Mixed	0.667	0.833	0.750	0.750	0.733	0.633	0.667
	General	0.737	0.838	0.869	0.869	0.798	0.707	0.778
	Muslim	0.475	0.758	0.717	0.667	0.535	0.495	0.525
	Educated	0.808	0.889	0.879	0.919	0.838	0.768	0.879
SHG Total		0.664	0.818	0.810	0.805	0.721	0.646	0.686
Non- SHG Total		0.133	0.100	0.073	0.220	0.133	0.107	0.087

One important variable that can be used to measure the working of the SHGs is the savings Potentiality of the SHG members and we see its index value is at moderate level for both the samples. Again, the financial transactions of members through SHGs are expected to increase their credit worthiness. This aspect is measured with the help of the second variable and its index value remains at good awareness level in CoochBehar and at moderate level in Bankura at aggregate level. After starting SHG activities SHG members get loans in the form of internal lending and bank linkage from the group which is supposed to create good awareness on banking system and to reduce dependence of the SHG members on money lenders. Perception of the SHG members in these respect of money lenders and banking habits are measured with the help of third and fourth variables and their index values remain at a high level which indicates good awareness among SHG members on the banking system and less dependence on the money lenders. The members are supposed to use the loan taken under bank linkage programme for productive purposes and that too mostly for self employment purposes. Though awareness in this regard has improved, but it is still now in moderate level for both the samples.

Normally, formation of SHGs is supposed to improve borrowing capacity, investment pattern, communication skills and decision making power of the members. These in turn have to improve control on household resources and self confidence of the members. The index values of CHR and ISC reflect that awareness level is moderate in this regard for both samples. If we have a look among households of different categories then we see that educated groups are more or less in good awareness level in respect of all the seven variables.

On the other hand if we have a look at the variables of economic awareness and empowerment for the Non-SHG members then we see that except the variable IBH all of them remain at very low awareness level. The value of IBH is at low

awareness level and has just crossed the very low awareness level. This is mainly because of the fact of 100 days work and other development programmes for which opening of bank account is a compulsion. Thus we can say microfinance through SHG has a positive impact on economic empowerment of the members and there is an urgent need to bring all the poor under the safety net of Self Help Group.

Political Awareness And Empowerment

Nowadays government is also showing considerable interest to involve the SHG members in the implementation of different developmental and welfare programmes in the rural areas. This is also supposed to improve the awareness of SHG members on different political issues and women rights. The participation of women in Salishi /Gram Sava indicates towards their self-confidence, awareness and progressiveness. Again, the resource persons at the Gram Panchyat level are also acted as a catalyst in raising the political awareness among the SHG members. Besides various training programmes at the block level as well as at the district level also help them to increase their interaction capacity with the Government and financial officials. The role of the NGOs in raising the awareness particularly women related Acts in relation to women's rights such as equal property rights also needs some mention here. All these aspects have been measured on the basis of the following variables:

- Women's Right on Property (WRP)
- Women's Right on Political Reservation (WRPR)
- Participation in Salishi /Gram Sava (PSGS)
- Participation in Development Programme (PDP)
- Interaction with Government Officials (IGO)
- Access to Information on Government Programme (AIGP)

Awareness indices have been calculated on the basis of these variables. The calculated values of the awareness indices on the basis of the variables on several political issues mentioned above are given in Table 11A and 11C.

Table 11A
Awareness Indices on Political Issues (CoochBehar)

Households		WRP	WRPR	PSGS	PDP	IGO	AIGP
SHG	Schedule Caste	0.774	0.559	0.323	0.366	0.548	0.806
	Mixed	0.842	0.579	0.333	0.351	0.614	0.860
	General	0.856	0.700	0.411	0.433	0.711	0.856
	Muslim	0.646	0.438	0.344	0.313	0.427	0.688
	Educated	0.935	0.753	0.591	0.527	0.753	0.892
SHG Total		0.811	0.606	0.400	0.398	0.611	0.820
Non- SHG Total		0.240	0.220	0.073	0.047	0.033	0.160

Table 11B
Awareness Indices on Political Issues
(Bankura)

	Households	WRP	WRPR	PSGS	PDP	IGO	AIGP
SHG	Schedule Caste	0.813	0.510	0.333	0.365	0.458	0.823
	Mixed	0.800	0.533	0.417	0.450	0.600	0.817
	General	0.859	0.636	0.394	0.414	0.667	0.828
	Muslim	0.687	0.465	0.283	0.323	0.434	0.727
	Educated	0.889	0.747	0.545	0.556	0.778	0.879
SHG Total		0.809	0.578	0.394	0.422	0.587	0.815
Non-SHG Total		0.213	0.193	0.093	0.067	0.040	0.180

It reveals from this table that the SHG respondents are good aware about the variables WRP and AIGP and very badly aware in case of measured variable PSGS. For the variables WRPR, PDP and IGO the awareness indices are in moderate level. Thus out of six explanatory variables only two variables are succeeded to enter in the good awareness bracket. However among the SHGs the political awareness is rather prominent in the educated SHG members. Here also the political awareness among the Muslim members is poor compare to other groups of the study area. If we make a compare between the total index values of different variables between CoochBehar and Bankura then we see that the growth of political awareness is relatively better in CoochBehar compared to Bankura. The political awareness or empowerment is also very low in case of Non-SHG members.

Socio-Cultural Awareness and Empowerment

Socio-cultural awareness is an important index that to be developed in the society particularly to disappear the social prejudice that exists in the rural society of our country. Microfinance programme pursued through SHG is a collective effort of group participants. The members co-operate one another, deal with other member of the society and meet the members of other groups in their joint group meetings. In this way they develop a social behavior. Not only that, SHG activities encourage and offer an opportunity to their members to go to the banks, to visit other places for acquiring skills, training and

exhibiting their products in various fairs and exhibitions. Exposures of the members in the programme increase their confidence. In this way their statuses in the family and in the society improve. A self confident woman having awareness about her rights does not tolerate the undue troubles created by other member of the society. She is supposed to raise her voice against the common problems and exploitation against of any kind like child marriage, dowry, drug addiction, injustice and domestic violence. Awareness regarding such social exploitation has been measured with the variable VASE. However, some of the women are hesitant and do not take these activities themselves and they remain lagged. We have also tried to measure the perception of all the women members in our study regarding evil of the child labour practices. We have seen that the education and health care of the children are being bitterly managed when the management is on the hand of a first person of a family. Just opposite is being observed by us when the management is on the hand of a first lady of a family. In this section the socio-cultural awareness is being measured with the help of the following variables:

- Decision Making in the Households (DMH)
- Decision Making in the Group(DMG)
- Child Labour Practices (CLP)
- Voice Against Social Exploitation (VASE)
- Improvement in Status in the Family (ISF)
- Improvement in Status in the Society (ISS)

Table 12A
Awareness Indices on Socio Cultural Issues
(CoochBehar)

	Households	DMH	DMG	CLP	VASE	ISF	ISS
SHG	Schedule Caste	0.505	0.516	0.247	0.247	0.602	0.581
	Mixed	0.456	0.579	0.246	0.544	0.614	0.667
	General	0.578	0.689	0.289	0.556	0.722	0.689
	Muslim	0.406	0.406	0.240	0.365	0.542	0.448
	Educated	0.710	0.688	0.398	0.634	0.860	0.742
SHG Total		0.531	0.576	0.284	0.469	0.668	0.625
Non-SHG Total		0.140	NA	0.047	0.100	0.087	0.053

Table 12B
Awareness Indices on Socio Cultural Issues
(Bankura)

Households		DMH	DMG	CLP	VASE	ISF	ISS
SHG	Schedule Caste	0.542	0.448	0.240	0.250	0.604	0.542
	Mixed	0.633	0.600	0.300	0.533	0.683	0.633
	General	0.616	0.636	0.283	0.636	0.798	0.667
	Muslim	0.404	0.465	0.232	0.465	0.535	0.505
	Educated	0.758	0.768	0.444	0.697	0.818	0.788
SHG Total		0.591	0.583	0.300	0.516	0.688	0.627
Non- SHG Total		0.167	NA	0.027	0.053	0.067	0.073

The member's perception on their role in the decision making in the family matters is expected to improve after joining the SHGs. This is measured with the help of the first variable. The second variable measures the decision making power of the members in the group which is supposed to increase through the participation of the members in group activities and group discussions. The index values of these two variables indicate that the SHG members are relatively at moderate level of participation in decision making process of group activity and as well as of household matters. On the other hand, we find from the above tables that SHG members have low level of awareness regarding the evils of child labour practices and their awareness level regarding social exploitation is just behind the moderate level for CoochBehar and just above for Bankura. We also find moderate level of awareness of the members regarding improvement in status either in the family or in the society. Thus we can say, socio-cultural awareness among the SHG members is not so strong. Out of the six explanatory variables the index values of two variables remain at a low awareness level and rest four are in moderate level for total sample. However, the awareness is relatively better in Bankura compared to CoochBehar. Again, among the different categories of groups Socio cultural awareness is highest for educated groups followed by General and Mixed groups. For all the applicable explanatory variables we get very low awareness among the Non-SHG members.

If we consider the Non-SHG members then out of six explanatory variables one is not applicable here. Because the variables Decision making in the Group is directly related with group activities. We have tried to judge their improvement in status in the family or in the society during the last five or six years. But the outcome is unsatisfactory. But, there is no denying that SHG activities have succeeded to empower women to some extent although there is variation in this regard on the basis of the cast, religion and level of education of the members.

Conclusion

On the basis of the above analysis we can say that the women empowerment is still in process at the moderate level in our study area. Though micro finance has the potential of empowering the women but there are many challenges in the way of women's

complete economic, political and social empowerment.

Major Findings

If we make a comparison between SHG members of CoochBehar and Bankura regarding the values of the awareness index of various items mentioned above then we find no remarkable differences between them. But, we get a significant difference if we compare between SHG and Non-SHG members. In most of the cases we see that the SHG members have achieved moderate level of awareness on different social, educational, economic political issues. While Non-SHG members are at a very low level of awareness level.

Though we find that SHG members have achieved moderate level of awareness during our reference period, but there exists variation among the members of different strata. While most of the Educated group, General cast group and Mixed group women who are directly involved with micro-credit programmes have succeeded to achieve relatively better level of empowerment compared to Schedule cast and Muslim group women whose participation in SHG activities are less.

The problem of male influence or interference is also one of the most difficult challenges related to working with women as microfinance clients and in enhancing their level of empowerment. Thus, the receipt of the loan is not a guarantee of the overall empowerment of women though this economic empowerment might be considered as an entry point of overall empowerment of women.

Recommendations

So there is a need for first bringing all the poor women under the umbrella of SHG and special care should be taken for improving skill, educational level of the SHG members so that they can achieve more economic benefit from SHG activities. Campaigning to the members regarding social and political issues and their more involvement in this regard is also required for improving their social and political awareness. Again to overcome the variation in empowerment and performance level among the groups of different strata and among the members of a group measures should be taken on priority basis and as well as continuous monitoring is also needed.

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