

The Impact of Select Factors Affecting Women's Participation in Self
Help Groups: A Case Study in Select Areas of Burdwan

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INTRODUCTION:

Self Help Groups (SHGs) are a setup by the rural poor people who organize themselves to terminate the poverty for the members. SHGs function on the principles of co-operatives, in order to extend members support. SHG organize very poor people who do not have access to financial system in the organized sectors. This scheme mobilizes the poor rural people especially women to form groups for mutual benefits. SHGs play an important role in improving the saving and credit and also in reducing poverty and social inequalities. SHG members range is 10 to 20 persons. Where almost all members should be belong to below the poverty line (BPL). The occupation of the SHGs members mostly like agricultural labourers, marginal farmers. In exceptional the APL members who are not eligible for the subsidies, they join the SHGs.

The members should build a fund through their regular savings. SHGs should be able to collect the minimum voluntary saving amount from their members to build a fund, should be used to advance loans to the members. The members may receive grants and loans from banks to give small loans to needy members as per the decision of the group.

Women who participate in SHGs already get a tremendous return in terms of a better standard of living and these, the women get empowered at various levels. The members of SHGs try to solve their common problems through self-help and mutual help also. SHGs try to create a common fund out of a small savings are used for giving loans to its members. The credit requirements are discussed in the weekly group meetings.

The main objective of SHGs is to provide loans or micro-finance to the rural poor women for reducing their poverty. SHGs aim to facilitate the process of self-empowerment by improving the quality of life of the poor people, enhancing participation in decision making process, overcoming social exclusion.

Microfinance refers to the number of financial services provided to the entrepreneur and enterprises who cannot take shelter of banks and banking or other services. Microfinance is the provision of savings accounts, loans, insurance, money transfer and other banking services to customer that lack access to traditional financial services usually because of poverty.

Microfinance is important because it provides resources and access to capital to the financially underserved like those who are unable to get loans from traditional banks. The microfinance institutions access financial resources from the banks and other main-stream financial institution and provided financial support to the poor. The loan amount of micro finance is Rs. 5000 to Rs. 100000. Microfinance is a category of financial services targeted at individual and small business who has the lack access to conventional banking and related services. Microfinance includes microcredits and provision of small loans to poor client, savings and checking account, micro insurance and payment systems. Microfinance is provided to poor people who are socially marginalised or geographically more isolated. So that they can be self-sufficient.

Microcredit is the extension of very small loans (microloans) to impoverished borrowers who has verifiable credit history, typically lack collateral, or a steady employment. Microcredit intended to support poverty and entrepreneurship.

The origin of SHGs comes from the idea of Grameen Bank of Bangladesh, founded by Prof. Muhammad Yunus in 1975, he established a new approach to rural credit in Bangladesh. Grameen Bank gave loans without asking borrowers either to provide collateral or engage in paper work. National Bank for Agriculture and Rural Development (NABARD) initiated SHGs in the year 1986-87 in India, though the actual work of SHGs under NABARD started after 1991-92. Self Help Group is a small economically homogeneous affinity group of the rural poor people. Voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund meet the member's emergency needs and to provide collateral free loans decided by the group. SHGs are a useful mechanism which meets the credit needs of the poor quickly.

The Self Help Group in India are homogeneous, informal and small groups, where the members are not more than twenty people. Among those members one is selected as an animator, while another two members are selected as representatives. The animator is selected only for two years. Members hold weekly discussions about the group savings rotation of funds bank loans and repayment of loans. The group members are encouraged to make voluntary thrift on a regular basis. Resources of the SHGs are used to make small interest bearing loans to their members. This process gradually builds up financial discipline among the group members. Thereafter banks are encouraged to provide loans to the SHGs in certain multiples of the accumulated savings of the groups. Thusly the bank give loans without any collateral and at market interest rates. The rapid expansion of SHGs in India is a part of the development scenario and it has gained massive repute as a method for microfinance. Till now there are more than seven million Self Help Group in India.

In the following table we showing total number of SHGs and total members in several of states of India:

Sl No.	State Name of India	Total Number of SHGs in India	Total Members
1	Andhra Pradesh	8,53,122	89,29,363
2	Assam	3,35,843	37,51,430
3	Bihar	10,54,925	1,22,00,889
4	Chhattisgarh	2,57,805	27,68,168
5	Gujrat	2,69,985	26,74,488
6	Jharkhand	2,71,132	31,84,614
7	Karnataka	2,56,442	30,25,195
8	Kerala	2,53,878	35,16,586
9	Madhya Pradesh	4,36,203	51,63,869
10	Maharashtra	5,97,697	59,50,619
11	Odisha	5,29,325	54,46,586
12	Rajasthan	2,60,018	28,60,730
13	Tamil Nadu	3,18,305	36,18,357
14	Telengana	4,39,567	46,86,324
15	Uttar Pradesh	7,15,203	74,35,035
16	West Bengal	10,68,679	1,09,78,957

FUNCTIONS OF SHG:

There are some certain functions of SHGs which are as follows:

- 1) Savings should be the main focus of every SHG member.
- 2) The first step to independence of SHG members emerges when they first start to save, in small amounts.. They learn financial knowledge through savings.
- 3) The SHGs use the saved amount in terms of loans given to members.
- 4) Proper accounts to be kept by the SHG. Precise and tidy bookkeeping is necessary for the transactions conducted.
- 5) The group should meet regularly. The meetings should be weekly or at last monthly. The problems are then better understood.
- 6) Savings should be deposited by all the members in the meeting itself.
- 7) To mobilize the resources of the individual members for their collective economic development.
- 8) To uplift the living conditions of the poor.
- 9) To create a habit of savings.
- 10) Utilization of local resources.
- 11) To mobilize individual skills for group's interest.
- 12) To assist the members financially at the time of need.
- 13) To act as a media for socio-economic development of the village.
- 14) To enhance self-confidence and financial awareness.
- 15) To build up team work.
- 16) To develop leadership qualities.
- 17) To use as an effective delivery channel for rural credit.

NEED OF SHG:

There are so many objectives of SHGs, one of these objectives is to help the people of below poverty line by increasing their income and by improving their standard of living.

The Government of India had been implemented several of programmes for rural backward people. Though, poverty and unemployment in rural backward areas of our country still exists. Nowadays these problems are becoming more rigid. The available latest statistics relating to the Indian Economy indicates that about 26% of the total population in the country belongs to the rural poor.

Considering these major problems of poverty and unemployment many Voluntary Development Organisations (VDOs) have come forward with various programmes for the rural poor people of the country. These agencies undertake various inventive programmes to address the issues of poverty and unemployment prevailing in our country.

Among these several of programmes “Swarna Jayanti Grama Swarojgar Yojana” (SGSY) is a major one. SGSY was launched on 1st April in the year of 1999, the costs sharing between Central and State Governments was at 75: 25. The main objective of SGSY is to bring the people above the poverty line who are below poverty line and economically back warded by providing income generating assets to them through bank credit and government subsidy by the help of Self-Help Groups (SHGs).

The planning commission, aimed to provide benefits in the social and economic development sectors for rural poor women in the Ninth plan. The Ninth Plan Document (1997-2000) put focus on the promotion of self-help groups and the participation of rural poor people in the planning process. Self-Help Group (SHG) is a uniform group of poor, helpless women. SHGs are formed as voluntary so the rural poor people can develop their standard of living and income.

Self Help Group is very much important for promoting the economic condition of the poor. The participation of women both in social and economic aspects. The SHG Bank Programme is a cost effective programme which reaches out to the poor who weren't covered before under the financial services provided. This programme not only helps by financial services the rural poor women in collective self-help capacities as well. This leads to the women's empowerment. Rapid progress in the formation of Self Help Group has now turned an empowerment movement among women across the country.

OBJECTIVES:

The amount of SHG loans taken is driven by many factors like the family size, female income, total family income, etc.

In this paper we analyse how the select factors affect the amount of SHG loans taken by the women.

This present study has been undertaken to fulfil the following objectives:

- a.** To investigate the loan use pattern of this set of SHG members.
- b.** To check which factors are affecting to take more or less SHG loans?
- c.** To investigate how the income of the female family members affect taking loans from the SHG?
- d.** To examine the effect of family size on the amount of SHG loan taken.

MOTIVATION:

The families in rural poor areas not always depend on the organised/formal sector for their various financial issues. They mostly depend on the unorganised sector of the money market, for some issues like usually the lack in proper education, not to mention the fact that the level of illiteracy is quite high in rural areas and there is a lack financial knowledge which is why they are afraid of going to the former sector banks and other financial institutions. SHGs are a alter institutions from which women can get loans or microfinance easily. Other alter institutions like formal sectors and money lenders in informal credit, there are so many obstacles to get loans from these alter institutions. For this reason, nowadays SHGs are important institutions in all over India and in less development areas of India.

The SHGs set up in the financial sector provide the rural people help which would have otherwise been taken from merciless money lenders. The SHGs implementation have helped women from the rural side tremendously, as shown by different studies. These women were deprived of the formal sector credits like Samapti Guha Tata Institutions of Social Science, etc. Thusly, the SHGs are a great financial institutions that develop the financial knowledge for women and also make them understand the banking habits both of saving and credit.

SHGs are giving loans or microfinance to rural poor women as a form of groups. Loans which is given by SHGs or members who are taking loans from SHGs are depend on which factors, we have to know those factors. This is the motivation of our study. This means why rural poor women mostly taking loans from SHGs this is the motivation of this study. Thusly, we look at the factors which are significantly and insignificantly affecting the need for SHG loans on women, and in turn affecting their financial knowledge.

LITERATURE REVIEW:

In this following we reviewed literatures from other scholars and researchers related to this study of the factor which contributes to women participation in self-help-groups (SHGs) and its impact on women empowerment in rural areas.

Some past researches have been done in this relevant area by the national and international scholars. Here in this section, we briefly represent the review of existing literature on the survey:

Adhikari et. al. (2013), analysed the economic impact of the respondents with the help of some determinant variables through primary and secondary data. Both the quantitative and qualitative approaches were used for data analysis. This study evaluate the economic impact of microfinance in Nepal with special reference to Manamaiju VDC , it also highlighted that microfinance is an effective tool for bringing positive effect on the economic status of the respondents along with their family members. Chi-square test, and t-test used in this study. The result of the study shows level of income was one of the indicators used to test the change in living standard of loaners. It has reported that 98 % of the loaners said that they are earning profits. On an average, each of the loaners has earned NRs. 98,941 as a profit. However, 79.33% of the loaners have earned profit up to NRs.1, 50,000.

Sarkar (2018), examined the structure and functions of SHGs in terms of mobilization of saving and delivery of credit, the role- played by Self- Help Groups in promotion and effective management of micro enterprises, the benefits accrued to and problems faced by the members joining SHGs, and strategies to strengthen the SHGs. In this study Survey was done using structured schedule. The study analyses the economic conditions of the SHGs across groups and across family size, the reasons for joining SHG group, their saving scenario, the different production aspects, the consumption pattern, the benefits accrued, also the loan disbursement details and finally the difficulties faced the members. The survey was conducted for 240 people who belong to different SHGs. The result of this study shows the members of the SHGs save together but the loan is utilized individually. Some member of SHGs work together, maximum of them work individually. Most of them work in the traditional or agricultural sector. They retain little skill for upgrading their products and making them marketable according to demand. SHGs approach can strengthen economic and social base of the people particularly women.

Bhutia et. al. (2013), examined the formation & composition of SHGs for the development of rural economy , the importance & role of SHGs for rural development in the study area, highlighted the impact of SHGs & how the member are getting benefit from it.. Multi stage sampling technique was adopted in the selection of the units. Simple random sampling is used. This Study found the SHGs were beneficial for the rural poor belonging to areas of Darjeeling hills. Proper co-ordination of group members is helping them to improve the gradation of the group, which ultimately helps them to get greater amount of credit for investment in different income generating activities, which ultimately help the members and their families to increase their income.

Karduck et. al. (2003) analysed the transaction costs of the SHGs and SHG members, the level of satisfaction of SHG clients with the existing service culture of the bank staff. In this paper

Human Development Index (HDI) and the Gender Development Index (GDI) has been used. The result of the examination shows the transaction costs of SHGs and SHG members be further reduced. The transaction costs of a non-representative sample of 78 SHGs and their 1160 members are low and decrease rapidly with increase loan volumes. Rapid increase in internal funds of unregulated and unsupervised SHGs is a concern. Immediate action needed to standardize bookkeeping and prepare balance sheets. Annual auditing of SHGs by participating banks is necessary under NABARD's guidance.

Sharma et. al. (2014) investigated economic and social benefits of SHGs programme implemented by nongovernment organizations and government agencies, the analysis of facts reveals that the socioeconomic benefits for tribal women beneficiary. The present study is observed the impact of various programme in certain focal areas like social and economic. In this study 100 SHGs have been selected on random sampling basis, the interview schedule was used as the tool for data collection from respondents, interview schedules were mainly used to collect data of villagers who are SHGs members. Various aspects of social life had also been closely observed through the participants. A pilot survey was operated in two villages of Dharampur Taluka. The respondents were supervised to enlist their views on the broad area of SHGs and their response served as the basis for constructing the tool of data collection. This study found educated and uneducated tribal women of Dharampur Taluka in rural area are becoming socially and economically empowered through SHGs and they are providing support to individual families as well as common families in terms of economic aspects such as women employment and small and cottage industry start-up etc.

Kundu et. al. (2013), examined the present status of SHGs in West Bengal in general and Bardhaman district in particular, the socio-economic characteristics of selected SHGs of the district, the achievement in overcoming the problem exact targeting, screening etc. of the selected SHGs in the study area and some policy options for strengthening for SHG movement in the study area. There was percentages and tabular method are employed for the examination of the study. SHG members were interviewed in a precise manner with the help of scheduled interviews through pre-pared questionnaires. Through this study the Self-Help Group (SHG) movement in the area is still in its early stages and has not yet taken up any economic activities. This study found out that SHGs play a significant role in empowering women in terms of social, economic, and decision-making capabilities and more women from poor households should be encouraged to participate. To improve the socio-economic conditions of the beneficiaries the most profitable or cost-saving activities should be introduced and the marketing conditions of their products should be improved. To increase the standard of living, the economic activities taken up by members need to be diversified.

Ghosh (2012), analysed that this paper reviews the progress of SHG-Bank linkage programme at the regional levels and national levels. Also examines its impact on the socio-economic conditions of SHG member households. The programme is not very much useful in the southern region. The social empowerment of women improved significantly, the incidence of poverty among SHG members declined, the percentage of loans used for productive purposes and employment per household has been increased. By using simple random sampling the result of this study found that the SHG-Bank linkage programme is a prominent means of delivering micro-finance in India, contributors include cooperative banks, commercial banks, NGOs and, regional rural banks. Among all of the banks and institutions the regional rural banks spread the highest in southern India also picking up pace in other areas also. The

programme has significantly improved rural poor's access to formal financial services, and positive impact on socio-economic conditions of SHG households, also average annual net income, assets, and savings increased significantly post-SHG.

Mohapatra (2016), determined the participation in a SHG bank linkage programme in Odisha. Analysed the status of women particularly in developing and underdeveloped regions, microfinance can act as a catalyst. In this study simple random sampling used. The study finds that the SHG programme has considered the poorest of the poor. It is noticed, participation in SHG has a positive and significant impact on women empowerment and microfinance in the form of SHG–bank linkage programme should be promoted in particularly for those groups and institutions where women are discriminated. Their involvement in this programme will improve their social status through empowerment.

Maity et. al. (2020), investigated the structure of SHGs in relation to Gram Panchayet and the scope of work of this group and planning for capacity building needs for strengthening SHGs. In this study primary and secondary data has been collected from Khanakul 1 block and Hooghly. In this study local administrative as well as different groups are randomly identified through random sampling method to complete the paper, also different mapping, diagrams, charts are also have taken to complete this paper. This study shows that socio-economic status of rural poor women are gradually uplifting with monthly progress report related to Bank linkage and activities. The number of SHGs have increased in these areas and they have become a popular way to take loans.

Deininget et. al. (2009), examined whether and how much repayment is affected by exogenously imposed management practices, loan source, and groups' provision of public goods in the form of insurance substitutes. Also these studies have explored cross-group variation in management practices as a factor that could affect this outcome variable. These are examined by Standard normal distribution in this study. This study shows the impact of exogenous monitoring, loan recovery arrangements, and loan and group characteristics on loan repayment in micro-credit groups and also shows the regular monitoring, audits, high repayment frequencies, and in-kind credit can improve repayment even when loans are made from grants and the focus is on groups of very poor borrowers.

H.Manjula Bai, (2019), examined the performance of women SHGs with respect to financial sustainability. The loan repayment ability of women SHG Members. And examined how the women SHGs members utilize the loan. The present study uses tables, charts. Chi square tests for analysing & interpreting the collected data. In this article interviews were conducted to collect primary data from the areas of Shimoga. Various articles, documents, journals provided source for secondary data. This study shows that SHGs aid members to improve socioeconomic conditions, standard of living, women's literacy level and decision making. Also shows the Policy approaches have shifted from welfare to development to empowerment.

Devaraja et. al. (2020), analysed internal loaning of group funds was very high resulting in significant waiting time for members interested in borrowing. Prompt repayment a factor of group pressure and sourced out of reduced consumption, borrowing from other sources and extra work. In this study Simple random sampling is used. This study shows that poverty alleviation and reducing income inequalities must be a top priority for India to become a developed nation. And the success of the Millennium Development Goals (MDGs) and broad-based economic growth in India depend on a successful poverty alleviation strategy. The SHG-

Bank linkage program has made significant gains in providing financial services to the rural population and offers hope for poverty alleviation.

Ghosh et. al. (2010), examined the influence of several of political and socio economic factors on the employment status of the members based on primary survey conducted in some villages of North 24 Parganas district of West Bengal in India. The paper had tried to investigate the loan use pattern of this set of SHG members. The article investigates various factors influencing the status of employment in SHG members. In this study simple random sampling is used for the examination. The result of the examination shows factors affecting the continuity of employment status of women in SHGs include socio-economic and demographic factors of the household. Past occupation also affects employment status, with women who were previously labourers having a higher rate of unemployment. Local politics plays a critical role in determining employment status, with political stability leading to increased employment and loan use.

Anjugam et. al.(2007), analysed the household assets, characteristic and liabilities of the members and non-members of self-help groups, identifying the reasons for joining self-help group by the members and analyse which factors determining women's participation in microfinance programmes. In this study the result of using multi-stage purposive random sampling method, average and percentage analysis and Garrett Ranking Technique (1969) formula shows landless and marginalized farm household and socially backward households are more likely to participate in SHG-led microfinance program and social indebtedness, backwardness, and existence of other micro credit programs have positive association with women's participation.

Bisai et. al. (2015), analysed the socio-economic status of the members and non-members in any area. The present study is based on primary data sources. The sampling method has been purposive in nature and a purposive multi-stage sampling method has been used to collect primary data. From this study, it becomes clear that participation in SHGs among the women belonging to economically poor and backward communities in the backward and drought-prone areas of rural West Bengal can become an important tool for uplifting their socio-economic status. Women participation in SHGs can definitely empower them in making correct socio-economic decisions in both within and outside the household activities. Expansion of education among them is supposed to be the primary condition for such empowerment.

Warue et. al. (2012), by using multiple regression analysis the study found negative and significant relationships between Microfinance Institutions (MIFs), Self Help Groups (SHGs), and factors for taking loans. Further external factor was found that factors of taking loans positively and significantly related to microfinance institutions in Kenya. The study is a descriptive survey. The questionnaires were allocated to loan officers of MFIs under this study. This study observed microfinance institutions (MFIs) policy makers need to be aware of increasing loan delinquency and implement appropriate management strategies .MFIs management should regularly review credit risk techniques and expand loan monitoring framework. MFIs need to focus more on internal causes and seek solutions to redress these problems. Most cases of loan delinquency are caused by MFIs and SHG management failure to efficiently manage factors within their direct control. MFIs is to operate profitably in order to maintain its stability and improve growth and sustainability.

Shettyii ,(2008) examined the promise of microfinance in the inclusion of poor, who had been left outside the spectrum of formal financial markets for a long period of time , and also analysed the impact of microfinance-plus services on the household economy of the members. In this study multi stage sampling technique was adopted. Independent T test used only for the significant of change in pre and post microfinance programme. The chow test used to test the impact of microfinance. And also Human Development Index (HDI) has been used. This study shows microfinance-plus services have a positive correlation with improving household expenditure, income, assets, and employment. According to National Sample Survey Organization's (NSSO) only 48.6% of the total number of cultivator households received credit from both formal and informal sources and remaining 51.4% did not receive any credit. Further 22 % of the cultivator households received credit from informal sources. Only 27.6% farmer households have taken loans from cooperatives and formal sector banks.

Khan et. al. (2007), examined the impact of Microfinance on poverty alleviation, women empowerment and living standards of the poor people in Bangladesh and the possibilities of designing a comprehensive banking framework to provide financial services to the rural poor people who wish to escape poverty. The study is based on random sampling and human development index. The result of this study shows that 84% of Microfinance Institution (MFI) clients are women, most of the women started their business by taking loan from MFIs rather than other sources. The loan provided to these women has led to an increase in their income and improved their financial situation. And these women have brought about a positive change to their financial and social situation and have become more involved in the decision-making process of their families and society.

Lavoori et. al. (2014),examined the impact of microfinance and other socio-economic factors on women empowerment through their increase in income, job opportunities and as well as participation in decision making also frequency of SHG meetings have overall positive influence on women empowerment by using multi-stage stratified proportionate random sampling method. This study found microfinance has improved the lives of rural women, but corruption needs to be avoided, the SHG microfinance system has the potential to improve progress in rural areas, banks should prioritize rural areas and the government should enforce this, and age, income, loan amount and household assets have positive impacts on income/employment generation but husband's income has a detrimental effect.

Bhattacharjee et. al. (2012-13), analysed the microcredit scheme being an effective and financially viable tool to the rural poor. And also assessed the reason for rural poor borrowing money from village money lenders who charge high rates of interest rather than the local banks charges the lower interest. In this study SHG members are surveyed through personal interview method, here also simple random sampling used. This study found Self Help Groups act as a channel to provide micro-finance to women and empowered women in all spheres. Through sub components of empowerment it has been found that women who are micro entrepreneurs or DWCUA (Development of Women and Children in Urban Area) members are more empowered than SHG (TCG) members or than the control group (Non TCG). Most of the women were politically very active before joining the group and most of them were working before they have participated in the group.

Madheswaran et. al. (1999), examined the reason behind limited success of the scheme DW CRA, IRDP, the microcredit scheme being an effective and financially viable tool and

channelizing to the rural poor and the reason for rural poor borrowing money from village money lenders who charge high rates of interest rather than the local banks charges the lower interest. Simple random sampling is used in this study. This study found that Maharashtra Rural Credit Project was successful due to SHG-Bank linkage ; credit available for consumption purposes; easy and periodic availability of credit through savings rotation, and active participation of the NGO.

Dev et. al. (2015), examined the role of the Micro Finance Institutions in transforming the tribal economy, the SHGs activities in reducing poverty of the weakest sections of the rural poor and find out the position of the SHGs and Non SHGs members. Simple mathematical tools have been used to present the data. For selection of block purposive sampling method has been used. Random sampling technique for the selection of SHG has been used. This shows microfinance through SHGs plays an important role in alleviation of poverty and development of rural women. Training workshops would lead to better organisation of the group activities of SHGs.

Aruna et. al. (2011), established a positive relationship between microfinance activities and women empowerment. It is found effective in lower middle class to a higher standard of living and graduating the poor. In this study the questionnaire was consisted of household details, knowledge and self-worthiness of respondents. The women empowerment index is calculated from decision making score, economic score and knowledge score. In this paper simple random sampling is used. This study shows that the microfinance sector has seen significant growth in recent years with the involvement of several of venture capital funds, multinational banks and private equities.

Akter et. al. (2018) examined the empowerment of rural women in Sylhet district in Bangladesh through their participation in the entrepreneurial activities of SHGs, analysed that women must be further empowered by enhancing their skills and technology, awareness and knowledge. Thereby assisting the generic development of the society. In this study various statistical measures such as mean, mode, range, standard deviation, percentage and rank, were used. Pearson's Product moment correlation co-efficient was used in order to explore the relationships between the variables. The collected data were coded numerically, tabulated and analysed in order to achieve the abovementioned objectives. This study approaches to achieve women's empowerment is the formation of self-help groups (SHGs), especially among women. This study found SHGs represents a new culture in rural development and have been successful in empowering rural women through entrepreneurial activities. Participation in SHG leads to increase social recognition, self-confidence, increasing literacy rate and independence in rural women.

Aggarwal et. al. (2020) analysed economic development, decision to use public amenities and political empowerment of rural poor women, this analysis is used to estimate the odd of improving women empowerment after participating in SHG. Analysed in the state of UP how much were the women were empowered due to the presence of SHGs. ANOVA and *t*-test for employing used in this study for the analysis. This analysis shows the study can help policymakers to adopt appropriate policies that integrate empowerment in development projects with women. The study found that education has a significant impact on all the aspects of SHGs people the results of this research could encourage more women to participate in SHG activities and development projects.

Duari (2019), analysed the woman empowerment and poverty alleviation through SHGs in the study area and the nature and objectives of SHGs under Swarnajayanti Gram Swarajgar Yojana (SGSY). The survey was conducted by interviews and random sampling technique on both members and non-members of SHGs who were engaged in different farm activities. The paper judged the impact of SHGs on the livelihood of women belonging to the rural sector in India. This study shows that NGOs can play a significant role in bringing empowerment to rural women. Organizing women through SHGs provides opportunities to improve their savings and their investment, self-confidence, education of children, taking leadership positions during public meetings, performing bank transaction, decision making capacities going to Government office.

Kumar (2016) Examined the problems for the empowerment of the women, also examined the reasons behind the underdeveloped condition of the women of Purulia district, find out the major activities, done for the improvement of the social condition of women. Analysed the social customs and practices, whether it is a cause for the fate of the women. The method of this paper is mainly descriptive. In this paper field trips to different villages with checklists make an important approach to have a close interaction with local women to understand the fundamental and basic issues for their present condition and sharing their views for findings the ways to overcome the problems for development. This paper found that though modern education and facilities have influenced much in women empowerment, still rural women in Purulia district are lagging far behind. The women community responds to the call and is coming forward in order to come out of the miserable condition, with the start of an enlightened social movement to review their influential role & reconstruct their social responsibilities, to establish self-esteem and to ascertain their dignified position in the society.

Kapoor identified the effectiveness of SHG programme and also assessed the impact on women empowerment due to the CSR activities performed by NHPC, in the villages of Noida. In this study primary data gathered using various statistical tools like mean, bar graphs, and histograms. This study surveyed the women who were working to measure the efficacy and to identify the course of action adopted towards the social cause of women empowerment. The result of this study shows that SHGs have women uplift their social and economic status and have enables small entrepreneurship in India. Women have used microcredit to start business. SHGs are promoted as developmental policy worldwide, with a focus on capacity building. Women have gained confidence and realized their important role in society and decision making power in family. Successful women have shown leadership in various fields.

Ghosh et. al (2017), examined women empowerment correlate with the socio-economic profile of SHG women. Significant difference in women empowerment according to education, age, occupation, caste, religion, marital status. Land holding size and socio-economic conditions of SHG women influence women empowerment and factor determinants explaining women empowerment. In this study Tukey's Post hoc test in ANOVA has been used, Descriptive analysis in terms of frequency and percentage has been used also Multivariate Analysis technique such as Principal Factor Analysis with an orthogonal rotation (Varimax). The study concludes that socio-economic factors do affect women empowerment. Education and self-employment play crucial roles in enhancing women's empowerment. Also effective support from SHG enhances women's ability to manage income generating activities.

Samanta (2021), investigated freedom of mobility, ability to Purchases, households Decision Makers, freedom from Domination. In this study qualitative study design was adopted to explore the women's perceptions of their improvement in different domains and Manual Content analysis were generated. The result of this study show how SHG played an important role in empowering women as well as increasing their earning ability and also increase political awareness and freedom of mobility. SHG had provided a common platform of women where they can solved their individuals' problems and improve their family relation and also increase their earning ability.

METHODOLOGY:

In this following section we describe how the research was conducted.

The sample area was Purba Bardhaman district. A basic interview schedule of 34 questions was prepared and data was collected by surveying the people of this place. This study is based on primary data. To continue the research we used different primary data which we have collected from different family of those areas.

In this paper collected family wise data. In this survey, throughout the day meeting various people, in Bardhaman city area of Purba Bardhaman district the sample data was collected. The participant in the survey consisted of people of different works of life like farmers, maid, unemployed, educated, uneducated, servicewomen, businesswomen, house-makers, senior citizen, Ayah etc. From among them, around 30 people co-operated and participated in this survey. Descriptive statistics has been used simply to describe what's going on in those sample data. To describe the collected data, pie-chart and column-chart have been used. As the collected data Qualitative rather than being quantitative, the percentile of those data put in pie-charts, and studied various subjects related to them like amount of SHG loans, family size, female income, total income, purpose of taking SHG loans, interest rate, and name of SGH group etc. From that survey data, we have to form a descriptive statistics and then analyse the whole matter. And to recheck their importance in relation to SHGs loans undertaken by women t-test has been conducted.

Now, as our objective is to look at the effect of family member and family size effects on amount of SHG Loans to study it we will be using a 3- variable model with the help of Classical Linear Regression Model. And the core factors that we will obtain to see that whether they are statistically significant or not we will have to perform the f- test to check whether that overall regression is statistically significant or not. Research on dependent variable - SHG Loan and independent variables -family size, female income and total income should be done on the basis of survey, which are undertaken to collect the information.

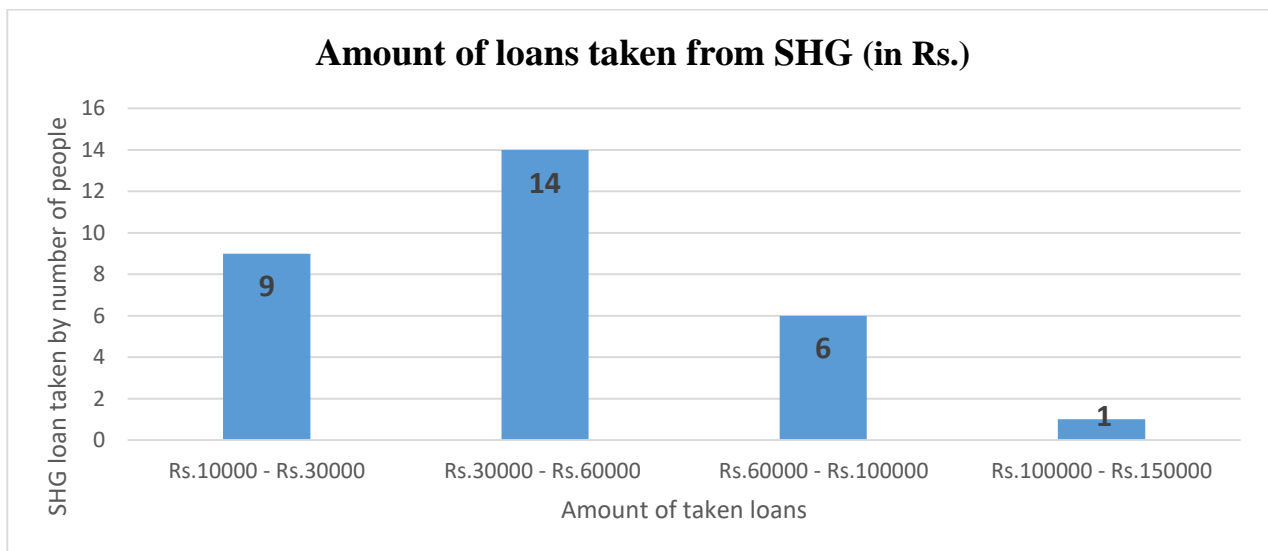
RESULT AND ANALYSIS:

The total slum areas of Burdwan accounts for 21.71% of the total Burdwan town population and there are 68,216 people present in these slum areas. By the means of random sampling we have selected the slum areas of Perbirhata and Mirchoba.

For this paper we have randomly drawn a sample of 30 people from Bardhaman city. Then we have calculated Descriptive Statistics (Mean, Median, Mode, Standard Deviation, and Range) and drawn charts for both the Dependent variable and Independent variables.

Descriptive statistics and Charts of variables taken during the survey:

Figure: 1



In Figure-1, we represent the total amount of loans taken from Self-Help Group (SHG) by the people who are living in rural areas. In our survey we observed that the maximum loan amount is Rs.150000 and the minimum loan amount is Rs.10000. The highest number of people taken loan between Rs.30000-60000 and the lowest number of loan between Rs.100000-150000. In our survey we take 30 observations. Among these 30 observations 9 people have taken loans between Rs.10000-30000, 14 people have taken loans between Rs.30000-60000, others 6 people have taken loans between Rs.60000-100000 and 1 person has taken loan about Rs.150000 respectively.

TABLE – 1

SHG LOANS(Rs.)	
Mean	47166.67
Median	45000
Mode	40666.66
Standard Deviation	25320.73
Range	105000

The above table-1 shows the Mean, Median, Mode, Standard Deviation, and Range of the SHG loans. The mean of the data represents an average of the given collection of the data. The mean of the SHG loans is Rs.47166.67. The median is the middle value of the given list of data, which is showed in the above table. We can see that the median of SHG loan is Rs.45000. The mode refers to the most frequent, repeated, or common number in the data. From the above table we can see that the mode of SHG loan is Rs.40666.66. The standard deviation is the squared root of the variance, standard deviation is a statistic that measure the dispersion of a data set relative to its means. In the above table the standard deviation of the SHG loan is Rs.25320.73. Range is the difference between the two extremes, viz the largest and the smallest value. The range of the SHG loan is Rs.105000.

Figure 2

In this following figure 2 we represent, amount of SHG loans taken by unemployed women.

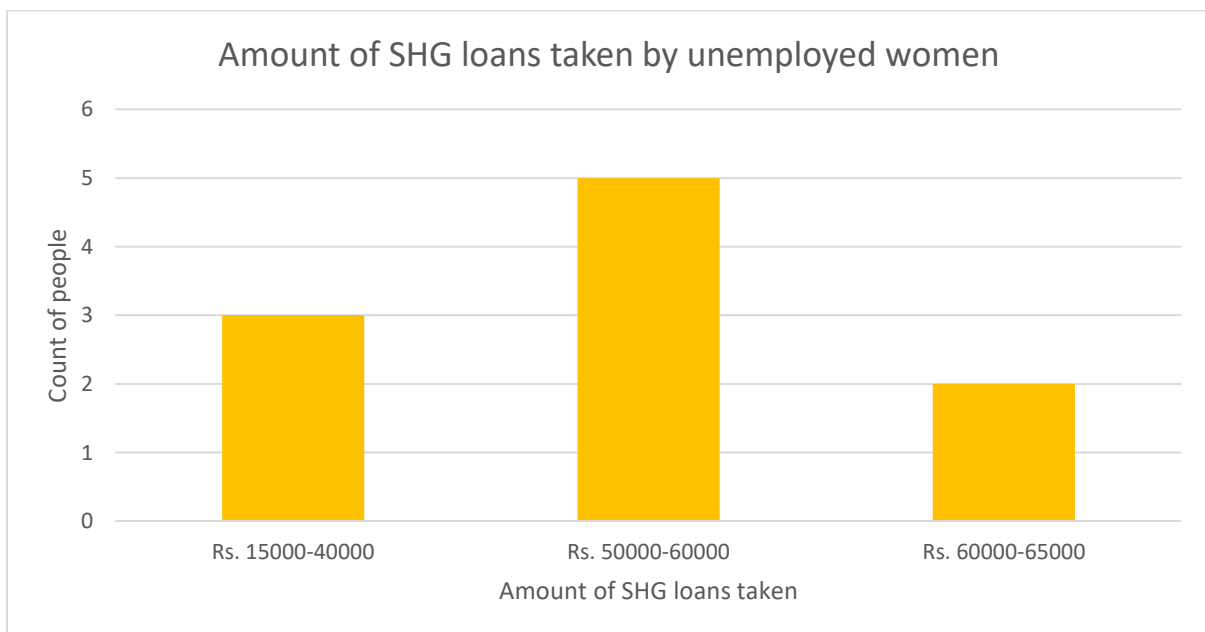
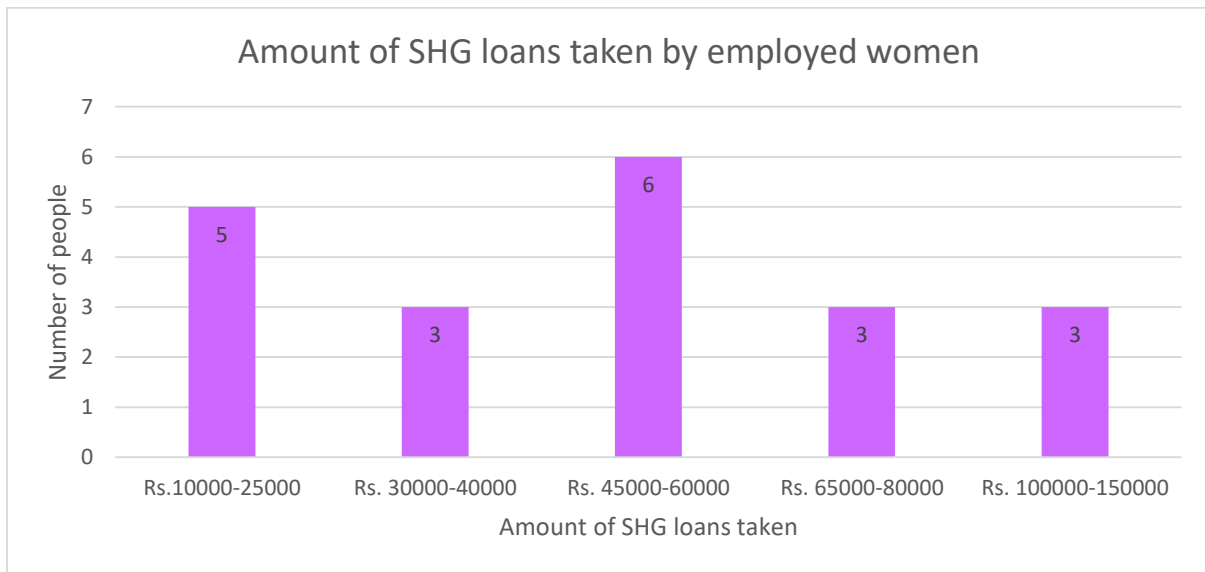


Figure 3

In this following figure 3, we represent the amount of SHG loans taken by employed women.



We find a positive correlation coefficient between SHG loans and female income, which is 0.42. This means households with female earners tend to take more loan than unemployed female family members or housewives who taken loans for their husband's need.

Here we examine this result by t-test, which is as follows.

t-test on amount of SHG loan taken:

To test the null hypothesis (H_0) which states that average loan taken by unemployed women (μ_A) is equal to average loan taken by employed women (μ_B) against the alternative hypothesis (H_1) which states that average loan taken by unemployed women (μ_A) is less than average loan taken by employed women (μ_B).

To test $H_0: \mu_A = \mu_B$ against $H_1: \mu_A < \mu_B$

Where A implies average loan taken by unemployed women and B implies average loan taken by employed women. Computed t is denoted by t^* .

$$t^* = \frac{\bar{x}_1 - \bar{x}_2}{s' \sqrt{\frac{1}{n_1} + \frac{1}{n_2}}} \quad \text{where, } \bar{x}_1 = \text{mean of first sample} = \sum_i x_{1i} / n_1 = 48100$$

$$\bar{x}_2 = \text{mean of second sample} = \sum_i x_{2i} / n_2 = 54400$$

Here, n_1 (total number of samples) =10,

n_2 (total number of samples) =20,

s^2 = pooled sample variance

$$= \frac{\sum_i (x_{1i} - \bar{x}_1)^2 + \sum_i (x_{2i} - \bar{x}_2)^2}{n_1 + n_2 - 2} = 910632142.9$$

$$s' = 30176.68$$

$$t^* = - 0.54$$

For one-tailed test, the tabulated value of t under 1% level of significance and 29 degrees of freedom is $(-t_{0.01,29}) = -2.46$.

For one-tailed test, the tabulated value of t under 5% level of significance and 29 degrees of freedom is $(-t_{0.05,29}) = -1.70$.

For one-tailed test, the tabulated value of t under 10% level of significance and 29 degrees of freedom is $(-t_{0.10,29}) = -1.31$.

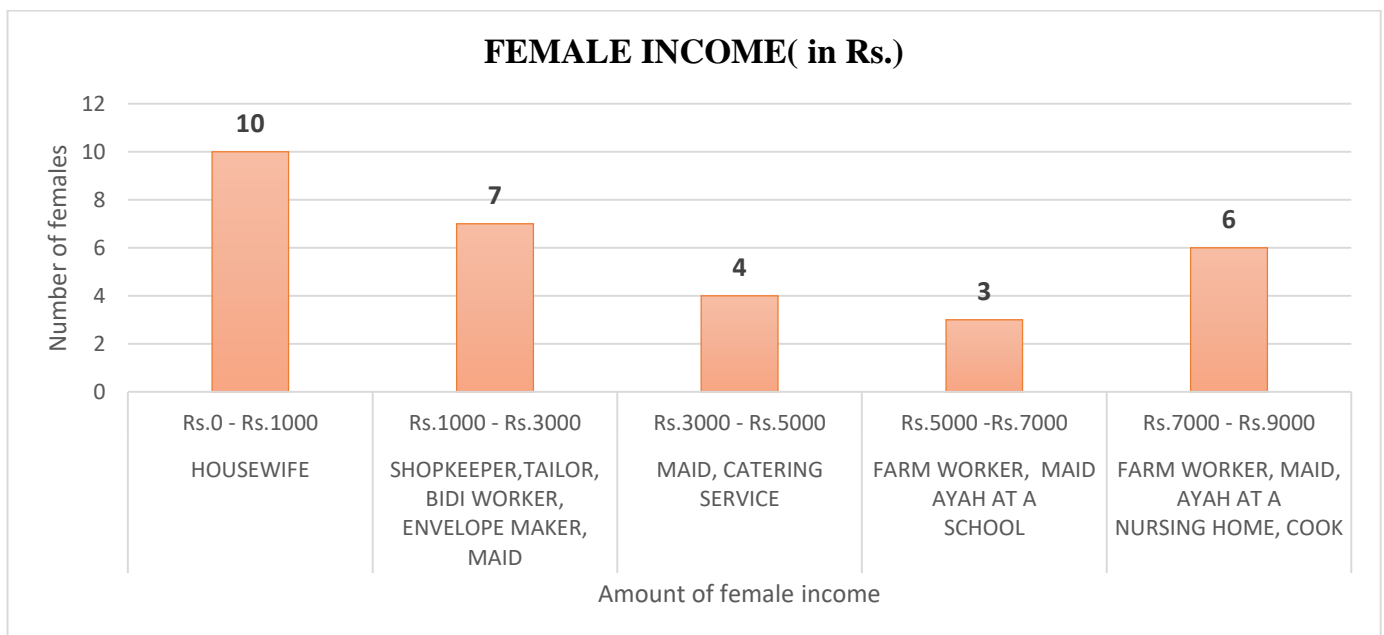
$$t^* > (-t_{0.01,29}), t^* > (-t_{0.05,29}), t^* > (-t_{0.10,29})$$

t^* is significant at all significance level.

Therefore, the null hypothesis (H_0) is rejected and alternative hypothesis (H_1) is accepted at 1% level of significance, 5% level of significance and 10% level of significance.

The test indicates that the average loan taken by employed women is greater than average loan taken by unemployed women.

Figure: 4



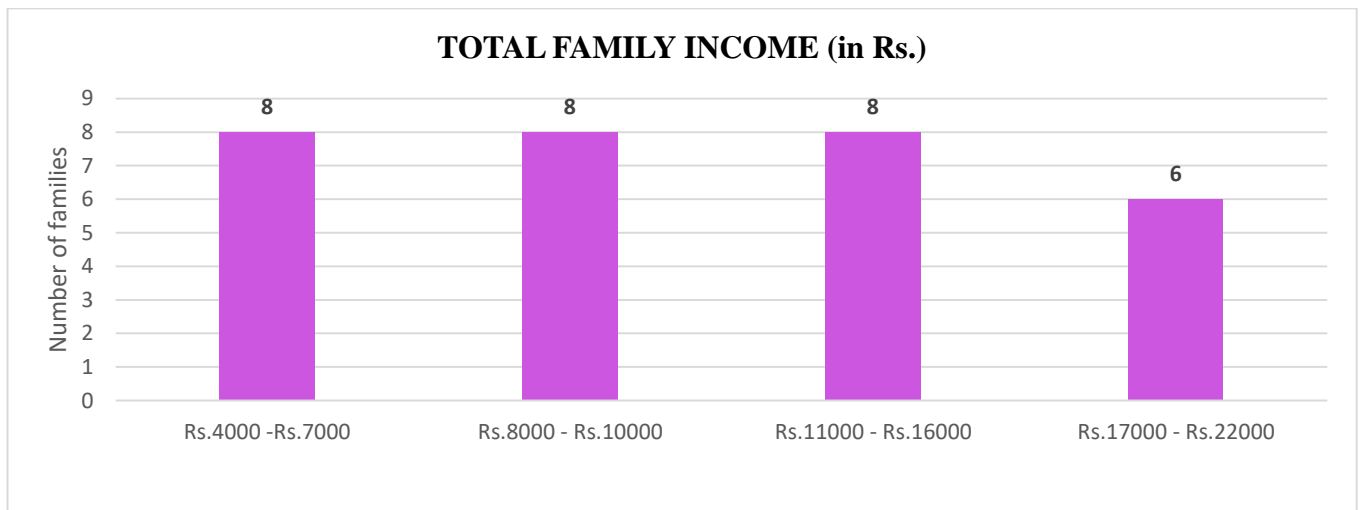
In Figure-4, we can see the income of female in a family of rural areas. In our survey we found the highest amount of female income is 9000 and also women in most families are unemployed or housewife. Observing samples of 30 families, we can show that women in 10 families earn Rs.0-1000 per month. Women in 7 families earn Rs.1000-3000 per month. 4 families have women earner of Rs.3000-5000 per month, 3 families have women earners of Rs.5000 – 7000 per month. And women in 6 families earn Rs.7000 – 9000 per month.

TABLE – 2

FEMALE INCOME(Rs.)	
Mean	3081.06
Median	1750
Mode	0
Standard Deviation	2680.19
Range	9000

The above table show the Mean, Median, Mode, Standard Deviation, and Range of the female income. The mean of the female income is Rs.3081.06, this is the average female income. The median of the female income is Rs.1750, which is the most frequent female income. The mode of the female income is Rs.0, because most of the females are housewife so their income is zero. In the above table we find the standard deviation of the female income is Rs.2680.19. Range of the female income is Rs.9000, which is the difference between the highest female income (Rs.9000) and the lowest female income (Rs.0).

Figure: 5



In Figure-5, we represent the total family income of the male and female family members. Through this survey we found that 8 families' monthly income is between Rs.4000-7000 per month, other 8 families' monthly income is between Rs.8000-10000, per month. Another 8 families' monthly income is between Rs.11000-16000 and number of 6 families' monthly income is between Rs.17000-22000.

The income of male and female family members is shown in following chart-

Figure: 6

In this figure 6 we show the income of male and female family members.

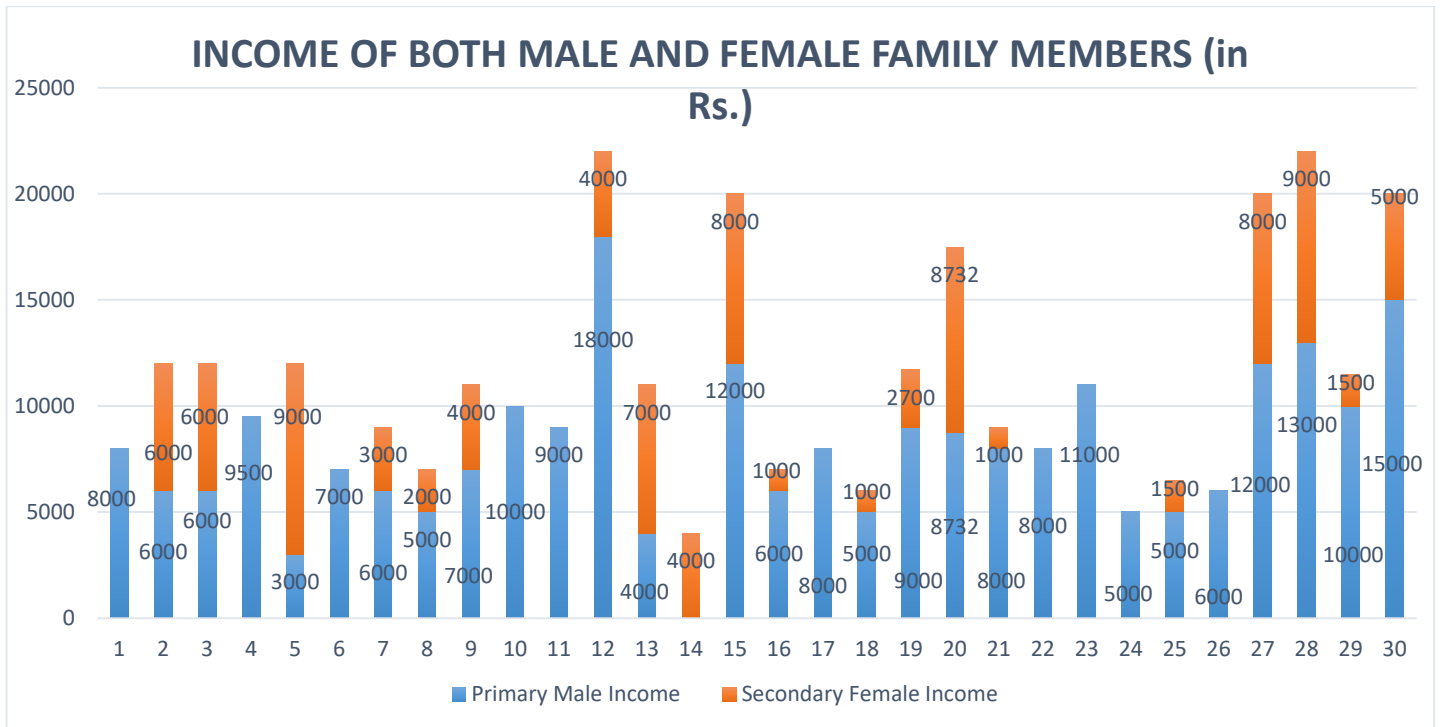
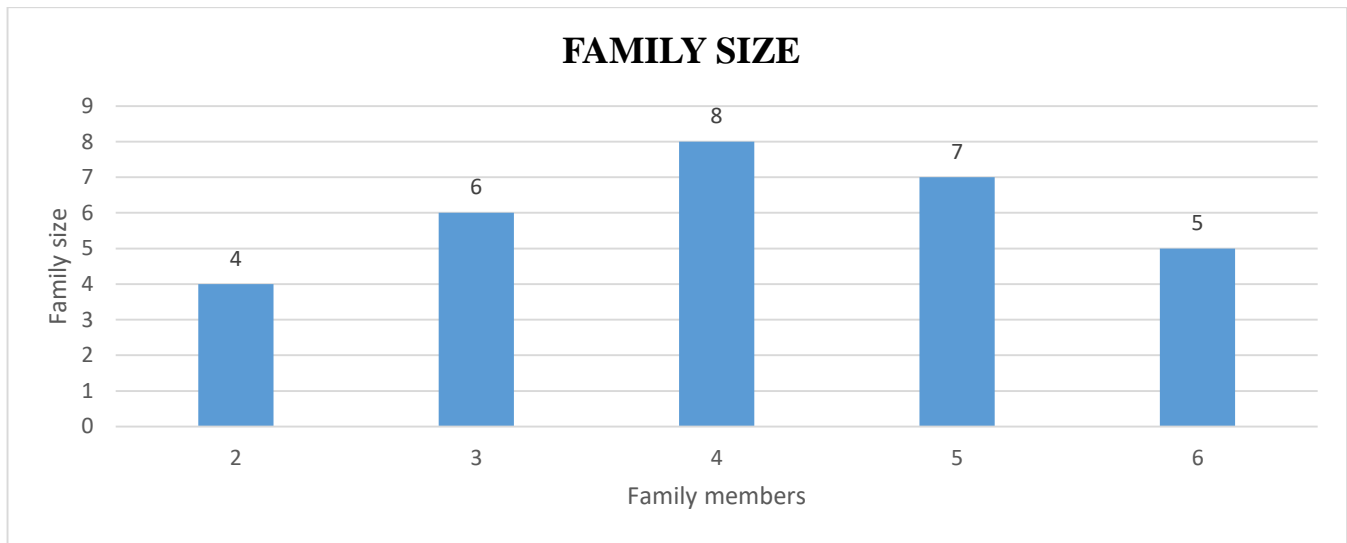


TABLE – 3

TOTAL FAMILY INCOME(Rs.)	
Mean	11088.8
Median	9750
Mode	20000
Standard Deviation	5172.17
Range	18000

The above table show the Mean, Median, Mode, Standard Deviation, and Range of the total family income. The mean of the total family income is Rs.11088.8, this is the average total family income. The median of the total family income is Rs.9750, this is the most frequent total family income. The mode of the total family income is Rs.20000, this is the most of the total family income. The standard deviation of the total family income is Rs.5172.17. Range of the total family income is Rs.18000, which is the difference between the highest total family income and the lowest family income.

Figure: 7



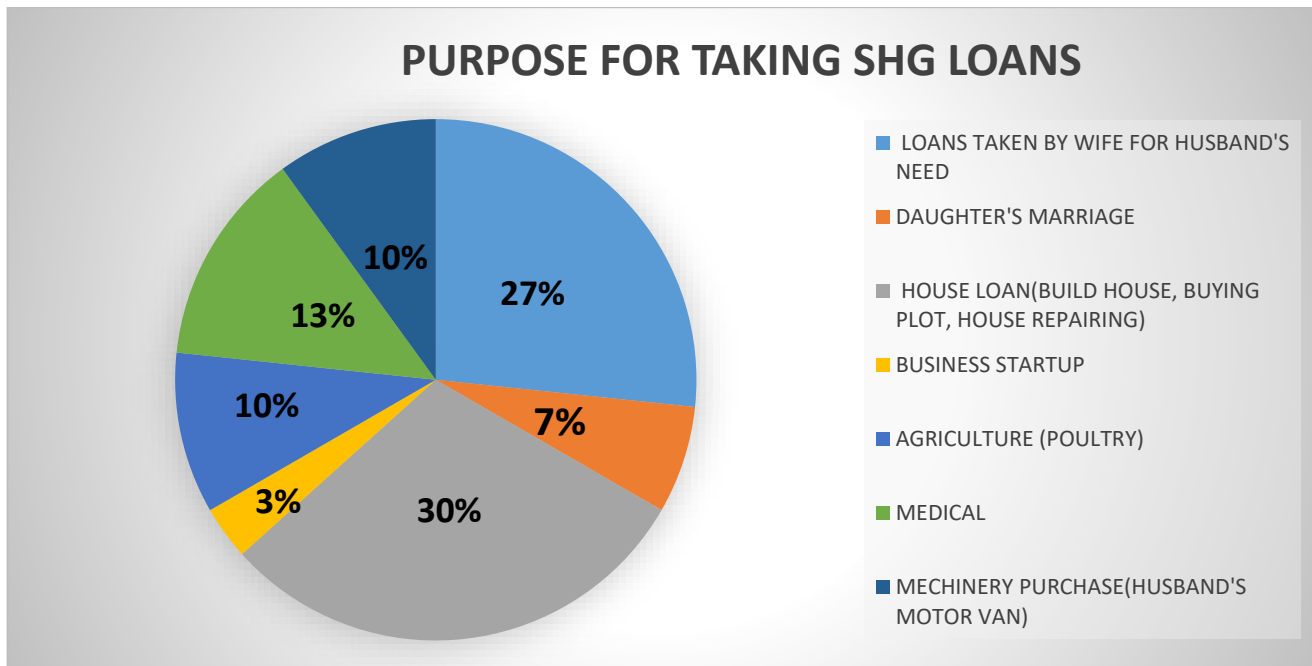
The Figure- 7, we represent the family size of those families which are related with SHG groups in rural areas. We found the number of highest family member is 6 and the number of smallest family member is 2. In our survey we observed the number of family members in 4 families is 2, the number of family members in 6 families is 3. In 8 family the number of family members is 4, in 7 family the number of family members is 5, and we found the number of family members in 5 family is 6.

TABLE – 4

FAMILY SIZE	
Mean	3.6
Median	3.5
Mode	3.3
Standard Deviation	1.27
Range	4

The above table shows the Mean, Median, Mode, Standard Deviation, and Range of family size. The mean of the family size is 3.6, this is the average family size. The median of the family size is 3.5, this is the most frequent family size. Mode of the family size is 3.3, this is the most of the family size. In the above table the standard deviation of the family size is 1.27. The range of the family size is 4, this is the difference between highest family size (6) and the lowest family size (2).

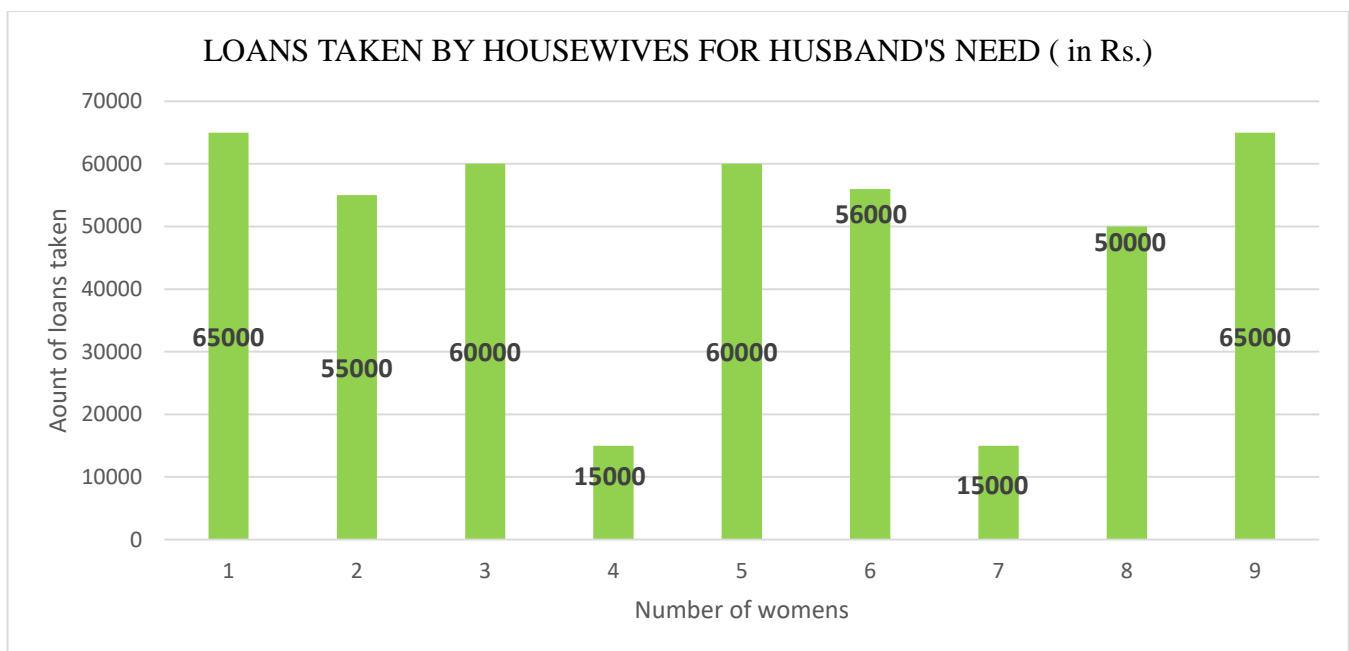
Figure: 8



In Figure- 8, we show the purpose of taking loans from SHG. Through our survey we see that taking house loan (build house, buying plot, house repairing) from SHG is the highest purpose (30%) and for business start-up is the smallest (3%) purpose of loan. Except these purposes, we found other purposes of taking loans i.e. for agriculture (poultry) and machinery purchase(husband's motor van) are (10%), medical (13%), loans taken by wife for husband (27%), daughter marriage (7%).

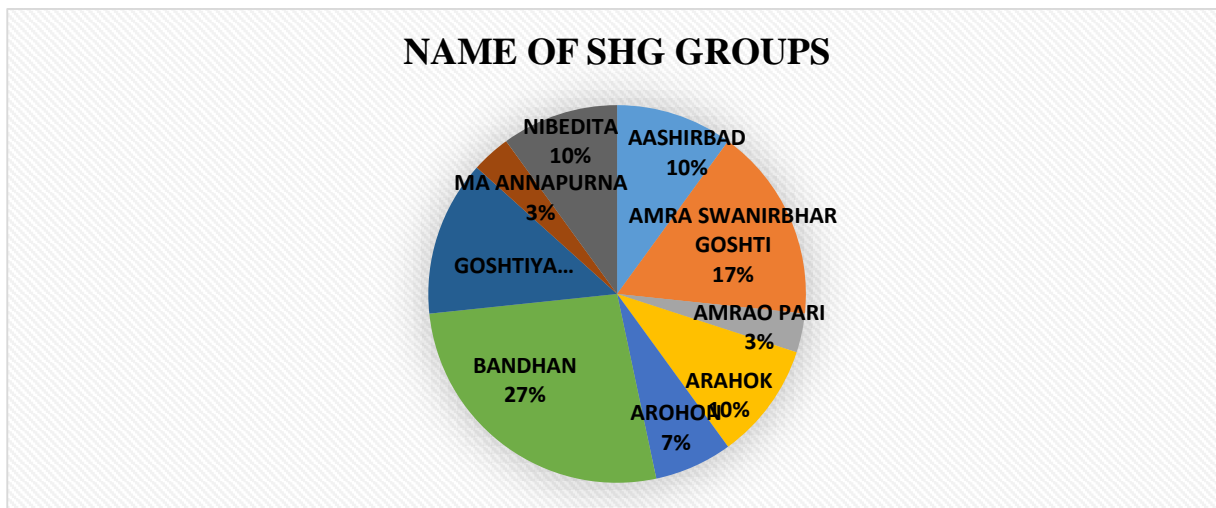
We find a positive correlation coefficient between SHG loans and female income is 0.42, which is almost positive. This means households with female earners tend to take more loan than unemployed female family members or housewives who taken loans for their husband's need.

Figure 9



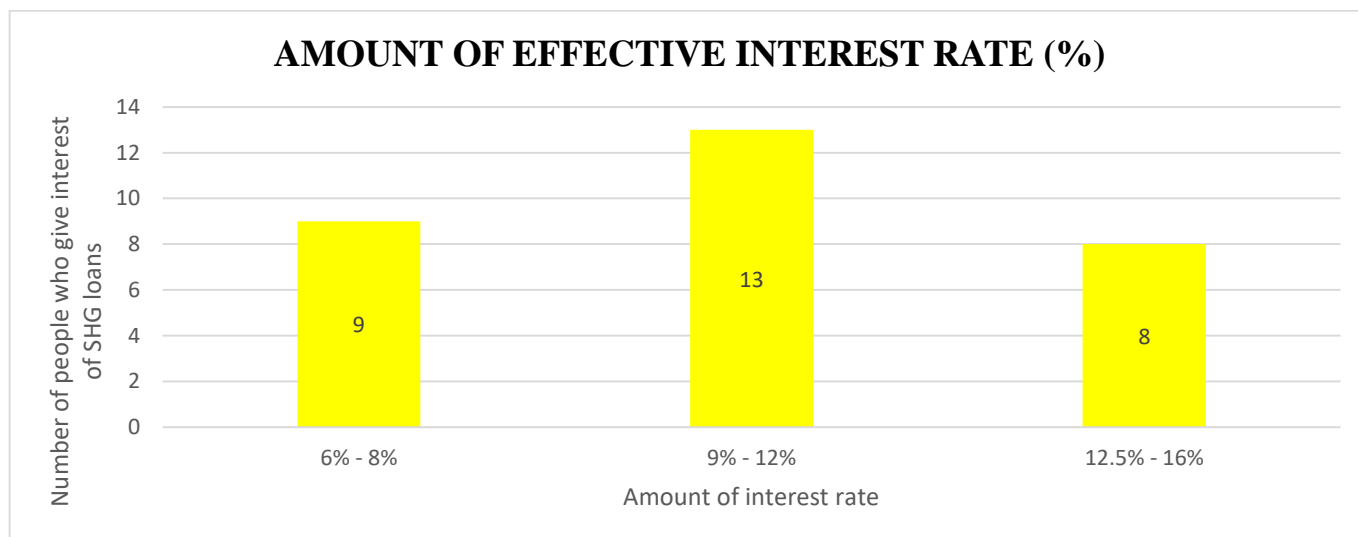
In this above figure 9 we show the amount of loans taken by the unemployed women or housewives for their husbands need.

Figure: 10



In Figure 10, we show the name of the SHGs in rural areas. In our survey we get 9 SHGs which are Aashirbad, Amra swanirbhar goshti, Amrao pari, Arahok, Arohon, Bandhan, Goshtiya, Ma Annapurna, and Nibedita. The biggest percentage (27%) of members join with the SHG Bandhan .The smallest percentage (3%) of members join with SHG Ma Annapurna and Amrao pari.

Figure: 11 Amount of Monthly loan Interest



In Figure-7, we show that interest of loan which taken from SHG group. Through our survey, we found 6% - 8% of monthly interest paid by 9 members for their SHG loan Rs.15000 to Rs.100000, 9% - 12% of monthly interest paid by 13 members for their SHG loan Rs.15000 to Rs.100000, and 12.5% - 16% of monthly interest paid by 8 members for their SHG loan Rs.10000 to Rs.150000. This interest rate is calculated by $\frac{((\text{Amount of monthly interest} \times 12) - \text{Amount of loan})}{\text{Amount of loan}} \times 100$.

REGRESSION:

Now we will check whether Family size and Female income have any influence on the SHG loan:

For this we take a two variable regression model where SHG loan is taken as dependent variable while Family size and Female income are taken as independent/explanatory variable. The model is given as follows:

$$Y_i = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i} + \varepsilon_i \dots\dots\dots (i)$$

Where Y_i implies SHG loan,

X_{1i} implies Family size,

X_{2i} implies Female income,

α is the intercept term

β_1 and β_2 are slope coefficients

ε_i is the disturbance term

For all $i = 1, 2, 3 \dots 30$.

Results of Regression:-

<i>Regression Statistics</i>	
Multiple R	0.44
R Square	0.19
Adjusted R Square	0.13
Standard Error	27793.76
Observations	30

ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	2	4904986599	2452493300	3.17	0.06
Residual	27	20857313401	772493088.9		
Total	29	25762300000			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	26686.70	20451.70	1.30	0.20	-15276.73	68650.13	-15276.73	68650.13
Family size(X1)	2904.10	4224.01	0.69	0.50	-5762.85	11571.04	-5762.85	11571.04
Female Income(X2)	3.79	1.51	2.51	0.02	0.70	6.89	0.70	6.89

In the above table, Goodness of Fit (R^2) is 0.19, which implies that out of 100% variation in the SHG loan, 19% variation can be explained by the explanatory variables X_1 and X_2 jointly. The value of adjusted R^2 is 0.13, which implies that out of 100% variation in the SHG loan, 13% variation can be explained by the explanatory variables X_1 and X_2 jointly.

From the above table, $\hat{\alpha} = 26686.70$ which means that if the family size is zero(0) and female family member has no income then the SHG loan is approximately Rs.26686.70 taken by the female on average.

$\hat{\beta}_1 = 2904.10$, this implies that ceteris paribus, for every additional member in the family the SHG loan increases by Rs.2904.10. Since the P-value of $\hat{\beta}_1$ is 0.50 which is greater than 0.1. Therefore, $\hat{\beta}_1$ is insignificant at 1%, 5% and 10% level of significance.

$\hat{\beta}_2 = 3.79$, this implies that Ceteris paribus, for every additional rupee of female income the amount of SHG increases by Rs.113.7. Since the P-value of $\hat{\beta}_2$ is 0.02 which is greater than 0.01 but less than 0.05 and 0.1. Therefore, $\hat{\beta}_2$ is insignificant at 1% level of significance but significant at 5% and 10% level of significance.

In the above table, observed F (F^*) = 0.06.

$$F_{0.01, 2, 27} = 5.49 \quad F_{0.05, 2, 27} = 3.35 \quad F_{0.1, 2, 27} = 2.51$$

$$F^* < F_{0.01, 2, 27}, F^* < F_{0.05, 2, 27}, F^* < F_{0.1, 2, 27}.$$

Therefore, we accept null hypothesis at 1%, 5% and 10% level of significance.

Hence, we can say that SHG loan is driven by the female income and family size has no significant effect on SHG loan.

Now along with family size we will check whether the total family income drives SHG loan:

For this we take a two variable regression model where SHG loan is taken as dependent variable while family size and total family income are taken as independent /explanatory variable. The model is given as follows:

$$Y_i = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i} + \varepsilon_i \dots \dots \dots (ii)$$

Where Y_i implies SHG loan

X_{1i} implies Family size

X_{2i} implies Total family income

α is the intercept term

β_1 and β_2 are slope coefficients

ε_i is the disturbance term

For all $i = 1, 2, 3, \dots, 30$

Results of Regression:-

Regression Statistics	
Multiple R	0.48
R Square	0.23
Adjusted R Square	0.17
Standard Error	27157.35
Observations	30

ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	2	5849221023	2924610511	3.97	0.03
Residual	27	19913078977	737521444		
Total	29	25762300000			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	15373.84	21836.33	0.70	0.49	-29430.61	60178.29	-29430.61	60178.29
Family size(X1)	1664.60	3976.54	0.42	0.68	-6494.59	9823.80	-6494.59	9823.80
Total Family Income(X3)	2.67	0.95	2.81	0.01	0.72	4.63	0.72	4.63

In the above table, Goodness of Fit (R^2) is 0.23, which implies that out of 100% variation in the SHG loan, 23% variation can be explained by the explanatory variables X_1 and X_2 jointly. The value of adjusted R^2 is 0.17, which implies that out of 100% variation in the age of woman at the time of first conception, 17% variation can be explained by the explanatory variables X_1 and X_2 jointly.

From the above table, $\hat{\alpha} = 15373.84$ which means that if the family size and total family income is zero (0) then the SHG loan is approximately Rs.15373.84 taken by the female on average.

$\hat{\beta}_1 = 1664.60$, this implies that Ceteris paribus, for every additional member in the family the SHG loan increases by Rs.1664.60. Since the P-value of $\hat{\beta}_1$ is 0.68 which is greater than 0.1. Therefore, $\hat{\beta}_1$ is insignificant at 1%, 5% and 10% level of significance.

$\hat{\beta}_2 = 2.67$, this implies that ceteris Paribus, for every additional rupee of total family income the amount of SHG increases by Rs.80.1. Since the P-value of $\hat{\beta}_2$ is 0.01 which is equal to 0.01 but less than 0.05 and 0.1. Therefore, $\hat{\beta}_2$ is insignificant at 1% level of significance but is significant at 5%, 10% level of significance.

In the above table, observed F (F^*) = 0.03.

$$F_{0.01, 2, 27} = 5.49 \quad F_{0.05, 2, 27} = 3.35 \quad F_{0.1, 2, 27} = 2.51$$

$$F^* < F_{0.01, 2, 27}, F^* < F_{0.05, 2, 27}, F^* < F_{0.1, 2, 27}.$$

Therefore, we accept null hypothesis at 1%, 5% and 10% level of significance.

Hence, we can say that SHG loan is driven by the total family income and family size has no significant effect on SHG loans.

POLICY SUGGESTIONS:

From the result of our research we noticed that family size, unemployment of women and the low family income is the main reason for taking SHG loans. To reduce the need of SHGs as helpful they are for the women and to actually raise their standard of living so that they are able to participate in the formal sector of banking we provide the suggestions:

- a. Focusing on women's higher education.
- b. Teaching financial literacy to women can be very beneficial for them.
- c. Employment opportunities of women raise family income as well as reduce poverty.
- d. Creation of more skill training programmes that will help women be self-employed as well as decrease their financial burden.
- e. Encouraged by the government their needs to help with different types of allowance and poverty reducing schemes.
- f. More awareness programs should be organize at different levels especially in rural and regionally backward areas regarding to the basis of formal and informal sectors and their benefits.

CONCLUSION:

After studying all the findings and results of our research, the study was conducted to assess the contribution of SHG in poverty improvement of women members in Bardhaman city at Purba Bardhaman district. Data for the study was collected from 30 SHG members. We can conclude that the majority of the women in the survey area have taken SHG loans as they have many family members and low family income. They usually don't approach the formal sector for loans unless, it's very urgent. So, they easily take loan by approaching SHGs of the informal sector. While doing the survey, we can see that most of the women are dependent on SHG. Most of the female respondents don't know how to transact money from banks. In general, female respondents are more financially illiterate than their husbands.

The families which have more members, are generally poor. And due to this poverty, the females in the family, take loans to try and escape their dire financial straits. As mentioned before, the families which are below poverty line have more members, which implies greater consumption but these families don't have the means to bear out the expenses of this consumption. Which is why, the women take loans and simultaneously look for jobs in cottage or small industries to help in bearing of expenses as well as to pay-out the loan amount, so that the consumption level of the family atleast stays the same.

So, we expect the size of the family, female income and total family income to be factors driving the loan amount of SHGs taken by the women which indirectly affects their consumption patterns. When we conducted our regression analysis using the SHG loan amount taken (as dependent variable), to check whether or not the number of members in a family, female income as well as the total family income affects, this SHGs loan amount.

We see, that family size unexpectedly comes forward as an insignificant factor (though positive) to the amount of loan borrowed, which is contrary to our thinking that more members would imply that the loan amount would increase.

And the female income and total family incomes are significant positive factors contributing to the increase in the loan amount. This interprets to the family size (however big or small it may be) is not a factor to be considered when the loan amount for SHGs is taken but the family income and then the female income needs to be considered. We had hypothesized that the SHGs loan amount which was taken by employed and unemployed women was the same or not. We saw through a t-test that the employed women were borrowing greater amounts as SHG loans.

Through the correlation analysis conducted, beforehand, we see that there is moderately positive relation (0.42) existing between the SHG loan amount and the female income. The regression analysis helps convince us that this linear relationship is also a casual one where the dependency of SHG loan amount is seen from the side female income.

To attain the stated objectives in the study, we have used different analysis for the data i.e. descriptive analysis and econometric analysis used to identify the effect of independent variable on dependent variable. With descriptive analysis percentage, graphs, charts and tables were presented. From our research, it is clear that we did not get our research is fulfilled from these places.

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APPENDIX:

QUESTIONNAIRE:

1. Number of family members -
Child / Old
2. Monthly household income of the family -
3. No. of female members of the family work under SHG -
4. Occupation of the females of the family -
5. Monthly income of the female member/members of the family -
6. Total income of the family -
7. Educational qualification of the female family member/members -
8. Name of the SHG have been formed in the village -
9. Amount of loan do village women get from SHG -
10. Amount of that loan utilized for the purpose of taking loan from SHG -
11. Purpose of getting loans to the women -
12. Amount of monthly interest paid by the women to the SHG -

WORKSHEET:

Age of female respondent	Family size	Female job	Primary Male Income	Secondary Female Income	Total Family Income	NUMBER OF FEMALE UNDER SHGS	NAME OF SHGS	LOAN TAKEN WITHIN LAST YEAR	AMOUNT OF LOAN	AMOUNT OF INTEREST (MONTHLY)	TOTAL NUMBER OF INTEREST PAYMENT	PERCENTAGE	PURPOSE
65	6	SHOPKEEPER	9000	2700	11700	1	BANDHAN	YES	50000	4600	12	10.4	BUILD HOUSE
38	4	AYAH AT NURSING HOME	8732	8732	17464	1	BANDHAN	YES	50000	4600	12	10.4	BUILD HOUSE
48	4	MAID/ AYAH AT A SCHOOL	15000	9000	24000	1	BANDHAN	YES	150,000	10000	17	13.33	REPAIRMENT OF VEHICLE
30	2	MAID	12000	8000	20000	1	ARAHOK	YES	30000	3000	11	10	DAUGHTER'S MARRIAGE
26	6	HOUSEWIFE	6000	0	6000	1	MA ANNAPURNA	YES	65000	4780	15	10.31	FOR HUSBAND
21	4	HOUSEWIFE	8000	0	8000	1	AASHIRBAD	YES	55000	3500	17	8.18	FOR HUSBAND
30	3	MAID	5000	2000	7000	1	AASHIRBAD	YES	70000	3000	25	7.14	DAUGHTER'S MARRIAGE
33	4	TAILOR	6000	1000	7000	1	GOSHTIYA	YES	40000	2060	22	13.3	HOUSE LOAN
23	4	FARM WORKER	13000	9000	22000	1	AROHON	YES	100000	7000	16	12	FARM EXPENDITURE
33	2	FARM WORKER	3000	9000	12000	1	AMRA SWANIRBHAR GOSHTI	YES	57000	3600	18	13.68	FARM EXPENDITURE
49	4	HOUSEWIFE	11000	0	11000	1	BANDHAN	YES	60000	2700	24	8	FOR HUSBAND
40	6	COOK	4000	1500	5500	1	AMRA SWANIRBHAR GOSHTI	YES	25000	5600	5	12	POULTRY
46	5	HOUSEWIFE	10000	0	10000	1	GOSHTIYA	YES	15000	600	28	12	FOR HUSBAND
38	5	HOUSEWIFE	8000	0	8000	1	AMRA SWANIRBHAR GOSHTI	YES	40000	3400	13	10.5	BUSINESS STARTUP
47	3	HOUSEWIFE	5000	0	5000	1	GOSHTIYA	YES	60000	5000	14	16.67	FOR HUSBAND
35	6	HOUSEWIFE	7000	0	7000	1	BANDHAN	YES	56000	3500	18	12.5	FOR HUSBAND
35	3	CATERING SERVICE	0	4000	4000	1	AROHON	YES	25000	1000	28	12	HOUSE LOAN
20	6	HOUSEWIFE	9000	0	9000	1	BANDHAN	YES	15000	2000	8	6.67	FOR HUSBAND
25	2	FARM WORKER	6000	6000	12000	1	AASHIRBAD	YES	56000	4000	15	7.14	MACHINERY PURCHASE
32	5	FARM WORKER	6000	6000	12000	1	NIBEDITA	YES	65000	4000	18	10.77	BUYING PLOT
41	3	MAID	8000	1000	9000	1	BANDHAN	YES	50000	1050	52	9.2	REPAIRMENT OF VEHICLE
27	4	BIDI WORKER	5000	1500	6500	1	GOSHTIYA	YES	60000	1200	54	8	HEALTH
19	5	HOUSEWIFE	8000	0	8000	1	AMRA SWANIRBHAR GOSHTI	YES	50000	1500	36	8	FOR HUSBAND
22	5	MAID	5000	3000	8000	1	ARAHOK	YES	40000	1800	24	8	HEALTH
33	4	ENVELOPE MAKER	10000	7000	17000	1	ARAHOK	YES	100000	3000	36	8	HOUSE LOAN
29	2	MAID	6000	5000	11000	1	AMRAO PARI	YES	10000	1600	7	12	BUILD HOUSE
36	5	MAID	7000	4000	11000	1	NIBEDITA	YES	10000	1250	9	12.5	HEALTH
32	3	HOUSEWIFE	9500	0	9500	1	NIBEDITA	YES	65000	4500	16	10.77	FOR HUSBAND
30	5	MAID	12000	8000	20000	1	AMRA SWANIRBHAR GOSHTI	YES	80000	7550	12	13.25	HOUSE LOAN
23	3	MAID	18000	1000	19000	1	BANDHAN	YES	20000	2100	11	15.5	HEALTH