Women represent almost 50% of the world population and receive only 10% of the world income and own even less than 1% of the world's property. They suffer many disadvantages as compared to men in terms of literacy rate, labour participation rates and earnings. The empowerment of women is crucial for the development of the country. Bringing women into the mainstream of development is major concern for the government of India. The ministry of Rural Development has special attention for women in its programmes and funds are 'women components' to ensure flow of adequate resource for the same. Since 1970s, the idea and practice of self help has developed worldwide as a major social phenomena for poverty alleviation and women employment. It has been widely acknowledged in development literature that self help group (SHGs) is one of the means to empower women by providing easy access to credit. This work tries to look at how SHGs contribute to the process of socio-economic empowerment of women. The present study highlights to evaluate the nature of business and its performance credit out by women through SHG in Asansol. A sample of 150 members was collected by simple random method out of 42 SHGs.

The study reveals that the main reason for becoming a group member is to get the eligibility for availing government schemes and bank loan facility. The study also supports the evidence that in spite of the poor literacy rate, the savings performance are satisfactory. Women members are capable to earn certain income by running successful business activities and thereby supplementing their family income. The study also proved the role of wife in falling business decision is much more significant. The present study highlights the experiences of the members of SHGs and the contribution of these groups in income generation and thereby enhancing women empowerment. It also focuses that rural women's economic empowerment can be possible through SHGs.

KEYWORDS: Economic empowerment, women employment, SHGs.

2. Review of Literature

In order to analyse the role of SHGs in women empowerment, a brief review of literature has been described below.

Rutherford (2002) [1] pointed out that provision of financial services to the poor women need not only be for increasing income, empowering women or starting business it may simply aim to help them 'manage better what little money they already have'. Puhazendhi (1999) [2] analysed the functioning of SHGs in terms of sustainability, empowerment of women, economic impact on the members' and future potential etc. The study revealed that SHGs in Tamilnadu are performing well towards social change and transformation. Singh (2001) [3] compared the pre-post SHG situation on women in Uttar Pradesh. A positive impact on SHGs in value of assets increased by 46% and annual income per household by 25% pre and post SHG period. Satish et al (2001) [4] highlighted the impact of SHGs in district Hisar and found that the micro financing through SHGs is a better system for calculating the habit of self help among rural poor. Loan facility is available for all purposes by a simple procedure and the recovery was 100%. Sheel et al (2002) [5] present a case study of 'Thrift and Credit Scheme' developed by NGO Shramik Bharati. This NGO provided poor women as access to formal credit training and technical help through formation of SHGs. It was found that 60% of the women reported an increase in the monthly income and professional efficiency. 42.20% borrowers failed confident in running business without further help from NGOs. United Nations (2006) [6] has reported a survey of bank managers in Madhya Pradesh revealed a perception that women borrowing were more trustworthy and less of a default risk. This can work as a bench mark for launching new schemes for women empowerment. Painol et al (2011) [7] presented their work on SHGs and women empowerment reveals that formation of SHGs especially among women is one of the most powerful approach to women empowerment and rural entrepreneurship which make them economically independent and would transform them to live with dignity. De et al (2011) [8] work on empirical evidence which suggests that if women participating in the microcredit programme through SHGs sustain for longer period (8 years or more) then such programmes might contribute to a higher level of women empowerment.
empowerment. Women's earnings from savings and credit was found to have pos-
tive and significant effect on nutritional status of the children of women mem-
bers of SHGs and on the Protein intake for the household. Nath (2012) [9] con-
ducted a survey in Lakhimpur district of Assam where in 200 SHGs members were
interviewed. It explored various socio-economic and institutional con-
straints related to women empowerment of different social groups under SHGs
and suggested measures to overcome these constraints. Suri (2001) [10] define
empowerment as an acting multidimensional process, which should enable
women to realise their full identity and power in all sphere of life. Sounandi and
Sudhir (2001) [11] reveals that the SHGs engage not only in productive eco-
nomic activities but also in social employment and capacity building of rural
dalit women. Singh (2013) [12] explained in his work the improvement of
women empowerment in Mandi district of Himachal Pradesh. This study was
based on primary data collected from 150 beneficiaries which supports the phe-
nomena of overall improvement of occupational structure, income, and different
social benefit received by them after joining SHGs.

3. Motivation of the Study
From the above discussion of literature review it is clear that Indian women are
no way inferior to men in all walks of life and they can be good enough as similar
as men as entrepreneurs. Therefore it is essential to exploit the potentiality
of Indian women. But still women are suffering many disadvantages as compare to
men in terms of literacy rate, labour participation rate and earnings. The major
strategy of women empowerment include social empowerment, economic
empowerment and gender justice. Social empowerment of women is designed to
create and enabling environment by adopting various affirmative policies and
programmes for developing women, besides providing them easy and equal
access to all basic minimum services to enable them to realise their full potential.

In the present context, this work intends to understand outcomes observed on
social and economic fronts of women members being involved in SHGs activi-
ties in Asansol, West Bengal. The field work designed to understand the follow-
ing objectives---
I. to evaluate the reasons behind joining SHGs in our survey area
II. to study the profile of respondents pre-post SHG situation in Asansol and
III. to assess the effectiveness of SHGs in the economic empowerment of
women in our study area.

4. Methodology
The present study is executed covering 6 different villages in Asansol. Our field
work is based on primary data collected from 150 respondents out of 42 SHGs by
random sampling method. The data collected on the basis of appropriate forma-
tion of questionnaire design which may give the answer relevant to our objec-
tives and hypothesis. In order to study the causes of joining to SHGs and the
impact of SHGs on respondents, the occupation of respondents in pre-SHG and
post-SHG stage, income of the respondents in pre-post SHG stages, social ben-
efits received after joining SHGs are analysed in our work. Different tables, per-
centage are used as tools to describe our analysis. As it is a fully descriptive type
of analysis therefore no complicated statistical and econometric models are used.

5. Analysis and Findings
From the interactions it is revealed that the factors like -- to develop self and
mutual help, mobilise available resources, enhance their status in the family and
society, promoting savings, enhance investing power to generate more income,
to avail loan and government subsidy are appeared to be important reasons for
joining SHGs.

Table 1: Factors which influence the formation of SHGs

<table>
<thead>
<tr>
<th>Reasons for involving SHGs</th>
<th>Opinion</th>
<th>Agree</th>
<th>Disagree</th>
<th>No comment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Develop self and mutual help</td>
<td></td>
<td>150(100)</td>
<td>--------</td>
<td>----------</td>
<td>150(100)</td>
</tr>
<tr>
<td>Mobilise available resources</td>
<td></td>
<td>130(86.67)</td>
<td>10(6.67)</td>
<td>10(6.67)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Enhance status in the family and society</td>
<td></td>
<td>140(93.33)</td>
<td>04(2.67)</td>
<td>06(4)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Earn additional income</td>
<td></td>
<td>120(80)</td>
<td>12(8)</td>
<td>18(12)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Avail loan and government subsidy</td>
<td></td>
<td>125(83.33)</td>
<td>10(6.67)</td>
<td>15(1)</td>
<td>150(100)</td>
</tr>
</tbody>
</table>

Note: Figures in the bracket denote percentage. Source: Primary data

Table 2: Types of loans granted to the members in SHGs

<table>
<thead>
<tr>
<th>Serial number</th>
<th>Type of loan</th>
<th>Maximum amount granted (in Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Business purpose</td>
<td>20,000-25,000</td>
</tr>
<tr>
<td>2</td>
<td>Marriage purpose</td>
<td>Upto 20,000</td>
</tr>
<tr>
<td>3</td>
<td>Repayment of old loan</td>
<td>10,000-15,000</td>
</tr>
<tr>
<td>4</td>
<td>Medical purpose</td>
<td>10,000-15,000</td>
</tr>
<tr>
<td>5</td>
<td>Renovation of house</td>
<td>Upto 10,000</td>
</tr>
<tr>
<td>6</td>
<td>Cattle loan</td>
<td>Upto 5,000</td>
</tr>
</tbody>
</table>

Source: Primary data

Table 3: Occupational structures of the respondents in Pre-Post SHGs stages

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Pre-SHG stage</th>
<th>Post-SHG stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No occupation</td>
<td>50(33.33)</td>
<td>10(6.67)</td>
</tr>
<tr>
<td>Agricultural labourer</td>
<td>40(26.67)</td>
<td>25(16.67)</td>
</tr>
<tr>
<td>Rearing cattle</td>
<td>20(13.33)</td>
<td>04(2.67)</td>
</tr>
<tr>
<td>Weaving</td>
<td>10(6.67)</td>
<td>11(7.33)</td>
</tr>
<tr>
<td>Handicrafts</td>
<td>12(8)</td>
<td>30(20)</td>
</tr>
<tr>
<td>Other income generating activities</td>
<td>18(12)</td>
<td>70(46.67)</td>
</tr>
<tr>
<td>Total</td>
<td>150(100)</td>
<td>150(100)</td>
</tr>
</tbody>
</table>

Note: Figures in the bracket denote percentage. Source: Primary data

Table 4: Income of the respondents in the pre-SHG and post-SHG stage

<table>
<thead>
<tr>
<th>Monthly Income (in Rupees)</th>
<th>Pre-SHG stage</th>
<th>Post-SHG stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No income</td>
<td>50(33.33)</td>
<td>---</td>
</tr>
<tr>
<td>Below 1000</td>
<td>10(6.67)</td>
<td>20(13.33)</td>
</tr>
<tr>
<td>1000-2000</td>
<td>25(16.67)</td>
<td>20(13.33)</td>
</tr>
<tr>
<td>2000-4000</td>
<td>40(26.67)</td>
<td>10(6.67)</td>
</tr>
<tr>
<td>Above 5000</td>
<td>15(1)</td>
<td>80(53.33)</td>
</tr>
<tr>
<td>Total</td>
<td>150(100)</td>
<td>150(100)</td>
</tr>
</tbody>
</table>

Note: Figures in the bracket denote percentage. Source: Primary data

It is evident from the table 4 that before joining in SHG only 6.67% of the respon-
dents had income above Rs. 5000. After joining SHGs 13.33% of the respondents
have income above Rs. 5000 per month. In post-SHG, none of the single benefi-
ciary is coming under no income group. Before joining SHG, majority of the

One of the most important reasons for joining SHGs is to avail credit, which is
true in this study area. In the survey area, the credit organisations like national-
ised banks, co-operative societies etc. follow many formalities to provide loans
to rural people. At the same time, money-lenders charge very high interest but
they have no option rather than taking loans from the money-lenders. But after
joining SHGs, instead approaching individually, they can able to approach col-
lectively to the banks and other institutions to get loans. This loanable fund is reti-
ranced among the members of the SHGs. The SHGs charge reasonable interest,
generally 1%-5% in our field work. All members are responsible to repay the
loans to the banks. Therefore, members are repaid loan in time. Moreover, banks
instruct the members to save minimum amount, say Rs. 100 per month. So repay-
ment is very easy for group members not only to meet their personal require-
ments, but also some times may invest on any economic activities. Recently
many SHGs are starting small business, cottage industries, food processing unit
etc. The SHGs in the study area grant loan for various purposes. The maximum
loan amount per member is decided by general body meeting. Almost all the
members in the study area are availing the loan facilities in their SHGs.

The present study is executed covering 6 different villages in Asansol. Our field
work is based on primary data collected from 150 respondents out of 42 SHGs by
random sampling method. The data collected on the basis of appropriate forma-
tion of questionnaire design which may give the answer relevant to our objec-
tives and hypothesis. In order to study the causes of joining to SHGs and the
impact of SHGs on respondents, the occupation of respondents in pre-SHG and
post-SHG stage, income of the respondents in pre-post SHG stages, social ben-
efits received after joining SHGs are analysed in our work. Different tables, per-
centage are used as tools to describe our analysis. As it is a fully descriptive type
of analysis therefore no complicated statistical and econometric models are used.

Based on the above objectives, we formulate the following hypothesis –
I. the motivation of earning additional income and to avail bank loan, govern-
ment subsidy are not relevant factors for joining SHGs.
II. There is no economic empowerment of women through SHGs in our survey area.

Now we analyse the effect of SHGs on the respondents in term of their occupa-
tional structure in pre-post SHGs situation, income of the respondents in pre-post
SHGs situation, benefits gained under SHGs and empowerment through SHGs.

Table 3 represents the occupational structure of the respondents in pre-SHG and
post-SHG stages.
women were not able to contribute towards their family income as they do not have the skills or opportunities for employment.

After joining SHGs, though the returns from income generating activity taken up remain irregular and many cases unstable, they would make a lot of difference in the lives of poor. The increased income has helped to supplement the income to reduce the level of the poverty to a great extent in several families. Table 5 represents the benefits gained by the respondents after joining SHGs.

<table>
<thead>
<tr>
<th>Benefits Received</th>
<th>Opinion</th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of saving habit</td>
<td>150(100)</td>
<td></td>
<td></td>
<td>150(100)</td>
</tr>
<tr>
<td>Income generation</td>
<td>120(80)</td>
<td>10(6.67)</td>
<td>20(13.33)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Access to large quantum resource</td>
<td>80(53.33)</td>
<td>50(33.33)</td>
<td>20(13.33)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Better standard of living</td>
<td>90(60)</td>
<td>30(20)</td>
<td>30(20)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Increased decision making power</td>
<td>110(73.33)</td>
<td>22(14.67)</td>
<td>18(12)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Easy access to get loan</td>
<td>100(66.67)</td>
<td>26(17.33)</td>
<td>24(16)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Organised and collective/joint bargaining</td>
<td>115(76.67)</td>
<td>12(8)</td>
<td>23(15.33)</td>
<td>150(100)</td>
</tr>
</tbody>
</table>

Note: Figures in the bracket denote percentage. Source: Primary data

Benefits under self help group
Membership in SHG assure certain benefits to its members. SHGs member's opinion about benefits received by the SHG members, followed by learning to organize and voice grievance collectively, increased income, better status and decision making power, access to large quantum of resources and availability of loans. Table 6 represents the personal and social empowerment of women after joining SHGs.

Table 6: Empowerment of self help group women to address personal and social issue

<table>
<thead>
<tr>
<th>Indicators of empowerment</th>
<th>Opinion</th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Able to contribute towards family income</td>
<td>150(100)</td>
<td></td>
<td></td>
<td>150(100)</td>
</tr>
<tr>
<td>Skill upliftment</td>
<td>70(46.67)</td>
<td>53(35.35)</td>
<td>27(18)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Easy of bank loan</td>
<td>140(93.33)</td>
<td>5(3.33)</td>
<td>5(3.33)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Better the standard of living</td>
<td>80(53.33)</td>
<td>40(26.67)</td>
<td>30(20)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Betterment of leadership and communication skill</td>
<td>100(66.67)</td>
<td>32(21.33)</td>
<td>18(12)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Awareness of health and education</td>
<td>95(63.33)</td>
<td>12(8)</td>
<td>43(28.67)</td>
<td>150(100)</td>
</tr>
<tr>
<td>Take decision in community, village and in households</td>
<td>78(52)</td>
<td>28(18.67)</td>
<td>44(29.33)</td>
<td>150(100)</td>
</tr>
</tbody>
</table>

Note: Figures in the bracket denote percentage. Source: Primary data

Empowerment of self help group women
The SHG programme mainly focuses on empowerment of rural women and making them financially, socially and politically capable. The above table analyse the empowerment of SHG women is the study area. Table 6 reveals the opinion of the respondents regarding the women empowerment through SHGs. The respondents becoming able to contribute towards their family income and also counted other benefits like skill upgradation, betterment of understanding, bankings, operations, communication skills, leadership. They again first had experience of how to take decision in the community, villages and in households. Most important is that there is notable improvement in the standard of living. So, we can reject the null hypothesis that there is no empowerment of women through SHGs in our survey area.

6. Conclusion and Policy Implications
There is an emerging need to promote women empowerment among the rural women for eradication of rural poverty. Towards this end, delivery of micro-finance to the micro enterprises plays a significant role. Rural women with low income, lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly if they can organised into SHGs. So SHGs is a powerful instrument for poverty eradication in to the new economic era. SHG have not only produced tangible assets and improved living condition of members but also helped in changing much of their outlook and attitude.

In the present study, during the field interactions it was reported that government officials do not properly monitor or evaluate the activities of the groups. The absence of voluntary or non-governmental organisations and other promoting institutions in the study locality also act as limiting factor to motivate the members for effective group activities.

Whatever be the short-comings but we may conclude on the basis of our analysis, the null hypothesis that there is no economic empowerment of women through SHG can be rejected. It is evident from our analysis that in Asansol SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG plays a role of democretic tool for grassroot development for women. SHG promotes self-reliance by generat- ing its own funds. It breaks the viscous cycle of debts. It is an effective agent to change and serve as a solid platform for women empowerment. Thus, SHGs have been showing the way ahead to alleviate the poverty in Asansol, West Bengal along with women empowerment.

Suggestions:
Based on these findings, it can be suggested that
i. various organisations involved in micro-finance should closely monitor the utilization of credit by the members and motivate them to use for productive purposes for sustained income which may enable them to have their own bank account for savings.

ii. action should be taken to stimulate entrepreneurial spirit among women especially socially weaker section of the society.

iii. agencies related with inputs for capacity building such as the development of forward linkages, e.g. motivating workshops, training activities etc. and backward linkages such as marketing assistance, identification of dealers or sale persons, development of common brands etc. for the growth of microenterprises and are also needed at frequent interval.

iv. SHGs services can be utilized to fight against social evils like child labour, dowry system, to promote small family norms, infrastructural development and other useful social works.

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