

PARTICIPATION IN SHG AND THE LEVEL OF EMPOWERMENT OF THE POOR WOMEN: AN EMPIRICAL STUDY BETWEEN PRE-SHG AND POST-SHG SITUATIONS

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ABSTRACT

Eradication of poverty is the main objective of planning in India, since the inception of planning period for the overall development of the country. At present, Self Help Group (SHG) and Micro- finance are being considered as important tools for poverty alleviation through empowering the poor and underprivileged section of the society throughout the globe. In our country, poverty alleviation programmes have been given more and more importance in the field of economic development. The present research paper is an attempt to analyze the impact of Self Help Group (SHG) and Micro-Finance on poor tribal women of a tribal inhabited area from Bankura district of West-Bengal. This paper attempts to give an account of the SHGs of the study areas, the participation of poor tribal women into the SHGs and the role of SHGs on women empowerment. Result of the study indicated that there is a significant difference between the level of empowerment between pre-SHG and post -SHG situation. It also indicates that period of participation is not the sole criteria for the empowerment. Actually empowerment is a multidimensional phenomenon. Finally the paper concludes with some suggestions of the author for the eradication of poverty by the socio-economic empowerment of women through SHGs-mechanism in the study area.

KEYWORDS: *Self Help Groups (SHGs), Tribal Inhabited Areas, Women Empowerment*