POVERTY AND ECONOMIC FACTORS IN MOTIVATING WOMEN IN SELF-HELP GROUPS: AN EMPIRICAL ASSESSMENT IN BANKURA, WEST BENGAL

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ABSTRACT

Poverty is a curse to the society and reducing poverty is a global challenge. It is directly related to other serious issues like- diseases, environmental degradation, internal conflicts, terrorism etc. If we don't succeed in reducing poverty substantially, solving these problems becomes harder. India also claims special attention in this issue for its huge population under 'Below Poverty Line', especially in rural area among different classes, caste, gender etc. Along with poverty, gender discrimination is another curse to the Indian rural economy, acting as a major constraint against women's social, cultural and economic improvement. Through employment generation and productivity enhancement, poverty can be removed to a great extent and related adverse effects can be abolished in the long term. To achieve this dream, Self Help Groups movement in India has evolved as one of the largest social mobilization initiatives in the world with about 8-9 million groups, being supported by various Non Government Organisations, the governments and banks.

West Bengal Govt. has taken the initiative for convergence of Self Help Group based programme at grass root level to extend the outreach of basic services to the poorest especially women members. In this very context, 'JungalMahal' covering West Midnapur, Bankura and Purulia District i.e. the South-Eastern part of West Bengal is especially mentionable. The economic condition of women of such region is really alarming due to their most deprived conditions, ignorance, unawareness etc. In such circumstances, a number of economic factors (personal income, economic support to family, managing adverse situations and crisis, resist unemployment etc.) influencing such deprived group of women to participate in income generating activities through formation of Self Help Groups.

The present paper aims at **detecting the most responsible economic factors motivating individuals in participating in Self Help Group; estimating differences in opinion about the economic factors motivating the individual woman member in Self Help Group as per different categories of demographic characteristics of them and recommending some suggestions** in this regard.

To fulfil these objective data was collected through a structured questionnaire. Non parametric statistical tools Mann-Whitney U Test and Kruskal-Wallis H Test have been applied to draw the conclusion. The study found that all the factors are not equally important to the members. Irrespective of caste, age, economic status and education of members, unemployment factor mostly promoted them to join the groups.

KEYWORDS: Economic Factors, Poverty, Self-Help Groups, Women

1. INTRODUCTION

Poverty is a complex social issue with various dimensions which requires everyone's attention. Poverty is much more than just not having enough money. In 2015, the World Bank forecasted that 702.1 million people were living in extreme poverty around the world. Out of which 35.2% lived in Sub-Saharan Africa and 13.5% lived in South Asia. Extreme poverty is a global challenge which can be observed in all parts of the world including developing economies. UNICEF estimates that half of the world's children lived in poverty. In spite of significant growth in GDP (about 9%), poverty in India is still pervasive, especially in rural area where 70% of India's 1.35 billion individuals live. Special inequality is another important feature of Indian poverty along with significant inter regional variations. Among these, the situation of poor women of rural backward area is more critical. They don't even access the basic facilities in life. They are unable to start any sort of entrepreneurial activities due to lack of financial assistances, even from Bank also. Insufficient co-lateral security, illiteracy, huge distance from village to the bank, poor communication, the unwillingness of bankers for providing such marginalised loan to avoid high operational costsetc. are the main constraints to avail the banking services. As a result the poor women arebound to depend only on village mahajon for taking loan in emergency at a high rate of interest. But such section of the society has a strong desire to come out of poverty which may be achieved by utilisingtheir personal skill and talent through joint effort. But due to heavy financial crisis, lack of infrastructural facilities, conservatives of other family members, lack of education and other socio-economic factors, women of our society is lagging behind. Self-Help Groups (SHGs),in this context, playing a significant rolein promoting micro entrepreneurs from among the women, specially belonging from the grass root level in underdeveloped areas. Through institutionalisation of affinity based organisation, it may be possible to bring the marginalised groups of Schedule Cast (SC), Schedule Tribe (ST), minorities (religion), women, disabled persons (PH), women engaged in low productivity occupations, landless, migratory labour etc. under the same umbrella by virtue of providing financial and technical assistance. As a result, a number of beneficiaries who are engaged in the similar economic activities can collectively enjoy the financial services without providing any co-lateral security and hence facilitate reduction in operating costs of bankers as well as physical harassment of members while availing of banking services on the behalf of others.

Such deprived women section can be found in different underdeveloped and backward parts of the country, including West Bengal. Jungle Mahalarea of West Bengal,(spreading over three different districts Bankura, PaschimMednapur and Purulia)is such a region where majority of women living in the most deprived conditions and struggling with extreme poverty. In such circumstances, a number of economic factors such as personal income, economic support to family, unforeseen events and crisis, resist unemployment etc. seems to influence such group of women who are very less qualified and without having any resources to participate in income generating activities through the formation of SHG resulting empowerment of the said groups.

Therefore, the question may arise what factors would motivate a poor woman to participate in SHG in WB, especially in JungalMahal, a Tribal dominated, isolated area and whether the demographic characteristics of the women would have any association with their participation in SHG in this area.

Keeping the above mentioned questions in mind, the remainder parts of the paper can be divided into 8 more sections. Section-2 describes the review of related literature; Section-3 highlights on the research gap;Section-4 discusses about the objectives of the study; while the methodology of the present paper may be found in Section-5. Section-6

considers analysis and interpretation and Section-7 takes its attempt to focus on conclusion and recommendations. Finally, Section-8 and Section-9 respectively focus on Limitations and Scope for further research.

2. REVIEW OFRELATEDLITERATURES

Poverty seems to be a curse to the society and against the overall developmental process. Realising this issue at macro level and taking initiative to overcome the evil would not be the new challenges before the Government. Self-help Group in this context, would be considered as one of such well known poverty alleviation and women empowerment tools for the struggling poor women to upscale their living standard gradually (Aruna and Jyothirmayi, 2011; Vikas, 2012; Poonam and Shukla, 2013). Though the regional disparity was founddue to variation in participation rate and other factors(Kundu and Mukherjee, 2011), still in association with SHG-Bank Linkage Programme (SHG-BLP), SHGs should be treated as the basic unit of improvement. Such groups formed by the rural poor women for their social and economical empowerment are growing at an exponential rate(Aruna and Jyothirmayi, 2011; Narang, 2012;Poonam and Shukla, 2013; Sarma and Mehta, 2014; Das, 2015).

In most of the cases the poor women get the inspirational sources for joining SHGs from Government Officials, NGOs, Banks, social animator deputed by DRDA (District Rural Development Authority), Anganwadi workers, university stuffs/students, friends/neighbours andmembers of other successful working SHGs (Vikas, 2012; Poonam and Shukla, 2013).Anjugamand Ramasamy (2007) in their study observed that social backwardness, landlessness, dependency on informal borrowings, indebtedness and absence of other micro credit programmes in the same or nearby villages had a significant positive influence on women's participation in SHG. Whereas the possession of livestock and consumer goods by member households, age of women, value of productive assets other than land had a significant negative influence on their participation. The study found that the basic motivating factors to join SHGs included desire to work independently, to spend time fruitfully, to be self-independent and to improve the financial condition of the family (Poonam and Shukla, 2013). In another study, it was found that savings, access to cheaper credit, contribution to family income and to spend more on children were considered as the main motivational factors for SHGs members (Vikas, 2012). Improvement in health both physical and mental also promoted women to get associated with SHGs (Mohindra, Haddad and Narayana, 2008). Not only that, participation in SHGs revealed improved self-confidence, self-esteem, participation in decision making, capacity building, collective efficacy, proactive attitude, self-efficacy with positive appraisals of self-worth and negative appraisals of pressure, challenges, stress and improvement in the psychological and social aspect (Biswas, 2006;Poonam and Shukla, 2013).

In this connection, it was always getting priority toseveral expert committees, researchers etc. at national and international level to assess the ability and preparedness of rural poor in receiving entrepreneurial projects, channelled by the Government. Few Institutions and researchers (Sa Dan, 2003; Das and Bhowal, 2013; Sarma and Mehta, 2014,Kamaruddin and Samsudin, 2014) suggested to develop index which would capture comprehensively all livelihood elements of rural poor instead of depending only on income data in selecting appropriate rural poor to receive such assistance projects.

A number of researchers (Pati, 2009; Umdor and Ponda, 2009; Veenapani, 2012;Sanjeev and Thangavel, 2012;Narang, 2012; Patel, 2014; Maheshwari and Goyal, 2014;Zaryab,2015)focused on different dimensions of SHGs for its successful implementation, participation, performance and sustainability issue. For assessing the quality of SHG, no

significant differences were found among the opinion of direct stakeholders of SHGs (i.e. Promoters, Donors, Financial Institutions and Group itself) regarding the parameters (like participation, design, governance, operational impact etc.) to be considered (Sa-Dan, 2003;Das and Bhowal,2013). In his study, Pati (2009) observed that the Government subsidy played a crucial role for greater participation in SHGs as well its' sustainability. In this issue SHGs Bank Linkage Programme has provided a more powerful contribution towards the creation of the environment to enhance participation in SHGs which promoted equitable growth opportunities for participants with empowerment while considering the positive signs in their performance (Narang, 2012). Whereas Jain and Mathur (2012) focussed on the effective participation in the group activity introduced by NABARD (National Bank for Agriculture and Rural Development) for the infrastructural development to improve the quality of life in rural areas in connection with SHGs. They argued that Co-operative Bank and Co-operative societies played more powerful role in promoting greater participation in SHGs and their development, rather than Commercial Banks, as micro credit would not be sufficient to support the diverse needs of the informal economy.

Close monitoring of groups, intense capacity development training programmes with the use of information technology by banks, strengthen these groups and their sustainability (Veenapani, 2012).Studiesfound, SHGs as an effective credit delivery mechanism, as well as a motivational factor forsocial and economic improvement of members and their households (Umdor and Ponda,2009;Maheswari and Goyal, 2014). To some extent the same voice also echoed in the study of Zaryab (2015). He recommended that if SHGs would properly be administrated it could reduce the poverty by creating social entrepreneurs. A typical rural woman's SHG would be considered as a good example of capacity building for prospective entrepreneurs (Das,2015). It would enable the members with no educational, industrial or entrepreneurial background to become self-dependent and self-reliant by developing and enhancing the decision making capacity of members and installing in them, the strength and confidence in solving their problems (Zaryab, 2015). With the help of Cluster analysis, Sanjeev and Thangavel (2012) revealed that the training provided by the Government motivate the group members to enhance the personality, attitude, social benefit and reduced unemployment to a great extent, but the Government should take more initiative to improve the educational status of the members for optimum utilisation of potential resources.

3. RESEARCH GAP

From the above survey of literature, it can be said that an ample number of studies have been conducted relating to SHGs and its promotion, but the nominal number of study were conducted highlighting the factors influencing the women from participating in group activities. Moreover, no in-depth intensive investigation has been framed to highlight the main factors responsible for inviting women especially from tribal community in India. Additionally, no analysis has been made to detect the impact of demographic characteristics of the women from tribal community on the factors motivating them to involve in SHGs.

Therefore, to meet up the gap, the present study has taken its attempt to consider an in-depth intensive investigation where WB and its district Bankurahave been selected for micro empirical analysis.

4. OBJECTIVESOF THEPRESENTSTUDY

The main objectives of the present study are as follows-

- Detecting the responsible economic factors motivating individuals in participating in SHGs;

- Estimating the association between the demographic characteristics of respondent and different economic factors motivating the individual women members in SHGs;

- Estimating a difference in opinion about the economic factors motivating the individual woman member in SHG as per different categories of demographic characteristics of them in the Jungal Mahal area under the Bankura District, West Bengal; and

- Recommending some suggestions for greater participation of women in SHGs.

5. METHODOLOGY

Nature of research study: The present study is exploratory in nature with intensive investigation and careful analysis.

Sampling and sample: To carry on a micro empirical study, the purposive sampling technique has been applied to select Bankura District and Simlapal Block under the said district. The random sampling technique has been used to selectfour villages(Hariharpur, Baricha, Dhuliapur andTikorpara)from the Simlapal Block. A similar technique of sampling has been adopted for selecting the SHGs, keeping in mind the criteria during selection thatthere must have poor members in the group, the group must be registered for more than six months and initiated some income generating activities either at group level or at the individual level. A sample of 98 members was chosen and all are from the randomly selected SHGs.

Data collection: The data were collected by conducting a primary survey during February 2018 of the groups which fulfilled the criteria taken to choose the sample. The secondary data were collected from the annual report of SHGs of the concerned Block, various reports of the Government including Census Report of India in 2011, from the documents of SHGs and from different official websites of Government relating to National Rural Livelihood Mission (NRLM) etc.

Statistical Tools: The study is based on a field survey with a structured questionnaire and interview schedule. In questionnaire, to measure the degree of feelings of respondent, for qualitative information, five points rating scale (Very Low, Low, Moderate, High and Very High) have been used. The researcher personally conducted the interview of the members of the Self Help Groups (SHGs) with the assistance of resource persons (District Level Trainer, Sangha Coordinator etc.) of the SHGs at Gram Panchayet Level.

Variable selection: As per the perception of sample members where more than 51% of respondents consider any purpose as 'Highly' or 'Very Highly' responsible, for joining to SHGs, is considered as highly responsible reason.

Statistical technique: To test the difference in opinion in several groups of the demographic dimensions in selecting of the responsible factors standing behind motivating women participants, especially from tribal community in SHGs, a non-parametric, Mann-Whitney U Test is used.

$$U = n1 * n2 + \frac{n2*(n2+1)}{2} - \sum_{i=n1+1}^{n2} Ri$$

Where: U =Mann-Whitney U Test

n_1= Sample size one

n_2 = Sample size too

R_i=Rank of sample size

In our study, Kruskal- Wallis Test has been used also for analysing other factors (age and qualification) which have 3 or more groups. The formula for Kruskal- Wallis H Test is as under-

$$H = \frac{12}{N(N+1)} \left(\frac{R_1^2}{n_1} + \frac{R_2^2}{n_2} + \cdots + \frac{R_k^2}{n_k} \right) - 3(N+1)$$

Where: N = Total sample sizes

R_i = Sum of ranks for sample I, from a total of k sample

Table 1:Profile of the Surveyed Sample Units

Grouping Variables	Categories	No. of Respondents	Percent
Caste	Reserve (SC, ST, OBC)	58	59.2
	Unreserve	40	40.8
Economic Status	APL	23	23.5
	BPL	75	76.5
Age	18 – 33 years	14	14.4
	34 – 49 years	55	56.1
	50 years or above	29	29.6
Qualification	Illiterate	4	4.1
	Literate	55	56.1
	VIII Pass or more	39	39.8

Source: Survey evidences, 2018

HYPOTHESIS

H$_{01}$: There is no significant difference among different groups of Caste and economic factors in motivating women.

H$_{02}$: There is no significant difference among different groups of Economic status and economic factors in motivating women.

H$_{03}$: There is no significant difference among different groups of age and economic factors in motivating women.

H$_{04}$: There is no significant difference among different groups of qualification and economic factors in motivating women.
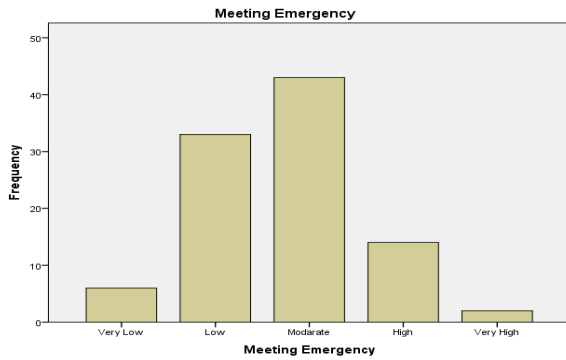
6. ANALYSISOF DATAAND INTERPRETATION

Responsible Factors: The feedback given by the respondents of the study area based on a structured questionnaire, is plotted in Table-2and depicted through the bar charts below, for getting an idea at a glance-
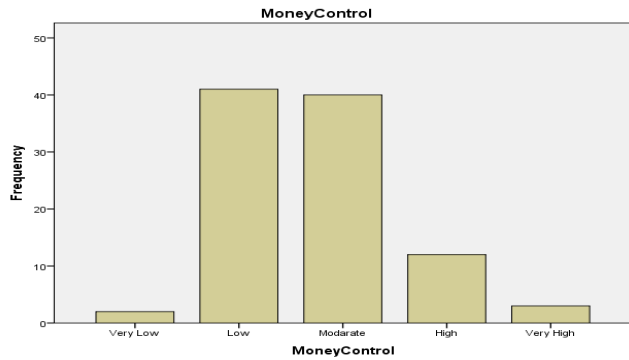
Table 2: Frequency of Responses of the Surveyed Sample Respondents (In Percentage)

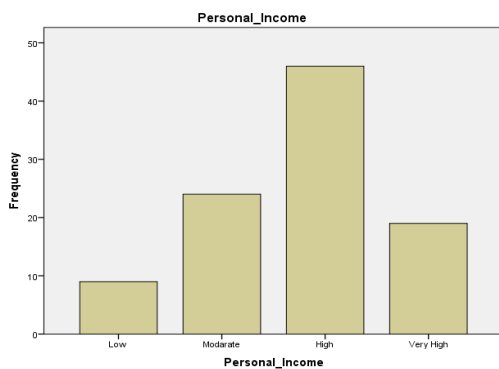| Economic Reasons	Very Low	Low	Moderate	High	Very High
Meeting Emergency	6.1	33.7	**43.9**	14.3	2.0
Money Control	2.0	**41.8**	40.8	12.2	3.1
Personal Income	0.00	9.2	24.5	**46.9**	19.4
Contribution to Family Income	0.00	3.1	20.4	**52.0**	24.5
Unemployment	4.1	12.2	19.4	**51.0**	13.3

Source: Survey evidences, 2018
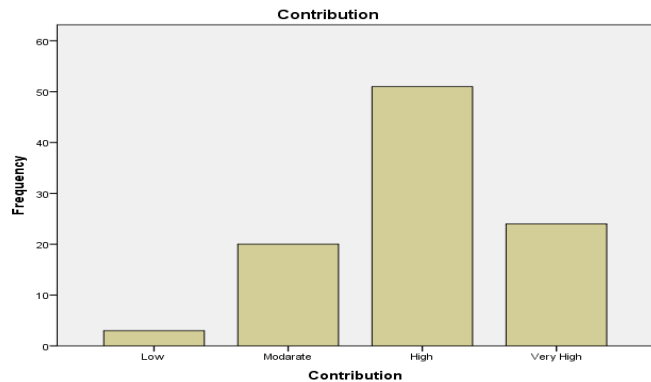

Bar Chart for Meeting Emergency

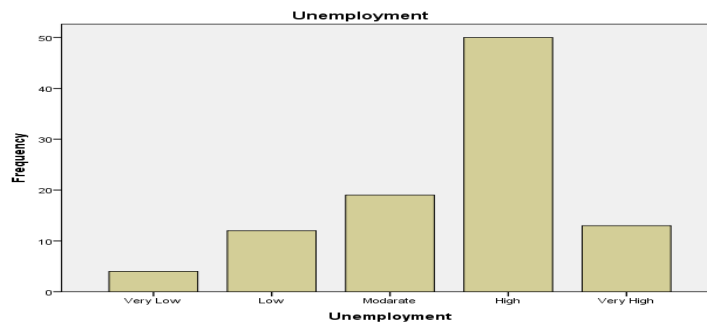**Bar Chart for Money Control**

Bar Chart for Personal IncomeBar Chart for Contribution to Family Income

Bar Chart for Unemployment

Figure 1

By analysing the value of Table-2 and by observing thebar charts given above,it can be stated that meeting emergency and control over money should beconsidered as less important to the sample members as compared to the other economic factors (personal income, contribution to family income and unemployment). In total, 66.30% members consider

personal income as "Very highly" and "Highly" motivational factor to join SHGs. Similarly, 76.5% respondents have joined SHGs to contribute something to the family income and 64.30% respondents blaming their unemployment for participating in SHGs.

The results of Mann-Whitney U Test is given in Table-3 andTable-4 below:

Table 3: Result of Mann-Whitney U Test (H_{01})

Caste	Mean Rank		MW U	Z	P	Decision
Castefactor does not affect the opinion of members onpersonal income issue.	54.72	41.94	857.500	-2.339	.019	Reject the null
Caste factor has no influence on members' opinion oncontribution to family income issue.	55.34	41.03	821.000	-2.680	.007	Reject the null
Castefactor does not create any effect on opinion onunemployment issue.	50.62	47.88	1095.000	-.508	.612	Accept the null

Table 4: Result of Mann-Whitney U Test (H_{02})

Economic Status	Mean Rank		MW U	Z	P	Decision
Economic status has no influence on opinion on personal income issue.	46.91	49.61	779.000	-.423	.672	Accept the null
Economic status has no influence on opinion on issue of contribution to family income.	48.43	49.17	812.500	-.118	.906	Accept the null
Economic status does not create any effect onopinion on unemployment issue.	45.16	50.13	740.500	-.789	.430	Accept the null

Interpretation of Results of Mann-Whitney U Test

From Table-3, it is found (Z = -2.339; P = 0.019 < 0.05) that Caste factor has a significant influence on the opinion of members on personal income issues, as an important factor to join SHGs. The Mann-Whitney U test is used to compare the differences between two independent groups (Reserved and Unreserved), when the dependent variable is their opinion regarding participation in SHGs for earning personal income. This result indicates that participation in SHGs for earning personal income is more important to Reserved Caste than Unreserved Caste. On the issue of contribution to family income, Mann-Whitney U test statistics indicates that this reason deserving more priority to Reserved Caste compared to Unreserved Caste. The result

(Z = -2.680, P = 0.007 < 0.05) indicates a significant relationship with opinion of members in such issue with their Caste.

Table 5: Result of Kruskal-Wallis H Test (H_{03})

Age	KW Test (χ^2)	df	P	Decision
Age factor does not influence the opinion of memberson personal income issue.	4.321	2	.115	Accept the null
The opinion of membersdoesnot affect due to age factor on contribution to family income issue.	3.336	2	.189	Accept the null
Age factor does not influence the opinion of members on unemployment issue.	2.210	2	.331	Accept the null

Table 6: Result of Kruskal-Wallis H Test (H$_{04}$)

Qualification	KW Test (χ^2)	df	P	Decision
Qualification does not influence the opinion of memberson personal income issue.	14.692	2	.001	Reject the null
Qualification does not influence the opinion of memberson contribution to family income issue.	10.492	2	.005	Reject the null
Qualification does not influence the opinion of memberson unemployment issue.	3.546	2	.170	Accept the null

Interpretation of Results of Kruskal-Wallis H Test

In our study, Kruskal-Wallis H test has been used for analysing other significant responsible factors motivating women to participate in SHGs, with respect to age and qualification of members, each of which having 3 groups. Table-6, represents that the opinion of respondents for earning personal income (χ^2 = 14.69, df = 2, Sig. =0.001;P <0.05) and for contributing towards the family income (χ^2 = 10.492, df = 2, Sig.=0.005;P <0.05), as vital reasons for participation in SHGs, are significantly influenced by their qualification.

In order to find out the difference between the groups based on qualification on personal income and contribution to family income issue Mann- Whitney U test have been applied. The results are given in Table-7 and Table-8, below:

Table 7: Result of Mann-Whitney U Test

Personal Income	Mean Rank		MW U	Z	P	Decision
No significant difference between the illiterate and literategroups on the above issue	45.63	28.86	47.500	-2.065	.039	Reject the null
No significant difference between the literate and VIII Pass groups on the above issue	54.18	38.08	705.000	-3.027	.002	Reject the null
No significant difference between the illiterate and VIII Pass groups on the above issue	37.75	20.38	15.000	-2.802	.005	Reject the null

Table 8: Result of Mann-Whitney U Test

Contribution to Family Income	Mean Rank		MW U	Z	P	Decision
No significant difference between the illiterate and literate groups on the above issue	43.00	29.05	58.000	-1.695	.09	Accept the null
No significant difference between the literate and VIII Pass groups on the above issue	52.70	40.17	786.500	-2.411	.016	Reject the null
No significant difference between the illiterate and VIII Pass groups on the above issue	36.63	20.50	19.50	-2.762	.006	Reject the null

Interpretation of Results ofKruskal-Wallis H Test

By analysing the value of Mann-Whitney test above, it can be said that there are significant differences exist(P <.05) between each and every group based on qualification on the above stated issues except illiterate and literate groups on contribution to the family income issue.

7. CONCLUSIONS AND RECOMMENDATIONS

The present study reveals that all the responsible factors (meeting emergencies during the crisis, to have control over money, earning personal income, making a contribution towards family income and unemployment) are not equally important to the members. As per our study, earning personal income, making a contribution towards family income and unemployment deserving greater priority to the members for their participation in SHGs.

The study found that Caste factor has a significant influence on members' opinion regarding personal income and for doing contribution to family income, as motivational factors to join SHGs. Both the reasons found to be more important to Reserved Caste (SC, ST and OBC) than Unreserved Caste (General).

Our study also reflects that education has also influenced the opinion of members regarding personal income and contribution to family income issues. But regarding the unemployment issue there is no significant difference exists in the opinion of members, irrespective of their caste, age, economic status and education. Unanimously, it is accepted that due to lower opportunity of getting job consistently throughout the year, they promoted themselves to join SHGs.

The majority of the respondents in SHGs under study area participated in group activities due to their financial promotion, as well as to assist their family financially. Therefore, from our study, it can be recommended that:

- More opportunity should be created for members through diversified training programmes which will enrich their productivity and acceptability in the society, simultaneously, would increase their capacity to meet unforeseen events and crisis situations.

- Planners and service designers should give more concern on the demographic profile of existing and potential members to introduce new services.

As a result, the participation rate of poor women can be improved and inclusive growth will be feasible.

8. LIMITATIONSOFTHE STUDY

As the majority of respondents are illiterate and under educated, there is a possibility of data biases and hence the data collected would only be an approximation of actual facts. Moreover, due to time and resource constraints it has to curb its scope of research and the study was conducted on some selected respondents from the villages of Simlapal Block under Bankura District of West Bengal.

9. SCOPEOF FURTHER RESEARCH

Similar type of research work may be conducted vividly in the future, highlighting other demographic and motivational factors (such as: security, independence, gaining power, gathering knowledge, development of personal skill, utilising free time, getting recognition in the family & society, availing the advantages of government schemes & training facilities etc.)of the said community, in other parts of the country which will be fruitful for beneficiaries, decision makers and planners.

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