



IMPACT OF SELF HELP GROUPS ON WOMEN EMPOWERMENT: EMPIRICAL EVIDENCE FROM JHARKHAND

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Self Help Groups have emerged as a widely accepted development strategy as they are effective in reducing poverty, creating awareness and ensuring sustainability of environment which finally results in sustainable development of the nation. At present, over 90% of SHGs in India comprise exclusively of women and they are the preferred strategy for both credit deliveries for the poor and women empowerment. In this context, this paper makes an attempt to evaluate the effectiveness of SHGs on women empowerment. A cross-sectional research on 215 women in the State of Jharkhand through a structured questionnaire was conducted. Exploratory factor analysis is used to identify the key indicators of women empowerment. Paired samples t test is used to know the difference in women's perception before and after joining SHGs. The findings of the study reveal that SHGs are a powerful tool in enhancing women empowerment for all its indicators like economic security, decision making power, mobility, legal awareness, and self-worthiness.

Keywords: Woman Empowerment, Self Help Groups, Socio - Economic Development

INTRODUCTION

Economic and social marginalisation of poor by formal credit agencies including co-operatives led to the emergence of Self Help Groups (SHGs). SHGs are an outcome of the neo-liberal paradigm of development, where the poor take charge of their lives and fashion new improved future through self-reliant and socially sustainable efforts. The scheme is broadly based on the pattern devised by Bangladesh Grameen Bank founded by Muhammad Yunus, who pioneered the concepts of microcredit and microfinance. In India, the SHGs have emerged as a widely accepted development strategy for poverty reduction as they are perceived a powerful vehicle for the promotion of micro-credit and micro-finance . They are effective in reducing poverty, creating awareness and ensuring sustainability of environment which finally results in sustainable development of the nation.

A self help group consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations. The meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. Currently, over 90% of SHGs in India consist exclusively of women and SHGs are the preferred strategy for both the credit delivery for the poor and women empowerment (NABARD). The women SHGs have enhanced the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitised the women members to take active part in socio-economic progress of rural India.

The SHG model was introduced as a core strategy for women empowerment in the Ninth Plan in India (Planning Commission, 2002). The Ninth plan directed both states and the centre to adopt the 'women's component plan' through which not less than 30% of funds and benefits are earmarked to the women related sectors. This strategy was continued during Tenth Plan and even in the Eleventh plan with the government commitment to encourage SHGs to act as agents of social

change, development and empowerment of women. The major programme involving financial intermediation by SHGs is the SHG-bank Linkage Programme. This Programme was launched in 1992 by National Bank for Agriculture and Rural Development, the apex bank for rural development in India to enlarge the flow of credit to the hard-core poor, especially women. The self-help group-bank linkage scheme has grown from a pilot of 500 self-help groups in 1992 to 8 million in 2013. In 2014, there were 7.4 million savings-linked self-help groups in the country with a total savings of Rs 98.97 billion (Das, 2015)³. Latest data shows that about 16 million poor households have gained access to formal banking system through SHG bank linkage programme. In Jharkhand, a total of 107955 self help group (SHG) bank accounts have been opened with an amount of Rs. 39279.54 lakh. Of these, a total of 60719 SHGs have been linked with the banks with an amount of Rs 56245.79 lakhs during this period (Jharkhand Economic Survey, 2015-16)⁴.

Operationalising the Concept: Measuring Empowerment

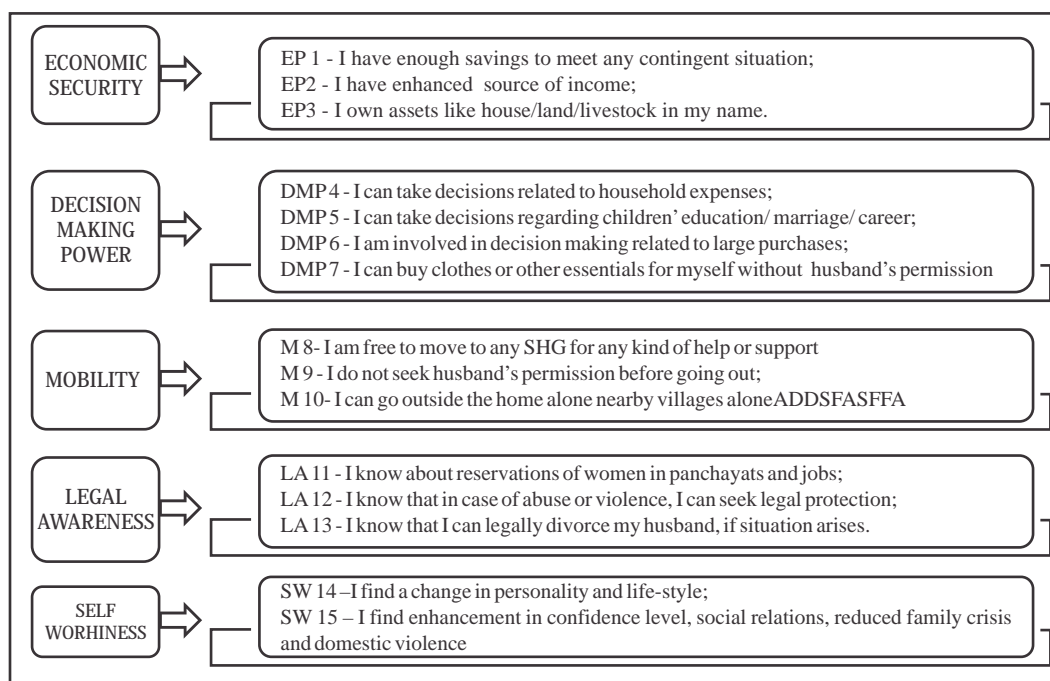
Empowerment is authorizing someone to exercise some specific power or offering someone certain means to achieve a given end. Empowerment, as defined by Kabeer⁵, is the process by which those who lack the ability to make strategic life choices previously acquire such ability. Banu et al.⁶ defined women's empowerment as the capacity of women in reducing their socio-economic vulnerability and dependency on male household members, improving involvement and control over household decisions, economic activities and resources, contribution to household expenses, increased self confidence and awareness of social issues. Different authors in their studies have articulated a list of indicators to measure empowerment which are refined from earlier studies and extended through systematic application. In this study, an attempt has been made to identify a few key indicators that impinge on aspects of women empowerment.

Table 1: Empowerment Indicators Used In Recent Studies

Dimensions	Authors
Psychological, social and economical	Sarumathi and Mohan ⁷
Three economic indicators (personal income, savings behavior and asset ownership)	Sultana and Hasan ⁸
Economic	Malathi and Vijayarani ⁹
Socio-economic dimensions such as, economic position, decision making power, Liberation, knowledge and self- worthiness	Aruna and Jyothirmayi ¹⁰
Household economic decision making, Economic security, Women's control over resources, women's control over family decisions, mobility and legal awareness	Al-Mamun et al. ¹¹
Economic, autonomy, social attitudes, education and network, communication and political participation level	Swain and Wallentin ¹²

In fine, a lot of studies are reviewed and different indicators of empowerment are identified. However, in this study when developing the questionnaire, the notion of degrees of empowerment introduced by Aruna and Jyothirmayi and Al-Mamun et al. are used. These indicators are economic security, decision making power, mobility, legal awareness and self worthiness. Based on these indicators following items under different categories are included in the study:

Chart 1: Indicators Of Women Empowerment Used In The Study



The administered questionnaire had 30 questions divided into two sections of 15 each representing pre-loan and post-loan scenario.

STATEMENT OF THE PROBLEM

Different Organisations have promoted or supported SHGs from a different perspective and agenda. Most of the studies deal with the aspects of evolution of SHGs, viability of SHGs, SHG-Bank linkages, financial assistance provided by the NABARD and banks in promoting SHGs etc. However there is dearth of micro-level studies to evaluate the performance of SHGs, more particularly, the Socio-economic conditions of the women SHG members in the pre and post-SHG concept and their impact on women empowerment. An analysis of these aspects may provide a comprehensive picture of the SHGs to make them more viable and sustainable. The present study aims to fill in this gap.

The research paper is organized as follows. The second section gives a brief overview of the literature followed by research objectives, hypotheses and methodology section. The third section presents the results of the analysis and discussion. Under the fourth section, conclusion and limitations are described.

Review Of Literature : SHGs And Women Empowerment

The literature on the subject of Self Help Groups and Women Empowerment is abundant and is burgeoning. An attempt is made here to touch upon a select review of literature at the global, national and at regional levels.

Kulshreshta et al. (2001) made an attempt to emphasize the importance of financing the poor through

Self-Help Groups . The authors have concluded that for quick transformation of the poor from dependency to self reliance through social mobilization and awareness creation, the most cost effective strategy available is SHG strategy.

The study conducted by National Institute of Rural Development (NIRD,2003) in the selected districts of Kurnool and Mahaboobnagar in Andhra Pradesh has revealed the activities of SHGs. The study has shown that the poor women members of SHGs have benefited from the Programme by improving their economic and social status in the aspects like health care, education, family planning, elimination of child labour, courage and confidence to overcome their problems.

Tripathy (2004) has discussed the vital role of SHGs in rural development by saying that SHGs are instruments for social mobilization, economic empowerment, capacity and entrepreneurship building, and community solidarity. The author has observed that the SHGs provide a great opportunity for convergence of various programmes of various ministries and organizations.

Kulandaivel (2005) in her study, observed that the SHGs have been facilitating income generating activities for socio economic upliftment and also promoting qualitative aspects like group dynamics, collective action and awareness generation.

Srivastava (2006) has studied the extent to which SHGs build up confidence and mutual support for women. According to her, the SHG movement has been striving for social change by establishing a forum in which women can critically analyze their situation and devise collective strategies to solve their problems. The author has appreciated self-help micro-credit schemes as the most effective mechanisms to reach the poor and has suggested that care must be taken that the poor are not excluded.

Ramachandran et al. (2006) have made a micro level examination in Tamilnadu State in India to observe the role of SHGs in rural development. The authors observe that, "after becoming members of the groups, outlook of women has changed. Now they seem to have self-determination, self-reliance and self-empowerment that are the encouraging factors for their efforts to generate income". "Their role is appreciable in arresting demographic backwardness and poor health condition of the rural people". "Therefore Self Help Groups are the ' Rural Development Agents' and could be encouraged for Women's status enhancement and rural development."

Gangaiah et. al (2006) have expressed that the Self-Help Group has served the twin purposes of alleviation of poverty and achievement of inclusive growth process. The study concludes that the rural women acquire sufficient skill to mobilize and manage thrift, appraise credit needs and financial discipline, awareness about Government programmes, some degree of transformation of social outlook and also a sense of equality of status of women as participants, decision makers in democratic, economic and social spheres of life.

Ramachandran et al (2008) have conducted a study of SHGs in Kanyakumari District to examine the pre and post SHG status of SHG members and impact of SHGs in empowering women. The study has concluded that the SHGs have not only produced tangible assets and improved living conditions of the members but also helped in changing much of their social outlook and attitudes. In the study area SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

The Study of Krishnan (2009) concludes that the SHGs have benefited the women members to enhance their role in society, family decision-making and mobility.

Sudarshan (2011) has conducted a study on the impact of women self help groups (SHGs) in the

economic development of Andhra Pradesh. The study reveals that the impact of women self help groups for the improvement of women belonging to the poorer sections is satisfactory and functioning of women self help groups reduced the debt burden in rural areas.

Deogharia (2014) has explained the different aspects of micro finance including the SHG-bank linkage programme which has not helped in poverty reduction but has addressed many dimensions including women empowerment and gender equality. Deogharia (2009, 2013) has analysed the role of SHGs specifically in Jharkhand.

THE RESEARCH OBJECTIVE

The research objective of this study is to determine whether and to what extent participation in Self Help Groups has an impact on the empowerment of women members. The specific objectives are:

1. To study the socio-economic profile of women beneficiaries
2. To identify the various factors empowering women through SHGs
3. To evaluate the effectiveness of SHGs on empowerment of women in Jharkhand
4. To make suggestions for more effective and efficient implementation of SHGs for socio-economic empowerment of women

RESEARCH METHODOLOGY

A stratified multi stage sampling technique is used for the purpose of the study. The primary data is collected from 220 SHG women members in Jharkhand state of India through a well structured questionnaire by face to face interview. Survey instruments were administered personally and women associated with SHGs were contacted. Out of these 220 questionnaires, 5 were rejected because of missing data or high response bias leaving an overall sample size of 215. A stratified multi stage sampling technique was used for choosing the sample. First of all, a complete list of all districts in Jharkhand was made and two districts-Ranchi and Lohardaga were selected based on prevalence of high number of the SHGs. In the second stage, three mandals /blocks were selected from each district. After choosing blocks, three villages from each mandal were selected on a random basis. In the next stage, three SHGs were selected from each village and in the final stage four to five women were randomly selected from each SHG so that the total number was around 220 from 54 SHGs.

The questionnaire was administered to the women selected for the study. The first part of the questionnaire contained the individual information on the socio-economic profile of selected women. The second part of the questionnaire intended to cover the level of empowerment of selected women belonging to SHGs using the various dimensions identified for the study. The administered questionnaire had 30 questions divided into two sections of 15 each representing pre-loan and post-loan scenario.

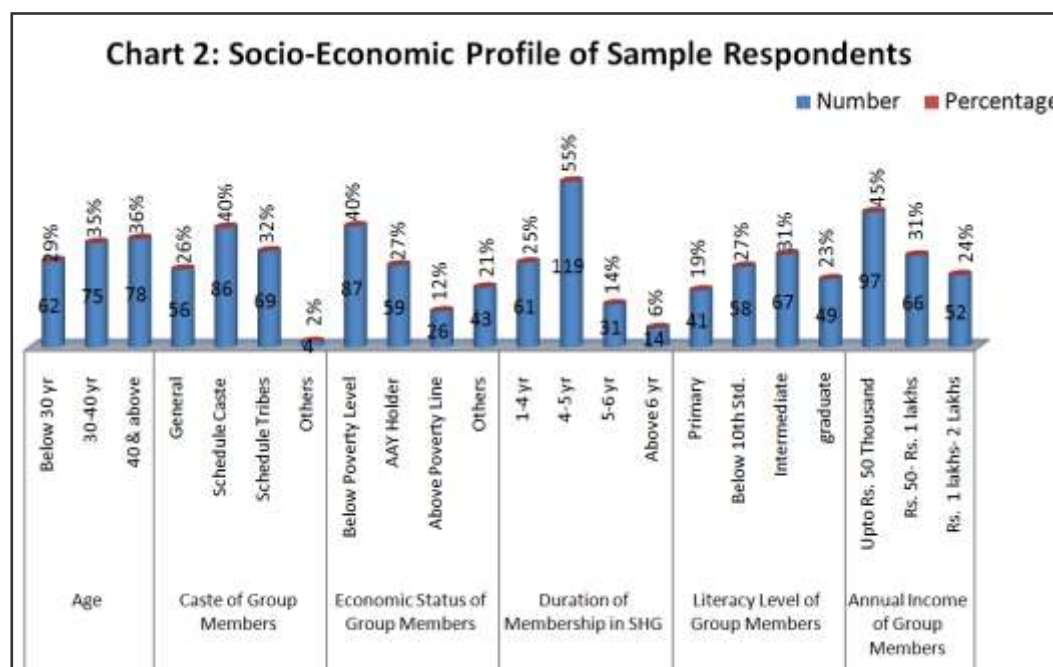
The respondents were asked to respond to different statements using five point Likert scale method, starting from "Strongly Agree", "Agree", "Neutral", "Disagree" and "Strongly Disagree". Exploratory factor analysis was used to identify the key dimensions of women empowerment. Exploratory factor analysis has two primary functions i.e., data summarisation and data reduction. In data summarisation, factor analysis derives underlying dimensions that when interpreted and understood, describes the data in much smaller numbers of concepts than the original individual variables. Data reduction was achieved by calculating scores for each underlying dimension and substituting them for original variables through factor scores.

Eigen value equal to or more than one criterion has been used to determine the number of components to be extracted for further analysis (Stewart, 1981)²³. KMO measure of sampling adequacy has been used to verify the appropriateness of a factor loading, where the value greater than .50 is acceptable, values between .50 & .70 are mediocre, .70 & .80 are good, .80 & .90 great and above .90 superb (Malhotra, 2002)²⁴. Further, Bartlett test of sphericity, which is also called zero identity matrix, has also been used to determine correlation among the variables. Paired sample test was used to explore the significant difference in level of empowerment of SHG members before and after joining the SHG using the Statistical Package for Social Sciences (SPSS).

RESULTS AND DISCUSSION

Socio- Economic Profile Of Sample Respondents

Age Composition of Group Members: The study consists of respondents from all age groups. Distribution of the sample respondents by age composition is furnished in Fig 1. It is pertinent from the table that majority of the sample respondents belong to 30 & above age group (71%). Thus, it is revealed from the study that relatively aged people are actively participating in SHGs.



Caste of Group Members: Caste is the social variable. It is depicted from the figure that 26% of the sample respondents are from general category, followed by 40% of the respondents from SC category, 32% of the respondents from ST category and the rest 2% of the respondents are from other categories.

Economic Status of Group Members: It is portrayed from the figure that 40% belongs to 'Below poverty level', 27% belongs to 'Antyodaya Anna Yojana (AAY) card holder' and only 12%

of the sample respondents are the 'Above Poverty Level'. A major proportion of the sample respondents are from 'others groups' i.e. wage earners.

Duration of Membership in SHG by Group Members: It is observed that 25% of the sample respondents remain a member of SHG during 1-4 years, 55% of the respondents are members of SHG during 4-5 years, 14% of the respondents are members of SHG more than 6 years while only 6% of the respondents are members of SHG during 5-6 years.

Literacy Level of Group Members: It is interesting to note from the figure that 54% of the sample respondents are above 10th Standard and almost same percentage of the respondents are either neo-literates or literates.

Annual Income of Group Members: Distribution of the sample respondents by annual income depicts that annual income of the majority of the sample respondents ranges up to Rs.50,000 (45%). At the next level, 31% of the sample respondents' annual income of the sample respondents ranges from Rs. 50,000 - Rs. 1 lakhs.

FACTOR ANALYSIS RESULTS

Construct Validity

Factor analysis is performed on 15 items scale of women empowerment. The factor analysis was done using principal component with an initial setting for Eigen values greater than 1.0. Orthogonal rotation (Varimax) is applied to reduce potential multi-co linearity among the items. Kaiser-Meyer-Olkin (KMO) and Bartlett's test results are shown in Table 2. As, the KMO value is greater than 0.5 and the significance level for Bartlett's test value is 0.000 which shows that the value is significant at 1 per cent level of significance, therefore it is appropriate to apply factor analysis.

Table 2: KMO and Bartlett's Test Results for Women Empowerment Scale

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.707
Bartlett's Test of Sphericity	Approx. Chi-Square	1407.41**
	Dr	105
	Sig.	.000

** p<0.01

Factor analysis result of women empowerment is shown in Table 3. The first factor 'Economic Security (ES)' comprised three items and explained 13.03% of the total variance. This factor had an Eigen value of 1.5. The second factor 'Decision Making Power (DMP)' comprised four items and explained 20.47% of the total variance. This factor had an Eigen value of 3.6. The third factor 'Mobility (M)' comprised three items and explained 13.37% of the total variance and Eigen value of 1.9. The fourth factor 'Legal Awareness (LA)' comprised three items and explained 16.39% of the total variance. This factor had an

Eigen value of 2.7. The fifth factor 'Self Worthiness (SW)' comprised two items and explained 9.84% of the total variance with Eigen value of 1.3.

RELIABILITY

To establish internal consistency, Cronbach's alpha value for reliability was calculated. All values were above 0.60, which may be considered as reliable. Value of Cronbach alpha is shown in Table 4.

Paired Samples 't Test' Results For Economic Security (ES): Paired sample t test results regarding women perception before and after participation in SHGs for factor 'Economic Security' are shown in Tables 5 and 6. The analysis indicates that for item ES1, the mean score after participation in SHGs (M=2.45) was not significantly greater than the mean score before participation (M=2.43) at 1% significant level. For item ES2, the mean score for women perception after participation in SHGs (M=2.32) was significantly greater than the mean score before participation in SHGs (M=1.97) at 1% significant level. For item ES3, the mean score after joining SHGs (M=2.41) was significantly greater than the mean score before participation in SHGs (M=1.96) at 1% significant level.

Overall, for factor 'Economic Security' the mean score for women perception after participation in microfinance program (M=2.42) was significantly greater than the mean score before participation (M=2.14) at 1% significant level. Therefore, our hypothesis that "participation in SHGs improves economic Security" is true. However, the p value for item 'ES1' indicates that the hypothesis (women have enough savings to meet any contingency) is not validated after . Here the reason increase in the level of contribution to family expenses increased after joining SHGs. As women start earning, standard of living increases and it leads to more spending. Findings revealed that women are found confident in facing financial crisis and arranging crisis on time. These results are in congruence with previous findings.

Table 3: Factors Of Women Empowerment

Factor 1		Factor 2		Factor 3		Factor 4		Factor 5	
Economic Security (ES)		Decision Making Power (DMP)		Mobility (M)		Legal Awareness		Self Worthiness (SW)	
Variable	Loading	Variable	Loading	Variable	Loading	Variable	Loading	Variable	Loading
ES2	.808	DMP7	.896	M8	.887	LA11	.892	SW14	.846
ES1	.784	DMP4	.874	M9	.753	LA12	.854	SW15	.745
ES3	.737	DMP5	.860	M10	.736	LA13	.851		
		DMP6	.813						
Eigen Value	1.5	3.6		1.9		2.7		1.3	
Percent of Variance	13.03	20.47		13.37		16.39		9.84	
Total Variance				73.34					

Table 4: Reliability Analysis Results

Factor	Variables	Cronbach alpha
Economic Security	ES2, ES1, ES3	.72
Decision Making Power	DMP4, DMP5, DMP6 DMP7	.87
Mobility	M8, M9, M10	.74
Legal Awareness	LA11, LA12, LA13	.87
Self Worthiness	SW14, SW15	.63

Table 5: Paired Sample Statistics For Economics Security (es)

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	ES1-A	2.45	215	.591	.040
	ES1-B	2.43	215	.589	.040
Pair 2	ES2-A	2.32	215	.578	.039
	ES2-B	1.97	215	.676	.046
Pair 3	ES3-A	2.41	215	.585	.040
	ES3-B	1.96	215	.758	.052
Pair 4	ES-A	2.42	215	.464	.031
	ES-B	2.14	215	.456	.031

A - After participation in SHG programme

B - Before participation in SHG programme

Table 6: Paired Samples Test For Economic Security

Paired Difference								
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	Df	P value
				Lower	Upper			
ES1-A - ES1-B	.014	.116	.008	-.002	.030	1.74**	214	.083
ES2-A - ES2-B	.349	.630	.043	.264	.433	8.12**	214	.000
ES3-A - ES3-B	.456	.765	.052	.353	.559	8.73**	214	.000
ES-A - ES-B	.277	.344	.023	.323	.231	11.82**	214	.000

** p<0.01

A - After participation in SHG programme

B - Before participation in SHG programme

Paired Samples t Test Results For Decision Making Power (DMP): Paired sample t test results for factor ' Decision Making Power' shows that the mean score for women perception after participation in SHGs (M=2.41) was significantly greater than the mean score before

Table 7: Paired Sample Statistics For Decision Making Power (dmp)

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	DMP4-A	2.41	215	.606	.041
	DMP4-B	2.26	215	.715	.049
Pair 2	DMP5-A	2.32	215	.628	.043
	DMP5-B	1.97	215	.791	.054
Pair 3	DMP6-A	2.31	215	.611	.042
	DMP6-B	2.27	215	.649	.044
Pair 4	DMP7-A	2.36	215	.622	.042
	DMP7-B	2.35	215	.635	.043
Pair 5	DMP-A	2.41	215	.538	.036
	DMP-B	2.24	215	.513	.035

A - After participation in SHGs programme

B - Before participation in SHGs programme

Table 8: Paired Samples Test For Decision Making Power (dmp)

Paired Difference								
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	Df	P value
				Lower	Upper			
DMP4-A - DMP4-B	.149	.449	.031	.088	.209	4.85**	214	.000
DMP5-A - DMP5-B	.353	.714	.049	.257	.449	7.25**	214	.000
DMP6-A - DMP6-B	.047	.251	.017	.013	.080	2.71*	214	.007
DMP7-A - DMP7B	.009	.096	.007	-.004	.022	1041	214	.000
DMP-A - DMP-B	.174	.249	.017	.207	.140	10.24**	214	.000

** p<0.01

* p<0.05

A - After participation in SHGs programme

B - Before participation in SHGs programme

participation in SHGs (M=2.24) at 1% significant level. This result supports in accepting hypothesis that "participation in SHGs improves Decision Making Power". However, this hypothesis is accepted for items DMP4, DMP5 (at 1% significant level) and DMP6 (at 5% significant level). The findings revealed that women have better economic position after joining SHGs. Improved economic position fosters women's household decision making power.

Table 9: Paired Sample Statistics For Mobility (m)

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	M8-A	2.58	215	.578	.039
	M8-B	2.18	215	.849	.058
Pair 2	M9-A	2.43	215	.544	.037
	M9-B	2.18	215	.748	.051
Pair 3	M10-A	2.45	215	.614	.042
	M10-B	2.21	215	.793	.054
Pair 4	M-A	2.46	215	.467	.031
	M-B	2.17	215	.540	.036

A - After participation in SHGs programme

B - Before participation in SHGs programme

Paired Samples t Test Results For Mobility (M): Paired sample t test results for factor 'Mobility' are shown in Tables 9 and 10. The results show that for factor 'Mobility' the mean score for women perception after participation in SHGs (M=2.47) was significantly greater than the mean score before participation in SHGs (M=2.17) at 1% significant level. Involvement with SHGs increases and develops confidence of women in going alone outside home. This result supports in accepting hypothesis that "participation in micro-financing program improves mobility". This result is in congruence with previous research findings.

Table 10: Paired Samples Test For Mobility

Paired Difference								
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	Df	P value
				Lower	Upper			
M8-A - M8-B	.400	.754	.051	.299	.501	7.78**	214	.000
M9-A - M9-B	.251	.574	.039	.174	.328	6.41**	214	.000
M10-A - M10-B	.242	.570	.039	.165	.318	6.22**	214	.000
M-A - M-B	.297	.377	.025	.348	.246	11.56**	214	.000

** p<0.01

A - After participation in SHGs programme

B - Before participation in SHGs programme

Paired Samples t test results for Legal Awareness (LA): Paired sample t test results for factor 'Legal Awareness' reveals that the mean score for women perception after participation in microfinance program (M=2.19) was significantly greater than the mean score before participation in SHGs (2.03).

Table 11: Paired Sample Statistics For Legal Awareness (la)

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	LA11-A	2.17	215	.572	.039
	LA11-B	1.95	215	.611	.042
Pair 2	LA12-A	2.16	215	.577	.039
	LA12-B	1.95	215	.612	.042
Pair 3	LA13-A	2.25	215	.573	.039
	LA13-B	2.24	215	.591	.040
Pair 4	LA-A	2.19	215	.510	.034
	LA-B	2.03	215	.456	.031

A - After participation in SHGs programme

B - Before participation in SHGs programme

Table 12: Paired Samples Test For Legal Awareness

Paired Difference								
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	Df	P value
				Lower	Upper			
LA11-A - LA11-B	.223	.480	.033	.159	.288	6.82**	214	.000
LA12-A - LA12-B	.209	.519	.036	.140	.279	5.91**	214	.000
LA13-A - LA13-B	.014	.118	.008	-.002	.030	1.74	214	.083
LA-A - LA-B	.162	.276	.018	.200	.125	8.61**	214	.000

** p<0.01

A - After participation in SHGs programme

B - Before participation in SHGs programme

Paired samples t test results for Self Worthiness (SW):

Paired sample t test results for factor 'Self Worthiness (SW)' are shown in Tables 13 and 14.

The mean score for women perception after participation in SHGs (M=2.29) was significantly greater than the mean score before participation in microfinance program (M=1.93) at 1% significant level. Therefore, hypothesis "participation in SHGs improves Decision Making Power" is true and is consistent with previous research findings.

Table 13: Paired Sample Statistics For Self Worthiness (sw)

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	SW14-A	2.23	215	.529	.036
	SW14-B	1.73	215	.666	.045
Pair 2	SW15-A	2.37	215	.573	.039
	SW15-B	2.16	215	.591	.040
Pair 3	SW-A	2.30	215	.470	.032
	SW-B	1.94	215	.468	.031

A - After participation in SHGs programme

B - Before participation in SHGs programme

Table 14: Paired Samples Test For Self Worthiness

Paired Difference								
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T	Df	P value
				Lower	Upper			
SW14-A - SW14-B	.502	.791	.054	.396	.609	9.32**	214	.000
SW15-A - SW15-B	.214	.454	.031	.153	.275	6.90**	214	.000
SW-A - SW-B	.358	.480	.032	.422	.293	10.92**	214	.000

** p<0.01

A - After participation in SHGs programme

B - Before participation in SHGs programme

CONCLUSION

The findings of this study reveal that SHGs are a powerful tool in enhancing women empowerment for its all indicators like economic security, decision making Power, mobility legal awareness and self worthiness. However, the productive efficiency of the microfinance needs to be improved by arranging regular seminars, workshops and training for self-employment opportunities, which would yield them higher and sustainable income. They may also be assisted through market expansion and support in access and sale of finished products. Banks should also constantly monitor the financial utilization and performance on their part. Financial literacy may be imparted to the participants for investment in viable and feasible production activities.

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