FACTORS ON WHICH EMPOWERMENT OF WOMEN DEPEND? A STUDY ON THE POOR TRIBAL WOMEN MEMBERS OF SHGs

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ABSTRACT

Self Help Groups (SHGs) mechanism is being considered as powerful weapon for the socio-economic upliftment of the poor and underprivileged section of the society in almost all developing countries including India. It is also recognized that participation in SHGs leads to the empowerment of the poor women. As empowerment is a multidimensional factor, so it can't be said with emphasis that mare participation into the SHGs leads to the empowerment. To know the actual fact in the reality a study was conducted on 240 poor tribal women members from tribal inhabited rural areas from the Bankura district of west Bengal. The purpose the study was to assess whether there is any association between the period of participation and the level of empowerment of the poor tribal women members of the SHGs. Apart from the period of participation, the study also strived to analyse the association between the other ten important socio-economic factors and the level of empowerment of the poor tribal women. Result of the study indicated that though the SHG mechanism empowers women there is no association between the between the period of participation and the level of empowerment of the poor tribal women. It is also found that there is association between the other factors such as education, marital status, family land holding, number of training taken as well as annual personal income of the respondents.

KEYWORDS: *Self Help Groups(SHGs), Level of empowerment, Socio-economic factors*

INTRODUCTION

Pandit Jawaharlal Nehru once said: "If you educate a man you educate an individual, however, if you educate a woman you educate a whole family. Women empowered means mother India empowered".There is no doubt that women empowerment is essential for the eradication of poverty as well as for the development of nation. Recognizing the fact, our government has also adopted various initiatives in this regard. Among these initiatives, Self Help Groups (SHGs) are considered as an important tool for poverty alleviation through empowering the poor and underprivileged section of the society as they help the members of the SHGs to get them involved in various income generating activities. It is well recognized that participation in the SHG enhances the economic and social capacity of the poor women that contributes to the poverty alleviation through their empowerment. In this study emphasis has been given to find out the answer to the research questions that whether mare participation or the participation for long time in the SHG empower poor women or whether the level of empowerment of the poor women is associated with other socio-economic factors. In this context, the present study was undertaken by considering several independent variables along with the period of participation of the respondents in the SHG. This paper attempts to analyse first whether there is any association between the periods of participation into the

SHGs and then it strives to analyse the association between others factors with the level of empowerment. Consequently, this paper has been divided into five main sections. First section of this paper gives the information about the area under study. Then, it discusses the major objectives and hypotheses of the study in the next section. Third section of this paper discusses about the methodology adopted for the study. Fourth section contains the results of analysis of data followed by the major findings of the study in the next section. Section six of this paper highlights some limitations of the study. Finally the paper is concluded with some suggestions for the policy makers for the better socio economic empowerment of women by the mechanism of the Self Help Group Strategy that may lead to the poverty free nation in the year to come.

SECTION-1: INFORMATION ABOUT THE STUDY AREA

Bankura is one of the most economically and industrially backward districts of West Bengal and withinBankura the study area (as shown below in Figure-

1) consisting of five tribal inhabited blocks namely Ranibandh, Hirbandh, Raipur, Khatra and Chatna is the most deprived part of the district. The percentages of tribal population of Ranibandh, Hirbandh, Raipur, Khatra and Chatna are **47.28, 28.54, 28.50, 22.24, and 21.82** respectively. Out of these five blocks, Ranibandh and Raipur blocks fall under Jungle-Mahal and the other three are adjacent to the Jungle-Mahal area of the state West-Bengal. Most of the regions of the study area are hilly, forested and drought-prone. Agriculture is dependent on rains and a single crop of paddy is produced once in a year if there are timely rains. Cultivation of some vegetables is undertaken irregularly by almost all households who have some land. In some areasbabui grass is cultivated mainly for rope making. The forest - which was once a source of food, fuel, fodder and livelihood - still provides fuel and some income from minor forest products.
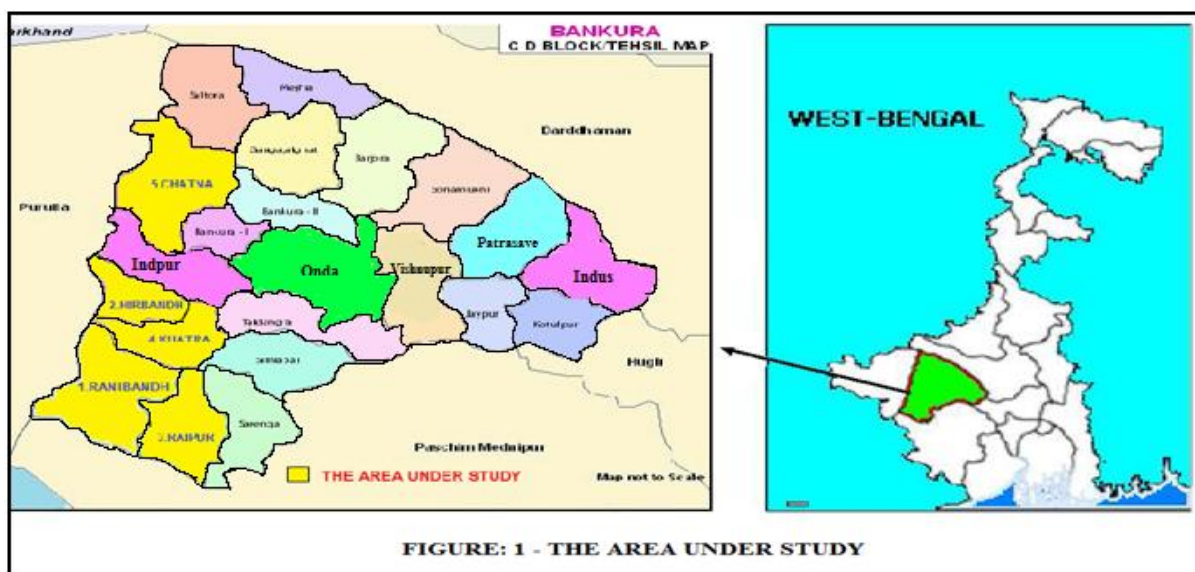

FIGURE: 1 - THE AREA UNDER STUDY

On an average 29.68 % of the total population of the study area belongs to scheduled tribe as compared to the district average of scheduled tribe population of 10.36%. There are about 5734Self Help Groups (SHGs) with total members of about 69,935 functioning under the SGSY scheme which have recently been modified as NRLM scheme. On an average the area under study is tribal inhabited, backward and underdeveloped as compared to other areas of the district.

SECTION-2: OBJECTIVES AND HYPOTHESES OF THE STUDY

The main objectives of the study are as follows:
- ➢ To assess whether there is any association between the period of participation and the level of empowerment of the poor women.

- ➢ To know the impacts of other factors on which empowerment of women depend.
- ➢ To suggest some measures for better socio-economic empowerment of women for the alleviation of poverty as well as economic well being of the nation.

To examine what factor or factors influence the level of empowerment of the poor women several factors were considered in order find their association with the level of empowerment of the selected respondents. Out of which six factors that have been considered for discussion in this paper are period of membership in the groups, level of education, marital status, family land holding, number of training taken as well as annual

personal income of the respondents. The associations of all such factors have been examined separately using Chi-square (χ^2) test of goodness of fit. Accordingly, the following hypotheses are set:

- H_{01}: There is no significant association between the period of participation in the groups and the level of empowerment and of the respondents.
- H_{02}: There is no significant association between the level of education and the level of empowerment and of the respondents.
- H_{03}: There is no significant association between marital status and the level of empowerment and of the respondents..
- H_{04}: There is no significant association between the family land-holding and the level of empowerment and of the respondents.
- H_{05}: There is no significant association between the number of training taken by the respondents and their level of empowerment.
- H_{06}: There is no significant association between the level of annual personal income and the level of empowerment and of the respondents.

SECTION-3: RESEARCH METHODOLOGY

This study is based on certain standardised sequences in which it has been conducted and finalised which are termed, in the context of research terminology, as research methodology. Present study is empirical in nature and mainly based on primary data. It is based on sample beneficiaries of women Self Help Groups from five tribal inhabited Blocks of Bankura District, West-Bengal. The study is based on a field survey with a structured interview schedule. The researchers personally conducted the interview of the members of the Self Help Groups with the help of resource persons of the SHGs at gram Panchayet level. A sample of 240 members was chosen using multi stage stratified random sampling. A multi stage stratified simple random sampling procedure has been adopted to select Block, GPs, villages, and Self Help Groups and its members. 24 women Self Help Groups from each block and then two members from each and every group had been selected for the purpose of intensive analysis.

To test the above mentioned hypotheses the research-based key questions have been set to test their goodness of fit using **Chi-square (χ^2)** test of hypotheses. The quantity, **Chi-square (χ^2) describes** the magnitude of the discrepancy between theory and observation. From this, we can find out whether two or more attributes are associated or not. While comparing the calculated value of **Chi-square (χ^2)** with the table value we have to determine the degrees of freedom. If the calculated value of **Chi-square (χ^2)** is less than the table value at a certain level of significance, we can say that the results of experiment provide support to the hypotheses. On the other hand, if the calculated value is more than the table value, we can say that the results of experiment do not support the hypothesis. For this purpose the following steps were taken.

Firstly, the respondents' scores based on their responses to some questions in five-point scale on empowerment on different dimensions are calculated. Then, the average (mean) and the standard deviation of all the scores are calculated. On the basis of the mean and the standard deviation of scores all the respondents are categorised into three groups, such as;

i. Highly empowered respondents having their scores greater than **Mean + (S.D)**;

ii. Medium empowered respondents having their scores lying in the range **Mean ± (S.D)** and

iii. Lowly empowered respondents having their scores less than **Mean – (S.D)**

Secondly, all the respondents are classified according to different socio economic factors considered for the study as mentioned earlier. Then each and every factor is classified into different groups to find their association with the level of empowerment using **Chi-square (χ^2) test** of goodness of fit. Impact of such socio economic factors have been assessed separately which have been discussed and analysed in the next section.

SECTION-4: ANALYSIS AND DISCUSSION

In this section, primary data collected directly from the respondents have analysed to find the answer the research question from the whether there is any association between the period of participation of the respondents into the groups and their level of empowerment. Results of the analysis have also been provided in respect of the other factors on which the level of empowerment of the poor women are statistically found to be associated.

1. Association between period of participation of respondents and level of empowerment: In recent studies on the impact of Self Help Groups (SGHs) and Microfinance on the socio-economic empowerment of poor women, it has been noted that there is a positive impact of participation into the Self Help Groups (SGHs) and Microfinance programme on the socio-economic empowerment of poor women. Level of empowerment is just parallel with the period of participation and

engagement in the groups. The decision-making capacity of the SHG participants increased with the period of participation, **Sudharani et al. (2002)**.

To test the association between period of participation of respondents and level of empowerment of the respondents, period of their membership in the groups has been classified into three strata viz. Short, Medium and Long. Accordingly all the 240 respondents were classified in to three groups i.e. respondents with **Short Period Membership (SPM)** consisting of the members participating into the groups for 04 years or less; respondents with **Medium Period Membership (MPM)** consisting of the members participating into the groups for more than 04 to up to 08 years and respondents with **Long Period Membership (LPM)** consisting of the members participating into the groups for more than 08 years' time periods as on the date of collecting data. Sample consists of 94 (39.17 %) respondents having short period membership, 74 (30.83 %) respondents having medium period membership and 72 (30%) respondents having long period membership.

As per our categorization of 240 sample respondents, on the basis of respondents' scores, we find 39 respondents belong to low empowerment level category, 165 respondents belong to medium empowerment level category and the rest 36 respondents fall under high empowerment level category. In the next stage respondents belonging to each group formed on the basis of their period of participation are segregated in to three groups i.e. respondents with lower, medium and higher level of empowerment as determined by corresponding respondents' scores. Then the association between the period of membership and their level of empowerment is statistically analyzed and tested. To statistically test whether there is significant relationship between the periods of membership of respondents in the Self Help Groups and their level of empowerment the following hypothesis have been primarily set.

Null Hypothesis, H_0: There is no significant relationship between the period of membership in the group and the level of empowerment of the respondents against the **Alternative Hypothesis, H_1:** There is a significant relationship between the period of membership in the group and their level of empowerment.

With a view to find the degree of association between periods of membership of the respondents in the groups and the level of empowerment a two-way table was prepared and a **Chi-square (2) test** was employed. The necessary data along with the result of the test with degrees of freedom is shown in the following table (Table No-1).

TABLE No: 1 Periods of Membership of the Respondents in the Groups and their Level of Empowerment

Periods of membership of the respondents	Level of empowerment						Total		Chi-Square with 4 d.f
	High		Medium		Low				
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	
SPM	19	52.78	58	35.15	17	43.59	94	39.17	
MPM	8	22.22	56	33.94	10	25.64	74	30.83	**4.653**
LPM	9	25.00	51	30.91	12	30.77	72	30.00	
Total	36	100	165	100	39	100	240	100	

From the above table it is seen that the calculated value of Chi-square (2) is 4.653 which is much less than the table value at 1% level (13.277) and 5 % level (9.488) with 4 degree of freedom. So, the result is not significant both at 1% and 5 % level. Hence, the null hypothesis (H_0) is accepted. So, it can be emphasized that there is no significant relationship between the period of membership in the groups and their level of empowerment.

2. Association between level of education of the respondents and empowerment: It is presumed that educated women are more conscious as compared to illiterate or marginally educated and under educated women. For the purpose of assessing the impact of on education on the level of empowerment of the poor tribal women, sample respondents has been classified into three groups or strata viz. **Marginally Educated Members (MEM)** (consisting of illiterate respondents as well as the respondents having their level of education up to class-v), **Under-Educated Members (UEM)** (respondents having their level of education from class vi to x), **Educated Members (EM)** (respondents having their level of education above class x).Our sample consists of 133 (55.42%) respondents belonging to marginally educated category, 84 (35 %) respondents belonging to

under educated category and 23 (9.58%) respondents belonging to educated category.

As per our categorization of 240 sample respondents, on the basis of respondents' scores, we find 39 respondents belonging to low empowerment level category, 165 respondents belong to medium empowerment level category and the rest 36 respondents fall under high empowerment level category. In the next stage respondents belonging to each group formed on the basis of their level of education are segregated in to three groups i.e. respondents with lower, medium and higher level of empowerment as determined by corresponding respondents' scores. Then the associationbetween the level of education and their level of empowerment is statistically analyzed and tested. To test whether this association is statistically significant or not the following hypotheses have been primarily set.

Null Hypothesis, H_o: There is no significant relationship between the level education of the respondents and the level of empowerment of the poor women against the **Alternative Hypothesis**, H_1: There is a significant relationship between the level education of the respondents and their level of empowerment.

With a view to find the degree of association between the level of education and the level of empowerment of the respondents, a two- way table was prepared and a Chi-square ($\chi 2$) test was employed. The necessary data for the test along with the result of the test with required degrees of freedom is shown below in Table No.

TABLE No: 2 Level Of Education of the Respondents and Their Level of Empowerment

Level of Education	Level of empowerment						Total		Chi-Square with 4 d.f
	High		Medium		Low				
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	
MEM	13	36.11	95	57.58	25	64.10	133	55.42	
UEM	14	38.89	56	33.94	14	35.90	84	35.00	16.18
EM	9	25.00	14	8.48	0	0.00	23	9.58	
Total	36	100	165	100	39	100	240	100	

It is noted from the above table that the calculated value of Chi-square ($\chi 2$) is 16.18 which is much higher than the table value at 1% level (13.277) and 5 % level (9.488) with 4 degree of freedom. So, the result is significant at both 1% level and 5 % level. Hence, the null hypothesis (Ho) is rejected and the alternative hypothesis is accepted. So, we can say that there is a strong association between level of education of the respondents and their level of empowerment.

3. Association between marital status of respondents and level of empowerment of empowerment:

Marriage is an auspicious function in every human life. Girls become women after their marriage takes place. Their rights, duties particularly the responsibilities towards various family members increase. In the poor household, economic instability and poverty create many problems for the poor women. At this juncture, women Self Help Groups support the poor women economically and solve various disputes or problems through mutual understanding. Marital status may contribute a lot towards empowerment of women. In order to know whether there is any association between the marital status and the level of empowerment of the poor tribal women, marital status of the respondents has been classified into three groups or strata namely **Unmarried Members**, **Married Members** and **Widow or Divorced Members**. Our sample consists of 17 (7.08%) respondents belonging to unmarried category, 180 (75 %) respondents belonging to married category and 43 (17.92%) respondents belonging to widow or divorced category.

As per our categorization of 240 sample respondents, on the basis of respondents' scores, we find 39 respondents belong to low empowerment level category, 165 respondents belong to medium empowerment level category and the rest 36 respondents fall under high empowerment level category. In the next stage respondents belonging to each group formed on the basis of their marital status are segregated in to three groups i.e. respondents with lower, medium and higher level of empowerment as determined by corresponding respondents' scores. Then the association between the marital status and their level of empowerment is statistically analyzed and tested. To statistically test whether there is significant relationship between the marital status of the respondents and the level of empowerment of the poor women the following hypotheses have been primarily set.

Null Hypothesis, H_0: There is no significant relationship between the marital status of the respondents and the level of empowerment of poor women against the **Alternative Hypothesis, H_1:** There is a significant relationship between the marital status of the respondents and the level of empowerment of poor women.

To find the degree of association between the marital status of the respondents and the level of satisfaction perceived towards women empowerment a two-way table was prepared and a Chi-square (2) test was employed. The necessary data along with the result of the test with degrees of freedom is shown in the following table (Table No-3.)

TABLE No: 3 Marital Statuses of the Respondents and the Level of Empowerment

Marital status of the respondents	Level of empowerment						Total		Chi-Square with 4 d.f
	High		Medium		Low				
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	
UM	5	13.89	12	7.27	0	0.00	17	7.08	**13.19**
MM	22	61.11	131	79.39	27	69.23	180	75.00	
WDM	9	25.00	22	13.33	12	30.77	43	17.92	
Total	36	100	165	100	39	100	240	100	

It is noted from the above table that the calculated value of Chi-square (2) is 13.19 which is much higher than the table value at 1% level (13.277) and 5 % level (9.488) with 4 degree of freedom. So, the result is significant at both 1% level and 5 % level. Hence, the null hypothesis (Ho) is rejected and the alternative hypothesis is accepted. So, we can say that there is a positive association between the marital status of the respondents and their level of empowerment.

4. Association between land holding by the family of the respondents and level of empowerment: In recent studies on the impact of Self Help Groups (SGHs) and Microfinance on the socio-economic empowerment of poor women it has been noted that there is a positive association between the land holding by the family of the respondents and their level of empowerment.To test this, total sample respondent members have been classified on the basis of their family land holding into three groups or strata viz. **Members from Land less Family (MLF)**consisting of member from the family with no land holding, **Members from Marginal Land-holding Family (MMLF)**consisting of member from the family with land holding of 1 to 3 bighas of land and **Members from Land Holding Family(MLHF)**consisting of member from the family with land holding of more than 03 bighas. Our sample consists of 53 (22.08 %) respondents from land-less family, 163 (67.92 %) from marginally land-holding family and 24 (10%) respondents from land holding family.

As per our categorization of 240 sample respondents, on the basis of respondents' scores, we find 39 respondents belong to low empowerment level category, 165 respondents belong to medium empowerment level category and the rest 36 respondents fall under high empowerment level category. In the next stage respondents belonging to each group formed on the basis of their family land-holding are classified in to three groups on the basis of their level of empowerment as determined by the corresponding respondents' scores. Then the association between the family land-holding and their level of empowerment is statistically analyzed and tested. To test whether there is significant relationship between the land-holding by the family of the respondents and level of empowerment of the respondents of the poor women the following hypothesis have been primarily set. **Null Hypothesis, H_0:** There is no significant relationship between the land holding by the family of the respondents and level of empowerment of the respondents against the **Alternative Hypothesis, H_1:** There is a significant relationship between the land holding by the family of the respondents and level of empowerment of the respondents.

With the view to find the degree of association between the land-holding by the family of the respondents and level of empowermenta two-way table was prepared and a Chi-square (2) test was employed. The necessary data along with result of the test with required degrees of freedom is shown in the following table (Table No-4.).

TABLE No: 4 Land Holdings by the Family of the Respondents and the Level of Empowerment

Respondents according to family land holdings	Level of empowerment						Total		Chi-Square with 4 d.f
	High		Medium		Low				
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	
MLF	4	11.11	34	20.61	15	38.46	53	22.08	**10.56**
MMHF	30	83.33	112	67.88	21	53.85	163	67.92	
MLHF	2	5.56	19	11.52	3	7.69	24	10.00	
Total	36	100	165	100	39	100	240	100	

From the above table it is seen that the calculated value of Chi-square (χ^2) is 10.56 which is higher than the table value at 5 % level (9.488) with 4 degree of freedom. So, the result is significant at 5 % level. Hence, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. So, it can be emphasized that there is a significant relationship between the land holding by the family of the respondents and level of empowerment of poor women of the study area.

5. Association between numbers of training taken by the respondents and level of empowerment:

Findings from various research studies revealed that there is a positive and significant relationship between the number of training taken by the respondents and their level of empowerment. Muller (1997) stated that a positive and significant relationship between extension participation and group decision making. Thomas (1998) also reported that training was positively and significantly related with farm women's role perception. In order to have idea about the training and capacity building among the poor tribal members of the Self Help Groups (SHGs) in the study area and to verify whether there is any association or relationship between the no. of training taken by the respondents and the level of empowerment of the poor tribal women members of the Self Help Groups (SHGs), all sample the respondents has been divided under three groups namely **Members with no training (MNT),Members with Basic Operation Training (MBOT)**only and the **Members with Additional Training (MAT).** Our sample consists of 43 (17.92 %) respondents who have not attended any training programme, 105 (43.75 %) respondents who have not attended only one training programme i.e. only B.O.T only and 92 (38.33%) respondents who have attended more than one training programme.

As per our categorization of 240 sample respondents, on the basis of respondents' scores, we find 39 respondents belong to low empowerment level category, 165 respondents belong to medium empowerment level category and the rest 36 respondents fall under high empowerment level category. In the next stage respondents belonging to each group formed on the basis of no. of training taken by the respondents are classified in to three groups on the basis of their level of empowerment as determined by corresponding respondents' scores. Then the association between the no. of training taken by the respondents and their level of empowerment is statistically analyzed and tested. To statistically test whether there is significant relationship between the no. of training taken by the respondents and the level of empowerment of the poor women the following hypotheses have been primarily set.

Null Hypothesis, H0: There is no significant relationship between the no. of training taken by the respondents and their level of empowerment against the **Alternative Hypothesis, H1:** There is a significant relationship between the no. of training taken by the respondents and their level of empowerment.

With the view to find the degree of association between the no. of training taken by the respondents and the level of empowerment a two- way table was prepared and a Chi-square (χ^2) test was employed. The necessary data along with result of the test with required degrees of freedom is shown in the following table (Table No-5).

Table No: 5 Numbers of Training Taken By the Respondents and the Level of Empowerment

Training taken by the respondents	Level of empowerment						Total		Chi-Square with 4 d.f
	High		Medium		Low				
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	
MNT	4	11.11	25	15.15	14	35.90	43	17.92	11.11
MBOT	16	44.44	77	46.67	12	30.77	105	43.75	
MAT	16	44.44	63	38.18	13	33.33	92	38.33	
Total	36	100	165	100	39	100	240	100	

From the above table it is seen that the calculated value of Chi-square (2) is 11.11 which is higher than the table value at 5 % level (9.488) with 4 degree of freedom. So, the result is significant at 5 % level. Hence, the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. So, it can be emphasized that there is a significant relationship between the no. of training taken by the respondents and their level of empowerment.

6. Association between personal income of respondents and level of empowerment: Income of the family of the respondents is also considered to have a significant bearing on the empowerment of women. Generally it is perceived that a woman with higher personal income is more empowered than a woman with comparatively lesser annual personal income due to the better access to the various socio economic needs. To test whether there is any association personal income level of the respondents and the level of empowerment of poor tribal women members of the SHG all the sample respondents have been divided the all the sample respondents on the basis of their annual personal income level under three groups namely **Low Income Members (LIM)** having no income at all or having income up to Rs.6000 p.a, **Medium Income Members (MIM)** having personal income from Rs.6001 to Rs.12000 and **High Income Members (HIM)** having personal more than Rs.12000 p.a. Sample consists of107 (44.58%) respondents having short period membership, 57(23.75 %) respondents having medium period membership and 76 (31.37 %) respondents having long period membership.

As per our categorization of 240 sample respondents, on the basis of respondents' scores, we find 39 respondents belong to low empowerment level category, 165 respondents belong to medium empowerment level category and the rest 36 respondents fall under high empowerment level category. In the next stage respondents belonging to each group formed on the basis of their personal annual income are segregated in to three groups i.e. respondents with lower, medium and higher level of empowerment as determined by corresponding respondents' scores. Then the association between the period of membership and their level of empowerment is statistically analyzed and tested. To statistically test whether there is significant relationship between the annual personal income level of the respondents and their level of empowerment the following hypothesis have been primarily set.

Null Hypothesis, H0: There is no significant relationship between the annual personal income level and their level of empowerment against the **Alternative Hypothesis, H1:** There is a significant relationship between annual personal income level and their level of empowerment.

With the view to find the degree of association between the annual personal income level of the respondents and the level of empowerment a two- way table was prepared and a Chi-square (2) test was employed. The necessary data along with result of the test with required degrees of freedom is shown in the following table (Table No-6).

Table No: 6 Annual Personal Income of Respondents and the Level of Empowerment

Respondents according to personal income	Level of empowerment						Total		Chi-Square with 4 d.f
	High		Medium		Low				
	Numbers	%	Numbers	%	Numbers	%	Numbers	%	
LIM	17	47.22	64	38.79	26	66.67	107	44.58	42.18
MIM	2	5.56	44	26.67	11	28.21	57	23.75	
HIM	17	47.22	57	34.55	2	5.13	76	31.67	
Total	36	100.0	165	100	39	100	240	100	

From the above table it is seen that the calculated value of Chi-square (χ^2) is 42.18 which is much higher than the table value of Chi-square (χ^2) at 5 % level (9.488) with 4 degree of freedom. So, the result is significant at 5 % level. Hence, the null hypothesis (H$_0$) is rejected and the alternative hypothesis is accepted. So, it can be emphasized that there is a significant relationship between the level of annual personal annual income and the level of empowerment of the respondents of the study area.

SECTION-5: MAJOR FINDINGS OF THE STUDY

In the study, the impact of six different factors were analysed using Chi-square (χ^2) test of goodness in order to find out the association between the various socio economic factors and the level of empowerment of the poor tribal women of the study area. The most important factor considered for the study was the periods of membership of the respondents in the groups. Apart from this, several other factors were considered. Based on our analysis the major findings of the study are summarized below.

1. Among the various factors considered it is found that there is no significant association periods of membership of the respondents in the groups and their level of empowerment. It means that mere participation in the Self Help Groups (SHGs) does not empower women.

2. There is significant association between the levels of education and the level of empowerment of the poor tribal women. Members of the SHGs having higher level of education show higher level of empowerment.

3. Level of empowerment is also associated with the marital status of the respondents. There is a positive association between the marital status of the respondents and their level of empowerment.

4. There is also a significant association between the family land holding of the respondents and their level of empowerment. Members of the SHGs from family with higher land holding show higher level of empowerment.

5. There is also a significant association between the number of training taken by the respondents and their level of empowerment. Members of the SHGs attending more and number of training programme show higher level of empowerment.

6. There is significant association between the level of personal annual income of the respondents and their level of empowerment. Members of

the SHGs having higher level of annual personal income show higher level of empowerment. It can also be interpreted as respondents showing higher level of empowerment have higher level of annual income. From this it can also said that empowerment leads to increase in the level of income and thereby to cross the poverty line.

SECTION-6: LIMITATIONS OF THE STUDY

Some amount of bias and subjectivity is always present in any research. This study is no exception to it. Since most of the respondents were undereducated, so there is a possibility of data bias and hence the data collected would only be an approximation of the actual facts. However, the study carefully minimizes such errors by educating the respondents as well as the persons who were involved for the purpose of data collection about the objectives and scope of the study. The respondents were from the remote and rural areas of Jungle Mahal and due to their inhibition with lack of communications it was a little bit difficult for the researcher to get personally contact with each and every respondent and to get precise answers for each and every sensitive query. So, further more comprehensive and similar empirical studies are essential for confirming the results. Best efforts had been made as far as practicable to get the most realistic picture on the role of Self Help Groups bank linkage programmesin women empowerment, within the constraints of time and resources.

SECTION-7: CONCLUSION AND SUGGESTIONS

As the level of empowerment of the poor tribal women members, as per findings of the study, is not associated with their periods of membership in the groups and is found to be associated with other factors such as level of education, marital status, family land-holding, annual personal income of the respondent as well as with the numbers of training taken by them so it can be concluded that empowerment is multidimensional factor. Mere participation into the SHGs or participation therein for longer and longer time periods does not lead to the level of empowerment of the poor tribal women members of the Self Help Groups (SHGs). So, it may be suggested that for the eradication of poverty by the mechanism of SHG through the empowerment of the women of such underdeveloped areas the policy maker must also concentrate on such other factors. More and more initiative is to be taken for spreading education among the poor masses of such areas before involving them into the Self Help Groups (SHGs). After the involvement in Self

Help Groups (SHGs) proper initiative must also be taken to see that each and every member joins the training programme. Again, it is also found that there is positive association between the level of personal annual income level of the respondents and their level of empowerment. From this, it can be suggested that poverty can be eradicated through the empowerment of the poor by involving them into Self Help Groups (SHGs) mechanism along with giving proper emphasis on other factors of empowerment. As the areas inhabited by the tribal population constitute a significant part of the underdeveloped areas of the country the women of such areas are the much deprived, excluded and neglected segment of the society. Much initiative can be taken for the formation of more and more Self Help Groups (SHGs) in the study area for the upliftment of the poor women as well as for the overall economic development of the society.

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