RESEARCH METHODOLOGY

SCOPE OF THE STUDY

The present study will cover only the role of micro credit in generation of savings and employment through the establishment of SHGs, other factors affecting savings and employment is outside the purview of the study. Geographically the study will cover the SHGs from different districts of West Bengal. The study covers only the units of the Self Help Groups as part of the sampling. Further this study helps to find out the association between micro credit with other variables such as savings and employment among the SHG’s.

RESEARCH DESIGN

The present study is exploratory and analytical research. The study is an exploratory research because the topic is in the nascent status in India and as such no proper literature is available. This study is an attempt to find out the relation between Micro credit and Savings, Employment. The study is analytical as it tests the hypothesis and specifies the degree of relationship between i. Micro credit and savings and ii. Micro credit and employment among the SHG’s

SAMPLING TECHNIQUE

Judgment Sampling techniques will be used to collect the data from the members of the Self Help Group in and around different districts of West Bengal.

SAMPLE SIZE

For conducting this study 100 respondents who are the members of the SHG’s will be contacted and will be personally administered for collecting data.
METHOD OF DATA COLLECTION AND DATA COLLECTION TOOLS

A structured questionnaire will be formulated for collecting the data from the respondents who belong to a member of the SHG’s in West Bengal and will be personally administered.

Data will be collected for the present study from the following sources:

**Primary Data:** The primary data for this purpose shall be collected from respondents belonging to various categories from the companies selected for the present research through interviews and questionnaire. The primary data will be collected among the SHG with the help of questionnaire from the different districts of West Bengal.

**Secondary Data:** Data from the different district block office in West Bengal will be collected to get the overall population of the Self Help Group in different districts. Other secondary data collection sources would include published materials, various magazines and journals, etc. Secondary information shall also be obtained from newspapers & other relevant private and public publications.

DATA ANALYSIS

The data collected with the help of secondary sources will be tabulated, analysed and interpreted for drawing conclusion; statistical method such as standard deviation, correlation will be used for the interpretation of the data. The hypothesis will be tested with the help of statistical techniques such as chi-square, or any other suitable technique. Graphs, diagrams, tables, and charts will be used wherever necessary. SPSS software will also be used to analyse the data. At the end, conclusions and findings will be given. Similarly few suggestions will be given for further improvement.
LIMITATIONS OF THE STUDY

There are number of limitations in this study they are as follows:

Firstly, the sample units will cover only the SHGs others are out of the purview of the study.

Secondly, the SHGs are restricted only to different districts in West Bengal.

Third, apart from Micro Credit other factors having impact on savings and employment is not taken into consideration.

Finally, the accuracy of the analysis heavily relied on the data provided by the people involved in microfinance program in West Bengal.