

SHGs as a Catalyst for Women's Empowerment: A Study of Gaighata Block in North 24 Parganas

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ABSTRACT

Women empowerment as a concept and philosophical basis of public policy is of recent origin. It means transitions from a position of enforced powerlessness to one of power. It promotes women's inherent strength and positive self-image. Employment literally means making someone powerful, facilitating the weak to attain strength, to increase one's self esteem, to help someone to be assertive and self-confident, to enable someone to confirm in justice and to support someone to fight for her rights. In the view of Amartya Sen the Nobel laureate improvement is an essential component of development according to this perspective development has to provide women with greater and choice beach employees increasing probabilities to make choice Women's roles in India have evolved from being limited to the home to participating in business and economic growth. India is expected to become the second-largest startup ecosystem globally, with women making up 48% of the population. Top states for women-owned businesses include Tamil Nadu, West Bengal, Andhra Pradesh, and Maharashtra. Social entrepreneurship, including Self-Help Groups (SHGs), addresses social problems like poverty and marginalization. SHGs support women, especially in rural areas, to achieve a stable life and reduce poverty. This study examines factors encouraging women to join SHGs in North 24 Parganas, West Bengal, including employment generation, gender inequality, and social value creation, to empower women entrepreneurs and improve their status. This study explores the impact of self-help groups (SHGs) on rural women's socioeconomic status in Gaighata Block, North 24 Parganas district. SHGs have been instrumental in promoting women's empowerment, financial inclusion, and social development. Through a mixed-methods approach, this research examines the effectiveness of SHGs in enhancing rural women's socioeconomic status, focusing on income generation, education, healthcare, and social participation.

Keywords: Social entrepreneurship, Marginalization, Environmental degradation, Employment generation, Gender Inequality.

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INTRODUCTION

If we go through the last three decades we can find that the rural women in India are facing several challenges at every moment including limited access to education, healthcare, social, political, cultural and economic opportunities. SHGs have emerged here as a doable solution, enhancing collective action, communal support, and community expansion.

Background

A Self Help Group (SHG) is a combination of minimum 10 and maximum 20 members' small, self-initiated groups with general goals and interests. SHGs aim to achieve economic, political, personal and social empowerment through:

- Economic empowerment: they can get the opportunity to access credit, savings, and different kinds of income-generating tasks.

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- Social empowerment: they can get an opportunity for education, develop their own skill according to their own choice, and take social support.
- Personal development: they can become good leaders and be confident enough and make their own self-worth.
- SHGs also promote financial inclusion, they can become a weapon to reduce poverty, and also

improve members' contentment, while also contributing to community development, social harmony, and gender parity.

Significance of the study

Self Help Groups (SHGs) are very important to our society it can:

- Reduce poverty through credit, savings, and income possibilities.
- Liberate women through economic circumstances, confidence, and leadership
- It can also ignite local economies through entrepreneurship and job creation in the society.
- It can also optimize access to healthcare and education.

By exploring SHGs, this study can inform health, education, policies and initiatives that energize communities and promote sustainable development.

Review of the literature

Researchers have studied in several ways to find out the significant role of Self Help Groups (SHGs) in India, they are also focusing on their impact on women's empowerment, economic autonomy, and social development. Findings are as follows:

- In this study we can find that SHGs face challenges in marketing their existing product and cannot get an opportunity to market their new launching product, when markets are totally unknown. Therefore, adapting to a new market is really difficult for them. Now it can be a challenge for SHG Group members. (Mishra, 2011)
- In this research SHGs need to be established and also developed for an upcoming smart society. Afterwards they can become an empowering weapon for our civilized society. (Haridas, 2013)
- There are several Government programs like IRDP, TRYSEM, and DWCRA which can reduce poverty and it also can enhance the thought of women who can play a significant role in society through SHGs.
- Study shows that in Tamil Nadu, the state government is very supportive of the empowerment of women in society and wants to establish a brand identity in the market. (Narasimhan, 2012)
- Study shows that Women in SHGs face different kinds of household and their family demands, there are time constraints to get proper training and also proper management of finance. (Niogay, 2015)
- Here we see that SHGs have promoted women's autonomy, economic freedom, and political participation (Reddy, 2010; Rini Roberts, 2011)
- The researcher finds that SHGs have contributed to

rural entrepreneurship, they are utilizing their local skills and several resources available surround them. (Anjali Sharma, 2017)

- Here we observe that entrepreneurship which is typically microfinance based has enabled women to contribute their savings towards household finances, though they can take an active role of decision making in the society. (Srivastava, 2005)

Overall, SHGs have positively impacted women's lives, but some of the challenges they are facing till now in society further research is needed to address these issues.

Objectives of the Study

This study aims to:

- Examine how Self Help Groups (SHGs) contribute to the economic empowerment of their members towards the society.
- Inquire the effects of SHGs on the overall well-being and quality of life of community members.
- Identify the different obstacles and limitations which are faced by several SHGs and their existing members.
- Scrutinize the impact of SHGs on encouraging gender equality and empowering women in our society.

RESEARCH METHODOLOGY-

In this study, 60 women are personally interviewed from 21 SHGs of the village Bhatpara, under Rampur khaorermath gram panchayat from, North 24 Parganas, West Bengal. Focus group discussion has been used as an important research method. Women's economic empowerment is viewed as the decision making power on the selected indicators likely i) use of the loan, ii) use of income from credit utilization in income generating activities, iii) repayment of the loan. Social empowerment is viewed as social mobility, awareness and skill development on following indicators i) attendance in group meeting, ii) attendance in cluster and federation meeting at panchayat and block level, iii) awareness about various government programme, iv) participation in different social activities, v) acquiring skill to maintaining accounts and record book of group meeting, vi) acquiring skill in management of credit and transaction. To determine the dominant factors for economic decision making power of women. For this purpose indicators i) age, ii) education, iii) head of the family, iv) period of membership in SHGs, v) nature of credit utilization, vi) operation of income generating activities (IGA) have been selected



Limitation of the Study

This study has several limitations:

- The existing sample size is small, apparently lacking representativeness.
- There are also geographical constraints, limiting extensibility to other areas.
- In our sample only the female members of SHG, therefore gender bias, aiming solely on women's empowerment.
- Economic constraints, disregarding resource limitations.
- In our sample there are existing cultural and social barriers, we can't go through to find out the caste, religion, and social norms.
- Here lack of control group, impeding comparative analysis.
- Here also Short-term focus, belittling long-term sustainability.
- The study has some procedural limitations, relying on self-reported data.
- Limited generalizability, which can sometimes restrict applicability to other contexts.
- Here also the funding constraints, which can impact one's research scope and quality.

By acknowledging these several limitations, this study can provide a more intricate understanding of its findings and their real-world applicability.

Conceptual Framework

Concept of SHG

Self-Help Groups (SHGs) basically operate on the main principles of mutual support, communal action, and camaraderie. By pooling their several resources through regular contributions the society, members can also access affordable loans, fostering a several culture of kind of savings, credit, and innovation. SHGs also serve as a crucial platform for social support, political support, educational support and skill-building. These groups also comprise individual members coming from different socio-economic backgrounds, such as rural women, youth, or stigmatized communities. NGOs, community organizations, or several government agencies facilitate and support the formation and growth of SHGs in our society.

History and evaluation of SHG

Here is a brief history of Self-Help Groups (SHGs)

India adopted the Self-Help Group (SHG) concept in 1984, inspired by Prof. Muhammad Yuns', following the

Grameen Bank model.

- In 1992: NABARD launched the SHG Bank Linkage Project in India.
- In 1993: NABARD and RBI gave permission to SHGs to open savings bank accounts publicly.
- In 1999: After all the above cases the Government introduced the Swarn Jayanti Gram Swarozgar Yojana (SGSY) to promote rural self-employment through SHGs.
- In the year 2011: Here SGSY evolved into the National Rural Livelihoods Mission (NRLM), which became the world's largest poverty alleviation program.
- In the Present scenario: State Rural Livelihood Missions (SRLMs) which is a part of Day NRLM operate in 29 states and 5 UTs (excluding Delhi and Chandigarh).

The SHGs, which are formed by NGOs and funded by several commercial banks, have gained popularity nationwide, reaching 47.1 million members by 2009. Various government-sponsored training programs have been implemented through different agencies.

Evaluation

Research has disclosed that participating in Self-Help Groups (SHGs) has a big positive effect on asset procuring, but not necessarily on income levels. Additionally, the training programs which have been shown to intensify assets, but the type of training is very important with business training having a more pivotal impact than general training. SHGs have been instrumental in promoting financial inclusion and empowering women, it is also shown that upliftment of health and education outcomes. However, despite their successes, SHGs still face challenges in every field and some limitations that obstruct their effectiveness. Further studies are essential to enhance the impact of SHGs and mitigate their several challenges.

Structure of SHG

The concept of self-help groups is a product of such an empowerment approach. Self-help group is an informal club constituted for economic regeneration. The most common product provided by self-help groups is micro credit which aimed at empowering women individually by adding some money to her personal purse. This model believe that the economic dimension of this groups would slowly and gradually contribute towards personal improvement of women and then, to social empowerment which is core to the entire process. It was supposed that it would strengthen women from the beginning by enhancing their economic capabilities



implicit in this effort to make them financially literate and attain their financial inclusion in the process of their socio- economic development.

Functions

Self-Help Groups (SHGs) perform the following key functions

The group mode of development presupposes that the Self Help Group is functionality efficient and economically more active. An effectively economically engaged Self Help Group may result in making its members more confident and active. In other words members who are actively involved in group activity make the group functionally more efficient. Effective groups maintain such kinds of activity regularly.

- **Savings and Credit Management:** The SHG members pool their savings and can take loans from their group.
- **Collective Decision Making:** Regular meetings meet to facilitate planning, and take the decision properly.
- **Financial Administration:** The group manages first their funds through their regular contribution, maintains accounts properly and ensures through the regular update of meeting resolution khata.
- **Partnerships and Linkages:** The group establishes relationships with members of SHGs, banks, NGOs, and different government agencies for resources, funding and all kinds of support.
- **Performance Monitoring:** SHG regularly monitors their activities and evaluation assesses of their progress and such activities.
- **Conflict Resolution Mechanisms:** The group always tries to mitigate their internal conflicts and disputes.
- **Community Engagement:** SHGs members try to contribute to development of their community initiatives and social causes.

Presentation, Analysis, Finding & Recommendations

Data presentation

First a group of 60 members of this Self Help Group (SHG) were surveyed during 2024 on the basis of a structured questionnaire. Based on this survey different data relating to socio, economic and political factors which are affecting continuity of empowerment status of the respondents have been collected. These data are presented under several data tables and diagrams for analyzing it.

Table 1: Nature of age among the SHG members in Sample statistics

Age of the SHGs members	60	%
Upto 20	0	0
Up to 30	34	56.67
Up to 40	15	25
Up to 50	10	16.67
Above 50	01	1.66

Table 2 : Size of respondents family

Family size	No of respondent 60	%
Joint family	11	18.33
Nuclear family	49	81.67

Table 3: No of Members present among the each SHG in Sample statistics

No of members in your SHG group	60	%
10 - 15	60	100
15 - 20	00	0
20 - 25	00	0
Above 25	00	0
Others	00	0

Table 4: No of years associated with the SHG

How long have you been the SHG	60	%
Less than 1 year	0	0
Less than 2 years	31	51.67
Less than 5 years	29	48.33
Less than 10 years	0	0
More than 10 years	0	0

Table 5: Educational status of members of the sample respondents

Educational status	No of respondent 60	% 100
Illiterate	10	16.67
Up to class VIII	12	20
Secondary	28	46.67
H.S	03	5
Graduation	07	11.66



Table 6: Reason for joining SHG

Reason	No of respondent 60	%100
Loan	07	11.67
Skill development	5	8.33
Financial awareness	0	0
Women empowerment	48	80
Others	07	0

Table 7: Purpose for which SHG members take loan.

Reason	No of respondent 60	%100
Personal	30	50
Medical	03	5
Education	02	3.33
Marriage	02	3.33
Others	23	38.34

Table 8: Income level of members of family(Before joining the group)

Reason	No of respondent 60	%100
Bellow 2,000	29	48.33
Below 5,000	19	31.67
Below 10,000	07	11.67
Below 15000	3	5
Above 15,000	2	3.33

Table 9: Income level of members of family(After joining the group)

Reason	No of respondent 60	%100
Bellow 2,000	21	35
Below 5,000	23	38.33
Below 10,000	11	18.33
Below 15000	02	3.34
Above 15,000	3	5

Table 10: Savings levels of members of family(before joining the group)

Monthly Savings	No of respondent 60	%100
0	23	38.33
Below 200	20	33.33
Below 500	14	23.33
Below 1000	2	3.33
Above 1,000	01	1.67

Table 11: Savings levels of members of family(after joining the group)

Monthly Savings	No of respondent 60	%100
0	01	1.67
Below 200	26	43.33
Below 500	26	43.33
Below 1000	04	6.67
Above 1,000	03	5

Table 12 : Repayment of loan

Payment of loan	No of respondent60	%
Yes	48	80
No	12	20

Table 13: Financial development of respondents:

Financial Empowerment	No of respondent 60	%
Yes	50	83.33
No	10	16.67

Table 14 : Aware of child education

Child education	No of respondent 60	%100
Yes	39	65
No	21	35

Table 15: Aware of Government Health Services

Health services	No of respondent 60	%100
Yes	43	71.67
No	17	28.33

Data analysis:

On the basis of the structures questionnaire I have conducted the survey among 60 SHG members in this block in North 24 district. I found this result after analysis of the data.

Nature of the age of the respondents

56.67% of respondents are near about 30, 25% are near about 40 and 16.67% are near about 50 of their age.

The family size of the respondents

The respondent's family size 81.67% are Nuclear family, 18.33% are associated with joint families.

Members strength of each SHG

100% members said that their groups are associated with 10-15 members in the SHG group.



No of years associated with the SHG

In our sample found that most of the members, 51.67% are associated near about 2 years and 48.33% are associated with about 5 years with SHG.

Educational status of the respondents

Educational background is a key factor for the success of WSHGs activities. Our study shows the respondents of the WSHGs have a certain level of education. With the survey made in 2024 it has been observed that quality of education has satisfactorily improved day by day though further progress is possible if the respondents get proper opportunity.

Reason for joining SHG

There are several reasons for joining with SHG, 80% of respondents said they want to be an active part of our society and they are performing in several fields.

Purpose of taking the loan

Proper utilization of loan amounts can generate income and lead a family to wellbeing. If a loan has been taken for further investment then it creates assets for the nation and can empower people in true sense. It is clear from the above table that the overall purpose of taking loans is very good and in the fulfillment of personal purposes is highest as compared with other purposes and a large number of women should think about setting up their own business.

The changes of income level and savings of members of SHG family

Though the levels of income and savings have been increased after joining the SHG programmes as compared to the previous survey almost the income level of 35% responded was below 2,000 but after joining with SHG it has already changed and now it is 38.33% of responded income level increased very near to 5,000.

If we go through the savings part it can be found that it was previously almost 38.33% responded 0, but after joining with SHG it has already increased up to 43.33% respondents.

It has a positive impact on society.

The nature of loan repayment

The loan repayment rate is also very good, they are better performers nowadays, and almost 80% respondent said the loan repayment can be possible if they systematically go through, and the interest rate is 2%, therefore it is really helpful to the society.

Financial progress of the respondents

Almost 83.33% respondent said they are developing their financial part, they can save some amount and also utilize their amount for investment.

Awareness of child education

Only 39% respondent are aware regarding education of their child, therefore it has to be improved.

Awareness of Government Health services

71.67% of total respondents are aware of their Government Health service

Skill development

Performance of the skill development programme has just reached an average stage. Training for both vocational and managerial efficiency needs to be started on a regular basis and members should attain the training programmes regularly for their own interest.

Political and socio-cultural awareness

Political awareness, election campaigning and contesting in election and bargaining with local authorities can build leadership quality among the members. Leadership quality helps the members to be confident in making decisions in families and even outside. Our survey shows that in those sectors SHGs members achieve an excellent grade.

FINDING AND RECOMMENDATION

Given the limitation of a micro level inter empirical study it is important to say that finding of the study with have to be revalidated by a series of similar studies on women's self-help group from different socio cultural region and setting in India it is only such further the comprehensive research in the area at a broader level would enable us to attempt some micro level generalization at a later stage.

It is essential to explore the following areas:

- Nature of participation of self-help groups in implementing development schemes,
- Efforts of self- help groups in bringing radical transformation in gender relations in society,
- Efforts of self-help groups in assisting women to get political empowerment.

CONCLUSIONS

Challenges of SHGs

Self-Help Groups (SHGs) face several challenges that can impact their effectiveness and longevity, including:



- Do our responding swear award of the banking procedures to get credit, they failed that the procedures are complicated and time consuming. Hence, the procedures and formalities of banks should be made simpler and the required documents should be made available in regional language.
- There is an urgent need to popularize the successful stories of self help groups from varied backgrounds through media or by block level or Panchayat level office. It will encourage women. Also successful self-help groups need to be encouraged through awards and attractive incentives.
- Better marketing facilities are fundamental to any improvement in the sustainability of self-help groups. Therefore, efforts should be made to provide marketing facilities for all self-help groups existing in different regions of India.
- Ultimately the only effective way to expand the small space which the existing structures provide to self-help groups is to federate them at different tiers. This will enable the group to organize themselves to overcome the abdominal and material state of helplessness. Efforts should be made to form a co-operative for self-help groups to work as production and distribution centers.
- The only effective way to achieve sustainability of the small informal groups is to create a cyanide GB twin panchayat Raj institutions and self-help Groups for women empowerment.

Addressing these challenges is crucial to ensuring the long-term success and impact of SHGs.

Limitations of SHGs

- Account keeping is an important aspect of every SHG. Our study shows that since the members of Self Help Groups are either illiterate or have little education, they depend upon others to maintain accounts.
- Many Self Help Groups lack clear vision, mission and programmes.
- Majority respondents viewed that there is a lack of technical education with regard to income generating activities.

Given the limitations of a micro-level empirical study it is important to say that findings of the study will have to be revalidated by a series of similar studies on women SHGs from different socio-cultural regions and settings in India. It is only possible to conduct such further comprehensive research in the same area at a broader level which would enable us to identify the macro level factors. Despite these above challenges and

apart from such limitations, SHGs have been successful in empowering communities as well as promoting economic development.

CONCLUSION

Whatsoever may be the challenges, Self Help Groups are fast emerging as powerful social tools for socio-economic empowerment of the rural poor women in India. In many instances, they have improved the social economic conditions of their members by way of positive impact on income, savings and self-confidence. Self-Help Groups serve as an ideal mechanism for bringing women out of their homes by making them more articulate.

To conclude, self-Help Groups are micro institutions, but their impact is macro. Women can play a positive role in a structured institutional setting through these groups. It is essential to encourage women to rise above the patriarchal social bondage and participate in governance as citizens, voters and political leaders by utilizing the given platform of Self-Help Groups. If a Synergy is developed among all the shareholders of rural development like civil society, organizations Self-Help Groups and panchayat Raj institutions, rural India would take a different shape and color; every disempowered Indian will be empowered to exercise choice and control over their lives.

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