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Study of self-help group (SHG) on women empowerment in Bankura district of West Bengal, India

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Abstract

This research paper explores the role of Self-Help Groups (SHGs) in empowering community members, enhancing their standard of living, and addressing the various challenges faced by both beneficiary and non-beneficiary members. Utilizing quantitative data from surveys conducted within the study area, the research analyzes factors such as financial inclusion, social empowerment, income generation, and access to healthcare. The findings indicate that SHGs significantly empower members through improved social awareness and financial access, with Likert scale scores averaging above 60 for these parameters. However, critical gaps in training, access to government schemes, and financial services are identified, underscoring areas needing strategic improvements. This study contributes to the understanding of SHGs' impacts and offers insights into targeted interventions that could enhance their effectiveness in community development and member empowerment.

Keywords: Self-help group, women empowerment, living

1. Introduction

The significant role of Self-Help Groups (SHGs) in advancing socio-economic development and empowering women in rural settings forms the core of this research paper. Focusing on the district of Bankura, West Bengal, this study employs a rigorous multistage stratified random sampling method to investigate the impacts of SHGs on aspects such as financial inclusion, social empowerment, and overall improvements in the quality of life of their members.

Empirical data gathered for this research suggests that SHGs have been effective in enhancing social and financial empowerment, corroborating the findings from several studies that illustrate the pivotal role these groups play in rural economies. For instance, research published in *Management and Labour Studies* notes that SHGs help democratize institutions that represent the deprived sections of society, significantly impacting women's social empowerment and inclusion (Rajagopal, 2020) ^[1]. Moreover, a study highlighted by Poverty Action discusses how SHGs have been instrumental in promoting financial inclusion, thereby fostering economic empowerment among women in rural areas (Poverty Action, 2020) ^[2].

Despite the successes, this research also identifies persistent challenges that limit the efficacy of SHGs, such as inadequate access to government schemes, which is also reflected in the broader literature. For example, a study on the social impact of SHGs on women's socio-economic and

political opportunities discusses the need for better integration of SHGs with governmental programs to enhance their effectiveness (Sage Perspectives, 2020) ^[3].

The results also point to significant improvements in living standards among SHG members, including increased access to healthcare and social awareness. These findings align with global observations by the World Bank on SHGs under the NRLM program, which have notably improved financial and market access and health outcomes during the COVID-19 pandemic (World Bank, 2020) ^[4].

While SHGs have had a transformative impact on rural development and women's empowerment, the research underscores the need for targeted interventions to address the identified gaps. By integrating findings from established studies with new empirical data, this paper provides a comprehensive understanding of the dynamics and impacts of SHGs on community development.

2. Research Methodology

The research methodology employed a multistage stratified random sampling technique across five stages to ensure a representative and systematic selection of study participants. Initially, the district of Bankura in West Bengal was selected due to its extensive network of women's self-help groups actively engaged in enterprises such as fisheries and livestock farming. Bankura was chosen purposively from among 23 districts, with its rich presence of 190 gram panchayats and 137 villages. Subsequently, the block of

Bankura-I was selected from 22 available blocks for its high density of self-help groups; this block consists of 137 villages. The selection of villages was conducted by obtaining a comprehensive list from the block development office and randomly choosing approximately 5% of these villages, which included Baindhka, Bhikurdihi, Chingra, Dhobagaon, and Nangalbera, collectively housing 4203 residents. Within Bankura-I, 10% of the self-help groups such as Maa Durga Mandali and Swami Vivekananda Sangh were randomly selected. Lastly, the respondents were

chosen by preparing a complete list of members from these groups, with assistance from the gram Pradhan, and randomly selecting 10% of them, leading to a total of 418 participants. This structured selection process was pivotal in aligning with the research objectives, ensuring a thorough and balanced representation across the studied demographic.

3. Results

3.1 factors empowering beneficiary members against the non-beneficiary members in the study area

Table 1: Different Factors Empowering Members of SHGs

S. No.	Particular	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Likert Scale Score
1	Financial Inclusion and Access to Credit	153	81	50	90	44	62.50
2	Income Generation and Livelihood Support	53	51	200	82	32	50.66
3	Social Empowerment	155	89	93	50	31	67.17
4	Skill Development and Training	78	88	92	89	71	50.78
5	Improved Access to Government Schemes and Services	36	32	80	93	177	29.49
6	Health and Education Awareness	38	43	215	33	89	44.50
7	Market Linkages and Networking	143	76	89	73	37	62.86
8	Risk Mitigation and Emergency Support	31	79	240	35	33	52.39
9	Psychological Support and Personal Growth	73	92	63	143	47	50.06
10	Political Empowerment	91	44	77	69	137	43.00

3.2 The impact on the standard of living of beneficiary members of Self-Help Group (SHGs) in the study area

Table 2: Changes after joining SHGs

S. No.	Particular	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Likert Scale Score
1	Increase social awareness?	120	100	90	60	48	61.00
2	Increase access to healthcare?	90	105	100	80	43	57.12
3	Living standard change after joining SHGs?	80	110	105	90	33	56.82
4	Increase sellable skills?	70	95	110	90	53	52.33
5	Household's average monthly income Increased?	60	85	120	100	53	49.94
6	Recognition in society?	55	80	105	110	68	46.65
7	Have savings for emergencies?	50	75	93	120	80	43.72
8	Increase mental well-being?	45	70	88	130	85	41.63
9	Increase financial stability?	40	65	83	140	90	39.53
10	Accessed formal bank loan/credit?	35	60	78	150	95	37.44
11	Tried any business from income offered by SHGs?	30	55	73	160	100	35.35

3.3 The problems associated with the members (beneficiary & non-beneficiary) of SHG

Table 3: Problems associated with the members of SHGs

S. No.	Constraints	Frequency	Ranking
1	Lack of Adequate Training and Education	38	I
2	Insufficient Access to Credit	35	II
3	High Interest Rates on Loans	30	III
4	Group Dynamics and Conflicts	25	IV
5	Dependency Syndrome	21	V
6	Mismanagement of Funds	18	VI
7	Sustainability Issues	14	VII
8	Others	5	VIII
9	Limited Financial Literacy	4	IX
Total		190	

4. Discussion

The tables provided offer insights into various aspects of Self-Help Groups (SHGs) and their impact on members' empowerment, standard of living, and challenges faced. The first table highlights factors empowering SHG members, ranging from financial inclusion to political empowerment. For instance, 'Financial Inclusion and Access to Credit' and

'Social Empowerment' score high on the Likert scale, indicating strong agreement among members about their benefits. However, 'Improved Access to Government Schemes and Services' scores notably lower, suggesting dissatisfaction or a lack of benefit perceived by members. The second table explores the changes in the standard of living after joining SHGs. It appears that members

experience positive changes in social awareness and access to healthcare, both scoring above 57 on the Likert scale. Conversely, increases in financial stability and access to formal bank loans score lower, indicating lesser impact or satisfaction in these areas.

The third table identifies the key problems faced by SHG members. 'Lack of Adequate Training and Education' is seen as the most significant issue, followed by 'Insufficient Access to Credit' and 'High Interest Rates on Loans'. These top three problems suggest areas where SHGs could focus on improving support to enhance the effectiveness and satisfaction of their members.

These tables collectively suggest that while SHGs are beneficial in certain areas such as social empowerment and financial inclusion, there are notable gaps in training, credit accessibility, and government scheme access that need attention.

5. Conclusion

The statistical findings from the tables underscore the multifaceted impact of Self-Help Groups (SHGs) on their members, indicating both successes and areas for improvement. Notably, SHGs have significantly empowered members through social empowerment and financial inclusion, as reflected by Likert scale scores of 67.17 and 62.50 respectively. However, challenges persist, particularly in accessing government schemes and services, which received a notably lower score of 29.49, highlighting a critical gap. Furthermore, the problems table reveals pressing issues like inadequate training and limited credit access, ranked as the top challenges faced by members. These statistics collectively reveal that while SHGs contribute positively to societal and economic empowerment, they must address critical deficiencies in training, financial services, and scheme accessibility to fully realize their potential in community development.

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