



EMPOWER WOMEN THROUGH SHG: WEST BENGAL

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ABSTRACT

Globally, women's empowerment is consistently seen as the most important component of social progress. One of the most crucial strategies for women's empowerment in India is the self-help group. The goal of the current study is to determine how Self Help Groups in the Nadia area of West Bengal, India, have impacted women's empowerment. For the purposes of this study, both members (beneficiaries) and non-members (nonbeneficiaries) were taken into account. Benefit recipients were shown to have better scores overall and in each of the four elements of empowerment: political autonomy, domestic economic consultation, family decision-making, and personal autonomy. This is evident in the empowerment level of both UWSP (loan and subsidy) group members, also referred to as DWCUA members, and UWSP (revolving fund) group members, also known as TCG members. In the Bongaon Municipality of West Bengal, 95% of DWCUA members, 58% of TCG members, and just 11% of non-TCG members—that is, non-group members or the control group—have empowerment.

KEY WORD :- : *Self-help group, empowerment, West Bengal, SHG*

INTRODUCTION

Gender considerations have become a fundamental component of the development process in the recent age, marking a paradigm change in the field. According to a CARE (Cooperative for Assistance and Relief Everywhere) Organisation survey, 70% of the 1.3 billion people who live in extreme poverty worldwide are women. For these women, being poor meant not only having little material possessions, but also being denied rights, having chances limited, and having their voices hushed. According to their study, some facts

1. Across the globe, women work two thirds of the working hours.
2. Only 10% of global revenue is earned by women.
3. Less than 1% of global property is owned by women.
4. Of the 77 million children who do not attend primary school, girls make up 60% and women make up two-thirds of the estimated 876 million people worldwide who are illiterate.

Empowering Aspect of SHGs:

"Lending groups provide a means for women to know and be known by other women; a forum for learning leadership and public speaking skills; and a basis for development of trust, friendship, and financial assistance," according to research conducted in Uganda, Bangladesh, Bolivia, and the Philippines by Sebstad and Cohen (2001). Research has demonstrated that women's decision-making skills in Bangladeshi households and society are enhanced when they participate in organisations and make economic contributions (Hashemi et al., 1996; Pitt and Khandker, 1995). Their negotiating power over child marriage, property purchases and sales, and sending their daughter to school in Bangladesh has all grown as a result (Hashemi et al., 1996;; Mayoux, 1998, 2000). Additionally, this has decreased domestic violence and given Bangladeshi women more political clout (Hashemi et al., 1996; Schuler et al., 1996). As a result, joining a self-help group ensures empowerment, independence, equality, and self-assurance. (Karthinraj and Kay 2002; Hashemi et al., 1996). This has been accomplished through the process of collective identification and capacity building, as Larence (2001) noted in Bangladesh.

home, neighbourhood, marketplace, and establishment). Within the context of a Self Help Group (SHG) member, empowerment may be conceptualised as comprising the following six elements. a. Control over the family's financial resources and involvement in financial decision-making, including the capacity to influence decisions about loans, home infrastructure, large purchases, work-related matters, asset sales, and mortgages. b. Capacity to engage in or exert influence over choices pertaining to her educational background and professional standing. c. Impact on her own growth as a person. d. Control over local politics and involvement in sociopolitical decision-making (involvement in village Panchayat meetings, Panchayat elections, SHG creation, SHG meetings, and its political activities). e. Power to decide on other matters concerning the family's overall well-being, both for the children and for all other family members. f. More communication with her group community's other members. The Mysore Resettlement and Development Agency (MYRADA, 2002) reports that members' technical and management abilities have improved.

Components "a," "b," and "d" of this pertain to the woman's decision-making role on matters and activities in the home, while component "c" relates to her involvement in the sociopolitical environment. Any improvement in any of the aforementioned components has a beneficial impact on the amount of women's empowerment within a community. Mayoux (1995) distinguished three "paradigms" regarding gender and microfinance. Presently prevalent in most donor organisations, USAID, World Bank, UNDP, etc., the "financial self-sustainability paradigm" postulates that expanding women's access to microfinance services would result in their own economic empowerment, well-being, and social and political empowerment. It offers few chances for client autonomy, self-management in groups, or involvement (Rahman, 1999; Mayoux, 1995). Due to the fact that women bear the majority of the burden of household welfare and experience greater rates of poverty than males, the "poverty alleviation paradigm" makes sense when it comes to women. The foundation of the "feminist empowerment paradigm" is a self-help or mutual approach that was developed in India in the early 1980s. The origins of it may be traced back to the creation of some of the first microfinance initiatives in the South, especially the Self Employed Women's Association (SEWA) in India. High degrees of collective ownership, control, and management are emphasised. According to Mayoux (1995), the act of

making decisions as a group is inherently empowering and can thus result in more general development results, such more female engagement in local government procedures, among other things. Women make up 48.20% of the population in India. Empowering women is essential to the nation's socioeconomic development. Enhancing women's abilities and giving them the freedom to make decisions are not only worthwhile in and of themselves, but also the most reliable approach to support economic expansion and general advancement. The government's Five-Year Plans now prioritise the empowerment of women, with the creation of Self-Help Groups serving as the catalyst for a significant process of female empowerment. Similar to this, SHGs aim to "empower" women and transform the dormant masses of rural women into lively masses by giving them greater power and wealth to have better social lives. Since the SHG movement in India has spanned more than ten years, now is the right moment to assess how SHGs have impacted women's empowerment.

OBJECTIVES

1. To research how women in West Bengal are empowered by SHG
2. Researching women's empowerment via self-help
3. Researching Women Empowerment in West Bengal's SHG District

RESEARCH AND METHODOLOGY

Location of the investigation The purposefully chosen state of West Bengal, which is located in India's eastern region, is where the current investigation was carried out. Given that this research required a thorough examination of the self-help group members and their microfinancing practices, it was obvious that a thorough understanding of the local language, customs, and culture would be necessary. West Bengal was chosen as the study location because the researcher was familiar with the sociocultural context there. India is divided into 15 climate zones (Planning Commission of India, 1989). Three of these fifteen zones are located in West Bengal. The Eastern Himalayan area, the Eastern Plateau and Hilly area, and the Lower Gangetic Plain Region are these three zones. Six sub-agroclimatic zones are created by further dividing

these three zones (Figure 1). The New Alluvial Zone was purposefully chosen for this study out of the six sub-agroclimatic zones because it is the centre of West Bengal's agricultural productivity, animal husbandry expertise, and overall efficiency in development for the rural population's sustainable livelihood security. The whole Nadia district, the western portions of Malda and South Dinazpur, the southern portion of North Dinazpur, the eastern portions of Mursidabad, Burdwan, Hooghly, and Howrah, and the northern portions of North and South 24 Parganas comprise the New Alluvial Zone of West Bengal. Therefore, it was clear from the above layout that only the whole Nadia district was included in the New Alluvial Zone. Nadia district was thus specifically chosen for this investigation.

Research design used

The researcher can respond to research questions in the most impartial, accurate, and cost-effective manner by using a research design. Establishing a framework to examine the association between the variables and providing guidance to steer the study in the right direction are helpful. This study employed a "expost-facto cause to effect" research design.

Ex-post-facto research design

Ex-post-facto study refers to methodical empirical investigation when the

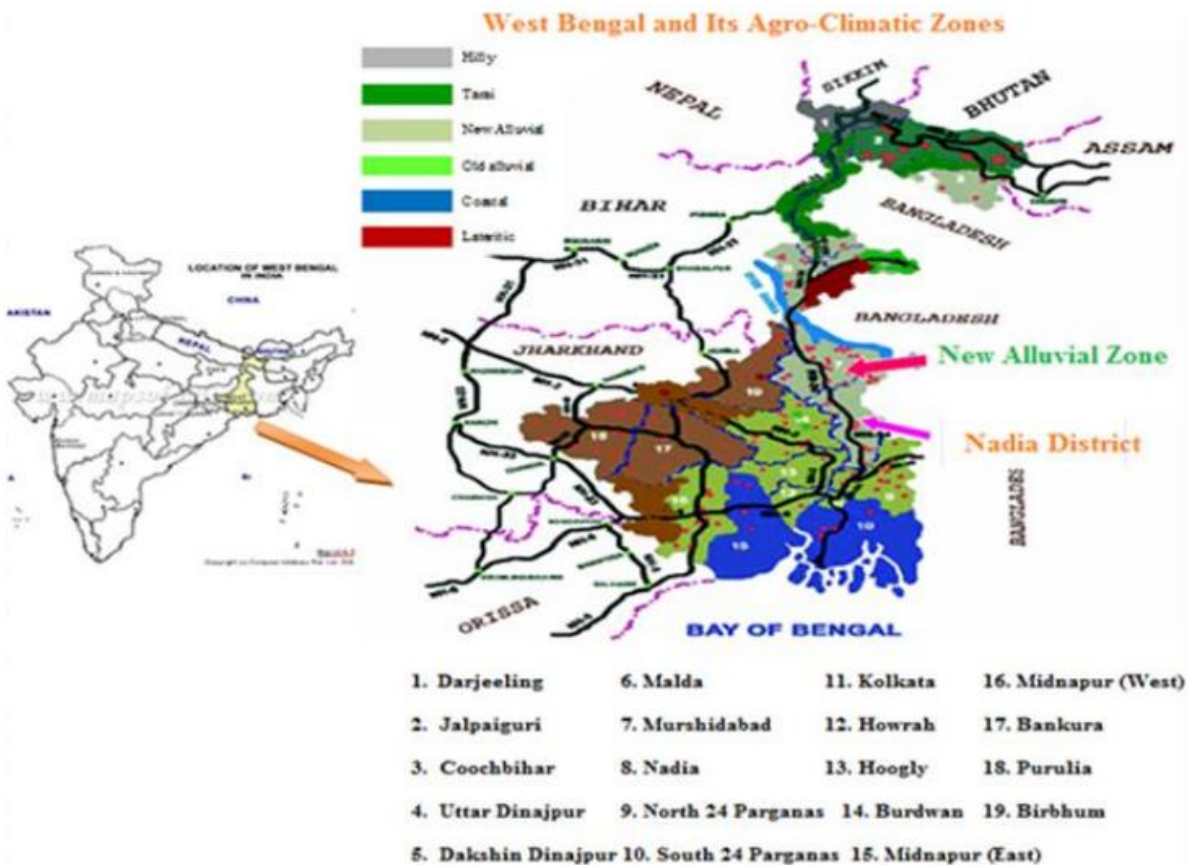


Figure 1. West Bengal's agroclimatic zones, where this study is being conducted.

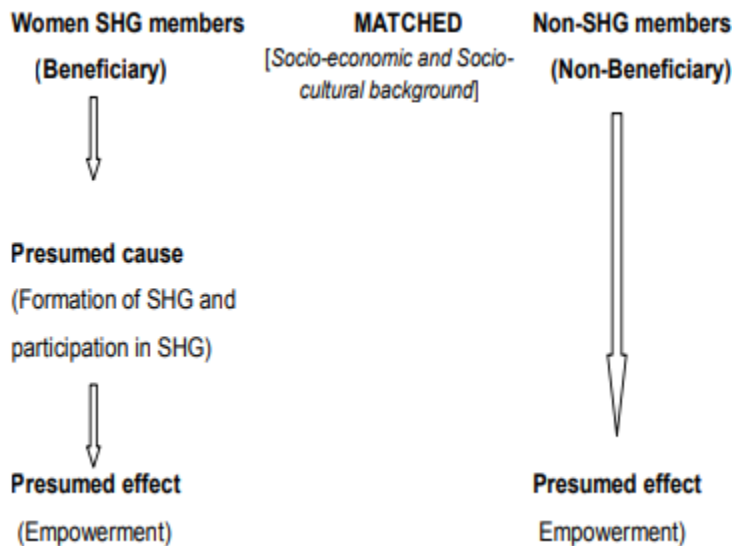
Because independent factors are essentially unmanageable or have already manifested, scientists are not in direct control over them. Without direct intervention, inferences regarding the relationships between the variables are drawn from the concurrent change of the independent and dependent variables. This category includes studies where the events occurred before this inquiry was conducted. The investigator cannot change the independent variables in this design since they have already happened. Based on effects that are already apparent, conclusions about the links between independent and dependent variables are made. Actually, these kinds of studies can only guarantee the availability of trustworthy data after enough time has passed for factors to manifest their effects. For instance, before individuals taking part in a recently implemented programme might be chosen as a sample for research on the program's impact, at least three

years need pass. Selection, as opposed to manipulation, determines the treatment in ex-post facto design.

Ex-post-facto study design is classified into two categories, according to Mulay and Sabrathanam (1980), Seltiz et al. (1976), and Ray and Mondal (2004).

1. Research design is affected by ex post facto causes. 2. Ex-post facto cause to affect study methodology was employed in order to quantify the empowerment achieved by SHGs. It is possible to illustrate this scenario diagrammatically.

as follows:



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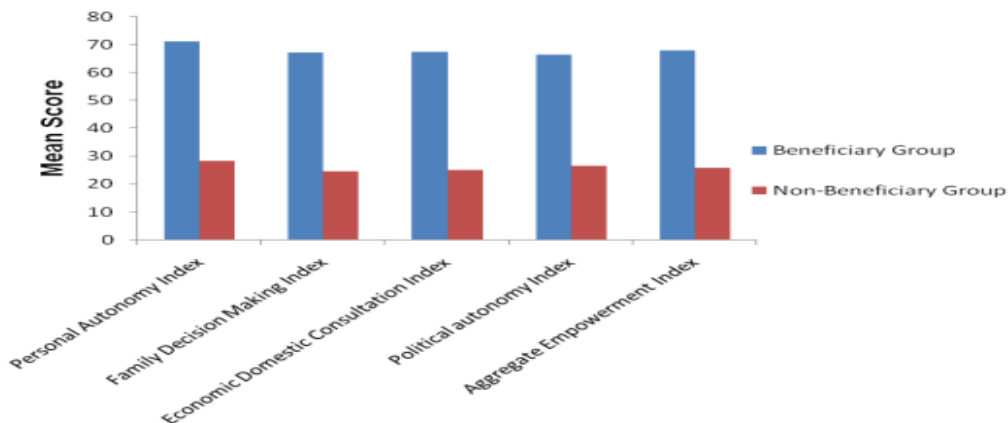


Figure 2. Mean score of women empowerment index.

Table 1. Credit linked SHGs in different

Serial no credit ling SHG	Sub-division	Number of
1	Ranaghat	562 (2nd)
2	Sadar Krishnanagar	644 (1st)
3	Tehatta	396
4	Kalyani	238

Source: District rural development cell, Nadia district, West Bengal, India (November, 2008).

One of the presumptive effects, which is empowerment, is that it is the result of women banding together in the form of self-help groups (SHGs) and participating in a variety of microfinancing operations carried out by their organisation. Women who were not members of the SHG were deemed to be a non-beneficiary group, whereas the women who were members of the SHG were considered to be the beneficiary group. In terms of both socioeconomic and sociocultural background, they were of the same background.

Plan for taking samples Nadia district is divided into four sub-divisions, which are referred to as Ranaghat, Sadar Krishnagar, Tehatta, and Kalyani respectively. Table 1 displays the total number of credit-linked SHGs in each subdivision. Two subdivisions, namely Ranaghat and Sadar Krishnanagar, were chosen on purpose since, at the time of data collection, these two subdivisions had the maximum number of credit-linked SHGs for the purpose of this study. Table 2 provides a comprehensive representation of the total number of credit-linked SHGs that are present in each block that falls within the two sub-divisions that were chosen, namely Ranaghat and Sadar Krishnanagar. The Ranaghat-I and Ranaghat-II blocks from the Ranaghat sub-division, as well as the Krishnanagar-II and Nakashipara blocks from the Sadar Krishnanagar sub-division, were chosen on purpose because, during the time period in which the data was collected, these four blocks from two sub-divisions had the largest number of credit-linked SHGs. Under the scope of this investigation, a total of four different blocks were investigated. Random selection was used to choose four credit-linked Self-Help Groups from each of the blocks that were chosen. As a result, this study looked at a total of sixteen different credit-linked self-help groups with participants. Participants in this study were considered to be respondents regardless of whether or not they were members of a self-help group. A random selection was made from each credit-linked SHG, and five members were chosen. After then, a total of eighty members of the SHG were investigated as part of this study endeavour. At the same time as the members of the SHG, five individuals who were not members of the SHG were chosen to be compared to the members of the SHG in terms of socioeconomic position, including age, education, occupation, and economic situation. This was done in order to evaluate the influence that the SHG has had on the empowerment of women. For this reason, a total of 80 members and 80 non-members of SHG were included in this study in order to investigate the influence that SHG has on the empowerment of women.

The evaluation of self-sufficiency through the use of self-help groups The concept of women's empowerment via self-help groups (SHGs) has been operationalized for the purpose of this study as the enhancement of the political, social, or economic power of people and communities, which will ultimately result in the development of confidence in their own capabilities. This variable was examined with the assistance of the Women Empowerment Index (Figure 2), which

was established by Handy and Kassam (2004). The measure was modified appropriately in order to take into account the differences that exist within this research region. A list of twenty-four elements was found and dispersed among the four sub-dimensions, which are the personal autonomy index, the family decision making index, the economic domestic consultation index, and the political autonomy index (Appendix-I). A continuum with three points was constructed for each of the components that make up this index. Two groups of samples, namely beneficiaries (those who are members of the SHG) and non-beneficiaries (people who are not members of the SHG), were taken into consideration in order to measure the influence that SHG has on the empowerment of women. Both samples were taken from the same socioeconomic background, and it was presumed that there was a difference in the index score between those who were beneficiaries and those who were not beneficiaries.

Table 2. Credit link SHG distribution for two sub-divisions that were chosen for distribution

Sub-division	Block	Number of credit ling SHG
Ranaghat	Santipur	150
	Ranaghat-I	151 (2 nd)
	Ranaghat-II	191 (1 st)
	Hanskhali	70
Sadar Krishnanagar	Krishna Nagar-II	184 (1 st)
	Nakasipara	139 (2 nd)
	Chapra	68
	Krishnanagar-I	54
	Nabadwip	65
	Krishnaganz	32
	Kaliqanz	102

Source: District rural development cell, Nadia District, West Bengal, India (November 2008).

Table 3. A look at the empowerment levels of the women's self-help groups (SHGs) in the Nadia district

Component of empowerment index		Beneficiary group (n=80)	Non-beneficiary group (n=80)	'Z' values
Personal autonomy index	Mean	71.38	28.38	30.90**
	SD	10.88	6.05	
Family decision making index	Mean	67.32	24.73	31.57**
	SD	9.43	7.53	
Economic domestic consultation index	Mean	67.59	25.18	32.74**
	SD	9.97	5.90	
Political autonomy index	Mean	66.50	26.75	28.18**
	SD	10.08	7.59	
Aggregate empowerment index	Mean	68.07	26.04	43.99**
	SD	7.56	3.98	

** Significant at 1% level of significance

was due to the SHG and it was hypothesized that SHG members were more empowered than the non-members. „Z“ test was applied for the confirmation of the difference of both beneficiary and nonbeneficiary.

RESULT

This was determined by looking at Table 3, which showed that the mean score of the personal autonomy index for the beneficiary group was 71.38, while the mean score for the nonbeneficiary group was 28.38, with the standard deviation being 10.88 and 6.05, respectively. Using the calculated "z" value of 30.90, it was determined that there was a significant difference between both groups at a certain level of significance. This study demonstrated that there was a greater degree of personal liberty in the personal lives of SHG members compared to those who were not members of the SHG. The data that was shown in the same table made it abundantly evident that the mean score of the family decision making index for the beneficiary group was 67.32, while the mean score for the non-beneficiary group was 24.73. The standard deviation for each group was 9.43 and 7.53, respectively. The "z" value, which was calculated to be 31.57, was used to determine the significant difference between the two groups at a level of significance of 1%. Based on this

outcome, it was shown that those who were members of the SHG had a more valuable opinion inside their family than those who were not members of it. The data presented in Table 3 made it abundantly evident that the mean scores of the economic domestic consultation index for the beneficiary group were 67.59, while the mean scores for the non-beneficiary group were 25.18. The standard deviations for these two groups were 9.97 and 5.90, respectively. The "z" value, which was calculated to be 32.74, was used to determine the significant difference between the two groups at a level of significance of 1%. It was demonstrated by this outcome that members of SHGs had more value opinions than non-members of SHGs in their family when it came to making decisions on the economy. In keeping with Archana and Singh's (2002) findings, this finding is consistent. According to the findings of their research on the role of self-help groups (SHGs) in the economic empowerment of rural women, economic empowerment was seen among the members of the SHGs through indicators such as their habit of regular saves, reduced vulnerability to exploitation, access to formal credit, and increased family income. When it came to the political autonomy index, the mean score for both groups was 66.50, while the standard deviation was 10.08 and 7.59, respectively. The mean score for both groups was 26.75. The "z" value, which was calculated to be 32.74, was used to determine the significant difference between the two groups at a level of significance of 1%. Based on this outcome, it was determined that those who were members of SHG possessed a greater degree of political influence than those who were not members of SHG. In terms of the aggregate women empowerment index, Table 3 revealed that the mean score of those who were members of SHGs and those who were not members of SHGs was 68.07 and 26.94, respectively, with the standard deviations being 7.56 and 3.98, respectively. The "z" value, which was calculated to be 43.99, successfully demonstrated the significant difference between the two groups at a level of significance of 1%. The findings of this study demonstrated that individuals who were members of SHGs have a greater degree of autonomy compared to those who were not members of SHGs (Figure 2). Consequently, the conclusions of Sharma and Varma (2008) were corroborated by this research. According to their findings, women in Haryana who participated in self-help groups (SHGs) had a greater degree of economic empowerment, followed by social empowerment, entrepreneurial empowerment, and technological empowerment..

CONCLUSION

In the Nadia area of West Bengal, the findings of this research demonstrate the influence that the Self-Help Group strategy has had on the empowerment of these individuals. There is no denying the fact that there was a substantial disparity between the individuals who benefited from the SHG (members of the SHG) and those who did not take advantage of the programme. In each of the four sub-dimensions of the Empowerment Index, the score of the beneficiaries was much higher than anyone else. An approach that is based on self-help groups is not a silver bullet that will eliminate poverty in rural areas; nonetheless, it has the potential to be the most powerful social weapon for the socio-economic transformation of millions of rural masses all over the world. As a result of their involvement in the group, women have gained more information and awareness about their rights, and they have also experienced an improvement in their self-confidence, according to the findings of our study. It is clear that this is the case with regard to the empowerment level of both DWCUA members and TCG members. However, as compared to non-TCG members, the percentage of TCG members who make decisions regarding their own jobs and incomes, as well as their engagement in community activities, is significantly lower. This is the case for a few metrics. The variations in the family income of low-income urban women are reduced when they participate in group activities such as micro-enterprises (DWCUA) and voluntary regular savings (TCGs). Based on our estimations, it has been determined that in the Bongaon Municipality of West Bengal, 95% of DWCUA members are empowered, 58% of TCG members are enabled, and just 11% of non-TCG members are empowered.

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