

## **A Study on Women Empowerment through Self-Help Group Members with special reference to Haripal Block in Hooghly District, West Bengal**

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### **ABSTRACT**

*SHGs are now considered an important tool for helping women in India's countryside gain economic power. They support women to reduce poverty, become entrepreneurs and become financially independent. The study intends to look at how women's roles and standing in families and their communities change when they are part of SHGs. This process also tries to find out which economic activities SHG members engage in. The sources for research include reliable primary and secondary data. Interviews were carried out with SHG members to gather the main data needed for the study. The researcher used stratified random sampling to get a sample that reflected the entire population. People chosen for the study were from different Gram Panchayats in the Haripal block of Hooghly District, giving a clear picture of SHGs from that area. Using the SPSS program, they were able to find out the patterns and relationships in the data set. The research shows that rural women's finances are improved by SHGs and this raises their social and economic status. Working in SHGs has let women earn more which has also strengthened their confidence and made them more capable decision-makers. Here, it is documented how SHGs uplift the social sector and empower women of all communities in West Bengal's Haripal block, transforming them into essential development actors for rural areas.*

**Keywords:** Empowerment of Women, Self-Help Group, Savings, Social Upliftment, Along with Women Overall Economic Freedom.

### **Introduction**

Women help build and improve every economy. A country's progress and growth rely on the empowerment of women. For sustainable growth and uplifting people, it is important for women and men to take part equally. Even so, poverty and unequal treatment among people often keep women from becoming equal in society. Empowerment helps improve the economy as well as the social and emotional well-being of people. Over the past few years, the growth and rise of Self-Help Groups (SHGs) have made it possible to strongly empower women in rural regions. These groups assist in facing various issues by uniting people, improving their abilities and helping them access finances. They make use of the idea of group dynamics, bringing together a few women from economically and socially disadvantaged areas to offer support to each other. Thanks to these groups, women have the chance to use their skills and become more independent and confident. They help women achieve better authority, wealth and recognition in their homes and communities. The system encourages progress within the country and helps uplift the community.

### **Women Empowerment**

Supporting women's rights is necessary as well as basic for all humans. Women should experience no barriers to partake in the economic, political, social and cultural areas of society. Society's development and improvement are mainly linked to the empowerment of women. Even though they play important parts in both the family and society, women often encounter more disadvantages than men.

Such problems can be clearly seen in education, income, property, inheritance, leadership, community participation and decision-making structures for education, politics and businesses. Empowerment comes from getting rid of these obstacles and making sure women can grow and advance.

Stronger social structures, updated old cultural beliefs and new policies that support women are all part of women's empowerment. It needs a change in how society thinks and acts that restricts women's abilities. Women are everywhere known to give back generously and meaningfully to society when allowed to do so. Empowerment gives women authority to steer their lives, make their own choices and care for themselves. It instills self-confidence and independence in women; the respect creates a safe and dignified life for them. Yet, the downtrodden status exists and basically finds development in class positions, traditional beliefs and power relations. For these particular inequalities, several women are denied the access to necessities like good education, good health care, proper recognition and enough money.

Given the situation, the most talked-about and efficient way of community development has been Self-Help Groups (SHGs) for the welfare of women, especially in India. Usually, SHGs have between 10 members and 20 members living near each other. The women voluntarily join those groups to look into the financial, social and developmental issues faced by that particular community. The SHG groups stand for cooperation, compromise and mutual support. It is more about supporting one another financially and gaining knowledge by joining hands as women. SHGs assist women in marketing their products, help their household income and increase their ability to manage finances.

Women in SHG are empowered to increase their social status and decision-making power within families and communities. The problem of unemployment among females is tackled by offering opportunities for self-employment and business ownership through SHGs. Apart from this, SHG leads people into learning about issues related to rights, health care, education, and gender equality. They also provide space so people can give expression to their concerns, finding solutions to problems like domestic violence, repression, and social injustice.

SHGs further contribute to overcoming poverty by giving women a chance to take out microcredits. Attending meetings frequently, holding savings and requesting loans encourages women to be financially responsible. For this SHGs work together, they are able to take advantage of more government programs. As a consequence, women can afford a better life with improved literacy, access to healthcare and a good living standard. In short, SHGs provide important support for total empowerment of women and for the development of rural areas.

### **Review of Literature**

In 2001, Kapoor did a thorough study about empowering Indian women, mainly focusing on Self-Help Groups (SHGs). His studies focused on the different issues women in SHGs face in India. The researchers noticed that gender discrimination was still a barrier that prevented SHGs from working well. Due to this continuing inequality, most SHGs had great difficulty in successfully helping women advance and improve their situation.

Manimekalai emphasized in 2004 the necessity of external support in ensuring the effective functioning of SHGs, particularly from NGOs. He noted that most of the women associated with SHGs were uneducated and unaware of how to run income-generating activity projects. Hence, he emphasized that bank officers and financial institutions cater to the need for proper guidance and counselling to rural women on their choices in business activities as well as in the implementation of feasible and profitable business ventures. The creation of SHGs had increased self-esteem, confidence, and the overall self-image of rural women, according to his findings.

Das Gupta argued in opposition to a shift in policy toward the larger financial sector reforms and in favor of microfinance initiatives for greater target effectiveness in his 2005 article. He stated that the SHGs need to be given precedence in the financial system, and that directly placing them under compulsory lending would better serve their interests. He, therefore, raised the issue of continuously monitoring the working of micro-credit agencies and ensuring a smooth flow of funds for SHG activities.

Gupta observed in 2007 that Gupta further strengthened the case for SHGs as powerful agencies for women's empowerment. They noted that the involvement of SHGs has resulted in increased self-confidence among women with a change of attitude towards positive development within their families and communities.

Empowerment of women is still a key topic in developmental studies, mainly in rural India. Over the course of many years, a lot of research has examined the links between gender, access to finance and group actions and it has shown that Self-Help Groups (SHGs) serve as a key way for women to move ahead in society and financially. Through this literature review, I provide an analysis of what various experts have found about SHGs' role and success in empowering women all over India.

Dave (2011) used information from the National Family Health Survey (NFHS) which is one of the major surveys covering India, to analyze the subject. Despite the improvements made and media coverage supporting equality, her research shows that gender inequality is still common in many different areas. Dave proved that individuals experience discrimination when it comes to education, health services, transportation and making household decisions. The study pointed out that, though India is optimistically seen to be making great steps, everyday gender customs are still detrimental to women. As a result of her research, social workers now have helpful information that benefits both students and policy creation.

Dhanalakshmi and Rajini (2013) conducted another meaningful study that reviewed many studies related to women empowered by SHGs. The paper included an overview of the SHG movement as well as a rundown of its historical background in India. The review stated clearly that women joining SHGs led to positive outcomes such as more earnings, better confidence and unity among members, but it also emphasized that the study was rarely concerned with how empowerment actually happened. Rather, the research usually ended with describing empowerment, not looking into the social, economic and psychological changes women experienced along the way in these communities.

In their work, Anuragh Pahuja and Shalini Agarwal (2017) studied three blocks in Ghaziabad to analyze how being part of SHGs affected rural women. The researchers studied 400 respondents and explored the social, economic and political sides of empowerment. The analysis proved that incomes rose and households enjoyed better involvement in decisions. Still, the study found that women had little involvement in political positions. That is why complementary steps were required to let women have a greater influence in political processes and community leadership.

According to Kumar (2013), the case study from Tamil Nadu laid out how SHGs have limitations when dealing with household relations. He found that although women's earnings and expenses went up after joining SHGs, they still didn't usually have control over their assets and were less involved in making important family decisions. This meant that most of their decisions focused on children and simple household matters. According to Kumar, major obstacles faced by rural women were cultural layers and not having enough ability to become entrepreneurs. It was found that dealing with social gaps goes hand in hand with financial inclusion to genuinely empower people.

Rajeev and Vinodan (2018) did a study specific to the Andaman and Nicobar Islands to discover how SHGs influenced the area. They found that SHGs helped a lot in restoring women's lives after the disaster, especially those who had experienced economic hardship. Besides helping them earn money, SHGs gave these women a stronger sense of control and power. The research stressed that SHGs contribute to the development of communities and also help heal from trauma. These results show that SHGs can be important in many areas, not only standard rural places.

Tushar Chaudhari (2017) examined in Nagpur district the many ways in which SHGs improved the situation of women. He examined financial, social and personal factors of empowerment to check for positive changes in self-esteem and connections with others. The primary respondents reported that financial increase wasn't enough to address all the issues on its own. According to the study, true empowerment was reached by women when they were able to speak in public, challenge the rules in their families and participate in public affairs. By combining both aspects, this approach allowed everyone to pay attention to both concrete and non-concrete results.

If we consider all of these studies, some major patterns can be identified. First, SHGs work very well in giving women access to financial support and a chance to start up businesses. Having access to credit helps them become more independent and improves their household's well-being. Also, being involved in SHGs is connected to an increase in social empowerment such as taking part in decisions, leading others and speaking publicly. Women are changing how they are involved in the family and the community. Even though economic and social results have been identified, the situation with political empowerment is still not as strong.

The literature refers to several restrictions that still hinder the importance of SHGs. Some of these problems are due to lack of training, not having access to a wide market, depending on outside funding and society's reluctance to change traditional gender habits. Also, the achievements of SHGs depend on several factors including their location, how strong the local leaders are and whether NGOs and banks offer support.

Almost all the studies suggest that regular capacity building and training activities are needed for SHG members. To maintain and grow SHGs, it is important to have financial knowledge, bookkeeping skills, good marketing abilities and improved leadership. It is also widely believed that strengthening the connections between SHGs and government welfare schemes will make it possible for benefits to reach the lowest level of society.

To sum up, the studies reviewed show a common view that SHGs greatly empower rural women in India. Although SHGs have a different effect in each place and situation, it is widely agreed that they greatly help people become financially, mentally and socially included. Still, SHGs can only be truly effective if they focus on economic, social and the challenging of gender inequality within society. Future research might work on ways to empower economically, socially and politically and highlight their connections. This approach would see SHGs change into genuine hubs for all-inclusive and durable progress.

### **Statement of the Problem**

After centuries, women are still regarded as less important though they are equally a part of the world. Furthermore, being part of that society, the system restores women as bound and without freedom. However, equal status is bestowed on women by the constitution of India. The SHG ensures women realize the significance of empowerment. SHG supports women to bring out their hidden strengths and become more confident when dealing with various challenges. The SHG has modified the way people view the status of women. Women can now rely on themselves financially which helps them improve their position in society. The leading goal of SHG is to help people out of poverty by generating more income through successful work in their area. Currently, the Indian administration offers numerous opportunities for SHGs, mainly for female SHGs, so they can use micro credit to start small business projects. It helps women to live better, rely on themselves, feel free and be independent in society. Regarding all issues, trust, involvement level, equal rights and similar topics, women in India are considered. It must be mentioned, as a result of this case study, SHGs are significant for women. Here, the researcher has focused on looking at the effects of empowering Self-Help Group women, specifically those in Haripal block, Hooghly District.

### **Objectives of the Study**

- To look at the personal information of the respondents in the study area's women SHGs.
- To help women members of SHGs rethink and progress their opinions on empowerment.
- To learn about the social and economic backgrounds of SHG members.
- To find out the attitude of SHG members towards the community they live in.

### **Methodology**

They collected both primary data and secondary data in the present study. Most of the data came from the respondents through the structured questionnaires. Here mainly gathered the secondary data through the help of various websites, books, different annual reports, journals and newspapers. Lighter has been examined by carrying out both descriptive and inferential analyses in the study.

### **Sampling**

Since there was not much time and because of the nature of the respondents, the study relied on convenient sampling. In the mentioned studies, investigators examined data from 300 samples. To show the variations among the rural women population for various SHGs, they choose four Gram Panchayat (two with good SHG service and two with weak SHG service) from the block by purposeful selection.

### **Hypothesis**

#### **Ho: (Null Hypothesis)**

- Women usually do not experience much difference in empowerment after they join SHGs.

- There is no important link between the age and family status of the respondents.
- Women's literacy skill does not have a sizable relationship with their decision to join a self-help group.

### Analysis and Interpretation

#### Descriptive Analysis

Here, they review and analyse the socio-economic background of the respondents in the area of SHGs. The present study has given attention to the following factors in order to explore the sample respondents' characteristics.

#### • Age of the Self-Help Group Members

Table: 1			
Sl. No	Age (in years)	No. of members	Percentage
1	18 - 30	61	20.33
2	31 - 40	130	43.33
3	41 - 50	89	29.67
4	Above 50	20	06.67
Total		300	100

Source: Primary data

From table-1, it was discovered that the Self-help group members' ages are divided in the following way: 20.33% are between 18 and 30, 43.33% are between 31 and 40, 29.67% are between 41 and 50 and 6.67% are 51 or over.

#### • Type of Family of the Self-Help Group Members

Table: 2			
Sl. No	Type of Family	No. of Members	Percentage
1	Joint Family	70	23.33
2	Nuclear Family	230	76.67
Total		300	100

Source: Primary data

According to table-2, 23.33% of the sample are from joint families and 76.67% are from nuclear families.

#### • Literacy Levels of the Self-Help Group Members

Table: 3			
Sl. No	Literacy Level	No. of Members	Percentage
1	Illiterate	60	20.00
2	Up to class 8 <sup>th</sup> standard	104	34.67
3	Madhyamik	65	21.67
4	Higher Secondary	40	13.33
5	Undergraduate	26	08.67
6	Post Graduate	05	01.67
Total		300	100

Source: Primary data

As seen from above table 3, 60 respondents (20%) could not read or write, 104 respondents (34.67%) completed 8th standard, 65 (21.67%) completed Madhyamik, 40 (13.33%) completed Higher Secondary, 26 (8.67%) completed Undergraduate and 05 respondents (1.67%) are from Post Graduate.

#### • Reason for Joining of Self-Help Group Members

Table: 4			
Sl. No	Reasons	No. of Members	Percentage
1	To start business	20	06.67
2	To promote savings	50	16.67
3	To avail credit	125	41.67
4	To meet household expenses	55	18.33
5	To strengthen the leadership quality	18	06.00
6	To empowerment socio economic	22	07.33
7	Other reasons	10	03.33
Total		300	100

Source: Primary data

According to above table, 20 (31.7%) participants say they join for a new startup, 50 (16.67%) do it for future financial security, 125 (41.67%) join to get credit, 55 (18.33%) to cover their household expenses, 18 (6.00%) want to improve their leadership, 22 (7.33%) are interested in socio economic growth and the remaining do not have any reason to join SHG Groups.

• **Types of Economic activities taken up by the SHG Members**

Table: 5			
Sl. no	Type of Economic Activity	No. of Members	Percentage
1	Self-Employed (Grocery/veg)	52	17.33
2	Fruit /pickle /papad /jam /jelly	20	06.67
3	Agriculture/fishing/animal husbandry	94	31.33
4	Mid - Day Meal	50	16.67
5	Embroidering	40	13.33
6	soft toys	12	04.00
7	Tea Shop	14	04.67
8	Hotel/Tiffin Centre	10	03.33
9	Others	8	02.67
Total		300	100

Source: Primary data

**Garret Score Income Propagation**

Table: 6			
Sl. no	Factor	Mean Score	Rank
1	Self-Employment	56.67	2
2	Increase family income	59.17	1
3	Children education & Household Expenses	42.00	4
4	Economic development	50.86	3
5	Standard of living	41.00	5

The table made by the Garret Ranking reveals that the most important factor to SHG members is their family's improved income and it registered the highest mean of 59.17. So, generating income is the main advantage noticed by SHG members. A mean of 56.67 comes from spending on personal business or shop which signals more people taking up entrepreneurial activity. This group, whose mean score equalled 50.86, shows people having more economic freedom. On the other hand, spending on education and household things was the fourth priority, given a mean score of 42.00. The factor with the lowest ranking was improvement in standard of living which scored only 41 out of 100. This proves that the key priorities for SHG women are increasing their financial power and being able to rely on themselves through earning a better income.

**ANOVA**

**Hypothesis: I**

**Ho:** There is not any type of significance difference between the overall women empowerment after specifically joining Self-Help Groups

Table: 7					
Reason	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	336.882	8	42.110	51.068	.000
Within Groups	239.955	291	.825		
Total	576.837	299			

**Analysis of Variance**

**(Significant when P value is <0.05; not significant when P value is >0.05)**

According to the table, the result shows that the original hypothesis must be rejected due to the smaller p-value. It proves that participation in Self-Help Groups (SHGs) makes it clear that women experience empowerment.

**T-Test****Hypothesis: II**

**Ho:** There is not any type of significant association between age as well as the particular family type of the respondents

Table: 8			
	Correlations	Age	Family
age	Pearson Correlation	1	.632**
	Sig. (2-tailed)		.000
	N	300	300
family	Pearson Correlation	.632**	1
	Sig. (2-tailed)	.000	
	N	300	300

\*\* Correlation is significant at the 0.01 level (2-tailed).

**One-Sample Statistics**

Table: 9				
	N	Mean	Std. Deviation	Std. Error Mean
age	300	1.23	.847	.049
family	300	.77	.424	.024

One-Sample Test						
	Test Value = 80					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
age	-1610.550	299	.000	-.78.773	-.78.87	-.78.68
family	-3239.305	299	.000	-.79.233	-.79.28	-.79.19

\*Correlation is significant at the .05 level (2-tailed)

There exists an investigation carried out on two variables. One is the respondent's age, and the other is the type of family setup. The analysis indicated a strong association with statistical significance at the level of 0.01, giving weight to the argument that age is linked with family type. The suggestion was made that the formation of joint or nuclear families could be influenced by the age composition of its members. Since the p-value obtained was less than the level of significance set, the null hypothesis was rejected. This leads to the conclusion that there is a significant association between the age of women and the family type to which they belong.

**F-test: (One-way Anova Test)****Hypothesis: III**

**Ho:** Literacy of the women was not significantly associated with the different reasons for joining SHGs. Motivations for joining SHGs—whether for savings, access to credit, or income generation—were supposedly indifferent to the level of education, implying other underlying reasons.

**Table 10: One-Way ANOVA Test**

Reason	ANOVA				
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	282.017	5	56.403	56.247	.000
Within Groups	294.819	294	1.003		
Total	576.837	299			

Source: SPSS

It is quite clear from the table that there is a major and helpful tie between women's literacy and why they join Self-Help Groups (SHGs). According to the analysis, the P-value is 0.000, proving the result is highly statistically relevant since it is far below the 0.05 level of significance. Eight conditions were considered by the study which are beginning a business, saving regularly, using credit, meeting household costs, strengthening leadership, the influence of others and several personal reasons. There is a strong statistic link between these factors and the literacy of the study participants. These results support the

hypothesis because the F-test shows [ $F = 56.247$ ,  $p = 0.000$ ]. For this the p-value is under 0.05, the null hypothesis must be eliminated, defining the way literacy contributes significantly to SHG decisions.

### Conclusion

Joining a Self-Help Group has greatly helped backward women live better lives in the Haripal block of West Bengal. With these groups, women can earn money, access important resources and boost their social and economic status. Besides helping them with money, the groups have allowed women to build self-esteem, depend on themselves and become more involved in their communities.

According to the study, after being part of SHGs, women participated more in family decision-making. Besides having control over their budgets, women also were included in both family and society discussions. To combine with, regular savings and loan access led to the main economic benefits from SHGs. From these tools, members were able to own small businesses which raised their living standards and gave them more security.

However, the study pointed out that there is still room to make SHG operations better to keep empowering women. Although these members are active in their SHGs, they could use more training to take care of important records such as the minutes book, loan ledger and cash book. Having team meetings regularly would allow them to handle their finances better and manage each other's responsibilities properly.

In Haripal block, women members of SHGs have already started to sell groceries and vegetables and some have received livestock through means of loans from SHGs. For these enterprises to keep growing, they depend on having good marketing methods. The formation of SHGs supplies a way for product marketing, giving members access to larger sales opportunities.

SHGs greatly improve the empowerment of women in Indian rural communities. Depending on their financial support, focus on starting businesses and encouragement to join community activities, SHGs are still a strong way to promote growth for all and create equal rights for everyone.

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