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## Self Help Groups Is the Innovative Achievement for Women Empowerment and Rural Livelihood Development: A Case Study at Gram Panchayat Level in West Bengal

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**Abstract:**

*Socially, politically, economically, culturally development of rural poor women is known as women empowerment .Consequently women members in the family give the financial support to the other members; specially their child in the family, as a result socio-economic status of the poor in the village is upgraded .The whole process is actively prevail in the rural part of Bengal through the self help groups (SHG) formation system. The members of the groups (SHG) is involved in the plantation programme, nursery preparation, poultry farming, vermicomposting, paddy and rice business and differential handicraft product preparation,etc. All types of engagement give the employment opportunity to the women's and helpful for poverty reduction in our country. By the formation of these groups (SHGs) poor women get support from their family and from society and plays active role in the process of decision making of their family and society.*

**Keywords:** Rural poor women, self help groups (SHGS), employment opportunities, support from family, decision making, women empowerment

**1. Introduction**

Self help group (SHGs) formation is the innovative achievement for development of rural poor in our country. Self help group's formation plays a dominant role for women empowerment in the village area .Prof.M.Yunus (Nobel laureate) of Bangladesh is the pioneer of SHGs and microfinance in the world. In the past in our country most of the rural development and poverty alleviation programme was failed to reach the goal, due to this central Govt. launched Swarnajoyanti Gram swarozgar yojana (SGSY) programme on 1<sup>st</sup> April, 1999 by merging six scheme-IRDP, TRYSEM, SITRA, DWCRA, GKY and MWS.The focus of the programme (Swarnajayanti Gram swarozgar yojana) is group approach, i.e. self help group formation. Total members in each group (SHG) are 10-12. Maximum members in a group are female members and come from a poor family. Local Panchayat member's plays dominant role for self help group formation .Each group has a leader and a bank accout. All the members in a group conduct a meeting in a regular interval. The members of SHGs in a village participate the Gram sansad meeting (village constituency meeting), highlight the problem of the village and suggest the local Panchayat members about the proper route of development of the village; not only that they actively involve the plantation programme through NREGS (national rural employment guarantee scheme) work, handicraft products, spice production and business, differential small enterprise, etc. All the work empowered themselves as economically, socially, politically, culturally, etc.

**2. Study Area**

Kolaghat block is a lowest administrative division of Tamluk subdivision of Purba Medinipur district in West Bengal, India.Kolaghat is the headquarters of this block and it is a census town. Total area of this block is 146.70 sq.km.The block consist 13 Gram Panchayat –Amalhanda,Baisnabchalk,Bhogpur,Brindabanchalk,Deriachak,Gopalnagar,Khanyadihi,Kola-I,Kola-II,Sagarbarh,Siddha-I,Siddha-II,Pulsita.The NH-6 passes through this block.Sagarbarh Gram Panchayat of the Kolaghat block has 19 villages-Chandpur, Deulbarh, Padumpur, Gobindachalk, Bardabarh, Amirchalk, Mandergechia, Farid bahala, Purba bahala, Paschim bahala, Barmihidikri, Saradabasan, Tahala, Nahala, Chalkgola, Brindabanchalk, Uttarsagarbarh, Dakshin sagarbarh, Anshik bardabar. The Sagarbarh Gram Panchayat is encircled by –Putsila Gram Panchayat in the north, Siddha-I Gram Panchayat in the west, Bhogpur Gram Panchayat in the south and river Rupnarayan in the east. Total no. of Gram sansad in the Gram Panchayat is 14.Total no. of Panchayat members in the Gram Panchayat is 14. The study area is the part of featureless plain region and it is the basin region of river Rupnarayan and this river is the main river of this block and flows along the eastern margin of this block. Soil of this block is purely fertile and alluvial in nature; climate is tropical Monsoon type i.e. Wet summer and Dry winter. The area is the familiar for the agriculture and paddy is the

main crops of this block. Total no. of self help groups in the Gram Panchayat is 138. The total members of self help group in the Panchayat is almost 1380. All the members of the SHGs is female and they come from the BPL, small and marginal farmer, landless agricultural labour families.

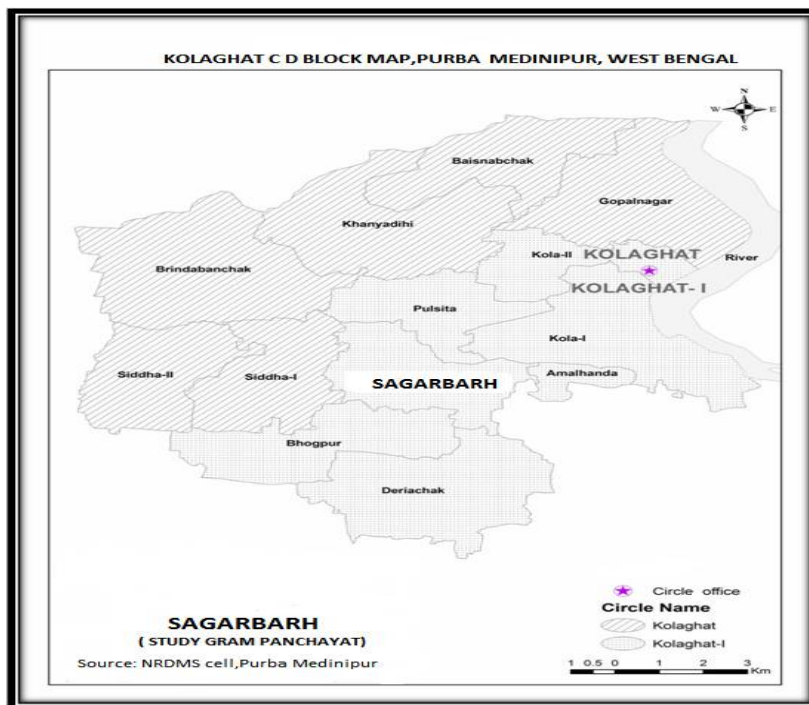


Figure 1

### 3. Objectives

The major objectives of this paper is-

- i. To understand the demographic characteristics of the members of SHGs.
- ii. To examine the social status of the self help group members.
- iii. To examine the position of self help group members in the family.
- iv. To highlight the conditional up gradation of women through self help group.

### 4. Materials and Methods

All the works in this paper based on primary data. Among the 138 groups 50 respondents have been selected on the basis of random and stratified sampling method. During pre field phase –collection of base map, mouzas map, questionnaire preparation, literature survey, visit Gram Panchayat and BDO (block development office) office for basic information of the area. During field phase collect the primary data through field survey .Post field phase –compile the raw data and rearrange the raw data in a tabular form and applied some statistical and cartographic techniques for analysis and interpretation.

### 5. Demographic characteristics of SHGs members and process of Women empowerment and rural livelihood development

Among the 50 respondent of the self help group total family members of the all respondents is 212 and 23 .58 percent is juvenile groups (under 14 years age) .So it is revealed that the rate of dependency is high in their family .Maximum members (82%) of the self help group comes from the Hindu family and they belong to the unreserved category. Among the all members 64% told that they told join to the self help group for their own development and they also interested about the economic development (22% respondent) of their family.

Age group in years	Population	Percentage
Below 14	50	23.58
15-35	80	37.74
36-50	48	22.64
Above 50	34	16.04
Total	212	

Table 1: Age group of the family members of SHGs members  
Source: Field survey, 2015

Religion	Number	Percentage
Hindu	41	82
Muslim	09	18
Total	50	

Table 2: Religious composition of SHGs members  
Source: Field survey, 2015

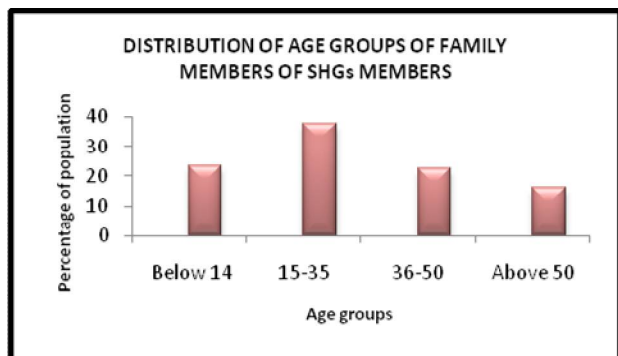


Figure 2

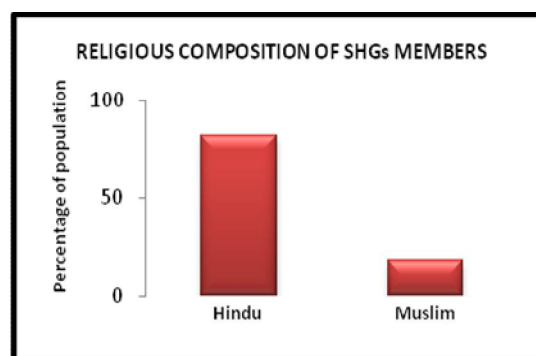


Figure 3

Caste	Number	Percentage
Unreserved	43	86
SC	04	08
OBC	03	06

Table 3: Caste structure of the SHGs members  
Source: Field survey, 2015

Causes	Number	Percentage
Self development	32	64
Economic development	11	22
Banking loan facility	02	04
Receiving some material	02	04
Economic and social development	03	06

Table 4: Causes for involving the Self help group  
Source: Field survey, 2015

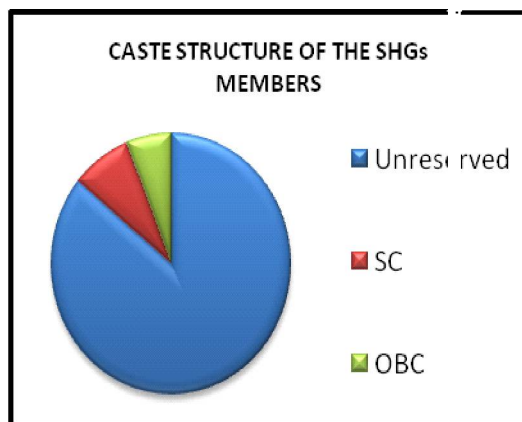


Figure 4

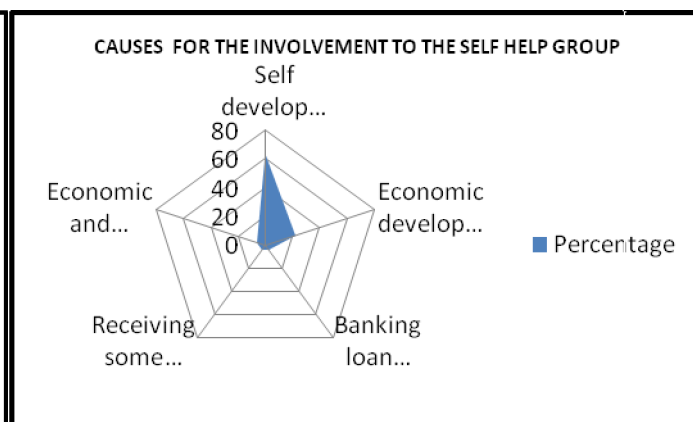


Figure 5

Among the members of the self help group 26% members involve the group from the last above ten years, 22% from the last below one year and 30% members to join the group or function as a members of self help group from the last one or two years and the conditions reveals the usefulness of SHGs formation in village level of west Bengal and due to the changes of time poor women in the village of West Bengal aware about their self empowerment through the formation of self help groups. As the members (SHGs) are

villagers and the study area is suitable for agriculture, so the members of SHGs are interested and involve in the paddy and rice business (18%) and fish cultivation (18%).

Years	Number	Percentage
Below 01	11	22
01-02	15	30
03-04	02	04
05-06	02	04
07-08	01	02
09-10	06	12
Above 10	13	26

Table 5: Years of involvement

Source: Field survey, 2015

Types of business	Number	Percentage
Poultry	02	04
Tailoring	01	02
Muri business	03	06
Colouring leaves garden	04	08
Guttery	05	10
Fish cultivation	09	18
Flower business	02	04
Paddy and rice business	09	18
Vermicomposting	01	02
Jori work	02	04
Grocery	01	02
Bidi binding	06	12
Others work	01	02
No activities	03	06

Table 6: Types of business

Source: Field survey, 2015

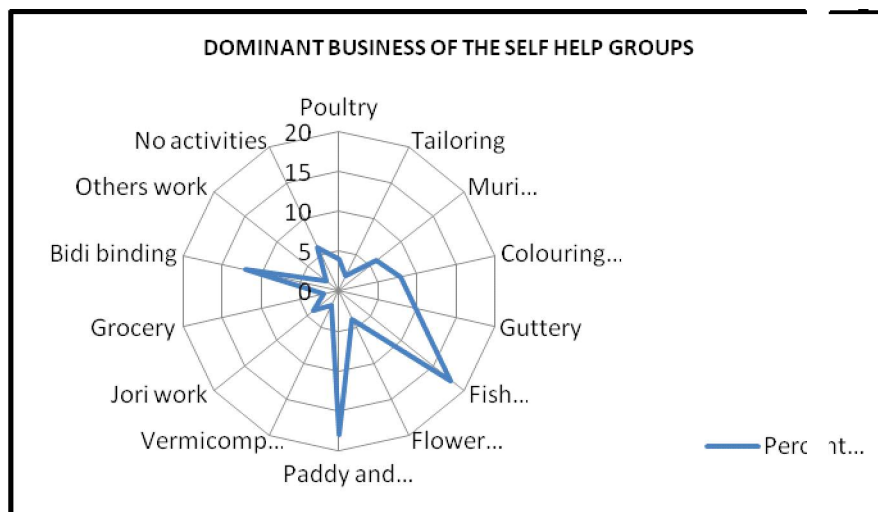


Figure 6

After joining the rural poor women in the SHGs the poor women get employment opportunities and 28% respondent told that they earn 600-1000 rupees per month, 20% women earn 1600-2000 rupees per month after formation of this group. So this condition reveals that the economic upliftment of rural poor women by the process of SHGs formation. By the group formation system unemployed rural poor women plays as a role of an earning members in their family. Self help group member's use their earning money for running of their family, for the education of their children, for marriage of their girls. Among the members of the self help groups 68% members uses their money for running of their family or their daily livelihood development.

Monthly income in Rs	Number	Percentage
200-300	01	02
400-500	07	14
600-1000	14	28
1100-1500	03	06
1600-2000	10	20
2100-3000	03	06
No income	12	24

Table 7: Income after formation of SHGs  
Source: Field survey, 2015

Purpose of money use	Number	Percentage
Running of the family	34	68
For the education of children	09	18
For saving	05	10
For marriage of girl	02	04

Table 8: Uses of money by the SHGs members  
Source: Field survey, 2015

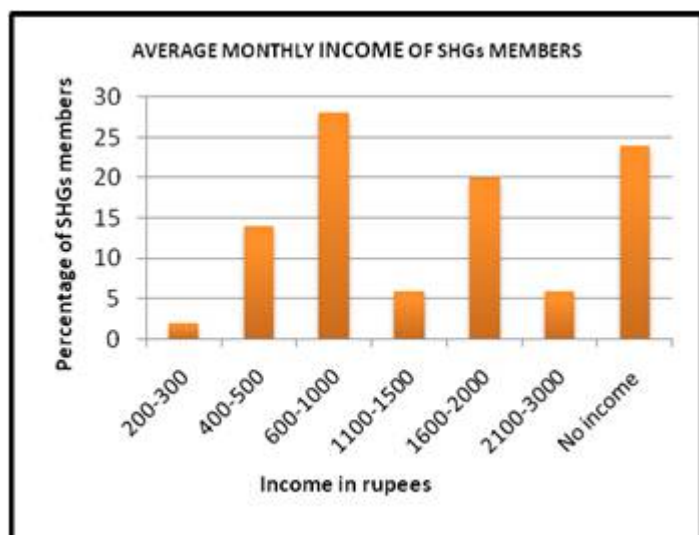


Figure 7

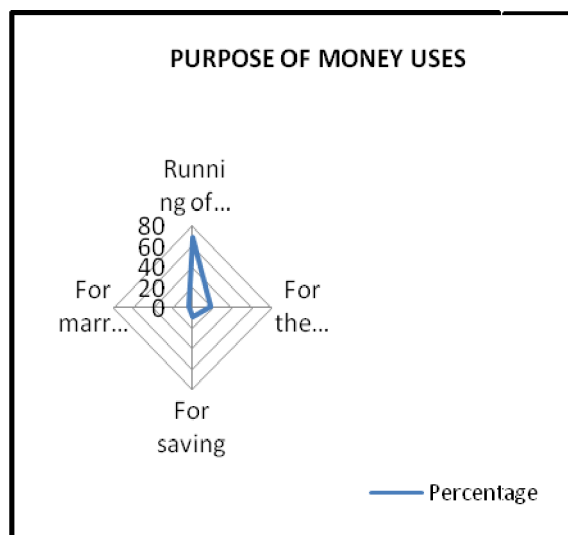


Figure 8

After formation of group (SHGs) 58% of the group get support from their family to prevail their business actively of their groups.60% respondent told that before joining the self help groups they involve in the decision making process in the family, but after joining the self help groups 100% respondent told that they take part in the decisions making process in the family like others family members (husband or others male members). So the condition reveals the enrichment of family status of women through the process of self help group formation. 92% women told that they are not face any problems for running the SHGs related activity in their family.

Category	Number	Percentage
Get support	29	58
Not get support	21	42

Table 9: Support from the family to running the business  
Source: Field survey, 2015

Before joining SHGs	Number	Percentage	After joining SHGs	Number	Percentage
Involve	30	60	Involve	50	100
Not involve	20	40	Not involve	00	00

Table 10: Involvement of decision making process in family  
Source: Field survey, 2015

Problems	Number	Percentage
Faces	04	08
Not faces	46	92

Table 11: Problems faces at home for running the SHGs related activity  
Source: Field survey, 2015

Due to the process of SHGs formation the members of the self help groups interested in money savings, which they earn by their hard work and 92% members kept their money in the bank and 4% members uses the post office for savings. This programme (SHGs formation) is helpful for enrich the consciousness about proper savings system of money in rural Bengal and poor family get scope to include the banking system and not only that this programme is helpful for reducing the cheat fund system in rural Bengal. It is true that in the poor family male members (husband) addicted in drug, alcohol, etc; contrary the females members are opposite and they interested about savings, education of their child, marriage of their daughter, etc., in this condition if women members (SHG members/wife) get some scope to earn the money and to include the bank through the SHGs, overall helpful for poor families development in rural areas of Bengal.

Place	Number	Percentage
Bank	46	92
Post office	02	04
No savings	02	04

Table 12: Places for kept the money  
Source: Field survey, 2015

Before joining SHGs	Number	Percentage	After joining SHGs	Number	Percentage
Involved	28	56	Involved	46	92
Not involved	22	44	Not involved	04	08

Table 13: Involvement in the programme in the village  
Source: Field survey, 2015

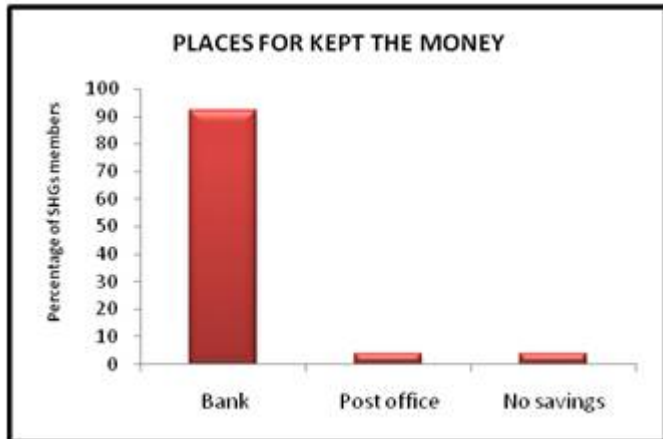


Figure 9

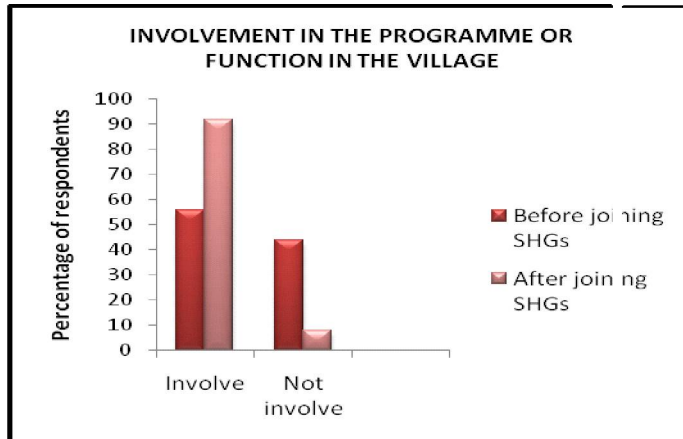


Figure 10

After group formation (SHGs) the members of the group participate in the programme and function in the village .But before the group formation (SHGs) the condition was opposite. So this condition highlights the process of women’s socio-cultural empowerment and they get support from their society’s and plays active role for their societies development.92% respondents told that after SHGs formation they notice the behavioral changes of their family members and their neighbour towards themselves .Not only that they also notice the herself change and get confidence by this group formation system and activity of the group (SHGs).

Herself change	Number	Percentage
Positive	45	90
Negative	05	10

Table 14: Changes the behavior of family members and neighbor toward SHGs members  
Source: Field survey, 2015



Behavioral change	Number	Percentage
Positive	46	92
Negative	04	08

Table 15: Herself change of SHGs members  
Source: Field survey, 2015

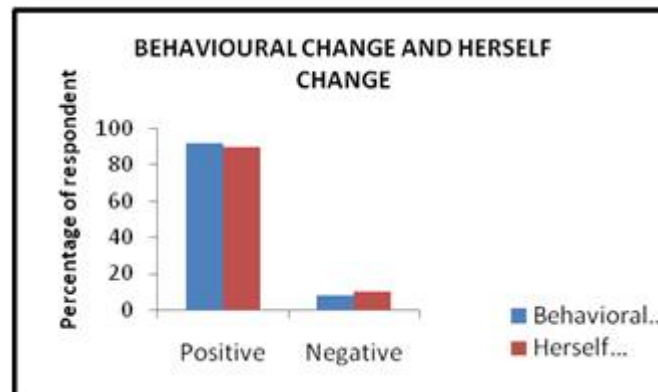


Figure 11

## 6. Findings and conclusion

Major findings of this work are as follows

1. Through this programme self help group members aware about their (rural poor women) own families development, they try to believed that if they are not alert about their development, no body cannot developed themselves.
2. SHGs formation process increases the consciousness among the rural poor women and man about the saving system of their earning money.
3. Through this rural poor women (SHGs members) get confidence and try to believe that they can control any business by their active involvement.
4. Self help group concept give the confidence to the rural poor women about their employment opportunities and financial ability to support their family members.
5. Due to the welfare of this programme women members in the family take active part for rural livelihood development.
6. Members in the self help groups get group feelings concept and the programme helpful for wee feelings concept establishment in the rural area among the poor women.
7. By the formation of SHGs rural poor women try to believe that if they (SHGs members) together defeat the poverty, rural poverty can be reduced by them.
8. So the group (SHGs) concept is helpful for the women empowerment (social, political, economical, and cultural, etc) in the rural areas of West Bengal.

## 7. Acknowledgement

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