

SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS IN WEST BENGAL

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ABSTRACT

Women are integral part of a society, but her status and participation in decision making as well as economic activities are very low. Women Empowerment also leads to more economic benefits not to the individuals but to the society as well. The present paper is an attempt to trace the role of Micro Finance Institutions (MFIs) in empowerment of women through WSHGs in West Bengal. There are 1064 Self Help Groups (SHGs) consisting SHGs of 530 and 534 from Barasat Anweshan and Barasat Sampark respectively in Barasat Block-I and Block-II. 90WSHGs from each block consisting of total 180 WSHGs were randomly selected from selected revenue villages. Again one woman out of every SHG was randomly chosen for the present study out of which 150 (75WSHGs from each block) useful filled questionnaires were collected from the selected Development Blocks. The results showed that microfinance has a profound influence on the socio-economic condition of the women participants of self-help group linkage program in North 24 Parganas district of West Bengal.

KEYWORDS: *Microfinance, Self Help Group, Women Empowerment*

INTRODUCTION

Ruralization is one of the characteristics in Indian economy. According to the census 2011, about 68 per cent of the total population in India live in villages. India's overall development is not possible without paying keen interest to the rural areas. Working women especially in rural areas contribute to national income of the country and maintain a sustainable livelihood of the families and communities, throughout the world. They face many socio-cultural attitudes, legal barriers, lack of education and personal difficulties in the societies. About 70% of world's poor are women. Yet they have no access to credit and other financial services. The subject of women empowerment has become a burning issue all over the world including India since last few decades. Women are integral part of a society, but her status and participation in decision making as well as economic activities are very low. Over the years various efforts have been made by many Government and Non-Government organizations to promote women empowerment especially in rural areas. One such effort is the microfinance intervention. Microfinance plays very important role in improving women's decision making by contributing in economic activities. The access to micro-finance services (credit, savings, insurance and pensions) is still highly unequal between men and women. Women use a more substantial part of their income for health and education of their children. They also play a very important role in reducing poverty within households. Many impact studies conclude that those participating in microfinance programme are more likely to invest in their children's education and better nutrition and health practices than those not participating. In this perspective based on an empirical study in North 24

Parganas district of West Bengal, this paper tries to measure the level of empowerment of women participating in the microcredit programme through SHGs under different criteria – power, autonomy and self-reliance, entitlement, participation and awareness and capacity-building – and to examine the impact of empowerment of women participating in SHG programme on their children's nutritional status and protein-intake of their households

OBJECTIVES OF THE STUDY

The main objective of this research paper was to study the role of MFIs in empowerment of women through WSHGs in North 24 Parganas district of West Bengal. The other objectives are:

- To examine the role of microfinance in empowering women economically, socially, politically;
- To analyse the impact of micro-credit on socio-economic of SHG in India;
- To suggest policy measures for socio-economic of women empowerment as well as effective and efficient functioning of SHGs;
- To study the various problems faced by the WSHG members in North 24bparganas District, West Bengal

METHODOLOGY

The study was based on questionnaire cum Interview method. There are 1064 Self Help Groups (SHGs) consisting SHGs of 530 and 534 from Barasat Anweshan and Barasat Sampark respectively in Barasat Block-I and Block-II. Initially, 180 (90WSHGs from each block) WSHGs are randomly selected from selected revenue villages. Again one woman out of every SHG was randomly chosen for the present study out of which researchers could collect 150 (75WSHGs from each block) useful filled questionnaires from.

RESULTS AND FINDINGS

Demographic Information

It is seen from the Table 1 that seven respondents had family members two, 61 families had 3 to 4 members, 79 had 5 to 6 members and only three respondents had 7 & above members. Again Almost 85% of the total respondents were literate, of which majority had passed Madhyamik/Secondary examination which is followed by Higher Secondary (12.66%) and graduates and or post graduate (5.33%). The data reveals that maximum numbers of women (65 respondents) under microfinance had their family income Rs.10000 above to 15000/- after joining MFIs. From the table-1 it is clear that 10 respondents had monthly family income more than 20000/- and only 5 respondents had total family income in their family is Rs. 5000/- and below. The survey showed that maximum members have more than one earner in the family which demands the development of the society in Barasat Block I & II. The table shows that 122 out of 150 respondents had two income holder in their families.

Table 1: Demographic Data

No. of Family Member	Frequency		Education	No/	%
Up to 2	7		Primary	32	21.33
3-4	61		Secondary	68	45.33
5-6	79		Higher Secondary	19	12.66
7 & above	3		Graduate & Above	8	5.33
			Illiterate	23	15.33
Family Income					
Income (INR)	Up To 5000	5001-10000	10001-15000	15001-20000	20001 & Above
Number of family	5	44	65	26	10
Income Holders in the Family					
Family earners	1	2	3	4 & above	
No. of respondent	13	122	10	5	

Skill in Different Activities

When the respondents were asked to give their opinion towards the skill they acquire, it was revealed that women self-help groups had the expertise in different activities. The table 2 shows that the women were engaged in different jobs like embroidery, soft doll making, saree batik, garments manufacturing.

Table 2: Distribution of the Respondents by Skill in Jobs

Skill	No. of Respondents	%
Embroidery	54	36
Readymade Garments	33	22
Bag Manufacturing	11	7.33
Saree Batik Work	13	8.66
Wool Knitting	21	14
Work on thermocol	7	4.66
Soft doll making	11	7.33

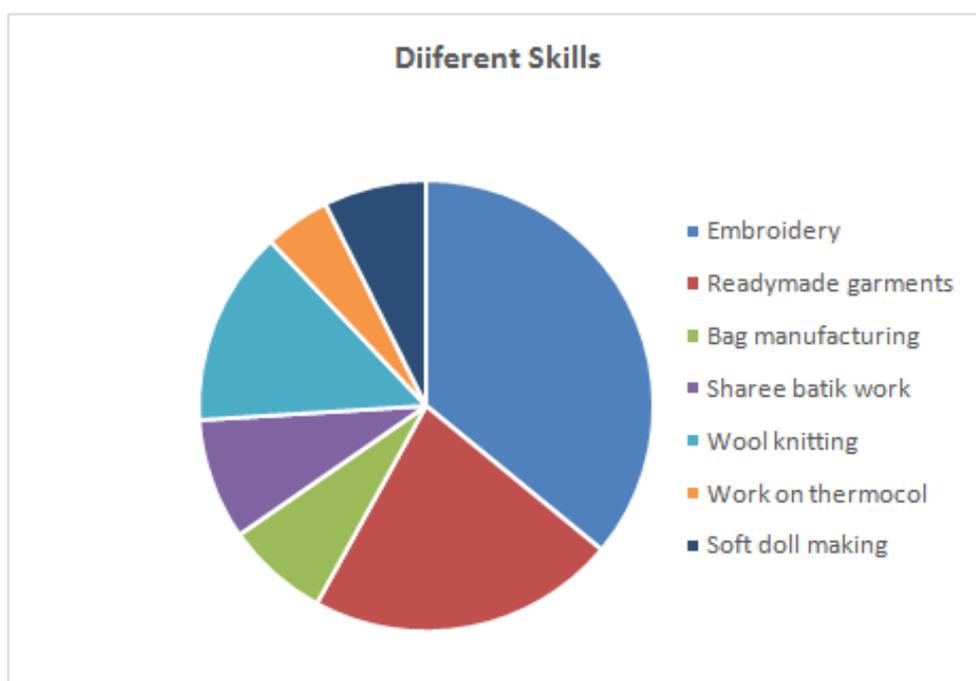


Figure 1: Different Skills of the Women

The different skills are depicted by Figure 1 where the data shows that maximum women were engaged in embroidery jobs (36%), followed by readymade garments (22%), soft doll making (14%), saree batik (8.67%). The others skill also sought but very meagre.

Loan Taken and its Purpose

The respondents were requested to give their opinion about the amount of loan taken and its purpose. The table 3 indicates that 42% of the total respondents took loan amounting to Rs.30000/- above to 40000/-, followed by 40001/- to 50000/- loan amount (20.66%), Rs.20001/- to 30000/- loan amount (16%), Rs.10001/- to 20000/- (11.33%), Rs.50000/- above. Only 4.66% of the total respondents took loan amounting to Rs.1000/- to 10000/-.

Table 3: Distribution of the Respondents by Amount of Loan Taken

Amount (INR)	1000-10,000	10,001-20,000	20,001-30,000	30001-40000	40001-50000	>50001
No	7	17	24	63	31	8
%	4.66	11.33	16.00	42.00	20.66	5.33

Purposes of Loan

The respondents were asked about the reasons or objectives of loan taken by them, it was revealed that most of the respondents take loan for starting their own business (47.33%), which is followed by promoting existing business (17.33%), domestic consumption (14.67%), helping their husbands' business (8%), children's education (4.66%), treatment for diseases.

Table 4: Distribution of the Respondents by Purpose of Loan

Purpose	No	%
Domestic Consumption	22	14.67
Health	6	4
To start own business	71	47.33
To promote existing business	26	17.33
Repayments of old debts	5	3.33
Helping their husbands' business	9	8
Education for children	7	4.66
Renovation of the building	4	2.66

Loan was also taken for repayment of old debts and renovation of building but very meagre.

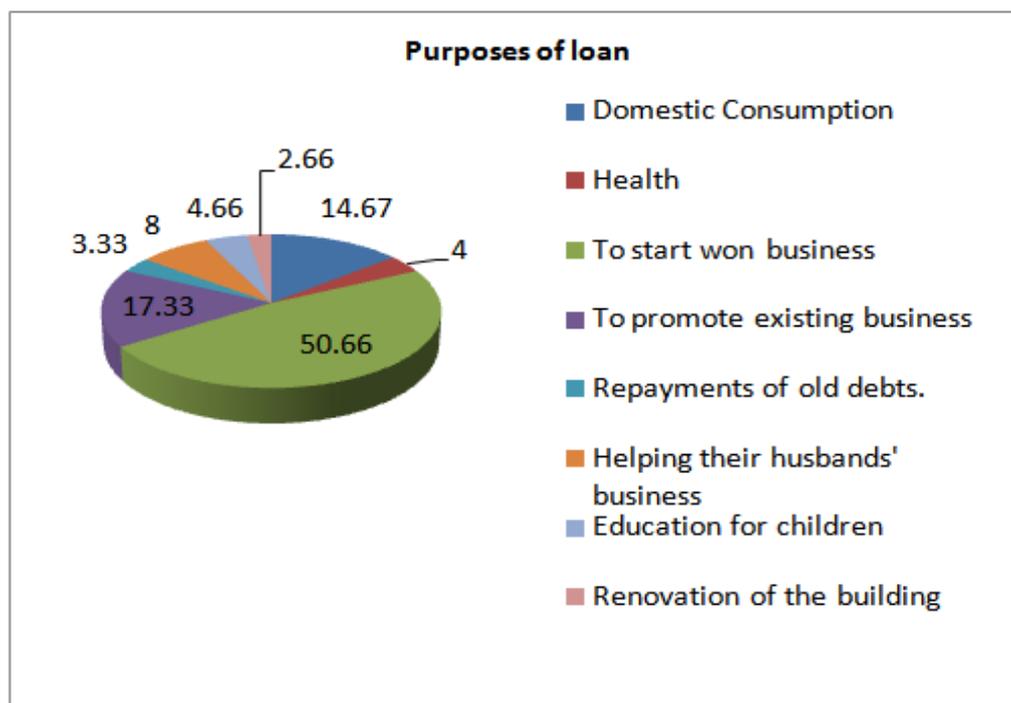


Figure 2: Purpose of Loan Taken

Reduction in Poverty

The table 5 shows that majority of the women (84%) stated that microfinance has reduced their poverty level to greater extent after joining the Self-Help Groups.

Table 5: Distribution of the Respondents by Reduction in Poverty Level

Opinion	To Some Extent	To Greater Extent	To Lower Extent
No. of respondents	14	126	10
%	9.33	84	6.67

Maintenance Level

The respondents were asked about the maintenance level of family matters, it was revealed that 72% of the respondents said that they can able to maintain their family matters to greater extent, followed by the 24.66% as moderate and 3.33% stated that they can maintain to lower extent after joining in SHG.

Table 6: Distribution of the Respondents by Maintenance Level

Sl. No.	Maintenance Level	No of Respondents	%
01	To greater extent	108	72.00
02	Moderate	37	24.66
03	To some extent	05	3.33
	Total	150	100.00

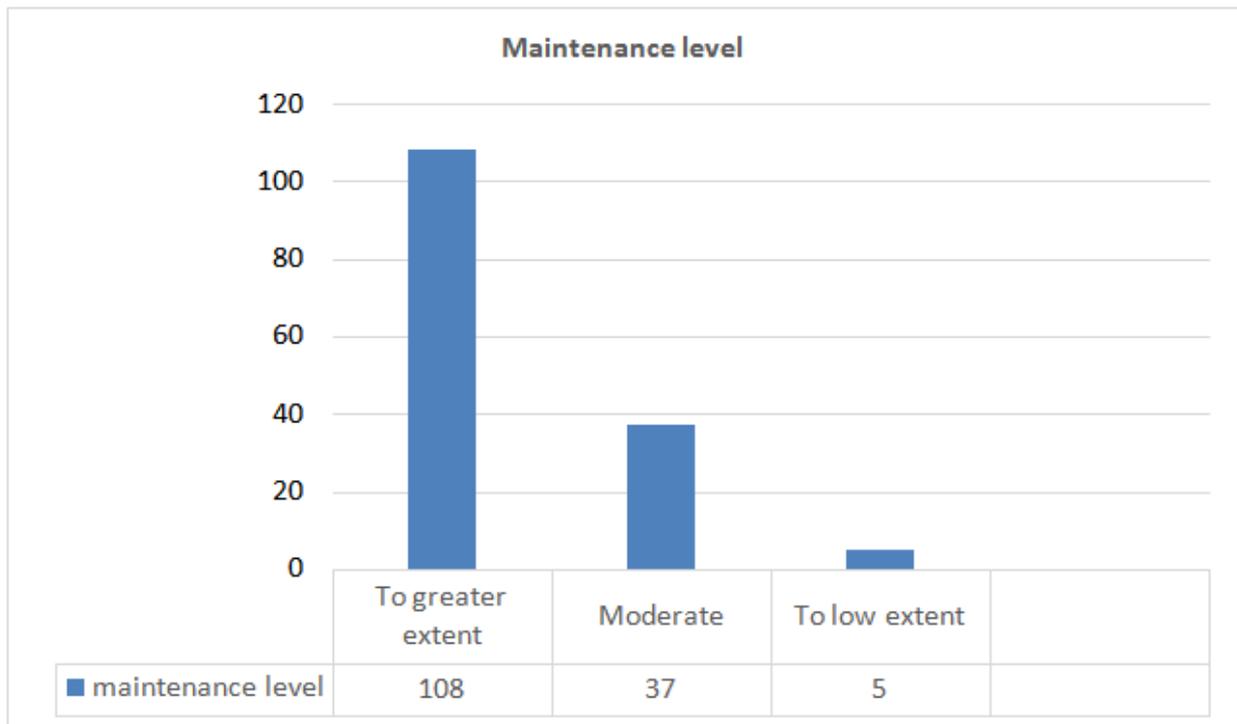


Figure 3: Maintenance Level of the Family

Empowering the Women in Different Activities

The women empowerment improves different economic activities like taking decision in the family and society; increase the freedom of the women to interfere in their children's education in daily lives. They can purchase alone without the help of other family members, etc.

Respondents' Empowerment to take Decision in the Family

When question was asked whether they can take decision in the family, it was revealed that 90.66% of the total respondents stated that they have empowered to take any decision in their families.

Table 7: Respondents' Empower in Decision Making

Option	No. of Respondents	%
Yes	136	90.66
No	14	9.33

Empowerment of the Women for Going to the Market

The table 8 shows that 96.67% of the respondents said that they have empowered to go to the market for purchasing goods, for transacting bank, attending government offices, etc. without any family members which indicate social mobility.

Table 8: Empowering to Go to the Market

Options	No of Respondents	%
Yes	145	96.67
No	5	3.33

Empowering to Take Decision in the Society

The respondents were asked to know whether they have empowered to take decision in the society, the data showed that 123 respondents (84.66%) have the empowerment to take decision after joining SHGs.

Table 9: Empowering to take Decision in the Society

Option	No. of Respondents	%
Yes	123	84.66
No	27	15.34

Microfinance can empower the women. Women have the right to participate in the decision making.

Microfinance and Bank Accounts

When question was asked about the bank account, it was revealed that 82.67% of the total respondents opened bank account in one bank against the 15.23% before joining microfinance. Again 8% had the account in two or more banks.

Table 10: Distribution of the Respondents by Bank Accounts

Before Joining Microfinance			After Joining Microfinance		
No. of Bank Account	No. of Respondents	%	No of Bank Account	No. of Respondents	%
0	127	84.67	0	14	9.33
1	23	15.33	1	124	82.67
2 & More	0	00.00	2 & more	12	8.00

This implies that the women at Barasat Blocks have the tendency to save money for future expenditure.

FINDINGS

The findings based on the analysis and interpretations as described above are given below:

- Women are economically and socially empowered after joining SHG and getting micro finance as 84 percent reported that poverty level has reduced by participating in micro finance program.
- Maximum numbers of women have the education of secondary level. And very few women are illiterate. This means that women are aware about the benefit of microfinance.
- All the respondents agreed that micro finance has brought courage and self-confidence and improved their skill.
- Maximum number of respondents (47.33) utilized the loan for starting new business. This implies that women intend to earn money by themselves.
- It is found that microfinance improved the literacy level of rural women which improved awareness on children education to high level of respondents.
- There is a definite improvement in psychological well-being and social empowerment among rural women as a result of participating in micro finance through SHG program.
- 72% of the respondents said that they can able to maintain their family matters to a greater extent

- Most of the respondents' family earner is more than one that is after joining the SHGs the women at Barasat Block-I and II are in a position to earn to meet family expenses.
- Seventy six percent of the total respondents at Barasat Block contributed 26-50% of their family expenses, and 9.33% contributed 51-75% of their family expenses.
- Most of the respondents' family income is moderate, i.e. 10000-15000/- and 15001-20000/- that demands that microfinance enhances the family income.
- Maximum number of respondents accepted that microfinance has brought economic development directly and indirectly and thus happiness and peace in the family.
- Women are getting economically and socially empowered after getting micro finance as 88 percent of the respondents reported that poverty level has reduced by participating in micro finance program.
- More than 90 % respondents said that they play an important role in decision making in the family, 96% respondents have empowerment to go to the market and 84% respondents in the society and they were consulted for making important decisions in the family. This is an important factor of economic empowerment.
- There is a significant improvement in the income of the respondents after joining the SHG.
- Most of the respondents have bank account (93%) after joining the microfinance. This implies that the women are in a position to use their money in various matters independently.

CONCLUSIONS

Micro-finance is playing a vital role in the social, psychological as well as economic empowerment of women in North 24 Parganas district of West Bengal. Availability of microfinance loan and its productive utilization found to be having a profound role and impact on women empowerment. The empirical findings of the study suggest that microfinance has a profound influence on the economic status, decision making power, knowledge and self-worthiness of women participants of self-help group linkage program in North 24 Parganas district of West Bengal.

Microfinance is the key instrument for attaining and maintaining the sustained and long-term economic growth in all over the world. In the age of Globalisation microfinance is striving to match the convenience and flexibility of informal and unorganized sectors while adding flexibility and continuity. Micro-finance is capable of helping the poor women to upscale themselves to a better living and playing a significantly positive role in upgrading women empowerment. The women have attained the right to decide about their children education but contrary to it results revealed that women were not empowered in political decisions. On the basis of the findings it can be concluded that although increase in women's income played a very important role in enhancing women's economic independence. They can utilize the money earned by them independently.

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