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## A study of self-help group (SHG) towards women empowerment in Cooch Behar district of West Bengal

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#### Abstract

Women empowerment through self-help group constitutes an emerging and fast-growing trend towards social and economic development of the nation. Self Help Group (SHG) is one of the innovative and much needed concepts to accelerate the women entrepreneurship, women self-employment and women empowerment. The present study was conducted to explore the impact of women Self Help Group on women empowerment through income generation, increased communication skill, decision making ability and awareness and enhanced social status. The study was conducted in Cooch Behar-I block of Cooch Behar district. The multi-stage, purposive and simple random sampling procedures were followed in the present study. The district was selected purposively and blocks, gram panchayats and respondents were selected randomly. The total number of respondents for the study was one hundred e (100) women SHG members. The impact of women SHG in terms of change in income, change in communication skill, awareness, decision making ability, empowerment and social status after joining women SHG towards women empowerment was the predicted or consequent or dependent variable in the present study. The principal intangible benefit of the women SHG members in the study area is removal of social exclusion/parda. The major micro-enterprise the women SHG members associated with is related to agriculture. The major problem of the women SHG members in the study area is improper training facility.

**Keywords:** Self-help group, women empowerment, women self-employment

#### Introduction

In the changing social perspective, the need of the hour is to improve the economic and social status of the women folk in the rural areas to develop an appropriate strategy for women empowerment. The act of mobilizing people around common concerns to harness the 'power of the group' to solve their problems can be emphasised through collective actions. The collaborative action specifically seeks to help diverse groups of poor and socially excluded citizens, including women, to organize themselves, exercise voice and choice and demand broader institutional change to improve their lives and livelihoods. It is a way to solve the local problem and to increase the social accountability, able to overcome cultural, political and institutional barriers to improve people's lives. Discrimination against women remains a global issue. Rural women bear a particularly heavy burden in terms of discrimination, being doubly marginalized - first as agriculturists who live at the margins of national economic and political life, secondly as women living within the patriarchal cultural contexts of gender inequalities and injustices.

From recent past, several efforts were made by the Government of India to increase the role of women and to improve the status of women. Women constitute around forty percent of the total human resources in our economy. Yet women are the poorer and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Investing in women brings about a multiplier effect. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities because women tend to keep nothing back for themselves, they contribute decisively to the well- 4 being of their families (Cheston and Kuhan, 2002). The deep rootedness of patriarchy is elucidated by the fact that it is not just structures or institutions that oppress women but functions on a psychic as well as a social level. "Good" women are thought of as deferential, obedient and docile who do not lift their voices against ill treatment, cast in the "good" role of mother, wife, sister, and daughter, upholding traditions

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and accepting patriarchal rules. Culture also affects the socialization women. The Indian culture holds in high regard a selfless and self-sacrificing temperament for Indian women.

**Objective**

1. To determine the impact of women in Self-Help Group (SHGs) on the basis of their income generation and livelihood.
2. To find out the problems associated with the Self-Help Group (SHGs).

**Research Methodology**

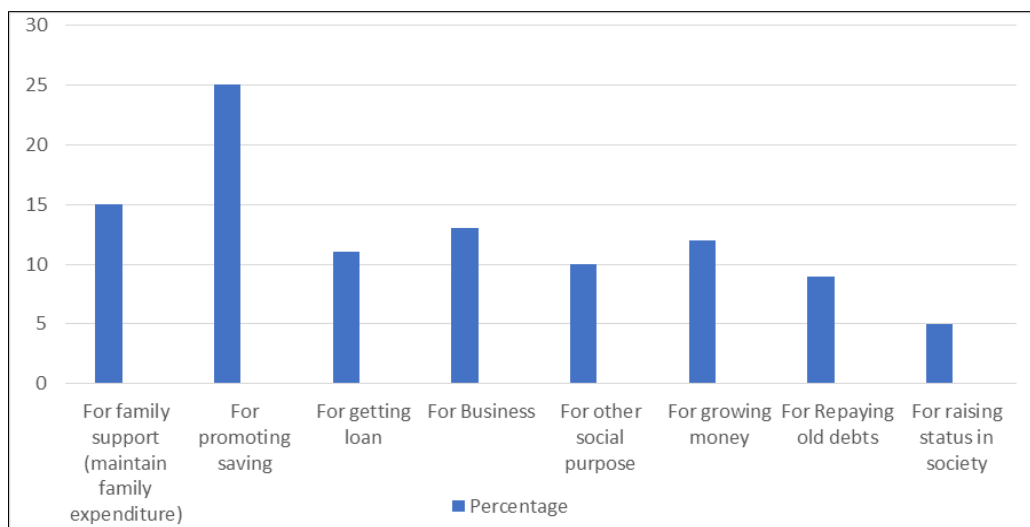
Cooch Behar district was selected from west Bengal. This district contains 12 blocks 128 Gram panchayats and 1188 villages. Cooch Behar is one of the districts of west Bengal state of India. The reason of selection of this District is that the presence of woman Self Help Groups is a fundamental criterion for present study woman Self Help Group mostly associated with successfully enterprise namely fisheries, livestock farming, protected farming and making “Bori” etc.

From the Cooch Behar district Cooch Behar-1 block was selected it contains 15 Gram panchayat (G.P) and 149 villages. And from that villages 2 villages was selected Falimari and Chandamari, from that villages 50 each members was selected.

**Result and Discussion**

Reasons for joining SHG perceived by the women SHG members

Sl.no	Reason	Frequency	Percentage	Rank
1.	For family support (maintain family expenditure)	15	15	2 <sup>nd</sup>
2.	For promoting saving	25	25	1 <sup>st</sup>
3.	For getting loan	11	11	5 <sup>th</sup>
4.	For Business	13	13	3 <sup>rd</sup>
5.	For other social purpose	10	10	6 <sup>th</sup>
6.	For growing money	12	12	4 <sup>th</sup>
7.	For Repaying old debts	9	9	7 <sup>th</sup>
8.	For raising status in society	5	5	8 <sup>th</sup>



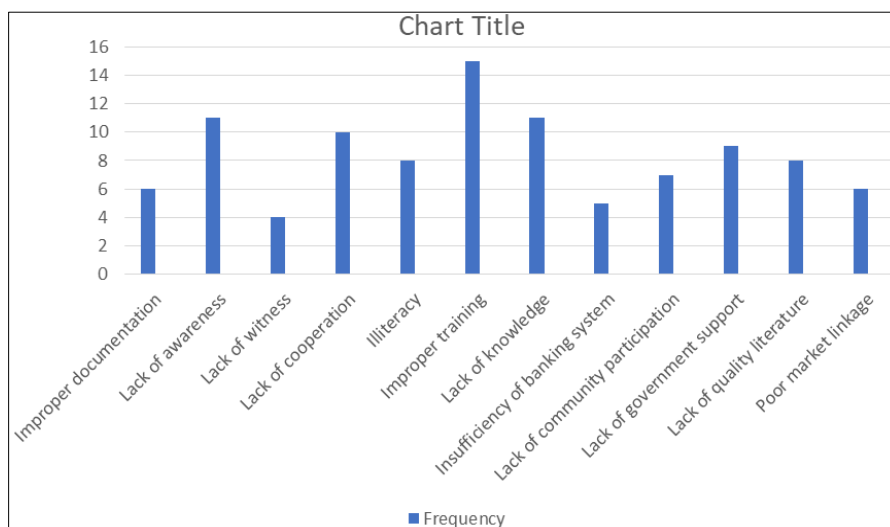
**Fig 1:** Reasons for joining SHG perceived by the women SHG members

Women Self Help Group (SHG) is an association of women members for conglomerating the poor people and the marginalized to join hand together to solve their individual and group problem. The poor women collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise. Thousands of the poor and the marginalized women in India are sustaining their standard of living, their economic independence and their social security through SHG. The result shows that the women SHG members have joined SHG primarily for promoting their savings to acquire economic independence and can utilize the save money during the emergency. The second possible reason for joining SHG is to support the family economically for maintaining the family expenditure incurred for different family purposes like food, shelter, children’s education etc. The third plausible reason to join SHG is to increase money through savings for economic and social empowerment. The fourth possible reason for joining SHG may be for getting loan in a group to establish one profitable micro-enterprise which can also help in getting more financial support and economic affluence. The fifth reason to join SHG is for developing a stable business to sustain their livelihood status. The sixth most possible reason to join SHG is for repaying old debts to get rid of financial

burden of the family. The seventh reason for joining SHG is for other social purpose that is for utilization of earned money in case of family events, education of children, organizing family social occasion and ceremony etc. The last but not the least reason for joining SHG is for raising social status. All those reasons are indicating towards women empowerment in two definite dimensions namely social and economic empowerment of women.

Problems faced by women SHG members for development and management of SHG

Sl.no	Problems	Frequency	Percentage	Rank
1.	Improper documentation	6	6	9 <sup>th</sup>
2.	Lack of awareness	11	11	2 <sup>nd</sup>
3.	Lack of witness	4	4	12 <sup>th</sup>
4.	Lack of cooperation	10	10	3 <sup>rd</sup>
5.	Illiteracy	8	8	6 <sup>th</sup>
6.	Improper training	15	15	1 <sup>st</sup>
7.	Lack of knowledge	11	11	4 <sup>th</sup>
8.	Insufficiency of banking system	5	5	11 <sup>th</sup>
9.	Lack of community participation	7	7	8 <sup>th</sup>
10.	Lack of government support	9	9	5 <sup>th</sup>
11.	Lack of quality literature	8	8	7 <sup>th</sup>
12.	Poor market linkage	6	6	10 <sup>th</sup>



**Fig 2:** Problems faced by women SHG members for development and management of SHG

For development and management of SHG, the women SHG members are facing the challenges in several aspects. The problems are very complex and needs immediate attention of the policy makers and planners to make the SHG more vibrant and sustainable, profit making in nature. Table depicts fifteen problems according to their Garret ranking according to their importance and immediate strategies to be made to recover those problems. The first problem associated with development and management of the SHG faced by the women SHG members is improper training. The challenge related to improper training is that the women SHG members are getting training from different SHG promoting government and non-government institutes on a topic or micro-enterprise which are not viable in the present situation. The trainings are conducted without knowing the women SHG members' training need. The monitoring and feedback mechanism of training imparted is not in place. The second problem is lack of awareness about the management and governance of SHG and location specific, viable, profit-making micro-enterprises. The women SHG members are not well aware about the function, governance and appropriate management of SHG and they also do not aware about the business which will be efficiently profit making in their locations. Lack of cooperation is also a primary problem in case of developing and managing SHG. The women members in a SHG are coming from different family background and there is a difference in opinion, decision making power, managerial capability and governance. Due to these differential opinions, there is a lack of solidarity, integrity and cooperation among the members within the women SHG. Lack of proper knowledge is also challenge to develop and manage the SHG by the women members. The knowledge is the power for acquainting with the guidelines and principles of SHG. Due to improper knowledge, they are not in a position to run the SHG with the help of their savings and return what they are getting from the bank has been shared among the members without developing a successful, profitable micro-enterprise for further earning. This issue should be addressed immediately to sustain the existing women SHGs.

### Conclusion

One of the primary impacts of women SHG on women empowerment is the opportunity to save regularly with an interval, access formal financial institutions and also develop

the habit of savings and management of savings which has been reflected through the change of the women SHG members' income status, family annual income and family annual expenditure. The financial mobility has also helped in the improvement of the quality of life, better repayment of loans and spending the income from SHG for the family's health, education and nutrition. It also increases the self-employment opportunities for rural poor women towards women economic, social and political empowerment. But in case of improving the economic status of the women SHG members the access to media and other addictive approaches may be restricted for the rural women. Among the other impacts the increased involvement in decision making process, awareness about various programmes and organizations, increased access to different organizations, enhanced level of communication skill among the women SHG members are worthwhile to mention. All these indicators build self-confidence, ensure better participation, enhance the ability to express feelings, increase the level of influence in family decision making and outside decision making.

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