Economic Empowerment of Rural Women: A Study on Self-Help Groups (SHGs) of West Bengal

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Abstract

Introduction:

Empowerment of women is a comprehensive issue and it is a dynamic, multi-dimensional process, which enables women to realize their full distinctiveness and powers in all spheres of life. It is also a social, political and economic issue and also embraces the degree of shift in locus of decision making process at different entity. Women are the vital element of society. Today, they are not merely wives and mothers, but also leaders of our society and perhaps the major machineries of civilization. Women have been regarded as the nuclei of a nation and the builder and moulder of its destiny. The position and status of women in any society is an index of the socio-economic and cultural achievement of that society. However unfortunately, socio-economic status of women in India has been characterized by low female literacy, distressing health, nutritional deficiencies and declining share to the total population. The development of a society depends a lot on the status of women in that society particularly when the nation aspires to achieve the target of holistic development and inclusive growth. Empowerment is a multifaceted process, which encompasses many aspects enhancing awareness, increasing access to economic resources and greater involvement in social and political issues. In order to achieve it mobilization and organisation of women into self-reliant group is indispensable for gaining solidarity, strength and inducing collective actions in right time. Even though the SHG movement has had a late start in the state of West Bengal, off late it has gained tremendous momentum. It is estimated that there are more than three and a half lakh SHGs in the State, out of which little more than 1.5 lakh SHGs have been formed under the Swarnajayanti Gram Swarojgar Yojana (SGSY) alone. The two major programmes
which had been supporting the movement are 1) the SGSY and 2) the NABARD supported SHG-Bank Linkage programme. Beside this the West Bengal Tribal Development Co-operative Corporation Ltd (WBTDC) under the aegis of Backward Classes Welfare Department, Govt. of West Bengal had set up Large Scale Multipurpose Cooperative Societies (LAMPS), under the West Bengal Societies Act, 1973 (now WBCS Act, 1983) in 1976 to operate at the block level as primary co-operative societies in 15 districts of the state towards providing credit, non-credit and technical support to the tribal women in West Bengal with an objective of their holistic empowerment and inclusive development.

**Objective of the Study:**
In this backdrop the present study is aimed towards enquiring the contribution of the female-run SHGs towards socio-economic and political empowerment of rural women in West Bengal.

**Research Methodology:**
For this purpose the present study covers a questionnaire-based survey on members from representative sample of SHGs in tribal dominated, economically backward and strategically as well as naturally disadvantageous areas of North 24 Parganas district under the direct patronage of Sandeshkahli LAMPS of WBTDC. It was found that the members used to get funding under Adivasi Mahila Swashaktikaran Yojana (AMSY), Micro Credit, Disha, Mini Banking, Village Grain Bank etc from Sandeshkhali LAMPS.

**Brief Findings:**
It is revealed from the survey that the surveyed members of these SHGs opined that, since joining the group, the economic condition, decision making power on expenditure, status within their family as well as in their respective society had increased positively. Moreover, the recovery rates of loan of these SHGs are around 99 per cent. It is also revealed from the study that the members’ attitude towards savings and accumulation of capital assets had increased significantly. Finally, the awareness of the surveyed members towards different hygienic, political, social as well as educational issues is worth mentioning.