Economic Empowerment of Women through Self-Help Groups –
A Socio-Cultural Study in Some Villages of North 24-Parganas, West Bengal

Mrs. Moumita Gupta, Asst.Prof. Haldia Government College
Dr. Abhijit Das, Asst.Prof. West Bengal State University

Preamble:
Empowerment, which means, “becoming powerful” is a process by which individuals, groups & communities are able to take control of their circumstances & achieve their goals. It enables them to work towards helping themselves of empowerment such as educational, economic, psychological, social & political are interlinked (Soundarapandian, 2007). Empowerment is the process of enabling or authorizing an individual to think, behaves, take action and control work in an autonomous way take control of one’s own destiny. It includes both control over resources (Physical, Human, Intellectual and Financial) and over ideology (Belief, Values and attitudes). Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choices either individually or collectively for social transformation. It strengthens one’s innate ability by way of acquiring knowledge power and experience (Lalitha & Prasad, 2011).

Empowerment as a concept was introduced at the International Women’s Conference at Nairobi in 1985. The conference defined as a redistribution of social power and control of resources in favour of women. Women empowerment refers to an increase in the strength of women e.g. spiritual, political, social or economic (Narang, 2012). The year 2001 has been declared by the Govt. of India as ‘Women Empowerment Year’ to focus on a vision where Women are equal partners to men. Because the constitution of India grants equality to women in various fields of life (Narang, 2012).

International Conference on population and development (ICPD) held in Cairo stressed on women empowerment & opined that country’s overall development & quality of people’s life is more dependent on women empowerment (ICPD Report, 1994). In the words of former president of India APJ Abdul Kalam, “empowering women is a prerequisite for creating a good nation, when women are empowered, a society with stability is assured. Empowerment of women is essential as their thoughts & their value systems lead to development of a good family, good society & ultimately a good nation” (Sharma, 2006).

The status of the women is connected with their economic position, or status which depends on their participation in economic activities such as ability to access credit, role in decision making in financial matters etc. (Jain & Jain, 2012).

Economic Empowerment is undoubtedly the key, & may lead to all other kinds of empowerment. This is truer in the context of women. A major cause of woman’s subordination is said to be her economic dependence. In the event of a social crisis, a woman is unable to express or decide for herself mainly because she has no means to support herself & her children. It is precisely because of this that many women development programmes either emphasize fully or have a component on the income generation activity, so that there is money available in women’s hand and she moves towards economic dependence & takes the first step towards empowerment (Suguna & Rani, 2010).

The following variables have been used to assess the Economic Empowerment among the respondents as a result of microfinance -

- Increase in income;
Increase in savings;
Increase in Income generating activities;
Reduction of dependency on money lenders;
Reduction of poverty in the family;
Ability to meet the financial crisis in the family;

Area of Study:
The present study was mainly conducted in two selected villages of two different panchayets of North 24-parganas, W.B. These two panchayets are Amlani GP & Shibdaspur GP. In these two Gp, Takipur village & Salidaha village are selected respectively to show the Economic Empowerment of women members of several SHGs. Moreover, these two also show the beautiful representation of selected parameters regarding Economic Empowerment.

Aims & Objectives:
The main objectives of the present study are as follows:
- To analyse the empowerment of women through the help of different self-help groups.
- To study how far SHGs make their members self-sufficient especially financially.
- To examine how economic independency help the women of different SHGs in order to achieve their financial security & happiness along with all family members.
- To study how economic empowerment change their status in the family as well as upliftment of the family.

Methodology:
The present research work has been based primarily on Contextual data. Primary data have been collected by using intensive interview, observation, case study and along with photography study. Structured interview and non-structured interview have also been followed respectively with the help of both Questionnaires (i.e. both open-ended and close ended) and scheduled methods. Secondary data have also been used from various published and unpublished records, books and journals. As this study is based on socio-cultural perspectives of women of the women members of SHG, Qualitative research method is preferable.

Findings:
Amlani Gram Panchayet
In Amlani gram Panchayet, Economic Empowerment of the women of some SHGs can be found specifically in the following dimensions:-

Poverty eradication: By getting handsome loan from bank & utilizing fund in several productive aspects, the members have increased a chain of prospective income.

Micro-credit: To enhance SHG member’s access to credit, the UBI, Hasnabad branch, issued handsome amount of loan twice in some cases. Utilising such loans, the members purchased cattle, motor vans etc. to get a good return out of their investment according to their own choice.

Women & agriculture: In the first phase of undertaking loan, most of the members of this SHG decided to invest such huge amount in agriculture & poultry farming.

Women & Industry: some members of these SHGs of this panchayet invested the first loan in several diversified activities like purchasing knitting machines & setting up of tailoring & embroidery shops. Few members are also invested in poultry business.

All the above discussions of Economic empowerment can be beautifully seen in the following suitable examples of case studies-
Case -I
Smt. Krishna Das (F, 31 yrs.) is the leader of Joy Durga SHG of Takipur village for last eight years. All the members of her group got loans from the UBI, Hasnabad for two times, and amounting Rs. 50,000 in the first allotment. Reimbursing the loan, they got the second amounting Rs. 60,000/- No fines are not taken from them if they do not able to repay the loan in suitable time.
As a leader, after taking the bank loan, she distributed it among all the members of the group. They cultivated different types of vegetables and brought cow and goats in order to utilize their loan. Besides these, she also engaged in bidi-making, repairing the defecting blouses, petticoats in sewing machine etc. & also helps her husband to give some rupees in his business. She has an interest in preparing a poultry farm but cannot fulfill this due to scarcity of place.
After joining in this group, she strengthened her financial independence than before. The monthly income of her family is also increasing. Different types of familial problems are solved smoothly. Besides, she also preserves commodities in order to continue business and also help her husband in this matter. Above all, she is now a respected person in her family as well as village as leader of the SHG group.

Case -II
Smt. Jharna Mondal (F, 31 yrs.) is the leader of Satimata SHG of Takipur village for last six years. All the members of her group got the bank loan i.e. one lakh fifty thousands which are distributed among them by her in equal amount. After getting the high amount of loans from bank, they utilized this in different manner. Among the members, two of them purchased engine vans, some bought knitting machines, others engaged themselves in poultry business and also buying cow, goat etc. From these businesses, they earned a large amount of profit which they utilized into their subsistence pattern of the family as well as the betterment of their sons’ education. Besides, all the members of the group also did some works i.e. water given on several ponds etc. under her supervision. But, they could not get 100 day’s work, campaigning and organizing Pulse Polio Immunization Camps etc. Though they have no experience, but they very much eager & interested in order to participating in this works.

Case –III
Minati Das (F, 33 yrs.) is the member of Nibedita SHG for last 7 years. She lives in the village Takipur Majherhati. Before joining in this group, she engaged herself in biri-making. All the members of her group got Rs. 22,000/- from the bank. This loan was distributed among all the members in similar amount.
Only one time she got the privilege of 100 day’s work and got same amount as per labor rule. All the members of her group have the opportunity for being a cook in mid-day meal.
She was very much inspired from the family members for becoming a member of SHG as her family’s economic condition is very poor. Her husband worked in other’s agricultural field as a daily labor and earns nominal which are not sufficient enough. Moreover, as his work is not permanent, he does not get money in daily basis.
After joining in this SHG, her status is very much improved. She became financially independent. Now, she has own pocket money for personal expenses. Both husband & wife wish to give better education to their daughters. After ending education, they prepare themselves as working women-this is the only pray to God from them. Now-a-days, she gets respects from all the persons both in family & outside. Above all, she is very much happy and satisfied in order to purchase any things according to her own choice.

Case -IV
Rekha Das (F, 46yrs.) is the member of Jyoti SHG for last eight years. She lives in the village Takipur Central Area.
The monthly subscription of her group is 50/-. All the members of her group have the opportunity of getting loans from nearby UBI, Hasnabad Bank in two times. At first, they got Rs. 49,000 and then
they got Rs. 2, 00,000/. No fine has been charged by the bank if one of the members who fails to repay it within the stipulated time.

Only two members of her group have the opportunity for being a cook in mid-day-meal as because, they cook very well. Besides, other two members of this group who are workers in ICDS have the responsibility in conducting polio camp, repairing & cleaning the roads, caring the pregnant mothers as health workers etc. But they are not very much satisfied in case of getting of low amount of remunerations as a mid-day meal workers.

She becomes very happy and satisfied after joining in this SHG. Now a days, she independently takes decision in all the familial matters without the help of the husband. At present, she can arranged protein food for her children as well as also provides better education to them before. Due to increase income, different types of involvements are introduced; financial independence gave them an overall mental, physical and also social security.

Discussion & Interpretations:
Case –I depicts the typical Economic Empowerment of the woman of Joy Durga SHG. In this group, the UBI, Hasnabad branch issued handsome amount of loan twice to enhance SHG members’ access to credit. By getting handsome loan from bank and utilized fund in several productive aspects, the members have increased a chain of prospective income. In the first phase of undertaking loan, like the members of this SHG, she invest such huge amount in agriculture and poultry farming.

Case –II reveals the informant who is working sincerely for Satimata SHG for last six years. The members of this SHG are lucky enough to get huge amount of loan from the UBI, Hasnabad. They channelized the loan amount in several market related activities. The informant also purchased motor van, cattle, etc. with the help of this loans. She fully invested these in embroidery & tailoring shops. Besides, she also engaged in poultry business.

Case – III depicts the picture of an informant of Nibedita SHG. Before joining SHG, she belonged to BPL. She worked as a casual labor in Bidi making farm. Her income was too low to maintain all activities of her family. To get rid-off such vicious circle of poverty, she joined this SHG. Getting loan from bank, she used the money very rationally in capacity development aspects of several familial trading aspects. Step by step, she improved the capital base of her business activities. Later, getting the second loan, she expanded her trading base and a good amount was invested in long term income generation projects. In these ways, she increased her income and improved their lifestyle & along with providing better educational support to her family. Now, she is able to participate in all familial and social decision making purposes.

Case –IV reveals the clear picture of Economic Empowerment of the woman of Jyoti SHG. As inspired by her husband, the informant joined the SHG. Presently, she is working for eight years. Their SHG received loan from the bank amounting Rs. 2, 49,000/- in two phases. All the members invested their share loan capitals in different aspects of business successfully. Few of the members were lucky enough to get job in mid-day meal programme and few of the remaining members got job in ICDS. Actively participating in these social activities, the informant in question feels herself very good and satisfied. Above all, their earnings were also handsome to enjoy better life style with in touch with modern medical facilities.

Shibdaspur Gram Panchayet
In Shibdaspur gram Panchayet, Economic Empowerment of the women of some SHGs can be found specifically in the following dimensions:-
Poverty eradication
Micro-credit
Women & agriculture
These three dimensions can be beautifully seen in the following suitable examples of case studies—

**Case – I**

Sahera Biwi (F, 52 yrs.) is the assistant secretary of *Subarnarekha SHG* for 5 years. Before joining in the group, she was sewing cloths in machines from which she earns Rs. 500-600 per month. Her husband works as a daily labour in agricultural works. She has three sons, one reads in class - x & others reading in class - VI and class - VII respectively.

As the income of her husband is very nominal and also his works as a daily labour is temporary, not permanent, so it is too impossible to continue all the expenses of the family. Moreover he alone does not have the capacity to continue the education of their sons in future. So, he always inspired his wife in order to joining in this SHG.

After joining in this SHG, she took loan i.e. Rs. 2000/- for familial purpose. After repaying this loan with 1% interest, she also takes another loan i.e. Rs. 5000/- for the educational purpose of three sons. She works in 100'day's work very sincerely and earns a good profit.

Now a days, due to having big loan from bank through SHG, educational expenses are no more burdens to them. She arranged better education to their sons. Presently, she is financially independent. All the members of her family show respect to her than before. All types of familial problems are solved. Her mental satisfaction is improved to some extent. Above all, her family life became in peaceful situation.

Both husband & wife take decision in almost all familial matters like dresses, household utensils, gifts of relative's etc. But, during purchases of heavy & expensive items, husband only takes the decision. There is no role of his wife in this issue. She always goes to her father's house as her wish. But she always takes permission of her husband before outing.

Both of them jointly take decision about whether she conceives a baby or not. But, during the time of pregnancy or abortion of the baby, all the vital decisions were taken by her husband alone. Nobody interferes in this sensitive issue except their very close relatives.

**Case – II**

Jobeda Begam (F, 42 yrs.) is the member of *Ganga SHG* for 5 years. Before joining in this group, she worked as a ladies tailor; sewing blouses, petticoats in machine & earns Rs. 250/- to Rs. 500/- per month. Moreover, she worked as a cook in Madrasha for morning & evening & earns Rs. 1000/- per month.

Her husband is a Van-rickshaw puller. Besides, he also engaged in fishery business. Her two daughters still continuing their education whereas, son stopped the ducation due to poverty & joined as a worked in oil shop.

Due to Van-rickshaw puller, husband’s income is not too good to continue the whole subsistence pattern of the family, so he always inspired her wife as becoming a member of SHG. He always support her in all her works related with her.

After joining in this group, she gain a number of opportunities and get loan anytime according to her wish. At first, she took loan Rs. 5000/- for continuing the fishery business of her husband. After repaying 50% of the loan, she took another loan i.e. Rs. 3000/- for educational purpose of the daughters.

Now-a-days, her financial independency is improved to some extent. She is no more dependent on her husband for her pocket expenses. Now-a-days, most of her money is expend on the basic requirements of her sons & daughters, presently, her elder daughter passed M. A. and the younger one appearing Madhyamik exam in this year. This impossible thing became possible due to her active participation in SHG along with its different opportunities.

**Case – III**

Sabina Khatun (F, 23 yrs.) is the member of *Kishalaya SHG* for last four years. Though her parents are illiterate, but her three sisters still continuing their education. But, her education is stopped due to poverty. She reads upto class - VIII. Due to absence of a brother, she must take the responsibility as a elder son as well as guardian of her sisters.
In order to strengthening the income of the family, she engaged herself in private tuition from the class - V to class - VIII in the local area both at morning & evening & earns approximately Rs. 1500/- Rs. 2000/- in a month. Besides, she earns Rs. 600/- in a month from sewing blouses, petticoats etc. After joining in this SHG, she got Rs. 800/- from the panchayet for buying the mango saplings. Besides, she took loan Rs. 1500/- from the bank for the utilization of familial problems. She became very much happy & satisfied after joining in this SHG. Her family became a stable & peaceful situation. Different types of familial problems are stopped now. Due to poverty, her education stopped, but having bank loan, she again resumes her studies and this year, she appeared in Madhyamik Exam in private. Besides, she also helps her three sisters in order to continuing their education. Her parents are also very much proud of their daughters. They always inspired them in order to continuing the higher education.

**Case –IV**

Chandmoni Hansda (F, 24 yrs.) is the leader of Sagar SHG (consist of eleven Santal women) of Salidaha Village. Her husband works as an agricultural labour. But the income is not so good that he alone can continue the whole expenses of the family. So, he can not create any problems in case of her membership in this SHG as a leader. He always inspired & helped her. Due to insufficient family in come, she could not continue the education of her younger son & daughter upto secondary education. Only her elder daughter is Madhyamik passed.

After joining in this SHG, she took loan Rs. 5000/- for severe appendix operation of her elder brother's son. Besides, all the members of her group were given kids of hen two times by the panchayet which she utilized in order to starting poultry business. Now a days, her financial capacity is strengthened. Her status is very much improved both in family & outside. Now a days, she fulfils all the desires & wishes of her sons and daughters alone without the help of husband.

Generally, both of the husband & wife jointly take decision at the time of buying essential household utensils for their day to day use. But, most of the time, husband take opinion of her wife especially in case of their children. She always goes to her father's house as her wise. But, she must takes permission of her husband during her outing, though; her husband does not apply any force to her in this issue.

**Case -V**

Sukhi Hembrom (F, 25 yrs.) is the member of Sagar SHG for last five years. Her husband is an agricultural labourer but his income is not sufficient for her family. So, he always inspired her in order to becoming a member of this SHG. After joining, she had taken loan i.e. Rs. 7000/- from bank for her familial problems as well as son's operation which she repaid in scheduled time.

Besides, Panchayet gave all the member of this SHG the kids of hens in two times in order to starting new poultry business. Moreover, Panchayet also gave coconut and mango saplings to all of them which she utilized in order to preparing different types of vegetable gardens in her agricultural field. She must take permission from her husband in case of going her father's house & any other relatives. On the basis of my enquiry, after joining in this SHG, she got the loan of Rs.20, 000/-for buying agricultural land, cow, and goat etc.She also used this loan for the educational purpose &marital purpose of her elder son.70% of this loan was repaid.

**Discussion &Interpretations:**

**Case-I**reveals the informant from the Subarnarekha SHG is aged but she works for the SHG. Besides her household job, she actively participates in 100 day's job programme and involves herself in every aspect of the works for Community Development as initiated by her SHG. She took loans for several times from the bank against her contribution. With such loan, she solved her familial problems. Remaining part of the loan she engaged in several business purposes. Now, she gets handful return out of which she contributes a great part of her day to day social life. Her financial empowerment led her
to participate in familial and social decision. Moreover, she improved her social & mental status both in inside & outside.

Case-II reveals the 42 years old, dedicated member of Ganga SHG who is one of the great examples of successful, empowered woman. Despite of her great difficulties in family, she came out to the barrier and joined in the SHG. Slowly, she involved herself in all the working aspects of the SHG. Maintaining her tailoring business, she worked for the group. She took loan and offered to her husband to improve the capital base of his fishery business and also invested a part of the loan in her tailoring business. Slowly but steadily her family in come started rising. Now she is able to contribute handsome money regularly for her children's education and food. Her financial contribution to the family made her socially empowered

Class-III reveals the young informant who joined the Kishalaya SHG at her late teen age. This is a prominent case study of great struggle of woman to become self-dependent and empowered herself in such a way that she was able to take the entire financial responsibility of her family. Besides her own professional activities in educational field, she took loan from the panchayet to build up her nursery business. With great care, she developed the business and getting loans from the bank for the purpose .She is now getting good monetary return. With her great contribution, now their family is happy and living a prosperous life.

Case -IV reveals the informant of Sagar SHG belonged to a very poor tribal family. The only income earner was her husband. Due to poor income, the younger son and daughter were educated upto class - V but not continue further. After joining this SHG, her income started rising. She took a loan i.e. Rs. 5000/- from the bank for the operation of appendix of her elder brother's son. Later on, she worked hard for the SHG to improve her income level. She started the poultry business with the help of the panchayet. Later on, she expanded her business in order to get financial help from the bank. Now-a-days, her income being raised to good level. Financial or economic freedom laid her to eradicate poverty.

Case -V reveals the informant belonged to lower income group. After joining the same tribal dominated SHG, she took a loan of Rs. 7000/- for her family's medical purpose. Later on, she entered into the nursery business backed by the Panchayet. Side by side she started new poultry business. With the help of these two businesses, her income level increased and she enjoyed economic & social empowerment.After joining the SHG, her social & economic status is improved. She takes decision in all the familial matters like daily household purchases, Children dresses, educational expenses etc. But, in case of buying furnitures, gifts of relatives buying expensive household belongings, both husband & wife take decision jointly.

Concluding Observations:

- Economic Empowerment among the women workers reveals access & control over productive resources. Detailed study reveals that the SHG women members after getting loan from institutions positively invested the money in different productive resources. Accordingly, they benefited by chain of income from their productive investment.
- Economic independence among the women SHG members leads to the empowerment. After enjoying economic independence; the members get the right to participate in decision-making procedure both in social & familial sectors.
- Economic Empowerment among the SHG women members enables them to build up the mental strength to protest against different anti-social activities.
- Income-generating activities are considered as those initiatives that affect the economic aspects of people’s lives through the use of economic tools such as credit. The self-help group provides an appropriate platform for initiating & sustaining income-generating activities.
Economic dependence is the worst form of dependence. It is being increasingly realized that women’s income in a family is very important in relation to the nutritional, economic & educational upliftment of the family.

References:
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