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ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT: A STUDY OF BARASAT MUNICIPALITY, NORTH 24 PARGANAS, WEST BENGAL

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Abstract:

Self-Help Group (SHG) is a small, voluntary group of 10-20 individuals, primarily women, formed to promote savings, access credit, and empower marginalized communities. According to data released in December 2023 by the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY- NRLM), India has 9 million SHGs, with almost 100 million women as its members. Self-help groups are also like a joint family where ten to twenty people who come together to address their common problems. SHGs are silently creating a new revolution in India. A survey on self-help groups (SHGs) in Barasat Municipality, North 24 Parganas, highlights the role of female-led SHGs in promoting financial literacy, economic empowerment, and social cohesion among women. Women are becoming financially independent and have been helping their families and people around them become self-reliant. The governments are also making efforts to ensure that they can help the members of these SHGs through financial inclusion and others related tools. SHGs are an invisible backbone to millions of Indian women spread across the length and breadth of the country helping to create a society where women are equally treated at par with the male counterparts. Establishing an SHG is easy, the tough part is to make it run smoothly in a society like India. Women want to sustain the SHG, but the constraints and the barriers that they have to face in running it sometimes make it unfeasible to operate. The SHGs are facing everyday problems related to skill and training, lack of financial assistance, unprofessional behavior, and anti-feminine milieu of society. This paper throws light on such matters like socio-economic status of SHGs, identify the role of women in SHGs as a means of self-reliance and the problems faced by the women while being a member of SHG. The study provides valuable insights to policymakers and practitioners to design strategies that enhance SHGs' long- term impact.

Key wards: *Self-Help Group, Women Empowerment, Self-Reliance.*

INTRODUCTION:

Self-Help Groups (SHGs) have emerged as a powerful tool for socio-economic development, particularly in empowering women and marginalized communities. These groups function as small, community-based financial units that promote savings, provide access to credit, and encourage entrepreneurship among their members.Barasat Municipality, located in North 24 Parganas district, are home to a diverse population, including a significant number of low-income households. SHGs in this region have been instrumental in improving the financial stability of women, fostering small-scale entrepreneurship, and promoting community participation in development activities. Despite their growth and government support through various schemes like the National Rural Livelihood Mission (NRLM) and the West Bengal State Rural Livelihood Mission (WBSRLM), many SHGs still face operational and financial constraints. This survey aims to assess the current status of SHGs in Barasat Municipality, their impact on members' lives, and the challenges they encounter. By identifying the strengths and weaknesses of these groups, this study provides insights into their sustainability and effectiveness in fostering socio-economic development.

OBJECTIVES OF THE STUDY:

- For knowing the Socio-economic status of SHGs under Barasat Municipality.
- To identify the role of women in SHGs and how they became self-reliant.

DATA BASE AND METHODOLOGY:

A variety of questionnaire types were used in this study to collect primary data. These included close-ended, multiple-choice, and open-ended questions to ensure comprehensive responses from participants. Quantitative data, such as responses from questionnaires and secondary sources, was analyzed statistically. The collected data was processed using various descriptive statistical techniques such as percentages, frequencies, pie charts, bar graphs, scatter diagrams, and tables. Percentage analysis was utilized to interpret the results effectively, calculating and discussing findings per 100 respondents. The study was conducted on Self-Help Groups in Barasat Municipality, Barasat-I CD Block, West Bengal. 50 Self-Help Groups and 150 Self-Help Group members were selected during the period of study. The data collection process focused on participatory rural appraisal (PRA) techniques. This included focus group discussions (FGDs) with Self-Help Group members to gain insight into their economic activities, decision-making processes, and challenges faced. Key informant interviews (KIIs) were conducted with SHG leaders and local government representatives to understand policy implementation and financial inclusion. Microsoft Office Excel was used for tabulating data, calculating percentages, and generating visual representations such as pie charts, bar graphs, and line graphs. QGIS 3.16 was utilized to create a location map of the study area efficiently.

THE STUDY AREA:

Barasat Municipality serves as the district headquarters of North 24 Parganas and plays a crucial role in the governance, administration, and development of the region. Spread across 35 wards. Geographically, Barasat is located approximately 25 kilometers north of Kolkata, along National Highway 12 (Jessore Road), which serves as a vital transportation route connecting Kolkata to North Bengal and Bangladesh. The latitudinal and longitudinal extension of Barasat Municiplaity are 24°40'1"'N to 24°44'45"N and 88° 26' 45"E to 88° 31' 15"E accordingly. The town is well connected by road and rail, with Barasat Junction Railway Station. This connectivity has contributed to the municipality's growth as a major hub for trade, commerce, and real estate expansion. The city has seen rapid urbanization, with increasing residential complexes, shopping centers, and industrial developments catering to the rising population.

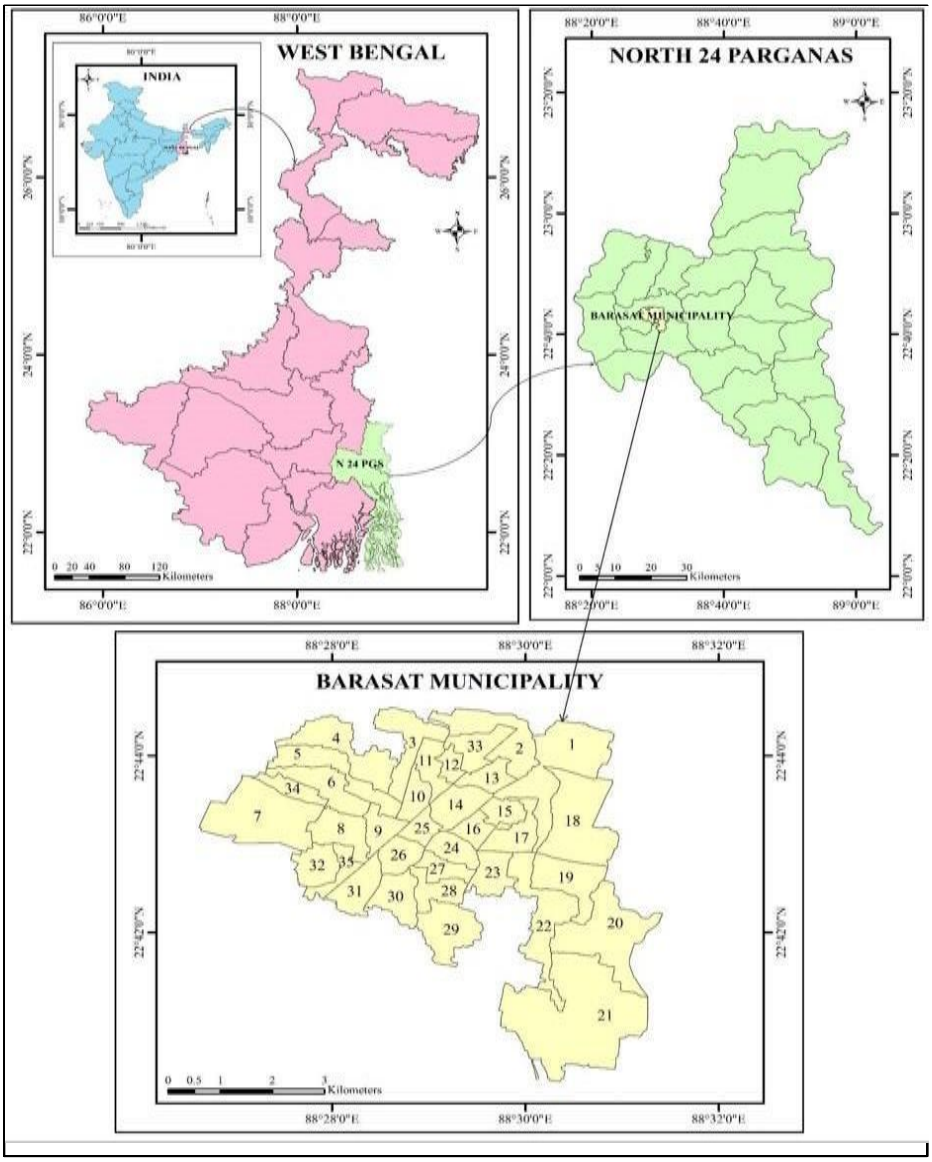

Fig: 1: Location of the study area, Source: Barasat Municipality

RESULTS:

SHG Membership and Formation:

Female Dominance: A significant female population present in SHGs of the study area. 100% of the members are female, while there are no male members. There are no male members in these particular SHGs. This could reflect societal norms or cultural expectations that might discourage male participation in SHGs. SHGs are often associated with microfinance and income-generating activities. This could suggest that women in this region are more actively seeking economic independence through SHGs. The focus of these SHGs might be on issues primarily affecting women, such as healthcare, childcare, or domestic violence.

Table:1:Members of the SHGs

Gender	No. of respondent	Percentage
Male	0	0
Female	150	100
Total	150	100

Source: Primary Survey, 2025

Formation of the SHGs:

Community initiative was the predominant force behind the formation of this self-help group. While government grants and NGO support played a role, their influence was secondary. This suggests a strong sense of ownership and community empowerment within the group. The largest slice of the pie diagram, indicating the primary driver behind the formation of the self-help group, was a community-driven initiative. This suggests that the group was formed organically by members of the community who identified a need and took the initiative to address it. A smaller but significant portion of the pie is attributed to government grants. This suggests that external financial support from the government played a role in facilitating the group's formation. The smallest slice of the pie represents support from non-governmental organizations (NGOs). This indicates that while NGOs may have provided some level of assistance, their contribution was less significant compared to community initiative and government grants.

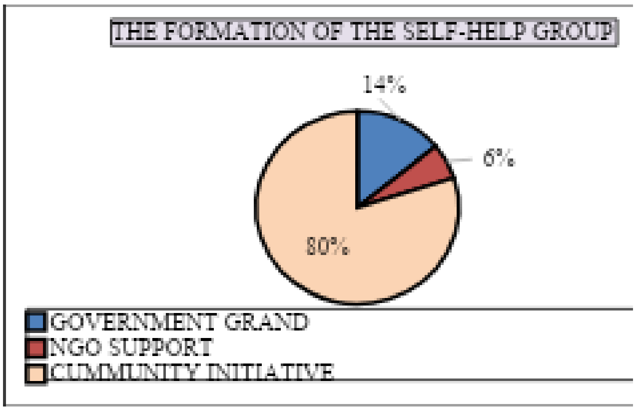

Fig: 2: Formation of SHGs, Source: Primary survey, 2025

Key activities carried out by SHGs:

A large number of SHGs could benefit from external support and training to enhance their skills and knowledge. This could lead to improved performance and sustainability of the SHGs. Efforts is needed to raise awareness among SHGs about available support programs and resources. This could encourage more SHGs to seek external assistance and improve their overall development. Savings are the primary focus for most SHGs, highlighting their role as financial safety nets for members. This activity aligns with the foundational purpose of SHGs to encourage financial discipline and self-reliance among members, especially in rural or economically weaker areas. A smaller percentage of SHGs engage in skill training, which suggests efforts to enhance members' employability and income-generating capacities. However, the low percentage indicates that skill training is not a widespread focus, possibly due to resource constraints or a lack of external support. This category might include social initiatives, health awareness programs, or community development activities, reflecting the diverse roles SHGs can play beyond financial activities.

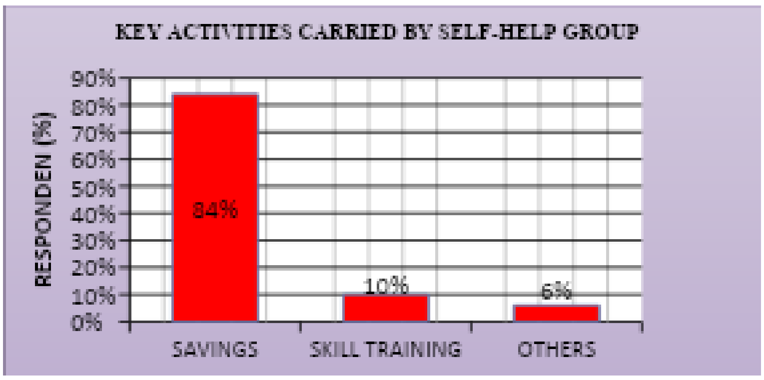

Fig:3: Key activities carried by SHGs, Source: Primary survey, 2025

Financial background of SHGs:

68% of SHGs receive support from government initiatives. This indicates significant public-sector involvement in promoting self-help group activities, likely through schemes or grants. 36% is derived from government subsidies, indicating financial support for sustainability and growth. 32% of SHGs are supported by non-governmental organizations. This highlights the role of civil society in complementing government efforts. Government agencies appear to be the primary drivers of SHG support, reflecting policy focus on grassroots development. NGOs also play a key role, particularly in areas where government schemes might not reach or need supplementation. A minor share (2%) comes from NGO grants, showing their limited contribution to direct financial assistance. 62% of the income comes from member contributions, showing self-reliance and collective participation. As they invested maximum amount of money from their own fund so the savings level of each SHGs is at low category level. Fig 4 shows the low level savings of the respondents.

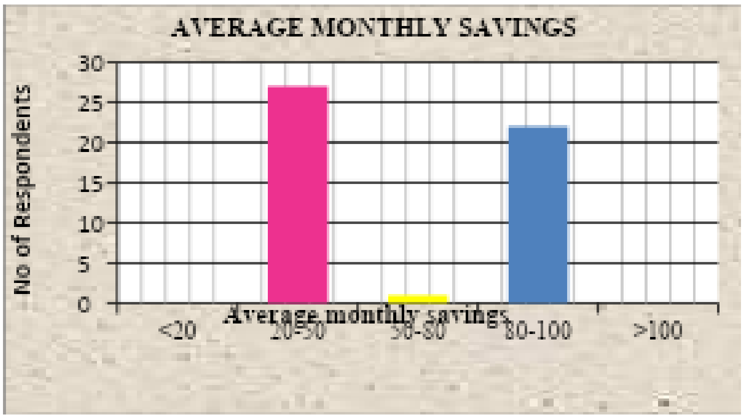

Fig: 4: Average monthly savings of SHGs, Source: Primary survey, 2025

Details of lending Banks:

This diagram shows the percentage distribution of loans provided by various banks.**52%** of loans are provided by the **Bank of Baroda,** making it the dominant lender. **14%** of loans come from **IDBI**, followed by **10%** from **PNB**, and **6%** from **Indian Bank**. Smaller shares are contributed by **Bandhan Bank (6%)**, **Union Bank (4%)**, and **Canara Bank (4%)**.The dominance of the Bank of Baroda suggests its proactive role in supporting SHGs, possibly due to favorable policies or outreach. The diversity of lending institutions reflects a healthy financial ecosystem supporting SHGs, though smaller banks may need to enhance their participation.

Table:2: Details of the lending banks

Name of the BANKS	No. of SHGs	Percentage (%)
BANK OF BARODA	26	52
IDBI	03	06
PNB	05	10
INDIAN BANK	02	04
BANDHAN BANK	07	14
UNION BANK	03	06
CANARA BANK	04	08

Source: Primary survey, 2025

Socio economic status of the families of working members:

This segment of the study aims to investigate the socio-economic impact and challenges faced by Self Help Groups (SHGs) and their members within the jurisdiction of Barasat Municipality. SHGs have emerged as a significant force in empowering women and fostering economic growth in many parts of India. This research seeks to understand the realities of these groups within the specific context of Barasat Municipality.

Family Structure:

Majority of Families Have 1-3 Members: The largest proportion of surveyed families falls within the 1- 3member category. 72.07% of males and 72.29% of females belong to this family size group. The almost equal percentage suggests that family structures are well-balanced in gender distribution for smaller families.

Moderate Presence in 4-6 Member Families: 24.58% of males and 23.36% of females belong to families with 4-6 members. This indicates that medium-sized families are present but in lower proportions compared to smaller families.

Very Few Large Families (7-9 Members): Only 3.35% of males and 4.35% of females belong to families with 7-9 members. This suggests that larger families are rare among SHG members.

No Families with 10-12 Members: The 0% representation for families of 10-12 members indicates that very large families are non-existent in the surveyed group. The majority of SHG members belong to small families (1-3 members), with very few having more than six members. The balanced gender distribution suggests no significant gender bias in family structures. The absence of families with 10-12 members reflects a shift towards nuclear or smaller family units, possibly influenced by socioeconomic factors.

Trend towards Smaller Families: The data suggests predominance of smaller families (1-3 members), possibly due to modern family planning, economic constraints, or migration trends.

Gender Balance: The male and female population percentages are very close in all family sizes, indicating no major gender disparity within households.

Decline in Large Families: The sharp decline in the percentage of families as size increases implies that large families are becoming less common, likely due to economic factors, better family planning, or lifestyle changes.

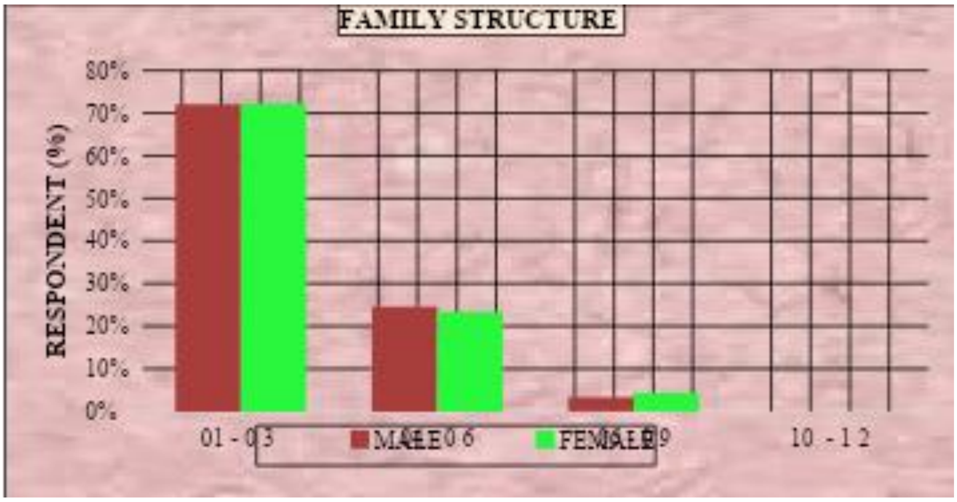

Fig:5: Family Structure, Source: Primary survey, 2025

Duration of membership in SHGs:

The graph shows that a significant portion of members have a long-term commitment to the organization, with over 80% having been members for at least 2 years.

This could indicate high satisfaction with the organization's offerings and benefits. **<1 year:** A small percentage of members (around 5%) have been members for less than a year.

1-2 years: A slightly higher percentage (around 10%) has been members for 1-2 years.

2-3 years: The membership duration of 2-3 years sees a significant increase, with around 30% falling into this category.

>3 years: The largest group, representing around 50% of members, has been members for more than 3 years.The smaller percentages in the shorter duration categories might suggest a need to focus on attracting new members and improving retention strategies for newer members

Fig: 6: Duration of the membership, Source: Primary survey, 2025

Educational Status:

The educational status of self-help group female members is predominantly basic to moderate, with a significant portion having only primary or middle school education. There is a need for improved educational opportunities and skill-based initiatives to empower women, enhance financial independence, and improve socio-economic conditions.

Illiterate: It representing 5.34% of the members indicates a low level of literacy among the group.

Primary: The second smallest segment, comprising 18% of the members, suggests a small proportion of members have completed primary education.

V-VIII: A larger segment, encompassing 25.33% of the members, reveals that a significant portion has completed middle school education (classes 5 to 8).

IX-XII: This segment, accounting for 34.66% (15.33%+19.33%) of the members, indicates that a moderate proportion have completed secondary or higher secondary school education (classes 9 to 12).

Graduate: A substantial segment, representing 14.67% of the members, suggests a considerable number have attained a bachelor's degree.

Post Graduate: Another significant segment, comprising 2% of the members, indicates a substantial proportion have completed post-graduate education. The educational status of the self-help group female members is relatively high, with a substantial proportion having completed post-graduate or higher education.

Table: 3: Educational Status

Educational status	Female	
	No of Respondents	%
Illiterate	8	5.34
Primary	27	18
V-viii	38	25.33
X	29	19.33
Xii	23	15.33
Graduate	22	14.67
Post Graduate	3	2

Source: Primary survey, 2025

Reason for joining SHGs:

Understanding these motivations can help self-help groups better tailor their programs to meet the needs of their members, ensuring they provide not just financial assistance but also social and skill development opportunities. The data suggests that financial motivations are the primary driver for individuals joining self-help groups. However, the importance of social support cannot be overlooked, as it plays a crucial role in fostering connections and mutual encouragement. Although skill development is a less dominant factor, it remains a significant benefit for those looking to enhance their competencies. The bar graph displays the reasons why respondents joined a self-help group.

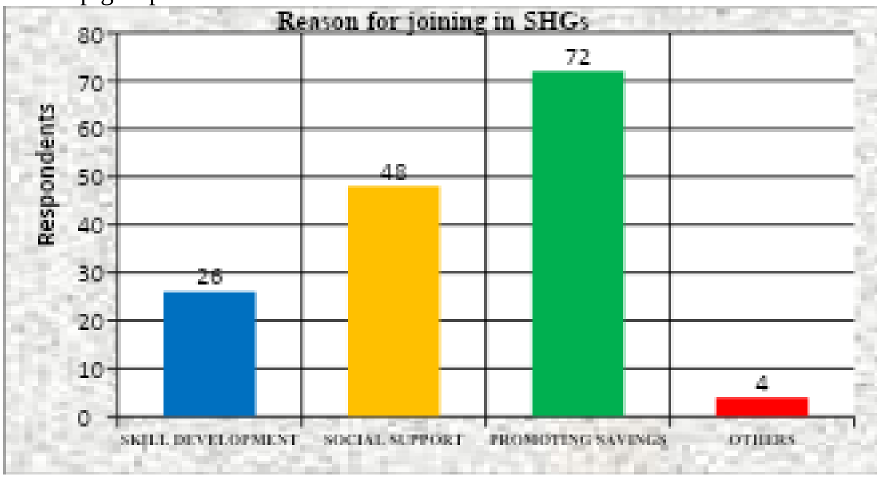

Fig: 7: Reason for joining in SHGs, Source: Primary survey, 2025

Financial Background of the respondents:

Fig 8 shows that most of the family member deposited their money to the bank when their monthly income lays between the ranges of Rs 10,000 to Rs 15,000. This shows members are unable to save much before and also after joining the self-help group and also it revealed that the major share of the family's income depended to the working women of SHGs. In the range of Rs 5000 to Rs 10, 000, the expenditure overlapped the income range.

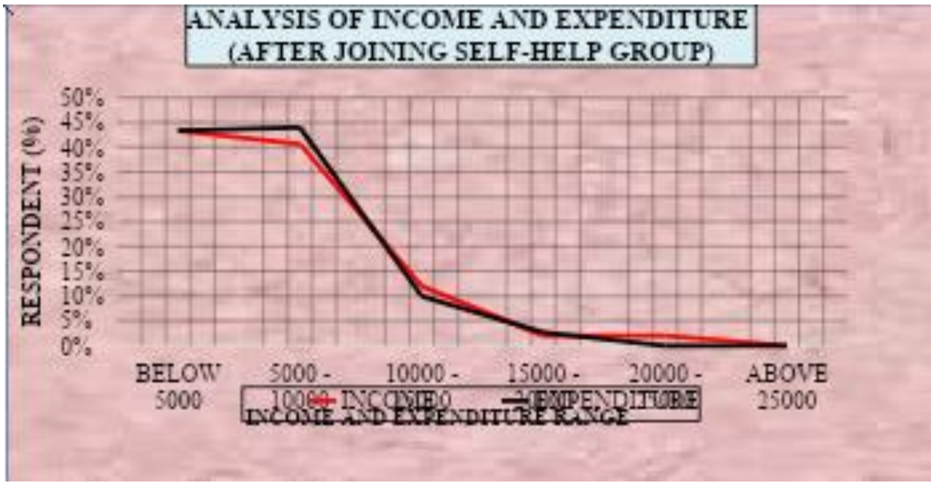

Fig: 8: Income and Expenditure, Source: Primary survey, 2025

Future Goals:

The strong emphasis on starting/expanding a business and increasing savings suggests a focus on economic empowerment and financial security among the members. The relatively low interest in learning new skills and strengthening community ties could indicate that members prioritize immediate financial goals over long-term personal and social development. The absence of any "Other" goals might suggest that the provided options comprehensively capture the aspirations of the members.

Start/Expand Business: This is the most popular goal, with 40% of members aiming to start or expand their own business.

Increase Savings: The second most common goal is to increase savings, with 44% of members choosing this option.

Learning New Skills: 7% of members aspire to learn new skills to enhance their capabilities.

Strengthen Community Ties: 9% of members prioritize building stronger connections within their community.

Others: No members selected "Other" as their future goal.

Table:4: Future goal as a member of SHGs

FUTURE GOALS	NO. OF RESPONDENT	PERCENTAGE (%)
START/EXPAND BUSINESS	61	40.67
INCREASE SAVINGS	65	43.33
LEARNING NEW SKILLS	11	7.33
STRENGTHEN COMMUNITY TIES	13	8.67
OTHERS	0	0

Source: Primary survey, 2025

DISCUSSION:

Self-help groups have revolutionized community -driven development, empowerment and social support. However, despite their numerous benefit's SHGs also face limitations: which we have tried to highlight here below:

Lack of Financial Assistance- Self-help groups play a crucial role in empowering marginalized communities particularly women, in India. However, they often face challenges related to financial assistance from the government. While the government has initiatives to support SHGs, the allocated funds may not be sufficient to meet the growing needs of these groups.

Lack of Skill and Training- Self-help groups (SHGs) in Barasat, like many others across India, face challenges related to a lack of skills and training. When self-help groups (SHGs) face a lack of skill development and training support from the government, it can significantly hinder their effectiveness in promoting sustainable livelihoods, community empowerment, and economic development. The absence of government-provided training exacerbates several challenges that SHGs already face, such as limited resources, inadequate management capacity, and low-income generation.

Repayment of the Loan - The hidden motto behind most of the rural women joining an SHG is to get a loan from the group corpus or the bank. Once they get a loan, they use it eagerly for their household consumption needs. Thus, the funds get used up fast. Now the member is unable to repay it. Thus, she not only disturbs the smooth functioning of cash flow in the group, but her debt also increases day by day. This is one of the biggest hurdles faced by most of the SHGs of today.

Lack Of Incentives - The members put in a lot of efforts and hours in the work related to their SHG. If there is no SHG there is no motivation. The members then feel reluctant in continuing with the work. The retrenchment rate of the group increases. If a member is told that she is going to get incentives for the hours she puts in the SHG, then she also feels motivated to work harder. Her absenteeism and tardiness also reduce. Thus, incentive could be a good option if the chairman wants the members to work harder, smarter and longer.

Unprofessional Behavior of The Members – The women come from varied backgrounds with diversity in their education, socio-economic backgrounds, and behavior. They are not trained in handling meetings, books, money, or how to work in a team. Thus, it might be possible that at the initial stage of group formation the women might have differences amongst them. They might not co-operate with each other and with the chairman of the group. They may show irregularity in attendance and in handling money.

Disappearing With Money - In many cases, after receiving in the money they abscond without paying the money properly and are never traced. As a result of this incident, the members of the group had to face many financial problems.

RECOMMENDATIONS:

Here are recommendations for addressing various challenges faced by self-help groups (SHGs) such as lack of financial assistance, skill development, loan repayment issues, lack of incentives, unprofessional behavior, financial mismanagement, and political interference:

Lack of Financial Assistance:

Link with Government Schemes: SHGs can be linked to government financial schemes or subsidies that support small enterprises or social welfare initiatives.

Crowd funding and Social Investment: Encourage SHGs to explore crowd funding platforms or attract social investors who align with their mission.

Microfinance Institutions: Partner with microfinance institutions that offer low-interest loans to small groups.

Bank Linkages: Establish stronger relationships with local banks to ensure access to credit facilities with reasonable terms.

Lack of Skill and Training:
Collaborate with Vocational Training Institutes: Partner with organizations offering vocational training Programs tailored to the specific needs of the group's activities.
Government Training Programs: SHGs can be connected to government-sponsored capacity-building programs in sectors like agriculture, retail, manufacturing, etc.
Peer-to-Peer Learning: Encourage members with experience to train others within the group.
Online Courses: Members can be directed to free or affordable online training courses to build relevant skills.

Repayment of Loans:
Flexible Repayment Plans: Negotiate with lenders for flexible repayment options or moratorium periods for members facing financial hardship.
Microcredit Group Systems: Implement systems like joint liability groups (JLG) where the group collectively shares responsibility for loan repayment.
Financial Education: Regularly educate members on financial management and the importance of loan repayment through workshops or group meetings.
Timely Monitoring: Regularly track the loan status and repayment progress to address issues early on.

Lack of Incentives:
Profit Sharing: Ensure that SHG members share in the profits of any successful ventures, thus providing financial incentives.
Collaborate with Local Businesses: Seek out partnerships with local businesses for discounts or benefits for SHG members.
Motivational Speakers or Success Stories: Bring in motivational speakers or share success stories to inspire members.

CONCLUSION:

The empowerment of women through SHGs provides benefits not only to individual women but also to their families and communities as a whole. By becoming financially independent and socially aware, these women contribute to overall economic development and social progress. Through our study, it can be easily deduced that SHGs serve as a crucial tool for women's empowerment under the Barasat Municipalities. They foster financial literacy, entrepreneurship, and leadership skills among women, further strengthening their role in society. Additionally, SHGs encourage collective decision-making, helping women to advocate for their rights and demand better opportunities for growth and sustainability. Overall, the impact of SHGs extends beyond economic benefits, as they serve as a platform for social change, fostering a more inclusive and equitable society.

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