

SHG empowering women's socio-economic activities: A Case Study at Jamra Village in Purba Bardhaman



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INTRODUCTION

Self-Help Group or in-short SHG is now a well-known concept. It is now almost twodecade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. Self-help groups are informal gathering of people who meet to discuss similar issues.

After 60 years of independence a very large number of Indian populations continue to be poor which is more than 75% from the villages of India. Though Government have introduced many schemes at centre and state level but have not been achieved the goal of poverty alleviation. The Swarnajyanti Gram Swarozgar Yojana (SGSY) is one of the important self-employment programmes for rural poor. It was launched on 1st April, 1999 after the alteration of former programmes such as IRDP, TRYSEM, DWCRA, SITRA, GKY, and MWS and so on. The main objective of SGSY was to lift up the poor people above the poverty line by increasing their income and providing them income generating assets of bank credit and subsidies from Government.

Bangladesh has been known as the pioneer of micro-financer. Mehmud Yunus, prof. Of Economics in Chitagaon University of Bangladesh, was an originator of a research project called 'Grameen Bank'. This project started in 1976 and issued by the Govt. in 1983. It has achieved a higher success rate by giving loans to the poor people specially women for self-employment.

India has adapted this Bangladesh's project in a modified way. In India micro-finance had been taken as an important weapon for reducing poverty and empowering women. SHG and other groups were also started in India with the help of micro-finance.

In 1970, Ilaben Bhatt the founder member of 'Self Employed Women's Association' (SEWA) in Ahmadabad, had developed the concept of 'women and Micro-finance'. The 'Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamilnadu and 'National Bank for Agricultural and Rural Development helped the

groups which were followed SEWA. It became the trade union of poor, self-employed women labour.

Mysore Resettlement and Development Agency (MYRADA) have promoted credit management groups. These are parallel to the SHGs. In 1992 NABARD has started to promote these Self Help Groups on a large scale. Thus SHG movement has started in India.

Self-help groups are informal gathering of people who meet to discuss similar issues. While the term "self-help" may signify a focus on the individual, one significant feature of self-help groups is the concept of mutual assistance, or individuals assisting one other. Depending on the context and necessity, self-help groups can fulfil a variety of functions. SHG can help people with disabilities gain empowerment; belonging to a group is one of the most important ways for them to participate in their communities, and it is through their involvement in groups that they can begin to develop their awareness and ability to establish, act, and effect change. SHG's purpose is to bring people with disabilities and their families together in groups to solve common issues, develop individual strengths, and improve their quality of life. SHGs are run by and for group members, have regular meetings, and are open to new members. They are generally formed in response to a specific issue, such as no access to education for children with disabilities, or limited income-generating opportunities; clear goals, which stem from group members' needs and are known and shared by all members. Participatory character of SHG including gaining assistance, sharing information and experience, providing help, and learning to help oneself; informal structure and basic rules, regulations, and guidelines to demonstrate members how to operate effectively together.

Shared accountability among group members; democratic decision-making; each member has a clear function and provides his or her share of resources to the group, members' governance, with an external facilitator only, if necessary, in the group's development, change through time to deal with a wider variety of difficulties possibility of forming a federation of groups that spans a larger territory.

Thus, SHGs have been playing a very important role in the socio-economic sphere in modern India. It also carries an extraordinary importance so far as the capability, freedom, empowerment and other human development parameters of weaker

sections of the society like women, the disabled and other backward people are concerned. In these way the concept and functioning of SHG is becoming more and more attractive and popular all over the country.

LITERATURE REVIEW

The purpose of this study is to look into the impact of Self-Help Groups on women's empowerment. A thorough review of the literature is required for any successful research project. The goal of this research is to see how self-help groups affect women's empowerment. Any successful research effort necessitates a thorough examination of the literature. Background information to aid in the planning and analysis of experiments by researchers carry out research since the early 1980s, a large number of studies have been done. The different facets of self-help related works were studied, and women's empowerment was a key idea. This chapter aims to give a brief overview of the literature on women's empowerment and self-help groups.

NABARD (1995) acts as a role of SHGs as a consistent group of rural poor voluntarily which was created to save the sum of money so that they can fittingly save their earnings and they agree to get a common fund so that this can be used as a productive and emergent credit needs.

Galab S and Rao N. (2003) Studied about, 'Women's Self-Help Groups, Poverty Alleviation and Empowerment'. The paper is based on the review of some relevant studies. In this article strategy for poverty alleviation and women empowerment has been discussed. Study found that government of Andhra Pradesh has provided considerable space for women's self-help groups. This paper attempted to address some of the issues. These issues are mainly about the characteristics of the women-based group models of poverty alleviation and women empowerment that are being implemented in the state.

Mahendra Varman P. (2005), studied about 'Impact of Self-Help Groups on Formal Banking Habits.' The theme of the article was impact of self-help groups on formal banking habits. The main objectives of the articles were to examine the impact of micro-financing SHGs on individual bank account holding status with respect to females. This articles based on secondary data. Data was collected from two

appropriately sampled villages of Tamil Nadu. In these article researchers has revealed that microfinance SHGs in India, which are classified under informal organizations, intentionally or unintentionally help formal banks by increasing the number of accounts by inculcating banking habits in rural women.

Kannabiran V. (2005) Studied about ‘‘Marketing Self-Help, Managing Poverty’’ Published by ‘Economic and Political Weekly’. The theme of the article is marketing self-help, managing poverty. In this article analyzed has the increasing participation of women in microcredit and formation of women’s self-help groups have done little more than assuring short-term relief to ease immediate needs.

Kadam P.B. (2006) In her Ph.D. Thesis ‘‘Assessment of the Contribution of Self-Help Groups to Women's Empowerment - A Study With Reference to Satara District.’’ She has analyzed the work and scope of SHG movement in Satara District. She observed that the maximum SHGs in Satara 24 District. The number of SHG members varies between 11 to 15. The monthly interest rate on internal loan of maximum SHGs in Satara District is 2 percent. She suggest that a proper facilitation and awakening should be done among women in BPL as well as APL groups in connection to original concept objectives and role of SHG in women empowerment.

Sreeramulu G. (2006) in his Book ‘Empowerment of Women through Self-Help Groups’ ‘Published by, Kalpaz Publications, New Delhi. Writer has analyzed to the evolution of SHGs and its credit facilities and their meaning, aims, objectives and implementation process. The author mainly focused its attention an empowerment of women, topography, socio, economics background of the rural women in District selected for study. It covers the problems and perspectives of self-help groups and suggested several measures.

Umashankar D. (2006) studied in her dissertation. She wants to investigate the influence of participation in self-help groups on women's empowerment, particularly in light of the priority placed on the group method when developing any programme for rural women. The study takes place in District Mewat in Haryana's northern state. A state that is grappling with the paradox of high economic growth accompanied with poor social indices, and use the personal narrative approach to offer women's perspectives a voice. The goal of this research is to see if and how participation in self-help groups affects women's empowerment.

Ghosh C. and Banerjee T. (2010) studied 'Self-Help Group Participation and Employment of Women: Myths and Reality. The Keleti Karoly Faculty of Business and Management of Obuda University published this book. This study looks into the factors that influence the employment status of participants of a self-help group. To collect data, the same group of self-help group members was polled twice, once in 2005 and again in 2009. Based on a primary survey performed in various villages of West Bengal's north 24 parganas, this paper will attempt to investigate the influence of socioeconomic, demographic, and political factors on the employment status of the members. This paper also attempted to look into how this group of self-help group members used loans. Local politics at the village level, as well as the member's previous occupation, have been proven to influence employment status and loan usage patterns. According to the authors, around 55 per cent of self-help group members have become housewives. The purpose of this study was to determine the characteristics that contribute to the women in self-help groups maintaining their work position. The prior occupation is another element that determines the member's job status, according to this article. In comparison to other professions, women who worked as labourers during the 2005 survey are more likely to be jobless.

Mhlongo S. D (2010), in his Ph.D. thesis, "A Process of Empowerment via Self-Help Group for Divorced Women," he describes a process of empowerment through a self-help group for divorced women. The study's major goal was to look into the exact procedures that one goes through to develop empowerment when participating in a self-help group for divorced women. The study's most important conclusion was how a self-help group can help divorced women gain empowerment, which contrasted with prior research that found a feeling of community to be vital to personal empowerment. The foundations for the process of empowerment in the form of critical reflections group members in the process of empowerment were the contacts with others, both positive and negative. According to the findings of the study, the empowerment process inside a self-help group framework is interactive rather than linear. Empowerment through self-help is a process. Discovering the reality of divorced status, the role of frustration in the empowerment process, critical reflection as a powerful force behind the empowerment process, and taking charge of one's life as a motivating factor that facilitated self-help group activities and the

empowerment process were among the group encounters. The importance of social support by group members in the empowering process was the only interpersonal element that was significant in the study.

Prasadarao M. (2010) "Impact of Self-Help Group -Bank Linkage Program and Its Role on The Up liftman of the Poor," he wrote in his Ph.D. thesis (special reference to Raigad District, Maharashtra State). He's looking into the effects of the scaling up process on the SHG bank linkage program's poverty reduction aim. He looked at the socioeconomic characteristics of SHGs and their members, as well as the influence of bank linkage on them. He investigated the quality and scope of financial services provided to members, as well as difficulties and views surrounding SHG bank linkage. The majority of situations in which the availability of a subsidy had an impact on the formation and quality of SHGs were found in this study, but our findings imply that the fear of this is a major cause for bankers' reluctance to expand their SHG loan portfolios. He came to the conclusion that the SHG bank linkage programme has had a positive overall impact on the socioeconomic conditions of rural poor people. Significant improvements in SHG members' living standards have been documented, including increased income, assets, savings, borrowing capacity, and revenue-generating activities. Women who are members of 32 SHGs are showing signs of empowerment.

Sathiabama K. (2010) in his article titled "Rural Women Empowerment and Entrepreneurship Development," he evaluated how women's empowerment has become a hot topic in recent years. Women's economic empowerment is now widely considered as a sine qua non of a country's progress; as a result, the topic of women's economic empowerment is of critical importance to political philosophers, social scientists, and reformers. Self-help groups have opened the way for rural women to achieve economic independence. SHG members are involved in micro-enterprises. As a result, they are becoming economically self-sufficient and creating job possibilities for others. This article discusses rural women's empowerment through entrepreneurship, as well as the benefits of entrepreneurship for rural women. The authors of this study argue that increasing women's involvement in the labour force is a necessity for improving women's social and economic status, particularly for self-employed women. The participation of rural women in microbusinesses will be

encouraged and exacerbated. Rural women can make a huge difference in their communities by participating in business activities effectively and competently.

Venkatesh J and Kala. K (2010) they researched about 'Empowerment of Rural Women All the way Through Self-Help Groups'). *International Journal of Management, Vol.1* in their study, they discuss the economic empowerment of women in Tamil Nadu's south. The economic progress of women after joining SHGs is also discussed in this article. The articles' major goals are to investigate the members' income, expenditure, and savings after joining SHGs. This page discusses collective savings, sangha fund rotation, bank loan, loan repayment, and social and community action programmes. The authors discovered that women's income increased when they joined SHGs. As a result, the monthly household outflow has increased significantly.

Bidnur V.V. (2012) investigated the "Role of Self-Help Groups in Women's Lives With Reference To the Sangli, Miraj, and Kupwad Corporation Area." The 'Indian Streams Research Journal', this research aims to investigate the nature of the impact that SHGs have on poverty reduction, as well as the essential aspects that can help them function better. SHGs, according to the authors, have shown minimal success in terms of impact on rural poverty and long-term sustainability so far. The articles' major goal is to investigate the demographic characteristics of the sample respondents. This study looked at women's empowerment through SHGs. The key finding of this study is that after joining SHGs, the majority of sample respondents' monthly income grew. The report concludes that women are now equally engaged in all productive activities as men. Without a doubt, India's SHG movement is progressing in the right way, but more women must be empowered in social, cultural, economic, political, and legal affairs for the sake of the family in particular and the nation as a whole.

Kondal K. (2014) introduced that self-help groups are one of the important tools in participatory approach for the economic empowerment of women. Self-help groups have created a vast impact upon the standard of living of the rural women and have empowered them not only as individuals but also as a member of their family through their active participation in this group. In this paper "Women Empowerment through Self Help Group" in Andhra Pradesh. In this study 100 Women sample was

collected from four villages of Gajwel Mandel of Medak district. He took this primary data by a proper questionnaire. Simple statistical tools are taken to analysis this data. The major findings of this paper have shown that SHGs played the important role to empower the women by making them financially strong. After joining in SHGs, the income of women increases from Rs. 2000 to 4000. They are increased their communication skill SHGs created confidence among them. Show, there is a positive impact of SHGs of women Empowerment in Gajwel Mandel of Medak district in Andhra Pradesh.

Rawat R. (2014) emphasised on empowerment is the process of improving personal, economic and social dimensions of human being. In her article “Women Empowerment through SHGs”, she says that through this micro-finance scheme like SHGs women are able to contribute to their household economy by increasing their income. SHGs transfer the economic power to the women of the society and reduce the dependency or men. The main objective of her study is to always the impact of microfinance through SHGs on economic, social and political empowerment of women. She has done this study in Derabassi Block of Mohali District of Punjab. She was collected the data by primary and secondary. Primary data was collected from 200 beneficiaries of SHGs in Derabassi Block. This data is analysed by simple statistical tools. After analysing those data, she came to the conclusion that SHGs are very gainful scheme with less effort. Most of the women increase their income, political and social power through these various skills SHGs.

Chetry R. (2014), in this article “Women in action”- role of SHG in women empowerment in Goalpara District, Assam. He shows the positive impact of SHG through a big push to economic growth of a nation by empowering the women. As SHGs are based on rural area of a nation in creates a huge progress of the women who are left behind. This study is based on the empowerment of women through SHGs in Ranjuli Revenue circle of Goalpara district of Assam Data was collected by primarily from 188 respondents of 35 villages and analysed by tabulation and simple statistical tools. He shows in his paper that 32% of women joined the SHGs for the provision of getting loan to repay their debts. 42% of women increase their income after joining SHGs .They able to raise their voices on social issues.

Selvi R., Dr Shanmughun R. (2016), in their paper of “A study on women empowerment through Self- Help groups in Erode District” they found that Rural Women often have suffered of helplessness and decision making in capabilities in financial matters. So, SHGs are the perfect Programme for them to become self-dependent and self-employed. The main theme of this study is to find the pattern of income and expenditure of SHGs beneficiaries and their socio- economic status. There are six Taluks in Erode district. They took 25 samples from each taluk. These studies are based on the factor like age faculties system and number of dependence in the family etc. This data is analysed in demographic information. After analysing those data, they came to the conclusion that monthly income of majority of SHG women has increased after joining SHGs. Many respondent become literate, their monthly expenditure has gone up. In Erode district women become self-dependent and capable to make decision. Now they are participating in all the social activities.

Dr Agarwal H. G (2018), in his study he showed that women empowerment is a global challenge as men take control social, economic and political matters in many parts of the world. In his paper, “Empowerment of women through Self-help group”- a case study of Bawara District (Rajasthan) he shows that SHGs has made important role to develop the women entrepreneurs as the development of society. He has made this study of the basic Women Empowerment through Self-help groups in various social categories like family members, officials’ investment in this programmes etc. The study is based on primary data which is collected by a pre-tested questionnaire. He took 100 samples from various social categories. Those data is analysed with the help of simple statistical tools and there is a Substantial part on table analysis. This Paper shows that many women have joined SHGs to get loan to buy livestock. Most of them have the fool support of their family to join the SHGs. Their awareness on social and communicable issues has improved after joining the SHGs.

The majority of data in the preceding study studies reveal that on average, every member of self-help groups participated in micro financial activities, and that when comparing pre and post financial position situations, it not only improved but also increased spending on essential needs. This research paper also highlighted self-help groups, which provide a good bank connection programme through various

governmental and non-governmental organizations, improved members' living standards, enhanced women's confidence, and overall poverty reduction.

OBJECTIVES

The basic objective of SHG is to supervise the poor people specially women by dividing them into small groups and giving them the opportunity to learn some courses for self-employment. Besides they can easily manage their savings which they earn from SHG. There are some main objectives of these papers:

1. To analysis the demographic features of this village.
2. To analysis the economical conditions of the households of our respondents.
3. To overview the activities of SHGs in this village and reasons for joining the SHGs.
4. To analyze the economic benefit sides such as rise in income, available of credit, participation in social activities etc and difficulties such as lack of regular work, marketing difficulty, lack of coordination of group member etc of SHGs of this
5. . To analyze the operating system of SHGs for the mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, and establishing linkage with banks.
6. To analyze the mobility of women in Jamra and problems in entering into the labour market.

DATA & METHODOLOGY

The present study is based on primary data source. Sample is taken from Jamra village of Purba Bardhaman district in West Bengal .We have chosen this area because it is basically a agriculture based area where most of the people are engaged in this primary sector of employment.Usually most of the women are enrolled themselves in SHGs.158 respondents from 39 households has been selected to study the status of this village. Data has been collected by using a structured questionnaire. Some random sampling techniques have been adopted for the study .The collected

data specifically demographic and economic data is tabulated by using computer mechanism. Simple Statistical tools such as percentages are used.

Analysis

A. Demographic Status

The village Jamra is situated at Purba Bardhaman District of West Bengal. It is located 62 kilometres away from the main district headquarters of the present district. It is mainly an agriculture based village and paddy is the primary grain. In winter vegetables and oilseeds are also cultivated. Most of the villagers are engaged in farming. Although farming is the main livelihood, basically no one owns the land. They work on other's land as sharecroppers. So they are exploited by the land owners with the low rate of wages and other facilities. As a result, their next generation choose other profession and become migrant labour. Besides this some of people are engaged in secondary sector of employment. Mostly 2% or 3% people work in business sector or any other services. With the goal of Poverty alleviation and migrant problem reduction the local administration has started some initiative programmes called MGNREGA and SELF HELP GROUPS. They provide job card for each household for the programme of MGNREGA. For women, they create SHGs consisting of 10 to 15 members in each group. Women are learning new skills which help them to become self employed. As a result their standard of living is improving.



Source – Field survey 2022



Source – Field survey 2022

Table-1 : Demographic overview of Jamra Village

Gram Panchayet	Sargram
Block / Subdivision	Katwa 1
District	Purba Bardhaman
State	West Bengal
Pincode	713143
Area	367.62 hectares
Population	2,572
Household	591
Assembly constituency	Mangalkot
Paliament constituency	Bolpur

Source: <https://villageinfo.in/west-bengal/barddhaman/katwa-i/jamra.html>

In this table-1 we can see the demographic status of this Village. The total area of this village is 367.62 Hectares. This village consists of 2572 people and 591 houses. Among these 591 households we took only 39 households for our study.

Table-2 : Sex wise Literacy count of Jamra Village

Particulars	Total	Male	Female
Total Population	2,572	1,346	1,226
Literate Population	1,373	769	604
Illiterate Population	1,199	577	622

Source – Field survey 2022

This table-2 consists of total male and female population of Jamra Village and their literacy rate. We can see that the male population rate is greater than female population rate. Besides, Males are more literate than females.

Table-3 : Age and Gender Wise Population Count of Jamra Village(in percentage and absolute figure)

AGE	GENDER	
	MALE	FEMALE
0-6	6.33 (10)	1.90 (3)
7-14	5.06 (8)	3.16 (5)
15-18	5.06 (8)	3.16 (5)
19-23	5.70 (9)	5.06 (8)
24-60	32.28 (51)	26.58 (42)
60 & above	2.53 (4)	3.16 (5)

Source – Field survey 2022

This table shows the total count of male and female members of the 39 households with their various age groups. Now it is clear that most of the population are senior citizen in this village and near about 7% to 10% populations are from 1 to 20 year's age group.

Tables-4 : Gender wise educational qualification (in percentage and absolute figure)

Educational Qualification	Percentage of respondents	
	GENDER	
	MALE (%)	FEMALE (%)
Primary	3.80(6)	8.86(14)
Secondary	29.11(46)	12.03(19)
High Secondary	3.80(6)	1.27(2)
Graduation and above	3.16(5)	1.27(2)
Illiterate	17.09(27)	19.62(31)

Source – Field survey 2022

Table-4 shows the educational qualification of male and female population of Jamra village. Here we can see that the literacy rate of male is higher than female. Among 90 male respondents, 3.16% are Graduate, 3.80% are H.S pass and 29.11% are Madhyamik pass. 3.80% males are Primary pass. While, among 68 female respondents, only 1.27% is Graduate, 1.27% is H.S pass, 12.03% are Madhyamik pass and 8.86% females are Primary pass. Besides, 17.09% males and 19.62% females are illiterate.

Economic Status

In this part we will explain the economical conditions of the Jamra village with the help of the tables consisting of their house types, toilet types, their source of water, fuel, electricity etc. Here most of the people are very poor. They suffer from lack of credit for various reasons such as low rate of wages, lack of proper training of various skills for self employment etc. As a result, their standard of living is very poor. But with the help of local administration they have been involved in various activities; especially women have been associated with self help groups. These kinds of activities make them financially strong. Thus their standard of living is improving.



Source – Field survey 2022

Table-5 : Economic Status Wise household conditions (in percentage)

ECONOMIC STATUS	HOUSE TYPE			TOILET TYPE		
	Kachha house	Pacca house	Semi-pacca house	Kachha toilet	Pacca toilet	Semi-pacca toilet
APL	13.33	46.67	40	10	53.33	36.67
BPL	22.22	33.33	44.44	11.11	22.22	66.67

Source – Field survey 2022

The above Table-5 shows economic status wise house and toilet type of the 39 households. We can see that, among the 30 APL households 46.67% have pacca house with the help of the Scheme of central govt. 13% have kaccha and 40% have semi pacca house. Besides, among the 9 BPL households 44.445 have semi pacca house and 22.22% have kaccha and 33.33% have pacca houses. On the other hand, 53.33% have pacca toilet among the APL houses and 10% have kaccha and 36.67% have semi pacca toilets. Among the BPL houses, 66.67% have semi pacca toilets when 11.11% have kaccha and 22.22% have Pacca toilets.

Table-6 : Economic status wise Various sources of Water, Light and Fuel in households (in percentage and absolute figure)

ECONOMIC STATUS	SOURCE OF DRINKING WATER		MAIN SOURCE OF LIGHT		MAIN SOURCE OF FUEL		
	Municipal tap (%)	Tubewell (%)	Kerosene (%)	Electricity (%)	One source (%)	two sources (%)	many sources (%)
APL	26.67 (8)	73.33 (22)	3.33 (1)	96.67 (29)	33.33 (10)	46.67 (14)	3.33 (1)
BPL	0	100 (9)	0	100 (9)	77.78 (7)	77.78 (7)	0

Source – Field survey 2022

In the above Table-6 we can see that there are various types of sources used for drinking water, lights and fuels. Among the APL families, 73.33% have tubewells for drinking water either in their houses or in the mohollas. Only 26.67% use municipal taps . On the other hand, 100% of BPL families use tubewells of their mohollas. Beside that, 96.67% of APL families and 100% of BPL families have electricity connection . Only 3.33% of APL families use kerosene as the source of light. In the section of sources of fuel here One source represents fuelwood, Two sources represents fuelwood and LPG, and Many sources represents fuelwoods, LPG, coal and others. Now, 46.67% of APL families and 77.78% of BPL families use two sources. Only 33.33% of APL and 77.78% of BPL families uses one source for fuel. 3.33% of APL families use many sources.

Women Empowerment through SHGs

In Jamra SHGs have been playing a very important role through empowering the rural unemployed women by providing them various training. It also gives them freedom, empowerment and helps to develop other human development parameters. Among the 39 households, 1 or 2 female members of each family enrol themselves in self help groups. There are many self help groups in Jamra village.

Table-7: Overview of SHGs in Jamra Village

Total female	68
Active female member	34

in SHG		
ACTIVE SELF-HELP GROUPS IN JAMRA		
GROUP_NAME	NO OF MEMBER	TIME_START(in year)
KADYAMANI SWANIRVAR SANCHAY DALL	10	25
JAGADHATRI GOSHTHI	10	1
BABA KHETTRABAR SWYAMBAR GOSHTHI	10	7
SHYAMSUNDAR GOSHTHI	12	5
ANNAPURNA SWANIRVAR GOSHTHI	10	20
TAGAR SANCHOY	10	3
KALIMATA SANCHOYEE GROUP	12	14
APARAJITA	10	1
SAMSUN	12	7

<https://vikaspedia.in/social-welfare/rural-poverty-alleviation-1/self-help-groups/overview-of-shgs>

The above Table-7 shows total active female members of SHGs. Besides there are various self helps groups in this village consisting of 10 to 12 members in each group. There are some groups which are 20 to 25 years old. Some of are 1 to 3 years old.

Table-8: Reason for joining the SHGs

Reason for joining SHG	No. of respondents	
	Absolute	Percentage(%)
Loan facility	29	85.29
Income Facility	3	8.82
Increase income	2	5.88

Source – Field survey 2022

The above table shows the reason behind joining these groups. We can see that among the 34 respondents, 85.29% of women join this groups because of taking the loan facility for their households. 8.82% of women join because of income as they are unemployed before. 5.88% are wanted to increase their present income.

Table-9: Reason for taking wage employment even after acquiring skill in self employment

Reason for taking wage employment even after acquiring skill in self employment	No. of respondents	
	Absolute	Percentage (%)
Lack of capital	31	91.18
Lack of access of market	0	0.00
Inadequate training	2	5.88
Lack of entrepreneurial counseling	1	2.94

Source – Field survey 2022

The above table shows the reason for taking wage after acquiring skills. As we can see the main reason is lack of capital. They belong from very poor families where many of them are unemployed. So they are taking wages. 5.88% have to face the problem of inadequate training and 2.94% don't have the proper entrepreneurial knowledge.



Source – Field survey 2022

Table-10: Ranking of benefits after joining SHGs

Benefit side	No. of respondents				
	1st Position	2nd Position	3rd Position	4th Position	5th Position
Increased income	22	2	1	8	1
Better socio activity	2	9	12	5	6
Better access credit	8	13	9	2	2
Savings utilization	2	8	8	8	8
Reduced work load	5	1	4	10	14

Source – Field survey 2022

From the above table we can see that there are some benefits they get after joining the SHGs. In 1st Position most of the women put increased income as first and socio activities and utilization of savings as last. Then in 2nd Position, women ranked better access of credit as first. In 3rd Position, they ranked socio activity as first. Lastly, they ranked work load reduction as first in 4th Position and 5th Position. So it is clear that they mostly get benefitted with increased income from SHGs.





Source – Field survey 2022

Table-11: Ranking of difficulties after joining SHGs

Difficulties	No. of respondents				
	1st Position	2nd Position	3rd Position	4th Position	5th Position
Lack of regular work	20	3	1	7	3
Lack of coordination in the activities of the members	1	8	9	8	8
Marketing difficulties	3	1	14	10	6
Competition from better quality substitutes	1	3	3	14	13
Non-availability of credit	2	19	7	2	4

Source – Field survey 2022

From the above table we can see that there are some difficulties they face after joining the SHGs. In 1st Position most of the women put lack of regular work as first. Then in 2nd Position, women ranked non-availability of credit as first. In 3rd Position, they ranked marketing difficulties as first. Lastly, they ranked as first Competition from better quality substitutes in 4th Position and 5th Position. So it is clear that they mostly faced the problem of lack of regular work in SHGs.

Table-12: Overview of the activities of women in SHGs

Regular meeting held	Monthly 1 times	Monthly 2 times	Monthly 3 times	Monthly 4 times
		16	9	5
Evaluation of participation in SHGs activities	No. of respondents			
	Always	Sometimes	Not at all	
Participation in all meetings	24	8	3	

Give Opinion in every decision	23	7	5
Contribute to the savings of the group regularly	5	14	15
Utilize loan productively	4	26	2
Motivate other people about the prospect of group activities	16	11	8
Active participation in all group activities	21	11	3

Source – Field survey 2022

From this table we know that the group meetings held mostly 1 times in a month. Beside this, they are always participating in all the group meetings and give their opinions. But most of the women do not contribute to the savings.

Table-13: Support Service Facilities of being a SHG member

Support Service Facilities	Percentage of respondents		
	Good (%)	Medium (%)	Bad (%)
Credit facility	22.86	62.86	14.29
Local govt. support	34.29	42.86	22.86
Local Social pressure group	17.14	65.71	17.14
Training scope	14.29	42.86	42.86
Marketing scope	5.71	57.14	37.14
Communication facility	20	54.29	25.71
Labour relation	34.29	51.43	14.29

Source – Field survey 2022

The above table shows some Support Service Facilities. 62.86% of SHG member put credit facility as an average. Local govt support is mostly good in Jamra. Training scope is bad. Besides, marketing scope, communication facilities and labour relation are average.

Table-14: Mobility of women in Jamra

Mobility of Women	Percentage of respondents (%)	
	Yes	No
Allowed to Go out alone	25.64	74.36
Allowed to go to market	20.51	79.49
Allowed to go to health facility	17.95	82.05
Allowed to go to outside village	20.51	79.49

Source – Field survey 2022

The above table shows mobilities of women in Jamra. We can see that most of the women are not allowed to do something on their own. 74.36% of women are not allowed to go out alone. Besides, near about 80% women are not allowed to go to market or health centres or outside village alone.

Table-15: Ranking of the problems faced by the women for entering into labour market

Problems in entering in labour market	No. of respondents					
	1st Position	2nd Position	3rd Position	4th Position	5th Position	6th Position
Distance from work place	6	8	2	10	6	5
Time problems due to HH work	10	15	6	3	2	1
Social taboos	5	3	9	10	9	1
Care for children and adult	4	8	11	4	7	3
problem faced in entering job market	14	3	4	2	8	6
Family objection	2	2	5	3	5	20

Source – Field survey 2022

The above table shows the problems faced by women in entering into the labour market. As we can see most of the women ranked problem faced in entering in job market as 1st and family objection as last in 1st Position. In 2nd Position, they ranked time problems due to household work as 1st. In 3rd Position, they ranked child and

adult care as 1st. They ranked social taboos as 1st in 4th Position and Family objection as 1st in 6th Position.

CONCLUSION

It is worth mentioning here that SHGs emerge as an important strategy for empowering women & masses and alleviating poverty. They are an effective strategy for poverty alleviation, women development and social empowerment. SHGs have enhanced the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitised the women members to take active part in socio-economic progress of rural India. A lot of literature are found on the role of SHGs in empowering women & masses and also have cross world evidences that SHGs are helpful in reducing poverty.

In Jamra, women are actively enrolled themselves in SHGs and they participate in all the group activities. From our study we come to know that group meetings held properly and every woman give their opinions in every decision. These kinds of activities teach them how to tackle with various issues of their life. On the other hand, these groups give them training of various skills which help them to be self employed. They enjoyed the loan facility after joining these groups. But, some groups do not give them proper training. So, the members are remain unemployed even after joining the SHGs.

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