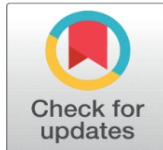


EVALUATION OF SELF- HELP GROUPS OF WOMEN UNDER 'SWAMI VIVEKANANDA SWANIRBHAR KARMASANASTHAN PRAKALPA' TOWARDS POVERTY ALLEVIATION: A STUDY ON HOWRAH AND HOOGHLY DISTRICT, WEST BENGAL

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ABSTRACT

It is envisaged that women would play the most important role in rural development, which will result in economic progress and stability through the reduction of poverty. The empowerment of women is a critical component of rural development. In the real world, rural development refers to an all-encompassing program of activities that encompasses the expansion of agricultural production, the development of social and economic infrastructure, equitable salaries, housing, public health, education, village planning, nutrition, and communication. It seeks to take a scientific perspective on the resources that are available and to make the most of those resources in order to achieve an overall development of the rural areas of our country. The purpose of this study is to investigate the role that Self-Help Groups (SHGs) under the Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa (SVSKP) play in empowering women in the Howrah and Hooghly area of West Bengal, as well as the performance of these SHGs. The primary goals of this research are to conduct an analysis of the operational system of self-help groups (SHGs) for the purpose of mobilizing savings, arranging loans for those who are in need, settling loans, and constructing the opinions of SHG members regarding the expansion of their authority to make decisions.

Keywords: Women Empowerment, Poverty Alleviation, Self-Help Groups, Socio-Economic Development, Gender Equality, Feminist

1. INTRODUCTION

Gender equality and women's empowerment are among the topics that have been brought to the forefront by the increasing social awareness around the world. Women's status will improve economic and social growth. Women make up half of the world's population, work around two thirds of the world's labour force, and earn one tenth of the world's revenue, according to the United Nations Commission on the Status of Women. It is important to acknowledge the work of rural women, who are regarded as the Indian economy's primary shock absorbers.

India has made a number of steps to ensure the complete development and advancement of women as a signatory to the UN convention. Women's empowerment would entail giving them the chance to reach their full potential, authentic selves, and power in all areas of their lives. It is referred to as "providing power to" or "generating power within" and is a phenomenon of the 1990s.

2. DEFINITION OF WOMEN EMPOWERMENT

The term "women's empowerment" refers to efforts to increase women's confidence, agency, and control over their own lives and the world around them. It coordinates well with the goal of empowering women, which is essential to a peaceful and successful society and a basic human right. In the West, the term "feminist empowerment" is typically linked to particular eras of the fight for women's rights. The suffrage movement, which began in the late 19th and early 20th century, was the first of three distinct waves that made up this larger social movement. The second wave of '60s social movements focused on women's rights and the sexual revolution. The 1990s are commonly considered the birth year of third wave feminism. A powerful worldwide movement has formed in recent years around the emancipation of women and the advancement of women's rights, and it is constantly making strides forward. Also on the rise are days dedicated to empowering women, such as International Women's Empowerment Day. Still, women and girls around the globe confront prejudice and abuse, even if we've come a long way.

3. DEFINITION OF MICROFINANCE

In addition to providing millions of people around the world with access to savings and credit, micro-finance programs also bring these individuals together on a regular basis in organized groups. While they may not be a "magic bullet," they have the ability to greatly advance causes such as women's empowerment, pro-poor development, and the growth of civil society. These programs can help women make an income, which can lead to economic empowerment, better living conditions for families, and greater social and political empowerment. This can start a chain reaction. As a crucial step towards attaining gender equality, men-led microfinance services and groups can challenge and transform men's mindsets and actions.

3.1. DIFFERENCE BETWEEN MICROFINANCE AND FORMAL BANKING

Microfinance is undertaken by banks, microfinance institutions, NBFCs, nonbanking finance companies (not for profit) etc. Formal banking is provided by commercial banks. Different segments of the society, form the target group for formal banking and microfinance. Some factors which elucidate the difference between micro finance and formal banking, are mentioned below:

- 1) The customers served by microfinance are unemployed, poor and financially excluded persons of rural area whereas formal banking is available to all rich and poor, who maintain account with the bank.
- 2) Microfinance offers small amount credit, deposits, pension and microinsurance whereas multiple customized credit and deposit products are offered in formal banking. In formal banking numerous utility services like issue of lockers, traveller cheques, debit/credit cards, maintaining demat accounts etc. are available
- 3) Loans considered by microfinance do not involve long in-depth appraisals, whereas formal banking cannot dispense with the detailed appraisals.
- 4) Microfinance lending is generally, unsecured. Personal guarantee or the pressure of others in groups, serve the purpose of security. Generally, collaterals are required in formal banking unless primary security is sufficient enough to cover the loan amount or obtaining collateral security is prohibited by the regulator or the government.
- 5) Microfinance is made available to individuals, self-help groups and joint liability groups for traditional financial activities of the poor families. Whereas financial assistance is available for any legal productive activity to any individual, group or legal entity, under the umbrella of formal banking.
- 6) Microfinance is provided at the door steps of the customer but it is not so with the formal banking.
- 7) Credit risk is low in formal banking as compared to that of microfinance. Therefore, a higher rate of interest is charged by microfinance institutions.
- 8) Large number of customers defaults in repayment of loans in microfinance. This happens due to poor appraisal of the credit requests. Recovery of loans is, however, improved by the peer pressure and regular follow up. In formal banking, recovery of loans is affected by follow up, application of securities and legal action.

4. SWAMI VIVEKANANDA SWANIRBHAR KARMASANASTHAN PRAKALPA (SVSKP) OF WEST BENGAL

SVSKP, a flagship scheme of the Department of SHG&SE is implemented by the West Bengal Swarojgar Corporation Ltd. (WBSCL). Implemented across the state, basic objective of the scheme is to provide increased access to credit for development of rural/urban enterprises by supporting unemployed young individuals and group of individuals. Unemployed young persons, within the age group of 18 to 45 years and an income ceiling of Rs.15,000/- per month for the family are included as the target group for the scheme. More stress has been given on training, especially on trades where the locally available abundant raw materials, wasted due to ignorance, could be utilized for producing finer articles and on traditional crafts where there is sufficient potential. The scheme was launched in 2011-12 financial year and have been able to provide support to 2,62,030 till 30 September 2019.

Activities of the Corporation West Bengal Swarojgar Corporation is responsible for implementing the following programmes of the Department:

- Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) to support unemployed youth accessing bank loan along with subsidy for setting up micro enterprises in order to generate income.
- Providing interest subsidy to the self-help groups in both urban and rural areas of the state against bank loan received by such groups.
- Organising training programme for the unemployed youth and members of the self-help groups through empanelled training institutions as well as through the technical support staff of the line departments.
- Organising state Sabal Mela and a series of Sabala Melas in the districts to offer marketing avenues for the products of the self-help groups and young entrepreneurs. The platform is also used to create awareness about the activities of the groups and individual Swarojgaris.
- Coordinating convergence community action for capacity building, product development and economic activities by the self-help groups and unemployed youth in 13 South Bengal districts, except Bankura through Muktidhara, a special initiative of the Department of SHG&SE.

The eligibility criteria are -

- 1) All groups received cash credit limit or term loan or
- 2) All graded groups or
- 3) All groups matching the following conditions

1 Year from formation of SHG or 6 months from opening of an account whichever is earlier and
Minimum deposit of Rs. 5000/- in the account.

5. NATURE AND STRUCTURE OF SHGS

"Small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decision," is how the National Association for the Advancement of Rural Development (NABARD) describes self-help groups (SHGs). A self-help group is a village-based financial intermediary that is often put together by ten to twenty women from the community. The members contribute a little amount of money on a consistent basis over the course of a few months until there is sufficient cash in the organization to start lending. After that, the funds can be lent back to the members of the village or to other people in the community for whatever reason.

In India, the Self-Help Groups (SHGs) have developed into a significant and fruitful component of both rural and urban development. Women gather together in groups and strive to inspire and encourage one another in order to create new opportunities for the generation of money. By donating money on a monthly basis, the majority of SHGs are able to get their start without any financial resources from other sources. It is possible for these offerings to be tiny, such as ten rupees per week. The SHGs begin to provide loans from their savings after a period of regular savings that ranges from six months to one year. These loans are considered to be small in-house loans, and they are used for micro company

activities and spending. The only self-help groups (SHGs) who are eligible to get assistance from external funds through links with banks and other financial mediators are those that have effectively utilized their own finances.

6. REVIEW OF LITERATURE

Mahato, T et al. (2022) stated that the purpose of the paper is to conduct a comprehensive bibliometric analysis and systematic review to examine the research landscape of women empowerment through participation in self-help groups (SHGs), identifying the eminent contributors, intellectual communities and future research agenda in the field of SHGs and women empowerment. The global works of literature related to the theme of SHGs and women empowerment between 1998 and May 6, 2022 were scanned for bibliometric analysis and systematic review. A total of 176 English language documents from the Scopus database were extracted. Bibliometric analysis is conducted using Biblioshiny and VOSviewer software. This study finds that SHGs are paramount in achieving rural women's empowerment multidimensionally. Found that India is the most contributing country with 136 documents, and Ranjula Bali Swain and Fan Yang Wallentin are the most cited authors in the research field of SHGs and women empowerment. In addition, the paper proposes a comprehensive conceptual framework to portray rudimentary antecedents of women's empowerment achieved through participation in SHGs. This bibliometric analysis, along with a systematic review demonstrating a framework encapsulating the principal dimensions of women empowerment and their indicators, will be helpful to practitioners, government, policymakers and researchers working in the area of SHGs and women empowerment. This study recognizes numerous significant contributions by eminent scholars and presents a concise review of the literature for novice researchers working in the area of SHGs and women empowerment.

Kalyani Raghunathan et al. (2022) stated that microfinance groups are a prominent source of small-scale rural credit in many developing countries. In India, evidence of the impact of the now ubiquitous women-only savings and credit self-help groups (SHGs) on household consumption and asset accumulation is inconclusive and based on small-scale interventions. Further, little is known about the sustainability of impacts at scale. We use panel data on close to 2500 households from five states in India to estimate the impact of SHG membership on household expenditure and asset ownership. Over four years, we find small but significant impacts of SHG membership on household expenditure and livestock ownership. Membership duration has a modest effect, suggesting that initial impacts may taper off as the program scales up, though small sample sizes limit our ability to draw inferences. Accompanying evidence on pathways is compelling; related work shows that SHG participation improves information, empowerment, and access to entitlements. While the direct impacts of SHG membership may not suffice to fill gaps in access to credit faced by the rural poor, impacts along these additional pathways could intensify the benefits of these groups.

Sobha et al (2021) stated that women's empowerment is fundamentally the process of improving the status of traditionally underprivileged women in society on the economic, social, and political fronts. It entails protecting kids from all sorts of assault. Building a societal and political climate where women can live free from oppression, exploitation, trepidation, discrimination, and the general sense of persecution that comes with being a woman in a historically male-dominated institution is a key component of women empowerment. Nearly half of the world's population is made up of women, however India has a disproportionately low female population compared to its male population. There are some regions where they are not treated equally to males in terms of their social position. Women in Western nations enjoy the same rights and status as men in all spheres of life. However, discrimination and limitations based on gender continue to exist in India. As a result, the position of women in Indian society will be the main topic of this essay.

Rosalina et al (2018) discussed about MSMEs in their conference paper. According to the paper MSMEs are still primarily run using conventional techniques. Insufficient use has been made of information technology. The current business model purposely considers customer aspects both before and after the transaction. Client Relationship Management is the name of the information technology system used to keep customers and increase customer retention (CRM). The existing CRM software is more suited to large, well-established organizations, therefore applying it to MSMEs will result in some variations. The goal of this study was to create a model of Electronic Customer Relationship Management (E-CRM) software that was specifically designed to meet the demands of MSMEs in Banten. By implementing CRM, the E-CRM will assist MSMEs in maintaining their current company operations and increasing their competitiveness with other businesses in order to access a larger new market. Zachman Frameworks were utilised in system modelling to obtain a complete and detailed image. This study's E-CRM MSMEs strategy is anticipated to boost client retention and create a global market for MSMEs in the province of Banten.

Bayeh (2016) in the research paper discussed that the goal of this research is to understand how gender equality and the empowerment of women contribute to Ethiopia's sustainable development. The researcher used secondary sources as data gathering tools and a qualitative approach to accomplish this goal. Based on the data analysed, the study's conclusions indicate that women's contributions to various aspects of sustainable development are underrepresented in the nation. Women's labour force participation in the nation's economic development is comparatively low. In the vast majority of cases, only men are allowed to participate in politics in this nation. Additionally, women's status in society is restricted to making a meagre contribution to the nation's social advancement. In addition, women's rights are not adequately upheld so that they can engage in many national concerns instead of being exposed to horrific abuses. Additionally, despite the fact that women are disproportionately affected by environmental issues, less focus is placed on their involvement in environmental protection. The researcher came to the conclusion that the country cannot accomplish sustainable development by recognising only men's participation in all of these sectors unless gender equality is established and women are given the opportunity to play their role in the economy, society, politics, and environment. The fact that women make up half of the nation's population makes it imperative to enable them to actively participate in all national development activities. Therefore, this essay urges the government to make a firm commitment to empowering women and maximizing national potential in order to achieve sustainable development.

Bineesh, B. and Gracious James (2015). In Karthikapally area of Kerala state reveals that economic empowerment increases women's access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development, and market information. In India as a developing country, SHGs represent a unique approach to financial intermediate. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members.

Gopal Sharma (2014) examined the important role of SHGs in the field of microfinance for the social, economic and political development of poor women in Cooch Behar district in West Bengal. It is based on a study of 100 SHG women respondents, five members each from 20 selected SHGs from Cooch Behar. The status of the respondents before and after joining the SHGs have been analysed thoroughly.

Palaniappan, R. (2014) study on economic appraisal of women SHGs in Tirunelveli used both from primary and secondary sources. Primary data were collected from both the selected SHGs and the members through personal questionnaire method. The questions were administered by the researcher orally and their responses were recorded in the schedule. Two detailed administrations of questionnaire were prepared for collection of data one for self-help groups and the other for member beneficiaries. The major sources of secondary data are official records of TNCDW in Tirunelveli district and the records and documents maintained by SHGs.

7. CONCLUSION

This paper considered the role of self-help groups (SHGs) in promoting the livelihoods development of rural women in India. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. With the concept of Self-Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure.

As a result of the Self-Help Group (SHG) movement, women have been able to assert a dignified role inside the home as well as within society. The authority that they have to make decisions has significantly increased, not only inside their family but also across society as a whole. Through the formation of self-help groups (SHGs), women are afforded the opportunity to enhance their self-confidence, assume leadership roles during public gatherings, develop their capacity to make decisions, acquire home appliances, save money and invest it, educate their children, carry out financial transactions, and visit government offices and police stations. It was shown that women who were members of a self-help group (SHG) had greater social and economic empowerment than women who were not members of a SHG. In addition, the ultimate goal of microfinance, which is carried out through SHGs, is to improve purchasing power in order to solve the issue of food security. We have come to the conclusion that self-help groups (SHGs) have the ability to empower their members, particularly rural women, on a social, economic, and personal level, which ultimately helps better their livelihoods.

CONFLICT OF INTERESTS

None.

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None.

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