



Pratidhwani the Echo

A Peer-Reviewed International Journal of Humanities & Social Science

ISSN: 2278-5264 (Online) 2321-9319 (Print)

Impact Factor: 6.28 (Index Copernicus International)

Volume-X, Issue-V, October 2022, Page No.181-191

Published by Dept. of Bengali, Karimganj College, Karimganj, Assam, India

Website: <http://www.thecho.in>

Self-Help Group and Women Empowerment: A Prospect Profile of Nadia District in West Bengal, India

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Abstract:

The majority of rural life is made up of women, who are referred to as the unsung heroine who works from dawn to dark yet long has been skipped or overlooked in the process of empowerment. The majority of women lack the resources necessary for their empowerment, wellbeing, and ability to pursue self-employment and other forms of entrepreneurship. In recent decades, the topic of women's empowerment has gained pace on a global scale. In order for women to fully realise their identity and authority in all areas of life, empowerment is an active process. Through self-help groups, the process of economic emancipation for women can be institutionalised (SHG). The SHGs are distinguished by their concentrated focus on creating employment chances through delivering training to provide both income and employment. The present study mainly focused on the management of local resources through the SHGs and women empowerment. Both primary and secondary data/information was incorporated to know the present status and future prospect of women empowerment. Three types of commodities i.e. agricultural, manufacturer and handicrafts commodities are available where local women can participate in the processing sector and enrich themselves under the umbrella of SHGs. Nadia is one of the districts with a huge scope of women empowerment to form SHG and by involving themselves as an active agent.

Keywords: Self-help group, women empowerment, social awareness, resource management, rural development, Nadia district.

Introduction: In every country in the globe, women's empowerment is always regarded as the most important factor in social development. Women can realise their entire identity and strength in all sectors of life through the active, multifaceted process of empowerment. Power must be attained, then it must be used continuously to maintain it (Pillai, 1995; Sharma and Deogharia, 2009; Bhattacharjee, 2010; Narayan, 2002). "Self Help Groups" were developed as a financial and empowerment strategy with the specific goal of mobilising women in rural areas (Ali et al., 2011). Self-help organisations serve as a conduit for empowering rural women. It is a loosely organised, voluntary group of people who come

together for a common cause to raise and manage resources for the benefit of the members of the organisation. Members of the group come from a variety of socioeconomic backgrounds, ethnic backgrounds, castes, and conventional occupations (Suguna, 2011; Ali et al., 2011, Nand et al., 2012).

The SHG concept was first established as a key tactic for women's emancipation in India's Ninth Plan (1997-2002). The government's commitment to support SHGs acting as agents of social change, development, and women's emancipation was carried over into the Tenth Plan (2002-2007), continuing this policy (Planning Commission, 2002). A self-help group (SHG), typically made up of 10 to 15 local women, and is a village-based financial intermediary. Over a few months, members make small, monthly savings contributions in order to build up the group's capital to the point where lending can start. The money can subsequently be repaid to the members or other villagers for any reason (Sreeramulu, 2006). SHGs can be seen as an all-inclusive "Empowerment Model" of growth. SHGs have recently become a more popular source of credit for the poor (Das and Bhowal, 2013; Garai et al., 2012; Singh, 2009; Nabavi, 2009).

Several research i.e. De and Sarkar (2011), Garai et al. (2012), Bhattacharjee (2016), Jana (2017), Gupta et al. (2020), Garai and Maiti (2020), Bhattacharjee and Deb (2020) have been discuss about the various aspects i.e. Group dynamics effectiveness among the women self-help group, Self Help Groups an empowerment and financial model for women, Empowerment of women through self-help group approach, women empowerment at household and resource development etc. Moreover, SHGs are undoubtedly voluntary organizationsthat can make women self-reliant, self-dependent, decision makers and empower in the family as well as the society. Therefore, the present research has revealed the availability of local resources and future prospect of productive resource generation through the women's involvement in SHGs scheme in Nadia district. Sustainable resource management is an essential task towards women empowerment, family welfare, economic upliftment of the family, and ultimately societal development in a regional scale.

Brief description of the study area: Geographically, the district of Nadia is located between 22°53' and 24°11' North latitude and 88°09' and 88°48' East longitude. It is a part of the Presidency Division of West Bengal. The district of Nadia is located in the centre of the Bengal delta, which is kept within the Ganges' arms and is bordered by Bangladesh on the east and the Padma on the west (Figure 1). Due to its extensive historical heritage and the presence of cottage and small-scale companies, particularly those involved in hand-woven textiles, the area has become well-known. The district is divided into four subdivisions: Tehatta, Krishnanagar Sadar, Ranaghat, and Kalyani. In the district, there are 2 Notified Areas, 8 Municipalities, and 17 Community Development (C.D.) Blocks (District census handbook, 2011). Agriculture dominated rural landscape in Nadia district is the backbone of the district economy but small scale industry i.e. handloom, powerloom, pottery industry, paddy processing, handicrafts etc. have played a very crucial role in economic growth as well as social development. Noteworthy, the self-help group was a new

addition in the development (e.g. economic development, social development, environmental development, human development etc.) of the district.

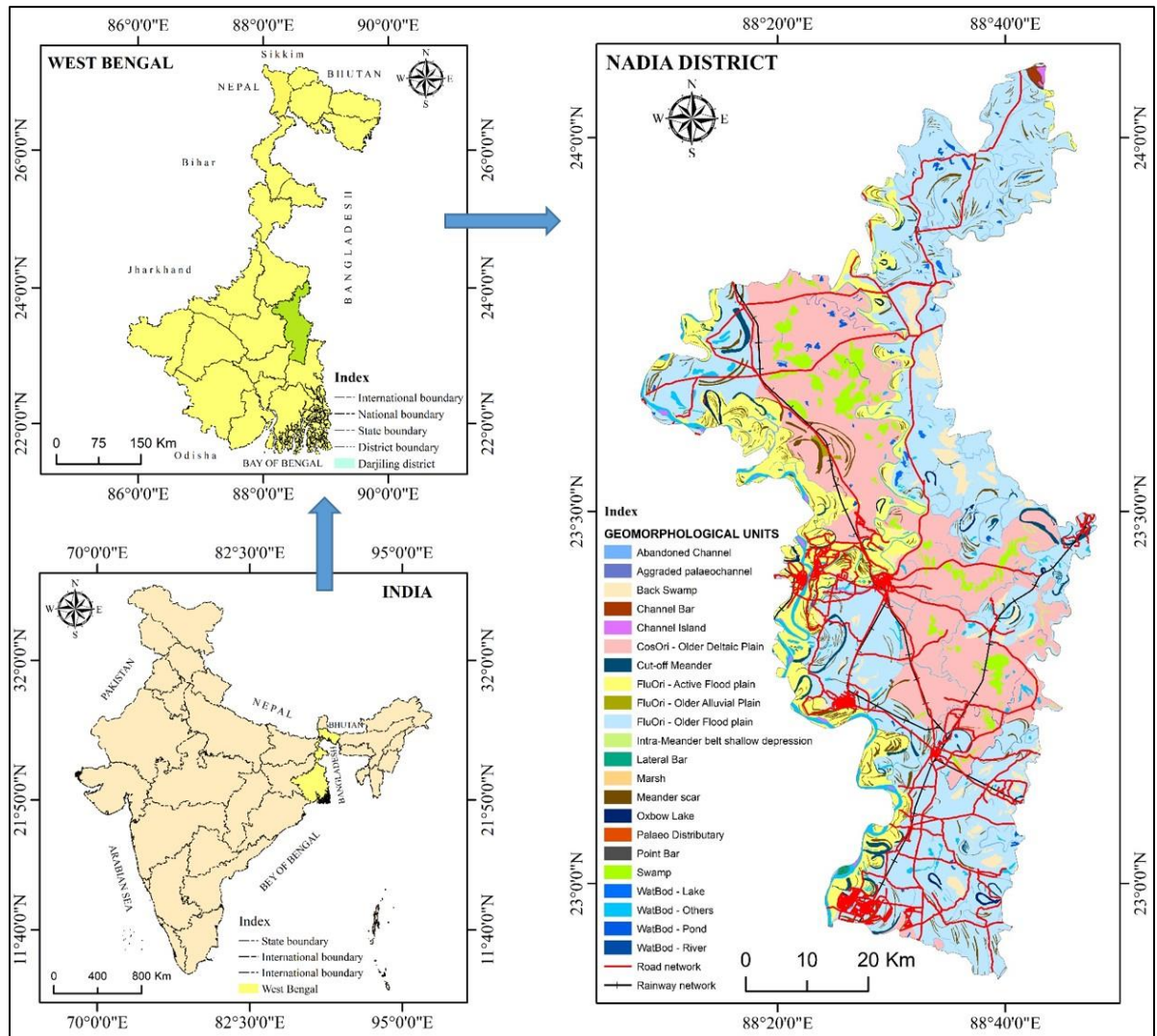


Figure 1 Geographical identity of the study area

1. Database and methodology: The present research has been developed on the basis of the primary and secondary data. Last census data (2011) were used to know the population scenario, educational status, resource availability, local marketing facility, and probable field of resource generation. Field survey is an important data/information collection process through which ground reality can be measured. In this regard, focused group discussion (FGD) technique was followed which was a traditional as well as a scientific method of data collection. Various parts throughout the district have been visited to know the status of SHGs and their activities.

1. Results and Discussion

1.1 Distribution of the rural population in Nadia district: Human beings itself is a resource and can make an object into a resource through human skill, educational development, and technological advancement. According to the census 2011, the total number of rural population of the district was 3728727 persons which was 72.16 % of the district population. Noteworthy, major geographical areas of the district are designated as rural due to their primary economic activities (agriculture is the backbone of the rural economy). In the district, 51.52 % of the population was male and 48.48 % of population was female, which means almost half of the district's female population can utilize them as a pillar of the society. According to the caste division, the total scheduled caste population was 30.61 % and scheduled tribe population was 3.23% out of the total rural population of the district. Caste specific strategy for the rural development can be incorporated to preserve the own culture and identity. Large number of rural households were observed in the Nakashipara C.D. block (82178) and followed by Ranaghat-II (72670), Chakdaha (72364), Kaliganj (71687), Krishnanagar-I (67613) and Chapra (66330) (Table 1).

Table 1 C.D. block level population statistics in Nadia district

C.D. Block name	TH	TP	TM	TF	TSCP	TSCM	TSCF	TSTP	TSTM	TSTF
Karimpur-I	43579	160895	83014	77881	26398	13576	12822	5757	2906	2851
Karimpur-II	57349	217136	111488	105648	35130	18048	17082	2643	1347	1296
Tehatta-I	58375	244322	125875	118447	85294	44036	41258	4481	2258	2223
Tehatta-II	35901	151231	77299	73932	25085	12978	12107	2092	1059	1033
Kaliganj	71687	306197	157234	148963	45028	23215	21813	1559	812	747
Nakashipara	82178	352191	180990	171201	77334	40025	37309	9488	4813	4675
Chapra	66330	296529	152575	143954	47358	24262	23096	1899	1006	893
Krishnanagar-II	32343	134032	68826	65206	23526	12094	11432	2280	1184	1096
Nabadwip	17570	76241	39515	36726	10549	5469	5080	1452	757	695
Krishnanagar-I	67613	285885	147239	138646	101338	52402	48936	15656	7867	7789
Krishnaganj	34304	146705	75573	71132	66818	34491	32327	9492	4778	4714
Hanskhali	57430	245899	127576	118323	123190	64040	59150	8078	4101	3977
Santipur	36146	154256	79482	74774	62467	32176	30291	7582	3871	3711
Ranaghat-I	29247	120847	62661	58186	44208	22990	21218	2717	1377	1340
Ranaghat-II	72670	314519	162237	152282	155344	80506	74838	14699	7356	7343
Chakdaha	72364	314383	162899	151484	143287	74589	68698	20401	10326	10075
Haringhata	48224	207459	106629	100830	68987	35641	33346	10024	5136	4888

Source: Census of India, 2011

TH-Total households; TP-Total population; TM-Total male; TF-Total female; TSCP-Total schedule caste population; TSCM-Total schedule caste male; TSCF-Total schedule caste female; TSTP-Total schedule tribe population; TSTM-Total schedule tribe male; TSTF-Total schedule tribe female

1.2 Self-help group in Nadia district: Self-help group is a micro credit generating unit which has played an important role in rural economic sector and societal upgradation through the women involvement and active participation in the economic domain to give up the women self-dependent and empower (Bhattacharjee and Deb, 2020). In Nadia district there are lots of SHGs in every C.D. block. Large number of SHGs were found in the Chakdaha C.D. block (135) and followed by the Kaliganj (103), Ranaghat-II (102) and Nakashipara (99) C.D. blocks in 2011. On the basis of local conversion it can be said that those families are engaged in SHG they have been felt positive sense of family improvement i.e. economic status higher than earlier lifestyle, more concern to their children in the field of education, nutrition and to acquire cultural skill etc. through this process women can take responsibilities of the family. So, SHGs is not an economic functional unit but has an identity as a pillar of rural development as well as women empowerment.

Table 2 C.D. Block wise distribution of self-help groups in Nadia District

C.D. name	Block	No. of village	No. of active SHG	C.D. name	Block	No. of village	No. of active SHG
Karimpur-I		72	57	Krishnanagar-I		90	85
Karimpur-II		71	62	Krishnanaganj		54	48
Tehatta-I		62	53	Hanskhali		78	74
Tehatta-II		35	32	Santipur		65	49
Kaliganj		125	103	Ranaghat-I		60	52
Nakashipara		107	99	Ranaghat-II		110	102
Chapra		83	72	Chakdaha		148	135
Krishnanagar-II		44	42	Haringhata		83	81
Nabadwip		21	21				

Source: Census of India, 2011

1.3 Local resources and SHGs: Sustainable management of local resources is a vital task in local as well as regional development. Local resources can be utilised in a more productive way by involving the villagers as a unit such as SHGs through which local villagers and society both will be benefited.

In Nadia district, there are three type of commodities i.e. agricultural commodities (various type of crops i.e. paddy, jute, mustard, sugar cane, vegetable, fruits, wheat, pulses and fish), manufacturer commodities (i.e. rice, paddy processing, jute fiber, mustard oil, sweets, rope, nursery, spicy, and silver ornaments) and handicrafts commodities (i.e. bamboo handicrafts, handbag, fiber fabrication, handloom, Muri making, coconut broom, grass broom, fishing net, earthen potter, bidi making, and mat maker etc.). Moreover, block specific availability of various commodities in Nadia district is shown in table 3. These resources can be mobilised for much production by using the women of the family to form the SHG as a local women based micro credit unit. After family times women can participate to acquire skill, money, self-dependent attitude and take an active role in the family decision.

Land is an important natural resource on the globe. Therefore, fixed land resources should be used for productive and sustainable purposes. In Nadia district, there are two types of land i.e. area under non-agricultural uses and Culturable waste land that can be used for production purposes. The term "Culturable waste land" refers to land that is suitable for cultivation but has not been used for cultivation in the last five years, including the present year, or has been used only once for harvesting. Such land may be vacant or covered in jungles and shrubs that are not being used at all. They may be present inside agricultural properties or in segregated areas, available or inaccessible. Over the district 75419 hectares land comes under the category of the non-agricultural use and 9281.68 hectares area falls under the Culturable waste land (Table 4). If the Culturable waste land can be made productive by the SHGs using modern techniques then it will be the resource field through which we can make a sustainable society.

Without a marketing facility, no business (small or large) can flourish in a profitable way. In Nadia district, there (in every C.D. block) are several market centres which help to generate liquid cash by selling the products. Mandis or regular markets and weekly haats are there, these are easily accessible therefore SHG members can participate in the marketing field directly. Block level scenario of the market center was highlighted in table 5.

So, it can be said that every corner of the Nadia district has some prospect to generate economic functions as well as women empowerment through the SHGs.

Table 3 Block specific availability of various commodities in Nadia district

C.D. Block name	Agricultural commodities	Manufacturer commodities	Handicrafts commodities
1. Karimpur -I	Jute, Paddy, Bamboo, Mustard, Sericulture, Potato, Wheat, Bettle, Vegetables, Sugar cane	Rice, Jute fiber, Bidi, Busket, Baskets walls, Jute ware, Bag, Jute & stick, Mustard oil, Rope, Net, Crushed rice, floor, Atta, Maladove, Malasouer	Bamboo repareing, Bamboo handicrafts, Handbag & fiber fabrication, Bag fibre articles, Seive kula,
2. Karimpur -II	Paddy, Jute, Jaggery, Vegetables, Wheat, Food grains, Banana, Garlic,	Jute board	Husking, Paddy husking, Bamboo basket, Handloom, Muri making
3. Tehatta-I	Jute, Paddy, Potato, Jute, vegetable, Mustard	Rice, Jute fiber, Flower, Rope, Sugar cane	Sari, Handloom
4. Tehatta-II	Paddy, Jute, Wheat	Mustard oil, Sweet, Rice, date Jaggery, Atta chaki	Bamboo basket, Coconut sweep, Jute rope, Grass sweep, Coconut broom, Grass

			broom
5. Kaliganj	Jute, Paddy, Sugar cane, Wheat, Vegetable, Pulses, oil seeds,	Rice, Paddy husking machine, Molases, Atta,	NA
6. Nakashipara	Paddy, Jute, Jaggery, Vegetable, Wheat, Bamboo, Potato, Mustard	Tractor, Handloom, Tailor,	Sharami, Paddy habar, Bidi, Handloom, Basket, Cane basket, Clay pots, mat maker, Hand fan making
7. Chapra	Paddy, Jute, Wheat, Vegetable, Mustard	Rice	Bamboo work, Handloom, Bidi making
8. Krishnanagar-II	Paddy, Orchard, Jute, Maize, Banana, Potato, Wheat, Flower, Pulse, Tomato	Paddy processing, Handloom, Rice, Butli, Bel metal, Basket, Bidi,	Cane & bamboo, Muri, Zari, Handloom
9. Nabadwip	Paddy, Jute, Cereals, Vegetable, Wheat, Fruits	Rice	Blauket
10. Krishnanagar-I	Paddy, Wheat, Jute, Flower, Vegetable, Mustard,	Rice, Cloth, Brick field, handloom, Tile, Mustard oil	Handloom, Poultry, Bidi, Cloth, Hossieary goods, Rope, Fishing net, Biscuit, Bag
11. Krishnanagar	Paddy, Broom stick, Jute, Wheat, Vegetable, Flower, Fruits	Rice mill, Nolen Gur, Muri, Wheat mill	Bamboo made, Bidi making, Wooden furniture, Nolen Gur, Lather welding
12. Hanskhali	Paddy, Jute, Vegetable, Onion, Potato, Fish, Mustard,	NA	Handloom, Bidi
13. Santipur	Paddy, Jute, Sugar cane, Wheat, Paddy	Handloom, Net, Nursery	Bamboo made basket, Bidi making
14. Ranaghat-I	Paddy, Vegetable, Jute	Spicy, Rice	Tiles, Pottery, Sarees, Savees, Wooden furniture, Earthen Statue

15. Ranaghat -II	Paddy, Banana, Jute, Flower, Mustard, Vegetable, Potato	Silver ornaments, Bidi making, Papad factory, Oil mill	Handloom, Mat making, Earthen pot
16. Chakdaha	Paddy, Vegetable, Jute, Brinjal, Potato, Cucumber	Paddy processing, Tiles, Curdled milk, Wooden furniture, Cotton bag	Bamboo products, Butik, Weaving, Pottery
17. Haringhat a	Vegetable, Paddy, Jute	Honey, Hossieary, Bidi making, Cloth, Readymade garments, Doll	Bidi making, Bamboo basket, Mat making, Woollen things, Jute product, Earthen potter, Doll making

NA- No handicrafts are there

Table 4 Block level distribution of unproductive land resources in Nadia district

C.D. Block name	Area under Non-Agricultural Uses (in Hectares)	Culturable Waste Land Area (in Hectares)	C.D. Block name	Area under Non-Agricultural Uses (in Hectares)	Culturable Waste Land Area (in Hectares)
Karimpur-I	1762.24	412.34	Krishnanagar-I	5094.19	109.19
Karimpur-II	4019.95	1792.88	Krishnaganj	3133.63	1155.24
Tehatta-I	6352.31	489.01	Hanskhali	6400.18	300.43
Tehatta-II	2355.17	171.30	Santipur	2976.64	680.75
Kaliganj	7464.89	107.85	Ranaghat-I	3386.08	151.81
Nakashipara	10973.76	239.82	Ranaghat-II	7264.62	971.73
Chapra	3160.30	452.49	Chakdaha	5113.18	876.86
Krishnanagar-II	1834.41	220.67	Haringhata	2751.05	303.09
Nabadwip	1376.03	846.22			

Source: Census of India, 2011

Table 5 C.D. block wise distribution of local marketing center () for commodities

Sl. No.	C.D. Block name	Mandis/Regular markets	Weekly Haat	Agricultural marketing society
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1.	Karimpur-I	05	22	14
2.	Karimpur-II	12	34	24
3.	Tehatta-I	10	22	26
4.	Tehatta-II	06	13	10
5.	Kaliganj	05	67	65
6.	Nakashipara	12	31	23
7.	Chapra	07	28	11
8.	Krishnanagar-II	10	15	19
9.	Nabadwip	11	04	04
10	Krishnanagar-I	21	40	38
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11	Krishnaganj	14	18	18
.				
12	Hanskhali	13	35	29
.				
13	Santipur	13	27	27
.				
14	Ranaghat-I	05	33	35
.				
15	Ranaghat-II	24	33	21
.				
16	Chakdaha	29	70	76
.				
17	Haringhata	15	27	40
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Source: Census of India, 2011

1.4 Women empowerment through SHGs: One of the most important tools in the participative strategy for the economic empowerment of women is self-help groups. Through the advancement of their dialoguing abilities, SHGs have an internal mechanism that places focus on the capacity building of women (Mondal, 2014). The "Self-help Groups" carry out common action programmes, such as cost-effective credit delivery systems, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and aiding in assuring assimilation, to provide economic benefits in some areas of the production process (Fernandez, 1995; Mondal, 2014). Self-help groups improve the standing of women as equals in the democratic, economic, social, and cultural realms of life as participants, decision-makers, and beneficiaries. The SHGs have instilled a

strong sense of confidence in rural women to achieve in their daily lives (Jyothi and Nath, 2015). On the basis of local conversations, the majority of respondents claimed to have joined SHGs to help their families and they have increased their family status from an economic point of view. On the other hand they have also increased their decision making in other activities in their family.

Conclusion: In order to properly advance their well-being, women must confront the culture and conventions that are already in place. Women's empowerment in social and economic spheres was significantly impacted by their involvement in Self-help Groups (SHGs). With the aid of SHGs, it was found that rural women were able to improve their income and savings. The study also showed that media awareness is required for all ongoing programmes and facilities for these groups. SHGs give women the opportunity to increase their savings, gain access to the loans that banks are more inclined to lend, and experience empowerment. The goal of SHGs is to financially empower women and expand their resources so they can establish any type of business. Savings-based women's collective effort finally results in socioeconomic empowerment. The women understood that these organisations served as catalysts for the beginning of income-generating activities and that the success of SHGs depends on their supervision.

Acknowledgements: The author would like to thank the Government of India for making it possible to discover such ground-breaking results by supplying the census data. The locals who voluntarily shared information in a serious way to help the study's author achieve their goals are to be gratefully acknowledged by the researcher.

Statement on the conflict of interest: The author affirms that to the best of her knowledge and belief, she has no current or prior ties or financial conflicts that might have seemed to have an impact on the work disclosed in this paper.

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