



# INTERNATIONAL JOURNAL OF TRENDS IN EMERGING RESEARCH AND DEVELOPMENT

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Volume 2; Issue 3; 2024; Page No. 266-270

Received: 13-02-2024

Accepted: 25-04-2024

## To study the Performance and success rate of SHGS in the district Malda

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### Abstract

Around the world, women are disproportionately impacted by poverty and often do not have access to basic amenities like clean water, education, healthcare, and sanitation. Furthermore, women's labor is frequently underappreciated and unappreciated, which contributes to the persistence of economic inequality. Sadly, women also experience different types of violence, which makes their precarious social status much worse. In order to guarantee that women have equal access to resources, opportunities, and protection from violence, it is imperative that gender inequities be addressed. For a number of reasons, microfinance programs have mostly concentrated on empowering women. Particularly in male-dominated countries where their roles are typically limited to home duties, women frequently encounter major obstacles when trying to obtain loans in order to start micro or small businesses. Through a variety of means, microfinance is largely acknowledged to play a vital role in India's rural transformation. Previously barred from the official banking system, it has effectively mobilized tiny savings at a reduced cost from rural poor people with low levels of education. Additionally, it has given low-income families access to microcredit without requiring security, allowing them to investigate new sources of income and get through temporary financial difficulties. As a result, the rural poor's ability to sustain their livelihoods has improved due to loan accessibility. Above all, microfinance has helped the ultra-poor meet their basic needs and protect themselves from threats to their livelihoods.

**Keywords:** Economic Inequality, Financial, Violence, Microfinance, Home Duties

### 1. Introduction

Women experience prejudice and exclusion in all areas of life due to a variety of socioeconomic and cultural limitations. Women are less powerful than men and have less influence over resources in practically every society. Since women make up half of the population and one-third of the human resources in every society, their emancipation is a necessary condition for the economic and social advancement of any country. They can also play a more significant role in the development of human resources than men. According to B.V. Chalapathi, B.V. Raghavulu, and P. Hari Prasad, development countries place particular emphasis on women's development and their active involvement in the main stream of development efforts. Stories from self-help organizations show how access to financial services has not only improved the economic situation of women but also given them more influence. It is well known that rural women are superior end managers and contribute money by engaging in productive activities, such

as traditional field labor, factory work, or small company ownership, in addition to managing the home.

Women play a significant part in the nation's economic development. The proportion of women working in the nation has significantly increased. Whether in the public or commercial sector, women have important positions in every industry. Women have been seen to succeed in running their own businesses over the years, in addition to being restricted to employment or positions within firms. Women were viewed as inferior to males in the past, and they had challenges in a variety of circumstances. For women in those days, the space inside the house was their whole universe, preventing them from interacting with the outside world and limiting their ability to prepare meals for the family.

Women's empowerment becomes essential in these situations, not only for the individual but also for the family, society, and country. Numerous research on the definition of empowerment for women have been conducted,

highlighting the various viewpoints and methods of empowering women. Despite its apparent simplicity, women's empowerment is a broad topic with many facets that are challenging to quantify.

## 2. Importance of the study

Several studies show that self-help group programmes, frequently in the form of credit or microcredit schemes, and savings, have helped disadvantaged women improve their lives by allowing them to earn more money and have more self-esteem. This is evidenced by the state's rising number of self-help groups. The purpose of this study is to examine the influence of self-help groups on women in the District Malda of West Bengal. The major goal of this research is to see how effective SHGs are at improving women's economic status, how empowered they are, and what problems they face.

## 3. Review of Literature

The financial landscape is changing for low-wage workers everywhere in the world. Through competing, financially independent institutions, the microfinance industry is providing financial services to the economically active poor on a massive scale. This has actually happened in a few countries and is happening in others. The emerging microfinance sector has important implications for both financial and social developments. Without historical precedent, democratization of the capital is inevitable. The target audience for the three volumes of "The Microfinance Upset" includes business analysts, financiers, policymakers, benefactors, and social researchers; microfinance professionals and specialists in local money and country and metropolitan developments; and members of the general public who are eager to advance. 'Practical Money for Poor people' is the first volume that focuses on the transition from government-and contributor-financed lending frameworks to independent microfinance foundations that provide loan services and intentional investment funds.

NABARD: In 1987, NABARD and the Indian members of the Asian and Pacific Regional Agricultural Credit Association carried out the first research. The notion of saving and credit linkage with SHGs was the focus of the study, and the survey report was released in 1989. Out of the 46 SHGs that were surveyed across 11 states, the study found that 17 of them focused primarily on saving and credit provision, 13 on farmer-based activities, 5 on social forestry and afforestation, 8 on nonfarm activities, and the remaining ones on diversified activities. According to the survey, the savings ranged from 10 to 25 paisa, and the majority of members came from weaker sections. Only once the members have accumulated up to Rs 100 may they withdraw the money; otherwise, it stays with the SHGs that provide loans.

Puhzhendihi and Satyasai: Another study on the SHG bank Linkage program that surveyed 560 members of 223 SHGs

spread across 11 states to emphasize the effect of microfinance on the social-economic status of SHG members. According to the study, members' standard of living changes after joining the SHG. Prior to joining SHG, each household's average asset value was Rs 6843, which climbed by 72.3% after joining SHG. The household's average savings during the pre-SHG period was Rs 460, while during the post-SHG period, it climbed to Rs 1444.

## 4. Objectives of the study

1. To 'compare the members' changes in income, expenditure, and savings before and after they joined self-help organisations.'
2. To investigate the "performance and success rate of SHGs in the District Malda."

## 5. Research Methodology

A pilot study was carried out to verify the study's viability and validate the questionnaire. A sample of 150 questionnaires were given to District Malda SHG members as part of the pilot project. Higher order statistical analysis was performed on the gathered opinions using a variety of methods, including factor analysis, chi-square, t-test, and percentage analysis.

The information gathered in this way served as supplemental information to verify the information gathered using the questionnaire method. Additionally, the study revealed the way of participated observation. This method appeared to be most helpful when looking at the internal environment, such as work ethics, morale, initiative, discipline, and human interactions. Lastly, a group discussion was also conducted to obtain a comprehensive understanding of the units' issues.

The respondents were selected through random sampling method and 500 SHG members were considered for the main study.

The research is analytical in nature and is predicated on gathering information from primary and secondary sources. Primary information was gathered via a carefully designed questionnaire. Random sampling was used in this study, and secondary data was gathered from a variety of published and unpublished documents, books, journals, and material provided by the office in District Malda.

The study's research approach is divided into two phases. The research was conducted in two stages: an exploratory stage and a descriptive stage. Consequently, there are two stages to the investigation. A thorough examination of the District Malda 's SHG members was conducted in the first phase. The exploratory research serves as the foundation for the subsequent research preparations. Descriptive research, conducted using a survey method, was the second phase of the study. The District Malda 's sample respondents provided the study's data. The primary and secondary data gathered from several SHG groups in District Malda serve as the study's main sources of information.

## 6. Results and data interpretation

**Table 1:** Profile of the respondents

Particulars	Classification	Number of Respondents	Percentage
Age	Up to 25 years	117	23.50
	25-35 years	164	32.80
	36-45 years	147	29.30
	Above 45 years	72	14.30
Marital status	Unmarried	163	32.70
	Married	337	67.30
Educational qualifications	Illiterate	166	33.20
	Up to secondary	139	27.80
	Higher Secondary	138	27.70
	Degree/Diploma	57	11.30
Occupation	Self Employed	74	14.80
	Salaried	144	28.80
	Labourer	218	43.50
	Dependent on others	64	12.80
Grand father	Agriculture	274	54.70
	Business/Trade	153	30.70
	Manufacturing	58	11.70
	Others	15	3.00
Father	Agriculture	193	38.70
	Business/Trade	192	38.30
	Manufacturing	88	17.70
	Others	27	5.30

**Source:** Primary data

### Time devoted towards the enterprises

The amount of time that SHG members and their families commit to the business is shown in table below.

**Table 2:** Time devoted by the SHG members towards the enterprises

	Time devoted by the SHG members		Time devoted by the family member	
	N	%	N	%
75-100%	211	42.2%	58	11.5%
50-75%	125	25.0%	106	21.3%
25-50%	106	21.3%	125	25.0%
Less than 25%	58	11.5%	211	42.2%
Total	500	100%	500	100%

The amount of time that SHG members and their families commit to the business is shown in table above. The aforementioned table makes clear that 42.2% of respondents said they dedicate 75–100% of their time to the business, and 11.5% said that their family members do the same or more. Twenty-one percent of the respondents said they dedicate fifty to seventy-five percent of their time to the business, and twenty-one percent said their family members do the same. Of those surveyed, 21.3% said they dedicate 25–50% of their time to the business. According to 25.0% of the respondents, family members dedicate 25–50% of their time to the business. It was discovered that 42.2% of respondents said that their family members dedicate less than 25% of their time to the business, while 11.5% of respondents said that they themselves commit less than 25% of their time to the business.

### Source of knowing SHG

The sources that SHG members use to learn about Self Help

Groups are shown in table below.

**Table 3:** Source of Knowing SHG

	Number of SHG members	Percentage
Friends	186	37.30
Relatives	142	28.30
Newspapers	130	26.00
Others	42	8.30
Total	500	100

The sources of information regarding self-help groups are listed in table above. According to 37.30% of the respondents, friends were the first to tell them about SHGs, followed by family (28.10%), newspapers (26.0%), and other sources (8.30%). It has been noted that the majority of respondents (37.30%) learned about SHG from their friends. In conclusion, an attempt has been made to examine the characteristics of the responders and assess the body of available material in this chapter. The primary motivators of SHG members and their performance have been examined in the next chapter.

### Influence of sources on motivation to join SHGS

The Kruskal-Wallis test for k independent samples was used to determine the impact of sources on SHG membership motivation in order to examine if these sources had a significant influence.

**Table 4:** Influence of sources on motivation to join SHGS

	Motivation to join SHGs	N	Mean Rank	Chi square value
Sources	Friends	211	340.86	20.486** ( $p < .001$ )
	Relatives	130	252.14	
	Newspapers	120	305.18	
	Others	39	308.01	

\*\*significant at 1% level

At the 1% level, the obtained Chi-square value of 20.486 is significant. The value suggests that members' decision to join SHGs is significantly influenced by motivational factors.

Additionally, table mean rankings show that friends had the highest mean rank (340.86), while relatives had the lowest mean rank (252.14). This demonstrates that friends are the primary source of recommendations and encouragement for members to join Self-Help Groups (SHGs), whereas relatives are the least effective source of such recommendations and encouragement.

**Table 5:** Inter relationship between the factors of individual empowerment

	Self confidence	Self improvement	Mobility	Physical appearance
Self confidence	1			
Self improvement	$r = 0.647^{**}$ $p < .001$	1		
Mobility	$r = 0.704^{**}$ $p < .001$	$r = 0.418^{**}$ $p < .001$	1	
Physical appearance	$r = 0.658^{**}$ $p < .001$	$r = 0.628^{**}$ $p < .001$	$r = 0.370^{**}$ $p < .001$	1

\*\* significant at 1% level

Table indicates a substantial connection ( $r=0.647$ ) between self-confidence and self-improvement, which appears to be positive and excellent and indicates that self-confidence enhances self-improvement. Mobility and self-confidence were shown to have a positive, substantial connection ( $r=0.704$ ), indicating that mobility depends on self-confidence. Self-confidence and physical attractiveness have a strong positive association ( $r=0.658$ ), indicating a positive relationship. Mobility and self-improvement have a favorable and substantial correlation ( $r=0.418$ ). Self-improvement and physical appearance have a strong, favorable, and significant relationship ( $r=0.628$ ). There is a significant and favorable association ( $r=0.370$ ) between mobility and physical appearance. Table shows that there is a positive correlation between self-confidence and the other three factors-self-improvement, mobility, and physical appearance. Therefore, it is determined that the most crucial element for the personal empowerment of the chosen sample respondents is self-confidence, which will pave the way for additional elements.

## 7. Conclusion

Self-help groups are unprofessional organizations created by individuals who share a problem or circumstance in order to share resources, collect data, and provide care, services, or support to one another. In our economy, women make up almost half of all human resources. However, because of several socioeconomic and cultural restrictions, women are less fortunate and impoverished than men. They don't belong in society like males do. In rural and underdeveloped communities, the situation is worse. To end poverty, boost economic growth, and improve living standards, women's development initiatives must be prioritized. In many respects, women have been viewed as inferior to men for generations. Women were prohibited from voting, owning property, and working in numerous occupations. Women are more EMPOWERED to do anything they desire now that we are past those dark eras. This implies that they can vote, pick their own career, determine their own fate, and do anything else a man can do. Women assuming increased leadership roles is a key component of the concept of women's empowerment. In contrast, women were subordinates until relatively recently. However, they are now in charge. Only with the assistance of SHGs is this feasible. SHGs are voluntary, small groups of 15 to 20 people who are connected by a shared interest in a particular cause. Their members employ social involvement, credit, and savings as tools for empowerment. It is a mechanism for cooperative savings, collecting and granting credit for spending, and combining social and economic objectives among small groups. Self-help groups, sometimes referred to as mutual aid, mutual help, or support groups, are associations of individuals who assist one another. Members of a self-help group typically have a common issue, such as an addiction or illness. They both want to assist each other deal with this issue and, if at all possible, become better. In rural areas, it was established as a modest, functioning group with the goal of expanding its members' resource base through group credit and thrift. They raise their corps with subsidies from relevant government bodies and credit help from service banks. SHG is a more appealing plan that requires less work. It is a tool for eradicating poverty and

enhancing financial support and entrepreneurship for women in India. This essay focuses only on the topic of women's empowerment via self-help groups. This paper's primary goal, "Impact of Self Help groups on Women Empowerment," is to determine how SHGs affect women's well-being, development, and empowerment. Stories of women who have access to financial services and are empowered in addition to being economically better off. Simply providing women with working capital can boost their self-esteem, control, and empowerment by enabling them to attain greater economic independence and security. This, in turn, enables them to make financial contributions to their households and communities as they gain self-confidence and the ability to make decisions on their own.

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