

Impact of Self- Help Groups on Women Empowerment: Special Reference to Murshidabad District, West Bengal, India

Dr. Md Hasan Ali

Technical Assistant (Grade-I), Department of Geography, Aliah University, Kolkata.

Received: May 29, 2018

Accepted: July 13, 2018

ABSTRACT

This article contributes to this discussion by arguing that women's empowerment takes place when women challenge the existing social norms and culture, to effectively improve their wellbeing. The required information for the study has been collected from both the primary and secondary sources. A Random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Chi-Square test used to find out whether the two attributes are associated or not. Garret ranking technique used to find out the reasons for joining the Self help group. A general model is estimated by employing appropriate techniques to treat the ordinal variables in order to estimate the impact of the Self Help Group (SHG) on women's empowerment. The results demonstrate that there is a significant increase in the empowerment of women by micro finance in the SHG members group. No such significant change is observed however, for the members of the control group. The elegance of the result lies in the fact that the groups of SHG participants show clear evidence of a significant and higher empowerment, while allowing for the possibility that some members might have been more empowered than others.

Keywords: Micro finance, Woman Empowerment, SHG, general model

Introduction:

Albert Einstein once said, 'The significant problems we face cannot be solved by the same level of thinking that created them'. He might not have been talking about women's empowerment, but the quotation is just as relevant in explaining the approach this article takes in exploring it. The base of south East Asian context, women's empowerment is noticed as a process in which women challenge the existing norms and culture, to effectively improve their well-being. Using this interpretation, the study investigates the empowering women through SHG in Murshidabad district. In recent years, various governmental and non-governmental organizations (NGOs) in developing countries have introduced microfinance programmes offering financial services to low income households, specifically targeting women. This was based on the premise that women in poor households are more likely to be credit constrained, and hence less able to undertake income-earning activities. Access to credit has received even greater attention in the context of poverty reduction and women's empowerment objectives. With the aim to meet the Millennium Development Goals³ and microfinance programmers' role in supporting it, there has been an increasing expectation on their impact on women's empowerment. However, only a few studies have successfully investigated this impact in a rigorous manner (Pitt et al. 2006).

Self Help Groups serves to dedicate the principle "for the people, by the people and of the people". The Self Help Groups was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975 is the brain child of Grameen Bank of Bangladesh, which was founded by. The activism related to women movement has great influenced the government to framework of policies and plan for the betterment of the country. The women empowerment through Self Help Groups benefitted not only to individuals, also the family and community development. Self Help Groups links with NGOs and banks to approve finance for the development. In turn it will promote the economy of the country by its contribution to rural economy. Self Help Groups are small size voluntary associations of rural people, particularly women from the same socio-economic background. They become active to solve the common problems through self-help and mutual help in the Self Help Groups.

This article contributes to this discussion by arguing that women's empowerment takes place when women challenge the existing norms and culture, to effectively improve their well-being. Since women's empowerment is unobservable it is measured as a latent variable. In contrast to previous studies, the measurement model does not treat the latent variable as observed. Moreover, it employs appropriate techniques to treat the ordinal variables in the structural equation models. The general model estimates the mean women's empowerment to measure the impact of the SHG programme on women's empowerment. Using data by quasi-experimental sampling design of 200 SHGs households were surveyed and their responses were recorded.

The results are especially robust, thus indicating that on average there is a significant increase in the empowerment of women through SHG group. No significant change is observed on average for the members of the control group. The elegance of the result lies in the fact that even though the degree of change and the pace of empowering women is likely to vary, nevertheless the results clearly show that the SHG group member experiences a good and significant empowerment.

Objectives of the Study:

The objectives of the present study are proposed the following objectives.

1. To study the socio-economic background of the women beneficiaries and their family characteristics.
2. To identify the impact of micro finance for SHG.
3. To analyses the income, expenditure and savings pattern of the Self Help Groups members.
4. To study the level of satisfaction of members in Self Help Group.
5. To find out the benefits through Self Help Group.
6. To find out the problems faced by the members in Self Help Groups.
7. To explore future strategies and to suggest measures for the better management of Self Help Groups.

Database and Methodology:

For this research topic the source materials has based on vastly primary sources and other valuable secondary sources. The major secondary sources are Govt. of West Bengal and various government departmental documents, books, journals, conference papers; official websites etc. on the other primary data collected from the study region with suitable questionnaire schedule via door to door and face to face interview process.

Primary data collected into two different block of the district of two different socio-economic conditions. First one Beldanga-I is selected on the basis of low living standard condition of SHG's and second one is Samserganj block of active SHG's and high transaction of SHG. Purposively selected blocks of having 100 each household of SHG to a total of 200 SHG households are surveyed with questionnaire schedule to portray the role of SHG on women empowerment of the district.

SHG members in their socio-economic conditions and other related factor through the structured interview schedule collected for this purpose the study. In this part, the result of Chi – Square test, Garret ranking and Opinion survey are presented.

Chi-Square Test was applied for testing the hypothesis at 5% level of significance. Data was analyzed with the help of tables, charts and diagram. Statistical technique like percentile was used to analyze the data. Descriptive analysis has been used. Garrett's Rank technique was conducted to determine the objectives of the study.

Percentage analysis was carried out and interpretation done keeping in mind the objective of the study. Chi – Square test used to find whether the two attributes are associated or not. In other words this test is used to find one variable has a significant influence in the other. In this study the Chi – Square test is used between personal factor and study related factors.

In order to apply the Chi-square test either as a test of goodness of fit or as a test to judge the significance of association between attributes, it is necessary that the observed as well as theoretical or expected frequencies must be grouped in the same way and the theoretical distribution must be adjusted to give the same total frequency as we find in case of observed distribution. χ^2 is then calculated as follows:

$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where

O_{ij} = observed frequency of the cell in i th row and j th column

E_{ij} = expected frequency of the cell in i th and j th column

Degree of freedom = (C-1)*(R-1)

Where: R = Number of rows, C = Number of columns

The calculated value of Chi – Square is compared with the table value at 5% level of significance and inferences drawn.

To find out the most significant factor which influences the respondent, Garret's ranking technique was used. As per this method, respondents have been asked to assign the rank for all factors and the outcome of such ranking has been converted into score value with the help of the following formula:

$$\text{Percent position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where

R_{ij} = Rank given for the i^{th} variable by j^{th} respondents

N_j = Number of variable ranked by j^{th} respondents

Use of Garret’s Table, the percent position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is considered to be the most important factor.

Thus, summated scales consist of a number of statements which express either a favorable or unfavorable attitude towards the given object to which the respondent is asked to react. The respondent indicates his agreement or disagreement with each statement in the instrument. Each response is given a numerical score, indicating its favourableness or unfavourableness, and the scores are totaled to measure the respondent’s attitude. In other words, the overall score represents the respondent’s position on the continuum of favourable-unfavourableness towards an issue.

Results and Discussion:

Largely it is quoted that the female are involved in various ages of their requirement of social relevance. The respondent’s opinion about their satisfaction is given in the table. Their opinions are classified as highly satisfied, satisfied, dissatisfied, highly satisfied and no opinion.

TABLE - 1
AGE OF THE SELF HELP GROUP MEMBERS

Sl. No	Age	No. of Respondents		Percentage (%)		Total (%)
		Beldanga-I	Samserganj	Beldanga-I	Samserganj	
1	Below 30 Years	19	22	19	22	20.50
2	31 - 40 Years	35	38	35	38	36.50
3	Above 40 Years	46	40	46	40	43.00
	Total	100	100	100	100	100

Source: Primary Data

Above table reveals that out of total respondents taken for the study, 20.50% of them belong to the age group of 30 years, 36.5% of the respondents are 31 to 40 years, and remaining 43.0% of them belong to age group of above 40 years. So that majority of the respondents are above age group of 40 year. Majority of 43 Percent of the respondents of the Self Help Group members are belonging to age group of 31 to 40 years.

TABLE - 2
EDUCATIONAL STATUS OF THE SELF HELP GROUP MEMBERS

S.No	Educational Qualification	No. of Respondents		Percentage (%)		Total (%)
		Beldanga-I	Samserganj	Beldanga-I	Samserganj	
1	Illiterate	52	47	52	47	49.50
2	Literate	48	53	48	53	50.50
	Total	100	100	100	100	100

Source: Primary Data

Table - 2 shows that educational status of the Self Help Group members, 50.50% of the members are literate and remaining 49.50% of the members are illiterates. **In this study, the respondents** are share equally of literacy pattern of the study area.

TABLE - 3
FAMILY STATUS OF THE SELF HELP GROUP MEMBERS

S.No	Marital Status	No. of Respondents		Percentage (%)		Total (%)
		Beldanga-I	Samserganj	Beldanga-I	Samserganj	
1	Joint	65	69	65	69	67
2	Nuclear	35	31	35	31	33
	Total	100	100	100	100	100

Source: Primary Data

The above table reveals that out of the total respondents taken for the study, 67% of them are joint family and remaining 33% of the respondents are nuclear family. Majority of the respondents are joint family and they have three or above four members. The monthly earnings of these families are average 8000 only but most of the family are maintained by the help of SHG.

TABLE- 4
KNOW ABOUT THE SELF HELP GROUP

S.no	Know About the Self Help Group	No. of Respondents	Percentage (%)
1	Non-Government organizations	98	49
2	Government	33	16.5
3	Bankers	40	20
4	Others	29	14.5
Total		200	100

Source: Primary Data

The table - 4 shows that knowledge about to start in the self help groups from 49% of member's opinion by the Non-Government Organization.

TABLE- 5
REASON FOR JOINING OF SELF HELP GROUP MEMBERS

Sl. No	Statement	No. of Respondents		Percentage (%)		Total (%)
		Beldanga -I	Samsrganj	Beldanga-I	Samsrganj	
1	To attain the economic independence	26	32	26	32	29
2	To maintain the family	15	11	15	11	13
3	For passing time	5	3	5	3	4
4	To get recognition from the society	8	4	8	4	6
5	For Savings	35	42	35	42	38.5
6	To show the talents	3	4	3	4	3.5
7	Others	8	4	8	4	6
Total		100	100	100	100	100

Source: Primary Data

The opinion for joining the self help group as a members, the table 5 shows that 38.5% of the respondents opinion regarding for enriching the saving, the second importance for to attain the economic independence (29%),and remaining to recognition from the society , show the talents, and others. Only 4% of the member's opinion reveals that for passing time. **Most of the respondents are joining for saving purpose.**

The following null hypothesis were framed and significant of these were tested with chi-square test with 5 per cent level of significance.

H₀: There is no significant relationship between education qualification and membership period in self help groups

H₁: There is significant relationship between education qualification and membership period in self help groups

TABLE - 6
EDUCATION QUALIFICATION AND MBERSHIP PERIOD IN SELF HELP ROUPS

Factors	Calculated Value	Table Value	Degree of Freedom	Result of 5% Level
Age and membership period in self help groups	5.45	9.49	4	Not Significant
Education qualification and membership period in self help groups	1.40	5.99	2	Not Significant
Marital status and membership period in self help groups	10.56	5.99	2	Significant
Member occupation and membership period in self help groups	1.22	12.6	6	Not Significant

Monthly income and member's self-help group occupation	2.57	12.6	6	Not Significant
Earning member in the family and family benefits	2.05	9.49	6	Not Significant

Hence it may be concluded that the statistical analysis that the test proved Not significant and hence the null hypothesis should be accepted at 5% level , that there are no significant relationship between age, education, occupation, monthly income and earnings in self help groups. The null hypothesis should be accepted at 5% level, there is significant relationship between marital status and membership period in self-help groups.

There is no significant relationship between age and membership period. There is no significant relationship between educational qualification and membership period. There is significant relationship between marital status and membership period. There is no significant relationship between members occupation and membership period. There is no significant relationship between members occupation and initial investment amount. There is no significant relationship between monthly income and SHG members occupation. There is no significant relationship between earning members and family benefits.

Table-7 shows the Garret Ranking. Firstly the Garret ranks are calculated by using appropriate Garret ranking formula. Then based on Garret ranks the table value is ascertained. Garret table and scores of each advantage in Table-8 are multiplied to find out scores in the table which are then multiplied to record scores in Table-9. Finally by adding each row, we get total score.

TABLE -7
Preference and Ranking of factors

Sl.No.	Factors	Rank Given by the Respondents						
		1st	2nd	3rd	4th	5th	6th	7th
1	Self-employment	61	47	35	22	17	10	8
2	Earning money	54	47	38	26	15	12	8
3	Savings	11	21	27	40	42	34	25
4	Improving social status	6	12	22	31	47	43	39
5	Sharing risk	9	18	24	38	31	44	36
6	Educating children	13	25	19	29	38	31	45
7	Serving the society	18	15	25	36	34	26	46

TABLE -8
Calculation of Garret Value

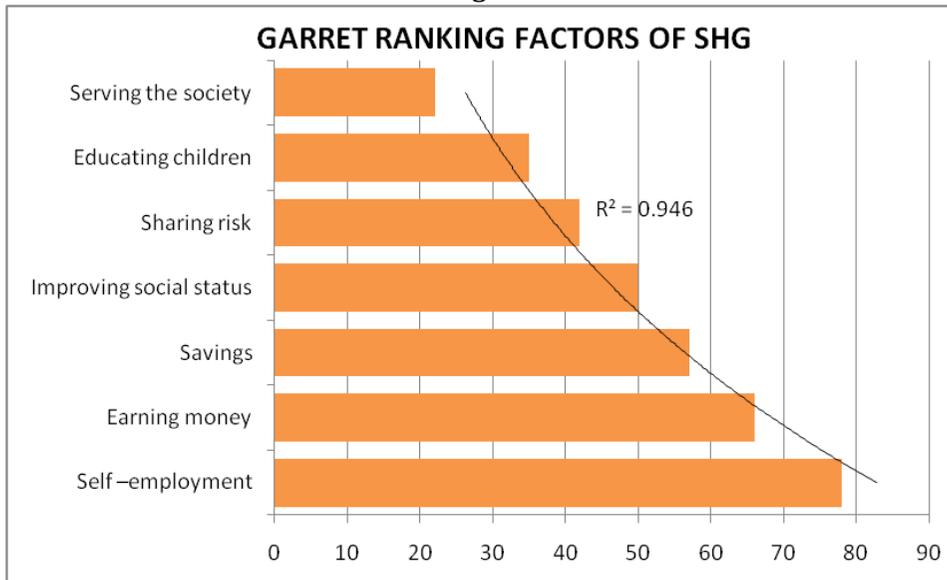
Sl. No.	$100 \frac{(R_{ij} - 0.5)}{N_i}$	Calculated Value	Garret Value
1	$100(1 - 0.5) / 7$	7.14	78
2	$100(2 - 0.5) / 7$	21.43	66
3	$100(3 - 0.5) / 7$	35.71	57
4	$100(4 - 0.5) / 7$	50	50
5	$100(5 - 0.5) / 7$	64.29	42
6	$100(6 - 0.5) / 7$	78.57	35
7	$100(7 - 0.5) / 7$	92.86	22

TABLE -9
Calculation of Garret Ranking

Sl No	Factors	1st	2nd	3rd	4th	5th	6th	7th	Total	Percentage	Rank
1	Self-employment	4758	3666	2730	1716	1326	780	624	15600	78	1
2	Earning money	3564	3102	2508	1716	990	792	528	13200	66	2
3	Savings	627	1197	1539	2280	2394	1938	1425	11400	57	3
4	Improving social status	300	600	1100	1550	2350	2150	1950	10000	50	4
5	Sharing risk	378	756	1008	1596	1302	1848	1512	8400	42	5
6	Educating children	455	875	665	1015	1330	1085	1575	7000	35	6
7	Serving the society	396	330	550	792	748	572	1012	4400	22	7

The above table furnishes the Garret's Scores. The highest score is awarded to self – employment. The least score is awarded to serving the society. It is inferred that “Self- Employment” is the important factor of self help group.

Fig-1



The highest score is awarded to self – employment. The least score is awarded to serving the society. It is inferred that “Communal Mis-understanding” is the important factor of self help groups.

Concluding Remarks:

To identify women empowerment through Self Help Group in Murshidabad district is the core aim of this study. It is noticed that the socio- economic factor has been upgraded due to join the Self Help Groups. The saving is increasing than earlier stage of life. There are emerging issues that need to be addressed to make the role of women in long term basis. It is clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro fiancé has achieved an enormous scale and became a rational movement. The self help group is important in re-strengthening and bringing together for the human race. We may conclude that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Murshidabad district is successfully develop women empowerment at grass root level of the district.

The self help groups and its importance must be implementing as lesson of text book among school; level education. It is powerful tool to enrich the savings activities and poverty alleviation. More schemes should be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In these aspects, SHG's members will be more benefited and satisfied. In order to strength the women empowerment, female literacy has to be promoted. Rotation of activities has to be made compulsory, so that all the members will take it as a great responsible. None of the voluntary agencies was found to be making efforts to develop a second line leadership to take up the leadership role. It was observed that a few women were dominating the show from year to year. A trend seemed to have emerged paving the way for the educated and the “better off leader dominating the groups and getting relected again and again. The group leader educates the entire team to manage the groups and maintain accounts and other record of the groups. It is suggested that the Non Government Organizations should be prevented from interfering with Self Help Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences. Since majority of the women are ignorant of their legal rights, legal literacy classes should be organized to enhance their awareness. It is found that most of the secretary are still remain in same post. So, rotation of the group's designation is necessary for equitable exposure to the banking transaction.

Acknowledgement: Indian Council of Social Science Research (ICSSR) funded the grand for the successful work of this paper as it is a part of Minor Research Project.

References:

- 1 Amin. S, A. S. Rai, and G. Topa (1999 Oct): "Does Micro Credit reach the poor and Vulnerable? Evidence from Northern Bangladesh", Working paper 28, Center for International Development of Harvard University.
- 2 Butler, D. J., Wulff, J., Stanley, G. B., & Black, M. J. (2012, October). A naturalistic open source movie for optical flow evaluation. In European Conference on Computer Vision (pp. 611-625). Springer Berlin Heidelberg.
- 3 Docslide.us <http://docslide.us/documents/henry-garrett-ranking-techniques.html>.
- 4 Hulme David and Paul Mosely (1997): "Finance for the Poor or the Poorest? Financial Innovation, Poverty and Vulnerability" in G.Wood and I.Shariff (Eds), 'Who Needs Credit? Poverty and Finance in Bangladesh', London Zed Books and Dhaka University Press Ltd.
- 5 John Christy,R., (2014) Garrett's Ranking Analysis of Various Clinical Bovine Mastitis Control Constraints in Villupuram District of Tamil Nadu, IOSR Journal of Agriculture and Veterinary Science (IOSR-JAVS) 7(4) , 62-64
- 6 Meyers, W. C., Foley, D. P., Garrett, W. E., Lohnes, J. H., & Mandlebaum, B. R. (2000). Management of severe lower abdominal or inguinal pain in high-performance athletes. The American journal of sports medicine, 28(1), 2-8.
- 7 Scribd <https://www.scribd.com/doc/47487605/Henry-Garrett-Ranking-Techniques>
- 8 Sedaghat, R. (2011). Constraints in Production and Marketing of Iran's Pistachio and the Policies Concerned: An Application of the Garret Ranking Technique. International Journal of Nuts and Related Sciences, 2(1), 27-30.
- 9 Pitt. Mark and Shahideer. R. Khandekar (1998): "The Impact of Group based Credit Programmes on Poor Households in Bangladesh: Does the gender of the Participant Matter?" Journal of Political Economy, J06: 958-96
- 10 Ashraf, N., D. Karlan, and W. Yin. 2006. Female empowerment: impact of a commitment savings product in the Philippines. Working Paper, Yale University.
- 11 Bali Swain, R. 2003. Impact of Self Help Groups: notes from focus group discussions. Unpublished draft, Department of Economics, Uppsala University.
- 12 Banerjee Nirmala and Joyanti Sen (2003): 'Swarnajayanti Gram Swarozgar Yojana: A Budgetary Policy in Working' New Delhi, United Nation Development Fund for Women.
- 13 Browning, M., and P.A. Chiappori. 1998. Efficient intra-household allocations: a general characterization and empirical tests. Econometrica 66: 1241-78.
- 14 Cheston, S., and L. Kuhn. 2002. Empowering women through microfinance. Unpublished draft, Opportunity International.
- 15 Dukas, Helen, and Banesh, Hoffman. ed. 1981. Albert Einstein: the human side. Princeton: Princeton University Press.