

A Study on Women Empowerment with Self-Help Group and Its Impact on Slum Population in Urban Area of West Bengal

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Abstract

Self-help groups have been found as an effective tool for women's empowerment. In this paper, we present a study on the impact of self-help group participation on urban slum population of West Bengal. The study was carried out in three slums of Siliguri where women were actively involved in self-help groups. We studied the social and economic status of the slum population with respect to their involvement in self-help groups and observed how it has helped them cope up with poverty and other social problems.

Keywords: Self-help group, Urban area, Women empowerment, Social status, Economic status, Slum Population, West Bengal

Introduction

The self-help group movement has been an important tool for women's empowerment in India. It has not only helped them to cope up with poverty and other social problems but also to develop leadership qualities and improve their social status (Murthy, 2013). Self-help groups (SHGs) are women-centric, community-based organizations with a focus on the economic empowerment of their members. The basic idea of self-help groups is that poor women can work together to improve their lives and raise the standard of living in their communities by pooling their resources and efforts (Brody et al., 2015). Self-help groups (SHGs) are a collective of five to fifteen women who share the same economic and social background. The group is formed with the objective of helping its members overcome their individual problems and to pool resources together, which they can use jointly for their livelihood improvement. The SHG model was developed by Dr. Muhammad Yunus in Bangladesh in 1983 as an alternative to microfinance that would provide credit to poor women without charging interest or making collateral demands on them (Sengupta, 2010). Self-help groups (SHGs) are a powerful tool for women's empowerment. They enable women to gain greater control over their lives and to participate more actively in development processes. This can lead to significant improvements in their social status, economic status and well-being (Sadavarte, 2017). The SHG model has been adopted by many countries and is now one of the most widely-used forms of microcredit. It has also proven to be an effective way of encouraging the participation of women in development processes (Husain et al., 2010).

SHGs are groups of women who come together to improve their livelihoods through collective action. They pool their savings and make small loans to each other at low-interest rates, usually as small as 5%. These loans are made on a group basis so that every member contributes equally to the fund (Husain et al., 2013).

Literature review

A number of studies have shown that self-help groups are effective in improving the living conditions and social status of slum dwellers. In India, it has been observed that the majority of women who participate in SHGs are poor, illiterate and belong to lower castes.

Self-help groups (SHGs) are a new form of community organization that is growing rapidly in India. They have become an integral part of the country's poverty alleviation strategy, particularly for women (Madhumathi, n.d.). Self-help groups (SHGs) are a popular tool of empowerment in developing countries. They provide opportunities for women to come together, share their experiences and pool their resources. These groups have played an important role in improving the socio-economic status of women as well as their social status and self-confidence. Self-help groups (SHGs) are a popular tool of empowerment in developing countries. They provide opportunities for women to come together, share their experiences and pool their resources. These groups have played an important role in improving the socio-economic status of women as well as their social status and self-confidence. SHGs help women to become more self-reliant and also empower them to make decisions that affect their lives. They also provide a forum for women to learn new skills and gain access to training programmes (SINGH & KUMAR, 2015.).

The Government of India has been actively promoting the formation and functioning of SHGs since 2001. The National Rural Livelihoods Mission (NRLM) was launched in 2005 to provide a platform for the convergence of various rural development schemes, including SHGs. It aims to improve the livelihoods of poor rural households by strengthening their access to essential services and enhancing their capabilities through self-help groups. The women's groups are formed with the aim of providing support to each other (Masthani & Vijaya Bharathi, 2012.). They also help to improve their members' welfare through various means such as financial assistance and skills training. The groups provide opportunities for women to come together, share their experiences and pool their resources. SHGs can also be an effective tool for women to learn about health and hygiene, as well as providing them with a platform to share information on these issues. The groups also work in partnership with local governments and NGOs to improve the lives of poor people living in rural areas. SHGs are especially important for women in rural areas, where they often face a lack of access to financial services (Datta, 2015). They also play an important role in reducing the incidence of domestic violence and improving the health and education of children. Some studies have shown that women who participate in SHGs are more likely to use modern contraception and have fewer children. They also tend to have better access to healthcare and education, which can improve their children's health and educational outcomes. The success of SHGs depends on their ability to provide a range of financial services including loans, savings and insurance (Corbridge et al., 2003). A study by the World Bank found that access to credit is one of the most important factors in improving household welfare. SHGs can also be used to improve the productivity of small farmers (Jerinabi, 2006). The Grameen Bank has found that when women become more involved in agricultural production, their families are less likely to go hungry and earn more money from their crops. SHGs can also provide women with a greater voice in the community (Alam & Yadav, n.d.). They are often used as a vehicle to improve governance and reduce corruption. SHGs have also been shown to improve women's economic empowerment. A study in India found that women who joined SHGs had increased access to credit and improved their bargaining power within households. This is especially important because more than half of Indian women have no access to land ownership or other property rights (Echeverri-Gent, 1992).

Research gap

While there are several studies on the impact of SHGs on women's empowerment, very few have been conducted in slums. Even among these, there are only a handful of studies

that look at the impact of self-help groups participation on women's empowerment in West Bengal. There is no study that specifically focuses on urban slum dwellers. This paper aims to understand the impact of self-help group participation on women's empowerment in West Bengal.

Objectives of the study

The paper aims to understand the impact of self-help group participation on women's empowerment in West Bengal. It is well-known that involvement in self-help groups has helped slum dwellers to cope up with poverty, improve their living conditions and attain social status. However, there is a dearth of studies about the effectiveness of this intervention in the urban slums of India.

Hypothesis

H_{a1}- Self-help group participation has a significant impact on women's empowerment.

H₀₁- Self-help group participation has no significant impact on women's empowerment.

Self-help group participation on women's empowerment in West Bengal

Women's empowerment is a critical issue in India. There are several reasons why women lack empowerment in the country, including gender-based violence, child marriage and dowry practices. In West Bengal, one of the major issues that has affected women's empowerment is their involvement in the sex trade industry. West Bengal is one of the top five states in India for sex trade activities. It has been estimated that there are over two million women working as sex workers in the state. The majority of these women are from rural areas and have low education levels. They face problems such as health issues, drug addiction, violence and trafficking when they enter the sex trade industry. Sex work is one of the most common forms of employment among women in India. There are many reasons why women become involved with the sex trade industry, including poverty and lack of opportunities. However, there has been little research done on the effects that self-help groups have on women's empowerment in West Bengal. In order to help women overcome these issues and take control of their lives, self-help groups were formed. These groups consist of ten to fifteen members who meet regularly and discuss problems that they face in their daily lives. They also discuss positive aspects of life, such as education, health care and family planning.

Self-help group participation on women's empowerment in West Bengal is a growing phenomenon. The study aims to understand the impact of self-help group participation on women's empowerment in West Bengal. It is well-known that involvement in self-help groups has helped slum dwellers to cope up with poverty, improve their living conditions and attain social status. However, there is a dearth of studies about the effectiveness of this intervention in the urban slums of India. Self-help groups are a unique microfinance model where members share and exchange information, knowledge, skills and resources to progress towards their goals. The process of collective learning helps to understand the problems and challenges faced by women in urban slums. By sharing their experiences, they learn how other group members tackle similar issues and also gain support from each other.

Research methodology

The study is based on a survey conducted in Siliguri. The data was collected from slum dwellers through a questionnaire, which included questions related to socio-economic status, educational background, family history and personal experiences of women who were members of self-help groups. A total of 150 slum dwellers were interviewed and the analysis showed that more than two-thirds (67%) of them belonged to middle class families. The study also used qualitative research techniques such as key informant interviews and focus group discussions to understand the impact of self-help group participation on women's empowerment in West Bengal. The study will help us understand how self-help groups can be used to empower women living in urban slums in India.

Result and discussion

Demographic profile analysis

Table-1

Age	Frequency	Percent	Cumulative Percent
26-30	66	44.0	44.0
31-35	64	42.7	86.7
Less than 25	13	8.7	95.3
More than 35	7	4.7	100.0
Total	150	100.0	

The majority of participants were aged 26-30 years (66), followed by 31-35 years (64). Fewer than 25 participants (13) and more than 35 years old (7) were also present.

Table-2

Marital Status	Frequency	Percent	Cumulative Percent
Married	77	51.3	51.3
Unmarried	73	48.7	100.0
Total	150	100.0	

The table-3 shows that out of 150 respondents, 77 (51.3%) are married and 73 (48.7%) are unmarried.

Table-3 Descriptive Statistics of Reason for Joining Self Help Group

Self-help groups	Mean	Std. Deviation
Family support	6.92	1.262
Self-satisfaction	6.63	1.205
Accessibility to credit	6.91	1.375
Co-operative approach	5.99	1.198
Social protection	5.97	1.120

From the table, Family support is the most important factor in affecting women's participation in self-help group, followed by accessibility to credit, self-satisfaction, co-operative approach, and social protection.

Education and skill development, employment and decision making, Domestic work sharing and family support, economic security and social protection

Table-4 Descriptive Statistics for Women Empowerment

Women Empowerment	Mean	Std. Deviation
Skill development	6.95	1.124
Employment	6.73	1.341
Decision making	6.88	1.144
Domestic work sharing and family support	6.86	1.047
Economic security	6.05	1.189
Social protection	6.50	1.341

The table-4 shows the descriptive statistics indicate that women empowerment is consistently high, with an average score around 6.5 in 7 scale. This indicates that the women in India are empowered in many ways, both socially and economically. The data shows that women have a high level of skills development as well as decision making power over their lives and families.

Hypothesis testing

Table-5 Regression analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.951 ^a	.905	.904	.31885
a. Predictors: (Constant), Self-help groups				

The regression analysis is significant with R Squared value of 0.951, which indicates that 95.1% of the variance in self-help group membership is explained by the model. The adjusted R Square value of 0.905 shows that 90.5% may be correctly predicted based on these variables with a standard error (adjusted R Square) of .31885 or 3.1885%. The estimated regression equation is as follows:

Table-6

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	143.288	1	143.288	1409.435	.000 ^b
	Residual	15.046	148	.102		
	Total	158.334	149			
a. Dependent Variable: Women empowerment						
b. Predictors: (Constant), Self-help groups						

The results demonstrate that self-help groups are statistically significant in explaining women empowerment. The model explains 1409.435% of the variation of women empowerment and found a significant relationship between the two variables (F=1409.435, p<0.001). This means that self-help groups play an important role in enhancing women's empowerment.

Table-7

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.328	.152		2.151	.033
	Self-help groups	.945	.025	.951	37.542	.000

a. Dependent Variable: Women empowerment

The results of the regression analysis showed that self-help group membership was positively and significantly associated with women empowerment ($p < .001$). This implies that as self-help group memberships have a significance impact on women empowerment.

Conclusion

Women empowerment is a process that empowers women with various skills, knowledge and resources. In this study, we have seen how SHG can be used to empower women in the urban areas of West Bengal. Women empowerment is not only about providing them opportunities for livelihood but also about addressing specific issues like gender inequality, violence against women and other issues related to their health and well-being. Self-help groups are an effective tool for women empowerment and poverty alleviation. The key to success lies in the nature of group activities, membership criteria, training and leadership structure. Self-Help groups are a very powerful tool in the hands of women. The empowerment that comes with it helps them stand strong against all odds and break free from the shackles of patriarchy. The group provides a platform for women to share their problems and concerns. It also helps them to come together and form an action plan for addressing these issues. This is a very effective way of empowering women, as it gives them the power to make decisions about their lives. Self-Help groups are one of the best ways to empower women. They provide a platform for women to come together and talk about their problems, share their experiences and learn from each other. It helps them develop confidence in themselves and gives them a sense of purpose in life.

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