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## Impact of Women Empowerment through Liberation, Poverty Eradication and Employment Generation: Assessing SHGs in Bankura, West Bengal

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### Abstract:

Women have been playing multiple roles with families, organizations and society but their contributions have not come out in reality. They have become educated as those people have shown their responsible and committed contributions to Indian industries. Indian women had always trusted one's self and consistent efforts as their investment towards economic enhancement. Self-Help Groups (SHGs) are regarded as one of the primary instruments in participatory tactics for women's empowerment. SHG leads to the eradication of poverty as it improves the economic status and decision-making capabilities of women in developing nations. It also promotes income and savings among women, especially rural women. It is also found that the role and impact of SHG towards poverty alleviation & the effects on sustainable income have not been studied or evaluated in Bishnupur block & municipality under Bankura district, West Bengal. Hence, the present study embraces the quantitative approach for assessing the effect of SHG on women empowerment by Poverty eradication, Liberation and employment generation in Bishnupur block & municipality in Bankura district, West Bengal. In this study, it has been found that SHG is the suitable instrument which can reduce poverty across the country and this has to be implemented which is more purposive and effective. It is concluded that SHG activities must reach families which are below the poverty line in the Bishnupur block.

**Keywords:** Self-Help Groups, Women Empowerment, Poverty Eradication and Sustainable income

### 1. Introduction

India has been progressing at amazing levels with socio-economic growth and prosperity (Bhattacharyya, 2012). The country has emerged as the third developing economy in the world (Hindu, 2016). Women have always contributed towards social, economic and family welfare in India which has remained astray (Mathur & Agarwal, 2017). The social and political construct in the Indian context has neglected and rejected women and their effective contributions (Sharma, 2014). The role of women has been confined to family, family management, children and social relations (Sinha, Mahapatra, Dutta, & Sengupta, 2019). But she has always had subtle indirect influences on effective management of families, and social and public relations. Women have maintained social and public relations in the most effective way with festivals and functions, which is an integral part of Indian family. The

realistic social and economic contributions of women have never been documented for various reasons which have subjugated their identity and self in India (Kadam, 2012).

Men were the wage earners and women were largely confined to the management of the family as power, domination and authority were with them (Thompson & Walker, 1989). They framed social outlook gave cultural context and added religious flavour which demarked women from any sort of exploratory being (H. Kumar, 2005). The self was secluded, alone and remained largely unexpressed. The national Gross Domestic Product (GDP) in India was dependent on men and their contributions only which left 50% of the potential productive workforce to be engaged in other forms of engagement. It is known and evident that Indian GDP growth was marginal during the pre-independence and independence periods and was largely negligible due to the non-participation and productive engagement of women. These social imbalances had greater social and economic implications for Indian families (Shende, 2022). Indian women had formed small groups by themselves which has created a revolutionary impact on socio-economic progress in India. As the word clearly states women's Self-Help Groups (SHGs) were created for the economic and social welfare of women with their interests (Manjunatha, 2013).

SHG has been a very effective tool which can provide income for rural and urban women all over India (Dutta, 2015). Various government schemes have provided financial support and assistance for SHG in the Bankura district (Mondal, 2018). As their interest and committed work is a strong factor which has led to remarkable progress and development in Indian society (Rai & Rohatgi, 2019). It has also helped Indian families to eradicate poverty as it has led to women's empowerment (N. Kumar et al., 2019). Women have consistently focused on family development, and growth along with the establishment of human value, culture & traditions which has shaped Indian society. Even though their contributions have been there, it has not been learned or measured (Bagli & Dutta, 2013). Hence, to resolve these issues, this paper will deal with the concepts of women's self-help groups, their effect and their influences on sustainable income & eradication of poverty. This article intends to focus more on the role of SHG and its impact on sustainable income and poverty eradication in the Bishnupur block & municipality under Bankura district West Bengal.

### **1.1 Problem statement**

It is found from this report (Bank, 2015) that 309 million people in South Asia and 388 million in sub-Saharan Africa live in poverty. As the global economy takes pride in its progress, development and exports of all commodities all over the world – this is a troublesome and worrying phenomenon which could impact global human development and performance. There is a need for equality and the sharing of resources which can remove poverty of these socio and economically deprived people (Samanta). This can improve social balance as it leads to social restructuring and its effectiveness in removing the problems of socially deprived classes. The reasons for the social deprivation of 600 million people in Asia and Africa in poverty could be many – which could only describe the situation as far-reaching socio-economic solutions are needed could remove them from these clutches to provide them with good food and living. An active global reorder and change in the socio-economic outlook and policies are needed which can reach these needy as early and effectively as possible. There is a need for transparent systems and practices which can eradicate poverty and provide them with income which can remove this social malice and illness far away from our societies (Mishra).

Bishnupur is a block which has agricultural, terracotta, conch shell and handloom industries flourishing (Mitra, 2016). However, in these industries, the role and contribution of women could lead to socio-economic development, progress and sustainability of Bishnupur block in the future. There are various implementation problems which have led to challenges for SHG in the Bishnupur block which needs to be studied. However, the role and interventional effects of SHG on sustainable income and poverty alleviation in Bishnupur block & municipality under Bankura district, West Bengal has not been empirically researched which has to be done. The problem of whether SHG for women in Bishnupur block has led to sustainable income and poverty alleviation has not been researched or evaluated which is attempted with this research for the first time in India.

## 1.2 Research objectives

The main objectives of the study are,

- To evaluate the impact of SHG among women in Bishnupur block
- To study the specific impact of SHG on increasing income for women in Bishnupur block
- To determine the specific effect of SHG towards poverty alleviation in Bishnupur block
- To assess whether SHG leads to sustainable income for women in Bishnupur block
- To understand various challenges and issues in SHG implementation for women in Bishnupur block
- To provide strategies for effective government implementation of SHG for women in Bishnupur block

## 1.3 Paper organization

The paper is organized as follows. The first section describes the overview of the study, the problem statement and the research objectives of the study. Finally, the first section ends with a paper organization segment. The second Section illustrates the existing studies associated with the research topics. Also, research gaps are exemplified in this section. The third section demonstrates the research methodology section. The fourth section epitomizes the data analysis and interpretation of this investigation. The fifth section denotes the discussion section. Lastly, this paper concludes with a conclusion and future recommendation section.

## 2. Literature Review

The powerful emergence of women in social spheres and their economic contributions has increased to a greater and larger extent since Indian independence. Correspondingly, an Empirical & evaluative study (Majumder, 2019) on the Economic Empowerment of Women through Self-Help Groups was conducted in the Indian Sunderban Delta covering North 24 Parganas of West Bengal. The role of SHG of women in WB and their contributions towards the Make in India scheme has been specifically evaluated in this study. In this study, the role of SHGs towards socio-economic welfare and development has been assessed and the occupational categories of women participants in SHGs covering North 24 Parganas of West Bengal have been empirically assessed. It is found in this study that the majority of the respondents are doing household work as they had aimed for an increase in income and had taken up this SHG initiative. 32% of the respondents were engaged in business-related activities. It was found that the majority of the respondents (29%) were engaged in daily labour as they were getting daily wages.

The specific impact of the participation of women in SHG & its effect on empowerment is being investigated and studied in an exploration (Mullick & Khanna, 2021). This research study has been attempted on women living in the vulnerable delta region of West Bengal. In this study, the role of SHG on the overall improvement of women and their socio-economic empowerment has been studied and evaluated. This study has been done with 234 functional and nonfunctional SHG and it was found that poor and vulnerable women had become inactive SHG members, although they were found to be active initially. It was also found in this study that SHG women and their active participation had a significant impact on their perception regarding their role and rights, decision-making in families and participation in developmental initiatives

An analysis of the Laxmi Self-Help Group in a village from Aurangabad in Ghorakupur, Uttar Pradesh is done by a study (Tripathi, 2022). In this study, the role and contributions of artisans and their lifestyle has been evaluated. The funding process, supply chain, raw material challenges & the role of central and state government policies towards it have been evaluated.

Physical and Financial progress since inception				
	1999-2000	2000-2001	2001-2002	Total
<b>Financial progress (in crores)</b>				
Total Government allocation	1472.33	1332.50	774.50	3579.33
Total funds available	1907.68	1518.40	1054.77	4480.85
Total funds utilized	959.86	1116.27	499.96	2576.09
<b>Physical progress</b>				
Self-help groups formed	292,426	492,664	742,354	742,354
Individual Beneficiaries	585,956	687,602	300,700	1,574,258
Members of SHGs benefitted	347,912	342,871	179,251	870,034
<b>Total swarozgaris assisted</b>	<b>933,868</b>	<b>1,030,473</b>	<b>479,951</b>	<b>2,444,292</b>

**Figure 1. Financial and physical progress since the inception of SHG in Uttar Pradesh**

(Source : (Tripathi, 2022))

The above empirical data in Figure 1 clearly states that the government allocations towards SHG have been decreasing and it could have a substantial effect on rural development, sustainability and women's welfare. It is also found in the above empirical data that although the government has been allotting funds which have not been fully utilized in this state of UP towards SHG is another major drawback. It is also found that the total number of beneficiaries of SHG has increased from 347,912 to 870,034. So the government must consistently monitor the usage and reach of these funds allotted for SHG. It is also found that there has been a lack of empirical data after 2002 in this case, which has to be improvised.

### 2.1 Research gaps

The role and performances of specific SHG in UP have been evaluated in this exploration (Tripathi, 2022) and there is a need for more empirical research which has to be done in Bankuara, Bishanpur Block in West Bengal. Research on the dimensions of SHG on poverty elevation, women empowerment, socio-economic development and sustainability has been conducted in a very limited way in rural parts of West Bengal. Also, it is known and evident that SHG-related studies have been done to a larger extent in the Bankura district. As well, it is obvious that there have been limited studies which have been done on SHG and its influence in Bishnupur block. There is also a need for research studies to be done on pre-SHG and post-SHG evaluation which would help us determine the impact of SHG on women in Bishnupur towards sustainable income and poverty alleviation. As research studies have not been done on these dimensions and issues – there is a need for this study which could reduce the research gaps which are prominent and evident. This study is an attempt on these issues for the first time.

### 3. Research Methodology

Research methodology defines how research is pursued to accomplish its targeted objective (Williams, 2007). The particular decision of request technique gives explicitness and an unmistakable methodology - as this can guarantee that the right outcomes are gotten in this thorough efficient cycle.

- **Type of research methodology:** This present research is exploratory and conclusive. This research is exploratory since it explores the various features of SHG and its impact on sustainable income and poverty eradication among women in Bishnupur block. This research is also conclusive as it provides strategies and solutions for the effective implementation of SHG for women that lead to sustainable income and poverty eradication in Bishnupur Block.
- **Research design:** This study is empirical and quantitative.
- **Data collection method:** Data is collected using a questionnaire as questions would be asked in regional language to make it easy for sample respondents to respond.
- **Sample unit:** women working in SHG in Bishnupur
- **Sampling method:** Stratified Random Sample technique

- **Sample size:** Two groups of women who have been involved in SHG schemes and the women who have not been involved in SHG will be compared and evaluated in the Bishnupur block. The total sample size of the research is 300.
- **The tool used for Data analysis:** The gathered information will be surveyed with continuous examination utilizing the SPSS instrument (Rahman & Muktadir, 2021) which helps with deciding the nature and degree of connections which could win among factors taken for this review.

#### 4. Data Analysis and Interpretation

The subsequent section describes the data analysis executed in this study using the SPSS 20.0.0.0 package. The statistical tests accomplished are hypothesis testing, Demography analysis, reliability testing, chi-square tests, correlation, regression, and ANOVA, SEM, and CFA analysis.

##### 4.1 Demographic details of study respondents

The demographic details of the study respondents are illustrated below.

**Table 1. The age group of respondents**

S. No.	Age Group	Frequency	% of Respondents
1	25 and below	36	12
2	26 – 35	94	31
3	36 – 45	98	33
4	46 – 55	43	14
5	Above 55	29	10
	Total	300	100

The above table 1 shows the age gathering of respondents. Around 12% of respondents are 25 and underneath years old, 31% of the respondents are between 26 to 35 years old, around 33% of respondents are between 36 to 45 years old, around 14% of the respondents are between 46 to 55 years old and around 10% of the respondents are under 55 years old.

The following table 2 shows the gender of the respondents.

**Table 2. Gender of research participants**

S. No.	Gender	Frequency	% of Respondents
1	Male	0	0
2	Female	300	100
	Total	300	100

The above table 2 shows the gender details of the respondents. 100% of the respondents are female.



The following table 3 shows the location of the respondents.

**Table 3: Location**

S. No.	Location	No. of Respondents	% of Respondents
1	Bishnupur Block	186	62
2	Bishnupur Municipality	114	38
	Total	300	100

The above table 3 shows the orientation of respondents. Around 62 % of the respondents are from Bishnupur Block and 38 % of the respondents are from Bishnupur Region.

The following table 4 shows the Occupation of respondents.

**Table 4: Occupation**

S. No.	Occupation	No. of Respondents	% of Respondents
1	House Wife	97	32
2	Maid	33	11
3	Agricultural Labour	143	48
4	Students	27	9
	Total	300	100

Here the respondents were asked about their occupation. The above table shows the occupation details of the respondents. About 32% of the respondents were housewives, about 11% of the respondents were Maids, about 48% of the respondents were Agricultural laborers, and about 9% of the respondents were Students.

The following table 5 shows the income level of the respondents.

**Table 5: Income level of respondents**

S. No.	Income level	No. of Respondents	% of Respondents
1	Below 5,000	230	77
2	5,000 – 10,000	36	12
3	10,000 – 20,000	34	11
	Total	300	100

Here the respondents were asked about their income levels. The above table shows the experience details of the respondents. About 77% of the respondents are receiving below 5,000 per month, 12% of the respondents are receiving between 5,000 – 10,000 per month, and about 11% of the respondents are receiving 10,000 – 20,000 per month.

## 4.2 Correlation test - Relationship between Age and Its Impact on Change in Life with SHG

The relationship between age and its impact on change in life with SHG has been analyzed using the Correlation method.

H<sub>0</sub>: There is no significant relationship between age and its impact on change in life with SHG

H<sub>1</sub>: There is a significant relationship between age and its impact on change in life with SHG

**Table 6. Descriptive Statistics**

Descriptive Statistics			
	Mean	Std. Deviation	N
Age	2.78	1.132	300
Life has changed with SHG	2.39	.725	300

**Table 7. Correlations test**

Correlations			
		Age	Life has changed with SHG
Age	Pearson Correlation	1	.054
	Sig. (2-tailed)		.348
	N	300	300
Life has changed with SHG	Pearson Correlation	.054	1
	Sig. (2-tailed)	.348	
	N	300	300

It is observed from Table 7, that there is no significant relationship between age and its impact on change in life with SHG since, the significant value is above 0.05. Hence, the null hypothesis H<sub>0</sub> is accepted.

### 4.3 Regression test -Relationship between Income and the Opinion That the Income Has Raised After Joining with SHG

The relationship between Income and the opinion that the income has raised after joining SHG has been analyzed using a Regression method.

H0: There is no significant relationship between Income and the opinion that the income has risen after joining SHG.

H1: There is a significant relationship between Income and the opinion that the income has risen after joining SHG.

**Table 8. Regression test - Model summary and coefficients**

Model Summary						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.111 <sup>a</sup>	.012	.009		.671	
a. Predictors: (Constant), income has risen						
b. Dependent Variable: Income						
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.124	.122		9.231	.000
	Income has risen	.075	.039	.111	1.928	.055
a. Dependent Variable: Income						

From the above table, it is understood that the value of R is .111, which indicates there is no significant relationship between Income and the opinion that income has risen after joining SHG.

### 4.4 ANOVA test - Relationship between occupation and the Opinion that SHG Has Ensured Sustainable Income which they have been getting regularly

The relationship between occupation and the opinion that SHG has ensured sustainable income which they have been getting regularly has been analyzed using ANOVA

H0: There is no significant relationship between occupation and the opinion that SHG has ensured sustainable income which they have been getting regularly

H1: There is a significant relationship between occupation and the opinion that SHG has ensured sustainable income which they have been getting regularly



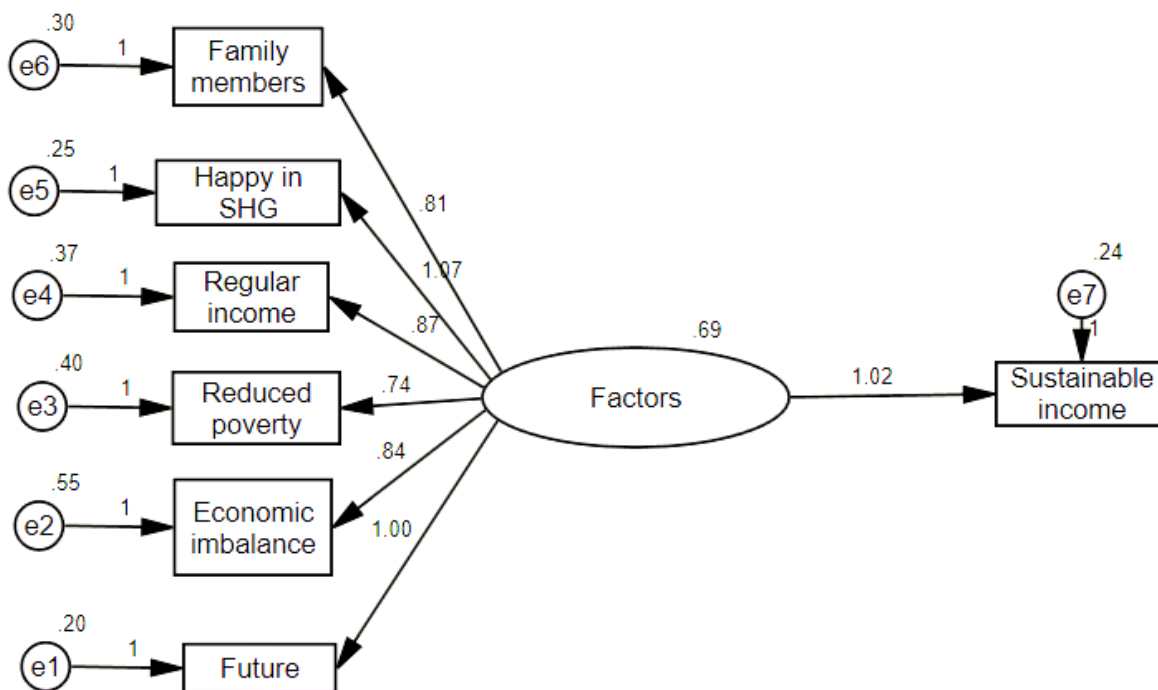
**Table 9. ANOVA test**

ANOVA					
Occupation					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.574	3	3.191	3.096	.027
Within Groups	305.093	296	1.031		
Total	314.667	299			

From above table 9, is gathered that the importance esteem is under 0.05 for which the invalid speculation is dismissed. This shows that there is a critical connection among occupation and the assessment that SHG has guaranteed supportable pay which they have been getting consistently.

#### 4.5 SEM model and Confirmatory Factor Analysis (CFA)

Corroborative variable examination (CFA) is the essential initial phase in running most sorts of SEM models. SEM is utilized to find assuming that connections exist between these things and develops (underlying model)(Phakiti, 2018). All in all they are known as CFA-SEM, where SEM is an umbrella term, and CFA is a subset (Ammupriya & Preetha, 2022).

**Figure 2. CFA-SEM model**

This study has tested a structural equation modelling using SPSS and AMOS to explain the factors responsible for sustainable income. The relationship between these constructs is explained below.

**Table 10. Confirmatory factor analysis**

S. No	Index	Adequate fit	Values
1	CMIN/Df	Less than 5	4.05
2	GFI	Greater than 0.90	0.912
3	AGFI	Greater than 0.80	0.897
4	RMSEA	Less than 0.10	0.02

The above table uncovered that for outright wellness all the files values are roughly satisfying the necessary rules for example CMIN/Df is  $4.05 < 5$ , GFI is  $0.912 > 0.9$ , RMSEA is  $0.02 < 0.10$ , and even AGFI is  $0.89 > 0.80$  (Hooper et al., 2008). Consequently, it tends to be expressed that the model is a solid match.

**Table 11 Regression weights**

Variables	Estimates	S.Error	P value
Future in SHG	1		
Economic Imbalance	0.841	0.061	0.00
Reduce Poverty	0.738	0.052	0.00
Regular revenue	0.866	0.053	0.00
Happy to join SHG	1.067	0.051	0.00
Helped family members	0.814	0.048	0.00

From the above table, it is noted that all the factors considered for the study: SHG would be the solution for the future, SHG supports in reducing economic imbalances, SHG helps in reducing poverty, provides regular income, happy to join in SHG and SHG helped family members possess positive influence in creating sustainable income for women and thereby eradicate poverty. Hence, it can be concluded from the analysis that the role of SHG has enabled in creation of more effective sustainable income for women.

## 5. Discussion

Self Help Groups play a contributive role towards socio-economic development, prosperity and progress of rural women (Baghel & Shrivastava, 2015). It has a positive role in poverty removal since, it provides financial support and growth which leads to income generation and sustainable living which has been possible among rural women in WB (Saha, 2020). This in turn is agreed by the findings of the present study. It was found in this study that 32% of the respondents feel that an increase in income is felt with SHG involvement to an extremely large extent. An increase in income could reflect the prosperity and development of Indian families. Their purchase power could increase as it can also lead to poverty reduction and an increase in social balance. The social and economic status of women could improve with an increase in income as the number of people below the poverty line in India could be reduced and more people will have increased income. This also could provide social welfare and equality among genders in India. A rise in family status is ensured with an increased involvement with SHG-based activities which has to be encouraged in the Bishanpur block and municipality.

It was found in this study that 56% of SHG respondents have felt that SHG has reduced economic imbalances to a large extent in Bishnupur block and municipality. So it is evident that SHG has a direct positive impact on economic imbalances which has been reduced. So there is a need for active engagement of SHG activities which can reduce economic imbalances in Bishnupur block and municipality. Likewise, a study (Das, 2015) disclosed that there is a requirement for the development of SHG in West Bengal, India. It was found in this study that 53% of the respondents have felt that increase in income due to SHG involvement which has been regular and they are working towards it to a very large extent. So it is proven with this study that increased consistent engagement of women in SHG for a period of two to five years could lead to an increase in regular income. This is a very positive indicator for families which are below the poverty line as it directly provides hope and prosperity in their living.

Almost every SHG respondent feels that training has to be provided for SHG participants in Bishnupur block and municipality 100% of SHG respondents feel that government monitoring is essential for SHG activities in Bishnupur block and municipality 34% of SHG respondents feel that SHG would be the solution for future in our place which this study would strongly recommend to other people also. Government intervention, support, monitoring and implementation mechanism in SHG has to be strengthened in the Bishnupur block and municipality which has to be ensured. Similarly, an existing study (Dokku et al., 2023) deduces that the government play a major role in the effective employment of SHG activities. 41% of SHG respondents feel that implementation challenges do prevail in SHG implementation in Bishanpur block and municipality which has to be identified. Suitable strategies and operational mechanisms have to be developed and implemented

## 6. Conclusion and Future Suggestions

The study concludes that an all-inclusive women-oriented SHG model has to be derived and implemented for the Bishnupur block and municipality. It is also inferred that strategic SHG groups have to be formed. Agricultural, handloom-based SHGs which are very prominent based on the industries have to be formed and managed. Industrial engagement and reach have to be more prominent and active in this region. It is concluded that SHG engagement by women could ensure poverty elevation and sustainable income which has been positive and encouraging. As women's life transformation is provided with SHG there is a need for social acceptance and involvement which can change the lifestyle and consumption of families in Bishnupur block. This study is limited to SHG and its impact on sustainable income and poverty alleviation and is confined to the Bishanpur block only. The data has been collected from active women who are engaged in SHG activities, in Bishnupur. As this study has been done on the Bishnupur block – more empirical block-wise studies in West Bengal on SHG and the active involvement of women have to be carried out. Encouragement of SHG-based studies and their impact could improve SHG activities in the country as it can also lead to a reduction in economic and social imbalances in India.

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