



Impact Of Skill Development, Human Resource Development And Marketing Development On Self-Help Groups In Selected Blocks Of Purba Bardhaman District

¹Pameli Debnath , ²Zahangir Alam , ³Dr. Abhijit Pakira

^{1,2}PhD Scholar, ³Assistant Professor

Department of Business Administration, The University of Burdwan, West Bengal, India.

ABSTRACT

Empowering women, particularly impoverished women from backward communities living in backward regions, is seen as a critical component of any emerging economy's economic progress. It is obvious that involvement in Self-Help Groups (SHGs) is higher among economically disadvantaged women. Backward areas in India's rural West Bengal might be an essential instrument for improving their socioeconomic position. This technique will undoubtedly equip children to make sound socioeconomic decisions both within and outside of the home. Women's empowerment is a frequently debated concept around the world. Women can be empowered through economic independence, improved well-being, and social and political progress, according to the literature. This can be accomplished by providing them with access to savings and credit, which encourages them to play a larger economic role in decision-making, improves household welfare, and strengthens women's skills, mobility, knowledge, and support networks. "Self Help Groups" emerged as an empowerment and financial model geared specifically at mobilizing women in rural regions to address the problem of poverty and enable the community to enhance its quality of life. The paper's major goal is to shed light on self-help groups operating in Purbasthali One, Purbasthali Two, Kalna Block I, Kalna Block II, Ausgram One, Ausgram Two, Memari One, Memari Two, Katwa One, Katwa Two, Purba Bardhaman District, West Bengal's rural setting. Its goal is to determine whether these organizations empower women in this district or whether skill development, human resource development and marketing development have an impact on self-help groups.

Keywords: Women Empowerment, Skill Development, Human Resource Development, Marketing Development and Self-Help Groups

INTRODUCTION

Mahathma Gandhi has rightly pointed out that 'India lives in villages'. The government has emphasized the importance of rural women's development and participation in development operations. Nonetheless, India's six decades of planned development have yielded little for women, particularly in rural areas. There has been a noticeable shift in the approach to women's issues from welfare to development since the Fifth Five Year Plan (1974-78). With the National Plan of Action for Women, a systematic investigation of the status and role of women in rural development efforts began (1976). Although women, as members of the target group, had been entitled to certain benefits under the Integrated Rural Development Programme (IRDP), it was found that the flow of financial assistance to them was insufficient to enable them to break out of poverty. As a result, it was thought that a separate system should be devised to encourage women to band together and engage in economically viable activities. During the years following bank nationalization, all of these policy actions resulted in commercial banks expanding their "geographical distribution and functional reach" in rural areas. However, bank credit remained largely concentrated in the hands of the landowning populace (Nagraj, 1981). Many developing countries have embraced this instrument in various forms as a result of the overwhelming success of this new innovative strategy to offering financial services to the poor as anticipated in the micro-credit idea. In India, one such innovative strategy is the formation of Self-Help Groups (SHGs) and its connection with Formal Financial Institutions (FFIs) with the sole purpose of reaching the rural poor in a cost-effective and long-term manner.

OBJECTIVES OF THE STUDY:

1. The purpose of this study is to look at the current state of SHGs in West Bengal, specifically in the Purba Bardhaman area.
2. Analyze the SHGs operational system for saving mobilization, credit delivery to the poor, group fund management, loan repayment, leadership development, and bank linkage.
3. To make policy recommendations that will help SHGs perform more effectively.

HPOTHESIS

The women will become more economically and socially empowered after joining SHGs because they are strong and capable of gaining the most benefits from them.

Material and Methods:

The current research relies on primary data sources. This information was gathered from 50 randomly selected SHGs in a purposively selected cluster of 10 villages in the Purbasthali One, Purbasthali Two, Kalna Block I, Kalna Block II, Katwa One, in Purba Bardhaman District. These SHGs are developed, nurtured, and linked to the different villages' cooperative societies. The information is from the 2018-2020 fiscal year. The relevant socioeconomic data about the SHG members is gathered using a pre-tested timetable and the personal interview approach. Both qualitative and quantitative data would be collected from the SHGs of Purba Bardhaman. And after that the data will be analyzed.

To achieve the study's diverse aims, percentages and tabular methods are primarily used.

Discussion

In regard to all SHGs in India, West Bengal makes up 7.40 percent of the total. Along with Andhra Pradesh, West Bengal is a new entrant in most of the top five states according to the ranking of states based on the Microfinance Penetration Index (MPI) and Intensity of Penetration of Microfinance Among the Poor (MPPI), which measure whether client acquisition in different states is proportional to the population and population of poor households, and the ratio of the state's share in microfinance clients and share of the state's population of poor. In terms of total savings, loans disbursed, and outstanding per SHG, the performance of SHGs affiliated with scheduled commercial banks, regional development banks, and cooperative banks shows that West Bengal performs worse than the national average, but is better when it comes to nonperforming assets as a percentage of loans outstanding against SHGs.

Women's emancipation through SHGs is the topic of this section. There are 58043 SHGs operating with 581320 members in the study district (Purba Bardhaman) overall (Table 1). 50 respondents, or 530 members of the SHGs in the chosen villages, were chosen for the study from among the group.

Table 1:

Particulars	West Bengal	Purba Bardhaman District
Total no. of SHGs	1068679	58043
Total members of SHGs	10978957	581320
Scheduled Caste	336498	24705
Scheduled Tribes	67088	4076
Minority community	278775	14653
PWDs	7120	748
Others SHGs	386318	14609
Total deposit	215247	21422
Total loan disbursed	210605	152780

Source: District Rural Development Cell (DRDC)) Burdwan and Deen Dayal Antyodaya Yojana - National Livelihoods Mission (DAY -NRLM).

Table 2: SHGs are divided into groups based on how long they've been around:

Sl. No.	Founded in (age)	Number of SHGs	Percentage (%)
1.	10	7	14.00
2.	8	17	34.00
3.	5	26	52.00
4.	Total	50	100

Now, we'll focus on the socioeconomic characteristics of a few deliberately chosen SHGs in the Puba Bardhaman district. Table 2's age-wise classification of the 50 randomly chosen SHGs shows how slowly, at just 7 SHGs, or 14.00 percent of the entire sample, have SHGs formed during the initial years. The success of earlier groups encouraged the underprivileged to start more SHGs in order to receive financial benefits, which led to the development of an additional 18 SHGs (or 34%) during the course of the following ten years.

However, the rate of SHG growth has continue or little more success in the time since, with just (or 52%) of the sample SHGs being produced in the last four or five years.

Table 3: SHGs are categorized based on the amount of members they have:

Sl.No.	Number of members	Numbers of SHGs	Percentage (%)
1.	10	39	78
2.	12	6	12
3.	13	3	6
4.	15	2	4
5.	Total	50	100

According to a classification of SHGs based on the average number of members per group, groups with fewer than 10 members make up 78.00 percent of all SHGs, followed by groups with between 10 and 15 members (21.00 percent) (Table -3). For improved information access, better cohesion and interaction, and to reduce the likelihood of power concentration in the hands of a single individual, the number of members in the groups should be limited to less than 10, divided into five or six smaller groups. The homogeneity of the organizational structure is essential for fostering more mutual understanding, cohesion, and solidarity among group members. Therefore, it is anticipated that groups will be established by individuals from the same socioeconomic background, such as those who share a common caste or sub caste or occupation.

Table 4: Caste-based classification of selected SHGs:

Sl.No.	Caste	Numbers of SHGs	Percentage (%)
1.	Only General	3	6
2.	Only SC	8	16
3.	Only ST	4	8
4.	Only OBC	13	26
5.	Mixed	22	44
6.	Total	50	100

Using the conventional caste classification, it can be shown that mixed groups, which include people from all caste categories, make up the majority of the sample size and account for 44.00 percent of all SHGs. OBC-only SHGs make up 26.00 percent of the overall sample of SHGs, then, in declining order of size, groups with only members of general 6.00 percent and scheduled caste 16.00 percent and scheduled tribe 8.00 percent (Table-4).

Table 5: SHGs are categorized based on how much money they save each month (in rupees).

Sl.No.	Total saving amount (in Rs. /month)	Numbers of SHGs	Percentage (%)
1.	0 -300	7	14
2.	301-400	6	12
3.	401-500	17	34
4.	501-600	13	26
5.	601-700	3	6
6.	701-800	4	8
7.	Total	50	100

According to the overall loan size and monthly saving amount, sample SHGs have also been grouped. According to Table 5, the bulk of SHGs, or 72.00 percent of the total, falls into the Rs. 301–600 monthly saving range, with only 14.00 percent able to mobilize savings exceeding Rs. 600 per month. Therefore, it is clear that SHG members save very little money each month, but the founding of the organization and its

connections to financial institutions have given members the chance to use rural resources that, however little, have gone unused up until now. While the concept of SHG has incorporated saving, the main goal of group formation is to improve the credit worthiness of the poor and powerless. Since their beginning savings are so modest, SHGs must rely on other resources, especially those that support SHGs, which results in relatively small loan amounts. They will be assisted by SHGs with financial institutions in obtaining credit utilizing savings as security.

Table 6: SHGs are categorized based on the size of their loans (in rupees per month).

Sl.No.	Loan size class (Rs)	Numbers of SHGs	Percentage (%)
1.	0 -50000	21	42.00
2.	50000-100000	12	24.00
3.	100000-150000	11	22.00
4.	150000- Above	6	12.00
5.	Total	50	100

According to the classification of SHGs based on the size of loans, 21 out of the 50 sample SHGs, or 42.00 percent, have borrowed funds less than equivalent to Rs. 50000/-, and groups with loans above Rs. 150000/- account for 46.00 percent. The ability to borrow more than Rs 150000 is only present in 12.00 percent of the sample SHGs.

Table 7: Members of chosen SHGs are classified according to their economic standing.

Sl.No.	Economic Status	Numbers of SHGs	Percentage (%)
1.	Above poverty level (APL)	112	21.13
2.	Below poverty level (BPL)	418	78.87
3.	Total	530	100

The socio-economic features of the 530 members who make up the sample SHGs have been examined after an analysis of the organizational structure of SHGs. We will first look at the economic status of 530 members of the total sample SHGs because eliminating poverty using credit as a potent tool is the main goal of organizing people into groups, and the inability of state-led credit-based poverty alleviation programs to precisely target the poor is one of the major reasons for this.

Table 8: Members of selected SHGs are classified according to their caste.

Sl.No.	Caste	Number of members	Percentage (%)
1.	General	70	13.20
2.	Schedule Caste (SC)	152	28.67
3.	Schedule Tribe(ST)	68	12.83
4.	Other backward caste(OBC)	240	45.28
5.	Total	530	100

Using the conventional caste classification, it can be shown that OBC groups, which include people from all caste categories, make up the majority of the sample size and account for 45.28 percent of all SHGs. SHGs with only SC members make up 28.67% of the overall sample, and in declining order of size, groups with exclusively members of general and scheduled tribe come next.

Table 9: Members of chosen SHGs are categorized based on their age.

Sl.No.	Age (in years)	Number of members	Percentage (%)
1.	20-30	164	30.94
2.	30-40	256	48.30
3.	40-50	86	16.22
4.	Above- 50	24	4.52
5.	Total	530	100

Social and economic activities are correlated with age. The young and middle age group people can actively participate in the socio-economic activities, which is true in the activities of SHGs in the study area. Age groups 20–30, 30–40, and 40–50 participate actively in SHG activities in the three study villages. They each have a proportion of 30.94, 48.30, and 16.22. The 50 above year olds' position in the SHGs is equally important. They can maintain control over and handle group dynamics issues. The proportion of involvement in the age groups under 20 and over 60 is very low, which is negligible.

Training and Awareness Programs Participation by Members:

For the effective operation of group activities, the members of these SHGs also require sufficient training. They must be coordinated via various training programmes in order to make them conscious of their own strength. The women participants in these training programmes will probably feel more empowered to increase their productivity and income-generating potential. The awareness campaigns are designed to provide students the tools they need to evaluate their own performance critically, to think for themselves, and to speak out against gender-based violence against women.

Sl.No.	Caste	Training Programme Number of members Percentage (%)	Awareness Programme Percentage (%)
1.	General	70 (13.20%)	85(16.03%)
2.	Schedule Caste (SC)	152 (28.67 %)	135(25.47%)
3.	Schedule Tribe(ST)	68 (12.83%)	78(14.71%)
4.	Other backward caste(OBC)	240 (45.28%)	227(43.83%)
5.	Total	530 (100%)	530 (100%)

Source: Field Survey (2018-20)

Out of 530 members of the sample SHGs, we discovered that in our sample survey and as a result, the majority of the members took part in training programmes. Additionally, a caste-based assessment of these participants in these training programmes reveals that out of 530 SHG members in those blocks, around 13.20% belonged to the general group, 28.67% to the SC category, 12.83% to the ST category, and 45.28% to the OBC category. It's interesting to note that out of 530 SHG members in these area, a caste-based analysis of participants in these awareness programmes shows that 16.03% of them belonged to the general group, 25.47% to the SC category, 14.71% to the ST category, and 43.83% to the OBC category.

Out of 530 members who participated in such programmes in those blocks, 75% acknowledged the positive impact they obtained from such programmes. This is in relation to the awareness and training programme, which is intended to make people aware of the benefits of education, health, and nutrition. The researcher discovered the reverse situation, where participants in the OBC category profited more from such initiatives.

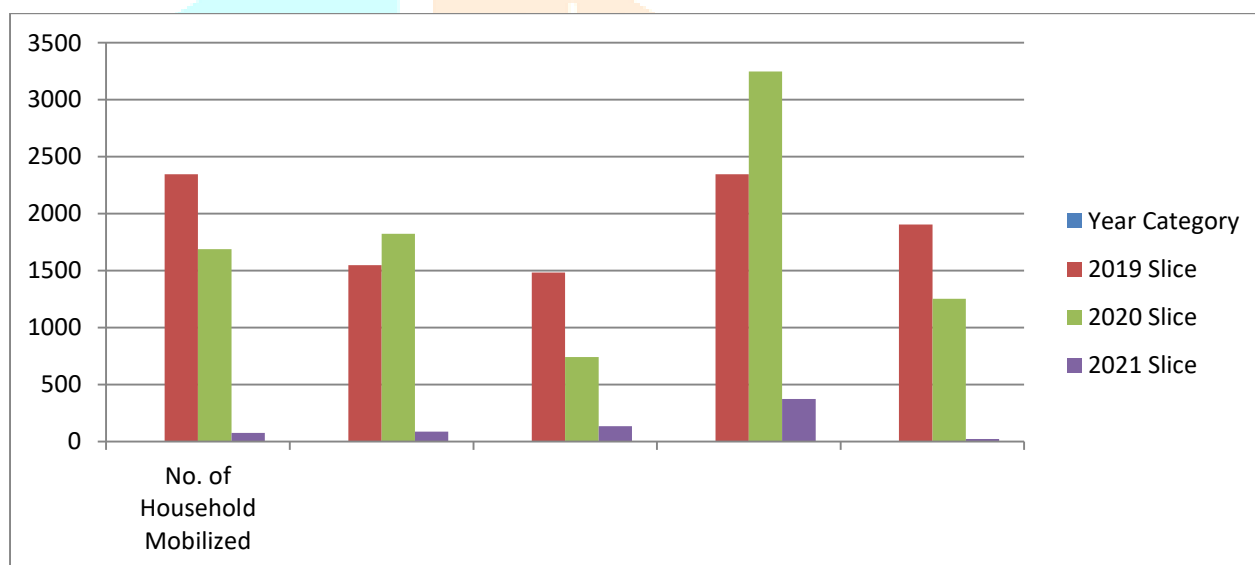
Banking Practice:

One of the key channels for women's empowerment is the instillation of banking habits among SHG members. We asked women who are part of any sample SHG how many times they visit bank branches in any given month in order to determine their banking habits. With an institutional tie between the SHGs and the financial institutions, their beginning effort can steadily advance when supported by the government's microfinance programme. Prior to the establishment of SHGs, it has been noted that the poor had to rely on illegitimate or non-institutional sources of rural lending, which frequently left them burdened with debt. According to certain studies, SHG participants are successful in lessening their reliance on rural money lenders. Table illustrates the women's banking behaviour both before and after the formation of our sample SHGs.

Mobilization:

SHGs play a significant role in the analysis of SHGs' operational systems for mobilising savings.

Year	Category	No. of Household Mobilized				
		Kalna-I	Kalna -II	Purbasthali-I	Purbasthali-II	Katwa-I
2019	Slice	2346.00	1548.00	1482.00	2346.00	1904.00
2020	Slice	1688.00	1822.00	742.00	3247.00	1252.00
2021	Slice	76.00	87.00	135.00	372.00	22.00



RESEARCH FINDINGS:

- SHGs provide financial services to the underprivileged and help to reduce rural poverty.
- The group's members had joined in order to increase their revenue, encourage good financial practises, and create group-wide economic and social activities.
- SHG participants represent a varied group of people from various social and economic backgrounds, including the underprivileged.
- Cashbooks, passbooks, and attendance logs are all kept by the Groups.
- Training in bookkeeping is being provided for the personnel in charge of the accounts.
- Loans were disbursed by the SHG for both consumption and production needs. Disbursement of credit by SHGs according to purpose.
- An SHG typically has 10 to 15 members in the research area, however there have been instances where the number has exceeded 15.
- Every SHG participant saves Rs. 50 each month. This means that a SHG with 10 members is reported from all research area to be saving Rs. 500 per month.
- The majority of SHG members claimed that before joining, they were housewives.

- All of the SHG members stated that they need extra bank loans, the interest rate should be reasonable, and that they need training to become independent contractors.
- It's interesting to note that throughout my field study, the SHG members took loans from several commercial MFIs at higher interest rates (10%–25% per year) to pay off their previous debts. That is to say, in order to pay off debt obtained from one MFI, they are borrowing money from another MFI, and as a result, they are borrowing money from other MFIs.
- The SHG financing is a viable business idea with good recovery and much lower transaction costs, as has been recognised by banks as well.
- It is discovered that everyone, regardless of caste (SC or ST or OBC), joins SHGs and benefits from them in all of the sample villages.
- The Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (**DAY-NRLM**) Promotion Initiative, sponsored by the World Bank, is training with the help of women from the BISHNUPRIYA SWAYAMBHAR GOSTHI and others SHGs in the Purbasthali one Block of the Purba Bardhaman district.
- In order to obtain institutional loans, more than 80% of the women were able to contact banks on their own.
- In terms of self-assurance, engagement in decision-making processes, enhanced voicing of their opinions, and involvement in their own development, there has been a notable improvement in the members' social empowerment.
- Members are becoming more aware of the benefits of using loans for useful purposes.
- SHGs have established themselves as the ideal platforms for carrying out government programmes, therefore the state government has recognised the importance of channelling funding for rural poor people under various programmes for their uplift.
- The low-income households represented a sizable market that the banks were able to access thanks to low transaction costs and high payback rates.
- Several SHGs are beginning small businesses, cottage industries, food processing facilities, and other ventures today. For a variety of reasons, the SHGs in the study region lend money to their members. The general body meeting determines the maximum loan amount each member. About all of the study area's participants use the loan options available to them through their SHGs. Most of the time, the loan's total amount is divided equally among the group's members.
- According to reports, the average annual saving per SHG in the study area's sample villages is between Rs. 6000 and Rs. 10,000, and for its initial bank link, a SHG is eligible for loans up to Rs. 50,000. Depending on the regularity of loan repayment, a SHG may be granted a loan of up to Rs. 1–1.5 lakh for second bank linkage or up to Rs. 1–1.5 lakh–2 lakh for third bank linkage. With each bank connectivity, an additional loan of Rs. 50,000 is often provided. Depending on how frequently loans are repaid, a SHG may have up to seven links.

Contrary to our assumptions, it is discovered that there is no connection between education and SHG membership in the research area. Several women without formal education have joined SHGs.

Effect of SHGs in Empowering Women:

- The primary takeaway from SHG impact is that if the institutional framework allows for user flexibility, freedom, and control, inclusive growth can be achieved. Institutional reforms have been put off for a while, but they simply cannot be put off any longer.
- According to a significant impact review of SHGs affiliated with banks, SHG members saw gains in their assets, income, and employment. Women members were also observed to have improved their assertiveness while dealing with societal ills and challenging circumstances. The majority of the member households in poverty had surpassed it.

- There was less domestic abuse. Women did, however, have longer workweeks due to their greater obligations.
- The SHGs' female dominance has contributed to an improvement in the standard of spending. The new revenue was used to pay for the requirements of the family, raising the standard of living.
- The focus of SHG-Banking is on demand. The most pressing requirements of the impoverished were to be able to deposit their meagre savings and to have access to more outside funding for microloans and investments.
- It is crucial for the empowerment of women that views and opinions towards SHG members are altered, and women must be acknowledged as contributing members of the economy as well as society rather than only as parents, housewives, and secondary earners.

Suggestions for Policy:

- It is urgently necessary to establish a connection between SHGs and the corporate world in the age of globalisation and multinational corporations' domination. By establishing cooperative production with SHGs, the corporate sector can serve as an example of social responsibility.
- It is necessary to strengthen the productive relationship that now exists between banks and SHGs. But it's also important to create connections with the industrial and service sectors, in addition to the financial connections.
- The organisation of technical training for capacity building and motivational training for activities that generate income should be taken more seriously by competent agencies.
- The products of SHGs should receive market support from the government.
- The creation of standard statements and high-quality records are essential for SHG sustainability. As a result, accurate records and standardised statements need to be created.
- A schedule of SHG inspections by various levels of officials, including field visits and physical asset verification, as well as progress of the SHGs towards income creation, are suggested.
- For the underprivileged women to take advantage of the microcredit programmes, they must receive literacy and math training.

REFERENCES

1. Bhattacharjee, S., 2016. Self help groups an empowerment and financial model for women in Nadia District, West Bengal. *Pertanika Journal of Social Sciences and Humanities*, 24(1), pp.471-482.
2. Bisai, S. and Mazumdar, D., 2015. Women Empowerment through Self-Help Groups—A Case of Two Backward Districts of West Bengal. *Asian Journal of Research in Social Sciences and Humanities*, 5(1), pp.62-75.
3. Banerjee, T, 2009, Economic Impact of Self-Help Groups in Parganas District of West Bengal, *Journal of Rural development*, October-December, Vol. 28, No. 4, p. 451-452.
4. NABARD, 2002, Ten years of SHG-Bank Linkage: 1992- 2002, NABARD and Microfinance. Nahaware, H.S & Mahadik, T.J, 2005, Impact of SHG in Malshires Tehsil in Solapur District of Maharashtra, *Journal of Agricultural Economics*, Vol. 60, No.3-4, July-Dec.

5. Kundu, S., Bera, B.K. and Sarkar, P., 2013. Role of SHGs: A Case Study in Bardhaman District, West Bengal. *International Journal of Social Science*, 2(1), p.63.
6. Deshmukh-Ranadive, Joy (2008), “Can Micro Finance Empower Women?” Lecture Delivered at the Prof. Anupama Shah Lecture Series Programme, at HSECAA-Home Science Extension and Communication Alumni Association, M.S. University, Vadodara, 10, March 2008.
7. Damayanthi, U. T. (1999), “Development of Women and Children in Rural Areas – An Impact Study”, *The Asian Economic Review*, August.
8. Deshmukh - Ranadive, J. (2003), ‘Women’s Participation in Self Help Groups and in Panchayati Raj Institutions: Suggesting Synergistic Linkages’, Centre for Women’s Development Studies, New Delhi.
9. Deshmukh-Ranadive, Joy (2008), “Can Micro Finance Empower Women?” Lecture Delivered at the Prof. Anupama Shah Lecture Series Programme, at HSECAA-Home Science Extension and Communication Alumni Association, M.S. University, Vadodara, 10, March 2008.
10. DRDA, Warangal – Book lets.
11. DWCD (2005), Platform for Action- 10 Years After: India Country Report, Delhi: Department of Women and Child Development, Ministry of Human Resource Development, Gol.
12. Kabeer, N. (2001), “Resources Agency Achievements: Reflections on the Measurement of Women’s Empowerment – Theory and Practice”, *SIDA Studies*, No. 3.
13. Karmakar, K.G .1999. Rural Credit and Self-Help Groups: Micro-Finance Needs and Concepts in India, Sage Publications, New Delhi.

