



The Big Role of Self Help Group (SHGs) Through Poor Women Empowerment

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Abstract

Poverty is a curse in a developed society. The way out of it is for every member of the family to be involved in the daily activities. Self Help Group is basically an organization consisting of 15- 20 poor rural women in the same village. This group tries to make the poor rural women self-reliant. The main objectives for conducting this research are, 1. To examine the role of Self help group (SHGs). 2. To find out the spatial context of Self help group (SHGs). 3. To search that women empowerment increased through Self help Group (SHGs). This research paper is mainly a case study on the women of the self-help group (SHGs) of Chakpachuria village under Patharghata gram panchayat of Rajarhat block. The research paper was completed by randomly selected 60 women out of 306 members of 33 self-help groups of Chakpachuria village. Chakpachuria village is a semi-urban place. The entire research paper was done in qualitative methods. SHGs are the independent variable and poor women empowerment is the Dependent variable. SHG helps poor women to get rid of poverty. Through this, the lives of rural women change, empowerment increases, and rural people get self-confidence.

Keywords: Women Empowerment, Self Help Groups, Poverty

Introduction

Poverty is a curse in a developed society. The way out of it is for every member of the family to be involved in the daily activities. The government of India talks about various schemes and schemes to help poor women establish themselves in the society. The central government has various schemes to eliminate poverty. Some of these are National Food for work programme, Swarnajayanti Gram Swarozgar Yojana (SGSY), Sampoorna Grameen Rozgar Yojana (SGSY), Pradhanmati Gramodaya Yojana (PMGY), Rural Employment Generation Programme (REGP), Prime Minister's Rozgar Yojana (PMRY), Mahila Shakti Kendra (MSK), Self Help Group (SHGs).

Self Help Group is basically an organization consisting of 15-20 poor rural women in the same village. This group tries to make the poor rural women self-reliant. The main objective is to create a better society by providing financial assistance to rural women and to remove gender inequality. Self help group has a historical significance. Its concept is a modified form of Gandhiji's Gram Swaraj Movement. Which was highlighted in Gandhiji's Sevagram Project in 1921. In 1991-1992, NABARD helped the groups to a large extent for the SHG Movement. In 1993, the Reserve Bank of India allowed SHGs to open savings accounts. A self-help group is a small group of economically homogenous and affinity groups of 15-20 women who save a small amount every month, in this case depositing it in a common fund, use it for their own needs and repay the loan with interest. Micro finance with SHGs would empower women. Rural women's joint ventures also try to establish small businesses in the society through various cottage industries.

The West Bengal government organizes “State Sabala Mela”, “Kolkata Saras Mela” every year in Newtown, Kolkata for the economic empowerment of poor women of all these self-help groups. Which is a unique initiative. In India, Micro credit dominated by self help groups bank linking programme (SHG-BLP) aimed at providing a cost effective mechanism for providing financial services to poor women. In 2014-2015, Panchayat rural development officer Subrata Mukherjee said in a conference on SHG credit linkage organized by the State Rural livelihood Mission “Anandadhara”. As per NABARB status of Microfinance in India report 2023-2024, 1.44 crore SHGs are linked with banks more than 17.8 crore households all over India. As on 31st January, 2025 about 10.05 crore Women households have been mobilized into 90.90 lakh Self Help Groups (SHGs). The Ministry of Rural Development (MoRD), inter-alia, is implementing Deendayal Antyodaya Yojana –National Rural Livelihoods Mission (DAY-NRLM) and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in which Self Help Groups (SHGs) are involved. These Schemes are implemented through State Governments/UT Administrations. In addition, SHGs are being involved by other Departments/Ministries and State Government Departments dealing with rural development from time to time). West Bengal, located near the Bangladesh border, is one of the states of India. There are 22 blocks, 27 municipalities, and 200 gram panchayats in North 24 Parganas district of West Bengal. My basic intention in this research paper is to find out how SHGs have empowered poor women in Chakpachuria village of Patharghata gram panchayat in Rajarhat block of North 24 Parganas district of West Bengal.

Choudhury and Pal (2025) conducted to assess “Women Empowerment Through Self-Help Group Model: A Survey Based study on South 24 Parganas Region” This research paper surveyed 368 women from South 24 Parganas, West Bengal through a questionnaire. The study showed economic factors are more effective than non-economic factors in empowering women.

Gupta (2024) explored “Women Empowerment in West Bengal: Issues and challenges- An Ethnographic Study” This paper measures women empowerment through SHGs among rural women of West Bengal through ethnographic study. The result economic empowerment as well as social empowerment is satisfactory.

Dev (2019) reviewed “Performance of SHGs in West Bengal” This research paper has judged the performance of women development programme in West Bengal through self help group under SGSY.

Mallick (2015) explored “Role of Women Self Help Groups (WSHGs) to empower women through Micro Finance Institutions in the district of North 24 Parganas, West Bengal” This research paper has been conducted quantitative study using 7-point grade scale. This paper attempt to find out any significant women improvement to women life especially rural areas.

Objectives of the Study

1. To examine the role of Self help groups (SHGs).
2. To find out the spatial context of Self help groups (SHGs).
3. To search that women empowerment increased through Self help group (SHGs).

Research Questions

1. What role does Self help group (SHGs) play?
2. What is the spatial context of Self help group (SHGs)?
3. How is women empowerment being increased through Self help group (SHGs)?

Research Methodology

This research paper is mainly a case study on the women of the self-help group (SHGs) of Chakpachuria village under Patharghata gram panchayat of Rajarhat block. Which is one of the 22 blocks of North 24 Parganas. This village is located in the North 24 Pargana’s block. The research paper was completed by randomly selected 60 women out of 306 members of 33 self- help groups of Chakpachuria village. Chakpachuria village

is a semi-urban place. These 60 women are members of 8 SHGs namely 1. Annaa purna SHG, 2. Kajal Lata SHG, 3. 4. Jonmobhumi SHG, 5. Nari kalyan SHG, 6. Radha Krishna SHG, 7. Pather Dabi SHG, 8. Purbasha SHG. The entire research paper was done in qualitative methods. SHGs are the Independent variable and poor women empowerment is the Dependent variable. This work was started from May 2025 and completed in October 2025. Aparna Baidya, Village Resource Person of Self Help Groups (VRP- SHGs) of Chakpanchuria village helped in conducting the survey. Survey, govt records have been used as primary sources. Books, journals, newspaper, website, diaries, non- original photographs etc have been viewed as secondary sources.

Result and Discussion

The role of Self help group (SHGs).

Women Empowerment: SHGs work to bring rural poor women back into the mainstream of economic development, so that women empowerment is possible.

Social Responsibility: SHGs play a key role in fulfilling social responsibilities. They provide economic assistance to poor rural women so that they can become established.

Decision Making: SHGs increase decision-making power among poor rural women. They help them establish themselves through cottage industries.

Income Generating: SHGs provide income opportunities to poor rural women, which is an excellent effort by the central and state governments.

Economic benefits: SHGs play an important role in building economic self-reliance. Rural women become economically independent and help their families.

Gender Equality: SHGs try to make women equal to men, thereby reducing gender inequality and increasing women empowerment.

Poverty alleviation: SHGs take initiatives to eradicate poverty among SC, ST, and Minorities and to encourage rural poor women to become employed.

The spatial context of Self help group (SHGs)

In 2011, DAY-NRLM was implemented in a mission mode across the country. It is said that at least one female member from each rural poor family will be included in a self help group. The spatial context of NRLM of North 24 parganas, NRLM of Rajarhat block, NRLM of Patharghata gram panchayat, NRLM of Chakpachuria village is shown. After data collection through govt. report, surveys, data analysis was done in table form.

Table 1

North 24 Parganas District Self Help Groups (SHGs) Status Under NRLM (Block Level)

SL NO	BLOCK NAME	NEW	REVIVED	PRE NRLM	TOTAL	TOTAL NUMBER
1.	AMDANGA	2,042	653	198	2,893	30,411
2.	BADURI	3,063	767	231	4,061	40,972
3.	BAGDAH	2538	555	169	3,262	32,754
4.	BARASAT ONE	2,773	570	104	3,447	34,631
5.	BARASAT TWO	2,507	520	111	3,138	30,784
6.	BARRACKPORE ONE	1,917	90	15	2,022	20,884
7.	BARRACKPORE TWO	1,790	175	50	2,015	18,087
8.	BASIRHAT ONE	1,754	498	28	2,280	22,313
9.	BASIRHAT TWO	2,264	683	134	3,081	30,661

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10.	BONGAON	5,572	1221	440	7,233	74,002
11.	DEGANGA	3,114	799	155	4,068	40,067
12.	GAIGHATA	4,164	1568	195	5,927	61,314
13.	HABRA ONE	2,959	707	184	3,850	40,224
14.	HABRA TWO	2042	511	202	2755	28221
15.	HAROA	2,410	691	57	3158	30441
16.	HASNABAD	2209	730	114	3053	30,799
17.	HINGALGANJ	2474	428	775	3677	35745
18.	MINAKHAN	2,154	898	161	3213	31640
19.	RAJARHAT	1,347	95	14	1456	14071
20.	SANDESHKHALI ONE	1594	1020	149	2763	25617
21.	SANDESHKHALI TWO	1,486	817	62	2,365	23,201
22.	SWARAUPNAGAR	2,870	805	269	3,944	39,565
	TOTAL	55,043	14,801	3,817	73,661	7,36,424

Retrieved from: <https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>

Table 2

Rajarhat Block's Self Help Groups (SHGs) Status Under NRLM

SL NO.	GRAMPANCHAYAT NAME	NEW	REVIVED	PRE NRLM	TOTAL	TOTAL MEMBER
1.	CHANDPUR	380	54	8	442	4,233
2.	JYANGRA HATIARA-II	384	2	1	387	3,789
3.	PATHARGHATA	193	26	0	219	1,972
4.	RAJARHAT BISHNUPUR -I	188	11	4	203	2,067
5.	RAJARHAT BISHNUPUR-II	202	2	1	205	2,010
	TOTAL	1347	95	14	1456	14,071

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Table 3

Patharghata Grmpanchyat Self Help Groups (SHGS) Status Under NRLM

SL NO.	VILLAGE NAME	NEW	REVIVED	PRENRLM	TOTAL	TOTAL MEMBER
1.	AKANDAKESHARI	19	2	0	21	208
2.	BALIGARI	3	0	0	3	30

3.	CHAKPACHURIA	33	0	0	33	306
4.	CHHAPNA	8	1	0	9	88
5.	GANRAGARI	12	1	0	13	127
6.	KADAMPUKUR	17	2	0	19	156
7.	KALIKAPUR	9	1	0	10	82
8.	KASINATHPUR	9	0	0	9	71
9.	PATHARGHATA	83	19	0	102	904
	TOTAL	193	26	0	219	1,972

Retrieved from: <https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>

Table 4

Chakpachuria Village Self Help Groups (SHGs) Status Under NRLM

SL NO.	GROUP NAME	TOTAL MEMBER	SC	ST	OBC	OTHERS
1.	ABAHAN SHG	11	11	0	0	0
2.	PUSPANJALI SHG	10	10	0	0	0
3.	ANCHAL SHG	10	0	0	10	0
4.	ANNAPURNA SHG	11	11	0	0	0
5.	BABA HAZRA KALI SHG	10	10	0	0	0
6.	BHARATMATA SHG	11	11	0	0	0
7.	CHANDNI SHG	5	0	0	0	5
8.	CHAYATARU SHG	5	5	0	0	0
9.	CHOKERTARA SHG	5	0	0	0	5
10.	DHANALAXMI SHG	7	7	0	0	0
11.	JOBA SHG	14	13	0	0	1
12.	JOY GOBINDO SHG	10	10	0	0	0
13.	JAYMA MANGALCGANDI	8	8	0	0	0
14.	KRISHNA SHG	10	9	0	0	1
15.	KUSHUM SHG	8	0	0	1	7
16.	LABNYA SHG	9	9	0	0	0
17.	MAA LAXMI SHG	12	12	0	0	0
18.	MADHUMALATI SHG	9	5	0	3	1
19.	MAYAR BANDHAN SHG	5	0	0	1	4
20.	NIRUPAMA SHG	10	10	0	0	0
21.	PARAG SELF HELP GROUP	10	10	0	0	0
22.	PATHER DABI	10	10	0	0	0
23.	PATHER PACHALI	10	0	0	1	9
24.	PURBASHA SELF HELP GROUP	5	5	0	0	0
25.	PUSHPAK SELF HELP GROUP	10	8	0	0	2
26.	RADHAKISHNA SHG	15	15	0	0	0
27.	SONCHOY SHG	8	8	0	0	0
28.	SRI DURGA SHG	10	10	0	0	0
29.	SUNDARI SHG	7	0		7	0
30.	SWAPNO SH	9	9	0	0	0

31.	TARUNI SHG	10	10	0	0	0
32.	TULIKA SHG	11	0	0	11	0
33.	UDAYANSHG	11	11	0	0	0
	TOTAL	306	237	0	34	35

Retrieved from: <https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>

This research paper is mainly a case study on the women of the self-help group (SHGs) of Chakpanchuria village under Patharghata gram panchayat of Rajarhat block. Out of the 33 SHGs in Chakpachuria village, there are currently 306 members. The occupational status, community status, religious status, and financial status of 60 members of 8 groups are all shown in table form.

Occupational Status of the Respondents

Occupation is a means of livelihood. Here the occupation status of the respondents is shown through the table. The data analysis given in the table below is done.

Table 5: field survey Report ,2025

SL NO.	OCCUPATION OF THE RESPONDENTS	TOTAL NUMBER OF RESPONDENTS	% OF THE RESPONDENTS
1.	Tailor	3	5%
2.	Private school teacher	2	3.33%
3.	Private job	7	11.67%
4.	School cook	6	10%
5.	House work	38	63.33%
6.	Hotel	1	1.67%
7.	Researcher	1	1.67%
8.	Job – vrp	1	1.66%
9.	Home tutor	1	1.67%
Total number of respondents		60	100

The table no. 5, clearly shows that 5% of women are Tailor, 3.33% are related with private school teacher, 11.67% under category private job, 10% are school cook, 63.33% are related with housework, 1.67% related with hotel, 1.67% researcher, 1.66% are related with work Job – vrp, 1.67% under the work of home tutor.

Community Status of the Respondents

Community is the biggest issue of developing society. These are divided into different categories.

Table 6: Field survey Report, 2025

SL NO.	Community Name	Total number of the respondents	% of the respondents
1.	Scheduled caste	58	96.67%
2.	General	02	3.33%
3.	Scheduled tibe	00	0.00%
4.	Other backward class	00	0.00%

Total number of the respondents	60	100
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The table no.6, clearly mentioned majority of respondents are under the category of SC , 96.67%, 3.33% are under the category of general, There are no ST and backward classes here.

Literacy Status of the Respondents

Literacy is the benchmark for progress. The bearer and carrier of social change.

Table 7, field survey report, 2025

SL NO	Educational Qualification	total number of respondents	% of the respondents
1.	No formal education	01	1.66%
2.	Primary	34	56.67%
3.	Secondary	22	36.67%
4.	Bachlor's/ Master's /Doctorate Degree/ Professional qualification	3	5%
Total number of the respondents		60	100

The table no 7, clearly shows that 1.66% of women no formal education, 56.67% are related with primary education, 36.67% under the category of secondary education, 5% women are under the category of Bachlor's/ Master's /Doctorate Degree/ Professional qualification.

Religious Status of the Respondents

Religion is an important aspect of society. Here, the religious status of the respondents is shown in table form.

Table 8: field survey report, 2025

SL NO.	Religious status	Total number of respondents	% of the respondents
1.	Hinduism	60	100%
2.	Islam	0	0%
3.	Others	0,	0%
Total number of the respondents		60	100

Table no. 8, clearly mentioned 100% respondents are Hinduism, 0% Islam and others.

Financial Status of the Respondents

Financial status gives an indication of the family's well-being.

Table 9, field survey report, 2025

SL NO.	Financial status	Total number of respondents	% of the respondents
1.	A.P.L	00	0%
2.	B.P.L	60	100%
Total number of the respondents		60	100

Table no.9, clearly shown that 0% women are A.P.L category,100% women under the category B.P.L.

Women Empowerment Increased Through Self help group (SHGs)

Self Help Groups are a unique effort of the Central and State Governments to empower rural women. Self Help Groups (SHGs) are being supported by women in various districts of West Bengal and are made work-oriented. Various activities are included in SHGs for women empowerment. They are: Jute basket spinning, Tailoring Poultry forming, Mead –day meal, Goat rearing, Milk cow, Hotel, Biri binding, Paddy husking, Household needs, Embroidering, Fish vendor, Fish forming, Bamboo basket making, Napkin making and sales, Printing, Vegetable vendor, Stationary shops, Cloth trade, Land lease and Agricultural, Clay jewellery making, Fish net making etc.

Chakpachuria Village's SHGs Members Activities Status

Table 10: field survey report, 2025

SL NO.	Activities of the SHGs members	Total number of respondents	% of the respondents
1.	Jute basket spinning	00	0%
2.	Tailoring	03	5%
3.	Poultry forming	31	51.67%
4.	Mead –day meal	06	10%
5.	Goat rearing	01	1.66%
6.	Milk cow	00	0%
7.	Hotel	01	1.67%
8.	Biri binding	00	0%
9.	Paddy husking	00	0%
10.	Household needs	18	30%
Total number of the respondents		60	100

Table no.10 clearly shows that 0% women are involved in jute spinning activity, 5% are engaged in tailoring, 51.67% are involved in poultry forming, 10% are engaged in mead day meal, 1.66% are engaged in goat rearing, 0% are engaged in milk cow, 1.67% are engaged in hotel, 0% are engaged in Biri binding activity, 0% are engaged in paddy husking, 30% are engaged in household needs.

Conclusion

Self Help Groups (SHG) helps poor women to get rid of poverty. They are able to develop self-identity in the society through their participation in various activities. Self Help Groups (SHGs) always help in the financial status of the house. Poor women can take loans through Self Help Groups (SHG). Apart from this, there is an opportunity to return the loan at low interest. Through this, the lives of rural women change, empowerment increases, and rural people get self-confidence.

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