



A Case Study on Role of Self-Help Groups in Empowering Women in Alipurduar District, West Bengal, India

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Abstract

Women empowerment means helping women become stronger and more confident in social, economic, and cultural life. Today, Self Help Groups (SHGs) play an important role in empowering poor and disadvantaged women. This study looks at how SHGs help women in areas such as income, social respect, self-confidence, decision-making, and participation in society. The study shows that when women join SHGs, they start saving money regularly and get chances to earn income. Their living conditions improve, and their voices become important in the family and the community. Women also take part in household decisions. SHGs help women work together, build self-identity, and develop leadership skills. However, the study also finds some problems. Getting loans from banks is difficult, and financial support is often not enough. To make women empowerment more effective and long-lasting, loan procedures should be made easier, and more training and support should be provided. Overall, the study clearly shows that Self Help Groups have a positive role in empowering women.

Keywords: *Women Empowerment, Decision-Making Power, Self-Help Groups, Economic Empowerment, Bank Linkage Programme*

Introduction

Women form almost half of the population and are an essential force in social, economic, and human development. Their contribution as caregivers, workers, and community members plays a vital role in shaping families and society. Despite this, rural women in India have historically remained at the margins of development due to poverty, gender inequality, low literacy levels, and poor access to financial and institutional support. These challenges have limited their participation in decision-making processes and reduced their control over productive resources. Therefore, empowering women has become a key strategy for inclusive and sustainable development. Women's empowerment is not a single event but a continuous and multidimensional process. It involves improving women's capacity to make decisions, strengthening their confidence, and enabling them to participate actively in social, economic, and political life. Economic independence, social awareness, and collective strength are crucial elements of this process. When women work together, they are better able to identify common problems, support one another, and challenge traditional barriers that restrict their progress. In this context, Self Help Groups (SHGs) have emerged as an important grassroots initiative for women's empowerment, particularly in rural areas. SHGs are small, voluntary associations of women who come together to save money regularly and provide mutual financial and social support. These groups offer an alternative platform for women who have limited or no access to formal banking systems. By promoting savings habits and providing small loans, SHGs help women meet household needs and invest in income-generating activities. Beyond financial support, Self Help Groups play a significant role in developing women's leadership abilities, decision-making skills, and social

consciousness. Regular meetings encourage discussion on economic activities, health, education, and social issues, helping women become more confident and aware of their rights. Participation in SHGs also enhances women's involvement in community activities and local institutions, thereby improving their social status. In Alipurduar District, where a large proportion of the population depends on agriculture and informal livelihoods, SHGs have become an effective instrument for empowering women, especially those from economically weaker and tribal backgrounds. Through savings, credit access, and collective action, SHGs have contributed to improving women's income, self-reliance, and role in family and community decision-making. This case study aims to examine the role of Self Help Groups in empowering women in Alipurduar District, with a focus on their impact on economic independence, social participation, and overall quality of life.

Objective

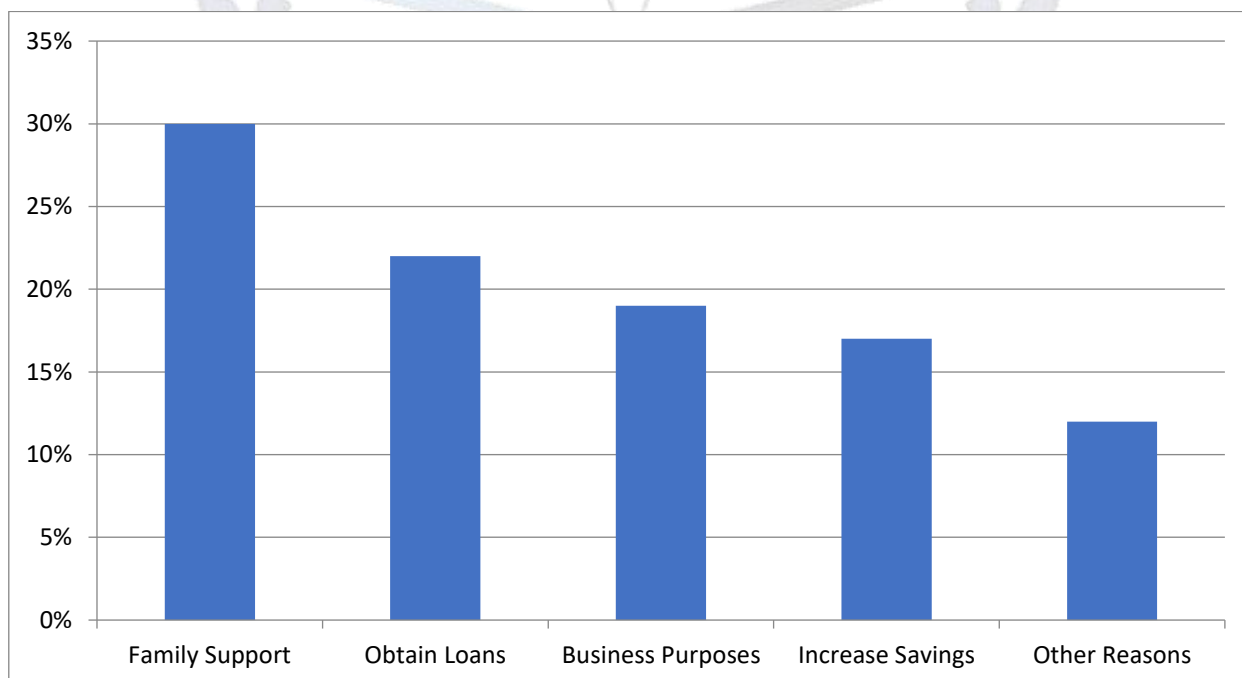
The main objective of this paper is to assess the impact of Self Help Groups (SHGs) on women empowerment in Alipurduar District of West Bengal, India, with special emphasis on their role in improving women's economic independence, social status, and participation in decision-making processes.

Methodology

This research focused on a cohort of 100 female respondents from four villages in the Alipurduar District: Dakshinhaldibari, Paglarhat, Kumargram and Pukhrigram. By allocating 25 samples per village, the study maintained a balanced distribution. Participants were selected via simple random sampling, and primary information was obtained firsthand through the administration of a customized questionnaire. Data processing involved the application of percentage analysis and various statistical tools to visualize the findings effectively.

Results and Discussion

Column 1
Reasons for joining Self Help Groups

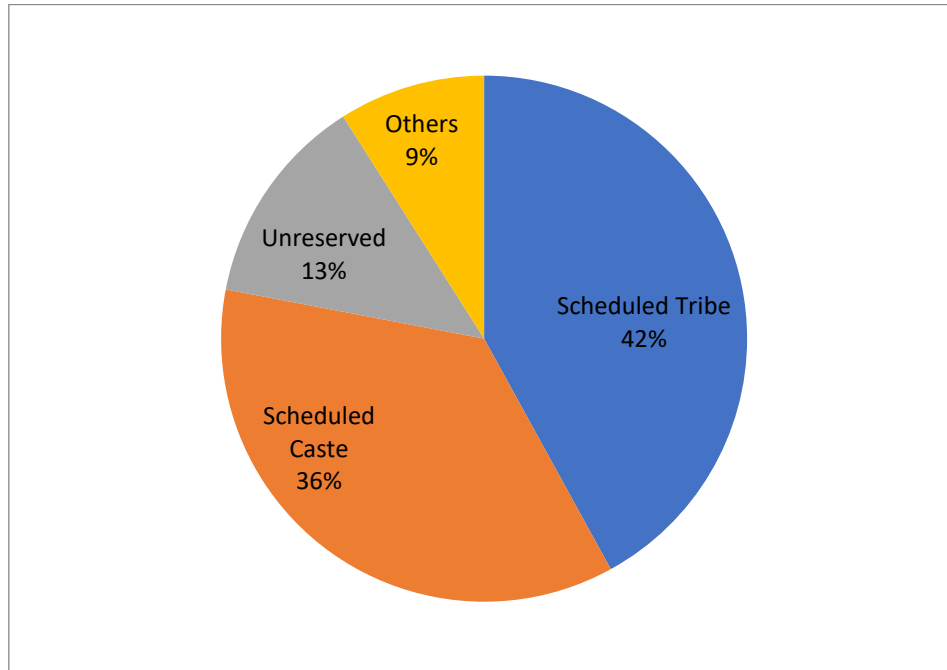


Column 1, illustrates the distribution of sample respondents based on their reasons for joining Self Help Groups. The chart shows that 30 percent of the respondents became members primarily to support their families. This is followed by 22 percent who joined to obtain loans. About 19 percent participated for business purposes,

while 17 percent aimed to increase their savings. The remaining 12 percent reported other reasons for joining SHGs. Overall, family support was identified as the most common reason among the respondents.

Pie Chart 1

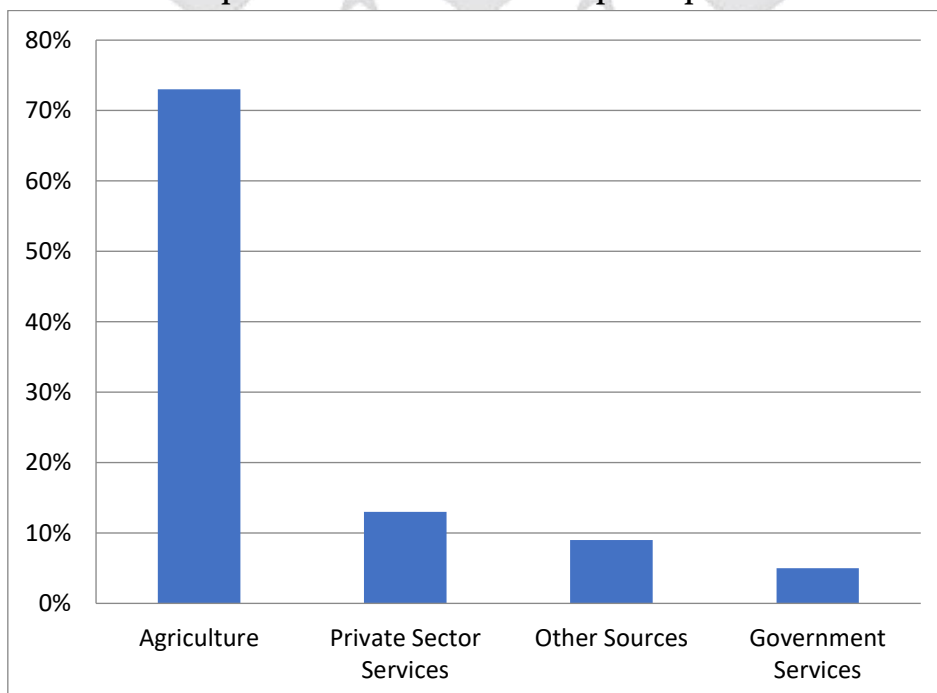
Social background of SHG respondents



Pie Chart 1, depicts the social background of the sample respondents. The data show that 42 percent of the respondents belong to the Scheduled Tribe category, followed by 36 percent from the Scheduled Caste group. Respondents from socially advanced or unreserved castes account for 13 percent, while 9 percent belong to other caste categories. Overall, the findings indicate that a large proportion of the respondents come from socially and economically disadvantaged communities.

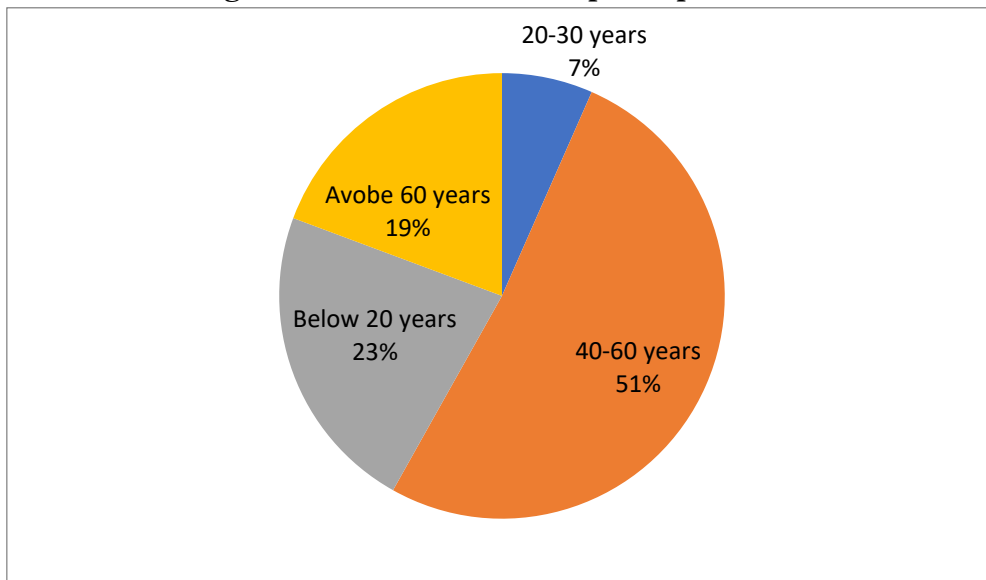
Column 2

Occupational distribution of sample respondents



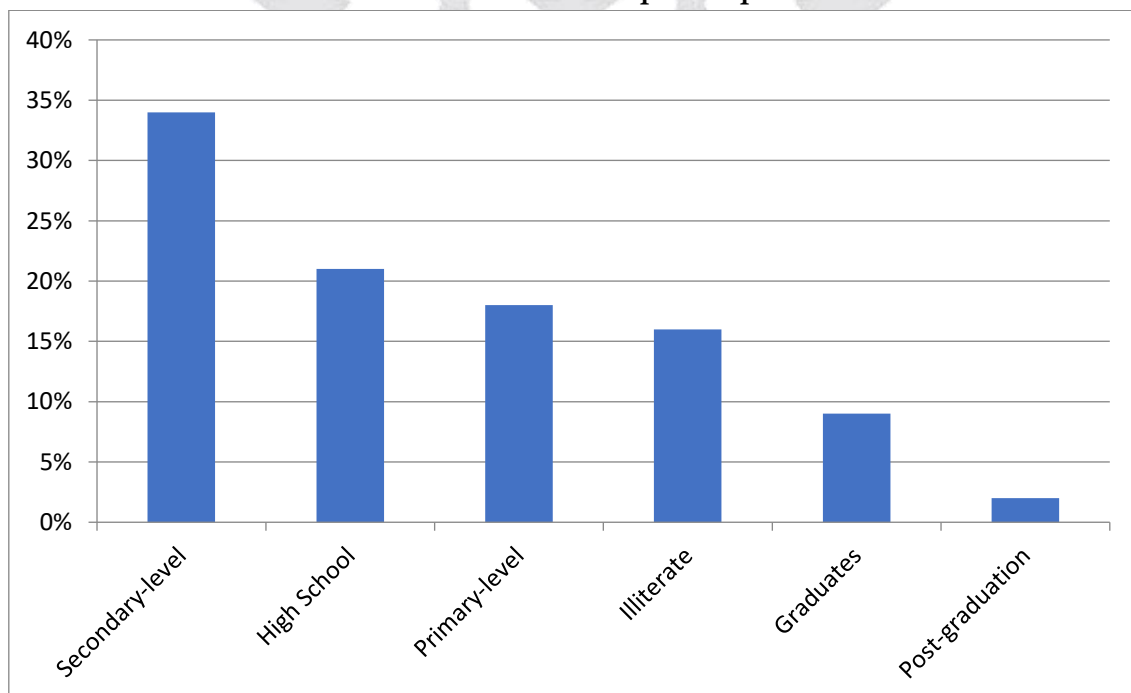
Column 2, illustrates the occupational distribution of the sample respondents. The findings reveal that a substantial 73 percent of the respondents are engaged in agricultural activities. This is followed by 13 percent who are employed in private sector services. About 9 percent of the respondents depend on other sources of livelihood, while only 5 percent are engaged in government services Overall, agriculture emerges as the primary occupation of the majority of the respondents.

Pie Chart 2
Age wise distribution of sample respondents



Pie Chart 2, presents the age-wise distribution of the sample respondents. The data indicate that 41 percent of the respondents fall within the 20-30 years age group, followed by 36 percent in the 40-60 years category. About 14 percent of the respondents are below 20 years of age, while 9 percent are above 60 years. Overall, the findings suggest that the majority of women participating in Self Help Groups are comparatively young.

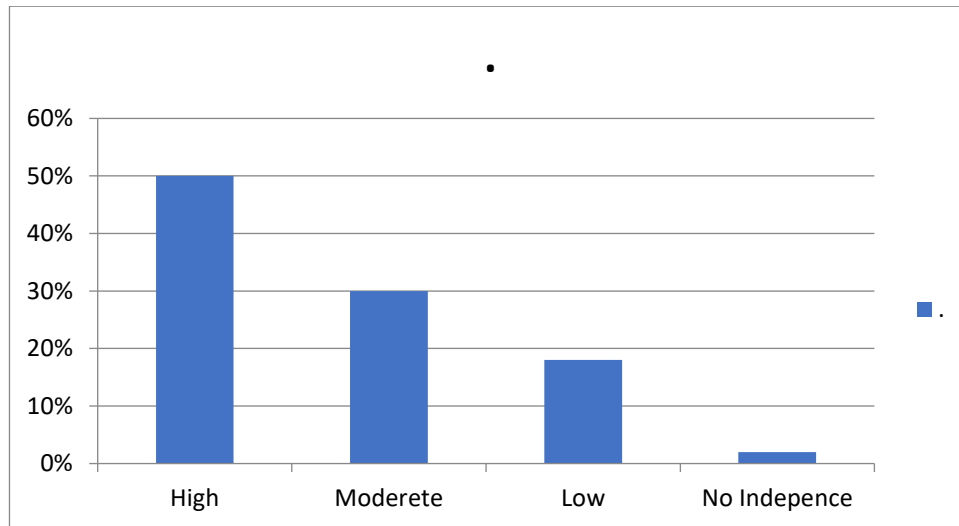
Column 3
Educational Status of Sample Respondents



Column 3, illustrates the educational status of the sample respondents. The findings show that 16 percent of the respondents are illiterate, while 18 percent have attained primary-level education. A small proportion, 2 percent, have completed post-graduation, and 9 percent are graduates. The largest share of respondents, 34 percent, have received secondary-level education, followed by 21 percent who have completed high school education. Overall, the data indicate that most respondents possess basic to secondary levels of educational attainment.

Column 4

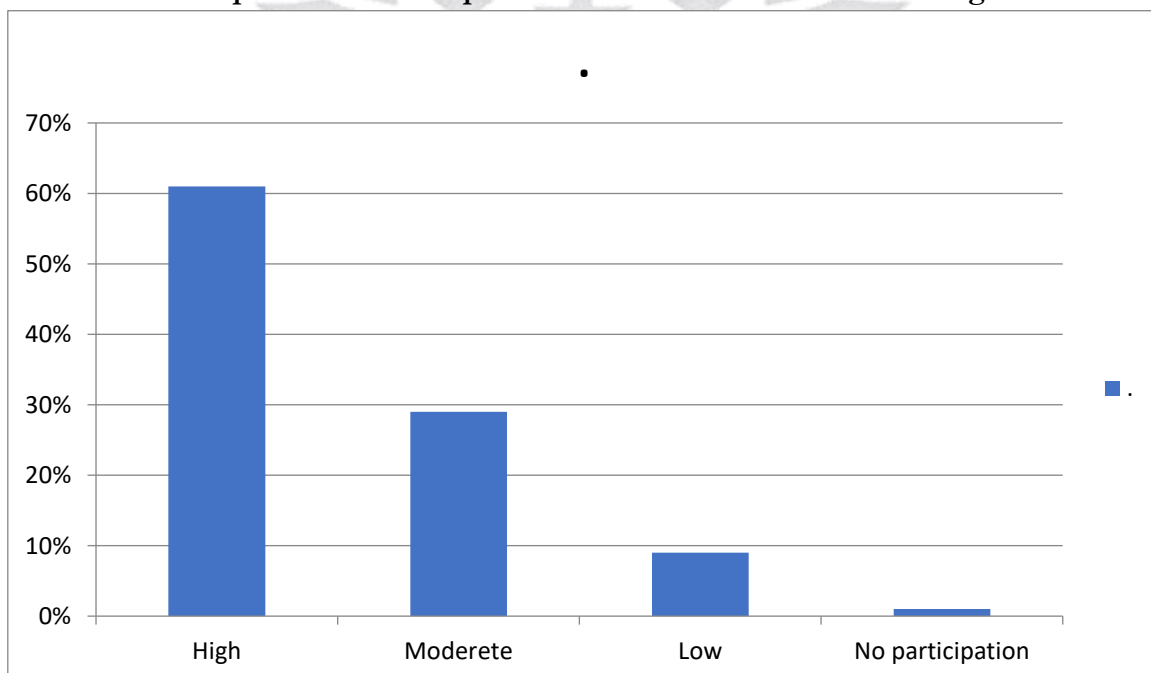
Level of Economic Independence among Respondents



Column 4, shows the level of economic independence among the respondents. The data reveal that 50 percent of the women enjoy a high degree of economic independence, while 30 percent have a moderate level of independence. In contrast, 18 percent of the respondents experience low economic independence, and only 2 percent report having no economic independence.

Column 5

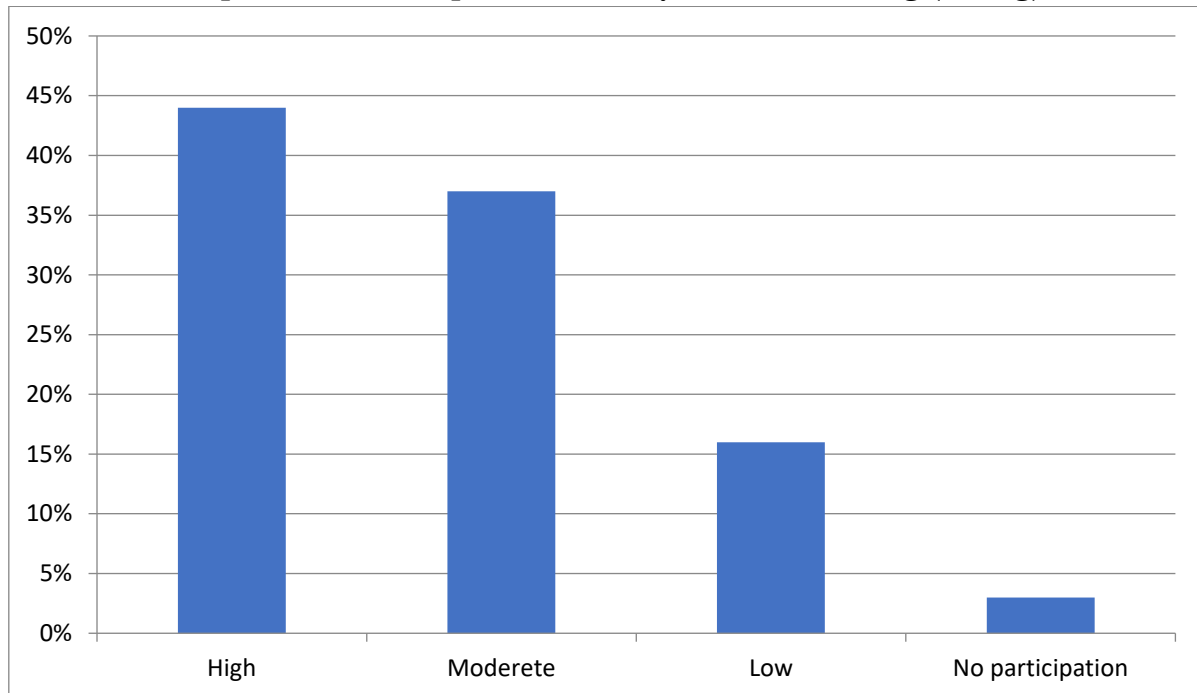
Respondent's Participation in Household Decision-making



Column 5, depicts the level of respondents' participation in household decision-making. The data indicate that 61 percent of the respondents have a high level of participation, while 29 percent report moderate participation. In contrast, 9 percent of the respondents have low participation in household decisions, and only 1 percent report no participation at all.

Column 6

Respondent's Participation in Family Decision-Making (Voting)



Column 6, shows the level of respondents' participation in family decision-making regarding whom to vote for in elections. The data indicate that 44 percent of the respondents have a high level of participation in this matter, while 37 percent report moderate participation. In contrast, 16 percent of the respondents have low participation, and only 3 percent report no participation in electoral decision-making within the family.

Conclusion

The present survey conducted in Alipurduar clearly shows that Self-Help Groups (SHGs) have played a very important role in the social, financial, and overall development of women. By joining SHGs, women have learned the habit of saving money regularly and managing their finances in a better way. Access to small loans through SHGs has helped many women start small businesses, support household expenses, and reduce their dependence on moneylenders. As a result, women have become more financially independent and confident in their daily lives.

Apart from economic benefits, SHGs have also improved women's social status. Women now actively participate in family decision-making, community activities, and local development programs. SHG meetings provide a platform where women can share their problems, learn from each other, and develop leadership qualities. These groups have also increased awareness about health, education, and government welfare schemes. Moreover, the support provided by banks and the government has strengthened the functioning of SHGs. Various policies, training programs, and financial schemes have encouraged women's participation and ensured sustainable development. Overall, SHGs have become an effective tool for empowering women and improving their quality of life in Alipurduar.

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