



Women empowerment through self-help groups: A case study in Goghat I Block, Hooghly District, West Bengal

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Abstract

Women empowerment is essential for achieving inclusive and sustainable development, particularly in rural India where women face entrenched socio-economic challenges. Over the past few decades, Self-Help Groups (SHGs) have emerged as a transformative model for empowering women by facilitating financial independence, social recognition, and community participation. This paper presents a comprehensive case study of SHGs operating in the Goghat I block of Hooghly district, West Bengal. It assesses the socio-economic impact of SHGs on rural women, identifies key challenges, and proposes policy interventions for sustainable empowerment. Based on primary data from field surveys, focus group discussions, and interviews with SHG members, and supported by secondary literature, the paper reveals that SHGs in Goghat I have significantly enhanced women's livelihoods, decision-making capabilities, and self-worth, though significant structural and cultural barriers remain.

Keywords: Women empowerment, self-help groups, rural development, financial inclusion, goghat i block, west bengal

Introduction

Gender inequality is one of the most serious issues facing the modern world. The perception that women are less economically productive than men and the existence of extreme poverty are the main drivers of this gender imbalance. Therefore, it is crucial to give underprivileged women financial support and opportunities for self-employment. Many people view Self Help Groups (SHGs) as a catalyst for rural development, poverty reduction, and women's social and economic empowerment.

Self-help organizations are informal groupings of individuals with similar socioeconomic backgrounds who band together to improve their quality of life by creating job opportunities and providing financial support to their members. They are groups of people, often ten to fifteen rural women from similar socioeconomic backgrounds, who work together to address shared issues and enhance their quality of life. They regularly and freely set aside small amounts of money. To achieve financial stability, they pool their resources and borrow from their combined savings for emergencies, periods of financial hardship, significant life events, or asset purchases. To ensure appropriate credit use and prompt repayment, group members use peer pressure and collective knowledge. In India, the concept of self-help groups was first introduced in the late 1980s. Banks in India are required by the Reserve Bank of India (RBI) regulations to provide certain groups with financial services, including collateral-free loans at extremely low interest rates. SHGs give impoverished women a forum to unite and take-action on matters affecting their own lives, such as gender justice, health, nutrition, and governance. In rural West Bengal, self-help groups have also been crucial in reducing poverty (Chakravorty, 2012). The author determined the income levels of 80 SHG members and 20 non-SHG members before and after joining a self-help group based on field research conducted in a few West Bengal districts. The

empirical study demonstrated the connection between self-help groups and the reduction of poverty in West Bengal.

Review of Literature

In her assessment of the subject of "Micro Finance and Women Empowerment," Devi S. Kavitha (2014)^[3] provided a concise and useful explanation of various decision-making processes. Poor women might feel even more empowered if they are able to create and manage their own income. According to research, women's families' quality of life is significantly impacted by the credit they receive. Because his support is crucial, microfinance providers often include the spouses of their female clients in business discussions. Furthermore, many microfinance programs also help males, as any strategy to combat poverty cannot focus solely on one gender or set of circumstances.

Dhanalakshmi and Rajini (2013)^[2] published a paper in the International Journal of Research in Commerce and Management titled "A Review of the Literature: Women Empowerment through Self-Help Groups (SHGs)." This essay examines the literature surrounding the Indian Self-Help Groups (SHGs) movement. It is believed that it would be helpful to other scholars working on similar projects. It reveals the background of self-help groups in Indian history. The literature on the subject's empowerment process in connection to a self-help group and related material are reviewed in this study. It is noteworthy that the majority of the literature has emphasized empowerment as the result rather than the process.

Jatin Pandey and Rini Roberts (2012)^[1] published a paper in the National Monthly Refereed Journal of Research in Commerce and Management titled "A Study on Empowerment of Rural Women through Self-Help Groups." at the Southern State of Karnataka, the study is carried out at Chamarajnagar. This study aims to investigate the effects of self-help group participation on women's empowerment, while considering a program for rural women in light of the group approach's significant role.

Research Gap

According to a survey of the literature, there is no block-level study on Self-Help Groups (SHGs) and the empowerment of rural women in Goghat I block, Hooghly district, West Bengal. This study's main driving force is a knowledge gap about SHGs and their contribution to rural women's empowerment. In West Bengal, Goghat I block, this study seeks to deepen our understanding of the relationship between SHGs and rural women's empowerment.

Objectives of Study

The objectives of the present study are as follows:

1. To know the socio-economic profile of SHGs beneficiaries.
2. To study the pattern of income and expenditure of the respondents before and after joining SHGs.
3. To find the economic status of SHGs of women in Goghat I block.
4. To provide suggestions for improving SHGs' status in Goghat I block.

Scope of Study

In rural India, the high rate of illiteracy and the low economic status of women need to be addressed by providing income-generating assets to increase their earning power. Providing employment opportunities and income for rural women is one way to improve their empowerment. The present study has been undertaken to promote women's

empowerment through SHGs in an innovative and moderate manner, bringing valuable suggestions to improve the performance of SHGs.

Research Methodology

This research was based on both primary and secondary data. The respondents' primary data were collected using a structured questionnaire technique. A wide range of sources, including books, magazines, newspapers, journals, and websites, provided the secondary data. Both descriptive and inferential analyses have been attempted to provide light on the topic.

Sampling Design/Size

To assess the status of SHGs, women's empowerment through self-help groups, and their socio-economic impact in Goghat I block, the study was selected. In Goghat I block, out of 7-gram panchayats, 4 were selected for our research. Using the convenience random sampling technique, a sample of 25 respondents from each gram panchayat of SHG women was selected. In total, 100 samples were included in our investigation.

Analysis and Interpretation

1. Demographic Profile

This study's analysis of women's empowerment through SHGs is based on demographic data that takes into account and analyzes characteristics such as age, family structure, and the number of dependents in the household.

Table 1: Age-wise classification of the respondents

Age	Number of Respondents	%
Less than 20	06	6
20 – 30	27	27
30 – 40	43	43
40 – 50	21	21
Above 50	03	3
Total	100	100

Source: Primary Data

The age distribution clearly shows a concentration in the economically productive age groups. 43% of respondents are in the 30- to 40-year-old age range, and 27% are in the 20- to 30-year-old age range, making up 70% of the sample. This shows that people are more involved in their prime working and decision-making phases. The age group of 40–

50 years old accounts for 21%, indicating that very experienced individuals are still involved. On the other hand, those who are younger than 20 (6%) and older than 50 (3%) make up a small portion, suggesting that the younger and older demographics are not as involved.

Table 2: Educational Qualifications of the Respondents

Educational Qualification	Number of Respondents	%
Illiterate	25	25
Primary level	33	33
Middle level	27	27
Higher secondary	13	15
Under graduate	2	2
Total	100	100

Source: Primary Data

Respondents' educational attainment in Goghat I Block shows a concentration at lower formal education levels. The majority of respondents (33%) have finished primary education, followed by 27% with middle-level education, while about 25% are illiterate. This suggests that a sizable majority of responders merely have rudimentary schooling. A relatively small percentage (2%) are undergraduates, and

just 15% have completed upper secondary school, indicating extremely restricted access to higher education. Overall, the educational profile indicates that the majority of respondents in Goghat I Block are from educationally disadvantaged groups, highlighting the importance of self-help groups and related interventions in raising awareness, developing skills, and empowering women from low-income backgrounds.

Table 3: Distribution of the Respondents as per their Marital Status

Marital Status	Number of Respondents	%
Married	81	81
Divorcee	5	5
Widow	14	14
Total	100	100

Source: Primary Data

It provides the distribution of Women respondents by their marital status. It was found that mostly married women were involved in SHG. Out of 100 Women respondents, 81 respondents (81%) were married. 5 respondents (5%) were divorced, and 14 of them (14%) were widow and involved in various SHGs.

Table 4: Distribution of the Respondents as per their social category

Social category	Number of Respondents	%
General	46	46
SC	23	23
ST	17	17
OBC	13	13
Others	1	1
Total	100	100

Source: Primary Data

Table 5: Monthly income of the members before and after joining SHGs

Sl. No	Monthly Income (Rs)	Before Joining SHGs		After Joining SHGs	
		Respondents	Percent	Respondents	Percent
1.	up to 2000	29	29	11	11
2.	2001-4000	35	35	19	19
3.	4001-6000	18	18	26	26
4.	6001-8000	9	9	17	17
5.	8001-10000	6	6	18	18
6.	Above 10000	3	3	9	9
	Total	100	100	100	100

Source: Primary Data

The monthly income pattern of SHG members in Goghat I Block reveals a substantial improvement in their economic condition after joining Self-Help Groups. Before joining SHGs, a majority of respondents were concentrated in the lower income brackets, with 29% earning less than Rs. 2000 per month and 35% earning between Rs. 2001 – Rs. 4000. Together, these groups accounted for 64% of the respondents, indicating widespread low-income status before SHG participation.

After joining SHGs, a clear upward shift in income distribution is observed. The proportion of respondents earning less than Rs. 2000 declined sharply to 11%, while those in the Rs. 2001–4000 range reduced to 19%. In contrast, the share of respondents in the middle- and higher-income categories increased significantly. Those earning Rs. 4001–6000 rose from 18% to 26%, and respondents in the Rs. 6001–8000 category increased from 9% to 17%. Further improvement is evident in the higher income groups, with respondents earning Rs. 8001–10000 increasing from 6% to 18%, and those earning above Rs. 10000 rising from 3% to 9%.

Overall, the findings indicate that participation in SHGs in Goghat I Block has played a decisive role in enhancing members’ monthly income. The shift from lower to higher income brackets underscores the effectiveness of SHGs in

Women from different caste backgrounds participated in various SHGs. As shown in Table 4, out of the total 100 respondents, 46% belonged to the General category, followed by 23% from the Scheduled Caste (SC) category. Scheduled Tribe (ST) women accounted for 17% of the respondents, while 13% belonged to the Other Backward Classes (OBC). Only 1% of the respondents fell under other categories. This distribution reflects the diverse social composition of SHG members in the study area.

2. Income level of the members

Income has a significant role in determining improvements in living standards. After joining self-help groups, participants' incomes have grown. Those with monthly incomes between Rs. 4000 and Rs. 6000 make up the largest percentage of members after they join self-help groups. This rise indicates that after joining the self-help groups, participants' income levels have increased. After entering the group, the percentage of responders in the Rs. 2000 – Rs. 3000 income range grew from 20% to 23.3%. The data gathered indicates that after joining the organization, the revenue proportion changes from around 3% to 9%. To improve their income and standard of living, many female members engaged in economic activity both individually and collectively.

strengthening livelihood opportunities and promoting economic empowerment among women in the block.

Hypothesis

H₀: There is no significant difference in the mean income of the SHG members before and after joining self-help groups.

H₁: There is a significant difference in the mean income of the SHG members before and after joining self-help groups.

Test Statistics*	
	income after - income before
Z	-8.574 ^b
Asymp. Sig. (2-tailed)	.000
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source: Primary Data

To determine if there is a statistically significant variation in the income levels of SHG members in Goghat I Block before and after joining Self-Help Groups, the Wilcoxon Signed-Rank Test has been performed. The test result is statistically significant at the 1% level, with a Z value of -8.574 and an asymptotic significance (two-tailed) of p = 0.000.

The majority of respondents' income levels after joining

SHGs are significantly higher than their income levels before joining SHGs, as indicated by the negative Z value based on negative rankings. This indicates a steady and methodical rise in revenue after SHG involvement. The null hypothesis that there is no difference in income levels before and after SHGs is thus rejected. The results

highlight the beneficial impact of SHGs in fostering economic empowerment and enhancing livelihood outcomes in the study region by offering compelling empirical evidence that membership in SHGs in Goghat I Block has significantly increased members' income.

Table 6: Monthly expenditure of the members before and after joining SHGs

Sl. No	Monthly expenditure (Rs)	Before Joining SHGs		After Joining SHGs	
		Respondents	Percent	Respondents	Percent
1.	up to 1000	27	27	10	10
2.	1001-2000	31	31	14	14
3.	2001-3000	15	15	21	21
4.	3001-4000	13	13	27	27
5.	4001-5000	10	10	21	21
6.	Above 5000	4	4	7	7
	Total	100	100	100	100

Source: Primary Data

After joining Self-Help Groups, the monthly spending distribution of SHG members in Goghat-I Block shows a significant change, showing an improvement in their living conditions and economic capabilities. Before joining SHGs, the majority of respondents' monthly spending fell into the lower categories: 27% spent less than Rs. 1000, and 31% spent between Rs. 1001 and Rs. 2000. These two groups together made up 58% of the respondents, indicating limited consumption capability before SHG involvement.

There is a noticeable increase in spending after joining SHGs. Respondents who spent less than Rs. 1000 fell from 27% to 10%, while those who spent between Rs. 1001 and Rs. 2000 fell from 31% to 14%. The middle spending categories, on the other hand, grew significantly. Following SHG involvement, those who spent Rs. 2001– Rs. 3000 jumped from 15% to 21%, while those who spent Rs. 3001– 4000 grew significantly from 13% to 27%. Improvements were also seen in higher spending categories, with respondents spending Rs. 4001– Rs. 5000 jumping from 10% to 21% and those spending more than Rs. 5000 climbing from 4% to 7%.

Overall, the observed change from lower to higher expenditure brackets indicates that members' spending ability has been greatly increased by SHG engagement in Goghat-I Block. This shift shows that SHGs have a favorable effect on members' standard of living and financial well-being by improving income flows, increasing financial stability, and improving access to both necessary and non-essential expenditures.

Hypothesis

H₀: There is no significant difference in the mean expenditure of the SHG members before and after joining self-help groups.

H₁: There is a significant difference in the mean expenditure of the SHG members before and after joining self-help groups.

Test Statistics*	
	Expenditure_after - Expenditure_before
Z	-8.371b
Asymp. Sig. (2-tailed)	.000
a. Wilcoxon Signed Ranks Test	
b. Based on negative ranks.	

Source: Primary Data

The Wilcoxon Signed Rank Test results further confirm that the increase in expenditure is statistically significant ($Z = -8.371, p = 0.000$). Since the p-value is less than 0.01, the null hypothesis of “no difference in expenditure before and after joining SHGs” is rejected. Therefore, it can be concluded that SHG participation has significantly increased the expenditure level of women respondents, reflecting improved economic well-being and enhanced ability to meet household needs after joining SHGs.

Findings

Findings of the study are as follows:

- 43 % sample respondents are in the age group between 30-40 years, while 6% are less than 20 years.
- 25% of respondents are illiterate in our study area.
- The monthly income of the majority of sample respondents has increased after joining SHGs, mostly in the income level of Rs. 4001 to Rs. 6000
- The majority of sample respondents' monthly expenditure has gone up after they became members of SHGs.
- 46 % sample respondents are in the social category belongs to general category, while 40% are from SC & ST category.
- In our study the SHGs participation has significantly increases because they are able to increase their income after joining the group, as a result their expenditure level has been increased significantly.

Conclusion

The study clearly shows that participation in Self-Help Groups (SHGs) has had a significant positive impact on the economic empowerment of women in Goghat I Block of Hooghly district. There is a statistically significant increase in both income and expenditure of SHG members after joining the groups, as confirmed by the Wilcoxon Signed Rank Test. This improvement reflects enhanced livelihood opportunities, better consumption capacity, and an improved standard of living. The findings also indicate that economic factors matter more than socio-demographic characteristics in determining empowerment outcomes. Overall, SHGs have emerged as an effective mechanism for promoting women’s economic self-reliance and reducing rural poverty in the study area.

Policy Recommendations

- Strengthen income-generating activities by providing skill-based training and entrepreneurship support to SHG members.
- Improve access to formal credit through simplified banking procedures and timely loan disbursement.
- Enhance financial and digital literacy among SHG women to improve savings, investment, and repayment capacity.
- Promote market linkages for SHG products through cooperative marketing and digital platforms.
- Target disadvantaged groups (illiterate, SC/ST women) with focused support to ensure inclusive empowerment.

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