

Status and Performance of Women's Self Help Groups (SHGs) under Anandadhara Scheme (NRLM) in Malda district of West Bengal (India): Block Level Analysis

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Abstract:

Self-Help Groups is the most successful micro- finance enterprises in India. It has not only improved the financial status of the rural poor but it has also improved the social status. . Self Group Groups (SHGs) also play an important role to increasing women's literacy levels, improving health care, better family planning, enhancing banking literacy among women's, eradicating various social evils practice such as dowry, alcoholism, child marriage, gender biasness, corruption through social audits. The main objective of this research work to find the level of awareness of functioning of registered Self-Help Groups among women's in rural areas of Malda district, to find out the rate of employment generated through registered Self-Help Groups, give valuable suggestion for better improvement of working profile and standard of living among the SHGs members. Malda district of West Bengal has been selected as study area, which is also called Gateway of North Bengal and Valley of Mango. The study is based on secondary sources of data. The result of the study shows that In our country India maximum SHGs workers/ members are found in the state of Bihar, West Bengal, Andhra Pradesh, Odisha, Madhya Pradesh, Maharashtra, Tamilnadu etc. because in these states density of population is very high and majority of peoples belongs to rural areas etc. Their study also reveals that NABARD, Malda District Central Co-operative Bank Limited, Mahila Sangha Cooperative Society play a significant role in loan distribution to the SHGs in the study area. The researcher suggested that Ministry of Rural Development, Government of India should appoint a "Brand Ambassador" of this flagship programmes for more promotion to reach at mass level.

Key Words (Index Term): Self-Help Groups, Loans, Standard of Living, Poverty Alleviation, Trainings, Community Development

Introduction:

Self-Group Groups (SHGs) programme has emerged as the world largest and most successful network of Community Based Organization (CBO) for improving the quality of life

among poor and lower middle class sections peoples. Self-Help Group (SHGs) are informal associations of peoples who come together to find ways to improve their standard of living conditions. They are generally self-governed and peer-controlled. The main objective of this micro finance programme is to alleviate rural poverty, to increase employment opportunity, to accelerate economic growth, to promote income generating activities, to raise the status of women's in the society through women empowerment. Woman animators can play more effective role in organizing women SHGs. Since in the year 1992, National Bank for Agriculture and Rural Development (NABARD) control the financial activities of SHGs. Now SHGs is an important source of microfinance services to the poor. Self Group Groups (SHGs) also play an important role to increasing women's literacy levels, improving health care, better family planning, enhancing banking literacy among women's, eradicating various social evils practice such as dowry, alcoholism, child marriage, gender biasness, corruption through social audits. Self-Help Groups (SHGs) also provide livelihood opportunity by providing vocational training and enhancing the efficiency of various Central Government and State Government Schemes. Economic empowerment (financial stability) and social empowerment (social standing and self-confidence) are required to empower the poor.

Women comprise of half of the country's population, yet they have limited control over income. Most women remain confined to a narrow range of female low-income activities resulting in gender discrimination. Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. Empowerment also includes encouraging, and developing the skills for self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. Currently India has 7.5 million of Self-Help Groups (SHGs) across 27 states and 6 Union Territory (Source NRLM Report, Ministry of Rural Development, 2020). Andhra Pradesh has maximum number of women's run Self Help Groups followed by Bihar, Kerala, Tamil Nadu, Telengana, West Bengal, and Odisha state.

Self Group Groups (SHG) Definition:

Self-Help Groups (SHGs) is a small voluntary association of 10-20 local women in between the ages of 18 and 40 years either registered or unregistered preferably from same socio-economic ground and similar problems. They come together for the propose of solving their common problems through self help and mutual help. The SHG promotes small savings with a bank among its members. All loans within the group and from the banks are given with minimum documentation and without any security. The groups meet and save regularly, recording all the transactions in their accounts books. After 6 month of formation the SHG become eligible for loan from banks, to start new enterprise. They also democratically elect a President, Secretary and Treasurer among themselves as office bearers of their group. The SHG gives small loans to its members from its common fund. The group should meet regularly.

Ideally, the meetings should be weekly or at least monthly. In every week of a month SHGs members are deposited Rs 10-20 in their groups.

There are five main objectives of SHGs. These are (i) To alleviating rural poverty (ii) To increase employment opportunity (iii) To accelerate economic growth (iv) To improve the status of women's in the society and improving the standard of living (v) To promote income generating activities. Every Self-Help Groups usually goes through 3 stages of evolution such as (i) Formation of Group (ii) Funding or formation of Capital (iii) Development of required Skills to boost income generation for the group.

Review of Literature: The review highlights the distinction areas covered by the many researchers and academicians which may be helpful to understand the issues relating to the present study and it also helps to find out the research gap. The basic sources of literature review of my study areas are- published research papers, articles in the journal of national and international repute, books, Government reports, Research agencies reports etc.

Mishra (2014) examines the pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha. On the basis of primary data analysis, the study finds that SHGs have not only produced tangible assets and improved the living conditions of the members, but has also helped in changing much of their social outlook and attitudes. In the study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the rural poor. **Yoginder Singh (2013)** paper an attempt has been made to evaluate the nature of business and its performance carried out by women through SHGs and its impact on economic empowerment in rural areas. In the study, it has been found that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grassroot development for women. SHG promotes self-reliance by generating its own funds. It breaks the vicious cycle of debts. It is an effective agent for change and serves as a solid platform for women empowerment. **Choudary et al. (2013)**, is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Kancheepuram District of Tamil Nadu. The broad objective of the study is to analyses the operating system of SHGs (Self Help Groups) for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. The study concludes that uniformity should be maintained in formation and extension of financial assistance to women by banks in all blocks. The procedure of the banks in sanctioning credit to SHG should be simple and quick. **Poornima (2013)** analyzed the economic empowerment of women through SHGs in some selected villages of Tumkur District of Karnataka and to study and demonstrate that SHGs are the best formal micro level finance institutions to generate additional employment and income for needy people by involving them in planning, decision making and management of sustainable natural resource. The study showed that many members as individual & also as group are involved in entrepreneurial work. It was also observed that there is lot of scope for SHGs to take up venture.

Statement of Problems:

Poverty, hunger, inequality, lack of industry, illiteracy, malnutrition, superstition, food insecurity, lack of Infrastructure and Unemployment is the main problems in the rural areas of Malda district in West Bengal. Women's shares a large number of populations in the state. Women suffer from illiteracy, lack of awareness, poor healthcare and unemployment, financial crisis, social insecurity, working instability, lack of awareness about their legal rights etc. In the recent times, the woman has contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. Women's play a pivotal role as risk managers and development, particularly in regions of severe poverty. Peoples' participation in credit delivery and recovery and linking of formal credit institutions to borrowers through the SHGs have been recognised as a supplementary mechanism for providing credit support to the rural poor. Most of the SHGs members do believe that finance is their major problem. It is true that unfavorable event in business will lead to financial crisis. This is particularly true in the rural areas and in cases of main weaker sections of society like scheduled caste and schedule tribes. In the recent times, women have contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. Therefore, empowerment of women is necessary to solve the problems. These combined basic problems and challenges faced by women's in rural areas provoked the researcher to undertake this study in particularly. The outcomes or findings from this study will be very helpful for Administrators, Policymakers, Economists, Sociologists, Researchers, Academicians, Journalists, NGO workers, Ministry of Rural Development, Ministry of Women and Child Development, Government of West Bengal as well as the Central Government of India for their policy making.

Objectives of the study:

Keeping in the view of role of SHGs in women's empowerment, employment generation, poverty alleviating among the SHGs members in rural areas of Malda district, West Bengal in particular, the following objectives have been taken into consideration:

1. To find the level of awareness of functioning of registered Self-Help Groups among women's in rural areas of Malda district.
2. To find out the rate of employment generated through registered Self-Help Groups in the rural areas of Malda district.
3. To examine the contribution of women entrepreneurs towards the growth and development of village in the study area.

4. To give valuable suggestion for better improvement of working profile and standard of living among the SHGs members in the study area.

A Geographical outline of study area:

Malda district of West Bengal has been selected as research study area. Malda district is entirely located in North Bengal, it is also known as Gateway of India. It is also called City of Mango. It lies in North Bengal on lower Indo-Gangetic plain. The latitudinal range of Malda lies between 24°40'20" North and 25°32'08" North, and the longitudinal range is 87°45'50" East and 88°28'10" East. For administrative purpose the district has been divided into 15 Community Development Block and two sub-division namely Malda Sadar and Chanchal Sadar. The district is very much famous for Mango Production, Litchi production, Jute Production and Sericulture activity (Raw Silk production) and notorious for fake currency making, illegal weapons making. Majority of the male population of this district are migrants labour, agricultural labour and Hawkers due none availability of any large scale, medium scale industries, majority of female population in rural are engaged in bidi making household industries. According to 2011 Census of India still 86.14 per cent population are belong to rural area.

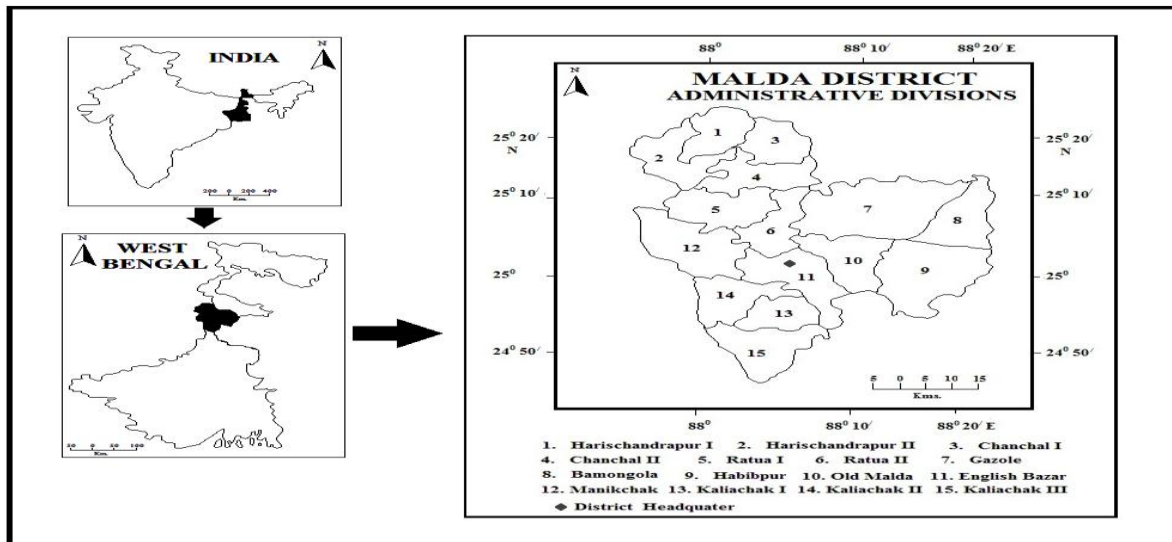


Figure 1: Location map of the Study Area

Database and Research Methodology:

The current research work is analytical, descriptive and empirical type of research work. The present study is based on Secondary sources of data. The secondary data has been collected from District Statistical Handbook, Malda Collectorate 2011, Census of India 2011, Block Development Offices (BDO), Annual Report related to Demographic Statistics 2011-12, websites of NABARD, Ministry of Rural development, NRLM Reports, Books, Research Paper, Journals, Newspaper, Researchgate, Google Scholar etc.

After the collection of data for showing the result Simple Percentage Method has been used and the data was presented in the form of simple analytical tables for ease of analysis. The data was tabulated using percentages method. In order to get a visual and clear understanding of certain data they were represented in the form of figures. MS excel and SPSS, Computer Cartography has used for tabulations for making of bar and pie diagram and conducting the various tests.

Result and Discussion:

In Malda district of West Bengal Self-Groups formation started during the financial year 2014-15. Malda district of West Bengal being the backward district it has been selected for funding from Women’s Self Help Groups (WSHG) by NABARD. In Malda district of West Bengal a total **693,463** women’s are engaged as SHGs under Anandadhara scheme by National Rural Livelihood Mission (NRLM) during the year 2022-23. Besides receiving fund from NABARD, SHGs are also getting loan from Malda District Central Co-operative Bank Limited (MDCCB), Bongiyoo Gramin Vikas Bank (BGVB), Mahila Sangha Cooperative Society (MSCS), Community Investment Fund (CIF) etc.

Table 1. 1 Top 10 States of India under Maximum SHGs Workers under NRLM Schemes

Sl. No.	Name of States	SHGs Workers
1.	Bihar	1,22,00,945
2.	West Bengal	1,09,81, 004
3	Andhra Pradesh	89,29,376
4.	Uttar Pradesh	74,39,346
5.	Maharashtra	59,54,252
6.	Odisha	54,47,610
7.	Madhya Pradesh	51,99,066
8.	Telangana	46,86,363
9.	Assam	37,72,897
10.	Tamilnadu	36,23,585

Source: NRLM Report, Ministry of Rural Development, Govt. of India, 2022

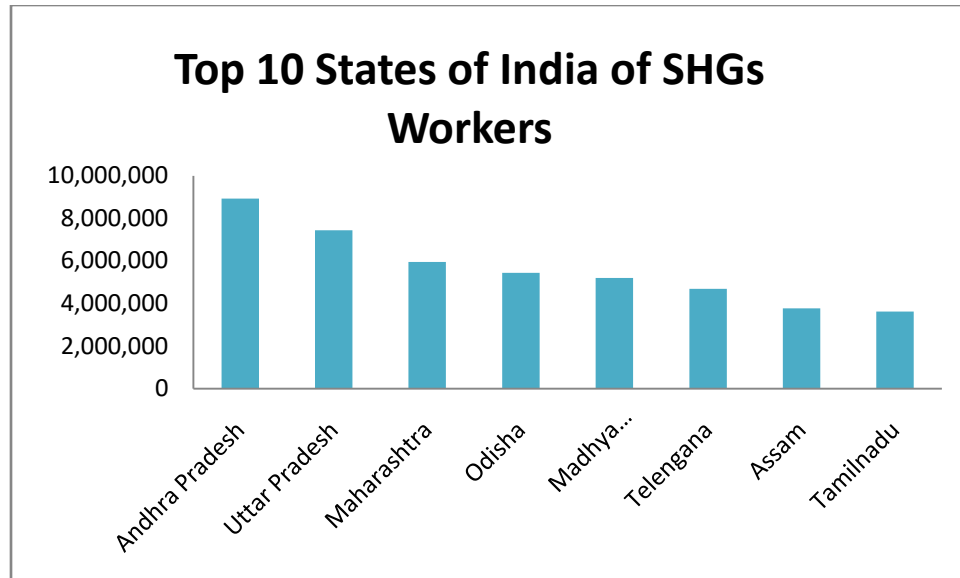


Table 1. 2 Top 10 District of West Bengal under Maximum SHGs Workers under NRLM Schemes

Sl. No.	District Name	Total No. of Workers (2022-23)
1.	24 Paragnas South	10,22,051
2.	Murshidabad	9,83,244
3.	Purba Medinipur	8,31,985
4.	24 Praganas North	7,00,889
5.	Birbhum	6,53,243
6.	Pashchim Medinipur	6,28,024
7.	Bankura	6,15, 362
8.	Malda	6,12,196
9.	Nadia	5,91,198
10.	Coochebhar	5,76,582

Source: NRLM Report, Ministry of Rural Development, Govt. of India, 2022

Table 1.3 Statistics of SHGs under NRLM in Malda district of West Bengal 2022-23

Sl. No	Block	New SHGs Member	Category wise SHGs Members					Total
			SC	ST	Minority	Others	PwD	
1.	Harishchandrapur-I	3246	7323	297	21649	3095	50	35,660
2.	Harishchandrapur-II	4009	7178	997	28549	4462	176	45,371
3.	Chanchal-I	3713	4728	159	28462	3597	114	40,755
4.	Chanchal-II	2974	2202	2785	19255	4934	177	32,327
5.	Gajole	5613	31248	9208	14282	3819	292	64,462
6.	Bamongola	2584	16056	4352	2542	2910	56	28,500
7.	Habibpur	4246	26262	9753	497	6790	32	47,580
8.	Ratua-I	3839	5395	3126	23932	7127	242	43,661
9.	Ratua-II	4451	3375	432	35294	5166	183	48,901
10.	Manikchak	4444	4444	13172	2779	20903	927	46,669
11.	Englishbazar	4328	8457	405	23101	14156	675	51,122
12.	Old Malda	2534	9964	3336	8826	4282	121	29,063
13.	Kaliachak-I	5838	5838	2216	279	51086	33	65,290
14.	Kaliachak-II	3749	2216	279	51086	5202	33	62,565
15.	Kaliachak-III	4495	4495	21481	3388	17000	678	51,537
Total		60,063	139,181	71,998	263,924	154,529	3,789	693,463

Source: NRLM Report, Ministry of Rural Development, Govt. of India, 2022

Table 1.4 Block wise Progress of SHG Bank Linkage under Anandadhara (NRLM)

Sl. No	Block	2015-16		2022-23	
		No.	Amount in (Lakh)	No.	Amount in (Lakh)
1.	Harishchandrapur-I	233	234	322	375
2.	Harishchandrapur-II	231	319	411	444
3.	Chanchal-I	344	425	505	530
4.	Chanchal-II	220	377	321	345
5.	Gajole	147	161	296	316
6.	Bamongola	496	620	689	714
7.	Habibpur	515	688	762	790
8.	Ratua-I	279	321	542	581
9.	Ratua-II	489	602	643	678
10.	Manikchak	291	335	454	473
11.	Englishbazar	493	682	589	596
12.	Old Malda	667	843	863	877
13.	Kaliachak-I	344	308	672	685
14.	Kaliachak-II	418	331	754	792

15.	Kaliachak-III	175	220	455	489
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Source: Malda District Central Co-operative Bank Limited (MDCCB), Report, 2018-19 & 2022-23

Table 1. 5 Training and Workshop for SHGs under NABARD and NGOs

Training and Workshop	SHGs (Beneficiary)
Crop Purchase and Selling	8856
Animal Husbandry	4517
Minor Irrigation	2123
Can and Bamboo Work	2641
Poultry Farming	1032
Embroidery and Tailoring Works	6542
Sericulture & Silk Reeling	3451
Jute Processing	1095
Fishing	1445
Pan Baroj	932
Jam, Jelly Making, Mango Pickles	4219
Bidi Making	5417
Bee Keeping	1239
Paper Plate Making	1356
Sanitary Napkin	2531

Source: Malda District Central Co-operative Bank Limited (MDCCB), Report, 2018-19 & 2022-23

Major Finding of the study:

Some of the major findings through this study are as follows:

- ❖ In our country India maximum SHGs workers/ members are found in the state of Bihar, West Bengal, Andhra Pradesh, Odisha, Madhya Pradesh, Maharashtra, Tamilnadu etc. because in these states density of population is very high and majority of peoples belongs to rural areas.
- ❖ In our state West Bengal maximum SHGs workers/ members are found in the district of 24 Paraganas South, Murshidabad, Purba Mednipur, Birbhum, Malda, Pashim Mednipur etc. because in these districts of West Bengal density of population is very high and majority of peoples belongs to rural areas.
- ❖ Many of the housewives under SHGs are getting various training for becoming self-independent, help in improving their standard of living, Improving Quality of Life and alleviating their poverty.

- ❖ A Large numbers of SHGs members are not only generating income, saving money but also take part in villages awareness programmes such as Swaach Bharat Abhiyan, Open defecation reduction, dowry, women's health and hygiene, Importance of girls education, gender equality, drug abuse / Anti-Liquor campaigning etc in the study area.

Suggestion and Policy Implication:

- In order to increase employment opportunities government and NGOs should come up with self-help group programs to inculcate entrepreneurship, proper encouragement and short term training programmes, more financial help, for the rural women's of West Bengal.
- The Central Government as well as state government should give more facilities and incentives for the SHGs to increase the numbers and more participation which will generating employment, improve their standard of living empowering more to women's and alleviating their poverty.
- The Ministry of Rural Development, Government of India should appoint a **“Brand Ambassador”** of this flagship programmes for more promotion to reach at mass level.
- As majority of the members of the Self -Help groups are illiterate and up to primary level education, these SHGs can take up the some initiative to give minimum education facility and enhanced skills related personality development, entrepreneurship workshop etc.
- Lastly frequent awareness camps should be taken by Rural development Department under Panchyati Raj authorities at different villages to create awareness about the different schemes of assistance available for the SHGs members.

Conclusion:

Self-Help Groups (SHGs) is the most successful micro- enterprises in India. It has not only improved the financial status of the rural poor but it has also improved the social status. The core of SHGs philosophy is in women empowerment through increasing employability, self sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it used for income generating microenterprise development. A Self-Help Groups (SHGs) as per the research is successful in rural areas, especially among women. These programs have uplifted the rural woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the women contributors and their

well-being in the society. Thus women's are major beneficiaries from the Self-Help Groups (SHGs).

Self-Help Groups (SHGs) are fast emerging as powerful social tool for socio-economic empowerment of the rural poor in India. Self-Help Groups (SHGs) serve as an ideal mechanism for women's empowering, saving money, to builds self confidence. Last but not the least Women's Self-Help Groups-Bank Linkage Programme is the largest microfinance programe in the world.

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