

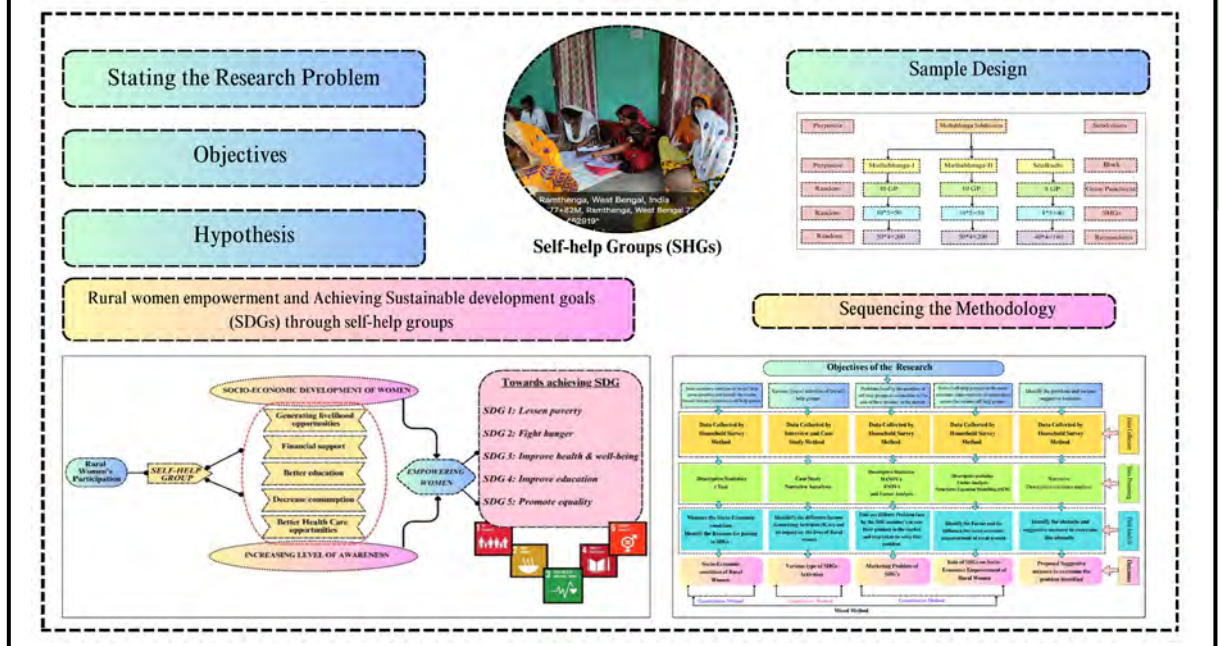
CHAPTER-I

Introduction

Chapter Highlights:

- The chapter provides a thorough examination of the role of women in society, focusing on women's collectives such as Self-help Groups (SHGs), the inception of SHGs, and the concept of women's empowerment.
- Analysis the impact of Self-help Groups (SHGs) in promoting empowerment among rural women and advancing the Sustainable Development Goals (SDGs).
- The chapter delves into outlining the research problem, setting objectives, formulating hypotheses, conducting a literature review, identifying research gaps, and structuring the methodology. Furthermore, it offers a framework for organizing the study, discussing research limitations, and outlining future research directions.

Graphical Abstract:



Chapter-I

Introduction

1.1 Introduction

In India, women make up fifty percent of the total population, yet they belong to a significant and vulnerable segment of the poverty-stricken population (Ghosal, A., 2008). Since ancient times, Indian women have encountered numerous challenges, particularly gender-specific barriers (Sivakumar, I., & Manimekalai, K., 2021). These obstacles include limited access to education, healthcare services, and adequate nutrition, all of which are crucial for a higher quality of life. It has been noted that despite their significant contributions to the socio-economic development of the family, women are often regarded as unpaid labourers and do not receive the respect they deserve within both the family and society (Mokomane, Z., 2012). In this particular setting, numerous researchers, social scientists, policy makers, and both governmental and non-governmental organizations (NGOs) have acknowledged the significance of female leadership within communities and grassroots level organizations (Goldman, M. J., & Little, J. S., 2015). They have recognised that women empowerment can be attained by augmenting their capabilities and knowledge, as these factors play a pivotal role in their overall development on a global scale (Van Eerdewijk, et. al., 2017). The empowerment of women encompasses a range of interconnected and mutually reinforcing elements, which contribute to both personal and collective transformation. It promotes the involvement of women in making decisions within their households, as well as in their communities and societies (Baba, I. B., et. al., 2015). Through the process of empowerment, women can cultivate a sense of self-worth, self-assurance, and unlock their inherent capabilities, thereby augmenting their collective influence and ability to negotiate. Women's empowerment is a transformative journey that involves raising awareness and enhancing capabilities, ultimately resulting in increased participation, decision-making authority, and control over their own lives (Leder, S., 2016). It enhances their inherent capacity by acquiring knowledge, authority, and expertise. The Ministry of rural development has also given significant consideration to the inclusion of women in the development initiatives (Ashley, C., & Maxwell, S., 2001). The Swarnjayanti Grameen Swarojgar Yojna (SGSY), Indira Aawas Yojna (IAY), National Social Assistance Programme (NSAP), Accelerated Rural Water Supply Programme (ARWSP), Integrated Rural Development Programmes (IRDP), Development of Women and

Children in Rural Areas (DWCRA), and the Jawahar Rojgar Yojna (JRY) represent significant governmental initiatives aimed at rural development.

1.2 Concept of Self-help Groups (SHGs)

Self-help Groups is a concept that upholds the principle of empowering women, by women, and for women. It aligns with the democratic theory of inclusivity, where decisions are made by the people, for the people, and of the people (Dulhunty, A., 2023). These collectives are established on the principle of "unity in diversity" and are comprised of individuals who share similar experiences, disadvantages, and face discrimination. They are motivated to provide mutual support and assistance to one another. In general, SHGs are small, autonomous, peer-managed associations comprised of economically disadvantaged individuals who share similar backgrounds, such as caste, sub-caste, religion, community, or place of origin. These groups come together to achieve economic advantages through collaborative assistance, unity, and shared accountability. The advantages of SHGs encompass the pooling of savings and the facilitation of collective entrepreneurial endeavours. According to Gurumoorthy, T. R., & Annadurai, A. R., 2012 "A self-help group is a unit of 10 to 20 women with similar backgrounds or interests. They choose their own leader and determine the duration of their leadership". Women may be economically, socially, and politically empowered for a respectable existence via group approaches, as grouping is the beginning, standing is strength, thinking is success, and working is advancement (Parpart, J. L., Rai, et, al, 2003). SHGs primarily concentrate on the mobilization, collectivization, fostering group cohesiveness, nurturing mutual trust, and empowering women. In these groups, all members share equal responsibility for the solidarity of the group, and decisions are made based on the mutual agreement of all members. As per the National Bank for Agricultural and Rural Development (NABARD), "A self-help group is a voluntary association of economically similar and closely-knit rural individuals. These groups are formed with the objective of saving small amounts of money on a regular basis, collectively contributing to a common fund, addressing emergency financial requirements, making decisions collectively, resolving conflicts through mutual discussions and shared leadership, and providing collateral-free loans at market-driven interest rates, as determined by the group" (Sinha, A., Parida, et, al., 2012). Since 1996, the Indian Government has been promoting the formation of SHGs in collaboration with various organizations and stakeholders like RBI, NABARD, and

DRDA. This initiative aims to empower individuals and communities by providing resources and support for their socio-economic development.

Self-help groups adhere to two fundamental principles, namely:

1. The process of social mobilization and awareness creation enables the impoverished to transition from dependency to self-reliance at a significantly accelerated pace, surpassing the effectiveness of economic interventions.
2. Women are the fundamental driving force behind social mobilization, making the pursuit of women's empowerment the most economically efficient strategy for fostering economic development.

1.3 Origin of Self-help Groups

The emergence of self-help groups can be attributed to Bangladesh, which is widely recognized as a trailblazer in the realm of micro-finance. Professor Mohammed Yunus, an esteemed economist at Chitagaon University in Bangladesh, played a pivotal role in spearheading the ground breaking action research project known as 'Grameen Bank' (Auwal, M. A., & Singhal, A., 1992). In 1975, an initiative was launched with the aim of offering micro-finance services to rural women. This endeavour eventually gained recognition from the government of Bangladesh, leading to its establishment as a formal financial institution known as the Bangladesh Grameen Bank (Pokhriyal, A. K., et. al., 2014). Over time, the bank played a pivotal role in fostering a culture of thrift and savings among the most economically disadvantaged individuals in the country. In Bangladesh, micro-finance has emerged as a highly influential tool in combating poverty. Recognized as a scheduled bank in 1986, it began extending loans to the marginalized and landless individuals, with a particular focus on empowering women and fostering self-employment opportunities. The empowerment of impoverished women in Bangladesh through this strategy has sparked a silent revolution in the fight against poverty (Cheema, G. S., 1994).

1.4 Concept of Women Empowerment

Empowerment has been recognized by the World Bank as a fundamental component in the fight against poverty, and it is considered a central objective of development assistance (Malhotra, A., et. al., 2002). In the present-day process of development, the notion of women's empowerment has gained significant popularity among both

international and national institutions and scholars. Renowned organizations such as the World Bank, UNDP, and numerous Non-Governmental Organizations (NGOs) have made efforts to elucidate the true essence of empowerment (Järvinen, T., 2007). At first, the term was primarily linked to unconventional methods of development, emphasizing the importance of local, grassroots community-driven movements and initiatives. It reflected a growing dissatisfaction with conventional, top-down approaches to development. During the 1970s, the notion of women's empowerment arose intentionally as a strategy to tackle the quest for social justice and achieve gender equality. (Kabeer, N., 2008). It aimed to bring about significant changes in economic, social, and political systems both within nations and on a global scale. In recent times, mainstream development agencies have also embraced the concept of empowerment. The concept of women empowerment has been extensively examined by several esteemed scholars, notably Srilatha Batliwala (1994), Jo Rowland (1997) and Naila Kabeer (1999).

According to Batliwala (1994) “Women empowerment involves gaining control over resources and challenging patriarchy and gender discrimination in societal institutions. By challenging power dynamics, women achieve empowerment”. This definition is formulated by feminist scholars and activists Batliwala.

According to Jo Rowlands (1997), “empowerment involves not only the opportunity to engage in decision-making processes but also includes the capacity and entitlement to hold positions of power and influence within those processes.”.

Kabeer (1999) explains women's empowerment as a transformative process that allows individuals who have been deprived of decision-making abilities to gain such capability. This includes access to resources, the ability to make choices, and achieving well-being outcomes. Empowerment is associated with terms like agency, self-esteem, autonomy, and participation. Truly empowered individuals not only have equal access to education and health, but also the ability to exercise their rights and make strategic choices. This can be facilitated through leadership opportunities and political participation. Empowerment is defined as the process of gaining control over one's life and expanding choices in a previously restrictive context. Empowerment includes agency, understanding of power dynamics, self-assurance, and self-confidence (Kabeer, N., 2001).

1.5 Rural Women Empowerment and Achieving Sustainable Development Goals (SDGs) through Self-help Groups

Since achieving independence, the Government of India has introduced a variety of initiatives aimed at improving the institutional framework for rural credit and advancing development programmes. Nevertheless, the formal credit agencies were unable to achieve their objectives in addressing poverty. To address this issue, an adaptable and prompt credit system was initiated for individuals with limited financial means. During the 9th Five Year Plan (1997-2002), a significant transformation occurred in the approach towards development, shifting from a focus on mere development to the empowerment of individuals (Stern, N., Rogers, et. al., 2006). This transition resulted in the embrace of self-help groups as a strategy for enhancing women's empowerment. Today, SHGs are increasingly recognized as a valuable instrument for addressing poverty and empowering communities to enhance the well-being of their members, particularly women, by fostering their active participation and mobilization (Mohapatra, S., & Sahoo, B. K., 2016). These groups operate on the principle of reciprocal assistance and collaboration, overseen by group members who actively engage in the advancement of the group. Despite the absence of monetary compensation, individuals actively engage in the work to bring about positive changes in their own circumstances, while also benefiting from the reciprocal support provided within the group. The principle of gender equality is embedded within multiple facets of the Indian constitution, encompassing the preamble, fundamental rights, fundamental duties, and directive principles. (Saumendra, D., & Saibabu, N., 2014). In various domains, our laws, development policies, plans, and programs have been directed towards the empowerment of women, operating within the framework of a democratic society. In addition to these initiatives, the Indian Government has implemented numerous programmes as part of various Five-Year Plans to promote the advancement of women. Following the implementation of the Fifth Five Year Plan (1974-78), there has been a significant shift in the strategy for addressing women's issues, moving from a welfare-oriented perspective to one centered on development. (Jain, D., 2005). During the 8th Five Year Plan (1992-1997), significant attention was directed towards addressing gender sensitization matters and promoting the well-being of women (Saith, R., & Harriss-White, B., 1999). In contrast, the central objective of the 9th Five Year Plan (1997-2002) was to enhance the empowerment of socially marginalised groups, including Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes. (Brown, A., 2012). Additionally, the empowerment of women was acknowledged as a pivotal concern in assessing the position of women. The plan's distinctive feature was the empowerment of women, fostering their growth, promoting equality, and encouraging

their active participation in collaboration with the state government. The gender mainstreaming movement has emerged as a result of this phenomenon. According to Kumari, D. K. During this period, the government implemented various poverty alleviation initiatives, such as SGSY, IRDP, TRYSEM, GKY, and SITRA. The 10th Five Year Plan (2002-2007) focused on reducing poverty, improving education and healthcare, and establishing NRHM and ASHA. In the subsequent 11th and 12th Five Year Plans, there was a continued focus on empowering women by promoting education and employment. The 11th Five Year Plan specifically aimed to address the gender imbalance and cater to the unique requirements of women in order to foster their social and economic autonomy (Kabeer, N., 2005). Currently, the empowerment of rural women holds significant importance, and SHGs serve as a crucial instrument in attaining this objective. SHGs have effectively established a mechanism of cyclic credit to cater to the needs of their members using their own accumulated savings. The connection between these SHGs and established financial institutions has significantly improved the accessibility of micro-credit financing to these groups. The collective action of women empowerment through SHGs would not only bring benefits to the individuals involved but also extend to their families and the wider community. The essence of empowering women lies not only in fostering economic progress but also in nurturing the overall growth and well-being of individuals.

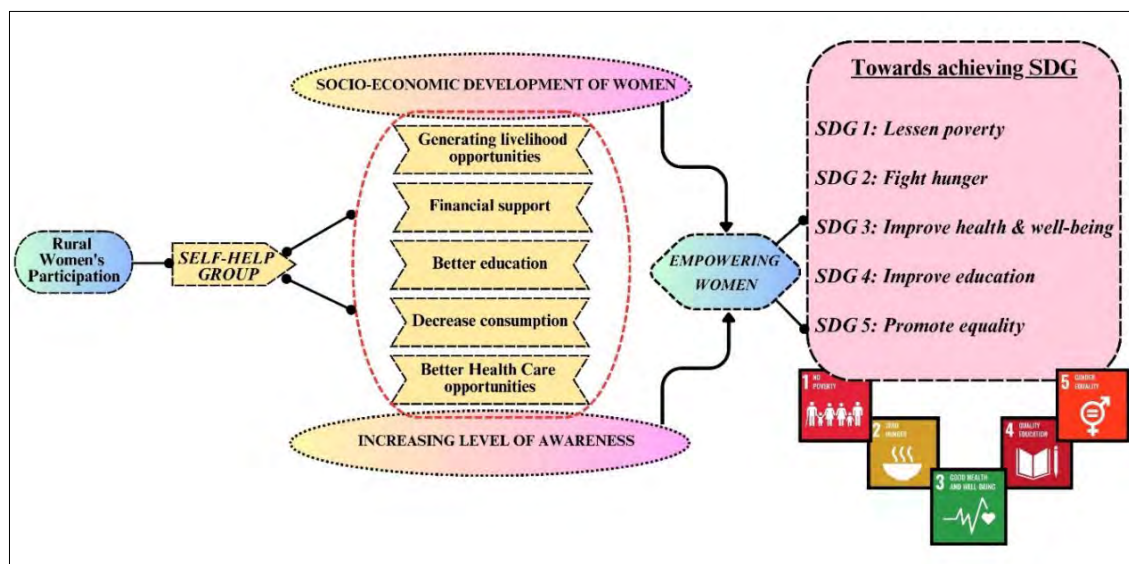


Figure: 1.1 Conceptual framework of the role of SHGs on Women Empowerment and achieving towards SDGs

More research is being conducted on how Self-help Groups (SHGs) empower women to achieve greater independence. The provision of microcredit via self-help groups can play a crucial role in advancing the Sustainable Development Goals (SDGs). A considerable number of Sustainable Development Goals are heavily reliant, either directly or indirectly, on the availability of microcredit provided through SHGs. Figure 2 depicts the diverse potential roles and applications that self-help groups may fulfil in the pursuit of the SDGs. The literature has provided a comprehensive analysis of the possible direct impact of SHGs on achieving the first Sustainable Development Goal, which is focused on eradicating poverty. Individuals facing economic hardship, earning between \$1.25 and \$2.00 daily, qualify for microcredit opportunities provided by SHGs. The delivery of microcredit through self-help groups can significantly improve the financial situations of low-income families, allowing them to maintain a stable level of consumption. (Wickramasinghe, V., & Fernando, D., 2017 & Murugesan, J., & Ganapathi, R., 2010).

Malnutrition represents a critical and pervasive challenge that impacts individuals worldwide. A variety of research investigations have examined the connection between involvement in self-help group initiatives and the nutritional well-being of participants in order to tackle these worldwide challenges. (Adamsen, L., & Rasmussen, J. M., 2001). Hamad and Fernald found that the introduction of microcredit in self-help groups had a beneficial impact on the nutritional health and food security of the participants. The connection between socio-economic status and health has been extensively investigated. (Hamad, R., & Fernald, L. C., 2012; Cooper, H., 2002 & Roy, S. et al., 2023). People living in poverty and those with a low socio-economic status frequently encounter adverse health outcomes. The provision of microcredit via self-help groups enables individuals with low income to initiate small businesses, enhance their earnings, and progress towards economic self-sufficiency by equipping them with essential financial resources (Gibbons, D. S., & Meehan, J. W., 1999). There is a global consensus among individuals that a connection exists between health and wealth (Demont, T., 2022).

The interconnection between poverty and health disparities is undeniable, and establishing a self-help group utilizing microcredit presents a multifaceted solution capable of tackling multiple issues concurrently (Mahajan, V., 2005). Families with low income engaging in the self-help group programme are more inclined to obtain insurance coverage, as Brody, C., et al., 2015. Providing microcredit via self-help group initiatives represents an alternative approach to achieving the fourth Sustainable Development Goal,

SDG4, which focuses on "Quality Education." Many low-income households in rural regions remain engaged in agricultural activities, with many of these families involving their children in farm labour to sustain their quality of life. Consequently, their offspring persist in avoiding school attendance. Providing microcredit through self-help groups can enhance their financial stability, consequently increasing their children's likelihood of attending school. Nader, Y. F. (2008) identified a notable relationship between microcredit provided via self-help groups and the educational outcomes of children. The analysis indicates that implementing microfinance through self-help groups has led to significant changes in income levels. This initiative has facilitated improved access to healthcare services for individuals, augmented the availability of food for children, boosted household consumption, promoted women's empowerment, and stimulated increased savings, thereby supporting the attainment of Sustainable Development Goals 1, 2, 3, 4, and 5.

1.5 Stating the Research Problem

For several years, women in rural India have faced cultural, social, economic, and political oppression. Exploitation occurs within the confines of their homes, by their own families, within the community, and on a national level. Various forms of exploitation are observed in the rural regions of the study area. The crux of this issue lies in the fact that women bear numerous responsibilities, yet they lack sufficient opportunities for participation and decision-making within the family and beyond, with only a select few holding high-ranking government positions. Improved women's economic, cultural, and social status can empower women. Such type of overall empowerment of the power is called women empowerment, by Kabeer (2005).

The empowerment of women is a key focal point in the progression of nations globally. Participation in Self-help Groups has empowered women to enhance their authority over assets such as material possessions, education, information, knowledge, and decision-making within households, communities, societies, and nations. Empowerment is the process of moving from a condition of imposed powerlessness to a state of personal authority (Avelino, F., 2017). Women empowerment is characterized by a range of indicators. The indicators include decision-making ability, independence from control within the household, possession of household assets, freedom of movement, self-governance, awareness of political and legal matters, involvement in social and developmental initiatives, financial contribution to family expenses, reproductive rights,

and access to information through media and engagement in development initiatives. In this regard, it is essential to examine the impact of SHGs on the socio-economic empowerment of rural women in the Mathabhanga Subdivision of Koch Bihar District, West Bengal.

1.7 Objectives The major objectives of the research study are as follows-

1. To study the socio-economic condition of the self-help group members in the selected blocks of the study area and to identify the reasons behind their participation in self-help groups.
2. To study about the various type of activities of the self-help groups in Mathabhanga Subdivision.
3. To ascertain the problems faced by the members of self-help groups in connection to the sale of their product in the market.
4. To examine the role of self-help groups on the socio-economic empowerment of selected sample respondents across the various self-help groups in Mathabhanga Subdivision.
5. To identify the problems and various suggestive measures in order to eradicate the problems of women in self-help groups.

1.8 Hypotheses

1. There is a significant impact of self-help groups on the socio-economic condition of the self-help group members in Mathabhanga Subdivision.
2. Members across the different self-help groups are facing the problems associated with selling their finished products in the markets.
3. There is a significant role of self-help groups for promoting Women empowerment in the study area.

1.9 Literature Review

This section conducted an extensive examination of prior research that was either analogous or at least pertinent, with the aim of analysing the current literature and pinpointing areas where further investigation is needed. It further emphasises the differences among various concepts and contributes to the understanding of advancements and approaches for tackling research design and associated challenges.

1.9.1 To Examine the Socio-Economic Characteristics and Evaluate the Effectiveness of the SHGs

According to Navas, N. G. M. (2015), structural and policy measures generate poverty, not the poor. He stresses the necessity for institutional and constitutional changes to end poverty and enable everyone to succeed. Orbuch, E. (2011) studied how microfinance in Bolivia helps the impoverished access financial services like loans, savings accounts, and insurance to improve their income and quality of life. This initiative aims to empower financially marginalized individuals. Mathur, P., & Agarwal, P. (2017) discovered that older Southern Indian Self -help Groups empowered women more than new ones. Older SHG members had better confidence and social and economic indicators. Empowering disadvantaged communities with resources improves governance, inclusion, capacity development, and local resource usage, according to Bennett, L. (2002). Mohapatra, S., & Sahoo, B. K. (2016) found no significant change in membership length, age, education, family size, or income relative to loan amounts. The research also found that SHG membership was driven by bank loans and social and economic empowerment. Basu, P., & Srivastava, P. (2005) reviewed India's Self-help Groups bank connectivity initiative and noted its progress since 1992. Various groups providing microfinance to the poor via SHGs now regard the program as beneficial. Karjee, N. (2018) linked population growth, unemployment, child labour, and growing crime rates to poverty as a major cause of social and economic instability in India. The study article explains Self-help Groups fundamentals and provides extensive information. Khangjarakpam, S. (2013) observed that loan disbursement timing, meeting attendance, group homogeneity, money use, decision-making, and loan repayment substantially affected Self-help Groups in Hoshiarpur District, Punjab. To increase Punjab SHGs performance, the research proposed training adequacy, self-employment creation, meeting frequency, rule knowledge, accounting, and group stability. Daily performance was better in older SHGs. Informal education, training, and marketing were suggested to improve Punjab SHGs performance.

1.9.2 Assess the Social and Economic Effects on Members of Women Self-Help Groups

Mukhia, R. (2016) investigated how SHGs empower the poor and disadvantaged. The research compared SHG members to non-members. The research concluded that

empowering women helps them realize their human rights and potentials to obtain autonomy. Women's involvement in SGHs allows them to make autonomous choices and impact socio-economic and political issues. Maina, P. discovered in 2020 that Self-help Groups helped impoverished women, especially rural women, financially. SHG membership boosted economic freedom, self-worth, confidence, decision-making independence, and community social participation. Shah, D., & Panigrahi, S. (2015) found that SHGs empowered rural poor people socially and economically, with the banking connection programme increasing family income and employment. SHG participation also reduced BPL family members by 20%. Christabell, P. J. (2009) found that SHG women had more bank accounts and borrow less from high-interest informal lenders. SHG microfinance projects boost poor women's banking capacities by offering improved access to credit and financial resources, according to studies. Srinivasa, R. S. M. D. P. examined Guntur's DWCRA programme empowerment of women. Participating in the programme increased income, but they determined that women's empowerment was not adequately exploited for social good. Brody, C., et. al., observed in 2015 that the microfinance self-help groups in Vellore district demonstrated a more significant impact on psychological and social empowerment compared to their influence on economic empowerment. The research also found that SHG linkage programmes increased management skills, psychological well-being, and social involvement among rural poor women. Kumawat, P., & Bansal, V. (2018) observed that Self-help Groups in Udaipur district, decreased unemployment, boosted income, skills, and decision-making. Self-help Groups empower poor women via banking, insurance, and business, according to Kumar, N., et. al., 2021. SHGs empower women and acknowledge their relevance to national development. Since SHGs empower women individually and communally, their lives have greatly improved. SHGs assist members overcome common challenges to end poverty and enhance women's lives nationwide.

1.9.3 Assess the Perceived Attitudes of Members of Self-Help Groups Regarding Economic and Social Impacts

Micro credit programmes benefit women via financial assistance, mentoring, and technical help, according to Al-hassan, S. (2011). Platteau, J. P., & Abraham, A. (2002) observed that rural Self-help Groups improved production economies via financial services, learning, and democracy. Success was due to collaboration over rivalry. Tongnamavong, S. (2020) showed that women's microfinance involvement improved

decision-making, confidence, family harmony, economic independence, and political assertiveness. The biggest problem is balancing credit instrument flexibility with low-income borrower monitoring expenses. Self-help Groups and bank linkage initiatives in India have boosted literacy, living standards, child mortality, and child labour, according to Tyagi, R., et. al., (2021). These projects have also empowered women by giving them opportunity to work, learn income-generating skills, learn about government and non-government programmes, and break free from societal restraints. Nayak, A. K., & Panigrahi, P. K. (2020) used a grading system to measure empowerment in many dimensions of Indian women via Self -help Groups. Results demonstrated that SHG membership enhanced social and political empowerment. Khatun, R., & Ahmed, N. (2018) examined how microfinance and SHGs empower women. SHGs empowered women in numerous ways, not only financially. SHGs empowered women economically and socially, encouraging self-reliance, self-confidence, autonomy, and rights knowledge. Rathinam, U., & Akudugu, M. A. (2014) discovered that Self-help Groups boost vulnerable populations economically and mobilize resources. Their research found that SHGs boost rural incomes, food security, employment, and savings. Members' food security, nutrition, and social and economic well-being improved with SHG membership.

1.10 Research Gap

In spite of the numerous opportunities for interaction that SHGs provide, there remains a significant lack of empirical data concerning the effects of SHGs on the social and economic empowerment of women. This research seeks to fill the existing gap by collecting empirical data regarding the impact of SHGs on the social and economic empowerment of women in the Mathabhanga subdivision of Koch Bihar, West Bengal. The lack of extensive research in this area has created a void in empirical evidence, making it essential to explore how SHGs affect the social and economic empowerment of women in this specific region.

The results of this research will enhance the current understanding of the impact of SHGs on the empowerment of women in rural settings, with a specific focus on regions such as Mathabhanga. By elucidating the effects of Self-help Groups (SHGs) on the social and economic empowerment of women, my aim is to provide insights that can guide policy and programmatic initiatives designed to enhance and reinforce the contribution of SHGs in advancing gender equality and empowering women within the region.

1.11 Sequencing the Methodology

This section outlines the comprehensive strategy detailing the techniques and method for gathering and evaluating data with the aim of accomplishing research objectives. The research design, sample size, sample selection, and target population are all integral parts of the methodology. Furthermore, it also focuses on data collection tools, conducting pilot studies, as well as assessing the validity and reliability of the instruments. The research delineates the procedures for collecting data, methods for analysing data, operationalization of variables, and ethical considerations that were thoughtfully taken into account.

1.11.1 Research Design

The research design serves as the theoretical framework for gathering and examining data in a manner that aligns with the study's methodology (Grant, C., & Osanloo, A., 2014). It is a blueprint outlines the procedures for gathering and evaluating data, providing guidance for the research endeavour (Haydam, N. E., & Steenkamp, P. 2020). The researcher opted for a descriptive survey due to its appropriateness in utilizing measures of central tendency to analyse findings, utilizing tools like frequency distribution tables and percentages is essential for presenting findings from research conducted in the field and for evaluating potential correlations. The design was well-suited for the broad target population in the geographical area of Mathabhanga subdivision, Koch Bihar district. The researcher employed a descriptive approach in gathering data due to its suitability in social science for portraying phenomena in their existing state (Bhattacharjee, A., 2012). The questionnaire was formulated to gather information from a broad spectrum of individuals with the purpose of attaining a comprehensive understanding of their perspectives and experiences.

1.11.2 Target Population

Dubey, U. K. B., & Kothari, D. P. (2022) explains that the target population refers to the group of individuals from which a research sample is selected and to which the results are applied. The research examined a cohort of 560 participants who were affiliated with SHGs located in the Mathabhanga subdivision of the Koch Bihar district in West Bengal during the year 2022. These individuals were part of 140 different SHGs.

1.11.3 Sampling and Sampling Techniques

The researcher employed a probability design methodology in the research. The researcher employed both in the realm of probability design, two commonly utilized sampling techniques are simple random sampling and stratified sampling. The aim of employing these techniques is to guarantee that each constituent of the designated population is given an equal chance of being chosen for representation in the sample.

Mathabhanga subdivision is segmented into three blocks, of which three blocks were purposively chosen for the research.

1.11.4 Sample Design

The collection of data was accomplished by means of a field survey that relied on questionnaires. The study utilized a multi-stage purposive stratified random sampling approach at each level.

Stage 1 The study has chosen Mathabhanga subdivision and its administrative Blocks (Three Development Blocks) as a Geographical unit during the initial stage. There are three blocks namely Mathabhanga-I, Mathabhanga-II, and Sitalkuchi.

Stage 2 In the second stage, the analysis focuses on three distinct types of Self-help Groups (SHGs) to examine various organizational structures within the SHG sector. Three types of Self-help Groups (SHGs) were established, specifically focusing on those organized under the National Rural Livelihood Mission (NRLM) Plan.

Stage 3 Stage three involves selecting each Gram panchayet at random from each of the development blocks in the Mathabhanga Subdivision of the Koch Bihar district where Self-help Groups (SHGs) are created by the government.

Stage 4 In the fourth stage, a total of 140 Self-help Groups (SHGs) have been selected from the 28 Gram Panchayats of Mathabhanga Subdivision. This includes five SHGs from each Gram Panchayet in Mathabhanga-I and Mathabhanga-II community development blocks total 100 SHGs, as well as 40 SHGs from Sitalkuchi community development blocks.

Stage 5 In the concluding phase, a total of 560 women from self-help groups (SHGs) have been chosen as samples. This selection includes four members from each of the SHGs in the entire sample, 200 samples from the Mathabhanga-I and Mathabhanga-II

community development blocks, and 160 samples from the Sitalkuchi community development block.

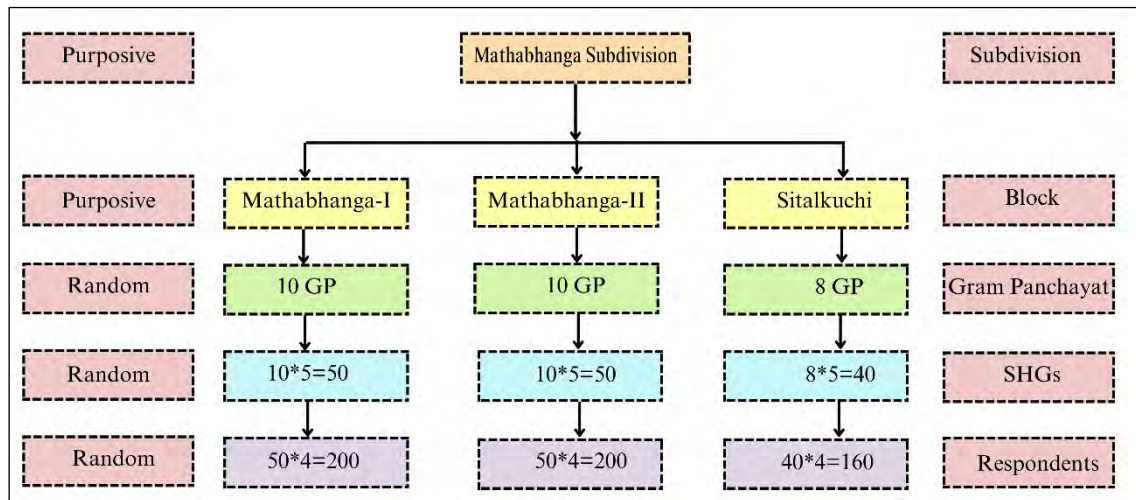


Figure: 1.2 Sampling Framework

1.11.5 Data Collection Instruments

The tools were created specifically for the collection of data for the research study. The researcher aimed to utilize the subsequent tools in conducting the study.

1.11.6 Questionnaire

These questions were given to the participants to gather their opinions on particular topics. The participants are dispatched to contact numerous survey takers. They are ideal for a substantial sample size. The survey consists of a diverse range of inquiries, encompassing closed-ended, open-ended, metric, and contingency elements. Closed-ended elements, like multiple-choice questions, necessitate respondents to choose a particular option by indicating their choice with a checkmark. While these types of questions are simple to conduct, evaluate, and answer, they can be difficult to construct and confine respondents to predetermined selections. Open-ended elements are structured with a flexible layout. Respondents are given the liberty to provide their answers in a manner that is most suitable to them. It also aids in gathering information about the subjective viewpoints of the participant. While they are uncomplicated to assemble, they are complex to assess. The metric items have been formulated utilizing a likert scale that ranges from one to five, enabling respondents to indicate their level of agreement or disagreement. The researcher employed the aforementioned questions to gather diverse information regarding the overall perception of Self-help Groups.

1.11.7 Interview

This approach facilitates the production of data by allowing for a comprehensive examination of a particular phenomenon. It is appropriate for gathering information on subjective aspects of the participants such as beliefs and viewpoints. The researcher employed this method to conduct interviews with participants from self-help groups to collect data. Conducting interviews and observing subjects provides firsthand information about them in their natural environment. The behaviour aspect was discerned by observing body language as a means of conveying contentment or discontentment with their collaborative efforts. The researcher utilized both questionnaires and observations in order to accurately depict occurrences in the social sciences field. These methods are considered reliable and suitable for studying large populations (Bryman, A., 2016). The survey questions utilized a combination of question techniques in order to gather a comprehensive range of data.

1.11.8 Case Study

To improve the caliber of research and achieve a more comprehensive empirical analysis, it is crucial to examine certain individual instances in detail. The case study may involve different entities, including an individual, a group, a community, a society, or an organization within the context of social life, among others.

1.11.9 Data Collection Procedures

Phillips, P. P., & Stawarski, C. A. 2008 outlines the data collection procedure as the systematic description of the steps and their sequence involved in the process of gathering data. The researcher, along with a proficient and enthusiastic research assistant, gathered the data and personally administered the questionnaire to the participants, leading to straightforward interpretation.

The researcher administered structured questionnaires to collect primary data during the designated self-help group meeting hours. The surveys were promptly gathered and assessed for completeness.

1.11.10 Data Analysis Techniques

Analysis involves transforming unprocessed data into coherent conclusions (Kothari, P., 2015). Prior to implementing further statistical

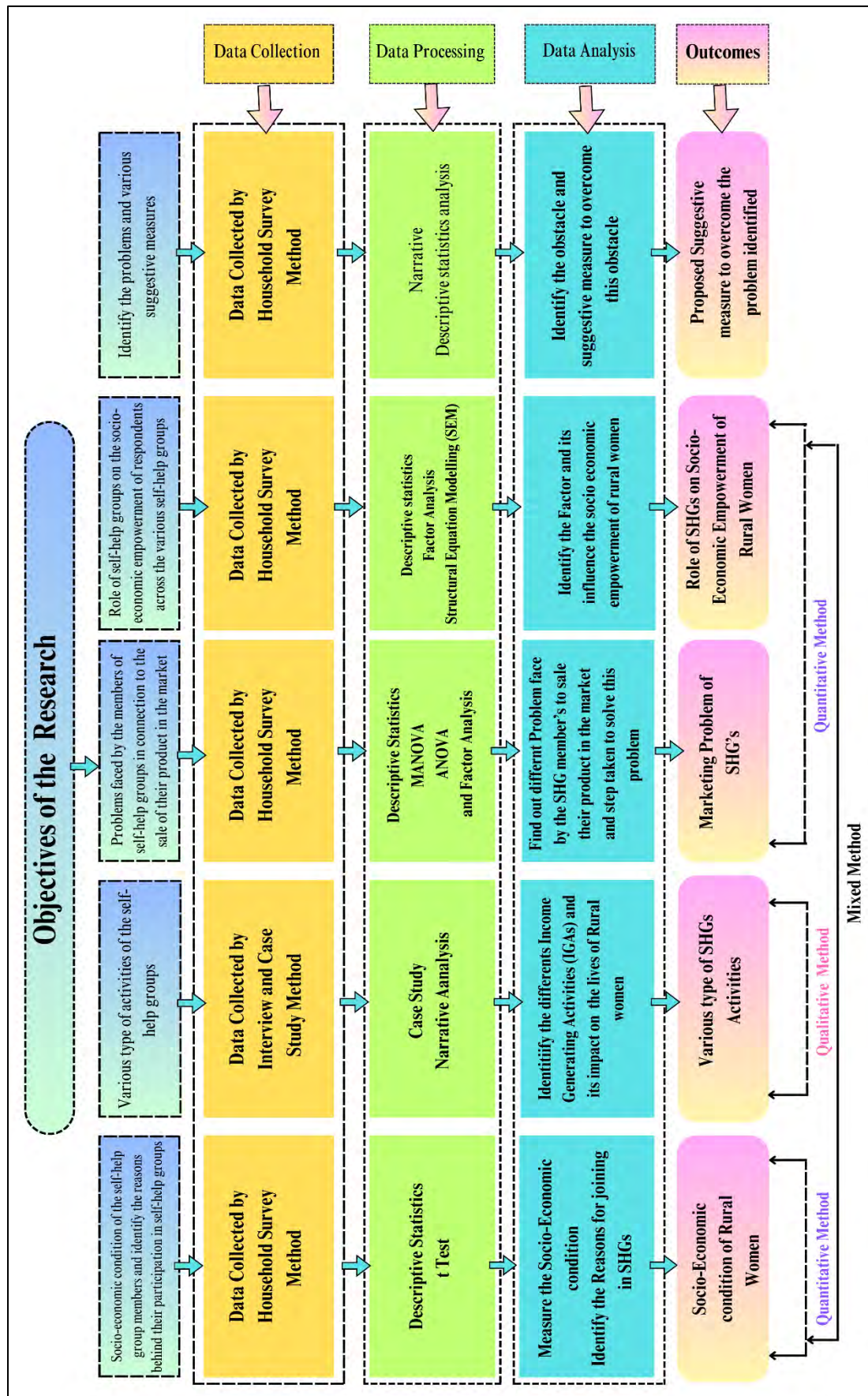


Figure: 1.3 Methodological Flow Chart for the Whole Research

techniques, the initial stages of data analysis involve tasks such as data coding, editing, organization, and cleaning (Osborne, J. W., 2012). The data was analysed using descriptive statistics, including frequency distribution tables and percentages. This encompasses both the frequency and the proportions. The frequency distribution table was utilized to present the analysed data. The data analysis was conducted using various software tools, including the SPSS, Smart PLS, and Microsoft Excel.

1.11.11 Ethical Consideration

According to Aguinis, H., & Henle, C. A. (2004) ethics pertains to the examination of moral and immoral behaviour. The researcher took great care to prevent any physical or psychological harm to the participant during the data collection process by refraining from asking questions that were irrelevant or potentially embarrassing (Mack, N., 2005). The participants were assured by the investigator that the data they shared would remain confidential. The researcher communicated to the participants that the aim of the study was solely academic in nature. Throughout the data collection period, the researcher displayed the moral integrity expected of an academic professional to ensure the collaboration of the respondents. The researcher promoted an open corruption simulation involving mature individuals for data gathering purposes. This approach helped uphold the principles of confidentiality, accuracy, and anonymity (Petrova, E., Dewing, J., & Camilleri, M., 2016).

1.12 Organizing the Study

The present thesis entitled “Role of Self-help Groups on Socio-Economic Empowerment of Rural Women: A study in Mathabhanga Subdivision, Koch Bihar District, West Bengal” is inter twined into seven chapters.

Chapter-I “Introduction”, focuses on the concept of the self-help groups, Concept of women empowerment, Origin of SHGs, Role of SHGs on rural women empowerment and achieving towards Sustainable development Goals (SDGs). It also gives a detailed literature review. It presents the research gap, objectives, hypotheses, and research methodology, limitation of the study, future scope of the study and organisation of the chapter.

Chapter-II “Brief Profile of the study area” is devoted to focused on the comprehensive overview of the study area, administrative setup, physiography, Climate

and rainfall, drainage system, Land use and land cover, demographic feature, social structure, economic characteristics, occupational structure, Infrastructural facilities (like education, health), self-help group movement in study area.

Chapter-III “Woman Empowerment: Programmes and Policies” describe the different women empowerment plan through different five-year plan, describe the individual centre and state sponsored scheme related to women empowerment in this chapter.

Chapter-IV “Activities of Self-help Groups” this chapter is focused on the different type of activities of the self-help groups- Qualitative evidence.

Chapter-V “Role of Self-Help Groups on Rural Women Empowerment” this chapter describe the self-help group as a pathway to rural women empowerment, socio-economic profile of the sample respondents, duration of membership in self-help groups, sources of motivation to join in self-help groups, respondents’ monthly income before and after join SHGs, Changes in the socio-economic condition of the sample respondents, Social and economic empowerment of the rural women empowerment, concluding remarks.

Chapter-VI “Marketing problems of self-help groups” this chapter examines the various marketing dimensions associated with self-help groups, the marketing challenges encountered by their members, and the diverse strategies implemented to assess these challenges.

Chapter-VII “Findings, Suggestions and Concluding Observations” is a capsule summary of the findings of the study. It also provides viable suggestions for better performance of the self-help groups.

References:

1. Adamsen, L., & Rasmussen, J. M. 2001. Sociological perspectives on self-help groups: reflections on conceptualization and social processes. *Journal of advanced Nursing*, 35(6), 909-917.
2. Aguinis, H., & Henle, C. A. (2004). Ethics in research. *Handbook of research methods in industrial and organizational psychology*, 34-56.

3. Al-hassan, S. (2011). Is Microcredit a Viable Strategy for Empowering Women? *Ghana Journal of Development Studies*, 8(1), 72-89.
4. Ashley, C., & Maxwell, S. (2001). Rethinking rural development. *Development policy review*, 19(4), 395-425.
5. Auwal, M. A., & Singhal, A. (1992). The diffusion of Grameen Bank in Bangladesh: Lessons learned about alleviating rural poverty. *Knowledge*, 14(1), 7-28.
6. Avelino, F. (2017). Power in sustainability transitions: Analysing power and (dis) empowerment in transformative change towards sustainability. *Environmental Policy and Governance*, 27(6), 505-520.
7. Baba, I. B., Zain, R. M., Idris, H. U., & Sanni, A. N. (2015). The role of women in household decision-making and their contribution to agriculture and rural development in Nigeria. *IOSR Journal of Humanities and Social Science*, 20(5), 30-39.
8. Basu, P., & Srivastava, P. (2005). Scaling-up microfinance for India's rural poor. *World Bank Policy research working paper*, (3646).
9. Batliwala, S. (1994). The meaning of women's empowerment: New concepts from action. *Population policies reconsidered: Health, empowerment and rights*, 17, 127-138.
10. Bennett, L. (2002). Using empowerment and social inclusion for pro-poor growth: a theory of social change. Working draft of background paper for the social development strategy paper. Washington, DC: World Bank.
11. Bhattacharjee, A. (2012). *Social science research: Principles, methods, and practices*. University of South Florida.
12. Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2015). Economic Self-Help group programs for improving women's Empowerment: a systematic review. *Campbell Systematic Reviews*, 11(1), 1-182.
13. Brown, A. (2012). *Empowerment and Gender Equality for Water and Sanitation in Rural India: Two Case Studies*.
14. Bryman, A. (2016). *Social research methods*. Oxford university press.
15. Cheema, G. S. (1994). UNDP. *Mega-city Growth and the Future*, 412.
16. Christabell, P. J. (2009). *Women empowerment through capacity building: The role of microfinance*. Concept Publishing Company.

17. Cooper, H. (2002). Investigating socio-economic explanations for gender and ethnic inequalities in health. *Social science & medicine*, 54(5), 693-706.
18. Demont, T. (2022). Coping with shocks: How Self-Help Groups impact food security and seasonal migration. *World Development*, 155, 105892.
19. Dubey, U. K. B., & Kothari, D. P. (2022). *Research methodology: Techniques and trends*. Chapman and Hall/CRC.
20. Dulhunty, A. (2023). *Women's Empowerment and Microcredit Programmes in India: The Possibilities and Limitations of Self-Help Groups*. Taylor & Francis.
21. Ghosal, A. (2008). Gender and Poverty: A Case Study of India. *Jadavpur Journal of International Relations*, 11(1), 302-314.
22. Gibbons, D. S., & Meehan, J. W. 1999. The microcredit summit's challenge: Working toward institutional financial self-sufficiency while maintaining a commitment to serving the poorest families. *Journal of Microfinance/ESR Review*, 1(1), 8.
23. Goldman, M. J., & Little, J. S. (2015). Innovative grassroots NGOs and the complex processes of women's empowerment: An empirical investigation from Northern Tanzania. *World Development*, 66, 762-777.
24. Grant, C., & Osanloo, A. (2014). Understanding, selecting, and integrating a theoretical framework in dissertation research: Creating the blueprint for your "house". *Administrative issues journal*, 4(2), 4.
25. Gurumoorthy, T. R., & Annadurai, A. R. (2012). Impact of Self-Help Groups on Economic Development of Empowered Rural Women (An Empirical Study with Special Reference to Sivagangai District of Tamil Nadu). *International Journal of Social and Economic Research*, 2(2), 406-412.
26. Hamad, R., & Fernald, L. C. 2012. Microcredit participation and nutrition outcomes among women in Peru. *J Epidemiol Community Health*, 66(6), e1-e1.
27. Haydam, N. E., & Steenkamp, P. (2020). A methodological blueprint for social sciences research—the social sciences research methodology framework. *EIRP Proceedings*, 15(1).
28. Jain, D. (2005). *Women, development, and the UN: A sixty-year quest for equality and justice*. Indiana University Press.
29. Järvinen, T. (2007). *Empowerment-A Challenge of Non-Governmental Organizations in Development Cooperation Partnerships*. Tampere University Press.

30. Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and change*, 30(3), 435-464.
31. Kabeer, N. (2001). Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World development*, 29(1), 63-84.
32. Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third millennium development goal. *Gender and development*, 13(1), 13-24.
33. Kabeer, N. (2005). Is microfinance a'magic bullet'for women's empowerment? Analysis of findings from South Asia. *Economic and Political weekly*, 4709-4718.
34. Kabeer, N. (2008). Paid work, women's empowerment and gender justice: critical pathways of social change.
35. Karjee, N. (2018). Self Help Groups and Empowerment of Rural women in West Bengal: Study in the district of Malda (Doctoral dissertation, University of North Bengal).
36. Khangjarakpam, S. (2013). Impact of farmers' group in Punjab (Doctoral dissertation, Ph. D. Dissertation, Punjab Agricultural University, Ludhiana, India)
37. Khatun, R., & Ahmed, N. (2018). Rural women empowerment and micro finance. *Rural women*, 3(1).
38. Kothari, P. (2015). *Data analysis with stata*. Packt Publishing Ltd.
39. Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A., & Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development*, 146, 105579.
40. Kumawat, P., & Bansal, V. (2018). Impact of Self-Help Groups on empowerment status of rural women in Udaipur district. *Asian Journal of Agricultural Extension, Economics & Sociology*, 22(1), 1-9.
41. Leder, S. (2016). Linking women's empowerment and their resilience.
42. Mack, N. (2005). *Qualitative research methods: A data collector's field guide*.
43. Mahajan, V. 2005. From microcredit to livelihood finance. *Economic and Political weekly*, 4416-4419.
44. Maina, P. (2020). Influence of participation in self-help groups on the socio-economic empowerment of women in Tigania west sub-county, Meru County, Kenya (Doctoral dissertation, Egerton University).

45. Malhotra, A., Schuler, S. R., & Boender, C. (2002, June). Measuring women's empowerment as a variable in international development. In background paper prepared for the World Bank Workshop on Poverty and Gender: New Perspectives (Vol. 28, p. 58). Washington, DC: The World Bank.
46. Mathur, P., & Agarwal, P. (2017). Self-help groups: a seed for intrinsic empowerment of Indian rural women. *Equality, Diversity and Inclusion: An International Journal*, 36(2), 182-196.
47. Mohapatra, S., & Sahoo, B. K. (2016). Determinants of participation in self-help-groups (SHG) and its impact on women empowerment. *Indian Growth and Development Review*, 9(1), 53-78.
48. Mohapatra, S., & Sahoo, B. K. (2016). Determinants of participation in self-help-groups (SHG) and its impact on women empowerment. *Indian Growth and Development Review*, 9(1), 53-78.
49. Mokomane, Z. (2012, September). Role of families in social and economic empowerment of individuals. In United Nations Expert Group Meeting on Promoting Empowerment of People in Achieving Poverty Eradication, Social Integration and Full Employment and Decent Work for All (pp. 10-12).
50. Mukhia, R. (2016). Women 'Empowerment Through Self Help Groups in Sikkim: A Sociological Study (Doctoral dissertation, Sikkim University).
51. Murugesan, J., & Ganapathi, R. (2010). Impact of micro-finance on economic status of members of the self-help groups. *Asia Pacific Business Review*, 6(3), 74-87.
52. Nader, Y. F. (2008). Microcredit and the socio-economic wellbeing of women and their families in Cairo. *The Journal of Socio-Economics*, 37(2), 644-656.
53. Navas, N. G. M. (2015). Self-help groups in India: a tool for empowering rural women and eradicating poverty? (Doctoral dissertation, Wageningen University (The Netherlands)).
54. Nayak, A. K., & Panigrahi, P. K. (2020). Participation in self-help groups and empowerment of women: A structural model analysis. *The Journal of Developing Areas*, 54(1).
55. Orbuch, E. (2011). Toward an Integrated Approach to Microfinance: Sustainability in Bolivia and Peru.
56. Osborne, J. W. (2012). Best practices in data cleaning: A complete guide to everything you need to do before and after collecting your data. Sage publications.

57. Parpart, J. L., Rai, S. M., & Staudt, K. A. (Eds.). (2003). Rethinking empowerment: Gender and development in a global/local world. Routledge.
58. Petrova, E., Dewing, J., & Camilleri, M. (2016). Confidentiality in participatory research: Challenges from one study. *Nursing ethics*, 23(4), 442-454.
59. Phillips, P. P., & Stawarski, C. A. (2008). Data collection: Planning for and collecting all types of data. John Wiley & Sons.
60. Platteau, J. P., & Abraham, A. (2002). Participatory development in the presence of endogenous community imperfections. *Journal of Development Studies*, 39(2), 104-136.
61. Pokhriyal, A. K., Rani, R., & Uniyal, J. (2014). Role of micro-finance in the empowerment of the women. *Journal of business and finance*, 2(1), 21-31.
62. Rathinam, U., & Akudugu, M. A. (2014). Self-help groups as a 'livelihood development' for rural women: Experiences from India and Ghana.
63. Rowlands, J. (1997). Questioning empowerment: Working with women in Honduras. Oxfam.
64. Roy, S., Bose, A., Basak, D., & Chowdhury, I. R. (2023). Towards sustainable society: the sustainable livelihood security (SLS) approach for prioritizing development and understanding sustainability: an insight from West Bengal, India. *Environment, Development and Sustainability*, 1-32.
65. Saith, R., & Harriss-White, B. (1999). The gender sensitivity of well-being indicators. *Development and Change*, 30(3), 465-497.
66. Saumendra, D., & Saibabu, N. (2014). Indian constitution: an analysis of the fundamental rights and the directive principles. *ARS-Journal of Applied Research and Social Sciences*, 1(17), 2350-1472.
67. Shah, D., & Panigrahi, S. (2015). Determinants of participation of women in Self-Help Groups (SGHs) and credit delivery from formal and informal sources to BPL households in Odisha. *Indian Journal of Agricultural Economics*, 70(3), 405-416.
68. Sinha, A., Parida, P. C., & Baurah, P. (2012). The impact of NABARD's Self-Help Group-Bank Linkage Programme on poverty and empowerment in India. *Contemporary South Asia*, 20(4), 487-510.
69. Sivakumar, I., & Manimekalai, K. (2021). Masculinity and challenges for women in Indian culture. *Journal of International Women's Studies*, 22(5), 427-436.
70. Srinivasa, R. S. M. D. P. Women Empowerment through Self Help Groups. Archers & Elevators Publishing House.

71. Stern, N., Rogers, F. H., & Dethier, J. J. (2006). Growth and empowerment: making development happen. MIT Press.
72. Tongnamavong, S. (2020). The influence of culture on ethnic women's use of microfinance for empowerment in Luang Namtha Province, Laos (Doctoral dissertation, Open Access Te Herenga Waka-Victoria University of Wellington).
73. Tyagi, R., Vishwakarma, S., Yadav, S. S., & Stanislavovich, T. A. (2021). Community self-help projects. In No Poverty (pp. 120-128). Cham: Springer International Publishing.
74. Van Eerdewijk, A. H. J. M., Wong, F., Vaast, C., Newton, J., Tyszler, M., & Pennington, A. (2017). White paper: A conceptual model on women and girls' empowerment.
75. Wickramasinghe, V., & Fernando, D. 2017. Use of microcredit for household income and consumption smoothing by low-income communities. *International Journal of Consumer Studies*, 41(6), 647-658.