

Abstract

The involvement of women in the decision-making process is crucial, as women's empowerment is a critical component of inclusive and socially just reforms and policy measures aimed at reducing poverty and unemployment. The objective of tackling the issues of poverty, unemployment, and social injustice in our nation can only be realized by actively involving women in the journey towards national development. Microfinancing provided through self-help groups is crucial in empowering women to break free from various social and economic constraints. It also assists women in acknowledging their inherent rights, advantages, and capacities as equitable constituents of society. This research examines the influence of Self-help Groups on the socio-economic empowerment of rural women, with a particular emphasis on the Mathabhanga subdivision in Koch Bihar District, West Bengal. The study aims to assess the effectiveness of SHGs and their contributions to enhancing the socio-economic status of women in this specific area. The present research focusing on the evaluation of Self-help Groups and their influence on rural women in Mathabhanga aimed to analyze the effectiveness of SHGs and their contribution to the socio-economic empowerment of rural women in the Mathabhanga subdivision of Koch Bihar district, West Bengal. The present research also investigated the marketing challenges women's Self-help Groups encountered and proposed solutions to these issues within the study area.

The study utilised a multistage purposive random sampling technique to select the sample of Self-help Group members. The study focused on three blocks of the Mathabhanga subdivision: Mathabhanga-I, Mathabhanga-II, and Sitalkuchi. The research identified and selected gram panchayats with well-functioning self-help groups from each block for in-depth analysis. A total of 140 sample SHGs were randomly identified from these three blocks. In the last phase of the study, 140 SHGs were sampled, with four members randomly selected from each SHG, leading to 560 respondents for the research. Data collection for this study involved gathering primary data from participants chosen using a pre-tested structured questionnaire administered through face-to-face interviews and some case studies for qualitative analysis. The research revealed that a significant portion of the selected Self-help Groups membership had been in operation for a duration ranging from 10 to 12 years, accounting for 34.5 percent of the sampled SHG members.

Among the 149 individuals surveyed, 26.6% are part of self-help groups with a membership size ranging from 7 to 9 years, while 17% belong to groups with a membership size above 12 years. It was discovered that the involvement of members in group homogeneity, income, expenditure, and changes in socio-economic conditions after participating in SHGs contributed to the adequate performance of SHGs in the study area. Additionally, it was disclosed that there was a notable enhancement in the effectiveness of members of SHGs as the duration of their existence, the literacy levels of their leaders, and the size of the group increased. The impact of SHGs participation was analysed using a paired t-test to compare the before and after situations. The significant difference in the mean income, expenditure, and socio-economic status scores became evident after rural women engaged in Self-help Group activities. An analysis was conducted on the economic influence of SHGs on the members, considering factors such as monthly household income, monthly household expenditure, and employment creation at the household level. This analysis involved comparing the changes in these variables before and after the participation of SHGs. The t-test findings indicated a notable enhancement in the mean scores across all economic factors following the involvement of Self-help Groups. It is crucial in socio-economic advancement, particularly for rural women in the Mathabhanga subdivision. It creates an opportunity for women to achieve social and economic independence. The findings of this research indicate that many participants hold positive views regarding the impact of SHGs on the socio-economic empowerment of rural women. Expressly, 254 respondents (45.36%) agreed, and 189 (33.75%) strongly agreed, totaling approximately 79.11% of the sample population. It was revealed that a positive and substantial relationship exists between the women's empowerment score and the social and economic empowerment indicator of SHG participants. According to the study, the most significant challenge identified among the factors was the need for more technical knowledge to pursue productive activities, with the lack of marketing facilities being a close second.

Keywords: *Self-help Groups, Microfinance, Socio-economic Empowerment, Poverty, Rural Women.*