

# *Dedication*

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*This thesis is dedicated to my Parents  
for their endless love, support and encouragements*

## Statutory Declaration

I, the undersigned, hereby declare that the thesis entitled “**Role of Self-Help Groups on Socio-Economic Empowerment of Rural Women: A Study in Mathabhanga Subdivision, Koch Bihar District, West Bengal**” submitted for the degree of Doctor of Philosophy under the Department of Geography & Applied Geography, Faculty of Sciences, at the University of North Bengal, has been conducted in accordance with the Ph.D. rule and regulation of the University of North Bengal, bearing **Regn. No. Ph.D./Geog. (1317)/514/R-2021**.

The thesis has not been submitted for the award of any degree, diploma or fellowship to any other university or institution, with the exception of certain parts that were submitted to peer-reviewed journals to partially fulfil the requirements for the Ph.D. Degree.

I affirm that the ideas, analyses, results and conclusions presented in this Ph.D. thesis are entirely the product of my own efforts, except where otherwise acknowledged. I have duly recognized the work of the other authors, organizations or agencies wherever their contributions have been incorporated into this study, ensuring that proper acknowledgement is given at the relevant places with appropriate and feasible recognition. Published works, whether directly or indirectly utilized, have been employed with due respect. Any oversight in this regard is unintentional and will be corrected with proper acknowledgement to the concerned author(s), organization or agency, although the likelihood of such an oversight is minimal.

In every aspect of this work, I have endeavoured to establish originality and uniqueness with the aid of secondary data sources, published literary works, group discussion, interviews, etc.

Date: 27.08.2024.

Debanjan Basak.

Place: University of North Bengal

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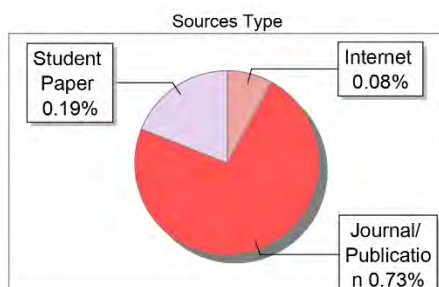
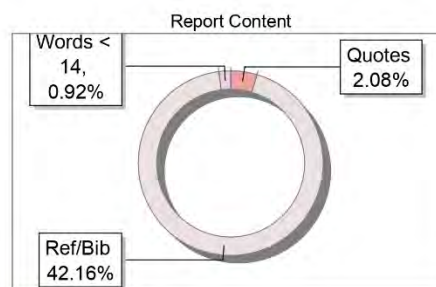
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Debanjan Basak.  
27.08.2024.

DR. DEBANJAN BASAK  
Assistant Professor  
Department of Geography &  
Applied Geography  
University of North Bengal

**DEPARTMENT OF GEOGRAPHY & APPLIED GEOGRAPHY**

**Dr. Indrajit Roy Chowdhury**

Assistant Professor

Email : [irchowdhury\\_geo@nbu.ac.in](mailto:irchowdhury_geo@nbu.ac.in)

[ndrjt.roychowdhury@gmail.com](mailto:ndrjt.roychowdhury@gmail.com)

Mobile : 8910562619 (M)



समानो मन्त्रः समितिः समानी

**UNIVERSITY OF NORTH BENGAL** ACCREDITED BY NAAC

Raja Rammohunpur  
P.O. North Bengal University  
Dist. Darjeeling, West Bengal, PIN - 734013  
Ph. No. +91-0353-2776342  
FAX +91-0353-2699001  
URL: [www.nbu.ac.in](http://www.nbu.ac.in)

Date: 27.08.2024

**CERTIFICATE FROM THE SUPERVISOR**

This is to certify that **Mr. Debanjan Basak**, a UGC-JRF Research Scholar of the Department of Geography & Applied Geography, University of North Bengal, has carried out his Ph.D. research work entitled “**Role of Self-Help Groups on Socio-Economic Empowerment of Rural Women: A Study in Mathabhanga Subdivision, Koch Bihar District, West Bengal**” having Regn. No. Ph.D./Geog. (1317)/514/R-2021 under my supervision.

To the best of my knowledge and belief, it is his original work based on the extensive field surveys and secondary sources with the implementation of both quantitative as well as qualitative techniques to fulfil the objectives of the research work.

It may be further mentioned that Mr. Debanjan Basak has fulfilled all the requisite criteria as per the Ph.D. rules and regulations of the University of North Bengal regarding the submission of the Ph.D. thesis. This thesis as a whole or any part of it has not been submitted to any other university/ institution for any other degree.

I do hereby forward the said research work for the final submission and evaluation for the degree of Doctor of Philosophy (Ph.D.)

(Dr. Indrajit Roy Chowdhury)

Assistant Professor

Department of Geography & Applied Geography

University of North Bengal

Raja Rammohunpur

Darjeeling, 734013



## Outcome of Ph.D. Thesis

This thesis has yielded two papers published in peer-reviewed journals indexed by **SCOPUS** and **Web of Science**, following a rigorous peer-review process. Additionally, two seminar paper based on this research have been presented, demonstrating works scholarly impact.

### ➤ **Published Article:**

1. **Basak, D., Chowdhury, I.R. (2023)** Exploring the Impact of Self-Help Groups on Empowering Rural Women: An Examination of the Moderating Role of Self-Help Group Membership Using Structural Equation Modeling. *Glob Soc Welf* 10, 299–311. <https://doi.org/10.1007/s40609-023-00308-4> (Impact Factor: **1.4** as of 2022, **Springer**).
2. **Basak, D., & Chowdhury, I. R. (2024)** Role of self-help groups on socioeconomic development and the achievement of Sustainable Development Goals (SDGs) among rural women in Cooch Behar District, India. *Regional Sustainability*, 5(2), 100140. <https://doi.org/10.1016/j.regus.2024.100140> (Impact Factor: **4.3** as of 2024, **Elsevier**).

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1. “Measuring the Role of Self-help Groups on Rural Women Empowerment: A Structural Model Analysis. Does the self-help Group Membership Moderate the Relationship”, paper presented at the Two days **ICSSR-ERC Sponsored National Seminar on Urbanization, Urban Environment and Sustainability and Sub-Himalayan Region** held at University of North Bengal on 1<sup>st</sup> and 2<sup>nd</sup> July, 2023.
2. “Breaking Barriers, Transforming Lives: Exploring the impact of Self-help Groups on Socio-Economic Development and SDG’s Achievement among Rural Women in Cooch Behar, India”, paper presented at the Two days **SERB, ICSSR, NABARD, AnSI, SOI, AND ISRS Sponsored International Seminar on Recent Advancement in Geographical Studies: A Multidimensional Outlook** held on September 1-2, 2023 at Rampurhat College, West Bengal, India.

## Preface

Women's collectives have significantly aided in promoting positive change and have been instrumental in the economic development of communities characterised by strong social structures. This platform allows women, especially those from rural and economically disadvantaged backgrounds, to empower themselves through group activities. There have been many instances of the great success of women collectives in different parts of the country, and NABARD launched a scheme of women's collectives, organised as Self-help Groups (SHGs), aim to foster solidarity through lending and saving initiatives, thereby addressing poverty and advancing women's empowerment. An in-depth analysis of microfinance operations nationally reveals that while the SHGs programme has been introduced in West Bengal and other states, it has yet to be fully executed as intended.

There were discrepancies between the providers and recipients. The identical disparities served as the foundation for commencing a study to assess the effectiveness of SHGs in West Bengal, specifically in the Mathabhanga subdivision of the Koch Bihar District, and the impact of SHGs on the socio-economic advancement of women in rural areas. The research collected information from 560 women who are participants in self-help groups. The field study was conducted between 2021 and 2022, focusing on three blocks: Mathabhanga I, Mathabhanga-II, and Sitalkuchi. Numerous poverty alleviation initiatives led by central and state Governments are presently operational in India, emphasising Infrastructure, Social Development, and rural livelihoods. However, the lack of access to credit markets and formal banking systems has been pinpointed as a fundamental reason for poverty among the rural population. Empowering the impoverished entails more than just providing financial resources; it also necessitates equipping them with the necessary skills to become self-sufficient. The research is founded on the assumption that marginalised groups within society, such as the rural impoverished population and women specifically, can be integrated into the mainstream by implementing financial inclusion initiatives. The study aims to assess the improvement of social conditions, examine the influence on socio-economic empowerment, investigate marketing challenges and obstacles in the advancement of SHGs, and propose strategies for the successful and productive operation of SHGs. The research findings will provide valuable insights for the successful execution of diverse rural development initiatives by shedding light on challenges encountered at the local

community level by marginalised groups. They will contribute to understanding the dynamic relationship between family and society in empowering women.

The research consists of seven chapters. The first chapter, "**Introduction**," encompasses stating the research problem. The literature review summarises past research and justifies the current study. It also supports the significance and rationale of the current study by referencing gaps and findings in previous literature, objectives of the research, formulation of research hypotheses, sequencing of the research methodology, design of the sampling process, data collection techniques, and study formulation.

The second chapter, "**Brief Profile of the Study Area**," gives a detailed overview of the Mathabhanga Subdivision, encompassing its administrative structure and geographical features such as physiography, drainage patterns, and climate. This chapter emphasises the study area's demographic, economic, and infrastructural aspects to comprehensively understand its social and financial background. The movement of SHGs within the research domain emphasises the dynamics of female-headed households and the extent of women's involvement in these groups. The study further examines the development trends of SHGs, including the rising participation of families in SHGs and the growing establishment of women's SHGs within the region under investigation.

The third chapter, titled "**Women Empowerment: Programmes and Policies**," delves into various women empowerment initiatives and policies outlined in five-year plans. It provides a comprehensive review of central and state-sponsored schemes to empower women. Finally, the chapter quantitatively analyses the awareness and utilisation of different self-help group initiatives within the research area.

In the fourth chapter, "**Activities of Self-help Groups**," the activities undertaken by SHGs encompass a diverse array of domains, including personal development, social transformation, community engagement, skill enhancement, and emotional assistance. These groups offer a platform for individuals to unite, assist each other, and strive towards common objectives, ultimately positively influencing individuals and society. This chapter will critically examine the income-generating activities undertaken by women's self-help groups. The focus will be on analysing six specific case studies carefully chosen to comprehensively understand the actions taken in the research area. These case studies will shed light on the diverse initiatives and interventions carried out by women's SHGs and their effects on the lives of their participants.

The fifth chapter, **“Role of Self-help Groups on Rural Women Empowerment”** provides the socio-economic characteristics of the participants and determinants impacting the efficacy of SHGs within the Mathabhanga Subdivision of Koch Bihar District. It also attempts to highlight the changes in socio-economic conditions of rural women after joining SHG. Various indicators of socioeconomic status have been examined using statistical methods. Concurrently, the impact of SHGs on the socio-economic status of rural women following their membership has been evaluated and measured. This chapter further explores the evaluation of hypotheses to assess the significance of alterations in the socio-economic empowerment of rural women involved in Self-help Groups. The hypothesis also suggests a significant transformation in the socio-economic empowerment of women residing in rural regions.

The sixth chapter, **“Marketing Problems of Self-help Groups,”** highlights the marketing aspect, precisely the nature of the market, diverse distribution channels, and promotional strategies utilized for the products Produced by the SHGs. Marketing challenges associated with product pricing, advertising, transportation, storage, quality grading, and export-related factors. Finally, it highlights the various measures such as marketing support, marketing research, pricing strategy, product promotion, and assistance in problem-solving that can guide policymakers and stakeholders in formulating effective strategies to address the issue. The concluding chapter, **“Findings, Suggestions and Concluding Observations,”** this research presents a summary of the research outcomes, along with proposals and recommendations aimed at improving the execution of policies related to Self-help Groups.

Ultimately, the research results are anticipated to serve as a valuable guide if applied earnestly to improve the efficacy of programmes that empower and emancipate women.

*Debanjan Basak.*

**Debanjan Basak**

## Acknowledgement

I want to express my heartfelt gratitude to the individuals and institutions that have significantly contributed to the completion of my Ph.D. thesis. Their unwavering support, guidance, and encouragement have shaped my academic journey.

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Date: 27.08.2024.

Place: University of North Bengal.

Debanjan Basak.

**Debanjan Basak**

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