

## Chapter 7

# An Empirical Study on Economic Empowerment of Women Through Self-Help Group of Indian Sunderban Delta of North 24 Parganas of West Bengal, India

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### ABSTRACT

*Empowerment of women is a comprehensive issue and it is a dynamic, multi-dimensional process which enables women to realize their full distinctiveness and power in all spheres of life. In order to achieve it, mobilization and organization of women into self-reliant groups is indispensable for gaining solidarity and strength and inducing collective actions in right time. Against this backdrop, the chapter is conducted through a questionnaire-based survey on the members from a representative sample of the women-run SHGs under the aegis of Sandeshkhali Large-Sized Multipurpose Co-Operative Societies (LAMPS), West Bengal Tribal Development Co-operative Corporation Ltd. (WBTDC) under Backward Classes Welfare Department, Government of West Bengal in the backward class-dominated, economically backward, and naturally disadvantageous 13 Mouzas in two Blocks of Sandeshkhali of the Sunderbans area. It is revealed from the survey that, since joining the SHG movement, the economic condition, decision-making power relating to expenditure, status within the family and the society has increased favorably for the women members.*

### INTRODUCTION

*There is no chance of the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing. (Swami Vivekananda as cited in Kanoria, 2012)*

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Empowerment of women is a comprehensive issue and it is a dynamic, multi-dimensional process, which enables women to realize their full distinctiveness and power in all spheres of life. It is also a socio-economic-political issue which embraces the degree of shift in the locus of the decision-making process in different entities. Women have been regarded as the nuclei of a nation and the builder and moulder of its destiny. The position and status of women in any society is an index of the socio-economic-cultural achievement of that society. According to the Census 2011 (Chandramouli, 2011), out of a total population of 1,21,01,93,422, females are 58,64,69,174. As per this, the Gender Ratio of India is 940. The gender ratio at the national level has risen by seven points since the last Census 2001. This is the highest since 1971. In the USA, Russian Federation, Brazil and Japan, females outnumbered males (United Nations, 2011). The development of a nation depends a lot on the status of women in that country, particularly when that nation aspires to achieve the target of holistic development and inclusive growth. Empowerment is a multi-faceted process, encompassing many aspects like enhancing awareness, increasing access to economic resources and increasing involvement in the economic, social and political fields. In order to achieve that, mobilization and organisation of women in the form of self-reliant groups is indispensable.

Even though the Self-help Group (SHG) movement has had a late start in the state of West Bengal, off late it has gained momentum. It was estimated there were more than seven lakh SHGs in the state, out of which nearly 2,00,000 SHGs had been formed under the Swarnajayanti Gram Swarozgar Yojana (SGSY), nearly 3,00,000 SHGs had been promoted by the NABARD, around 1,50,000 SHGs by the Primary Agricultural Cooperative Societies (PACS) and another 50,000 by the SIDBI. In the year 2011-12, the SHGs with outstanding loans dropped to `3,82,942 from `5,74,036 in 2011-12 (Puhazhendhi, 2012). Besides these, the West Bengal Tribal Development Cooperative Corporation (WBTDCC) Ltd., under the aegis of the Backward Classes Welfare (BCW) Department, Government of West Bengal, set up Large-Scale Multipurpose Cooperative Societies (LAMPS) [under the West Bengal Co-operative Societies Act, 1973 (now West Bengal Co-operative Societies Act, 1983) ] in 1976 to operate at the block level as the primary co-operative societies in 15 districts of the state with a view to providing credit, non-credit and technical support to the tribal women in West Bengal, the objective being their holistic empowerment and inclusive development (Table 1). Each LAMPS is to have a minimum of 500 members in its operational area (not more than one from a family). By a subsequent decision, LAMPS in the hilly areas may be constituted with a minimum of 300 Scheduled Tribe (ST) members. In 2011-12 members of all the 155 LAMPS in West Bengal taken together were 3,06,263 families in the 16 districts of West Bengal. The pioneering scheme of the WBTDCC Ltd. is the Adivasi Mahila Swashaktikaran Yojana (AMSY) which is a micro-credit project for the empowerment of poor tribal women, offering loans as well as subsidy facilities on easy terms to the tribal women for poverty alleviation and self-employment. The maximum project cost is limited to 50,000 with the provision for subsidy up to 50%, subject to a maximum of 10,000. The loan is granted at an interest rate of only 3%. The AMSY covers schemes like sal-leaf plate-making, grocery, paddy-husking, goatery, piggery, house dairy, and various other schemes suitable and cost-effective for the tribals. Schemes under the AMSY have proved to be highly effective for economic upliftment of the poor tribals because the schemes are implemented entirely by the tribal women who, unlike their male counterpart, plan for the future. Technical trainings are also provided to facilitate proper implementation of the projects.

Besides implementing the AMSY, the LAMPS could be considered as instrumental towards upliftment of social, economic and political status of the tribal women in West Bengal by implementing various schemes like Procurement of Non-Timber Forest Produces (NTFP) Scheme, Lac Cultivation Scheme, Village Grain Bank Scheme (VGB), Minor Forest Produces (MFP) Scheme, Adivasi Sanchay-o-Dadan

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