

Feature Article



Livelihood Security of Women through Self Help Group: A Case Study in Coastal Villages of Purba Medinipur District, West Bengal

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Abstract

Women always get less priority in terms of resource consumption, work participation, and decision-making with respect to the man. Self-Help Group (SHG) is an organization where women lead the group and they are the main beneficiaries. Self-help groups have become a powerful tool to promote women's livelihood securely. This paper is based on primary data as well as secondary data collected from the Ramnagar-I Block Development Office and the Self-Help Group members of 261 SHG in 23 coastal villages of Purba Medinipur district respectively. The study mainly assesses the women's livelihood security and empowerment through SHG.

Keywords: Self-Help Group (SHG), livelihood, Women's empowerment, Work participation.

INTRODUCTION

The term livelihood means various ways of people acquiring an income for their living. A livelihood is more than just people engaging in survival activities, it also includes the institutional, policy, and vulnerability contexts (risk factor), which govern Government structure, law, authority, rights, democracy, and participation (Ellis, & Allison, 2004)[1]. Livelihood security is sustainable and available acquisition and control of both social resources and material resources, to allow households to fulfill their legal obligation without diminishing the natural resource base. A number of factors limit livelihood security-

livelihood shocks; social, economic, and political context, and livelihood resources. The majority of coastal households rely on a variety of income sources and varied livelihood activities, which provide extra support for survival. Diverse livelihoods differ in terms of location, activities, duration, scale, number of household members, and other factors.

The Self-Help Group plays a great role in the betterment of the livelihood status and empowerment of coastal women. In India, the Self-Help Group is an instrument to reduce poverty and enhance women's financial support and participation in the workforce

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METHODOLOGY: The present study is based on both primary and secondary data. Firstly, secondary data related to Self-Help groups were collected from the Ramnagar-I block development office. Statistical data related to work participation were collected from the District Census Handbook. The primary data were collected from Self-help group members by interview schedule method. Simple percentages, pie charts, graphs, and other relevant statistical techniques were adopted to explain the data. Arc GIS software was used to make the relevant map.

RESULT AND DISCUSSION

STATUS OF SHG IN THE STUDY AREA

A self-help group is created when the people of a community, who are facing the same or a related issue, get together, meet, exchange stories, have a discussion, and ultimately come up with a solution. It is seen to be an expensive method of providing essential community services.

261 self-help groups exist in the study area. In this study area, SHG is mainly organized by women. Village-wise distribution of the total number of SHG is as given in Table 1 and Fig. 2.

Table 1: Village-wise distribution of SHGs (2017)

NAME OF THE VILLAGES	NO. OF SHG
Duttapur	12
Godhadhrpur	9
Ratanpur	6
Chanpaboni	12
Bhagibaharampur	7
Bilamria	15
KhadalGobra	27
Gobindabasan	11
Gangadharpur	5
Somaibasan	5
Jagaibasan	2
Jagadishpur	5
Ghersai	12

NAME OF THE VILLAGES	NO. OF SHG
Maitrapur	9
PurbaMukundapur	13
Dakshin Balarampur	1
Panchdharia	3
Jamrashyampur	9
Lachhimpur	18
Chandpur	30
Kaema	2
Jaldha	40
Tajpur	8

Source: Block Development Office of Ramnagar 1, 2017 and as compiled by the authors

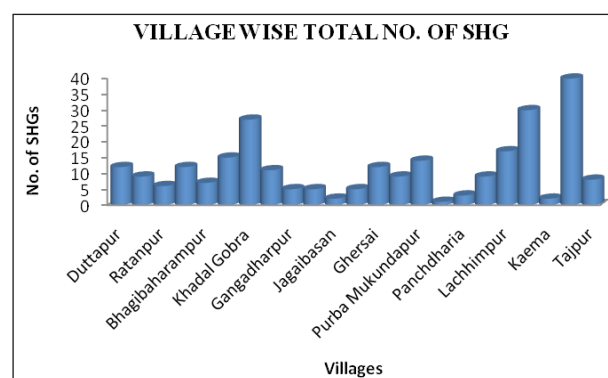


Fig. 2: Village wise total No. of SHG

Source: Block Development Office of Ramnagar 1(2017)

THE MAIN FOCUS OF SHG

- The creation of SHGs as a means of achieving universal social upliftment. This will guarantee that each rural BPL home has at least one member brought under the SHG net, preferably a woman.
- Create strong institutions for the people by establishing the federation of SHGs at all levels, from the village panchayat to the district. In addition to giving its members a voice and strength, this federation will support the SHGs by offering a wide range of support services.

- By enabling SHGs, banks, and other financial institutions to obtain financing, universal financial inclusion will be advanced.
- Put an emphasis on providing skilled wage jobs through placement-linked skill development programs for youth in rural areas.

BASICS OF SHGs

The basic criteria of SHGs in the study area are-

- 10 members of poor women.
- Age of the member must be 18 years or above 18 years.
- The pancha sutra practices -
 1. Regular meeting
 2. Regular inter lending
 3. Regular savings
 4. Regular payback.
 5. Regular record keeping.
- Starting a bank account.

SHG TIME PROGRESSION AND MONEY SOURCE

After 3 months, SHG services revolving funds (now Pragati fund) amounting to 15,000/-

- 1st Grading:
After 6 months, SHG is credit linked with the bank (in West Bengal, the SHGs are availing Cash Credit Limits)-First linkage of 1, 50,000/-

- 2nd Grading:
Enhancement of credit linkage from the bank for Rs. 2,50,000/- after a year of first utilizing the service a second time.
- 3rd Grading:
Enhancement of credit linkage from banks in the amount of 3, 50,000 after obtaining a second loan from them after a year and a half.

WORK PARTICIPATION OF WOMEN

Rural poverty is exacerbated by many factors; seasonal employment is one of them. A considerable number of rural families depend on seasonal employment. Income earned by those families is not only irregular but marginal.

WORK PARTICIPATION OF WOMEN IN RESPECT OF MEN BASED ON CENSUS REPORT, 2011

According to Govt. register, the work participation of women is very low. Because in most cases women are involved in the unorganized sector. They indirectly engaged in the work field which is not counted in Gov't registration. The women's share in the economic growth in a society is unavoidable. In the study area village, wise work participation of women is given below-

VILLAGE WISE WORK PARTICIPATION OF WOMEN

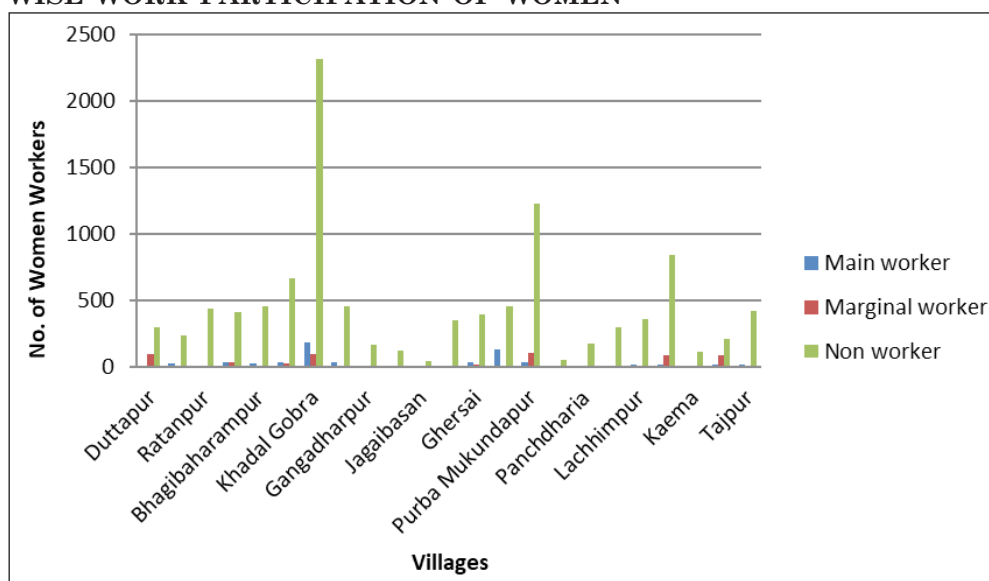


Fig. 3: Village wise work participation of women

Source: District census report, 2011

According to the census data, women’s involvement in work participation is very low. In some of the villages show a small amount of women engagement mainly as marginal worker. And a very small amount of the main worker is found in these villages (Fig. 3 and Fig. 4).

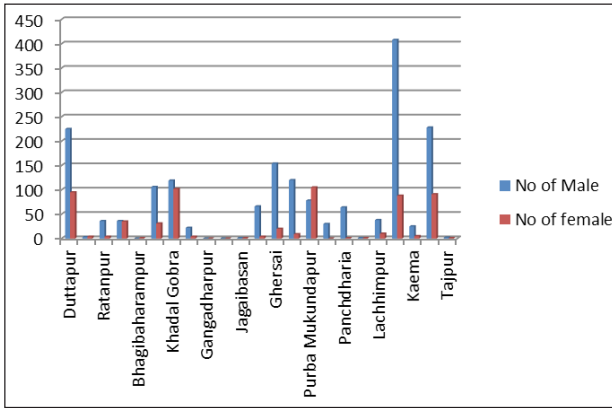


Fig. 4: Village wise work participation of men and women

Source: District census report, 2011

MALE-FEMALE WORK PARTICIPATION AS THE MAIN WORKER

According to the census report, the work participation of women with respect to men is very low still women are engaged in work all over the day. The work types of women are not registered as the main work. Here the main worker is mainly engaged in the industrial sector or service sector. In that case, women’s participation is very low. Purba Mukundapur is only the village where women’s participation is more than men’s.

MALE-FEMALE WORK PARTICIPATION AS MARGINAL WORKER

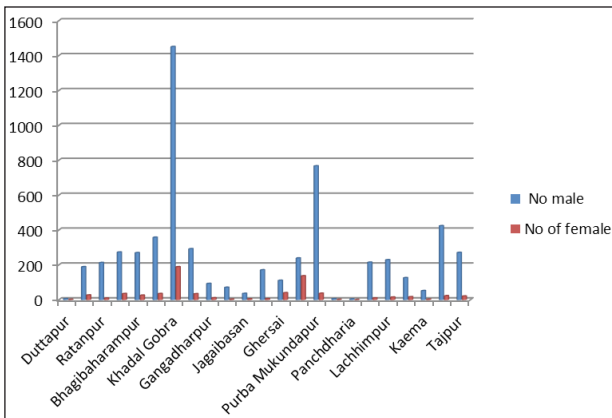


Fig. 5: Male-female work participation as marginal worker

Source: District census report, 2011

Self-help groups promote women’s equality in the political, social, and cultural spheres of life as well as their status as decision-makers, workers, and beneficiaries. It enhances the confidence of rural women to lead a better life (Jain, et al, 2003) [3] (Fig. 5).

WORK PATTERN OF SHG

Mainly five types of work were done by the SHGs in Ramnagar 1 block. These are all related to women-centered work. These types of work are (Fig. 6).

- Marine Jewelry and seashell product
- Tailoring
- Fishery
- Poultry
- Cultivation

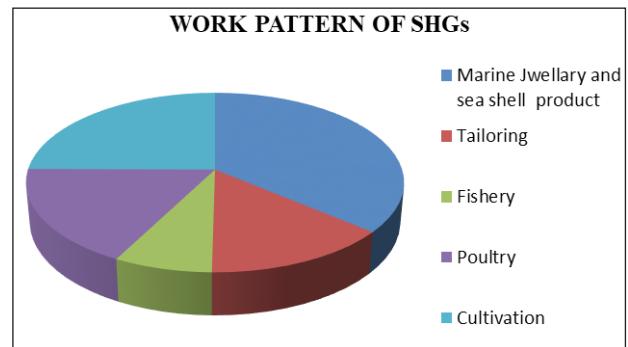


Fig. 6: WORK PATTERN OF Self Help Groups

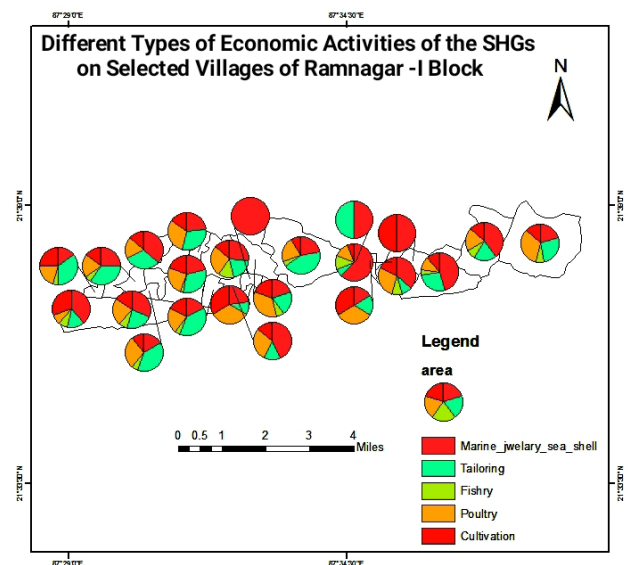


Fig. 7: Different activities of SHGs

Source: Block Development Office of Ramnagar 1, 2017

Like Ramnagar 1 block the study area also deals with this type of work pattern of SHG (Fig. 7).

The village-wise work pattern of SHGs is given in Table 2.

Table 2: The village-wise work pattern of Self-Help Group

Name of the villages	No. of SHGs are involved in different work				
	Marine jewelry & sea shell production	Tailoring	Fishery	Poultry	Cultivation
Duttapur	5	2	1	3	1
Godhadhrpur	4	1	1	1	2
Ratanpur	3	1	1	0	1
Chanpaboni	5	2	1	2	2
Bhagibaharapur	3	1	1	1	1
Bilamria	8	2	0	2	3
KhadalGobra	16	2	2	3	4
Gobindabasan	4	2	1	2	2
Gangadharpur	2	2	0	1	0
Somaibasan	3	1	0	1	0
Jagaibasan	1	1	0	0	0
Jagadishpur	3	1	0	0	1
Ghersai	4	2	2	1	3
Maitrapur	3	2	1	1	2
PurbaMukundapur	5	4	1	1	2
Dakshin Balarampur	1	0	0	0	0
Panchdharia	1	1	0	0	1
Jamrashyampur	4	2	1	1	1
Lachhipur	10	3	2	1	2
Chandpur	20	4	2	1	3
Kaema	1	1	0	0	0
Jaldha	20	6	4	4	6
Tajpur	3	1	1	1	2

Source: Block Development Office of Ramnagar1(2017)

According to this data, most of the self-help groups are engaged in making Marine jewelry & and sea shell products using the coastal resources. And a small amount of group is involved in the coastal fishing activity. Here the fishing activity mainly deals with coastal prawn culture.

WOMEN'S EMPOWERMENT

Empowerment as a way of capacity building

and awareness leads to more participation, effective decision-making power, and handling which are turn leads to transformative action. This involves an ability to get what one wants and to influence others on our concerns. Women empowerment is also a very significant indicator. Gender and the relationships between genders in society define its place and level of

empowerment. Gender identity is associated with a range of roles, rights, and responsibilities that are ascribed by society to individuals based on their male or female characteristics. The empowerment measures that have been made to reduce the vulnerability of women generally come through educating them, by providing them with vocational training, economic assistance through microcredit programs, Self Help Group formation, and other necessary arrangements through positive discrimination.

IMPACT OF SHG ON WOMEN'S LIVELIHOOD SECURITY

Self-help groups in India tend to focus on women, and the majority of their activities are concentrated on credit and savings operations (Chakravarty, & Jha, 2012)^[4]. SHGs contribute to the women's livelihood in the following manner-

1. INCULCATE SAVING HABIT:

Members of the SHGs' groups benefit from the saving interventions, which encourage members to save more and maintain habits. It improves the self-confidence of the women and savings act as a safety net during hazardous times like cyclones, floods, or other disasters where a fund is necessary.

- Kabita from Gobindabasan village said that after joining the Self-Help Group, She has a habit of saving money for future use. These savings also help to pay the fees of her child's education.

2. INCREASE INCOME AND STANDARD OF LIVING:

By increasing the income level and standard of life for rural women, micro-enterprises and SHGs are significantly contributing to self-employment and changing the socio-economic landscape.

- Minati from Chandpur village said that the Self-Help Group helps her to increase not only the family income but also the standard of living.

3. ALLEVIATION OF POVERTY AND PROMOTION OF ECONOMIC INDEPENDENCE:

- Microfinance has a big impact on rural development and poverty reduction.

- The self-help group has paved the path for coastal rural women to achieve economic independence.
- In order to cover these costs, the participants appear to switch their loan source from friends and money lenders to SHG loans.

Bandana from Tajpur village said that before joining SHG their family has been suffered from poverty, and she made her a member of SHG. Now her monthly income is Rs 3000/- per month which plays a great role in alleviating the poverty of her family.

4. SELF-RESPECT AND SELF-CONFIDENCE INCREASE:

- The SHG movement aims to empower rural impoverished people by fostering economic self-reliance, and confidence.
- SHG members feel more confident and respectable because they have savings in their names.
- Due to the decrease in financial hardships, participation in SHG has decreased for family violence.

Sibani from Lachhimpur village said that after linking up with the Self Help Group her self-confidence and self-respect increased and now she holds the position of decision-maker in her family.

5. GIVE RAISE TO SELF-EMPLOYMENT OPPORTUNITY:

- The Government of India released Rs.14403 crores under the program.
- Rural India has been actively creating microenterprises through the formation of SHGs, ranging from dairy to mechanized farming, poultry food processing, pisciculture, handicraft, and mushroom cultivation.

6. POLITICAL LEADERSHIP AND MAKING DECISIONS:

The social influence of the SHG raised awareness of various organizations and programs as well as participation in decision-making. The members' hidden talent and leadership abilities were revealed by the group formation.

- Gouri Pradhan from Bilamria village said that SHG has given her a great opportunity for decision-making.

MAJOR FINDINGS

1. The main aim of the Self-Help Group is to solve the problem of rural women.
2. Rural women are most benefited from the local SHG.
3. Most of the eligible women are engaged in different SHG work.
4. The earning from SHG work also helps the continuation of the livelihood of the rural people.

The Self-Help Group is the pioneer of the coastal rural women for the betterment of their social position. Thus, SHGs are helping rural women for income generation.

CONCLUSION

Undoubtedly, SHGs have improved the lives of disadvantaged women. Livelihood pursuits have improved a number of the gender difference. When it came to deciding how to spend their earnings, women often had more say (Sharma, et al, 2014)^[5]. In this situation, SHG is a promising platform for women's empowerment. They are developing awareness campaigns for the most

vulnerable women in order to provide them with financial power and create employment at various levels.

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