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Unveiling Empowerment: Evaluating Entrepreneurial Effectiveness of Self-Help Groups in Murshidabad and South 24 Pargana

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Abstract

Self-help groups (SHGs) have played an essential role in the socio-economic upliftment of society, especially in West Bengal over the last decades. Analytically discussing gender dimensions in the SHGs, this paper scrutinizes the efficiency of the two districts, namely, Murshidabad and South 24 Parganas considering certain parameters. Based on the analysis of the parameters of the empowerment indicators and socio-economic effects of the SHGs, the paper explains to what extent women are disadvantaged with respect to their economic, social, managerial, entrepreneurial, and cultural rights. The study assesses the SHG performance on financial, marketing, political, and social through cross-tabulation between and within the selected districts. For this, certain social parameters have been approached such as participation in household management and decisions about major purchasing activities including decisions regarding financial aspects, personal loans, and investment due to the essence of entrepreneurship development. On the basis of secondary data collected from different trustworthy references and primary data collected from field surveys, it has been evident that the establishment of the SHGs to empower women's financial, entrepreneurial, and social insights has played a pivotal role. The study also identifies the barriers that minimize the effectiveness of the SHGs on empowerment, entrepreneurial opportunities, and marketing abilities among disadvantageous rural women and provides a set of recommendations that could increase the efficacy of the SHGs in helping women achieve their socio-economic liberty as well. The study establishes the fact that even though the SHGs are effective in promoting women's socio-economic empowerment, there is a need to go further in addressing some key issues such as access to credit facilities, information about and connections with the market including providing appropriate training for them.

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INTRODUCTION

In recent decades, the rapid emergence of self-help groups (SHGs) in West Bengal has become a significant research area. According to the report of the National Rural Livelihoods Mission (NRLM) (2023–2024), there are 10,87,518 SHGs throughout West Bengal, which is the maximum in India. The ongoing influence of SHG activities underlines various aspects, such as the standard of living, entrepreneurial expansion, livelihood alteration, and many others. Our study seeks to critically appraise the performance of SHGs in the districts of Murshidabad and South 24 Parganas in

West Bengal, focusing on a few key indicators, such as women empowerment and entrepreneurship development. Here, the target is to identify potential challenges that hinder the promotion of women's empowerment and provide fruitful and actionable recommendations for expediting the progression of SHGs in promoting entrepreneurship growth and women's empowerment.

BACKGROUND OF THE STUDY

SHGs have emerged as an influencing instrument for the socio-economic development of various regions throughout India, especially in West Bengal. Predominantly consisting of women, SHGs act as catalysts in fostering societal development, financial independence, and inclusive empowerment at the grassroots level. Women in West Bengal experience multifaceted economic, social, and cultural barriers that hinder their comprehensive accessibility to education, employment opportunities, healthcare facilities, and decision-making abilities within households and communities. SHGs offer a foundation for women to mobilize available resources, access credits, achieve financial literacy, and engage in income-generating activities. By examining the economic, political, and social dimensions of empowerment, our study attempts to deliver valuable insights into the efficacy of SHGs as a platform for women's empowerment and entrepreneurship development in West Bengal.

THE OBJECTIVES OF THE STUDY

The main aim of this study is to evaluate the performance of SHGs in Murshidabad and South 24 Parganas by assessing the level of women empowerment in response to entrepreneurial development within the SHGs in these two selected regions. The major objectives of our study are as follows:

- To evaluate the performance of the SHGs in Murshidabad and South 24 Parganas.
- To assess the level of women's empowerment and entrepreneurial uplift within the SHGs in these chosen areas.
- To identify the key factors that significantly influence women's empowerment in response to entrepreneurial upliftment through SHGs.
- To provide recommendations to enhance the effectiveness of SHGs in fostering women empowerment in West Bengal, Murshidabad, and South 24 Parganas.
- To investigate how the lending system was widespread among the Muslim communities of Murshidabad despite religious norms.

THE LITERATURE REVIEW

This study aims to serve as a needs assessment to support the design and implementation of micro-entrepreneurship programs and skill development for existing and aspirational women entrepreneurs. The study finds that over half of India's female labor force is self-employed to provide necessities for families. The report recommends that women's socio-economic empowerment requires policy interventions, skilling support, and mentorship to aid the establishment and growth of sustainable businesses [1].

The study sheds light on the importance of SHGs in promoting women's entrepreneurship. The authors depict that SHGs play a critical role in boosting entrepreneurship skills among women in terms of finance management, skill development, and exposure in society. SHGs help women empower themselves through solidarity, by which group members empower and gain more confidence and make decisions. However, all these are contrary to what happens in reality, whereby a lack of access to microcredit and government support hinders the expansion of these women-owned businesses. Moreover, SHGs are better contributors toward a community's socio-economic development through the enhancement of women's financial independence, while assisting them to act as leaders in their respective communities [2].

This work discusses how women's entrepreneurship was affected by the recent pandemic and how SHGs have performed during this pandemic period. This study clearly showed that SHGs were unable to play a significant role during the pandemic. To run a business, some factors such as financial access, training, marketing support, and market access are important, but SHGs were unable to provide adequate support during this period. This report recommends that the government should be more active and pay special attention to women-led entrepreneurship [3].

This paper demonstrates the importance of SHGs in empowering rural women in their literary works. Participating in SHGs has increased business-related activities among women. In rural areas, income, spending, and saving behavior have improved, and social recognition and social status have been raised for these women after participating in SHGs. Income-generating activities and business-oriented training have boosted confidence and a sense of positivity among the women participants in the SHGs [4].

This paper argues for the need to expand and develop existing theoretical concepts to better explain the uniqueness of women's entrepreneurship. It also discusses the aspects of the historical development of the field and highlights future research directions in the area, including the need for further studies on women entrepreneurs in developing countries by indicating the impact of a few factors, such as industry, family, culture, and goal orientation, in women-founded entrepreneurship research and extending existing entrepreneurial theories. Additionally, it suggests that there are debates about the prevalence of occluded gender bias within the entrepreneurship discourse, and there is a need to build a reflexive critical perspective to evaluate current theoretical approaches to women entrepreneurship within the broader ambit of entrepreneurship research [5].

METHODOLOGY OF ANALYSIS

Data Collection and Analysis

Our study was conducted using both secondary and primary data sources. The collection of secondary data was sourced from authentic government publications and reports about the Census for the contextual background of the socio-economic and demographic factors of the South 24 Parganas and Murshidabad districts in West Bengal. These two districts were selected for a specific purpose: Murshidabad due to its large Muslim population strength (66.88%) and South 24 Parganas since it has a greater Muslim population (35.57%) than the state average (27.01%) [6].

Primary data were collected by conducting a survey using a semi-structured questionnaire that provided both quantitative and qualitative information. A random sampling technique was used within these two districts to adequately represent the samples. The overall sample size was 55 in 24 Parganas and 50 in Murshidabad, which ensured the practical feasibility of conducting the survey.

The sample regions were selected on a purposive basis and the sample points were then randomly interviewed. The questionnaire encompasses both closed- and open-ended questions to ensure a rich dataset with clarity in each response. The collected data were shown in tabular form, followed by qualitative and quantitative analyses [7]. Thereafter, the systematically arranged dataset followed the standard model approach to avoid any non-homogeneity over sampling distribution to minimize sampling biases, if any.

Ethical Consideration

The research was conducted ethically by ensuring that all participants were aware of and consented to being part of the research. All rights and confidentiality pertaining to the participants were of paramount interest in conducting our research. All participants provided informed consent; they were fully aware of the nature, procedure, and voluntary participation in this research, with their complete right to withdraw at any time. The collected data were anonymized to ensure that participants' identities were not revealed, as some questions dealt with religion and culture, which are considered sensitive topics. The overall methodology holds the comprehensive strength of providing a rounded understanding of the socio-cultural and entrepreneurial contexts in the selected regions.

SECONDARY DATA ANALYSIS

Secondary data analysis is aimed at our analysis to tally the existing datasets collected by other trusted sources for research purposes in significant domains to make our primary data analyses sufficiently compatible. We collected and studied secondary data from different government websites, academic journals, research reports, etc., and studied them minutely to obtain a proper view of the SHGs. Here, we have tried to discuss a few aspects of secondary data that provided us with guidance to understand the topic.

India is at the top, followed by Bangladesh, in terms of the number of SHGs. In these countries, SHGs have become a medium for socio-economic development and the upliftment of weaker sections of the economy. The government encourages weaker sections of the population to join SHGs. As shown in the Table 1, approximately 100 lakh SHGs already exist in India and 720 lakh members actively participate in the SHG program [8, 9].

Table 2 shows that India has the second-highest female participation ratio in SHGs after Bangladesh. Generally, we observe in SHGs female participation is more than male participation. In India, among the SHG members, 90% are females as well and in Bangladesh 95% are females.

Here, we have the top ten states in India in terms of the number of SHGs. West Bengal (10,87,518) occupied the first position, with the maximum number of SHGs. Bihar (10,55,320), Andhra Pradesh (8,53,976), and Uttar Pradesh (7,35,989) were the second, third, and fourth, respectively (Tables 3 and 4).Table [5]

Table 1. Country-wise number of SHGs and number of members of SHGs.

Countries	No. of SHGs (approx. in lakh)	No. of members (approx. in lakh)
India	100	720
Bangladesh	50	500
Nepal	10	100
Indonesia	5	70
Philippines	2	20
Sri Lanka	1	10
Kenya	0.5	10
Ethiopia	0.4	10
Nigeria	0.2	5
Ghana	0.1	2

Source: World Bank, 2021–2022

Table 2. Male and female participation ratio in SHGs in some countries.

Country	Male participation ratio	Female participation ratio
India	10%	90%
Nepal	36%	64%
Bangladesh	5%	95%
Sri Lanka	27%	73%
Kenya	25%	75%

Uganda	35%	65%

Source: World Bank, 2021–2022.

Table 3. Top 10 states based on the number of SHGs in India.

Serial no.	State	Total no. of SHGs
1	West Bengal	10,87,518
2	Bihar	10,55,320
3	Andhra Pradesh	8,53,976
4	Uttar Pradesh	7,35,989
5	Maharashtra	6,16,976
6	Odisha	5,38,327
7	Madhya Pradesh	4,50,296
8	Telangana	4,40,224
9	Assam	3,50,397
10	Tamil Nadu	3,29,039

Source: World Bank, 2021–2022.

Table 4. Top 10 districts based on the number of SHGs in West Bengal.

Serial no.	State	Total no. of SHGs
1	Murshidabad	97,561
2	South 24 Parganas	94,002
3	Purba Medinipur	85,101
4	North 24 Parganas	70,697
5	Birbhum	65,112
6	Paschim Medinipur	63,142
7	Nadia	60,959
8	Malda	60,863
9	Purba Bardhhaman	59,990
10	Bankura	58,338

Source: National Rural Livelihoods Mission, 2023–2024.

Table 5. Population by sex of Murshidabad and South 24 Parganas in 2011.

Description	Murshidabad	South 24 Parganas
Actual population	71,02,430	81,61,961
Male	36,29,595	41,73,778
Female	34,72,835	39,88,183

Source: Census, 2011.

Murshidabad has the highest number of SHGs in West Bengal, followed by South 24 Parganas, and the main concerns of our study are based on these two districts. Murshidabad has a total 97,561 number of SHGs and 24 southern Parganas have a total 94,002 number of SHGs [10].

In terms of male-to-female ratios, both districts have a similar share of the female population and participation. As we can see from the table, the female populations are largely attracted to the SHGs as compared to the males (Table 5).

Most of the population in these two districts lived in rural areas. In Murshidabad, 80.22% belong to rural areas, and in South 24 Parganas, 74.40% belong to rural areas compared to their urban counterparts. In terms of the Muslim population, Murshidabad is at the top with 66.88% Muslim population, and South 24 Parganas is in 5th position with 35.57% Muslim population. The Muslim population plays a significant role, as we purposively choose the Muslim population to investigate how SHGs encourage the Muslim population to engage in lending operations and enhance entrepreneurial skills despite religious identities.

Murshidabad has a lower literacy rate than the South 24 Parganas and West Bengal average. The total literacy rate in West Bengal was 76.30%, whereas it was 63.88% in Murshidabad and 71.51% in South 24 Parganas. In Murshidabad, female literacy is only 55.04%, whereas in South 24 Parganas, it is 71.40%, and the West Bengal average is 70.50% (Tables 6–8).

Table 6. Rural and urban population in Murshidabad and South 24 Parganas district.

District	Rural	Urban
Murshidabad	80.22%	19.78%
South 24 Parganas	74.40%	25.60%

Source: Census, 2011.

Table 7. Top 5 Muslim population in West Bengal.

District	Total population	Muslim Population	Percentage
Murshidabad	7,103,807	4,707,573	66.88%
Malda	3,988,845	2,045,151	51.27%
Uttar Dinajpur	3,007,134	1,501,170	49.92%
Birbhum	3,502,404	1,298,054	37.06%
South 24 Parganas	8,161,961	2,903,075	35.57%

Source: Census, 2011.

Table 8. Literacy rate (2011).

Description	Male	Female	Total
West Bengal	81.70%	70.50%	76.30%
Murshidabad	61.25%	55.04%	63.88%
South 24 Parganas	83.35%	71.40%	71.51%

Source: Census, 2011.

Table 9. Labor force participation rate (LFPR) in usual status (PS + SS) for persons of age 15 years and above (in %) in India.

Years	Rural			Urban			Rural + Urban		
	Male	*Female*	*Person*	*Male*	*Female*	*Person*	*Male*	*Female*	*Person*
2017–2018	76.4	24.6	50.7	74.5	20.4	47.6	75.8	23.3	49.8
2021–2022	78.2	36.6	57.5	74.7	23.8	49.7	77.2	32.8	55.2
Change (%)	1.8	12	6.8	0.2	3.4	2.1	1.4	9.5	5.4

Source: Annual Periodic Labour Force Survey (PLFS) Report, Ministry of Statistics and Programme Implementation, Government of India.

This Tables 8 and 9 shows the changes in male and female participation in the labor force. In rural areas, labor participation has increased by 12% over the years, while in urban areas, it has increased by only 3.4% and total female participation has increased by 9.5% in the workforce. The data are significant to show the necessity of entrepreneurship development and participation in SHGs as a pathway for small savers to access it.

PRIMARY DATA ANALYSIS

Empowerment can be described as the process of attaining autonomy, self-determination, and decision-making abilities in all aspects of life. This is a multidimensional concept that acquires various quantitative and qualitative aspects. Women’s empowerment may be conceptualized in several ways, including accepting women’s viewpoints and improving their abilities through education, awareness, exposure, and training enhancement. The entrepreneurial abilities of women and their prosperity mostly lie in their empowerment. Moreover, this attainment of empowerment can be sustained only if it can be promoted in the long run continuously. Hence, the promotion of entrepreneurship among women has become a major challenge.

Our study is concerned with a few aspects of attainment of women’s empowerment through SHG participation and enhancement in their decision-making abilities to a few aspects in their everyday lives, which may influence the possibilities of their entrepreneurial abilities considering their rural origins, religious considerations, education, employability, and to identify the challenges to attain it.

Here, by day-to-management, we have tried to mean the arrangements of daily livelihood needs of the families and the decisions regarding budgeting and incurring expenditure by themselves to meet the needs of their families. The majority of South 24 Parganas actively participate in day-to-day management, and there is no one with a contributing role in this regard. The percentage of active participation is remarkably high in Murshidabad which is a Muslim-dominated region. Also, it is to be noted that South 24 Parganas, which are comparatively less Muslim, also possess more than 50% active participation in deciding these matters.

Our field observations suggest that the main determining factors are the age and experience of the SHG members. Middle-aged and upper middle-aged members have a stronghold in their internal family matters, being the female heads of the family. Moreover, association with SHGs and work experiences in SHGs create a serious variation in the decision-making abilities in family matters. The respondents who have been associated with SHGs for several years are much more efficient in handling the purchasing matters of their families. Furthermore, their family structure plays a significant role in this regard. The women of small nuclear families have an effective hold in family decision-making and suggest male members of their families, whereas, in large joint families, the senior members of the families are the decision-making entities, especially the senior male members, who can only provide suggestions.

The authority to make decisions about family matters appears to be significant in this regard. A clear variation was noticed among the districts, which is an important factor in the growth of entrepreneurial abilities. Generally, the lack of authority in decision-making creates a sense of incompleteness regarding women’s abilities on their own to make active decisions and drops their confidence level to a very high extent, which makes it difficult for them to develop entrepreneurial abilities on their own. This largely impacts their self-confidence, and they fear stepping into broader and more competitive market environments.

Through household management, we have tried to identify the important decision-making capabilities regarding all the internal matters of the household along with the fulfillment of household chores (Table 10). In the South 24 Parganas, the majority of the female population participating in the SHGs actively participated in household management. Murshidabad’s performance is strikingly high – everyone plays an active role in this regard. From our field study, we observed that age, family structure, and SHG experience matter the most regarding household management (Tables 11 and 12).

Table 10. Day-to-day management.

Status	South 24 Parganas	Percentage	Murshidabad	Percentage
Active participation	36	65.45%	50	100%
Partially	16	29.09%	0	0%

Sometimes	2	3.64%	0	0%
No role	1	1.82%	0	0%

Table 11. Household management.

Status	South 24 Parganas	Percentage	Murshidabad	Percentage
Active participation	30	54.54%	50	100%
Partially	18	32.72%	0	0%
Sometimes	5	9.09%	0	0%
No role	2	3.64%	0	0%

Table 12. Decision over major purchasing of family.

Status	South 24 Parganas	Percentage	Murshidabad	Percentage
Active participation	18	32.73%	0	0%
Partially	19	34.55%	20	40%
Sometimes	10	18.18%	25	50%
No role	8	14.55%	5	10%

Another striking factor is that in Murshidabad, most of the respondents possess some sort of earnings through the effective usage of their SHG loan amounts, whereas in South-24-Parganas, the scenario is not similar, and the rate of earning respondents is not that representative there. It has been felt that the earnings of the respondents on their own (though the amount is very low) strongly impact their hold on their families and increase their efficiency regarding decision-making by providing them with some sort of confidence.

The average family income is much better in Murshidabad than in the South 24 Parganas. Their smooth income comparatively enables them to fulfill their basic needs, which is also an influencing factor in women's participation in household decision-making. Notable variations are observed among the districts regarding household management, one major contribution of which appears due to income inequalities. The strong position in the matters of household management creates a kind of strong self-confidence among the women SHG participants, which largely provokes them to dive into outer market environments that possess better marketing and trading aspects with communication and bargaining abilities, which are important for starting small businesses.

However, a striking feature of our study is that the female SHG members in our sample contribute significantly (100%) to day-to-day management in Murshidabad; however, they have no (0%) role in the major purchasing decision of their families, which is quite contradictory; the major and expensive purchases are still male dominated. The female members of the families may participate in the SHGs, in entrepreneurship, in access to small credit networks, and even sometimes in the marketing of the products; however, they have no access to decide major purchases of the families like any properties or gold or consumer durables.

Although SHG participation improves the utilization of their human resources and skills, thereby contributing to supply chain networks at the local level in the era of global consumerism, micro-management at the rural level regarding consumerism is male-oriented. Even though we shout for women empowerment and gender mainstreaming in the regime of post-modernism, misogynist society is still not ready to provide access to family decision-making regarding consumption items at the hands of their female counterparts, at least at the rural level in our sample region.

The above Tables 10 to 12 shows that regarding banking needs and financial transactions, along with financial decision-making, female respondents have a stronghold in Murshidabad. On the other hand, in South 24 Parganas, though the majority actively participate, the percentage is still low in comparison to Murshidabad. The striking part here is that Murshidabad, which is a densely Muslimpopulated region, possesses a large number of active participation of women in financial decision-making along with the growth of their banking habits mostly handled on their own, which is favorable for efficient trading. This magnificent picture of Murshidabad has also been noticed regarding aspects of household management and day-to-day management in the case of Murshidabad.

The family structure, personal earnings of the respondents, their family earnings, and mindsets of the families are the key factors behind it. In addition, long-term associations with SHGs also establish practices of banking habits along with faith in the formal banking system. In addition, in Murshidabad, SHG loans are used primarily for productive purposes along with their profit motives; however, in South 24 Parganas, it is mostly used for consumption purposes, which perpetually lessens the need to visit banks.

Again, differences were noticed in financial literacy in both districts. Financial literacy can be concluded through various indicators; however, in our study, we have considered mainly the frequent practices of handling liquid cash, bank savings, calculations, and handling SHG loans on their own in most cases. In Murshidabad, a strong presence of financial literacy was noticed among the respondents, whereas it was absent in South 24 Parganas. Regular banking habits and frequent visits to banks provide clarity on the ability to handle transactions in formal banking systems. It washes away the fear of the respondents regarding formal paperwork and paves the way for the improvement of smooth trading techniques. It also shifts families from informal lending sources to formal sources for any of their lending requirements, which bear important corollaries in rural segments of developing economies.

In both Murshidabad and South 24 Parganas, most respondents partially participated in decision-making regarding their personal loans. In South 24 Parganas, if SHG loans or any other personal loans are approved to the women SHG participants, the loan amount is also used by the male members of their families, which is used mostly for consumption purposes and is also repaid by the women. Here, they almost play an avenue for male family members in SHG credit networks. In Murshidabad, although the SHG loan amount is handled and tackled by the women participants themselves and the repayment responsibility also relies upon them, the hold is still in the hands of male family members, as in the case of major purchasing decisions. This is a clear obstacle to their empowerment.

Table 4. Decision regarding financial aspects (banking).

Status	South 24 Parganas	Percentage	Murshidabad	Percentage
Active participation	18	32.73%	35	70%
Partially	16	29.09%	10	20%
Sometimes	7	12.72%	5	10%
No role	14	25.45%	0	0%

Table 5. The decision regarding personal loan.

Status	South 24 Parganas	Percentage	Murshidabad	Percentage
Active participation	9	16.36%	15	30%
Partially	20	36.36%	35	70%
Sometimes	9	16.36%	0	0%
No role	17	30.90%	0	0%

Table 6. Investment decision.

Status	South 24 Parganas	Percentage	Murshidabad	Percentage
Active participation	8	14.55%	0	0%

Partially	12	21.81%	5	10%
Sometimes	8	14.55%	10	20%
No role	27	49.09%	35	70%

Here, we see reflections of a lack of financial literacy to handle credit market linkages, which is a strong pillar in the functioning of the 'Grameen Bank,' based on the SHG model as discussed therein, and which plays a strong hydrant regarding entrepreneurial skill development in our sample regions. It acts as a major limit in promoting women entrepreneurship among SHG members, although 100% of our respondents are strongly urged to execute their entrepreneurial abilities and they demanded necessary training, skill formation processes, and marketing accesses, which is an important observation during our field surveys.

A small amount of active participation is noticed regarding investment decisions in both districts. The reason behind this lies in the provision of low weight to women's suggestions in major decisions by the male members of the families, along with their inability to save much. Most families have no savings or nominal savings, resulting in rare investment opportunities. Moreover, in South 24 Parganas, SHG loans are mostly used for consumption purposes—very few investments are noticed for their settlements or for agricultural investments in which women's suggestions are not welcomed at all with that much eagerness. Since in both districts, the majority of their incomes are channelized to arrange their basic livelihoods, they face a lack of investible funds on their own to invest in entrepreneurship development by the female SHG members, although they are attached and attracted towards the SHGs.

CONCLUSION

Based on these results, it can be concluded that SHGs act as catalysts for empowering women in different areas of West Bengal, especially in South 24 Parganas and Murshidabad. This study emphasizes that religious diversity does not play a crucial role, whereas mentality and mindset are significant factors in this regard. Despite various challenges such as lower levels of literacy and cultural barriers, SHGs contributed significantly to economic, financial, entrepreneurial, and social upliftment to a certain extent to establish and enhance their entrepreneurship development, thereby fostering community development along with financial independence among the women in backward areas. The higher prevalence of self-help groups in these districts underlines the effectiveness of SHG activities to mobilize available resources most effectively and to promote inclusive growth.

To further enhance the efficacy of SHGs, it is recommended to advocate policies that ensure proper access to credit, market linkage, and available resources for sustaining economic growth. It is necessary to develop customized training initiatives that focus on entrepreneurial skills and financial literacy, which are essential for addressing the specific requirements of these women and enhancing their decision-making abilities. The implementation of comprehensive monitoring and mentoring mechanisms for tracking the impact of the SHGs over time can assist in the substantial advancement of women's empowerment and entrepreneurial development to ensure their socio-economic status in the near future. Some other recommendations include policy changes geared towards acknowledging positive changes in the empowerment and entrepreneurial development of women, and another part involves the establishment of administrative potency to track the same effects on the SHGs.

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