

## Women Empowerment of the Members by Caste of SHGs through Literacy and Banking Habit -A Case Study

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### Abstract:

Women empowerment, particularly the empowerment of poor women folk of backward regions, has been one of the important objectives of the Twelfth Five Year Plan in India. Education and women empowerment is closely inter-connected since educational attainments enable them to respond, to appreciate, to challenge their traditional roles and to raise their voice for a positive change in their lives. Education is an important non-economic indicator which is directly linked with the economic progress of the people. The SHG leaders (viz. the secretary or treasurer of the SHG) are more likely to be better off in educational attainments compared to the other members.

The study is based on primary data sources. We have chosen two sample backward districts of west Bengal, viz., Paschim Medinipur and Bankura. Eight blocks (Binpur- II, Gopiballavpur- II, Jhargram, Jambani, Kharagpur -II, Salboni, Binpur - I, Debra) from Paschim Medinipur district and seven blocks (Chhatna, Khatra, Taldangra and Saltora, Bishnupur, Kotolpur and Indus) from Bankura district have been chosen purposively. There is no doubt that the economic activities of these group members are often constrained by poor literacy rate and low level of education. Sometimes because of lack of education they are not in a position to write necessary resolutions, which are required for attaining the initial Grade, i.e., Grade I and subsequently upgrading their groups from Grade-I to Grade-II. In many cases the group members have learned how to sign and read some sentences only after joining their respective SHGs and thus, it can safely be said that learning opportunities before the illiterate women can be widened through their participation in SHGs. Besides, banking habit is another important indicator of women empowerment.

*Key words: Women empowerment, literacy rate, banking habit,*

### 1. Introduction

Women empowerment signifies an improvement in the socio-economic status of the women through greater control over and access to economic resources and the power of taking decisions regarding her own income, savings and expenditures for her household needs and other purposes (Wilkinson, 2005). In this context Mayoux (2001) examined that the participation of women in SHGs could generate a positive impact on women empowerment in any developing economy (Pitt, Shahidur and Cartwright, 2003). Empowering women, particularly the poor women belonging to the backward communities residing in backward regions, is considered to be an essential element of economic development of any developing economy. Again, the social development index of group members measured on Likert Scale showed a definite positive trend after joining SHGs (Misra, 2006).

In this paper, we shall deal with this issue with special reference to the women members of SHGs in Drought-Prone Areas (DPAs) and Non-Drought Prone Areas (NDPAs) of two sample districts, viz.,

PaschimMedinipur and Bankura in West Bengal. For this discussion we have taken into consideration the following two aspects of the members of sample SHGs formed by the poor women in those two districts: literacy rate of the members of SHGs and banking habit of the members.

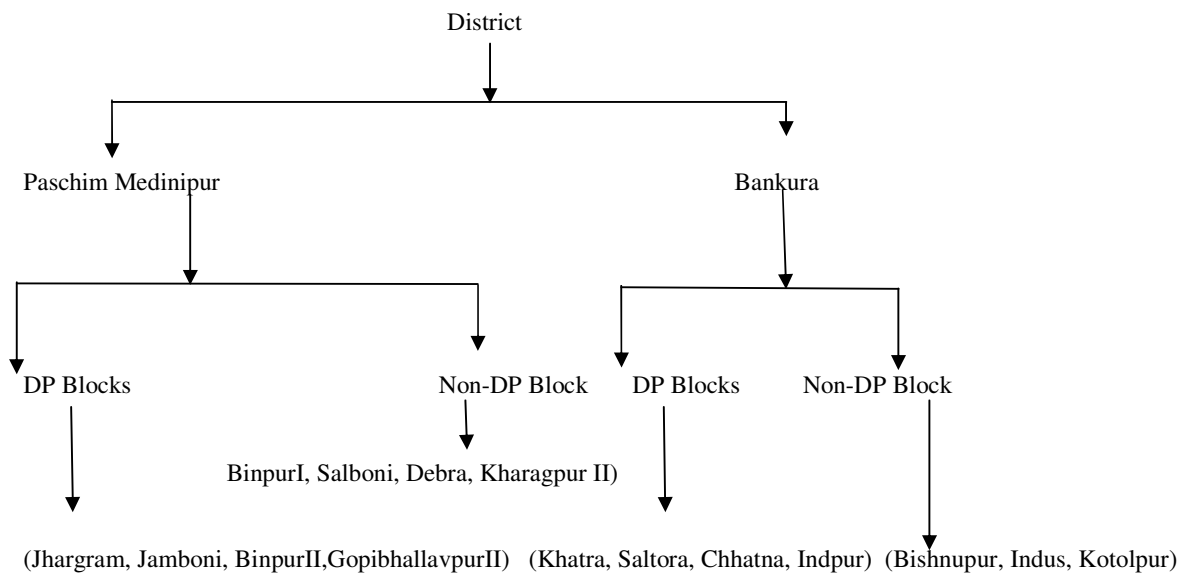
**II. Objectives of the study**

The objectives of the study are to analyse the literacy rate of the members and secondly, to analyse the banking habit of the members of SHGs before and after group formation in PaschimMedinipur and Bankura districts of West Bengal.

**III. Data source**

Primary data have been collected for the present study. In this study two districts have been chosen purposively. Then eight drought prone blocks and 7 non-drought prone blocks have been chosen. Here, 24 sample gram panchayets from the sample DP blocks and 21 sample gram panchayets from the sample non-DP blocks. Thus 48 SHGs in DPAs and 42 SHGs in non-DPAs have been collected randomly. Therefore, total 552 households from DP areas and 441 households from non-DP areas have been chosen randomly.

The schematic presentation of the sources of data has been presented below.



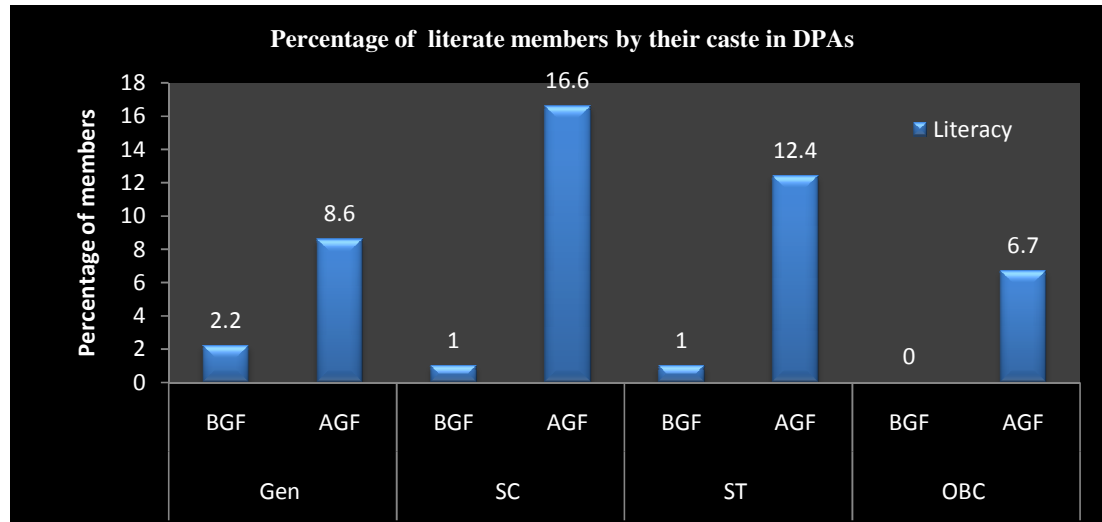
**IV. Analysis and Results**

*Educational Status of Members*

Education and women empowerment are closely inter-connected since educational attainments enable them to respond, to appreciate, to challenge their traditional roles and to raise their voice for a positive change in their lives (Banerjee, 2009). In this study the literacy level of women member by caste

before and after group formation has been analysed. The change in the educational level, particularly literacy level before and after group formation was noticed.

Figure 1



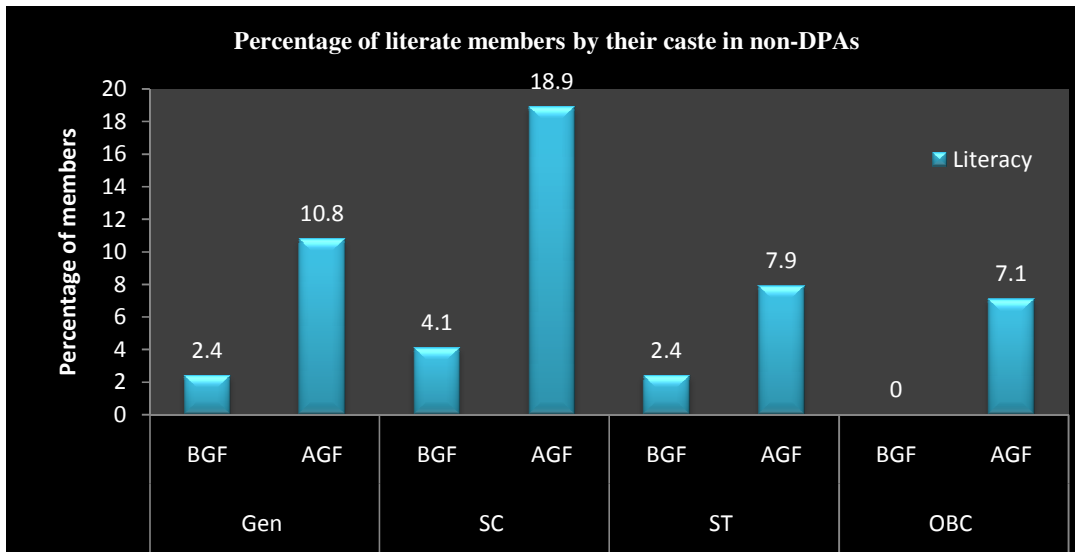
Source: Field Survey (2014-15)

The level of education of the members by their castes before and after group formation shows that in DPAs 59.2 per cent members belonged to SC category, 54.1 per cent members to ST category were illiterate before group formation while it was only 19.4 per cent for general category. But after group formation, about 43.6 per cent members belonging to SC category and 42.7 per cent to ST category were found to be illiterate.

Therefore, the percentage of illiterate members for SC and ST categories registered decline. In our study, most of the SC members and ST members were young and most of them became literate after joining as members of SHG. The ST members were, in fact, encouraged to read and write to become literate.

In non-DPAs, 34.9 per cent members of general category, about 43.9 per cent of SC category and 69 per cent ST members were illiterate. In fact, they did not feel any necessity to sign their names or acquire the capability to read and write before group formation. The female members, before group formation, had to remain busy in domestic works and child care activities and they had no opportunity to acquire this capability. After group formation they felt the necessity for being literate. Thus, there was a significant fall in the percentage of illiterate members belonging to SC and ST categories. About 29 per cent SC members and 63.5 per cent ST members were found to be illiterate after the group formation. The local club members and also resource persons and in some cases panchayet members helped them to become literate.

Figure 2



Source: Field Survey (2014-15)

Figure 2 also indicates a significant fall in the percentage of illiterate members belonging to these categories after the group formation in non-DPAs. Some members of ST category became educated and they were found to have been encouraged by the local panchayet members and thus they tried to make literate the women members of SHGs after group formation.

**Banking habit**

Inculcation of banking habit among the members of SHGs is supposed to be one of the important avenues of women empowerment. To ascertain the banking habits among the women members of a sample SHG, we enquired about the number of visits they make to banks in any particular month. Their initial effort, when supported by the microfinance programme of the government, could make a progress through an institutional linkage between the SHGs and the banking institutions. It is seen that before the formation of SHGs, the poor people had to depend on the informal or non-institutional sources of rural credit that often trapped them in debt burden. Now microfinance, with proper SHG-bank linkage, has become the most suitable and easy alternative to the traditional or non-institutional sources of rural credit. The percentage of members of SHGs by their banking habit in DPAs and non-DPAs is shown in Table-1

Table 1

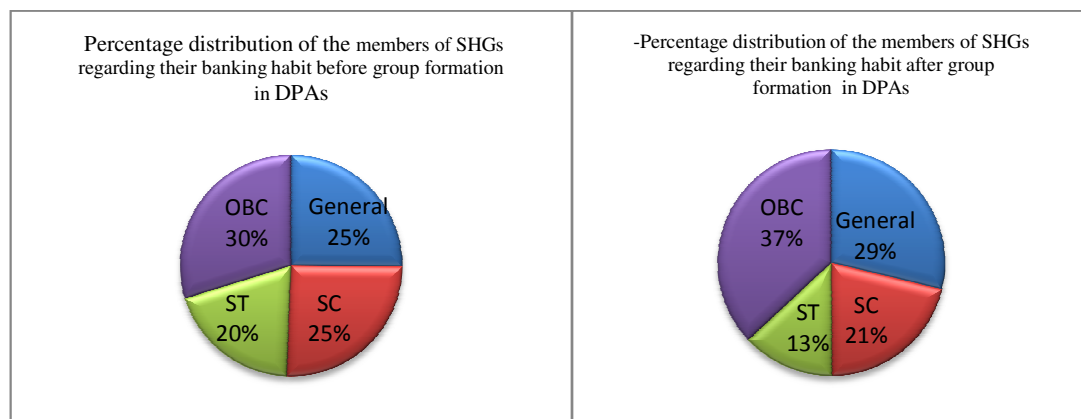
Distribution of the members of SHGs by their banking habit in DPAs and Non-DPAs

Banking habit among Members (%) in DPAs		Banking habit among Members (%) in non-DPAs	
Before group formation	After group formation	Before group formation	After group formation
13	70.7	12.3	82.2

Source: Field Survey (2014-15)

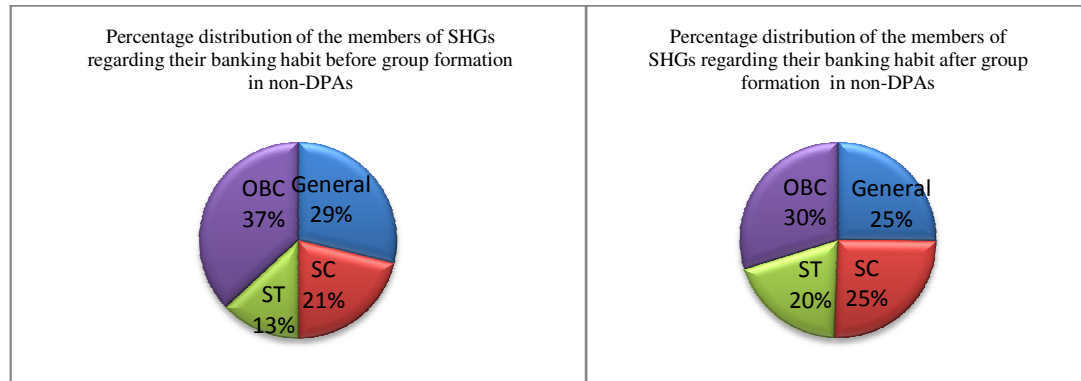
About 13 per cent of the members have banking habit in DPAs and about 12 per cent of the members have such habit in non-DPAs before group formation. However, this situation has changed after group formation. It is observed that 71 per cent of the members in DPAs and about 82 per cent of members in non-DPAs have developed banking habit after group formation. Therefore, members have shown more keenness in visiting bank branches after group formation.

Figure 3A Figure 3B



Source: Field Survey (2014-15) Source: Field Survey (2014-15)

Figure 4 A Figure 4 B



Source: Field Survey (2014-15) Source: Field Survey (2014-15)

Castewise distribution of SHG-members according to their banking habits shows that the members of general caste have greater inclination to visit bank branches compared to the members belonging to SC/ST/OBC categories after group formation (see Figure-3A, 3B, 4A and 4B).

**V. Conclusion**

A large share of the members of SHGs by caste became literate with the help of some literate person, club members and even by resource person. Thus they write their names, they sign their names which

is treated a symbol of empowerment. Again, increase in banking habit among the women members is surely a sign of women empowerment in the rural areas of West Bengal.

### **ACKNOWLEDGMENT**

The reference part of the article is done by my student Kunal De. Due to time constraint, I could not follow the heading of acknowledgement section.

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