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## Empowering Tribal Women through Self-Help Groups: A Study of Jhargram District, West Bengal



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### Abstract

*The empowerment of women, particularly those from marginalized tribal communities, is essential for achieving inclusive and sustainable development. This study explores the impact of Self-Help Groups (SHGs) on the socio-economic empowerment of tribal women in the Jhargram District of West Bengal. Using primary data collected from 300 SHG members, the study employs the Alkire-Foster methodology to construct a composite index measuring both social and economic empowerment before and after joining SHGs. Key social indicators include health-related decision-making, family planning awareness, and educational attainment, while economic indicators include control over savings, household expenditure, and financial independence. The findings indicate a significant improvement in both social and economic empowerment post-participation in SHGs. The average social empowerment index increased from 0.31 to 0.70, and the economic empowerment index rose from 0.24 to 0.57. Statistical tests, including paired sample t-tests, confirmed the significance of these improvements at the 1% level. The study concludes that SHGs serve as effective platforms for empowering tribal women by fostering leadership, decision-making, and financial autonomy. Recommendations include enhanced outreach, awareness programs, and greater inclusion of disadvantaged women through government and NGO collaboration. This research underscores the critical role of SHGs in transforming the socio-economic landscape of rural tribal communities.*

**Keywords:** *Self-Help Groups (SHGs), Tribal Women, Empowerment, Socio-Economic Development, Jhargram, Alkire-Foster Method*

### 1. Introduction

“Give me good mothers, I give you a good Nation” – Napoleon Bonaparte.

According to the 2011 Census, the Scheduled Tribe (ST) population of West Bengal was 5,296,963, comprising approximately 5.8% of the state's total population. The literacy rate among the Scheduled Tribes in West Bengal stands at 59.0%, with a male literacy rate of 68.5% and a significantly lower female literacy rate of 49.4%. In comparison, the overall literacy rate of the state is 77.08%.

Nationally, the 2011 Census reports that the Scheduled Tribe population in India totals 104.3 million, representing 8.6% of the country's population. Of this population, around 89.97% reside in rural areas, while only 10.03% live in urban regions. The literacy rate among STs at the national level is also 59%, which is notably lower than the overall literacy rate of 73%. Despite substantial improvements in literacy across the decades since 1961, a significant gap of 14.03% still remains between the general population and Scheduled Tribes. The economic empowerment and educational advancement of women are vital for fostering self-reliance. In this context, Women Self-Help Groups (SHGs) have emerged as a transformative intervention, distinct from traditional development programs. These groups have proven to be effective instruments for poverty alleviation, women's empowerment, and social upliftment. SHGs have enhanced women's participation as proactive decision-makers and stakeholders in democratic, economic, social, and cultural spheres. They also play a pivotal role in encouraging rural women to actively engage in the socio-economic development of their communities. Through their involvement in SHGs, women become better equipped to address health and financial challenges, manage familial disputes, and significantly influence household financial behaviors (Thakur & Patel, 2014).

The empowerment of women is essential for a nation's economic success and is crucial for establishing a foundation for social change. Enhancing and ensuring women's roles to their full potential has become essential for improving the socio-economic circumstances of a nation's people. The development plans will fail to meet their objectives if they overlook the necessity of women's involvement and participation in social activities. Only when women are seen as equal participants in progress with men will the general and harmonious development of any country be achieved. Therefore, the emancipation of women is a prerequisite for the nation's economic advancement and social progress; without the provision of equal economic and social possibilities for women, true liberty cannot occur. Integrating women into the mainstream of development is a significant problem for developing countries such as India.

The economic empowerment of women is essential for sustainable development and the achievement of sustainable development goals (Eyben, Kabeer & Cornwall, 2008). But the majority of women lack sufficient finances to start or grow their enterprises (OECD, 2011). Women have improved their living conditions and those of their family members, including children and spouses, through self-help groups (SHGs). Self-help organizations are essential since they have the ability to reduce poverty in a nation, particularly in rural regions (Beevi & Devi, 2011). Self-Help Groups (SHGs) emerge when individuals with shared challenges or experiences unite for collective support in addressing their common issues (Zastrow, 2009). These groups are autonomous and self-regulating, providing an environment conducive to the development of communication networks. Professionals do not assume leadership of SHGs, and leadership is alternated among members. Membership is optional, allowing individuals to join or go at their choice (Eyben et al., 2008). This paper investigates the effectiveness of Self-Help Groups (SHGs) in the tribal-dominated jungle-mahal areas of Jhargram district, West Bengal, focusing on women empowerment, particularly the effectiveness of SHGs in socio-economic empowerment of SHG members.

## 2. Literature Review

Das and Baishya (2015) research show microfinance have played a crucial role in the empowerment of women and the socio-economic development of women in the Rani Block of Kamrup District, Assam. The research conducted by Singh (2017) on women's Self-Help Groups (SHGs) in the Drang block of Mandi district, Himachal Pradesh, concludes that although SHG women have attained economic independence, they have made insufficient progress in areas such as skill development, community development initiatives, and decision-making capacity, necessitating greater focus to enhance their contributions to development. Pathania and Rao (2018) discovered that tribal women enhanced their socio-economic status after participating in Self-Help Groups in the Paderu and Pedabayalu Mandals of Visakhapatnam district, Andhra Pradesh. Mazumder et al. (2018) noted that the Self-Help Groups (SHGs) can ascend the performance hierarchy with younger, educated members, a higher proportion of members above the poverty line, and improved usage of loans in the Paschim Medinipur and Bankura Districts of West Bengal.

Priyanka and Vishakha (2018) found in their paper on self-help groups and the empowerment status of rural women in Udaipur district that self-help groups have positively influenced the socio-psychological, economic, legal, and political empowerment of their members. The comparison of mean scores between members and non-members clearly indicates that members had superior empowerment scores relative to non-members.

Talmaki (2013) emphasized metrics like employment situation and demographic characteristics of tribes in Gujarat, together with the population and distribution of scheduled tribes. She also disclosed that the sex ratio of tribal women in Gujarat is comparatively greater than that of other regions. Self Help Groups, dairy cooperatives, enhanced participation of women in political activities, advocacy against deforestation and alcohol by Self Help Groups, educational attainment of women and their offspring, accessibility to diverse infrastructural initiatives, improved decision-making capabilities in critical areas, and awareness and utilization of contraceptives indicate favorable transformations in the socio-economic status of tribal women in Valod.

Panda (2005) find finds that microfinance provided to Self-Help Groups serves as a powerful tool for alleviating poverty, fostering awareness, and ensuring environmental sustainability, ultimately contributing to the nation's sustainable development.

Banerjee and Duflo (2011) evaluated the effectiveness of microfinance through a randomized controlled experiment in India. In the study, a microfinance institution and its research partner systematically extended operations into randomly chosen villages, while other villages were concurrently observed as the control group. The research indicated that the primary aim of microfinance seems to have been achieved.

Das and Bhowal (2013) investigated the function of Self-Help Groups (SHGs) as financiers in promoting women's empowerment in the state of Assam. The study demonstrates that the SHG–bank linkage of the microfinance program significantly impacts the economic position, decision-making authority, knowledge, and self-esteem of women participants. The women's Self-Help Groups have elevated the role of women as active decision-makers and beneficiaries in the democratic, economic, social, and cultural domains, while also encouraging female members to engage actively in the socio-economic development of rural India.

Sinharoy et al. (2023) observed that women's empowerment is positively correlated with improved dietary diversity and increased food availability in Bangladeshi households.

The research by Nimisha and Arumugam (2019) analysed the demographic and socio-economic characteristics of these women entrepreneurs. The findings revealed that the yearly income of SHG members has increased, consequently enhancing the overall economic stability of their families and providing significant prospects for women to pursue entrepreneurial endeavours instead of depending primarily on conventional employment.

Terdal (2018) emphasises their research on the diverse advantages of Self-Help Groups (SHGs), including economic, social, political, and psychological empowerment, which are essential for the growth of women entrepreneurs, rural communities, and the nation's overall economic development.

Rawat (2014) explains that the social, economic, and political dimensions for rural women were positively influenced; nevertheless, social upliftment was significantly greater through these programs in comparison to economic and political empowerment.

Saravanan (2016) completed an empirical study to attain a profound understanding of Self-Help Groups (SHGs). This report provides a comprehensive analysis of the historical development and influence of SHGs in India, highlighting their role in promoting autonomy and empowerment among members.

Murry and Nakhara (2018) conducted a study on women self-help groups in Nagaland, focusing specifically on those that function well for an in-depth investigation. The findings indicated a correlation between the duration of self-help groups and their performance ratings, as well as a link between the educational qualifications of group leaders and the resultant performance metrics.

Hanumesh (2019) completed a research study examining the efficacy and obstacles of women's empowerment activities via the Self-Help Groups (SHGs) program. The study focused on clarifying the effects of Self-Help Groups (SHGs) programs on women's life and the obstacles they encounter in attaining empowerment. This assessment is essential for comprehending the wider ramifications of these measures on gender equality and societal advancement. The integration of Women's empowerment efforts, such as Self-Help Groups (SHGs) and micro entrepreneurship programs, is a powerful catalyst for significant social and economic development, particularly in rural regions. (Robert, 2021; Singh et al.,2013; Gangwar, 2022)

### **3. Objectives of the Study**

The proposed study aims to achieve the following objectives –

- To evaluate the increase in social empowerment of scheduled tribal women through Self-Help Groups (SHGs).
- To evaluate the increase in economic empowerment of scheduled tribal women through Self-Help Groups (SHGs).

### **4. Hypotheses of the Study**

Based on the objectives, the following hypotheses are constructed –

**H0<sub>1</sub>:** There is no significant increase in the social empowerment of SHG members after their participation in the Self-help groups (SHGs).

**H0<sub>2</sub>:** There is no significant increase in the economic empowerment of SHG members after their participation in the Self-help groups (SHGs).

## 5. Data Collection

This study utilizes primary data to estimate and analyze the social and economic empowerment of Scheduled Tribe women in the Jhargram district of West Bengal, focusing on their status before and after joining Self-Help Groups (SHGs). Data were collected through household surveys conducted using a structured questionnaire and an interview-based approach. A combination of random sampling and purposive sampling techniques was employed, depending on the accessibility of households. Structured interviews were conducted with SHG members to gather detailed insights. To measure empowerment, the study developed a composite metric called the Group Dimension Index, which assesses the adequacy of women's agency across various domains. The analysis is based on data from 300 women affiliated with SHGs in the district. The study critically examines the differences in social and economic empowerment experienced by tribal women before and after their involvement in SHGs.

## 6. Methodology of the Study

We have followed the Alkire-Foster Methodology for the measurement of Social and Economic Empowerment. Based on the selected empowerment dimensions, we have calculated the two empowerment dimensions indicators, which are given below.

### (a) Social Empowerment (SE)

- Knowledge about Ability to make any health-related decision
- family planning
- Educational attainment

### (b) Economic Empowerment (EE)

- Control over saving and investment
- Control over household expenditure
- Increasing financial independence

## 7. Individual Group Empowerment Index (IGEI)

We have constructed two composite indices to assess empowerment: the Social Empowerment Index and the Economic Empowerment Index. The Social Empowerment Index is based on three key indicators—decision-making ability regarding health, awareness of family planning, and level of educational attainment. The Economic Empowerment Index comprises three indicators as well—control over savings and investments, control over household expenditures, and an increase in financial independence.

$$IGEI = \sum_{ij}^{300} D_{ij} w_{ij}$$

where 'E' represents the Empowerment index, 'D' is dimension index, and 'W' denotes the weights of all indicators (UNDP) 'i' represents the dimension index for each of the two categories: social and economic, while 'j' denotes the number of persons, ranging from 1 to 300 for SHG members.

We can measure the Individual Women Empowerment Index (IWEI). I have followed the simple average of j number of dimensions written as

$IGEI = 1/n \sum GDI_j$  (where j = knowledge about the ability to make any health-related decision, family planning, and educational attainment for calculator Social Empowerment Index and j= Control over saving and investment, control over household expenditure, and increasing financial independence for calculator Economic Empowerment Index)

Thus, based on the above method, IGEI for each woman can be assessed separately. The individual empowerment score above 0.8 might be considered adequate empowerment. We used this method to calculate the Social Empowerment Index (SEI) and Economic Empowerment Index (EEI) (Alkire-Foster Methodology, 2011).

## 8. Data Analysis and Result

The data has been analyzed and interpreted using several statistical methods.

### 8.1. Social Empowerment Index (SEI)

$$SEI = \sum_{ij}^{300} Dij w_{ij}$$

Where ‘S’ represents the Social, ‘E’ represents the Empowerment index, ‘D’ is dimension index, and ‘W’ denotes the weights of all indicators (UNDP) ‘i’ represents the dimension index for each of the two categories: social and economic, while ‘j’ denotes the number of persons, ranging from 1 to 300 for SHG members.

The average social empowerment index increased from 0.31 percent to 0.70 percent following participation in SHGs. Additionally, it is noted that the social empowerment index exhibits modest enhancement following participation in the SHGs. Paired samples the t-test is employed to evaluate the hypothesis regarding the effect on the social empowerment index of Self-Help Group members subsequent to their participation in the microfinance program. The outcomes of hypothesis testing are presented in Tables 1.

Table 1: Average Social Empowerment Index

	N	Range	Mini	Max	Mean	Std. Deviation	Variance
Before Joining SHGs	300	1.00	.00	1.00	.3102	.23471	.055
After Joining SHGs	300	1.00	.00	1.00	.7000	.35178	.124

Source: Author’s calculation

Hypothesis testing is carried out to examine the significant impact on the social empowerment index by comparing before and after situation. The result of the hypothesis testing is presented in Table 1.

### 8.1.1 Results of Hypothesis Testing

**Null hypothesis (H0<sub>1</sub>):** There is no significant improvement in the overall social empowerment index of SHGs Members after joining the SHGs.

Table 2: Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Before Joining SHGs	.6990	300	.35193	.02035
After Joining SHGs	.3102	300	.23471	.01357

Source: Authors calculation

Table 3: Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	99% Confidence Interval of the Difference				
				Lower	Upper			
After Joining SHGs- Before Joining SHGs	.38880	.23965	.01386	.35287	.42473	28.053	299	.000

Notes: Test is based on 1% level of significant.

Source: Author's calculation

Given that the t value is significant at  $\alpha = 0.00$ , the null hypothesis is rejected, and the alternative hypothesis is accepted. Consequently, it can be asserted that there is a notable enhancement in the overall social empowerment index of SHG members following their participation in the microfinance program. The poll indicated that the majority of organizations implement rotation among committee members, providing equitable opportunities for each member to participate in the committee. This fosters a sense of confidence since they now have the opportunity to interact with the external environment.

### 8.2. Economic Empowerment Index (EEI)

Let us recall the economic empowerment index which is written as follows-

$$EEI = \sum_{ij}^{300} Dij w_{ij}$$

Where 'E' represents the Economic, 'E' represents the Empowerment index, 'D' is dimension index, and 'W' denotes the weights of all indicators (UNDP) 'i' represents the dimension index for each of the two categories: social and economic, while 'j' denotes the number of persons, ranging from 1 to 300 for SHG members.

Economic empowerment Index for 300 selected SHGs members is calculated from the data of the situations before and after joining the SHGs. The study revealed that the average economic empower index increased before joining the microfinance from 0.23 percent to 0.33 percent showing improvement in the economic status of the most of the sample SHGs members.

Table 4: Average Economic Empowerment (EE) Index

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Before Joining SHGs	300	.6667	.0000	.6667	.243151	.2308961	.053
After Joining SHGs	300	1.0000	.0000	1.0000	.567778	.3274830	.107

Source: Author's calculation

Hypothesis testing is carried out to examine the significant impact on the economic empowerment index by comparing before and after situation. The result of the hypothesis testing is presented in Table 5 and Table 6.

#### 8.2.1 Results of Hypothesis Testing

**Null hypothesis ( $H0_2$ ):** There is no significant improvement in the overall economic empowerment index of SHGs Members after joining the SHGs

Table 5: Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Before Joining SHGs	.578767	300	.3203039	.0187444
After Joining SHGs	.243151	300	.2308961	.0135122

Source: Author's calculation

Table 6: Paired Samples Test

	Paired Differences	t	df	Sig.

	Mean	Std. Deviation	Std. Error Mean	99% Confidence Interval of the Difference		t	df	(2-tailed)
				Lower	Upper			
After Joining SHGs- Before Joining SHGs	.335616 4	.224489 8	.013137 3	.3015537	.3696791	25.54 7	299	.000

Notes: Test is based on 1% level of significant

Source: Author's calculation

Since t value is significant at a = 0.01 level, the above null hypothesis (H<sub>0</sub>) is rejected and the alternative hypothesis is accepted. Thus, it can be concluded that there is a significant improvement in the overall economic empowerment index of SHG members after joining the microfinance program.

### 9. Recommendations for Women's Empowerment through Self-Help Groups (SHGs)

Rural Development Authorities (RDAs) can facilitate regularly awareness camps to inform Self-Help Group (SHG) members about the several assistance programs available to them. Such programs are essential for ensuring that members are informed and may fully utilize the resources available to them. Also, it is essential to devise ways that motivate a greater number of persons, especially the illiterate and those from disadvantaged backgrounds, to participate in SHGs. This strategy can enhance inclusion and empowerment in rural areas. Moreover, the government should allocate modest responsible duties and obligations to SHGs, enabling them to make additional cash and improve their financial stability. The evolving attitudes and convictions of SHG members distinctly demonstrate the efficacy of socio-economic empowerment programs, which produce swift and favorable results. These socio-economic initiatives mutually reinforce one other and facilitate the comprehensive development of children, women, families, and society at large.

### 10. Conclusion

The findings of this study clearly indicate that the participation of Scheduled Tribe women in Self-Help Groups (SHGs) has led to significant improvements in both their social and economic empowerment in the Jhargram District of West Bengal. Measured through the Social Empowerment Index and Economic Empowerment Index, the study highlights gain in decision-making related to health, awareness of family planning, educational attainment, control over savings and expenditure, and financial independence. These changes have not only contributed to the individual growth of women but have also enhanced their self-confidence, social status, and capacity to contribute meaningfully within their households and communities. Although the study did not analyze welfare initiatives or infrastructure development, qualitative data suggest that SHG members actively participate in local events and informal support systems, promoting collective agency and social cohesion. Cultural empowerment also emerged as a key area, as group involvement fostered a sense of identity and belonging through the preservation and expression of indigenous practices and traditions. In light of these findings, it is essential to promote SHG-based entrepreneurship and provide targeted support for skill development, financial literacy, and cultural awareness. Strengthening these groups further will accelerate the inclusive development of marginalized tribal women and enhance their overall empowerment in a sustainable manner.

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