

Women's Participation in Rural Development: A Study of Self-Help Groups in West Bengal

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ABSTRACT

The involvement of women in rural development has become an essential factor for attaining inclusive and sustainable growth. In India, Self-Help Groups (SHGs) have significantly empowered rural women by improving their access to financial resources, encouraging collective decision-making, and boosting socio-economic independence. The degree of women's participation in income-generating activities, community development efforts, and household decision-making processes. It also examines the influence of SHGs on women's economic empowerment, social standing, leadership abilities, and overall quality of life. Participation in SHGs has markedly enhanced women's financial inclusion, savings practices, and entrepreneurial skills. Self-help groups have significantly bolstered women's confidence, awareness, and involvement in local governance and development initiatives. In this article; women's participation in rural development: a study of self-help groups in West Bengal has been discussed.

***Keywords:** Women's Participation, Rural, Development, Self-Help Groups, West Bengal.*

INTRODUCTION

The involvement of women in rural development has become essential for attaining inclusive growth and sustainable socio-economic advancement. In a developing nation such as India, where a considerable segment of the populace lives in rural regions, women's roles encompass not only domestic duties but also active participation in agricultural endeavours, small-scale industries, and community development projects. Nonetheless, despite their significant contributions, rural women have historically experienced marginalization due to restricted access to education, financial resources, and decision-making opportunities. In this environment, Self-Help Groups (SHGs) have emerged as a significant tool for empowering rural women and augmenting their involvement in development initiatives. Self-Help Groups (SHGs) are compact, voluntary collectives of individuals—predominantly women—who unite to enhance savings, secure loans, and engage in income-generating endeavours. These groups offer financial assistance while also promoting social cohesion, leadership development, and collaborative decision-making among participants. The Self-

Help Group movement in India has received substantial backing from institutions like the National Bank for Agriculture and Rural Development, which launched the SHG-Bank Linkage Program to include the rural impoverished, particularly women, into the formal financial system. In West Bengal, Self-Help Groups (SHGs) have been instrumental in mobilizing rural women and fostering grassroots development. Government initiatives like Anandadhara have reinforced the SHG framework through financial assistance, skill development training, and marketing support. These interventions have empowered women to increase their income, elevate household well-being, and engage more actively in local governance and community development initiatives. The involvement of women in Self-Help Groups (SHGs) has significantly advanced developmental outcomes, encompassing poverty reduction, enhanced health and educational standards, and heightened understanding of social issues, including gender equality and women's rights. Additionally, SHGs serve as a forum for collective action, empowering women to articulate their issues and impact decision-making at the village level. Notwithstanding these favourable advancements, obstacles such as insufficient training, restricted market access, socio-cultural impediments, and financial limitations persist in obstructing the whole potential of SHGs in empowering women. It is crucial to analyse the degree to which self-help groups promote women's involvement in rural development and to ascertain the elements affecting their efficacy. The objective of the study was to women's participation in rural development towards self-help groups in West Bengal.

SELF-HELP GROUP

A Self-Help Group (SHG) is a compact, voluntary consortium of individuals—mainly from economically disadvantaged backgrounds—who unite to tackle shared social and economic challenges through mutual assistance, collaborative decision-making, and resource allocation. Typically including 10 to 20 members, Self-Help Groups (SHGs) promote regular savings among participants, which are consolidated into a communal fund utilized to extend small loans to members during periods of necessity. These organizations are essential in advancing financial inclusion, particularly for rural women, by connecting them to formal banking systems and facilitating access to unsecured credit. In addition to economic advantages, SHGs promote empowerment, cultivate leadership skills, and enhance social awareness, enabling members to gain confidence and engage actively in community development. In India, Self-Help Groups (SHGs) have emerged as a potent mechanism for poverty alleviation, women's empowerment, and grassroots development, frequently bolstered by governmental programmes and non-governmental organizations.

SYSTEMATIC REVIEW OF LITERATURE

Basak, D. & Chowdhury, I.R. (2024). This study looks at how self-help groups (SHGs) have transformed rural women's socioeconomic development in Cooch Behar District, India, and how they help achieve the Sustainable Development Goals (SDGs) of the United Nations. In this study, we especially addressed SDGs, including gender equality (SDG 5), no poverty (SDG 1), zero hunger (SDG 2), good health and well-being (SDG 3), and quality education (SDG 4) in order to examine the impact of SHGs on rural women. In light of this problem, a cross-sectional survey and comparative analysis are required to evaluate rural women's socioeconomic development and

awareness levels prior to and following their involvement in SHGs. Demographic characteristics, socioeconomic development, and awareness level were the three portions of the survey used in this study, each of which focused on a different element. Four hundred members of self-help groups filled out the questionnaire survey. Both mean values and t test results corroborated the findings, which demonstrated that rural women's involvement in SHGs considerably enhanced their socioeconomic development and awareness level. The main factors that improved rural women's socioeconomic development and helped them attain SDGs 1, 2, 3, 4, and 5 were their membership in SHGs and microcredit programs. According to this study, rural women in economically challenged places benefited greatly from SHG membership and associated financial services when it came to saving money and starting their own businesses. Additionally, rural women's self-efficacy, self-confidence, and general self-esteem were all improved by their involvement in SHGs. Ultimately, this allowed them to travel more freely for job and other activities, as well as to make decisions for their families and the group.

Babu, S.S. (2024). The fifth Sustainable Development Goal (SDG) aims to empower women and achieve gender equality. Given that women make up half of the population, each of the 17 objectives must address issues pertaining to their social, economic, and political empowerment. The Self-Help Group (SHG) model was first established by the Indian government as a fundamental approach for women's empowerment in its Ninth Five-Year Plan (1997–2002). Since then, it has grown to become one of the biggest and fastest-growing microfinance programs in the developing world. The current study intends to investigate how SHGs operate as well as how SHG members perceive their empowerment in terms of social, political, economic, and educational aspects. The study has 100 SHG members and is centered in Surulia village in West Bengal's Purulia District. The findings showed that SHG membership has greatly benefited the members: 82% of respondents agreed that their reading and writing abilities had improved, 90% of women agreed that joining the SHGs had increased family income, and 46% of women had become more aware of their property rights. Nevertheless, despite these successes, these women's political empowerment has not significantly improved as a result of SHG membership.

Mallick, A.B., Singh, G. & Tiwari, P. (2024). It is anticipated that women will take the lead in rural development, which will lead to stability and economic advancement by lowering poverty. One essential element of rural development is women's empowerment. In the real world, the term "rural development" refers to a comprehensive set of initiatives that include increasing agricultural output, building social and economic infrastructure, paying fair wages, housing, public health, education, village planning, nutrition, and communication. In order to accomplish the general development of our nation's rural areas, it aims to apply a scientific approach to the resources that are available and make the most of them. This study aims to examine the performance of Self-Help Groups (SHGs) under the Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa (SVSKP) and their role in empowering women in the Howrah and Hooghly regions of West Bengal. The main objectives of this study are to analyse how self-help groups (SHGs) operate in order to mobilize savings, arrange loans for those in need, settle loans, and develop the opinions of SHG members regarding the extension of their decision-making authority.

Lama, S. (2024). It becomes clear that adequate economic and social development in both urban and rural areas is necessary before a nation can reach its full potential. Poverty, a lack of healthcare, illiteracy, a lack of skills, and other issues have been plaguing rural India. It would be better to address these issues collectively because they are too vast to tackle on an individual basis. In order to help the disadvantaged and disenfranchised, these challenges are addressed through self-help groups. The poor and disenfranchised get together to solve their issues through self-help groups. This study's primary objective is to examine and evaluate the level of women's empowerment in the Cooch Behar area of West Bengal through self-help organizations and the sociopolitical changes that these organizations' members have achieved.

Sarkar, K. et al. (2023). The purpose of this study was to ascertain the effects of self-help groups on rural women's empowerment in the Coochbehar-II Block in the Coochbehar District of West Bengal. For the current study, the area, the communities, and the self-help groups were carefully selected by the researchers. Purposive sampling was used to choose only the leaders of each self-help group for this investigation. The study's objectives were to investigate how self-help groups affected rural women's empowerment, investigate the social and economic advantages that rural women encountered after joining self-help groups, and identify the benefits that self-help groups provided for rural women's personal development. The current study used open-ended interviews to collect data on the impact of self-help groups on rural women's empowerment. The results of the investigation were analysed thematically. Demographic information, financial benefits, social benefits, and personal development benefits received by rural women who participate in self-help groups comprise the four distinct areas of the data. The study's findings demonstrate that women who take part in self-help groups get greater empowerment in a number of areas, such as their capacity for decision-making, leadership, communication, self-identity, and self-confidence. Additionally, the study found that women who join self-help organizations have the ability to attain a number of social advantages, such as social stability, interpersonal connections, community involvement, and social awareness. The study's originality is that it showed how joining the Self-Help Group helped marginalized women in India's Coochbehar district achieve social identity, financial advantages, and leadership skills. The study also showed that after joining the Self-Help Group, the women improved their decision-making skills, communication abilities, sense of social security, and self-confidence.

Rajpal, N. K., & Tamang, S. (2023). By offering both financial and non-financial support, the SHG program has effectively improved the lives of impoverished people in both rural and urban areas. The program's efficacy is demonstrated by the steadily rising enrolment. The government and promoting agencies are attempting to ensure the program's continuation by making women their top priority. With the help of NABARD and specialized state organizations, the SHG program is widely implemented in India, with the southern area having the greatest coverage. With a sizable presence in West Bengal and Odisha, the eastern area also contributes significantly. Using a multidimensional sustainability measure, the current study aims to assess the sustainability position of WSHGs in Odisha. To assess the current state of SHGs and their businesses, a two-way analysis was conducted. The assessment was first conducted at the SHG level, and then an enterprise-level study was conducted to determine the overall sustainability status. Despite the fact that numerous studies have

documented the program's excellent execution and efficacy, the real situation is very different. Financial aid alone won't end multifaceted poverty, according to group-level studies. In order to build the necessary abilities, the report recommends that government and non-governmental organizations actively participate.

Shrivastava, V. et al. (2023). A study that looked at the social and economic effects on female members of Self-Help Groups (SHGs) in the Kashmir region is presented in this abstract. The purpose of the study is to comprehend how SHGs affect women's empowerment, livelihood enhancement, and general socioeconomic well-being. This study explores the transformative potential of SHGs in advancing community development, economic independence, and gender equality in Kashmir by examining the experiences of SHG members. According to preliminary research, women in Kashmir benefit socially and economically from joining SHGs. In terms of the economy, SHGs have made it possible for women to make money through a variety of business ventures, which has raised living conditions and increased financial independence. Additionally, the report shows that SHG membership has made it easier for women to access financial services like savings and microcredit, enabling them to invest in their education and companies and make wise financial decisions. From a social perspective, the study shows that women's social networks and support systems have grown as a result of SHG involvement. These organizations have fostered a sense of empowerment and community togetherness by offering forums for group decision-making, skill development, and knowledge exchange. In addition, women who belonged to Self-Help Groups (SHGs) reported being more involved in community activities, having their efforts acknowledged, and having a higher social status in their families and communities. The results of this study have important ramifications for Kashmir's development initiatives and policymaking. The creation and execution of focused initiatives that support sustainable livelihoods, empower women, and advance community development can be influenced by knowledge of the social and economic effects of SHGs on women's lives. By acknowledging the benefits of SHG membership, stakeholders may establish a conducive atmosphere for scaling up and replicating effective models, which would ultimately promote inclusive growth and gender equality in Kashmir.

Singh, T. & Pande, S. (2022). In general, women's empowerment calls on women to overcome current obstacles and challenges in order to become prosperous, financially secure, and emotionally stable members of society. The purpose of this study is to investigate how Self-Help Groups (SHGs) in Ludhiana contribute to the empowerment of women. The data collected from 373 respondents via social media is analysed in this study. The study has conducted a thorough analysis utilizing the statistical program SPSS in order to make it more dependable, descriptive, and decisive. The results demonstrate that SHGs and banks are contributing significantly to women's empowerment in social, economic, political, and psychological spheres.

Nichols, C. (2021). Funding organizations and governmental authorities are increasingly using women-led self-help groups (SHGs) as platforms to carry out development initiatives. The effectiveness and equity of SHGs as platforms for providing livelihood or health interventions, however, are yet poorly understood. Although the precise mechanisms have not yet been investigated, social capital is thought to represent a comparative advantage when using SHGs as development platforms. Through the analysis of

64 interviews and six focus group discussions gathered from an agriculture and behaviour change intervention provided through SHGs in eastern India, this paper explores the effectiveness and equity of SHGs as platforms for development programs. Although SHGs are theoretically a promising platform for health messaging, we find that this is largely dependent on SHG attendance norms, which are closely related to social capital and socioeconomic conditions. Both within SHGs and between SHGs and the implementing organization, social capital is crucial. Compared to sites with more poverty and younger SHGs, sites with more established SHGs had more economic security, which allowed for more active participation in the intervention. Additionally, the former sites had higher standards of reciprocity and trust (social capital) with the implementing organization, which encouraged them to accept more interventions. It was challenging for SHG members to attend both SHG meetings and health sessions in the latter locations due to conflicting demands on their time and a lack of confidence in the implementers. We propose a materialist theory of social capital formation, according to which new activities cannot be successfully added to SHG members' agendas unless they have already benefited significantly from membership. Additionally, delivering nutrition messages through SHGs shouldn't take away from one-on-one interactions with the community's most vulnerable members.

Bano, N. et al. (2020). In recent years, women's status has been determined in large part by their empowerment. Self-help groups have been around for more than ten years, and they are a useful tool for improving rural economic development. In 1976, Md. Yunus, who founded the Grameen Bank and was awarded the Nobel Peace Prize for it, used the concept of a self-help organization to give financial support to Bangladesh's impoverished rural populace. He is recognized as the "Father of the Microfinance Industry." Grameen Bank provided uncollateralized Grameen credit to the poorest of the poor. A nongovernmental organization (NGO) called Mysore Resettlement and Development Agency (MYRADA) introduced the idea in India in 1987–1988 after observing the success of the self-help group in Bangladesh. MYRADA received a 1-million-rupee asset from the National Bank for Agriculture and Rural Development (NABARD) in 1987 to support SHG operations. NABARD gave money to other NGOs for the SHGs once more later in 1989. The Reserve Bank of India (RBI) accepted SHG as a type of rural microfinance in 1990. When NABARD produced the regulations and guidelines that would permit SHGs to directly borrow from banks, it was a major step forward. The SHG bank linkage program was initiated in 1992. Furthermore, the RBI permitted SHGs to open their own savings bank accounts in 1993. From 1996 to 1997, the State Bank of India started giving SHGs financial support, and it has continued to do so ever since. According to the McKinsey Global Report, \$12 trillion could be added annually in 2025, increasing the country's GDP growth by 1.4 percent, if all countries matched the momentum toward gender parity of the fastest-improving nations in their region. Globally, empowering women is the solution to many social and economic problems, starting with poverty. Societies that strive to improve the status of women show better signs of development; they are stable, well-organized, coordinated, and less prone to violence.

WOMEN'S PARTICIPATION IN RURAL DEVELOPMENT TOWARDS SELF-HELP GROUPS IN WEST BENGAL

The involvement of women in rural development has been increasingly prominent in recent decades, especially through the proliferation of self-help groups (SHGs). In West Bengal, Self-Help Groups (SHGs) have developed into a formidable grassroots instrument for poverty alleviation, financial

inclusion, and the empowerment of women. These organizations advocate for collective action, savings practices, and access to microcredit, thus incorporating women into the rural development framework. West Bengal has emerged as a prominent state in India for the expansion of Self-Help Groups (SHGs). Recent data reveals that the state has about 1.2 million self-help groups (SHGs) with around 12 million female members, demonstrating significant involvement of rural women in developmental initiatives. Self-Help Groups (SHGs) facilitate rural development across various dimensions. Economic empowerment initiatives that facilitate access to microfinance and credit, foster savings and investment behaviors, and promote income-generating activities (such as agriculture, handicrafts, and small enterprises) demonstrate that participation in Self-Help Groups (SHGs) substantially enhances income, savings, and employment prospects for rural women. Social empowerment examines the enhancement of self-confidence and self-esteem, the improvement of social status within familial and communal contexts, and the promotion of collective problem-solving. Women in self-help groups get a stronger voice against social exploitation and heightened levels of awareness. The exploration of decision-making authority revealed enhanced participation in home decisions and a gradual engagement in community and local governance. Nevertheless, certain research indicates that women continue to rely on male counterparts for significant financial decisions, suggesting incomplete empowerment. Political Participation examined how self-help groups provide a forum for leadership development and promote engagement in Panchayati Raj institutions.

Empirical research in districts such as Bankura, Birbhum, and South 24 Parganas demonstrated that Self-Help Groups (SHGs) foster increased self-confidence and independence, boost decision-making capabilities, and improve living standards and social recognition. Furthermore, access to SHG finance has been associated with enhanced social outcomes, including poverty alleviation, greater educational opportunities for children, and a reduction in child labour resulting from increased household income. Notwithstanding advancements, some restrictions endure, including poor literacy and insufficient awareness; irregular income and loan repayment challenges; inadequate managerial and technical competencies; patriarchal norms and familial opposition; as well as uneven development among districts, particularly in underdeveloped areas. These constraints impede the complete realization of women's involvement in rural development.

Government and institutional assistance measures encompassed skill development and training initiatives, microfinance and banking linkage programs, promotion of women-led firms, and integration with schemes such as MGNREGA. Such activities bolster self-help groups as sustainable development entities. The involvement of women via self-help groups has revolutionized rural development in West Bengal by fostering economic autonomy, social empowerment, and grassroots democracy. Despite considerable advancements, attaining complete empowerment necessitates ongoing governmental support, capacity enhancement, and the elimination of socio-cultural obstacles. The research on women's involvement in rural development via Self-Help Groups (SHGs) in West Bengal indicates a multifaceted influence, encompassing economic, social, and institutional changes. The discourse underscores both the accomplishments and the ongoing deficiencies in achieving complete empowerment.

The swift proliferation of SHGs throughout West Bengal signifies a robust institutional impetus for inclusive rural development. The extensive engagement of women, especially from economically disadvantaged backgrounds, demonstrates the efficacy of self-help groups as an inclusive platform for participation. The communal approach mitigates individual risk and fosters shared accountability, facilitating the participation of underprivileged women in developmental initiatives. Nonetheless, participation is not consistently uniform. Women in isolated or socio-economically disadvantaged areas continue to encounter obstacles like insufficient awareness, inadequate infrastructure, and restricted institutional access. Consequently, whereas number involvement is increased, qualitative participation fluctuates among locations.

Self-help groups have markedly enhanced women's access to financial resources via savings and credit systems. A multitude of women have participated in income-generating endeavours, including cattle husbandry, tailoring, and small-scale enterprises. This has led to augmented household income and diminished financial dependency.

Involvement in self-help groups has augmented women's self-assurance, mobility, and social engagement. Women are progressively engaging in community dialogues and expressing their viewpoints. The communal essence of SHGs promotes cooperation and mutual assistance, hence contesting conventional gender stereotypes. Self-help groups have facilitated chances for women to cultivate leadership abilities and engage in local governance. Certain members have advanced to positions within Panchayati Raj institutions, signifying a beneficial spillover effect from group involvement to political engagement.

Leadership frequently resides with a limited number of engaged individuals, although others remain passive contributors. The disproportionate allocation of leadership highlights the necessity for capacity-building programs to promote wider involvement and empowerment within groups. Government initiatives and financial institutions have been instrumental in advancing Self-Help Groups (SHGs). Training programs, credit links, and livelihood initiatives have fortified the SHG structure in West Bengal. Nevertheless, sustainability continues to be a concern. Numerous self-help groups have challenges like inadequate record-keeping, absence of professional management, and reliance on external assistance. In the absence of ongoing training and oversight, certain groups may become dormant over time.

Self-Help Groups (SHGs) have shown to be a successful mechanism for enhancing women's involvement in rural development in West Bengal. They have facilitated economic advancement, heightened social consciousness, and fostered grassroots empowerment. The extent of empowerment differs, and systemic obstacles persist in restricting their complete potential. The discourse indicated that although Self-Help Groups (SHGs) have effectively organized women and established a basis for empowerment, the shift from participation to genuine autonomy remains in progress. An integrated approach that amalgamates financial inclusion, capacity building, and social change is crucial for achieving sustainable and impactful rural development. Nonetheless, entrenched patriarchal frameworks persist in shaping decision-making processes. In numerous households, men continue to exert control over significant financial and social decisions. Consequently, whereas

SHGs catalyse societal change, the transition is incremental and frequently partial. Notwithstanding these advancements, the extent of economic empowerment remains constrained in numerous instances. Income-generating activities are typically modest and lack market connections, leading to diminished profitability. Moreover, inconsistent revenue sources and repayment obligations can induce financial strain instead of stability. This indicates that self-help groups require enhanced integration with markets and entrepreneurial development initiatives.

INITIATIVES TAKEN FROM GOVERNMENT TO SUPPORT SELF-HELP GROUP

Anandadhara:

Anandadhara is a premier rural livelihood programme by the Government of West Bengal designed to empower women via the establishment and enhancement of Self-Help Groups (SHGs). Executed under the State Rural Livelihood Mission, it emphasizes the advancement of financial inclusion, skill enhancement, micro-enterprise establishment, and sustainable income production for rural women. Anandadhara improves the socio-economic status of marginalized groups, especially women, through capacity-building, access to bank financing, and market linkages, fostering their self-reliance and active involvement in local development initiatives. The programme promotes collective decision-making, social awareness, and leadership among SHG members, so considerably aiding poverty alleviation and inclusive rural development.

Mahila Samridhi Yojana (MSY):

The Mahila Samridhi Yojana (MSY) is a significant effort designed to enhance financial inclusion and economic empowerment for rural women, namely by fortifying self-help groups (SHGs). This initiative promotes the formation of self-help groups (SHGs) among women from economically disadvantaged backgrounds to foster regular savings, internal lending, and collaborative decision-making. MSY assists these groups by providing access to microcredit, skill enhancement, and income-generating initiatives, thereby augmenting their self-sufficiency and entrepreneurial potential. The initiative enhances women's socio-economic position while promoting leadership, solidarity, and community development participation. MSY significantly empowers women at the grassroots level by combining financial support with capacity-building via SHGs.

West Bengal Swanirbhar Sahayak Prakalpa (WBSSP):

The Swanirbhar Sahayak Prakalpa (WBSSP) is a principal project of the Government of West Bengal designed to enhance self-help groups (SHGs) and advance women's economic empowerment throughout the state. This initiative offers financial aid, accessible loans, and livelihood support to Self-Help Groups (SHGs), predominantly composed of rural women, to foster income-generating activities like agriculture, small companies, and cottage industries. The initiative prioritises capacity enhancement, skill acquisition, and market connectivity to guarantee sustainable self-employment and financial inclusion. By augmenting the financial autonomy and decision-making authority of women, WBSSP significantly contributes to poverty alleviation, social advancement, and the comprehensive development of rural communities in West Bengal.

Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP):

The Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) is a premier self-employment initiative of the Government of West Bengal designed to foster entrepreneurship and sustainable livelihoods, especially among youth and Self-Help Group (SHG) members. This initiative promotes Self-Help Groups (SHGs) to engage in income-generating activities by providing financial support through bank-linked loans and government subsidies, facilitating the establishment of small companies, including agro-based enterprises, handicrafts, retail trade, and service units. SVSKP prioritizes capacity building, skill enhancement, and financial assistance to fortify SHGs, augment their economic autonomy, and create employment prospects at the grassroots level. The initiative significantly contributes to poverty reduction, women's empowerment, and inclusive rural development in the state by integrating self-help groups into formal financial systems and promoting group-based entrepreneurship.

Jaago:

JAAGO: Self-Help Group (SHG) is an initiative designed to empower marginalized populations, especially rural women, via collective action, financial inclusion, and social awareness. It emphasizes the promotion of savings practices, access to microcredit, and the cultivation of income-generating endeavours among its members. The programme also prioritizes raising awareness on problems such as education, health, sanitation, gender equality, and rights, therefore promoting comprehensive socio-economic development. Through the promotion of unity, self-sufficiency, and participatory governance, JAAGO SHGs significantly enhance individuals' confidence, leadership abilities, and economic autonomy, thereby fostering sustainable community development.

CONCLUSION

The involvement of women in rural development via Self-Help Groups (SHGs) in West Bengal has become a crucial avenue for socio-economic empowerment and inclusive progress. The study demonstrates that SHGs have significantly improved women's access to financial resources, fostered savings practices, and stimulated income-generating endeavours. Through microcredit, skill enhancement, and collaborative decision-making, women have significantly improved their contributions to household welfare and local economic advancement. The results demonstrate that SHGs have enhanced women's self-assurance, leadership skills, and social consciousness. Engagement in collective activities has empowered women to transcend conventional constraints of isolation and reliance, promoting enhanced mobility and participation in community decision-making processes. In numerous instances, SHG members have assumed active positions in local governance and development activities, therefore strengthening grassroots democracy. Nonetheless, the study also delineates certain obstacles that impede the complete realization of SHGs' potential. This encompasses restricted access to extensive financial markets, insufficient training and capacity-building initiatives, challenges related to inconsistent income creation, and reliance on external support organizations. Furthermore, socio-cultural limitations and gender conventions persist in inhibiting women's complete engagement in specific areas. Self-help groups in West Bengal have exhibited significant efficacy as mechanisms for rural development and the empowerment of women.

Augmenting institutional backing, enhancing access to capital and markets, and guaranteeing ongoing training and oversight can further amplify their efficacy. In conclusion, women's involvement in SHGs is enhancing economic advancement and promoting social transformation in rural West Bengal. With ongoing policy backing and community involvement, Self-Help Groups (SHGs) can persist as an effective model for attaining gender parity, alleviating poverty, and promoting sustainable rural development.

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