



## **Socio-Economic Status of Rural Women of Self Help Groups: A Study of Dhaniakhali and Polba-Dadpur Blocks of Hooghly District, W.B.**

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### **Abstract**

Nowadays Self-Help Group or SHG plays a vital role not only in social transformation and upliftment of rural women but also in social-economic betterment of them. The main objective of this paper is to examine the impact assessment in the socio-economic status of rural women through Self Help Groups with the help of a micro-level study of two C. D. blocks namely Dhaniakhali and Polba-Dadpur in Hooghly district. 40572 SHGs are consisting of 394897 members in 18 C. D. blocks of Hooghly district. Among the blocks, Daniakhali and Polba-Dadpur were selected for the study, of which 28 groups are chosen randomly. From these selected groups 108 members have been selected to conduct the primary survey. Personal interviews were conducted to find out the major purposes of the study i.e. to examine the role of SHG in developing the socio-economic status of rural women and to analyse the impact of SHGs in decision making. The study is mainly based on primary data and simple per cent calculation is used for analysing the data. The major analytical tool employed for the study is tabular analysis to facilitate easy interpretation. Map of the study area is prepared through ArcGIS 10.5 software. The present study explains a detailed socio-economic profile of the SHG members in the study area.

**Keywords:** self-help group, women empowerment, SHG movement, decision making, socio-economic development

### **Introduction**

The prosperity and stability of a family are incomplete until a woman is not empowered. Women constitute around fifty per cent of the total human resources in our economy. Still, women are more under-privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Therefore women development activities must be given importance to eradicate poverty, increase the economic growth and for a better standard of living. Women's participation in the revolutionary movement (Mehta, 2004) was significant even when they were deprived of basic human rights in the men's world. The preamble to the Constitution of India promises full equality to all citizens in all respects. Women's development saw a reflection in the Indian constitution wherein laws were enacted to eradicate the social evil of inequality five-

year plans and voluntary actions by women, state-sponsored programmes like rural Mahila Mandals and local self-government, participation in social and women's welfare programmes through voluntary actions and finally the demand for reservation in political institutions (Pandey, 2002). Self-help groups (SHGs) play today a major role in alleviating poverty in rural areas. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country (Biswas, 2007). It is reported that the SHGs have a role in accelerating country's economic development. They also help to elevate the economic status of their families. Consequently, the participation of women in the country's economic development is increasing. This has led to boost the process of women's Empowerment. Simply getting cash into their hands (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which gives them the chance to contribute financially to their households and communities because women "tend to keep nothing back for themselves they contribute decisively to the well-being of their families" (Susy Cheston and Lisa Kuhn, 2002). In such a way, by mobilizing women around thrift and credit activities SHG has developed economic self-reliance and changing their social attitude and status in the family and society. Thus, SHG has emerged as a key programming strategy for most of the women development activities. Vinaya Gamoorthy (2007) noted that the self-help group members' saving habit is increased through SHG. Mainly, members of the SHGs are women. The SHG promotes small savings among its members. Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic

background. SHG is a concept based on the homogeneity, mutual support, group approach and regular savings. It serves the principle "by the women, of the women and for the women" (Chandra, 1997). At present-day Self Help Groups (SHGs) become an important strategy for empowering women and to alleviate poverty. SHG movement in India has emerged as the world's largest and most successful network of Community-Based Organisations (CBOs). The objective of the study is to assess the socio-economic status of rural SHG members. Reasons for joining SHG and impacts of SHGs on the socio-economic status of its members are also analysed.

#### **The study area**

Dhaniakhali (also spelt Dhanekhali) is a community development block that forms an administrative division in Chinsurah subdivision of Hooghly district. The place has lent its name to the tant (handloom) sari it produces. The block is well established as a rich zone both in agriculture and industry in West Bengal. The Dhaniakhali CD Block is also a part of the Hooghly-Damodar Plain. The region has many depressions which receive water from the surrounding lands during the rainy season and discharge the water through small channels. DhaneKhali is located at 22°58'N 88°06'E. It is located 36 km from Chinsurah, the district headquarters. Dhaniakhali CD Block has an area of 275.68 sq. km. As per 2011 Census of India Dhaniakhali, CD Block had a total population of 320,534.

#### **Data sources and methodology**

Personal interviews were conducted to find out the impact assessment in the socio-economic status of rural women through Self Help Groups. The study is mainly based on primary data but to establish the relevance of the study some secondary data from various published and unpublished records, books, journals also have been applied. The survey

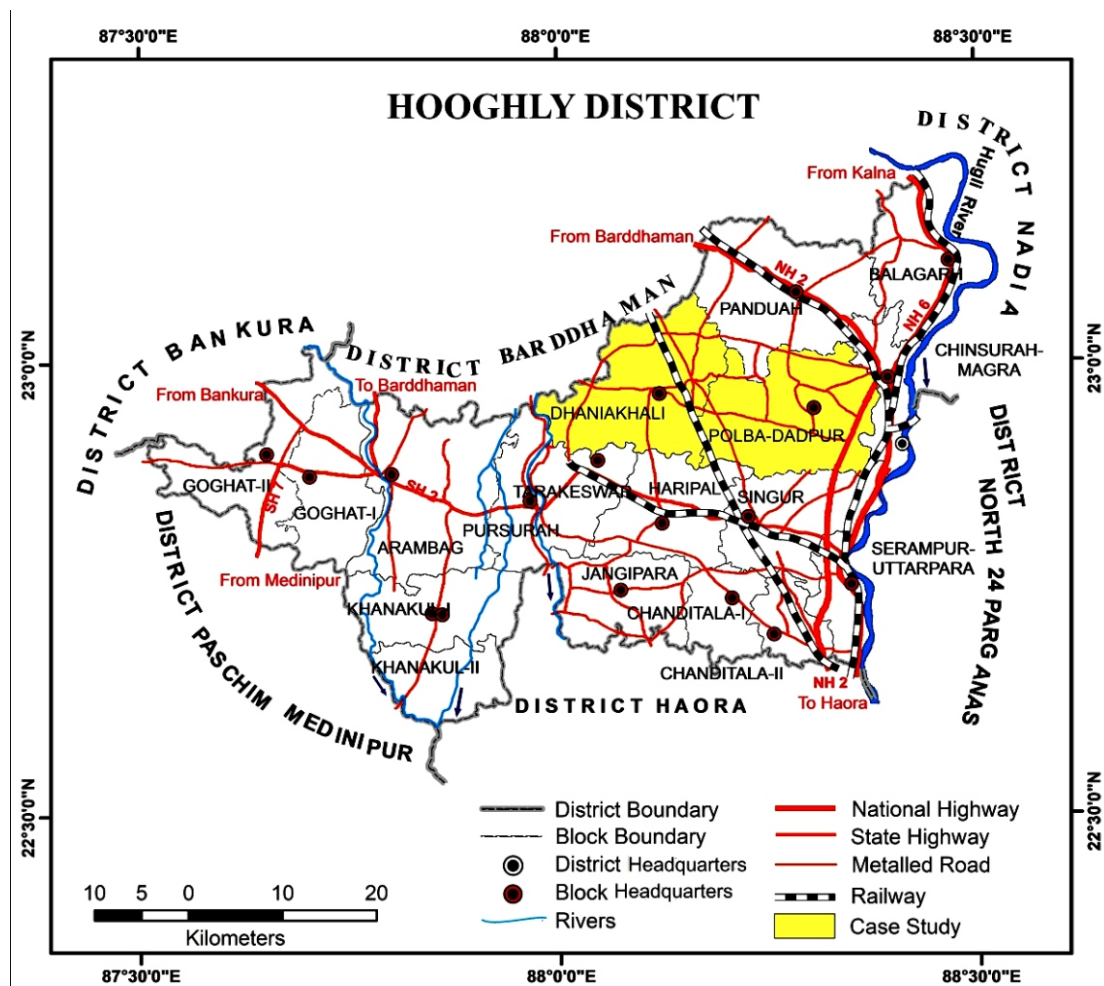


Figure 1: Location of the study area

took place in two C. D. Blocks namely Polba-Dadpur and Dhaniakhali blocks of Hooghly district of West Bengal in November to December 2019. As the language spoken in West Bengal is Bengali, therefore the entire interviews were mostly conducted in Bengali language and then translated in English. In the beginning, from each block with the help of random sampling first few respondents were chosen then they were asked to recruit other respondents as a referral of snowball sampling technique for quick identification of SHG members. In such a way, 108 respondents were

approached from two C. D. Blocks by structured interview schedule. The major analytical tool employed for the study is tabular analysis to facilitate easy interpretation with the help of simple percentage method. Map of the study area is prepared through ArcGIS 10.5 software.

## Results and discussion

### SHG movement

Though the origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975 in West Bengal the SHGs have

emerged in 1995 which was followed by a rapid spread since 2003- 2004. It is experienced that after 2003 there has been a revolution in the area of formation of SHGs in West Bengal. In the formation of SHGs in West Bengal, Panchayat and Rural Development Department, Government of West Bengal and West Bengal Central Co-operative Bank play the predominant role. Moreover, several other institutions running under State Government namely West Bengal Tribal Development Co-operative Corporation Ltd, West Bengal State Co-operative Bank for Agriculture and Rural Development (WBSCARD henceforth) and Forest Department are involved in the formation of SHGs. Like other districts of West Bengal, in Hooghly district, the role of SHGs is undeniable to provide alternative income-generating activities to the vast majority of unemployed people. The SHGs in this district are formed by different administrative authorities keeping in mind the different purpose they may serve. Interestingly, it is found that in case of the formation of SHGs in Hooghly district, the key players are DRDC of the district, Hooghly District Central Co-operative Bank and some NGOs. However, the formation of SHGs under SGSY programme is monitored by DRDC.

Table 1 clearly shows the total no. of Self Help Groups and their types in different blocks of Hooghly district in 2020. Maximum no. of SHGs are found in Dhaniakhali Block (3846) followed by Polba-Dadpur (3257) and Tarakeswar (2986). Serampore-Uttarpara (1049), Chanditala I (1336) and Chinsurah-mogra (1463) are lagged far behind in terms of total no. of SHGs in the district. The pattern portraits that rural block are far ahead than the urban block in Hooghly in term of the total

Table 1: Number of Self Help Groups and its members in Hooghly District, 2020

Sl. No.	Blocks	Type of SHG				Total Members
		New	Revived	Pre- NRLM	Total SHG	
1	Arambagh	1420	34	851	2305	25011
2	Balagarh	1101	37	531	1669	17596
3	ChanditalaI	995	4	1239	2238	22633
4	ChanditalaII	816	74	446	1336	15192
5	Chinsurah-mogra	954	82	427	1463	15823
6	Dhaniakhali	2855	10	981	3846	41306
7	GoghatI	826	560	820	2206	17910
8	GoghatII	1135	137	1430	2702	23556
9	Haripal	1141	130	1320	2591	21614
10	Jangipara	939	33	1364	2336	22202
11	Khanakul I	1408	100	703	2211	23326
12	Khanakul II	1131	6	813	1950	16783
13	Pandua	2321	50	886	3257	34374
14	Polba-dadpur	1842	54	434	2330	24480
15	Pursurah	636	28	1929	2593	22379
16	Serampore-Uttarpara	597	35	417	1049	10566
17	Singur	981	32	491	1504	16117
18	Tarakeswar	749	22	2215	2986	24029
	Total	21847	1428	17297	40572	394897

Source: National Rural Livelihood Mission, 2020  
NRLM (National Rural Livelihood Mission)

number of SHGs.

#### **Socio-economic profile of SHG members**

In the present study table, 2 reveals the socio-economic profile of 108 SHG members. Among the respondents maximum of them are between 25 to 45 years in both Dhaniakhali (77.78 %) and Polba-Dadpur block (81.48 %). The middle age group women can actively participate in socio-economic activities, which is true of the activities of SHGs in the study blocks. Besides they are much more interested than the young age group to join SHGs to become self-sustained. Out of total respondents in Dhaniakhali block 92.59% were Hindu and 7.41 % were Muslim. While in Polba- Dadpur block the cent per cent of respondents belong to the Hindu category. Caste is perceived as an important factor which determines one's social prestige and social intercourse. If we talk about the social category of the respondents then it is observed from the table that in Dhaniakhali block out of the total respondent's majority of them fall under General (40.74%) and SC category(40.74%) followed by ST (14.81%) and OBC (3.70%). An almost similar pattern is found in Polba-Dadpur block also where the maximum number of respondents falls under General (37.04%) and SC category (37.04%) followed by OBC (14.81%) and ST (11.11%) category. This scenario tells that the women of general and SC categories are more involved in SHG activities than the other two categories in both these blocks. The marital life not only gives pleasure and helps in the formation of the family but also provides responsibility for the development of the family. For the purpose the sample respondents have been categorized into three groups viz. married, unmarried and widowed. Among the respondents, almost 98.14% of respondents are married. As the minimum age of joining SHG is 18 years and also in rural areas, a trend of early marriage

persists so maximum married women are willing to join SHG for self-empowerment. Besides the married women have a high chance of mobility in SHG than unmarried women.

Education not only enhances the knowledge but also helps one making use of rational and scientific approach to solve a problem. Education plays a vital role to widen the status of self-help group women. It not only leads to the economic benefit to the women-only but also the whole community. The above table portrays a brief comparison of the educational level of the respondents in these two blocks. Both these blocks (Dhaniakhali – 44.44%), (Polba-Dadpur – 55.56%) among the respondents maximum of them have education up to upper primary level. But in Dhaniakhali block 18.52% HS qualifying women have joined in SHG while in Polba-Dadpur block only 3.70% of respondents are HS qualified. It means that educated women in Dhaniakhali are more curious to sustain their family by joining SHG than Polba-Dadpur block. The opposite scenario is also observed in the case of lower educated women. Out of the total respondents, 15% of the respondents in Dhaniakhali block have primary education level which is much lower than Polba-Dadpur block (22.22%). It is concluded that targeting people in SHGs in these blocks are not the illiterates but the people with formal education and school dropouts.

In a country like India, the type of family has been considered as an important aspect of cultural identification and socialization process. Mainly in rural India, the empowerment of women has been determined vividly by the nature of family. It is obvious to note that the women from nuclear family are mostly independent and they can make their decisions freely without any interference, whereas the women in the joint family struggle hard to make their own decision and sometimes forced to depend on others in the family. In the

study area it is observed that a good majority of respondents (52.96%) from both blocks belonged to nuclear family whereas, 37.04% respondents from joint family. It is also because of the sharp declining joint family system and rising nuclear family system in rural Bengal.

House is one of the basic needs for human survival. The concept of property in rural India is mainly confined to the size of the landholdings and the type of house in which family live. It also serves as the main security for obtaining credit from different credit organizations. In Dhaniakhali block maximum SHG members (66.67%) live in Pucca house while 33% live in Katcha and semi Pucca house. The scenario is quite different in case of Polba-Dadpur block where an equal percentage (44.44%) shared by the respondents who live in Pucca and Katcha houses while only 11.11% live in semi Pucca houses. It can be concluded that the members of Polba-Dadpur block are lagged than Dhaniakhali block in case of nature of housing.

Like housing sanitation facility also perceived as one of the major parameters that entail the socio-economic profile of any household. In rural India even today many households have been deprived of proper sanitation facility. If we compare the sanitation facility among the two study blocks then we can tell that Dhaniakhali Block far ahead than the Polba-Dadpur block. In Dhaniakhali block maximum household (96.30%) have toilet and bathroom facility within the premise, only rest of 3.70% respondents tell that they are using open defecation for sanitation purpose. The picture is quite worse in Polba-Dadpur block where only 60% of respondents have a toilet and bathroom within premises and almost 26% have outside the premises. Whereas almost 12% of SHG members tell that they use open defecation for sanitation purposes. Thus we can conclude that Polba-Dadpur block is lagged far

behind in terms of sanitation facility than Dhaniakhali Block which should be major concerned of the local government to improve their socio-economic background.

Occupation determines the social standing of a family. This is since the different occupations decide the status of a family in society and also economic benefits. A diverse portfolio has been observed in terms of occupational categories in both these blocks. In Dhaniakhali block majority of the respondents (33.33%) are housewives, while almost 19% of the respondents are engaged in farming activities, 14.81% are doing small business, 7.41% are involved as domestic workers and almost 26% are involved in other working activities. Whereas in Polba-Dadpur block majority of SHG members (55.56%) are engaged in other working activities, followed by housewives (29.63%) and rest of 14% are engaged in farming and business activities. From this, we can say that in both these blocks majority of the members are housewives and they are motivated to perform any kind of income-generating activity to earn some money.

Income is one of the most important indicators to identify the standard of living of a family. But it is quite difficult to get accurate information about the income of the family in Indian villages because villagers feel uneasy to reveal their income. Family income refers to all the sources through which the respondent's family have had some returns of their economic benefits. In our study, it is noticed that in Dhaniakhali Block 74.07% family have monthly income of fewer than 10000 rupees while 25.93% family have monthly income of 10000 to 20000 rupees. Polka-Dadpur block also depicts an almost similar pattern where 77.78 % family have an income of less than 10000 and 22.22% family possess 10000-20000 income per month. This scenario reveals

Table 2: Socio-economic profile of SHG members

variables	categories	Dhaniakhali	Per cent	Polba-Dadpur	Per cent
Age	<25	2	3.70	4	7.41
	25-45	42	77.78	44	81.48
	>45	10	18.52	6	11.11
	total	54	100	54	100
Religion	Hindu	50	92.59	54	100
	Muslim	4	7.41	0	0
Caste	SC	22	40.74	20	37.04
	ST	8	14.81	6	11.11
	OBC	2	3.70	8	14.81
	General	22	40.74	20	37.04
Marital status	Married	52	96.30	54	100
	Unmarried	0	0	0	0
	widowed	2	3.70	0	0
	Total	54	100	54	100
Educational status	Can read and write only	6	11.11	0	0
	Primary education	2	3.70	12	22.22
	Upper Primary School	24	44.44	30	55.56
	Secondary education	10	18.52	10	18.52
	Higher Secondary education	10	18.52	2	3.70
	Graduation	0	0	0	0
	Post-Graduation	2	3.70	0	0
	Total	54	100	54	100
Type of family	Joint	20	37.04	20	37.04
	Nuclear	34	52.96	34	52.96
	Extended family	0	0	0	0
	Total	54	100	54	100
House Types	Pucca	36	66.67	24	44.44
	Katcha	8	14.81	24	44.44
	Semi Pucca	10	18.52	6	11.11
	Total	54	100	54	100
Sanitation Facility	Own within Premise	52	96.30	32	59.26
	Own Outside Premise	0	0	14	25.93
	Open Defecation	2	3.70	6	11.11
	Shared	0	0	2	3.70
	Total	54	0	54	100
occupation	Agricultural labourer	4	7.41	4	7.41
	Cultivator	6	11.11	0	0
	Domestic Worker/servant	4	7.41	2	3.70
	Small Business	8	14.81	2	3.70
	Non-Worker/ House wife	18	33.33	16	29.63
	Others	14	25.93	30	55.56
Family Income	Total	54	100	54	100
	<10000	40	74.07	42	77.78
	10000-20000	14	25.93	12	22.22
	20000-30000	0	0	0	0
	>30000	0	0	0	0
Personal Income	Total	54	100	54	100
	<1000	26	48.15	26	48.15
	1001-2000	10	18.52	18	33.33
	2001-3000	4	7.41	2	3.70
	3001-4000	10	18.52	2	3.70
	4001-5000	4	7.41	4	7.41
	>5000	0	0	2	3.70

Source: Primary survey, 2019

that fewer income families are eager to join SHG activities to earn extra income.

Personal income entails economic independence of any person in a society. The main aim of the SHG movement in India is to make the women economically independent. In both blocks, almost 50% of respondents tell that they get a monthly income of less than 1000Rs per month. To get an extra income and become self-sufficient they have joined SHG. It is also noticeable from the table that women whose earning is more than 3000 per month (Dhaniakhali, 26% and Polba-Dadpur, 15%) are not too much eager to join SHG as they are already self-independent.

#### Reason for joining SHG

During the interview, respondents were asked about their major reasons for joining SHG. In Dhaniakhali block maximum respondents (almost 45%) tell that they have joined in SHGs to get a loan from the bank. Besides almost 30% have joined to obtain financial assistance and 11% have joined SHGs to contribute to the family. While in Polba-Dadpur block more than half of the respondents (51.85%) have joined SHG to get a loan from a bank. Whereas 15% told that they joined SHGs for obtaining financial assistance. Besides this survival (11.11%) and contributing to the family (11.11%) are also two vital factors among the women for joining SHG in Polba-Dadpur block.

Table 3: Reasons for joining SHG

Reason for Joining SHG	Dhaniakhali	Per cent	Polba-Dadpur	Per cent
Survival	2	3.70	6	11.11
To get loan	24	44.44	28	51.85
Small savings	2	3.70	4	7.41
For Economic Independence	4	7.41	2	3.70
To obtain financial support	16	29.63	8	14.81
To contribute in family	6	11.11	6	11.11
Total	54	100	54	11.11

Source: Primary survey, 2019

#### Involvement of SHG members in Decision making

It is expected that involvement in SHG may improve their roll to take part in decision-making activities. For this the respondents were asked to provide their opinions on whether there was any change in decision making from the pre-SHG to post- SHG period in different fields like education of children, marriage, family planning, employment selection, availing the medical facility, taking a loan and utilizing loan, purchasing purpose, spending money for their own and buying and selling of land and aspects It is visible from

table no. 4 that enrolment in SHG increases the ability to take part in decision-making activities among the respondents. In both the blocks, SHG played a vital role in a gradual and steady increase in various decision-making activities. In Dhaniakhali block significant improvement is found in case of taking decision-related to marriage, selection of employment, Taking and using loan and family planning. Whereas in Polba-Dadpur block significant changes in taking the decision are observed regarding the spending of money for their purposes, taking and using of loan, children's education and marriage related

activities. Thus in a word, we can say that in part in decision-making activities rather both of the study blocks through SHG now depending on their husbands, family members women can take their decisions or at least take or elders regarding this.

Table 4: Involvement in Decision making from Pre to Post SHG

kind of decision	Dhaniakhali				Polba-Dadpur			
	Pre SHG	Per cent	Post SHG	Per cent	Pre SHG	Per cent	Post SHG	Per cent
	21	38.89	26	48.15	15	27.78	24	44.44
Marriage	14	25.93	26	48.15	9	16.67	19	35.19
Family planning	17	31.48	26	48.15	12	22.22	21	38.89
Employment selection	5	9.26	16	29.63	3	5.56	10	18.52
Availing medical facilities	20	37.04	26	48.15	14	25.93	20	37.04
Taking and using loan	8	14.81	26	48.15	7	12.96	19	35.19
Purchasing Purpose	20	37.04	26	48.15	17	31.48	21	38.89
Spending money for their own	13	24.07	25	46.30	7	12.96	19	35.19
Buying and selling of land and aspects	5	9.26	9	16.67	1	1.85	7	12.96

Source: Primary survey, 2019

### Conclusion

The major findings in the study justify that the involvement in SHG plays a greater role to develop the socio-economic status of rural women. From the analysis, it is observed that among two blocks Polba-Dadpur lag than Dhaniakhali block. Women of Polba-Dadpur block are less developed when compared to the Dhaniakhali block in which women are better educated, their marriageable age is slightly high, women are more employed in informal sectors, even they are also employed in political and development activities of their villages. The study shows that the main reason for joining SHG is to get a loan or to obtain financial support. A few members consider SHG as a movement to create a source of regular income for them. The study also found that the participation of women members in the decision-making process has considerably improved. After joining SHG they can take part in decision-making activities or at least share their opinion with their family. But still, the

decisions taken within the families are joint decisions i.e. along with their husbands and elder members instead of solitary decisions. Hence there is a need to create awareness regarding the objectives of the SHG. Because SHG not only helps to empower women economically but also empower them socially and politically. Based on the above micro-level study, it can be concluded that the status of women in society, as well as country, largely depends upon the active participation of women in development movement like SHG.

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