

A Study On Socio-Economic Condition Of Self Help Group Members At Village Warishpur, West Bengal

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Abstract: Self Help Group (SHG) play today major role in poverty alleviation in rural West Bengal in India. It plays a pivotal role in social economic betterment of rural women. Warishpur is a small village of Purba Bardhaman district in the state of West Bengal which is situated beside forest area. Most of the people there depend on forest and agricultural land. Thus non-form activities like cattle farming, collecting woods, embroidery, handicraft, cathastic, fisheries, and rope making etc. give immense scope for women to earn some money. Bank in association with NGOs give training to SHG members in all this activities. The Government of West Bengal encourages the SHG activities and give them loans and subsidies.

The main objective of this paper is to examine the role of SHG in developing socio-economic status of rural women. There are twelve SHGs at village Warishpur in the district of Purba Bardhaman. Among these, western part of village Warishpur was selected for this study, of which four groups are selected. From these selected SHGs, forty members have been selected to collect the necessary primary data. The average method is used as statistical tools for analyzing the data. The conclusion of this paper is that socio-economic condition of SHG members are developing after joining these groups.

Keywords: Self Help Group is the key to Socio-Economic development of rural women.

I. INTRODUCTION

A Self Help Group is a village-based financial intermediary committee usually composed of 10-20 local women. It is a small voluntary association of poor people preferable from the same socio-economic background. They come together for the purpose of their common problems through self help. An SHG is usually formed by 10 to 20 members who give the group an exclusive name. This number of members is considered ideal, because in larger groups or individual members cannot ideally participate. It is a homogeneous class which uses the pooled resources to make small interest bearing loans to their members (NABARD, 2000).

SHG is a dynamic and multi-dimensional process. It refers to increasing the social, economical and political strengths of women. SHG is the key to socio-economic development of the rural women. It can be formal (registered) or informal. Members of SHG agree to save regularly and

contribute to a common fund. The group have maintained the minute's book for their regular meetings, and other documents, including the loan and deposit register. Each group have one leader, one president and one cashier. They call meetings in every month for various purposes.

II. SHG OF INDIA

The source and year of the origin of SHGs in India had become a contentious issue. Many writers traced the information of SHGs to the effort of some non-governmental organisation. However, the first group were started in India 1982-1983. After a gape of two years MYRADA started forming SHG.

Even the Nine Report of Second Administrative Reforms Commission wrote that the first organised initiative in the direction of forming SHGs was initiated in Gujarat in 1954(Government of India, 2008). NABARD initiated in

1986-1987 in India. In 1992 onwards the SHG- Bank linkage programme starts. In West Bengal, more than 100000 SHGs have been formed by different organisation (both Government and non-Government) with Swarna Jajanti Gram Swaroggar Yojana (SGSY) contributing formation of about 55699 SHGs.

OBJECTIVE OF THE STUDY

- ✓ To study the profile of the members of SHG at village Warishpur.
- ✓ To analyse the socio-economic condition of SHG members.
- ✓ To analyse women empowerment through SHGs.
- ✓ To analyse the operating system of SHGs

III. METHODOLOGY

The present study is based on primary and secondary data. Primary data were collected from survey method through a questionnaire. By using well prepared questionnaires through interview schedule. Secondary data were collected from Ausgram Gram Panchayet, Ausgram, Purba Bardhaman, West Bengal. There are 12 groups at village Warishpur, each groups have 10 members. Among these groups, randomly 4 groups of Warishpur, were selected for these study. The questionnaire has been developed on the early studies conducted by various researchers. The collected data are analyzed by classifying and tabulation. The average method is used as statistical tools for analysing the data.

IV. REVIEW OF LITERATURE

There have been many studies on the working of SHGs in different part of West Bengal in India. A study by NABARD covering 560 self help group members household from 223 SHGs across 11 states showed many positive results on the impact of participation of rural poor in the SHGs. M. Kumar Sharma (2013) noticed that socio-economic condition of SHGs members are huge difference between before and after joining of SHG. Vineyard and Gamoorthy (2007) observed that the self help group members saving habit are increased through SHG. A. Angel Anisha (2012) noticed that women in rural areas are highly empowered with the activities of SHG and become active to take part in socio-economy progress of the nation. Patil and Benjamin (2011) reported that micro finance through SHGs has had a positive impact on income, expenditure and saving of the women client.

V. FRAMEWORK OF ANALYSIS

The present study is best on both primary as well as secondary data in order to collect and gather primary data questionnaires are prepared and presented personally to 40 members of 4 SHGs. And secondary data collected from Ausgram Gram Panchayet. To analyse the profile of the SHG members, the following variable such as age, marital status, caste, education, occupation, income are considered.

Age Group	No. Of Members (f)	Percentage (%)
< 30	3	7.5
30 – 45	23	57.5
46 – 60	11	27.5
Above 60	3	7.5
Total	N = 40	100

Source: Primary data

Table 1: Age Wise Classification of Respondents

It is evident from table - 1 that the 57.5% of sample respondents are between 30 – 45 years of age and 7.5% of sample respondents are both < 30 years and more than 60 years. This show that maximum adult women in the age group of 30 – 45 years prefer to join SHGs in the study area. A graphical representation of table – 1 is given chart – 1.

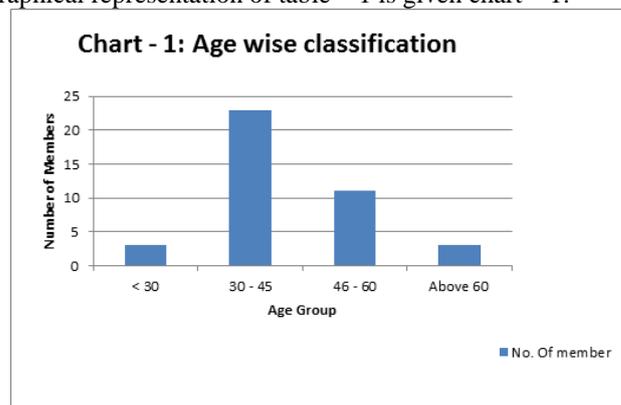


Chart 1

Marital status	No. of Members (f)	Percentage (%)
Single	3	7.5
Married	29	72.5
Widow	7	17.5
Divorced / Separate	1	2.5
Total	40	100

Source: Primary data

Table 2: Marital status of respondents

In table – 2, we see that maximum numbers of members are married. 72.5% of respondent are married of the study area. A few members (7.5%) are not married. And there are 17.5% widow members’. only 1 member of respondent is divorced. A graphical representation of table – 2 is shown as follows-

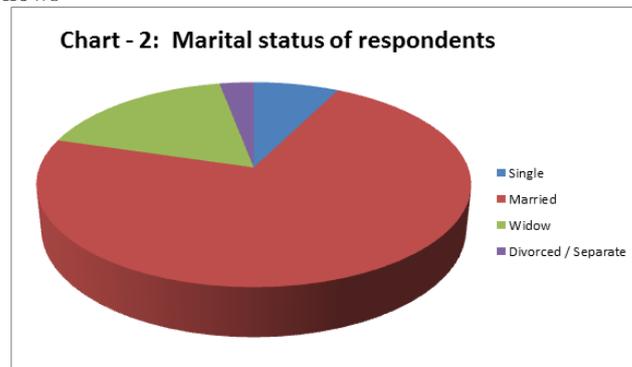


Chart 2

Caste	No. of Members (f)	Percentage (%)
General	8	20
SC	10	25

ST	3	7.5
OBC – A	12	30
OBC – B	7	17.5
Total	40	100

Source: Primary data

Table 3: Caste of Respondents

From the above table (table no. 3) it is observed that 30% of the respondents in study area of village Warishpur are OBC-A, 25% of the respondents are SC, 20% are General and 7.5% are ST members is there. It is also found that 55% of respondents in village Warishpur are Hindu and 45% are Muslim. A graphical representation of table – 3 is given chart – 3.

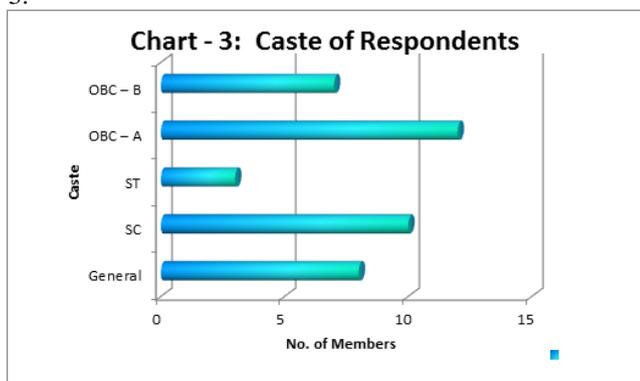


Chart 3

Educational Qualification	No. of Members (f)	Percentage (%)
No Formal Education (Illiterate)	18	45
Below 'V' Std. (Primary)	6	15
VI – X Std. (Secondary)	15	37.5
XI – XII Std. (Higher Secondary)	1	2.5
Above XII (Graduate)	Nil	0
Total	40	100

Source: Primary data

Table 4: Educational Qualification

Table – 4 shows that 45% of respondents members don't have formal education. There are 15% primary education, 37.5% secondary education and 2.5% higher secondary education qualifying members are there. However, there are no graduate members of study SHGs in village Warishpur. A graphical representation of table – 4 is given chart – 4.

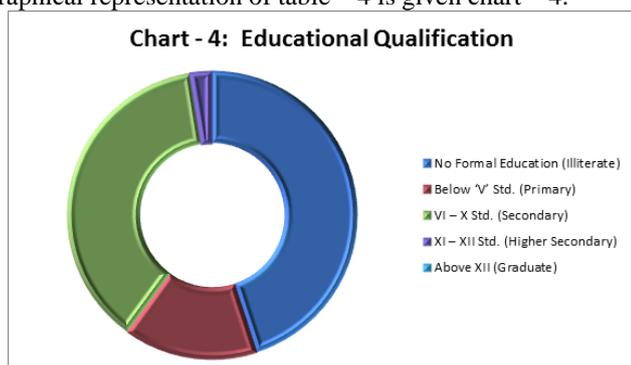


Chart 4

Occupational Status	No. of Members (f)	Percentage (%)
Unemployed	8	20
Self employed	20	50
Employed (Unorganised Sector)	11	27.5
Employed (Organised Sector)	1	2.5
Total	40	100

Source: Primary data

Table 5: Occupational Status

The analysis on the basis of table – 5, the occupational status of the member shows, most of the members either self employed (50%) or unorganised sector employed (27.5%). There are 8 members (20%) are unemployed. Only one member of study area of village Warishpur is employed organised sector. A graphical representation of table – 5 is given chart – 5.

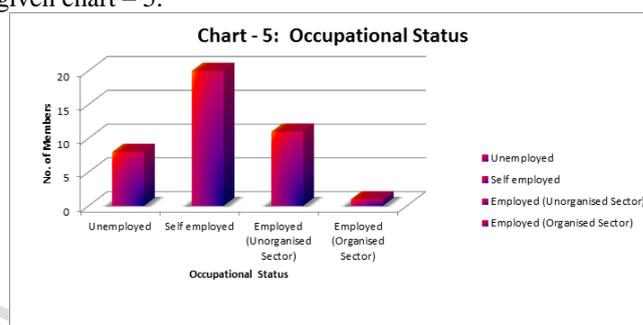


Chart 5

Monthly Income (Rs.)	Before joining of SHG		After joining of SHG	
	No. of Members (f)	Percentage (%)	No. of Members (f)	Percentage (%)
Less than 1000	22	55	05	12.5
1000 – 2000	14	35	28	70
2001 – 3000	03	7.5	06	15
Above 3000	01	2.5	01	2.5
Total	40	100	40	100

Source: Primary data

Table 6: Monthly Income Status

It is evident from table – 6, that monthly income level of sample respondents have increased after joining SHGs. There are 55% of respondents monthly income below Rs. 1000, before joining of the SHGs. But after joining the SHG, the monthly income of the members are increasing. 70% of respondents, monthly income between Rs. 1000 – 2000, 50% of respondents monthly income Rs. 2001 – 3000 and only one member's monthly income above Rs. 3000. A graphical representation of table – 6 is given chart – 6.

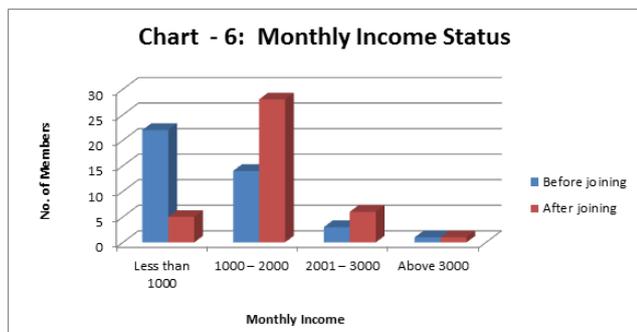


Chart 6

No. of Household	Sanitation Facilities		Use of sanitation	
	Yes	No	Yes	No
N = 40	35	05	31	09
Percentage (%)	87.5	12.5	77.5	22.5

Source: Primary data

Table 7: Sanitation Status

In table - 7 shows that, 35 members (87.5%) in the study area of village Warishpur have sanitation facilities on their own house and 5 members (12.5%) have not. On the other side of this respondents, 31 members (77.5%) use their sanitation and 9 members (22.5%) are not use sanitation. A graphical representation of table - 7 is given chart - 7.

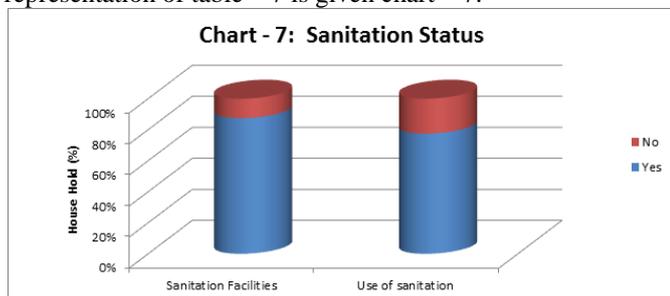


Chart 7

House Hold	Abstract House	Concrete House
N =40	36	4
Percentage (%)	90	10

Source: Primary data

Table 8: Condition of Houses

In table - 8 shows that 90% members of respondents have abstract house and 10% have concrete house. Housing condition of an area is an index of socio-economic empowerment. A Pie Chart (chart no - 8) is prepared from above data (table -8).

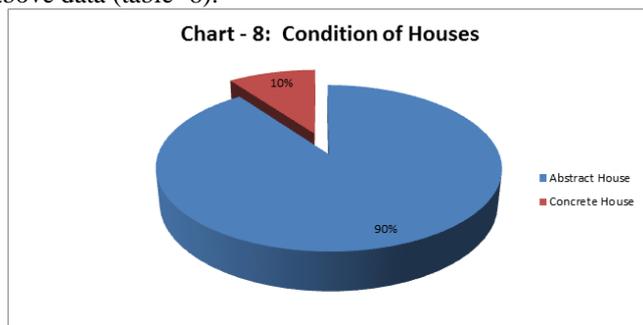


Chart 8

Household	BPL Members	
	Yes	No
N = 40	16	24
Percentage (%)	40	60

Source: Primary data

Table 9: BPL Status

BPL means Below Poverty Level. BPL is an economic benchmark used by Government of India to indicate economic disadvantage and to identify individuals and households in need of Government assistance and aid. From the table - 9 we observed that in the study area of village Warishpur 60% members are BPL. Each SHG has four BPL members. A Pie Chart (chart no - 9) is prepared from above data (table -9).

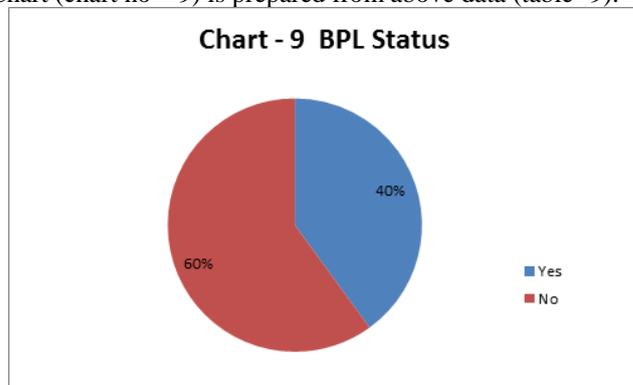


Chart 9

VI. FINDINGS OF THE STUDY

The main findings of the study are-

- ✓ Most of the women of the SHGs in the study area belong to the age group of 30-45 years. 72.5% of the respondent members are married.
- ✓ The present study revealed that most of the women of the SHG are illiterate and 37.5% have secondary level of education.
- ✓ Most of the members' income lies between Rs.1000-Rs.2000 per month.
- ✓ 77.5% of respondent members used sanitation in their own house.
- ✓ Most of the houses are abstracted (90%).
- ✓ 40% of the members of the study area are BPL.
- ✓ Most of the members are highly satisfied with the activities of SHG in the study area.

VII. CONCLUSION

Recent years the SHGs have witnessed phenomenal growth. The economic progress of West Bengal in India depends on the engagement of both male and female work force. In rural areas of West Bengal, work participation of males is maximum. Most of the females are busy with their own house work. The present study is an attempt to analyze the socio-economic development of members in village Warishpur. The performance of members is good. The greater percentages of women were impacted positively. Women are now participating in all productive activities. The monthly income of the women is rising. There is a big difference in the monthly income of the members of SHG between before and after joining of SHG. The members now have access to improved housing and better education for their children. Women's participation in SHGs enabled them to reduce their inner strength,

gain self confidence and their socio-economical development. We may conclude that the economic activities of Self Help Group are quite successful. In this way SHG at village Warishpur is very successful socio-economic development and rural areas.

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