



Research Article

## Socio-economic status of the self-help groups under West Bengal Comprehensive Area Development Corporation

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**SUMMARY :** This study was carried out in Haringhata Block, comprising rural areas and villages in the district of Nadia under West Bengal Comprehensive Area Development Corporation (WBCADC). This study was conducted to assess the socio-economic status and to find out the extend of success in generation of the income of the member of SHGs maintained or supervised under West Bengal Comprehensive area Development Corporation. 10 SHGs were randomly selected out of 350 SHGs, by using the cluster sampling approach or technique. The data were processed into frequency and percentage, mean and method of paired comparisons. From this study, it can be inferred that a sporadic attempt had been made by the Corporation for successful implementation with their proper planning at the local level for their overall development. Also, they offered the proper care and nourishment of the group members and their activities in those certain areas. This study proved that their average monthly income had been enhanced. The members had tremendous energy and efforts to start their own enterprises provided the appropriate opportunities.

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Key Words :

Socio-economic status, Comprehensive, Self help group

### BACKGROUND AND OBJECTIVES

Of late there is a paradigm shift in development process by incorporating programmes for self-employment for the poor in rural areas. This is one of the important components of anti-poverty and rural development strategy adopted by West Bengal Comprehensive Area Development Corporation (WBCADC), State Government of West Bengal. ogramme was launched by the corporation in 2003. Other different development programmes like IRDP, TRYSEM, SITKA, GKY and MWS, were implemented by central Govt. all over the rural areas in India.

The objective of the programme under WBCADC was to bring the assisted poor family members above the poverty line by ensuring appreciably sustained level of income. This objective was to be achieved by inter alia, organizing the rural poor into SHGs through the process of social mobilization, their training and

capacity building and provision of income generating assets. The group approach helps the poor to build their self-confidence through community action.

### **West Bengal Comprehensive Area Development Corporation at a glance:**

The West Bengal Comprehensive Area Development Corporation popularly known as CADC, is a statutory autonomous body formed in 1974, with a view to bring about all round development of rural economy through an integrated approach towards diverse activities viz., irrigation, agriculture, animal husbandry, fishery, literary, preventive health, women and children development, rural industries, farmers co-operatives etc., for putting this model approach to test. Being an unique concept that had not been tried earlier, many practical difficulties surfaced during the initial stages of its implementation. Accordingly original model had to be revised and modified from time to time.

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Some of the basic changes occurred after 1977 when the left front Government came to power in West Bengal. Land reform was given top priority in the interest of small and marginal farmers. With constantly shrinking size of the average operation farm, special attention had to be paid towards improvement of non-agricultural rural pursuits and to make them economically viable.

With this thought keeping in background, the present research work on different members of SHGs was conducted at the Haringhata Block, Nadia District of West Bengal during the year 2008-2009 with the boarder objectives to assess the socio-economic status of the SHGs under West Bengal comprehensive area development corporation.

## RESOURCES AND METHODS

The West Bengal Comprehensive Area Development Corporation at Jaguli, Nadia was supervising 350 self-help groups in different villages under Haringhata block. The present study was conducted on the SHGs under WBCADC, Jaguli, Nadia. Considering the limitation of a student's research work, it was decided that the study would be conducted only in 10 SHGs which have been selected by simple random sampling method. It was also found that each self-help group consisted of 10-12 members. For the present investigation, all the members of selected 10 groups had been taken as sample and this sampling technique is known as cluster sampling. In this way the total 100 members from 10 groups had been taken for the investigation.

Data were collected personally from the respondents with the help of interview schedule during the month of February' 08 to June' 08. Simple tabular analysis with frequency and percentage calculation were used to interpret the data.

## OBSERVATIONS AND ANALYSIS

The results of the investigation are presented in Table 1 and discussed in this chapter after appropriate statistical analysis. These are presented according to the specific objective of the study.

### Socio-economic status of the members of SHGs:

The purpose behind the selection of the objective was to study the personal characteristics of the members of the self-help groups and whether they belongs to lower socio-economic status of the society, because the ultimate objectives of WBCADC inter-alia, are to enhance the socio-economic conditions of the poorer section of the rural people in its service area.

### Caste:

It was found that 35 per cent of the members belonged to scheduled caste, 12 per cent to lower caste and members

**Table 1: Socio-economic profile (n=100)**

	Frequency	Percentage
<b>Caste</b>		
Schedule caste	35	35
Lower caste	12	12
Artisan caste		
Agricultural caste	20	20
Prestige caste		
General	33	33
<b>Occupation</b>		
No occupation	85	85
Wage labour		
Caste occupation		
Business	5	5
Independent profession		
Cultivation	5	5
Service	5	5
<b>Education</b>		
Can read only	15	15
Can read and write	55	55
Primary	21	21
Middle	5	5
High School	4	4
Graduate and above	4	4
<b>Family type</b>		
Single family	47	47
Joint family	53	53
<b>Family size</b>		
Upto 5 members	65	65
Above 6 members	35	35
<b>Material possession</b>		
Bullock cart	-	-
Radio, cycle, chair	85	85
Chair	10	10
Improved agricultural implements	-	-
Television, chair, cycle, radio	5	5
<b>Socio-economic status</b>		
Upper class	-	-
Upper middle class	-	-
Middle class	3	3
Lower middle class	7	7
Lower class	90	90

Contd.....Table 1

Table 1 ..... Contd

Social participation		
No membership in any organization viz., (Gram Panchyat Cooperative Society)	90	90
Membership in one organization	7	7
Membership in more than one organization		
Office bearer (any NGOS etc.) in one organization	3	3
Office bearer in more than one organization		
Land holding		
No land	80	80
Less than 1 acre	18	18
1 – 2 acres	2	2
5 – 10 acres		
10 – 15 acres		
15 – 20 acres		
More than 20 acres		
House		
No house		
Kutchha (Mud) house	50	50
Mixed house	40	40
Hut		
Pucca house	10	10
Farm power		
No draught animal	95	95
1 – 2 draught animals	5	5
3 – 4 draught animals	-	-
5 – 6 draught animals	-	-
Tractor / power tillers	-	-

belonging to agricultural caste 20 per cent (Muslim members were scored as agricultural caste) and to 33 per cent belonged to general caste.

#### Occupation:

Here occupation refers to the economic activities of the members other than their activities under WBCADC.

The 85 per cent members of them were doing nothing except house hold works. 5 per cent members attached with business. 5 per cent respondents are engaged in cultivation and rest 5 per cent members were attached with service.

#### Education:

It was found that members who can read and write only formed about half of the total respondents (55 per cent). Just who can read only were 15 per cent and 21 per cent and 5 per

cent completed their education upto Primary and Middle schools, respectively. Only 4 per cent each contributed education upto High school and Graduation and above.

#### Family type:

The members having single or nuclear family were 47 per cent and joint family 53 per cent.

#### Family size:

Small family size was predominant as 65 per cent members had family with 5 members. Rest 35 per cent belonged to big family having more than 5 member in a family.

#### Social participation:

It was revealed that the degree or extent of involvement of the respondents in formal organization as member of office bearer was 3 per cent and 7 per cent of members had membership in one organization and 90 per cent of the members/respondents had no membership in any organization. Group members do different types of social work for their community development. They generally help the seek people, provide economic support for their curing. Also help the mothers, who are conceived and perform polio-work for babies.

#### Land holding:

From the total respondents, 80 per cent members had no land holding of their own and 18 per cent were processing less than 1 acre of land and rest 2 per cent were having more than that which can be utilized for cultivation purposes.

#### House:

Members having kutchha mud house were predominant (50 per cent) other 40 per cent of them have mixed house and rest 10 per cent of them had pucca house.

#### Farm power:

As the most of the members have not any owned land, 95 per cent had neither draught animal / tractor / power tiller and only 5 per had 1 – 2 draught animals.

#### Material possession:

A good portion of members (85 per cent) possessed radios, cycles and chairs of their own and only 5 per cent had radios, cycle and chair and T.V. and rest 10 per cent had only chairs.

#### Socio-economic status:

It is revealed from Table 1 that 90 per cent of the respondents belonged to lower class of the socio-economic status scale (score below 13) and only 7 per cent respondents were of lower middle class. There is not a single SHG member who belonged to middle class or upper class. A SHG is generally

formed with those people who are very poor and belong to lower strata of the society for upliftment of their socioeconomic conditions. In this sense, the WBCADC, Jaguli appropriately selected SHGs whose members belonged to the poorer section of the rural people.

**Success of the Corporation in generation of income of the member of SHGs by WBCADC:**

The WBCADC was started in the formation of SHGs since 2003 and at present there are 350 SHGs working under supervision and guidance by the Corporation in Jaguli (Nadia). The objective of the Corporation was, inter alia, to increase the monthly income of the SHGs through income generating activities. Although the present study was conducted in the month of Feb’07 to June’07 and these SHGs have not matured enough within the short period of time. Yet it was intended to find out the extent of income generation of the selected 10 groups running under the supervision of WBCADC. For this purpose a Null hypothesis (Ho) was formulated which is as follows:

Ho: The mean monthly income of the group members did not differ significantly after joining the programme under WBCADC (Table 2).

**Table 2: Monthly income of respondents before and after joining the SHGs**

X <sub>1</sub> (Mean monthly income of the group of SHGs before joining)	X <sub>2</sub> (Mean monthly income of the group of SHGs after joining)
50	200
75	275
70	200
35	57
25	55
50	80
50	150
50	175
70	150
50	230

Level of significance =5%  
Degree of Freedom = 9

Data were collected regarding the monthly income of each member of each group before joining the SHG programme and the present monthly income of each member (Table 2). The mean value was computed and “paired t-test” was applied to find out any significant difference between the past and

present income of the respondents.

The computed value of paired ‘t’ test with 9 degrees of freedom and 5 per cent level of significance was 6.32 which is greater than the Table value at 5 per cent level of significance (*i.e.* 2.262).

**Decision:**

So, the Null hypothesis (the mean monthly income of the group of members did not differ significantly after joining the SHGs under WBCADC) is rejected. It implies that the mean monthly income of the group members increased significantly after forming the group under the Corporation. Mishra (2002), Holvoet (2005) and Brett (2006) have also made some valuable contributions on the present aspects of investigation.

**Conclusion:**

The study disclosed that the SHGs working in Haringhata Block, a sporadic attempt was made by the Corporation for successful implementation with proper planning at the local level for their overall development. Also they offer the proper care and nourishment of the group members and their activities in those certain areas. This study proved that the average monthly incomes of them have been enhanced. The members have tremendous energy and efforts to start their own enterprises if provided the appropriate opportunities.

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