



A study on the socio-economic status of the fishery-based self-help groups in Nadia district, West Bengal

R. GUPTA, *S. S. DANA, A. MAITY AND ¹U. K. BANDYOPADHYAY

Department of Fishery Extension
West Bengal University of Animal and Fishery Sciences, Chakgaria-700094, Kolkata
¹IVRI-Kolkata Centre

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ABSTRACT

Self-help groups are compact homogenous groups consisting of the rural people generally poor and the purpose of formation of these groups is cash savings along with mutual agreements for contribution to a common fund. The study was conducted to investigate the socio-economic profile of the SHG involved in scientific fish culture. Data were collected from randomly selected 16 SHGs from 3 Blocks of Nadia district in West Bengal, India with the help of structured interview schedule using non-participant observation technique. The results of the study showed that the maximum groups consisted of middle-aged members within them (75%) where 70% were female, half of the respondents belonged to the general caste (50%). The majority of the respondents (50%) had education up to primary school with a great majority being (93.33%) married and housewives (47.5%). Here the respondents (75.84%) belonging to the middle income group paid the inter-loan (Rs.1000-7000) on a regular basis. The main information source for the respondents was friends (66.66%) and main motivators were neighbours and friends (68.33%). Thus as per the finding of this socio-economic analysis we can say that the self-help group approach acts like a catalyst which induce changes in the socio-economic aspects of the group members that in turn aids in their alleviation from poverty and gives them a secured livelihood contributing to their overall development.

Keywords: Income, scientific fish culture, self-help group and socio-economic profile

Removal of poverty is the main objective of planning in India since the inception of planning period for the overall development of the country. Accordingly, the government of our country has adopted different measures to eradicate poverty from our country. At present, to make the development sustainable and to bring peace and prosperity, the poverty alleviation programmes are being given more and more importance in the field of economic development. The Self Help Group (SHG) approach is a new paradigm into the field of rural development whose main objectives are to increase the well-being of the poor people, provide access to resources and credit, increase self confidence, self-esteem and increase their credibility in all aspects of lives. Self Help Group approach has been contributing significantly in poverty alleviation programme in developing countries especially in India. But, as the backward and underdeveloped areas of our country remain under developed year after year, it is important to assess the impact of the programme separately on such areas (Mondal and Sarkhel, 2016).

The notion of SHG is widely used as an instrument to boost up the people by socially and economically. In recent years, SHGs have become significant institutions of rural development and the number of SHGs in the country has multiplied by many folds during the last

two decades from 255 SHGs in 1992-93 to 79.60 lakh in 2011-12. Thus it is very important not only to monitor the growth of SHGs and ensure their efficient functioning but also to look out for whether or not the associated stakeholders are getting their share of benefits and hence this study of fishery based SHGs was conducted in selected blocks of Nadia district of West Bengal which is one of the backward districts of the state where detailed investigations regarding the SHGs socio-economic status was conducted.

This socio-economic analysis based study was conducted for a time period of 6 months which started from the month of January and completed within the month of June in 2018 at the Nadia district, West Bengal. In this district three (3) blocks, namely Shantipur, Ranaghat-I and Ranaghat-II were selected purposively as these blocks had a considerable number of fishery-activities based self-help groups. It was found that Shantipur block consisted of 18 self-help groups involved in fishery activities, Ranaghat- I had 8 fishery-based self-help groups and Ranaghat II consisted of 6 fishery-based self-help groups. Among the 18 fishery-based self-help groups in Shantipur block, 50% SHGs were selected by simple random sampling without replacement technique for the study which constituted 9 nos. of SHGs, 50% SHGs of the Ranaghat-I block which constituted 4 nos. of SHGs and 50% SHG's of

Short communication

*Email: danashyamsundar@gmail.com

Ranaghat-II block which constituted 3 nos. of SHG's. Sixteen SHGs were included for the present study. Data were collected from randomly selected 16 SHGs from 3 Blocks of Nadia district in West Bengal, India with the help of structured interview schedule using non-participant observation technique. The relevant data of the present study were collected by personal interviews by the researcher with the help of structured interview schedule developed for each of the respondents. In order to familiar with the respondents and the selected area, the researcher contacted with the Government Officials, Fishery Extension Officers and NGO staffs in order to find out the highest concentration of SHGs, engaged in fish culture in the district. The researcher himself interviewed the respondents selected in the sample in order to gather the required and the relevant information for the study. In order to highlight the real picture of the SHG members, the researcher made some case studies of some selected respondents during the interview and some photographs were also taken which were incorporated in the thesis. Initially the data were collected in local language and their responses were later interpreted in English. The compiled data were suitably categorized, tabulated, their frequencies and row as well as column percentages were worked out and presented in the appropriate tables with suitable results, discussions and implications.

The results of this study on the socio-economic status of the fishery-based self-help groups are discussed in details followed by tabular presentation. Twelve variables like, age, education, gender, marital status, occupation, information source, motivational source, group-inter-loan amount, inter-loan repayment behavior, financial status, savings pattern and annual income were considered for this study.

In our study it is seen that the fishery-based SHG member's age varied from 18-64 yrs age. The maximum percentage (75%) of members in SHGs were from middle-age i.e. 28-45 year, 15% group members were old-aged and 10% group members belonged to the youth-age category. Different studies indicated that middle age group is associated with higher rate achievement. Similar findings were reported by LES (2003), Roy (2007), Mondal and Sarkhel (2016). The Educational status of the SHG members is an essential aspect that affects the working of the groups. Therefore data was collected about their educational status which showed that maximum number of group members (50%) had primary level of education whereas some members (21.6%) had secondary level of education, a very small percentage of the members (only 5%) studied up-till graduation level and then there were those members (23.33%) who only had the ability of reading

and writing. Education is an important variable to assess the social position of an individual which helps in exposure, widening of vision and taking rationale decision for management of livelihoods system. Similar findings were also reported by LES (2003) and ASEED (2007). Gender of the respondents is an important variable for this study. The findings regarding the gender of the respondents implied that a great percentage of group members were female (70%) and only 30 percent members are male which indicates the interests and dedication of all the women of this study area with minimization of gender-inequalities. The Caste of the respondents varied from General, OBC, SC, and ST as per the data collected and the findings of the study revealed that almost half of respondents belonged to the General (50%), about 34.16 percent of the were in the OBC category, followed by 15 percent to the Schedule caste and only 0.84 percent to the Schedule Tribe. The information regarding the group members Marital status was also extracted during our data collection and it is very clear that the SHG members were either married, unmarried or widowed which means they were distributed only among these 3 categories. The findings indicate maximum no. of group members were married (93.33%), a very small margin of them were unmarried (only 5%) and only 2 among 120 group members (1.67%) belonged in the widow category. People in the rural areas are generally involved and associated with more than one occupation in the hope of earning a bit more for a living. In our study it has been revealed that the members of these groups were associated with multiple occupations under the five occupational categories. The findings on respondent's occupational status showed that 47.5 percent respondents were housewives. The next categories in number were those of agricultural labour (25.83%) and business communities (17.5%) and few numbers of labour communities (i.e. 9.16%). But, there were no office-goers. In our study we investigated about the Information sources through which the members of these SHGs came to know about the self-help group programme and the findings reveal that maximum number of group members (66.66%) were informed about the self-help group approach by their friends, some of them (14.16%) got information from the block and gp level officers, NGOs also informed a section of the members (14.16%) and then there were those who were informed by their family members (5%). Communication exposure helps people to gain general awareness. There were some sources from where the group members were motivated to join the self-help group as revealed by them during their interview which we can call as motivational sources. The results showed

that maximum number of group members (68.33%) has been influenced and motivated by their neighbors and friends after they were told that what were the advantages related with self-help group formations and being its member, some were motivated by the NGOs (20%), officials of the government also motivated some of these members (10.83%) but a very few (only 0.83%) were motivated by the bank officers. The Annual income of the SHGs varied from Rs. 500-450000 and it has been categorized as low, medium and high income categories in the table below. It is seen that maximum (75.84%) group members fall into the category of the middle-income group, only some of them had higher income (16.66%) and the rest (7.5%) were in the lower income category. The above results are similar with the results of Balasubramanyam (2002) and also bears resemblance with the results of Sharma (2001). This study also inquired about 2 important variables related to the socio-economic profile of the respondents which are Group-inter-loan amount and Inter-loan repayment behaviour. The findings reveal that more than half of the group members (53.33%) had taken lower sum of inter-group loans whereas some group member (26.67%) took mediocre sum loans and higher sum of loans were only taken by a few of the group members (5%). Surprisingly we found a section of group members (15%) who had not taken any inter-group loans at all. It is very likely that when there is a provision of taking loans, many people in need take it but in case of self-help groups it is very important to look into the fact that whether or not those members taking loans are properly repaying it or not because sometimes this may lead to conflicts and violence within the groups in rural areas. So the group member's way of loan repayments was also studied and it is seen that out of the total 120 members from all the SHGs studied, 78 members (65%) paid their inter-group loans regularly whereas 28 members (23.33%) were very irregular in this aspect. A section of group members did not take any loans so these members (11.6%) don't need to repay anything. The group members were asked whether they felt any changes taking place in their financial status or not based on their own perception and based on their opinions the relevant data on this aspect was collected and analyzed. As for its influence on the financial status of these members, a great majority of respondents (95%) agreed that their financial position changed for the better since they joined the SHG, whereas only 5 percent were reported as their financial status remained the same as before. These findings were in consonance with the findings of Manimekalai and Rajeswari (2001) and Mahmud (2002). It was also found out in our study that more than half of the respondents felt changes after

forming self-help groups especially in their respective empowerment status thus justifying the self-help group approach. For any self-help group, the generation of a common group fund is very important and therefore the group members perceived changes in the savings pattern was studied and as per the findings it is seen that a great majority of the group members (96%) perceived some changes in terms of their pattern of savings but a very few of them (4%) felt there was no changes.

Relational analysis of annual income with selected independent variables

Relational analysis deserves a great importance in any kind of impact study which represents the relationships between the variables considered during the whole study. The results of different statistical analysis have been given below in the table- 2. In order to study the differences between the income before joining and after joining the SHG, 't' value ($t=6.20$) was found to be significant at 5% level of probability, which indicated that there were significant changes of the income between before joining and after joining the self help groups.

The relational analysis results revealed that the annual income of the respondents was found to be negatively correlated with the sources of information at the 5% level of probability that meant annual income were decreasing with the increasing of sources of information which may be due to improper information from unauthorized source (Table 3). It also indicated that the annual income of the respondents were positively correlated with changes after becoming SHG member at the 5% level of probability that meant changes after becoming SHG member were increasing with the increasing of annual income. So, more income plays a vital role in changing the status of the respondents. The annual income of the respondents were found to be positively correlated with the empowerment status at the 5% level of probability that meant annual income were increasing with the increasing of empowerment status. But the annual income of the respondents were found to be non-significantly associated with the age, education, marital status, occupation, motivational source, loan amount, repayment behaviour, financial status, and savings pattern.

Implications from the study

As the involvement in SHG has significant impact on the alleviation of poverty through the socio-economic upliftment i.e. through the empowerment of women, the poor people irrespective of their heterogeneity in their socio economic status could be attracted towards active

Table 1: Socio-economic profile of the SHG members (N=120)

Variables	Category	Frequency (f)	Percentage (%)
Age	Young (Up to 30 yrs.)	12	10.00
	Middle (31 – 60 yrs.)	90	75.00
	Old (Above 60 yrs.)	18	15.00
Gender	Male	36	30.00
	Female	84	70.00
Caste	General	60	50.00
	Other backward classes (OBC)	41	34.16
	Scheduled caste (SC)	18	15.00
	Scheduled tribe (ST)	1	0.84
Educational qualification	Read and write	28	23.33
	Primary	60	50.00
	Secondary	26	21.66
	Graduate	6	5.00
Occupation	Housewife	57	47.5
	Labourer	11	9.16
	Office goers	0	0
	Agriculture labourer	31	25.83
	Home business	21	17.50
	Information source	Friends	80
Motivational source	Family members	6	5.00
	Block and GP officer	17	14.16
	NGO	17	14.16
	Neighbors and friends	82	68.33
Annual income (Rs.)	Govt. officers	13	10.83
	Bank officers	1	0.84
	NGO	24	20.00
	Low (Up to 926.99)	9	7.50
Loan amount	Medium (927 – 16991.33)	91	75.84
	High (Above 16991.34)	20	16.66%
	Not taken	18	15.00
Repayment behaviour	1000 -7000	64	53.33
	7001 – 14000	32	26.67
	14001 – 21000	6	5.00
	Regular	78	65.00
Financial status	Irregular	28	23.33
	Very irregular	14	11.60
Savings pattern	It has improved	114	95.00
	It has remained the same	6	5.00
Changes after becoming SHG member	It has improved	115	96.00
	It has remained the same	5	4.00
Empowerment status changes	Great extent	53	44.00
	Some extent	61	51.00
	Not achieved		
Not achieved	Great extent	58	48.00
	Some extent	54	45.00
	Not achieved	8	7.00

Table 2: ‘t’ test for the income of the respondents before and after joining the SHG

Variables	Test	d.f.	‘t’ value
Income before joining SHG	Fisher’s ‘t’ test	2.38	6.20**
Income after joining SHG	Fisher’s ‘t’ test		

**‘t’ value is significant at 5% level

Table 3: Correlation of independent variables with annual income of the respondents

Independent variables	‘r’ value
Age	0.063 ^{NS}
Education	-0.014 ^{NS}
Occupation	-0.046 ^{NS}
Information Sources	-0.249*
Motivational Source	0.007 ^{NS}
Loan amount	0.144 ^{NS}
Repayment behaviour	-0.045 ^{NS}
Financial Status	0.142 ^{NS}
Savings Pattern	0.044 ^{NS}
Changes after becoming SHG member	0.216*
Changes in Empowerment status	0.2185*

Note: *Significant at 5% level, ^{NS}Non-significant

involvement in SHGs by enlightening the significance of SHGs. The functioning of the SHGs can be strengthened in such a way that the poor people can involve themselves with dedication in the SHG activities. In consonance with the role of SHGs as a means of socio-economic upliftment, its number and activities could be enlarged, widened and deepened. Local educated unemployed youth may be trained and appointed as middlemen between the SHG members and the implementing authority to motivate, provide support and remove conflicts among members. Sometimes, due to the extreme poverty of the group members, they are forced to use their loans to unproductive purpose that leads them to indebtedness. So, initiative will have to be taken to make the participating members financially literate by providing special awareness programme in this regard.

The study revealed that SHG is an effective instrument in bringing about changes in personal and socio-economic status in rural society, which helps in alleviating rural poverty and generating livelihood security. However, this was only a generalized impact of SHGs. One may look at the critical implications mentioned below in view of the analysis and findings –

- The SHG-promoting officials and NGO functionaries should be exposed to personal growth to improve their competence and heighten their commitments. SHGs awareness programme should lay greater emphasis on creating faith in the people

about the potentialities of SHGs rather than overemphasizing the procedural and formal aspects of SHGs.

- The NGOs should be imparted in organizing motivational camps and training programmes so that they may motivate the villagers and create faith in them in the potentialities of SHGs.
- Of course, the study had not differentiated the role efficiency of implementing agencies like NGOs and bank on the formation of SHGs; it was in the scope of the study. Observations, however, revealed that NGOs were found more exposed and sensitive to field realities and capacity issues of SHGs.
- Monitoring of SHGs should be made more rigorous to ensure regular and timely savings and contribution, regular by holding SHG meetings and members’ attendance in it, providing necessary guidance to the group to make every meeting meaningful and to take objective decisions regarding inter-loaning, loan recovery, bank linkage etc.
- Motivational training programmes for income generating activities and capacity building programmes should be organized by competent agencies with greater seriousness than what is being carried on by SGSY stakeholders with routine. Lack of ideas, skills and negative mindset of grass root district functionaries also contribute to such an apathy and inefficiency. The convergence of other development functionaries through proper training programmes on health, formal education for school going, school dropout children and awareness about prevalent social evils should be given adequate priority.
- The officials of SHG promoting organizations should also be exposed to SHGs sensitization programmes and must have faith in the SHGs’ ability to alleviate rural poverty.
- It is necessary to help the SHGs in both backward and forward linkages and provide them market support in particular. Resources should be allocated and spent on creating market support to the SHGs for their products and also provide some sort of reward to successful SHGs as an incentive for good work.

This study on the socio-economic status of fishery-based SHGs was done so as to ensure whether they are properly working or not but as researchers it is beyond our scope to actually execute the solutions for further improvements in their socio-economic status but unlike us the concerned authorities can definitely intervene and do the right thing in this situation. Lastly it can be said that even with so many of their positive aspects along with few negative ones the Self-help groups of Nadia district involved in fishery activities are definitely working well but with more government support they have the potential to do wonders in the near future. One of the most positive aspect of our study was the fact that majority members of these fishery-based self-help groups were women which depicts their desires and intent to become self-dependent but the lack of involvement within the youths is something we hope to be improved upon in the coming days if they can be properly motivated in this regards as the future of these groups ultimately lies within them.

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