

# “Role of Women Human Resource for Socio-Economic Development in Urban aspects of Hooghly District, West Bengal, through Self-Help Groups.”

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## **Abstract:**

Nowadays Women human resource like Self-Help Group (SHG) plays a vital role not only in social transformation and upliftment of women but also in social-economic betterment of them. This study is fully concerned with empowerment of urban woman through Self Help Groups & its effect on Socio-Economic improvement in town area of Hooghly District. For this SHGs are the best resources and likewise they have been launched considering micro-credit system. Nonetheless, it's additionally crucial to look at in a look the start and concept of SHGs. Ergo, using the above idea that is reported is wide the beginning and thought of SHGs, because well although the development of SHGs are mentioned in this study.

The fundamental areas of social life in present days are mostly limited to the gender dilemmas in many socio-economic, demographic and social classifications of males and ladies. We discovered Decision-making was perhaps one of the most aspects which are important into while learning the SHGs and empowerment of females through SHGs. There was considerable enhancement in to the choice making energy for the women especially after joining the SHGs in respect of taking choice of delivering young ones towards the schools, making financial investment plans, utilizing choice in healthcare steps for children, political empowerment. Moreover this examination reveals the growing of Social & financial standing concerning the females in last twenty years within the analysis area. This will probably help the growth this is certainly socio-Economic of District altogether.

**Keywords:** SHG (Self Help Group), Socio-Economic betterment, Gender dilemmas, Decision making, empowerment.

## **Introduction:**

This study examines the socioeconomic advancement of women in the context of empowerment in the Hooghly district's urban regions. The right of diverse women to work is hampered by society (*Pal S, 2016*) ideals, beliefs, and traditions. Even if job options exist, and even if these jobs are feminine, the male member of the household, and sometimes female household members, restricts women from working outside the home. Some traditional communities' unwritten rule was that when women went out to work, they risked becoming independent [1].

**Concept of Self Help Group:** - NABARD's Development Policy Department defines Self assist Group as (*Saha, Soma , 2019*) “Voluntary organization of individuals operating inside a frame-work of foibles for common financial and social objectives by having an approach of participatory decision-making and sharing of advantages in a fashion” that is fair [2].

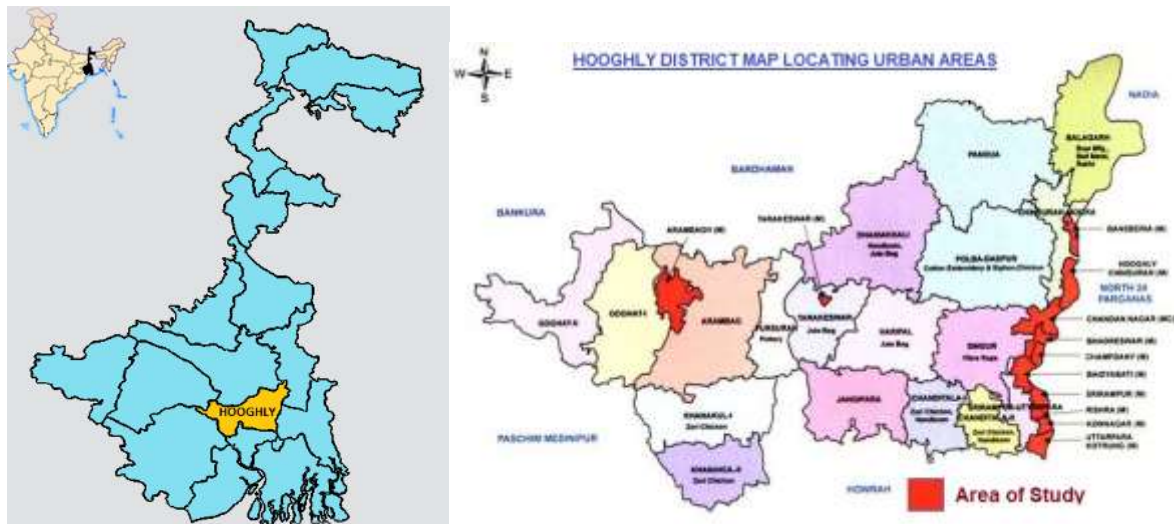
**Self-help Groups (SHGs)** tend to be playing a responsibility this is certainly major India today. Self-help (*Bhattacharya and Goswami, 2017*) as being a strategy for social development locations prominence on self-reliance, real human company and action. It is designed to mobilize ladies, to offer all of them sound and develop people's companies that will conquer obstacles to empowerment and participation [3].

**Self-help Group by women** is an institution that work collectively to complete some tasks which can be defined by way of a eyesight to develop empowered women who will (i) need their particular liberties from family, community and federal government, (ii) have increased accessibility and control over material, social and governmental sources, (iii) have improved awareness and improved skills, and (iv) manage to boost dilemmas of common issue through mobilization and networking. The immediate objective would be to create confidence and understanding among people in SHGs (*Bhattacharya, Joysankar*) regarding women's condition, wellness, diet, education, sanitation and hygiene, rights, economic upliftment along with other

social, financial and political problems with the long-term objective becoming the all-round empowerment of women, particularly socially and financially[4].

## 2. Study Area

The Hooghly region is located in between 23° 01' 20"N to 22° 39' 32"N and 87° 30' 20" E to 88° 30' 15" E. The boundary of Hooghly area is included in the Hooghly River (sharing with Nadia in the eastern & north 24 parganas when you look at the southeast) within the eastern, Bardhaman into the north. Howrah into the south, Paschim Medinipur in the west, Bankura in the north–west. It offers 4 sub unit that is– 18 development blocks, 12 municipalities, 1 Municipal corporation and 23 authorities programs, 210-grampanchayat. (Map -1) This study depends on 1 municipal Corporation (Chandannagar) & 12 Municipalities like Arambagh, Tarakeswar, Serampore etc, mainly Urban areas of the district.



Map-1: Location Map of Hooghly District (Map not to scale)

## 3. Objectives:

1. Determine the extent to which self-help groups can empower urban women.
2. To determine the influence of women human resources (SHGs) on the socioeconomic improvement in the urban aspects of the Hooghly District.
3. To determine whether women's decision-making authority has improved as a result of their participation in SHGs.
4. To determine the increase in women's social and economic standing in the research area during the last 20 years.

## 4. Data Source & Methodology

The analysis will be based upon from both information sources which can be primary and secondary. Main information was gathered through direct meeting with the Self Help Groups members of different Municipal aspects of Hooghly area near about 4 months (June, 2021-October, 2021). 130 samples will also be collected from various places which can be municipal by intensive survey. Secondary data are collected from the federal government this is certainly different exclusive resources. West Bengal District Gazetteers ( 2011 ), Census of India ( 2001 & 2011 ) , District Human Development Report ( 2011 ) , different journals, books, relevant documents, newspapers and files of DAY- NULM would be the origin that is secondary information. To collect primary data, researchers had to first read a variety of books, prepare for the collection of diverse data from various offices, and pre-field tour nearly all of the localities. All of the data was collected and analysed utilising statistical methods as well as a GIS mapping procedure. After obtaining all of the data, I sought to create this paper to highlight the significance of women's human resources in the socioeconomic development of the research area. In our study, we examined women's empowerment in the home sphere by taking into consideration (*Mondal Triptimoy, 2018*) a variety of features or dimensions of women's empowerment [5].

## 5. Empirical study /Results of the data tables & Graphical presentation:-

Though Self Help Groups (SHGs) are the brainchild of Bangladesh's Grameen Bank, (*Saheli, Kumar and K. Prakash Goswami, 2020*) which was created by Prof. Mohammed Yunus in 1975. SHGs first appeared in West Bengal in 1995, followed by a rapid spread from 2003 to 2004. In West Bengal, it has been observed that there has been a revolution in the formation of SHGs since 2003. In West Bengal, the Panchayat and Rural Development Department, the Government of West Bengal, and the West Bengal Central Co-operative Bank play a major role in the development of SHGs.

The SHGs in this district are constituted by various administrative entities, each with a different objective in mind. Surprisingly, the primary actors in the development of SHGs in Hooghly district are the district's DRDC, the Hooghly District Central Co-operative Bank, and several NGOs. DRDC, on the other hand, monitors the development of SHGs under the SGSY programme [6].

**5.1 Growth in Self Help Group enrollment:** - Table 1 clearly shows the total no. of Self Help Groups in different Municipalities of Hooghly district in 2021.

SI No	Name of the Municipality /MC	No of SHG's Registered			Population(2011)
		2001	2011	2021	
1	Hooghly-Chinsurah(M)	74	212	488	177259
2	Bansberia(M)	62	185	406	103920
3	Tarakeswar(M)	22	102	224	30947
4	Bhadreswar(M)	29	113	269	101477
5	Champdani(M)	33	108	276	111251
6	Chandannagar(M.C.)	58	229	422	166867
7	Dankuni(M)	83	209	412	94936
8	Serampur(M)	42	173	387	181842
9	Rishra(M)	39	162	346	124577
10	Baidyabati(M)	31	137	329	121110
11	Konnagar(M)	42	131	319	76172
12	Uttarpara-Kotrung(M)	35	140	288	159147
13	Arambagh(M)	46	176	342	66175
	Total	596	2077	4508	

Table no-1- Growth in SHG's Registration 2001 to 2021(Till September, 2021).

(Source- NULM & Different Municipalities, Hooghly.)

Maximum no. of SHGs are found in Hooghly-Chinsurah Municipality (488) followed by Chandannagar M.C (422) and Dankuni (412). Tarakeswar (224), Bhadreswar (269) are lagged far behind in provision of total no. of SHGs in the district.

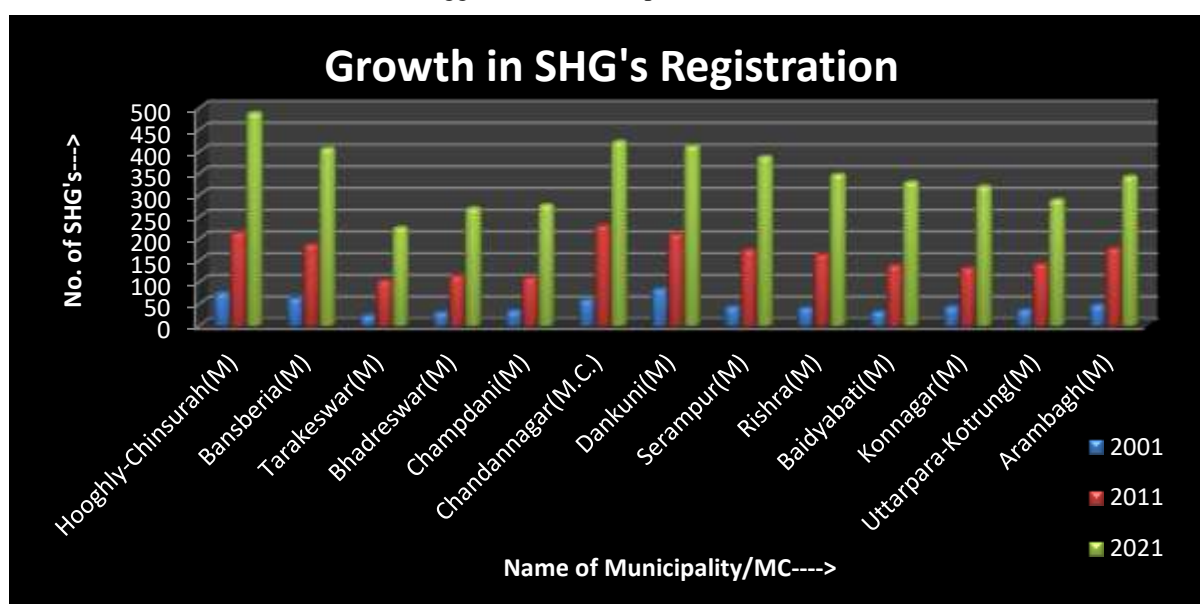


Figure-1 Growth in SHGs registration in urban areas of Hooghly District, 2021.

(Source- Created by author based on NULM data & Field survey.)

## 5.2 Women participation in Self Help Groups: -

Numerous SHGs can be found with a total of 4508 in urban aspects of Hooghly district. Most of these SHGs tend to be run by feminine members 3868 no (85.8%). This can be very encouraging from the real perspective of women empowerment.

The participation of weaker sections in these SHGs is also rather large and therefore includes 44% of SC, 7% of ST, though the minorities tend to be lagging behind with just 6%. The dimension this is certainly average of teams is available becoming 11 people.

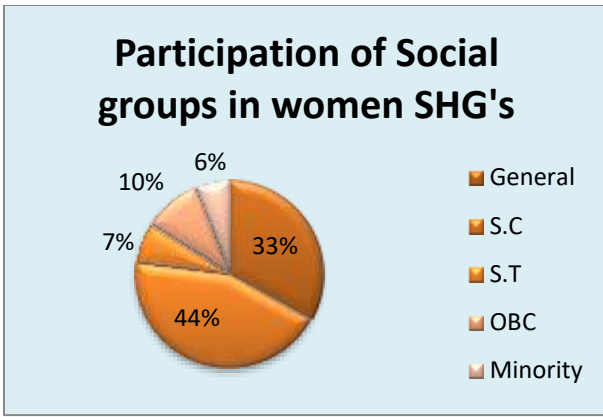


Figure-2

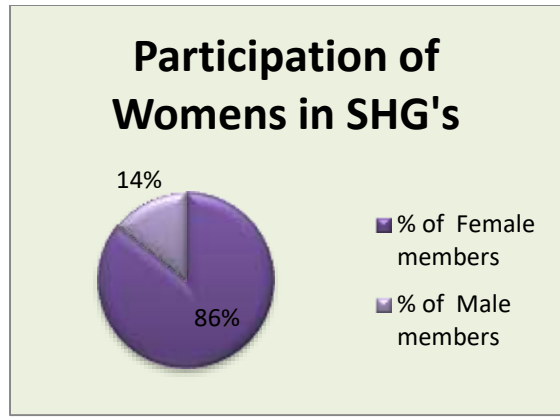


Figure-3

Figure-2 Participation of women's in SHGs in Urban areas of Hooghly District, 2021 & Figure-3 Participation of Social groups in women SHGs of Urban areas in Hooghly District, 2021.

(Source- Created by author based on NULM data & Field survey)

**5.3. Number of Savings account opening by the members of SHGs:-**From this study I found a large number of women opening their personal savings account for several purpose of economic activity, also there is a significant growth in decadal basis from 2001 to 2021. Whereas in 2001 there are total 4065 new savings account respectively grow in 16221 & 42150 in 2011 & 2021.

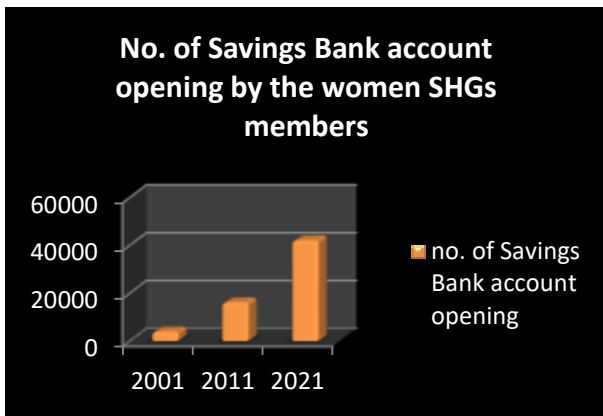


Figure-4



Figure-5

Figure-4 Growth in Savings account opening by SHGs of Urban areas in Hooghly District & Figure-5 Growth of Financial institutions providing loan to SHGs of Urban areas in Hooghly District. (Source- Created by author -based on NULM data & Field survey)

**5.4 Number of Banks, Financial Institution proving loan & Growth in Loan amount disbursement:-**

From this study I found Women SHGs are grow their economic activities as well as social status with the help of several financial institutions who are providing low cost group loan to them. There are also massive growths found in loan disbursement to SHGs women members.

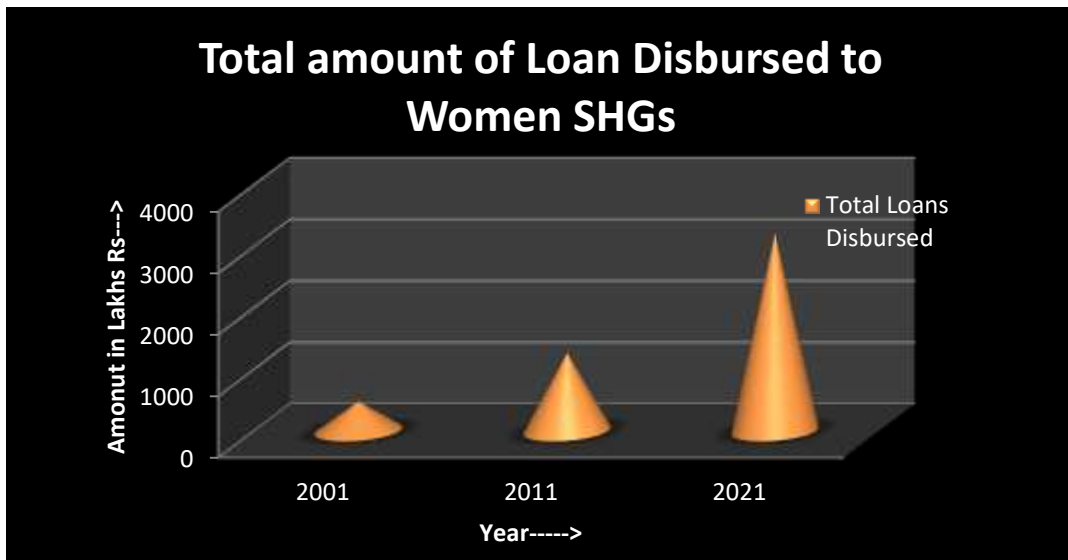


Figure-6 Growth in Loan amount disbursed to SHGs of Urban areas in Hooghly District. (Source- Created by author -based on NULM data & Field survey)

**5.5 Types of Economic activities by SHGs members:** - SHGs aid in the distribution of non-farm activity in the district. The Municipal authorities take steps to teach members of SHGs in learning programs and make the women financially sustainable in order to utilize the resources of individual members for their aggregate economic progress and to improve the living conditions of the poor members. When we study at the activities of these SHGs, we find that 2606 groups out of 3868 have no main activity status, which could be owing to the fact that they are not currently in an operational stage or that their data is not available. The majority of the remaining 1262 groups are involved in activities such as Zori work, paddy processing, goatry, dairy, agriculture, poultry, agarbatti production, mushroom cultivation, and so on. From the data table 2 we can see that members of SHGs are involved in different types of economic activities. Maximum SHGs members are involved in Business (15%) followed by Goatary (11.1 %), Dairy (10.1 %), Readymade Garment making (9.27 %). In the other hand Wool knitting, Jute Handicraft, Embroidery etc economic activities are very low percentage.

Major Economic Activity	No. of SHGs
Bori making	22
Business	189
Agarbatti/Candle making	30
Fishery	30
Paddy processing	98
Dairy	127
Tailoring	38
CSC work	16
Goatary	140
Vegetable selling	42
Mushroom cultivation	45
Muri making	42
Cultivation	18
Poultry	104
Wool knitting	12
Zori work	102
Jute Handicraft	15
Weaving	60
Readymade Garment	117
Embroidery	15
<b>Total</b>	<b>1262</b>
Data Not Available	2606
<b>Grand Total</b>	<b>3868</b>

Table no-2 Major Economic activities of the SHG member. (Source- NULM & Different Municipalities Field survey, Hooghly).



Figure-7 Economic activities of SHG members of urban areas in Hooghly District.

(Source- Created by author -based on NULM data & Field survey)

### 6. Field level data analysis & Graphical presentation:-

To know the ground level situation I have collected data through direct interview with the Self Help Groups members of different Municipal areas of Hooghly district. 130 samples are also collected from different municipal areas through intensive questionnaire survey. I have randomly selected 10 SHG members from each Municipality/Municipal Corporation (Total 13 Nos). The broad conclusions of the scholarly research (*Swapanadip Sarkar, Iswar Chandra Malik, 2019*) is summarized as follows: Formation of SHG in the region has taken about considerable alterations in the standard of lifetime of the ladies belonging to SC/ST community particularly in value of three measurements of empowerment particularly Social, financial and Political [7].

**6.1 SHGs and Women's Social Empowerment:** While researching SHGs and women's empowerment through SHGs, one of the most essential aspects studied was decision-making. The table below depicts the extent to which women's decision-making power has increased since they joined SHGs. Women's decision-making power has improved significantly, particularly after joining SHGs, in terms of sending children to school, establishing investment plans, deciding on child health-care measures, and moving

Participation in Decision making	Categories	No. of Respondents	% of respondents
Education of Children	Increased	105	80.75
	No change	15	19.25
	Total	130	100
Investment/Loan	Increased	109	83.85
	No change	21	16.15
	Total	130	100
Health	Increased	98	75.40
	No change	32	24.60
	Total	130	100
Mobility	Increased	95	73.10
	No change	35	26.90
	Total	130	100

out of the family to pursue economic and social opportunities.

(Source- Created by author -based on Field survey)

<b>Level of knowledge about legal rights</b>			
<b>Statement</b>	<b>Known (%)</b>	<b>Unknown (%)</b>	<b>Total (%)</b>
Dowry using and giving trend to be restricted	76	24	100
Equal earnings for same type of jobs for both the sexual category	63	37	100
Marriageable age is 18 years and 21 years for the girls as well as the men respectively	59	41	100
Women have equivalent legal rights on the parental residential property just like the guys	53	47	100
Right to education for all	86	14	100

(Source- Created by author- based on Field survey)

### 6.2 Women's empowerment through SHGs and less reliance on colloquial sources of credit:

The structures of SHGs and associated activities being economic caused economic empowerment through the generation of productive employment and income ways. This has generated lower the dependency of the understood people to your casual types of credit. The next table that is carrying out a image about the sources of credit associated with the respondents pre and post joining SHGs.

<b>Credit Sources</b>	<b>Prior to joining SHG</b>	<b>%</b>	<b>After Registering With SHG</b>	<b>%</b>
Loan Provider	72	55.4	11	8.45
Informal borrowing from friends & relatives	35	27.0	13	10.0
Banks	8	6.10	14	10.75
SHG's	-	-	83	63.85
Not taken	15	11.5	9	6.95
Total	130	100	130	100

(Source- Created by author- based on Field survey)

### 6.3 Political Empowerment: Participation in Municipal bodies:

Participation in Municipal bodies is an indicator of political empowerment. SHGs are found to be an effective means to encourage poor women to participate in the political & governance field. The table clearly indicates that there is a marked increase in the participation of women in municipal local bodies specially after joining SHGs.

<b>Caste</b>	<b>Involvement in municipal committees/Local body</b>				<b>Total</b>
	<b>Prior to joining SHG</b>		<b>After Registering With SHG</b>		
	<b>Yes</b>	<b>No</b>	<b>Yes</b>	<b>No</b>	
General caste	43%	57%	72 %	28 %	100%
Minority	12 %	88 %	31 %	69 %	100 %
S.T	30%	70 %	86 %	14%	100%
S.C	27 %	73%	59.3 %	40.7%	100%

(Source- Created by author- based on Field survey)

## 7. Discussion:

SHGs now play an important part in our country's socioeconomic growth. The same situation exists in our state of West Bengal, as well as in the Hooghly district's urban areas. Women's empowerment is gaining traction in these SHGs, which are helping to improve our community. We can see from the preceding discussion that women are quite engaged in Self Help Groups in our culture in order to build a personal identity. They have move out from their homes daily work and have begun to participate in nation-building activities.

According to *Bhattacharya, Joysankar*, the goal of SHGs is to improve women's health, well-being, diet, education, sanitation and hygiene, rights, economic upliftment, and other social, financial, and political problems, with the long-term goal of all-round empowerment of women, particularly socially and financially.

## 8. Conclusion:

From the analysis of all the above data and images, it can be unequivocally concluded that women's empowerment through the creation of self-help groups works. Decision-making, economic and political power has increased in the urban areas of the Hooghly District over the past 20 years. Most of the women members of the self-help groups are now able to do business, micro and small scale production and much more, and they get their own position in society. Overall, women members of self-help groups create a space for the socio-economic development of the Hooghly District.

Every underdeveloped and developing country can take various steps for the betterment of urban areas. It should be noted that, furthermore changes are need in thinking, that women are not as a material, they are must be as a rich resource for development in any region. There are several issues that need to be addressed by the Government and the local public. Finally, we attempted to compile a list of suggestions for the smooth operation of the Self-help group...

- ❖ Intensive assistance from the West Bengal Swarojgar Corporation Ltd. (WBSCL) and government officials.
- ❖ Municipalities, as well as organisational levels, should place a greater emphasis on monitoring.
- ❖ For the improvement of women's Self-Help Groups, a rigorous training programme is essential.
- ❖ More skill enhancement training for women in SHGs should be provided.
- ❖ The state government and local governments should take steps to provide financial assistance to SHGs in order to help them generate income.
- ❖ For effective communication among members and day-to-day scheduling work of SHG members, frequent group meetings are required.

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