

# An analysis of livelihood of SHG members in West Bengal

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## Abstract

The SHG approach becomes relevant in fostering rural development. It is a viable alternative to achieve the objectives of rural development and to get women participation in all rural development programmes. SHGs are an important instrument for improving the income opportunities and the livelihood pattern of the poor people in drought prone regions. Our study has revealed that the poor women got involved in several income generating activities in addition to their household works to eke out a living. Adverse agro-climatic condition makes this living pattern too hard for the poor households. We analyzed the earning opportunities of the members of SHGs by their activity status in both DPAs and non-DPAs. We also analyzed the income, saving and investment on education and health expenditure. The share of income from SHGs activities and expenditure on education and health of the members has been increased.

**Keywords:** SHGs, West Bengal, rural development

## 1.1 Introduction

Initially the rural people collectively form a Self Help Group (SHG). The group being formed, it starts collecting a fixed amount of money from each member for a period of six months. After accumulating a reasonable amount, the groups start lending to their group members. The SHGs are assessed through a grading process whereby they are being graded as Grade I and Grade II by the local self-government (viz. through panchayat and the bank) on the basis of some definite criteria. If the group members are active after groups are formed and if the members meet every month, regularly deposit money with their savings account, the group will be qualified for Grade-I. After first gradation, the group has to work more actively and spend the money more cautiously for promoting their living condition. In this way, the groups have to work about

six months and within this period, the groups have to continue to deposit money for saving purposes. If the first graded groups are found to have actively worked during this period, then those groups would be promoted to the second grade.

Through the activities of the members of the self-help groups, there would be additional investment in rural areas and this would help in creating income-generating assets and human capital. Thus, micro finance can be treated as a possible route towards formation of human capital in rural areas (Mitra, and Kundu, 2009). This may also lead to the generation of additional employment and income opportunities in rural areas and subsequently to poverty alleviation. This would be reflected in the greater 'capability' or higher purchasing power of the rural people. Consequently the benefits derived from increased food security will facilitate greater access to a minimum level of education, health care, housing facilities and sanitary environment. Thus, the SHG approach becomes relevant in fostering rural development. It is a viable alternative to achieve the objectives of rural development and to get women participation in all rural development programmes (Gurumoorthy (2000). It is believed that these SHGs are an important instrument for improving the income opportunities and the livelihood pattern of the poor people in this region. Our study has revealed that the poor women got involved in several income generating activities in addition to their household works to eke out a living. Adverse agro-climatic condition makes this living pattern too hard for the poor households. We here analyze the earning opportunities of the members of SHGs by their activity status in both DPAs and non-DPAs.

## Review of Existing Literature

Asokan and Sudha (2005) found from their empirical analysis in Nagapattinam district of Tamil Nadu that about 40 per cent of income had been generated through group activities. Nahaware and Mahadik

(2005) showed that the loan was given to any SHG only for completing the target and the members of SHG could improve their standard of living. Deininger and Liu (2013) assessed the impact of an approach in the Indian state of Andhra Pradesh that combined micro-credit with efforts to target the poor, addressed their specific needs, and enhanced their economic potential. While study of longer-term effects was desirable, this suggested that even in the short term, the program helped improve consumption smoothing and income diversification. Gwatkins et al (2000) showed that the poor suffered more from ill health. Therefore, they had lower health productivity than the non-poor and consequently limited output (Littlefield, Murduch and Hashemi, 2003). Puhazhendhi and Park and Ren (2001) indicated that credit access could help increase the ability of household to smooth consumption when incomes were variable. Lalneihzovi (2007) considered SHGs as the best engine of growth of human resource. In some parts of the country, SHGs were taking on new roles and responsibilities that lay at the very core of livelihood security for the poor. Kabeer (2005) examined the impact of microfinance and showed that a variety of basic needs of the households involved in SHG activities were being met through such programme and thus it promoted their standard of living. Reddy and Manak, Sandeep (2008) found similar results. Montgomery (2005) showed that the microfinance programme enabled poorest of its borrowers to increase expenditure on their children's education and health. Singh (2006) observed that the members got information about different sources of institutional credit and there were evidences of improvement in household income, food security and standard of living among the members of SHGs. RBI (2005) in its annual report stated the microfinance helped in the provision of thrift, credit and other financial services and products of very small amounts to the poor enabling them to raise their income levels and improve their living standard. Joshi (2007) showed that microfinance provided credit with no collateral obligations on the one hand and promoted income generating activities on the other.

#### *Need of the present study*

From the brief review of the existing literature it is found that any literature has develop on the SHG approach to rural development with reference to the Drought-Prone area. Besides, the impact of the formation of SHGs on the change in livelihood pattern of the SHG members has been studied before and after group formation. Moreover, the existing literature is deficient in respect of comparative analysis of the livelihood pattern of the SHG members in the DPAs vis-à-vis that in the non-

DPAs. The present paper analyses the above-noted issues with particular accent on generation of income and employment of the SHG members before and after group formation and up-gradation in the DPAs and the non-DPAs.

#### *Objective*

Thus the objective of the present study is to examine the changes that occur in the livelihood pattern of the members of SHGs. We here analyze the activity status of the members of SHGs before and after group formation, and after qualifying for Grade I and Grade II, the definition of the activity status has been used from the National Sample Survey (the principal and subsidiary activities). We also analyze income, savings and investment of the members of SHGs.

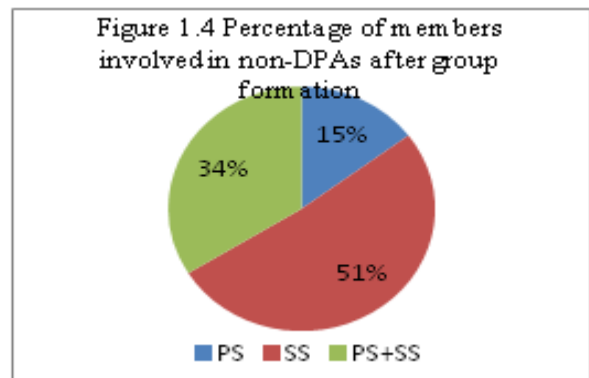
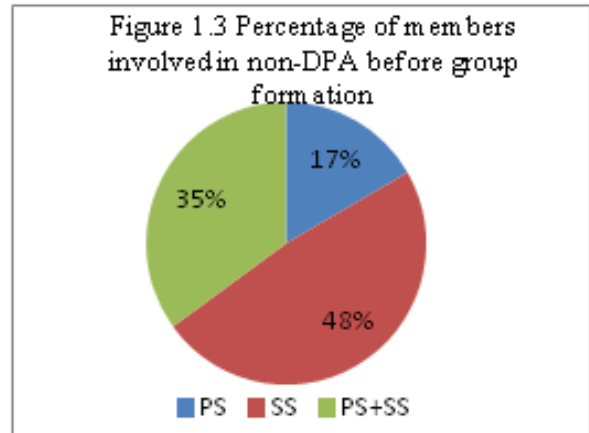
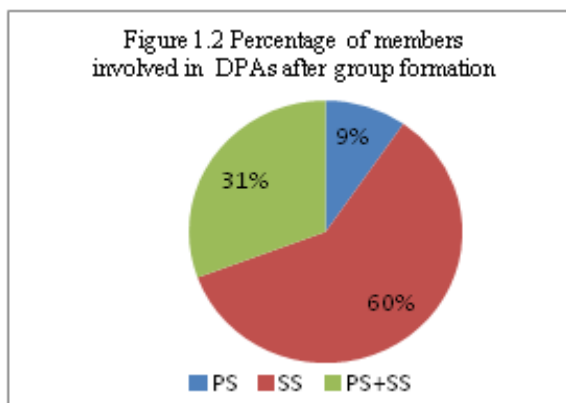
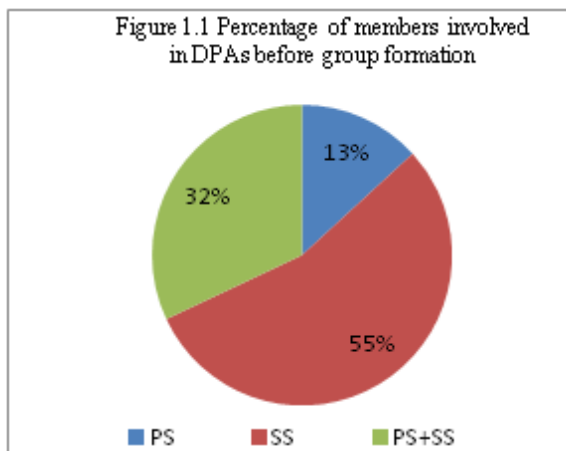
#### *Database and Methodology*

This work is based on both secondary data and primary data. Since the broad objective of the present study is to examine the changes that occur in the livelihood pattern of the members of SHGs of West Bengal, secondary data are deficient to serve the purpose. Hence arises the need for collection of primary data. 2011-12 constitutes the year for which necessary primary data have been collected from the sample households. A multistage random sampling method is used to collect primary data from the two districts. The blocks of these sample districts are treated as first stage sample unit, gram panchayet the second stage unit, SHG the third stage and household the ultimate stage. We have randomly selected eight DP (Draught-prone) blocks (Binpur II, Gopibhallavpur II, Jhargram, Jambani, Chhatna, Khatra, Indpur and Saltora) and seven non-DP blocks (Kharagpur II, Salboni, Binpur I, Debra, Bishnupur, Kotolpur and Indus). Within a block all Gram Panchayets are not equally important in respect of socio-economic characteristics. In view of this, the sample gram panchayets have been randomly chosen from the DP and non-DP blocks - 24 sample gram panchayets from the sample DP blocks and 21 sample gram panchayets from the sample non-DP blocks. From each sample gram panchayet two SHGs have been randomly selected. We have thus 48 SHGs in DPAs and 42 SHGs in non-DPAs. All the member households of the sample SHGs have been studied.

In order to analyze the livelihood pattern of the members of SHGs, the contributions of SHGs to employment and income generation we have developed a comparative study on DPAs vis-à-vis the non-DPAs. Besides, we have used the "before and after" methodology to show the impact of group formation on livelihood pattern of the members of SHGs.

### 1.2 Status of Economic Activities of SHGs Members

The distribution of SHG members by activity status is shown in Figure-1.1, Figure-1.2, Figure-1.3 and Figure-1.4. In DPAs, 13.3 per cent members were involved in principal activities, 54.7 per cent in subsidiary activities and 32 per cent in both principal and subsidiary activities while in non-DPAs, 16.5 per cent members were involved in principal activities, 48.3 per cent in subsidiary activities and 35.2 per cent in both principal and subsidiary activities before group formation. But, after group formation this situation has changed. In DPAs, 9.6 per cent members were involved in principal activities, 59.7 per cent in subsidiary activities and 30.7 per cent in both principal and subsidiary activities while in non-DPAs, 14.6 per cent members were involved in principal activities, 51.5 per cent in subsidiary activities and 33.9 per cent in both principal and subsidiary activities. Thus, the percentage of members of sample SHGs involved in principal activities decreased while that increased in subsidiary economic activities. It was observed that in the event of declining primary activity the



Subsidiary employment was the last resort and hence the percentage of subsidiary activity workers was higher in DPAs while the government and the market forces encouraged such activities in the face of declining employment elasticity. The share of different activity status (principal activity status, subsidiary status and usual status) of the sample members is shown below.

It is important to note in this connection that individual earning of any member can arise from sources other than group-based activities, and if a member is involved in several activities on part-time basis (say, in both poultry farming and acting as daily labour in MGNREGA / Mid-day Meal Schemes), then it is important to identify the share of individual income from SHG activities and its contribution towards household income. The study conducted by Sarswathy et.al (2009) reveals that majority of members agree to the point that their income has increased after joining SHGs.

Now I classify the SHG workers by the economic enterprise undertaken by them before and after group formation. The economic enterprises include agriculture (paddy cultivation or, backyard poultry, duckery, piggery, goatery), Manufacturing (bamboo works, babui grass preparation, bag making, sewing

and tailoring, embroidery etc.), agricultural input production (Vermicompost and nursery), vending of agri-allied products including dealing in fish and vegetables, pump set operation in DPAs and non-DPAs [Table 1]

In DPAs, about 48.3 per cent members were engaged in agriculture and allied activities, 33.6 per cent in manufacturing industries and 6.3 per cent in agricultural input production before group formation. But this situation has been changed after group formation. About 41.6 per cent members were engaged in agriculture and allied activities, 40.7 per cent in manufacturing industries and 4.9 per cent in agricultural input production (see in Table 1).

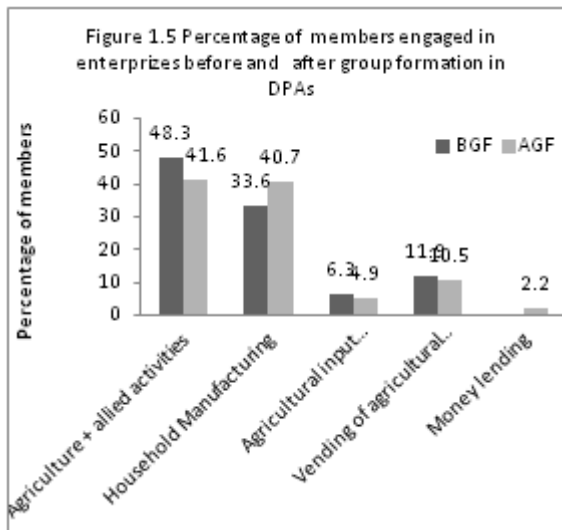
**Table 1 Percentage distribution of SHG workers by economic enterprise before and after group formation in DPAs and non-DPAs**

Economic enterprise	DPAs		non-DPAs	
	BGF	AGF	BGF	AGF
<b>1. Agriculture and allied</b>				
<b>Paddy cultivation</b>	11.4	10.1	6.6	4.3
<b>Goatery</b>	27.1	22.6	41.7	39.1
<b>Diary</b>	3.4	3.4	11.6	11.6
<b>Piggry</b>	2.2	2.2	5.5	5.5
<b>Poultry</b>	4.3	3.4	3.8	0.7
<b>Total</b>	<b>48.3</b> <b>(216)</b>	<b>1.6</b> <b>(186)</b>	<b>69.2</b> <b>(292)</b>	<b>61.1</b> <b>(258)</b>
Economic enterprise	DPAs		non-DPAs	
	BGF	AGF	BGF	AGF

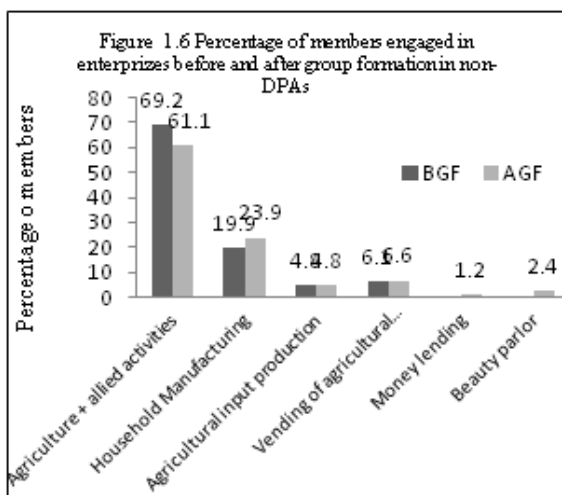
<b>2. Household manufacturing</b>				
<b>Babui grass preparation</b>	9.2	11.4	2.4	2.4
<b>Bindi making</b>	2.5	2.5		
<b>Bhachati (fried muri)</b>	4.0	4.7	2.8	5.7
<b>Leaves stitching</b>	3.4	3.4		
<b>Bamboo preparation</b>	2.7	3.6	6.6	10.0
<b>Agarbati preparation</b>			0.7	0.9
<b>Bag preparation</b>			1.2	1.7
<b>Handloom</b>	2.9	5.8		
<b>Tailoring</b>	4.5	4.5	0.5	0.7
<b>Cloth making</b>			2.4	2.4
<b>Mini rice mill</b>	4.5	4.5	0.5	0.2
<b>Garland</b>		2.7	2.8	
<b>Total</b>	<b>33.6</b> <b>(150)</b>	<b>40.7</b> <b>(182)</b>	<b>19.9</b> <b>(84)</b>	<b>23.9</b> <b>(101)</b>
<b>3. Agricultural input production</b>				
<b>Vermicompost</b>			2.4	2.4
<b>Plantation(nussery)</b>	6.3	4.9	2.4	2.4
<b>Total</b>	<b>6.3</b> <b>(28)</b>	<b>4.9</b> <b>(22)</b>	<b>4.8</b> <b>(20)</b>	<b>4.8</b> <b>(20)</b>
<b>4. Vending of agricultural produce</b>				
<b>Fish dealer</b>	4.1	3.4	0.2	0.2
<b>Vegetable dealer</b>	3.8	3.1	2.6	3.1
<b>Small business</b>	4.0	4.0	3.3	3.3
<b>Total</b>	<b>11.9</b> <b>(53)</b>	<b>10.5</b> <b>(47)</b>	<b>6.1</b> <b>(26)</b>	<b>6.6</b> <b>(28)</b>
<b>5. Money lending</b>		<b>2.2</b> <b>(10)</b>		<b>1.2</b> <b>(5)</b>
<b>7. Beauty parlor</b>				2.4 (10)
<b>Grand Total</b>	<b>100</b> <b>(447)</b>	<b>100</b> <b>(447)</b>	<b>100</b> <b>(422)</b>	<b>100</b> <b>(422)</b>

Note: ( ) indicates absolute numbers

Source: Field Survey (2011-12)

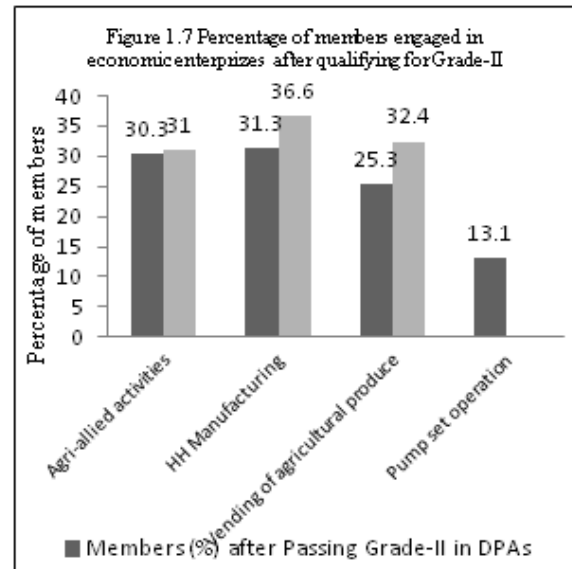


In non-DPAs, about 69.2 per cent workers were engaged in agriculture and allied activities, 19.9 per cent in manufacturing and 4.8 per cent in agricultural input production before group formation. But this situation has been changed after group formation. 61.1 per cent workers were engaged in agriculture and allied enterprises, 23.9 per cent in manufacturing and 6.6 per cent in vending and 2.4 per cent in beauty parlor (Table 2).



In DPAs, about 18 per cent workers and in non-DPAs, only 15.6 per cent workers were engaged in economic enterprise after passing Grade II is shown Table 1.2. In DPAs, about 30.3 per cent workers were engaged in agriculture and allied activities, 31.3 per cent in manufacturing and 25.3 per cent in vending. On the other hand, in non-DPAs, 31 per cent workers were engaged in agriculture, 36.6 per cent in manufacturing and 32.4 per cent in vending. Thus, we observe most of the workers of SHGs were

engaged in non-agricultural enterprises in both DPAs and non-DPAs after passing Grade II. This is shown in Figure 1.7.



We find that a sizeable share (30.3%) of workers engaged in agriculture in DPAs. About 20% workers were engaged in goat rearing. On the other hand, in case of household manufacturing, 11.1 per cent workers were engaged in Babui string processing while in non-DPAs about 31 per cent workers were engaged in agriculture, 25.4 per cent workers in goat rearing, 36.6 per cent workers engaged in household manufacturing including cloth making (accounting for 16.9%).

The percentage distribution of SHG workers by number of days in a year they worked as cultivators, agricultural labour, MGNREGA scheme after group formation is shown in Table 3. In DPAs, about 26 per cent workers were engaged for more than 10 days as cultivator, about 54 per cent for more than 20 days as agricultural labour, about 27 per cent for more than 10 days in NREGA scheme after group formation. In non-DPAs only 12 per cent workers were engaged for more than 10 days as cultivator, about 38 per cent for more than 20 days as agricultural labour, about 24 per cent for more than 10 days in MGNREGA scheme.



**Table 2 Distribution of SHG members by economic enterprises after passing Grade II**

Activity Status	Members involved in economic activities after Passing	
	Grade II in DPAs	Grade II in non-DPAs
Agri-allied activities		
Goatery	20.2	25.4
Diary		2.8
Poultry	10.1	2.8
Total	30.3 (30)	31 (22)
Household manufacturing		
Babui grass preparation	11.1	
Bamboo Preparation	10.1	14.1
Mats making		16.9
Puffed rice meal	10.1	5.6
Total	31.3 (31)	36.6 (26)
Vending of agricultural produce		
Vegetable dealer	9.1	25.4
Small businessman	16.2	7
Total	25.3 (25)	32.4(23)
Pump set operation	13.1	
Grand Total	100 (99)	100 (71)

Note: ( ) indicates absolute numbers

Source: Field Survey (2011-12)

**Table 3 Percentage of SHG workers by number of days they worked in a year as cultivators, agricultural labourer and in NREGA schemes**

Days (avg.) per year.	Cultivator		Agricultural labour		NREGA scheme	
	DPA	non-DPA	DPA	non-DPA	DPA	non-DPA
0	27.3	45.6	5.1	40.4	36.2	42.2
1 - 10	46.5	42.4	15.5	7.5	36.5	33.4
11 - 20	22.6	9.0	25.4	13.7	19.2	16.3
21 - 30	3.6	2.7	17.2	11.5	6.5	3.4
31 - 40	-	0.3	12.2	6.5	.8	2.2
41 - 70	-	-	22.1	15.6	.8	2.5
71 -90	-	-	2.5	4.8	-	-
Total	100	100	100	100	100	100

Source: Field Survey (2011-12)

### 1.3 Income, saving and investment of the SHGs Members

#### Income

Monthly per capita income of the SHG households varied widely in the DPAs. For the sample SHG households of the DPAs overall mean monthly Per Capita Income was estimated to be Rs 798.5 while it was Rs 873.2 for SHGs households the non-DPAs. Percentage distribution of member households of sample SHGs by monthly Per Capita Income class in DPAs and non-DPAs is shown in Table 5. It is revealed that in respect of monthly per capita income distribution SHGs member households in the non-DPAs were better than those in the DPAs. This is explained by the fact that the opportunity of non-agriculture income earning (from MGNREGA, brick kilns, etc.) was higher in non-DPAs along with substantial income from landed proper.

**Table 5 Percentage distribution of member households of sample SHGs and non-SHG households by monthly per capita income class in DPAs and non-DPAs**

Monthly per capita Income(Rs)	Member households of SHGs in DPAs	Member households of SHGs in non-DPAs
175-783	85.2	75.0
784- 1383	8.4	13.6
1384- 1983	3.2	3.3
1984-3583	2.5	7.6
3584and above	0.7	0.5
Total	100	100

Source: Field Survey (2011-12).

The percentage distribution of the members according to the percentage of SHG income to total household income is shown in Table 6. In the DPAs the percentage of SHG income to total family income was 13.9 while it was 15.02 in non-DPAs. So far as the income from SHG activities and its share in household income are concerned, it is observed that about 68 per cent members in DPAs and about 77 per cent in non-DPAs have contributed only about 21 per cent to their household income.

**Table 6 Percentage distribution of members of SHGs by percentage of contribution SHGs income to household income**

Contribution of SHG income to total household income (%)	Members in DPAs	Members in non-DPAs
0.9 - 10.9	26.0	48.1
10.9 - 20.9	41.8	28.9
20.9 - 30.9	16.3	13.0
30.9 - 40.9	7.4	5.9
40.9 and above	8.5	4.0
Total	100	100

Source: Field Survey (2011-12)

**Saving**

Monthly per capita saving of the SHG households varied widely in the DPAs. For the sample SHG households of the DPAs overall mean monthly per capita saving was estimated to be Rs 157.4 while it was Rs 239.1 for SHGs households in the non-DPAs. Over all saving ratio in the DPAs was estimated at 19.7 per cent while it was 27.4 per cent in non-DPAs. Percentage distribution of member households of sample SHGs by saving ratio in DPAs and non-DPAs is shown in Table 7. It is revealed that in respect of saving ratio SHGs member households were better in the non-DPAs than that in the DPAs.

**Table 7 Percentage distribution of members by saving ratio in DPAs and non-DPAs**

Saving ratio (%)	Members in DPAs	Members in non-DPAs
Below 5	24.8	11.9
5.0 – 9.9	21.8	11.9
10 – 19.9	28.1	25.9
20 – 29.9	20.4	26.6
30 and above	5.7	23.7
Total	100	100

Source: Field Survey (2011-12).

**Investment**

Whatever is saved by the sample SHG member households is invested productively. We here consider education and health expenditures of the sample households. We know that education expenditure and health expenditure have crucial role in rural development as these two items form human capital.

We analyze the share of the monthly education expenditure and monthly health expenditure in total expenditure before and after the group formation. Percentage distribution of SHG members by percentage of education expenditure in total expenditure is shown in Table 8. The monthly

education expenditure of most of the members (92%) in DPAs and 85.7 per cent of members in non-DPAs was nil before group formation. It was observed that 19.2 per cent members in DPAs and about 36 per cent members in non-DPAs spent a good share of their income on education of their children after group formation. Therefore, their monthly expenditure on education for their children increased after group formation in both DPAs and non-DPAs. Actually the members were able to invest on their children's education.

**Table 8 Percentage distribution of SHG members by percentage of education expenditure in total expenditure**

Share of education expenditure (%)	Before group formation in DPAs	After group formation in DPAs	Before group formation in non-DPAs	After group formation in non-DPAs
0	91.7	80.8	85.7	63.3
.5 – 10.5	5.1	9.6	7.9	11.7
10.5 - 20.5	1.8	4.5	3.5	12.4
20.5 - 30.5	0.8	3.4	2	8.3
30.5 and above	0.6	1.7	0.9	4.3
Total	100	100	100	100

Source: Field Survey (2011-12).

Percentage distribution of SHG members by percentage of monthly health expenditure in total expenditure is shown in Table 9. The monthly expenditure on health for most of the members (15.9%) in DPAs and 19.5 per cent members in non-DPAs was nil before group formation. But after group formation 89.9 per cent members in DPAs and 84.9 per cent members in non-DPAs spent a good share of their income for their family health.

**Table 9 Percentage distribution of SHG members by percentage of monthly health expenditure in total expenditure**

Share of health expenditure (%)	Before group formation in DPA	After group formation in DPA	Before group formation in non-DPA	After group formation in non-DPA
0	15.9	10.1	19.5	15.1
.1 - 6.1	63.4	64.6	69.7	71.3
6.1 - 12.1	11.1	13.8	3.4	4.8
12.1 - 20.1	4.8	5.7	1.6	2.7
20.1 - 35.1	3.7	4.6	3.5	3.6
35.1 and above	1.1	1.2	2.3	2.5
Total	100	100	100	100

Source: Field Survey (2011-12)

#### 1.4 Conclusion:

The formation and promotion of SHGs have contributed to the changes the livelihood pattern of the sample member households. The members of sample SHGs involved in principal activities had decreased but that had increased in subsidiary economic activities. Most of the members of SHGs are engaged in non-agricultural activities in both DPAs and non-DPAs of Paschim Medinipur and Bankura districts after passing Grade II. Members in non-DPAs have greater income opportunities from non-agricultural sources. In the DPAs the percentage of SHG income to total family income was substantial though it was higher in the non-DPAs. The overall mean monthly per capita income for the SHGs households the non-DPAs was also higher than that in the DPAs. In respect of monthly Per Capita Income distribution SHGs member households in the non-DPAs were better than those in the DPAs. This is explained by the higher opportunity of non-agricultural income earning (from MGNREGA, brick clines, etc.) in the non-DPAs along with substantial income from landed property. For the sample SHG households of the non-DPAs overall mean monthly per capita saving was also higher than that for SHGs households in the DPAs. The same was the pattern for the overall saving ratio in the non-DPAs vis-à-vis the DPAs. In respect of saving ratio SHGs member households were better in the non-DPAs than that in the DPAs. A sizeable percentage of SHG members invested on education of their children and on family health after group formation.

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