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Original Research Paper

Geography

SELF-HELP GROUP PARTICIPATION AND WOMEN'S SOCIO-ECONOMIC CONDITIONS IN RURAL WEST BENGAL: EVIDENCE FROM SALTIA AND NANGLA VILLAGES, NORTH 24 PARGANAS

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ABSTRACT Self-help groups (SHGs) are widely used in rural development programmes to encourage collective saving, access to credit and women's participation in community institutions. This paper examines reported changes in income, household expenditure and savings among SHG-member respondents in Saltia and Nangla villages of Habra-I Community Development Block, North 24 Parganas district, West Bengal. It draws on a field survey conducted in 2023 and summary data for 77 respondents: 41 from Saltia and 36 from Nangla. Descriptive comparisons suggest a shift towards higher reported income categories and higher savings categories after SHG joining. Expenditure categories also shifted upward, but this may reflect greater purchasing capacity, inflation, changing household needs or other factors. Because respondent-level records, a comparison group and a verified longitudinal design are not available in the material reviewed, the observed differences cannot be interpreted as proof that SHG participation alone caused the changes. The paper discusses the findings in relation to women's economic agency and rural development, identifies limitations, and outlines improvements needed for a stronger spatially grounded study.

KEYWORDS : Self-help Groups; Women's Empowerment; Rural Livelihoods; Savings; Household Income; North 24 Parganas; West Bengal

1. INTRODUCTION

Women's economic participation is shaped by access to savings, credit, productive assets, information, mobility and collective institutions, as well as by paid work. In rural India, self-help groups (SHGs) have become a mechanism through which women organise regular savings, access loans, share information and participate in collective activities. Their significance should not be reduced to credit alone: outcomes depend on group governance, the use and control of loans, market opportunities and the wider social relations in which members live.

This study considers Saltia and Nangla villages in Habra-I Community Development Block of North 24 Parganas district, West Bengal. It compares summary distributions of respondents' reported monthly income, expenditure and savings before and after joining SHGs. The two-village comparison can identify patterns for further investigation, but the available data do not measure all dimensions of empowerment, including decision-making power, control over assets, mobility or gender-based violence.

The paper does not claim to demonstrate achievement of the Sustainable Development Goals (SDGs); it identifies possible links to poverty reduction and gender equality that would require additional indicators.

2. Aim, Objectives and Research Questions

The aim is to examine reported socio-economic differences associated with SHG membership among surveyed women in Saltia and Nangla villages. The objectives are to compare reported income, expenditure and savings categories before and after SHG joining; examine similarities and differences between the two villages; and identify what these data can and cannot establish about economic empowerment.

The study asks: (1) How did the reported distributions of income, expenditure and savings differ between the periods before and after SHG joining? (2) Were the descriptive patterns similar in Saltia and Nangla? (3) What conclusions about women's empowerment are justified by the aggregated data?

3. Conceptual Framing and Literature

Women's empowerment is multidimensional. Kabeer (2005) frames empowerment through resources, agency and achievements. For SHG members, resources may include savings, credit, skills and information; agency concerns the ability to make and act on decisions; achievements include livelihood security and well-being. A rise in income or savings may be relevant, but it is not a complete measure of agency or control over resources.

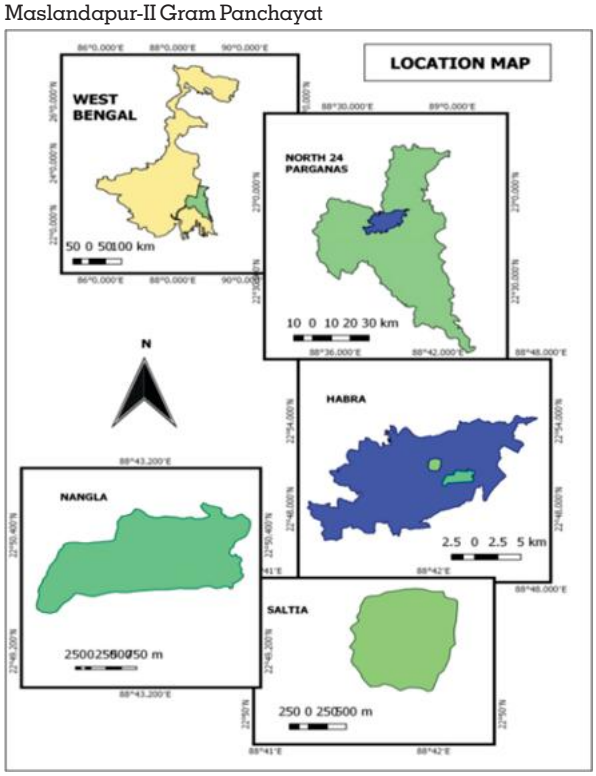
SHGs can potentially support financial inclusion through collective saving and access to credit. Group participation may also create opportunities for peer learning and collective action. Benefits are not automatic: repayment obligations, limited market access, household control over borrowed money and unequal group leadership can constrain outcomes. A careful evaluation should distinguish access to financial services from control over financial decisions and broader social empowerment.

A geographical perspective asks how outcomes are shaped by place. Local differences in transport, market access, employment, public services, social networks and institutional support may influence the usefulness of SHG membership. The present data do not measure these factors directly, so they are contextual questions for future research, not established explanations. A stronger study would combine financial indicators with measures of control over income, participation in group decisions, mobility and access to public schemes.

4. Study Area

The study covers Saltia and Nangla villages in Habra-I Community Development Block, North 24 Parganas district, West Bengal, India. Saltia is a rural settlement in Habra-I Community Development Block, North 24 Parganas district, West Bengal. It is identified in the 2011 Census village records by village code 322875. The published village directory records an area of 154.87 hectares, a population of 3,100 and 736 households. The settlement is associated with Maslandapur-II Gram Panchayat. Saltia is located within the wider rural settlement network of Habra-I Block, in the northern part of the Kolkata metropolitan hinterland. Habra and Maslandapur provide relevant nearby urban and transport centres for investigating access to markets, employment, education and public services. Village directories place Habra approximately 4 km away, although this should not be treated as a verified road distance from every part of Saltia. Nangla is a village in Habra-I Community Development Block, North 24 Parganas district, West Bengal. It

is identified by Census village code 322893 and PIN code 743263. Census-based village directories associate it with Maslandapur-II Gram Panchayat



Map 1: Location Map of the Study Area, Saltia and Nangla Villages of Habra-I CD Block, West Bengal
(Source: District planning map, NATMO)

5. Data and Methodology

5.1 Data and Sample

The total sample is 77 respondents: 41 from Saltia and 36 from Nangla. The 5 selected SHGs out of 9 in Saltia and 7 selected groups out of a reported total of 13 in Nangla. The selected-group membership totals reported are 57 in Saltia and 84 in Nangla. Stratified Random sampling techniques was adopted for collecting information through questionnaire survey for this study. Questionnaire survey was conducted among the members who were at least 3 years in their Self-help groups.

5.2 Variables and Analysis

The indicators are categorical bands of reported monthly income, expenditure and savings, compared for periods before and after SHG joining. Frequencies and within-village percentages are presented; percentages are recalculated using n=41 for Saltia and n=36 for Nangla. The analysis is descriptive and does not estimate average changes, test statistical significance or adjust for inflation, membership duration, household size, employment changes or other possible influences. Since respondent-level paired observations are unavailable, individual transitions and appropriate paired tests cannot be calculated.

5.3 Limitations and Ethics

The before-and-after information appears to be retrospective self-report. Recall error, different lengths of SHG membership and changes in local prices may affect comparability. No non-member comparison group is considered and the data tables do not establish a counterfactual.

6. RESULTS

The tables below produce the category counts and calculate percentages using the stated village sample sizes.

Table 1. Reported Monthly Income Categories Before and After SHG Joining

Income band	Saltia before	Nangla before	Saltia after	Nangla after
Below ₹3,000	13 (31.71%)	9 (25.00%)	2 (4.88%)	2 (5.56%)
₹3,000 – ₹6,000	22 (53.66%)	17 (47.22%)	18 (43.90%)	11 (30.56%)
₹6,000 – ₹9,000	1 (2.44%)	5 (13.89%)	12 (29.27%)	13 (36.11%)
₹9,000 – ₹12,000	2 (4.88%)	2 (5.56%)	4 (9.76%)	3 (8.33%)
₹12,000 – ₹15,000	1 (2.44%)	1 (2.78%)	1 (2.44%)	2 (5.56%)
₹15,000 – ₹18,000	1 (2.44%)	1 (2.78%)	1 (2.44%)	3 (8.33%)
₹18,000 – ₹21,000	1 (2.44%)	1 (2.78%)	3 (7.32%)	2 (5.56%)
Total	41 (100%)	36 (100%)	41 (100%)	36 (100%)

Note: Percentages use n=41 for Saltia and n=36 for Nangla. Verify whether income refers to personal earnings or household income and define it consistently.

In both villages, the share of respondents in the lowest income category declined in the reported post-membership distribution. The below-₹3,000 category fell from 13 to 2 respondents in Saltia and from 9 to 2 in Nangla. The ₹6,000–₹9,000 category increased from 1 to 12 in Saltia and from 5 to 13 in Nangla. These are shifts in category distributions, not estimates of individual gains. The data cannot identify whether the changes arose from SHG participation, employment or household changes, prices or recall effects.

Table 2. Reported Monthly Household Expenditure Categories Before and After SHG Joining

Expenditure band	Saltia before	Nangla before	Saltia after	Nangla after
Below ₹3,000	13 (31.71%)	11 (30.56%)	3 (7.32%)	3 (8.33%)
₹3,000 – ₹6,000	21 (51.22%)	18 (50.00%)	24 (58.54%)	14 (38.89%)
₹6,000 – ₹9,000	1 (2.44%)	4 (11.11%)	5 (12.20%)	15 (41.67%)
₹9,000 – ₹12,000	3 (7.32%)	1 (2.78%)	4 (9.76%)	2 (5.56%)
₹12,000 – ₹15,000	1 (2.44%)	2 (5.56%)	3 (7.32%)	1 (2.78%)
₹15,000 – ₹18,000	1 (2.44%)	0 (0.00%)	1 (2.44%)	1 (2.78%)
₹18,000 – ₹21,000	1 (2.44%)	0 (0.00%)	1 (2.44%)	0 (0.00%)
Total	41 (100%)	36 (100%)	41 (100%)	36 (100%)

**Zzero values are shown where category totals imply no respondents.*

The distribution shifted away from the below-₹3,000 expenditure category in both villages. In Saltia, the largest post-membership category remained ₹3,000–₹6,000; in Nangla, the ₹6,000–₹9,000 category became the largest. Higher expenditure is not inherently positive or negative: it may indicate greater purchasing capacity, but may also reflect inflation, household needs, debt repayment or other costs. Additional information on prices, household size, consumption and debt is needed.

Table 3. Reported Monthly Household Savings Categories Before and After SHG Joining

Savings band	Saltia before	Nangla before	Saltia after	Nangla after

Below ₹500	34 (82.93%)	25 (69.44%)	20 (48.78%)	19 (52.78%)
₹500 – ₹2,000	2 (4.88%)	6 (16.67%)	12 (29.27%)	8 (22.22%)
₹2,000 – ₹3,500	3 (7.32%)	3 (8.33%)	4 (9.76%)	4 (11.11%)
₹3,500 – ₹5,000	2 (4.88%)	2 (5.56%)	5 (12.20%)	5 (13.89%)
Total	41 (100%)	36 (100%)	41 (100%)	36 (100%)

The proportion in the below-₹500 savings category declined from 82.93% to 48.78% in Saltia and from 69.44% to 52.78% in Nangla. The ₹3,500–₹5,000 category increased from 4.88% to 12.20% in Saltia and from 5.56% to 13.89% in Nangla. This is consistent with higher reported savings categories after joining SHGs but aggregated retrospective data cannot establish how savings were accumulated or who controlled them.

7. DISCUSSION

Three patterns stand out: fewer respondents were placed in the lowest income category after SHG joining; the distribution of reported savings shifted towards higher categories; and expenditure categories also moved upward. The savings pattern is relevant to financial inclusion because regular saving is a common SHG activity.

Higher income categories do not show whether income is stable or controlled by women, or whether paid work adds to an unequal burden of unpaid care. Likewise, higher expenditure can represent improved consumption or rising costs. Differences between Saltia and Nangla may relate to livelihoods, group characteristics, institutional support or market access, but these factors were not measured and cannot be asserted as causes.

The findings may be relevant to SDG 1 (No Poverty) and SDG 5 (Gender Equality), but the indicators do not directly measure SDG target achievement. A stronger assessment would define and measure poverty status, control over financial resources, household decision-making, access to productive assets and agency, using a credible design for assessing change.

8. CONCLUSION

This study compares reported income, expenditure and savings categories among 77 SHG-member respondents in Saltia and Nangla villages. The summary data show a shift towards higher reported income and savings categories after SHG joining in both villages. Expenditure categories also shifted upward, but this cannot be treated as welfare improvement without information on inflation, household needs, debt and consumption quality.

The patterns are consistent with improved reported economic circumstances among surveyed SHG members, but they do not prove that SHG participation caused the changes. Nor do the available tables establish broader outcomes such as increased decision-making power, reduced domestic violence or direct achievement of SDG targets. Future research should use verified paired respondent-level data, document sampling and membership duration, define each financial indicator, account for inflation and household size, include non-member comparison households where feasible, and measure women's agency alongside economic outcomes. A spatially explicit design could examine how access to markets, transport, institutions and livelihood opportunities shapes outcomes.

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