

Assessing the Economic Conditions of Minority Women in Garbeta Blocks I, II, and III, Paschim Medinipur, West Bengal

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Abstract: *This study aims to comprehensively assess the economic conditions of minority women residing in Garbeta Blocks I, II, and III in Paschim Medinipur district, West Bengal. Minority women often face multiple socio-economic disadvantages that restrict their financial independence and overall empowerment. The research focuses on key indicators such as income levels, employment status, access to financial resources, participation in government welfare schemes, and overall economic empowerment. A mixed-methods approach was adopted, involving the collection of primary data through structured surveys and in-depth interviews with 150 minority women from the study area. Secondary data from government reports and previous literature were also reviewed to contextualize the findings. The analysis highlights that the majority of minority women in these blocks are engaged in informal and low-paying jobs, with limited opportunities for skill development and financial growth. Additionally, social norms, lack of education, and restricted access to credit and welfare schemes are significant barriers to their economic progress. Awareness and utilization of government programs designed to support minority women remain low. The study concludes by emphasizing the need for targeted interventions including education, vocational training, microfinance access, and enhanced awareness campaigns to improve their economic status and autonomy. This research contributes to the understanding of the economic vulnerabilities faced by minority women in rural West Bengal and offers policy recommendations to foster inclusive growth.*

Keywords: Economic conditions, minority women, Garbeta, Paschim Medinipur, West Bengal, financial empowerment, employment status, social barriers, microfinance, government schemes

I. INTRODUCTION

The economic status of minority women serves as a vital measure of their empowerment and social inclusion within any society. In India, minority communities—defined by religion, ethnicity, or language—often experience systemic disadvantages that hinder their access to education, employment, and financial resources. Within these communities, women face compounded vulnerabilities due to gender-based discrimination, limited mobility, and socio-cultural constraints. These intersecting challenges make minority women one of the most marginalized groups in terms of economic participation and financial independence.

West Bengal, known for its diverse population, includes several minority groups concentrated in rural and semi-urban areas. Among these, the Garbeta Blocks I, II, and III in the Paschim Medinipur district stand out due to their considerable minority populations. However, despite their demographic significance, there has been limited focused research on the socio-economic conditions of minority women in this region. Understanding their economic status is essential, not only to address inequality but also to design effective policies for their upliftment and inclusion.

This research aims to fill this gap by assessing the economic conditions of minority women residing in these three blocks. The study examines key aspects such as income levels, employment status, access to financial services, and participation in government welfare programs. It also explores the socio-cultural and structural barriers that inhibit their



full economic engagement. Factors such as educational attainment, skill development opportunities, social norms, and awareness of rights and resources are evaluated to understand their impact on economic empowerment.

By focusing on Garbeta Blocks I, II, and III, this study seeks to provide an in-depth understanding of the financial wellbeing of minority women in a localized context. The findings aim to highlight the specific challenges they face and recommend measures that can enhance their economic participation and improve their livelihoods. Ultimately, this research underscores the importance of empowering minority women as a critical step toward inclusive and equitable regional development.

II. REVIEW OF LITERATURE

The economic status of minority women has been a subject of considerable academic interest, particularly concerning the intersectionality of gender, minority identity, and economic vulnerability. Intersectionality theory highlights how overlapping social identities—such as gender, ethnicity, and class—combine to create unique modes of discrimination and disadvantage (Crenshaw, 1989). In the context of minority women in India, these overlapping identities often result in compounded barriers to economic participation.

Amartya Sen (1999) emphasized that the economic empowerment of women from marginalized communities, including minorities, is crucial for broader social development. Sen argued that enhancing women's economic capabilities not only improves their individual wellbeing but also promotes more equitable and sustainable social outcomes. Economic empowerment enables women to participate more fully in decision-making processes, thereby contributing to social change.

Kumar (2015) conducted an extensive study on minority communities across India and found that restricted access to education and employment opportunities is a major factor limiting the economic progress of minority women. The study highlighted that educational attainment is directly linked to better job prospects and income generation, but many minority women remain excluded due to socio-cultural norms and systemic inequalities. Furthermore, Kumar noted that minority women frequently engage in informal and low-paying jobs with little job security.

Focusing on West Bengal, Das (2018) discussed the socio-economic challenges faced by minority women in rural areas. Das emphasized the necessity of targeted government interventions to address the specific needs of minority women, including vocational training, financial inclusion, and social awareness programs. The study pointed out that although several welfare schemes exist, the lack of awareness and access limits their effectiveness among minority women.

Despite these important contributions, there remains a paucity of research at the local level, particularly in regions like Garbeta Blocks I, II, and III in Paschim Medinipur. Most studies offer broader regional or national perspectives but do not delve into the localized economic realities of minority women in this district. This research seeks to fill that gap by providing an in-depth analysis of the economic conditions faced by minority women in Garbeta, contributing valuable insights for policymakers and stakeholders at the grassroots level.

Location of the study Area

Garhbeta blocks (Garhbeta Block-I, II, III) are situated in Paschim Medinipur district of West Bengal, India. The area, covering c. 4.66 km² of a Pleistocene lateritic upland, is noted for spectacular ravine development on the concave right bank of river Silai. The terrain in and around Garhbetabadland consists of different topographic cum hydro geomorphic divisions, namely residual hill, dissected lateritic upland upper, dissected lateritic upland lower, remnant of lateritic upland and valley fills. The top and side slopes of these uplands and hills are mostly left abandoned as wastelands. It may be mentioned that large scale exploitation of the terrain for timber (mainly *Sat*), mining activities, shifting cultivation, unscientific grazing etc. have degraded large stretches of land into wastelands. Out of different categories of wasteland about four categories could be identified in and around the study area. These are (i) gullied and / or ravinous land (ii) underutilized / degraded notified forest land (iii) land with and /or without scrub, (iv) degraded land under plantation crop. Major part of the area is occasionally/marginally vegetated. Scattered grasses and thorny shrubs dotted with isolated deciduous trees are common vegetal covers. Rain and runoff not only remove top-soils with nutrients suitable for plant growth but water erosion also in the form of rills and gullies deeply dissects the bare, unvegetated



slopes and fallow lands. The soils in these wastelands may vary from coarse (intermixed with cobbles, pebbles) to moderately coarse (gravelly), generally reddish brown in colour and poor in both potassium and phosphorous. The gravelly nature of the soil is the result of mixing up of partially lateritised older alluvium and laterite hill wash from the higher areas. In some wastelands soil is sandy and acidic in reaction.

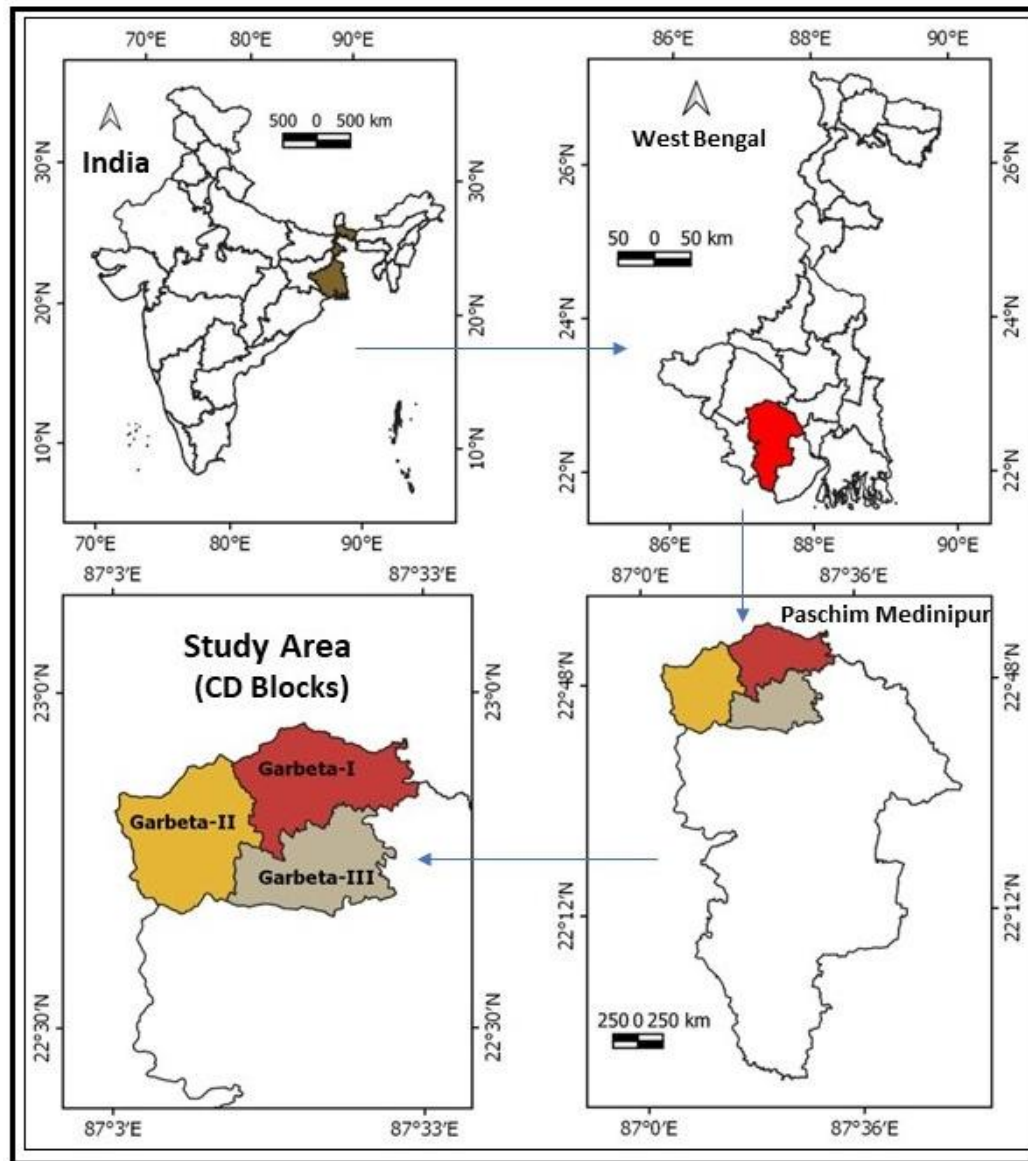


Fig 1.1: Location of the study area

Objectives

- To analyze the income levels and employment status of minority women in Garbeta Blocks I, II, and III.
- To identify the main economic challenges faced by these women.
- To assess access to financial resources and government schemes.
- To suggest measures for enhancing the economic empowerment of minority women in the study area.



III. RESEARCH METHODOLOGY

The present study was conducted in Garbeta Blocks I, II, and III, located in the Paschim Medinipur district of West Bengal. This region was selected due to its significant population of minority communities, particularly women, whose economic conditions remain underexplored. These blocks represent a mix of rural and semi-urban settings, providing a comprehensive view of the socio-economic landscape affecting minority women in the area.

The research design adopted for this study is both descriptive and exploratory. The descriptive aspect aims to systematically document and quantify the economic status of minority women, focusing on measurable indicators such as income levels, employment patterns, and access to financial resources. The exploratory component seeks to understand the underlying social and cultural factors that influence economic participation, enabling the study to capture both numerical data and contextual insights.

A total sample size of 150 minority women was selected to ensure the representativeness of the study population. Stratified random sampling was employed to capture diversity within the minority groups and to ensure proportional representation across the three blocks. This sampling technique helped in reducing bias and increasing the generalizability of the findings to the wider population of minority women in Garbeta.

Primary data collection involved two main methods: structured questionnaires and in-depth interviews. The structured questionnaires included both closed and open-ended questions to gather quantitative data on employment status, income, educational background, access to credit, and awareness of government schemes. In-depth interviews provided qualitative insights into the lived experiences, challenges, and aspirations of minority women, allowing for a richer understanding of socio-economic barriers and empowerment opportunities.

Secondary data was sourced from government publications, district statistical handbooks, previous academic studies, and reports from non-governmental organizations working in the region. These data supplemented primary findings and provided a broader context to the economic status of minority women in Paschim Medinipur.

For data analysis, quantitative data collected through questionnaires was processed using statistical software to perform descriptive statistics such as mean, median, frequency distributions, and cross-tabulations. This analysis helped identify patterns and correlations in employment, income, and resource access. Qualitative data from interviews was analyzed thematically by coding responses and identifying recurring themes related to economic challenges and empowerment strategies. This mixed-method approach ensured a comprehensive evaluation of the economic conditions faced by minority women in Garbeta Blocks I, II, and III.

IV. RESULT AND DISCUSSION

Analyse the income levels and employment status of minority women in Garbeta Blocks I, II, and III

Income Levels

The economic wellbeing of minority women in Garbeta is reflected through their monthly income distribution, presented in Table 1 below.

| Income Range (INR per month) | Number of Women | Percentage (%) |
|------------------------------|-----------------|----------------------------|
| Below 3000 | 60 | $(60/150) * 100 = 40.00\%$ |
| 3001 – 6000 | 50 | $(50/150) * 100 = 33.33\%$ |
| 6001 – 9000 | 25 | $(25/150) * 100 = 16.67\%$ |
| Above 9000 | 15 | $(15/150) * 100 = 10.00\%$ |
| Total | 150 | 100% |

From the table, it is evident that 40% of the respondents earn below INR 3000 monthly, indicating a large segment facing low income. Another 33.33% earn between INR 3001 and 6000, showing moderate earnings. Only 26.67% earn above INR 6000, revealing limited access to higher income levels among minority women in these blocks.



Employment Status

Table 2 shows the employment categories of the surveyed minority women.

| Employment Status | Number of Women | Percentage (%) |
|---------------------|-----------------|----------------------------|
| Unemployed | 45 | $(45/150) * 100 = 30.00\%$ |
| Self-employed | 60 | $(60/150) * 100 = 40.00\%$ |
| Wage laborer | 30 | $(30/150) * 100 = 20.00\%$ |
| Salaried employment | 15 | $(15/150) * 100 = 10.00\%$ |
| Total | 150 | 100% |

The data indicates that 40% of minority women are self-employed, primarily in informal sectors such as agriculture, handicrafts, or small businesses. However, 30% remain unemployed, reflecting economic inactivity or barriers to employment. Wage laborers constitute 20%, often engaged in seasonal or casual jobs with low pay. Only 10% have salaried jobs, pointing to limited integration into the formal workforce.

The analysis shows that a significant portion of minority women in Garbeta Blocks I, II, and III are economically vulnerable, with low income and unstable employment. Efforts to improve education, vocational training, and access to formal jobs are essential to uplift their economic status.

Identify the main economic challenges faced by minority women in Garbeta Blocks I, II, and III

Understanding the economic challenges faced by minority women is crucial to developing strategies for their empowerment. The data collected from 150 respondents highlights several key obstacles that impede their economic progress. Table 3 presents the distribution of the main economic challenges identified by these women.

Table 3: Major Economic Challenges Faced by Minority Women

| Economic Challenge | Number of Women | Percentage (%) |
|-------------------------------------|-----------------|----------------|
| Lack of Education | 75 | 50.00% |
| Limited Access to Credit | 60 | 40.00% |
| Social/Cultural Restrictions | 45 | 30.00% |
| Lack of Employment Opportunities | 90 | 60.00% |
| Low Awareness of Government Schemes | 55 | 36.67% |

The table reveals that the foremost challenge faced by minority women is the lack of employment opportunities, reported by 60% of respondents. This reflects the limited availability of formal and stable jobs in Garbeta, pushing many women into informal or low-income activities. Half of the respondents pointed to lack of education as a major barrier, which significantly restricts their skill development and access to higher-paying jobs. Limited access to credit affects 40% of women, indicating difficulties in obtaining financial support for income-generating activities. Social and cultural restrictions were noted by 30% of respondents, highlighting how traditional norms and gender roles continue to limit women's economic participation. Furthermore, 36.67% reported low awareness of government welfare schemes, which reduces their ability to benefit from programs designed to support minority women.

One critical aspect of economic challenges is access to credit, explored further in Table 4.

Table 4: Barriers to Accessing Credit Facilities Among Minority Women

| Barrier | Number of Women | Percentage (%) |
|--------------------------------|-----------------|----------------|
| Lack of Collateral | 70 | 46.67% |
| High Interest Rates | 55 | 36.67% |
| Complex Application Procedures | 40 | 26.67% |
| Lack of Awareness | 65 | 43.33% |
| Discrimination by Lenders | 25 | 16.67% |

Nearly half of the respondents (46.67%) cited lack of collateral as a primary barrier to accessing loans, as many minority women do not own property or assets to offer as security. Close to 43% reported lack of awareness about credit facilities, indicating that many women are not informed about available financial options. High interest rates discourage over one-third (36.67%) from borrowing, while 26.67% find loan application procedures overly complex.



and difficult to navigate. Additionally, 16.67% reported experiences of discrimination by lenders, further limiting their access to formal financial services.

These findings collectively demonstrate the multi-layered economic challenges faced by minority women in Garbeta. Addressing these issues requires a combination of policy measures aimed at improving education, simplifying credit access, enhancing awareness, and dismantling socio-cultural barriers to create a more enabling environment for economic empowerment.

Assess access to financial resources and government schemes among minority women in Garbeta Blocks I, II, and III

Access to financial resources and government welfare schemes plays a critical role in improving the economic status of minority women. This section analyzes the extent to which minority women in Garbeta have access to formal financial services such as banks and microfinance institutions, as well as their awareness and utilization of government schemes designed to promote their economic empowerment.

Table 5: Access to Financial Resources

| Financial Resource | Number of Women | Percentage (%) |
|---------------------------|-----------------|----------------------------|
| Have Bank Account | 95 | $(95/150) * 100 = 63.33\%$ |
| Use Microfinance Services | 40 | $(40/150) * 100 = 26.67\%$ |
| Access to Informal Credit | 65 | $(65/150) * 100 = 43.33\%$ |
| No Access to Any Credit | 35 | $(35/150) * 100 = 23.33\%$ |

The majority (63.33%) of minority women have bank accounts, indicating a moderate level of financial inclusion. However, only about 26.67% utilize microfinance services, which are often critical for small-scale entrepreneurial activities. Informal credit sources such as moneylenders or community lending groups remain significant, with 43.33% accessing credit informally. Notably, 23.33% of respondents have no access to any financial resources, revealing a considerable gap in financial inclusion.

Table 6: Awareness and Utilization of Government Schemes

| Scheme Awareness/Utilization | Number of Women | Percentage (%) |
|------------------------------|-----------------|----------------------------|
| Aware of Government Schemes | 70 | $(70/150) * 100 = 46.67\%$ |
| Beneficiaries of Any Scheme | 45 | $(45/150) * 100 = 30.00\%$ |
| Not Aware of Any Scheme | 80 | $(80/150) * 100 = 53.33\%$ |

Less than half of the minority women (46.67%) are aware of government schemes aimed at their economic development. Awareness levels significantly impact utilization, as only 30% reported benefiting from any such programs. More than half (53.33%) remain unaware of these schemes, indicating that information dissemination and outreach efforts need improvement to ensure that welfare benefits reach the intended beneficiaries.

Suggest measures for enhancing the economic empowerment of minority women in the study area

Based on the findings from the study on income levels, employment status, economic challenges, and access to financial resources among minority women in Garbeta Blocks I, II, and III, several strategic measures can be recommended to promote their economic empowerment. These measures aim to address structural barriers, improve skill sets, increase access to finance, and ensure better utilization of government welfare schemes.

Enhancing educational opportunities for minority women is foundational to economic empowerment. Vocational training and skill development initiatives tailored to local market needs should be expanded. This includes training in trades such as tailoring, handicrafts, agro-processing, and digital literacy. Education and skills training increase employability and enable women to engage in higher-income activities or self-employment.

The study reveals a reliance on informal credit due to lack of collateral and awareness. Establishing microfinance institutions and self-help groups (SHGs) specifically targeting minority women can provide easier access to low-interest loans. Financial literacy programs are necessary to help women understand and navigate banking systems, loan procedures, and savings mechanisms.



Many women remain unaware of welfare programs that could assist them. Local government bodies, NGOs, and community leaders should intensify awareness campaigns about available schemes like skill development grants, subsidies, and employment programs. Mobile camps, workshops, and information centers in villages can improve outreach.

Economic participation of women is often hindered by social norms. Community-based initiatives promoting gender equality and encouraging women's participation in economic activities should be encouraged. Engaging men and community elders in dialogues about women's empowerment can help reduce cultural barriers.

Supporting minority women entrepreneurs with start-up capital, training in business management, and creating market linkages will facilitate economic independence. Cooperatives or producer groups can help women access larger markets, ensuring better prices for their products.

Local governments and industries should be encouraged to create more job opportunities within the region, especially in sectors suitable for women. Public-private partnerships can foster skill-based employment and reduce migration for work.

Economic empowerment of minority women in Garbeta requires a multi-pronged approach that addresses education, financial inclusion, social norms, and employment opportunities. Coordinated efforts by government agencies, NGOs, and the community can create a supportive environment where minority women can realize their economic potential and contribute significantly to regional development.

V. CONCLUSION

The present study highlights the multifaceted economic conditions of minority women in Garbeta Blocks I, II, and III of Paschim Medinipur, West Bengal. While a majority of these women have gained access to some financial resources, such as opening bank accounts, significant challenges persist that hinder their full economic empowerment. A considerable number of minority women continue to depend on informal credit sources, which are often costly and unreliable, underscoring gaps in formal financial inclusion. This reliance on informal lending not only restricts their economic activities but also exposes them to exploitation and financial instability.

Moreover, the study reveals that awareness and utilization of government welfare schemes designed to support minority women remain limited. Over half of the respondents are unaware of the programs available to them, which results in low enrolment and minimal benefit from these schemes. This gap in awareness diminishes the potential impact of government interventions aimed at improving education, employment, and entrepreneurial opportunities for these women.

In addition to financial inclusion and awareness, socio-cultural barriers and limited employment opportunities continue to constrain the economic participation of minority women in the region. Factors such as low educational attainment, traditional gender roles, and social restrictions further limit their ability to access better jobs or start their own businesses.

Addressing these challenges requires a comprehensive approach that includes enhancing financial literacy, simplifying loan application processes, and strengthening outreach programs to increase awareness and access to government schemes. Vocational training and skill development tailored to the local economic context will also empower women to diversify their income sources. Furthermore, community engagement and sensitization are necessary to dismantle social norms that restrict women's economic roles.

Overall, improving access to formal financial resources, expanding employment opportunities, and ensuring effective implementation of welfare programs are vital steps toward the economic empowerment of minority women in Garbeta. Such efforts will not only enhance their financial independence but also contribute to the broader socio-economic development of the region.

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