



A Study on the Significance of Education of Women in the Self Help Group in Hooghly

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ABSTRACT

The present study was conducted in purposively selected Hooghly district in West Bengal with the objective of finding the significance of education of women engaged in self-help groups (SHG). Data collection was done by personal interview with structured schedule applied on randomly selected 164 women who engaged in self help groups.

The most of the respondents under study in the districts of Hooghly were also Hindus by religion. Most of them were married having high school education and used to reside in katcha house. They had nuclear type of family and were dependent on business for source of income. Most of them belonged to schedule caste and schedule tribe having no land at all. Majority of them hold cycle and radio and they thought that additional income can help partially in economic improvement of the family. They consider training as most important of their self-employment. They mostly utilized land for firm to generate income. They also maintain good relation with the other members of the family. They had exposure to SHG for 0-2 years for which they thought that the experience of SGSY was hardly helpful for better employment. They had moderate attitudes towards the co-members of the groups. They have moderately accepted the activities assigned by the groups time to time.

Key Words: Self help group, Swaranajayanti Gram Swarozgar Yojana (SGSY), Women empowerment, Education, Training

INTRODUCTION

Illiteracy is the second most important problem of poverty in independent India. Female literacy rates are lower than male in India. According to the statistics relating to female literacy reveals a grim picture. Though the female literacy rate has progressively increased from 8.86% in 1951 to 15.34% in 1961 to 21.97% in 1971 to 29.75% in 1981 to 39.42% in 1991, it is still below the desired level (Maitr and Sinha, 1993). Comparing these rates to male literacy is 63.68%, it is clear that female literacy is neglected. Among the literate women only a handful of women obtain their education in order to acquire economic independence; for the majority, literate women receive an education only to become more eligible in for marriage (Johnson and Johnson, 2001).

The low level of literacy has a negative impact on women's lives and their families' lives and on their country's economic development. Many studies indicate that illiterate women have high levels of fertility and mortality, poor nutritional

status, low earning potential, and little autonomy within the household.

There are large gap between the literacy levels of men and of women. Since 1981, the gender gap in literacy has been decreasing in India. In 1991, the urban female literacy rate was more than twice that of the rural rate, 64 and 31 percent, respectively (RGCC, 1993). There have been substantial increases in literacy rates in both urban and rural areas though the gap between the two sectors has not narrowed appreciably.

79 percent women are literate in the state Mizoram and this is the second highest literacy rate in India. Beside that there are several states including Bihar and Uttar Pradesh the literacy rates are less than 30 percent. Many states of India have large rural-urban differences in female literacy. The state with highest female literacy is Kerala, where nearly 86 percent women are literate in 1991. In west Bengal 50 percent or less of the women are literate.

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Self-help Groups (SHGs) are playing a major responsibility in rural India today. Self-help as a strategy for social development places prominence on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. Development involves changes in the awareness, motivation and behavior of individuals, in the relations between individuals as well as between groups within a society (Burkey, 1993:48). These changes can come from within individuals and groups through self-help, and not necessarily from outside. The experiences of self-reliance have led to attempt to build local level organizations like, cooperatives, credit societies, neighborhood or community development associations, water sharing associations or women's groups.

The Neo-liberal paradigm has also included self reliance as a strategy for building people's entrepreneurial spirits and absorption into the capital market (Fernando 2006:17). The SHGs in India are small, informal and homogenous groups of not more than twenty members each. The groups are kept informal to minimise their association with bureaucracy and corruption, unnecessary administrative expenditure and profit constraints. The size of twenty is devise as any group larger than that would need to be registered under the Indian legal system and that brings a whole range of regulatory constraints (Harper, 2002a:179).

The well-known formation of the SHGs means that it has also taken the form of a movement for women's social development in India. Self-help groups, as a strategy for women's development, have arisen out of the perceived problem of women's lack of access to resources at both the household and the village level. Women's development has to go outside the economic and place importance on issues connecting to equal opportunity, autonomy and self reliance at the individual level and on solidarity of the community (of women) at the group level (Hardiman & Midgley 1982, Dube 1988, Pieterse 2001).

SHG is a mechanism for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women. 'Condition' is the material state in which poor women live; and 'Position' is the social status of women relative to men.

The programme covers all aspects of self employment such as organization of the rural poor into self help groups (SHGs) and their capacity building, infrastructural support, technology, planning of activity clusters, credit and marketing. The expenditure to be borne by the Government will be shared between the State and the Centre in the ratio of 75:25. It should be met out of SGSY funds but should not be included in the individual subsidy ceiling applicable to the beneficiary. The SGSY will particularly focus on the vulnerable groups among the rural poor. Accordingly, the SC/STs will

account for a minimum of 50%, women for 40% and disabled for 3% of the total swarozgaris assisted during the year. Financial assistance to Swarozgaris under SGSY comprises of two components viz. loan and subsidy. SGSY is a credit-linked scheme and credit is the key component. Subsidy is only a minor and enabling component. The group also undertakes liability to closely monitor the asset management and income generation. SGSY Govt. Guide line reported that 50% of the groups formed in each block should be exclusively for the women. In the case of disabled persons, the groups formed should ideally be disability-specific wherever possible, however, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line. In our society, members are linked by various common bonds like caste, sub-caste, community, blood relation, place of origin, activity etc. .

Relevance of the Study

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities for improving the present status of Indian women specially for the below poverty line (BPL) women. In this study the researcher is attempt to find out the status of education of women, how much education helps to get this activities, how much training is essential.

Objectives

1. To find the source of income of the respondent
2. To find out the caste of the respondent
3. To find out the status of education of women in involving in SHG.
4. To find out the effectiveness of education.
5. To find out the essentiality of training.

Review of literature

Reddy and Rao (1995) analysed the various issues and components of empowerment and reported that there was marginal difference in self perception of women's role. While, there was absolutely no difference between the beneficiaries and non beneficiaries on socio-cultural aspect. The area of education and training was second lowest among the five components of empowerment for both beneficiaries and non-beneficiaries. The economic aspect was one of the strongest among the five components of empowerment followed by public co-operation with considerable difference between the scores of beneficiaries and non-beneficiaries.

Stromquist (1995) in her article on educational empowerment for women, interpreted empowerment as a "socio-political concept that goes beyond formal political participation and consciousness raising". She argues that a "full definition of empowerment must include cognitive, psychological, po-

litical and economic components

Ranjitha (2003) revealed that rural women under SHG were under full control of their own lives and became a productive member of their family. The training was an added advantage to develop entrepreneurship among the farm women through improved practices.

Handy and Kassam(2004) described that woman's behavior varies across the stages in the life cycle. As a woman grows older, understanding can instruct her to stand up for her own rights. As her children grow older and are less dependent on her she can stress herself better without the threat to her children's well being. Also within the conventional family structure, as a woman gets older and her sons get married and her own in-laws grow older and die, the Indian woman is promoted from the comparatively obedient daughter-in-law to the role of a mother-in-law, the one 'who must be obeyed'.

METHODOLOGY

Conventionally West Bengal is divided in to two parts i.e. North Bengal and South Bengal . Hooghly represent in South Bengal. Hooghly represents the lowest number of Women SHGs (WSHG).Therefore, Hooghly districts was purposively selected on the basis of the number of WSHG.

Khanakul-II block of Arambagh Sub-division in Hooghly District was selected on the basis of highest population of B.P.L household as well as rural exposure. Sreerampur –Utterparablock under Sreerampur –Utterpara Sub-division was selected on the basis of lowest population of B.P.L household as well as urban exposure.

Rishra Gram Panchayet in Sreerampur –Utterparablock under Sreerampur –Utterpara Sub-division in Hooghly district was selected on the basis of highest number of WSHG and Nabagram Gram Panchayet in Sreerampur –Utterpara block under Sreerampur –Utterpara Sub-division in Hooghly district was selected on the basis of lowest. number of WSHG. Rajhat Gram Panchayetin Khanakul-II block of Arambagh Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Dhanyaghori Gram Panchayetin Khanakul-II block of Arambagh Sub-division in Hooghly District was having selected on the basis of Highest no. of WSHG.

Total number of respondents in **Hooghly District** were 100 from Sreerampur –Utterpara Sub-division and 64 of Arambagh Sub-division . Total **100 +64 =164** respondents were selected from Hooghly District.

Variables and their Empirical Measurement

Code No.	Variables	Measurement
INDEPENDENT VARIABLES		
X ₁	Age	Schedule Developed
X ₂	Occupation	Schedule Developed
X ₃	Caste	Schedule Developed
X ₄	Education of respondents	Pwereek&Trivedi (1964)
X ₅	Family type	Pwereek&Trivedi (1964)
X ₆	Land Holding	Schedule Developed
X ₇	House type	Pwereek&Trivedi (1964)
X ₈	Material Possession	Schedule Developed
X ₉	Family size	Schedule Developed
X ₁₀	Essentiality of training,	Schedule Developed
X ₁₁	Education helps to get this activity,	Schedule Developed
DEPENDENT VARIABLES		
Y ₁	Attitude towards SHG	Schedule Developed

RESULT

Some Demographic indicators and Socio-Personal characteristics of Sample respondents (SHG) Hooghly district of W.B. are being shown in table:1 in terms of frequency and percentage (%) distribution

The analytical study of the **table- 1** have shown that maximum respondents were hindus by religion 81.0% and 19.0% respondents belong to muslim community.

Lalitha (1997) in her study on rural women empowerment and development banking reported the profile of the effective women borrowers. Where majority of them belonged to backward caste of hindu religion and were agricultural labourers.

The cursory looks at **table- 1** revealed that majority (95.1%) of the respondents were married followed by unmarried (3.7%), widow (0.6%) and divorce (0.6%).

Most of the family's source of income is business (43.9%) and agriculture (35.9%), other source of family income is animal husbandry (1.8%), service (16%), and others (1.8%).

Agarwal (1994) observed that in rural India in 1993-94, 86 per cent of women workers were in agriculture, compared with 74 per cent of men.

Majority of respondents belongs to scheduled caste and schedule tribe (49.4%). There was 0.6% respondents belonging to OBC and 30.7% respondents belong to general caste.

It is clear from the table that majority of respondents were having high school (34.7%) education, followed by primary (21.9%), and read & write only (14%), can read only (5.5%), graduate(8.0%) among the respondent.

Prasad (2000) reported that 90 per cent of women in the SHG federation have learnt to sign their names. Many have come forward to learn how to read and write and some have shown a keen interest in computers

The **table- 1** reported that most of families are nuclear type (71.9%) and 28.1% families are joint type.

According to Femida Handy And MeenazKassam(2004)We expect that in a joint family she will have less autonomy than in a nuclearfamily structure.

As reported in this **table-1**that 44.5% respondent resided in mixed house, 40.8% respondents lived at pucca house,3.1% respondents lived in kucca house, 1.2% respondents were lived in hut and no respondents had multistoried house. A detail look in the table indicated that maximum number of respondents (34.2%) had land up to 10 bigha and 65.2% respondents have no land and no respondents having above 2 hectors land, only 0.6% respondents were having 1 to 2 hectors land

Educa- tional status	1. Illeterate	26	16.0
	2. Read only	9	5.5
	3. read and write	23	14.0
	36	21.9	
	4. Primary	57	34.7
	5. High school	13	8.0
Family type	6. Graduation		
	1. Nuclear family	118	71.9
House type	2. Joint family	46	28.1
	Hut	2	1.2
	Kutch house	5	3.1
	Mixed House	73	44.5
	Pucea House	67	40.8
Land holding pattern	Multi storied	17	10.4
	No land	107	65.2
	Up to 10 Bigha	56	34.2
	1 to 2 hectors	1	0.6
Essenti- ality of training	Don't feel so	6	3.7
	Can't say	14	8.6
	Partially	64	39.0
	Strongly agree	80	48.7
Educa- tion helps to get this activities	Don't feel so	47	28.6
	Can't say	10	6.1
	Partially	71	43.2
	Strongly agree	36	22.0

Table 1: Distribution of Some Demographic and Socio-Personal characteristics of Self Help Group (SHG) respondents Hooghly

(N=164)

Sl. No	Items	Category	Frequency (N=164)	Percentage (%)
Religion	Hindu	Hindu	133	81.0
		Muslim	31	19.0
Material status	Married	Married	156	95.1
		Unmarried	6	3.7
		Widow	1	0.6
		divorce	1	0.6
Source of family income	unemployed	unemployed	1	0.6
		Agriculture	59	35.9
		Animal hus- bandry	3	1.8
		26	16.0	
		Service	72	43.9
		Business others	3	1.8
Caste	SC/ST	SC/ST	81	49.4
		OBC	1	0.6
		GENERAL	50	30.7
		OTHERS	32	19.6

DISCUSSION

The analytical study has shown that maximum respondents were hindus by religion and majority of the respondents were married

Most of the family's source of income is business and agriculture, other source of family income is animal husbandry, service .Most of respondent belongs to Sc and ST.

The objective of the study is to find out the status of education of women in involving in SHG It is clear from the table that majority of respondents were having high school (34.7%) education, followed by primary (21.9%), and read & write only (14%), can read only (5.5%), graduate(8.0%) among the respondent.

Another objective is to find out the essentiality of training. The result shows that maximum numbers of respondent strongly agree with that.

CONCLUSION

The most of the respondents under study in Hooghly districts were hindu by religion and most of them were married. Most of the family's source of income is business and agriculture.

They belonged to Sc and ST and used to live in kutcha house. The respondents of Hooghly district were having high school education. They used to give emphasis on training for improvement and mostly they used land for business farm.

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