

Study of Socio-Economic Background of Women

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ABSTRACT

In the Indian context, balanced development was considered the main objective of our national planning, soon after Independence. While Indian planning has been successful to some extent especially in areas such as public health, science and technology, industrial growth and agricultural production, there is much to be done still. The concept of 'Development' refers to a range of activities from individual self-realization and self-assertion to participation or involvement in projects in a functional sense, to the credit over decisions regarding all aspects of one's life and livelihood. As per the 2011 census, women constituted about 48 per cent of the total population of the country. In India, the Government has been implementing various schemes for socio-economic advancement and development of women in the country. Presently women are increasingly seen as an active agents of change: the dynamic promoters of social and transformations that can alter the lives of both men and women'. Hence, women are included in the development process and in that process, Self-Help Group has been instrumental in increasing incomes and assets as well and it has become a valid means and mechanism for increasing productivity of the poor.

1. Introduction

In the Indian context, balanced development was considered the main objective of our national planning, soon after Independence. While Indian planning has been successful to some extent especially in areas such as public health, science and technology, industrial growth and agricultural production, there is much to be done still. Secondly, there was an alarming degradation and depletion of natural resources, due to the indiscriminate and unrestrained use in the name of development. All this led our planners to realize that economic growth alone cannot solve all human problems and destruction of nature for short term economic benefits is dangerous to mankind.

The concept of '*Development*' refers to a range of activities from individual self-realization and self-assertion to participation or involvement in projects in a functional sense, to the credit over decisions regarding all aspects of one's life and livelihood. It is also used more in the sense of attempting to change the social and economic institutions that embody the basic and unequal power structures in society whether between individual men and women or groups of people.

The process of development involves not just an improvement in physical and social conditions, but also equal participation in decision-making process, control over resources. And the empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence, which implies access to and control over production resources. A second component of empowerment is knowledge and awareness, the third is participation and the final is self-image and autonomy. The process enables women to look at old problems in new ways, analyze their self-image, access new kinds of information and knowledge, acquire new skills and initiate action aimed at gaining great control over resources of various kinds. The levels of women empowerment could be classified into five

namely, welfare, access, awareness or participation or performance and control. Moving from the level of welfare to control is the process of attaining empowerment.

As per the 2011 census, women constituted about 48 per cent of the total population of the country. Long back, most of the rural development programmes were strengthening the capacity of Government agencies to deliver their inputs and services to the rural population in general with little attention to reach the poor or women, or to help these sectors to improve their capacity to compete for and utilize these inputs and services. But after 1970's gender-based critique of development policies and programmes began to take shape. In India, the Government has been implementing various schemes for socio-economic advancement and development of women in the country. Kabeer (1996:25) states that 'the issue was not so much that women needed development, but that development needed women'. According to her the new focus on women could be accommodated within the development agencies by linking women to poverty alleviation and basic need. In the words of Amartya Sen (2001) women are 'No longer the passive recipients of welfare-enhancing help, women are increasingly seen, by men as well as women, as active agents of change: the dynamic promoters of social and transformations that can alter the lives of both men and women'. Thus women are included in the development process and in that process, Self-Help Group has been instrumental in increasing incomes and assets as well and it has become a valid means and mechanism for increasing productivity of the poor.

Purpose of Study :Socio-Economic Background of Women

2. Research Methodology:

2.1 Research Design:

The design adopted for the present study is Descriptive Research Design

2.2 Area of Study

North 24 Parganas as an administrative unit had its origin in 1986 when the old 24 Parganas district was bifurcated in two separate units.

North 24 Parganas, West Bengal, one of the districts of West Bengal has a total population, 10,082,852As far as education is concerned, Arts, Science and Engineering colleges are situated in the district and they are regularly producing large number of bachelors, masters and engineers in various disciplines every year.

2.3 Selection of Respondents: Procedure

The sample for the study was drawn by using Multi Stage Stratified Random sampling. The study area namely North 24 Parganas district consists of 23 blocks, out of which three blocks were selected on the basis of highest number of Self Help Groups and another three blocks were selected on the basis of lowest number of Self Help Groups for the purpose of field investigation in order to identify the required respondents for interview. Also, Urban areas in North 24 Parganas were also covered for selection of respondents. Urban areas included for study are Barrackpore and Barasat.

Using sample survey data were gathered from 450 members of SHGs functioning in six blocks of North 24 Parganas district. Thus, four hundred and fifty women were selected and the data were collected taking into consideration the objectives of the study.

2.4 Tools and Techniques of Data Collection

The Interview Schedule consists of both closed and open-ended questions. Primary and secondary data were used in the study. The primary data for the study were collected from the Self-Help Group members using an interview schedule which was prepared in tune with the objective. Information was collected mainly from the group leader or the members who hold position in the group. Apart from the interview schedule a few focus group discussions were conducted. Observation method was also adopted to analyze the activities of the group, such as group meetings, decisions about internal and external lending, and participation in Gram Sabha etc.

3. Data Analysis:

3.1 SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS

3.1.1 AGE-WISE DISTRIBUTION

The below table depicts 42.22 % of the respondents belonged to the age group of 26-33 and 28.45 % of the respondents came under the age group of 34-41 and 18.22% of the respondents belonged to the age group between 18-25. The remaining number of respondents accounting 11.11 % belongs to the age group of 42 years and above. This shows that the members selected are mostly matured and younger, enough to function as a group and handle money they receive as loan carefully and who can answer all questions with all responsibility. The respondents of 42 and above age group depend upon the leader, the secretary or the animators in the group for everything.

Table 3.1: Age wise distribution of respondents

S. No.	Age Group	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	18-25	62	20	82	18.22
2.	26-33	100	90	190	42.22
3.	34-41	98	30	128	28.45
4.	42 and above	40	10	50	11.11
Total		300	150	450	100.0

3.1.2 RELIGION WISE DISTRIBUTION OF THE RESPONDENTS

The following table envisages the religion of the respondents. Majority (64.67%) of the respondents were accounting in Hindu religion. 16.89% of the respondents

belonged to Muslim. And the remaining 18.44% of the respondents were Christians. Hindu religion is the predominant religion in the study area. Most of the Hindu respondent's activities are very high in the society.

Table 3.2: Religion wise distribution of the respondents

S. No.	Religion	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Hindu	200	91	291	64.67
2.	Muslim	48	28	76	16.89
3.	Christian	52	31	83	18.44
Total		300	150	450	100.0

3.1.3 COMMUNITY WISE DISTRIBUTION OF THE RESPONDENTS

The following table indicates that, 44.44% of the respondents are from Most Backward Community (MBC). 21.11% of the respondents belong to Backward Community

(BC) includes Muslim and Christian. Membership of SCs in the group activities is appreciable and among the respondent's 29.78% of them are SCs. There are two types of groups participating in the group activities. First type consists of the groups comprising of SCs alone, i.e., exclusively SC groups.

The second type of groups are having SC as well as other communities as members the Sc groups receive reservations and privileges like subsidies, etc. which are advantageous to

them. The SC members awareness the privileges is limited and their role is to be mentioned here because only through them that they are exposed to the privileges.

Table 3.3 : Community wise distribution of the respondents

S. No.	Community	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	SC	100	34	134	29.78
2.	MBC	120	80	200	44.44
3.	BC	70	25	95	21.11
4.	OC	10	11	21	4.67
Total		300	150	450	100.0

3.1.4 OCCUPATIONAL BACKGROUND OF THE RESPONDENTS

Respondent's Occupation ranges from agricultural coolie, road contract and other Government scheme based activities. Still women who were stay at home and look after the familial activities alone. Rural North 24 Parganas depends mainly on agriculture and there are 34.67% of the respondents who were engaged themselves in agriculture activities. Tailoring is taken up by 8.44% of the respondents. Tailoring is a unique occupation for the women and they practice it in the home itself. Many of the Groups have bought sewing machines for their Group members and tailoring has emerged as the income generating activity for the respondents and many of them state that they are successful. They even get orders for stitching blouse, in-skirts and school uniforms. This motivates the

women to do tailoring as a cluster activity. The group members have petty shops (14.44%) and engage themselves in cottage industry (6.67%). These occupations are new venture for these members and they start shops only after receiving the external loan. 25.56 % per cent of the respondents are doing business in masala (chilly powder) products making, candle making, mushroom cultivation etc. The members who involved themselves in the cottage industry state that they receive regular income from their business. They consider the income they earn as adequate and satisfactory. But still they have the ambition to extend their business and expect more income and success in the future. Their success in the economic activity encourages them to take up social activities too. Economic empowerment leads to social empowerment. (3.56%) opined that they do traditional artisan work as their occupation.

Table 3.4 : Occupational status of the respondents

S. No.	Occupation	No. of Respondents			Percentage
		Rural	Urban	Total	
1.	Agriculture and Agricultural laborers	156	0	156	34.67
2.	Petty Shop	47	18	65	14.44
3.	Tailoring	25	13	38	8.44
4.	Cottage Industry	15	15	30	6.67
5.	Construction Worker	5	14	19	4.22
6.	Business	45	70	115	25.56
7.	Street Vendor	5	6	11	2.44
8.	Traditional Artisans	2	14	16	3.56
Total		300	150	450	100.0

3.1.5 EDUCATIONAL STATUS AND FAMILY INCOME OF THE RESPONDENTS

The following table shows the educational qualification and the income status of the respondents both before and after they become the members of the SHG 10 illiterate respondents (2.22%) earned not more than Rs.500 per month before they joined SHG 26 illiterate respondents (5.78%) had a monthly income ranging from Rs.501 to 1000 before joining the SHGs and 16 illiterate respondents (2.56%) earned between Rs.1001 to Rs.1500 per month before joining the SHG. 8 illiterate members (1.78%) earned Rs.1501 and 2000 per month before joining the SHGs. 24 illiterate respondents (5.33%) earned between Rs.2001 to 3000 per month after joining SHG. 26 illiterate respondents (5.78%) earned Rs.3001 to 4000 per month after joining the SHG.

Out of 450 respondents, 92 (20.44%) had primary level

education of them 19 respondents (4.22%) earned Rs.500 below per month before joining the SHG and 20 of them (4.44%) earned between Rs.1001 to 2000 per month after joining the SHG. 37 respondents (8.22%) earned between Rs.501 to 1000 per month before joining the SHG. 37 of them earned between Rs.2001 to 3000 per month and another 35 respondents (7.78%) earned between Rs.3001 to 4000 per month after joining the SHG. 20 respondents (4.44%) earned between Rs.1001 to Rs.2000 per month and 37 respondents (8.22%) earned between Rs.2001 to Rs.3000 per month before becoming be members of the SHG.

Out of 450, 140 (31.11%) respondents were educated up to middle school level. Of them 24 (5.33%) respondents earned below Rs.500 per month, 46(10.22%) respondents earned between Rs.501 to 1001 per month,; 42(9.33%) respondents earned between Rs.1001 and Rs.1500 per month and

28(6.22%) respondents earned between Rs.1500 and Rs.2000 per month before joining the SHG after joining to SHG 36(8%) earned between Rs.1000 and Rs.2000, 52(11.56%) respondents earned between Rs.2001 to 3000 and 52 (11.56%) respondents earned between Rs.3001 to Rs.4000 per month.

Out of total number of respondents, 64(14.22%) were educated up to high school level. Of them 9 (2%) respondents earned below Rs.500 per month, 20 (4.44%) respondents earned between Rs.501 to Rs.1000. 11 (2.44%) respondents earned Rs.1001 to 1500 and 245.33%) respondents earned between Rs.1501 to Rs.2000 per month before joining SHG. After joining the SHG 25 (5.56%) respondents earned between Rs.1001 to 2000, 15(3.33%) respondents earned between Rs.2001 to 3000 and 24 (5.33%) respondents earned between Rs.3001 to Rs.4000 per month.

Out of total number of respondents, 68(15.11%) were educated up to higher secondary. Of them 10 (2.22%) respondents earned below Rs.500 per month, 29 (6.44%) respondents earned between Rs.501 to Rs.1000. 14 (3.11%) respondents earned Rs.1001 to 1500 and 15(3.33%) respondents earned between Rs.1501 to Rs.2000 per month before joining SHG. After joining the SHG 23 (5.11%)

respondents earned between Rs.1001 to 2000, 20(4.44%) respondents earned between Rs.2001 to 3000 and 25 (5.56%) respondents earned between Rs.3001 to Rs.4000 per month.

19(4.22%) respondents were graduated. Of them 5 (1.1%) respondents earned below Rs.500 per month, 5 (1.1%) respondents earned between Rs.501 to Rs.1000, 4 (0.89 %) respondents earned between Rs.1001 to Rs.1500 and another 5 (1.11%) respondents earned between Rs.1501 to Rs.2000 before they joined the SHG. After joining the SHG 4(0.89%) respondents earned between Rs.1001 to 2000, 5 (1.11%) respondents earned between Rs.2001 to Rs.3000 and 10 (2.22%) respondents earned between RS 3001 to Rs.4000 per month.

Out of 7(1.6%) post graduate respondents 3(0.67%) of them earned between Rs.501 to Rs.1000, 2 (0.44%) respondents earned between Rs.1001 to Rs.1500 and another 2(0.44%) respondents earned between Rs.1501 and Rs.2000 per month before joining SHG. After joining the SHG 2 (0.44%) respondents earned between Rs.1001 to Rs.2000, 2 (0.44%) respondents earned between RS. 2001 to Rs.3000 and 3 (0.67%) respondents earned between RS. 3001 to Rs.4000 per month.

TABLE3.5: EDUCATIONAL STATUS AND FAMILY INCOME OF THE RESPONDENTS

S.N.	Educational Qualification	Income Before joining SHG				Income After joining SHG				Total
		Below	501	1001	1501	Below	1001	2001	3001	
		500	1000	1500.00	2000	1000	2000	3000	4000	
1	Illiterate	10 (2.22)	26 (5.78)	16.00 (3.56)	8 (1.78)	-	10 (2.22)	24 (5.33)	26 (5.78)	60 (13.33)
2	Primary	19 (4.22)	37 (8.22)	18.00 (4.00)	18 (4)	-	20 (4.44)	37 (8.22)	35 (7.78)	92 (20.44)
3	Middle School	24 (5.33)	46 (10.22)	42.00 (9.33)	28 (6.22)	-	36 (8)	52 (11.6)	52 (11.6)	140 (31.11)
4	High School	9 (2.00)	20 (4.44)	11.00 (2.44)	24 (5.33)	-	25 (5.56)	15 (3.33)	24 (5.33)	64 (14.22)
5	Higher Secondary	10 (2.22)	29 (6.44)	14.00 (3.11)	15 (3.33)	-	23 (5.11)	20 (4.44)	25 (5.56)	68 (15.11)
6	Graduate	5 (1.11)	5 (1.11)	4.00 (0.89)	5 (1.11)	-	4 (0.89)	5 (1.11)	10 (2.22)	19 (4.22)
7	Post Graduate	0 (0)	3 (0.67)	2.00 (0.44)	2 (0.44)	-	2 (0.44)	2 (0.44)	3 (0.67)	7 (1.55)
Total		77 (17.11)	166 (36.89)	107.00 (23.78)	100 (22.2)	-	120 (26.7)	155 (34.4)	175 (38.9)	450 (100)

(Figures in parentheses indicate percentage)

4. Conclusion :

Socio economic status of the respondents is an important aspect in a social research as the independent variable like age, religion etc., have its impact on the objective of the study.

Apart from this Group's stage and the position in the Group were also taken as the variable for the study to correlate with the development of women through Self-Help Group.

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