EFFECT OF VARIOUS SOCIO-ECONOMIC AND COMMIUNICATION CHATERISTICS ON ATTITUDE OF WOMEN TOWARDS INCOME GENERATION, SELF HELP GROUP, EMPLOYMENT STATUS IN WEST BENGAL

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ABSTRACT

The present study was conducted in purposively selected Hooghly and Paschim Midnapore district in West Bengal with the objective of finding Attitude Towards self help groups (SHG), Employment Status, Income Generation of women engaged in self help groups (SHG).Data collection was done by personal interview with structured schedule applied on randomly selected 400 women who engaged in self help groups.

The effect of different independent variables on dependent variables have been studied combinedly for two districts and found that the dependent variable It was found that only material possession had the significant effect on all dependent variables under study. On the hand, religion, social participation, source of information of locality had no effect on any one of the dependent variables under study.

Key words: Attitude, Employment Status, Income Generation, women Empowerment, Self Help Group(SHG),

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INTRODUCTION

Empowerment does not translate easily into all languages. It has different meanings in different socio, cultural and political contexts. There is an exploration of local terms associated with empowerment around the world. These terms include self-strength, self-power ,control, own choice, self-reliance, life of dignity in accordance with one's values, independence, own decision making, capable of fighting for one's rights, freedom, awakening, and capability—to mention only a few. These are local value and belief systems embedded definitions. Empowerment has not only the intrinsic value but also the instrumental value. Malhotra and Schuler (2005) clarified that women's empowerment is different from the empowerment of other disadvantaged or socially excluded groups Kabeer (2001) defined empowerment as "the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them . Governments and international donor agencies must bear the responsibility of promoting policies and programs to strong the gender equality and give women high access to resources. Empowerment is a multidimensional concept is an important thing to be understood. To empower women the National Policy on Education (1986) suggested certain strategies. The women become empowered through collective reflections and decision making enable them to become agency of social change. The year 2001 was celebrated as "The Women's Empowerment Year".

During the Ninth Plan period the Promotional institutions and community organizations the self-employment programmes had undergone a process of consolidation. The **Swaranjayanti Gram Swarozgar Yojna** (SGSY) launched in 1999-2000 is combined with Integrated Rural Development Programme (IRDP) and its allied schemes such as Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self Employment (TRYSEM), Supply of Improved Toolkits to Rural Artisans (SITRA). The programme covers various features of micro enterprises with a strong attention on **Self-Help Groups (SHGs)**.

1.2 Self-help Groups (SHGs)

SHG 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 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.

"Attitude is a mental state of readiness" (Allport, 1935).it learned predispositions towards aspects of our environment. They may be positively or negatively directed towards certain aspects of employment status. In the present study the schedule was developed to measure attitude towards employment status of the respondents under study

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In the present study the schedule was developed to measure the attitude towards SHG income generation, employment status of the respondents under study.

RESEARCH METHODOLOGY

2.1 Selection of Area

Conventionally West Bengal is divided in to two parts i.e. North Bengal and South Bengal .Paschim Medinipur and Hooghly represent two districts in South Bengal. Paschim Medinipur represents the highest number of Women SHGs (WSHG) & Hooghly represents the lowest number of Women SHGs (WSHG).Therefore, Paschim Medinipur and Hooghly districts were 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 –Utterpara Block 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 – Utterpara Block 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 Panchayet in Khanakul-II Block of Arambagh Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Rajhat Gram Panchayet in Khanakul-II Block of Arambagh Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Rajhat Gram Panchayet in Khanakul-II Block of Arambagh Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Rajhat Gram Panchayet in Khanakul-II Block of Arambagh Sub-division in Hooghly District was selected on the basis of lowest number of WSHG. Dhanyaghori Gram

Panchayet in Khanakul-II Block of Arambagh Sub-division in Hooghly District was having selected on the basis of highest no. of WSHG. Narayangarh block of Kharagpur Sub-division in Paschim Medinipur district was selected on the basis of highest number of WSHG and exposure to rural area. Medinipur block of Medinipur Sub-division in Paschim Medinipur was selected on the basis of 2nd lowest percentage of B.P.L household as well as more close to urban area and 2nd lowest number of WSHG.Panchikhuri Gram Panchayet in Medinipur Block under Medinipur Sub-division in Paschim Medinipur District represent lowest number of WSHG and Bonpore Gram Panchayet from Medinipur Block under Medinipur Sub-division in Paschim Medinipur District represent highest number of WSHG. Kunarpur and Khurshi Gram Panchayet in Narayangarh Block of Kharagpur Sub-division in Paschim Medinipur Sub-division in Paschim Medinipur District represent highest number of WSHG. Kunarpur and Khurshi Gram Panchayet in Narayangarh Block of Kharagpur Sub-division in Paschim Medinipur Sub-division in Paschim Medinipur Sub-division in Paschim Medinipur Block of Kharagpur Sub-division in Paschim Medinipur District represent highest number of WSHG.

Total number of respondents in **Paschim Medinipur** district were 60 respondents from Medinipur sub-division and 176 from Kharagpur Sub-division. Total **60** +176=236 respondents were selected from **Paschim Medinipur** District.

2.2 Population and Sample

The present researcher has selected the required number of WSHGs by applying Simple Random Sampling technique (SRS). Only 25% of WSHGs have been considered from total number of available WSHGs from the blocks under study. 40% of members were selected on the basis of Systematic Sampling Technique.

| Name Of The Gram | Total No. Of | 25% Of Total | Total No. | 40% Of | Total No. Of |
|------------------|--------------|--------------|-----------|---------|--------------|
| Panchayat | Wshg | Wshg | Members | Members | Respondents |
| Panchkhuri | 1 | 1 | 1x10=10 | 4 | 4 |
| Bonpore | 57 | 14 | 14x10=140 | 56 | 56 |
| Kunarpore | 1 | 1 | 1x10=10 | 4 | 4 |
| Khurshi | 170 | 43 | 43x10=430 | 172 | 172 |
| Rishra | 96 | 24 | 24x10=240 | 96 | 96 |
| Nabagram | 3 | 1 | 1x10=10 | 4 | 4 |
| Rajhati | 3 | 1 | 1x10 = 10 | 4 | 4 |
| Dhanyaghori | 60 | 15 | 16x10=160 | 60 | 60 |

Total No. Of Respondents = 400

Table-1: DISTRIBUTIONS OF RESPONDENTS IN THE SELECTED G.P OF THE DISTRICTS

2.3 Data Collection:

The background information about the area of the study was obtained through secondary sources. A local village level worker of SHG group accompanied the researcher in gaining easy entrance to the study werea. Before the actual data collection several visits were made to build rapport. The data collection was taken up during September, 2007 - November 2008. All respondents were personally interviewed.

2.4 SAMPLING TECHNIQUES:

The researcher tried to follow the prescribed sampling technique as mention in different social science literature. To get the study sample, the researcher has to apply simple random sampling technique to have the desired number. Similarly, other non Probability Sampling Technique will also be used

2.5 Conceptual Orientation:

The principle objective of theoretical orientation is to describe broadly the concepts used in the study for empirical investigation. In the present study it is intended to study the general, socio-economic, & communication profiles of the respondents, The independent variables have been selected on their theoretical relationship with the dependent variables Attitude towards Employment Status, Attitude towards Income generation, Attitude towards SHG for the present study. A few selected parameters/variables have been operationalized with the tools of measurement and categorization of further few variables is described as follows:

| 1000 | | State . |
|-----------------------|---|--------------------------|
| Code | Variables | Measurement |
| No. | | |
| | PENDENT VARIABLES | |
| ~ ~ ~ ~ ~ ~ | Economic : | |
| X 1 | Age | Schedule Developed |
| X ₂ | Occupation | Schedule Developed |
| X ₃ | Caste | Schedule Developed |
| X ₄ | Education of respondents | Pwereek & Trivedi (1964) |
| X5 | Family type | Pwereek & Trivedi (1964) |
| X ₆ | Land Holding | Schedule Developed |
| X ₇ | House type | Pwereek & Trivedi (1964) |
| X8 | Material Possession | Schedule Developed |
| X9 | Family size | Schedule Developed |
| X10 | Source of family income, | Schedule Developed |
| X11 | Monthly Income | Schedule Developed |
| X12 | Domestic Animal | Schedule Developed |
| X13 | Religion | Schedule Developed |
| X14 | Marital status | Schedule Developed |
| | Communication : | |
| X15 | Source of information from locality, | Schedule Developed |
| X16 | Source of information from media, | Schedule Developed |
| X17 | Support and information regarding SGSY, | Schedule Developed |
| X18 | Social participation | Schedule Developed |
| | DEPENDENT VARIABLES : | |
| Y ₁ | Attitude towards employment status | Schedule Developed |
| Y ₂ | Attitude towards income generation | Schedule Developed |
| Y 3 | Attitude towards SHG | Schedule Developed |

TABLE:-2 Variables And Their Empirical Measurement

STATISTICAL METHODS USED:

The data were collected, compiled, tabulated and also categorized for further clarity, realization and interpretation. In the present study, the following methods were used in analysis of data using the standard formula and by the help of SPSS 10.0 for windows software.

1. Mann-Whitney U test (t- test)

2. Kruskal Wallis test

RESULTS & DISCUSSION

EFFECT OF DIFFERENT INDEPENDENT VARIABLES ON ATTITUDE OF RESPONDENTS TOWARDS INCOME GENERATION(Y1), EMPLOYMENT STATUS(Y2) AND SHG(Y3)

Religion:

No significant difference was found among different type of religion for mean score due to (P>0.05) attitude toward total income generation, attitude toward total employment status, attitude toward total SHG. It has found that group-2(Muslim) was significantly higher score of attitude toward income generation. (TABLE-3).

Education:

In case of education of the respondents, It is found that attitude toward total income generation and attitude toward total employment status, had significant effect (p<0.01) and the highest mean value observed for group-4 (high school). But remaining parameter attitude toward total SHG has no significant effects (P>0.05) following Kruskal-Wallwas Test. The highest mean values of attitude of respondents toward income generation was observed for education of the respondent of group -4. Again education of the respondents (Graduate) of group-5 resulted the highest mean score for attitude toward total employment status, and education of the respondents of group-4 (high school) resulted the highest mean score for attitude toward total SHG. Similarly education of the respondents of group-0 (literate) resulted the highest mean score for attitude toward total income generation (**TABLE-4**).

Marital status:

It was evident that mean score of the total employment attitude due to varying status of marital status (p<0.01). No significant difference was found in case of marital status due to attitude towards total income generation. No significant difference was found due to attitude towards total SHG. A the highest mean value of attitude of respondents towards total income generation was reflected in group- 4. Again group-2 showed the highest mean values for attitude of respondents towards total employment status. Again the highest mean value of attitude of respondents towards total employment status. Again the highest mean value of attitude of respondents towards total employment status. Again the highest mean value of attitude of respondents towards total employment status.

Male:

Mean scores of the total employment Status vary due to varying status of male members in a family (P<0.01). Male members in a family has a significant effect on attitude of respondents towards total SHG (P<0.05). No significant difference was found in case of attitude of respondents towards total income generation. (TABLE-7).

Female:

It was reported that Mean scores of the total income generation vary due to varying status of female members in a family (P<0.05). Female members in a family had a significant effect on attitude towards total employment status (P<0.01). No significant difference was found in case of attitude of respondents towards total SHG (**TABLE-8**).

House type:

It was evident that mean score of the total income attitude due to varying status of house type (P<0.01). House type has also significant effect on attitude of respondents towards total employment status (P<0.01). No significant difference was found in case of house type due to attitude of respondents towards total SHG. The highest mean value of attitude of respondents towards total income generation was (kaccha house) reflected in group- 3 again (pacca house) group -5 resulted mean score of attitude of respondents towards total income generation. The highest mean value of attitude of respondents towards total SHG was (hut) group -2. (TABLE-9).

Land holding Pattern:

Significant difference was found in case of land holding due to attitude of respondents towards total employment status(P>0.05). The highest mean value for attitude of respondents towards total employment status was evident in group -3. Again no significant difference was found in case of land holding due to attitude of respondents towards total income generation and attitude of respondents towards total SHG. The highest mean value for attitude of respondents towards total income generation was also revealed in group- 3. Group- 2 was resulted the highest mean value for attitude of respondents towards total SHG. (TABLE-10).

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|---------------|----------|----------------------|---------------------------------|--------------|
| RELIGION | Y1 | Y2 | Y3 | |
| 1 | 18.46 | 10.95 | 6.91 | |
| 2 | 18081 | 10.56 | 7.07 | |
| Mann-WhitneyU | 8835.00 | 8573.00 | 8501.50 | |
| Wilcoxon W | 67146.00 | 10226.00 | 66812.50 | |
| Asymp.Sig. | 0.27 | 0.15 | 0.11 | |

Significant difference was found in case of land holding due to attitude of respondents towards total employment status(P>0.05). The highest mean value for attitude of respondents towards total employment status was evident in group-3. Again no significant difference was found in case of land holding due to attitude of respondents towards total income generation and total SHG. The highest mean value for attitude of respondents towards total income generation was also revealed in group-3 and group-2 was resulted the highest mean value for attitude of respondents towards total SHG (TABLE-10).

Caste:

In case of caste, attitude of respondents towards total employment status had significant effect (P<0.05) and the highest mean value was observed in group3. Again attitude of respondents towards total income generation has significant effect (P<0.01) and the highest mean value was reflected in group0. But remaining parameter like attitude towards total SHG exists no significant effect (P>0.05) following Krukal-wallwas test. However the highest mean value of attitude of respondents towards total SHG was observed in group-4 (**TABLE-11**).

Domestic Animals:

In case of domestic animals only attitude of respondents towards total SHG has significant effect (P<0.05) and the highest mean value was observed in group-1. But remaining parameter like attitude of respondents towards total income generation and attitude of respondents towards total employment status there exists no significant effect (P>0.05) following Krukal-wallwas test. However the highest mean value of attitude of respondents towards total income generation was observed in group -4. Also group 4 was resulted the highest mean value for attitude of respondents towards total employment status. (TABLE-12)

Material Possession:

In case of material possession attitude of respondents towards total income generation has significant effect (P<0.01) and the highest mean value was observed in group-2. Again attitude of respondents towards total employment status has significant effect (P<0.01) the highest mean value was observed in group-3. Similarly attitude of respondents towards total SHG has significant effect (P<0.01) and the highest mean value was observed in group-1. (**TABLE-13**).

Table-3: Effect of Religion on Three Dependent Variables

Table-4 Effect of Education on Three Dependent Variables.

| EDUCATION | Y1 | Y2 | Y3 |
|------------|-------|--------|------|
| 0 | 17.24 | 9.03 | 6.78 |
| 1 | 18.24 | 9.48 | 6.97 |
| 2 | 18.58 | 10.05 | 7.17 |
| 3 | 18.58 | 11.46 | 6.89 |
| 4 | 19.53 | 12.25 | 6.96 |
| 5 | 18.36 | 13.07 | 6.93 |
| Chi-square | 57.52 | 149.53 | 5.67 |
| df | 5 | 5 | 5 |
| Asymp.sig | 0.00 | 0.00 | 0.34 |

Table- 5 Effect of Marital Status on Three Dependent Variables.

| MARITAL STATUS | Y1 | Y2 | Y3 |
|----------------|-------|-------|------|
| | | | |
| 1 | 18.46 | 10.78 | 6.94 |
| 2 | 19.73 | 13.20 | 6.87 |
| 3 | 18.33 | 12.67 | 6.67 |
| 4 | 20.00 | 12.50 | 7.00 |
| Chi-square | 6.22 | 20.81 | 0.66 |
| df | 3 | 3 | 3 |
| Asymp.sig | 0.10 | 0.00 | 0.88 |

. Table-7 : Effect of Male on Three Dependent Variables

| MALE | Y1 | Y2 | Y3 |
|-------------|-------|----------------|-------|
| 0 | 19.00 | 11.17 | 6.67 |
| 1 | 18.51 | 11.54 | 6.97 |
| | | and the second | |
| 2 | 18.86 | 11.24 | 6.72 |
| 3 | 18.38 | 10.70 | 7.01 |
| 4 | 18.03 | 9.63 | 7.08 |
| 5 | 17.78 | 9.56 | 7.50 |
| 6 | 18.25 | 10.50 | 7.75 |
| 7 | 15.50 | 8.00 | 7.50 |
| 8 | 19.00 | 13.00 | 7.00 |
| Chi-Square | 13.44 | 42.08 | 18.41 |
| df | 8 | 8 | 8 |
| Asymp. Sig. | 0.10 | 0.00 | 0.02 |

Table- 8: Effect of Female on Three Dependent Variables

1

| FEMALE | Y1 | Y2 | Y3 | |
|-------------|-------|-------|------|--|
| 1 | 18.82 | 11.48 | 6.73 | |
| 2 | 18.79 | 11.21 | 6.90 | |
| 3 | 18.52 | 10.70 | 6.88 | |
| 4 | 17.93 | 10.51 | 7.22 | |
| 5 | 17.86 | 9.73 | 7.05 | |
| 6 | 17.50 | 10.75 | 7.50 | |
| 7 | 14.00 | 7.00 | 8.00 | |
| Chi-Square | 15.48 | 19.51 | 8.30 | |
| df | 6 | 6 | 6 | |
| Asymp. Sig. | 0.02 | 0.00 | 0.22 | |

Table:9 Effect of Type of House on Three Dependent Variables

| HOUSE TYPE | Y1 | Y2 | Y3 |
|------------|-------|-------|-------|
| 1 | 17.00 | 9.63 | 6.13 |
| 2 | 17.69 | 9.69 | 6.88 |
| 3 | 18.70 | 10.93 | 7.00 |
| 4 | 18.56 | 11.19 | 6.9 |
| 5 | 18.67 | 13.00 | 6.72 |
| Chi-square | 12.87 | 33.17 | 7.465 |
| df | 4 | 4 | 4 |
| Asymp.sig. | 0.01 | 0.00 | 0.113 |

Table- 10 Effect of Land Holding Pattern on Three Dependent Variables

| LAND HOLD | Y1 | Y2 | Y3 |
|------------|-------|-------|-------|
| 1 | 18.53 | 11.04 | 6.8 |
| 2 | 18.50 | 10.78 | 7.03 |
| 3 | 19.00 | 11.33 | 6.67 |
| Chi-square | 0.31 | 1.54 | 4.331 |
| df | 2 | 2 | 2 |
| Asymp.sig. | 0.86 | 0.46 | 0.115 |
| | | | |

Table 11: Effect of caste on Three Dependent Variables

| CASTE | Y1 | Y2 | Y3 | |
|------------|-------|-------|------|--|
| 1 | 18.13 | 10.64 | 6.93 | |
| 2 | 18.36 | 11.36 | 6.91 | |
| 3 | 18.98 | 11.37 | 6.90 | |
| 4 | 18.79 | 10.59 | 7.05 | |
| Chi-square | 13.73 | 10.47 | 2.76 | |
| df | 3 | 3 | 3 | |
| Asymp.sig | 0.00 | 0.02 | 0.43 | |

Table- 12: Effect of Domestic Animal on Three Dependent Variables

| DOMESTIC ANIMAL | Y1 | Y2 | Y3 |
|-----------------|-------|-------|------|
| 0 | 18.63 | 10.96 | 6.76 |
| 1 | 18.39 | 10.84 | 7.08 |

| 2 | 18.36 | 10.72 | 6.94 |
|------------|-------|-------|------|
| 3 | 18.92 | 11.12 | 6.72 |
| 4 | 19.89 | 12.11 | 6.67 |
| Chi-square | 4.97 | 4.39 | 9.89 |
| df | 4 | 4 | 4 |
| Asymp.sig. | 0.29 | 0.36 | 0.04 |

Table-13: Effect of Material Possession on Three Dependent Variables

| MATERIAL | Y1 | Y2 | Y3 |
|------------|-------|-------|-------|
| | | | |
| 0 | 18.31 | 10.54 | 6.79 |
| 1 | 18.35 | 10.71 | 7.07 |
| | | | |
| 2 | 19.14 | 11.53 | 6.92 |
| 3 | 18.74 | 11.89 | 6.63 |
| Chi-square | 11.35 | 14.34 | 10.64 |
| df | 3.00 | 3.00 | 3.00 |
| Asymp.sig | 0.01 | 0.00 | 0.01 |

P<0.01= significant at 1% P<0.05= significant at 5 %

Conclusion

The effect of different independent variables on dependent variables have been studied combinedly for two districts and found that the dependent variable Attitude towards total Income generation had sufficient effect on independent variables like education, female member, house type, caste, family type, material possession,. Whereas, the dependent variables Attitude towards total Employment Status had significant effect on education, marital status, family size, male and female member, land hold, house type, material possession, caste, family type, . Attitude towards total SHG had significant effect on male member, domestic animal and material possession. It revealed that only material possession had the significant effect on all dependent variables under study. On the other hand Religion, had no effect on any one the dependent variables under study.

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