

Formal Education and Women's Empowerment: A Study of Self-Reliance and Rights Awareness Among SHG Participants in Barrackpore Sub-division

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ABSTRACT

Self-Help Groups (SHGs) have been established as an important tool for the empowerment of women, especially in rural and semi-urban areas such as Barrackpore, West Bengal. The present article explores the formal education level of SG participants and the interaction between self-reliance and rights awareness among 202 SHG members in quantitative terms and the effect of age, position in SHG and educational status. It found that age does not influence self-reliance and rights awareness ($p > 0.05$), whereas leadership position (presidents, secretaries, cashiers) and higher educational level are significantly associated with both self-reliance ($p < 0.001$) and rights awareness ($p < 0.001$). A significant positive linear correlation ($r = 0.851$, $p < 0.001$) between self-reliance and rights consciousness confirms their interrelatedness, suggesting that integration of these dimensions in interventions might improve empowerment outcomes.

INTRODUCTION

Empowerment of women is an extremely important issue in the present time and its importance can be sensed especially in a country like India. Education is the most empowering catalyst that helps women improve their skills, knowledge, and self-esteem which is necessary for active social participation (Kumar, 2023) (Shobitha & Selvakumar, 2022). Educated women play a vital role in social and economic progress, alleviating gender bias and inequality (Meher, 2021). Self-Help Groups (SHGs) have become an important means of empowering women by increasing their self-reliance and rights awareness in West Bengal, India, particularly in the place of Barrackpore. The SHGs are the most ground-level organisations that assist women in acquiring skills, financial literacy, and collaborative decision-making (Jyoti & Bharti, 2024) that positively impact the social and economic empowerment of women. They function based on democratic and self-governing principles, offering micro-credit to rural households, allowing women to be involved in productive activities, avoiding becoming dependent on moneylenders, which are the source of exploitation and increasing savings. SHGs also serve as platforms for sharing information and fostering community support, which is crucial for addressing issues like violence against women (Gupta & Veena, 2015). SHGs possess a participatory structure which promotes financial inclusion, livelihood opportunities and socio-economic empowerment, challenging entrenched gender norms and facilitating community empowerment (Ghosh & Ghosh, 2024). Education is a weapon in empowering women, the transformative role of formal education in SHGs, demonstrating its moderate positive correlation with social empowerment ($r = 0.441$) and personal transformation ($r = 0.478$) (Roy & Acharya, 2024). SHGs democratize access to credit and promote pooling of resources, thereby enhancing economic and social empowerment as well as decision-making and collective agency. These SHGs upgrade the bargaining status of the women as they increase the capacity for employment and income growth (Ghosh & Ghosh, 2024).

Overall, these groups not only contribute to economic development but also play a vital role in promoting gender equality and social change (Pandey & Upadhyay, 2024) (Adhikary, 2015). In addition, they contribute to the awareness of social realities and rights, capacity building through education and skills and increased participation in decision-making (D. & P., 2016). Despite the progress, the economic potential of these groups does not translate into their desired political expression, with studies indicating that while the SHG participation contributes to economic and social well-being, it has little impact on political empowerment (Babu, 2024). In conclusion, while SHGs have shown great potential as a vehicle for inclusive and equitable development, and thereby improving the lives of women, continued further tailoring of initiatives to the local context is critical to reach the full potential (Ghosh & Ghosh, 2024) (Babu, 2024).

The location chosen for this study is Barrackpore, which belongs to different socio-economic profiles in West Bengal. Barrackpore, a region that provides better and more developed structures and is more aware of all its upcoming

issues. This study aims to assess the formal education level among women SHG participants in Barrackpore as well as to compare the self-reliance and awareness of rights among SHG participants based on their education level, age and position or power-wise and to find out the relationship between self-reliance and rights awareness among SHG members in Barrackpore also highlighting disparities that can be useful in providing the desired interventions.

LITERATURE REVIEW

Chowdhury & Adiya (2011) conducted a study titled "Microfinance and Women Empowerment: A Panel Data Analysis Using Evidence from Rural Bangladesh." They aimed to know the link by analysing microfinance involvement in rural Bangladesh. It was found that women's credit demand is often correlated with educational attainment, that was an indicator of empowerment. Empowerment is measured in terms of labour supply, asset accumulation, and family planning in this study, indicating that higher levels of education are associated with more economic participation, and thus empowerment, through increased involvement and negotiation in economic decision making.

Madanant & Rodrigues, (2017) conducted research entitled "Women Empowerment through SHGs: Realities and Challenges" to analyse the socio-economic empowerment of women in the North and Southern Districts of Goa. Through financial safety strategies from the SHGs, women have been able to earn their livelihood, which has also led to a better habit of saving with enhanced social life, as reflected in the study. The researchers emphasised that maybe the most critical component was education and that, also, in rural regions, poor women can be lifted by building up their personalities and by breaking the cycle of ignorance, which may pave their way for social improvement and empowerment of women in society.

Ramakrishna (2018) studied "Empowerment of Women through SHGs in Karnataka State: A Case Study." 811 respondents were randomly selected from 4 districts of Karnataka State as sample for the research work to understand the necessity of empowering women and to assess the role of SHG in empowering women to achieve their desired socio-economic independence. The results of the study indicated that women who are highly educated and financially stable are actively involved in the SHG programmes. So, the research indicated the need for the enhancement of the education level among women in rural areas to make them step forward into the process of empowerment.

Koti & Devi, (2019) in their study "A Study on Women Empowerment through SHGs in Tirupati Rural of Chittoor District, Andhra Pradesh" used a simple random sampling method to select 100 respondents. The primary aims behind this study were to analyse the socio-economic benefits achieved by the self-help group (SHG) members and to know the impact of SHGs on women's empowerment. They found that a greater role of groups in the empowerment of women was reflected more in making them confident, independent and socially and economically self-reliant.

Ruhela & Prakash, (2017) studied "Factors that Contribute to Raising Awareness about Social Security Schemes among SHGs in Ghaziabad District

(NCR).” The respondents were selected using the convenience sampling method. In a total of 200 questionnaires, only 181 were used for the data analysis. Factor analysis revealed key contributions in increasing SHG members’ awareness of social security schemes.

Previous studies suggest education plays an important role in SHG-based empowerment but do not directly explore the impact of formal education level on self-reliance and awareness of rights. Although previous studies (e.g., Chowdhury & Adiya, 2011; Ramakrishna, 2018) have shown a strong association between education and economic participation, none compares self-reliance and rights awareness by age, position, and education level or tests the association between self-reliance and rights awareness. This study fills these gaps.

Null Hypotheses (H_0):

H_{01} : There is no statistically significant difference in self-reliance among age-wise SHG participants in Barrackpore.

H_{02} : There is no statistically significant difference in self-reliance among position-wise participants in SHG in Barrackpore.

H_{03} : There is no statistically significant difference in self-reliance among Educational Qualification-wise SHG participants in Barrackpore.

H_{04} : There is no statistically significant difference in rights awareness among age-wise SHG participants in Barrackpore.

H_{05} : There is no statistically significant difference in rights awareness among position-wise participants in SHG in Barrackpore.

H_{06} : There is no statistically significant difference in rights awareness among Educational Qualification-wise SHG participants in Barrackpore.

H_{07} : There is no statistically significant relationship between self-reliance and rights awareness among SHG members.

METHODOLOGY

Design

A descriptive quantitative survey design was utilised for comparing self-reliance and rights awareness in the Barrackpore sub-division.

Variables

- Main Variables- Self-reliance and Rights awareness are the main variables in this study.
- Categorical Variable- Age (age group 18-30 years, 31-45 years, and 46-60 years), Position in SHG (Member, Cashier, Secretary & President) and Educational Qualification (0 to 7th Standard, 8th Standard Passed to HS Passed, Higher Educated).

Population and Sampling

The study was conducted in Barrackpore Sub-Division. The population of this study consisted of all women SHG members of the Barrackpore Sub-division. We randomly selected the samples from 2 Gram Panchayets of Barrackpore Sub-division by considering 202 women aged 18-60 years from different SHGs.

Tools

Self-Reliance Scale (SRS) - The current researchers developed and standardised the Self-Reliance Scale (SRS). This assessment tool uses 16 items which fall under three types of dimensions: Self-Confidence, Development of technical skills, and Conceptual transparency. The SRS consist of a 5-point Likert scale ranging from 'Strongly Agree' to 'Strongly Disagree'. The analysis performed with SPSS 21.0 to calculate Cronbach's alpha (Cronbach's $\alpha = 0.915$) guarantees the reliability of the used scale. Moreover, content validity was also established through an expert review by three educational specialists for the correctness and relevance of the content.

Rights Awareness Scale (RAS)- The researchers developed and validated a new tool to measure rights awareness called the Rights Awareness Scale (RAS). It is a self-reporting instrument composed of 08 items covering 2 different dimensions, i.e., "Awareness of Human Rights" and "Knowledge of policies and schemes". This is a 5-point scale - 'Strongly Agree' to 'Strongly Disagree'. Scale reliability was estimated using Cronbach's alpha with SPSS 21.0 versions. Cronbach's alpha result = 0.832, which shows that the RAS is reliable, that is, Excellent, while reviewed by three subject experts in the educational field, established content validity.

Statistical Treatment of Data

Data analysis included descriptive statistics, ANOVA, and correlation, as shown in tables and figures. For precise analysis of the data, researchers employed SPSS version 21.0. The level of statistical significance was accepted at $p < 0.05$ Results.

RESEARCH RESULT

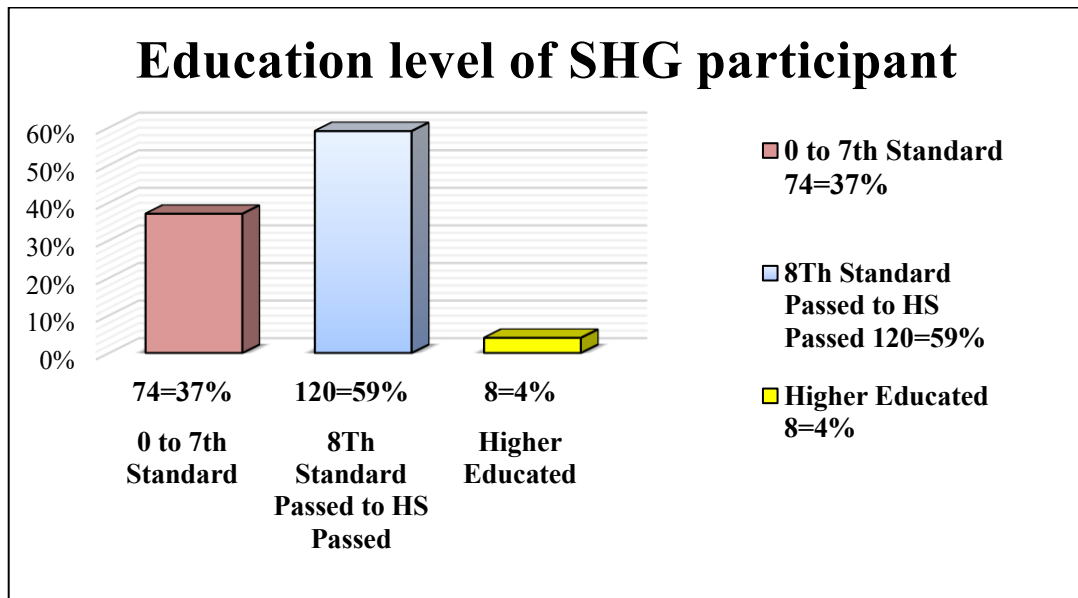


Figure 1. Formal education level of SHG participants in Barrackpore

The result indicated that in the Barrackpore sub-division 37% SHG participants' formal education level is 0 to 7th Standard, 4% SHG participants are

Higher Educated but the major SHG participants that is 59% SHG participants education level is 8th Standard Passed to HS Passed.

Table 1. Shows the One-way ANOVA result (self-reliance with SHG members' age)

	Age Groups			F - value	P - value
	46-60 years	31-45 years	18-30 years		
Self-reliance	61.10 ^a (8.26)	63.84 ^{ab} (7.93)	64.31 ^b (7.19)	2.767	0.065

Note: The value of SD is in the bracket

Analysis: The analysis indicates that there is no statistically significant difference in the self-reliance of self-help group members as per their age-wise ($p > 0.05$), which leads to the acceptance of the null hypothesis (H_0) at 5% level of significance.

Table 2. Shows the One-way ANOVA result (self-reliance with members' Position in SHG)

	Position in SHG				F - value	P - value
	Secretary	Cashier	Member	President		
Self-reliance	69.95 ^b (5.59)	69.58 ^b (7.57)	60.54 ^a (7.09)	69.58 ^b (5.49)	24.203	<0.001**

Note: The value of SD is in the bracket

(double star) symbol means significance at 1% level

Analysis:

Analysis output a p-value below 0.01; thus, we reject the null hypothesis (H_0) at the 1% level ($p\text{-value} < 0.01$). Hence, there is a significant difference observed in Self-reliance among position-wise participants in SHG in Barrackpore.

Table 3. Shows the One-way ANOVA result (self-reliance with Educational Qualifications of SHG members)

	Formal Education Levels			F - value	P - value
	0 to 7 th Standard	8 th Standard Passed to HS Passed	Higher Educated		
Self-reliance	56.00 ^a (4.16)	66.48 ^b (6.15)	78.63 ^c (1.51)	121.057	< 0.001**

Note: 1. The value of SD is in the bracket

(double star) symbol means significance at 1% level

Analysis:

Here, the p-value is below 0.01. So, we can't accept the null hypothesis (H_03) at a 1% significance level. This result indicates a significant difference in self-reliance among Educational Qualification-wise SHG participants in Barrackpore.

Table 4. Shows the One-way ANOVA result (Rights awareness with SHG members' age)

	Age Groups			F - value	P - value
	46-60 years	31-45 years	18-30 years		
Rights awareness	31.76 ^a (3.83)	32.99 ^{ab} (3.14)	33.91 ^b (3.12)	4.919	0.008

Note: The value of SD is in the bracket

Analysis: The output reveals no significant variation in rights awareness among age-wise self-help group participants ($p > 0.05$). So, we can't reject the null hypothesis (H_04) at a 5% significance level.

Table 5. Shows the One-way ANOVA result (Rights awareness with members' Position in SHG)

	Position in SHG				F - value	P - value
	Secretary	Cashier	Member	President		
Rights awareness	35.11 ^b (3.00)	35.58 ^b (3.08)	31.83 ^a (3.17)	35.05 ^b (2.25)	16.965	<0.001**

Note: 1. The value of SD is in the bracket

(double star) symbol means significance at 1% level

Analysis:

The p-value of this analysis is below 0.01; we are not able to accept the null hypothesis (H_05) at a 1% significance level. Hence, there is a significant difference in rights awareness among position-wise participants in the SHG in Barrackpore.

Table 6. Shows One-way ANOVA result (Rights awareness with Educational Qualifications of SHG members)

	Formal Education Levels			F - value	P - value
	0 to 7 th Standard	8 th Standard Passed to HS Passed	Higher Educated		
Rights awareness	29.14 ^a (1.6)	34.61 ^b (1.89)	39.38 ^c (1.06)	277.48 3	< 0.001**

Note: 1. The value of SD is in the bracket

(double star) symbol means significance at 1% level

Analysis:

P-value is less than 0.01, we can't accept the null hypothesis (H_0) at a 1% significance level. The result indicates a significant difference in Rights awareness among Educational Qualification wise SHG participants in Barrackpore.

Table 7. Shows the correlation coefficient between self-reliance and rights awareness

	Self-Reliance	Rights awareness
Self-Reliance	1	.851**
Rights awareness	.851**	1

** (double star) symbol means significance at 1% level (2-tailed).

Analysis: The correlation coefficient between self-reliance and rights awareness among SHG members is 0.851, which indicates (0.8512 = 0.724) a 72.4% positive relationship between self-reliance and rights awareness among SHG members, which is significant at 1% level. So, as per the output of the analysis at a significance level of 1% we reject the null hypothesis (H_0).

DISCUSSION

The research focused on the concept of self-reliance and awareness of rights and their relationship among participants of Self-Help Groups (SHGs) in Barrackpore. Based upon a survey of 202 respondents from across different educational qualifications, age groups and positions in the SHG, several findings emerged which are also informative for women empowerment programs.

1. Critical Gaps in Higher Education

Only 4% of respondents were highly educated (college and above), and 37% had an education up to primary level (0-7th standard). However, Major SHG members (59% are SHG members whose education levels are 8th standard pass to HS pass) leaning towards elementary education indicate a gap in the need for adult literacy programs and skill-building.

2. Self-Reliance Patterns Among SHG Members

Our analysis showed that self-reliance levels were not significantly correlated to age ($p = 0.065$) but were highly influenced by organisational position and education. Members who were in leadership positions (secretaries, cashiers, and presidents) showed significantly higher self-reliance than general members ($p < 0.001$). Likewise, education signified a positive and strong relationship to self-reliance as higher-educated members scored much higher than the lower-educated members ($p < 0.001$). This indicates that the capacity-building plans can pay greater attention to general members and lower education groups.

3. Variations in Rights Awareness

The same patterns were found in rights awareness. There were no significant differences between age groups ($p = 0.008$), and the difference in awareness

between office-bearers and regular members was again statistically significant ($p < 0.001$). Education had an even stronger impact: rights awareness varied significantly between individuals with basic and higher education, respectively ($p < 0.001$). Overall, these findings suggest that basic literacy and legal knowledge programs may be delivered differently at different educational levels among members.

4. The Interdependence of Self-Reliance and Rights Awareness

The relationship between self-reliance and rights awareness was very strong ($r = 0.851$, $p < 0.001$), which explained $\sim 72\%$ of their shared variance. Strong positive association of this nature implies that an intervention to enhance one of the dimensions is likely to have a positive effect on the other as well, strengthening the case for a more integrated approach in women's empowerment. The connection between self-reliance and rights awareness suggests the necessity of an integrated mode of development.

CONCLUSIONS AND RECOMMENDATIONS

The empirical evidence provided in this study indicates that, though empowerment outcomes are not significantly influenced by demographic factors such as age, structural factors such as position in organisation and level of education are critical determinants of self-reliance and rights awareness among the SHG members. The strong mutual influence between self-reliance and rights awareness suggests that integrated interventions are necessary. Policymakers and SHG leaders here might reflect on how focused efforts to train up leaders, educate women, and approach women's empowerment more comprehensively can dramatically improve the potential of women's self-help infrastructure in Barrackpore and other such localities. The sustained impact of such interventions on women's empowerment pathways needs to be investigated in future studies.

ADVANCED RESEARCH

Building upon these findings, future advanced research should adopt a longitudinal and mixed-methods design to trace the causal pathways between structural empowerment factors—such as leadership roles, educational attainment, and institutional support—and the evolving dimensions of women's self-reliance and rights consciousness within SHGs. Incorporating social network analysis and participatory action research (PAR) could reveal how intra-group dynamics, mentorship, and peer learning mechanisms contribute to sustained empowerment outcomes over time. Additionally, comparative studies across diverse socio-economic and cultural contexts, including rural-urban gradients, would help to generalize the Barrackpore findings and identify context-specific enablers of empowerment.

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