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## A study on socio-economic profile of rural women through self help groups (SHGs) in Lucknow district (U.P.)

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### Abstract

The present study entitled 'A Study on Empowerment of Rural Women through Self Help Groups (SHGs) in Lucknow district, U.P. was undertaken with a view of the study of the socio-economic profile of rural women members of self-help groups. Keeping in the view of objectives of the study an appropriate sampling plan and variables were selected, interview schedule was prepared and data was collected to draw the conclusion. The total sample of 120 respondents were selected randomly. The collected data was tabulated and analysed with the help of suitable statistical tools and techniques. Such as percentage, score, rank and order etc. There were significant effects and empowerment seen in the study. Further research procedure followed in conducting the research which were selection of district, blocks, self help groups and respondents. The socio-economic profile like age, education, caste, family size, land holding etc were taken under it.

**Keywords:** Socio-economic, rural women, self help groups (SHGs)

### Introduction

Women are the backbone for a progressing nation. Women are equally important in society as men. Demographically, half a population of the country and they deserve equal importance and rights in society. Their capabilities must not be underestimated based on their gender and they should be given equal importance and opportunities as men. Men and women are two wheels of the same carriage and both have equal importance but the problem is women are not getting equal rights as men. The positions of women in our society are not satisfactory. Most of the women especially in rural areas are uneducated and cannot support in their own livelihood. The problem is more acute for women in countries like India, despite the fact that women's labour makes a huge contribution to the economy. It is widely accepted that if nation development has to be done relevantly women need to be empowered through economic independence.

Empowerment of women is an integrated process of creating an enabling environment to foster women participation in areas which are inherently dominated by the male counterparts (Adrianna, 2005). According to her, this is mainly achieved through education of the women and general enlighten of the women on their rights. Women and men have different preferences, and accordingly, use their rights over the permanent transfer to express those preferences. However, the fact that women have different preferences does not mean that those preferences are always benevolent, that they always favor "good things," favorable to development (Edmonds, 2006). In the South Africa case, giving money to women helps girls, but not boys. Edmonds (2006) uses the same reform in South Africa to study the impact of the pension program on education. He compares school enrollment of adolescents (ages 13 to 17) in families where there is an elderly member who is eligible for the pension and in families where there is an ineligible elderly member. He finds that, compared to those in families with ineligible elders, children are more likely to be in school when they live with an eligible woman than with an eligible man. Here again, he found evidence that the identity of the income holder matters. In this case, however, it is when men receive the pension that they make the decision favorable to well-being and development.

Self Help Groups (SHGs) are informal groups that consist of people who face similar problems. These people come together to form a group to overcome their common problems to improve their standard of living. They are mostly from a similar socio-economic background and are involved in undertaking small savings amongst themselves in a bank.

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This amount acts as the fund for the SHGs and is used to provide loans to its members. It is a vital tool to alleviate people from below poverty line and improve social status through the promotion of self-employment.

SHGs are contributing towards socio economic development as well as empowerment of rural women with a view to generate information and analyse to what extent these self-help groups have been able to reduce poverty by increasing capital/asset formation at the household level, improving household and enterprise income, increasing enterprise activity within the households, expanding employment opportunity for the rural women, empowering women and improving the accessibility of other financial services at the community level. Keeping this in view the present study entitled, "A Study on Empowerment of Rural Women through Self Help Groups (SHGs) in Lucknow district", would be undertaken.

### Research Methodology

It is systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge. A simple scale was derived for determining the socio-economic status (independent variable) of rural women in order to calculate percentage, the frequency of a particular cell divided by the total number of respondents in that particular category for every variable the calculated formula was:

$$\text{Percentage} = \frac{\text{Number of respondents in a cell}}{\text{Total number of respondents}} \times 100$$

### Result and Discussion

This part of the findings relates to the personal characteristics of the respondents like age, education, family type, family size, land holding, occupation and family income.

**Table 1:** This part of the findings relates to the personal characteristics of the respondents like age, education, family type, family size, land holding, occupation and family income

S. No.	Variables	Categories	Frequency	Percentage
1.	Age(years)	Young (20-30)	34	28.33
		Young middle (30-40)	66	55.00
		Middle (40-50)	14	11.66
		Old (50 & above)	6	5.00
2.	Caste	General	16	13.33
		OBC	24	20.00
		SC	60	50.00
		ST	20	16.66
3.	Religion	Hindu	117	97.5
		Muslim	22	18.33
		Sikh	1	0.833
		Christian	0	0
4.	Marital status	Married	103	85.33
		Unmarried	11	9.16
		Widow	5	4.16
		Divorced	1	0.83
5.	Educational status	Illiterate	53	44.16
		Primary	38	31.6
		Middle school	13	10.83
		High school	9	7.5
		Intermediate	5	4.16
		Graduate and above	2	1.66
6.	Family size	Small (upto 4 members)	27	22.5
		Medium (5-8 members)	60	50
		Large (Above 8 members)	33	27.5
7.	Family type	Nuclear	79	65.83
		Joint	41	34.16
8.	Occupation	Farming	21	17.5
		Agricultural labour/labour	64	53.33
		Farming+Service	11	9.16
		Farming+Business	24	20.00
9.	Land holding	Landless	64	53.33
		Marginal (upto2.5 acres)	48	40
		Small (2.5-5.0 acres)	8	6.66
		Medium (5.0-10 acres)	0	0
		Large (above 10 acres)	0	0
10.	Annual income	Below 25,000 (LIG)	25	20.83
		25,000- 50,000 (MIG)	77	64.16
		50,000 and above (HIG)	18	15.00
11.	Type of house	Mud house	53	44.16
		Semi cemented	45	37.5
		Cemented	22	18.33

The respondents in this study were 120 rural women members belonging to 12 self help groups. A glance at the data in Table 1 per cent reveals that half of the respondent were in the age group of young middle (30-40 years) followed by 28.33 percent of the respondents who belonged to the age group of young (20-30 years). About 11.66 percent of the respondents were in the middle age group (40-50 years) and only 5.00 percent of the respondents belonged to old age groups. It shows that the young and middle age group can actively participate in socio-economic activities, which is true of the activities of SHG's in study area. As far as caste concerned 20 percent were belong to obc and

13.33. percent were general. In religion 97.50 percent were Hindu and none were Christian. In educational status 44.16 percent were illiterate followed by 31.6 percent who were primary educated. Mostly respondents were belong to nuclear family which were 65.83. in respect of occupation 53.33 were agricultural labour/labour and least were 9.16 in farming as well as service. 40 percent of the respondents were having marginal land holdings, only 6.66 were having small holdings. About 64.16 percent were having annual income of 25000-50000. Very less around 18.33 were having cemented type of house and 37.50 were having semi cemented house.

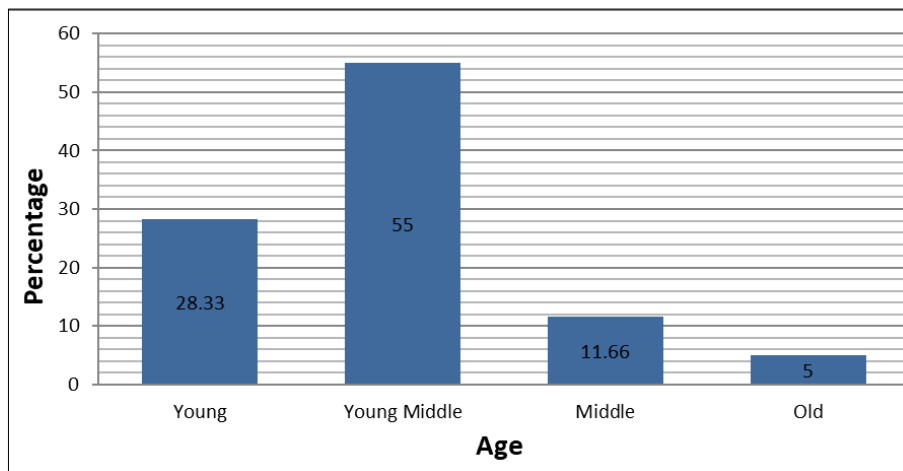


Fig 1: Distribution of respondents according to their age



Fig 2: Distribution of respondents according to their occupation

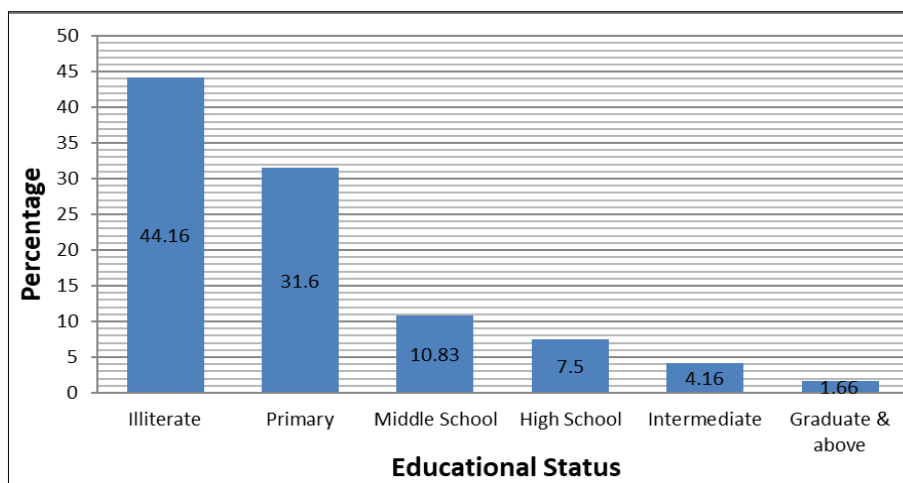


Fig 3: Distribution of respondents according to their Educational Status

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