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A study on empowerment 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 attitude of the members and non members towards working procedure of self help groups rural. 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 frequency percentage, weighted score, weighted mean 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 attitude such as SHG activity should continue in future, women's status in family and society improved by SHGs, SHGs help in income generation, SHGs promotes women's empowerment etc are taken.

Keywords: Empowerment, rural women, self-help groups

Introduction

Women's development has always been a topic of serious concern in the society and is much debated in recent times. The Constitution of India ensures equality to both women and men but in a highly male dominated patriarchal society women are hardly given their share of credit. In Indian society women are still thought to be weaker than men and restricted to the private sphere. The conservative and tradition driven Indian society confined household as women's domain, assigned them the key functions of rearing and bearing of children and other domestic chores. "Even after almost 75 years of India's independence, women are still considered to be powerless and marginalised sections of the Indian society" (Sharma, 2014: 271) [7]. Batliwala defined empowerment as "a process through which women in general and poor women in particular, tend to gain control over resources and ideologies" (Datta and Mukherjee, 2009: 79) [8]. World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes (Nagayya and Begum, 2012: 87). The term Women empowerment implies that women have the power and ability to regulate their own lives in social, political and economic terms – power which enables them to move from periphery to the centre stage (Chandra, 2015: 66) [9]. Thus, empowerment is a process which leads to both individual and collective transformation by encouraging awareness, capacity building, and decision-making power.

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. 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. It is a viable alternative to achieve the objectives of rural development and to get women's participation in all rural development programmes (Das, 2012). A SHG consists of 10-20 members.

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

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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".

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

attitude (dependent 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 indicates the percentage distribution of members and non members on attitude scale towards working of self help group.

Sl. No	Attitude Statement	Members			Non-members		
		A	UD	DA	A	UD	DA
1	SHG activity should continue in future	104 (86.66)	16 (13.33)	0 (0.00)	36 (30.00)	65 (54.16)	19 (15.83)
2	SHG enables women to be financially independent	87 (72.5)	27 (22.50)	16 (13.33)	47 (39.16)	39 (32.5)	34 (28.33)
3	Women's status in family and society has been improved due to SHG	73 (60.83)	27 (22.5)	20 (16.66)	34 (28.33)	31 (25.83)	55 (45.83)
4	SHGs connects rural women with banking systems	116 (96.6)	4 (3.33)	0 (0.00)	29 (24.10)	60 (50.0)	31 (25.83)
5	Meeting of SHG members are not productive	20 (16.66)	35 (29.16)	65 (54.16)	38 (31.66)	67 (55.83)	15 (12.50)
6	Duration of loan repayment is not adequate	19 (15.83)	12 (10.00)	89 (74.16)	48 (40.00)	39 (32.50)	33 (27.50)
7	The money earned through SHG is personal property	101 (84.16)	19 (15.83)	0 (0.00)	67 (55.83)	31 (25.83)	22 (18.33)
8.	In SHG maximum number of members (10-12) are sufficient	75 (62.50)	36 (30.00)	9 (7.5)	29 (24.16)	73 (60.83)	18 (15.00)
9.	Feeling of satisfaction by having a personal bank account	118 (98.30)	2 (1.66)	0 (0.00)	22 (18.33)	68 (56.6)	30 (25.0)
10.	Rules and regulations of SHGs are not easy to Understand	42 (35.00)	29 (24.16)	49 (40.83)	82 (68.30)	13 (10.83)	25 (20.83)
11.	Loan amount provided to SHG members is not Sufficient	58 (48.3)	11 (9.16)	51 (42.5)	75 (62.5)	21 (17.5)	24 (20.0)
12.	SHGs members can borrow money at the time of genuine needs	116 (96.6)	4 (3.33)	0 (0.00)	41 (34.16)	59 (49.16)	20 (16.6)
13.	SHG promotes Women's empowerment	93 (77.5)	27 (22.5)	0 (0.00)	19 (15.83)	33 (27.5)	68 (56.6)
14.	Selection of members for the SHGs is not fair	0 (0.00)	0 (0.00)	120 (100.0)	4 (3.33)	93 (77.5)	23 (19.16)
15.	SHG promotes the self confidence of women	89 (72.16)	31 (25.83)	0 (0.00)	23 (19.16)	60 (50.00)	37 (30.83)
16.	SHG meetings helps to know the other women's problems	109 (90.83)	11 (9.16)	0 (0.00)	20 (16.66)	51 (42.5)	49 (40.83)
17.	Association with SHGs changes the attitude of members	86 (71.6)	26 (21.60)	8 (6.66)	32 (26.6)	62 (51.6)	26 (21.6)
18.	IGA helps to generate income throughout the year	119 (99.16)	1 (0.83)	0 (0.00)	24 (20.00)	72 (60.00)	24 (20.00)
19.	SHG is suitable for rural women	98 (81.6)	22 (18.33)	0 (0.00)	48 (40.00)	50 (41.6)	22 (18.33)
20.	SHG is a good alternative of borrowing money from moneylenders	113 (94.16)	7 (5.83)	0 (0.00)	57 (47.5)	46 (38.33)	17 (14.16)

The above table conclude that about 86.66 percent of members agree for continue activity of SHGs while 30.00 percent of non members also agree. About 72.5 percent of members agree for financial independent and 28.33 percent of non members disagree. 16.66 percent of members agree for productivity of SHGs while 18.33 percent of non members

agree for satisfaction through SHGs. Followed by 99.16 percent of members agrees for income generation activities and 40.00 percent of non members agree that SHGs are suitable for rural areas.

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