

SOCIO-ECONOMIC UPLIFTMENT OF RURAL WOMEN THROUGH SHGS IN UDAIPUR DISTRICT IN RAJASTHAN

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ABSTRACT

Since the inception of planning commission in India poverty alleviation is one of the crucial objectives for the holistic development of the nation with the thought of equal participation of all the people of different social classes in nation building without any gender differentiation. It is well recognized that role of Self Help Groups (SHGs) is poverty alleviation is noticeable and remarkable as it helps its members by uplifting their socio-economic status, particularly women of rural backgrounds and deprived class of society. Udaipur district of Rajasthan has also taken several initiatives for the poverty alleviation by the means of SHGs development practices and strategies. Assessing the poor women of the rural area of Udaipur can offer better scope for the research work by identifying their socio-economic upliftment and measuring their participation in families economic and income generating activities. So, studying the rural women involvement in various socio-economic and income generating activities, and corresponding socio-economic upliftment through SHGs is very vital and important for the Udaipur District of Rajasthan.

Keywords: Socio-Economic Upliftment, Rural Poor, Women, Self Help Groups (SHGs), Poverty Alleviation

INTRODUCTION

The very first poverty alleviation programme named Antyodaya was initiated with the primary objective of socio-economic and political upliftment of the poor class people of the society in the country for equal participation of each people in nation building. This programme was firstly launched by the Government of Rajasthan in year 1977. After the several schemes such as IRDP, SGSY etc, Self Help Groups scheme was identified with widespread acceptance among the people and popularity throughout the country, particularly among the rural poor. Rajasthan state has also taken several initiatives for the poverty alleviation or socio-economic upliftment of the poor or deprived class of society by means of the Self Help Group development strategy. Generally the poor or the deprived class population, especially women in various locales of our state and Udaipur district are members of the several SHGs of their blocks and are positively participating in the activities of SHGs and also engaged in family savings, borrowing and other financial activities, as well as in other income generating activities.

Assessment of various aspects of the Self Help Groups (SHGs) with reference to the women socio-economic upliftment, sustainability and constraints in upliftment in India is significant issue for study purpose as the conclusion drawn from the research work leads into understanding the practices to improve the women participation and their socio-economic and political participation in holistic approach. Keeping this in view, the present research work has been taken up for the rural or TSP areas of Udaipur district of Rajasthan. Within Udaipur district the study area consisting of three rural inhabited blocks namely Kotra, Girwa, and Jhadol is having good deprived part of the district.

The status of rural women in aforesaid regions is more deplorable and they are living in most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. The Self Help Group (SHG) approached into the field of rural development especially intended to increase the well-being of the poor women and their families through offering the access to the resources and credit, building of self-confidence and skills through training programs,

increase credibility of lives by several other practices, and many more with the prime objective of poverty alleviation in the area. So, the basic idea for the research came after very close observation of facts that SHGs as the potent tools for reducing poverty or poverty alleviation especially of the deprived class of the society has made several positive changes in the society in terms of empowerment of women and their socio-economic upliftment. So, assessing the women members of SHGs to know their opinion about their socio-economic upliftment would be helpful to understand the actual picture of women empowerment and role of SHGs in it.

REVIEW OF LITERATURE

Sarkhel et al. (2014) in their study entitled "Participation of tribal women in the Self Help Groups and its impact on empowerment on them: A comparative study between pre-SHG and post-SHG situations of the respondents from a tribal inhabited block from the district of Bankura, West-Bengal" find that there is significant association between the participation in the Self Help Groups (SHGs) and the level of empowerment of poor tribal women. It is also argued that participation into the SHGs have positive impact on the socio-economic upliftment of the poor tribal women of the area under study.

Chatterjee (2016) in his study revealed that Self Help Groups empower rural poor and deprived women to live better livelihoods through uplifting their socio-economic and political participation. The results and findings of the study suggested that the standard of life of family members and the children of the family is directly related to the income earning of the family members. In a study performed by Krupa (2017), it was clearly stated that economic status of the women who were members of any of the SHG is improved significantly and that is directly influencing their life standard too. But, study did not focused on women's perception about the upliftment at the group level or the individual level.

In an empirical assessment of Gangadhar et al (2017) over the schedule caste and schedule tribe women it was presented that women involvement and participation in the SHGs activities improves their health status, social status and political awareness. However, no evidence was found for the legal

awareness status improvement in the women.

Agrawal M. (2017) concluded that women socio-economic upliftment refers the capacity of women to enjoy their right and liberty covering the dimensions such as use of the available resources, assets, income, decision to spend time and money, right to make decision about the investment and expenses etc., and these all can be achieved only through self-employability. For rural poor women it can be attained through the SHGs through their financing schemes, training and awareness programs, self employment programs etc.

Chaudhary et al. (2018) in their research work on role of SHG in women empowerment in Maharashtra revealed that no significant differences were observed as socio-economic upliftment by the individual women members but as group significant upliftment were observed. The study revealed that SHG members want to play big role rather at the bottom level for more exposure towards resources. Except socio-economic and legal empowerment, with reference to health and nutritional status upliftment positive feedbacks were observed in the research work. In a study Adholiya et al. (2019) revealed that role of SHG in women empowerment is not restricted in their financial upliftment, it also improves their level of understanding for socio-economic issues and financial issue through the use of ICT. They also revealed that information and communication technology application in general SHG activities develop the sense of understanding for the use of technological tools among rural women and also uplifts their social status.

RESEARCH METHODOLOGY

Selection of Study area and respondents – The study area and the respondents were carefully selected by following a systematic procedure. TSP areas of Udaipur district of Rajasthan have been selected for the study to analyse the impact of Self Help Groups (SHGs) on socio-economic upliftment of rural poor women. Mainly three blocks of the Udaipur district namely Kotra, Girwa, and Jhadol have been chosen for the study purpose and to identify the women respondents. Multi stage stratified random sampling procedure was adopted in which at first stage, sufficient number of SHGs were identified, in the second step SHGs with sufficient number of women were

identified, in third stage only three SHGs from each block were chosen with sufficient number of women respondents, and then in last stage 6 women members from selected Self Help Groups were selected randomly as the final respondents for the study purpose. So, a total of 54 women respondents were considered for response collection through a structured schedule, and at last as per our judgment, and according the response quality 47 women respondents were finally selected for the purpose of our study.

Dimensions of the Study – Primarily the present research work is intended to measure the rural poor women's status in the socio-domestic sphere by measuring their role in economic or financial decision-making in the family i.e. economic status, their role in the society as freedom to speak and interact i.e. social status.

Data Collection – The primary information from the women respondents were collected through a structured schedule which was basically administered to the women members of SHGs in the knowledge of GPRPs, WDOs and DRPs of the concerned blocks. GPRPs assisted throughout the data collection process to clearly explain the women respondents about the schedule and purpose of recording their opinion. It was ensured to each respondent that their information would be kept confidential.

Research Objective : Exploring the socio-economic upliftment of rural women through SHGs in Udaipur district in Rajasthan.

ANALYSIS AND RESULT INTERPRETATION

Reliability Test - Cronbach alpha, a measure of the reliability of the survey instrument (questionnaire), came out to be .776 based on the dataset of 47 women respondents of the sample area. This suggests sufficient reliability for the well-being of sample population. As the figure .776 was greater to figure of 0.7, it was considered to be reliable.

T - Test for Comparative analysis of opinion for pre and post SHG membership effect on their upliftment – This section presents the comparative analysis of women respondents' opinion about the their overall upliftment or empowerment before and after joining the SHG as a

member or active participant. Hypothesis under assessment is:

H_{01} : No difference is observed between the women respondents' opinion for their overall upliftment before and after joining the SHGs.

Table 1: T-Test

SHG Membership	N	Mean	Variance	T	Tabulated T		df
					5%	1%	
Pre	47	64.16	113.26	12.35	1.23	2.06	46
Post	47	72.54	141.48				46

Source: Statistical Output

Above T-test statistics of comparative analysis of women respondents' opinion for pre and post SHG membership effect on their overall empowerment or upliftment revealed that mean score of women respondents' opinion for their overall upliftment before becoming SHG members is 64.16 and after becoming SHG member it improves a bit i.e. 72.54. The comparative t score is found 12.35 found insignificant at both 5% (1.23) level of significance and at 1% (2.06) level of significance with 46 degree of freedom. So, it could conclude that women respondents' opinion for the overall socio-economic upliftment do not show any good and observable difference means overall upliftment absorbed by the respondents is not noticeable and found worthy by them. H_{01} i.e. “No difference is observed between the women respondents' opinion for their overall upliftment before and after joining the SHGs” is accepted. But, positive change is good and may observe continuous improvement into women respondents' well being later on.

Chi Test to measure the association between income and women opinion for their overall empowerment – This section present the statistical analysis of the effect of income level on women respondents' opinion about their overall empowerment. For measuring their Chi-Square test was performed for income groups and level of empowerment of women respondents. Hypothesis under assessment is:

H_{02} : No significant association is between income level of women respondents and their overall socio-economic upliftment after becoming SHG member.

Table 2: Chi-Test Statistics

Income Group	Level of Upliftment			Total	Df	Chi-Statistics
	1	2	3			
Lower Personal Income	13	6	3	22	4	29.63
Medium Personal Income	8	5	2	15		
Higher Personal Income	3	3	4	10		
Total	24	14	9	47		

Source: Statistical Output

In the Table 2 of Chi-Test statistics of association between income and women opinion for their overall empowerment it was observed that Chi-square calculated value 29.63 is found higher than the tabulated value at 5 % at 4 (df) degree of freedom. So, it could conclude that there is no significant association between the income level of women respondents and their opinion about the overall socio-economic upliftment after becoming SHG member. So, H₀₂ i.e. “No significant association is between income level of women respondents and their overall socio-economic upliftment after becoming SHG member” is accepted.

T- Test for Comparative analysis of opinion for pre and post SHG membership effect on their socio-economic variables – This section presents the comparative

analysis of women respondents' opinion about the their socio-economic variables (income/savings, education, living standard, and social status) before and after joining the SHG as a member or active participant. Hypothesis under assessment is:

H₀₃: No difference is observed between the women respondents' opinion for their socio-economic status before and after joining the SHGs.

Table 3: T-Test statistics of women respondents' opinion for their socio-economic status before and after joining the SHGs

It is found from the T-Test statistics of women respondents' opinion for their socio-economic status before and after joining the SHGs it was found that mean score of women respondents' opinion for income/savings before becoming SHG members is 53.59 and after becoming SHG member it improved to 71.87. The comparative t score for income/ savings as socio-economic variable is found 13.25 found insignificant at both 5% (0.74) level of significance and at 1% (1.44) level of significance with 46 degree of freedom. Mean score for education before becoming SHG members is 51.56 and after becoming SHG member it improved to 68.96. The comparative t score for education as socio-economic variable is found 13.52 found insignificant at

Socio-Economic Variables	SHG Membership	N	Mean	Variance	T	Tabulated T		df
						5%	1%	
Income/ Savings	Pre	47	53.59	119.236	13.25	0.74	1.44	46
	Post	47	71.87	269.87				46
Education	Pre	47	51.56	117.09	13.52	0.68	1.47	46
	Post	47	68.96	187.26				46
Living Standard	Pre	47	55.23	226.22	12.86	0.89	1.76	46
	Post	47	70.44	201.49				46
Social Status	Pre	47	52.44	125.33	13.49	0.67	1.43	46
	Post	47	70.05	222.11				46

Source: Statistical Output

both 5% (0.68) level of significance and at 1% (1.47) level of significance with 46 degree of freedom. Mean score for living standard before becoming SHG members is 55.23 and after becoming SHG member it improved to 70.44. The comparative t score for living standard as socio-economic variable is found 12.86 found insignificant at both 5% (0.89) level of significance and at 1% (1.76) level of significance with 46 degree of freedom. Mean score for social status before becoming SHG members is 52.44 and after becoming SHG member it improved to 70.05. The comparative t score for education as socio-economic variable is found 13.49 found insignificant at both 5% (0.67) level of significance and at 1% (1.43) level of significance with 46 degree of freedom.

So, it could conclude that women respondents' opinion for socio-economic variables (income/savings, education, living standard, and social status) upliftment do not show any good and observable difference means overall upliftment absorbed by the respondents is not noticeable and found worthy by them. So, it is concluded that no difference is observed between the women respondents' opinion for their socio-economic variables upliftment before and after joining the SHGs. But, positive change is good and may observe continuous improvement into women respondents' well being later on.

CONCLUSION

The statistics of the research confirmed that women respondents' opinion for their overall socio-economic upliftment is positive and good, and that may result into their continuous improvement into women respondents' well being later on. It was also identified that is no significant association is found between the income level of respondents and their opinion about their overall socio-economic upliftment after becoming SHG member. No difference is observed between the women respondents' opinion for their socio-economic variables upliftment before and after joining the SHGs. But, positive change is good and may observe continuous improvement into women respondents' well being later on.

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