IMPACT OF SOCIO ECONOMIC FACTOR ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUP WITH SPECIAL REFERENCE TO MEERUT DISTRICT

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ABSTRACT :
        *Women empowerment is the most debatable topic in developing countries. In this paper, an attempt is made to explore the impact of socio economic factor on women empowerment through self help group with special reference to Meerut district. Sample consisted of **240 respondents from 120 SHGs** from Meerut Sardhana and Mawana tehsiles of Meerut District in Uttar Pradesh. The empirical results showed positive impact of socio economic factors on women empowerment. In this study, apart from positive impact, it is also identify the level of impact of individual factor on women empowerment through self help group. This supports the economic opportunity available to the woman increases their power. Finally, it is concluded that these significant factors influences empowerment of women, so one can focus on these determinants to increase and enhance women's role in our society.*

KEYWORDS : *Empowerment, empirical, economic opportunity, self help group, socio economic.*

INTRODUCTION
        "Countries and Nations which do not respect women have never become great nor will ever be in future"

- Swami Vivekananda

What is women empowerment?
        It is all about to strengthening the social, educational and economic powers of women. And to make them empowered enough to take decision at home as well as at workplace.....

Importance of women empowerment
         50% of the total population of India is represented by women. Yet male is considered as head of the family in Indian Society. Gender discrimination prevails in society although we have Right of equality in Indian constitution.
As indicated by the United Nations, women's empowerment mainly has five Segments:—
(i) Generating women's feeling of self-esteem;
(ii) Women's right to have and to decide their decisions;
(iii)Women's right to have access to same and equal opportunities and all kinds of available resources;
(iv) Women's entitlement to have the ability to direct and control their own lives; and
(v) Women's capacity to contribute in creating a more just social and economic order.

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The empowerment of women leads to the overall development of the society as well as the economy .The real meaning of empowerment of women is its freedom of

- Choosing her career(mostly decided by parents)
- Choosing her spouse(decided by parents still love marriage is a sin n some feel that girls are not capable of taking sensitive decisions)
- Choosing her clothes(it is a big issue Indian society is quite conservative when it comes to women.. people judge a woman based on their cloths)
  Women Empowerment is not all about sex before marriage or sex outside the marriage it is more of having equal rights for both men and women.
- Participation of women & men in educational,social n economic activities

Women(70%)+men (30%) - Development not possible

Women (30%)+ men (70%) - Development not possible

Women (50%)+men(50%) - Yes Development is possible(this is what every feminist should understand and should stop bashing men)

In any way WOMEN are not inferior to men at the same time MEN are not superior to women.

Gender equality facilitates the Empowerment of women

Presently it is almost well recognized that Self Help Groups (SHGs) play an important role in women empowerment through the socio-economic factors.

CONCEPT OF SELF HELP GROUPS (SHGS)

Self Help Groups are self formed informal groups of people. A SHG consists of 10-20 members. In SHGs, members of self motivated to save on regular basis. These savings are used for the purpose of fulfilling the needs of group members with nominal rate of interest and some time with no interest rate charged against the loan amount issued to the group member. The SHGs are self motivated and self governed. Members are somehow related to each other with the common needs and requirement. Various study conducted on developing counties shows that self help groups are very important for poverty eradication and overall development of an economy.

TYPES OF SELF HELP GROUPS (SHGS)

- ❖ Female Self Help Groups
- ❖ Male Self Help Groups

OBJECTIVES OF THE STUDY:

Objectives of this study are mentioned below

1. To know which socio-economic factor or factors contribute most towards the women empowerment.
2. To know whether there is any relationship or association between the levels of women empowerment and their levels of personal annual income.

Profile of Meerut District

Meerut city is divisional headquarter of Uttar Pradesh. There are three tehsils in Meerut district namely:—

- Mawana
- Meerut
- Sardhana

Mawana,Meerut and sardhana are divided into twelve blocks.

Research Methodology Used

The study is exploratory as it explains the impact of socio-economic factors on women empowerment.

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Sources of Data Used

The present study has been conducted basically on primary data collected through survey. So, most of the data used in the research study are primary data and some needed data is also collected through secondary sources.

Primary data for the study have been collected from the ultimate users i.e. from the members of the SHGs or through the Naya-Panchayat level Resource Persons (NPRPs), WDOs, DRPs and other officials associated with Self Help Groups (SHGs).

In this study multi-stage stratified random sampling technique is used, finally 240 respondents from 120 SHGs were selected for the research study.

Tools Used for the Study

Five point scales used to check the empowerment to various dimensions, paired t test is used to check the relation between level of empowerment and annual income.

RESEARCH HYPOTHESIS

$H_{1.0}$There is no significant relationship between the level of empowerment and the level of annual personal income of respondents

$H_{2.0}$There is no significant relationship between various socio-economic factors and the level of empowerment of the respondents.

Analysis on the basis of Socio-Economic Factors

In this part of the paper, respondents are analysed on the basis of four socio economic factors. Basically, all the respondents are divided into groups based on various socio-economic factors such as periods of membership in the group, age, education and the annual personal income level of the respondents which are generally considered to have role in empowerment of women through Self Help Groups.

Socio-economic factor-wise comparison of level of empowerment between Pre and Post SHG situations are given below:—

(1) Analysis on the basis of Periods of Membership

In order to analysis the level of empowerment between Pre and Post SHG situations, we divide respondents into three groups viz. respondents with Short Period Membership or SPM (04 years or less); respondents with Medium Period Membership or MPM (more than 04 to up to 08 year) and respondents with Long Period Membership or LPM (more than 08 years). As a result we find that 39% of respondents are belong to short period membership group, 31% of respondents are belong to medium period membership group and 30% of respondents belongs to long period membership group. In the next step, in order to find out that the mean scores of all the three groups differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores are calculated and then compare it with tabulated value at 5% and 1% level of significance through SPSS Statistical data analysis tools.

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Table 1.1
Period-wise Pre/Post-SHG Situations

Cate-gories	Situations	No. of Observa-tions (N)	Mean	Varian-ces	Calcu-lated Value of 't'	Tabulated Value of 't' at		d.f.	Result	Interpretation
						5%	1%			
	Pre-SHG		52.6	238.74						SHG members having SPM do not differ importantly under pre and post SHG situations.
	Post-SHG		70.88	296.88						
SPM		94			12.22	0.68	1.66	93	Rejected	
	Pre-SHG		50.45	181.07						SHG members having SPM do not differ importantly under pre and post SHG situations.
	Post-SHG									
MPM		74	69.97	165.26	12.53	0.68	1.67	73	Rejected	
	Pre-SHG		53.29	145.31						SHG members having SPM do not differ importantly under pre and post SHG situations.
	Post-SHG									
LPM		72	70.67	254.79	10.2	0.68	1.67	71	Rejected	

Source: Computed from primary data collected through questionnaire.

(2) Analysis on the basis of Age

In order to analysis the level of empowerment between Pre and Post SHG situations, we divide respondents into three groups viz. Lower Aged Members or LAM (ages up to 30 years); Middle Aged Members or MAM (ages between 31 to 40 years) and Upper Aged Members or UAM (ages are more than 40 years). As a result we find that 38% of respondents are belong to Lower Aged Members group, 36% of respondents are belong to Middle Aged Members group and 26% of respondents belongs to Upper Aged Members group.

In the next step, in order to find out that the mean scores of all the three groups differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores are calculated and then compare it with tabulated value at 5% and 1% level of significance through SPSS Statistical data analysis tools.

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Table 1.2
Age-wise Pre/Post-SHG Situation

Cate-gories	Situations	No. of Observa-tions (N)	Mean	Varian-ces	Calcu-lated Value of 't'	Tabulated Value of 't' at 5%	Tabulated Value of 't' at 1%	d.f.	Result	Interpretation
	Pre-SHG		52.1	191.65						SHG members having LAM do not differ importantly under pre and post SHG situations.
	Post-SHG		69.68	241.02						
LAM		91			12.21	0.68	1.66	90	Rejected	
	Pre-SHG		52.74	186.38						SHG members having MAM do not differ importantly under pre and post SHG situations.
	Post-SHG									
MAM		85	73.73	252.29	13.18	0.68	1.66	84	Rejected	
	Pre-SHG		51.36	207.79						SHG members having UAM do not differ importantly under pre and post SHG situations.
	Post-SHG									
UAM		64	67.55	212.67	9.47	0.68	1.67	63	Rejected	

Source: Computed from primary data collected through questionnaire.

(2) Comparison on the basis of Education

In order to analysis the level of empowerment between Pre and Post SHG situations, we divide respondents into three groups viz. Marginally Educated Members or MEM(either illiterate or not having any formal education), Under-Educated Members or UEM(Completed primary education level but not completed their matriculation) and Educated Members or EM (matriculation or higher than matriculation). As a result we find that 55% of respondents are belong to Marginally Educated Members group, 35% of respondents are belong to Under-Educated Members group and 10% of respondents belongs to Educated Members group.

In the next step, in order to find out that the mean scores of all the three groups differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores are calculated and then compare it with tabulated value at 5% and 1% level of significance through SPSS Statistical data analysis tool.

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Table 1.3
Education-wise Pre/Post-SHG Situation

Cate-gories	Situations	No. of Observa-tions (N)	Mean	Varian-ces	Calcu-lated Value of 't'	Tabulated Value of 't' at		d.f.	Result	Interpretation
						5%	1%			
MEM	Pre-SHG		48.56	152.39						SHG members having MEM do not differ importantly under pre and post SHG situations.
	Post-SHG		67.98	184.46						
		133			15.38	0.68	1.66	132	Rejected	
UEM	Pre-SHG		54.87	203.8						SHG members having UEM do not differ importantly under pre and post SHG situations.
	Post-SHG									
		84	71.74	299.28	11.93	0.68	1.66	83	Rejected	
EM	Pre-SHG		61.13	232.85						SHG members having EM do not differ importantly under pre and post SHG situations.
	Post-SHG									
		23	80.96	232.77	5.61	0.69	1.72	22	Rejected	

Source : Computed from primary data collected through questionnaire.

(3) Comparison on the Basis of Annual Personal Income

In order to analysis the level of empowerment between Pre and Post SHG situations, we divide respondents into three groups viz. Members with Lower Personal Income or MLPI(up to Rs. 6000); Members with Medium Personal Income or MMPI(more than Rs. 6000 and up to Rs. 12000) and Members with Higher Personal Income or MHPI(more than Rs. 12000).As a result we find that 45% of respondents are belong to Lower Personal Income group, 24% of respondents are belong to Medium Personal Income group and 31% of respondents belongs to Higher Personal Income group.

In the next step, in order to find out that the mean scores of all the three groups differ significantly between pre and post SHG situations. The mean, variance of the two sets of scores are calculated and then compare it with tabulated value at 5% and 1% level of significance through SPSS Statistical data analysis tools.

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Table 1.4
Annual Personal Income and Pre/Post-SHG Situation

Cate-gories	Situations	No. of Observa-tions (N)	Mean	Varian-ces	Calcu-lated Value of 't'	Tabulated Value of 't' at		d.f.	Result	Interpretation
						5%	1%			
MLPI	Pre-SHG		48.47	155.08						SHG members having MLPI do not differ importantly under pre and post SHG situations.
	Post-SHG		67.87	270.79						
		107			13	0.68	1.66	106	Rejected	
MMPI	Pre-SHG		51.75	90.12						SHG members having MMPI do not differ importantly under pre and post SHG situations.
	Post-SHG									
			66.09	175.33	10.36	0.68	1.67	56	Rejected	
		57								
MHPI	Pre-SHG		57.6	278.19						SHG members having MHPI do not differ importantly under pre and post SHG situations.
	Post-SHG									
		76	77.63	180.82	12.32	0.68	1.67	75	Rejected	

Source: Computed from primary data collected through questionnaire.

CONCLUSION

From the above analysis it can be concluded that the respondents irrespective of their duration of membership, age, education and annual personal income differ significantly with regard to their level of empowerment. From this we can conclude that that duration of membership, age, education and annual personal income of the respondents is not the sole factor of empowerment and it is the combined effect of number of factors that leads to empowerment. It can also be concluded that the level of income and saving pattern are improving after joining SHGs. With the help of SHGs living standard are also improving. So, SHGs are helpful in overall development of economy as well as it contributes for women empowerment.

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