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# Study on the fiscal upliftment of rural women 

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#### Abstract

Literacy rate of India is key for socio-economic progress. The overall literacy rate of India is $74.04 \%$ (female $-65.46 \%$ ) according to census of India 2011.In this study two CD blocks in Varanasi district were purposively selected and the five villages were selected randomly of each block and 30 women were randomly selected between 18 to 65 years old in each village. The data were conducted through structured interview schedule. In the present study, the result reflected that most of the rural women belonged to nuclear family ( $62.00 \%$ ), 71.34 per cent respondents were literate and the majority of respondents $(49.33 \%)$ had agriculture as their occupation. It was observed that the majority of women accepted that the education for the girls is most important and is the key of their bright future. Raising the rural women socio-economic status due to globalization and increasing their importance and socio acceptance in society are most essential.


## Introduction

Indian economy is dependent on agriculture and more than $60 \%$ of our population living in rural areas is engaged in agriculture. Rural women in India constitute 77.00 per cent of the female population and sex ratio is 940 (Planning Commission of India, 2011). In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society are the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated (Bharathamma, 2005). Women's contribution to the development of the country of the 1.3 billion people who live in absolute poverty around the globe, 70 per cent are women. For these women, poverty doesn't just mean scarcity and want. It means rights denied, opportunities curtailed and voices silenced. Considering the following: women work two-thirds of the world's working hours according to the United Nations Millennium Campaign to halve world poverty by the year 2015.

The overwhelming majority of the labour that sustains life growing food, cooking, raising children, caring for the
elderly, maintaining a house, hauling water is done by women and universally this work is accorded low status and no pay. The ceaseless cycle of labour rarely shows up in economic analyses of a society's production and value. Women earn only 10 per cent of the world's income (Palani and Selvaraj, 2008). Where women work for money, they may be limited to a set of jobs deemed suitable for women invariably low-pay, lowstatus positions. Women own less than one per cent of the world's property. Where laws or customs prevent women from owning land or other productive assets from getting loans or credit or from having the right to inheritance or to own their home, they have no assets to leverage for economic stability and cannot invest in their own or their children's futures. Women make up two-thirds of the estimated 876 million adults worldwide who cannot read or write and girls make up 60 per cent of the 77 million children not attending primary school. Education is among the most important drivers of human development (World Bank, 2001).The main objective was to study the socioeconomic progress, effect of education and skill training programme of the self dependent in rural women in selected area.

## Methods

The pre-requisite of present study was the researcher's familiarity with local language, culture, beliefs and local attitude of people. This study is based on primary data. Therefore, Varanasi district of Utter Pradesh was purposively selected. Out of 8 CD blocks two blocks namely, Chiraigaon and Kashi Vidhyapeeth were selected randomly. Thereafter five villages from each CD block were selected randomly. Then samples of 300 women were selected randomly and 30 women were randomly selected between 18 to 65 years old in each village on the basis of probability sampling methods. Data were collected with the help of structured interview schedule. The per cent method was used for collecting the data.

## ObSERVATIONS AND ANALYSIS

Table 1 clearly indicates that majority of the respondents of all villages was in between 40 to 49 years age group. Majority of respondent belonged to OBC category (36.33 $\%$ ) and 31.66 per cent respondents were of general category. Educational qualifications have been used as a measure of socio-economic position because they can be applied to adults and are more stable throughout the life course than other alternative measures of social stratification (Arber and Cooper, 2000; Arber and Khlat, 2002). Maximum respondents ( $71.34 \%$ ) were literate, followed by 28.67 per cent just illiterate respondents. This may be due to the efforts of the government on elementary education. Consistently with this age pattern, women of low educational level and housewives

| Table 1 : Socio-personal and economic characterization of respondents |  |  | ( $\mathbf{n}=300$ ) |  |
| :---: | :---: | :---: | :---: | :---: |
| Sr. No. | Characteristics | Category | Respondents | Per cent |
| 1. | Age(in year) | 18-29 | 68 | 22.67 |
|  |  | 30-39 | 56 | 18.67 |
|  |  | 40-49 | 87 | 29.00 |
|  |  | 50-59 | 55 | 18.33 |
|  |  | 60 and above | 34 | 11.33 |
| 2. | Caste | General | 95 | 31.66 |
|  |  | OBC | 109 | 36.33 |
|  |  | SC | 56 | 18.66 |
|  |  | ST | 40 | 13.33 |
| 3. | Education | Illiterate | 86 | 28.67 |
|  |  | Just literate | 40 | 13.33 |
|  |  | Primary(1-5) | 50 | 16.67 |
|  |  | Middle(6-8) | 54 | 18.00 |
|  |  | High school (9-10) | 42 | 14.00 |
|  |  | Intermediate (11-12) | 15 | 05.00 |
|  |  | Graduate | 08 | 02.67 |
|  |  | Post graduate | 05 | 01.67 |
| 4. | Types of family | Nuclear | 186 | 62.00 |
|  |  | Joint | 114 | 38.00 |
| 5. | Family size | Small (up to 5) | 44 | 14.67 |
|  |  | Medium (6 tol0) | 136 | 45.33 |
|  |  | Large (above 10) | 120 | 40.00 |
| 6. | Total family monthly income (in Rs.) | < 1000 | 44 | 14.67 |
|  |  | 1000-5000 | 194 | 64.67 |
|  |  | 5000-10000 | 42 | 14.00 |
|  |  | >10000 | 20 | 06.67 |
| 7. | Occupation | Farm women | 148 | 49.33 |
|  |  | House wife | 49 | 16.33 |
|  |  | Business | 36 | 12.00 |
|  |  | Working women | 28 | 09.33 |
|  |  | Student | 25 | 08.33 |
|  |  | Other | 14 | 04.67 |

[^0]were more likely to live with people older than 65 and less likely to live with children under 15 (Artazcoza et al., 2004).

Majority of respondents ( $62.00 \%$ ) belonged to nuclear family and rest 38.00 per cent respondents were from joint family. It shows that the family structure trends moving from joint to nuclear family in rural India. Majority of respondents ( $45.33 \%$ ) had medium (5-9) family size followed by 21.33 per cent respondents had small (up to 5) family size (Lennon and Rosenfield, 1992). More than half (64.67 \%) of respondents had family income Rs.1000-5000. The trends show that in study area, economic status of the people was very poor and 6.67 per cent family had high income more than Rs. 10000. High family income enables paid help with domestic tasks to relieve working women of some of the overload (Artazcoza et al., 2004). Table 1 represents that majority of respondents $(49.33 \%)$ had agriculture as their occupation (Planning Commission of India, 2011).

The data presented in Table 2 showed that 21.00 per cent respondents opined that it helps in the progress of the society and 29.66 per cent respondents replied that the education to the girls provides knowledge for better rearing and care of the children. Female education is promoted as a policy to increase the household productivity by improving child health, as well as a child rearing (Summers, 1994). On other opinion of the respondents they said that it enables them to manage the family efficienctly ( $19.33 \%$ ), enables them to be self dependent $(18.00 \%)$, easy settlement of their marriages (17.33 \%), it helps to get employment easily (16.00 \%).

Lennon and Rosenfield (1992) reported that employed women, the combination of a low educational level and high family demands had a consistent negative effect on different health indicators and it helps in understanding of their rights (13.67 \%). It shows that most of respondents said that girl's education is beneficiary for them and essential for their social life. Cleary and Mechanic (1983) found a positive relationship between the number of children in the household and depression in women with paid employment but this relationship was non-significant after controlling for family income.

Table 3 reveals the issues of raising women status in the society. Majority of the respondents (53.67 \%) opined that provision for women education should be envisaged to the women to raise their status (Nayana, 2008 and Lincove, 2008). About 42.33 per cent of the respondents replied that financial security and 41.33 per cent respondent's said that skill training programme is must to raise the women status (Deodiya, 1992 and Deka et al., 2008).

## Conclusion:

The study reflected that the most of the rural women belonged to the nuclear family ( $62.00 \%$ ) and 71.34 per cent respondents were literate. This observation revealed that most of the rural women opined the raising of women status in the society for many ways and men should share the domestic work, women reservation, to give equal opportunity, self dependency, and financial security. It was observed that the

| Table 2 : Reasons specified by the respondents for women education |  | ( $\mathrm{n}=300$ ) |  |
| :---: | :---: | :---: | :---: |
| Sr. No. | Reasons | Respondent | Per cent |
| 1. | It helps in the progress of the society | 63 | 29.67 |
| 2. | It helps in understanding of their rights | 41 | 13.67 |
| 3. | It helps to get employment easily | 48 | 16.00 |
| 4. | Enable them to manage the family efficiency | 58 | 19.33 |
| 5. | Easy settlement of their marriages | 52 | 17.33 |
| 6. | Enable them to be self dependent | 54 | 18.00 |
| 7. | Provide knowledge for better rearing and care of the children | 89 | 21.00 |

*Multiple choice questions

| Table 3 : Types of methods specified by the respondents for raising women status |  |  |
| :--- | :--- | :--- |
| Sr. No. | Details | Respondents |
| 1. | Men should share the domestic work | 21 |
| 2. | Women reservation | 52 |
| 3. | To give equal opportunity | 87 |
| 4. | Women education | 161 |
| 5. | Self dependency | 117 |
| 6. | Financial security | 127 |
| 7. | Government programme | 119 |
| 8. | Skill training programme | 124 |

*Multiple choice questions

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