

# Constraints Faced by the SHG Women Beneficiaries in the National Rural Livelihood Mission (NRLM) in the Basti District of Uttar Pradesh

Aditya Chaudhary<sup>1</sup>, Richa Sachan<sup>2</sup>, Pawan Kumar Gupta<sup>1</sup>, Shivam Singh<sup>1</sup>, H C Singh<sup>3</sup> and Shani Kumar Singh<sup>4</sup>

## ABSTRACT

SHGs and NRLM represent a symbiotic partnership to foster inclusive growth and poverty reduction in rural India. While challenges persist, the concerted efforts of NRLM in promoting SHGs have resulted in positive socio-economic outcomes, empowering millions of rural poor, especially women. This study was conducted to find out the constraints faced by the SHG women in the NRLM. The collected constraints were analysed using Garrett's ranking methodology to assess and rank each constraint quantitatively. The finding showed that Gender Discrimination, Lack of Education, Poor Health and Sanitation Facilities, Limited Access to Resources, and Limited Market Access were found to be major constraints. Multiple field-level constraints encountered by Self-Help Group (SHG) women have been identified, prioritized and ranked in the context of the National Rural Livelihoods Mission (NRLM).

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## INTRODUCTION

In recent years, the empowerment of women through self-help groups (SHGs) has gained significant attraction, particularly in the context of the National Rural Livelihoods Mission (NRLM) in India. This initiative aims to enhance the livelihoods of rural populations by promoting self-sustainability, active participation, and socio-economic development. An essential facet of this mission is the recognition of women as pivotal agents of change within their communities. By facilitating access to financial resources, skill development, and mentorship, SHGs catalyse women to transcend traditional socio-economic barriers. Furthermore, the NRLM framework not only aids in improving the economic conditions of these women beneficiaries but also fosters a sense of agency and collaboration, leading to broader community resilience. Consequently, understanding the dynamics and impacts of this model is crucial for evaluating its effectiveness and potential for replication in similar contexts across the globe.

Self Help Groups (SHGs) are one of the innovative and much-needed schemes to accelerate women's entrepreneurship, women's self-employment, and women empowerment. This concept was successfully implemented in Bangladesh and now in India. (Nayak et al., 2021). The emergence of Self-Help Groups (SHGs) represents a pivotal strategy in promoting

economic empowerment and improving livelihoods, particularly for marginalized women in rural areas. Central to this initiative is the National Rural Livelihoods Mission (NRLM), which aims to organize rural poor into SHGs, thereby enhancing their access to financial services and self-sustained entrepreneurship. By fostering a collectivist approach, NRLM not only stimulates economic activity but also empowers members through increased agency and political awareness. This is particularly evident in the transformative impact of SHGs on tribal women, as outlined in recent research that highlights significant improvements in voting rights and awareness of government schemes (Mahato et al., 2025). Furthermore, investigations into women's participation in SHGs under the DAY-NRLM scheme in Uttarakhand reveal a noteworthy correlation between SHG engagement and enhanced income, savings, and asset acquisition, underscoring the multifaceted benefits of such initiatives for rural women's empowerment (Lohani and Ram, 2024). The National Rural Livelihoods Mission (NRLM) has emerged as a transformative force in promoting women's empowerment, particularly within marginalized communities. By facilitating the formation of Self Help Groups (SHGs), NRLM has enabled women to attain increased economic stability and social visibility. (Kumari et al., 2024). The journey towards economic empowerment and

<sup>1</sup>Research Scholar, <sup>3</sup>Professor, <sup>4</sup>Teaching Associate, Department of Agricultural Extension Education, C. S. Azad University of Agriculture & Technology, Kanpur-2

<sup>2</sup>Assistant Professor, Department of Extension Education, Jodhpur Agriculture University, Jodhpur

Corresponding Author E-mail: [shani.singh10@bhu.ac.in](mailto:shani.singh10@bhu.ac.in)

financial inclusion for Self-Help Group (SHG) women is marked by transformative changes in social dynamics and individual agency. Through participatory financial mechanisms, SHG women can assert greater control over their economic resources, leading to enhanced decision-making capabilities within their households and communities. This empowerment is not merely about financial independence; it also spills over into broader social realms, as evidenced by the fostering of solidarity and collective leadership among women, which challenges entrenched patriarchal structures (Sengupta, 2024).

## MATERIALS AND METHODS

The present study was conducted in the year 2023-2024 at Basti district of Uttar Pradesh. Basti district consists of 14 community development blocks, out of 14 community development blocks, the Bankati block was selected purposively based on the highest number of self-help group members working under the national rural livelihood mission in the areas. The respondents were selected through a multistage cum random sampling technique from two selected gram panchayats namely Bodwal and Siswa Pandey. A sample of 120 SHG members was selected from 12 SHGs that have been successfully functioning for the last 4-5 years in the two selected villages. Data were obtained using a structured interview schedule. Garretts score was used to determine the most important constraints perceived by rural women. The formula for per cent position suggested by Garrett (1981) is

$$\text{Percent position} = 100 (\text{Rij} - 0.5) / \text{Nj}$$

Where

Rij = Rank given for the *i*th variable by *j*th respondents

Nj = Number of variables ranked by the *j*th respondents

## RESULTS AND DISCUSSION

Table 1. highlights the constraints experienced by Self-Help Group (SHG) women beneficiaries under the National Rural Livelihood Mission (NRLM), as perceived by the women. The constraints are ranked based on the severity of their influence, using Garrett's Score to determine their rankings is presented in Table 1. Gender discrimination (72.25) was ranked at first. This could be because of the tenacious societal attitudes that limit the opportunities for women, impacting their sovereignty and ability to fulfil the benefits of the NRLM initiatives. Similar findings were reported by (Ranadive, 2004; Kumar et al., 2021; Alemu et al., 2018; Vaishnavi and Ramesh, 2024). Followed by lack of education (71.14) was ranked second. This could be because of limited educational opportunities. At present day education has been playing a very vital role in empowering women's skills, knowledge, and decision-making abilities, which are essential for their livelihood. Similar findings were reported by (Devi and Jain, 2012; Patil et al., 2012; Kumari et al., 2020) reported that the

lack of education was considered to be the major constraint in the functioning of self-help group members. Poor health and sanitation facilities (55.69) ranked third, this result might be due to inadequate access to essential health services and lack of awareness regarding hygiene and sanitation. Limited access to resources (50.20) ranked fourth, this result might be due to the SHG women not receiving enough support from local authorities or programs designed to aid in resource allocation, business licensing, or marketing support, which further limits their reach and resources. Limited market access and facilities (48.45) ranked fifth, this result might be due to the geographic isolation of SHG women operating in rural or remote areas, which can make it difficult to access larger, urban markets where demand and profit potential are higher. This result was similar to the finding of (Murry et al., 2020). Poor infrastructure facility (48.37) ranked sixth, this result could be due to the limited government funding and support. This result was similar to the findings of (Devi and Jain, 2012; Jose et al., 2019; Rana and Bhardwaj, 2020) reported that due to the lack of infrastructure, certain constraints faced in the functioning of Self-Help Group members hinder their ability to work. Limited access to healthcare (46.40) ranked seventh, the lack of infrastructure, healthcare services, and lack of awareness about health issues, preventive care, or the importance of timely medical attention in rural areas may be the cause of this outcome. Unpaid care of work (45.55) ranked eighth, due to the social and cultural norms that may be the cause of this outcome. Limited decision-making power (45.26) came in ninth place, this could be because of patriarchal norms and gender roles. This result was similar to the findings of (Rana and Bhardwaj, 2020) reported negligence by the other family members regarding decisions taken by women about economic development. Social norms and cultural barriers (45.01) ranked tenth, and due to this Social stigmas and cultural traditions might discourage women from working outside their homes, limit their access to resources, and curtail their involvement in financial and entrepreneurial activities. Additionally, these norms can affect SHG members' ability to freely communicate and negotiate with outsiders, which can hinder group effectiveness and sustainability. This outcome was similar to the findings of (Fuentes, 2023; Rana and Bhardwaj, 2020). Limited access to legal rights (42.99) ranked eleventh, limited access to legal rights (42.99) ranked eleventh this could be because of the lack of knowledge about their legal rights, entitlements, and the channels available to seek help. This includes understanding their rights related to property, inheritance, domestic violence, and workplace rights. Vulnerability to climate change (32.45) ranked twelfth this result could be due to the lack of climate-specific knowledge. This knowledge gap can hinder SHG women from understanding climate risks and implementing necessary adaptations.

**Table 1:** Distribution of the women according to the constraints faced by the SHGs women in NRLM

S. No.	Constraints	Sum of the Garrett's Score	Mean	Rank
1.	Limited Access to Resources	6024	50.20	IV
2.	Gender Discrimination	8670	72.25	I
3.	Lack of Education	8537	71.14	II
4.	Poor Health and Sanitation Facilities	6683	55.69	III
5.	Limited Market Access and Facilities	5814	48.45	V
6.	Unpaid Care of Work	5467	45.55	VIII
7.	Social Norms and Cultural Barriers	5402	45.01	X
8.	Vulnerability to Climate Change	3895	32.45	XII
9.	Limited Access to Legal Rights	5159	42.99	XI
10.	Poor Infrastructure facility	5805	48.37	VI
11.	Limited Decision-making Power	5432	45.26	IX
12.	Limited Access to Healthcare	5568	46.40	VII

## CONCLUSION

Findings from the analysis of constraints faced by Self-Help Group (SHG) women beneficiaries under the National Rural Livelihood Mission (NRLM) reveal significant barriers affecting their progress and empowerment. Gender discrimination, the highest-ranked constraint, underscores the pervasive influence of societal biases on these women's economic and social mobility. Lack of education, further emphasizes the need for improved educational access to enhance skills and opportunities. Health-related challenges, including poor sanitation and limited healthcare access, as well as infrastructural and resource limitations, also hinder their economic activities and quality of life. Additionally, social norms, unpaid care work, and limited decision-making power reflect deep-rooted cultural barriers that restrict women's autonomy. Addressing these constraints through targeted policy interventions and support mechanisms could help to reduce these barriers, enhancing the effectiveness of NRLM and improving the livelihoods of SHG women.

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