

Empowerment and Its Relationship with the Socio-Demographic Profile of SHG Women Beneficiaries under NRLM in the Basti District of Uttar Pradesh

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ABSTRACT

Empowerment challenges existing power dynamics and gains greater control over resources and decision-making, achieved through awareness, skill development, and active participation in developmental initiatives. The present study was conducted to examine the relationship between empowerment and the selected socio-demographic profile of the SHG women beneficiaries. A total of 120 respondents were selected through multistage cum random sampling. The collected data were analyzed using the Chi-square test to determine the association between empowerment and various selected independent variables. The results showed that the majority (69.16%) of the respondents were aged between 29 to 46 years, with a primary-level education. The majority (48.33%) of the respondents belonged to the other backwards classes (OBC), 62.50% lived in nuclear families, and 87.50% of the respondents were marginal farmers. Agriculture was identified as the main occupation by 51.66% of the respondents, with a medium level of annual family income between Rs. 100000 to 200000. Additionally, 75% of respondents had medium levels of both mass media exposure and economic motivation. The results revealed that the education (0.0027), occupation (0.00239), and family Income (0.00976) were positively associated at the 0.01 level, while age (0.0486), mass media exposure (0.02760), and economic motivation (0.02848) were significant at the 0.05 level. It means six variables significantly exert their influence on the empowerment of women.

Keywords: Women empowerment, Chi-square test, Education, Economic motivation

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INTRODUCTION

Empowerment, particularly of women in rural settings, is a critical factor in fostering inclusive and sustainable development. In a society where gender disparities and socio-economic inequality are deeply entrenched, initiatives aimed at uplifting women through capacity building, financial inclusion, and community participation become pivotal. In the Indian context, the concept of women's empowerment has gained increasing attention in development discourse, especially with the rise of participatory rural development models like the National Rural Livelihoods Mission (NRLM). Central to NRLM's implementation is the formation and strengthening of Self-Help Groups (SHGs), which serve as grassroots institutions designed to mobilize women, enhance their socio-economic status, and provide them with access to credit, markets, skills, and decision-making forums. NRLM envisions universal social mobilization by organizing at least one woman member from each rural poor household into SHGs and federating them at various levels. It seeks to reduce

poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities through enhanced livelihoods and improved access to financial services. As of 2021, NRLM has mobilized over 80 million women across the country into more than 7 million SHGs (MoRD, 2021). The concept of empowerment within this context encompasses economic, social, and political dimensions. Economic empowerment involves increased access to income-generating activities, financial services, and productive assets. Social empowerment includes improvements in education, health, mobility, and self-esteem, while political empowerment is reflected in participation in decision-making processes at family, community, and local governance levels (Kabeer, 1999). The NRLM-SHG framework is designed to address all these dimensions, making empowerment both a process and an outcome of program participation. Since independence, poverty eradication and rural development have been at the forefront

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of India's socio-economic policy agenda. The rural sector, home to nearly 64% of the country's population (World Bank, 2023), has historically suffered from limited access to employment, financial inclusion, and sustainable livelihoods. Against this backdrop, the Government of India launched the National Rural Livelihoods Mission (NRLM) in June 2011 as a restructured version of the earlier Swarnajayanti Gram Swarozgar Yojana (SGSY). This ambitious program aimed to transform the livelihoods of rural poor households, with a primary focus on women, by promoting community institutions, enhancing skills, and providing access to credit and markets. One of the foundational pillars of NRLM has been the promotion and strengthening of Self-Help Groups (SHGs), which act as platforms for collective action, financial empowerment, and social mobilization. The NRLM operates on the core belief that the poor have the potential to overcome poverty when they are organized and provided with the appropriate support system. This belief is operationalized through a structured process of social mobilization, institution building, financial inclusion, and capacity enhancement. The mission works under the framework of a demand-driven, community-led, and participatory approach. It emphasizes the creation of sustainable livelihoods through both farm and non-farm-based activities, in tandem with the development of a robust institutional platform at the grassroots level (MoRD, 2011). In doing so, NRLM recognizes the potential of SHGs as the building blocks of community institutions. Self-help groups (SHGs) are small, informal associations of individuals, primarily women, who come together voluntarily to save money, pool resources, and engage in income-generating activities. Typically comprising 10–20 members, SHGs operate on the principles of mutual trust, solidarity, and collective responsibility. These groups provide a platform for members to save regularly, access micro-credit, and leverage government schemes and financial services. Over time, SHGs have evolved from being mere savings-and-credit associations to becoming powerful vehicles for social change, political participation, and grassroots governance (NABARD, 2018). SHGs have been instrumental in improving access to financial services, enhancing women's agency, and facilitating livelihood diversification. SHG participation has led to increased income, better health and education outcomes, and greater decision-making power among women (Kumar and Sinha, 2020). As platforms of collective empowerment, SHGs also play a critical role in addressing issues such as gender-based violence, caste discrimination, and social exclusion.

MATERIALS AND METHODS

The present study was conducted in the Basti district of Uttar Pradesh. Out of 14 community development blocks in Basti district, Bankati block was selected purposively based on the highest number of self-help group members working under the NRLM in the area. 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. The collected data have been analyzed with the help of the Statistical Package for Social Sciences (SPSS, version 16.0). Chi-Square was used with a .05 level of confidence. The χ^2 test was first used by Karl Pearson in the year 1900. The χ^2 test is one of the simplest and most widely used non-parametric tests in statistical work. The equation for Chi-Square (χ^2) is stated as follows:

$$\chi^2 = \frac{\sum(f_o - f_e)^2}{f_e}$$

Where,

f_o = frequency of occurrence of observed or experimentally determined facts.

f_e = expected frequency, f_o occurrence on independent hypothesis.

RESULTS AND DISCUSSION

Socio-Economic and Communication Profile of the Respondents

The results revealed that the majority (69.20%) of the respondents belonged to the middle age group (29 to 46 years) followed by 19.16% of the young age group (up to 29 years) and 11.64% of the respondents from old age group (above 46 years) respectively (Table 1). Thus, it may be concluded that the majority of respondents belonged to the middle age group of 29 to 46 years. The study was aligned with the findings of (Nayak et al., 2021). The findings revealed that the majority (26.66 %) of respondents were educated up to primary school, followed by 20% of educated up to middle school, and 15.83% were found illiterate. About 14.16% of respondents were under intermediate, 13.33% of respondents were educated up to undergraduate, and 10% of respondents were educated up to high school, respectively. The reason for the relatively low level of higher education reflects structural barriers and limited access to quality education in rural areas. Similar findings were reported by (Nayak et al., 2021). The majority (48.33%) of the respondents belonged to the other backwards category, followed by the scheduled caste category (42.50%), and the general category (9.17 %). A similar result was reported by (Nayak et al., 2021). The majority (69.16 %) of the respondents were involved in agriculture, followed by 22.50% of respondents who were engaged in labour, and 7.50% of respondents engaged in business. This finding might be because this trend confirms the persistent agrarian nature of the rural economy, especially for women, who often combine household responsibilities with farming tasks. The results validate by MoRD (2020), which reported that rural women's livelihoods are primarily tied to agriculture and allied activities, often facilitated through SHG platforms under NRLM. The majority (51.67%) of the respondents had an

annual income between Rs. 100000 to 200000, followed by Up to Rs. 100000 (33.33%), and 15% of respondents had an annual income of Rs. 200000 and above. It can be concluded that the majority (51.67%) of the respondents had an annual income between Rs. 100000 to 200000. This finding might be because the majority of the respondents were marginal farmers, mostly dependent on agriculture and associated with NRLM, SHGs and from BPL families. A similar result was reported by (Nayak et al., 2021). The majority (62.50%) of respondents belonged to the nuclear family type, whereas 37.50% of respondents belonged to the joint family type. The probable reason for the types of families can be that changing social dynamics, possibly influenced by migration, access to independent housing, and aspirations for autonomy. A similar result was reported by (Nayak et al., 2021; Singh, 1999). The majority of respondents were marginal farmers (87.50%), followed by small farmers (12.50%), and none of the

respondents owned more than 2 hectares of land holdings. A similar result was reported by (Nayak et al., 2021; Singh et al., 2017). The majority (75%) of respondents had a medium extent of mass media utilization, followed by high (15%) and low (10%). The probable reason for this might be that most of the families were resource-poor and had limited resources and household items. Hence, they had very low access to mass media. A similar result was reported by (Singh and Singh, 2024). The majority (75%) of the respondents belonged to the medium level of economic motivation, while 16.66% and 8.33% of respondents belonged to the low and high levels of economic motivation, respectively. The better exposure to various successful entrepreneurs and their awareness of the market value of their products might be the probable reason for such findings. A similar result was reported by (Akshitha et al., 2021)

Table 1: Tribution of respondents socio-economic and communication profile

S. No.	Variables	Category	Frequency	Percentage
1.	Age	Young (up to 29)	23	19.16
		Middle (29-46)	83	69.20
		Old (above 46)	14	11.64
2.	Education	Illiterate	19	15.83
		Primary school	32	26.66
		Middle school	24	20.00
		High school	12	10.00
		Intermediate	17	14.16
		Undergraduate	16	13.33
3.	Caste	Other backwards category (OBC)	58	48.33
		Scheduled category (SC)	51	42.50
		General	11	09.17
4.	Occupation	Agriculture	83	69.17
		Labour	27	22.50
		Business	09	07.50
		Service	01	00.83
5.	Annual Income	Low (up to Rs. 1,00,000)	40	33.33
		Medium (Rs. 1,00,000 to 2,00,000)	62	51.67
		High (Above Rs. 2,00,000)	18	15.00
6.	Family types	Nuclear family	75	62.50
		Joint family	45	37.50

S. No.	Variables	Category	Frequency	Percentage
7.	Landholding	Marginal farmer (below 1 hectare)	105	87.50
		Small farmer (1-2 hectare)	15	12.50
		Semi-medium (2-4 hectare)	0	0.00
		Medium farmer (4-10 hectares)	0	0.00
		Large farmer (10 hectares & above)	00	0.00
8.	Mass media exposure	Low (up to 4)	12	10
		Medium (5-7)	90	75
		High (above 8)	18	15
9.	Economic Motivation	Low (up to 10)	20	16.67
		Medium (11-14)	90	75.00
		High (above 15)	10	8.33

Relationship between Empowerment and Socio-Economic Variables of the Respondents

The correlation analysis (Table 2) reveals a statistically significant relationship between six socio-economic variables and women's empowerment, while three variables showed no significant association. At the 0.01% level of significance, the study found that Education (0.0027), Occupation (0.00239), and Family Income (0.00976) had a strong positive correlation with women's empowerment. This indicates that levels of education, more stable or gainful occupations, and better income levels contribute significantly to the empowerment of women. Education is often cited as a foundational factor in women's empowerment as it enhances their capacity for decision-making, participation in economic activities, and awareness of rights. Occupation, especially if income-generating, leads to financial independence, which is a vital aspect of empowerment. Similarly, family income ensures greater access to resources, credit, and education for women, enhancing their agency and status within the household and community. The findings are in line with the findings of (Singh et al., 2024; Kaushal and Singh, 2016; Das et

al., 2019; Ghosh, 2017; Paramasivam, 2022). Further, age (0.0486), mass media exposure (0.02760), and economic motivation (0.02848) were significantly associated with empowerment at the 0.05% level. These findings suggest that age influences the extent of empowerment, possibly due to maturity, experience, and time spent participating in community or economic activities. Mass media exposure is crucial as it enhances awareness, connects rural women to government programs, legal rights, and social opportunities, and builds confidence. Economic motivation also plays a significant role as it reflects a woman's drive to improve her economic conditions, which is essential for initiating or participating in entrepreneurial or livelihood ventures. (Singh et al., 2024). On the other hand, the three remaining independent variables, viz. caste category (0.217), Family Type (0.922), and size of landholding (0.472) did not show a significant association with women's empowerment. This implies that empowerment is not necessarily determined by caste background, type of family structure (nuclear or joint), and land holding size. Hence, the result confirms the null hypothesis.

Table 2: Relationship between empowerment and socio-economic variables of the respondents

S. No.	Independent Variables	Pearson Chi-Square		
		Calculated Value	Degree of freedom	P-Value
1.	Age	9.5515	4	0.0486*
2.	Education	16.245	4	0.0027**
3.	Caste category	3.060	2	0.217
4.	Occupation	12.069	2	0.00239**
5.	Family income	13.331	4	0.00976**
6.	Family type	0.161	2	0.922

S. No.	Independent Variables	Pearson Chi-Square		
		Calculated Value	Degree of freedom	P-Value
7.	Size of land holding	3.536	4	0.472
8.	Mass media exposure	10.909	4	0.02760*
9.	Economic motivation	10.834	4	0.02848*

CONCLUSION

The study concludes that the empowerment of rural Self-Help Group women beneficiaries is significantly influenced by their socio-demographic characteristics. Empowerment encompasses enhancing women's capacity to make strategic life choices through greater control over resources, informed decision-making, and participation in economic and social development. The socio-demographic profile reflected a predominance of middle-aged women (29–46 years), primarily educated up to the primary level, belonging mostly to other backwards classes, marginal farmers and nuclear family structures. Agriculture remained the major occupation for most respondents, and a medium level of annual income (100000–200000) was observed. Furthermore, the majority of women showed medium levels of mass media exposure and economic motivation. Results revealed from the correlation analysis of data states that the education of women, occupation, and family income were positively associated, and age, mass media exposure, economic motivation were positively associated.

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