

International Journal of Agriculture Extension and Social Development

Volume 9; Issue 6; June 2026; Page No. 847-852

Received: 14-03-2026
Accepted: 16-04-2026

Indexed Journal
Peer Reviewed Journal

Socio-economic and psychological profile of farm women participating in self-help group activities in Eastern Uttar Pradesh

¹Puneeta Singh, ²RP Mani Tripathi and ³Govind Mall

¹Research Scholar, B.R.D.P.G. College, Deoria, Uttar Pradesh, India

²Professor and Head, B.R.D.P.G. College, Deoria, Uttar Pradesh, India

³Assistant Professor, Buddh P.G. College, Ratsia Kothi, Deoria, Uttar Pradesh, India

DOI: <https://www.doi.org/10.33545/26180723.2026.v9.i6k.3783>

Corresponding Author: RP Mani Tripathi

Abstract

The present study was undertaken to analyze the socio-economic and psychological profile of farm women participating in Self-Help Group (SHG) activities in Eastern Uttar Pradesh. An ex-post-facto research design was adopted for the study. The investigation was conducted in Kushinagar and Deoria districts of Eastern Uttar Pradesh. A multistage sampling technique was followed for the selection of respondents. Two blocks were selected from each district, followed by the random selection of five villages from each block. From each village, 15 farm women associated with SHGs were selected through proportionate stratified random sampling, constituting a total sample of 300 respondents. Primary data were collected using a structured and pre-tested interview schedule, while secondary information was obtained from official records and published sources. The data were analyzed using frequency, percentage, mean, and standard deviation. The findings revealed that the majority (53.67%) of the respondents belonged to the middle-age group, 27.33 per cent had primary education, and 93.67 per cent were married. Nearly 44.34 per cent belonged to the Other Backward Class (OBC), while 59.67 per cent lived in nuclear families. The majority (73.33%) were marginal farmers and 38.00 per cent depended solely on agriculture for their livelihood. More than half (50.66%) belonged to the medium annual income category. All respondents participated in at least one social organization through SHGs, while 39.00 per cent were associated with two organizations and 9.66 per cent with more than two organizations. The psychological characteristics indicated that 51.33 per cent of the respondents possessed a medium level of scientific orientation, whereas 62.67 per cent exhibited a medium level of economic motivation.

Keywords: Self-Help Groups, Farm Women, Socio-economic Profile, Psychological Characteristics, Scientific Orientation, Economic Motivation, Eastern Uttar Pradesh

Introduction

Women constitute a vital human resource in rural India and play a significant role in agricultural production, livestock management, household maintenance, post-harvest operations, food processing, fuel and fodder collection, and family welfare. In agrarian regions, farm women are involved in almost every stage of farming, including seed selection, sowing, transplanting, weeding, harvesting, threshing, storage, livestock feeding, milking, manure management, and allied income-generating activities. However, despite their substantial contribution to agriculture and rural livelihoods, their role is often under-recognized due to limited ownership of productive resources, restricted decision-making authority, low access to institutional credit, lower educational status, and socio-cultural barriers. This situation is more prominent in regions where agriculture is dominated by small and marginal holdings and where women's labour contribution remains largely invisible in formal economic accounts.

Empowerment of women is a multidimensional process that involves improvement in access to resources, decision-making power, self-confidence, social participation, mobility, economic independence, and control over

livelihood choices. Kabeer (1999) ^[6] conceptualized empowerment as the expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them. In this sense, empowerment is not merely the provision of financial assistance or income generation; it is a process through which women gain agency, voice, recognition, and control over personal, household, and community-level decisions. For rural women, especially farm women, empowerment becomes more meaningful when it enhances their access to credit, knowledge, skills, productive assets, social networks, and institutional support.

Self-Help Groups (SHGs) have emerged as one of the most important community-based institutions for promoting rural women's empowerment in India. An SHG is generally a small, voluntary, and relatively homogeneous group of rural women who come together for regular savings, internal lending, mutual cooperation, collective decision-making, and livelihood promotion. The SHG approach combines financial inclusion with social mobilization and capacity building. Through SHGs, rural women get opportunities to save regularly, access credit, participate in training programmes, undertake micro-enterprises, interact with

banks and development agencies, and develop leadership qualities. Hashemi, Schuler, and Riley (1996) ^[5] observed that participation in credit-based women's groups can contribute to empowerment by improving mobility, economic security, decision-making participation, and awareness. Similarly, Sanyal (2009) ^[7] emphasized that SHGs can strengthen women's social capital by creating collective spaces for interaction, mutual learning, and community-level participation.

In India, the SHG movement has received strong institutional support through programmes such as the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). The mission seeks to reduce rural poverty by mobilizing poor rural households, especially women, into self-managed community institutions and linking them with financial services, livelihood opportunities, and capacity-building support. Recent official data indicate that more than 10 crore rural women/households have been mobilized into over 90 lakh SHGs across the country, making DAY-NRLM one of the largest women-centred community mobilization programmes in the world (Government of India, 2025; Government of India, 2026) ^[3,4]. The provision of revolving fund, community investment fund, bank linkage, and livelihood support has further strengthened the role of SHGs in promoting women's economic participation and rural entrepreneurship.

SHGs are particularly important for farm women because they provide an organized platform through which women can move beyond their traditional domestic and farm roles and participate in economic and social development activities. In rural areas, women often face difficulties in accessing formal credit individually because of lack of collateral, low literacy, limited mobility, and weak interaction with banks. SHGs reduce these barriers by promoting group-based savings and collective creditworthiness. Deininger and Liu (2013) ^[2], in their study on self-help groups in India, reported that SHG participation can generate positive economic and social effects by improving access to credit, strengthening collective action, and enhancing women's participation in development activities. Swain and Wallentin (2009) ^[8] also noted that microfinance and SHG participation can contribute to women's empowerment, particularly when financial services are combined with social awareness and capacity-building interventions.

The empowerment impact of SHGs is not limited to financial gains. A systematic review by Brody *et al.* (2017) ^[1] found that women's economic self-help group programmes can positively influence economic, social, and political dimensions of empowerment, although the extent of impact may vary depending on programme design, duration of participation, training support, and socio-cultural conditions. This indicates that SHGs should not be viewed only as credit delivery mechanisms; rather, they should be understood as social institutions that can influence women's confidence, awareness, leadership, participation, and collective strength. Therefore, any study on empowerment through SHGs must consider both socio-economic and psychological dimensions of women's lives.

Socio-economic characteristics such as age, education, caste, family type, family size, landholding, occupation,

annual income, social participation, extension contact, mass media exposure, training exposure, and duration of SHG membership strongly influence women's participation in SHG activities. Education helps women understand group records, banking procedures, government schemes, health messages, and enterprise-related information. Income and landholding determine the economic base of the household and influence the ability to invest in livelihood activities. Social participation and extension contact expose women to new ideas, technologies, training opportunities, and institutional networks. Similarly, mass media exposure helps women access information related to agriculture, health, nutrition, markets, government schemes, and entrepreneurship. Thus, the socio-economic profile of SHG members provides important insights into their level of awareness, resource access, participation, and development potential.

Along with socio-economic characteristics, psychological characteristics also play a crucial role in determining the empowerment status of farm women. Variables such as self confidence, risk orientation, achievement motivation, economic motivation, decision-making ability, leadership ability, and attitude towards SHG activities influence how actively women participate in group meetings, savings, credit use, training programmes, and income-generating activities. Women with higher self-confidence are more likely to interact with officials, visit banks, speak in meetings, and take leadership roles. Achievement motivation encourages women to improve their livelihood status, educate their children, increase savings, and adopt new income generating activities. Risk orientation is important because women often need to take calculated risks while using credit, starting enterprises, adopting improved agricultural practices, or entering markets. Therefore, psychological readiness is an essential component of empowerment and must be studied along with economic indicators.

Eastern Uttar Pradesh provides an important context for studying farm women's empowerment through SHGs. The region is predominantly agrarian, with a large population dependent on agriculture and allied activities. Small and marginal landholdings, seasonal employment, migration, limited industrial development, and traditional socio-cultural norms influence the socio-economic condition of rural households. Farm women in this region contribute significantly to crop production, vegetable cultivation, livestock management, and household based livelihood activities. However, their access to education, training, institutional credit, extension services, and decision-making platforms remains limited in many rural areas. Under these circumstances, SHGs can serve as an important mechanism for improving women's access to financial resources, collective identity, livelihood skills, and social recognition. Several studies have highlighted that the benefits derived from SHGs depend not only on membership but also on the personal, socio-economic, and psychological characteristics of members. Merely joining an SHG does not automatically ensure empowerment. The degree of empowerment depends on regular participation, quality of group functioning, access to credit, use of loans for productive purposes, training exposure, family support, leadership opportunities, and women's internal motivation. Therefore, it becomes

necessary to examine the profile of SHG members before assessing the broader impact of SHG activities on empowerment. A clear understanding of respondents' socio-economic and psychological characteristics helps researchers, extension workers, policymakers, and development agencies design need-based interventions for strengthening SHG-based empowerment programmes.

In this background, the present study entitled "Empowerment of Farm Women through Self-Help Group Activities in Eastern Uttar Pradesh" was undertaken. The present paper focuses on the first objective of the study, namely, to study the socio-economic and psychological characteristics of the respondents. The study is expected to provide a clear profile of farm women associated with SHGs and identify the major personal, social, economic, communication, and psychological factors that may influence their empowerment process. Such information will be useful for planning effective capacity-building programmes, improving SHG functioning, strengthening women-oriented extension services, and promoting sustainable livelihood opportunities among farm women in Eastern Uttar Pradesh.

Research Methodology

The present study was conducted in Eastern Uttar Pradesh to examine the socio-economic and psychological characteristics of farm women associated with Self-Help Group activities. An ex-post-facto research design was adopted for the investigation because the variables under study had already occurred and could not be directly manipulated by the researcher. This design was considered suitable for studying the existing characteristics, behaviour, participation, and empowerment status of SHG members under natural field conditions. According to Robinson (1976), ex-post-facto research is a systematic empirical inquiry in which the independent variables are not directly controlled because they have already occurred or are inherently not manageable.

The study was carried out in two districts of Eastern Uttar Pradesh, namely Kushinagar and Deoria. These districts were selected purposively because of the active functioning of Self-Help Groups and the investigator's familiarity with the area, people, local conditions, and dialect, which helped in establishing rapport with respondents and collecting reliable information. Kushinagar district belongs to Gorakhpur division and is an agriculturally important

district where a large number of rural women are engaged in farm and allied activities. Deoria district is also located in the eastern part of Uttar Pradesh and has a predominantly rural and agriculture-based economy. Both districts represent the socio-economic conditions of farm women participating in SHG activities in Eastern Uttar Pradesh.

A multistage sampling procedure was followed for the selection of respondents. In the first stage, Kushinagar and Deoria districts were selected purposively. In the second stage, two blocks were selected from each district. From Kushinagar district, Kasia and Padrauna blocks were selected, while from Deoria district, Desai Deoria and Rampur Karkhana blocks were selected. Thus, a total of four blocks were included in the study. In the third stage, five villages were selected randomly from each selected block, making a total of twenty villages. In the final stage, 15 farm women SHG members were selected from each village. Thus, the total sample size of the study was 300 respondents.

For selection of respondents, stratified random sampling was used. SHG members were classified into different strata on the basis of their farm-size category, namely marginal, small, medium, and large. Thereafter, proportionate random sampling was applied to ensure proper representation of all categories of SHG members. The primary data were collected personally from the respondents with the help of a structured and pre-tested interview schedule. The interview schedule included questions related to age, education, caste, family type, family size, occupation, landholding, annual income, social participation, extension contact, mass media exposure, training exposure, risk orientation, achievement motivation, economic motivation, decision-making ability, self-confidence, leadership ability, and attitude towards SHG activities.

Secondary information was collected from official records, district offices, block offices, SHG records, published reports, and other relevant sources whenever required. The collected data were carefully coded, classified, tabulated, and analyzed according to the objective of the study.

Statistical tools such as frequency, percentage, arithmetic mean, and standard deviation were used for analysis and interpretation. Frequency and percentage were used to describe the distribution of respondents, while mean and standard deviation were used to classify respondents into low, medium, and high categories for selected socio-economic and psychological variables.

Result and Discussion

Table 1: Distribution of respondents according to Socio-economic and Psychological Profile

Sr. No.	Variable	Frequency	Percentage
1. Age	Young age group (up to 33 years)	58	19.33
	Middle age group (34-48 years)	161	53.67
	Old age group (above 49)	81	27.00
	Total	300	100.00
2. Education	Illiterate	73	24.33
	Primary	82	27.33
	Middle	36	12.00
	High school	51	17.00
	Intermediate	33	11.00
	Graduate	16	05.33
	Post Graduate	09	03.00
	Total	300	100.00
3. Marital status	Married	281	93.67
	Unmarried	06	02.00
	Widow	13	04.33
	Total	300	100.00
4. Caste	General (GEN)	93	31.00
	Other Backward Caste (OBC)	133	44.34
	Schedule Caste (SC)	61	20.33
	Schedule Tribe	13	04.33
	Total	300	100.00
5. Family type	Nuclear family	179	59.67
	Joint family	121	40.33
	Total	300	100.00
6. Religion	Hindu	267	89.00
	Muslim	33	11.00
	Total	300	100.00
7. Land holding	Marginal farmers (below 1.00)	220	73.33
	Small farmers (1.01 to 2.00)	41	13.67
	Medium farmers (2.01 to 3.00)	26	08.67
	Large farmers (above 3.01)	13	04.33
	Total	300	100.00
8. Occupation	Agriculture	114	38.00
	Agriculture + Agriculture Labour	105	35.00
	Agriculture + Service	19	06.33
	Agriculture + Business	62	20.67
	Total	300	100.00
9. Annual income	Low (up to 01.42)	104	34.67
	Medium (01.43 to 03.71)	152	50.66
	High (above 03.72)	44	14.67
	Total	300	100.00
10. Social participation	Participation in one organization	300	100.00
	Participation in two organization	117	39.00
	Participation in more than two organization	29	09.66
11. Scientific orientation	Low (up to 15)	84	28.00
	Medium (16 to 17)	154	51.33
	High (18 and above)	62	20.67
	Total	300	100.00
12. Economic motivation	Low (up to 16)	86	28.67
	Medium (17 to 24)	188	62.67
	High (25 and above)	26	08.66
	Total	300	100.00

Note: For age, annual income, social participation, scientific orientation, economic motivation, and extension contact, the respondents may be classified into low, medium, and high categories on the basis of mean and standard deviation, where low = below Mean – SD, medium = between Mean ± SD, and high = above Mean + SD. f= Frequency, %= Percentage, MPS= Mean Per Score

The socio-economic and psychological characteristics of the respondents were studied to understand their background and its possible influence on the adoption of climate-smart agriculture (CSA) practices. The findings are presented in Table 1.

The data revealed that a majority of the respondents (53.67%) belonged to the middle age group (34–48 years), followed by 27.00 per cent in the old age group (above 49 years), while only 19.33 per cent were in the young age group (up to 33 years). This indicates that farming activities

in the study area were primarily managed by middle-aged farmers who possess considerable farming experience and are actively involved in agricultural decision-making. Regarding educational status, the findings showed that 27.33 per cent of the respondents had attained primary education, followed by 24.33 per cent illiterate, 17.00 per cent educated up to high school, 12.00 per cent up to middle school, 11.00 per cent up to intermediate level, 5.33 per cent graduates, and only 3.00 per cent postgraduates. The results indicate that although basic literacy exists among many farmers, higher education levels remain limited, which may influence their ability to understand and adopt improved agricultural technologies. With respect to marital status, an overwhelming majority (93.67%) of the respondents were married, whereas 4.33 per cent were widows and only 2.00 per cent were unmarried. The predominance of married respondents reflects the stable family structure generally observed among farming households. The caste composition indicated that 44.34 per cent of the respondents belonged to the Other Backward Caste (OBC) category, followed by 31.00 per cent General, 20.33 per cent Scheduled Caste (SC), and 4.33 per cent Scheduled Tribe (ST). This distribution reflects the prevailing social structure of the study area, where OBC communities constitute a major proportion of the farming population.

The findings further revealed that 59.67 per cent of the respondents belonged to nuclear families, whereas 40.33 per cent belonged to joint families. The predominance of nuclear families suggests a gradual shift from traditional joint family systems towards smaller family units in rural areas. The religious composition showed that 89.00 per cent of the respondents were Hindus, while 11.00 per cent belonged to the Muslim community. This distribution represents the demographic characteristics of the selected villages. The distribution according to landholding indicated that nearly three-fourths (73.33%) of the respondents were marginal farmers possessing less than one hectare of land. This was followed by 13.67 per cent small farmers, 8.67 per cent medium farmers, and only 4.33 per cent large farmers. The predominance of marginal landholders reflects the fragmented landholding pattern prevalent in the study area and highlights the need for resource efficient agricultural technologies such as climate-smart agriculture. Regarding occupation, 38.00 per cent of the respondents depended solely on agriculture, while 35.00 per cent combined agriculture with agricultural labour. About 20.67 per cent supplemented agriculture with business activities, whereas 6.33 per cent combined agriculture with service. These findings suggest that a considerable proportion of farmers rely on multiple livelihood sources to ensure household income and reduce economic risks. The annual income distribution revealed that 50.66 per cent of the respondents belonged to the medium-income category, followed by 34.67 per cent in the low-income category and 14.67 per cent in the high-income category. The predominance of medium income respondents indicates moderate economic status among the farming households. With respect to social participation, all respondents (100.00%) reported membership in at least one organization, while 39.00 per cent participated in two organizations and 9.66 per cent participated in more than two organizations. This suggests that respondents maintained a reasonable level of social interaction and organizational involvement, which may facilitate the dissemination of agricultural information and

technologies. The findings on scientific orientation indicated that 51.33 per cent of the respondents possessed a medium level of scientific orientation, followed by 28.00 per cent with low scientific orientation and 20.67 per cent with high scientific orientation. The predominance of the medium category suggests that most farmers possess a moderate inclination towards scientific methods and innovations in agriculture. Similarly, the results on economic motivation showed that 62.67 per cent of the respondents exhibited a medium level of economic motivation, followed by 28.67 per cent with low and 8.66 per cent with high economic motivation. This indicates that the majority of farmers were moderately motivated to improve their economic condition through agricultural activities, although only a limited proportion demonstrated a high level of economic aspiration. Overall, the profile of respondents indicates that the majority were middle-aged, married, marginal farmers with primary education, belonging predominantly to the OBC category, living in nuclear families, engaged mainly in agriculture, possessing medium annual income, medium scientific orientation, and medium economic motivation. These characteristics are likely to influence their knowledge, attitude, and adoption of climate-smart agricultural practices.

Conclusion

The study provides a comprehensive understanding of the socio-economic and psychological characteristics of farm women participating in Self-Help Group activities in Eastern Uttar Pradesh. The findings revealed that the majority of SHG members were middle-aged, married, belonged to the Other Backward Class, and lived in nuclear families. Most respondents possessed only primary-level education and owned marginal landholdings, indicating that SHGs have successfully reached economically weaker and resource-constrained sections of rural society. Agriculture remained the principal occupation of most respondents, while a considerable proportion supplemented their income through agricultural labour and other livelihood activities. The study further revealed that the majority of respondents belonged to the medium annual income category and actively participated in social organizations through SHGs, highlighting the role of these groups in strengthening social capital and community participation. Most respondents exhibited medium levels of scientific orientation and economic motivation, suggesting a favourable but improvable attitude towards adopting improved agricultural technologies and undertaking income-generating activities. Overall, the findings demonstrate that Self-Help Groups have emerged as an effective platform for mobilizing rural women, promoting social participation, and enhancing their socioeconomic status. However, the relatively low educational attainment and moderate psychological attributes observed among the respondents indicate the need for continuous capacity-building programmes, entrepreneurship development, financial literacy, skill-oriented training, and strengthened agricultural extension services. Targeted interventions focusing on technology dissemination, leadership development, and income diversification can further enhance the effectiveness of SHGs in empowering farm women and contributing to sustainable rural development in Eastern Uttar Pradesh.

References

1. Brody C, de Hoop T, Vojtkova M, Warnock R, Dunbar

- M, Murthy P. Can self-help group programs improve women's empowerment? A systematic review. *Journal of Development Effectiveness*. 2017;9(1):15-40.
2. Deininger K, Liu Y. Economic and social impacts of an innovative self-help group model in India. *World Development*. 2013;43:149-163.
 3. Government of India. National Rural Livelihoods Mission. Ministry of Rural Development, Government of India; 2025.
 4. Government of India. Self-Help Group under DAY-NRLM. Ministry of Rural Development, Government of India; 2026.
 5. Hashemi SM, Schuler SR, Riley AP. Rural credit programs and women's empowerment in Bangladesh. *World Development*. 1996;24(4):635-653.
 6. Kabeer N. Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*. 1999;30(3):435-464.
 7. Sanyal P. From credit to collective action: The role of microfinance in promoting women's social capital and normative influence. *American Sociological Review*. 2009;74(4):529-550.
 8. Swain RB, Wallentin FY. Does microfinance empower women? Evidence from self-help groups in India. *International Review of Applied Economics*. 2009;23(5):541-556.