

International Journal of Agriculture Extension and Social Development

Volume 9; Issue 8; August 2026; Page No. 413-415

Received: 02-05-2026
Accepted: 08-06-2026

Indexed Journal
Peer Reviewed Journal

Rural women's attitude towards self-help groups in Muzaffarnagar district of Uttar Pradesh

¹Aina Shivhare, ²LB Singh and ³Ashil Sharma

¹M.Sc., Department of Agricultural Extension Education, SVPUAT, Meerut, Uttar Pradesh, India

²Professor and Head, Department of Agricultural Extension Education, SVPUAT, Meerut, Uttar Pradesh, India

³M.Sc., Department of Agricultural Extension Education, SVPUAT, Meerut, Uttar Pradesh, India

DOI: <https://www.doi.org/10.33545/26180723.2026.v9.i8e.4040>

Corresponding Author: Aina Shivhare

Abstract

Self-Help Groups (SHGs) have become an effective strategy for enhancing the socio-economic status of rural women by promoting financial inclusion, capacity building, and livelihood development. This study analyses the attitudes of rural women towards Self-Help Groups in the Muzaffarnagar district of Uttar Pradesh. The study employed an ex-post facto research design. Muzaffarnagar district was deliberately chosen, with Khatauli and Charthawal blocks selected due to their higher concentration of active SHGs. Eight villages were included, and 80 women members of SHGs were randomly selected. Data collection was carried out using a pre-structured interview schedule. Respondents' attitudes towards SHGs were assessed using the Kokate and Tyagi (1989) attitude scale, with appropriate modifications. Data analysis involved calculating frequencies, percentages, means, and standard deviations. Results showed that 52.50% of respondents had a highly favourable attitude towards SHGs, 30.00% had a moderately favourable attitude, and 17.50% had a low favourable attitude. Most respondents agreed that SHGs boosted self-confidence, increased awareness of government schemes, strengthened banking linkages, improved income, and enhanced living standards. The study concludes that SHGs significantly foster positive attitudes among rural women by promoting economic security, social participation, and institutional support. Further strengthening capacity-building programmes and extension efforts will boost the effectiveness of SHGs.

Keywords: Self-help groups, rural women, attitude, women empowerment, day-nrlm, Muzaffarnagar

1. Introduction

Women are a crucial part of the rural workforce, contributing to agriculture, livestock, household tasks, and other livelihoods. Despite their important role in the rural economy, they face many socio-economic challenges such as limited access to education, financial services, credit, assets, and decision-making. These barriers often hinder their economic independence and active involvement in development.

To tackle these issues and advance women's socio-economic empowerment, the Government of India has adopted the Self-Help Group (SHG) model as part of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). This initiative seeks to organise rural women into community groups that foster regular savings, improve access to formal credit, build entrepreneurial and livelihood skills, and encourage collective efforts for sustainable growth (Government of India, 2024) ^[1]. Over time, SHGs have proven to be an effective approach for reducing poverty, increasing financial inclusion, and enhancing the social and economic status of rural women.

In addition to boosting income and livelihood prospects, SHGs serve as vital platforms for building women's self-confidence, leadership skills, social engagement, and decision-making abilities. Through regular interaction, participation in meetings, training sessions, and access to

financial services, women become more aware of government schemes, enhance their banking literacy, and actively contribute to community development. As a result, SHGs have transcended their role as microfinance entities to become powerful tools for women's empowerment and rural progress.

The success and sustainability of SHGs largely hinge on members' attitudes toward group activities. A positive outlook fosters active participation in meetings, consistent savings, timely loan repayments, engagement in income-generating projects, and collective decision-making. Conversely, a negative attitude can harm group cohesion and impact program results (Meena & Singh, 2013; Rajpoot *et al.*, 2023; Maurya *et al.*, 2025) ^[4, 5, 3]. Therefore, understanding SHG members' attitudes is crucial for evaluating their effectiveness and pinpointing areas that need further support. While several studies highlight the positive effects of SHGs on women's empowerment, there is limited research specifically on rural women's attitudes towards SHGs in western Uttar Pradesh. Due to socio-economic diversity and regional differences in how SHGs operate, location-specific studies are crucial for creating evidence that can enhance SHG-based development programmes. This study aims to analyse rural women's attitudes towards Self-Help Groups in Muzaffarnagar district, Uttar Pradesh, providing valuable data for policymakers, extension workers, and agencies to

improve the effectiveness and sustainability of SHG initiatives.

2. Materials and Methods

This study took place in Muzaffarnagar district, Uttar Pradesh, during 2025–26 and employed an ex-post facto research design. The district was chosen intentionally because it has a higher number of active SHGs under DAY-NRLM. Out of the nine community development blocks, Khatauli and Charthawal were purposively selected. From Khatauli, four villages were chosen, and from Charthawal, another four making a total of eight villages. These villages, with the highest concentration of SHGs, were selected for the study.

A total of 80 rural women SHG members were chosen via simple random sampling, with ten respondents from each village. Primary data were gathered through personal interviews using a pre-tested structured interview schedule. The attitude of rural women towards SHGs was assessed using the attitude scale created by Kokate and Tyagi (1989)^[2], with necessary modifications. This scale included 18 statements, covering both positive and negative aspects. Responses were gathered on a three-point scale, and attitude scores were calculated by assigning weights to each response. Overall scores allowed classification of respondents into low, moderate, and high favourable attitude groups.

The data were coded, organised into tables, and analysed with statistical methods like frequency, percentage, mean, and standard deviation to draw meaningful conclusions.

3. Results and Discussion

The rural women's attitude towards Self-Help Groups (SHGs) was measured using a scale designed by Kokate and Tyagi (1989)^[2], with appropriate modifications. This scale included eighteen statements covering various aspects of SHG operation, such as financial inclusion, income generation, leadership, social participation, institutional linkages, capacity building, and women's empowerment. Participants indicated their opinions on each statement using a three-point scale, and the responses were analysed to gauge their overall attitude toward SHGs.

Table 1 statement-wise analysis indicates that rural women

mostly have a positive attitude towards SHGs. All respondents 100.00% expressed support for the continuation of SHG activities, showing their full agreement and confidence in the programme's long-term advantages. Likewise, 98.75% of respondents agreed that attending SHG meetings enhanced their awareness of the issues faced by other women, emphasising the role of SHGs in fostering social interaction and collective learning.

A large majority of respondents 96.25% indicated that SHGs improved their awareness of different government schemes and development initiatives. Similarly, 95.00% agreed that being part of SHGs boosted their self-confidence and their capacity to participate in decision-making. These findings suggest that SHGs have played a key role in enhancing women's social and psychological empowerment.

The findings also showed that 92.50% of respondents believed SHGs strengthened their connections with banks and financial institutions. Meanwhile, 91.25% felt that participating in SHGs had enhanced their quality of life. Approximately 90.00% agreed that SHGs helped increase their income and foster financial independence. These results highlight the significant role of SHGs in boosting the financial well-being of rural women through savings, easier access to credit, and income-generating efforts.

Most respondents also held positive views on skill development, leadership, group cooperation, and community participation, showing that SHGs have become a valuable platform for boosting both personal and social growth among rural women. However, fewer respondents strongly agreed with statements about the sufficiency of training programmes and market support, indicating that these areas need further improvement to enhance SHGs' impact. Overall, the analysis by statement reveals that respondents see SHGs as an effective means of improving their socio-economic status and increasing their involvement in rural development.

The current results are consistent with those of Meena and Singh (2013)^[4], Singh and Deshmukh (2022)^[6], and Maurya *et al.* (2025)^[3], who observed that SHG members generally hold positive attitudes towards SHGs and rural livelihood programmes because of improvements in income, technical skills, institutional support, and social empowerment.

Table 1: Women's attitude towards Self Help Group Positive statements

S. No.	Attitude Statements	Agree		Undecided		Disagree		Rank order
		F	(%)	F	(%)	F	(%)	
1.	SHG activity should continue in future	80	100	0	0.00	0	0.00	I
2.	SHGs have improved women's income	72	90.00	4	5.00	4	5.00	VII
3.	SHG loans are helpful during crop failure or financial emergencies.	31	38.75	47	58.75	2	2.50	IX
4.	SHGs connect rural women with banking systems	74	92.50	5	6.25	1	1.25	V
5.	Are you capable of carrying out all the banking operations on your own	74	92.50	4	5.00	2	2.50	V
6.	SHG enables women to be financially Independent	72	90.00	8	10.00	0	0.00	VII
7.	SHGs increase self-confidence among rural women.	76	95.00	4	5.00	0	0.00	IV
8.	Training through SHGs enhances income-generating skills.	66	82.50	12	15.00	2	2.50	VIII
9.	Association with SHGs changes the attitude of members	76	95.00	4	5.00	0	0.00	IV
10.	SHG meetings helps to know the other Women's problems	79	98.75	1	1.25	0	0.00	II
11.	SHG participation increases awareness about Govt. Schemes	77	96.25	2	2.50	1	1.25	III
12.	SHG membership improves social status in the village.	74	92.50	5	6.25	1	1.25	V
13.	SHG helps in improving standard of living.	73	91.25	6	7.50	1	1.25	VI
14.	Income earned through SHG activities contributes significantly to family welfare.	73	91.25	4	5.00	3	3.75	VI
15.	SHG meetings interfere with household and farm work.	12	15.00	1	1.25	67	83.75	I
16.	Duration of loan repayment is not Adequate	10	12.50	3	3.75	67	83.75	I
17.	Loans obtained through SHGs are difficult to repay.	16	20.00	8	10.00	56	70.00	IV
18.	Loan amount provided to SHG members is not sufficient	5	6.25	13	16.25	62	77.50	III

*F= Frequency, *(%) =Percentage

Note: For positive statements, ranking was based on the percentage of respondents who agreed. For negative statements, ranking was based on the percentage of respondents who disagreed

3.1 Overall Attitude

The respondents' overall attitude scores were categorised into three groups: low favourable, moderately favourable, and highly favourable, based on the mean and standard deviation. Table 2 shows that over half 52.50% of respondents had a highly favourable attitude towards Self-Help Groups, while 30.00% held a moderately favourable attitude. Only 17.50% demonstrated a low favourable attitude.

The strong positive attitudes likely stem from the many benefits respondents gained after joining SHGs. These include regular savings, easy access to institutional credit, involvement in income-generating activities, training programme exposure, greater awareness of government schemes, improved social recognition, and heightened confidence in household and community decisions. All these factors together have fostered more favourable attitudes among SHG members.

The positive attitude seen among respondents highlights the successful implementation of SHGs under DAY-NRLM in the study area. Ongoing engagement with extension staff, financial institutions, and group members seems to have boosted women's confidence and motivated them to actively participate in group activities. Their positive experiences with collective decision-making and mutual support have also strengthened their belief in SHGs as effective tools for socio-economic growth.

The results align with findings from Vivekanand and Velayudham (2018) [7], Rajpoot *et al.* (2023) [5], and Maurya *et al.* (2025) [3], who also noted that most SHG members have positive attitudes towards rural livelihood programmes because of the economic and social advantages of participating in groups

Table 2: Overall rural women's attitude towards SHGs N=80

S. No.	Category	Particulars	Frequency	Percentage
1.	Low favourable attitude	Up to 47	14	17.5
2.	Moderately favourable attitude	48 to 52	24	30.00
3.	Highly favourable attitude	53 and above	42	52.5

Mean=50.86

S. D.=3.09

The findings clearly show that Self-Help Groups serve as an effective institutional tool for empowering rural women in Muzaffarnagar district. Respondents' positive attitudes suggest that SHGs have not only improved their financial situations but also boosted their confidence, awareness, leadership skills, social involvement, and access to institutional resources. Women's active participation in savings, credit management, and income-generating activities has enhanced their economic independence and elevated their status within their families and communities. While the general attitude was very positive, areas like advanced skill training, market linkage, enterprise diversification, and marketing support need more focus from the implementing agencies. Enhancing these areas with regular capacity-building, entrepreneurship development, digital financial literacy, and ongoing extension support can further boost the effectiveness and sustainability of SHGs. Overall, the study shows that rural women in the area have a

positive attitude toward SHGs, highlighting their success as a key strategy for sustainable rural development and empowering women.

4. Conclusion

The study found that rural women in Muzaffarnagar district generally hold a positive view of SHGs. Over half of the women 52.50% expressed a highly favourable attitude, and 30.00% showed a moderately favourable stance, reflecting broad support for SHGs as a tool for socio-economic progress. The results also indicated that the women see SHGs as helpful in boosting self-confidence, achieving financial independence, connecting with banks, understanding government schemes, generating income, and improving their living standards.

The respondents' positive attitude likely stems from their engagement in SHG activities, consistent savings, access to institutional loans, training programmes, and collective decision-making. These results emphasise SHGs' important role in boosting women's empowerment and enhancing rural livelihoods through the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM).

While the overall attitude was positive, the study highlights the importance of ongoing efforts to enhance skill development, promote entrepreneurship, strengthen market linkages, and expand capacity-building programmes to ensure the long-term sustainability and success of SHGs. It shows that SHGs have become a valuable tool for cultivating positive attitudes among rural women, thereby advancing their socio-economic empowerment and supporting sustainable rural development

References

1. Government of India. Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). Ministry of Rural Development; 2024.
2. Kokate KD, Tyagi KC. Development of an attitude scale to measure farmers' attitude towards social forestry. 1989.
3. Maurya J, Meena NR, Doharey RK, Chaudhary A, Warshini A. Attitude of self-help group members towards the National Rural Livelihoods Mission of Gorakhpur, Uttar Pradesh. *International Journal of Agriculture Extension and Social Development*. 2025;8(8):471-474.
4. Meena MS, Singh K. Impact of Self-Help Groups on attitudes of members. *Indian Journal of Agricultural Sciences*. 2013;83(9):971-976.
5. Rajpoot AS, Rajan P, Raut A, Srivastava A, Singh RB. Attitude of NRLM beneficiaries towards livelihood diversification in Baghelkhand region of Madhya Pradesh, India. *Asian Journal of Agricultural Extension, Economics & Sociology*. 2023;41(11):258-263.
6. Singh M, Deshmukh S. Attitude of rural women towards Self-Help Groups from aspirational districts of Maharashtra. *The Pharma Innovation Journal*. 2022;11(11):35-39.
7. Vivekanand N, Velayudham A. Role of Self-Help Groups in women empowerment: A special reference to STEP project of dairy cooperative societies. *Research Journal of Humanities and Social Sciences*. 2018;9(2):391-397.