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Knowledge of farm women regarding self help group activities: A study in Eastern Uttar Pradesh

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Abstract

The present study was undertaken to assess the knowledge level of farm women regarding Self Help Groups (SHGs) and their 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 procedure 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 selected village, 15 farm women associated with SHGs were selected, resulting in a total sample of 300 respondents. Primary data were collected through a structured and pre-tested interview schedule. Knowledge was assessed using a 30-item knowledge test covering the concept, formation, functioning, savings and credit, bank linkage, leadership, income-generating activities, training, marketing, institutional linkages, government support and empowerment-related activities of SHGs. Each item was measured on a three-point continuum of complete knowledge, partial knowledge and no knowledge, with scores of 3, 2 and 1, respectively. The findings revealed that farm women possessed comparatively strong knowledge regarding the basic concept and functioning of SHGs. Complete knowledge was reported by all respondents (100.00%) regarding the voluntary formation of SHGs and their role in mutual help and savings, democratic selection of office bearers, and support for literacy and health awareness. High levels of complete knowledge were also observed regarding internal loan repayment (98.00%), thrift and credit habits (95.67%), regular meetings (95.33%), enhancement of family income (94.67%) and awareness of SHG rules and regulations (93.00%). However, comparatively lower levels of complete knowledge were observed regarding creditworthiness through timely loan repayment (43.67%), SHG federations (57.33%), institutional linkages for market and training (58.33%), bank evaluation before loan provision (59.67%), NRLM linkage (59.67%), entrepreneurship and skill-development training (60.67%) and collective marketing (64.33%). The study indicates the need for focused capacity-building and extension interventions to strengthen farm women's knowledge of technical, institutional, financial and market-oriented dimensions of SHG activities.

Keywords: Self Help Groups, SHGs, farm women, knowledge level, SHG activities, savings and credit, bank linkage, leadership, income-generating activities

Introduction

Farm women constitute an important human resource in rural India and make substantial contributions to agricultural production, livestock management, post-harvest operations, household food security and various livelihood activities. Their participation extends across crop production, animal husbandry, food processing, collection of fuel and fodder, and other farm and non-farm activities. However, despite their significant contribution to rural livelihoods, women often face limitations in access to productive resources, institutional credit, technical information, training opportunities, markets and decision-making platforms. These limitations can restrict their ability to fully utilize available livelihood and development opportunities.

Women's empowerment is a multidimensional process involving access to resources, agency, decision-making ability and achievement of desired outcomes. Kabeer (1999) [3] conceptualized empowerment in terms of the expansion of women's ability to make strategic life choices through the

interrelated dimensions of resources, agency and achievements. In the rural context, empowerment is therefore not restricted to improvements in income but also encompasses greater access to information, skills, financial resources, institutional support, social participation and decision-making opportunities.

Self Help Groups (SHGs) have emerged as an important community-based institutional mechanism for promoting the socio-economic development and empowerment of rural women. SHGs provide a collective platform through which women can undertake regular savings, internal lending, access formal credit, participate in training and capacity-building programmes, undertake livelihood activities and develop linkages with financial and development institutions. Participation in SHGs can also facilitate collective action, social interaction and greater involvement of women in economic and community-level activities. Evidence from India indicates that SHG-based interventions can generate economic and social benefits, including improvements in

consumption smoothing, income diversification and women's empowerment (Deininger and Liu, 2013) ^[2].

The importance of SHGs has been further strengthened through government-supported rural livelihood programmes. The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) aims to organize rural poor women into SHGs and support them through financial inclusion, capacity building, livelihood promotion and enterprise development. The programme also provides mechanisms such as revolving funds, community investment funds, bank linkages and support for SHG federations. As reported by the Ministry of Rural Development, DAY-NRLM had mobilized more than 10 crore rural women into over 90 lakh SHGs by June 2024, demonstrating the extensive institutional reach of the SHG approach in rural India.

The benefits of SHG participation, however, depend not merely on membership but also on the ability of members to understand and utilize the opportunities available through the group. Knowledge is an important prerequisite for effective participation because women need to understand the rules and functioning of SHGs, savings and credit procedures, bank linkages, internal lending, record keeping, leadership responsibilities, government support, training opportunities and livelihood activities. Adequate knowledge can help members make informed decisions regarding the utilization of savings and credit, participation in income-generating activities and interaction with financial and development institutions.

Knowledge is particularly important in the context of farm women because SHGs increasingly provide opportunities beyond savings and credit. Members may participate in agricultural and allied activities, entrepreneurship, skill development, collective marketing, value addition, self-employment and other livelihood promotion activities. SHGs can also facilitate linkages with banks, government departments, non-governmental organizations and other institutions. Therefore, knowledge about the functioning and activities of SHGs may influence the extent to which women are able to utilize the institutional and livelihood opportunities available to them.

Previous research has demonstrated that self-help group programmes can contribute to women's empowerment, particularly when financial services are accompanied by social mobilization and capacity-building components. A systematic review by Brody *et al.* (2015) ^[1] examined economic self-help group programmes and their potential contribution to women's empowerment, highlighting the importance of understanding the broader mechanisms through which group-based interventions influence women's lives. Thus, strengthening women's knowledge about SHG functioning and activities can be considered an important component of capacity building and empowerment.

Eastern Uttar Pradesh provides an important setting for examining the knowledge of farm women associated with SHGs. The region is predominantly agrarian, and rural women participate extensively in agriculture and allied livelihood activities. The previous study conducted as part of the present research programme in Kushinagar and Deoria districts showed that SHG-member farm women were largely from marginal farming households and possessed varying socio-economic and psychological characteristics. The study

included 300 respondents selected from four blocks and 20 villages of the two districts. These characteristics provide an important background for examining their knowledge regarding SHGs and their activities.

Although SHGs have expanded considerably as instruments of rural development and women's empowerment, mere membership in an SHG does not necessarily imply adequate knowledge of its functioning, financial mechanisms, institutional linkages or livelihood opportunities. Identifying the existing level of knowledge and the specific areas in which women possess complete, partial or no knowledge can help extension agencies and development organizations design more focused training and capacity-building interventions. Such assessment can also identify information gaps that may limit the effective utilization of SHG-related opportunities.

In this context, the present study was undertaken with the objective "Knowledge of Farm Women Regarding Self Help Group Activities: A Study in Eastern Uttar Pradesh."

The study specifically assessed the extent of knowledge possessed by farm women regarding the concept, functioning, savings and credit, institutional linkages, livelihood promotion, training, marketing, government support and other activities associated with Self Help Groups.

Research Methodology

Research Design

The present study was conducted to assess the knowledge level of farm women regarding Self Help Groups and their activities in Eastern Uttar Pradesh. An ex-post-facto research design was adopted for the study because the characteristics, experiences and SHG participation of the respondents had already occurred and could not be manipulated by the researcher. The design was considered appropriate for studying the existing knowledge of farm women under their natural socio-economic and institutional conditions. The same research design was adopted in the preceding study conducted under the broader research programme.

Study Area

The study was conducted in Kushinagar and Deoria districts of Eastern Uttar Pradesh. These districts were selected purposively considering the active functioning of Self Help Groups and the investigator's familiarity with the local conditions, which facilitated rapport building and field-level data collection. Kushinagar and Deoria represent predominantly rural and agriculture-based areas in Eastern Uttar Pradesh, where farm women are actively associated with agricultural and allied livelihood activities.

Sampling Procedure and Sample Size

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. Kasia and Padrauna blocks were selected from Kushinagar district, whereas Desai Deoria and Rampur Karkhana blocks were selected from Deoria district. Thus, four blocks were included in the study.

In the third stage, five villages were selected randomly from each selected block, resulting in a total of 20 villages. In the final stage, 15 farm women associated with SHGs were

selected from each village, resulting in a total sample of 300 respondents. Stratified random sampling was used for selection of respondents, with SHG members classified according to farm-size categories and proportionate random sampling subsequently applied to ensure representation of different categories.

Data Collection

Primary data were collected through a structured and pre-tested interview schedule. The respondents were personally interviewed in the selected villages. The interview schedule was designed to obtain information on the knowledge of farm women regarding the concept, functioning and different activities of SHGs. The field investigation was conducted under natural conditions, and necessary rapport was established with the respondents to facilitate accurate responses. The use of a structured and pre-tested interview schedule was consistent with the data collection procedure followed in the earlier study from the same research programme.

Measurement of Knowledge

The knowledge of farm women regarding SHGs and their activities was measured using a 30-item structured knowledge test. The items were developed to cover important aspects of SHG functioning and activities. The knowledge test included statements related to the basic concept and functioning of SHGs, regular savings and meetings, record keeping, bank linkage, loans and credit, creditworthiness, SHG federations, income-generating activities, entrepreneurship and skill development, institutional guidance, NRLM, joint bank accounts, democratic leadership, thrift and credit, collective marketing, self-employment, government support, participation in village-level institutions, financial transparency, exposure visits, utilization of savings, institutional linkages, literacy and health awareness, and women's empowerment.

The knowledge test was designed to assess not only the respondents' familiarity with the concept of SHGs but also their understanding of the practical and institutional activities undertaken through SHGs. This approach was considered appropriate because the objective was to assess knowledge regarding both SHGs and their activities rather than knowledge of the SHG concept alone.

Each of the 30 knowledge statements was assessed using a three-point knowledge continuum. A score of 3 was assigned

when the respondent possessed complete knowledge of the statement, 2 when the respondent possessed partial knowledge, and 1 when the respondent had no knowledge. Thus, the possible total knowledge score ranged from 30 to 90, with a higher score indicating a higher level of knowledge regarding SHGs and their activities.

The total knowledge score of each respondent was obtained by summing the scores assigned to all 30 items.

Classification of Knowledge Level

Based on the total knowledge scores, the respondents were classified into appropriate categories of knowledge level. The classification was made according to the categorization procedure adopted in the study. The respondents were grouped into low, medium and high knowledge categories using the distribution of the obtained scores.

In addition to the overall knowledge level, item-wise analysis was undertaken to determine the proportion of respondents possessing complete, partial and no knowledge for each statement. This enabled identification of specific areas of SHG functioning and activities where respondents had relatively higher or lower knowledge.

Statistical Analysis

The collected data were coded, classified and tabulated before statistical analysis. Frequency, percentage, mean and standard deviation were used to analyze and interpret the knowledge level of the respondents. Frequency and percentage were used to describe the distribution of respondents according to their overall knowledge categories and their responses to individual knowledge statements. Mean and standard deviation were used to determine the central tendency and dispersion of knowledge scores.

For item-wise assessment, the percentage of respondents possessing complete knowledge, partial knowledge and no knowledge was calculated for each of the 30 statements. This helped in identifying the specific components of SHGs and their activities that were relatively well known or less known among the farm women.

Where required, appropriate inferential statistical techniques may be used to examine the association between knowledge level and selected socio-personal, socio-economic and psychological characteristics of the respondents.

Results and Discussion

Table 1: Statement wise knowledge level of farm women about SHGs and its activities n=300

S. No.	Statement	Complete Knowledge		Partial Knowledge		No knowledge	
		f	%	f	%	f	%
1.	SHG means a group of 10–20 women voluntarily formed for mutual help and savings.	300	100	00	00.00	00	00.00
2.	SHG members save a fixed amount every month.	214	71.33	54	18.00	32	10.67
3.	SHGs maintain regular meetings, usually monthly.	286	95.33	10	03.33	04	01.33
4.	SHGs maintain records like minutes book, savings and loan registers.	247	82.33	30	10.00	23	07.66
5.	SHGs are linked with banks under government programmes.	244	81.33	30	10.00	26	08.66
6.	SHG members can avail loans from the pooled savings fund.	273	91	17	05.66	10	03.33
7.	Banks evaluate SHG performance before providing loans.	179	59.67	80	26.67	41	13.67
8.	Proper repayment of loans improves creditworthiness of SHGs.	131	43.67	100	33.33	69	23.00
9.	SHG federation helps in strengthening group activities.	172	57.33	89	29.67	39	13.00
10.	SHG promotes income-generating activities among members.	236	78.67	40	13.33	24	08.00
11.	Members are trained in entrepreneurship and skill development.	182	60.67	74	24.67	44	14.67
12.	SHG functions under the guidance of NABARD and DRDA.	193	64.33	67	22.33	40	13.33

13.	SHGs are part of the National Rural Livelihood Mission (NRLM).	179	59.67	100	33.33	21	07.00
14.	SHGs maintain joint bank accounts in group name.	220	73.33	62	20.67	28	09.33
15.	Each SHG elects a president and secretary democratically.	300	100	00	00.00	00	00.00
16.	SHG promotes thrift and credit habits among members.	287	95.67	10	03.33	03	01.00
17.	SHGs can take up collective marketing of farm produce.	193	64.33	57	19	50	16.67
18.	SHG encourages self-employment among rural women.	256	85.33	24	08.00	20	06.66
19.	Government provides revolving funds to SHGs for business.	234	78	42	14.00	24	08.00
20.	SHG helps in enhancing family income.	284	94.67	10	03.33	06	02.00
21.	SHG members can participate in Panchayat and village development meetings.	244	81.33	36	12.00	20	06.66
22.	SHGs maintain transparency in financial transactions.	237	79	40	13.33	23	07.66
23.	Members are aware about the rules and regulations of SHGs.	279	93	13	04.33	08	02.66
24.	SHG can register under Societies Act for official recognition.	239	79.67	48	16.00	13	04.33
25.	SHG members get exposure visits and training from NGOs.	214	71.33	63	21.00	23	07.66
26.	SHG savings can be used for emergencies and small-scale investment.	217	72.33	50	16.67	33	11.00
27.	Members should repay internal loans on time with nominal interest.	294	98	00	00.00	06	02.00
28.	SHG supports literacy and health awareness among members.	300	100	00	00.00	00	00.00
29.	SHG can link with other institutions for market and training.	175	58.33	74	24.67	51	17.00
30.	SHG activities contribute to the empowerment of women.	266	88.67	24	08.00	10	03.33

Table 1 depicts the statement-wise knowledge level of farm women regarding Self-Help Groups (SHGs) and their activities. The data collected from 300 respondents were categorized into complete knowledge, partial knowledge, and no knowledge. The results clearly indicate that farm women possessed a high level of knowledge on the basic concept and functioning of SHGs. All the respondents (100%) had complete knowledge that an SHG is a group of 10–20 women formed voluntarily for mutual help and savings. Similarly, complete knowledge was also observed regarding democratic selection of office bearers (president and secretary) and the role of SHGs in supporting literacy and health awareness, where again 100 per cent respondents showed complete knowledge. This reflects strong awareness about the fundamental structure and social objectives of SHGs.

A very high level of complete knowledge was also recorded for statements related to regular meetings (95.33%), promotion of thrift and credit habits (95.67%), enhancement of family income (94.67%), awareness of SHG rules and regulations (93.00%), and internal loan repayment with nominal interest (98.00%). This indicates that respondents were well aware of operational discipline, financial practices, and the socio-economic benefits of SHGs. Substantial knowledge was noticed with respect to loan availability from pooled savings (91.00%), women empowerment through SHGs (88.67%), encouragement of self-employment (85.33%), maintenance of records (82.33%), bank linkage under government programmes (81.33%), participation in Panchayat and village development activities (81.33%), and maintenance of transparency in financial transactions (79.00%). These findings suggest that farm women had a fairly sound understanding of SHG functioning, financial management, and their role in rural development.

Moderate levels of complete knowledge were found for aspects such as bank evaluation before loan sanction (59.67%), improvement of creditworthiness through proper repayment (43.67%), strengthening of group activities through SHG federations (57.33%), linkage with NRLM (59.67%), entrepreneurship and skill development training (60.67%), collective marketing (64.33%), and institutional linkages for market and training (58.33%). A noticeable proportion of respondents had only partial knowledge or no knowledge regarding these more technical and institutional dimensions of SHGs, indicating gaps in deeper functional and

developmental awareness.

Regarding exposure visits, NGO support, and use of savings for emergencies or small-scale investments, around 71–72 per cent of respondents reported complete knowledge, while a reasonable proportion still remained partially informed. This indicates scope for improving awareness related to capacity building and optimal utilization of SHG resources. Overall, the table reveals that farm women possessed a high level of knowledge about the basic formation, functioning, savings, meetings, and benefits of SHGs, while their knowledge was comparatively lower regarding institutional linkages, federations, credit appraisal mechanisms, collective marketing, and advanced empowerment strategies. The findings emphasize the need for focused training and extension interventions to strengthen farm women's understanding of higher-level SHG operations and developmental linkages, thereby enhancing the effectiveness and sustainability of SHG activities.

Conclusion

The study concluded that farm women associated with Self Help Groups possessed a strong understanding of the basic concept, structure and routine functioning of SHGs. Complete knowledge was particularly evident regarding the voluntary formation of SHGs, democratic selection of office bearers, regular meetings, thrift and credit practices, internal loan repayment, enhancement of family income, and the social role of SHGs in promoting literacy and health awareness. This indicates that the fundamental principles and day-to-day functioning of SHGs were relatively well understood by the respondents.

However, knowledge was comparatively weaker in several technical, institutional and market-oriented areas, particularly creditworthiness, SHG federations, institutional linkages, bank appraisal procedures, NRLM, entrepreneurship and skill-development programmes, and collective marketing. These areas represent important opportunities through which SHG members can improve their access to financial services, training, markets and livelihood opportunities.

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