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Knowledge level and its association with selected independent variables of self-help group members under national rural livelihoods mission of Gorakhpur district, Uttar Pradesh

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Abstract

The study aims to access the knowledge level of SHG members about National Rural Livelihoods Mission (NRLM) and its association with independent variable of Bhathat and Bharohiya block of Gorakhpur district of Uttar Pradesh. A total of 180 respondents were selected, 90 respondents from each block. The study reveals 61.11% of respondents had medium level of knowledge about NRLM while education, land holding and annual income showed highly significant and positive correlation with knowledge level. Factors like age, family type and risk orientation were found non-significant and positively correlated to knowledge level. The findings emphasize focus on educational and extension services.

Keywords: Self-help groups, national rural livelihoods mission, NRLM, knowledge level

Introduction

National Rural Livelihoods Mission (NRLM) is a flagship initiative program of Ministry of Rural Development, Government of India aimed to alleviate poverty and to empower rural poor women socially, economically and politically through building community institutions and providing resources to improve their livelihood condition. On the recommendation of Radhakrishnan Committee in 2011, the Swarnjayanti Gram Swarozgar Yojana (SGSY) was restructured into National Rural Livelihoods Mission (NRLM). The objective of the program is to organize rural women into self help groups and help them to achieve an appreciable increase in income and enhance their livelihood conditions and come out of poverty.

Knowledge acts as the basis of empowerment. The more informed a woman is about financial systems, rights, livelihood opportunities and governance, the more she can challenge the traditional barriers and achieve an overall empowerment. A nation's economic growth and development is incomplete without the participation of women. Through SHGs rural women gain information regarding various schemes, policies and programs, they learn financial discipline, and become more aware of importance of education, nutrition and healthcare (Dube *et al.*, 2025) ^[1]. Knowledge brings self-confidence, self-expression and reduced dependency on others.

Methodology

The study was conducted in Gorakhpur district of Uttar Pradesh, focusing on Bhathat and Bharohiya blocks which were selected purposely based on maximum and minimum number of SHGs active in Gorakhpur, respectively. In the next step, ten villages were purposely selected based on maximum number of SHG operating in each block. Hence, a total of 20 villages were selected for the study. Further, three self-help groups were selected from each village randomly, making a total of 60 SHGs for the study. In the last step, three respondents were randomly selected from SHGs. Therefore, 180 respondents were finalized for the study, 90 respondents from each block.

To study the knowledge level of SHG members, both primary as well as secondary data were used and a schedule was developed to test their general, administrative, financial and functional knowledge about NRLM. Regarding this, number of items were framed and the responses were elicited on a 2-point continuum i.e. known and unknown by assigning a score of 1 and 0 respectively. Based on mean knowledge score and standard deviation, the respondents were classified into low, medium and high knowledge level. To find out the relationship between the selected independent variables *viz.* Age, Caste, Education, Family type, Family size, House type, Land Holding, Occupation, Annual Income, Social Participation, Extension Contact and

Risk Orientation with knowledge level of self-help group members under NRLM, Coefficient of Correlation (r) were computed.

Results and Discussion

The data in Table 1 shows that 61.11% of beneficiaries have medium level of knowledge about NRLM, followed by 27.22% with low and 11.67% with high level of knowledge about NRLM. These findings of the study are in the conformity with the findings of Nidhi *et al.* (2020)^[2].

Table 1: Distribution of respondents according to their knowledge level about NRLM (n=180)

Sr. No.	Categories	Respondents	
		f	%
1	Low	49	27.22
2	Medium	110	61.11
3	High	21	11.67
	Total	180	100.00

The data in Table 2 represents the association between selected independent variables and knowledge level of SHG members under National Rural Livelihoods Mission.

Table 2: Association between independent variables and knowledge level of SHG members about NRLM (n=180)

Sr. No.	Variables	Correlation Coefficient (r)
1	Age	0.072 ^{NS}
2	Caste	-0.135 ^{NS}
3	Education	0.428 ^{**}
4	Type of House	0.316 [*]
5	Family Type	0.061 ^{NS}
6	Family Size	0.253 [*]
7	Occupation	0.392 [*]
8	Land Holding	0.421 ^{**}
9	Annual Income	0.463 ^{**}
10	Social Participation	0.386 [*]
11	Extension Contact	0.342 [*]
12	Risk Orientation	0.174 ^{NS}

*Significant at 0.05% level, **Significant at 0.01% level, NS= non-significant

1. Age

The data incorporated in Table 2 indicate that the age of the Self-Help Group members is positively correlated and non-significant with their knowledge level. This shows that the age of the respondents has no influence on their knowledge about NRLM.

2. Caste

According to the data presented in table 2, the correlation coefficient (r) between caste and knowledge level of beneficiaries was found as -0.135 and non-significant. This indicates that the caste does not significantly affect the knowledge level of respondents in the study area.

3. Education

Education level of beneficiaries was found highly significant and positively correlated with their knowledge level about NRLM. This suggests that education is crucial for rural women so as to have moderate to higher level of knowledge about various schemes and policies, better decision-making capacity, increased participation in training

and exposure activities and increased self-confidence. The results are similar to the findings of Arora *et. al.*, 2023^[8].

4. Type of House

Table 2 shows that there is a significant and positively correlated relationship between type of house and knowledge level of the respondents. Individuals with better living conditions tend to have higher knowledge and economically stable household with better access to extension contacts.

5. Family Type

The data given in Table 2 shows that type of family of the respondents is non-significant and positively correlated to knowledge level i.e., whether a member belong to joint family or nuclear family it does not significantly affect their knowledge level about NRLM.

6. Family Size

The data incorporated in Table 2 indicates that family size of the respondents is significant and positively correlated to their knowledge level.

7. Occupation

Occupation of respondents was found significant which means that the members having an occupation or two had more knowledge about NRLM as they are more in contact with market or government agencies, which facilitates information flow and program awareness.

8. Land Holding

The data presented in Table 2 shows that land holding of the members is highly significant and positively correlated to their knowledge level. An individual with higher knowledge level and a sufficient land holding tend to learn more about schemes that will help improve the productivity of his land.

9. Annual Income

Annual income of the members is highly significant (significant at 0.01% level) and positively correlated to their knowledge level about the program. This indicates that the members are aware of the benefits of the program and are implementing it to improve their livelihood condition.

10. Social Participation

The Table 2 indicated that the social participation of SHG members and their knowledge level about NRLM is in significant and positively correlated relationship. This suggests that increased participation in social gatherings, private organizations, NGOs or any other office of SHG members under NRLM is equivalent to having higher knowledge about the program.

11. Extension Contact

It is found significant and positively correlated to knowledge level of beneficiaries under NRLM, which indicates that regular contact with extension agents, SHG facilitators and NRLM officials directly enhances knowledge level.

12. Risk Orientation

The data incorporated in Table 2 indicates that risk

orientation of the respondents is non-significant and positively correlated to their knowledge level. This shows that willingness to take risks does not directly determine the knowledge level of SHG members.

Conclusion

The results shows that majority of respondents (61.11%) have medium level of knowledge about NRLM. Correlation between selected independent variables and knowledge level suggests that factors like education, land holding, income, extension contact, occupation and social participation play a vital role in enhancing the knowledge of SHG members about NRLM (Amma, 2019) ^[3]. Conversely, factors like age, caste, family type and risk orientation show less or no influence. Therefore, to improve the knowledge level of Self-Help Group members the prime focus should given to educational programs, extension services and social networking alongside maintaining NRLM's inclusive approach.

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