

# Evaluating NRLM's Role in Socio-economic Upgradation: Uday-Pareek Scale Analysis of Women in Jammu and Kashmir

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## ABSTRACT

Studying the socio-economic status of women goes beyond mere statistics; it has far-reaching implications for social, economic, and human development. By recognizing the barriers women face and working to remove them, societies can unlock the full potential of women, leading to more inclusive and sustainable growth. The study of the socio-economic status of women holds significant importance due to its multifaceted implications for individuals, families, communities, and societies as a whole. National Rural Livelihoods Mission in Jammu and Kashmir is reaching the poorest of poor of the rural women and has been empowering them socially and economically since 2015. The present study is focuses on the socio-economic status of 300 women involved in NRLM activities as treatment group and 120 women who are not involved in NRLM as control group. The study used Uday-Pareek Scale to reveal that 62.33% member women of NRLM belonged to middle scale and 38.66% belonged to lower scale in Jammu division whereas 82.66% belonged to middle scale and 17.33% belonged to lower scale in Kashmir division. It was found that 6.66% BPL non member women of NRLM belonged to middle scale and 83.33% belonged to middle lower scale and 10% belonged to lower scale in Jammu division whereas 45% belonged to middle scale, 38% belonged to middle lower scale and 17% belonged to lower scale in Kashmir division. The results clearly indicated that despite women being in BPL class, their socio-economic conditions have been improved significantly over the years due to their active involvement in NRLM activities as compared to those non member women of NRLM.

**Keywords:** NRLM, Socio-economic conditions, Jammu and Kashmir, Women empowerment

An individual, a home, a community, or a whole population's well-being, living standards, and quality of life are all influenced by a variety of social and economic elements together known as socio-economic conditions. Income, work, education, housing, healthcare, social mobility, and different social aspects like family structure, cultural norms, and resource accessibility are just a few of the many components that make up these conditions. The total socio-economic status of people or groups within a community is frequently evaluated using

socio-economic circumstances as indicators. Rural women's socio-economic circumstances can feature a complicated interplay of obstacles and chances. These women often work in agriculture and other primary industries in many rural locations around the world, making a considerable contribution

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to food production and economic activities. Their economic potential is, however, constrained by gender differences in access to land, resources, and education. Their well-being may be impacted by a lack of healthcare resources and information, and they may have less access to family planning services. Their roles and ability to make decisions within households and communities can also be influenced by social norms and cultural expectations. Given their critical role in rural development and sustainable agriculture, efforts are being undertaken to empower rural women through education, land ownership, healthcare access, and economic possibilities in order to solve these circumstances. Socioeconomic status (SES) is a broad term that includes a number of elements, such as social class, income, education, and occupation. It plays a crucial role in determining one's health, happiness, and lifespan.

The Government of India's National Rural Livelihood Mission (NRLM), a flagship initiative, seeks to empower rural women via self-employment and livelihood development. The Ministry of Rural Development is responsible for implementing the programme, which was introduced in 2011. In Jammu and Kashmir, NRLM has significantly contributed to the socioeconomic advancement of rural women. Rural women now have more chances for self-employment, higher wages, and better access to financial services thanks to the programme. Additionally, NRLM has aided in enhancing rural women's organisations' capacity-building efforts and participation in decision-making. NRLM has aided in the development of rural women's self-employment prospects in a number of industries, including agriculture, horticulture, handicrafts, and tourism. Through a number of programmes, such as skill development, financial support, and market connections, NRLM has contributed to raising the incomes of rural women. The programme has aided in enhancing rural women's access to financial services by establishing community-based organisations and self-help groups. These organisations help their members launch and grow their businesses by offering financing services. Through training and exposure tours, NRLM has aided in boosting the ability of rural women and their organisations. They have gained the information and abilities needed to manage their enterprises successfully as a result of this. It has aided in boosting

rural women's participation in decision-making at the village and block levels.

Although there are many various techniques to gauge Socio Economic Scale (SES), the Uday Pareek scale is one of the most used. The Uday Pareek scale is a composite measure that considers a number of elements, such as education, employment, income, and social involvement. Although it was created especially for usage in rural India, it has also been used to metropolitan settings and in other nations. The Uday Pareek scale is a credible and trustworthy indicator of SES. Numerous research has utilised it to look into the connection between SES and a range of outcomes, including health, education, and employment. According to studies, those with higher SES typically have better health, higher educational aspirations, and higher employment rates. For several reasons, the Uday Pareek scale is a reliable scientific indicator of SES. First off, unlike measures that just take into account one component, like income, it is a composite index that accounts for a number of characteristics, giving it a more thorough assessment of SES. Second, it has been established that the Uday Pareek scale is valid and dependable, i.e., it yields results that are reliable and accurate. Third, there is evidence that the Uday Pareek scale is a valuable tool for determining how SES affects both people and populations because it has been used in several studies to examine the connection between SES and a range of outcomes.

The Uday Pareek scale offers a number of advantages, such as the following:

- ♦ It is an extensive indicator of socioeconomic position that considers a number of variables;
- ♦ It has been used in numerous research projects, which has helped to demonstrate its reliability and validity and some drawbacks, such as the following:
- ♦ It is dependent on a variety of subjective judgements, such as the value of material goods or the prestige of a profession;
- ♦ It does not account for changes in the cost of living over time.

## OBJECTIVES

The present study was conducted in the Union

Territory of Jammu and Kashmir to determine the distribution of Socio-economic Status scores in the population who participated in the National Rural Livelihoods Mission and those who did not.

## MATERIALS AND METHODS

**Study area:** The programmes in NRLM in the Union Territory of Jammu and Kashmir goes by the name UMEED, which caters around 80371 SHGs with 639140 members (NRLM, 2022). The current study was conducted in the Union Territory of Jammu and Kashmir. Baramulla, Kupwara and Anantnag district of Kashmir division and Jammu, Samba and Udhampur district of Jammu division were selected purposively as these blocks consisted of highest NRLM members. From these districts, Sopore,

Langaite, Achabal, Bishna, Ghagwal and Udhampur blocks were selected randomly, further 2 villages from each of these blocks were randomly chosen and 300 women from 143 self-help groups across the study area were studied as treatment groups and 120 BPL women from the same villages were studied as control group. The respondents were interviewed in their homes and community places using a well-structured schedule.

### Statistical tools

Uday Pareek SES scale is a widely used scale for measuring socioeconomic status in India. It was developed by Uday Pareek and G. Trivedi in 1976 and is based on nine domains of socio-economic status in table 1.

Table 1

Sl. No.	Indicator	Description of the variable	Scoring
1	Caste	The caste of the individual or family is assigned a score based on the Indian caste system	1-SC; 2-ST; 3-Artisan; 4-RBA; 5-OBC; 6-General
2	Occupation	The occupation of the individual or family is assigned a score based on the prestige and income associated with the occupation.	0- None; 1- Laborer; 2- Caste Occupation; 3-Business; 4- Independent Profession; 5- Cultivation; 6- Service
3	Education	The education level of the individual or family is assigned a score based on the number of years of schooling completed.	0- illiterate; 1- can read only; 2- can read and write; 3- primary; 4- middle; 5- high school; 6- graduate and above
4	Social participation	The individual or family's level of social participation is assigned a score based on their involvement in community organizations and activities.	0- None; 1-Member of one organization; 2- member of more than one organization; 3-office holder in such an organization; 4- Wide public leader
5	Land	The amount of land owned by the individual or family is assigned a score based on its size and value.	0- No land; 1- less than 1 acre; 2- 1-5 acre; 3- 5-10 acre; 4- 10-15 acre; 5- 15-20 acre ; 6- more than 20 acre
6	House	The quality of the individual or family's home is assigned a score based on its materials, construction, and amenities.	0- No house; 1- hut; 2- <i>Katcha</i> house; 3-mixed house; 4- <i>pucca</i> house; 5- mansion
7	Farm power	The type of farm power used by the individual or family is assigned a score based on its efficiency and cost.	1- No draft animals; 2- 1-2 draft animals; 3- 3-4 draft animals; 4- 5-6 draft animals
8	Material possessions	The number and quality of material possessions owned by the individual or family is assigned a score based on their value and importance.	0- Bullock cart; 1- Cycle; 2- Radio; 3-chairs; 4- mobile phone; 5- television; 6- Refrigerators
9	Number of Family members	It is scored on the basis of total number of family members in the respondents home.	2- Upto 5; 1- More than 5

The scores for each domain are added together to create a total score for the individual or family. The total scores are then categorized into five socioeconomic status groups in table 2.

**Table 2**

Category scale	Scoring
Very high	Score of 80 or above
High	Score of 60-79
Medium	Score of 40-59
Low	Score of 20-39
Very low	Score of 19 or below

## FINDINGS AND DISCUSSIONS

The table 3 provides Socio-demographic details of the study area, divided into two divisions viz., Jammu Division and Kashmir Division. It also shows the overall figures for the entire state.

**Mean age and age distribution:** The mean age of the respondents of Jammu and Kashmir was found to be 38.81 years. This is slightly lower than the national average of 28.7 years. The population of Jammu Division was older than that of Kashmir Division, with a mean age of 42.62 years compared to 34.72 years. The age distribution of the population also varies between the two regions. In Jammu Division, 66.66% of the population was between the age group of 30 and 50, while in Kashmir Division, 50% of the population was in this age group. This suggested that the population of Jammu Division was more evenly distributed across different age groups, while the population of Kashmir Division was younger.

**Main source of income:** The main source of income for the majority of the respondents of Jammu and Kashmir was agriculture. This was especially true in Kashmir Division, where 80.66% of the population relies on agriculture for their livelihood. In Jammu Division, 68% of the population were involved in agriculture.

**Mean number of schooling years and education level:** The mean number of schooling years for the population of Jammu and Kashmir was 9.23 years. This was lower than the national average of 10.5 years. The population of Jammu Division has a higher mean number of schooling years (9.80 years) than the population of Kashmir Division (8.74

years). The education level of the population also varied between the two regions. In Jammu Division, 33.33% of the population has a 10+2 education or above, while in Kashmir Division, only 20% of the population has a 10+2 education or above. This showed that the population of Jammu Division has a higher level of education than the population of Kashmir Division.

**Type of family:** The nuclear family is the most common type of family in Jammu and Kashmir. This is especially true in Jammu Division, where 78% of the population lived in nuclear families. In Kashmir Division, 62.67% of the population lived in nuclear families. The joint family was the second most common type of family in Jammu and Kashmir. This was especially true in Kashmir Division, where 37.33% of the population lived in joint families. In Jammu Division, 22% of the population lived in joint families.

## Overall interpretation

The demographic details of Jammu and Kashmir showed that the population was relatively young, with a mean age of 38.81 years. The majority of the population relies on agriculture for their livelihood. The level of education was lower than the national average, and the nuclear family was the most common type of family. There were some significant differences between the demographic profiles of Jammu Division and Kashmir Division. The population of Jammu Division was older, had a higher level of education, and was more likely to live in a nuclear family. The population of Kashmir Division was younger, had a lower level of education, and was more likely to live in a joint family. These differences were likely due to a number of factors, including the different geographical and historical backgrounds of the two regions.

## Socio-Economic Status Evaluation using Uday-Pareek Scale

Based on the data provided in Table 4, Socio-Economic Status of Women in Jammu and Kashmir in whole was studied. Among the women who were beneficiary of the NRLM programme, 71.91% of women were in the middle scale and 28.05% of women were in the lower middle scale. Whereas

**Table 3:** Demographic profile of respondents in the study area

Sl. No.	Particulars	Jammu Division			Kashmir Division			Overall		
		Members	Non-Members	Overall	Members	Non-Members	Overall	Members	Non-Members	Overall
		(n= 150)	(n= 60)	(n=210)	(n= 150)	(n= 60)	(n=210)	(n= 300)	(n= 120)	(n=420)
<b>I</b>	<b>Mean age (years)</b>	39.82	50.20	42.62	31.36	43.43	34.72	35.59	46.76	38.81
	<b>±SD</b>	09.73	07.18	10.41	10.95	14.19	13.18	11.17	11.73	12.41
	<b>(A) Categorization of age (Percent)</b>									
(i)	<30 years	20.66	01.66	15.23	50.00	15.00	40.00	35.33	08.33	27.61
(ii)	30-50	66.66	48.33	61.42	42.00	53.33	45.23	51.66	50.83	51.42
(iii)	>50	12.66	50.00	23.33	08.00	31.66	14.76	13.00	40.83	20.95
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	<b>(B) Main Source of Income (Percent)</b>									
(i)	Agriculture	68.00	91.66	74.76	80.66	91.66	83.80	74.33	89.16	78.57
(ii)	Others	32.00	08.33	25.23	19.33	8.34	16.19	25.66	10.83	21.42
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	Mean number of schooling years	9.80	5.03	8.44	8.74	06.00	7.95	9.17	5.53	9.23
	<b>±SD</b>	3.47	4.17	4.27	5.34	5.25	4.56	4.58	4.79	4.53
	<b>(C) Education level (Percent)</b>									
(i)	Illiterate	8.66	38.33	17.14	23.33	41.67	28.57	16.00	40.00	22.86
(ii)	Primary	9.33	40.00	18.10	12.00	15.00	12.86	10.67	27.50	15.48
(iii)	Secondary	43.34	18.33	36.19	24.67	18.33	22.86	34.00	18.33	29.52
(v)	10+2	33.33	3.33	24.76	20.00	25.00	21.43	26.67	14.17	23.10
(vi)	Graduation and above	5.34	0.00	3.81	20.00	0.00	14.29	12.67	0.00	9.05
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
	<b>(D) Type of family (Percent)</b>									
	Nuclear	78.00	91.66	81.90	62.67	70.00	64.76	30.00	19.16	26.90
	Joint	22.00	8.33	18.09	37.33	30.00	35.23	70.00	80.83	73.09
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

**Table 4:** Socio-economic status evaluation using Uday-Pareek Scale (In percent)

	Jammu and Kashmir (Treatment)	Jammu and Kashmir (Control)	Jammu Division						Kashmir Division					
			Treatment			Control			Treatment			Control		
			Jammu	Udhampur	Samba	Jammu	Udhampur	Samba	Baramulla	Kupwara	Anantnag	Baramulla	Kupwara	Anantnag
Middle scale	71.91	15.00	42.00	62.00	82.00	10.00	0.00	10.00	93.00	72.00	86.00	0.00	50.00	10.00
Lower middle scale	28.05	81.66	58.00	38.00	18.00	65.00	95.00	90.00	7.00	28.00	14.00	100.00	50.00	85.00
Lower class	0.00	5.83	0.00	0.00	0.00	25.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

in the Control group 15.00 % of women are in the middle scale and 81.66 % of women were in the lower middle scale and 5.83% were in lower class. This data suggested that NRLM activities were reaching women from lower social classes. It is possible that this is because NRLM activities are specifically designed to support women from marginalized groups also it suggested that the women beneficiaries have improved their conditions in their standard of living after involving in the NRLM activities. Further the table revealed that, the treatment group of Jammu division majorly belonged to middle scale (Jammu: 42.00%, Udhampur: 62.00% and Samba: 82.00%) whereas control grouped majority was in the lower middle scale group (Jammu: 65.00%, Udhampur: 95.00% and Samba: 90.00%). Whilst in Kashmir Division of the study area, it was seen that, the treatment population under study was majorly under middle scale (Baramulla: 93%, Kupwara: 72% and Anantnag 86%) whereas the control group was under lower middle scale (Baramulla: 100%, Kupwara: 50% and Anantnag 85%).

The observation that women involved in National Rural Livelihood Mission (NRLM) activities have higher socio-economic conditions compared to those who did not participate can be justified through several key factors. NRLM focuses on income generation, financial inclusion, skill development, and empowerment for rural women. Participation in NRLM activities often leads to increased household income, improved access to formal financial services, enhanced skills, and greater self-confidence. Additionally, it promotes access to social services and community development, reducing vulnerability to economic shocks. By engaging in NRLM, women can access government schemes and subsidies, further contributing to their improved socio-economic status. While the impact may vary by region, the program's objectives are designed to uplift the socio-economic conditions of rural women, supporting the validity of this observation.

## CONCLUSION

In conclusion, this study substantiates that women involved in the National Rural Livelihoods Mission (NRLM) in Jammu and Kashmir have experienced substantial enhancements in their socioeconomic status compared to their non-participating

counterparts. The program's multifaceted approach, which encompasses skill development, income generation, education, healthcare, and asset accumulation, has collectively contributed to the observed improvements. The results affirm the efficacy of NRLM as a robust platform for elevating the socioeconomic conditions of women in rural areas, thereby fostering empowerment, inclusivity, and sustainable development. It is recommended that future research delve deeper into specific mechanisms and pathways through which NRLM brings about these positive changes, enabling policymakers and development practitioners to further refine and optimize the program's impact.

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