

To Study the impact of SHGs on women's behaviour and standard of living before and after joining the SHGs in Satna District of Madhya Pradesh.

ABSTRACT

The study pertains to the study of impact of SHGs on women's behaviour and standard of living before and after joining the SHGs in Satna District of Madhya Pradesh reveals that Women always remained in backstage because of their passive involvement in decision making. Due to the existing patriarchal norms, they have excluded from the decision- making the process even at their households. Self-help groups brought a whole new platform for women empowerment. It covered almost all aspects of empowerment (social, political, economic).Self-help group improved the qualitative and quantitative participation of women in decision making.

KEY WORDS SHGs, women empowerment, standard of living, decision making, passive involvement

INTRODUCTION

Self-help groups are formed at the local levels so all the members would be acquainted with each other. They have regular meetings at least once in a week where they discuss all sorts of issues. This would include the issues at their personal level, social and political issues once they attend the meetings and raise concerns over various topics and try solving them together. This would develop a mutual friendship, unity among the members, thus initiating the gradual formation of social capital. In these meetings, a small amount from each member (thrift) is collected, although the members may have the habit of saving. (Varghese, 2012) Once they collect a decent amount of money they become self-confident and then generate a positive thought in their mind that they themselves can collect a considerable amount of money. This fund is used to give credit to members so when they have an emergency in their family or for themselves.

Women's empowerment is a term which has multi-layered meanings. It can be defined in terms of social, political, economic, physical and cognitive aspect. Development of society would be only possible if all the sections of society are given equal importance and only all- round holistic development will lead to sustainable growth and development (Mishra, 2004).The aspect of overcoming the gender barriers were to be taken into consideration while planning programmes, policy becomes useless, in a society where gender discrimination exists if the policy does not oversee anyways for overcoming that and reaching the target group or assist the marginalized

section in achieving their developmental goals by combating the gender discrimination they face (Kelkar, 2005).

RESEARCH METHODOLOGY

The current study used a descriptive research design. The features of the population or phenomenon being examined are described in descriptive research design. It concentrates on the "what" of the research topic rather than the "why" of the topic. The most important goal of descriptive research is to describe the current state of circumstances. Because the current study is fact-finding and presents a description of the respondents as well as the area, a descriptive research design was used.

Sampling Technique

Multi stage sampling was followed for the selection of respondents for the present study. **Selection of District**

Satna District was selected purposively for the research work since it is one of the major districts in the State where NRLM scheme can be studied.

Selection of Block

There are 8 blocks in Satna District out of which two blocks Ramnagar and Amarpatan was selected purposively.

Selection of SHGs

A complete list of all SHGs was obtained from the selected blocks and these SHGs were arranged in ascending order on the basis of group size then 5% SHGs was selected randomly for the present study.

Chart 1 : Selection of SHGs

Block	Total no. SHGs	SHGs selected
Amarpatan	700	35
Ramnagar	900	45

Selection of Villages

From the two blocks selected total of 9 numbers of villages were selected randomly on the basis of highest concentration of SHGs for the present study

Selection of Respondents

- **1st size group** –having 1-10 members
- **2nd size group** - having 11-20 members
- **3rd size group** - having 21& above members

Out of 1030 respondents 10% of the respondents were selected randomly from different size groups from respective selected SHGs for the present study.

Respondents were selected from each village randomly for the present study. Thus, total of 103 respondents were selected for the present study.

❖ **Mode of Data Collection**

• **Primary data:**

Primary data was collected by survey method through personal interview using questionnaires from respondents.

• **Secondary data:**

To supplement the primary data, information was also collect from secondary sources like official reports of banks, NRLM statistical and annual reports, relevant publications of the rural development schemes and also from various papers published in journals and books.

• **Sources of Data:**

The study is entirely based on primary data collection from the selected respondents. Well-constructed and pre-tested questionnaires and schedule will be used to collect data. For collecting the data, personal interviews were arranged and reconnaissance study was also conducted to collect data. Further the required secondary data to supplement the primary data and to support the study were collected from different sources like- block offices, cooperatives, NRLM department etc.

❖ **Method of Analysis**

Descriptive Analysis: Tabulation method is used for the analysis of data along with the required statistical tool for the interpretation of the result.

❖ **Analytical tools used:**

To fulfil the specific objectives of the study, based on the nature and extent of data, the following analytical tools and techniques will be adopted for the present study:

• **Frequencies, percentage and standard deviation:**

Frequencies and percentages were obtained for each aspect of the study to draw inferences as per the objectives.

RESULTS AND DISCUSSION

IMPACT OF SHGS ON WOMEN’S BEHAVIOUR AND STANDARD OF LIVING BEFORE AND AFTER JOINING THE SHGS

Table 1: Women’s Behaviour before Joining the SHGs

S NO.	Statements Related To Behaviour	Before joining SHGs			
		Agree	Undecided	Disagree	Total

1	Communication skill	20(19.41%)	23(22.34%)	60(58.25%)	103
2	Problem solving capability	16(15.53%)	27(26.22%)	60(58.25%)	103
3	Decision-making power	20(19.41%)	24(23.31%)	59(57.28%)	103
4	Confidence development	21(20.38%)	25(24.29%)	57(55.33%)	103
5	Development of entrepreneur quality	16(15.53%)	26(25.25%)	61(59.22%)	103
6	Leadership quality	18(17.47%)	27(26.22%)	58(56.31%)	103
7	Workforce management	19(18.44%)	31(30.11%)	53(51.45%)	103
8	Importance of Education	18(17.47%)	25(24.28%)	60(58.25%)	103
9	Active participation against social norms and issues of the society.e.i, child marriage, parda system, education etc.	20(19.41%)	31(30.11%)	52(50.48%)	103
10	Awareness of their rights	17(16.50%)	32(31.08%)	54(52.42%)	103

(Note: Figures in the parenthesis indicates percentage of the total number of respondents)

This above table -1 shows different types of Statements Related to Women's Behaviour before Joining SHGs the major findings were 58.25 per cent of respondents were disagree in Communication skill , 58.25 per cent of respondents were disagree in Problem solving capability, 57.28 per cent of respondents were disagree in Decision-making power, 55.33 per cent of respondents were disagree in Confidence development, 59.22 per cent of respondents were disagree in Development of entrepreneur quality, 56.31 per cent of respondents were disagree in Leadership quality, 51.54 per cent of respondents were disagree in Workforce management,58.25 per cent of respondents were disagree in Importance of Education, 50.48 per cent of respondents were disagree in Active participation against social norms and issues of the society.e.i, child marriage, parda system, education etc., 52.42 per cent of respondents were disagree in Awareness of their rights.

Table 2: Overall distribution of respondents according to Women's Behaviour before Joining the SHGs

S.NO	Women's Behaviour	Total respondents	
		Frequency	Percentage
1	Low (10-16)	59	57.28%
2	Medium(7-23)	24	23.31%

3	High(24-30)	20	19.41%
	Total	103	100.00%

The data presented in table 2. Reveals that 57.28 per cent of respondents belonged to the low level of Women's Behaviour before Joining the SHGs followed by 23.31 per cent were belonged to the medium level and 19.41 per cent respondents were belonged to the high level of Women's Behaviour before Joining the SHGs.

Table 3: Women's Behaviour after Joining the SHGs

S NO.	Statements Related To Behaviour	After joining SHGs			
		Agree	Undecided	Disagree	Total
1	Communication skill	49(47.59%)	33(32.03%)	21(20.38%)	103
2	Problem solving capability	51(49.51%)	29(28.15%)	23(22.34%)	103
3	Decision-making power	46(44.66%)	24(23.31%)	33(32.03%)	103
4	Confidence development	48(46.58%)	23(22.34%)	32(31.08%)	103
5	Development of entrepreneur quality	47(45.63%)	33(32.03%)	23(22.34%)	103
6	Leadership quality	43(41.73%)	35(33.98%)	25(24.29%)	103
7	Workforce management	52(50.49%)	38(36.89%)	13(12.62%)	103
8	Importance of Education	58(56.32%)	33(32.03%)	12(11.65%)	103
9	Active participation against social norms and issues of the society.e.i, child marriage, parda system, education etc.	46(44.66%)	27(26.22%)	30(29.12%)	103
10	Awareness of their rights	44(42.7%)	27(26.22%)	32(31.08%)	103

(Note: Figures in the parenthesis indicates percentage of the total number of respondents)

This above table -3 shows different types of Statements Related to Women's Behaviour after Joining SHGs the major findings were 47.59 per cent of respondents were agree in Communication skill ,49.51 per cent of respondents were agree in Problem solving capability, 44.66 per cent of respondents were agree in Decision-making power, 46.58 per cent of respondents were agree in Confidence development, 45.63 per cent of respondents were agree in Development of entrepreneur quality, 41.73 per cent of respondents

were agree in Leadership quality, 50.49 per cent of respondents were agree in Workforce management,56.32 per cent of respondents were agree in Importance of Education, 44.66 per cent of respondents were agree in Active participation against social norms and issues of the society.e.i, child marriage, parda system, education etc. 42.7 per cent of respondents were agree in Awareness of their rights.

Table 4: Overall distribution of respondents according to Women’s Behaviour after Joining the SHGs

S.NO	Women’s Behaviour	Total respondents	
		Frequency	Percentage
1	Low (10-16)	29	28.16%
2	Medium(7-23)	25	24.27%
3	High(24-30)	49	47.57%
	Total	103	100.00%

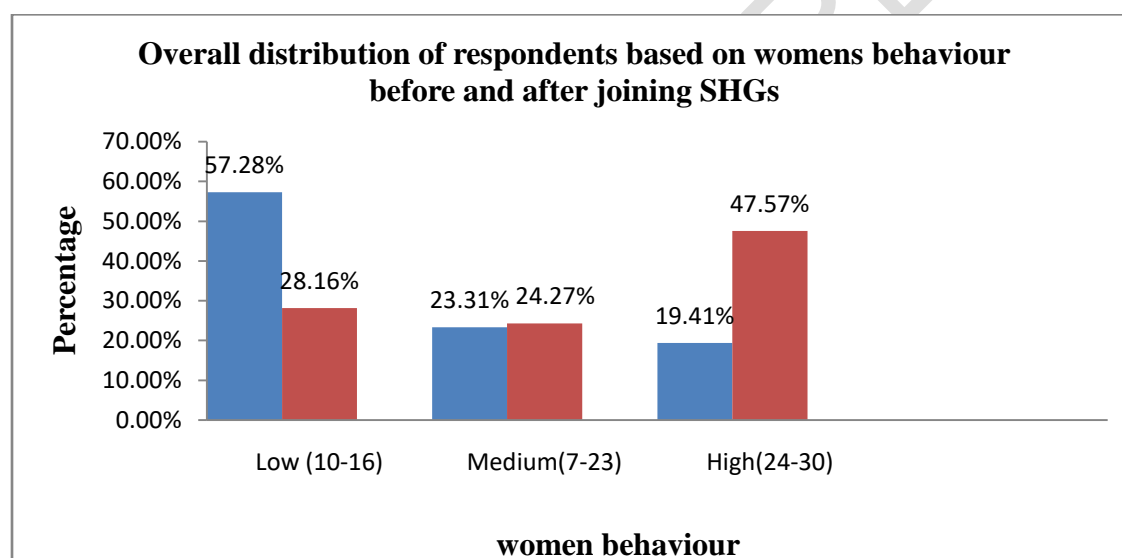


Fig 1: Overall distribution of respondents according to Women’s Behaviour before and after joining the SHGs

The data presented in table 4 Reveals that that 57.28 per cent of respondents belonged to the low level of Women’s Behaviour before Joining the SHGs followed by 23.31 per cent were belonged to the medium level and 19.41 per cent respondents were belonged to the high level of Women’s Behaviour before Joining the SHGs and 47.57 per cent of respondents belonged to the high level of Women’s Behaviour after Joining the SHGs followed by 24.27 per cent were belonged to the medium level and 28.16 per cent respondents were belonged to the low level of Women’s Behaviour after Joining the SHGs.

Table 5: Women’s standard of living before joining the SHGs

S NO.	Statements Related To Standard Of Living	Before joining SHGs			
		Agree	Undecided	Disagree	Total
1	Availability of basic necessities of life	16(15.53%)	24(23.30%)	63(61.17%)	103
2	Channel of higher education	15(14.56%)	26(25.24%)	62(60.20%)	103
3	Importance of health	16(15.53%)	25(24.27%)	62(60.20%)	103
4	Assets owned by the respondents (jewellery, FD etc.)	18(17.47%)	28(27.2%)	57(55.33%)	103
5	Entertainment (Television, radio, phone etc.)	17(16.50%)	33(32.05%)	53(51.45%)	103
6	Easy availability and uses of multiple products	16(15.53%)	22(21.37%)	65(63.10%)	103
7	Standing in the society and the family	19(18.44%)	25(24.28%)	59(57.28%)	103
8	Overall enhancement & development of personality	12(11.65%)	26(25.25%)	65(63.10%)	103
9	Better infrastructure	16(15.53%)	22(21.37%)	65(63.10%)	103
10	Self-recognition	17(16.50%)	23(22.335)	63(61.17%)	103

(Note: Figures in the parenthesis indicates percentage of the total number of respondents)

This above table -5 shows different types of Statements Related to Women's standard of living before joining the SHGs the major findings were 61.17 per cent of respondents were disagree in Availability of basic necessities of life, 60.20 per cent of respondents were disagree in Channel of higher education, 60.20 per cent of respondents were disagree in Importance of health, 55.33 per cent of respondents were disagree in Assets owned by the respondents (jewellery, FD etc.) , 51.45 per cent of respondents were disagree in Entertainment (Television, radio, phone etc.), 63.10 per cent of respondents were disagree in Easy availability and uses of multiple products, 57.28 per cent of respondents were disagree in Standing in the

society and the family, 63.10 per cent of respondents were disagree in Overall enhancement & development of personality, 63.10 per cent of respondents were disagree in Better infrastructure., 61.17 per cent of respondents were disagree in Self-recognition.

Table 6: Overall distribution of respondents according to Women's standard of living before joining the SHGs

S.NO	Women's standard of living	Total respondents	
		Frequency	Percentage
1	Low (10-16)	68	66.1%
2	Medium(7-23)	23	22.3%
3	High(24-30)	12	11.6%
	Total	103	100.00%

The data presented in table 6. Reveals that 66.1 per cent of respondents belonged to the low level of Women Standard of living before joining the SHGs followed by 22.3 per cent were belonged to the medium level and 11.6 per cent respondents were belonged to the high level of Women Standard of living before joining the SHGs.

Table 7: Women's standard of living after joining the SHGs

S NO.	Statements Related To Standard of Living	After joining SHGs			
		Agree	Undecided	Disagree	Total
1	Availability of basic necessities of life	48(46.60%)	23(22.94%)	32(31.06%)	103
2	Channel of higher education	47(45.01%)	23(22.94%)	33(32.05%)	103
3	Importance of health	47(45.01%)	23(22.94%)	33(32.05%)	103
4	Assets owned by the respondents (jewellery, FD etc.)	38(36.89%)	32(31.06%)	33(32.05%)	103
5	Entertainment (Television, radio, phone etc.)	60(58.25%)	18(17.48%)	25(24.27%)	103
6	Easy availability and uses of multiple products	41(39.80%)	27(26.22%)	35(33.98%)	103
7	Standing in the society and the family	51(49.51%)	24(23.31%)	28(27.18%)	103
8	Overall enhancement & development of	49(47.57%)	25(24.28%)	29(28.15%)	103

	personality				
9	Better infrastructure	43(41.74%)	22(21.37%)	38(36.89%)	103
10	Self-recognition	51(49.51%)	24(23.31%)	28(27.18%)	103

(Note: Figures in the parenthesis indicates percentage of the total number of respondents)

This above table 7 shows different types of Statements Related to Women's standard of living before joining the SHGs the major findings were 46.60 per cent of respondents were agree in Availability of basic necessities of life, 45.01 per cent of respondents were agree in Channel of higher education, 45.01 per cent of respondents were agree in Importance of health, 36.89 per cent of respondents were agree in Assets owned by the respondents (jewellery, FD etc.) , 58.25 per cent of respondents were agree in Entertainment (Television, radio, phone etc.), 39.80 per cent of respondents were agree in Easy availability and uses of multiple products, 49.51 per cent of respondents were agree in Standing in the society and the family, 47.57 per cent of respondents were agree in Overall enhancement & development of personality, 41.74 per cent of respondents were agree in Better infrastructure., 49.51 per cent of respondents were agree in Self-recognition.

Table 8: Overall distribution of respondents according to Women's standard of living after joining the SHGs

S.NO	Women's standard of living	Total respondents	
		Frequency	Percentage
1	Low (10-16)	33	32.03%
2	Medium(7-23)	21	20.39%
3	High(24-30)	49	47.58%
	Total	103	100.00%

The data presented in table 8 Reveals that 47.78 per cent of respondents belonged to the high level of Women's Standard of living after joining the SHGs followed by 20.39 per cent were belonged to the medium level and 32.03 per cent respondents were belonged to the low level of Women's Standard of living after joining the SHGs.

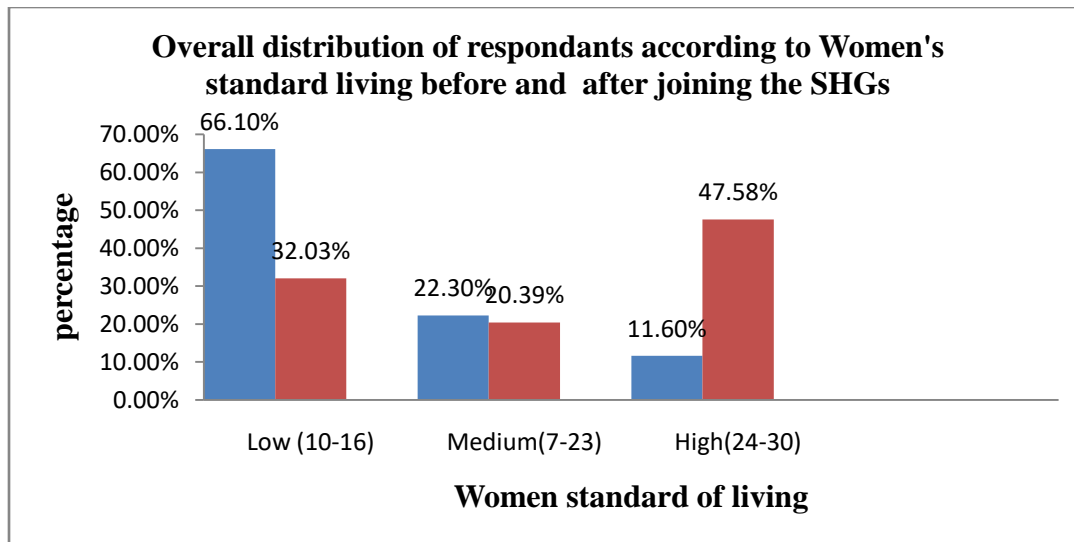


Fig 2: Overall distribution of respondents according to Women's standard of living before and after joining the SHGs

The data presented in table 8 Reveals that 47.78 per cent of respondents belonged to the high level of Women's Standard of living after joining the SHGs followed by 20.39 per cent were belonged to the medium level and 32.03 per cent respondents were belonged to the low level of Women's Standard of living after joining the SHGs and 47.78 per cent of respondents belonged to the high level of Women's Standard of living after joining the SHGs followed by 20.39 per cent were belonged to the medium level and 32.03 per cent respondents were belonged to the low level of Women's Standard of living after joining the SHGs.

CONCLUSION

The study entitled to study the impact of SHGs on women's behaviour and standard of living before and after joining the SHGs in Satna District of Madhya Pradesh. It reveals that impact of SHGs Plays a vital role in changing the behaviour of women's and there is a positive change in their standard of living. Although the impact is not so prominent, there is ample amount of scope of further improvement in their standard of living and development as a whole. Women lacking before the confident to showcase themselves are now standing strong and confident in front of the society. After joining SHGs women's were more open, confident and most importantly self-independent and earning for themselves as well as for their family.

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