

**TOPIC: 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**

A self-help group or SHG for short is a committee of 12 to 25 local women between the ages of 18 and 50 who act as financial intermediaries. Although they can be found in other nations, particularly in South and Southeast Asia, self-help organisations are most prevalent in India. A SHG is typically an informal union or collection of persons who create daily wage employment. Members who can contribute money are asked to do so, and it is then distributed to those in need. In the context of women's development, empowerment is a strategy towards identifying, confronting, and removing obstacles from a woman's life so that she can have more authority over how her life and environment are molded. It is a multi - dimensional process that is active and should help women reach their full potential and ability in all domains of life. In rural areas women can't get as much as freedom as compared to men, they are always suppressed and men are always dominant. But, after the introduction of SHGs rural women are involving in it. Through SHGs women can make some product and sell it to the market. By SHGs, women can improve their socio-economic condition. Due to SHGs women can capable of repaying the loan with minimum amount of interest. Before SHGs,

moneylenders used to take a large amount of profit from rural women who take loan from them, after SHGs they can easily take loan from the bank in group basis. Hence the present study attempts to assess the role of self-help-groups for empowering the women. In this background, present study was opted to know the women empowerment through SHGs in Satna District of Madhya Pradesh. I want to research the impact of SHGs in women who are associated with more than 2-3 years, how their living standard and behaviour are changed because rural development are said to be good when women empowerment is done .women needs to be decision maker and empowered which helps to make our country prosperous and happy.

- This study will help to know the real impact of SHGs and grassroots level development is needed to make our women empowered.

## **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.

<b>Block</b>	<b>Total no. SHGs</b>	<b>SHGs selected</b>
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<b>Amarpatan</b>	700	35
<b>Ramnagar</b>	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**

- **1<sup>st</sup> size group** –having 1-10 members
- **2<sup>nd</sup> size group** - having 11-20 members
- **3<sup>rd</sup> 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.

- Scaling technique :**

SCALING	AGREE	UNDECIDED	DISAGREE
SCORE	3	2	1

## RESULTS AND DISCUSSION

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

**Table 1: Women's Behaviourss 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

<b>10</b>	<b>Awareness of their rights</b>	17(16.50%)	32(31.08%)	54(52.42%)	103
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(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 , 58.25percent 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
<b>1</b>	<b>Low (10-16)</b>	59	57.28%
<b>2</b>	<b>Medium(7-23)</b>	24	23.31%
<b>3</b>	<b>High(24-30)</b>	20	19.41%
	<b>Total</b>	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 23.31percent 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
<b>1</b>	<b>Communication skill</b>	49(47.59%)	33(32.03%)	21(20.38%)	103
<b>2</b>	<b>Problem solving capability</b>	51(49.51%)	29(28.15%)	23(22.34%)	103
<b>3</b>	<b>Decision-making power</b>	46(44.66%)	24(23.31%)	33(32.03%)	103
<b>4</b>	<b>Confidence development</b>	48(46.58%)	23(22.34%)	32(31.08%)	103

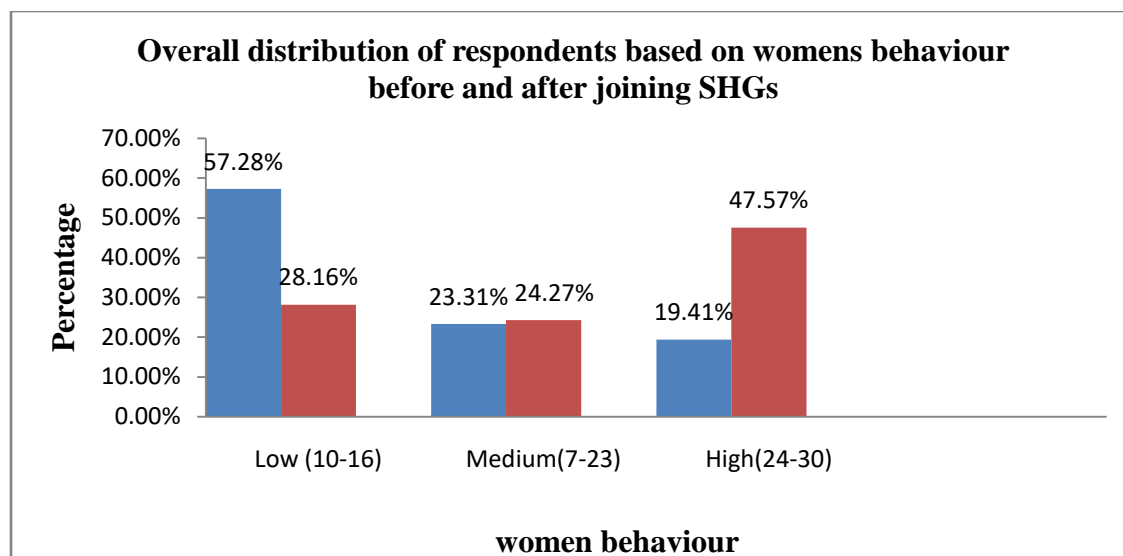
<b>5</b>	<b>Development of entrepreneur quality</b>	47(45.63%)	33(32.03%)	23(22.34%)	103
<b>6</b>	<b>Leadership quality</b>	43(41.73%)	35(33.98%)	25(24.29%)	103
<b>7</b>	<b>Workforce management</b>	52(50.49%)	38(36.89%)	13(12.62%)	103
<b>8</b>	<b>Importance of Education</b>	58(56.32%)	33(32.03%)	12(11.65%)	103
<b>9</b>	<b>Active participation against social norms and issues of the society.e.i, child marriage, parda system, education etc.</b>	46(44.66%)	27(26.22%)	30(29.12%)	103
<b>10</b>	<b>Awareness of their rights</b>	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 percent 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
<b>1</b>	<b>Low (10-16)</b>	29	28.16%
<b>2</b>	<b>Medium(7-23)</b>	25	24.27%
<b>3</b>	<b>High(24-30)</b>	49	47.57%
	<b>Total</b>	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 percent 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 percent 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

<b>5</b>	<b>Entertainment (Television, radio, phone etc.)</b>	17(16.50%)	33(32.05%)	53(51.45%)	103
<b>6</b>	<b>Easy availability and uses of multiple products</b>	16(15.53%)	22(21.37%)	65(63.10%)	103
<b>7</b>	<b>Standing in the society and the family</b>	19(18.44%)	25(24.28%)	59(57.28%)	103
<b>8</b>	<b>Overall enhancement &amp; development of personality</b>	12(11.65%)	26(25.25%)	65(63.10%)	103
<b>9</b>	<b>Better infrastructure</b>	16(15.53%)	22(21.37%)	65(63.10%)	103
<b>10</b>	<b>Self-recognition</b>	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
<b>1</b>	<b>Low (10-16)</b>	68	66.1%
<b>2</b>	<b>Medium(7-23)</b>	23	22.3%
<b>3</b>	<b>High(24-30)</b>	12	11.6%
	<b>Total</b>	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 percent 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 personality	49(47.57%)	25(24.28%)	29(28.15%)	103
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

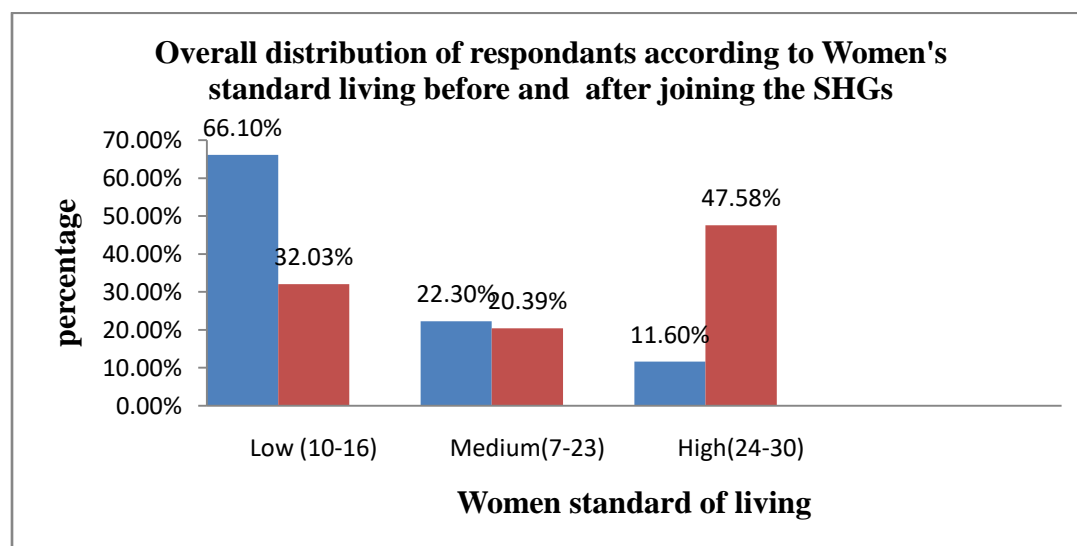
(Note: Figures in the parenthesis indicates percentage of the total number of respondents)

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%
	<b>Total</b>	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 percent 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 percent 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 percent 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. The study will help to researcher or viewer as good source of data and this data is also partially use for government policies and towards women empowerment.

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6. **Longkumer (2018)** founded that the respondents had experienced increase in their income, expenditure, enrolment and shifting of children to better school, purchase of new assets, improvement in health and nutritional status of the family, which shows that they had been empowered economically through the formation of SHG and as such they are able to live more Comfortably and lead a quality life.

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There are no ethical issues in manuscript