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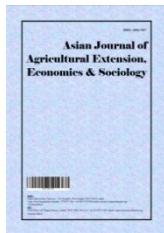
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## **Women's Behaviour and Standard of Living before and after Joining the SHGs in Satna District of Madhya Pradesh, India**

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### **Authors' contributions**

*This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.*

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### **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. 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. being an effective medium for community involvement in developmental activities, can be a powerful tool for alleviating rural poverty through the empowerment of women, by freeing themselves from the clutches of usurious moneylenders. Due to the existing patriarchal norms, they have excluded from the decision-making 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. This study will help to know the real impact of SHGs and grassroots level development is needed to make our women empowered.

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**Keywords:** SHGs; women empowerment; standard of living; decision making; passive involvement.

## 1. 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 [1-5]. 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 [6,7]. It is a multi-dimensional process that is active and should help women reach their full potential and ability in all domains of life [8,9]. In rural areas women can't get as much as freedom as compared to men, they are always suppressed and men are always dominant [10-12]. 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. The study investigate 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 is said to be good when women empowerment is done. Women need to be decision maker and empowered which helps to make our country prosperous and happy.

## 2. 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.

### 2.1 Sampling Technique

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

### 2.2 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.

### 2.3 Selection of Block

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

### 2.4 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. Block wise Total and selected SHGs

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

### 2.5 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.

### 2.6 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.

## 2.7 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 collected 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.

## 2.8 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.

## 2.9 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 were 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.

**Chart 2. Scaling technique**

Scaling	Agree	Undecided	Disagree
Score	3	2	1

## 3. RESULTS AND DISCUSSION

### 3.1 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.	Question Related to Behaviour	Before joining SHGs			
		Agree	Undecided	Disagree	Total
1	<b>Communication skill</b>	20(19.41%)	23(22.34%)	60(58.25%)	103
2	<b>Problem solving capability</b>	16(15.53%)	27(26.22%)	60(58.25%)	103
3	<b>Decision-making power</b>	20(19.41%)	24(23.31%)	59(57.28%)	103
4	<b>Confidence development</b>	21(20.38%)	25(24.29%)	57(55.33%)	103
5	<b>Development of entrepreneur quality</b>	16(15.53%)	26(25.25%)	61(59.22%)	103
6	<b>Leadership quality</b>	18(17.47%)	27(26.22%)	58(56.31%)	103
7	<b>Workforce management</b>	19(18.44%)	31(30.11%)	53(51.45%)	103
8	<b>Importance of Education</b>	18(17.47%)	25(24.28%)	60(58.25%)	103
9	<b>Active participation against social norms and issues of the society.e.i. child marriage, para system, education etc.</b>	20(19.41%)	31(30.11%)	52(50.48%)	103
10	<b>Awareness of their rights</b>	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 percent of respondents were disagree in Communication skill , 58.25 percent of respondents were disagree in Problem solving capability, 57.28 percent of respondents were disagree in Decision-making power, 55.33 percent of respondents were disagree in Confidence development, 59.22 percent of respondents were disagree in Development of entrepreneur quality, 56.31 percent of respondents were disagree in Leadership quality, 51.54 percent of respondents were disagree in Workforce management,58.25 percent of respondents were disagree in Importance of Education, 50.48 percent 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 percent of respondents were disagree in Awareness of their rights.

The data presented in Table 2. Reveals that 57.28 percent 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 percent respondents were belonged to the high level of Women's Behaviour before Joining the SHGs.

This above Table 3 shows different types of Statements Related to Women's Behaviour after Joining SHGs the major findings were 47.59 percent of respondents were agree in Communication skill ,49.51 percent of respondents were agree in Problem solving capability, 44.66 percent of respondents were agree in Decision-making power, 46.58 percent of respondents were agree in Confidence development, 45.63 percent of respondents were agree in Development of entrepreneur quality, 41.73 percent of respondents were agree in Leadership quality, 50.49 percent of respondents were agree in Workforce management,56.32 percent of respondents were agree in Importance of Education, 44.66 percent 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 2. Overall distribution of respondents according to women's behaviour before Joining the SHGs**

S.NO	Women's Behaviour	Total respondents	
		Frequency	Percentage
1	<b>Low (10-16)</b>	59	57.28%
2	<b>Medium (7-23)</b>	24	23.31%
3	<b>High (24-30)</b>	20	19.41%
	<b>Total</b>	103	100.00%

**Table 3. Women's behaviour after joining the SHGs**

S NO.	Question Related to Behaviour	After joining SHGs			
		Agree	Undecided	Disagree	Total
1	<b>Communication skill</b>	49(47.59%)	33(32.03%)	21(20.38%)	103
2	<b>Problem solving capability</b>	51(49.51%)	29(28.15%)	23(22.34%)	103
3	<b>Decision-making power</b>	46(44.66%)	24(23.31%)	33(32.03%)	103
4	<b>Confidence development</b>	48(46.58%)	23(22.34%)	32(31.08%)	103
5	<b>Development of entrepreneur quality</b>	47(45.63%)	33(32.03%)	23(22.34%)	103
6	<b>Leadership quality</b>	43(41.73%)	35(33.98%)	25(24.29%)	103
7	<b>Workforce management</b>	52(50.49%)	38(36.89%)	13(12.62%)	103
8	<b>Importance of Education</b>	58(56.32%)	33(32.03%)	12(11.65%)	103
9	<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
10	<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)

**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	<b>Low (10-16)</b>	29	28.16%
2	<b>Medium (7-23)</b>	25	24.27%
3	<b>High (24-30)</b>	49	47.57%
	<b>Total</b>	103	100.00%

The data presented in Table 4 Reveals that 47.57 percent 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 percent respondents were belonged to the low level of Women's Behaviour after Joining the SHGs.

This Table 5 shows different types of Statements Related to Women's standard of living before joining the SHGs the major findings were 61.17 percent of respondents were disagree in Availability of basic necessities of life, 60.20 percent of respondents were disagree in Channel of higher education, 60.20 percent of respondents were disagree in Importance of health, 55.33 percent of respondents were disagree in Assets owned by the respondents (jewellery, FD etc.) , 51.45 percent of

respondents were disagree in Entertainment (Television, radio, phone etc.), 63.10 percent of respondents were disagree in Easy availability and uses of multiple products, 57.28 percent of respondents were disagree in Standing in the society and the family, 63.10 percent of respondents were disagree in Overall enhancement & development of personality, 63.10 percent of respondents were disagree in Better infrastructure., 61.17 percent of respondents were disagree in Self-recognition.

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

**Table 5. Women's standard of living before joining the SHGs**

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

**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	<b>Low (10-16)</b>	68	66.1%
2	<b>Medium (7-23)</b>	23	22.3%
3	<b>High (24-30)</b>	12	11.6%
	<b>Total</b>	103	100.00%

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

S NO.	Question Related to Standard of Living	After joining SHGs			
		Agree	Undecided	Disagree	Total
1	<b>Availability of basic necessities of life</b>	48(46.60%)	23(22.94%)	32(31.06%)	103
2	<b>Channel of higher education</b>	47(45.01%)	23(22.94%)	33(32.05%)	103
3	<b>Importance of health</b>	47(45.01%)	23(22.94%)	33(32.05%)	103
4	<b>Assets owned by the respondents (jewellery, FD etc.)</b>	38(36.89%)	32(31.06%)	33(32.05%)	103
5	<b>Entertainment (Television, radio, phone etc.)</b>	60(58.25%)	18(17.48%)	25(24.27%)	103
6	<b>Easy availability and uses of multiple products</b>	41(39.80%)	27(26.22%)	35(33.98%)	103
7	<b>Standing in the society and the family</b>	51(49.51%)	24(23.31%)	28(27.18%)	103
8	<b>Overall enhancement &amp; development of personality</b>	49(47.57%)	25(24.28%)	29(28.15%)	103
9	<b>Better infrastructure</b>	43(41.74%)	22(21.37%)	38(36.89%)	103
10	<b>Self-recognition</b>	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 percent of respondents were agree in Availability of basic necessities of life, 45.01 percent of respondents were agree in Channel of higher education, 45.01 percent of respondents were agree in Importance of health, 36.89 percent of respondents were agree in Assets owned by the respondents (jewellery, FD etc.), 58.25 percent of respondents were agree in Entertainment (Television, radio, phone etc.), 39.80 percent of respondents were agree in Easy availability and uses of multiple products, 49.51 percent of respondents were agree in Standing in

the society and the family, 47.57 percent of respondents were agree in Overall enhancement & development of personality, 41.74 percent of respondents were agree in Better infrastructure., 49.51 percent of respondents were agree in Self-recognition.

The data presented in Table 8 reveals that 47.78 percent 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 percent respondents were belonged to the low level of Women's Standard of living after joining the SHGs.

**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	<b>Low (10-16)</b>	33	32.03%
2	<b>Medium (7-23)</b>	21	20.39%
3	<b>High (24-30)</b>	49	47.58%
	<b>Total</b>	103	100.00%

#### 4. 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 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 partially use for government policies and towards women empowerment.

#### CONSENT

As per international standard or university standard, respondents' written consent has been collected and preserved by the author(s).

#### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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