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Member Satisfaction with Self-Help Groups in Bikaner District, Rajasthan

Komal Singh¹, Prasanlata Arya² and Madan Lal Reager³

¹Research Scholar, ²Assistant Professor, ³Associate Professor,

College of Community Sciences, SKRAU, Bikaner (Rajasthan, India)

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ABSTRACT:

Member satisfaction is a key indicator of the effectiveness and long-term sustainability of Self-Help Groups (SHGs), as it reflects the extent to which these groups fulfill the social, economic, and developmental expectations of their members. The present study assessed the level of satisfaction among SHG women in Bikaner district of Rajasthan across major dimensions, including services and benefits, communication, decision-making, leadership, transparency, empowerment, and personal development. The study was conducted in the Kolayat and Shri Dungargarh Panchayat Samitis using an ex-post facto research design. Primary data were collected from 150 SHG women using a structured satisfaction scale comprising 24 statements measured on a five-point Likert continuum. The collected data were analyzed using percentage analysis, Mean Per Cent Score (MPS), standard deviation, standard error, and the t-test.

The findings revealed that the respondents expressed high levels of satisfaction with decision-making processes, leadership, skill development, empowerment, transparency, and the overall impact of SHG membership. In contrast, comparatively lower levels of satisfaction were observed with respect to financial assistance, mentorship support, networking opportunities, and collaboration with external organizations. The study concludes that SHGs in Bikaner district have made a significant contribution to women's empowerment and personal development. However, strengthening institutional support systems and improving financial linkages are essential to further enhance member satisfaction and ensure the long-term sustainability of SHGs.

Keywords: Self-Help Groups, Member Satisfaction, Women Empowerment, SHG Functioning, Rural Women

INTRODUCTION:

Member satisfaction is widely recognized as a fundamental indicator of the effectiveness, sustainability, and overall success of Self-Help Groups (SHGs). It reflects the extent to which these groups are able to address the needs, expectations, and aspirations of their members. Among rural women, satisfaction with SHG functioning not only encourages sustained participation but also enhances the achievement of empowerment outcomes. Higher levels of satisfaction signify effective

leadership, transparency, mutual trust, and active participation, whereas lower levels often indicate structural, managerial, or institutional shortcomings within the group.

Self-Help Groups were established as participatory institutions to promote financial inclusion, capacity building, and the socio-economic empowerment of rural women. Beyond their economic role, SHGs provide an inclusive platform where women can participate in collective decision-making, strengthen leadership abilities, enhance their self-confidence, and develop social capital through shared learning and mutual support. The quality of these interactions, particularly in terms of communication, inclusiveness, transparency, and mutual respect, plays a crucial role in shaping members' overall satisfaction with SHG membership.

In Rajasthan, particularly in the arid and socio-economically challenging regions such as Bikaner district, SHGs have emerged as an important mechanism for improving women's access to financial resources, livelihood opportunities, and community participation. Nevertheless, the effectiveness of SHGs cannot be evaluated solely on the basis of economic achievements. Members' perceptions regarding the quality of services, leadership, financial management, transparency, and personal benefits provide a more comprehensive understanding of the functioning and long-term sustainability of these groups. Therefore, member satisfaction serves as a multidimensional indicator encompassing both tangible and intangible outcomes of SHG participation.

Previous studies have demonstrated that women's satisfaction with SHGs is strongly associated with their involvement in decision-making, transparency in financial management, access to skill development programmes, and perceived levels of empowerment. Conversely, inadequate access to credit, limited institutional support, weak market linkages, and insufficient mentorship have been identified as major factors contributing to member dissatisfaction. These diverse findings highlight the importance of conducting context-specific assessments to better understand the determinants of satisfaction among SHG members.

Against this backdrop, the present study examines the level of satisfaction among SHG women in the Kolayat and Shri Dungargarh Panchayat Samitis of Bikaner district, Rajasthan. The study focuses on multiple dimensions of satisfaction, including SHG services, communication, leadership, decision-making processes, transparency, empowerment, and the overall impact of SHG participation on members' lives. By analysing women's perceptions across these dimensions, the study seeks to evaluate the effectiveness of SHGs from the members' perspective and identify areas requiring further strengthening to enhance member satisfaction and ensure the long-term sustainability of Self-Help Groups.

METHODOLOGY:

"The present study was conducted using an ex-post facto research design in the Kolayat and Shri Dungargarh Panchayat Samitis of Bikaner district, Rajasthan. The overall investigation included

300 respondents, comprising 150 SHG members and 150 non-SHG women. However, the analysis presented in this paper is confined to the 150 SHG members because satisfaction with SHG functioning was assessed only among women participating in Self-Help Groups."

Data were collected using a structured interview schedule consisting of statements related to social participation, family decision-making, cultural awareness, mobility, and economic empowerment. Responses were obtained through personal interviews to ensure accuracy and completeness of the information.

For the assessment of member satisfaction, satisfaction was operationally defined as the overall level of contentment experienced by women regarding the functioning of Self-Help Groups. It encompassed various dimensions, including services provided by SHGs, leadership, communication, decision-making processes, transparency, and opportunities for personal as well as collective development. Satisfaction was measured using a 24-item structured satisfaction scale based on a five-point Likert continuum, with response categories ranging from Very Satisfied to Very Dissatisfied.

The collected data were coded, tabulated, and analysed using appropriate statistical techniques. Percentage analysis and Mean Per Cent Score (MPS) were employed to assess the level of satisfaction across different dimensions. In addition, Standard Deviation (SD), Standard Error of Mean (SE), and the t-test were used to examine the variability and statistical significance of the observed responses. These statistical measures facilitated a comprehensive evaluation of the effectiveness of SHGs in addressing the social, financial, and developmental needs of women members in the selected Panchayat Samitis.

RESULTS AND DISCUSSION:

Satisfaction with SHG Services and Functional Activities:

The findings indicate that SHG members were highly satisfied with the services and functional activities of their groups. A majority of the respondents (62.67%) reported being very satisfied with the services provided, while satisfaction with meeting activities was also high (48.00% very satisfied). Skill training and entrepreneurship programmes emerged as the most appreciated components of SHG functioning, with 62.67 per cent and 70.00 per cent of the respondents, respectively, expressing very high satisfaction. The highly significant *t*-values further reflect a strong consensus among members regarding the effectiveness of these activities.

These findings suggest that SHGs have been successful in strengthening women's capacities through regular meetings, skill development initiatives, and entrepreneurship promotion, thereby contributing to their socio-economic empowerment.

Similar observations have been reported by Bhadauria and Prasad (2023), who highlighted the positive role of capacity-building programmes in enhancing member satisfaction and improving livelihood opportunities.

Communication, Leadership, and Decision-Making Processes:

Communication, leadership, and participatory decision-making emerged as important strengths of SHG functioning. A majority of the respondents (61.33%) expressed very high satisfaction with communication within SHGs, indicating effective information sharing and interaction among members. Decision-making processes received the highest level of satisfaction, with 84.67 per cent of respondents reporting that they were very satisfied, reflecting the participatory and democratic nature of SHG operations. Leadership within SHGs was also positively perceived, with 64.67 per cent of members expressing very high satisfaction, demonstrating the effectiveness of group leadership in guiding activities and maintaining coordination.

These findings suggest that transparent communication, inclusive leadership, and active participation in decision-making contribute significantly to building trust, cohesion, and collective effectiveness among SHG members.

Similar findings were reported by Kabeer (2018), who highlighted the importance of participatory decision-making and leadership quality in enhancing women's empowerment and satisfaction through SHGs.

Empowerment, Personal Development, and Self-Perception:

The findings demonstrate that SHG participation has made a significant contribution to the empowerment and personal development of women members. A substantial proportion of the respondents expressed very high satisfaction with empowerment gained through SHGs (80.67%), acquisition of new skills (82.67%), and personal development (67.33%). Furthermore, 75.33 per cent of the respondents acknowledged a positive impact on their lives after joining SHGs, while 80.00 per cent were willing to recommend SHG membership to others.

These findings indicate that SHGs have not only strengthened women's knowledge and skills but have also enhanced their confidence, self-worth, and overall quality of life.

The results are in agreement with Rathore and Malhotra (2021), who reported that SHG participation significantly improves women's empowerment, self-confidence, and socio-economic well-being.

Transparency and Member Engagement:

The findings indicate that SHG members were highly satisfied with the transparency and accountability maintained within their groups. More than 70.67 per cent of the respondents reported being very satisfied with the transparency of SHG functioning, reflecting members' trust in financial management and administrative practices. Member engagement in SHG activities showed a moderate to high level of satisfaction, with 40.67 per cent of the respondents expressing very high satisfaction. Similarly, motivation to actively participate in SHG activities was positively perceived, indicating members' willingness to contribute to group functioning.

These findings suggest that transparent governance and active member participation strengthen trust, accountability, and the overall effectiveness of SHGs.

Similar observations were reported by Sharma and Mehta (2022), who emphasized that transparency and active participation are essential for sustaining member confidence and ensuring the long-term success of Self-Help Groups.

Areas of Moderate and Low Satisfaction:

Despite the overall high level of satisfaction with SHG functioning, respondents expressed comparatively lower satisfaction with certain aspects. Financial stability, financial assistance, mentorship support, and networking opportunities received relatively lower satisfaction ratings, indicating the need for enhanced financial services, capacity-building initiatives, and stronger institutional support. The lowest level of satisfaction was observed for collaboration with other organizations, where **32.67 per cent** of the respondents reported being very dissatisfied, highlighting inadequate linkages with government agencies, financial institutions, and other development organizations.

These findings suggest that strengthening external collaborations, improving access to financial resources, and expanding mentorship and networking opportunities could further enhance the effectiveness and sustainability of SHGs.

Similar findings were reported by Yadav (2021), Koley (2025), and Fazalbhoy and Gochhait (2020), who identified weak institutional linkages and limited support services as major constraints affecting member satisfaction and SHG performance.

Table: 4.41 Distribution of the respondents on the basis satisfaction variable

S. No.	Aspect	Very Satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied	MPS	Std. Deviation	Std. Error Mean	t value
		f (%)	f (%)	f (%)	f (%)	f (%)				
1	Services provided by the SHG	94 (62.67)	27 (18.00)	16 (10.67)	13 (8.67)	0 (0.00)	28.98	0.98	0.08	54.157
2	Meeting activities in SHG	72 (48.00)	65 (43.33)	13 (8.67)	0 (0.00)	0 (0.00)	29.29	0.64	0.05	83.553
3	Skill training provided by SHG	94 (62.67)	27 (18.00)	19 (12.67)	10 (6.67)	0 (0.00)	29.11	0.94	0.08	56.642
4	Entrepreneurship programme conducts by SHG	105 (70.00)	45 (30.00)	0 (0.00)	0 (0.00)	0 (0.00)	11.33	0.46	0.04	125.193
5	Communication within SHG	92 (61.33)	35 (23.33)	23 (15.33)	0 (0.00)	0 (0.00)	29.73	0.75	0.06	73.073
6	Decision making process in SHG	127 (84.67)	23 (15.33)	0 (0.00)	0 (0.00)	0 (0.00)	32.31	0.36	0.03	164.196
7		45	31	41	33	0		1.14	0.09	38.660

8	Financial stability	(30.00)	(20.67)	(27.33)	(22.00)	(0.00)	23.91	0.38	0.03	155.645
	New skills development	124 (82.67)	26 (17.33)	0 (0.00)	0 (0.00)	0 (0.00)	32.18			
9	Social connection	60 (40.00)	52 (34.67)	38 (25.33)	0 (0.00)	0 (0.00)	27.64	0.80	0.07	63.679
10	Empowerment from being a part of SHG	121 (80.67)	29 (19.33)	0 (0.00)	0 (0.00)	0 (0.00)	32.04	0.40	0.03	148.572
11	Duration of meetings	89 (59.33)	37 (24.67)	24 (16.00)	0 (0.00)	0 (0.00)	29.56	0.75	0.06	71.959
12	Feel valued and respected within SHG	78 (52.00)	37 (24.67)	28 (18.67)	7 (4.67)	0 (0.00)	28.27	0.92	0.07	56.614
13	financial assistance	13 (8.67)	38 (25.33)	34 (22.67)	44 (29.33)	21 (14.00)	19.02	1.20	0.10	29.107
14	mentorship provides in SHG	37 (24.67)	41 (27.33)	29 (19.33)	43 (28.67)	0 (0.00)	23.20	1.15	0.09	37.025
15	Networking opportunities	40 (26.67)	27 (18.00)	38 (25.33)	44 (29.33)	0 (0.00)	22.67	1.20	0.10	34.585
16	Positive impact in life after joining SHG	113 (75.33)	31 (20.67)	6 (4.00)	0 (0.00)	0 (0.00)	31.42	0.54	0.04	107.867
17	Recommendation of joining the SHG to others	120 (80.00)	21 (14.00)	9 (6.00)	0 (0.00)	0 (0.00)	31.60	0.56	0.05	103.518
18	Collaborations with other organizations	18 (12.00)	19 (12.67)	19 (12.67)	45 (30.00)	49 (32.67)	16.09	1.37	0.11	21.547
19	Member engagement in SHG activities	61 (40.67)	32 (21.33)	27 (18.00)	19 (12.67)	11 (7.33)	25.02	1.31	0.11	35.217
20	Transparency in the system	106 (70.67)	22 (14.67)	14 (9.33)	8 (5.33)	0 (0.00)	30.04	0.87	0.07	63.242
21	Leadership within SHG	97 (64.67)	22 (14.67)	22 (14.67)	8 (5.33)	1 (0.67)	29.16	0.97	0.08	55.437
22	Motivation to actively engage with SHG	54 (36.00)	51 (34.00)	45 (30.00)	0 (0.00)	0 (0.00)	27.07	0.81	0.07	61.169
23	Impact of participation in SHG on personal development	101 (67.33)	31 (20.67)	18 (12.00)	0 (0.00)	0 (0.00)	30.36	0.70	0.06	79.632
24	Consideration in decision making process of SHG	50	69	31	0	0	27.51	0.73	0.06	69.590

Conclusion:

The findings of the study indicate that Self-Help Groups (SHGs) have played a significant role in enhancing the satisfaction of women members in Bikaner district. High levels of satisfaction were observed with respect to communication, participatory decision-making, leadership, transparency, skill development, empowerment, and the overall impact of SHG participation on members' lives. These findings reflect the effectiveness of SHGs in promoting women's confidence, capacity building, and socio-economic development. However, comparatively lower satisfaction was reported regarding

financial assistance, mentorship, networking opportunities, and collaboration with external organizations, indicating the need for stronger institutional support and improved financial linkages. Strengthening these areas would further enhance member satisfaction and contribute to the long-term sustainability and effectiveness of SHGs.

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