

# Impact of Self-Help Group on Socio-Economic Empowerment of Women

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**Abstract – Empowerment of women incorporates economic chances, property rights, political portrayal, social balance, individual rights, right to education, active participation in family, dynamic, equivalent job opportunity and compensation and so forth this will improve the personality of women by empowering them in each part of life. This could be accomplished through "Self-Help Groups (SHGs)", which is perhaps the best technique accessible in the apparatuses of microfinance for decreasing the gender predispositions through women empowerment. Poor and minimized individuals need offices at an individual level; in this way they compose themselves into a group for mutual and self-help called Self Help Group or in-short SHGs, which is currently a notable concept. SHGs model of microfinance commands in India. The principle of SHGs dependent on three words for example "by the individuals, of the individuals and for the individuals." It mirrors the real commitment of individuals' presently development at the miniature level. It's a little intentional relationship of deprived individuals, ideally from the equivalent socio-economic backgrounds for some common interest and advantages**

**Keywords : Self-Help Groups (SHGs), Women Empowerment, Equivalent Job Opportunity**

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## INTRODUCTION

The growing social awareness over the world has brought the quantity of issues, to which gender discrimination and absence of women empowerment were critical. Women don't have equivalent status to that of men because of social afflictions for example savagery against women, illiteracy, destitution, short health position, absence of active inclusion and participation in family just as in the public arena, budgetary reliance on men, social backwardness (in respects with rules, guidelines, customs, conventions of the general public) and so forth keep on being extraordinary worry for which women empowerment is required.

Insight against women ought to be decreased by empowering them in each part of life expectancy. Mahatma Gandhi states that the places of women in the general public are a record of its civilization. "Train a man and you train an individual, Train a lady and you manufacture a country." United Nations Commission introduced the report on women: "Women comprise half of the total populace, achieve around two third of its work hours, get one-tenth of the world's salary". The commitment of women ought not be going unrecognized as they can be extraordinary stun absorbents in the Indian economy, which prompts overall development of the country.

## WOMEN EMPOWERMENT

Empowerment of women incorporates economic chances, property rights, political portrayal, social fairness, individual rights, right to education, active participation in family, dynamic, equivalent job 3 opportunity and compensation and so forth this will improve the personality of women by empowering them in each part of life. This could be accomplished through "Self-Help Groups (SHGs)", which is probably the best system accessible in the devices of microfinance for lessening the gender predispositions through women empowerment.

As indicated by the report of NABARD, "any long excursion begins from a solitary little advance." So, was simply the excursion Help Group – Bank linkage program began twenty years back in 1992 by a pilot study of 500 SelfHelp Groups of rural helpless people. SHG, which was begun as a pilot study has taken up an endless drive of empowering the women by partner them together from all circles of life and backgrounds to battle for their fundamental rights. The concept of Self-Help Group was the substance of Gandhian Sarvodaya focuses on Gram Swaraj Norm which signifies 'of the individuals, by the individuals and for the individuals.' The crucial Self-Help Groups is to motivate individuals to cooperate for equity, feasible development, and Communal Harmony.

## CONCEPT OF MICROFINANCE

The word microfinance is commonly utilized for tending to the issues identified with neediness destruction, money related help to micro business people, 4 gender improvement, and so forth. Microfinance purposely framed to toss the cash moneylender out of the business and to fill the capital hole raised by the rural cooperatives and business banks for not loaning to the destitute individuals. It's the blend of banking rehearses configuration to give little credits and tolerating the little store of savings from poor people. Microfinance is banking the unbankable, bringing credit, savings and other fundamental budgetary services inside the span of a great many individuals who are incredibly poor to be served by ordinary banks, because much of the time they can't offer adequate insurance protections for raising the advance from formal money related institutions. For the most part, the banks are for the individuals who have cash and not for the individuals who don't have cash. Microfinance alludes to credits, savings, protection, move services, and other monetary items structure for oppressed areas of society.

### Definitions of Microfinance

The word microfinance has been characterized by different authorities in their own language however the pith of this concept stays same up to a significant degree. Underneath referenced are the unmistakable meanings of the buzz-word:

1. **According to the Asian Development Bank (ADB):** "Microfinance is the provision of a wide scope of monetary services, for example, deposits, loans, money transfers, and insurance to little undertakings and family units."
2. **Kofi Annan (Ex-Secretary General of United Nation) defines:** "Microfinance recognizes that destitute individuals are amazing repositories of vitality and knowledge. And keeping in mind that the absence of monetary services isn't only an indication of destitution, today it looked as an untapped opportunity to make the market, get individuals from the edges and give them the instruments to help themselves."

## FEATURES OF MICROFINANCE

According to the above definitions, the microfinance has the accompanying huge qualities:

1. Microfinance approaches its customers for budgetary support, rather than customer's approaches to microfinance for monetary help.
2. Microfinance is a tool for empowerment and development of poor individuals, particularly to women.
3. Microfinance advances self-business and self-reliance as the opportunity of compensation work is restricted in creating nations.
4. Microfinance offers monetary help to peripheral individuals as well as it is a tool for acquiring the social change the general public particularly for the women.
5. Microfinance gives the guarantee free loans to candidates.

## ORIGIN OF MICROFINANCE

Prof. Muhammad Yunus, the "Father of Microfinance" enlivened by the Bangladesh Famine 1974 for the destruction of neediness from the world. For this, he presented the new concept for example Microfinance. From his investigation and individual capability, he establishes that underestimated and unprivileged individuals are past the span of the proper financial system on the planet. So as to support these individuals, some elective subsidizing system should be advanced for simple admittance to back to empower and create them. He pictured that little loans could have a lot of effect in the life of an oppressed individual. He was stressed by the working of the customary financial system that was enemy of 9 poor, money-disapproved, against social cognizant, enemies of women, and so forth. To contract destitution hole among "have" and "have not" and keep up business as usual among rich and poor, he in progress the microfinance movement

## MODELS OF MICROFINANCE IN INDIA

In India, there are different models working on the example of microfinance. All models have succeeded a great deal in their applicable field. The reason behind the endurance of these models in India relies upon the quantity of reasons for example decent variety and size of the nation, social and social groups, the presence of various economic classes of groups, solid NGO movement, gender inadequate formal money related institutions for negligible individuals, and so on. Around 14 models are available in India for example Affiliations, Bank Guarantees, Community Banking, Co-operatives, Credit Unions, Grameen, Groups, Individual, Intermediaries, NGOs, Peer Pressure, ROSCAs, Small Business and Village Banking Models. Every one of these models contrast from one another in the way they are shaped and worked, methods of conveying the credit, governance structure, supportability of the model, sources and usage of money, and so forth.

All these can be ordered into six expansive portions.

- Grameen model
- SHG model
- Federated SHG model
- Cooperative Model
- Rotating Savings and Credit Associations (ROSCAs)
- Micro-finance companies (MFCs)

### **GRAMEEN MODEL:**

This model has its cause in Bangladesh. In the wake of seeing the accomplishment of this model in Bangladesh, numerous institutions even in India received it by making a couple of necessary alterations. Institutions, which are working on the principles of Grameen model, for example, CASHPOR Financial and Technical Services Limited, SHARE Microfinance Limited, Activists for Social Alternatives (ASA) and so on. Vital attributes of Grameen model are low business costs, guarantee free advance, reimbursement of loans in a little and short span, fast endorses of the advance, simple terms and conditions. Moreover, loans are conceded for all purposes for example housing loans, disinfection loans, supplementary loans, and so forth. The interest rates are ostensible making it unproblematic for the destitute individuals to reimburse their loans on time.

### **SELF-HELP GROUPS (SHGs) MODEL:**

This model deals with the principle of co-operative and mutual help so as supporting one another. It is the voluntary relationship of 10-20 needy individuals having a common interest with the goal that they can think, compose and work for their own development and upliftment. SHGs play out the urgent role of decreasing destitution and social inequalities in the public arena. Practically 90% of the SHGs in India are female because of the well established actuality that the world's least fortunate families will in general depend all the more vigorously on pay produced by women.

### **FEDERATED SELF-HELP GROUP MODEL:**

SHGs have been successful for empowering the women by giving immediate and aberrant advantages to them. Be that as it may, SHGs are little in size and are restricted in the kinds of financial services they give. SHGs model are generally acknowledged all over because of its productive results in this manner, it raises the requirement for scaling them one level up without trading off with its

success. The Federated SHG model is one of the methods of scaling up the past model. Federation of SHGs unites a few SHGs into a solitary SHG. In federation SHGs, there are in excess of 1,000 members. It chips away at the three-level structure for example the essential unit is the SHG, the center level is a bunch and the highest unit is a peak body, which speaks to the whole SHG.

### **CO-OPERATIVE CREDIT UNIONS MODEL:**

These organizations apply the co-operative model to offer microfinance in rural zones. The Cooperative Development Forum (CDF), Hyderabad has applied the co-operative credit association model successfully by giving primary significance to savings. The fundamental elements in the CDF are women's or men's frugality co-operatives (WTCs and MTCs). They have little groups of people wherein each group has a specific chief who heads group gatherings, accumulates the savings of each group member, and investigates the reimbursement of loans. The group chief is responsible for ensuring all little loans are reimbursed speedily by every member.

### **ROTATING SAVINGS AND CREDIT ASSOCIATIONS (ROSCAS) MODEL:**

Under this model, reserves are offered to groups of people through flighty methods. The members of such affiliations incorporate people who have certain common highlights, for example, ethnicity, community, language, professions, occupations, and so forth. These members contribute towards the store consistently and use them for achieving the common objective. The model works in a systematic manner, where each member gets assets inside a specific time frame and the individual in question is needed to reimburse it before the cutoff time. After this member, another member will begin the entire cycle of a microloan. Except if one member finishes the reimbursement cycle on time, another member can't obtain a credit.

### **MICROFINANCE COMPANIES:**

In India, microfinance organizations can be registered as a non-banking financial company (NBFC) under Companies Act or Reserve Bank of India (RBI). A NBFC takes part in gathering assets and utilizing them for offering credit and other financial services to others. A NBFC for the most part gives individual loans, vehicle loans, bike loans, crop loans, agricultural loans and parcels more. Nonbanking financial organizations can offer both ordinary loans just as microloans to the less lucky individuals of the general public. These NBFCs can be directed by the Reserve Bank of India (RBI) or the Companies Act. Microfinance

organizations work as isolated legitimate elements that offer microfinance to the destitute. These days, microfinance organizations are not seen as organizations that are just engaged with social assistance. They are viewed as appropriate business elements that move in the direction of offering concrete financial answers for the devastated individuals of the general public. These organizations hold that the needy individuals needn't bother with charity yet approaches to be financially autonomous. They are committed to improving the socio-economic circumstance of the helpless people of the general public.

## SELF-HELP GROUPS (SHGs)

### CONCEPT OF SELF-HELP

Self-help is simply the root of the tree 'Help Groups.' The exact meaning of this articulation is totally obvious, "stand up and help yourself exclusively to manufacture yourself." Before pushing forward to the term SHGs, it's smarter to have a more profound comprehension of the word self-help. Self Help is simply the best help one can accomplish for itself; nobody can help you more than you help yourself.

### DEFINITIONS OF SELF-HELP

1. **As per to ENCARTA- World English Dictionary:** "Self-help is the practice of meeting or working with others who share a common problem rather than relying on the government or professionals for help."
2. **According to New Oxford - Dictionary of English:** "Self-help means the use of one's own efforts and resources to achieve things without relying on others."
3. **Collins Combud English Dictionary defines:** "Self-help consists of people providing support and help for each other in an informal way, rather than relying on the government authorities, or other official organizations."

### CONCEPT OF SELF-HELP GROUPS (SHGs)

Poor and underestimated individuals need offices at an individual level; in this way they sort out themselves into a group for mutual and self-help called Self Help Group or in-short SHGs, which is currently a notable concept. SHGs model of microfinance overwhelms in India. The principle of SHGs dependent on three words for example "by the individuals, of the individuals and for the individuals." It mirrors the real commitment of individuals' currently development at the miniature level. It's a little purposeful relationship of deprived individuals, ideally from the equivalent socio-economic backgrounds for some common interest and advantages.

By and large, Self-Help Group comprises of 15–20 members either women or men however not the blended 20 group. In India, over 90% SHGs are framed by women. The strategy of SHGs begins, by gathering the little savings from members, consequently making and collecting the immense subsidizes raised by them. It teaches the propensity for frugality savings among its members. SHG utilizes the pooled hold for meeting the credit prerequisites of the group members. When the groups become equipped and productive, they are connected to banks, by and large inside a half year of its arrangement. Banks offer insurance free credit for expanding the proportion of group's aggregation simply in the wake of evaluating their creditworthiness on factors, for example, group discipline, regularity of gatherings, savings, pivot of money, keeping up books of accounts, reimbursement of loans, and so on.

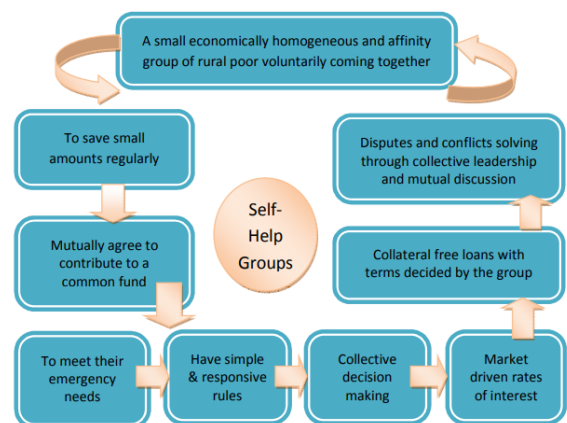


Figure1: Representing the Meaning of SHGs

### DEFINITIONS OF SELF-HELP GROUPS (SHGs)

1. **NABARD defines:** "SHGs are little economical homogenous partiality groups of rural poor, intentionally shaped to spare and mutually contribute a common store to be loaned to its members according to group choice."
2. **According to Singh and Jain (1995):** "SHG as a voluntary relationship of individuals shaped to achieve objectives both social and economic." Market driven paces of interest A little economically homogeneous and partiality group of rural poor voluntarily meeting up To spare modest quantities consistently Disputes and clashes settling through aggregate leadership and mutual conversation Mutually consent to add to a common store Collateral free loans with terms chose by the group Collective dynamic Have basic and responsive rules To meet their emergency needs Self Help Groups



3. **As per Prakash and Shrotriya:** "SHG is an unregistered group of micro business visionaries having homogeneous social and economic backgrounds voluntarily meeting up to spare standard little entireties of money, mutually consenting to add to a common store and to meet their emergency needs based on mutual help."

### NEED OF SELF-HELP GROUPS (SHGs)

India is a primarily rural nation where large populations of individuals are living under the discouraging asylum of unfavorable neediness. Sustainable growth includes equivalent chances and liberty of decisions for all with no bias based on caste, class, district, gender, and so forth. However, the circumstance of rural poor, particularly women makes significant block in its achievement as they are experiencing destitution, absence of admittance to resources, social and economic backwardness, absence of cooperative activity and non-participation in dynamic at all levels.

Regardless of the way that, the period of liberalization, privatization and globalization have opened up brilliant open doors for development and enlargement consequently coming about into the alteration of vocation methodologies, yet the withdrawal of fundamental offices for example health, education, and work additionally intensified disempowerment and vulnerability of needy individuals because of the absence of adequate safety nets. The circumstance of women gets fragile because of the lopsided appropriation of authority at all levels. For empowering the rural shocking and other more fragile segments of the general public, fundamentally women, the simple beam of expectation is seen at the local level. In this manner, the requirement for local level institutions and that too supportable ones is the need of the current hour. The Government has been creating and actualizing different projects for the upliftment of rural individuals.

### STATEMENT OF THE PROBLEM

Women empowerment is expected to conquer the social discrimination and differences towards them. Women are as yet not given the equivalent regard and rights which they merit. Women are loved as a goddess in India yet not given them the genuine position. It's time to conquer the fundamental issue looked by a lady previously and even in present requesting women empowerment, in order to improve the way of life of the women in particular and whole society as a rule. Until women are given similar open doors as men, entire social orders will be bound to perform beneath their actual possibilities.

### REVIEW LITERATURE

The National Bank for Agriculture and Rural Development of India (NABARD) stated that SHG was an unvaried hover of needy individuals shaped voluntarily originating from the equivalent socio-economic foundation that consistently spares and add to a common store and loans out to its members for gainful and rising needs. Krishnamurthi portrayed it as an "organization shaped by individuals for pooling their resources to help one another"

**Krishnamurthi, (2012).** Rao said that SHGs was a "valuable tool to help the helpless gathering their earnest credit needs" (Rao,2013). National Bank for Agriculture and Rural Development (NABARD) (1998)<sup>16</sup> examined the credit conveyance system advanced in Andhra Pradesh. The quantity of systems was framed for growing the role SHGs and giving recommendations to improving bank linkage with SHGs. The study has uncovered a few highlights, for example, a productive progression of credit, use of credit for money creating exercises, magnificent advance reimbursement and empowerment of SHG members.

**Lalitha (2013)** in her study about SHGs uncovered that, other than stretching out admittance to financial services and offering technical and entrepreneurial aptitudes, these groups help to lessen the dependency on moneylenders by making self-work and expanding efficiency.

**(Lalitha, 2015). Das Gupta (2014)** uncovered that SHGs are town put together organizations that concentration with respect to building the savings and making the credit for social empowerment of their members. A run of the mill group comprises of 10-20 members clubbed from comparative socio-economic backgrounds, who meet once every week to pool their savings and examine the issues of mutual significance. The reserve is saved in the group's financial balance this is accessible for giving the credit to its members out of luck. Their targets were to improve the community issues, for example, maltreatment of women, alcoholism, dowry system, educational quality and inadequate framework for the development of minimized poor.

**Alosius P. Fernandez (2014)** examined the SHG model created by Sanghamitra Financial Services – a miniature financial organization works under the supervision of MYRADA (Mysore Resettlement and Development Agency). The accentuation was on credit as well as the development of members' abilities. "The SHGs are the tool for minimized individuals for their upliftment through the consideration of financial, social economic support. SHGs have the capacity of getting the extraordinary change society.

**Ojha (2015)** SHG model is the self-work model. In any case, the SHG need most extreme care for their advancement in the general public. Advancing and helping the person to come up together and set-up an organization 68 in order to build up their expertise by getting a handle on the open doors accessible in the general public. Self-help advancement targets producing self-supportable growth processes inside the course of which the objective group settles on its own choice.

**Archana Sinha (2014)** contemplated and seen that SHGs are casual groups, where individuals from various backgrounds come up together for the common cause through aggregate endeavors. The SHG instill the propensity for thrift savings, banking knowledge to profit the credit for beneficial purposes along these lines make them financially autonomous. Subsequently, Self Help Groups and micro credit are the components for accelerating the socio-economic development of the destitute individuals in India, who are financially avoided from the formal financial institutions.

**Villi (2013)** considered and featured in his article "Self Help Groups – Micro Enterprises (Issues, Challenges, Alternatives)" The rural microenterprises assume an important role in territories like advancement and age of rural work, use of resources, development of abilities, supporting rural business, mitigating provincial irregularity, dropping rural-urban discrepancy, generate capital resources in the rural regions itself and so forth.

## WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS (SHGs)

**Vinze (2013)** who has assessed the role of women in beneficial purposes and found that their role has increased in our nation, throughout the long term. Despite the fact that the quantity of ventures run by women was impressively little. The author discussed the problems looked by women business people with respect to extend detailing, venture implementation, and task activity.

**Harper (2014)** called attention to that the banks in India are currently stretching out their services to poor by giving credit to Self Help Groups. The exchange cost of banks was diminished because of the provision of giving single large loans to Self Help Groups as opposed to giving out countless little loans to the person.

**Nadita & Vasundhara (2015)** In their study, the Co-operative Development Foundation (CDF) observed the promotion of women's groups, which was a first step towards the formation of an alternative financial institution for women. Warangal and Karimnagar Districts of Andhra Pradesh are organised in informal cooperatives with the membership of 12000 women. Women's cooperative participation has enhanced their trust, financial independence, security, social

respect, educational ability etc. Single women and widows have had an improvement in status. As the opinion of women in the community became important, politicians started to approach the women for their vote. For women this kind of admiration and identification was highly required for women..

**Mehrotra (2013)** In their study, the Co-operative Development Foundation (CDF) observed the promotion of women's groups, which was a first step towards the formation of an alternative financial institution for women. Warangal and Karimnagar Districts of Andhra Pradesh are organised in informal cooperatives with the membership of 12000 women. Women's cooperative participation has enhanced their trust, financial independence, security, social respect, educational ability etc. The status of individual women and widows has improved. As the opinion of women in the community became important, politicians started to approach the women for their vote. For women this kind of admiration and identification was highly required for women..

**Rajini (2013)** examined Padmavathi Mahila Abyudaya Sangam (PMAS), a discretionary organization for addressing the requirements of helpless women. All the projects of this organization intended for the consolation and upliftment of women status. SHGs are the structure obstruct for women liberate that was being just barely get by the general public bylaws and statute.

**Ahmad (2014)** revealed that SHGs are even successful in the NorthEast piece of India. A contextual analysis that was led in Assam, which uncovered the expanding role of women coming up together for their rights, orchestration and to address and solve their problems boldly.

**Gurumoorthy (2015)** uncovered that SHGs are connected with nationalized banks so as to support the undertaking of rural development for inward credit. With the end goal of evaluation, rural development officers, bank chiefs, NGOs visit the SHGs for giving microfinance to different entrepreneurial exercises.

## OBJECTIVE OF THE STUDY

The accompanying destinations can be followed out behind the movement of SHGs.

1. To infuse and build up the sparing and banking propensities among members.
2. To create an environment for simple admittance to credit offices to the minor needy individuals particularly women.

3. To meet financial just as non-financial prerequisites of the dispossessed individuals of the general public

## RESEARCH METHODOLOGY

Self Help Group (SHG) has risen as a powerful instrument of microfinance, which planned for empowering the women in particular though annihilating the neediness by and large, to quicken the development of the whole country. The object of this doctoral examination work has been chosen to analyze the degree of women empowerment through SHGs in the state of Uttar Pradesh. The significant exploration hole in the survey of the writing mirrors that the prior examinations couldn't definitively show the impact of microfinance on empowerment through SHGs as they have not concentrated on the concept of women empowerment in the state of Uttar Pradesh. The current examination attempts to obviously illuminate the usual methodology of SHGs in the field of women emancipation and empowerment in the state of Uttar Pradesh.

## RESEARCH OBJECTIVES

1. To analyze the socio-economic profile of women under SHGs in the chose locale of Uttar Pradesh.
2. To study the Composition of Members in Respondents Self-Help Groups (SHGs) and women empowerment in the state of Uttar Pradesh,

## SOURCES OF DATA

In order to collect accurate data from the report, both primary and secondary data were collected and analysed in order to draw conclusion and suggestions.

### Primary Data

The primary data was obtained from the women respondents working in Uttar Pradesh's SHGs, which is the firsthand data or we may claim the initial data. The female respondents spread as an urban area, semi-urban area, and rural area through all the areas. The primary data was gathered through direct observation, interview, structured schedules / questionnaires and the respondents' personal visits. Schedule and questionnaire are the most effective methods of obtaining adequate information through respondents by asking multiple-choice questions related to socio-economic factors such as; schooling, marital status, respondents' age, family size, financial assistance, respondent's occupation, etc., along with their status as regards participation in SHGs.

## Secondary Data

The secondary data, which is the second-hand data already published somewhere i.e. from time to time books, journals, blogs, newspaper, magazine and other government-published papers. The secondary data is not obtained on its own by the researcher but rather taken as a guide from the work of others, who may or may not be the originator of that data. Numerous secondary sources have been applied as the researcher to acquire sufficient details and have been properly accepted as footnotes, references and bibliography / we biography etc.

## SAMPLE DESIGN

Firstly, the sample sizes need to be chosen for the data collection to conduct the analysis work. The sample size depends on the study criteria, as well as the time and resources available to the researcher. Deciding sufficient sampling for a wide state like Uttar Pradesh has been a complicated job. Because of the restricted time frame and money, 1,000 respondents were agreed on the sufficient size of the sample to know women's empowerment at U.P. By the SHGs.

## RESEARCH INSTRUMENTS

The aim of the summarized rating scale is to position a person somewhere in a spectrum of agreement or disagreement with the attitude in question. The three sets of the scale were used for three different statements, indicating the respondents' attitudes which are described below:

**Table 1 To identify social, managerial, economic and nutritional empowerment of women respondents:**

A	B	C	D	E
Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
5	4	3	2	1

This scale consists of five choices for respondents, starting with strong agreement and finishing with strong disagreement that there are three more alternatives, i.e. agreement, indifference and disagreement, between the two options.

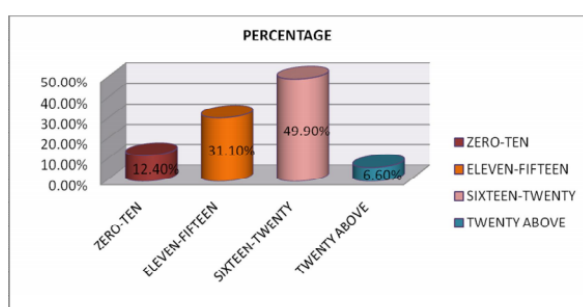
## DATA ANALYSIS

### COMPOSITION OF MEMBERS IN RESPONDENTS SELF-HELP GROUPS (SHGS)

**Table No 2 Composition of Members in Respondents Self-Help Groups (Shgs)**

Composition of Members in Respondents Self-Help Groups	Frequency	Percentage
0-10	124	12.4
11-15	311	31.1
16-20	499	49.9
Above 20	66	6.6
Total	1,000	100

Source: Primary Data



**Figure 1 Composition of Members in Respondents Self-Help Groups (SHGs)**

There are no limits on the number of members in SHG, as seen in the table and graph above, but more than 15 members in a group are considered optimal. In group 16- 20 and 11-15, 49.90 per cent and 31.10 per cent respectively indicate that respondents are involved in making rational groups, which is a positive indication of SHGs. Groups above 20 and 0-10 share 6.60% and 12.40% respectively , suggesting that respondents are neither involved in very small groups, nor in very large groups.

## CONCLUSION

The result of SHGs was assessed, and a comparative evaluation of behavioural modification and improvement in the quality of living of women before and after joining the SHGs was performed. Two questionnaires were designed to study this: one for measuring behavioural changes and the other for measuring the enhancement of the women's standard of living. Each questionnaire consists of 10 statements divided into two columns of pre- and post-SHG creation. By rating the individual statements from 1 to 4, the respondents have to give their opinion based on Likert scale. To calculate the average score in terms of pre and post SHGs, all statements scored by all respondents are added in order to assess the change in their quality of living and conduct. Then the discrepancies in the mean

pre- and post values were assessed comparatively by the percentage method for final conclusive judgments.

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