

**SELF HELP GROUPS: A CATALYST IN CHANGING LIFE OF RURAL WOMEN  
AND ANALYSIS OF SELF HELP GROUPS IN CHICKBALLAPUR**

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**Abstract**

Self Help groups played a vital role in transforming rural families, especially women. The training offered to the members build a positive attitude towards life and goals in life and it will be reflected as involvement, financial growth and skill development. This study was conducted in Chickballapur in Karnataka and a 29 self help groups participated in the survey. Sample size is 448 and the data was collected using a structured questionnaire. Discriminant model is used in this research to analyse the effect of education and monthly income on factors that justify the joining in SHGs. The factors generally considered for homogeneity in group are income and education. The factors that justify the joining for SHG include, opportunity to learn, recognition in society and family, personal and family welfare and decision making skills. The results showed that the response support the joining of SHG as a correct decision and there is a significant variation in justification with income, education and reasons for joining SHGs.

Key words: Self-Help groups, Discriminant Analysis, monthly income, education, rural women

**Introduction**

A catastrophically eroding rural wealth is the phenomenon observed in the post COVID period due to the continuous increase in petroleum products, fall agriculture production, declining job opportunities etc. The prime economic activities are informal or unorganised in nature. Rural women are one strata of population affected worst due to both social , communal and economic side-lining and unrecognised their role in their families itself. The survival generally depend on the income of husbands and again on type of job, earning potential, life style etc..

**Economic value of SHGs**

The living of poor women had changed with the Self Help Group. Self Help groups are the groups of individuals who do not have regular means for livelihood but have potential to earn income through some occupation. Trainability and employability are the two terms used here to identify the members capable of doing some income generating activities.

The first step is to form a group and collect the contribution to develop a corpus fund. The role of the NGOs are to train the group members to use microfinance. Microfinance is an extension of formal lending services to the poor and not eligible for formal or conventional loans for business to earn livelihood. The SHGs are using two opportunities: run a business as a team

and share the profit and encourage the members to engage in individual occupations using the internal loan. In both cases, the members get the benefit of microfinance. Artisans, farmers, informal entrepreneurs etc..

Role of SHGs in enhancing occupation among financially backward families, especially among women, is evident from the self-reliance they gain from them. The SHGs has changed the capabilities and even personal involvement in social and personal life has changed. Self employment training has helped the members to start own occupation and earning.

This study analyses the effect of financial inclusion and membership in SHG on improvement in personal life, and growth in financial potential.

The role of SHG in, transforming idle man power to performing citizens, social entrepreneurship, family wellbeing, financial literacy and financial sustainability is highly appreciated. It is one of the factors to bring down the women empowerment to the low income strata of the society. It also reduced information asymmetry among rural people through training by the NGOs and other bodies.

Benefits of Self Help Group include

- Bringing unprivileged but skilled individuals to occupation and self-employment
- Increase in use of human capital of nation
- Easiness to execute low scale –low profit ,labour intense jobs
- Eradication of poverty
- Enhance social justice, minimize gender discrimination and women empowerment

#### Literature Review

Naser, M. A., & Crowther, D. (2016) explained the role of SHGs in developing interpersonal skills through regular meetings, managing expenses to enhance propensity to save, inter-group financing to enhance self-employment, training to manage fund and repayment, and book keeping. The role of NGOs and Banks play a vital role as corporate social responsibility to enhance financial inclusion.

(Saravanan, M. 2016). Explained the impact of self-help groups on the socio-economic development of rural household women in Tamil Nadu. The socio economic development was observed in three levels: financial inclusion, social involvement, financial growth, education of children, safety and security of family and recognition in society. Improvement in self-confidence, interpersonal skills and social recognition.

(Sarumathi, S., & Mohan, K. ,2011). Creative approach in identifying the capabilities of rural and socially as well as financially backward areas through giving opportunity, financial inclusion and microfinance change the socio economic profile of our rural areas. The role of NGOs in bringing the linked funds to the groups and encourage micro-financing within group.

(Saroj, L., & Singh, C., 2015) enhanced the life of the women members of self-help groups, especially widows and divorcees who turned to be the breadwinner of the family. The training offered to the members of the Self Help Groups could initiate their livelihood in farming, animal husbandry, poultry, horticulture, restaurants, tailoring.etc.

(Carinne, B., Dworkin, S., Dunbar, M., Murthy, P., & Pascoe, L. 2013) explained the socio economic conditions in self-help groups in using microfinance effectively. The seed money in different phases is proportional to the corpus fund of the group. The growth of the firm depends on the economic activities of the group or integral of the outcome of the economic activities of the individual members. The internal lending helps the individuals or sub groups to continue the economic activities without financial constraints. It depends on fund utilization plan as well.

(Sultana, H. Y., Jamal, M. A., & Najaf, D. E. ,2017). Explained the role of financial sustainability of the members. The systematic growth of groups is beneficial to the group members and it depends on the capabilities of individuals.

### **Theoretical background**

#### **Personal Investment Theory**

Personal investment theory (King, Yeung, & Cai, 2019) explained the three levels in personal investment. Personal investment means the investment in self to acquire more skills. It has three levels : (1) facilitating conditions, (2) sense of self, and (3) perceived goals.

(Maehr & Braskamp, 1986) Explained the three components of personal investment are, sense of self, patterns of behaviour, and socio-cultural environment. The sense of self include, sense of purpose, personal goals, and abilities and strengths. Patterns of behaviour are, Engagement, Involvement, and productivity. Socio-cultural factors include, culture, curriculum, co-curriculum and communities.

(Tappe, 1992)The choice of The six inter-related components includes self perception, personal benefits, and financial stability.

The training method used is vocational training in which the unemployed youth is trained to do a trade based job. The self-Help Groups are collective entrepreneurship in which multiple stakeholders join together to execute an economic activity with shared ownership (Burress & Cook, 2009). Investment includes investment in skill development (Ali & Soharwardi, 2022). Skill development is an essential social value addition to enhance employment (Grant, 2017).

## **3.5 RESEARCH METHODOLOGY**

Research methodology is a systematic approach in data tool development, tool validation and data collection that the quality of data and interpretation will be clear.

### **Population**

Population of this research are the employed respondents in Bengaluru, Karnataka state, The data collection tool is a questionnaire and it is developed from the theoretical background and conceptual framework. The questionnaire is further face validated with the experts to enhance the clarity.

### **Pilot study**

Pilot study was conducted by collecting the data from all the strata of the sample size that the representation will be ensured. The relevance of the data is based on the population characteristics and response. The relevance of the data is to check the respondents are the real beneficiaries of the process. The validity and relevance of the data will test using statistical tools.

### **Scale of the tool used:**

Five point Likert scale is used to collect response in different independent variables. Nominal scale is used for categorical data and ordinal data is used for independent variables

### **Response consistency**

Response consistency was tested using 'independent t test' and found that the t value was statistically not significant. It means that there is no variation in response between the responses in the three places.

### **Data reliability**

The pilot study showed that the Data collection tool is effective in collecting response understanding each question. The incomplete and redundant responses were removed.

### **Reliability Test**

	Crombach alpha
Identify improvements in living standards, empowerment and managerial abilities	.725
Training and Team building among team member	.713
Fund Management & Utilization	.695
To identify the problems and constraints faced by women during course of micro finance	.712
Emotional Intelligence and personality traits of SHG members	.695

### 3.6 SIGNIFICANCE OF THE STUDY:

The significance of study is to analyze the effect of Self Help group on individuals in as occupation and the factors that influence socio-economic of individuals. It is a part of collective entrepreneurship that each person get an opportunity for earning own life and to develop skills

### 3.7 DATA COLLECTION:

#### Primary Data:

The study involves the collection of data directly by Respondents through structured questionnaire.

The sample size is calculated for the confidence level of  $\pm 5\%$  for a maximum variance of 0.5

$$N = Z^* (p*q) / (d^2) = 1.96 * (.5*.5) / (.05^2) = 385 \text{ (Israel, 2003)}$$

To ensure the sampling adequacy for Multiple Linear Regression Model, the number of cases needed must be  $N > 5m + 80$  where  $m$  is the number of variables (Green, 1991). In the case of factor model, the sample size may be 3 to 20 times of the number of independent variables (J, Mundfrom, Shaw, & Ke, 2005).

Considering all the above cases, the sample size is taken as 440. The response rate 56% in which 8% responses were rejected due to incompleteness or redundant data.

#### Data analysis

##### Frequency Analysis

In frequency analysis, the composition of respondents were in different sub-classes were analysed. This helps to understand the response pattern for each question

##### Descriptive Analysis

The data comprises of demographic variables (nominal data) and qualitative data collected from members. The consolidation of response is directly taken here due to the high percentage of 'No response' in the responses. The development of performance of self help groups and skill level of members happens gradually and the information asymmetry is one of the challenges in this research. Hence, a quantitative analysis or statistical models may not represent the actual status of the performance of SHGs.

Analysis used

Weighted average is used to compare the data where weighted average is

$$\frac{\sum_{w=0}^5 (\text{Frequency} * \text{weigh})}{\sum f}$$

Statistical tools used

Discriminant Analysis is used to analyse the effect of education and monthly income on reason for SHGs. The discriminant analysis is an effective tool to link nominal data with a ordinal and scale data.

### Implications and contribution

The self help groups turned to be an effective tool for promoting entrepreneurship in lower income and social strata of society. The effectiveness of SHG will be optimum only if the members can encash the opportunities well, especially in the case of women. The first step of woman empowerment is giving opportunity and the second step is to train and encourage the involvement. This study analyse the attitude effect and conflict of of the respondents in converting the opportunity to performance drives.

Contribution of this research is to identify the attitude factors that the SHG members use to perform in business. It also contribute to factors that motivate to be an intense part of business development

Research Design

### Research Questions:

Two questions arise here include

- The factors influence members in joining self-help groups
- The socio-economic improvement in life after joining Self Help groups

### Objectives

- **To analyse the demographic pattern, structure of SHGs and awareness level of respondents on micro finance**
- To analyse the training given to members on formation and development of SHGs
- To analyse the involvement of members in fund management
- To analyse the constraints of members in managing SHG activities

Analysis

Age	a. 18 to 30 years	110	25%	60% of the respondents are in between 18-42 years
	b. 30 to 42 years	154	35%	
	c. 42 to 54 years	79	18%	
	d. 54 to 66 years	66	15%	
	e. Above 66 years	31	7%	
Education	a. Non schooling	0	0%	40% of the respondents are of secondary level and 49% of the respondents are of higher secondary or graduation level
	b. School at primary level	48	11%	
	c. School at secondary level	176	40%	
	d. School at higher secondary level	110	25%	
	e. Graduate level	106	24%	
	a. Single	185	42%	

Marital status	b. Married	255	58%	42% respondents are singles ( without spouse)
Family	a. Single	44	10%	36% are from nuclear family ( 4 members) while 16% are couples
	b. Couple	70	16%	
	c. Nuclear	158	36%	
	d. Undivided family	66	15%	
	e. Others (widow/ Divorce)	101	23%	
Education of spouse	a. Non schooling	0	0%	36% have secondary education while 48% have education more than secondary level
	b. School at primary level	97	22%	
	c. School at secondary level	158	36%	
	d. School at higher secondary level	79	18%	
	e. Graduate level	101	23%	
Occupation	a. Informal labour	97	22%	50% respondents are home makers
	b. Informal trader	70	16%	
	c. Home maker	220	50%	
	d. Employee	0	0%	
	e. Business	48	11%	
	f. Professional consultant	0	0%	
	g. Others if any	0	0%	
Land ownership	a. No land	136	31%	31% of the respondents have no land while 41% have house plats. 25% have agriculture land
	b. House plot ( where house exists)	154	35%	
	c. Agriculture land	110	25%	
	d. Business occupied	40	9%	
	e. Others	0	0%	
Monthly income	a. Less than Rs11,000	79	18%	21% of the respondents have income less than Rs 11000/- while 78% have income in between Rs 11000 - 22000
	b. Rs 11,000 to Rs 22,000	343	78%	
	c. Rs 22,000 to Rs 33,000	18	4%	
	d. Rs 33,000 to Rs 44000	0	0%	
	e. More than Rs 44000	0	0%	
Other income	a. Yes	370	84%	18 % donothace additional income. Spouse
	b. No	70	16%	
	c. Prefer not to say	0	0%	

				income is the additional income
House type	a. Own	339	77%	77 % have own house
	b. Rented	101	23%	
	c. Lease	0	0%	
Purpose of joining SHG	a. For income	326	74%	74% joined for income and 24% for being involved
	b. For involvement and occupied	92	21%	
	c. For business purpose	0	0%	
	d. For recognition	18	4%	
	e. Government subsidies	4	1%	
Pre- SHG : Engagement	a. House hold activities	136	31%	42% engaged in farming, 31% in hoise hold activities
	b. Agriculture work	185	42%	
	c. Informal labour	70	16%	
	d. No specific involvement	44	10%	
Reason for joining SHG	a. Difficulty in earning adequate income	79	18%	59% joined SHG for additional income
	b. Isolation and oppression	88	20%	
	c. No additional income	260	59%	
	d. Excess time without productivity	13	3%	
	e. No hope in life	0	0%	
During COVID	a. Disturbed and partially stopped	110	25%	46% of the respondents engaged in local labour while 25% were disturbed
	b. Involved in local level labour/ agriculture	202	46%	
	c. Involved in social activities to support COVID emergency team	75	17%	
	d. Initiated food distribution	53	12%	
	e. Other activities	0	0%	
Origination	a. Village Level	370	84%	84 % of the respondents are from village background
	b. District Level	70	16%	
	c. National Level	0		
	d. International Level	0		
Period of origination	a. Between 1901-1950	0		. All joined in SHC that started After 2000
	b. Between 1950-2000	0		
	c. After 2000	440	100%	
	d. Can't be traced	0		



Initial awareness	a. Banks	0		76% of the respondents were introduced by friends
	b. Ngo	0		
	c. Relatives	106	24%	
	d. Friends	334	76%	
Group constitution	a. Yes	339	77%	77 % know group constitution
	b. No	101	23%	
Years of association	a. less than 5 years	440	100%	
Number of members	a. 5 – 10	97	22%	42% have 11-15 members in SH group.
	b. 11 – 15	185	42%	
	c. 16 – 20	101	23%	
	d. 21 – 25	31	7%	
	e. More than 25	22	5%	
Number of members from same family	a. 1	330	75%	75% respondents have only one person per family in SHG
	b. 2	70	16%	
	c. 3	40	9%	
	d. 4	0	0%	
Knowledge on Micro finance	a. Yes	277	63%	63% know Micro finance
	b. No	163	37%	
Do you suggest or recommend SHGs to others	a. Yes	224	51%	51% agreed to suggest SHG as a survival option
	b. No	176	40%	
	c. Depends	40	9%	

The data shows that the respondents are aware of the microfinance, and provide survival option for them. There more members from same family in SHGs , but in different groups. Most of the groups have members in between 11-15. A 77% of the respondents are aware of the constitutions and norms of the Self Help groups

Effect of SHGs on Personal improvement based on education

Variables	Test of equality of means							
	Schooling		Graduation		PG		Vocational	
	Wilks' Lambd a	F	Wilks' Lambd a	F	Wilks' Lambd a	F	Wilks' Lambd a	F
Involvement in earning	<b>.930</b>	<b>4.300</b>	<b>.944</b>	<b>3.578</b>	<b>.934</b>	<b>3.804</b>	<b>.655</b>	<b>24.497</b>
Involvement in family decision making	<b>.851</b>	<b>9.945</b>	.995	.281	<b>.905</b>	<b>5.639</b>	<b>.910</b>	<b>4.598</b>
Creative involvement in welfare of family members	.967	1.950	.976	1.470	.966	1.899	.968	1.531
Social status in neighbourhood and relatives	<b>.919</b>	<b>5.040</b>	<b>.877</b>	<b>8.471</b>	<b>.894</b>	<b>6.384</b>	<b>.709</b>	<b>19.073</b>
Self confidence in managing family affairs	<b>.791</b>	<b>15.093</b>	<b>.912</b>	<b>5.846</b>	.953	2.657	.997	.151
Weightage of opinion and suggestions in family and peers	.978	1.281	.998	.132	<b>.935</b>	<b>3.746</b>	.971	1.386
Admiration of new ideas	<b>.939</b>	<b>3.733</b>	<b>.918</b>	<b>5.417</b>	.951	2.804	<b>.715</b>	<b>18.509</b>
Willingness for unconditional support in tough situations	.977	1.323	<b>.917</b>	<b>5.468</b>	<b>.942</b>	<b>3.314</b>	.973	1.299
Willingness for unconditional support in exploring and experiencing new ideas	<b>.942</b>	<b>3.483</b>	.988	.724	<b>.804</b>	<b>13.202</b>	<b>.825</b>	<b>9.834</b>

Variables	ReasonforSHG											
	Schooling			Graduation			PG			Vocational		
	Self relia nce	Pers onal enga g- emen t	Soc ial wo rk	Self relia nce	Pers onal enga g- emen t	Soc ial wo rk	Self relia nce	Pers onal enga g- emen t	Soc ial wo rk	Self relia nce	Pers onal enga g- emen t	Soc ial wo rk
Involve ment in earning	<b>3.13</b>	<b>2.73</b>	<b>1.55</b>	<b>3.13</b>	<b>2.73</b>	<b>1.55</b>	1.19	0.27	0.40	<b>19.36</b>	<b>9.78</b>	<b>8.38</b>
Involve ment in family decision making	1.96	1.24	2.44	1.96	1.24	2.44	-0.67	-1.59	-1.75	<b>5.16</b>	<b>13.03</b>	<b>14.15</b>
Creative involvem ent in welfare of family members	<b>7.79</b>	<b>8.70</b>	<b>8.92</b>	<b>7.79</b>	<b>8.70</b>	<b>8.92</b>	<b>5.93</b>	<b>7.24</b>	<b>7.03</b>	1.41	4.99	1.98
Social status in neighbour hood and relatives	-0.92	-1.10	0.62	-0.92	-1.10	0.62	1.11	-1.23	0.35	-18.50	-8.93	-4.47
Self confiden ce in managin g family affairs	<b>3.01</b>	<b>2.95</b>	<b>4.23</b>	<b>3.01</b>	<b>2.95</b>	<b>4.23</b>	<b>3.80</b>	<b>4.09</b>	<b>4.91</b>	<b>8.57</b>	<b>3.77</b>	<b>5.79</b>
Weighta ge of opinion and suggestio ns in	1.26	1.46	0.01	1.26	1.46	0.01	1.00	2.44	1.56	3.51	-0.36	-0.07

family and peers												
Admirati on of new ideas	3.97	3.73	3.91	3.97	3.73	3.91	4.53	4.61	3.54	14.27	8.36	7.85
Willingness for unconditional support in tough situations	2.57	2.57	2.86	2.57	2.57	2.86	2.03	2.58	2.94	6.20	4.47	5.69
Willingness for unconditional support in exploring and experiencing new ideas	6.53	7.16	7.09	6.53	7.16	7.09	9.89	10.05	10.93	-1.99	3.26	5.41
(Constant)	-39.62	-39.63	-44.7	-39.62	-39.63	-44.7	-41.70	-40.30	-43.00	-55.25	-50.72	-66.49

Results shows that there is a significant variation of reason for joining in Self Help group on life style after joining SHGs. The prime changes experienced in the life of SHG members from the internal training are,

- Creative involvement in welfare of family members
- Willingness for unconditional support in exploring and experiencing new ideas
- Admirati on of new ideas
- Self confidence in managing family affairs

The plot shows that the members are more interested in social work and then personal engagement.

The improvement is varying with education qualification. Since the self help group must be homogeneous in the attributes of members, education is one of the factors that cause

discrimination among members. In all cases, the chi square, Box M and F values are statistically significant.

**Effect of SHGs on Personal improvement based on education**

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Results shows that there is a significant variation of reason for joining in Self Help group on life style after joining SHGs based on monthly income. The prime changes experienced in the life of SHG members from the internal training are,

- Interest to learn and earn
- Self confidence in managing family affairs
- **Admiration of new ideas**
- **Willingness for unconditional support in tough situations**
- **Willingness for unconditional support in exploring and experiencing new ideas**
- Admiration of new ideas
- Self confidence in managing family affairs

The plot shows that the members are more interested in social work and then personal engagement.

The improvement is varying with education qualification. Since the self help group must be homogeneous in the attributes of members, education is one of the factors that cause discrimination among members. In all cases, the chi square, Box M and F values are statistically significant.

### **Conclusion**

The role of self help groups in transforming personal and family life styles in rural families is high due to the motivation , training, and involvement. The two criteria considered while forming SHGs are, educational background and financial conditions to maintain homogeneity in group. The life after joining the SHGs changed and the changes identified are, Interest to learn and earn, Self confidence in managing family affairs, Admiration of new ideas, Willingness for unconditional support in tough situations, Willingness for unconditional support in exploring and experiencing new ideas, Admiration of new ideas and Self confidence in managing family affairs.

The changes are consistent with reasons for joining SHG , academic qualifications and monthly income.

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