

Original Article

Measuring Microfinance-Based Women Entrepreneurs and their Impact on the Livelihood of Women: A Study of Nellore District in Andhra Pradesh

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Abstract: *The Self-Help Group Bank Linkage Programme (SHG-BLP) has emerged as a pioneering initiative in fostering financial inclusion by integrating the Self-Help Group (SHG) approach with banking operations. This study investigates the transformative impact of entrepreneurship within microfinance-based SHGs on livelihood patterns. Utilizing primary data from 500 participants in Nellore district, Andhra Pradesh, the study reveals significant positive changes in employment, financial control, social behavior, household financial participation, skill enhancement, interaction with officials/members, and banking awareness post-SHG participation. Findings underscore the role of SHGs in economic empowerment, improved financial management, social cohesion, and skill development. Recommendations include continuous investment in skill development, financial literacy, gender equality, and networking to amplify SHG's impact on livelihoods and community development, thereby contributing to sustainable poverty alleviation.*

Keywords: *Self-Help Group, Women Entrepreneurship, Livelihood Pattern, Skill Enhancement.*

I. INTRODUCTION

Ensuring access to financial services for rural and vulnerable communities is crucial for reducing poverty and fostering sustainable development. The Government of India has implemented various policies, including the Nationalization of Banks, the Lead Bank Scheme, Regional Rural Banks, the Service Area Approach, and support for Self-Help Groups (SHGs) to enhance the accessibility of the rural poor to formal financial institutions. Despite these efforts, the proportion of rural poor individuals receiving bank credit remains notably low, as banks still perceive lending to this demographic as risky. An SHG, or Self-Help Groups, is a cohesive assembly of up to 20 individuals who share similar social and economic backgrounds. These groups come together voluntarily with the collective aim of pooling savings and facilitating credit activities. Importantly, SHGs typically do not require collateral for obtaining loans, and there are no restrictions on the purpose for which credit is utilized. These groups operate under established rules and bylaws, conduct regular meetings, maintain detailed records of their proceedings, including savings and loan transactions, adhere to credit discipline, and function in a democratic manner, ensuring participation and decision-making among all members.

The origins of Self-Help Groups (SHGs) in India can be traced back to the establishment of the Self-Employed Women's Association (SEWA) in 1970. The SHG Bank Linkage Project, initiated by NABARD in 1992, has grown into the largest microfinance project globally. The 1990s witnessed a significant surge in SHG initiatives, with the establishment of the National Bank for Agriculture and Rural Development (NABARD) and the introduction of the SHG-bank linkage program, which accelerated SHG development. Acknowledging the pivotal role of SHGs, the Reserve Bank of India (RBI) issued a circular allowing banks to extend loans to women-led SHGs. However, during this period, bank lending to SHGs was primarily driven by subsidies and specific targets. In 1993, NABARD, in conjunction with RBI, authorized SHGs to open savings accounts in banks, a move that significantly propelled the SHG movement and laid the foundation for the SHG bank linkage program. In 1999, the Government of India introduced the Swarn Jayanti Gram Swarozgar Yojana (SGSY) to foster self-employment in rural areas through the formation and training of SHGs. This initiative evolved into a nationwide movement in 2011, becoming the National Rural Livelihoods Mission (NRLM), which is the largest poverty alleviation program worldwide. Presently, State Rural Livelihood Missions (SRLMs) are operational in 29 states and 5 Union Territories (excluding Delhi and Chandigarh). NRLM has facilitated universal access to affordable, efficient financial services for the poor, including financial literacy, bank accounts, savings, credit, insurance, remittance, pension, and counseling on financial matters.

The process of providing accessible banking and credit services to economically and geographically disadvantaged individuals was slow until the inception of the Self-Help Group (SHG) approach, which aimed at fostering social capital to



deliver savings and credit products. This approach, integrated with banking operations, led to the establishment of the Self-Help Group Bank Linkage Programme (SHG-BLP), which revolutionized financial inclusion efforts. The SHG-BLP program, based on a savings-centric group model, offers a range of financial services directly to the doorstep, marking one of the most significant and pioneering initiatives in financial inclusion to date.

Now, the SHG movement has proven to be a potent intervention in reaching out to small and marginalized sections of society. Through collaborative efforts involving NGOs, banks, the government, and, more recently, the National Rural Livelihoods Mission (NRLM), the SHG-BLP program has expanded significantly. As of March 31, 2022, it covers 14.2 crore families through 119 lakh SHGs, with 87% of these being women-led. These SHGs have amassed savings deposits totaling Rs.47,240.48 crore, along with collateral-free loans outstanding amounting to Rs.1,51,051.30 crore, distributed among 67 lakh groups. In the fiscal year 2021-22, the average loan outstanding per SHG increased to Rs.2.24 lakh, up from Rs.1.79 lakh in FY 2020-21. Additionally, the credit gap decreased to 43.33% in FY 2021-22, down from 48.5% in FY 2020-21.

II. REVIEW OF LITERATURE

Reji's (2012) study delves into the effects of the Mission Shakti initiative on both social mobilization and the accessibility of financial services for the impoverished populace in Odisha. Examining 15,339 Self-Help Groups (SHGs) across Ganjam, Gajapati, and Puri districts, the research illuminates the substantial expansion of the SHG movement within the state, particularly in its capacity to engage women from Below Poverty Line (BPL) households. While SHGs have proven instrumental in nurturing saving habits and facilitating entry into formal financial channels, the study emphasizes the necessity for sustained assistance. Despite observable advancements, the levels of savings and credit usage remain relatively modest, leading to the conclusion that maintaining enduring impact and self-sufficiency necessitates continuous reinforcement of internal SHG systems throughout the state.

Tapan (2013) conducted a study focused on assessing the effectiveness of Self-Help Groups (SHGs) by examining various criteria to measure their operational efficiency and propose potential enhancements. The results reveal that while about 75% of SHGs conduct meetings, a troubling proportion of members do not adhere to mandatory attendance, indicating potential issues with group norms. Moreover, only 25% of the groups maintain records of savings collected during meetings, implying a lack of member engagement and transparency, which may lead to group dissolution. The study also underscores that merely 40% of the groups have undergone training, underscoring the necessity for improvement in this aspect. Despite these challenges, the overall performance of the groups regarding other operational indicators is deemed satisfactory.

Torri and Martinez (2014) aim to advance the dialogue surrounding women's empowerment narratives through an examination of Gram Mooligai Company Limited (GMCL). GMCL, the inaugural female community enterprise in India's herbal sector, is entirely formed and managed by untouchables. The study reveals that GMCL fosters women's productive capabilities and leadership skills, as well as some aspects of social learning. However, it falls short of addressing the marginalization stemming from caste-related issues entrenched in prevailing patriarchal norms. This case underscores the need for a more comprehensive approach to empowerment, one that recognizes it as a dynamic socio-cultural process. The proliferation of organizations in South Asia focused on market strategies to promote women's enterprises reflects a growing trend. While some have achieved success, many face challenges related to equity, participation, outreach to women, and tangible outcomes in terms of gender empowerment. The GMCL case study highlights the potential for increased returns to vulnerable groups, such as women from scheduled tribes, within the herbal sector. This sector currently exhibits skewed income distribution favoring contractors and traders, emphasizing the need for reform.

Singh and Vikas Singh's (2015) research endeavors to provide fundamental insights into the effectiveness of micro-finance initiatives facilitated by self-help groups (SHGs). Carried out in the Varanasi district of Uttar Pradesh, the study employs original data to demonstrate that more than 40 percent of the beneficiaries of these programs hail from households without land ownership. The results reveal a significant increase in average savings across all SHG groups, with the most notable rate of change observed among the older groups. Furthermore, the study underscores that more than half of the total loan amount disbursed has been directed towards activities that do not generate income, indicating diverse utilization patterns of micro-finance within the framework of SHGs.

Santhosh Kumar's (2016) study delves into the effects of distributing microcredit on enhancing the economic autonomy of female beneficiaries in Kerala. The research highlights a significant enhancement in the financial status of women subsequent to their involvement in women's groups and subsequent access to microcredit. The analysis of data and discussions provided consistently back the favorable results. The economic empowerment attained by these groups of women suggests a promising path for further progress. Nonetheless, the study expresses concerns regarding the sustainability of microcredit's impact, as a considerable portion appears to be utilized for non-income generating purposes, raising doubts about the anticipated long-term positive economic transformations.

Maity (2016) investigates the impact of microfinance on empowering impoverished women and alleviating poverty, focusing on the Purba Medinipur district in West Bengal. The study, conducted in the field, utilizes interviews and structured questionnaires with 48 Self-Help Groups (SHGs) that successfully repaid initial loans and accessed subsequent ones from banks between 2000 and 2003. Findings highlight the transformative role of microfinance in enhancing women's status within society. The research emphasizes the positive correlation between microfinance and women's empowerment, emphasizing the importance of implementing systematic empowerment strategies for sustained effectiveness in the long term.

Aradhana and Yamini (2018) conducted a study highlighting the vital role microfinance plays in alleviating poverty, with a specific focus on evaluating the current status of microfinance in Madhya Pradesh (MP). Their research delved into existing microfinance initiatives, scrutinizing challenges such as limited expansion, drawing from a comprehensive review of reports from NABARD, RBI, the Status of Microfinance, SLBC, the World Bank, academic journals, insights from microfinance experts, literature, and online sources. The objective was to pinpoint the underlying reasons impeding the advancement of microfinance as a tool for development. Their findings indicate sluggishness in government-sponsored microfinance projects compared to those led by private entities, with both external and internal environmental factors identified as key hindrances.

Adeel et al. (2023) propose a framework that highlights the importance of microfinance, education, and skill development in advancing women's empowerment. The study seeks to achieve three main objectives: (1) assess the impact of microfinance on supporting women's entrepreneurship and empowerment, (2) evaluate its role in enhancing women's skills, and (3) investigate the connection between education, empowerment, and business success. Microfinance, typically offered by governmental and non-governmental entities, serves as a support system for women entrepreneurs, yet overcoming various obstacles is essential for achieving success. Skill development initiatives, exemplified by programs like those administered by TDAP Women and Karandaz in Pakistan, align with the UN Sustainable Development Goal 4, focusing on education and technical proficiency. While not always a prerequisite for success, education fosters better comprehension and critical thinking. This research aims to empirically explore how education, microfinance, and women's empowerment intersect, particularly within the context of Pakistan.

III. OBJECTIVES & METHODOLOGY

This study endeavours to investigate the dynamics of evolving livelihoods facilitated by entrepreneurship within the framework of microfinance-based Self-help Groups (SHGs). The primary objective is to scrutinize the transformations observed in livelihood patterns as a result of engaging in entrepreneurial activities facilitated by microfinance initiatives.

The research employs a primary data-centric approach, leveraging a pre-tested questionnaire as the primary instrument for data collection. Nellore district of Andhra Pradesh has been selected as the geographic focus of the study. The rationale behind this selection is grounded in the district's notable presence of microfinance-based Self-help Groups and the prevalence of entrepreneurial endeavors within these groups. A purposive sampling strategy is adopted to specifically target women entrepreneurs who are active participants within microfinance-based Self-help Groups. Within this demographic, a simple random sampling method is employed to select a representative sample. The sample size for the study is determined to be 500 participants. To ensure comprehensive coverage and representation, the sample is stratified across various sectors pertinent to entrepreneurial activities. Specifically, the sample consists of 125 participants engaged in retail-based businesses, 125 participants in manufacturing-based ventures, 125 participants operating within the food industry, and another 125 participants involved in handicraft-based enterprises.

The data obtained from the survey is analyzed utilizing frequency tables. This analytical approach is chosen for its ability to briefly summarize categorical data, enabling a systematic exploration of the observed patterns and trends within the dataset. Through this methodological framework, the study aims to provide valuable insights into the changing dynamics of livelihoods engendered by entrepreneurship within the context of microfinance-based Self-help Groups.

IV. RESULTS AND DISCUSSION

A) Increase in the Number of Days of Employment

Table 1 presents the increase in the number of days of employment after joining Self-Help Groups (SHGs) as reported by respondents, along with their corresponding opinions. Among the 500 respondents surveyed, it is evident that a substantial majority, comprising 48.20%, strongly agreed, and 51.80% agreed, indicating a unanimous consensus regarding the positive impact of associating with SHGs on the duration of employment. This collective affirmation underscores the perceived effectiveness of SHGs in generating opportunities for sustained employment. The high percentage of respondents expressing agreement with the statement suggests a widespread recognition of SHGs as instrumental in enhancing livelihoods and socioeconomic well-being. This finding aligns with existing literature, which emphasizes the role of SHGs in fostering economic empowerment and facilitating access to income-generating activities, thereby mitigating poverty and unemployment. The absence of respondents indicating disagreement or neutrality towards the assertion further strengthens the notion that

SHGs are widely perceived as beneficial in augmenting employment prospects. Overall, the overwhelmingly positive response regarding the increase in days of employment post-SHG affiliation underscores the significance of SHGs as a viable strategy for fostering sustainable livelihoods and economic development, particularly within marginalized communities.

Table 1: Increase in the Number of Days of Employment After Joining SHGs as the Impact of Associating with Self-Help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	241	48.20
Agree	259	51.80
Neither agree nor disagree	-	-
Disagree	-	-
Strongly disagree	-	-
Total	500	100.00

Source: Field Survey

B) Control Over spending

Table 2 illustrates the perceived impact of associating with Self-Help Groups (SHGs) on respondents’ control over spending. Out of the 500 respondents surveyed, a significant proportion reported positive outcomes in terms of controlling their spending habits subsequent to joining SHGs. Specifically, 32.40% strongly agreed, while 48.00% agreed that their association with SHGs contributed to better control over spending. This combined percentage indicates a prevalent acknowledgment of SHGs as facilitators of financial management skills among members. Furthermore, nearly one-fifth (19.60%) of the respondents neither agreed nor disagreed with the statement, suggesting a degree of uncertainty or variability in experiences related to spending control within the SHG context. This response category warrants closer examination to understand the factors contributing to divergent perceptions among members. The absence of respondents expressing disagreement or strong disagreement indicates a general consensus regarding the positive impact of SHG membership on spending behavior. This aligns with the broader literature, which highlights the role of SHGs in promoting financial literacy, fostering saving habits, and enhancing decision-making abilities related to expenditure. The findings imply that SHGs serve not only as platforms for collective saving and lending but also as forums for imparting financial education and instilling responsible spending practices among members. In conclusion, the positive responses regarding spending control underscore the multifaceted benefits of SHG participation, extending beyond economic empowerment to encompass broader aspects of financial well-being. These findings underscore the significance of SHGs as vehicles for promoting financial inclusion and fostering sustainable livelihoods among disadvantaged communities.

Table 2: Control Over Spending as the Impact of Associating with Self-help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	162	32.40
Agree	240	48.00
Neither agree nor disagree	98	19.60
Disagree	-	-
Strongly disagree	-	-
Total	500	100.00

Source: Field Survey

C) Positive Change in Behaviour of Family/ Society

Table 3 depicts respondents’ perceptions regarding the positive changes in the behavior of their families or society resulting from their association with Self-Help Groups (SHGs). Out of the 500 respondents surveyed, a significant majority expressed agreement with the statement, indicating a perceived positive impact of SHG membership on familial and societal behavior. Specifically, 32.00% strongly agreed, while 45.60% agreed that their involvement with SHGs led to observable improvements in the behavior of their families or communities. The combined percentage of respondents indicating agreement underscores the perceived efficacy of SHGs in fostering positive social change. These findings suggest that SHGs serve as catalysts for promoting cohesive social relationships, enhancing mutual support systems, and fostering collective action toward common goals.

Moreover, a notable portion (22.40%) of respondents neither agreed nor disagreed with the statement, indicating a degree of ambivalence or uncertainty regarding the extent of behavioural changes attributable to SHG participation. The absence of respondents expressing disagreement or strong disagreement suggests a general consensus regarding the beneficial influence of SHGs on familial and societal behavior. In conclusion, the positive responses regarding behavioural changes underscore the broader social implications of SHG participation, extending beyond individual economic empowerment to

encompass broader dimensions of social capital and community development. These findings highlight the pivotal role of SHGs as agents of positive change within their respective communities, contributing to social cohesion and resilience.

Table 3: Positive Change in Behaviour of Family/ Society as the Impact of Associating with Self-help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	40	32.00
Agree	57	45.60
Neither agree nor disagree	28	22.40
Disagree	-	-
Strongly disagree	-	-
Total	500	100.00

Source: Field Survey

D) Participation in Household Financial Matters

Table 4 presents respondents’ perceptions regarding their participation in household financial matters as a result of their association with Self-Help Groups (SHGs). Among the 500 respondents surveyed, a substantial majority agreed with the statement, indicating a perceived increase in their involvement in household financial decision-making following their affiliation with SHGs. Specifically, 16.20% strongly agreed, while 79.40% agreed that their participation in household financial matters had improved due to their association with SHGs. The high percentage of respondents indicating agreement underscores the transformative role of SHGs in empowering individuals, particularly women, to take an active role in managing household finances. Moreover, a small proportion (4.40%) of respondents neither agreed nor disagreed with the statement, indicating a degree of uncertainty or variability in experiences related to household financial participation within the SHG context. In conclusion, the positive responses regarding participation in household financial matters underscore the transformative potential of SHGs in fostering economic empowerment and gender equality within households and communities. These findings highlight the pivotal role of SHGs in reshaping traditional power dynamics and promoting more inclusive and participatory approaches to financial management and resource allocation.

Table 4: Participation in Household Financial Matters as the Impact of Associating with Self-help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	81	16.20
Agree	397	79.40
Neither agree nor disagree	22	4.40
Disagree	-	-
Strongly disagree	-	-
Total	500	100.00

Source: Field Survey

E) Improve in Skill and Ability after Joining the Programme

Table 5 illustrates respondents’ perceptions regarding the improvement in their skills and abilities following their participation in Self-Help Groups (SHGs). Out of the 500 respondents surveyed, an overwhelming majority reported a positive impact on their skills and abilities as a result of their association with SHGs. Specifically, 85.80% strongly agreed, while 11.60% agreed that their skills and abilities had improved after joining the program. This high percentage of affirmative responses underscores the perceived efficacy of SHGs in enhancing members’ capabilities and fostering personal development. The significant proportion of respondents indicating strong agreement suggests a profound transformation experienced by individuals through their engagement with SHGs.

Moreover, a negligible percentage (0.80%) of respondents neither agreed nor disagreed with the statement, indicating a minimal degree of uncertainty or variability in experiences related to skill enhancement within the SHG context. The small proportion of respondents expressing disagreement (1.80%) suggests that a minority perceived limited or no improvement in their skills and abilities following their involvement with SHGs. In conclusion, the overwhelmingly positive responses regarding skill and ability improvement highlight the instrumental role of SHGs in empowering individuals and fostering human capital development. These findings underscore the multifaceted benefits of SHG participation, extending beyond economic empowerment to encompass broader dimensions of personal growth and self-actualization.

Table 5: Improve in Skill and Ability after Joining the Programme as the Impact of Associating with Self-help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	429	85.80
Agree	58	11.60
Neither agree nor disagree	4	0.80
Disagree	9	1.80
Strongly disagree	-	-
Total	500	100.00

Source: Field Survey

F) Improved Interaction with Officials/Other Members

Table 6 presents respondents’ perceptions regarding the improvement in their interaction with officials and other members as a result of their association with Self-Help Groups (SHGs). Among the 500 respondents surveyed, varied opinions were expressed regarding the impact of SHG membership on interaction with officials and fellow members. A considerable proportion of respondents indicated agreement with the statement, with 25.80% strongly agreeing and 34.40% agreeing that their interaction with officials and other members had improved following their association with SHGs. This suggests that SHGs serve as platforms for enhancing communication channels and facilitating collaboration among members and stakeholders, including government officials and community representatives. However, a notable portion of respondents expressed uncertainty or neutrality, with 17.20% neither agreeing nor disagreeing with the statement. This suggests a degree of ambivalence or variability in experiences related to interaction within the SHG context, which could be influenced by factors such as individual preferences, organizational dynamics, or external constraints. Moreover, a significant minority of respondents disagreed with the assertion, comprising 9.80% who disagreed and 12.80% who strongly disagreed. This suggests that a subset of members perceived limited or negative effects on their interaction with officials and fellow members as a result of their SHG affiliation.

Further exploration of the reasons behind this perception could shed light on potential barriers or challenges within SHG programs, such as communication gaps, power dynamics, or conflicting interests. Overall, while a substantial proportion of respondents acknowledged positive changes in interaction patterns, the presence of dissenting opinions highlights the complexity of interpersonal dynamics within SHG contexts. In conclusion, the mixed responses regarding improved interaction with officials and other members underscore the nuanced nature of social dynamics within SHG settings. These findings highlight the importance of fostering inclusive and participatory approaches within SHGs, which can contribute to building trust, enhancing communication, and strengthening collective agency for sustainable development.

Table 6: Improved Interaction with Officials/Other Members as the Impact of Associating with Self-help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	129	25.80
Agree	172	34.40
Neither agree nor disagree	86	17.20
Disagree	49	9.80
Strongly disagree	64	12.80
Total	500	100.00

Source: Field Survey

G) Awareness of Banking Procedure

Table 7 outlines respondents’ perceptions regarding their awareness of banking procedures as a consequence of their association with Self-Help Groups (SHGs). Among the 500 respondents surveyed, a substantial majority agreed with the statement, indicating a perceived improvement in their understanding of banking procedures due to their involvement with SHGs. Specifically, 15.40% strongly agreed, while 84.60% agreed that their awareness of banking procedures had increased as a result of their SHG membership. The high percentage of respondents indicating agreement underscores the pivotal role of SHGs in promoting financial literacy and facilitating access to formal banking services among members. In conclusion, the overwhelmingly positive responses regarding banking awareness highlight the instrumental role of SHGs in promoting financial inclusion and literacy among members. These findings underscore the significance of SHGs as catalysts for empowering individuals with the knowledge and skills necessary to navigate the formal financial system, thereby fostering economic resilience and social empowerment within communities.

Table 7: Awareness of Banking Procedures as the Impact of Associating with Self-help Groups

Opinion of the Respondents	Number of Respondents	Percentage
Strongly agree	77	15.40
Agree	423	84.60
Neither agree nor disagree	-	-
Disagree	-	-
Strongly disagree	-	-
Total	500	100.00

Source: Field Survey

V. CONCLUSION

The findings of this research study highlight the significant positive impact of participation in Self-help Groups (SHGs) on various aspects of respondents' lives. A considerable majority of respondents reported improvements in employment opportunities, financial control, social behavior, household financial participation, skill enhancement, interaction with officials/members, and awareness of banking procedures after joining SHGs.

It is evident from the data that a substantial proportion of respondents experienced an increase in the number of days of employment after joining SHGs. This indicates that SHGs play a crucial role in empowering individuals economically by providing them with opportunities for sustainable livelihoods. Furthermore, a significant percentage of respondents reported having better control over their spending habits, suggesting that participation in SHGs contributes to improved financial management skills among members.

Moreover, the study reveals positive changes in the behavior of respondents towards their families and society as a whole, indicating the broader social impact of SHGs. Additionally, there is a notable increase in participation in household financial matters among respondents associated with SHGs, reflecting enhanced decision-making abilities and financial inclusion within households. Furthermore, participation in SHGs has led to improvements in the skills and abilities of respondents, demonstrating the effectiveness of SHG programs in enhancing human capital and employability. However, there remains a minority of respondents who did not perceive such improvements, suggesting the need for further investigation into the effectiveness of skill-building initiatives within SHGs. The findings also suggest that interaction with officials and other members has improved for a significant portion of respondents after joining SHGs, which can facilitate access to resources and support networks. Additionally, a vast majority of respondents reported increased awareness of banking procedures, indicating the role of SHGs in promoting financial literacy and access to formal financial services.

Based on the findings of this study, the following suggestions can be made further to strengthen the impact of Self-help Groups (SHGs) and maximize the benefits for participants: Continuously invest in skill development and capacity-building programs within SHGs to ensure that members acquire relevant skills for better employability and entrepreneurship. Integrate financial literacy programs into SHG activities to enhance members' understanding of financial concepts, banking procedures, and prudent money management practices. Implement initiatives aimed at promoting gender equality, social cohesion, and community development within SHGs to foster positive behavioural changes and inclusive growth. Facilitate networking opportunities and collaborations with government agencies, NGOs, and other stakeholders to enhance access to resources, markets, and support services for SHG members. Establish robust monitoring and evaluation mechanisms to track the progress and impact of SHG interventions continuously, ensuring accountability and informed decision-making. Strengthening efforts to enhance skill development initiatives within SHG programs could further amplify their impact on members' livelihoods and overall well-being. Strengthening mechanisms for dialogue, participation, and conflict resolution could enhance the effectiveness of SHGs as platforms for fostering inclusive decision-making processes and promoting collaborative action towards shared goals. By implementing these suggestions, SHG programs can further empower individuals, families, and communities, contributing to sustainable development and poverty alleviation efforts.

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