

# Review of the Functioning of SHG in the Context of Economic Development of the Women Members and its Impact on their Income

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### ABSTRACT

**Purpose:** *Women in the research area are totally ignorant of their potential and individuality, which results in unhealthy lives. They also live in poverty and the most deplorable conditions of ignorance. They are driven by a strong desire to escape poverty. They take part in self-help group' income-generating activities in addition to other things they do. However, from the time they first join Self Help Groups through the end of their involvement in such activities, their socio-economic situation pushes them to deal with various issues. Rural women are the most marginalized group and are excluded from both economic and social life. Microcredit is the most effective tool for empowering women since it gives them the ability to meet their needs throughout their lives. The study comes to the conclusion that self-help group members' capacity, capability, professional, and entrepreneurial skills need to be improved in order to make them successfully engaged in income-generating activities. SHG taught members approach dealing with difficulties with greater confidence, entrepreneurial skill, knowledge, and a more upbeat attitude. The expansion of group members' businesses and income-generating endeavors is essential for the self-help group to continue to exist. Also, loans should be provided to these women in reasonable rate and they should have knowledge about all the financial aspects of loan which is lacking currently.*

**Design/Methodology/Approach:** *The majority of the data included in the current paper comes from secondary sources. The government's website was used to obtain secondary data, while other publications such as journal articles and government publications were used as verified sources.*

**Findings:** *After joining the group, it is discovered that access to education, health care, nutritious food, and housing has increased. All of them agree that their understanding of the value of children's education, health, finance, and their roles in society has increased. As a result of their association with the group, they feel more confident about leading better lives.*

**Originality/Value:** *This study investigates the relationship between SHGs, microfinance organizations, and the empowerment of women. The contribution of SHG to the development of women's rights and its impact on women's engagement in the business field.*

**Paper type:** *Review Paper*

**Keywords:** Socio-Economic Development, Women Empowerment, Challenges, Income, ABCD Analysis.

### 1. INTRODUCTION :

Early in the 1980s, the policies, practices, and systems used by the banking industry were insufficient to satisfy the needs of the poor. To assist the poor and people with low incomes, microfinance is a program that offers a range of financial services, including deposits, loans, payment services, money transfers, insurance, savings, and microcredit [1]. The Grameen Bank, which was established in the

1970s and later won the Nobel Peace Prize in 2006 in recognition of its founder Muhammad Yunus, can be recognized for establishing microcredit in its existing practical form [2]. In South Asia, the SHG model is widely applied. India, a country with a large and significant population of poor people, implemented the SHG program as part of a national push to end poverty [3]. For empowering women and having a positive economic impact, microfinance initiatives like the Self-Help Bank Linkage Programme have won recognition [4]. This program is carried out in India with the assistance of NABARD as a major rural development initiative. It is a self-employment generation program for those who lack their own assets, particularly rural women [5]. In addition to partial interest rate regulation and increased competition in the banking industry, the 1990s saw the implementation of a new national microfinance project that brought together banks, NGOs, and unofficial local organizations. It is expected that this method, better known as “SHG Bank Linkage,” will take over as the primary way for the rural poor to get credit [6]. SHGs are a way to bring marginalized and poor individuals together to address their own problems. Governments, NGOs, and other organizations around the world employ the SHG technique. SHG may or may not be registered. The savings of the poor are kept in banks. In exchange, they are given simple access to loans with minimal interest rates so they can start their micro unit project [7]. The women organize themselves at the grassroots level to find creative answers to the particular difficulties, which promotes self-esteem, self-reliance, and self-confidence in them. As a result, the goal is to assess the contribution self-help groups make to the empowerment of rural women and to identify the major problems that women deal with [8]. Nongovernmental organizations and government organizations usually form and support SHGs. Linked to larger development programs in addition to banking. Many advantages both social and economic are attributed to SHG [9]. Rural women are given financial assistance or loans to help them become more independent socially and economically, which benefits the entire community. It is obvious that discrimination against women based on their gender occurs practically everywhere and in every field. Men have overlooked the ability of rural women to hold money [10]. SHGs are an innovative kind of financial intermediation used in India today. This integrates the process of self-management and development with accessibility to reasonable financial services for the women who are SHG members [11]. A SHG is a small, economically homogeneous affinity group of rural poor people who voluntarily come together to regularly save small amounts and deposit them into a shared account to be used for meeting members’ emergency needs and issuing loans without the need for collateral as decided by the group. Abhaskumar Jha (2000) [12]. Numerous programs to reduce poverty and empower women have been established and put into action by the Indian government, but it was found that women in rural regions, particularly those from low-income households, were unable to take advantage of them. As a result, the nation introduced a group-based initiative named Swarna-Jayanti Gram Swarozgar Yojana (SGSY) [13]. SHGs’ key pillars include demand-based finance, collateral-free, women-friendly loans, a group approach, mutual trust, the formation of small, manageable groups, group cohesion, a spirit of thrift, skill development, capacity building, and empowerment [14]. The improvement of women’s living situations and those of their children can now be accomplished through the process of women empowerment. They are now contributing to their family’s finances by earning an income. Growing urbanization, industrialization, periodic movement, and social regulation are all contributing factors to the changing position of women. As more women pursue careers in the workforce and contribute to the economy of the nation, the number of women entrepreneurs is increasing [15]. A small, economically homogeneous social group of rural poor people who voluntarily agree to save aside a modest sum of money on a regular basis is known as a SHG. This money is then placed in a collective account to be used for loans without collateral and to pay for members’ unexpected expenses [16]. Therefore, SHGs are crucial to the process of social change. SHG impacts a society’s social institutions, as well as its members’ beliefs, as well as the community’s or society’s external aspect [17].

## **2. OBJECTIVES OF THE STUDY :**

The study’s objectives are listed below,

- (1) To give appropriate suggestions for increasing SHG performance in boosting the socioeconomic conditions of the rural population.
- (2) To identify the issues that SHG’s women members face.
- (3) To compare the members’ incomes before and after they joined SHGs.

- (4) To reduce rural poverty, boost employment opportunities, and encourage rural household women to engage in income-generating activities.
- (5) To understand how women in SHGs earn income.
- (6) To Examine the ABCD Analysis of SHG participants using the suggested review research.

### **3. METHODOLOGY :**

This review report uses secondary data to provide a descriptive analysis. A wide range of sources were used to collect the data, including books, a large number of websites with a research focus, journals, newspapers, the publication of recent research papers on different websites, research articles, research journals, electronic journals, RBI reports, reports from NABARD, etc.

### **4. RELATED RESEARCH WORK :**

Conducting a review of earlier studies is the main goal of this study. It assists in looking over past research work where authors did research on Socio-Economic Development, Women Empowerment, Challenges, Income generation from the year 2009-2022 by using Google Scholar. A summary and discussion of these contributions are provided in the descriptive and tabular manner that follows.

#### **4.1 Descriptive Focus:**

(1) The author of this study looks at the geographic distribution of microfinance institutions, the affordability and accessibility of microcredit for women borrowers, and the movement of women borrowers out of SHGs. The findings of this study demonstrate how severely restricted microfinance is in India. Due to their ongoing reliance on these sources, women members of mature SHGs continue to use informal sources (Chavan & Birajdar, 2009) [18].

(2) In this article, the author attempts to provide a thorough analysis of the obstacles faced by NGOs while dealing with SHGs. It is stated that NGOs' roles in the establishment and promotion of SHGs are becoming more and more complex and demanding. The difficulty of working with a devoted, affordable human power, sophisticated technologies, and the legal restrictions and dimensions of NGOs are problems for them. NGO networks with independent status and moral principles can be effective collaborators with other stakeholders, promoting and growing SHGs across the nation (Supriya, 2010) [19].

(3) The author here makes an effort to investigate the highly disputed issue of microfinance's function as a financial mediator for promoting women's empowerment. According to study findings, microfinance has a significant impact on the financial situation, ability to make decisions, knowledge, and sense of worth of women who participate in a self-help group linkage program in Hyderabad (Aruna & Jyothirmayi, 2011) [20].

(4) The author pointed out that women in India lacked social freedom, making it difficult for them to freely interact with society and contribute to the nation's construction by reaching their full potential. Therefore, some policies should be implemented to lessen their household's burden. Men's attitudes about women in general and working women in particular need to change fundamentally as a consequence of this (Pulla Rao, 2011) [21].

(5) Microfinance and SHGs have a positive impact on eradicating poverty, empowering women, and raising awareness. These factors all support a nation's long-term, sustainable progress. Understanding SHG performance, looking at the freedom women members of SHGs experience, looking at the issues women members of SHGs, looking at the psychological, economic, and social empowerment of women, and offering suggestions for enhancing women's empowerment in SHGs are all goals of the study. The SHG program's microfinance participation has considerably increased rural women's social and psychological empowerment (Sarumathi & Mohan, 2011) [22].

(6) The authors indicate that microfinance gender strategies target increasing women's access to credit and savings as well as the creation of self-help groups to think strategically about how programs could actively promote gender equality and women's empowerment (Sivakumar & Prabakaran 2012) [23].

(7) In this article, the authors look at how Self-help Groups have impacted India's socioeconomic development. This study focuses on the education of women, infrastructure development, marketing and technology support, member communication level, member self-confidence, change in family violence, change in SHG member saving patterns, participation in politics, achieving social harmony, achieving social justice, participating in community action, sustaining social harmony, achieving social justice, and sustaining community act. According to this study, the respondents' income levels have improved, and with the aid of their higher income levels, they have been able to escape poverty (Sundaram, 2012) [24].

(8) This study's author analyzes the effect of self-help group involvement on women's empowerment in the context of the value placed on the group method while developing programs for rural women. In addition to gaining access to the market, the women also experienced a rise in their levels of confidence and self-esteem as well as a sense of freedom, strength, and self-identity. This article makes arguments for and discusses the possibility of using SHGs as a tool to aid in the fight against poverty (Pandey, 2013) [25].

(9) The study tried to evaluate how microfinance has given women more power. According to the study, the majority of participants were middle-aged and from Scheduled Caste agricultural families. After joining the SHG, the members' economic empowerment indicators—including income, employment, investment, savings, assets, and consumption—improved. SHG microfinance, as a conclusion, appears to be a unique, action-oriented technique for rural development that might be used in the need to enhance social and economic conditions (Mula & Sarker, 2013) [26].

(10) The author aims to highlight in this study the contribution that SHGs and microfinance have made to the empowerment of women in India. According to the study, women now have a considerable voice in decision-making and are regularly consulted when making important family decisions as a result of their economic empowerment. The study's empirical findings show that microfinance significantly affects the financial condition, capacity for decision-making, knowledge, and sense of value of women who take part in self-help group linkage programs (Loomba, 2014) [27].

(11) In this article, the author examines how NGOs might assist microfinance organizations in empowering women financially. In this study, it was shown that due to the high rates of interest that microfinance institutions charge, both their customer engagement and reach are extremely low. It has been determined that the purpose of microfinance as a strategy to reach the poor and excluded has been lost in the pursuit of growth and expansion (Biswas & Rao, 2014) [28].

(12) The author claims that SHGs and microfinance are useful for eradicating poverty, empowering women, and raising awareness. This study considers the psychological, social, and economic aspects of microfinance's role in women's empowerment. All they need is a way to participate in various training programs and develop their abilities and skills (Gundappa, 2014) [29].

(13) The author of this study looked into what would happen if a SHG program with a microfinance component was combined with a health program intended to enhance health habits and results. The study discovered proof that health initiatives implemented with SHGs based on microfinance are linked to improved health behaviors. Microfinance based SHGs may offer a way to address the health requirements of underprivileged women due to the SHGs' wide population coverage and the social capital created by their operations (Saha, et al., 2015) [30].

(14) This author asserts that in order to increase the efficiency of the loan-delivery system through microfinance, the government has improved and expanded credit institutions for women's empowerment. SHGs support the empowerment of women and create security for their financial independence while assisting in the fight against exploitation. Women who participate in SHGs are given the opportunity to work together toward a common goal and to leverage their collective strength to end the many forms of exploitation they encounter. The goal of the current effort is to examine how



Self-Help Groups (SHGs) that provide microloans can help people achieve socioeconomic empowerment (Saroj & Singh, 2015) [31].

(15) In this article, the author seeks to assess the extent of self-help groups involvement in health-related issues as well as to identify additional tactics that may be employed to increase this involvement. According to a study done in a rural hospital in Bangalore, SHG has given women a helpful platform to improve their health by giving them financial stability in times of medical emergencies (Narasimha & Anand, 2016) [32].

(16) The author assesses SHG have gained international recognition as the most effective way to fight poverty today. The impacts of microlending have attracted considerable interest from governmental agencies, financial institutions, academics, researchers, and even commercial organizations. SHG approaches are more effective than any other group methods in the nation when it comes to the economic security and development of persons without access to resources (Verma, et al., 2016) [33].

(17) According to the study, Mahila E-Haat is a project that aims to satisfy the needs of female entrepreneurs. This new Rashtriya Mahila Kosh website uses technology to highlight goods created, produced, and sold by female entrepreneurs, it serves as a catalyst by giving women entrepreneurs a web-based marketing platform to sell their products directly (PAVITHRA, 2017) [34].

(18) The author of this essay shows why a regulatory body is necessary to manage, advance, and guide the numerous MFIs and NGOs operating in the microcredit sector. The author also describes how the government crafts laws to protect micro borrowers' rights. The provision of post-loan technical and professional assistance to users is being advocated in order to ensure the success of their microenterprises (Srinivas, 2018) [35].

(19) The study's primary focus is gender-based violence, a global health, human rights, and development issue that transcends location, class, culture, age, race, and religion to harm every country and community on every continent. These programs are being developed across the country to gradually provide support and assistance to women who have been the victims of violence under one roof, in both private and public settings. The focus of the current paper was on India's one-stop center operating system (Chakraborty, (2018) [36].

(20) The author assesses The Pradhanmantri Ujjawala Yojana seeks to provide 8 crore LPG connections to women living in BPL (Below Poverty Line) households nationwide. LPG connections have increased without a doubt, but PMUY beneficiaries do not appear to be using their LPG cylinders, as many have not returned for refills. 200 PMUY beneficiaries who were female and between the ages of 40 and 55 were chosen at random from each of the district's two blocks, Kurhani and Bochahan. The current study also showed a highly substantial correlation between education and LPG adaption, LPG sustainability, and the usage of alternative kitchen fuel (Mall, 2019) [37].

(21) Self-help groups are the most recent innovation for women that may help them develop and become independent and self-employed. This study focuses on the role rural SHGs play in empowering women. Political activism, the advancement of social harmony and justice, infrastructure development, marketing, support for technological training, member communication, member self-assurance, change in family violence, change in saving habits, and change in the average monthly savings rate of SHG members are all areas where self-help groups have made a significant contribution (Salvi, 2019) [38].

(22) This article aims to examine the state's welfare initiatives and efforts, including the 2015 launch of the Swadhar Greh Scheme, which aims to provide institutional support for women's rehabilitation. The plan includes socioeconomic and health security in an effort to provide for the needy women, who are primarily widows. There are two categories for this empirical investigation. The first emphasizes the concerns about the Swadhar Greh Scheme's efficient and successful execution. The second addresses the discrepancies in the non-appointment of psychologists and counselors in the shelter homes recognized by the Swadhar Greh Scheme (Lakhanpal & Mehta, 2019) [39].

(23) The author of this study looks for links between SHGs and the overall and female financial advancement of rural India and further proposes suitable strategies for the successful development of SHG functioning in enhancing individual financial situations in the nation. It has been noted that SHGs founded by NGOs have a more favorable effect on overall quality of life and have also held more training sessions than other SHGs (Shalini & Jaganathan, 2021) [40].

(24) This article illustrates the federal government launched the Beti Bachao Beti Padhao Scheme. The Indian government runs this program, which has the dual goals of increasing awareness and improving the efficiency of social services for Indian girls. On January 21, 2015, Indian Prime Minister Narendra Modi introduced the Sukanya Samridhi Yojana as a component of the Beti Bachao, Beti Padhao plan. Its goal is to support and strengthen this initiative by covering the costs of the girl child's basic needs, such as her health, higher education, and marriage (Devi, et al., 2021) [41].

(25) The goal of this article is to establish a global helpline for women that will provide 24-hour emergency assistance to women who have been the victims of violence. The Scheme of Universalization of Women Helpline aims to provide 24 hour immediate and emergency assistance to women affected by violence by referral and information about women-related government schemes and programs across the nation through a single uniform number (Shireesha, 2021) [42].

(26) In this study, self-help empowerment is examined. Groups were made up of impoverished rural residents who decided to group together in order to end their own poverty. The Self -Help Group program boosted rural people's general knowledge and awareness as well as their ability to bargain. Their economic status has significantly improved, indicating that rural women are adequately prepared for empowerment in every way (Sammaiah, 2022) [43].

(27) The study looks at self-help groups (SHGs) as a practical tool for promoting women's economic empowerment. Empowering women is essential to laying the groundwork for change and to the economic success of a country. The outcome showed that joining the SHG had a beneficial impact on measures of income, employment, and savings. Thus, the study came to the conclusion that SHGs have been essential to rural women's empowerment in the studied region (Vermani & Sihag, 2022) [44].

(28) The study examines Despite India's extensive economic expansion despite everything, those concerns are still valid today. Even while women have the potential to help with household economics, they frequently lack the agency to take part in decisions regarding sources of income, which frequently pushes their families dangerously close to poverty. Female engagement in the economy is still essential, in especially given that the nation is going to go through a big change that will affect employment opportunities, urbanization, and innovation (Vhankade & Buwaji, 2022) [45].

From the above review, it is found that women in rural areas faced many kinds of difficulties in their homes, society, financially, politically and socially. The introduction of SHG have helped them to overcome all of these to certain extent. But still many works have to be done to make them Self-reliant.

## **5. NEW RELATED ISSUES :**

An overview of current and relevant subjects in relation to the research topic is given in the following table. 60 significant scholarly research articles were reviewed in order to have a greater understanding of the research's work in key areas. A systematic literature search is conducted us Google Scholar database to review papers published from 2006-2022 with the keywords "Socio-Economic Development", "Women Empowerment", "Challenges faced by women", "Income generating activities of SHG" are the key results found are listed in tables.

**Table 1:** Researchers Contribution to the Challenges that are faced by women

S. No.	Field Of Research	Focus	Outcome	References
1	Challenges faced by women entrepreneurs	Challenges faced by women entrepreneurs	The study's main goal was to identify the difficulties experienced by women business owners in Zimbabwe's Mashonaland Central Province. The failure of women entrepreneurs is attributed to a number of problems, including cultural, family, financial, and informational barriers. The main obstacle preventing them from being successful is a lack of management skills and networking.	Mauchi, (2014). [46]
2	Challenges faced by women outdoor leaders	Making leadership role feasible for women	According to the study, women who work as outdoor leaders in an industry with a history and culture predominately dominated by men have unique challenges. Sexual harassment, unfair working conditions, and gender stereotypes continue to be issues for women in leadership. This chapter examines some of those challenges using both personal experiences and data to discover ways to improve the outdoor leadership field's accessibility and equity for women.	Warren, et al., (2018). [47]
3	Challenges faces by small scale women entrepreneurs	Challenges faced by small scale women entrepreneurs	The study's goal was to identify the challenges faced by small-scale female entrepreneurs in Kenya and the solutions put out to address those challenges. According to the study, more opportunities for capacity building should be made available, and women entrepreneurs need to be accepted and given financial and legal support.	Mwobobia, (2012). [48]
4	Efforts by women to become financially independent	Financial Independence	This study looks at how women in Bangladesh use e-commerce to promote themselves as independent from a cost perspective. The policy ideas may be helpful to the government of the People's Republic of Bangladesh in	Mimi, et al., (2022). [49]



			boosting women's engagement in e-commerce and lowering their barriers.	
5	Challenge of modesty of a woman	Access to leadership role for women	The author looks into why top management teams have an uneven gender balance despite an increase in the number of women in managerial positions. The advancement of women into leadership positions is constrained by restrictions and barriers. This essay aims to investigate the connection between modesty and access to leadership.	Budworth, & Mann, (2010). [50]
6	Micro Enterprise Development and Rural Women Entrepreneurship	Effects of microbusiness in empowering women	The article claims that women entrepreneurs are undervalued in microbusinesses globally and play a vital influence in domestic economy. The literature in this topic is briefly reviewed in this essay, which focuses on the opportunities and difficulties experienced by female business owners in rural areas. It looked at how SHGs and micro entrepreneurship development affected women's freedom.	Sharma, et al., (2012). [51]
7	Problems faced by single mother	Single parenting issues	Study showed Single parenting is a challenging responsibility, particularly when a woman is the family's head. The majority of single mothers reported that money was their biggest source of worry. Most single mothers acknowledged feeling a loss of identity, isolation, powerlessness, and hopelessness.	Kotwal, & Prabhakar, (2009). [52]
8	Problems faced by SHG members in carryout the SHG activities	Obstacle in carrying out activities	The study's objective was to find out how much knowledge rural women have about self-help organizations. This shows that despite their eagerness, women were having problems joining a self-help group since the group did not provide them with adequate informational support, technical support, or financial support.	Kumawat & Bansal, (2018). [53]
9	Problems of women Self Help Group Members.	Microcredit assistance in SHG	The study emphasizes the significance of microcredit assistance and self-help groups	Jose, et al., (2019). [54]

			(SHGs) in this region. Women who participate in SHGs have greater confidence and are better able to interact socially. The study's conclusions draw attention to flaws, among them the difficulties faced by women, who lack managerial experience, inadequate training, and family support issues.	
10	Challenges of women Self Help Group members towards marketing.	Training SHG members	The study finds that more training would be beneficial for the self-help group in order to boost their marketing potential and exposure. They can take on challenges in profitable endeavors thanks to the particular skills they acquire from training and capacity building programs. The government and non-governmental organizations (NGOs) ought to take action to help self-help groups solve their financial, marketing, and activity selection issues.	Vasantha, & Thaiyalnayaki, (2015). [55]
11	Challenges facing by women in accessing credit from microfinance institutions	Loans from microfinance	According to the study, microfinance substantially aids in the empowerment of women by providing them with access to lending facilities for their businesses that generate income. As a result, it has long been believed that addressing the issues they face involves a focus on empowering women and helping them grow with the help of microfinance, monitoring, and raising awareness.	Yogendrarajah , & Semasinghe, (2013). [56]
12	Challenges experienced by women in SHG	Collateral issues	According to the study, women have been urged to join self-help groups on the basis that these associations improve their members' welfare through services including capacity building, investing, and money lending. Governments and other stakeholders pushed women's SHG membership after realizing its potential to advance community	BargoriaFinsonKiprop, K. [57]

			development. The results show that family conflicts and collateral issues are among women's major challenges.	
13	A study on entrepreneurial motivation and challenges faced by women entrepreneurs	Motivating women to do entrepreneur activities	Based on the study, providing these women with a supportive atmosphere will enable them to acquire the skills necessary for market competition. Women have turned to entrepreneurship in addition to utilizing money as a motivator to increase family income, improve social and familial status, reduce unemployment, and also to elevate their social position.	Rathna, et al., (2016). [58]
14	Challenges of SHG members towards income generating activity	Removing poverty through SHG	Based on the analysis, self-help groups are seen as an important tool for advancing microfinance while also addressing issues of poverty reduction and women's empowerment. The members of the self-help group receive training in capacity development to boost their self-assurance, managerial effectiveness, and entrepreneurial abilities so they can partake in particular income-generating activities like mushroom cultivation, clothing production, pickle production, and showpiece creation.	Vasantha, (2014). [59]
15	Problems and opportunities of women SHG entrepreneurship	Increase in the number of female entrepreneurs	As per the study there are many reasons why the number of women starting a business has been rising gradually. In light of the abovementioned situation, which amply demonstrates its importance, the SHG entrepreneurship for women group must be founded. To reduce the burden on their household, some policies should be put into place.	Thileepan, & Soundararajan, (2013). [60]

**Table 2:** Researchers contribution to Socio-Economic Development of Women

S. No.	Field Of Research	Focus	Outcome	References
1	Evaluation of socio-economic	Socio-economic progress of SHG	In this study, we looked at how SHGs performed socioeconomically across a	Sajeev, & Thangavel, (2012). [61]

	patterns of SHG members		range of districts. The frequency with which members attend meetings and training sessions, the social and economic advantages enjoyed by members on a personal, regional, and societal level, the percentage of family members who are employed and earning an income, and the literacy and educational levels of SHG members are some of the factors taken into consideration for the study.	
2	Microfinance-A tool for socio-economic development in rural India	A powerful tool for socioeconomic development is microfinance.	According to the author, microfinance is one of the most efficient and cost-effective approaches to fight world poverty. The results of this study demonstrate that rural credit in India has increased historically and from a microfinance perspective, and that better governance is required to solve urgent matters and advance socioeconomic growth.	Das, (2014). [62]
3	SHG and socio-economic empowerment of women	Financial and social empowerment given by SHG to women	The study's primary goal was to verify the level of economic and social empowerment felt by women who are members of the numerous self-help organizations. The relationships SHGs have with the disadvantaged, their creative approaches, their capacity to inspire participation in development, and their capacity to build trust between all people at all levels are the major drivers of their success. SHGs also help a family's financial status.	Vinodhini, & Vaijayanthi, (2016). [63].
4	Socio-Economic Empowerment and Loan repayment of women SHG members	Socio economic empowerment and loan repayment of women who belong to SHGs	The purpose of this study is to determine how much SHGs have helped society's weaker and poorer sectors advance economically. The study examines a wide range of issues, such as socioeconomic status, barriers to income growth, women's savings behaviors, how disbursed loans are used.	Bai, (2019). [64]

5	Impacts of Bank Linkage on Social Transformation and Socio-Economic Development of SHGs	Access to financial inclusion and support by SHGs' bank links.	Several rural Indian women have created SHGs ever since SHGs first emerged in order to engage in independent economic activity and advance themselves. The findings of the field survey are used in this research to evaluate how bank connection affects social change and the socioeconomic development of SHGs. The research focuses on the opinions of SHG participants on social change and socioeconomic advancement following SHG participation.	Samisetty, & Ch, (2022). [65]
6	Role of SHGs in Rural Development	Rural women must give economic support through SHG	In author's opinion the rural poverty problem in India is escalating significantly. By providing them with financial support in the form of loans, you can help them strengthen their positions and provide them economic and social empowerment. This study examines the connection between rural socioeconomic development and self-help organizations in rural areas.	Barman, & Bhattacharjya, (2015). [66]
7	Social -personal characteristics of rural women of SHGs	Empowering the rural women through SHG	The study focuses mostly on rural women's empowerment through SHGs. Most of the group's participants are married, belong to nuclear families, and rely on a single source of income. They have moderate levels of social connection and family contact and make an average amount of money each year.	Deshmukh, & Naik, (2017). [67]
8	Role of SHG in Socio-Economic Empowerment of rural women	Eradication of poverty by empowering women	As stated by the author Microfinance has been proposed as a potential remedy to reach as many people as possible and to reduce poverty in rural regions, particularly among the affected sectors of the population, such as women, small and marginal farmers, and landless farmers. Numerous studies have been undertaken in an effort to explore the many components.	Maheshwari, & Goyal, (2014). [68]



9	Economic and social impacts of SHG in India.	Women's social and economic position and its effects	According to the study, women who joined the organization more recently had better social and economic standing than members of the more mature groups. Consumer smoothing and income source diversification, rather than the exploitation of new revenue streams, were the program's key economic effects at the time of the survey. The effectiveness of such projects can be assessed in a variety of ways, which can offer highly important information to policymakers.	Deininger, & Liu, (2009). [69]
10	Socio-Economic Conditions of Self-Help Group	SHG platform for women	Following the study Self Help Groups are an innovative technique for India to facilitate money. SHGs are associated with both banks and broader development initiatives and are expected to bring a variety of social and economic benefits. The empowerment of women is a major issue in a nation's development process.	Tripathy, & Padhi, (2011). [70]
11	Impact of microfinance on women empowerment through poverty alleviation	Microcredit has become a crucial part of global development, poverty alleviation, and economic recovery strategies. world.	The study examines Global development, poverty eradication, and economic recovery measures now all heavily rely on microcredit. SHG communities are united by a shared social identity, origin, caste, or occupation. The magnitude of the loan received, loan recovery, loan period, as well as economic, social, and knowledge empowerment are used to assess the notion of microfinance. Microfinance significantly contributes to the development of confidence in one, boldness, skill acquisition, and empowerment.	Sultana, et al., (2017). [71]
12	Socio-Economic profile of SHG members	Socioeconomic profile of SHG and economic significance of SHGs in women's empowerment	SHGs are informal, small groups of people who share a common socioeconomic background and meet to solve difficulties. A study on the socioeconomic characteristics of SHG members was	Tejaswini, & Panigrahi, (2021). [72]

			conducted in light of the economic significance of SHGs in empowering women. A study on the socioeconomic factors influencing SHG Women's participation was necessary given the economic importance of SHGs in empowering women.	
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**Table 3:** Contribution of Researchers on Women Empowerment

S. No.	Field Of Research	Focus	Outcome	References
1	A study on women empowerment through SHG	Women empowerment and economic dimensions	Women who want to improve their well-being must actively challenge cultural norms and traditions. Self-help group participation had a significant impact on women's empowerment in social and economic dimensions. The study's findings showed that the SHGs had a bigger impact on the participants' social and economic circumstances.	Thangamani, & Muthuselvi, (2013). [73]
2	Women empowerment through SHG	Apple cultivation and changes in the opinion of female entrepreneur	This study explores how the production of apples by self-help groups (SHGs) may empower women. The findings indicate that belonging to a SHG has positive and significant effects on community empowerment, proving that SHGs provide an advantageous place for women to exchange information and increase their awareness of their legal rights. The results therefore suggests that spouses could have a backlash impact.	Alemu, et al., (2018). [74]
3	SHG & woman empowerment	Identification of women's interests and women's empowerment.	The goal of this study was to identify the key elements that influence masyarakat / dealers' interest in starting their own business in the Central Market Sungguminasa Gowa. The study's conclusions showed that the external factors	Sahoo, (2013). [75]

			capital, family, social environment, and the spirit of entrepreneurship and personal are all very influential on the dependent variable, the general public's interest in entrepreneurship.	
4	Women empowerment and SHG	Women's growth and constraints	In the context of a woman's development, empowerment refers to a method for finding, addressing, and eliminating barriers in order to increase her ability to have an impact on her environment and way of life. A significant issue nowadays is the wide disparities in the acceptance and dissemination of SHG formation.	Das, (2011). [76]
5	Women Empowerment through SHGs	Training and employment offering	Aim of the study Self-help groups can facilitate the process so that women can gain economic independence (SHG). The SHGs stand out for their singular focus on generating employment opportunities by providing training that can be used to generate both income and employment. Examining SHG formation and operation, their impacts on women's socioeconomic standing, and the connections between SHG success and governmental initiatives, financial institutions, and nonprofit organizations were the main objectives of the current study.	Sandhu, (2016). [77]
6	SHGs women health and empowerment	Contextual concerns and broad perspective	The research focus on self-help organizations is expected to enhance women's health and empowerment more considerably. The study looks at self-help groups' potential and limitations in advancing women's health and empowerment. How these financial benefits are affecting women's status,	Kumar, (2006). [78]

			particularly their health, has not been looked into, though. The research looks at how much SHGs can contribute to enhancing women's and children's health.	
7	Role of Micro Finance & SHGs in women empowerment	Micro finance and economic aspects	The process through which women actively promote their own wellbeing by questioning social conventions and cultural traditions is known as women's empowerment. To the study's findings, the social and economic aspects of the participants are more significantly impacted by SHGs.	Alam, & Nizamuddin, (2012). [79]
8	A research study on rural empowerment through women empowerment	Rural women empowerment	The study seeks to alleviate rural poverty while ensuring economic stability and advancement. Self-help groups are the best way to empower the rural poor because they specifically eradicate rural poverty and promote the overall, sustainable development of the nation.	Pangannavar, (2015). [80]
9	Self help group and women empowerment	Self-esteem and confidence of women increased, pointing to good change	Based on a survey conducted in Chennai, Tamil Nadu, this study analyzes empowerment levels which assess the significance and effectiveness of self-help group programs. When interacting with the community and talking about social concerns, SHG women have become more vocal about their rights.	Nithyanandhan, & Mansor, (2015). [81]
10	Women empowerment through SHGs	Focuses particularly on the psychological, social, and economic needs of rural women.	The study found that self-help organizations and microfinance provide financial assistance to rural residents. It is a type of financial service that ensures better prospects for low-income, jobless people and the potential for them to start sustaining themselves on their own. The main goal of self-help or microfinance	Tirkey, & Masih, (2013). [82]

			organizations is to empower women.	
11	Rural women empowerment through Self-Help Group	Strengthens members potential and becoming successful	This study explores how involvement and volunteers support women's empowerment through SHG activities Building a group, a community, and a society will therefore be perfectly feasible with self-mobilization-type involvement and a high spirit of volunteerism among individuals and groups engaged in organization.	Muhammad, & Ndaej, (2013). [83]
12	Effects of SHG in economic empowerment	Strategies of women empowerment and its impact	The study claims that joining a group is typically done to qualify for government programs and bank lending facilities. The survey also showed that despite the fact that most of the participants are illiterate, their payback rates for bank loans, group loans, and savings accounts are satisfactory.	Padala, (2011). [84]
13	Empowerment of women through Self Help Group approach	Social development by empowering women.	According to this study, traditionally, society has viewed women's empowerment as being the most important factor in societal growth. One could get the conclusion that the Self-Help Group approach had a significant influence on women's empowerment.	Sanchita, & Sanjit, (2012). [85]
14	Increasing impact of SHGs on women empowerment and poverty alleviation	Providing employment opportunity for rural women	SHGs are crucial for promoting poor entrepreneurs in both urban and rural settings. Poor people now have more career options, which ultimately improves their financial stability and social status, especially for women. SHGs are crucial for empowering women and providing stable incomes to the underprivileged in both rural and urban areas.	Chakraborty, et al., (2019).[86]
15	Women Empowerment thorough Self Help Groups	Financial independence and self-confidence,	The study's main goal is to investigate how SHGs work in terms of mobilizing savings, providing credit to	Choudary, & Chitra, (2012). [87]



			the poor, managing group money, repaying loans, developing leadership, establishing connections with banks, and evaluating the social advantages enjoyed by members. SHGs have helped the disadvantaged maintain stability through advancing women's rights, social cohesion, and socioeconomic advancement.	
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**Table 4:** Researchers contribution on Income Generating Activities

S. No.	Area	Focus	Outcome	Author
1	Constraints of rural women empowerment in income generating activities.	Barriers to women	Women experienced mistreatment and exploitation. However, as soon as they entered public life, they removed the barriers of control and showed their skills by using their income-generating activities. Despite the unfavorable impact rural women contribute to development, this role is invisible and underestimated statistically because the study revealed that there were a number of barriers that prevented women from engaging in income-generating activities, including dual duty.	Gupta, (2019). [88]
2	Management of economic activity in women SHGs	Economic operation to generate income	According to the survey, Self-Help Group members need to launch specific business ventures to increase their income if they want to maintain their financial security. The management of companies' revenue-generating operations was examined through research. A little over 53% of the group members began brand-new projects in groups that met all criteria for an economic activity, from sourcing raw materials to marketing the finished product.	Keshava, & Gill, (2016). [89]

3	Impact of micro finance on income generation and livelihood of members of SHGs	Impact on livelihood and income generation	The author says that self-help organizations will significantly reduce poverty and provide their members more influence in the social, political, and economic realms. The women's increasing economic participation would help them gain managerial and technical abilities. In this sense, it is preferable to gather data and assess how much these microfinance projects have been able to reduce poverty.	Sivachithappa, (2013). [90]
4	Employment and income generating opportunities among self - help group	Employment and income sources	The study's objectives include examining at socioeconomic information as well as self-help organizations' employment and income-generating options. The general state of SHG in rural areas, including their reputation as a family, the rearing of their children, their schooling, managing domestic issues, their finances, and numerous activities, may be something for which one can be satisfied after the research is finished. In support of the SHG as a path to freedom, the women are now speaking out more.	Leelavathi, & Murugesan, (2020). [91]
5	Impact of Sujala watershed project on income generating activities of SHGs	Training the women and overcoming the barriers	The study's objective was to determine how the Sujala watershed project would impact the self-help groups in the Dhrawad taluka of Karnataka in terms of their income-generating activities. SHGs principal objective is to assist members in improving their financial circumstances. Following participation in training sessions, it was seen that skills in producing candles, soap and detergent powder, agarabatti, and clothing all improved.	Devendrappa, & Sadaqath, (2011). [92]
6	Poverty Alleviation Through Income Generation	Eradication of poverty and rural development	The aim of the research Due to the microcredit-based self-employment opportunities they provide, Self Help Groups (SHGs) have emerged as essential institutions for the eradication of poverty and rural	Kamala, & Jyothi, (2017). [93]

			development, raising the income levels and standard of living of women. Since farming occupies the majority of their time and is the primary focus of these SHGs, which were established by farming families, they were unable to begin other income-generating ventures. This was a crucial element in the analysis.	
7	Study of knowledge, skill and extent of participation of SHG members in managing SHGs and income generating activities	Participation of rural women in various activities which generates income	It was found that a significant number of respondents engaged in SHG and income-generating activities, and the majority felt that the work that the SHGs were doing at the time significantly empowered them. The findings also showed a significant positive relation between a number of the independent factors, including age, social participation, family size, land ownership, and globalism, and the level of community members' knowledge, ability, and participation in income-generating activities.	Khoism,&Mukadhyay, (2018). [94]
8	Income generation of self-help group members under state rural livelihood mission	Self-employment and income generation.	Through SHGs, rural women are already beginning to engage in income-generating activities. The current study's objective was to assess the amount of revenue creation among SHG activity participants in Chhattisgarh's Rajnandgaon district under the State Rural Livelihood Mission (Bihan). The study's conclusions imply that rural women can increase their income by making use of their free time by participating in the economic activities carried out by SHGs.	Khare, & Parganiha, (2021). [95]
9	Exploring the critical determinants of income generating activities in SHGs for women empowerment	Analysing the activity which create income	The study found that in order to end poverty, economic activity and inclusive growth are essential. The study's key IGA findings are used as recommendations that might lead to an effective income-generating project. According to research among female SHG	MILI SHARMA, & JOHRI, (2020). [96]

			members, depending on the demographics of the members, joining SHGs may lead to empowerment in a variety of areas.	
10	An Analysis of Income Generating Activities of the self-Help groups.	Microfinance and empowerment	Self-help organizations and microfinance are two effective strategies for improving women's empowerment. It is not just an effective means of ending poverty, but also of improving the empowerment of those who are most underprivileged, especially women. Since then, numerous non-governmental organizations (NGOs) have also taken on the responsibility of empowering women through microenterprises due to the advantages it may have on women, their families, and the eradication of poverty.	Ram, (2013). [97]
11	Income generation pattern of SHG members	SHGs' microcredit program and generating income	The study's goal was to learn more about the different income-generating activities self-help group participants engaged in. Various sources of revenue are broken down into three groups: agricultural, agriculturally related, and non-agricultural enterprises. The primary component of the microcredit program for SHGs must be savings. The goal was to learn more about how self-help group members participate in various forms of income production.	Mary, et al., (2015). [98]
12	Selecting high income generating activity for micro entrepreneurs	Income-generating endeavors micro-entrepreneurs who received microcredit	Studies show that microfinance is a successful method for alleviating poverty in many developing countries. The multiple income-generating activities that microentrepreneurs who got microcredit engaged in are examined in this study. In comparison to operations in the production and service sectors, the survey's findings demonstrate that economic activities in the trade sector are	Saad, (2011). [99]

			more profitable and produce higher average incomes.	
13	Reviving SHG for income generating activities through value addition	Positive impact on savings	The major goal of this program is to lift the recipients out of poverty by giving them assets that can generate income through bank financing and government assistance. The money might subsequently be repaid to the members or to other villagers for whatever reason.	Tripathi, (2016). [100]
14	Study on income generation potential of women SHGs	Development and effectiveness of self-help groups	The potential of microfinance as a workable business alternative has been recognized by a number of public and private sector institutions, who have already started their operations. The SHG is now acknowledged as a socially feasible unit for the implementation of numerous other programs, such as micro-watersheds. By allowing them to engage in business activity, you will give them access to power and confidence that they did not previously have.	Divya, (2017). [101]
15	Empowerment scenario of rural women through income generating activities	Rural women empowerment	The study's primary goals were to evaluate rural women's empowerment conditions and investigate the connections between particular characteristics of the women with empowerment. The respondents' age, occupation, exposure to communication, credit, and training were all positively connected with their sense of empowerment.	Aysha, et al., (2018). [102]

**6. CURRENT STATUS :**

Since SHGs have been started, it has acted as a catalyst for women empowerment. Because of these groups women are able to overcome barriers in the society. SHG have provided these women a platform to showcase their skill in different areas. Most of the women are strong financially and not dependent on their parents or husband. Even though SHGs provide financial assistance to these women, the women lack financial knowledge required about the transaction. As a result, money is not being utilized in effective way.

**7. IDEAL SOLUTION, DESIRED STATUS & IMPROVEMENTS REQUIRED :**

The literature review reveals wide research gap for further studies in this area. The researchers can research in all the aspects of SHG groups on development of women status in rural area and also covers



various aspects of SHG groups and its influence on women to find solutions in this area. Further researchers may concentrate on effects of rural finance on rural women community. Idea of solution is women should be educated regarding the loan which they receive through SHG. Most of the women are not aware about the interest rate that is being levied on their loan. Conducting seminars to these women on financial education is must.

### **8. RESEARCH GAP :**

Women's empowerment and the impact of various government programs on their income levels have been highlighted as results of a research gap in SHG groups. Various aspects of SHGs, such as group formalities, financial institution challenges with regard to loan facilities, and development of SHG groups on former shedder's property, are included. According to the study's review, there is a direct link between SHGs and financial support that promotes socioeconomic development. Based on a review of the literature, no researchers have evaluated SHGs in terms of how well the specific group functions and how the government helps its members by providing financial support. Additionally, regional areas of research have been the focused. Consequently, this kind of study is required at the grassroots level. Also, no research has tried to do research on financial knowledge of women who takes loan from this SHG. The above study is attempted to clear the Research gap.

### **9. RESEARCH AGENDA :**

This literature review's main goals are to better understand how SHG groups operate and whether or not its members' incomes have increased as a result of taking out loans. This study focuses on the structure of SHG groups, its financing and different prospects and program leading to increased profit and income growth of the women.

#### **(a) Income of SHG group members:**

The analysis of socioeconomic elements that affect the women's income is the study's primary goal. This study also aims at analyzing the factors that lead to increased revenue among the members and to make recommendations for improving profit margin of women members of the group.

#### **(b) Economic Factors:**

Another important factor that influences the improvement in income of the women group is economic factor. This framework contains improving the various services of the community for the successful implementation of the rules of SHG, thereby attaining maximum benefit. It also examines the possibility of hurdles.

#### **(c) The Risk Factor:**

Success of the group is characterized by high level of risk. Members should spot such hazard in the early stage and manage it effectively. Findings show that members of SHG consider price, revenue loss to be the relevant possible causes.

#### **(d) Lending Financial Institutes:**

This study's primary goal is to understand how the government, lending institutions, and members' investment decisions interact with one another and how they affect both investment and production. As a result, a complex interdependent process in which SHG members, the government, and mediators all adjust to some influencing element governs the input.

### **10. ANALYSIS OF RESEARCH AGENDA :**

According to a review of all the literature under investigation, several studies on self-help groups and women's empowerment have been conducted. The majority of studies have been done on the same topic however different approaches have been used. This study has been conducted to provide an in-depth analysis of the

(1) Income level and source of income of the members of SHG and how it has helped them to transform their life.

(2) Also, this research tried to study how they have grown economically in the society.

(3) What is the risk factors the women are facing and how SHG have helped them to overcome it?

(4) Also, this research studies in detail about the role of financial institutions which provide loan to women SHG members and their awareness regarding this loan and its interest rates.

## **11. RESEARCH PROPOSAL :**

It has been determined that additional work has to be done in order to improve the condition for women in rural regions after a thorough research and examination of the literature. The advantages they receive from SHG need to be brought to the public's attention more.

- (a) Proposed title (comprehensive) SHG members and Socio-Economic development Geography Dakshina Kannada district
- (b) Target respondents SHG members
- (c) Objectives
  - (1) To suggest appropriate actions for enhancing SHG performance in enhancing the socioeconomic circumstances of the rural population.
  - (2) To evaluate the difficulties experienced by SHG members
  - (3) To assess the members' incomes following their participation in SHG.

## **12. ABCD LISTING :**

The four-letter abbreviation ABCD (Advantages, Benefits, Constraints, and Disadvantages) stands for these four concepts. The ABCD analysis develops a methodical matrix with an ordered list that manages all variables in key areas by assessing fundamental difficulties and identifying crucial constituent features based on four restrictions: benefits, constraints, advantages, and disadvantages. [103-104]. By identifying, analyzing, and evaluating the utility of a concept this study contributes to the study of the advantages, benefits, limitations, and drawbacks of several contributing factors. The study also focuses on the focus group methodology, a qualitative data collection method used to extract the various factors that go into creating the four widely recognized constructs of advantages, benefits, constraints, and disadvantages [105-107]

### **12.1 Advantages:**

- (1) Increase in standard of living of women in rural area.
- (2) As the income increases, productivity also increases along with it and cost reduces.
- (3) This results in the total growth of the rural area thereby providing marketing avenues for the products of SHG.
- (4) SHGs will help their members to get freed from social limitations and empowers them to take their own decisions.
- (5) Increasing employment prospects in rural India: It encourages micro-entrepreneurship in rural areas and decreases the country's dependence on agriculture in the rural areas.
- (6) Easier access to government schemes: The majority of government programmes are aimed towards the most disadvantaged in society. It is quite difficult to include and identify these people. It is easier for the government to rapidly and efficiently identify those who require assistance if they are gathered together.
- (7) Improves the standard of living: The SHGs collaborative team effort for financial inclusion enables the sections of society to improve their living standards, family planning, and healthcare.

### **12.2 Benefits:**

- (1) Earnings of the members of SHG are quite high compared to wages they used to get in other work.
- (2) SHGs promote collective efforts to eliminate dowry, alcoholism, and other harmful habits which are biggest threats in the society.
- (3) SHGs empower women and develop leadership qualities in them.
- (4) Their participation in the governance process allows them raise the issues that are effecting the women in government platforms.
- (5) Using social audits to improve the efficiency of government programs and reduce corruption.
- (6) It reduces dependence on agriculture by assisting in the establishment of micro-enterprises.

### **12.3 Constraints:**

- (1) SHG members lack the necessary information and direction to pursue successful and profitable livelihood opportunities.
- (2) Women's participation in SHGs is discouraged by primitive thinking and social responsibilities.

- (3) The SHG's long-term survival and the quality of their operations have been fiercely disputed.
- (4) The SHGs rely on the members' mutual trust and confidence.
- (5) Very few SHGs have been successful in setting up micro enterprises.

#### **12.4 Disadvantages:**

- (1) Even though the poor have empowered socially, the economic empowerment have not changed their lifestyle.
- (2) Many SHG activities are based on skills. Due to lack of training and presence of minimum wage, such activities rarely result in increase of members income
- (3) Institutional frameworks for capacity development and skill training are inadequate.
- (4) Inadequate accounting practices and instances of financial misappropriation led to loss in business.
- (5) A scarcity of resources and methods for marketing their goods are lacking.

#### **13. FINDINGS :**

- (1) Education, health, access to wholesome food, and housing have all improved since the group's creation. All of them agree that their understanding of the value of children's education, health, finance, and their position in society has increased. As a result of their affiliation with the group, they all feel more secure in leading better lives.
- (2) The members joined the group to increase their income, encourage saving practices, and create group economic and social activities.
- (3) It is observed that education background, nature of business of women are of having great impact on the amount of loan they borrowed.
- (4) Microfinance has its own restrictions on how far it can help poor women.
- (5) It's also noticed that SHG groups formed by NGO's have more positive impact on quality if lifestyle of the train's women in such a way that they will work hard for the betterment.
- (6) Reaching of women by microfinance institutions is very marginal because of high rate of interest.

#### **14. SUGGESTIONS :**

- (1) SHG members should make an effort to participate in activities that generate money as a group in which the risk, obligation, and reward are equally shared among all participants.
- (2) To provide skill training for activities that generate money, training centers should be developed at the district and block levels.
- (3) The majority of the participants are found to be absent from group conversations. This might be the result of ignorance and illiteracy. As a result, people are urged to join in the debates and encouraged to come out of their shell. The goal of establishing SHGs is lost if this happens.
- (4) More activities that generate income need to be undertaken. To enhance personality development and group discussion skills, communication and leadership abilities should be prioritized.
- (5) The bank shall provide the SHG members with sufficient credits based on their needs. Banks in all areas should continue to organize these groups uniformly and extend financial assistance to them. The banks' process for approving credit for SHGs should be straightforward and efficient.
- (6) A proper market should be provided for the products that are manufactured by these group members. Most of the business stated by these group members fail miserably due to lack of marketing skill.

#### **15. LIMITATIONS :**

The review paper focuses on how SHGs affect socioeconomic development, women's empowerment, challenges, and income generation. However, this article doesn't offer any information on the business success that results from SHG. Women with the necessary training to run successful businesses are in short supply. SHG women are typically given loans by microfinance, but there are no records of how the funds were used. Therefore, the focus of the entire study will be on women or entrepreneurs who manage funds.

#### **16. CONCLUSIONS :**

This study has shown that the SHG concept is a more effective way to give rural women easy access to microcredit and help them raise their social and economic status. The SHG rural women members now

believe that by participating, they can participate in the process of rural development as well. The members' confidence, sense of value, and social concern for their neighbors all improved as a result of the NGOs' training of them. During the course of the study, it is found that the microcredit which these women's get are not used for the purpose which they are issued. Also, majority of the women are not aware of the interest rate at which the loans are being given to them. Most of the women use these loans for their personal purpose which doesn't give any positive output. Women in the group lack entrepreneur skills for them to succeed. Even though SHGs have helped them to overcome social barrier many women are still facing these restrictions.

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