

Impact of Self-Help Groups on Rural Women

Tripuram Bhasker Reddy

Assistant Professor of Economics, Government Degree College for Women Nalgonda

INTRODUCTION

Poverty and unemployment are among the major challenges faced by developing countries, and India is no exception. Despite significant economic and social difficulties, particularly in rural areas, various local groups and indigenous organizations have worked to foster collective action and manage food systems and the physical environment at different scales. In this context, the Self-Help Group (SHG) phenomenon emerges as a crucial tool for alternative development, prioritizing people and emphasizing collective action. Self-Help Groups (SHGs) represent a distinctive and influential model of financial inclusion in India, especially for women and micro-enterprises.

The SHG strategy views individuals not as passive recipients of development, but as active agents and subjects of their own development, with access to and control over resources. This approach represents an alternative development model that focuses on socio-economic empowerment. The long-term goal of this model is to rebalance power structures within society, advocating for the correction of imbalances in social, economic, and political power. Through its people-centered approach, the SHG movement seeks to empower individuals, particularly marginalized groups, and challenge existing power dynamics (Singh et. al, 2011).

Bangladesh is recognized as a pioneer in the field of microfinance, largely due to Dr. Muhammad Yunus, a Professor of Economics at Chittagong University, who initiated the "Grameen Bank" project as part of an action research effort. India adopted a modified version of this model to combat poverty and empower women. Microfinance has become a significant tool in the new economy, enabling the creation of Self-Help Groups (SHGs) and credit management groups across the country. The SHG movement gained significant momentum in India when NABARD began promoting SHGs on a large scale in 1991-92, marking a key turning point. In 1993, the Reserve Bank of India further supported the movement by allowing SHGs to open savings accounts in banks, which provided a crucial boost to their growth and sustainability.

Concept of Self-Help Groups

NABARD defines Self-Help Groups (SHGs) as "small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decision." Typically, SHGs are village-based financial intermediaries composed of 10–20 local women. Members contribute small, regular savings over several months, which accumulates into a common fund. Once sufficient capital is accumulated, the group begins lending to its members or to others in the village, typically for various personal or business needs. SHGs have become an integral and successful component of rural and urban development in India, especially as women come together to motivate and support each other in generating income opportunities. Most SHGs begin without any external financial capital, relying on the regular savings of their members, which can be as small as ₹10 per week. After a period of consistent savings (usually 6 months to a year), these groups start providing in-house loans for micro-enterprise activities or personal expenses. Only those SHGs that manage their funds effectively are eligible for external funding, typically through linkages with banks and other financial institutions. An SHG generally comprises 10 to 15 women from the same village, who share similar social and economic backgrounds and come together voluntarily to save small sums of money. This mutual saving creates a common fund that can be used to address the members' financial needs, especially in times of crisis.

Growth of Self - Help Groups in India

The Self-Help Group (SHG) programme is one of the leading models of microfinance in India and has significantly contributed to improving the lives of the rural poor. Since its inception, the programme has expanded steadily, initially achieving substantial success in the southern states before being introduced to other parts of the country. Since 2011, there has been a notable increase in credit disbursement to SHGs by banks. In the financial year 2011–12, banks provided loans totalling ₹16,530 crore to 11.48 lakh SHGs. By FY 2018–19, this figure had risen to over ₹58,320 crore, benefiting approximately 27 lakh SHGs. This growth in loan disbursement is primarily attributed to the inclusion of SHGs under the National Rural Livelihood Mission (NRLM). However, despite this growth, loans disbursed to SHGs still account for less than 2 per cent of the total public sector lending advances. Geographically, the southern region accounted for about 40 per cent of all SHGs in operation by 2018–19, with a higher proportion of SHGs in the southern and eastern regions receiving

bank loans. In contrast, other regions, particularly the northeastern region, saw a decline in the number of SHGs receiving credit from banks (Sinha & Navin, 2021).

The introduction of the Self-Help Group – Bank Linkage Programme (SHG-BLP) in 1992 was driven by the need to economically include large sections of society, particularly women and the rural poor, who lacked access to resources and formal banking services. The programme aimed to provide banking access to marginalized communities while empowering them socially through innovative strategies such as financial literacy, group collateral, and purpose-neutral loans. As of March 31, 2022, the SHG-BLP had reached 14 crore families and 119 lakh SHGs, with cumulative savings amounting to ₹47,240.48 crore. The programme's credit linkage has also seen significant progress, with 34 lakh SHGs linked to credit in FY 2021-22 (compared to 29 lakhs in 2020-21), and loans disbursed totalling ₹99,729.23 crore. The total outstanding credit as of March 31, 2022, was ₹1,51,051.30 crore, benefiting 67.40 lakh SHGs, with an average loan size of ₹2.24 lakh per group. While the average loan size may not be large, the impact has been transformative, as evidenced by numerous success stories.

As of March 31, 2022, 4.7 lakh SHG members had received training under Micro Enterprise Development Programmes (MEDPs), and 1.20 lakh SHGs had undergone end-to-end training under Livelihood Enterprise Development Programmes (LEDPs) to help them establish their own enterprises. In FY 2021-22, two innovative projects were launched to provide comprehensive support platforms for women entrepreneurs through FWWB (Friends of Women's World Banking) and Arth Impact Welfare Foundation. These initiatives are backed by the Financial Inclusion Fund (FIF) and the WSHG Development Fund (NABARD, 2022).

REVIEW OF LITERATURE

Ravi and Vikkraman (2012) observed that most Self-Help Groups (SHGs) in India start without any external financial capital, relying instead on regular savings and charity from their members. Since its inception in 1992, the SHG movement in India has made remarkable progress, growing from just 225 groups to approximately 16,18,456 groups that have taken loans from banks. Notably, around 69.53 lakh SHGs have gained access to the formal banking system through the SHG-bank linkage programme, with 90 per cent of these groups being women-only. The SHG model has proven to be particularly effective for poor and vulnerable women, helping to break down the exploitation and isolation they often face in society by providing a platform for financial inclusion and empowerment.

Jyothi Guntaka (2014) examines the socio-economic conditions of Dalit women and their empowerment through Self-Help Groups (SHGs) based on primary data collected from 120 randomly selected respondents in Mangalagiri mandal, Guntur district. The study reveals that the majority of the respondents are illiterate, and although most live in nuclear families, they continue to face male domination. The women joined SHGs primarily due to encouragement from co-villagers, and while they experienced some economic empowerment, their ability to independently manage the money earned through SHGs remains limited. Moreover, their decision-making power within their families remains weak even after joining the SHGs. However, the study notes an increase in their awareness of various social and economic issues. Guntaka suggests that the government should take steps to ensure that every Dalit woman is enrolled in an SHG and that Dalit men should also be encouraged to form their own SHGs to raise awareness about the importance of women in contributing to the household economy.

Bhanot and Bapat (2016) measure the financial inclusion performance of self-help groups (SHGs) across three dimensions: branch penetration, credit penetration, and deposit penetration. Their study quantifies the contribution of SHGs to macro-level financial inclusion and reveals the significant multiplier effect of these groups. By facilitating access to savings, credit, and other financial services from banks for all group members, SHGs play a vital role in promoting financial inclusion. The authors argue that efforts to promote financial inclusion through SHGs should be sustained, given their positive impact on broadening financial access for marginalized populations.

Tambe et al. (2017) discovered that extremely impoverished households are highly vulnerable and have minimal assets. A significant portion of their Self-Help Group (SHG) loans—63 per cent—is used for essential consumption needs, such as repaying debts, ensuring food security, covering healthcare expenses, and managing marriage costs. As a result, these households face considerable difficulties in repaying the loans, as only 37 per cent of the loans are invested in income-generating assets, limiting their ability to generate the necessary returns for loan repayment.

Sinha and Navin (2021) examined the performance of self-help groups (SHGs) in India, highlighting key insights into the expansion of SHG operations and the challenges arising from non-performing assets (NPAs) on SHG loans. While the SHG programme has expanded rapidly across India, its success has been uneven, with the southern states showing stronger

performance, particularly in loan recovery, while the central and northeastern regions struggle. States in the eastern region have improved over the last eight years, but rising loan defaults remain a critical issue. The authors note that wilful defaults are a significant factor in the growing NPAs, undermining the financial stability of SHGs and eroding trust among the poor, which threatens the programme's long-term goals. Sinha and Navin emphasize that before financial resources are allocated to SHG projects, it is essential to strengthen internal processes, particularly during group formation. They stress the importance of addressing issues such as gender and caste, which influence group success, and ensuring a balance between business activities and the social dynamics of the group to foster sustainable development.

Pal (2022) highlights the transformative role of self-help groups (SHGs) in empowering rural women, particularly under the DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission). She suggests that with the rise of rural women organizing into SHGs for mutual support and to address governance gaps at multiple levels—micro, meso, and macro—traditional proverbs that undermine women's roles, such as "man for the field and woman for the hearth," or "have the pen in hands but do not know how to write," are gradually becoming obsolete. Through the DAY-NRLM, efforts are being made to enable women to initiate microenterprises, both individually and collectively, thus unlocking their potential and helping to free them from the constraints of their past socio-economic marginalization.

Statement of the Problem

Self-Help Groups (SHGs) have become a popular and widely recognized strategy for combating poverty and improving the well-being of rural communities in India. The establishment of SHGs, particularly those made up of women from impoverished backgrounds, and the provision of credit to these groups, are often considered effective means of poverty alleviation. It is commonly assumed that women, being more responsible and focused on their family's welfare, will use the funds provided by SHGs wisely. While this assumption holds true in many cases, it remains uncertain whether access to credit alone can address the deeper, structural issues—such as gender, caste, class, and religious disparities—that contribute to persistent poverty in rural India. Despite the growing number of SHGs and the increasing focus on facilitating access to credit, it is possible that these groups may not fully address the wider socio-economic challenges that rural women face.

While SHGs have certainly provided financial resources to many women, it is unclear whether they can effectively challenge the entrenched inequalities that perpetuate poverty. Additionally, there are instances where the credit linkage model has not produced the expected results, raising concerns about its long-term sustainability and impact. While many studies have focused on the economic effects of SHGs, there is a gap in understanding how these groups address the complex socio-cultural factors that contribute to the marginalization of rural women. Much of the existing research has concentrated on financial outcomes, such as access to credit and income generation, but there has been limited attention to the broader dimensions of empowerment, such as changes in social status, decision-making power, and the ability to challenge ingrained social norms. This study aims to fill this gap by investigating the multifaceted impact of SHGs on rural women, with a particular focus on both their economic and social empowerment, and by examining whether these groups can serve as effective instruments for overcoming the structural barriers that maintain poverty in rural India.

Significance of the Study

The significance of this study lies in its potential to provide a deeper understanding of the multifaceted impact of Self-Help Groups (SHGs) on rural women in India. While SHGs have been widely promoted as a tool for poverty alleviation and women's empowerment, there is still limited comprehensive research on their broader socio-economic impact. By exploring not only the economic benefits of SHGs but also their effects on social status, decision-making power, and the ability of women to challenge entrenched gender norms, this study contributes to the broader discourse on women's empowerment in rural India. The findings of this study provide valuable insights for policymakers, development agencies, and NGOs seeking to enhance the effectiveness of SHG-based interventions in achieving sustainable social and economic development for women in rural areas. The study also holds practical implications for improving the design and implementation of SHG programs. Lastly, this study contributes to the ongoing efforts to evaluate the role of women's SHGs as a development tool in India, offering insights into their success, limitations, and potential for scalability.

Objectives of the Study

The objective of the present study is to assess the impact of Self-Help Groups (SHGs) on rural women with a focus on both their economic and social empowerment.

METHODOLOGY

The study is based on primary data. Primary data is collected using interview schedule. A multi-stage random sampling design was employed. Nalgonda district of Telangana State was selected as the study area. From Nalgonda district, two mandals, namely, Miryalaguda (15,494 SHG members) and Munugode (10,801 SHG members), were chosen based on the

highest number of SHG members as per Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) data. Three villages are selected from each mandal and 20 rural women are randomly selected from each village, yielding a total sample size of 120. Primary data was collected through face-to-face interviews using a structured interview schedule. The data was analysed using cross-tables with row percentages drawn from SPSS Software.

RESULTS AND DISCUSSION

Decision making power

Table - 1 presents the participation of women in Self-Help Groups (SHGs) and its impact on their decision-making power within the household. The overall results indicate that a significant proportion of respondents from both mandals recognize a positive influence of SHG participation on their decision-making power within the household. Across both mandals, 75 per cent of the respondents either strongly agreed or agreed that their participation in SHGs has led to increased decision-making power. Specifically, 37.5 per cent of the total respondents strongly agreed, while another 37.5 per cent agreed. A smaller proportion, 15 per cent, remained neutral, and 10 per cent disagreed or strongly disagreed. Notably, there were no responses marked as "Strongly Disagree" in either mandal.

In Miryalaguda mandal, 41.7 per cent of respondents strongly agreed that their participation in SHGs increased their decision-making power, and 33.3 per cent agreed. Only a small percentage (16.7 per cent) of respondents remained neutral, while 8.3 per cent disagreed. The results from Miryalaguda suggest a high level of perceived empowerment through SHG participation, with a combined 75 per cent of participants acknowledging increased decision-making power. In Munugode Mandal, 33.3 per cent of respondents strongly agreed and 41.7 per cent agreed with the statement. Like in Miryalaguda, a small proportion (13.3 per cent) remained neutral, and 11.7 per cent disagreed.

In both Miryalaguda and Munugode, SHG participation has positively influenced women's decision-making power within the household, with 75 per cent of respondents agreeing or strongly agreeing with this impact.

Table – 1 Participation in SHGs and Increase in Decision-Making Power within the household

Mandal	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Miryalaguda	25 (41.70)	20 (33.30)	10 (16.70)	5 (8.30)	-	60 (100.00)
Munugode	20 (33.30)	25 (41.70)	8 (13.30)	7 (11.70)	-	60 (100.00)
Total	45 (37.50)	45 (37.50)	18 (15.00)	12 (10.00)	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

Economic Empowerment

Table - 2 explores the relationship between SHG membership and economic empowerment. The overall data from both mandals reveals that a large majority of participants feel that SHG membership has been an effective means of economic empowerment. A total of 80.8 per cent of respondents rated SHG membership as either "Very Effective" or "Effective" in enhancing their economic status. Specifically, 45.8 per cent of respondents found SHG membership "Very Effective," and 35 per cent considered it "Effective." Only 10.8 per cent were neutral about its effectiveness, while 8.3 per cent perceived it as "Less Effective." No respondents reported SHG membership as "Not Effective."

In Miryalaguda Mandal, the results indicate a strong perception of the economic benefits of SHG membership. Half of the respondents (50 per cent) rated it as "Very Effective," and 33.3 per cent considered it "Effective." Only a small fraction (8.3 per cent) of respondents remained neutral, with another 8.3 per cent rating it as "Less Effective."

This indicates a high level of satisfaction with SHG's role in economic empowerment in this mandal. In Munugode, 41.7 per cent of respondents rated SHG membership as "Very Effective," while 36.7 per cent found it "Effective." A slightly higher proportion of respondents in Munugode (13.3 per cent) were neutral compared to Miryalaguda, and 8.3 per cent considered it "Less Effective." Like in Miryalaguda, no respondents found SHG membership to be "Not Effective," which further underscores its positive perception in promoting economic empowerment.

SHG membership has been perceived as a highly effective means of economic empowerment, with the majority of respondents from both Miryalaguda and Munugode rating it as either "Very Effective" or "Effective."

Table-2 SHG Membership and Economic Empowerment

Mandal	Very Effective	Effective	Neutral	Less Effective	Not Effective	Total
Miryalaguda	30 (50.00)	20 (33.30)	5 (8.30)	5 (8.30)	-	60 (100.00)
Munugode	25 (41.70)	22 (36.70)	8 (13.30)	5 (8.30)	-	60 (100.00)
Total	55 (45.80)	42 (35.00)	13 (10.80)	10 (8.30)	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

Social Status

Table - 3 shows the impact of SHG participation on the social status of women across two mandals—Miryalaguda and Munugode. The overall findings suggest that SHG participation has had a largely positive impact on the social status of women. A majority of the respondents (75.9 per cent) reported that their social status had either "Very Improved" or "Improved" as a result of their SHG involvement. Specifically, 31.7 per cent of respondents indicated a "Very Improved" social status, while 44.2 per cent rated it as "Improved." Only 15.8 per cent of respondents felt there was "No Change," and a small percentage (8.3 per cent) indicated that their social status had "Worsened," with no respondents reporting a "Very Worsened" status.

In Miryalaguda Mandal, 33.3 per cent of respondents felt their social status had "Very Improved," and 41.7 per cent reported an "Improved" status. A smaller proportion (16.7 per cent) felt that their social status had not changed, while 8.3 per cent reported that it had "Worsened." These results suggest that SHG participation has had a predominantly positive impact on the social standing of women in Miryalaguda, with over 75 per cent of respondents acknowledging some form of improvement in their social status. In Munugode Mandal, 30 per cent of respondents reported a "Very Improved" social status, and 46.7 per cent felt their status had "Improved." As in Miryalaguda, 15 per cent felt that their social status had remained unchanged, and 8.3 per cent reported a decline. There were no responses in Munugode indicating a "Very Worsened" social status. These results further confirm that SHG participation is perceived as a positive influence on social status, with nearly 77 per cent of respondents indicating an improvement in their social standing.

SHG participation has significantly improved the social status of women in both Miryalaguda and Munugode, with over 75 per cent of respondents reporting positive changes.

Table- 3 SHG Participation and Social Status

Mandal	Very Improved	Improved	No Change	Worsened	Very Worsened	Total
Miryalaguda	20 (33.30)	25 (41.70)	10 (16.70)	5 (8.30)	-	60 (100.00)
Munugode	18 (30.00)	28 (46.70)	9 (15.00)	5 (8.30)	-	60 (100.00)
Total	38 (31.70)	53 (44.20)	19 (15.80)	10 (8.30)	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

Access to Credit

Table-4 furnishes the ease of access to credit for women participating in Self-Help Groups (SHGs). The overall results reveal that a significant proportion of respondents find it easy to access credit through their SHG membership. In total, 91.7 per cent of respondents reported that accessing credit was either "Very Easy" or "Easy." Specifically, 54.2 per cent of respondents found it "Very Easy," while 37.5 per cent considered it "Easy." Only 8.3 per cent of respondents were neutral, and there were no respondents who reported that accessing credit was "Difficult" or "Very Difficult."

In Miryalaguda Mandal, the majority of respondents (58.3 per cent) found it "Very Easy" to access credit through their SHG, and 33.3 per cent reported it as "Easy." Only a small percentage (8.3 per cent) were neutral, indicating that SHG membership greatly facilitates credit access for most women in this mandal. No respondents reported difficulty in accessing credit. In Munugode Mandal, 50 per cent of respondents rated credit access as "Very Easy," while 41.7 per cent found it "Easy." Similar to Miryalaguda, only 8.3 per cent were neutral, with no reports of difficulty accessing credit. This pattern suggests that SHGs in Munugode are also highly effective in providing women with easy access to financial resources.

SHG membership provides women in both Miryalaguda and Munugode with easy access to credit, with over 90 per cent of respondents reporting that accessing credit is either "Very Easy" or "Easy."

Table -4 SHG Membership and Access to Credit

Mandal	Very Easy	Easy	Neutral	Difficult	Very Difficult	Total
Miryalaguda	35 (58.30)	20 (33.30)	5 (8.30)	-	-	60 (100.00)
Munugode	30 (50.00)	25 (41.70)	5 (8.30)	-	-	60 (100.00)
Total	65 (54.20)	45 (37.50)	10 (8.30)	-	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

Increase in savings

Table - 5 presents the impact of SHG participation on the increase in savings among women. The overall results indicate that SHG participation has had a positive effect on the savings behavior of women. A combined 76.7 per cent of the total respondents either strongly agreed (39.2 per cent) or agreed (37.5 per cent) that their involvement in SHGs led to an increase in savings. Only 15 per cent of respondents remained neutral, and a small proportion (8.3 per cent) disagreed with the statement. There were no respondents who "Strongly Disagreed" that SHG participation helped increase savings.

In Miryalaguda Mandal, 41.7 per cent of respondents strongly agreed, and 33.3 per cent agreed that their participation in SHGs had led to an increase in their savings. Another 16.7 per cent were neutral, while 8.3 per cent disagreed. These results suggest that the majority of women in Miryalaguda perceived a significant positive impact of SHG participation on their ability to save. In Munugode Mandal, 36.7 per cent of respondents strongly agreed, and 41.7 per cent agreed that their SHG involvement resulted in increased savings. A smaller proportion (13.3 per cent) remained neutral, and 8.3 per cent disagreed. Like in Miryalaguda, the majority of respondents in Munugode recognized the positive financial impact of SHG participation on their savings.

SHG participation has led to an increase in savings for women in both Miryalaguda and Munugode, with the majority of respondents reporting a positive impact on their ability to save.

Table – 5 SHG Participation and Increase in savings

Mandal	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Miryalaguda	25 (41.70)	20 (33.30)	10 (16.70)	5 (8.30)	-	60 (100.00)
Munugode	22 (36.70)	25 (41.70)	8 (13.30)	5 (8.30)	-	60 (100.00)
Total	47 (39.20)	45 (37.50)	18 (15.00)	10 (8.30)	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

Health Awareness

Table-6 presents the impact of SHG participation on health awareness among women. The overall results show a positive influence of SHG participation on health awareness, with a majority of respondents reporting an increase in their awareness of health issues. A combined 83.4 per cent of respondents from both mandals reported being "Very Aware" (39.2 per cent) or "Aware" (44.2 per cent) about health topics after joining an SHG. Only 10.8 per cent were neutral, and 5.8 per cent felt "Less Aware." No respondents reported being "Not Aware," indicating that SHG membership has generally led to an increase in health awareness among participants.

In Miryalaguda Mandal, 41.7 per cent of respondents reported being "Very Aware," and 41.7 per cent felt "Aware" of health issues after joining an SHG. Only 8.3 per cent were neutral, while 8.3 per cent felt "Less Aware." These results suggest that SHG participation has had a significant impact on improving health awareness in Miryalaguda, with a strong majority of women reporting increased awareness.

In Munugode Mandal, 36.7 per cent of respondents felt "Very Aware," and 46.7 per cent considered themselves "Aware" of health topics. A smaller proportion (13.3 per cent) remained neutral, and 3.3 per cent reported feeling "Less Aware." As in Miryalaguda, the majority of respondents in Munugode experienced an increase in health awareness due to their SHG membership.

SHG participation has significantly enhanced health awareness among women in both Miryalaguda and Munugode, with the vast majority of respondents reporting increased awareness about health issues.

Table-6 SHG Participation and Health Awareness

Mandal	Very Aware	Aware	Neutral	Less Aware	Not Aware	Total
Miryalaguda	25 (41.70)	25 (41.70)	5 (8.30)	5 (8.30)	-	60 (100.00)
Munugode	22 (36.70)	28 (46.70)	8 (13.30)	2 (3.30)	-	60 (100.00)
Total	47 (39.20)	53 (44.20)	13 (10.80)	7 (5.80)	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

Social Support

Table - 7 presents the level of social support perceived by women involved in SHGs. The overall results suggest that SHG membership provides a high level of social support to women. A majority of respondents (90.8 per cent) indicated that their SHG membership has been either "Very Supportive" (52.5 per cent) or "Supportive" (38.3 per cent). Only 9.2 per cent of respondents remained neutral, with no respondents indicating that their SHG membership was "Less Supportive" or "Not Supportive." These findings suggest that SHGs play a significant role in fostering social support for women, enhancing their sense of community and solidarity.

In Miryalaguda Mandal, 60 per cent of respondents reported that their SHG membership was "Very Supportive," and 30 per cent found it "Supportive." Only 10 per cent of respondents were neutral, suggesting a very strong sense of social support within SHGs in Miryalaguda. There were no respondents who reported that the SHG was "Less Supportive" or "Not Supportive." In Munugode Mandal, 45 per cent of respondents felt that their SHG was "Very Supportive," while 46.7 per cent found it "Supportive." A smaller percentage (8.3 per cent) was neutral, and again, no respondents indicated that their SHG was "Less Supportive" or "Not Supportive." These results show that SHGs in Munugode are also seen as a significant source of social support, with the majority of respondents feeling supported through their membership.

SHG membership provides substantial social support to women in both Miryalaguda and Munugode, with the majority of respondents reporting a high level of support from their SHG networks.

Table -7 SHG Membership and Social Support

Mandal	Very Supportive	Supportive	Neutral	Less Supportive	Not Supportive	Total
Miryalaguda	36 (60.00)	18 (30.00)	6 (10.00)	-	-	60 (100.00)
Munugode	27 (45.00)	28 (46.70)	5 (8.30)	-	-	60 (100.00)
Total	63 (52.50)	46 (38.30)	11 (9.20)	-	-	120 (100.00)

Note: Figures in the parenthesis represent row percentages to total.

Source: Computed from Primary Data.

CONCLUSION

The study has examined the socio-economic impact of SHGs on rural women. The study finds that a majority of respondents reported that their participation in SHGs significantly increased their decision-making power within the household, with 75 per cent agreeing or strongly agreeing. Most respondents felt that SHG membership was an effective means of enhancing their economic empowerment, with 80.8 per cent rating it as either "Very Effective" or "Effective." A large proportion of respondents indicated that their social status improved due to SHG participation, with 75.9 per cent reporting positive changes. The majority of respondents found it easy to access credit through their SHG membership, with 91.7 per cent rating it as either "Very Easy" or "Easy." A majority of respondents reported an increase in savings due to SHG participation, with 76.7 per cent agreeing or strongly agreeing that their savings had grown. SHG membership significantly increased health awareness among respondents, with 83.4 per cent reporting being either "Very Aware" or "Aware" of health-related issues. The majority of respondents reported receiving strong social support through their SHG membership, with 90.8 per cent finding it either "Very Supportive" or "Supportive."

The study highlights the significant positive impact of SHG participation on various aspects of women's empowerment. SHG membership has contributed to increased decision-making power within households, enhanced economic empowerment, and improved social status. Furthermore, it has facilitated easy access to credit and heightened health awareness. Additionally, SHG participation has provided substantial social support and encouraged increased savings among women. Overall, SHGs have proven to be a powerful tool in fostering the empowerment and well-being of women, with widespread benefits in both financial and social spheres.

It is suggested that to enhance the socio-economic empowerment of rural women through SHGs, it is crucial to focus on improving financial literacy and skill development, ensuring better access to affordable credit, and expanding health and educational awareness programs. SHGs should also prioritize promoting gender equality by encouraging women to take on leadership roles and challenge traditional norms. Building inter-SHG networks can foster collaboration and resource sharing, while strengthening social support systems within groups will enhance emotional well-being. Collaborations with government bodies and NGOs can provide further access to beneficial schemes, and establishing market linkages for SHG products can boost income opportunities. Additionally, SHGs should be supported with training on effective group management and conflict resolution to ensure long-term sustainability and inclusivity, empowering women to overcome challenges and create lasting change in their communities.

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