

# AN ANALYTICAL STUDY ON THE ECONOMIC DIMENSIONS OF SELF-HELP GROUPS IN ENHANCING RURAL WOMEN'S AUTONOMY – A CASE STUDY ON SOMWARAPET TALUK OF KODAGU DISTRICT

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## ABSTRACT:

SHGs act as powerful agents of rural women empowerment by creating opportunities for income generation, fostering financial independence, building social networks, and enhancing decision-making abilities. They transform women from passive dependents into active contributors to household income and community development. This study examines the evolution, growth, and financial performance of Self-Help Groups (SHGs) in India between 2012–13 and 2023–24, while also evaluating their role in empowering rural women. The analysis covers employment opportunities, income generation, savings behaviour, and access to credit among respondents in the study area, using a mean impact score approach. The results indicate that SHGs have contributed to increased economic participation of women, enhanced household income, strengthened saving practices, and improved access to formal credit, thereby reinforcing their role in advancing rural women's empowerment and financial inclusion. In this study explores the origin, growth and economic performance of SHGs in India from 2012–13 to 2023–24 using recent data, and also impact of SHGs on Rural Women's Autonomy assesses the Impact of SHGs on respondents' Employment, Income Generation, Savings/Deposits and Credit access in study area through a Derivation of mean impact score. Findings reveal that SHGs in India grew steadily during Between 2012–13 and 2023–24, SHGs nearly doubled from 73.18 lakh to 144.22 lakh (CAGR 5.82%), while savings with banks rose sharply from ₹8,217 crore to ₹65,089 crore (CAGR 18.82%), reflecting stronger financial participation. Loan-linked SHGs expanded from 12.20 lakh to 54.82 lakh (CAGR 13.34%), and bank disbursements surged from ₹20,585 crore to ₹2,09,286 crore (CAGR 21.32%), making SHGs a key channel for rural credit delivery. Outstanding loans also grew from ₹39,375 crore to ₹2,59,664 crore (CAGR 17.02%), raising concerns over repayment risks. The mean impact scores show that SHGs had the greatest effect on enhancing savings and deposits (1.3), followed by household facilities (1.25), financial decision-making (1.2), and social status (1.1). Moderate impacts were noted in standard of living (1.08) and income generation with self-confidence (1.05), while financial literacy scored lowest (0.95). Overall, the decade shows not just numerical expansion but deeper financial linkages, positioning SHGs as a vital instrument of empowerment and inclusion, though requiring stronger monitoring and capacity building for sustainability. SHGs have made a significant positive contribution to the empowerment of rural women in the study area.

**Key words:** Self-Help Groups (SHGs), Economic Performance, Rural Women Empowerment.

## INTRODUCTION

SHGs act as powerful agents of rural women empowerment by creating opportunities for income generation, fostering financial independence, building social networks, and enhancing

decision-making abilities. They transform women from passive dependents into active contributors to household income and community development. By combining economic, social, and psychological empowerment, SHGs have become a cornerstone of rural development policies in India, enabling women to break cycles of poverty, gain confidence, and achieve dignity and self-reliance.

Rural women constitute a significant share of the workforce in India, yet for decades their contribution remained undervalued due to limited access to education, income-generating opportunities, financial resources, and decision-making power. Traditionally, women in rural areas were confined to household responsibilities and low-paying agricultural labor, which restricted their socio-economic advancement and made them dependent on male family members. In this context, Self-Help Groups (SHGs) have emerged as a powerful tool to promote rural women's empowerment by combining economic, financial, and social support.

An SHG is a small, voluntary association of women, usually from similar socio-economic backgrounds, who come together to save regularly, create a common fund, and provide loans to each other on mutual agreement. Through collective thrift and credit, SHGs encourage financial discipline, reduce dependence on moneylenders, and create opportunities for women to undertake small-scale entrepreneurial activities. Over time, the SHG movement has become a key strategy in India's rural development framework, especially under initiatives such as NABARD's SHG-Bank Linkage Programme and various government-sponsored schemes.

The role of SHGs goes beyond economic benefits. They serve as a platform for women to build confidence, develop leadership qualities, and participate in household and community decision-making. By enhancing income generation, improving savings habits, and providing access to affordable credit, SHGs enable women to achieve financial independence. Simultaneously, they promote social empowerment by fostering solidarity, collective action, and a stronger voice in community and local governance.

Thus, the role of SHGs in rural women empowerment is multi-dimensional: they provide a pathway for income and employment, strengthen financial security, enhance decision-making abilities, and create a sense of identity and dignity. Over the years, SHGs have not only contributed to poverty alleviation and livelihood promotion but have also acted as catalysts for transforming rural women into active agents of socio-economic change.

### **Self-Help Groups (SHGs)**

Self-Help Groups (SHGs) are small, informal groups of women, typically from similar socio-economic backgrounds, who voluntarily come together to save regularly, provide mutual financial support, and access credit collectively. These groups serve as a platform to enhance women's economic participation, improve household income, develop decision-making skills, build self-confidence, and promote social and financial empowerment in rural communities.

### **Rural Women Empowerment**

Rural women empowerment refers to the process of enhancing the economic, social, political, and personal capacities of women living in rural areas, enabling them to participate actively in decision-making, access education, employment, resources, and credit, improve their standard of living, and gain self-confidence and autonomy in both household and community spheres.

## Role of SHGs in Rural Women Empowerment in India

Self-Help Groups (SHGs) have emerged as one of the most effective instruments for the empowerment of rural women in India. They not only provide economic opportunities but also strengthen social and psychological dimensions of empowerment, creating lasting impacts on the lives of women and their communities.

- 1. Economic Empowerment:** Traditionally, rural women were largely confined to household work or low-paid agricultural labor, with limited control over income. SHGs have changed this scenario by facilitating collective savings and providing easy access to microcredit. With the availability of small loans, women have diversified into income-generating activities such as dairy farming, poultry, tailoring, running petty shops, and processing of local products. This diversification reduces dependency on agriculture and increases household income. Women who earlier had no earnings are now able to contribute financially, which enhances their status within the family and society.
- 2. Financial Empowerment:** One of the most significant roles of SHGs is in cultivating the habit of savings among rural women. Members who earlier had no savings now deposit regularly, even if the amounts are small. These savings are pooled and used to provide internal loans at affordable rates. More importantly, through SHG-bank linkages, women gain access to institutional credit, which was previously inaccessible due to lack of collateral. By reducing reliance on moneylenders and exploitative credit systems, SHGs enhance financial security and promote responsible borrowing and repayment culture.
- 3. Social Empowerment:** SHGs are not just financial units; they also function as platforms for social interaction, solidarity, and collective action. Women come together in regular meetings to discuss financial matters, family issues, and community problems. This collective forum enhances their communication skills, confidence, and decision-making ability. Participation in SHGs often leads women to take more active roles in household decision-making, child education, and healthcare, while also giving them a stronger voice in community affairs.
- 4. Psychological and Political Empowerment:** By being part of SHGs, women develop a sense of identity and self-worth. Many women who were previously hesitant to step outside their homes now actively engage with banks, government officials, and markets. Leadership roles within SHGs nurture their confidence and leadership qualities, which sometimes extend to participation in Panchayati Raj institutions and local governance. In this way, SHGs serve as stepping stones for women's political empowerment and representation.
- 5. Support for Vulnerable Groups:** SHGs also play a vital role in supporting vulnerable women, such as widows, single women, and those from marginalized communities. These women, who often face economic and social exclusion, find security, dignity, and livelihood opportunities through SHG membership. The collective strength of the group protects them from exploitation and gives them a support network that replaces the security traditionally provided by joint families.
- 6. Capacity Building and Skill Development:** Through training, exposure visits, and capacity-building programs, SHGs equip women with entrepreneurial skills, financial literacy, and managerial abilities. These skills not only improve their ability to run small businesses but also increase their employability and adaptability in the changing rural economy.

## REVIEW OF LITERATURE

**Rijul Sihag, and others (2022)** “Self Help Groups: An Approach for Economic Empowerment of Rural Women in India”. In this research was conducted during 2015–16 with the specific objective of identifying the income-generating activities and examining the effectiveness of Self-Help Groups (SHGs) functioning under the Baba Saheb Ambedkar Hast Shilp Yojana (AHVY) in Haryana. The study also aimed to analyze the economic constraints faced by women members in sustaining their livelihood activities. Findings revealed a positive change in key indicators such as income, employment, and savings after women joined SHGs, demonstrating their role in improving financial stability and livelihood opportunities. The results further indicated that participation in SHGs not only enhanced economic well-being but also strengthened women’s confidence and self-reliance. Thus, the study concluded that SHGs have been playing a crucial role in empowering rural women in the study area by improving both their economic and social status.

**Vinay Kandpal (2022)** “Socio-economic development through self-help groups in rural India – a qualitative study Available to Purchase” This study examines the role of microfinance institutions (MFIs) and self-help groups (SHGs) in empowering rural women and promoting financial inclusion in India, with a specific focus on Uttarakhand. Using a qualitative approach, data were collected through focused group discussions with SHG members and analyzed thematically until saturation was reached. The findings show that despite socio-economic progress, women remain vulnerable and lack equal access to resources, making empowerment central to sustainable development. MFIs and government initiatives are fostering savings habits and strengthening SHG–bank linkages, but greater efforts are needed in financial literacy, technology adoption, and awareness creation. Overall, the study concludes that SHGs and MFIs play a vital role in enhancing rural women’s socio-economic status, though further strategic support is essential for inclusive and sustainable growth.

**Dr. Srinivasa Rao Dokku, and others (2023)** “Role of Self-Help Group in Socio-Economic Development of India”. This study highlights the pivotal role of Self-Help Groups (SHGs) in advancing socio-economic development in India, with a particular focus on empowering marginalized communities, especially women. Drawing from literature and empirical evidence, it emphasizes how SHGs facilitate access to financial services, encourage entrepreneurship, and contribute to poverty alleviation. Beyond economic gains, SHGs also play a transformative role in skill development, community cohesion, and effective implementation of government initiatives. The analysis reveals the collective strength of SHGs in building resilience and fostering inclusive growth. The findings provide valuable insights for policymakers, practitioners, and stakeholders aiming to leverage SHGs as instruments of sustainable development.

## RESEARCH GAP

Most of the existing studies on Self-Help Groups (SHGs) in India focus either on financial aspects such as savings, credit, and income or on social aspects like confidence and participation, but very few integrate both to provide a holistic picture of women empowerment. Research is also concentrated mainly in southern states, leaving northern, central, and northeastern regions underexplored. Further, limited attention has been given to the long-term sustainability of rural empowerment, such as Income Generation, Savings/Deposits and Credit access asset creation, and leadership roles of women. Therefore, there is a clear need for a comprehensive economic analysis that examines financial dimensions of SHGs in study area.

## Objectives of the Study

1. To study the origin, growth, and economic performance of Self-Help Groups (SHGs) in India.
2. To assess the impact of SHG participation on rural women's Employment, Income Generation, Savings/Deposits and Credit access

## Hypotheses of the Study

- ❖ There is a Significant Positive Impact of SHGs on Indicators of Upliftment of Rural Women's Autonomy in Study Area.

## Methodology

The study will be based on both primary and secondary data. Primary data will be collected through structured questionnaires and interviews from SHG women members Somwarapet taluk of Kodagu district, covering indicators such as income, savings/Deposits and Credit access, credit utilization, and standard of living. A random sampling method will be used to select SHGs. Secondary data will be sourced from NABARD reports, NRLM publications, government statistics, and research articles. For analysis, descriptive statistics mean, percentage, growth rate will be used to examine trends, while inferential tools Mean impact score will assess the impact of SHGs on rural women empowerment.

## Origin Growth and Economic Performance of SHGs in India

The origin of Self-Help Groups (SHGs) in India dates back to the 1980s, when they emerged as informal community-based associations to promote savings and provide access to credit for the rural poor, particularly women. The movement gained institutional support when NABARD introduced the SHG-Bank Linkage Programme (SHG-BLP) in 1992, which has since evolved into the world's largest microfinance program. From just 500 pilot SHGs in the early 1990s, the number of groups expanded to 1.22 crore SHGs by March 2023, covering more than 10.1 crore rural households. Out of these, 88% are exclusively women-led groups, highlighting their role in gender empowerment. The financial performance of SHGs has also been remarkable—by 2022–23, SHGs had mobilized cumulative savings of over ₹47,240 crore, while the total bank credit outstanding against SHGs stood at ₹1.67 lakh crore, reflecting their strong credit absorption capacity. During the same year, about 32.3 lakh SHGs accessed fresh bank loans worth ₹99,729 crore, indicating their rising role in rural credit. The regional distribution shows that southern states such as Andhra Pradesh, Tamil Nadu, and Karnataka account for nearly 50% of total SHG credit, while northern and northeastern states, though lagging, have recorded faster growth in recent years. Economically, SHG members utilize loans for agriculture, livestock, handicrafts, petty trade, and microenterprises, directly improving household income, consumption, and asset creation. Thus, SHGs have become a key instrument of financial inclusion, poverty reduction, and women's empowerment, significantly contributing to India's rural economy.

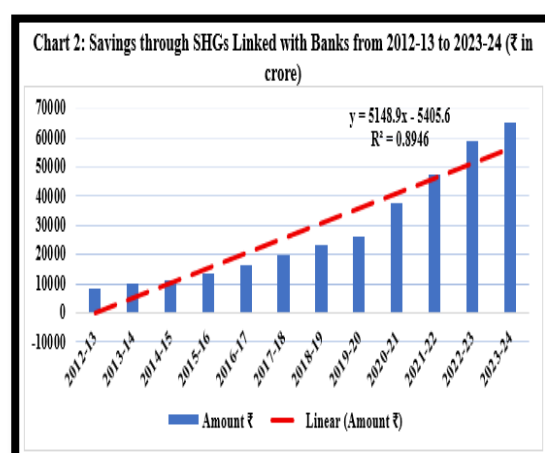
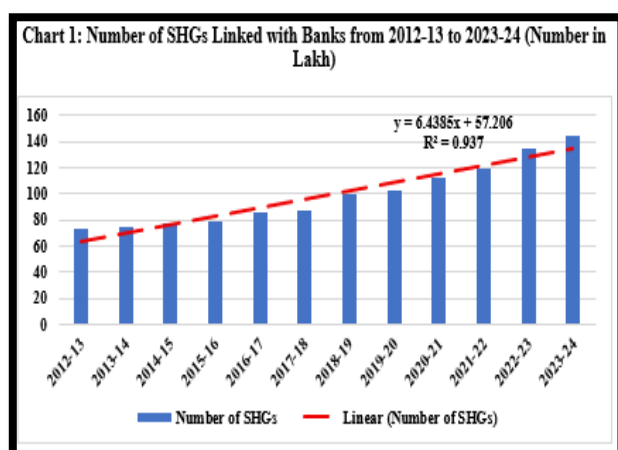
The SHG movement in India began as a grassroots initiative to empower rural women and has now become a cornerstone of financial inclusion and rural development. With strong growth under SHG-BLP and NRLM, SHGs have proven their role in mobilizing savings, ensuring credit access, reducing poverty, and empowering women. However, challenges remain in capacity building, sustainability of SHG enterprises, and ensuring equitable regional growth.



**Table 1: Number of SHGs Linked with Banks, Savings, Loans Distributed, Loans Distributed to SHGs and Outstanding of SHGs Bank Loans from 2012-13 to 2023-24.**

Year	Number of SHGs	Growth Rate	Savings SHGs Linked with Banks (₹ in crore)		Loans Distributed by Banks through SHGs		Amount of Loans Distributed to SHGs by the Banks		Outstanding of SHGs Bank Loans			
			Amount	Growth Rate	Number of SHGs (Number in Lakh)	Growth Rate	Amount ₹ (in Crore)	Growth rate	Number of SHGs	Growth rate	Amount (in crore)	Growth Rate
2012-13	73.18	-	8217.25	-	12.20	-	20585.36	-	44.51	-	39375.30	-
2013-14	74.30	1.53	9897.42	20.45	13.66	11.97	24017.36	16.67	41.97	-5.71	42927.52	9.02
2014-15	76.97	3.59	11059.84	11.74	16.26	19.03	27582.31	14.84	44.68	6.46	51545.46	20.08
2015-16	79.03	2.68	13691.39	23.79	18.32	12.67	37286.90	35.18	46.73	4.59	57119.23	10.81
2016-17	85.77	8.53	16114.23	17.70	18.98	3.60	38781.16	4.01	48.48	3.74	61581.3	7.81
2017-18	87.44	1.95	19592.12	21.58	22.61	19.13	47185.88	21.67	50.20	3.55	75598.45	22.76
2018-19	100.14	14.52	23324.48	19.05	26.98	19.33	58317.63	23.59	50.77	1.14	87098.58	15.21
2019-20	102.43	2.29	26152.05	12.12	31.46	16.60	77659.35	33.17	56.77	11.82	108075.07	24.08
2020-21	112.23	9.57	37477.61	43.31	28.87	-8.23	58070.68	-25.22	57.80	1.81	103289.71	-4.43
2021-22	118.93	5.97	47240.48	26.05	33.98	17.70	99729.22	71.74	67.40	16.61	151051.3	46.24
2022-23	134.03	12.70	58892.68	24.67	42.96	26.43	145200.23	45.59	69.57	3.22	188078.8	24.51
2023-24	144.22	7.60	65089.15	10.52	54.82	27.60	209285.87	44.14	77.42	5.46	259663.73	38.06
Mean	99.06		28062.39		26.76		70308.50		54.69		102117.04	
SD	23.9825		19628.23		12.68		56565.72		11.34		66902.89	
CAGR	5.82		18.82		13.34		21.32		4.72		17.02	

Source: Annual Reports of NABARD on Status of Microfinance in India from 2012-13 to 2023-24.



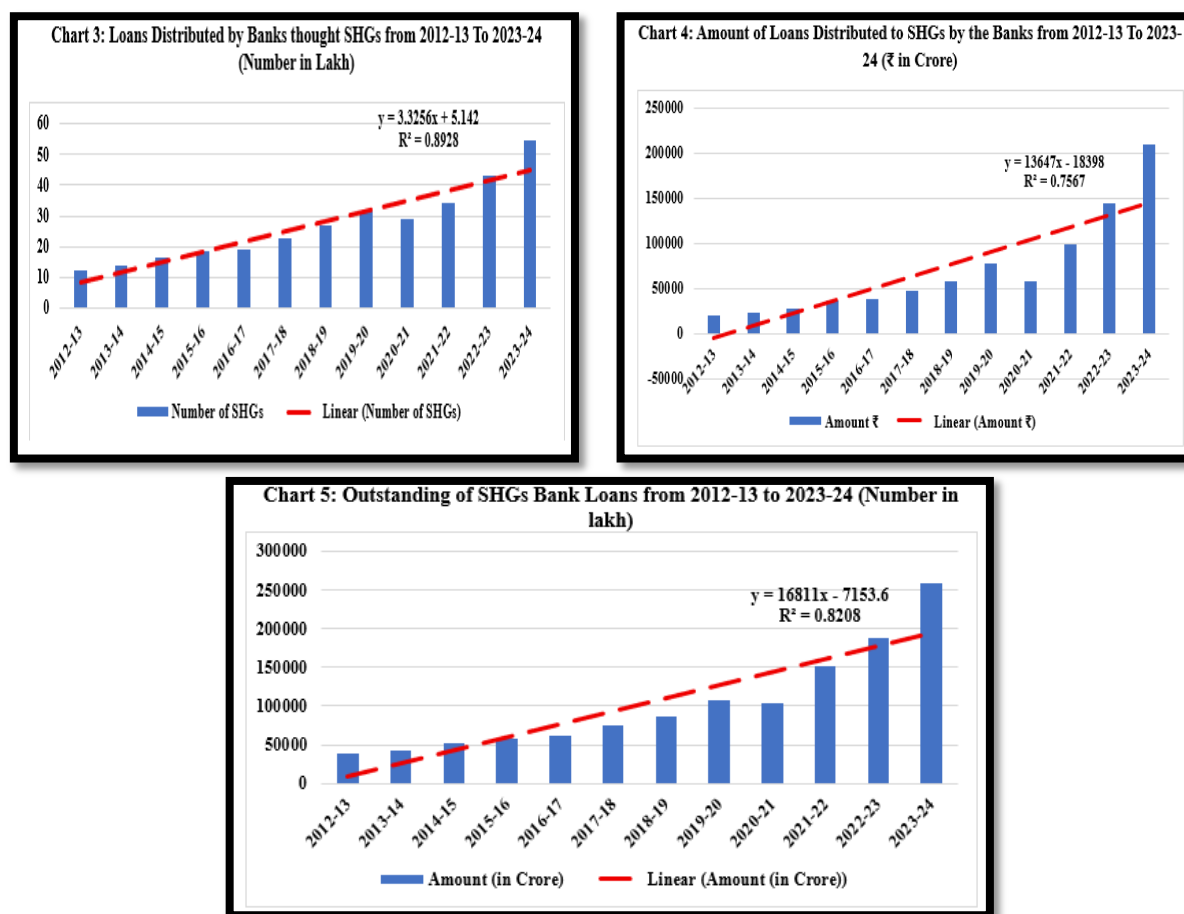


Table 1 and chart 1 to 5 explore that the journey of SHGs in India. The Self-Help Group (SHG)–Bank Linkage Programme in India has shown remarkable progress between 2012–13 and 2023–24. The total number of SHGs increased steadily from 73.18 lakh in 2012–13 to 144.22 lakh in 2023–24, recording a compound annual growth rate (CAGR) of 5.82 percent, reflecting consistent expansion though at a moderate pace. More importantly, SHG savings with banks rose sharply from ₹8,217 crore to ₹65,089 crore during the same period, growing at a CAGR of 18.82 percent, which is much higher than the growth of SHGs themselves. This indicates not only an increase in group numbers but also stronger financial participation and improved saving habits among members, with major spurts observed in 2015–16, 2020–21, and 2021–22. On the credit side, the number of loan-linked SHGs expanded from 12.20 lakh to 54.82 lakh, growing at 13.34 percent CAGR, with temporary disruption in 2020–21 due to the pandemic but a strong rebound thereafter, particularly in 2023–24. Loan disbursements by banks witnessed the fastest growth, rising from ₹20,585 crore in 2012–13 to ₹2,09,286 crore in 2023–24, at a CAGR of 21.32 percent, with sharp increases in 2015–16, 2019–20, and the post-COVID years 2022–23 and 2023–24, highlighting the growing reliance on SHGs as a major channel of rural credit delivery. Correspondingly, outstanding loans increased from ₹39,375 crore to ₹2,59,664 crore, showing a CAGR of 17.02 percent, with a fivefold increase after 2017, although this also raises concerns about repayment risk and over-indebtedness. Overall, while SHG numbers nearly doubled in the past decade, the real transformation lies in the deepening of financial linkages, as reflected in rapidly rising savings, loan disbursement, and outstanding credit. This demonstrates the increasing role of SHGs not only as instruments of social empowerment but also as a crucial pillar of rural financial inclusion, though the

rising credit exposure demands stronger monitoring, financial literacy, and capacity building to ensure long-term sustainability.

### **SURVEY BASED ANALYSIS AND DATA INTERPRETATION**

A survey of twenty villages of Somwarpet taluk of Kodagu district of Karnataka state has been conducted 100 of Participants of SHGs have been interviewed through questionnaire. The research findings are as follows,

**Table 6: Distribution of Type of Family, Age Marital Status and Qualification of Respondents**

Characteristics		Respondents	Rank
<b>Type of Family</b>	Nuclear family	95	1
	Joint family	05	2
<b>Distribution of Age</b>	Below 20 years	10	4
	21-30 years	32	2
	31-40 years	36	1
	41-50 years	16	3
	51 and above	06	5
<b>Marital Status</b>	Married	70	1
	Unmarried	02	3
	Widow	24	2
	Divorced/separated	04	4
<b>Qualification</b>	Illiterate	08	1
	Primary	48	2
	High school	28	3
	PUC	10	4
	UG and above	06	6

Source: field survey

Table 2 shows that the socio-economic profile of the respondents provides meaningful insights into their involvement and functioning in Self-Help Groups (SHGs).

#### **Family Type:**

The analysis of respondents' characteristics highlights several social and demographic patterns. Family structure indicates that an overwhelming majority 95% of the respondents live in nuclear families, while only 5% belong to joint families. The prevalence of nuclear families also implies that SHGs serve as an extended support system, compensating for the reduced social and financial security that joint families traditionally provided.

#### **Age Distribution:**

Most respondents belong to the age groups of 31–40 years 36% and 21–30 years 32%. These are economically active and productive age groups, which is highly favourable for SHGs since members in these categories are more likely to participate actively in income-generating activities, adopt entrepreneurial ventures, and repay loans on time. Respondents aged 41–50 16% also play an important role, often bringing in experience and stability to group functioning. On the other hand, younger members below 20 years 10% have limited participation capacity due to lack of financial independence, while older members above 50 years 6% may face challenges of health and reduced work capacity.



### Marital Status:

The majority of respondents 70% are married, highlighting the importance of family responsibilities and household management in shaping economic and social behaviour. A notable proportion of respondents 24% are widows, indicating the presence of vulnerable groups that may require additional support in terms of livelihood and financial security. Only a small number are unmarried 2% and divorced/separated 4%. The high number of widows also suggests potential challenges such as economic dependency, social insecurity, and the need for institutional support.

### Educational Qualification:

The educational profile reveals that a majority of respondents have completed primary education 4%, followed by high school 28%. The presence of illiterate members 8% suggests that while SHGs are inclusive, special facilitation may be required to ensure their active participation in record-keeping and financial management. The limited number of PUC holders 10% and graduates 6% highlight the scarcity of higher education among members, which can restrict access to advanced entrepreneurial opportunities. However, SHGs often act as informal learning platforms, enhancing financial literacy and decision-making skills regardless of formal education levels.

### Overall Implications for SHGs:

The profile of respondents indicates that SHGs in the study area are composed mainly of middle-aged, married women from nuclear families with basic educational backgrounds. This composition has several implications:

- The dominance of middle-aged women ensures stability, seriousness, and commitment to group activities.
- The prevalence of widows reflects the inclusive nature of SHGs and their role in women's empowerment and social security.
- The moderate educational level supports the functional literacy required for SHG operations but also underscores the need for regular capacity-building and training programs.
- The nuclear family setup means SHGs provide collective strength and support networks that members may otherwise lack.

Thus, SHGs not only act as a financial intermediary but also emerge as a social institution that empowers women, enhances livelihood opportunities, and provides security to vulnerable groups such as widows and less-educated members.

**Table 3: Impact of SHGs on Respondents' Employment, Income Generation, Savings/Deposits and Credit access**

Impact	Particulars	Before	After
<b>Employment</b>	Only House work	24	02
	Collection of minor forest product	10	08
	Agriculturist & Agriculture labour	50	22
	Milk business	04	25
	lady tailor	06	18
	Shopkeeper	03	15
	Flour Mill	02	08
	Other	01	02

<b>Income Generation</b>	No income	20	00
	Up to 20000	25	08
	20000 to 40000	16	30
	40000 to 60000	21	14
	60000 to 80000	10	12
	80000 to 100000	06	16
	100000 and above	02	20
<b>Monthly Savings/Deposits</b>	No Saving	80	00
	50	10	12
	100	05	24
	200	03	40
	400	02	16
	500	00	08
<b>Credit Access</b>	No loan	50	0
	Maravadis	25	10
	Relations	15	04
	Banks	10	12
	Through SHG's in Bank	00	68
	Micro finance	00	06

Source: field survey

Table 3 explore that the Impact of SHGs on respondents' Employment, Income Generation, Savings/Deposits and Credit access

**Employment:** The impact of SHGs on respondents is highly significant across employment, income, savings, and credit access. Before joining SHGs, 50% of women worked as agricultural laborers and 24% were confined to household work, with very few engaged in small businesses. After SHG participation, only 2% remained confined to housework and 22% in agriculture, while self-employment increased remarkably—25% took up milk business, 18% became tailors, 15% became shopkeepers, and 8% started flour mills. This shows a clear shift toward diversified livelihoods.

**Income Generation:** In terms of income, the proportion of women with no income fell from 20% to zero, while those earning above ₹1,00,000 rose sharply from just 2% to 20%. The ₹20,000–40,000 income group also increased from 16% to 30%, This reflects substantial income improvement.

**Savings:** Earlier, 80% of respondents reported no savings, but after joining SHGs all began saving regularly, with 40% saving ₹200 monthly, 24% saving ₹100, and 16% saving ₹400, demonstrating improved financial discipline, showing strengthened financial discipline.

**Credit Access:** access to credit also transformed—while 50% previously had no access and 25% depended on moneylenders, after joining SHGs, 68% accessed loans directly through SHG–bank linkages and 6% through microfinance, significantly reducing dependence on exploitative informal sources.

Overall, SHGs enabled women to diversify livelihoods, increase incomes, build savings habits, and access affordable credit, thereby strengthening their economic independence and empowerment. The findings clearly show that SHGs transformed women's economic roles. They moved from unpaid housework and agricultural labor to diverse income-generating activities, leading to higher earnings, structured savings, and improved credit access. SHGs

not only reduced poverty and dependence on informal credit but also fostered financial inclusion, entrepreneurship, and empowerment among women.

## HYPOTHESIS TESTING

### Hypotheses of the Study

- ❖ There is a Significant Positive Impact of SHGs on Indicators of Upliftment of Rural Women's Autonomy in Study Area.

**Table 4: Derivation of mean impact score (Mean satisfaction score) of Impact of SHGs on Indicators of Upliftment of Rural Women's Autonomy.**

		Degree of Impact				
		Negative Impact	No Impact	Good Impact	Substantial Impact	Total
Impact Score		-1	0	1	2	
Improving the Income Generation	No of Respondents	0	10	75	15	100 (A)
	Cumulative Score	0 (-1*0)	0 (0*10)	75 (1*75)	30 (2*15)	105 (B)
	Mean impact Score	<b>B/A= 105/100 =1.05</b>				
Enhance Savings/Deposits	No of Respondents	0	10	50	40	100 (A)
	Cumulative Score	0 (-1*0)	0 (0*10)	50 (1*50)	80 (2*40)	130 (B)
	Mean impact Score	<b>B/A= 130/100 =1.3</b>				
House Hold Financial Decisions	No of Respondents	0	10	60	30	100 (A)
	Cumulative Score	0 (-1*0)	0 (0*10)	60 (1*60)	60 (2*30)	120(B)
	Mean impact Score	<b>B/A= 120/100 =1.2</b>				
Basic House Hold Facilities	No of Respondents	0	5	65	30	100 (A)
	Cumulative Score	0 (-1*5)	0 (0*5)	65 (1*65)	60 (2*30)	125(B)
	Mean impact Score	<b>B/A= 125/100 =1.25</b>				
Improvement in Standard of Living	No of Respondents	0	2	88	10	100 (A)
	Cumulative Score	0 (-1*0)	0 (0*2)	85 (1*88)	20 (2*10)	108(B)
	Mean impact Score	<b>B/A= 108/100 =1.08</b>				
Change in Social Status	No of Respondents	2	10	73	15	100 (A)
	Cumulative Score	-2 (-1*2)	0 (0*10)	73 (1*73)	30 (2*15)	101(B)
	Mean impact Score	<b>B/A= 110/100 =1.1</b>				
Self Confidence	No of Respondents	5	10	60	25	100 (A)
	Cumulative Score	-5 (-1*5)	0 (0*10)	60 (1*60)	50 (2*25)	105(B)
	Mean impact Score	<b>B/A= 105/100 =1.05</b>				
Attainment of Financial	No of Respondents	5	10	70	15	100 (A)
	Cumulative Score	-5 (-1*5)	0 (0*10)	70 (1*70)	30 (2*15)	95(B)

<b>Literacy, Knowledge and Skills</b>	Mean impact Score	<b>B/A= 95/100      =0.95</b>
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(Source: field survey)

Table 4 revealed that impact score of SHGs on Improving the Income Generation, Enhance Savings/Deposits, House Hold Financial Decisions, Basic House Hold Facilities, Improvement in Standard of Living, Change in Social Status, Self Confidence, Attainment of Financial Literacy, Knowledge and Skills. To analyse give weightage to opinion about Impact of SHGs -1 to 2, -1 for Negative Impact, 0 for No Impact, 1 for good impact and 2 for Substantial Impact on overall Empowerment of Rural Women in study area.

Impact score of SHGs on Enhance Savings/Deposits is grater comparative to all other impact with 1.3 Mean impact Score. Mean impact Score of Basic House Hold Facilities is 1.25, Mean impact Score of Change in Social Status is 1.1. Mean impact Score of House Hold Financial Decisions is 1.2. Mean impact Score of Improvement in Standard of Living is 1.08. Mean impact Score of Improving the Income Generation and Self Confidence is 1.05. and Attainment of Financial Literacy, Knowledge and Skills mean score is only 0.95. Finally above table shows that SHGs dose significant positive impact on all above Parameters. It is clear that SHGs contributed to improving overall Indicators of Upliftment of Rural Women's Autonomy in Study Area.

## CONCLUSION

SHGs act as powerful agents of rural women empowerment by creating opportunities for income generation, fostering financial independence, building social networks, and enhancing decision-making abilities. They transform women from passive dependents into active contributors to household income and community development. The study highlights the significant role of Self-Help Groups (SHGs) in empowering rural women in India. Between 2012–13 and 2023–24, SHGs nearly doubled in number, with substantial increases in savings, loan disbursements, and outstanding loans, reflecting stronger financial participation. In the study area, SHGs enhanced women's employment by promoting self-employment activities such as dairy, tailoring, and shopkeeping, reducing dependence on household work and agriculture. Income generation improved, leading to higher household earnings and economic contribution from women members. Savings behavior became regular and disciplined, while access to institutional credit reduced reliance on informal moneylenders. SHGs also positively impacted household decision-making, social status, and standard of living. Although financial literacy showed lower gains, overall empowerment increased. SHGs have transformed women into active contributors to family and community development. Strengthening capacity-building, financial education, and monitoring is essential to sustain these benefits. Overall, SHGs serve as vital instruments for the holistic economic, social, and financial empowerment of rural women.

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