

Paper No: PU-SOM - 02

Impact of Self Help Groups (SHGs) on Income and Employment Generation of Rural Microenterprises; With Special Reference to Nellore District of Andhra Pradesh.

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Abstract

One of the hindrances of the MSME (Micro Small and Medium Enterprises) sector development is that the shortage of or insufficient formal financial services. Within the case of rural microenterprises, especially women entrepreneurs availing institutional credit is one of the toughest jobs because they're excluded socially and economically by the society. The govt has been considering women as a possible human resource and implementing many welfare schemes to uplift them. The Self Help Group (SHG) Bank Linkage Programme bridging the financial gaps of poor women and ladies entrepreneurs in rural segments. SHGs are acting as an empowerment tool for rural women entrepreneurs by providing rural credit. The target of the study to see at the impact of the Self Help Group (SHG) on income and employment generation of rural microenterprises. The study depends on the first data, collected with the assistance of a questionnaire and in-depth interviews from Self Help Group (SHG) promoted women microenterprises in rural segments of the study area. There are around 2854 micro-enterprises within the Nellore district of Andhra Pradesh. The study is based on 200 Self Help Group (SHG) promoted women microenterprises from rural segments. Statistical tools used for them are correlational analysis, confirmatory correlational analysis, and structural equation modeling (SEM) to examine the impact of Self Help Groups on microenterprises development. The findings of the study indicate a significant statistical relationship.

Keywords:

MSME, SHGs, Inclusive Growth, Women Empowerment

Publication Details:

Journal Name	Vol.	Month & Year	Page No.	Publisher	Scimago Ranking
Journal of Critical Reviews	7 (19)	2020	4317-4332	Innovare Academics Sciences	not yet assigned