

Empowering Communities: Evaluating The Transformative Impact Of Training Programs On The Economic Empowerment Of Self-Help Group (Shg) Members

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ABSTRACT

Self-help groups (SHGs) have emerged as a powerful platform for promoting community development and empowerment. This study primarily focuses on evaluating the transformative outcomes of SHG training sessions on the economic empowerment of women belonging to SHGs, with a special emphasis on understanding how these programs strengthen economic self-reliance and empowerment. To measure the effectiveness of SHG training initiatives, a comprehensive empirical investigation was conducted, involving a total of 384 women who were members of SHGs supported by a non-governmental organization in the Dakshina Kannada and Udupi districts. The researchers set out to determine the contributions of these programs toward enhancing the economic empowerment of women. Additionally, the study delves into exploring the factors influencing training effectiveness, with each factor representing a distinct facet of this impact, thus enabling a more targeted approach to customizing training programs to cater to the specific needs and objectives of SHG women. Furthermore, the study also aims to pinpoint the obstacles that dissuade women from participating in SHG training programs, shedding light on the hurdles they face when it comes to accessing and benefiting from these initiatives. These insights

hold the potential to make a substantial contribution to the overall development and well-being of SHG members.

The findings of the study underscore the significant impact of training programs on the economic empowerment of women within SHGs, highlighting their pivotal role in fostering economic self-sufficiency and empowerment in developing regions. The findings emphasize the importance of tailoring training programs to align with the precise needs and preferences of SHG women, recognizing their potential as catalysts for gender-inclusive community development. This research offers valuable insights for NGOs and policymakers striving to optimize the effectiveness of training programs within the context of SHGs.

Keywords: Self-Help-Group (SHG), SHG Training, Economic Empowerment, Level of Participation, SHG membership.

1. INTRODUCTION

A Self-Help Group (SHG) is a small, economically homogeneous, and socially compatible collective of individuals who unite to address common needs, provide mutual support, and collaborate to enhance their economic and social well-being (Sumari and Maleko, 2014). These groups willingly contribute small amounts of money, which are combined into a shared fund. This fund serves dual purposes- it caters to their future financial requirements and offers collateral-free loans, the terms of which are collectively decided by the group. SHGs are acknowledged as a valuable resource for assisting economically disadvantaged individuals and providing an alternative approach to fulfilling the immediate credit needs of group members through disciplined savings practices. SHGs operate on the principles of shared knowledge and peer accountability, ensuring responsible credit utilization and prompt repayment.

In addition to addressing financial needs, SHGs empower women by actively involving them in decision-

making processes and making them beneficiaries in various aspects of democratic, economic, social, and cultural life. The core principles of SHGs include a group-centric approach, mutual trust among members, the formation of small and manageable groups, group cohesion, frugality, demand-driven lending, collateral-free loans, female-friendly financial support, peer pressure for timely repayment, skill development, capacity building, and empowerment.

SHGs have emerged as a dynamic and empowering mechanism for advancing community development and alleviating poverty, particularly in developing countries. These groups, typically composed of women, collaboratively tackle a variety of socio-economic challenges, including financial inclusion, entrepreneurship, and the empowerment of women (Bali Swain, & Varghese, 2014). A vital component of SHG initiatives involves the implementation of training programs, designed to equip members with the skills, knowledge, and resources needed to enhance their livelihoods and overall well-being.

SHG training programs cover a broad spectrum of subjects, encompassing areas such as financial literacy, entrepreneurship, health and hygiene, leadership and decision-making, and social awareness and advocacy. Each type of training is carefully tailored to address the specific challenges and aspirations of SHG members, taking into account their socioeconomic backgrounds. These programs employ a variety of pedagogical approaches, including formal classroom sessions, practical workshops, experiential learning, and peer-to-peer knowledge sharing. This ensures that SHG members receive a well-rounded education that can have a profound impact on their lives as individuals and within their communities. The effectiveness of SHG training programs extends beyond economic empowerment; they also foster social cohesion, women's leadership, and community development.

In this study, the researcher delves into the transformative influence of these programs, assessing their impact on the economic well-being of SHG women,

their role in promoting gender-inclusive development, and the barriers that may hinder participation. A diverse range of training programs is provided to equip members with the skills necessary for achieving economic empowerment. Training commences promptly following the formation of the group, ensuring timely skill development and empowerment. This examination offers a comprehensive understanding of the significance and potential of SHG training programs in enhancing the lives of SHG members by empowering them economically.

2. LITERATURE REVIEW

The studies examined various aspects of SHG training programs and their impact on economic empowerment. Baskaran (2012) concluded that effective training within SHGs contributes to increased income generation and asset accumulation, enhancing the economic empowerment of members. Reddy (2013) directed their attention to the role of SHGs as a platform for promoting women's economic empowerment. Their research revealed that training programs have a noteworthy impact on the economic well-being of women, resulting in increased income and savings. Bali Swain and Varghese (2014) delved into the impact of training programs within SHGs, with a particular focus on income and assets. Their findings indicate that training significantly contributes to the accumulation of assets but does not have a significant effect on income levels. The study underscores the importance of training in enhancing members' ability to save and amass assets, shedding light on the intricate nature of income generation. Aikaruwa and Soundararajan (2014) investigated the influence of training programs on the knowledge levels of SHG members, recommending regular training programs for women members in agricultural and related fields, with an emphasis on marketing strategies for agricultural products. Sumari and Maleko (2014) emphasize the role of SHGs in enhancing the well-being and fostering social cohesion among their members in Tanzania. Their study reveals that SHG training programs provide multifaceted support, including financial aid, knowledge and technical skills, investment guidance, asset creation, enhanced

living standards, and social capital development. Thakur and Srivastava (2015) demonstrated that training enhances financial literacy, improves income-generating skills, and leads to better economic outcomes for SHG members. Sreeja and Rani (2016) highlighted the significant contribution of training programs to the economic empowerment of rural women in Kerala, with a particular focus on entrepreneurship and income generation. Banerjee and Borhade (2016) delved into the impact of diverse training programs within SHGs, highlighting the pivotal role of training and development in revitalizing and empowering SHG members across various dimensions. Sudha and Deepa (2017) centered their research on the economic empowerment of women through SHGs, underscoring the vital role played by training programs in improving entrepreneurial skills, financial literacy, and income-generating activities. Kabeer (2000) found that boosting women's economic empowerment can reduce poverty in developing countries by increasing their access to resources like education, healthcare, and property, improving overall well-being. A study by Obayelu and Chime (2020) examined the various facets and drivers of women's empowerment in rural Nigeria while also assessing the effects of vocational and entrepreneurial training on youth in Malawi, a region with limited access to formal education and employment opportunities. The study revealed that women's decision-making is largely influenced by their family responsibilities. The training programs resulted in skill enhancement, increased human capital value, and enhanced well-being. Islam, M. A., & Brahmachary, P. (2023) reveals that many group members require training to enhance their managerial and operational skills for effectively running their activities. The gap in skill acquisition and outcomes is attributed to the absence of collateral support and guidance needed to initiate activities.

Drawing from the existing body of literature, it becomes evident that the engagement of women in SHGs serves as a pathway for them to access training opportunities, leading to positive outcomes such as increased income, savings, and loan repayment capabilities. Additionally, participation in SHG training programs is associated with

an increase in their self-reliance, self-confidence, and self-belief. As women's self-confidence grows, they gain the capacity to make more substantial life decisions, potentially resulting in changes in their spending and saving habits, ultimately leading to economic empowerment among women in SHGs. The literature collectively confirms the positive impact of SHG training programs, resulting in increased income, asset accumulation, improved financial literacy, and enhanced entrepreneurial skills. SHGs are considered instrumental in women's empowerment and poverty alleviation. Nevertheless, research gaps exist in terms of assessing the effectiveness of specific training modules, exploring long-term effects, understanding regional variations, conducting gender-specific analyses, addressing barriers to participation, comparing them with alternative interventions, and evaluating sustainability and scalability.

3. RESEARCH METHODOLOGY

The research methodology employed in this study is detailed as follows:

Study Focus: This research is exclusively focused on SHGs promoted by NGOs. It restricts its geographical scope to the regions of Dakshina Kannada and Udupi districts in the state of Karnataka, India. Also, the participants included in the study were women SHG members only.

Research Design: The research design employed in this study is a conclusive research approach that blends descriptive and causal research designs. It aims to offer a comprehensive understanding of women's economic empowerment. The descriptive aspect enables the documentation of the current status and trends in this domain, while the causal aspect seeks to establish the cause-and-effect relationships underlying changes in economic empowerment.

Research Approach: The study adopts a Mixed-methods approach is a valuable tool for researchers seeking a deeper, more versatile, and well-rounded understanding of complex phenomena. It allows for tailoring the research to the specific needs of the study, ultimately leading to more informed and impactful research outcomes

Sampling Unit: The sampling unit for this study consists of women who are members of SHGs affiliated with a reputable NGO. This NGO boasts a rich history spanning more than three decades, reflecting its extensive engagement and expertise in promoting SHGs in the Dakshina Kannada and Udupi districts. This selection ensures that the study is focused on a group of women with a strong foundation in SHG activities and is likely to provide valuable insights into the impact of the NGO's support and experience on women's economic empowerment in the region.

Sample Size Determination: The research sought to involve a total of 400 participants, a sample size determined using established principles of sample size calculation. This rigorous process likely followed statistical calculations to guarantee a representative sample of SHG members within the study's defined scope. After the screening, data cleaning, and consideration of complete responses, the final study sample comprises 384 participants, ensuring the reliability and validity of the research findings.

Data Collection: Primary data was obtained using a structured questionnaire whereas secondary data was collected from various journals, government, and industry reports, NGO magazines etc. The research questionnaire incorporated various types of questions to effectively capture the data required for the study, ensuring a comprehensive approach to data collection. These questionnaires were thoughtfully designed to gather information that aligns with the research objectives.

Sampling Method: A multi-stage cluster sampling method was employed to select the final participants. Multi-stage cluster sampling involves dividing the population into clusters and then randomly selecting clusters for further sampling. This method ensures a diverse representation of participants within the selected clusters.

Data Collection Period: Data collection for this research occurred between August 2022 and January 2023. This extended period allowed for comprehensive data collection and potentially captured any seasonal variations in SHG activities and impacts.

In summary, this research exclusively examined SHGs promoted by NGOs in specific geographic regions of Karnataka. The empirical approach relied on structured questionnaires and observation techniques to gather primary data. A well-established NGO with substantial experience in the field was involved, and a multi-stage cluster sampling method was utilized to select the study's participants. Data collection occurred over several months to ensure a comprehensive representation of the research scope.

4. DATA ANALYSIS AND INTERPRETATIONS

4.1 DEMOGRAPHIC PROFILE

Analyzing the demographic profile of 360 women members from SHGs, a substantial 78% of women SHG members fit within the age range of 35 to 55 years. This suggests that the majority of members are middle-aged. Furthermore, it was observed that a significant portion of these SHG women was married (89%), and a majority had a basic school-level educational qualification (66%), with 21% being functionally literate. Regarding their occupations, 42% of the women were housewives, while 38% were engaged in unskilled work, and 22% worked in skilled positions. Most SHG members belonged to low to middle-income groups (44%), with another 36% classified as Below the Poverty Line (BPL). In terms of household size, 66% had between 4 to 6 members, and 21% had 1 to 3 members. Assessing monthly income, the majority of women belonged to the low-income group (57%), while 27% were categorized as middle-income earners. Regarding access to facilities, 53% of SHG women reported limited access to healthcare, 34% had access to clean water, and an impressive 88% had access to sanitation facilities. Almost all members, nearly 100%, had access to electricity facilities, indicating relatively widespread access to this essential service. This demographic analysis provides insights into the composition and socio-economic characteristics of women participating in SHGs, which can inform the design of targeted interventions and programs to address their specific needs.

4.2 ASSESSMENT OF TRAINING PROGRAMS ATTENDED BY SHG MEMBER

SHGs have played a substantial role in the contribution of skill development and training opportunities to women within their groups. NGO-based SHGs regularly conduct a variety of training programs for their women members. In this section, the researcher investigates the extent of participation by SHG members in these training programs. Upon joining an SHG, each member receives basic training, often referred to as general training. This general training covers topics like group formation, introduction to linkage methods, basic literacy (including learning to sign one's name), and training on bookkeeping and management, among others. Typically, all members go through this standardized training. The researcher's focus is on quantifying the number of training programs attended by SHG members, excluding the general training. The results reveal that approximately 367 women (95.6%) from NGO-based SHGs have participated in these training programs, indicating the significant role of SHGs in providing training to a substantial percentage of their women members. The researcher also is interested in finding the number of training programs attended by SHG women after becoming a member of SHG. The majority of respondents (36.5%) have attended two training programs in general. 27.4% have attended four training programs in general. Studying the various types of training programs attended by SHG women after being a member of SHG, the analysis highlighted the majority of SHG women opined that they have attended general training (95.6%) followed by vocational training (66.9%), agricultural training (50.8%), and business training (48.3%). This concludes that on average majority of SHG women have attended the different types of training based on their needs.

4.3 TYPES OF TRAINING DESIRED BY SELF-HELP GROUP (SHG) WOMEN

To determine the training programs that were most and least desired by SHG members, a ranking exercise was conducted. Participants were asked to rank various training programs on a scale from one to ten, with rank 1 indicating the highest preference and rank 10

representing the lowest preference where the identified preferences were determined based on a literature review. The researcher employed Henry Garrett's mean scores to analyse the SHG members preferences for the types of training they desired to participate in. The table presents a breakdown of the training programs that SHG member wish to engage with, sorted by their order of preference.

TABLE -1: SHG MEMBERS PREFERENCES ON TRAINING PROGRAMS

TYPES OF TRAINING	Percent Position	Garrett Score Value	NGO based SHG	
			Mean Score	Rank
General Training	5	82	53.06	V
Business Training	15	70	57.83	II
Vocational Training	25	63	57.04	III
Agricultural Training	35	58	55.12	IV
Skill Development Training	45	52	51.08	VI
Personality development	55	48	47.41	VII
Income Generating Activities	65	42	58.22	I
Capacity Building Training	75	37	43.05	VIII
Marketing Training	85	30	41.29	IX
Personnel Finance Training	95	18	38.42	X

Source: Primary Data Analysis

The analysis provides insights into the preferences of SHG members regarding various types of training. It indicates that training on income-generating activities ranked highest with a mean score of 58.22, followed closely by business training with a score of 57.83, and vocational training in third preference with men's score of 57.04. Thus, the findings suggest that training on income-generating activities, vocational training, and business training are the most favoured among SHG members. These findings indicate that SHG members prioritize training in areas that can directly contribute to their economic empowerment. This valuable information can guide the development of customized training programs that align with the specific preferences and needs of the SHG community, ultimately enhancing the effectiveness and impact of

these programs in promoting economic self-sufficiency among its members.

4.4 EVALUATION OF EFFECTIVENESS OF TRAINING PROGRAMS

To study the influence of training programs on SHG members, it is first necessary to evaluate the effectiveness of organized training programs. Here, the opinion of SHG women was considered on the three-point scale to measure the effectiveness of training programs as very effective, effective, and least effective. Table 2 provides the evaluation of the effectiveness of organized training programs by SHGs.

TABLE 2: EFFECTIVENESS OF ORGANISED TRAINING PROGRAMS

Effectiveness of attended Training programs	NGO based SHG	
	No of Respondents	%
Not Effective	1	0.26
Effective	278	72.39
Very Effective	105	27.34
Total	384	100

Source: Primary Data Analysis

It is also observed that 72.39% of women from NGO-based SHGs opined that the training programs organized were effective followed by 27.34% inferring very effective. Thus, analysis infers that almost 99.73% of women agree that SHG training programs are effective in general. This high level of consensus among the participants demonstrates a strong vote of confidence in the effectiveness of SHG training programs, underscoring their positive impact on the members.

4.5 ASSESSMENT OF THE LEVEL OF ECONOMIC EMPOWERMENT

Assessing the level of economic empowerment of SHG women through their participation in training programs is a crucial and multifaceted process with a range of significant benefits. This evaluation allows us to determine the effectiveness of training initiatives within SHGs aimed at promoting economic empowerment

among women. The table below highlights the inferences on the level of economic empowerment of SHG women.

TABLE-3 ASSESSMENT OF THE LEVEL OF ECONOMIC EMPOWERMENT

Level of Economic Empowerment	Quartiles		NGO SHG	
			Frequency	%
Low Level of empowerment	Q1 - 25 th Percentile	20	54	14.06
Moderate Level of empowerment	Q2 - 50 th Percentile	23	231	61.16
High Level of empowerment	Q3 - 75 th Percentile	25	99	25.78
SAMPLE SIZE			384	

Source: Survey Data Analysis

The analysis provides insights into the level of economic empowerment among SHG women. The results reveal that a significant majority of SHG women (231, or 61.16%) reported a moderate level of economic empowerment. Consequently, it can be inferred that a total of 330 women out of 384, which accounts for 85.9% of SHG women, acknowledge that training programs can contribute to economic empowerment. This implies that engagement in SHG training programs can indeed lead to economic empowerment for women.

4.6 ANALYZING THE INFLUENCE OF TRAINING ON THE ECONOMIC EMPOWERMENT OF SHG MEMBERS

To investigate the impact of training initiatives on the economic self-sufficiency of SHG participants, this study employed correlation and regression analyses to delve into the relationship between training and economic empowerment. Employing a rigorous statistical examination, this research aims to determine the extent to which training influences the economic empowerment of SHG members, thus offering valuable insights into the efficacy of these programs in fostering financial autonomy and well-being within this community. To evaluate this impact, the following hypothesis was formulated.

H₁: An increase in the training effectiveness increases the economic empowerment of SHG members.

TABLE -4: THE IMPACT OF TRAINING ON THE ECONOMIC EMPOWERMENT OF SHG MEMBERS THROUGH CORRELATION AND REGRESSION ANALYSIS

CORRELATION ANALYSIS							
					Training Effectiveness		
Economic Empowerment	Pearson Correlation				0.738**		
	Sig. (2-tailed)				.000		
	N				384		
**. Correlation is significant at the 0.01 level (2-tailed).							
REGRESSION ANALYSIS							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	ANOVA TEST	
	B	Std. Error	Beta			F-Test Statistic	P Value
Dependent Variable: Training Effectiveness							
(Constant)	55.54	1.083		34.8	0.000	837.685	0.000
Economic Empowerment	1.342	0.024	0.738	11.7	0.000		
Regression Model: Economic Empowerment = 55.54+1.342 Training Effectiveness							

Source: Primary Data Analysis

The table above demonstrates a substantial and statistically significant positive correlation between economic empowerment and training effectiveness. This is evident in Pearson's correlation coefficient, which calculates to be 0.738, with a corresponding p-value of 0.000. Therefore, it is confidently concluded that as training effectiveness increases, economic empowerment also increases. Additionally, the results of the F-test reveal a p-value of 0.000, which is less than the conventional significance level of 0.05 at a 5% confidence level. This indicates that the regression model fits the data well. The table provides strong evidence that training effectiveness significantly predicts the economic empowerment of SHG women in SHGs, suggesting a clear linear relationship between these two variables. From the regression coefficients, the regression equation for predicting economic empowerment (the dependent variable) from training effectiveness (the independent variable) is as follows:
Economic Empowerment = 55.54 + 1.342 * Training Effectiveness ----- (1)

The slope value of 1.342 signifies that for each increase in training effectiveness, there is a corresponding increase in economic empowerment. This demonstrates a tangible impact of training effectiveness on the economic empowerment of SHG members in SHGs, thereby substantiating the statistical proof of hypothesis H_1 . These findings underscore the importance of effective training programs in the context of SHGs. Implementing and enhancing such training initiatives can lead to a substantial improvement in the economic well-being and empowerment of SHG members. As such, it is recommended that organizations and stakeholders prioritize and invest in training programs to further empower SHG members and contribute to their economic advancement.

4.7 EXPLORING FACTORS DEFINING THE IMPACT OF TRAINING PROGRAMS ON SHG MEMBERS

Training programs play an indispensable role in the advancement of SHG members, particularly women within marginalized communities. These programs are meticulously designed to enhance their skills, knowledge, and overall capabilities, with the ultimate goal of strengthening their socio-economic well-being. To discern the fundamental components that define the influence of training programs on SHG members, a comprehensive factor analysis was conducted. This investigation delves into the numerous factors that underlie the impact of training programs on SHG members. The insights gained from this analysis are invaluable for crafting training initiatives that are not only effective but also precisely tailored to bring about positive and sustainable transformations in the lives of SHG members.

TABLE 5: EXPLORING FACTORS DEFINING THE EFFECTIVENESS OF TRAINING PROGRAMS

Training Effectiveness	Factor Loadings	Name of the Factor
Training has elevated self-confidence	.712	FACTOR-1 Personal Development
Training has helped to become financially literate	.699	
Training has increased the power of decision-making	.675	
Training has helped to upgrade managerial skills	.668	

Training has helped to start new ventures.	.613	(28.281 %)
Training has helped to develop Skills	.831	FACTOR-2 Skill Enhancement (17.317 %)
Training has helped to elevate income	.694	
Training has improved capacity building	.538	
Training has helped to Link to government officials	.762	FACTOR-3 Networking (15.029 %)
Training has helped to acquire political knowledge	.664	
Cronbach's Alpha for the associated items under study =0.810		
Total variance explained by all five factors 60.63 %		
Kaiser-Meyer-Olkin (KMO) = 0.842		
Bartlett's Test of Sphericity = 0.000 (Highly Significant)		

Source: Survey Data Analysis

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalisation

The utilization of factor analysis in this study allowed for the grouping of indicators based on their inter-correlations, revealing essential factors that define the impact of training programs on SHG women in SHGs. The factor analysis involved a dimension reduction technique with varimax rotation. In the Table above, three prominent factors were extracted, indicating key dimensions in this analysis. Firstly, the Kaiser-Meyer-Olkin statistic, which exceeded 0.70 at 0.842, affirmed that the sample size (N=384) was sufficient for conducting factor analysis. This statistic demonstrates the adequacy of the samples for validating factor analysis. Additionally, Bartlett's test of sphericity indicated a correlation between variables, as evidenced by a p-value of 0.000, thus allowing for the rejection of the null hypothesis. Consequently, factor analysis could be carried out effectively. The analysis yielded three significant factors, collectively explaining 60.63% of the variance: Factor I: Personal Development - This factor encompasses elements related to enhancing self-confidence, financial literacy, decision-making skills, managerial capabilities, and the initiation of new ventures. These elements collectively contribute to an individual's personal growth and development. Factor II: Skill Enhancement - This factor comprises statements about skill development, income elevation, and capacity building. It emphasizes the enhancement of various

skills and capabilities as a result of training. Factor III: Networking - This factor represents statements related to connecting with government officials and acquiring political knowledge, underscoring the significance of networking and political engagement achieved through training.

In summary, factor analysis has provided a structured framework for understanding the diverse ways in which training programs impact SHG women. Each factor represents a distinct facet of this impact, enabling a more targeted approach to tailor training programs to meet the specific needs and objectives of SHG women. These insights have the potential to contribute significantly to the overall development and well-being of SHG members.

4.8 STUMBLING BLOCKS OF WOMEN FOR NOT ATTENDING THE SHG TRAINING PROGRAM

In many communities, SHGs have been instrumental in empowering women through various training programs. However, some women face barriers that hinder their participation in these valuable training opportunities. This session explores the stumbling blocks that prevent women from attending SHG training programs, shedding light on the challenges they encounter and the potential solutions to overcome them.

TABLE 6: STUMBLING BLOCKS OF WOMEN FOR NOT ATTENDING THE SHG TRAINING PROGRAM

Impediments of women for not attending the SHG training program	NGO based SHG	
	Mean	SD
Lack of Time	3.5	0.36
Lack of education	3.5	0.27
Family Responsibilities	2.3	0.36
Lack of cooperation/support from SHG Members	2.8	0.32
A lack of Self-Confidence	3.6	0.45
Limited access to transportation	3.4	0.41
Lack of awareness/information on the benefits of training	2.4	0.15
Cultural and Social Norms	2.8	0.12
Health Issues	2.4	0.32
Financial constraints	3.0	0.21

Source: Primary Data Analysis

The table offers valuable insights into the obstacles faced by SHG women, particularly those associated with NGO-based SHGs when it comes to participating in training programs. Most notably, a lack of self-confidence (Mean=3.6; SD=0.45) emerges as the primary barrier, followed closely by religious commitments (Mean=3.5; SD=0.36), which are also a significant concern. This highlights that some women may struggle to reconcile their religious duties with attending training sessions. The third most common response pertains to the distance of training centers from their hometowns (Mean=3.4; SD=0.41), indicating that the geographical location of these training venues can impede SHG women's attendance. Hence, gaining an understanding of these hindrances is vital for designing training programs that can accommodate and address the specific needs and concerns of SHG women, ultimately increasing their participation and contributing to their overall development.

5. CONCLUSION

In conclusion, the evaluation of the transformative impact of training programs on the economic empowerment of SHG members underscores the pivotal role these initiatives play in promoting financial independence and prosperity within communities. This study has revealed not only the positive correlation between training effectiveness and economic empowerment but also the multifaceted ways in which training influences SHG women. Thus, the study offers several recommendations for NGOs dedicated to promoting economic empowerment through training programs. First and foremost, these organizations should tailor their training programs to address the specific needs and aspirations of SHG women. Focusing on boosting self-confidence, enhancing financial literacy, and improving decision-making skills, as skill development is essential to nurturing individual growth and development. The implications of this research extend beyond the individual level, as the economic empowerment of SHG members has broader societal

and economic implications as empowered women within SHGs contribute to improved community well-being, poverty reduction, and social equity. To further harness the potential of training programs, NGOs and organizations committed to SHG empowerment must embrace the recommendations put forth in this study. By prioritizing tailored programs, geographic accessibility, and awareness campaigns, they can create a more inclusive and effective framework for empowering communities.

In essence, empowering SHG members through training programs is a vital step toward sustainable development, economic growth, and social progress. It not only improves the lives of individual participants but also has a ripple effect that benefits entire communities. This research underlines the transformative potential of such initiatives, reinforcing the importance of continued investment in training and capacity-building programs to foster economic empowerment and drive positive change within SHGs.

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