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**DWAKRA SANGHAM (SHG) SOCIO-ECONOMIC'S IMPACT ON  
WOMEN IN ANANTAPUR DISTRICT, ANDHRA PRADESH**

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**ABSTRACT**

*Microfinance supports individuals in modest sums and allows them to participate in financial inclusion. Based on the idea of microfinance, a small group of women form self-help organizations and support themselves equally with government loans, allowing them to grow their enterprises and raise their families' quality of life. Microfinance and business development aid in the eradication of poverty on a local level. The research's objectives are to evaluate the possible function of Dwakrasangham in imparting financial knowledge to women and to assess the improvement in the quality of life of women who are members of Dwakrasangham. The hypothesis is evaluated using an independent t-test, and the research uses primary data. A basic percentage method is used to analyze the data. The results indicate that members' financial understanding has increased significantly, and that earnings generated have enhanced the quality of life of DwakraSangham's female members.*

**KEYWORDS:** *Dwakra Sangham, Financial inclusion, Financial knowledge, Standard of living.*

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