



# Role Of Self Help Groups In Financial Empowerment In Andhra Pradesh

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## Introduction

The women constitute not only half the world population but also sway the growth of the remaining half. They produce half the world food supply and account for 60 per cent of the working force but comprise only about 30 per cent of the official labour force, receive benefits of only 10 per cent of the world economy and surprisingly own less than 1 per cent of the world real estate. They have little access to productive resources and negligible control over family income. This discrimination is the result of the gender bias malpractices prevalent in Indian societies. There are cases of female foetus termination, killing the girl child at birth, less nutrition, medical care, education and freedom due to preference for the male child, marriage before puberty, dowry death, legal discrimination, professions exclusively earmarked for men, precarious widow life, etc. while such practices and activities are prevalent in Indian society, they are fortuality not the lot of every Indian women and are confined to certain communities and section of society. The women form a nation's significant human resource. The women are now ready to do all business and enter all professions like trade, industry, engineering etc. The role and participation of women are recognized and steps are being taken for the promotion of women entrepreneurship, the women must be shaped up properly with other entrepreneurial traits and skills to face the challenges of world markets, meet the changes in the trends, be competent enough to sustain and strive for excellence in the entrepreneurial field.

## Role of Women

The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. The women in India have been the neglected a lot. They have not been actively involved

In the mainstream development even though they represent equal proportion of the population and labour force. Primarily women are the means of survival of their families, but are generally unrecognized and undervalued, being placed at the bottom of the pile. Women as an independent target group, account for 614.4 million and represent 48.39 per cent in 2021 of the country. The development is a process by which the members of a society increase their personal and institutional capacities to mobilize and manage their resources to produce sustainable and justly distributed improvements in the quality of life consistent with their own aspirations. Given this meaning of development, rural development is of utmost significance for all the developing nations in view of the large populations living in their rural areas.

## Microcredit

Microcredit as defined by the Grameen Bank and the Declaration of the Microcredit Summit held in Washington DC in 1997 is extending small loans to poor people for self-employment projects that generate income, allowing them to care for themselves and their families. It deals with a small amounts of money loaned to clients by banks or other institutions. Microcredit can be offered, often without any collateral security to an individual or through a group lending. This microfinance system often includes saving facilities, training, networking and peer support. The micro credit programmes have brought the vibrancy of the market economy to the poorest villages of the world. The major argument against microcredit is its failure to reach the poorest of the poor. The exclusion of the poorest is well known. Indeed, there is often a presumption that the moderately poor are less likely to default than those who are acutely poor. Some important factors resulting in this exclusion are lack of awareness, the social exclusion of the poor and collusion of officials of micro-credit institutions with non-poor households. Too much of financial discipline / stringency, that is, strict repayment requirements and penalties for delays, could deter the poor from joining a microcredit scheme or could limit their duration of participation in it. The intervention in microfinance of the National Bank for Agriculture and Rural Development (NABARD) which was launched as a pilot project on 26 February 1992 can be considered as a landmark development in banking with the poor. Informal thrift and credit groups of the poor were identified as bank customers under the pilot phase. An experimental phase was followed by the establishment of a Working Group on Non-Governmental Organizations (NGOs) and Self-Help Groups (SHGs) by the Reserve Bank of India in 1994, under the chairmanship of the Managing Director of NABARD.

### Trends in SHGs Bank Linkage in India

The Self Help Group - Bank Linkage Programme has emerged as the major microfinance programme in the country and is being implemented by the Commercial banks, RRBs and Co-operative banks. SHG-Bank Linkage Programme (SBLP) is operational in all states in India and is actively channelling credit to the poorer sections of society for mainly non-farm activities. The trends of SHGs bank linkage are presented in Table-1.

**Table-1**

**Progress of Self-Help Groups Bank Linkage Programme in India (Amount Rupees in Crore)**

Years	No. of SHGs Financed by Banks		Bank Loan	
	During the year	Trend (Per cent)	During the year	Trend (Per cent)
2005-06	620109	100	4498.08	100
2006-07	1105749	178.31	6570.39	146.07
2007-08	1227770	111.03	8849.26	134.68
2008-09	1609586	131.09	12253.51	138.46
2009-10	1586822	98.58	14453.30	117.95
2010-11	1196134	75.37	14541.73	100.61
2011-12	1147878	95.96	16534.72	113.71
2012-13	1219821	106.26	20585.36	124.49
2013-14	1366421	112.01	24017.36	116.67
2014-15	1626238	119.01	27582.31	114.84
2015-16	1832323	112.67	37286.91	135.18
2016-17	1898120	103.59	38781.65	104.01
2017-18	2261132	119.12	47186.38	121.67
2018-19	2698400	119.33	58318.91	123.59
2019-2020	3146002	116.58	7659.35	133.16
2020-2021	2887394	91.77	8070.68	74.77
2021-2022	3398267	117.69	9729.23	171.73

Source:-Status of Microfinance in India, by NABARD Reports

From 2005 to 2022, Mumbai, India.

From Table-1 that during 2005-2006 the number of 620109 SHGs affiliated with the Bank has increased to 3398267 by March 2022. By SHG Rs. 4498.08 crore to Rs. 99729.23 crore by March 2022. Self Help Group – Bank Linkage Program (SBLP) provided great support to rural women and helped them gain access to finance for their livelihood. The introduction of SBLP as a rural financial innovation in the early 1990s led to the rise in popularity of micro-finance (MF) as a viable means of providing credit to the poor. The SHG – Bank Linkage Program has shown tremendous growth over a period of 17 years from 2005-2006 to 2021-2022. The progress in terms of bank loans to beneficiaries and in the number of affiliated groups has been significant. Trend line shows positive in all aspects. However, the progress of the SHG-Bank linkage program is good.

### Role of Banks Financing in the SHGs in Andhra Pradesh

The role of banks in promoting the SHG movement as a popular vehicle of microcredit in the state is commendable. Banks in Andhra Pradesh have played an active role in lending to SHGs by starting to lend to 35 SHGs with bank loans of Rs. 0.09 crore in 1992-93, banks during the year 2008-09 Rs. 6,767.40 crores overall benefiting 5.00 lakh SHGs. Subsequently 18.61 lakh groups have been credit-linked in the state out of which Rs. 19,461.71 crore as on 31 March 2009. Some regional rural banks have acted as Self Help Promoting Institutions (SHPI) in the initial phase of SHG-Bank Linkage Programme. The association of SHGs Bank with credit program in Andhra Pradesh is presented in Table-2.

**Table-2**  
**SHGs Bank Linkage with credit Programme in Andhra Pradesh**

Years	No. of SHGs Financed by Banks		Bank Loan (in Crores)	
	During the year	Trend (Per cent)	During the year	Trend (Per cent)
2005-06	294341	100	159943	100
2006-07	359276	122.06	277545	173.53
2007-08	406386	11.311	387976.09	139.79
2008-09	636816	156.70	550860.01	141.98
2009-10	564089	88.58	670664.32	121.75
2010-11	367420	65.14	620918.87	92.58
2011-12	378526	103.02	817142.05	31.60
2012-13	484292	127.94	1116440.06	136.63
2013-14	504351	104.14	1332481.92	119.35
2014-15	277252	54.97	562314.81	42.20
2015-16	404071	145.74	1150547.66	204.61
2016-17	357765	88.54	1034708.06	89.93
2017-18	314466	87.89	1065195.06	102.94
2018-19	387763	123.31	1536457.27	144.24
2019-2020	579637	149.48	2349523.11	152.91
2020-2021	416621	71.87	1460984.81	62.182
2021-2022	503142	120.76	2849751.81	195.05

Source:-Status of Microfinance in India, by NABARD Reports  
from 2005 to 2022, Mumbai, India.

Table-2 shows that the role of banks in promoting the SHG movement as a popular vehicle of microcredit in the state is commendable. Banks in Andhra Pradesh have played an active role in lending to SHGs by initiating lending to 294341 SHGs with bank loans of Rs. 159943 crores in 2005-06, Banks have extended to SHGs during the year 2021-22 Rs. 2849751.81 crores overall benefiting 503142 lakh SHGs. Formation and nurturing of SHGs and maintaining confidence among them will only survive if they are provided adequate funds for their chosen economic activities in Andhra Pradesh. In order to understand the concept of self-help groups and to identify the areas already investigated, some important studies conducted earlier and related to the objectives of the present study are mentioned. Developing countries also face similar problems in helping the poor fight their poverty. They have also experimented with many



strategies. Some of them have adopted micro-credit strategies. Their experiences may be relevant to ours. Therefore, studies on these experiments from such countries are also discussed in this section. The theoretical and empirical literature on women's empowerment through microfinance is extensive and it is almost impossible for any scholar to venture a complete coverage. The review the coverage of selected empirical studies at international, national and regional levels on women's empowerment through microfinance (SHGs).

**Shivakumar and et.al, (2018)** opinion that the Microfinance is powerful weapon to remove the poverty in the country like India. Micro finance initiatives like the SHG-Bank linkage programme, in India has been increasingly promoted for their positive impact on women empowerment. The major objectives of paper are: to analyze and review the available literature on the area of Microfinance and the Self Help Groups (SHG) in India and to analyze the impact of SHG on women empowerment in Haveri district of Karnataka. As for this study as a part of the primary data collection, a sample (random) of 50 women respondents were selected out of 11 SHG's operating in the district of Haveri. The data was collected during the period May and June, 2018. The analyzed findings proved that positive impact on women empowerment in Haveri district, Karnataka through self-help groups, in terms of increase in social awareness and participation, savings habits, income level, self-employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household. The study results reveals that, there is positive impact on women empowerment through self-help groups in terms of increase in social awareness and participation, savings habits, income level, self-employment, asset creation, improvement in decision making skills. The self-help groups have enabled poor women to get access of various financial products and services. The self-help group concept enabled many women to achieve social recognition. Therefore greater emphasis has to be given to provide education, training and creating awareness among the members of the group so that the women of the economically backward area can come up in the society. Hence I can conclude that, the self-help groups in the nation are truly working towards the benefit of women, and thereby contributing huge to the empowerment of women in India.

**Priyakumari and Karthik(2019)** reveals that, the Indian economy is characterized by low growth rate, alerting population, heavy dependency on agriculture sector, disparate land mass ratio, unequal distribution of income and wealth, high rate of unemployment and poverty. The two major factors that pose challenge to the growth, development and prosperity of the country is poverty and unemployment. To cope up with the problems and challenges, the country needs to focus on the concept of empowerment. Real development of the nation is possible only when gender bias is abridged. Women empowerment and their role in development process have been considered as a necessary factor for development. Women empowerment and gender equality is globally considered as a key component to attain the progress in all sphere of development. The suggestion are the most of the members of SKDRDP self-help groups are illiterate. Education is an important factor for empowerment. Hence, the prime objective for empowering rural poor women can be achieved through educating them. Effective measures should be taken to implement Adult literacy programmes through non-formal education centre to make the task of empowerment easier; When compare to social empowerment the satisfaction level toward economic empowerment is low among the members of Kudumbashree, the officials should step forward to motivate the members towards self-employment to generate a regular source of income; and the institutions undertaking microfinance activities should give financial as well as moral support to poor women to use their entrepreneurial skill and start their own business enterprises, which serve as a best remedy for poverty eradication and for improvement in standard of living. They concludes that, the microfinance through SHGs brings a greater impact on the concept of women empowerment .It focus on lifting up the status of women in the society. It has become a stepping stone for the poor women, to bring social, economic, politically and educational empowerment. The study shows a greater impact of microfinance programme through SHG in both Kerala and Karnataka.

**Kishore Kumar(2020)** opinions that, the microfinance initiatives play a crucial role in economic development, employment generation and women empowerment. The active participation of women in Self Help Groups (SHGs) has a positive impact on their member's empowerment. This paper is an attempt to identify factors contributing to the empowerment of women through microfinance initiatives. This empirical analysis uses information collected through structured questionnaire, selecting solely based on their capacity to explain the different dimensions of women empowerment. Result of the study also provides more effective design for efficient microfinance initiatives among self-help group members. After analysis, the factors most contributing to the empowerment of women SHG members emerged are; Political Engagement, Mobility & independence, Economic benefits, Self-confidence and Respect, relevance of education, Protest against social ills and Financial planning and control. The various factors that contribute to women empowerment through various microfinance initiatives. It is found that most of the beneficiaries belong to middle age group and have basic school education. The review of previous studies also demonstrates the relevance of micro finance programs in women empowerment. It has been found out in this empirical research that political engagement, mobility & freedom, economic independence, self-confidence & respect, education relevancy, protest against social ills and financial planning & control are the most important factors contributing to the women empowerment. Self-confidence & respect has engaged as a contributor of two variables: Women are more independent than before and have freedom to participate in their family business if required, clearly indicates the empowerment of women. These two issues where the respondents feel that they are more independent than before and they can take decision in their family emerged as strong indicators of women empowerment. Other factor through very important could be taking a lead from these two. The other factors group represent economic, social and political empowerment through these views. In our opinion micro finance initiatives should be directed towards providing major thrust to these factors. The Self-help group formation through microfinance initiatives has provided opportunities to women to become aware about their rights of equality in the society and participates in the different activities to generate earnings and providing self-employment.

### **Need for study**

The percentage of female population in Kadapa district is 30.62 percent while the percentage of males is 69.38 percent. Women are engaged in productive activities and the remaining women are engaged as labor in agriculture as the present study is conducted to analyze the aspects related to women empowerment and bank linkage in rural areas in Kadapa district to assess the best hidden talents. Without and with programs within the framework of microfinance to directly improve the economic contribution of rural people to the level of income and employment that can eradicate poverty.

### **Statement of the Problem**

At present, Self-Help Group is widely used as an instrument to empower women socially and economically. In India particularly Andhra Pradesh, Kadapa district most of the women's in rural areas are illiterate and unaware of the availability of credit facilities, banking procedures and the policy of the banking institutions even today also. But now-a-days after joining in SHGs the women become more courageous and their personalities got improved. The SHGs have assumed greater importance, which is considered as the most necessary tool to adopt participatory approach for the social and economic improvement of women. The SHGs consists of poor women who do not have access to formal financial institution. It develops us feeling among the members and helps to learn to co-operate and work in a group environment. The SHGs increases the borrowing power and provides strength; it can be antidotes to the uncared and downtrodden poor women. The Kadapa district is one among the front line districts in the promotion of SHGs, which are developed as a tool for the eradication of poverty. The district is the nature and also surrounded by villages engaging in agriculture. The main objectives is the examine the impact of micro enterprises run by the members on employment, income and asset creation among the SHG members in Kadapa district of Andhra Pradesh.

## Sampling

A three-stage random sampling method has been adopted to select a sample of women members of self-help groups. All three revenue divisions of Kadapa district are covered in the study. From each revenue division one mandal has been randomly selected based on the level of participation of SHGs mandal members, which is the first stage sampling unit. Two revenue villages from each selected mandal were selected as units for the second stage of sampling on the basis of SHGs and performance. The entire study covers 6 revenue villages from three selected mandals. The entire study covered 450 sample women SHG members from 6 villages representing three mandals in Kadapa district of Andhra Pradesh.

The overall the study area are observed that, 10.66 per cent of selected SHGs women have engaged in grinding mills/flour mills, 4.22 per cent of the women have engaged in ice cream factory, 7.11 per cent of the women have engaged in foot wear, 8.66 women beneficiaries have engaged in manufacturing of papad, 6.88 per cent of the SHGs women beneficiaries have engaged in manufacturing of water packets, 3.33 per cent of SHGs women beneficiaries have engaged in offset printing/flex printing, 3.11 per cent and 2.22 per cent of SHGs women beneficiaries have engaged in photo studio and petty shops, 14 percent of the women have engaged in provisional store/ fancy shops, 10.22 percent of the SHGs women beneficiaries have engaged in readymade garments, 7.55 percent of women beneficiaries have engaged in sweet shops, 10.22 percent of the women beneficiaries have engaged in tailoring shops, 6.22 percent of the SHGs women beneficiaries have engaged in Village milk business, 4 percent of the SHGs women have engaged in Xerox shops and lastly 1.11 percent of the SHGs women beneficiaries have engaged are other activities in the study area.

## Employment Generation

The thrust of the SHG programme is on generating employment opportunities in the country side, by raising productivity in agriculture and other sectors of the rural economy. The particular of employment days availed by beneficiaries before joining and after joining in SHGs is presented in the Table-3.

**Table -3**  
**Employment Generation of SHGs Women Beneficiaries in**  
**Kadapa District of Andhra Pradesh**

S.No	Man days of employment	Before Joining	After Joining
1	Below 90 days	82(18.22)	11(2.44)
2	90- 180 days	179(39.77)	36(8.00)
3	180-240 days	133(29.55)	243(54.00)
4	240 and above days	56(12.44)	161(35.77)
	Total	450(100)	450(100)

From The Table-3 it is found that the before joining the SHGs the employment days availed by 18.22 per cent beneficiaries is less than 90 days in a year, about 39.77 per cent got 90 to 180 days of employment in a year, 29.55 per cent availed 180 to 240 days and 240 and above days of employment constitute is 12.44 per cent of total sample in the study area. After joining in the SHGs, the employment days availed by 2.44 per cent beneficiaries is less than 90 days in a year, about 8 per cent got 90 to 180 days of employment in a year, 54 per cent availed 180 to 240 days and 240 and above days of employment constitute is 35.77 per cent of total sample in the study area.

## Income Generation

The fundamental objective behind the formation of groups is to generate income of poor women in rural areas. The details of income of beneficiaries before joining and after joining in SHGs members are given in the Table-4.



**Table -4**  
**Impact of Income Generation of SHGs members in Kadapa**  
**District of Andhra Pradesh**

S.No	Income Level Rs.)	Before Joining	After Joining
1	Below 10,000	129(28.66)	3(0.66)
2	10,000-20,000	221(49.11)	9(2.00)
3	20,000-30,000	52(11.55)	24(5.33)
4	30,000-40,000	28(6.22)	95(21.11)
5	40,000-50,000	14(3.11)	194(43.11)
6	Above 50,000	6(1.33)	124(27.55)
	Total	450(100)	450(100)

Source: Field Data

From the Table-4 observed that, before joining SHGs the income levels of 28.66 per cent of the SHG beneficiaries ranges between below Rs.10,000/-; the income level of 49.11 per cent of beneficiaries is range between Rs.10,000/- to Rs.20,000/-; the income level of 11.55 per cent of beneficiaries is range between Rs.20,000/- to Rs.30,000/-; the income level of 6.22 per cent of beneficiaries is range between Rs.30,000/- to Rs.40,000/-; the income level of 3.11 per cent of beneficiaries is range between Rs.40,000/- to Rs.50,000/-; and 1.33 per cent of the SHG beneficiaries ranges between and above Rs.50,000/- in the study area. After joining SHGs the income levels of sample women respondents have increased after joining in SHGs. After joining SHGs the income levels of 0.66 per cent of the SHG beneficiaries ranges between below Rs.10,000/-; the income level of 2percent of beneficiaries is range between Rs.10,000/- to Rs.20,000/-; the income level of 5.33 percent of beneficiaries is range between Rs.20,000/- to Rs.30,000/-; the income level of 21.11 percent of beneficiaries is range between Rs.30,000/- to Rs.40,000/-; the income level of 43.11 percent of beneficiaries is range between Rs.40,000/- to Rs.50,000/-; and 27.55 per cent of the SHG beneficiaries ranges between above Rs.50,000/- in the study area.

### **Savings Generation**

The amount of monthly savings of the sample women respondents before joining and after joining SHGs is given in Table-5.

**Table -5**  
**Impact of Savings Generation of SHGs members in Kadapa**  
**District of Andhra Pradesh**

S.No	Savings (Rs)	Before Joining	After Joining
1	No Savings	143(31.77)	11(2.44)
2	Below 1000	276(61.33)	52(11.55)
3	1000-2000	31(6.88)	168(37.33)
4	2000-3000	-	178(39.55)
5	3000-4000	-	33(7.33)
6	Above 4000	-	8(1.77)
	Total	450(100)	450(100)

Source: Field Data

From the Table-5 says that 31.77 per cent of SHGs women respondents have no savings before joining in SHGs; the savings of 61.33 per cent of SHGs members between the range is below Rs.1000/-; and 6.88 per cent of the SHG beneficiaries savings ranges between Rs.1000/- to Rs.2000/- in the study area. After joining in SHGs the women SHG respondents reveal that all the women respondents started savings in SHGs, 2.44 per cent of SHGs women respondents have no savings after joining in the SHGs; the savings of 11.55 per cent of SHGs members between the range is below Rs.1000/-; 37.33 per cent of SHG members SHG beneficiaries savings ranges between Rs.1000/- to Rs.2000/-; 39.55 per cent of SHGs members SHG beneficiaries savings ranges between Rs.2000/- to Rs.3000/- 7.33 percent of

SHGs members SHG beneficiaries savings ranges between Rs.3000/- to Rs.4000/-; and SHG beneficiaries savings ranges between Rs.4000/- and above savings group the percentage hiked from zero percent to 1.77 percent in the study area.

### Utilization of Savings

The particulars of utilization of savings by sample respondent women are given in Table-6.

**Table-6**

### Utilization of Savings by SHGs Women in Kadapa District of Andhra Pradesh

S.No	Utilization of Savings	No	Per cent
1	Agricultural Purpose	28	6.22
2	Given to Interest	34	7.55
3	Kept in Bank	68	15.11
4	Purchased a gold	24	5.33
5	Purchased a land	25	5.55
6	Used for Ceremonials	75	16.66
7	Used for Children Education	32	7.11
8	Used for Domestic purpose	39	8.66
9	Used for Health Purpose	11	2.44
10	Used for Investment	89	19.77
11	Others purpose	25	5.55
	Total	450	100.00

Source: Field Data

From the Table- 6 stated that 6.22 percent of respondents utilized the savings for the agriculture purposes, followed by 7.55 percent SHGs women lend their savings for interest, 15.11 percent of beneficiaries have kept the savings in banks, 5.33 percent of women purchased gold, 5.55 percent of women purchased land, about 16.66 per cent utilized savings for ceremonial purposes, 7.11 percent of respondents utilized the savings for the children education, 8.66 percent of respondents utilized the savings for the domestic purposes, 2.44 percent of respondents utilized the savings for the health purposes, about 19.77 percent utilized savings for the used for the investment and lastly 5.55 percent of respondents utilized the savings for the other purposes etc., in the study area.

### Conclusion

The new millennium has seen many challenges, with many countries experiencing changes in their established traditions and cultures. New problems must be solved to affect the social and economic development of our nation. Most importantly, women's empowerment through self-help groups. SHGs have undoubtedly begun to make a significant contribution to poverty alleviation and empowerment of the poor, especially women in rural areas of the country. Women are an important infrastructure and their empowerment will accelerate the pace of social development. Investing in women's potential and empowering them to achieve choices and opportunities is a sure way to contribute to economic growth and overall development. Rural women's empowerment is not only beneficial to individual women and women's groups, but also to families and society as a whole. The performance of SHGs has been good. Most women are positively affected by being members of SHGs. Women's participation in SHGs enables them to find inner strength, increase self-confidence, social, economic, political and psychological empowerment. If the above mentioned recommendations are implemented by the concerned leaders, SHGs will improve the status of women in Kadapa district of Andhra Pradesh. Through this study, it has been proven that the SHG program has a positive impact on the level of employment, income status and household assets. Also observed, not much change in improving the status of all activities of SHGs. So it is concluded that SHG is indeed a women's empowerment program. By improving the financial status of the respondents through the program, they came out of poverty. Without the participation of women, government schemes cannot succeed. Because of this empowerment, women's participation in government welfare programs has increased and the program has been successful. In general, the level of literacy has increased, which improves society in all respects and expands its ideas. High fertility, which is a major concern for the elderly population, has declined as women's empowerment forces them to think and



understand the issue. Since most of the three-mandal households feel that the amount of credit is not enough, the government should provide sufficient and timely credit. This will be useful if the program can be extended to some other activities in the study area.

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