



Social Category-Wise Performance of Self-Help Groups in Andhra Pradesh: An Economic Analysis of Inclusiveness and Rural Development

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Abstract :

Women's empowerment in Andhra Pradesh has undergone a significant transformation during the last two decades through the expansion of Self-Help Groups (SHGs), rural livelihood missions, and inclusive welfare programmes. The state has consistently played a pioneering role in promoting gender equality through property rights, reservations in education and employment, and political representation in local self-governments. In recent years, the focus has shifted from welfare-oriented approaches to sustainable livelihood generation, financial inclusion, digital literacy, and women-led entrepreneurship. The implementation of these programmes through the Society for Elimination of Rural Poverty (SERP), under the Department of Rural Development, has strengthened the socio-economic position of rural women across different social categories.

The SHG movement in Andhra Pradesh, particularly under the DWCRA and subsequent rural livelihood initiatives, has emerged as an effective institutional mechanism for mobilising poor women and encouraging collective participation in economic activities. Women's groups, popularly known as DWCRA groups, thrift groups, or mothers' committees, have contributed not only to household savings but also to income generation, access to credit, community development, and social awareness. In the contemporary rural economy, SHGs are increasingly being linked with micro-enterprises, digital banking services, skill development programmes, and market-oriented production activities. Although micro-enterprises alone cannot completely eliminate rural poverty and unemployment, they continue to serve as a practical strategy for improving income levels, asset creation, and self-reliance among marginalized women.

According to recent data available up to 2025, Andhra Pradesh continues to maintain one of the largest women SHG networks in India under the rural livelihood framework. The state has witnessed substantial participation from women belonging to Scheduled Castes, Scheduled Tribes, Minorities, and Persons with Disabilities (PWDs). District-level variations, however, reveal uneven patterns of participation and access to institutional support. Districts with stronger social mobilisation and administrative support have shown higher enrolment and better economic outcomes among women SHG members. The increasing integration of vulnerable sections, especially minority women and differently-abled women, into SHGs reflects the inclusive nature of the programme and its role in promoting social equity.

The study highlights that the success of women SHGs in Andhra Pradesh lies not merely in thrift and credit activities but in their broader contribution towards social empowerment, leadership development, decision-making capacity, and rural transformation. The evolving role of SHGs in promoting entrepreneurship, digital financial practices, and community-based development indicates the need for continuous policy support, skill enhancement, and market connectivity. Therefore, strengthening women-centred livelihood institutions remains essential for achieving sustainable rural development and inclusive economic growth in Andhra Pradesh.

Keywords: Self-Help Groups (SHGs), Society for Elimination of Rural Poverty (SERP), Rural Sustainability, DWCRA Programme, Women Empowerment, Poverty Alleviation, Social Inclusion, Financial Inclusion, Livelihood Development, Micro-Enterprises, Rural Entrepreneurship, Socio-Economic Development.

Introduction :

The emergence of Self-Help Groups (SHGs) in India has been widely recognised as one of the most significant grassroots initiatives for promoting financial inclusion and women's empowerment in rural areas. Over the years, SHGs have evolved from small thrift and savings groups into strong community-based institutions capable of improving the socio-economic conditions of poor and marginalized households. In the present development context, SHGs are not merely financial intermediaries but also platforms for social mobilisation, livelihood promotion, digital inclusion, and women's participation in local governance. Their contribution has become increasingly relevant in addressing issues such as rural poverty, unemployment, gender inequality, and economic vulnerability.

The Indian experience with women-centred SHGs demonstrates that collective action can become an effective instrument for sustainable rural development. The success of the SHG movement lies in its ability to combine savings habits, access to credit, mutual cooperation, and community participation under a single institutional framework. Economists and development practitioners have observed that the sustainability of SHGs depends not only on financial transactions but also on the trust, social cohesion, and collective responsibility developed among group members. Unlike earlier anti-poverty programmes that largely followed a top-down administrative approach, SHGs encourage participatory development and self-reliance at the grassroots level.

Several poverty alleviation programmes implemented in India during earlier decades achieved only limited success in improving the living standards of rural poor households. Institutional credit systems also failed to effectively reach weaker sections due to procedural complexities, lack of collateral security, and inadequate financial literacy. In this background, the Development of Women and Children in Rural Areas (DWCRA) programme introduced during the 1980s became an important milestone in promoting women's collective participation in economic activities. Initially, the programme focused on developing thrift habits, group savings, and livelihood support among rural women. Subsequently, SHGs were linked with formal banking institutions to facilitate credit access and encourage micro-enterprise development.

In recent years, the role of SHGs has expanded considerably due to the integration of rural livelihood missions, digital banking services, and entrepreneurship development programmes. Women SHGs are increasingly involved in activities such as food processing, dairy farming, handicrafts, tailoring, organic farming, retail trade, and service-based enterprises. The adoption of digital payment systems, online marketing platforms, and financial literacy programmes has further strengthened the economic participation of rural women in the contemporary economy. As a result, SHGs are now viewed as important instruments for achieving inclusive growth and sustainable development.

Although the terms micro-finance and SHGs are often used interchangeably, there exists a conceptual difference between the two. Micro-finance mainly refers to the provision of financial services such as savings, credit, insurance, and small loans to low-income households. SHGs, on the other hand, represent the collective institutional mechanism through which such financial services are channelled to economically weaker sections. The SHG approach reduces transaction costs, promotes repayment discipline, and creates a support system based on mutual trust and social accountability. Therefore, SHGs function not only as financial entities but also as community-based organisations that strengthen social capital among rural women.

Typically, an SHG consists of 10 to 20 women belonging to economically weaker households who voluntarily come together for mutual support and financial cooperation. Regular meetings, savings mobilisation, internal lending, and democratic decision-making form the foundation of SHG functioning. The members collectively decide the purpose, amount, repayment schedule, and utilization of loans according to the needs of individual members and the welfare of the group. This participatory structure enhances leadership qualities, financial awareness, and decision-making capacity among rural women, thereby contributing to their social and economic empowerment.

The promotion and sustainability of SHGs require continuous institutional support from governmental and non-governmental agencies. In the initial stages, Non-Governmental Organisations (NGOs) played a vital role in organising women into groups, providing training, developing leadership skills, and linking SHGs with banks. Over time, government agencies, rural development departments, banks, and Self-Help Promoting Institutions (SHPIs) have become actively involved in strengthening the SHG movement

across the country. These institutions facilitate skill development, financial assistance, market access, entrepreneurship training, and social awareness programmes for SHG members.

In Andhra Pradesh, the SHG movement has gained remarkable momentum under the guidance of the Society for Elimination of Rural Poverty (SERP) and various rural livelihood initiatives. The state has emerged as one of the leading examples in India for implementing women-centred development programmes through community participation. The growing role of SHGs in poverty reduction, livelihood generation, financial inclusion, and women empowerment highlights their importance as sustainable instruments of rural transformation in the present socio-economic environment.

Objectives of the Study :

1. To analyse the district-wise distribution of Self-Help Groups (SHGs) and their members in Andhra Pradesh.
2. To examine the social category-wise participation of women members in SHGs across different districts.
3. To study the role of SHGs in promoting women empowerment and rural livelihood development.
4. To evaluate the performance and sustainability of women-led micro-enterprises supported by SHGs.
5. To suggest suitable policy measures for strengthening SHGs and improving socio-economic development among rural women.

Functions of Self-Help Groups (SHGs)

Self-Help Groups (SHGs) have emerged as important community-based institutions contributing significantly to rural development, women empowerment, and socio-economic transformation. In the present development scenario, the functions of SHGs extend beyond thrift and credit activities and include several multidimensional roles aimed at improving the quality of life of rural households. The major functions performed by SHGs are as follows:

1. Mobilising rural women and economically weaker sections for collective participation in socio-economic development activities.
2. Encouraging regular savings habits, internal lending practices, and financial discipline among group members.
3. Promoting livelihood opportunities through micro-enterprises, self-employment activities, and skill development programmes.
4. Facilitating financial inclusion by linking members with banks, digital financial services, and government welfare schemes.
5. Strengthening leadership qualities, decision-making capacity, and self-confidence among women members.
6. Identifying local developmental needs and participating actively in village-level planning and community development programmes.

7. Creating awareness on issues relating to education, health, sanitation, nutrition, environmental protection, and gender equality.
8. Providing training, capacity building, and entrepreneurship development support to improve the managerial abilities of members.
9. Encouraging collective marketing, production activities, and market linkages for sustainable income generation.
10. Promoting participatory monitoring, transparency, and accountability in group functioning and developmental activities.
11. Establishing coordination and collaboration with governmental agencies, banks, NGOs, and rural development institutions.
12. Disseminating successful experiences, innovative practices, and community-based solutions among rural women groups.
13. Supporting vulnerable and marginalized sections, including Scheduled Castes, Scheduled Tribes, minorities, and differently-abled women through inclusive development initiatives.
14. Acting as effective platforms for social advocacy, community participation, and empowerment at the grassroots level.

Thus, SHGs have gradually evolved into dynamic institutions that contribute not only to poverty alleviation and livelihood generation but also to sustainable rural development and social transformation.

Need for SHG Formation :

The formation of Self-Help Groups (SHGs) has become essential for promoting women empowerment, financial inclusion, and sustainable rural development. SHGs help poor and marginalized women improve their socio-economic conditions through savings, credit access, livelihood generation, and collective participation. They provide opportunities for women to develop self-confidence, leadership qualities, and decision-making skills while encouraging community participation and social awareness.

SHGs also play an important role in reducing poverty and financial insecurity by supporting micro-enterprises, self-employment activities, and income-generating programmes. Through collective efforts, members gain easier access to banking services, government welfare schemes, and institutional support. In addition, SHGs contribute to social transformation by creating awareness on education, health, gender equality, and rural development. Thus, SHGs have emerged as effective community-based institutions for improving the living standards of rural poor households and achieving inclusive economic growth.

Review of Literature :

Several studies conducted in recent years have highlighted the growing importance of Self-Help Groups (SHGs), microfinance, and women entrepreneurship in promoting socio-economic development and women empowerment in India. These studies have examined the role of SHGs in livelihood generation, poverty reduction, financial inclusion, leadership development, and sustainable rural transformation.

Shweta Sharma and P. K. Agarwal (2024) examined the motivational factors and challenges faced by women entrepreneurs engaged in beauty parlour enterprises in the Delhi NCR region. The study revealed that women entrepreneurs are increasingly entering the service sector due to economic necessity, self-employment opportunities, and the desire for financial independence. It further observed that demographic factors such as education, marital status, age, and income levels significantly influence entrepreneurial confidence and self-empowerment among women.

Parwez and Patel (2022) analysed various dimensions of microfinance and its role in empowering women entrepreneurs. The study found that microfinance programmes have contributed positively towards economic and social empowerment despite the existence of several barriers such as social discrimination, financial insecurity, and limited access to institutional support. The authors concluded that the microfinance model has become an effective instrument for promoting social change and improving the socio-economic conditions of rural women.

Suchitra and Ramesh Pai (2021) studied women entrepreneurship in beauty parlour services in Dakshina Kannada district of Karnataka. Using interview-based primary data, the study explored the opportunities and operational challenges faced by women entrepreneurs in the service sector. The findings indicated that women-owned micro-enterprises contribute significantly to household income, employment generation, and self-confidence among rural and semi-urban women.

Baneerjee Moumita (2020) analysed the contribution of women Self-Help Groups during the COVID-19 pandemic in India. The study highlighted the active role played by rural women in producing masks, sanitizers, food items, and community support services during the health crisis. It observed that SHGs became important support systems during emergencies by ensuring livelihood security and strengthening community resilience. The study emphasised the importance of empowering rural women for achieving sustainable economic recovery and social stability.

Baskar B. (2019) evaluated the institutional sustainability and performance of SHGs in Tamil Nadu based on indicators such as group functioning, participation, savings, and repayment behaviour. The study revealed that well-managed and experienced SHGs demonstrated better sustainability and stronger institutional performance. It further pointed out that collective participation and effective leadership significantly influence the long-term success of SHGs.

Kondal Kappa (2014) examined the impact of SHGs on women empowerment in Medak district of Andhra Pradesh. The study observed that participation in SHGs improved the income levels, savings habits, and economic independence of women members. It also found that SHGs enhanced self-confidence, decision-making ability, and social awareness among rural women, thereby contributing positively to socio-economic empowerment.

Vikas Batra (2013) studied the role of microfinance and SHGs promoted by NGOs in Haryana. The study found that SHGs helped women members in income generation, asset creation, savings mobilisation, and household financial management. It also observed that SHG participation encouraged women to actively engage in addressing social issues and village-level developmental problems such as drinking water, education, and infrastructure.

Uma Narang (2012) analysed the regional growth of SHGs in India and observed that southern states, particularly Andhra Pradesh, Tamil Nadu, and Karnataka, recorded remarkable progress in SHG development and bank linkage programmes. The study emphasised that SHGs have the potential to reduce unemployment, poverty, and social exclusion by improving women's access to economic resources, participation in decision-making, and overall self-confidence.

The review of literature clearly indicates that SHGs and microfinance programmes have emerged as effective mechanisms for promoting women empowerment, financial inclusion, entrepreneurship development, and sustainable rural livelihoods. However, regional disparities, management challenges, market access issues, and institutional limitations continue to affect the long-term sustainability of women-led micro-enterprises. Therefore, further research is necessary to examine the present status, performance, and developmental role of SHGs in the changing socio-economic environment.

Social Category-wise SHG Members in Andhra Pradesh

The information relating to the number of Self-Help Groups (SHGs), total membership, and social category-wise participation of women members in Andhra Pradesh has been collected from the Directorate of Economics and Statistics and related rural development sources. The data indicate that Andhra Pradesh continues to maintain one of the largest SHG networks in the country, reflecting the state's strong emphasis on women empowerment, financial inclusion, and community-based rural development.

The total number of SHGs functioning in Andhra Pradesh was reported at 86,58,463. Among the districts, Srikakulam recorded the highest concentration of SHGs with 4,97,081 members, followed by Prakasam, Eluru, Vizianagaram, and Anakapalli districts. On the other hand, Visakhapatnam, Parvathipuram Manyam, Alluri Sitharama Raju, Guntur, and NTR districts reported comparatively lower SHG membership levels. The uneven distribution of SHGs across districts reflects differences in rural population, social mobilisation, institutional support, and livelihood opportunities available to women groups.

SHGs have emerged as effective community institutions promoting savings habits, financial security, livelihood generation, and social awareness among rural women. Apart from economic activities, SHGs also provide a common platform for discussing issues related to education, health, nutrition, sanitation, governance, and gender equality. The participation of women belonging to different social categories demonstrates the inclusive nature of the SHG movement in Andhra Pradesh. With regard to Scheduled Caste (SC) women members, Prakasam district recorded the highest participation with 1,25,908 women members

enrolled in SHGs, followed by Eluru, Tirupati, SPSR Nellore, and Konaseema districts. In contrast, Visakhapatnam, Alluri Sitharama Raju, Parvathipuram Manyam, Anakapalli, and Srikakulam districts registered comparatively lower SC women participation. The data further reveal that a majority of districts recorded moderate to high participation of SC women in SHGs, indicating the growing role of SHGs in improving the socio-economic conditions of socially disadvantaged communities.

In the case of Scheduled Tribe (ST) women members, approximately 5,76,375 women were reported to have joined SHGs across the state. Alluri Sitharama Raju district accounted for the highest ST women participation, followed by Parvathipuram Manyam, Palnadu, SPSR Nellore, and Eluru districts. Tribal-dominated districts recorded relatively higher enrolment due to focused rural livelihood programmes and targeted welfare initiatives. However, districts such as Visakhapatnam, Konaseema, West Godavari, East Godavari, and YSR Kadapa reported comparatively lower participation of ST women in SHGs.

The participation of minority women members in SHGs was found to be comparatively higher in SPSR Nellore district, whereas Parvathipuram Manyam district reported very low representation. This variation reflects differences in socio-economic conditions, educational status, awareness levels, and institutional outreach programmes among minority communities in different regions of the state. The data also indicate substantial participation of women belonging to other social categories in SHGs. Srikakulam district reported the highest membership under this category, followed by Vizianagaram, Anakapalli, Kakinada, and Prakasam districts. A large number of districts recorded women membership ranging between two to three lakh members, reflecting the widespread acceptance of SHGs as effective instruments of livelihood promotion and financial empowerment.

The inclusion of Persons with Disabilities (PWDs) in SHGs represents another significant dimension of inclusive rural development in Andhra Pradesh. Vizianagaram district reported the highest number of PWD women members in SHGs, followed by Srikakulam, Sri Sathya Sai, Ananthapuramu, and Eluru districts. In contrast, Visakhapatnam, Alluri Sitharama Raju, Guntur, Parvathipuram Manyam, and YSR Kadapa districts reported comparatively lower PWD participation. The growing inclusion of differently-abled women in SHGs reflects the increasing focus on social equity and community-based empowerment programmes.

Overall, the district-wise and social category-wise analysis of SHG membership in Andhra Pradesh highlights the important role played by SHGs in promoting inclusive growth, women empowerment, poverty reduction, and rural livelihood development. However, regional disparities in participation levels suggest the need for strengthened institutional support, awareness programmes, skill development initiatives, and targeted policy interventions to ensure balanced and sustainable growth of SHGs across all sections of society.

Table – 1

District-wise Social Category-wise SHG Members in Andhra Pradesh

(As on 31st August, 2025)

Sl. No .	District	Total SHGs	SC Members	ST Members	Minority Members	Other Category Members	Total SHG Members	PWD Members
1	Alluri Sitharama Raju	21,475	8,032	1,94,488	11	28,026	2,30,557	4,530
2	Anakapalli	39,376	34,404	11,177	161	3,58,145	4,03,887	10,903
3	Ananthapuramu	35,210	70,933	14,887	185	2,69,976	3,55,981	15,862
4	Annamayya	29,838	49,301	11,191	637	2,32,832	2,93,961	9,585
5	Bapatla	33,324	89,106	15,194	167	2,25,646	3,30,113	7,883
6	Chittoor	35,862	90,457	10,178	460	2,56,076	3,57,171	11,797
7	East Godavari	32,202	70,759	3,989	380	2,37,682	3,12,810	9,431
8	Eluru	43,912	1,21,261	29,480	85	2,81,814	4,32,640	13,906
9	Guntur	23,508	74,876	9,839	105	1,52,554	2,37,374	5,812
10	Kakinada	38,839	66,617	6,979	73	3,07,834	3,81,503	12,925
11	Konaseema	37,912	92,766	3,179	123	2,73,582	3,69,650	9,559
12	Krishna	31,590	89,381	7,953	113	2,17,184	3,14,631	7,877
13	Kurnool	32,468	68,546	5,510	330	2,50,109	3,24,495	10,941
14	Nandyal	31,607	73,923	10,401	496	2,34,106	3,18,926	8,807
15	NTR	25,816	80,881	16,170	240	1,57,747	2,55,038	7,256
16	Palnadu	37,040	91,530	31,177	166	2,49,065	3,71,938	8,987
17	Parvathipuram Manyam	19,429	27,785	61,077	7	1,27,086	2,15,955	6,407
18	Prakasam	45,345	1,25,908	16,334	205	3,06,293	4,48,740	10,161
19	SPSR Nellore	39,249	1,08,805	30,664	688	2,55,043	3,95,200	11,027
20	Srikakulam	49,577	45,894	22,074	244	4,97,081	5,65,293	16,247
21	Sri Sathya Sai	33,320	53,988	19,045	298	2,63,884	3,37,215	15,878
22	Tirupati	34,096	1,10,538	24,879	266	1,94,202	3,29,885	9,193

23	Visakhapatnam	5,292	4,520	446	27	51,674	56,667	1,535
24	Vizianagaram	39,890	46,087	11,278	94	3,88,274	4,45,733	17,990
25	West Godavari	30,503	53,046	3,402	29	2,45,270	3,01,747	8,294
26	YSR Kadapa	27,440	60,756	5,384	221	2,04,992	2,71,353	7,218
	ANDHRA PRADESH	8,54,120	18,10,100	5,76,375	5,811	62,66,177	86,58,463	2,60,011

Source: Directorate of Economics and Statistics, Government of Andhra Pradesh, SERP and Rural Development Reports, 2025.

Table – 2

Percentage Distribution of SHG Members under Social Categories in Andhra Pradesh

(As on 31st August, 2025)

Sl. No.	District	Total SHGs (%)	SC (%)	ST (%)	Minority (%)	Others (%)	Total Members (%)	PWDs (%)
1	Alluri Sitharama Raju	2.51	0.44	33.74	0.19	0.45	2.66	1.74
2	Anakapalli	4.61	1.90	1.94	2.77	5.72	4.66	4.19
3	Anantapur	4.12	3.92	2.58	3.18	4.31	4.11	6.10
4	Annamayya	3.49	2.72	1.94	10.96	3.72	3.40	3.69
5	Bapatla	3.90	4.92	2.64	2.87	3.60	3.81	3.03
6	Chittoor	4.20	5.00	1.77	7.92	4.09	4.13	4.54
7	East Godavari	3.77	3.91	0.69	6.54	3.79	3.61	3.63
8	Eluru	5.14	6.70	5.11	1.46	4.50	5.00	5.35
9	Guntur	2.75	4.14	1.71	1.81	2.43	2.74	2.24
10	Kakinada	4.55	3.68	1.21	1.26	4.91	4.41	4.97
11	Konaseema	4.44	5.12	0.55	2.12	4.37	4.27	3.68
12	Krishna	3.70	4.94	1.38	1.94	3.47	3.63	3.03
13	Kurnool	3.80	3.79	0.96	5.68	3.99	3.75	4.21
14	Nandyal	3.70	4.08	1.80	8.54	3.74	3.68	3.39
15	NTR	3.02	4.47	2.81	4.13	2.52	2.95	2.79
16	Palanadu	4.34	5.06	5.41	2.86	3.97	4.30	3.46
17	Parvathipuram Manyam	2.27	1.53	10.60	0.12	2.03	2.49	2.46
18	Prakasam	5.31	6.96	2.83	3.53	4.89	5.18	3.91
19	SPSR Nellore	4.60	6.01	5.32	11.84	4.07	4.56	4.24

20	Srikakulam	5.80	2.54	3.83	4.20	7.93	6.53	6.25
21	Sri Sathya Sai	3.90	2.98	3.30	5.13	4.21	3.89	6.11
22	Tirupati	3.99	6.11	4.32	4.58	3.10	3.81	3.54
23	Visakhapatnam	0.62	0.25	0.08	0.46	0.82	0.65	0.59
24	Vizianagaram	4.67	2.55	1.96	1.62	6.20	5.15	6.92
25	West Godavari	3.57	2.93	0.59	0.50	3.91	3.48	3.19
26	YSR Kadapa	3.21	3.36	0.93	3.80	3.27	3.13	2.78

Source: Directorate of Economics and Statistics, Government of Andhra Pradesh, SERP and Rural Development Reports, 2025.

Conclusion :

Self-Help Groups (SHGs) have become important instruments for women empowerment, financial inclusion, and rural development in Andhra Pradesh. The study shows that SHGs have improved the socio-economic conditions of women through savings, credit support, livelihood activities, and micro-enterprises. The participation of women belonging to SC, ST, minority, and other vulnerable groups highlights the inclusive nature of the SHG movement in the state.

SHGs have also contributed to poverty reduction, leadership development, social awareness, and sustainable livelihood generation. However, challenges such as lack of market access, financial limitations, inadequate training, and regional disparities still affect the effective functioning of some groups. Therefore, stronger policy support, skill development, digital literacy, and institutional assistance are necessary for improving the sustainability and performance of SHGs. Overall, SHGs continue to play a significant role in promoting inclusive socio-economic development and strengthening rural women in Andhra Pradesh.

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