



## AN EVALUATION OF PROGRES AND PERFORMANCE OF SELF HELP GROUPS IN ANDHRA PRADESH STATE

**Dr .M .Venkata Seshaiiah**

*Lecturer in Economics, SVGM Government Degree College, Kalyandurg, Anantapur District, Andhra Pradesh.*

### **Abstract**

*The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), launched by the Government of India, aims to reduce rural poverty by organizing women from poor households into Self-Help Groups (SHGs). The program enables access to financial services and sustainable livelihoods, using a decentralized approach that allows states to implement region-specific strategies. Beyond SHGs, the initiative promotes collective livelihood institutions such as dairy cooperatives and farmers' groups. The mission prioritizes inclusion of Scheduled Castes (SCs), Scheduled Tribes (STs), minorities, and persons with disabilities, as identified through the Socio-Economic and Caste Census (SECC). Since 2011, the mission has mobilized millions of rural women, with Andhra Pradesh emerging as one of the top-performing states in SHG outreach, credit linkage, and recovery rates. SHGs also play an active role in implementing rural development schemes such as MGNREGA, further enhancing their community impact.*

**Key words:** *NRLM, PIA, SERP, SHGs.*

**Objectives:** The objectives of the study are to assess the status and performance of SHGs in Andhra Pradesh. Specifically the study examines the district-wise distribution and presence of SHGs across the state, evaluates household-level participation and the functional effectiveness of SHGs. The study analyzes the social category-wise representation, particularly of SCs, STs, minorities, and persons with disabilities.

### **Methodology**

The research is based on secondary data obtained from official sources such as the Society for Elimination of Rural Poverty (SERP), the Government of Andhra Pradesh, Ministry of Rural Development, NRLM statistics, published research articles, and web-based resources. The study relies on data available up to January 31, 2024.

### **Findings**

As of early 2024, approximately 9.98 crore rural women have been organized into about 90.39 lakh SHGs across India. Andhra Pradesh holds a leading position in this national effort, particularly in terms of credit disbursement and repayment efficiency. The state also supports SHGs through structured federations and a large cadre of trained community resource persons. Additionally, SHGs are active participants in local development planning and execution under government programs like MGNREGA.

### **Conclusion**

The SHG movement in Andhra Pradesh reflects successful state-level implementation of national livelihood programs. The focus on inclusive participation, credit access, and grassroots involvement has strengthened women's empowerment and rural development. Andhra Pradesh's experience offers a replicable model for other states aiming to promote community-led, sustainable poverty alleviation.



## 1. Introduction

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is a key initiative of the Government of India aimed at reducing rural poverty by fostering strong community-based institutions, particularly among women. These institutions are empowered to access a variety of financial services and livelihood opportunities. Adopting a demand-driven framework, DAY-NRLM allows individual states to design and implement customized poverty alleviation plans suited to their specific needs. A core objective of the mission is to ensure that at least one member from every identified rural poor household—preferably a woman—is integrated into a Self-Help Group (SHG) within a defined timeframe. Over time, both women and men are mobilized into collectives to address livelihood challenges through entities such as farmers' groups, dairy cooperatives, and artisan associations. These institutions are designed to be inclusive, ensuring that no eligible household is excluded from participation.

The mission places a strong emphasis on reaching vulnerable and marginalized sections of the population. It aims to ensure that 50% of beneficiaries belong to Scheduled Castes and Scheduled Tribes, 15% to minority communities, and 3% to persons with disabilities. The broader goal is to achieve full coverage of households identified under the automatically included category or with at least one deprivation criterion as outlined in the Socio-Economic and Caste Census (SECC). This framework sets the context for evaluating SHGs' credit utilization patterns and understanding the cash flow dynamics of their members. The Ministry of Rural Development (MoRD) has been actively engaging Self-Help Groups (SHGs) in the implementation of two major national programs: The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). These programs are executed in collaboration with State Governments and Union Territory administrations. Additionally, various other ministries and state-level rural development departments involve SHGs periodically in different schemes and initiatives.

DAY-NRLM, launched in 2011, aims to empower women from economically disadvantaged rural households by integrating at least one woman from every identified poor household into SHGs. This identification is carried out using data from the Socio-Economic Caste Census (SECC) 2011 and Participatory Identification of Poor (PIP) processes. As of 31st January 2024, approximately 9.98 crore rural women have been mobilized into nearly 90.39 lakh SHGs under this initiative (Ministry of Rural Development, 2024).

Under MGNREGA, SHG members actively participate in planning rural development works through Gram Sabha meetings, serve as social auditors, and take up supervisory roles at worksites. Moreover, ongoing efforts are focused on formally involving women SHG federations as Project Implementing Agencies (PIAs) at various administrative levels such as Gram Panchayats, Blocks, and Districts (Ministry of Rural Development, 2024).

## 2. Review of Literature

Literature pertaining to SHGs with special reference to Andhra Pradesh State is presented here. Kondal et al. (2014) examined the role of SHGs in Gajwel Mandal, Medak District, and found that women's financial autonomy, savings habits, and involvement in income-generating activities improved significantly. Their study affirmed the positive influence of SHGs on both social and economic aspects of empowerment. Manikonda et al. (2014) explored the socio-economic effects of SHGs on rural women in Andhra Pradesh. Their findings suggested improvements in literacy levels, financial access, and women's participation in economic activities. However, they noted that poverty



still persisted for some members despite these improvements. a et al. (2014) assessed the empowerment outcomes of microfinance-supported SHGs by developing an empowerment index based on institutional and financial indicators. The study emphasized that sustainable empowerment required a shift toward viable and continuous income-generating ventures. Raja Babu et al. (2015) focused on SHGs in Krishna District, Andhra Pradesh. They observed enhanced financial inclusion, better access to credit, and strengthened community development initiatives. The researchers highlighted the importance of regular training and formal banking integration for long-term empowerment.

Yesobu et al. (2015) conducted a study in Kurnool District, revealing that SHGs helped women increase their incomes, develop savings habits, and engage in entrepreneurial activities. They advocated for stronger training, financial, and marketing support to ensure sustainable livelihood opportunities.

Mohapatra and Sahoo (2016) analyzed SHG-bank linkage programs in Odisha. Their study noted marked improvements in women's economic autonomy, gender equality, and decision-making. However, it also revealed that the poorest women were frequently excluded from these initiatives, indicating a need for broader inclusion strategies.

Pradeep and Rakshitha Rai (2016) studied SHGs in Andhra Pradesh and reported that microfinance enabled rural women to launch small businesses, supplement household income, and move out of poverty. They concluded that SHGs played a significant role in reducing poverty and fostering economic independence.

Ravi Teja et al. (2016) found that SHGs had a noticeable effect on women's political awareness and participation, particularly in North Coastal Andhra Pradesh. Their involvement in household decisions often marked the beginning of broader community and political engagement. Swarnalatha and Anuradha (2017) conducted a study in Chittoor District, which showed that SHG participation enhanced rural women's income levels, access to financial services, and decision-making capabilities. Their findings affirmed the groups' impact on elevating women's social and familial status. Uma Devi and Narasaiah (2017) examined SHGs in Kurnool District, reporting significant socio-economic gains, including financial independence and entrepreneurial development. Participation in SHG activities also boosted women's self-confidence and decision-making abilities.

Vejju et al. (2018) studied SHGs in Nellore District and found that these groups promoted microenterprise development among women and marginalized communities. They noted improved access to credit, increased self-reliance, and greater entrepreneurial engagement. Shireesha et al. (2019) highlighted the role of SHGs in advancing women's socio-economic and psychological empowerment. Their findings indicated increased literacy, better savings habits, and collective decision-making among members, contributing to overall poverty alleviation. Rafi et al. (2021) observed that SHG participation led to improved social recognition, increased self-employment, and enhanced savings behaviour among women. However, the level of empowerment was generally moderate across economic, psychological, sociological, and political dimensions. Siddeswari et al. (2021) studied the socio-psychological profiles of women entrepreneurs in SHGs across Andhra Pradesh. The study revealed that most members had moderate income, experience, and entrepreneurial traits. It emphasized the need for capacity-building programs and support services. Umesha et al. (2021) examined SHGs as platforms for empowerment through microcredit and entrepreneurship. Their findings suggested enhanced decision-making, self-reliance, and active social participation.



The authors stressed the role of awareness programs and institutional support from both governmental and non-governmental organizations.

Research over the years has consistently emphasized the transformative role of Self-Help Groups in empowering rural women, especially in Andhra Pradesh. Early studies revealed that SHGs contributed to financial independence, increased savings, and broader social involvement. As research progressed, evidence showed significant strides in economic inclusion, microenterprise development, and improved political awareness among women. Various studies also identified persistent issues, including the exclusion of the poorest women and the need for ongoing capacity building. Despite these challenges, SHGs have proven to be a robust mechanism for enhancing women's participation in household and community decision-making, fostering entrepreneurship, and reducing poverty. The effectiveness of these groups has been further amplified when supported by adequate training, credit access, and institutional backing.

### 3. Objectives and Methodology

- 1 To study the presence of SHGs at National level with special reference to Andhra Pradesh State.
- 2 To ascertain the district wise status of Self Help Groups in Andhra Pradesh State.
- 3 To examine the coverage status and functioning of Households in SHGs.
- 4 To analyse the social category wise participation in SHGs in the state.
- 5 The study is based on secondary sources of data obtained from state level and national level reports. The state level report such SERP, Government of Andhra Pradesh and central level reports extracted from NRLM Statistics, independent research reports, journals, articles and web references.

### 4. Results and Discussion

The results obtained from the analysis of the reports and reviews on statistical data obtained from various reports are consolidated and presented here.

#### A) Presence of SHGs in India

The state wise and union territory wise number of SHGs formed and household finalized is presented in table-1.

**Table-1: State Wise SHG Statistics**

Sl No	State	SHGs formed	Households Mobilized
1	Andhra Pradesh	855600	9075289
2	Assam	361516	4111020
3	Bihar	1097100	12713428
4	Chhattisgarh	276375	3068427
5	Gujarat	279758	2783006
6	Jharkhand	291601	3589607
7	Karnataka	360684	4207374
8	Kerala	271209	4002478
9	Madhya Pradesh	487291	5829972
10	Maharashtra	640719	6525549
11	Odisha	551141	5775035
12	Rajasthan	321875	3804161
13	Tamil Nadu	336764	4023939



14	Telangana	442979	4820573
15	Uttar Pradesh	842101	9509884
16	West Bengal	1192980	12251533
17	Haryana	60301	629094
18	Himachal Pradesh	45295	378542
19	Jammu & Kashmir	91445	797805
20	Punjab	52118	543246
21	Uttarakhand	65840	497777
22	Arunachal Pradesh	11730	91964
23	Manipur	11538	117457
24	Meghalaya	45312	444264
25	Mizoram	10291	85934
26	Nagaland	15419	135261
27	Sikkim	5915	56675
28	Tripura	51841	494675
29	Andaman & Nicobar Islands	1294	13194
30	Goa	3891	50735
31	Ladakh	1745	12230
32	Lakshadweep	348	4363
33	Puducherry	4744	59714
34	Daman DIU and NH	1645	16674
	Total	9090405	100520879

Source: PIB, Government of India, 11<sup>th</sup> February, 2025

As per the statistics released by Press Information Bureau, Government of India, a total of 90.9 lakh Self-Help Groups (SHGs) have been formed across India, mobilizing over 10.05 crore rural households under the DAY-NRLM framework. Among the major achievers, West Bengal leads in SHG formation with approximately 11.93 lakh SHGs and 1.22 crore households mobilized, followed closely by Bihar, which has formed 10.97 lakh SHGs and mobilized over 1.27 crore households. Uttar Pradesh and Andhra Pradesh also stand out prominently.

Andhra Pradesh ranks among the top performers with the formation of 8.56 lakh SHGs and successful mobilization of over 90.75 lakh households, showcasing strong institutional outreach and implementation capacity. Despite not being the top in sheer numbers, Andhra Pradesh is widely recognized for its exceptional SHG credit linkage, recovery rate, and community resource model, making it a benchmark state for effective SHG functioning in India. States like Maharashtra, Odisha, and Madhya Pradesh also report substantial SHG activity, further strengthening the national SHG movement.

## B) District wise Status of SHGs in Andhra Pradesh

The table presents a district-wise summary of the SHG (Self-Help Group) profile entry status in Andhra Pradesh. All 660 blocks across the 26 districts have initiated SHG data entry, reflecting full operational coverage throughout the state. A total of 8,41,931 SHGs have been recorded. Of these, only 4,855 SHGs—around 0.58 percent—have fewer than five members. This small proportion suggests that most groups meet the minimum member criteria, pointing to stable and well-formed SHG structures. Districts such as Srikakulam, Prakasam, and Eluru have reported high numbers of SHGs, each exceeding 40,000, indicating strong





participation at the grassroots level. In contrast, Visakhapatnam, which consists of only four blocks, shows the lowest number of SHGs at 5,318. Overall, the data reflects a well-developed SHG network across Andhra Pradesh with effective coverage, consistent data entry progress, and minimal presence of under-sized groups, suggesting strong community mobilization efforts.

**Table-2 District wise Status of SHGs in Andhra Pradesh**

S.No.	District Name	Blocks Count		SHGs Count	
		Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members <5)
1	Srikakulam	30	30	49357	113
2	Vizianagaram	27	27	39749	109
3	Visakhapatnam	4	4	5318	8
4	East Godavari	18	18	32041	159
5	West Godavari	19	19	30030	174
6	Krishna	25	25	31196	169
7	Guntur	17	17	21286	95
8	Prakasam	38	38	44988	168
9	Spsr Nellore	37	37	38417	301
10	Chittoor	31	31	34959	213
11	Y S R	35	35	26966	260
12	Anantapur	31	31	34726	167
13	Kurnool	25	25	32320	189
14	Parvathipuram Manyam	15	15	19456	106
15	Alluri Sitharama Raju	22	22	21336	109
16	Anakapalli	24	24	39302	285
17	Kakinada	20	20	38461	291
18	Konaseema	22	22	37802	301
19	Eluru	28	28	43023	198
20	Ntr	16	16	25625	149
21	Bapatla	25	25	32677	166
22	Palnadu	28	28	36226	143
23	Tirupati	33	33	33846	279
24	Annamayya	30	30	29440	261
25	Sri Sathya Sai	32	32	32848	248
26	Nandyal	28	28	30536	194
	Total	660	660	841931	4855

Source: NRLM Reports, 2025.

### Coverage of Households in SHGs

As of the latest data, a total of 8.76 crore members have been mobilized into 84.95 lakh Self-Help Groups (SHGs) across India under various categories—New (57.07 lakh), Revived (10.53 lakh), and Pre-NRLM (17.36 lakh). Andhra Pradesh leads in member count with 8.48 million members across 8.42 lakh SHGs, followed by West Bengal and Bihar. The data reflects significant SHG presence in rural development, particularly in southern and eastern states, with continued engagement in socio-economic empowerment initiatives.



**Table-3: Coverage of Households – A Comparison Of State And Nation**

No	States/UTs	No. of Households Covered	No. of SHGs mobilized
1	Andhra Pradesh	9066655	855580
	India	99849374	9039549
	Proportion	9.08	9.46

Source: NRLM Statistics, 2024-25

The data presented in table-3 that Andhra Pradesh accounts for approximately 9.08% of the total households covered under SHG initiatives in India. Similarly, the state contributes about 9.46% of the total Self-Help Groups mobilized across the country. This indicates that Andhra Pradesh has a relatively significant share in the national SHG movement, both in terms of household participation and the number of SHGs formed.

### Functioning of SHGs in the State

The functioning of SHGs in terms of type in terms of new and revived status of SHGs is presented in table-4.

The data highlights the significant contribution of Andhra Pradesh to the overall Self-Help Group (SHG) landscape in India. As of the latest figures, Andhra Pradesh accounts for 8.42 lakh functioning SHGs comprising 84.80 lakh members, making it one of the leading states in terms of SHG outreach and participation.

**Table-4: Total Functioning Shgs – A Comparison of State and Nation**

S.No.	State Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	Andhra Pradesh	191962	56348	593621	841931	8479581
	India	5706748	1052541	1736234	8495523	87657528
	Proportion of State to All India Level	3.36	5.35	34.19	9.91	9.67

Source: NRLM Statistics, 2025

When compared to the national totals, Andhra Pradesh constitutes 9.91% of all functioning SHGs in India. In terms of membership, the state represents 9.67% of the country's total SHG members, indicating a strong grassroots network. The state also shows a particularly high proportion in the Pre-NRLM category, contributing 34.19% of all such SHGs in India. This suggests that Andhra Pradesh had an extensive SHG base even before the implementation of the National Rural Livelihoods Mission.

In contrast, its share of newly formed SHGs is 3.36%, and revived SHGs stand at 5.35% of the national total, which is relatively lower than its overall contribution. This indicates that while the state continues to maintain a robust SHG structure, the focus may now be more on sustaining existing groups rather than rapidly expanding or reviving new ones. Overall, the data reflects Andhra Pradesh's long-standing and deep-rooted engagement in community-driven development through SHGs.



**Table-5: Shgs Member Social Category Wise (State Level)**

S No	State Name	Category Wise SHG			Minority Category Wise Member						
		New	Re vi ve d	Pre - NR L M	Sub Total	SC	ST	Minority	Others	Sub Total	PWD
1	Andhra Pradesh	841931	0	0	841931	1772236	556714	42049	6108582	8479581	239122
	India	8478464	0	0	8478464	20038245	12163620	7773113	47496710	87471688	1511963
	Proportion of State to National level	9.93	0	0	9.93	8.84	4.58	0.54	12.86	9.69	15.82

Source: NRLM Statistics, 2025

The figures indicate that Andhra Pradesh contributes about 9.93% to the total number of SHGs at the national level. In terms of member composition by social category, Scheduled Castes (SC) constitute 8.84% of the national SC SHG members, Scheduled Tribes (ST) make up 4.58%, and minorities account for 0.54%. Members from other social categories in the state represent 12.86% of the national total in that group. Overall, Andhra Pradesh accounts for 9.69% of all SHG members in the country. Notably, the state also represents 15.82% of the total Persons with Disabilities (PWD) members in SHGs at the national level, reflecting a relatively high level of inclusion in this category.

#### **SHGs Member Social Category Wise (State Level)**

The social category wise distribution of SHGs is presented in table-5.

**Table-5: Shgs Member Social Category**

Category Wise SHG	Andhra Pradesh	India	Proportion of total participation of State to National Level
New	841931	8478464	9.93
SC	1772236	20038245	8.84
ST	556714	12163620	4.58
Minority	42049	7773113	0.54
Others	6108582	47496710	12.86
Sub Total	8479581	87471688	9.69
PWD	239122	1511963	15.82

Source: NRLM Statistics, 2025

The data in Table-5 presents a breakdown of Self-Help Group (SHG) members in Andhra Pradesh compared to the national figures, categorized by social groups. Here's an interpretation of the results:

- 1 Overall Participation: Andhra Pradesh accounts for 9.69% of the total SHG members in India, indicating a significant contribution at the national level.
- 2 New SHGs: The state contributes 9.93% of the total newly formed SHGs across the country, reflecting active engagement in forming new groups.





- 3 Scheduled Castes (SC): SHG membership among SCs in Andhra Pradesh represents 8.84% of the national SC SHG membership, suggesting moderate participation compared to the state's overall share.
- 4 Scheduled Tribes (ST): The proportion of ST members is lower at 4.58%, highlighting limited engagement or population representation among tribal communities in SHGs within the state.
- 5 Minorities: Only 0.54% of the minority SHG members nationally are from Andhra Pradesh, pointing to a very low participation rate from this group.
- 6 Others: The 'Others' category shows a higher share, with 12.86% of national SHG membership from this group coming from Andhra Pradesh, indicating strong involvement from the general and other backward communities.
- 7 Persons with Disabilities (PWD): Remarkably, Andhra Pradesh accounts for 15.82% of the SHG members with disabilities in India, showing a strong inclusion initiative for PWDs in the state.

## Conclusion

Based on the comprehensive data presented, it is evident that Andhra Pradesh has emerged as a leading state in SHG implementation, both in terms of numerical strength and inclusivity. With over 8.42 lakh functioning SHGs and nearly 8.48 million members, the state contributes significantly—9.93% of SHGs and 9.69% of members—towards the national SHG landscape. Notably, Andhra Pradesh holds a dominant position in the Pre-NRLM category, contributing 34.19% of India's total, indicating a historically strong SHG foundation predating the national mission. This is further substantiated by the state's relatively lower share of newly formed and revived SHGs, reflecting a mature phase of consolidation rather than rapid expansion. Additionally, the consistent performance across all 26 districts and 660 blocks—with minimal under-sized SHGs—demonstrates effective institutional coverage, structured mobilization, and a deeply embedded community-based model of rural empowerment.

Moreover, the state's efforts toward social inclusion are particularly commendable. While representation among Scheduled Castes (8.84%) and Scheduled Tribes (4.58%) remains aligned with broader demographic trends, the state excels in supporting Persons with Disabilities (PWDs), accounting for 15.82% of the national PWD SHG membership—indicating targeted outreach. However, the minority category reflects a participation gap, with only 0.54% national share, suggesting scope for improvement in equitable group mobilization. The strong involvement of the 'Others' category (12.86%) suggests active participation of general and backward communities. Overall, Andhra Pradesh not only maintains a sizable and robust SHG base but also serves as a model for inclusive, community-led development under DAY-NRLM, blending institutional efficiency with grassroots resilience.

## References

- 1 Kondal, K. (2014). Women empowerment through self help groups in Andhra Pradesh, India. *International Research Journal of Social Sciences*, 3(1), 13–16. Retrieved from <http://www.isca.in>.
- 2 Uma Devi, K., & Narasaiah, L. (2017). Women empowerment through self-help groups: An empirical study in Kurnool district of Andhra Pradesh. *International Journal of Applied Research*, 3(1), 101–105. <http://www.allresearchjournal.com>.
- 3 Ravi Teja, D. (2016). Political empowerment of women with respect to the self-help groups (A case study of Visakhapatnam District, Andhra Pradesh State). *International Journal of Academic Research and Development*, 1(11), 24–28. <http://www.academicjournal.com>.



- 4 Ra,S. K. (2014). Empowerment of self-help groups (SHGs) towards microenterprise development. *Procedia Economics and Finance*, 11, 410–422. [https://doi.org/10.1016/S2212-5671\(14\)00135-6](https://doi.org/10.1016/S2212-5671(14)00135-6).
- 5 Rafi, D., Venkatesa Palanichamy, N., Suresh Kumar, D., Velavan, C., Anandhi, V., & Murugananthi, D. (2021). A study on women empowerment through self-help groups (SHGs) in Rayalaseema region of Andhra Pradesh. *Biological Forum – An International Journal*, 13(4), 873–879. <https://www.researchtrend.net>.
- 6 Manikonda, R. (2014). Socio-economic profile of the self-help group women in Andhra Pradesh. *Indian Streams Research Journal*, 4(8), 1–7. <http://www.isrj.net>.
- 7 Vejju, B. (2018). Role of self-help groups (SHGs) on women entrepreneurship in Andhra Pradesh. *International Journal of Research in Management, Economics and Commerce*, 8(1), 126–132. <http://indusedu.org>.
- 8 Raja Babu, P. (2015). Participatory poverty alleviation and economic empowerment: Women's self-help groups in Krishna District, Andhra Pradesh. *International Journal of Business and Management Invention*, 4(9), 68–84. <http://www.ijbmi.org>.
- 9 Umesha, M. R. (2021). Economic empowerment of women: Self-help groups analysis towards sustainable development. *OIDA International Journal of Sustainable Development*. Ontario International Development Agency.
- 10 Swarnalatha, K., & Anuradha, R. K. (2017). Role of self-help groups in socio-economic change and empowerment of SHG women of Chittoor District. *International Journal of Academic Research and Development*, 2(2), 85–89. <http://www.academicjournal.com>.
- 11 Pradeep, M. D., & Rakshitha Rai, R. P. (2016). Women empowerment through self-help groups: Interventions towards socio-economic welfare. *International Journal of Management, IT and Engineering*, 6(1), 424–432. <http://www.ijmra.us>.
- 12 Shireesha, E. (2019). Empowerment of women through self-help groups. *International Journal of Scientific Development and Research (IJS DR)*, 4(12), 13–18. <http://www.ijedr.org>.
- 13 Yesobu, T. (2015). Women empowerment through self-help groups in Andhra Pradesh. *Review of Research Journal*, 4(11), ROR-1743. <http://ror.isrj.org/UploadedData/1743.pdf>.
- 14 Mohapatra, S., & Sahoo, B. K. (2016). Determinants of participation in self-help groups (SHG) and its impact on women empowerment. *Indian Growth and Development Review*, 9(1), 53–78. <https://doi.org/10.1108/IGDR-04-2015-0016>.
- 15 Siddeswari, G. K., Sathya Gopal, P. V., Sailaja, V., & Ravindra Reddy, B. (2021). Socio-psychological characteristics of the practicing women entrepreneurs emerged out of self-help groups in Andhra Pradesh. *The Pharma Innovation Journal*, 10(1, Suppl.), 14–21. <http://www.thepharmajournal.com>.
- 16 Rajeshwar, K., & Ramesh, V. (n.d.). An evaluation of SHGs' credit utilization and cash flow of the SHG members: Andhra Pradesh State Women Empowerment Programme. Centre for Planning, Monitoring and Evaluation (CPME), National Institute of Rural Development & Panchayati Raj (NIRDPR), Ministry of Rural Development, Government of India. Submitted to Society for Elimination of Rural Poverty (SERP), Panchayat Raj & Rural Development Department, Government of Andhra Pradesh.
- 17 Ministry of Rural Development. (2024, February 9). Self-help groups and schemes of the Ministry of Rural Development [Press release]. Press Information Bureau, Government of India. <https://pib.gov.in/PressReleasePage.aspx?PRID=1902336>.
- 18 <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2003572>.
- 19 <https://nrlm.gov.in/shgOuterReports.do?methodName=showDistrictPage&encd=02&stateName=ANDHRA%20PRADESH>.