

A Study on Women Empowerment through Self-Help Groups (SHGs) in Rayalaseema Region of Andhra Pradesh

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(Received 14 September 2021, Accepted 15 November, 2021)

(Published by Research Trend, Website: www.researchtrend.net)

ABSTRACT: Women are one of the fundamental leading workforces in India which plays a major role in the economy. The women are born leaders, but most of them were confined to household activities and have been facing a lot of difficulties and sufferings. In India, nearly 50 % of the human population are women and about 75 % of the total female population is from rural areas. Women empowerment in all spheres of social and economic activities is mandatory to build up an egalitarian society. The present study was focused on women's empowerment through SHGs in the Rayalaseema region of Andhra Pradesh. A total representative sample of 360 respondents with 120 SHG groups was taken for identifying the perceived level of women empowerment through SHGs. Purposive cum random sampling was employed for selecting the respondents. Perceived empowerment index was used for identifying the empowerment levels of members. The study has identified that SHG involvement had empowered the women in terms of social recognition, improving social status, creating self-employment, and the habit of savings. The study concludes that the majority of the SHG respondents had perceived a medium level of overall empowerment through SHGs.

Keywords: Development, economic activity, women empowerment, social recognition, self-employment.

INTRODUCTION

Rural women are one of the fundamental leading workforces in India which plays a major role in societal development and in the economy. A country's overall development could be possible when men and women are treated equally. The women are born leaders, but most of them were confined to household activities and have been facing a lot of difficulties and sufferings. In India, nearly 50 percent of the human population are women and about 75 percent of the total female population is from rural areas (Source: www.statista.com/statistics/621507/rural-and-urban-population-india). Though women work hard the amount required for managing and maintaining the family is not sufficient, so there is a need for strong financial support and assistance that could empower the lives of women. Freedom of women is important for empowering the community and for the financial

advancement of the country. To provide this financial support for women in the year 1992, a unique pilot program was introduced by NABARD as SBLP (Self Help Group Bank Link Programme) under a rural microfinance scheme. Self-help groups are small homogenous and informal groups of not more than 20 members in each group. The basic goal in forming up self-help groups is to promote credit, savings and thereby empower women beneficiaries (Singh, 2013). In the field of economic development, women's empowerment is defined as the process through which women acquire the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 1999). With innumerable years of planned development in India, the status of women has been improving but at a very slow pace. Women empowerment in all spheres of social and economic activities is mandatory to build up an egalitarian

society. SHGs have laid the foundation to address women's empowerment. Against this background, the present study was conducted with the objective to understand the perceived level of women's empowerment through self-help groups in the Rayalaseema region of Andhra Pradesh.

REVIEW OF LITERATURE

Selvarani (2006) in her study on the impact of SHGs in rural women of Tamil Nadu, had concluded that the majority of the women had perceived a medium level of empowerment in terms of the social, economic, and political dimension of empowerment.

Gupta in 2007 studied women empowerment through SHGs and concluded that self-help groups are effective in changing the lives of women in a positive manner.

Deka, (2011) in the study of various determinants of women empowerment had concluded that gender discrimination was controlled through SHGs by mobilizing women in knowing their rights.

Srinivas, (2014) conducted a study on the impact of microfinance on rural women in Andhra Pradesh and concluded that bank-linked SHG program has reduced the poverty levels of rural women by empowering their lives.

Bayulgen, (2015) concluded that microcredit loans given to women through NGOs have only led to modest improvements in the socio-economic status and had almost no effect on their political empowerment of women.

Brody *et al.*, (2016) inferred that women-based self-help groups have positive effects on the political and economic empowerment of women.

Tandon, (2016) had reviewed women's empowerment perspectives and views and defined women empowerment in terms of psychological (cognitive) and economic components.

Rachit, (2017) conducted a study on women's empowerment in Uttar Pradesh and concluded that SHGs are important in empowering the lives of rural women.

Rahman *et al.*, (2017) stated that microfinance has positive impact on all the selected indicators of women empowerment in Bangladesh.

Chaudhury, (2018) conducted a study on the role of SHGs in promoting self-reliance in Odisha and inferred that NGO-linked SHGs are playing important role in defining women's lives in a positive manner by means of self-motivation.

Agarwal *et al.*, (2020) inferred that SHGs created women empowerment in terms of economic development, improvement in family matters, decision to use public amenities and political empowerment.

Thilagaraj, (2020) conducted a study on women empowerment and concluded that the involvement of members in SHGs has empowered the lives of women in terms of social dimension and economic dimension.

Gupta and Rathore (2021) revealed that the overall empowerment of women is significant empowerment after associating with SHG. It was also inferred that women are mostly empowered economically, followed by social empowerment, political empowerment.

MATERIALS AND METHODS:

In Andhra Pradesh, there are 8,19,855 self-help groups with 83,00,251 women beneficiary members (*source: Ministry of Rural Development -National Rural Livelihood Mission State Wise Report*). There are 13 districts and 662 blocks in the state. Based on regional, cultural and socio-economic aspects all the districts of Andhra Pradesh were classified into two regions Rayalaseema region and the Coastal Andhraregion. Rayalaseema region consists of four districts Kurnool, Anantapur, Cuddapah, and Chittoor while the Coastal Andhra region consists of nine districts namely Nellore, Prakasam, Guntur, Krishna, West Godavari, East Godavari, Srikakulam, Vizianagaram, and Visakhapatnam. The present study was conducted in the Rayalaseema region of Andhra Pradesh at various stages as the selected region constitutes around 42 percent of total SHGs formation in Andhra Pradesh.

During the first stage, two districts namely Kurnool and Anantapur districts from the Rayalaseema region were selected purposively based on the recommendations of the Society for Elimination and Rural Poverty (SERP Chairman) of Andhra Pradesh. During the second stage, three m from each district were selected purposively based on the implementation of the SHG program for the first time based on the recommendations of the UNDP program. A total of six mandals from both the districts namely Orvakal, Panyam, and Pagidyala from Kurnool and Bukkarayasamudram, Raptadu, and Gooty mandals were selected. During the third stage, five villages from each mandal were selected purposive cum randomly based on the distance between from the mandal headquarter viz., one village which is close to mandal headquarters, one village which is in the interior parts, and three villages in between the two selected villages. Thus, a total of 30 villages (15 from each district) were selected from both districts.

During the final stage, from each village, four SHG groups were selected randomly and within each group, three members (a leader and 2 members) were selected, thus a total of 4 SHG groups with 12 women beneficiaries were taken from each village. A final of 60 SHG groups in each district with 180 women beneficiaries were taken for the study, thus making a total representative sample of 360 respondents with 120 SHG groups from both the districts. The primary data about the study was based on a personal interview with the respondents. A pre-tested interview schedule was used to collect primary data from the SHG group leaders and members. The survey was conducted from April to May 2021. The reference year for the present study regarding financial parameters and group-related information was taken 2020 – 2021.

Measurement of Perceived Women Empowerment.

The theme of the present study was to analyze the perceived empowerment levels of SHG women. By perusing through the relevant literature, relevant indicators of the psychological dimension of empowerment, sociological dimension of empowerment, the economic dimension of empowerment, and political dimension of empowerment were identified. Perceived women

empowerment was measured using a three-point continuum. Three scores were given to full level of empowerment, two scores were given to partial level empowerment and one score was given to nil empowerment. Total empowerment score for respondents was obtained by summing up the scores obtained for psychological, sociological, economic, and political empowerment. The perceived empowerment level for each respondent was calculated by using the formula developed by Selvarani, (2006).

Perceived Empowerment Index

$$= \frac{\text{Total score obtained by an individual}}{\text{Total possible maximum score}} \times 100$$

By using the formula, psychological empowerment index, sociological empowerment index, economic empowerment index, political empowerment index was calculated and thus overall empowerment index was worked out as follows.

Overall Empowerment Index = PEI + SEI + EEI + POEI

PEI = Psychological empowerment index

SEI = Sociological empowerment index

EEI = Economic empowerment index

POEI = Political empowerment index

Based on the perceived empowerment index score under each dimension, respondents were further categorized to their respective empowerment level as high, medium, low based on standard deviation and mean as shown in Table 1.

Table 1: Categorization of Empowerment Levels.

Sr. No.	Category	Score
1.	High	Above mean + standard deviation
2.	Medium	Between mean ± standard deviation
3.	Low	Below mean – standard deviation

RESULTS AND DISCUSSIONS

Perceived women empowerment refers to the understanding of an individual about the growth and attainment by realizing their innate potentials, sensitizing their rights and privileges, being aware of supply and services available by government and other

agencies, and striking for the development psychologically, socially, economically and politically with adequate accessibility of all moving towards the empowerment. The theme of the present study was to analyze the perceived empowerment levels of SHG women. The major variables of women empowerment were identified under four major dimensions viz., psychological, sociological, economic, and political for the present study.

Psychological Dimension: The psychological dimension of empowerment represents the internal motivation characters of a women individual that leads to empowerment. This dimension helps in shaping the woman to regulate herself as a person with self-triggered intrinsic motivation through SHG participation. In the present study, a set of 11 statements were included for identifying the psychological dimension level among SHG members. The list of statements that were used for the study was Improvement in self-confidence, communication skill, competency skill, increase in leadership skills, risk-bearing ability, managerial skills, Development of self-respect, Skill development in the maintenance of records and accounts, Ability to express own views, “We” feeling among members, and increase in learning opportunity.

The findings on the perceived level of psychological women empowerment are presented in Table 2. It was reported in the table that the majority of the women beneficiaries (76.38 percent) had medium psychological empowerment and also among the selected districts 76 percent of the respondents had a medium level of psychological empowerment. A total of 11 percent and 12.5 percent of the women members were having high and low levels of psychological empowerment. Among the selected districts Kurnool has 11.6 percent of low level of psychological empowerment and in Anantapur, it was noted as 13.33 percent. The high level of psychological empowerment across the districts was observed as 11.6 percent (Kurnool) and 10.55 percent (Anantapur).

Table 2: Perceived Psychological Empowerment of the Respondents.

Sr. No.	Category	Kurnool		Anantapur		Total	
		Number (180)	Percent (100)	Number (180)	Percent (100)	Number (360)	Percent (100)
1.	Low	21	11.66	24	13.33	45	12.5
2.	Medium	138	76.66	137	76.11	275	76.38
3.	High	21	11.66	19	10.55	40	11.11
	Total	180	100	180	100	360	100

At the time of investigation, it was observed that the majority of the women members have perceived full empowerment in terms of expressing their views freely and addressing the group problems during group meetings. It was noticed that members were communicating freely with the self-confidence they gained through SHGs experience and thereby managing the group activities efficiently with the ‘we’- feeling. It was observed that respondents were yet to improve their skills in maintaining records, taking considerable

risky decisions, exploring opportunities, and increasing their leadership skills. The non-governmental organizations that were linked to concerned SHGs should focus on improving the above-said skills by engaging all the members with proper training and demonstrations. The medium level of psychological empowerment of selected respondents was due to exposure of women to SHGs in gaining self-confidence, employing high self-reliance, moderate decision making, and high aspiration. The outcomes of the

present study are in line with the findings of Selvarani (2006); Brody *et al.*, (2016).

Sociological Dimension: The perceived sociological dimension of women empowerment means helping others through SHGs to adopt simple and powerful skills that could help the women beneficiaries to change their living standards, and thereby sharing the responsibility of the society effectively. In simple it represents the social status level of women respondents through SHG joining. In the present study, a set of 14 statements were used for identifying the perceived level of a sociological dimension of empowerment (viz., Awareness in social recognition, women rights, socio-economic development programs, improvement in social status, educational status, gender equity, active involvement in addressing social issues and problems, making members to highly informative, a better understanding about group co-operation, joint decision making at all levels, better planning in family maintenance, social problems in the village are resolved, better linkage with local institutions, development of ability in the networking of people, etc.)

The findings on the perceived level of sociological women empowerment are presented in Table 3. It could be seen from the table, that majority of the beneficiaries had a medium level of sociological empowerment with 67.22 percent and approximately 16 percent of the sample were under high and low levels. In both the districts, it was noted that the majority of the respondents had perceived a medium level of sociological empowerment (with 65 percent in Kurnool and 68 percent in Anantapur). In the Kurnool district, 18.33 percent of respondents have opted for a high level of sociological empowerment while 16.11 percent have opted for a low level. At the time of investigation, it was noticed that the majority of the respondents perceived full empowerment in social status, social recognition, and collective decision-making by joining as a member of SHG. It was also noticed that women respondents also perceived in knowing their rights and became informative by involving in socio-economic development programs. Through SHGs experience women also addressed many social issues like women's harassment, child labour, gender inequality, etc.

Table 3: Perceived Sociological Empowerment of the Respondents.

Sr. No.	Category	Kurnool		Anantapur		Total	
		Number (180)	Percent (100)	Number (180)	Percent (100)	Number (360)	Percent (100)
1.	Low	29	16.11111	29	16.11111	58	16.11111
2.	Medium	118	65.55556	124	68.88889	242	67.22222
3.	High	33	18.33333	27	15	60	16.66667
	Total	180	100	180	100	360	100

The bank-linked SHG program by non-government organizations (SERP- VELUGU) provides a platform for women beneficiaries to use their hidden potential and enhance their capabilities based on the principle of mutual self-help. The networking of women through SHGs was able to generate sustainable employment in various spheres. Women's participation in SHGs helped them to gain status in society and family. Most of the women earned a respectable self-image in society by participating in group activities actively. All these stated factors might have made the members feel medium sociological empowerment. The outcomes of the present study are in line with the findings of Selvarani (2006); Brody *et al.*, (2016); Gupta & Rathore (2021).

Economic Dimension: In the present study, the perceived economic dimension of SHG women determines a path in taking lifetime decisions that eradicate poverty by getting involved in small fund generating activities with the help of bank-linked self-help groups. This component of women's empowerment deals with the economic activities

adopted and getting financial assistance through self-help groups by becoming members of SHG. To study the perceived level of economic empowerment a set of 20 statements were taken viz., entrepreneurial activities taken, asset creation, access of credit and repayment of credit, savings development, self-employment, etc.

The findings on the perceived level of economic women empowerment are presented in Table 4. It could be inferred from the table, that majority of the beneficiaries had a medium level of economic empowerment with 66.9 percent and within the districts, a similar medium trend was observed with 65 percent in Kurnool and 68 percent in Anantapur. The percentage of respondents that have opted for high and low levels of economic empowerment was 13 percent and 19 percent. In Kurnool district, 18.9 percent of the sample perceived a low level of economic empowerment and in Anantapur, it was 20.55 percent. The percentage of members that have perceived a high level of economic empowerment across the districts was noted as 15.55 percent (in Kurnool) and 11.11 percent (in Anantapur).

Table 4: Perceived Economic Empowerment of the Respondents.

Sr. No.	Category	Kurnool		Anantapur		Total	
		Number (180)	Percent (100)	Number (180)	Percent (100)	Number (360)	Percent (100)
1.	Low	34	18.9	37	20.55	71	19.72
2.	Medium	118	65.55	123	68.33	241	66.94
3.	High	28	15.55	20	11.11	48	13.33
	Total	180	100	180	100	360	100

At the time of data collection, it was observed that the majority of the self-help group members perceived full empowerment in fund generating activities by promoting entrepreneurial thoughts. By involving in income-generating activities all the respondents have inculcated the habit of monthly savings with the view of future security. By joining in SHGs women got self-employed and reduced their poverty level to some extent. It was noticed that the majority of the respondents felt economic independence due to the additional returns earned. Access to credit becomes very easy to all the members through SHG joining at a minimal interest rate of 12 percent per annum there by making the members free from the clutches of money lenders who usually charge at 15 – 20 percent. All these stated factors might have made the members perceive medium economic empowerment. The outcomes of the present study are in line with the findings of Selvarani (2006); Brody *et al.*, (2016); Agarwal *et al.*, (2020) and Gupta & Rathore (2021).

Political Dimension: The perceived political dimension of women empowerment states the sustainable development of women to participate actively in SHG activities viz., conducting the SHG elections, enrolling potential leaders, and managing the self-help cluster with strong decisions. This dimension of women empowerment deals with SHG group elections and thereby electing the leader with the collective decision-making of all the participants of the cluster. The findings of the perceived level of political empowerment are tabulated in Table 5. The majority of the respondents had a medium level of political empowerment (62 percent) and a considerable amount of 18 percent of both the levels (high and low) for political empowerment was also noticed. Among the districts, Kurnool district had 56 percent of the medium level while in Anantapur it is 67 percent. In Anantapur district, 16 percent of respondents opted for both high and low levels of political empowerment and in Kurnool district, it was noted as 21 percent for high and low levels.

Table 5: Perceived Political Empowerment of the Respondents.

Sr. No.	Category	Kurnool		Anantapur		Total	
		Number (180)	Percent (100)	Number (180)	Percent (100)	Number (360)	Percent (100)
1.	Low	39	21.66	29	16.11	68	18.88
2.	Medium	102	56.66	122	67.77	224	62.22
3.	High	39	21.66	29	16.11	68	18.88
	Total	180	100	180	100	360	100

Most of the respondents perceived medium empowerment in terms of participation in the election process, contesting in an election and taking leadership positions thereby making strong decisions. SHG respondents participate in Grama Ikhya Sangam and Mandala Ikhya Sangam meetings regularly but only a few women enrolled themselves in elections and took a leadership position and formed a Board of Directors with the president, vice-president, secretary, joint secretary, and treasurer. This could be the reason for perceiving the medium level of political empowerment by the members.

The outcomes of the present study are in line with the findings of Selvarani (2006); Brody *et al.*, (2016).

Overall Empowerment Level: The perceived overall empowerment among the members indicates the change in the lives of respondents by joining bank-linked SHGs. It helps in attaining sustainable development of women beneficiaries in all the dimensions like psychological, economic, sociological, and political through SHGs. The outcomes on the perceived level of overall empowerment of respondents are presented in Table 6.

Table 6: Perceived Overall Empowerment of the Respondents.

Sr. No.	Category	Kurnool		Anantapur		Total	
		Number (180)	Percent (100)	Number (180)	Percent (100)	Number (360)	Percent (100)
1.	Low	31	18.33333	30	15.55556	61	16.94444
2.	Medium	119	64.44444	127	71.11111	246	67.77778
3.	High	30	17.22222	23	13.33333	53	15.27778
	Total	180	100	180	100	360	100

It could be seen from the table, that majority (67.7 percent) of the respondents had a medium level of overall empowerment while a less percent of 16.9 and 15.2 percent of the members had low and high levels of overall empowerment. In both districts, the majority of the respondents had perceived a medium level of overall empowerment. In Kurnool district, a total of 35.55 percent of the respondents perceived low (18.33 percent) and high (17.22 percent) levels of overall empowerment, while in Anantapur it was observed as

29 percent for both low (15.55 percent) and high (13.33 percent) levels of overall empowerment.

The majority of the SHG respondents had perceived a medium level of empowerment in all the dimensions viz., psychological (76 percent), economical (67 percent), sociological (66 percent), and political (62 percent). This would have influenced the respondents to have a medium level of overall empowerment. The outcomes of the present study are in line with the findings of Selvarani (2006); Brody *et al.*, (2016).

Table 7: Index used for identifying the empowerment level persisting among the members of self-help groups.

Sr. No.	Empowerment	Fully	Partial	Nil
A.	Psychological dimension			
1.	Improvement in self-confidence			
2.	Improvement in communication skill			
3.	Increase in leadership skill			
4.	Improvement in competency skill			
5.	Increased risk bearing ability			
6.	Improved managerial skills			
7.	Development of self-respect			
8.	Skill development in maintenance of records and account			
9.	Ability to express own views			
10.	“We” feeling among members			
11.	Increase in learning opportunity			
B.	Sociological dimension			
1.	Awareness in social recognition			
2.	Improvement in social status			
3.	Improvement in educational status			
4.	Gender equity			
5.	Awareness about women rights			
6.	Awareness about socio-economic development programs.			
7.	Active involvement in addressing social issues and problems			
8.	Members are highly informative			
9.	Better understanding about group co-operation			
10.	Joint decision making at all levels			
11.	Better planning in family maintenance			
12.	Social problems in the village are resolved			
13.	Better linkage with local institutions			
14.	Development of ability in networking of people			
C.	Economic dimension			
1.	Successful entrepreneurship			
2.	Economic independence			
3.	Increased ability to support family financially			
4.	Development of savings habit			
5.	Debt clearance			
6.	Repayment of credit in time			
7.	Free from exploitation of money lenders			
8.	Engagement in income generating activity			
9.	Reduced poverty level			
10.	Creation of own assets			
11.	Improvement in standard of living			
12.	Security for future life			
13.	Provision of self-employment			
14.	Awareness about the rate of interest for credit			
15.	Independent earning			
16.	Satisfaction of personal needs			
17.	Access to credit			
18.	Increase in capacity to manage household			
19.	Access to markets			
20.	Increased saving amount			
D.	Political dimension			
1.	Strong decision-making power			
2.	Participation in political process			
3.	Contesting in election and taking leadership position			
4.	Others (Pls. specify)			

Suggestions. In light of the outcomes of the present study, the following suggestions are to be followed for improving the levels of women empowerment in all dimensions through the SHG program at the ground level.

- More training and awareness should be given on entrepreneurial ideas to the members for improving their economic standards.

- Non-government organizations should educate the members about the existing schemes and their benefits.
- Learning opportunities should be created for all the members by the NGOs for improving the skills of members.
- Members should be exposed to skill development programs through SHGs that can build internal confidence and makes them self-motivated.

- Every member in the group should take a leadership position on a rotation basis, which will help the members to take strong decisions and earn social recognition.
- Mobilization of members to participate in new economic activities, makes them find new ways in empowering their lives by regular savings.

CONCLUSION

It is concluded from the analysis that the Study on Women's Empowerment through Self-Help Groups (SHGs) in the Rayalaseema region of Andhra Pradesh is an accolade. From time immemorial, women have been facing a lot of difficulties and sufferings. With innumerable years of planned development in India, the status of women has been improving but at a very slow pace. Women empowerment in all spheres of social and economic activities is mandatory to build up an egalitarian society. The SHGs helped women beneficiaries in empowering their living standards through the habit of regular savings, getting involved in decision making to start their enterprise, knowing women's rights, addressing social issues, being aware of interest rate and ease of credit supply for starting their income-generating activities, etc. The study concludes that the majority of the SHG respondents had perceived a medium level of empowerment in all the dimensions viz., psychological (76 percent), economical (67 percent), sociological (66 percent), and political (62 percent). The study has identified that bank-linked SHG involvement has made a major impact in empowering the women respondents in terms of social recognition, improving social status, creating self-employment, the habit of savings, and improving self-confidence to take decisions wisely. The outcomes can help inform the SHG linked banks, non-government organizations about the potential of self-help groups in empowering the women. Future research can be done in focusing all dimensions of empowerment with specific strategies targeting the high level of women empowerment.

Acknowledgment. This paper was resultant of an ongoing Ph.D. thesis (Dudekula Rafi) granted by Tamil Nadu Agricultural University, Coimbatore, Tamil Nadu, India. The authors wish thank the financial support by UGC-New Delhi.

Conflict of Interest. The author declares that the research was conducted in the absence of any commercial or financial relationships that could be constructed as a potential conflict of interest.

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How to cite this article: Rafi, D.; Palanichamy, N.V.; Kumar, D.S.; Velavan, C.; Anandhi, V. and Muruganathi, 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.