Economic Empowerment of Women through Self-Help Groups: Evidence on Income, Employment and Entrepreneurship from Ananthapuramu District, Andhra Pradesh.

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Abstract:
Self-Help Groups (SHGs) have emerged as an important grassroots mechanism for improving women's access to finance, livelihood opportunities and economic participation in rural India. The present study examines the economic changes associated with SHG participation among women in Ananthapuramu district of Andhra Pradesh, with particular emphasis on household income, occupational transformation, self-employment, entrepreneurial engagement and contribution to household income. A multi-stage random sampling method was employed to select 320 SHG women from five revenue divisions, comprising 160 Muslim minority and 160 non-minority respondents. Primary data were collected through a structured interview schedule and analysed using frequencies and percentages to compare respondents' economic conditions before and after SHG membership. The findings reveal substantial economic improvement following participation. The proportion of respondents belonging to households earning below ₹10,000 per month declined from 56.88% before SHG membership to 5.31% afterwards. Household industry/self-employment increased from 22.50% to 44.69%, while participation in petty business increased from 5.00% to 17.19%, indicating a shift towards more independent income-generating activities. Women's financial contribution to their households also strengthened considerably: moderate contribution increased from 35.00% to 55.94%, while significant contribution increased from 6.56% to 22.19%. The findings demonstrate that SHG participation is associated with improved income, occupational diversification, self-employment and women's financial contribution to their households. Strengthening enterprise-oriented training, productive credit, market linkages and entrepreneurial support could further enhance the sustainability of these economic gains.

Keywords: Self-Help Groups; women's economic empowerment; household income; self-employment; entrepreneurship; livelihood diversification; Andhra Pradesh.

1. Introduction

Women's empowerment is a multidimensional process through which women gain greater access to resources, strengthen their capacity to make choices and exercise increased control over decisions affecting their lives. Kabeer (1998, 1999) conceptualised empowerment through the interrelated dimensions of resources, agency and achievements, while Mayoux (2000) described empowerment as a transformation in power relations that enables women to mobilise resources, articulate aspirations and act collectively. Within this broader framework, economic empowerment is particularly important because access to income, productive resources and livelihood opportunities can strengthen women's autonomy and bargaining position within households and communities (Hazarika, 2011; Duflo, 2012; Sohail, 2014). In rural India, women frequently face limited access to formal credit, productive capital, markets and independent employment. Self-Help Groups (SHGs) have emerged as an important grassroots mechanism for addressing these constraints by organising women around regular savings, internal lending and collective financial management. SHGs create a common corpus through member savings, provide small loans for household and productive purposes and gradually enable access to formal banking services. They also expose members to bookkeeping, financial literacy and livelihood training. Consequently, SHGs are increasingly viewed not merely as microcredit institutions but as mechanisms for poverty reduction, economic self-reliance and women's empowerment (Ahmad, 1999; Sahoo, 2013; Pangannavar, 2014; Sharma & Sharma, 2014).

The economic contribution of SHGs is particularly visible in their capacity to promote savings, income generation, employment and entrepreneurship. Sahoo (2013) observed that access to loans and promotion of savings were among the major motivations for joining SHGs and reported increases in members' income and savings after participation. Sharma and Sharma (2014) described SHGs as organised mechanisms for delivering microcredit and encouraging entrepreneurial activities among rural women. Pandey (2014) similarly noted that access to credit can enable women to start or expand small businesses and improve access to markets. Pillai (2015) further emphasised the importance of training, awareness and entrepreneurial development in strengthening the empowerment outcomes of microfinance programmes. Evidence from different regions of India further supports the role of SHGs in improving women's economic position. Palani and Balamurugan (2016) reported significant economic and social benefits among SHG members and identified savings and poverty alleviation as important outcomes. Yadav et al. (2016) found that SHGs contributed to higher income, improved saving behaviour, loan repayment and capital formation. Vinodhini and Vaijayanthi (2016) similarly reported improved household financial conditions and greater independence among rural women, while Kumari (2017) documented positive empowerment outcomes among SHG members in Jharkhand. These studies indicate that changes in income, savings, livelihood participation and financial contribution are useful indicators for assessing economic empowerment through SHGs.

The entrepreneurial role of SHGs has also received considerable attention. Mohanty and Mishra (2018) reported that members utilised SHG-linked loans for activities such as food processing, vegetable trading, tailoring and small-scale production, demonstrating the potential of group finance to support livelihood diversification. Arora and Singh (2018) reported improvements in women's empowerment through the SHG-Bank Linkage Programme, whereas Nirmala (2017) cautioned that inadequate management skills, training, marketing and financial support can limit SHG effectiveness. These findings suggest that access to finance alone may not be sufficient; sustained economic empowerment also depends on skill development, enterprise support and market opportunities. More recent studies have reinforced these findings. Bano et al. (2020) highlighted the role of SHGs in improving women's access to credit and financial decision-making, while Agrawal (2020) reported that SHG-based training can strengthen saving habits, entrepreneurial development and income-earning capacity. Srivastava and Mondal (2021) found improvements in regular savings, formal financial access, financial management and self-employment opportunities among SHG members. Meena and Prasad (2021) also documented livelihood improvements, whereas Sharma et al. (2021) demonstrated the importance of SHGs in providing livelihood and income-generation support during the COVID-19 period. Kumari (2021), Rajput and Singh (2022) and Chandna et al. (2022) further reported improvements in economic independence, family-income contribution, savings and household financial security among SHG participants.

Despite extensive research, the economic outcomes of SHG participation may vary across regions because of differences in livelihood structure, climatic vulnerability, market access and institutional support. Ananthapuramu district provides a relevant setting because of recurrent drought conditions and the continued implementation of rural-development and women-oriented programmes, including SHG-Bank Linkage, DAY-NRLM and Stree Nidhi. Accordingly, the present study examines the economic changes associated with SHG participation among women in Ananthapuramu district. Specifically, it aims to assess changes in household income, occupational status, self-employment and entrepreneurial engagement, and women's contribution to household income. The study hypothesises that SHG participation is associated with significant improvement in these indicators of economic empowerment, while the null hypothesis assumes no significant change in women's economic position following SHG participation.

2. Methodology

2.1 Study Area and Research Design

The present study was conducted in Ananthapuramu district of Andhra Pradesh to examine the economic empowerment of women associated with Self-Help Groups (SHGs). The district was selected considering its socio-economic vulnerability, recurrent drought conditions and substantial coverage under rural development and women-oriented programmes. Major interventions operating in the district include the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), SHG-Bank Linkage and Stree Nidhi. The importance of SHGs as mechanisms for rural development, microcredit delivery, livelihood improvement and economic self-reliance has also been emphasised in earlier empirical studies (Sahoo, 2013; Pangannavar, 2014; Sharma & Sharma, 2014; Palani & Balamurugan, 2016).

2.2 Study Period and Sampling Design

The field investigation covered Muslim minority and non-minority women beneficiaries participating in SHGs under various schemes and sub-schemes during the period from 1 April 2019 to 31 March 2024. A multi-stage random sampling method was adopted for selecting the respondents. In the first stage, Ananthapuramu district was selected as the study area. In the second stage, all five revenue divisions, Ananthapuramu, Dharmavaram, Penukonda, Kadiri and Kalyanadurgam, were included to obtain adequate geographical representation. In the third stage, 32 Muslim minority women and 32 non-minority women were selected from each revenue division. Accordingly, each revenue division contributed 64 respondents, resulting in a final sample of 320 SHG women, comprising 160 Muslim minority and 160 non-minority respondents. The equal representation of the two groups was intended to facilitate comparative assessment within the broader research design.

2.3 Sources and Collection of Data

The study utilised both primary and secondary data. Primary data were collected directly from the selected SHG members using a structured interview schedule. The schedule covered four broad areas: demographic characteristics, socio-economic conditions, knowledge and participation in SHG activities, and different dimensions of women's empowerment. Similar empirical investigations have used socio-economic characteristics, savings, access to loans, income and participation in SHGs to examine the empowerment of rural women (Sahoo, 2013; Yadav et al., 2016; Bano et al., 2020; Srivastava & Mondal, 2021). Sahoo (2013), for example, assessed changes in participants' income and savings following SHG membership, whereas Srivastava and Mondal (2021) examined savings behaviour, formal financial access and self-employment opportunities.

For the present analysis, variables specifically related to economic empowerment were selected from the broader survey. These included household monthly income, occupational status, involvement in household industry and self-employment, participation in petty business and women's contribution to household income. The selection of these indicators is consistent with previous studies that have treated income generation, savings, employment, access to credit and entrepreneurial activity as central manifestations of women's economic empowerment through SHGs (Sharma & Sharma, 2014; Palani & Balamurugan, 2016; Yadav et al., 2016; Agrawal, 2020). Secondary data for the broader investigation were obtained from official and published sources, including the Census of India, National Family Health Survey (NFHS), Ministry of Health and Family Welfare, DAY-NRLM reports of the Ministry of Rural Development, SHG-Bank Linkage reports of the Society for Elimination of Rural Poverty (SERP), Stree Nidhi Credit Cooperative Federation Limited, District Rural Development Agency and Chief Planning Office, Ananthapuramu.

2.4 Measurement of Economic Empowerment

Economic empowerment was assessed through changes in selected indicators reported by respondents for the periods before and after joining SHGs. Particular attention was given to movement across household-income categories, changes in occupation, transition towards self-employment and business activities, and changes in women's financial contribution to their households. The use of income and savings changes in before-and-after assessments has precedent in SHG research; Sahoo (2013) reported increased income and savings among participants after joining SHGs. Likewise, Sharma and Sharma (2014) linked SHGs with microcredit, entrepreneurial activity and self-employment, while Srivastava and Mondal (2021) associated SHG membership with improved financial mobility and self-employment opportunities. Entrepreneurial and occupational changes were also considered because access to SHG finance can enable women to undertake income-generating and microenterprise activities. Earlier studies have identified credit utilisation, entrepreneurial development and income-earning capacity as important components of SHG-based empowerment (Pandey, 2014; Yadav et al., 2016; Agrawal, 2020). Such indicators therefore provide an appropriate basis for examining whether SHG participation is accompanied by greater economic independence and livelihood diversification.

2.5 Data Analysis

The collected data were classified and tabulated systematically. The original study employed manual as well as computer-assisted analysis to examine the influence of SHG participation on women's empowerment. For the present analysis, frequencies and percentages were used were used to describe the respondents and compare their economic conditions before and after SHG membership. The principal comparisons focused on household income, occupational structure, self-employment and contribution to family income. Frequencies and percentages were used to describe the respondents and compare their economic conditions before and after SHG membership. Statistical tests were used, where applicable, to assess differences in the selected economic indicators. The findings are interpreted as changes associated with SHG participation rather than as experimental estimates of causal impact. This interpretation is appropriate because the dataset comprises SHG participants and does not involve random assignment to intervention and control groups. The analytical emphasis is therefore placed on the magnitude and direction of observed economic changes among the surveyed women.

3. Results and Discussion

3.1 Socio-demographic Characteristics of the Respondents

The study comprised 320 SHG women, with equal representation of Muslim minority (n = 160) and non-minority (n = 160) respondents. Most participants were concentrated in the economically active age groups, with 36.25% aged 36–45 years and 27.50% aged 26–35 years, while 68.13% were married. Regarding education, 28.75% had secondary education, 27.50% primary education and 23.13% higher-secondary education. Nuclear-family respondents constituted 53.13% of the sample, while 46.88% belonged to joint families (Table 1).

Characteristic	Category	Minority n(%)	Non-minority n (%)	Total n (%)
Age	18–25 years	14 (8.75)	26 (16.25)	40 (12.50)
	26–35 years	43 (26.88)	45 (28.13)	88 (27.50)
	36–45 years	61 (38.13)	55 (34.38)	116 (36.25)
	46–55 years	20 (12.50)	22 (13.75)	42 (13.13)
	56–65 years	13 (8.13)	7 (4.38)	20 (6.25)
	≥66 years	9 (5.63)	5 (3.13)	14 (4.38)
Marital status	Unmarried	8 (5.00)	12 (7.50)	20 (6.25)
	Married	107 (66.88)	111 (69.38)	218 (68.13)
	Divorced	21 (13.13)	17 (10.63)	38 (11.88)
	Widowed	13 (8.13)	11 (6.88)	24 (7.50)
	Separated	11 (6.88)	9 (5.63)	20 (6.25)
Education	Illiterate	24 (15.00)	15 (9.38)	39 (12.19)
	Primary	51 (31.88)	37 (23.13)	88 (27.50)
	Secondary	40 (25.00)	52 (32.50)	92 (28.75)
	Higher secondary	33 (20.63)	41 (25.63)	74 (23.13)
	Graduate & above	12 (7.50)	15 (9.38)	27 (8.44)
Family type	Nuclear	73 (45.63)	97 (60.63)	170 (53.13)
	Joint	87 (54.38)	63 (39.38)	150 (46.88)

Table 1. Socio-demographic characteristics of the SHG women respondents (n = 320)

3.2 Changes in Household Income Following SHG Participation

Household income provides one of the most direct indicators of the economic position of women and their families. The present study revealed a marked upward movement in household income following participation in SHGs (Table 2; Figure 1). Before joining SHGs, 56.88% of respondents belonged to households earning below ₹10,000 per month; after SHG membership, this proportion declined sharply to 5.31%. At the same time, the representation of respondents in higher monthly income categories, particularly ₹20,001–₹30,000 and above ₹30,001, increased substantially. This pronounced redistribution across income categories indicates that SHG participation was associated with improved household earning capacity and reduced concentration in the lowest-income category.

Income category	Before SHG n (%)	After SHG n (%)
< ₹10,000	182 (56.88)	17 (5.31)
₹10,001–15,000	59 (18.44)	32 (10.00)
₹15,001–20,000	43 (13.44)	54 (16.88)
₹20,001–25,000	14 (4.38)	88 (27.50)
₹25,001–30,000	17 (5.31)	79 (24.69)
> ₹30,001	5 (1.56)	50 (15.63)

Table 2. Distribution of respondents by monthly household income before and after SHG membership.

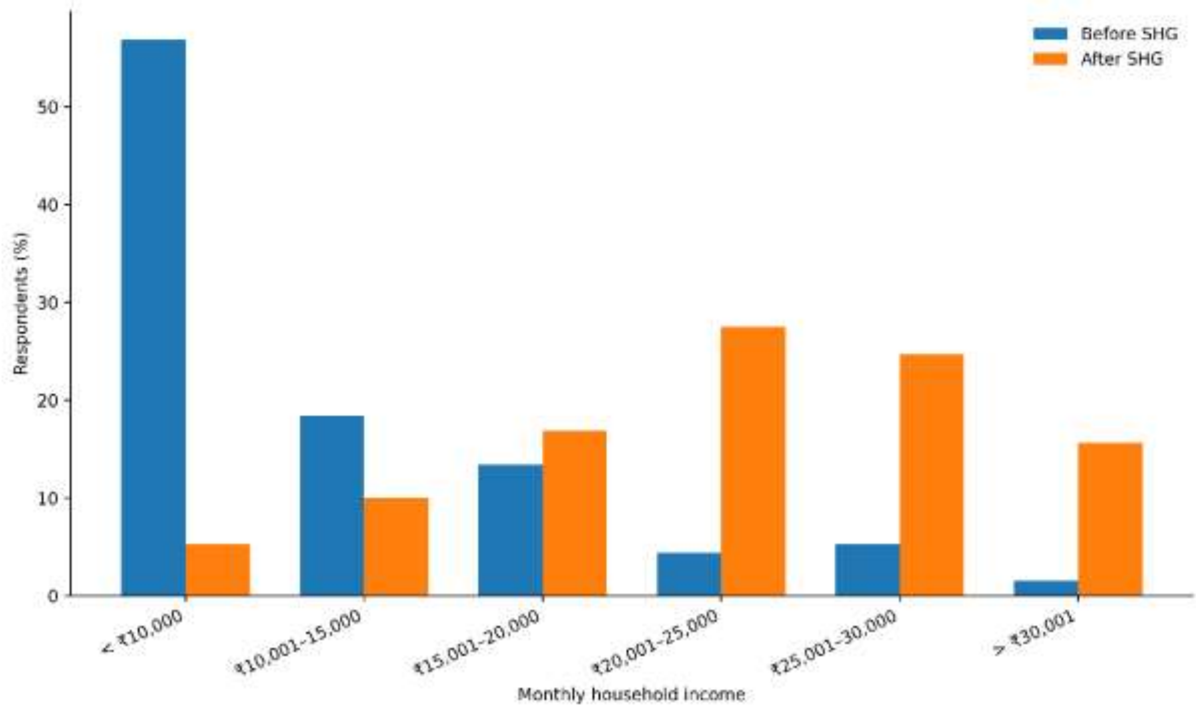

Figure 1. Changes in monthly household income distribution before and after SHG membership.

Bars represent the percentage of respondents (n = 320) within each monthly household-income category before and after SHG membership. Source: Field Survey.
The observed pattern is consistent with Sahoo (2013), who reported an increase in the income and savings of women after becoming members of SHGs. Sharma and Sharma (2014) similarly argued that SHGs provide economically disadvantaged households with opportunities for gainful self-employment and skilled employment, thereby contributing to sustainable livelihood improvement. Yadav et al. (2016) also reported increases in income, improved saving behaviour, better loan repayment and capital formation among SHG members. These findings collectively support the economic pathway observed in Ananthapuramu, whereby participation in organised savings and credit-based groups can provide women with opportunities to strengthen household income (Sahoo, 2013; Sharma & Sharma, 2014; Yadav et al., 2016). The improvement in income should, however, be interpreted as an association with SHG participation rather than an exclusively causal effect, because household earnings may also be influenced

by employment conditions, family labour, agricultural performance and other livelihood sources. Nevertheless, the magnitude of the observed movement away from the lowest-income category, together with concurrent occupational changes discussed below, provides evidence of substantial economic improvement among the surveyed households.

3.3 Changes in Occupational Structure and Employment

A second important manifestation of economic empowerment was the restructuring of women's occupational activities following SHG membership (Table 3; Figure 2). Household industry/self-employment increased from 22.50% before SHG participation to 44.69% afterwards, while participation in petty business increased from 5.00% to 17.19%. Conversely, agricultural labour declined from 25.31% to 12.81%, and non-agricultural labour declined from 22.19% to 10.94%. These changes indicate a movement away from predominantly wage-dependent activities towards livelihood arrangements in which women may exercise greater control over their productive activities and earnings.

Occupation	Before SHG n (%)	After SHG n (%)
Agriculture	56 (17.50)	38 (11.88)
Agricultural labour	81 (25.31)	41 (12.81)
Non-agricultural labour	71 (22.19)	35 (10.94)
Household industry/ self-employment	72 (22.50)	143 (44.69)
Petty business	16 (5.00)	55 (17.19)
Rural artisans	9 (2.81)	6 (1.88)
Others	15 (4.69)	2 (0.63)

Table 3. Occupational distribution of women before and after SHG membership.

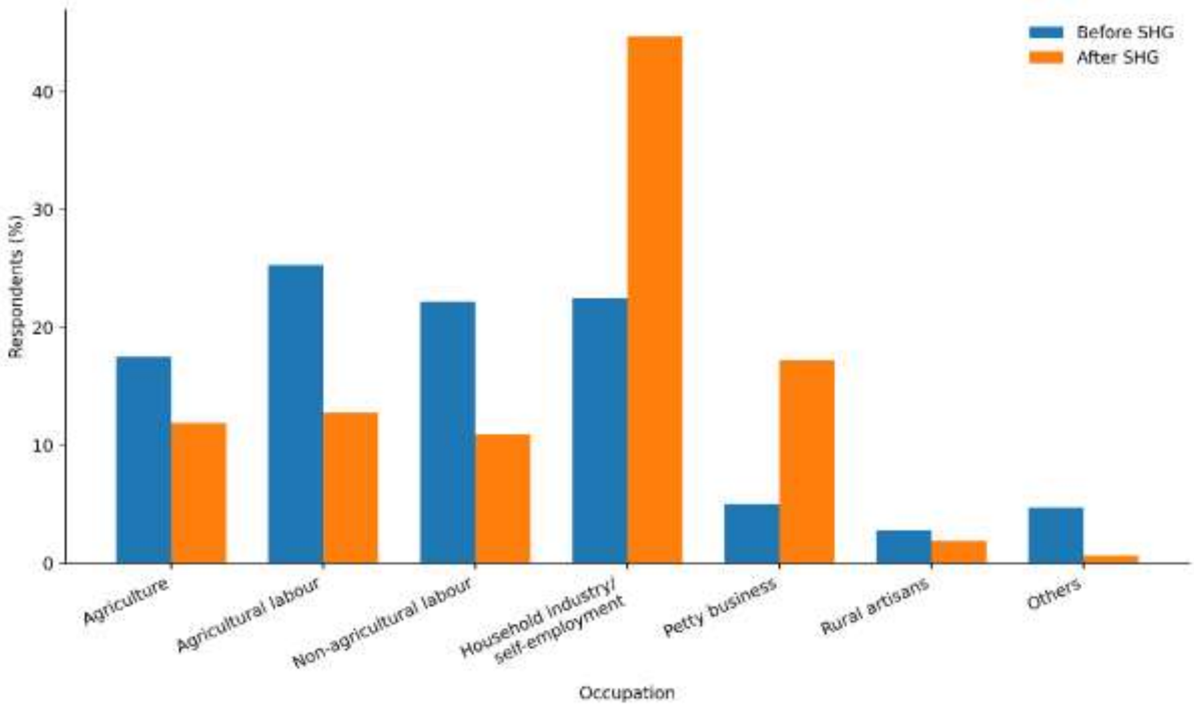

Figure 2. Occupational transformation of women before and after SHG membership.

Bars represent the percentage of respondents (n = 320) engaged in different occupational categories before and after SHG membership. Source: Field Survey.

These findings correspond closely with earlier SHG research. Sharma and Sharma (2014) identified entrepreneurial activity and self-employment as important mechanisms through which SHGs contribute to livelihood improvement. Pandey (2014) argued that access to credit allows women to strengthen their material resource base by starting or expanding small businesses and gaining greater market access. Srivastava and Mondal (2021) likewise observed that SHGs generated self-employment opportunities for rural populations and contributed to improvements in household economic conditions. The decline in labour-based occupations should not automatically be interpreted as withdrawal from productive employment. Rather, when considered alongside the substantial increase in self-employment and petty business, it suggests livelihood diversification and occupational mobility among SHG participants. This is economically significant because self-employment may provide women with greater flexibility and control over economic activity than casual wage labour, although the sustainability and profitability of individual enterprises would require additional enterprise-level evidence.

3.4 Transition towards Self-Employment and Entrepreneurship

The occupational findings indicate that SHGs may operate as platforms for facilitating women's transition towards entrepreneurial and income-generating activities. SHGs typically combine savings mobilisation with access to credit and financial interaction, providing members with resources that can be directed towards productive purposes. In the present study, the simultaneous increase in household industry/self-employment and petty business following membership provides empirical support for this mechanism (Table 3; Figure 2). Earlier research reported comparable patterns. Mohanty and Mishra (2018) found that women utilised SHG-linked loans for business activities including pickle and papad preparation, turmeric processing, candle and bag production, vegetable trading and tailoring. They emphasised that income and ownership of productive resources are important foundations for meaningful economic empowerment. Agrawal (2020) similarly reported that SHG training promoted saving habits, access to loans, entrepreneurial development and increased income-earning potential, while Srivastava and Mondal (2021) linked SHG participation with improved financial mobility and self-employment opportunities.

The present results therefore suggest that the economic contribution of SHGs extends beyond the provision of credit itself. Their greater significance lies in enabling members to convert financial access into productive livelihood activities. This interpretation is also consistent with Arora and Singh (2018), who reported that participation in the SHG-Bank Linkage Programme was associated with improvements in economic empowerment, and with Yadav et al. (2016), who identified increased income and capital formation among SHG members. Nevertheless, entrepreneurship through SHGs requires continued institutional support. Nirmala (2017) identified inadequate management skills, training, marketing facilities, financial assistance and government support as constraints affecting SHG functioning. Therefore, the increase in self-employment observed in Ananthapuramu should be supported through enterprise-oriented training, market linkages, financial literacy and mechanisms that enable successful microenterprises to progress beyond subsistence-level operations.

3.5 Women's Contribution to Household Income

A particularly important finding concerns the changing financial role of women within their households (Table 4; Figure 3). Before joining SHGs, 18.13% of respondents reported no contribution to household income, whereas after joining SHGs this proportion declined to only 1.56%. Similarly, the proportion making only a minimal contribution declined from 40.31% to 20.31%. Women reporting a moderate contribution increased from 35.00% to 55.94%, while those making a significant contribution increased from 6.56% to 22.19%.

Contribution	Before SHG n (%)	After SHG n (%)
No contribution	58 (18.13)	5 (1.56)
Minimal	129 (40.31)	65 (20.31)
Moderate	112 (35.00)	179 (55.94)
Significant	21 (6.56)	71 (22.19)

Table 4. Women's contribution to household income before and after SHG membership.

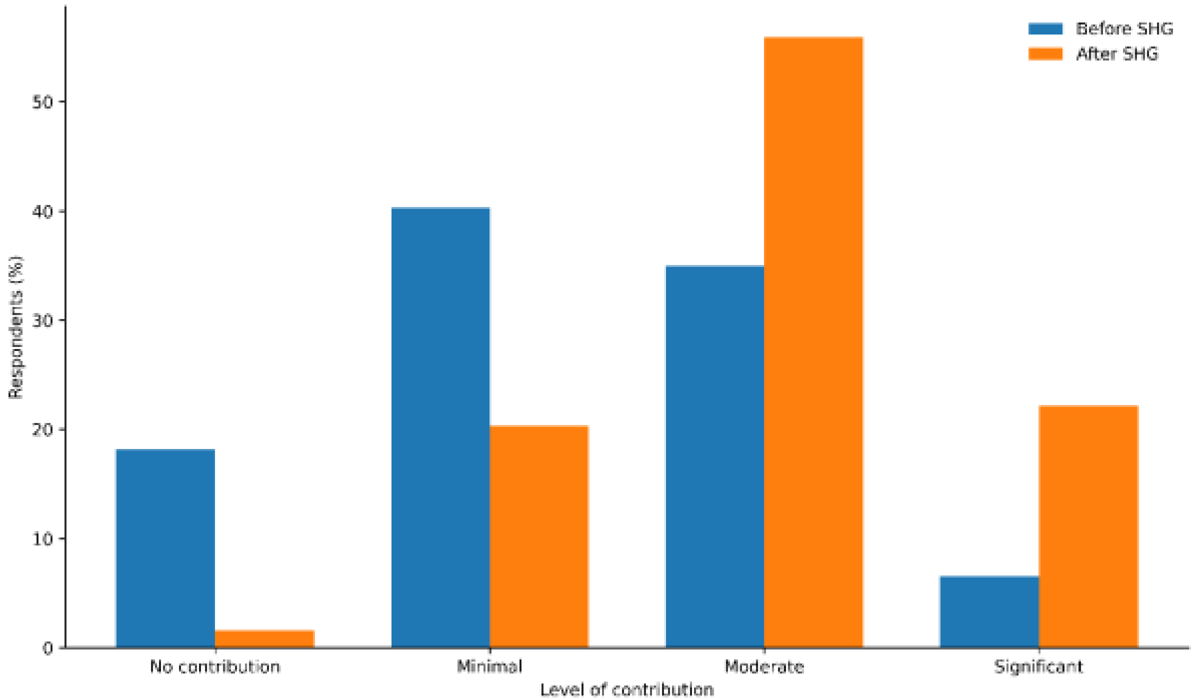

Figure 3. Changes in women's contribution to household income before and after SHG membership.

Bars represent the percentage of respondents (n = 320) reporting no, minimal, moderate or significant contribution to household income before and after SHG membership. Source: Field Survey.

The observed improvement is consistent with previous studies reporting that SHG participation strengthens women's economic position. Srivastava and Mondal (2021) found that members improved their savings behaviour, financial mobility and capacity to meet household needs, while Meena and Prasad (2021) reported livelihood improvements encompassing access to finance, household assets and expenditure on essential family requirements. Yadav et al. (2016) similarly demonstrated improvements in income, savings and capital formation. Women's increased contribution to household earnings is important because economic empowerment involves more than absolute income growth. It also concerns women becoming identifiable economic contributors rather than remaining financially dependent household members. The substantial reduction in the "no contribution" category, accompanied by expansion of moderate and significant contribution categories, provides strong evidence that women assumed a more active economic role following SHG participation.

3.5 Overall Economic Empowerment through SHGs

Taken together, the changes in household income, occupational structure and women's financial contribution to household income demonstrate a consistent pattern of improved economic participation following SHG membership (Tables 2–4; Figures 1–3). Household income shifted substantially away from the lowest-income category; household industry and self-employment expanded; petty-business participation increased; dependence on agricultural and non-agricultural labour declined; and women's financial contribution to household income strengthened considerably. These findings broadly support the study hypothesis that SHG participation is associated with improvement in women's economic empowerment. They are also consistent with previous research identifying income generation, savings, credit access, self-employment and entrepreneurship as important pathways through which SHGs can strengthen women's economic position (Sahoo, 2013; Sharma & Sharma, 2014; Yadav et al., 2016; Mohanty & Mishra, 2018; Agrawal, 2020; Srivastava & Mondal, 2021).

4. Conclusion

The present study shows that participation in Self-Help Groups was associated with meaningful improvement in the economic position of women in Ananthapuramu district. The proportion of respondents from households earning below ₹10,000 per month declined from 56.88% before SHG membership to 5.31% afterwards, alongside movement towards higher income categories. Occupational patterns also changed, with household industry/self-employment increasing from 22.50% to 44.69% and petty business from 5.00% to 17.19%, while dependence on labour-based occupations declined. Women's contribution to household income strengthened substantially. The proportion reporting no contribution declined from 18.13% to 1.56%, whereas moderate contribution increased from 35.00% to 55.94% and significant contribution from 6.56% to 22.19%. These findings support the study hypothesis that SHG participation is associated with improved economic empowerment through higher income, greater self-employment, entrepreneurial engagement and stronger financial contribution to the household. To sustain these gains, SHG programmes should place greater emphasis on enterprise-oriented training, productive credit, market linkages, value addition, digital finance and entrepreneurial support. The findings should, however, be interpreted as associations rather than definitive causal effects because the study is based on SHG participants without an experimental control group. Overall, SHGs represent an important pathway for strengthening women's economic participation and livelihood security in rural Ananthapuramu.

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