

Status of Self Help Groups in terms of Women Entrepreneurship in Andhra Pradesh

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ABSTRACT

The present investigation was carried out in three districts of Andhra Pradesh viz., Chittoor (from Rayalaseema region), East Godavari (from Coastal region) and Srikakulam (from North Coastal region) during 2016-18. The status of SHGs in terms of women entrepreneurship was assessed, out of 1,103 SHGs nearly two-fifth (38.53%) of the SHGs were having 11 to 15 years of existence and only 2.63 per cent of SHGs had more than 20 years of existence. More than two-fifth (43.79%) of the SHGs had savings of Rs. 50,001 – Rs. 1,00,000 and only 3.9 per cent with more than Rs. 2,00,000 savings. More than one-fourth (27.83%) of the SHGs have taken a loan amount of Rs. 10,00,001 – Rs. 15,00,000 and only 4.08 per cent with more than Rs. 25,00,000. Nearly two-third (60.60%) of the SHG members converted as women entrepreneurs and the remaining 39.4 per cent of the members have used SHG amount for other purposes. The 'savings' of the SHGs and 'loan amount received' by the SHGs have positively significant association with the 'number of years of existence' of SHGs.

Key words: *Empowerment, Loan amount received, Savings, Women entrepreneurs*