

## **Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India**

**R. Geethanjali<sup>1</sup> and K.Prabhakar<sup>2</sup>**

*<sup>1</sup>Department of Women Studies, S.P.M.V.V (Women's University), Tirupathi 517502,  
Andhra Pradesh, India*

*<sup>2</sup>Department of Anthropology, S.V. University, Tirupathi 517502, Andhra Pradesh, India*

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**ABSTRACT** Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is "Self Help Group" (SHG). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The present paper is mainly focusing on the Self Help Group formation, women entrepreneurship and economic empowerment of women after them joining Self Help Groups in YSR district, Andhra Pradesh (A. P.) India. YSR district (Kadapa district) is one of the pioneering districts for the implementation of the Development of Women and Children in Rural Areas (DWCRA) as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Presently there are 21 *Mandals* in YSR district of Andhra Pradesh consisting of 35,338 Self Help Groups. Of these, the best five villages, Kodur, Ramapuram, Sidhout, Yerraguntla and T. Sundupalli were selected for this study, because the SHGs in these villages were functioning in a very successful manner. Therefore, these villages were selected for the present study. There are 43275 members from 3756 Self Help Groups in YSR district. Among them, a total of 200 respondents were selected based on 40 members from each village of the selected five villages by using convenient sampling method.