Role of Self Help Groups (SHGs) on Women Entrepreneurship in Andhra Pradesh

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Abstract: *Self Help Groups (SHGs) are act as a developmental tool for the empowerment of poor women and socially marginalized sections in rural areas. Investment of Self Help Groups (SHGs) and NGOs play a vital role in the development of Micro, Small and Medium Enterprises (MSME) sector, particularly in the microenterprises in the rural segments. What is the importance of Self Help Groups at this point of time? Does Microfinance services really need for the microenterprises development?, When banking financial system cannot satisfy the financial needs of small and microenterprises, informal markets will do so, with high interest rates. To get out of this financial problem, Self Help Groups are act as an innovative tool for removing poverty through microenterprises development with help of micro finance, with special emphasis on empowering women in rural areas. Self Help Groups can encourage members to become self-reliant, self-dependent and increase the decision making power in the family and also provide managerial strength among members and enhance basic skill for understanding monetary transactions. It facilitates a forum for discuss and solve their social and economic problems and providing a platform for members for exchange of ideas and enhance general awareness among members. The present study is to examine the role of Self Help Groups (SHGs) on women entrepreneurship in Andhra Pradesh. The study is empirical in nature and based on the time series data of Udyog Aadhar Memorandum collected from the directorate of Industries in Andhra Pradesh from 1981 to October 2016. Total number of registered enterprises, gender and social category wise enterprises are the variables to study the impact assessment of Self Help Groups (SHGs) on women entrepreneurship in Andhra Pradesh.*

Keywords: *MSMEs, SHGs, Micro finance, Formal finance, Women Entrepreneurship.*
JEL Calcifications: G21,L26,P13,R51.

I. INTRODUCTION

Self Help Groups (SHGs) are not a new concept in rural finance, our traditional Indian society function well on the basis of mutual help. SHGs are emerging as a powerful tool to provide support and financial help with the help of the government through institutional credit to rural poor; they considered a development tool to empower economically and socially disadvantaged sections of people especially rural women. Every developing nation has been accepting that the self-help group movement as an innovation in the field of rural credit. Poor women join hands together for sharing a common problems, the group with same socio-economic background consisting of individual members who are voluntarily coming together to save a tiny amount on regularly, and satisfy their important needs on mutual aid basis.

The Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) in its credit guidelines for the SHGs defines" *as a small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their family and community".*

Importance of Self Help Group

The concept of Self Help Groups gained more significance in 1976 with Professor Mohammed Yunus begins an innovative scheme called micro-credit for women SHGs in Bangladesh. The strategy made a great revolution in Bangladesh in poverty eradication 'by empowering the poor women' (UNDP 1994). SHGs were proven as a developmental instrument for the empowerment of poor women and socially marginalized sections in rural area. Members of SHGs engage in credit and saving, as well as in other activities like micro enterprises establishment, child care and nutrition, family health etc.

Self Help Groups (SHGs) were fulfilled the Credit needs of the rural and urban poor women in order to encouraging them into entrepreneurial activities. SHGs can increase the equality of status of women in economic, social and cultural spheres of life. Self Help Groups can encourage members to become self-reliant, self-dependent and increase the decision making power in the family and society. It facilitates a forum for discuss and solve their social-economic problems and providing a platform for members for exchange of ideas and enhance general awareness among members. SHGs have been providing managerial strength among members and enhance basic skills for understanding monetary transactions.

Micro, Small and Medium Enterprises (MSME) sector

Micro, Small and Medium Enterprises (MSME) sector are plays a vital role in rural development by providing more employment opportunities with lower capital cost compare to big industries, they need more capital and equipments. Micro, Small and Medium Enterprises (MSME) sector may also help in women entrepreneurship development and supporting to big industries by supplying ancillary units, thereby help in industrialisations. This sector may also help in alleviating rural poverty through providing more employment, results to equitable distribution of national income and wealth.

Definition of MSME

Manufacturing	MSMED Act, 2006
Micro	Less than 25 lakh.
Small	25 lakh - 5 crore.
Medium	5 crore - 10 crore.
Services	MSMED Act, 2006
Micro	Less than 10 lakh.
Small	10 lakh - 2 crore.
Medium	2 crore - 5 crore.

Source: MSMED Act, 2006.

SHGs banking linkage model may help members to start their own business and have been empowered illiterate and poor women by linking them to the formal banking system and involving members in activities of Micro-Entrepreneurship. SHGs are innovative organizational setup in India for the women empowerment and poverty alleviation in rural areas. Every woman in rural India should get chance to member in any one of SHGs in their locality for training and development, which can leads to develop prospective entrepreneurial skills. Development of Micro-Entrepreneurship can helps to reduce the problem of unemployment, poverty and several social problems in the society, ultimately helps in sustaining the process of development of the nation.

II. REVIEW OF LITERATURE

Michael Kevane (2001), his research paper explains the performance of male and female entrepreneurs in credit programmes in Guatemala. He has sought to address a question whether women micro enterprises credit involves sacrifice economic growth in favour of children welfare and poverty reduction. There was a trade-off between economic growth and poverty reduction, female entrepreneurs has low ability in their micro enterprises compared to others. His study reveals that there is no statistically significant difference between business sale after credit provision among male and female entrepreneurs. He has developed a model shows that increasing the value of child bearing time for women may substantially for gender difference in responses to credit access.

Kiranjot Sidhu and Sukhjet Kaur (2006),their study focused on development of entrepreneurship among women in rural area, were studied on landless, marginal, small, medium and large formers from five agro climatic zones of Punjab. Their study based on qualitative data from 250 families and in this many micro enterprises related to agriculture and allied activities, livestock management activities and household based operation. Their study reveals that some social and personal capabilities, self-confidence, decision making power, social interaction etc. have developed due to micro enterprises intervention

Meenu Goyal and Jai Parkash (2011), present study focused on role and concept of women entrepreneurship, reasons behind successful women entrepreneurs and also reasons of slow growth of women entrepreneurs in India. Their study also suggested some policies to promote women micro enterprises. The study has found several reasons to become a successful entrepreneurs; Self-identity social status, Innovative thinking, for employment generation, government support, for bright future and support for the family. They also found several reasons for slow growth of women enterprises in India; Indian patriarchal system, stiff competition with men, lack of family support, limitation on women mobility, lack of education, lack of financial support from banks.

Roy and Bhattacharya (2013), their study carried on role of microenterprises on women empowerment of Badarpur in Karjmganj district. They found that women in two villages of Badarpur village have participated in different economic activities with help of Self Help Groups and they have learned different entrepreneur techniques and skills with help of Non-Governmental Organisations and Government. Finally with the help of primary data of two villages, they found that there is direct relation between women empowerment and micro enterprises development.

Shihabudheen N (2012), his study looks into the role of micro enterprises on women empowerment by taking few cases of micro enterprises in 'Kudumbashree' scheme. Study has two objectives first to study the overall scheme of the Kugumbashree, second to assess the role of micro enterprises in empowerment of rural women entrepreneurs under Kudumbashree programme. His study is descriptive analysis in nature, both primary and secondary data used for this study. Primary data collected from 50 individual women of 10 micro enterprises of Kudumbashree scheme. The study has found that there was high empowerment potentials for micro enterprises, there was high scope for socio-economic as well as political empowerment of rural women due to part of micro enterprises under Kudumbashree.

Statement of the problem

Since independence, the government of India has implemented several programmes and schemes to aim at promoting agricultural and rural development in the nation. The government of India embarked on the policy of “Green Revolution” in third five year plan (1966), was aimed at enhance the development of agriculture in the nation and setup an innovative agency called the Nation Bank for Agriculture and Rural Development (NABARD) in the year 1982. In addition to all these attempts, much is still needed to boost to rural development, the recent development in this sector has been the increasing involvement of Self Help Groups (SHGs) and NGOs in the development of microenterprises particularly at the rural level.

There are several questions arise in our minds; what is the importance of Self Help Groups at this point of time? Does Microfinance services really need for the microenterprises development? In general banks may not come and forward to give small loans however, the banking system causes "imperfections in financial markets that constrain small borrowers’ access to credit" (Webster, 1991). There are several reasons; (i) Small and microenterprises have lack of securities or collaterals, (ii) Small and microenterprises lendings are more risky, (iii) High administrative costs for small enterprises, (iv) Small and microenterprises are unable to maintain documents to show their business, (v) Banks are bias towards lending to large enterprises. Generally micro enterprises start their business with their saving, friends and family support, after this if they fall into lack of money then they will go for additional capital from formal financial market. When banking system cannot satisfy the needs of small and microenterprises, informal markets will do so, with high interest rates. Due to imperfection in formal financial system, many of the microenterprises start their business without any formal financial market help. To get out of this financial problem, Self Help Groups are one of the innovative tools for removing poverty through microenterprises with help of micro finance, with special emphasis on empowering women in rural areas. Self Help Groups can encourage members to become self-reliant, self-dependent and increase the decision making power in the family. It facilitates a forum for discuss and solve their socio-economic problems and provides a platform for members to exchange of ideas and enhance general awareness among members in rural areas.

Objective of the study

- To examine the role of Self Help Groups (SHGs) on women entrepreneurship in Andhra Pradesh.

III. DATA AND METHODOLOGY OF STUDY

The present study is empirical in nature and based on the time series data of Udyog Aadhar Memorandum, collected from the directorate of Industries of Andhra Pradesh from 1981 to October 2016. Total number of registered enterprises, gender and social category wise enterprises are the variables to study the impact assessment of Self Help Groups (SHGs) on women entrepreneurship in Andhra Pradesh. Percentage share is used to comparative analysis of gender and social category wise data over the years in Andhra Pradesh.

Micro, Small and Medium Enterprises Sector development in Andhra Pradesh

Micro, Small and Medium enterprises sector act as developmental tool for the semiskilled, unskilled labours, women and socially marginalised sections of the society. MSME sector development is an important strategy for the country like India for the faster and inclusive growth. The main aim of twelfth five year plan was “faster and Inclusive growth” because many economists and policy maker have been focusing on the “Inclusive Growth” in all sectors of the economy. MSME sector may fulfil the gap of inclusive growth by including all sections of the society, especially in the rural areas. Sun rising state of Andhra Pradesh making policies and promotions on MSME sector development, especially women entrepreneurship.

Table1: Total number of MSMEs registered with Udyog Aadhar Memorandum in Andhra Pradesh

YEAR	MICRO (IN %)	SMALL (IN %)	MEDIUM (IN %)	TOTAL
1981-84	90.5	9.5	0.0	100
1985-88	93.3	6.5	0.3	100
1989-92	94.4	5.2	0.4	100
1993-96	94.0	5.8	0.3	100
1997-00	94.5	5.3	0.2	100
2001-04	93.7	6.0	0.3	100
2005-08	93.7	6.0	0.3	100
2009-12	95.3	4.5	0.2	100
2013-16	77.2	22.2	0.6	100
TOTAL	86.6	13.0	0.4	100

Source: Directorate of Industries A.P. (Udyog Aadhar Memorandum)

Above table shows that total number of registered Micro, Small and Medium Enterprises (MSMEs) with Udyog Aadhar Memorandum from 1981 to 2016 October. Among the Micro, Small and medium Enterprises (MSME), micro enterprises plays a vital role in the MSME sector of Andhra Pradesh. Micro enterprises occupies major share than small and medium enterprises in total MSME sector of Andhra Pradesh. This trend may results from special features of micro enterprises; like low capital requirement and easy way of establishment. Percentage share of micro enterprises was around 94.4 percentage during the year 1989-92, which may results from Self Help Group (SHG) Bank Linkage programme of NABARD in the year 1992. Percentage share of micro enterprises continuously increasing after 1992 onwards, Self Help Group Bank Linkage Programme provides a platform to the rural poor and women to become entrepreneurs by providing micro finance with low interest rates. Micro enterprises traditional in nature and provides more employment opportunities to the rural poor and semi and unskilled labour, there by solve the problem of disguised unemployment in rural segments of Andhra Pradesh. Percentage share of small and medium enterprises are very negligible compare to micro enterprises, which may results from high capital requirement and infrastructural facilities. There was a positive signal in the trends of percentage share of small and medium enterprises during the year 2013-16, percentage share of small enterprises was 22.2 percentage from 4.5 percentage during the year 2009-12, medium enterprises share has increased to 0.6 percentage from, 0.2 percentage in the same years. This trend may results from policies and promotions of government of India and Government of Andhra Pradesh towards MESME sector development. Schemes like MUDRA Bank, Make in India, Start-up India, Stand up India etc.

Self Help Groups (SHGs) and Micro Enterprise development in Andhra Pradesh

Self Help Groups (SHGs) have been very effective means of income and employment generation to the excluded sections of the society, especially in the rural areas. The excluded sections of the rural areas are, especially landless labours, women, marginal farmers, socially marginalised groups are entitle to receive microfinance for self-employment and enable them to become entrepreneurs. Self Help Groups (SHGs) are help the poor people who are deprived of formal financial services in rural and semi urban areas, there by creates "Financial Inclusion". Self Help Groups can encourage members to become self-reliant, self-dependent and increase the decision making power of the group. It facilitates a forum for discuss and solve their social and economic problems and providing a platform for members for exchange of ideas and enhance general awareness among members.

Table2: Distract wise SHGs promoted Micro enterprises in Andhra Pradesh

Years/Districts	1981-84	1985-88	1989-92	1993-96	1997-00	2001-04	2005-08	2009-12	2013-16	TOTAL
ANANTHAPUR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.29	0.12
CHITTUR	0.00	0.00	0.00	0.00	0.00	1.05	0.00	0.14	2.05	0.74
EAST GODAVARI	0.00	20.83	16.67	19.35	15.63	18.95	5.10	2.13	3.22	4.45
GUNTUR	0.00	0.00	0.00	0.00	0.00	0.00	0.46	0.00	0.88	0.34
KADAPA	0.00	4.17	2.08	6.45	4.17	6.32	5.10	3.79	1.27	3.27
KRISHNA	0.00	4.17	0.00	0.00	0.00	1.05	0.00	0.00	0.78	0.31
KURNOOL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.68	0.22
PRAKASHAM	0.00	0.00	2.08	0.00	0.00	0.00	0.23	0.34	0.20	0.28
NELLORE	75.00	70.83	79.17	69.35	78.13	71.58	87.01	92.01	87.32	88.04
SRIKAKULAM	0.00	0.00	0.00	3.23	0.00	1.05	0.70	0.28	1.07	0.65
VISHAKAPATNAM	25.00	0.00	0.00	1.61	2.08	0.00	1.39	1.17	0.98	1.14
VIJAYANAGARAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.03
WEST GODAVARI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	1.17	0.40
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Directorate of Industries A.P. (Udyog Aadhar Memorandum).

Above table shows that district wise Self Help Group (SHG) promoted microenterprises in Andhra Pradesh. Data reveals that Self Help Groups (SHGs) promoting more of micro enterprises than small and medium enterprises. In general banks may not come forward to give micro finance to micro enterprises however, the banking system causes "imperfections in financial markets that constrain small borrowers' access to credit" (Webster, 1991). To get out of this financial problem Self Help Groups has one of the innovative tool for removing poverty through microenterprises with help of micro finance, with special emphasis on empowering women in rural areas. Above table reveals that among the all 13 districts, Nellore occupies major share in Andhra Pradesh. Percentage share of microenterprises in Nellore is much higher than remaining districts. Due to infrastructural facilities and strong Self Help Groups (SHGs) financial support results most of micro enterprises registered in Nellore district.

Self Help Groups (SHGs) and Women entrepreneurship in Andhra Pradesh

Self Help Groups (SHGs) development is an important strategy to include deprived sections of the society, especially rural women. Women have been neglected economically and socially in the society, Self Help Groups (SHGs) are providing micro credit to rural women to making them entrepreneurs and promote entrepreneurial activities in the rural segments. Social empowerment of women can achieve after the economic empowerment, Self Help Groups (SHGs) are better tools for the economic and social empowerment of women in rural areas. Government of India making more effective policies and promotions towards women entrepreneurship development, the recent Global Entrepreneurship Summit (GES)-2017 is the best example. The main agenda of GES-2017 was "Women Entrepreneurship" with theme of "Women First, Prosperity for All". The roles of women have been changing in the globalisation era, from four walls of kitchen to the liberalised world.

Table3: Male and Female entrepreneurs in SHGs Promoted MSMEs of Andhra Pradesh

YEAR	MALE (IN %)	FEMALE (IN %)	TOTAL
1981-84	60	40	100
1985-88	65	35	100
1989-92	43	57	100
1993-96	42	58	100
1997-00	45	55	100
2001-04	49	51	100
2005-08	39	61	100
2009-12	38	62	100
2013-16	41	59	100
TOTAL	40	60	100

Source: Directorate of Industries A.P. (Udyog Aadhar Memorandum).

Above table shows that percentage share of male and female entrepreneurs in Self Help Groups (SHGs) promoted MSMEs in Andhra Pradesh. Percentage share of male entrepreneurs occupies major share till 1985-88, afterwards the percentage share of women entrepreneurs have been increasing, which can be results from the innovative programme of Self Help Groups (SHGs) Bank Linkage Programme by NABARD in 1992. Most of micro enterprises have owned by women entrepreneurs in Andhra Pradesh. Self Help Groups (SHGs) are helps to enhance rural women entrepreneurship by disbursing micro credit to poor women, there by creates rural industrialisation and equitable distribution of wealth in Andhra Pradesh. Getting formal finance from the banks is big obstacle for the women to start the business, because banks treat women as an unproductive object and financially depended. Self Help Groups (SHGs) are come forward to give loans to the financially excluded sections to fulfil the dreams of self-employment, there by creates "financial Inclusion" in rural Andhra Pradesh. That is the reason percentage share of women owned micro enterprises much higher than percentage share of male owned micro enterprises in total Self Help Groups (SHGs) promoted micro enterprises in Andhra Pradesh.

Table4: District wise Male and Female entrepreneurs in SHGs Promoted MSMEs of AP

Districts	MALE (IN %)	FEMALE (IN %)	TOTAL
ANANTHAPUR	90	10	100
CHITTUR	70.8	29.2	100
EAST GODAVARI	16.7	83.3	100
GUNTUR	81.8	18.2	100
KADAPA	50.0	50.0	100
KRISHNA	80.0	20.0	100
KURNOOL	85.7	14.3	100
PRAKASHAM	55.6	44.4	100
NELLORE	39.1	60.9	100
SRIKAKULAM	38.1	61.9	100
VISHAKAPATNAM	83.8	16.2	100
VIJAYANAGARAM	83	17	100
WEST GODAVARI	53.8	46.2	100
TOTAL	39.7	60.3	100

Source: Directorate of Industries A.P. (Udyog Aadhar Memorandum)

Above table shows that percentage share of district wise male and female entrepreneurs in Self Help Groups (SHGs) promoted micro enterprises in Andhra Pradesh. Only few districts have crossed more than fifty percentage share of women entrepreneurs, East Godavari has more share with 83.3 percentage followed by Srikakulam, Nellore and Kadapa with 61.9 percenatge,60.9 percentage and 50 percentages respectively. Women representation in micro enterprises was very low in Ananthapur, Kurnool, Vijaynagaram and Guntur with percentages of 10, 14.3, 17, and 18.2 respectively. Overall data reveals different picture, percentage share of women entrepreneurs were higher than male entrepreneurs in Self Help Groups (SHGs) promoted micro enterprises of Andhra Pradesh. In terms of absolute number of registered Self Help Groups (SHGs) promoted enterprises and absolute number of women entrepreneurs were high in Nellore district, but in terms of percentage share of women entrepreneurs to male entrepreneurs East Godavari district is in the highest position in Andhra Pradesh.

Self Help Groups (SHGs) and Social entrepreneurship in Andhra Pradesh

Micro, Small and Medium Enterprises Sector plays an important role in rural development by including economically and socially deprived sections of rural areas. Among Micro, Small and Medium Enterprises Sector, micro enterprises act as a developmental tool for poorest of the poor people, by encouraging them to become entrepreneurs especially in rural areas. The major problem of poor people in rural segments of India is low availability of capital. To get out of this financial problem Self Help Groups are one of the innovative tool for removing poverty through microenterprises with help of micro finance, with special emphasis on empowering socially and economically backword sections in rural areas.

Table5: Social group wise entrepreneurs in SHGs promoted microenterprise in A.P.

YEAR	OBC (IN %)	SC/ST (IN %)	OTHERS (IN %)	TOTAL
1981-84	50	20	30	100
1985-88	60	20	20	100
1989-92	30	43	28	100
1993-96	46	36	18	100
1997-00	34	44	22	100
2001-04	31	51	18	100
2005-08	34	47	20	100
2009-12	22	63	15	100
2013-16	26	54	20	100
TOTAL	26	56	18	100

Directorate of Industries A.P. (Udyog Aadhar Memorandum)

Above table shows social group wise entrepreneurs in Self Help Groups (SHGs) promoted microenterprises in Andhra Pradesh. Socially marginalised groups have been occupying major share in the Self Help Groups (SHGs) promoted micro enterprises. Percentage share of Schedule Caste (SC) and Schedule Tribes(ST) have been increasing from 1989-92, which means Self Help Groups (SHGs) Bank Linkage Programme has positive impact on socially marginalised groups in Andhra Pradesh. Self Help Groups Bank Linkage Programme was started in 1992 initiated by NABARD with the aim to link formal financial (Banks) services to excluded sections of the society (like; Poor, Women, Schedule Caste (SC), Schedule Tribes (ST) and Other Backward Sections of the society. Self Help Groups Bank Linkage Programme act as a developmental tool for socially and economically weaker sections of the society by extending loan facility with lowest interest rate (12 % p.a.). Data reveals that percentage share of Socially marginalised sections (SC/ST) and Other Backward Class (OBC) entrepreneurs have been higher than the percentage share of other entrepreneurs. Interesting point to be noted that socially marginalised sections (SC/ST) occupies major share compare to OBC and Others, which results from the Self Help Groups (SHGs) policies and promotion towards socially marginalised sections in Andhra Pradesh.

Table6: District level Social group wise entrepreneurs in SHGs promoted microenterprise in AP

Districts	OBC (IN %)	SC/ST (IN %)	OTHERS (IN %)	TOTAL
ANANTHAPUR	50.0	10.0	40.0	100.0
CHITTUR	58.3	8.3	33.3	100.0
EAST GODAVARI	39.6	25.7	34.7	100.0
GUNTUR	27.3	9.1	63.6	100.0
KADAPA	57.5	4.7	37.7	100.0
KRISHNA	33.3	33.3	33.3	100.0
KURNOOL	62.5	12.5	25.0	100.0
PRAKASHAM	22.2	44.4	33.3	100.0
NELLORE	23.8	61.1	15.2	100.0
SRIKAKULAM	19.0	52.4	28.6	100.0
VISHAKAPATNAM	62.2	10.8	27.0	100.0
VIJAYANAGARAM	40.0	20.0	40.0	100.0
WEST GODAVARI	30.8	7.7	61.5	100.0
TOTAL	26.4	55.9	17.7	100.0

Directorate of Industries A.P. (UdyogAadhar Memorandum)

Above table explains Social group wise entrepreneurs in Self Help Groups (SHGs) promoted micro enterprises in different districts of Andhra Pradesh. Percentage share of Other Backward Class (OBC) entrepreneurs were high in Kurnool fallowed by Chittur with 62.5 and 58.3 percentages respectively. Nellore occupies major share in Schedule Caste and Schedule Tribes entrepreneurs with 61.1 percentage, because population of SC/ST very high in Nellore district. In case of others category entrepreneurs, Guntur and West Godavari occupies major shares with 63.6 and 61.5 percentages respectively. In total Micro enterprises percentage share of schedule caste and schedule tribes was higher than OBC and other category entrepreneurs.

IV. MAJOR FINDINGS OF THE STUDY

Self Help Group will give small loan to the rural women in order to encouraging them into entrepreneurial activities. Self Help Groups fulfilled the Credit needs of the rural and semi-urban poor women and increase the equality of status of women in economic, social and cultural spheres of life. The study has found that percentage share of micro enterprises were higher than small and medium enterprises in total Micro, Small and Medium Enterprises (MSME) sector of Andhra Pradesh. But after the year 2013-16 percentage share of small and medium enterprises have been increasing because of government policies and promotions.

Nellore occupies major share in Self Help Group (SHG) promoted micro enterprises due to better infrastructural facilities and Self Help Group (SHG) support. Percentage share of women entrepreneurs were higher than male entrepreneurs in total Self Help Group (SHG) promoted micro enterprises in Andhra Pradesh. Percentage share of women entrepreneurs was around 60 percentage and male entrepreneurs around 40 percentages, which may shows that there is positive signal in women entrepreneurship in Self Help Group (SHG) promoted micro enterprises in Andhra Pradesh. There is an interesting point to be noted that percentage share of socially marginalised groups (Schedule Caste and Schedule Tribes) and Other Backward Class (OBC) were higher than percentage share of other category entrepreneurs in Self Help Group (SHG) promoted micro enterprises in Andhra Pradesh. Nellore occupies major share in the Schedule Caste and Schedule Tribes entrepreneurs in Self Help Group (SHG) promoted micro enterprises in Andhra Pradesh. Self Help Group (SHG) are act as empowerment tool for the rural women and socially marginalised groups trough micro enterprises development by disbursing micro credit with low interest rates in Andhra Pradesh.

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