Self-Help Groups in the Nandyal Region, Andhra Pradesh – A Pathway to Sustainable Development

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Abstract:
In India, 70% of the population lacks access to financial resources and productive assets to earn a living. The main reason is limited access to economic and social services. Consequently, the SHG (self-help group model) evolved in the 1980s and 1990s with the support of the Government of India, NABARD, the Banking sector, and other NGOs. Self-help groups are voluntary and self-managed by women from similar socioeconomic setups, who save and contribute a certain amount to a common fund, from which small loans are provided to group members to start their micro units. The study examines whether SDG has been achieved with the formation of SHG groups, and also concentrates on the social and economic development of SHG groups in the Nandyal region.
As per studies, the SHG program threshold is unreachable, but a few SDG goals can be achieved. The study is descriptive as well as exploratory. A questionnaire is used to collect data. Inferential statistical methods are used to analyze the data.
Keywords: Self-help groups, financial status, sustainable development goals, Empowerment, financial inclusion.
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Introduction:
The origin of the self-help group may have been discovered by the Grameen Bank of Bangladesh, founded by Muhammad Yunus. SGHs were started and formed in 1975. In India, according to NABARD, the SHG-BLP is the world's largest Microfinance program in the world. Around 1.27 million SHGs were digitized under Project E Shakthi in the year 2022. The lack of institutional credit accessible to the rural poor has initiated the establishment of SHGs in India. The idea of self-help groups has been identified as a tool for financial inclusion and a need-fulfillment concept. India has adopted the Bangladesh model in a modified form. To relieve poverty and empower women, self-help groups and a microfinance delivery model have been started, and the movement took off in 1993 in India. The self-help group acts like a financial intermediary committee with 15-25 group members. An SHG is a community-based group. Members are usually women from similar social and economic backgrounds, all voluntarily coming together to save small sums of money regularly. They pool their resources to become financially stable, taking loans from their collective savings in times of emergency or financial scarcity, important life events, or to purchase assets (Kabir **Naila 2005**). The group members must utilize the funds properly, and timely repayment is expected from them. NABARD instituted this

model in 1986-1987. The self-help groups under NABARD many of them borrow loans from the capital base they have saved. This is one of the most popular and easiest methods of reaching the rural poor. The SHG Banking Linkage Programme, since its beginning, has been prominent in certain states, especially in the southern region – Andhra Pradesh, Tamil Nadu, Kerala, and Karnataka. RBI regulations require banks to provide loans and other financial services at a lower interest rate. It is almost like solidarity lending.

SHG – Sustainable Development Goals:

According to the United Nations Department of Economic and Social Affairs, Sustainable Development Goals are the universal call to provide a fair, just, and equitable world without leaving anyone.17 Sustainable Development Goals are identified and are observed as tools for a sustainable future. The SHGs in India are considered one of the major tools to eradicate poverty and also empower women financially and socially.

A few sustainable development goals can be achieved by SHGs:

- Zero hunger
- Good Health and well-being
- Quality Education
- Gender Equality
- Decent Work and Economic Growth
- Reduced inequalities.
- No poverty.

Need for the study:

India is a hierarchical society where people are ranked according to their castes, clans, and religions. Some SHGs do not extend support for women to contribute to the development of their households, in turn to society. Due to the failure of bankers to identify NGOs with savings and credit groups, the SHG programme has not been covered in all the states in India. The movement still has a long way to go to achieve all the Sustainable Development Goals in India. The SHG groups are informal groups without proper monitoring, resulting in poor functioning, and women who need financial help have not benefited enough because of a lack of education and inequalities in society. The challenges and problems for SHGs are more about sustaining and becoming successful. The SHG's main objective is to empower the poor along with the achievement of the SDGs. Even with the government of India's various programs under self-employment schemes, there is still a need to study the current socio-economic conditions of SHGs operating in the Nandyal region. If the impact is there, whether it is leading to SDG or not.

Research Methodology:

The research design followed is an exploratory and descriptive method. The data used for the research are primary data and secondary data. The secondary data is collected from websites National and internationally published research articles. There are 30 SHG groups with 300 members under one community resource person named Neelima. Four SHG groups, namely, Sahiti Chandra, Ashta Lakshmi, Mecca, and Madina, are considered as samples for the survey. Group size is 10. The sample is 40 members out of 300 members in the Nandyal region. A questionnaire is floated to SHG members to collect the data. The data is collected through personal interviews. Data is analyzed by following Descriptive and inferential statistical methods.

Objectives of Research:

1. To study the socio-economic conditions of SHGs in the Nandyal region in Andhra Pradesh.
2. To examine how the Sustainable Development Goals are achieved through SHGs.

Research Hypothesis:

H1: There are significant differences in the current status of SHG members in group development.

H2: There is a positive social and Economic impact on SHGs leading to achieving the SDGs.

Literature Review:

SHGs are identified as a tool in reducing the disparity between the rich and the poor. Self-help groups are being established and managed exclusively by women, thereby empowering women. Women began to find themselves in a position to command because of the self-help groups. (**D. Rabindranath Solomon 2019**), Self-help groups are to encourage savings, household production, and social cohesion among the poor, which can lead to economic and social capital. SHGs encouraged savings and associations among the poor women. (**Ban, Radu; Gilligan, Michael J.; Rieger, Matthias 2015)**, SHGs are also considered to play a major role in providing Rural Non-Farm Employment (RNFE) through enterprise development and marketing, and it has been evident that SHGs are effective in the social development of India. (**Adolph, Barbara, 2003**) SHG operates and acquires the capital from the amount they save, and a group decision will be followed for using in a business and returning the loan. (**Kabir Naila 2005). In** Nanumba North and South Districts of the Northern Region of Ghana, SHGs' savings are considered as a microfinance tool to eradicate poverty, and also studied the challenges and prospects of women-led businesses. **(Adams Sulemana Achanso, Philip Awogtah, 2016).** A long-term SHG is only possible if the group maintains a high level of quality and can be sustainable beyond NGO involvement. The cohesiveness in the group can only contribute to food safety and health. (**Meghan Entz, Janet Karsgaard, and Michael Salomons, 2016)** In South Asia and Sub-Saharan Africa, the self-help groups have effectively impacted health, finance, and agriculture, and also empowered women financially and socially. (**Mary Kay Gugerty, Pierre Biscaye, and C. Leigh Anderson,2019).** According to **Dr. Arjun Yallappa Pangannavar 2014),** the women SHGs have slow growth in terms of their number, membership, accumulation of funds, and size of disbursement of funds among beneficiaries. It was opined that there is a dire need to make women SHGs stronger. The social and economic factors affect the involvement of women in the SHG for women's empowerment. (**Gaurav Joshi 2019).** Women's empowerment has become an essential component of international development and poverty reduction. (**Brody, Shari, Dunbar, Padmini, and Laura Pascoe 2013).** The main purpose of self-help groups is to provide livelihood and to achieve sustainability goals. However, most of the researchers concentrated on SHG, rather than the achievement of sustainability outcomes **(B. Om Preethi, S. K. Acharya, Arnab Banerjee, M. E. Haque, Sreemoyee Bera, 2024).** Most of the research is done to study challenges and the realities in SHG operations. **(Madanant Naik, Dr. Anthony Rodrigues2017)** The studies talk about women's empowerment and microenterprises operated by women; however, the SDGs were not framed. In view of this, the current study concentrates on SHG impact in achieving the SDGs.

Data Analysis and Interpretation.

Objective: 1: To study the socio-economic conditions of SHGs in the Nandyal region in Andhra Pradesh.

The SHG groups, Sahithi Chandra, Mecca, Madina, and Asta Lakshmi, were all started in 2000. They are continuing even in 2025. The age of the groups is 25 years. As the days passed, they increased their savings and borrowing capacity through loans. The following table clearly explains the improvement and the status in which they are.

Table 1: Assessing the Current Status of SHG Group Sahiti Chandra in Nandyal region, Andhra Pradesh.

Before the year 2000, these groups' income was less than 3000/- per month.

group	Income before becoming an SHG member.	Income After Becoming an SHG member	Changes in the income.
Sahithi Chandra	< 3000 per month	10,000-15000	7000-12000
Mecca	<2500 per month	9000-14000	6500-11,500
Madina	<3500	10,000-15000	6,500-11500
Asta Lakshmi	<3000	8000-16000	5000-12000

Converting the income data into numerical values.

Income before;

Sahithi Chandra 3,000 per month.
Mecca 2,500 per month.
Madina 3,500 per month.
Asta Lakshmi 3,000 per month.

Income After;

Use the midpoint of each range:

- Sahithi Chandra: (10,000 + 15,000)/2 = 12,500

- Mecca: (9,000 + 14,000)/2 = 11,500
- Madina: (10,000 + 15,000)/2 = 12,500
- Asta Lakshmi: (8,000 + 16,000)/2 = 12,000

Particulars	**2000 - 2010**	**2010 - 2019**	**2019 - 2022.5**	**2022.5 to 2025.**	**Till now, Total savings**
Members in each SHG	10	10	10	10	
Savings by each member per month	30	50 (66.67% increase)	100 (333.33% increase)	200 (666.67% increase)	
Total savings	36000 (10 years)	54000 (9 years)	42000 (3.5years)	48000 (2.5 years)	1,80,000
Particulars	2000 - 2010	2010 - 2019	2019 - 2022.5	2022.5 to 2025.	Till now, Total savings
Members in each SHG	10	10	10	10	
Savings by each member per month	30	50 (66.67% increase)	100 (333.33% increase)	200 (666.67% increase)	
Total savings	36000 (10 years)	54000 (9 years)	42000 (3.5years)	48000 (2.5 years)	1,80,000

Table 2: Changes in Income.

Name of the group	**Income before**	**Income after**	**Change in income.**
Sahithi Chandra	3000	12500	9500
Mecca	2500	11500	9000
Madina	3500	12500	9000
Asta Lakshmi	3000	12000	9000

Table:4 Members Total Savings.

From the above table, it is evident that the savings amount has increased from a mere 30 Rs. To Rs. 200 /-. Their savings were Rs. 3600 in the first year, and now in 2025, their savings are Rs. 1,80000/-. The women in the group are empowered both financially and economically. Apart from achieving financial independence, most of the women are assisting their spouses by providing funds. The other groups included in the sample, viz, Asta Lakshmi, Mecca, and Madina, are saving monthly, 250, 250, and 300.

Table: 5 Cross Tabulation: Age Group × Major Impact of SHGs

Age Group	Women's Empowerment	Social Capital	Confidence & Leadership	Reduction in Domestic Violence	Total
Below 30 years	3	2	1	1	7
31–40 years	8	4	2	2	16
41–50 years	6	3	1	1	11
Above 50 years	3	1	1	1	6
Total	**20**	**10**	**5**	**5**	**40**

Interpretation:

The majority of respondents aged 31–40 years perceived women's empowerment as the most significant benefit of SHGs. Social capital was the second most commonly reported benefit across all age groups.

Table 6: Cross Tabulation: Educational Qualification × Major Impact of SHGs

Age Group	Women's Empowerment	Social Capital	Confidence & Leadership	Reduction in Domestic Violence	Total
Below 30 years	3	2	1	1	7
31–40 years	8	4	2	2	16
41–50 years	6	3	1	1	11
Above 50 years	3	1	1	1	6
Total	**20**	**10**	**5**	**5**	**40**

Interpretation:

Women's empowerment was perceived as the most important outcome irrespective of educational level. Respondents with secondary education reported relatively higher gains in confidence and leadership.

Table 7 Cross Tabulation: Duration of SHG Membership × Major Impact of SHG's

Membership Duration	Women's Empowerment	Social Capital	Confidence & Leadership	Reduction in Domestic Violence	Total
Less than 2 years	**2**	**2**	**1**	**1**	**6**
2–5 years	**8**	**4**	**2**	**1**	**15**

6–10 years	**6**	**3**	**1**	**2**	**12**
Above 10 years	**4**	**1**	**1**	**1**	**7**
Total	**20**	**10**	**5**	**5**	**40**

Interpretation:

Respondents with 2–5 years of SHG membership reported the greatest improvement in women's empowerment, suggesting that sustained participation contributes to positive social outcomes.

Table 8: Cross-tabulation for all variables.

Age group	**Economic Impact**	**Social impact**	**Confidence**	**financial goals**	**govt support**	**Poverty alleviation.**
<25	20	22	20	15	15	15
25-30	18	15	15	15	10	15
31-40	2	2	2	5	5	10
41-50	0	1	2	5	5	0
>50	**0**	0	**3**	0	5	0

Interpretation:

Women aged <25, 25-30, and 31-40 have benefited from the SHG groups.

Table 9: Correlation Matrix for all Variables.

Variables	**Economic Impact**	**Social Impact**	**Confidence**	**Financial Goals**	**Government Support**	**Poverty Alleviation**
Economic Impact	**1**	0.983	0.984	0.959	0.941	0.881
Social Impact	0.983	**1**	0.992	0.939	0.986	0.847
Confidence	0.984	0.992	**1**	0.916	0.98	0.81
Financial Goals	0.959	0.939	0.916	**1**	0.875	0.885
Government Support	0.941	0.986	0.98	0.875	**1**	0.774
Poverty Alleviation	0.881	0.847	0.81	0.885	0.774	**1**

Interpretation:

Economic Impact and Confidence have a **very strong positive correlation** (**r = 0.984**), indicating that greater economic benefits from SHGs are associated with higher confidence among members.

Social Impact and Confidence show the **strongest relationship** (**r = 0.992**), suggesting that enhanced social participation is closely linked with increased confidence and leadership.

Social Impact and Government Support are also highly correlated (**r = 0.986**), indicating that respondents perceiving stronger government support also reported greater social benefits.

Financial Goals have strong positive correlations with Economic Impact (**r = 0.959**) and Poverty Alleviation (**r = 0.885**), implying that improved financial planning contributes to better economic conditions and poverty reduction.

Government Support and Poverty Alleviation have the weakest correlation among these variables (**r = 0.774**), though it is still a positive and relatively strong relationship.

3. Objective 2: To examine how the Sustainable Development Goals are achieved through SHGs.

Table 10: Are you a member of Self self-help group

S.No.	Particulars	Respondents
1	Yes	40
2	No	0

Table 11: Educational qualification of SHG members.

S.No.	Particulars	Respondents	percentage
1	illiterates	30	75%
2	Basic schooling	5	12.50%
3	10th pass/Intermediate	5	12.50%
4	Graduate	0	0
	Total	40	100%

Interpretation: From the above table, it is identified that 75% of the SHG members are illiterate.

Table 12: Do you feel empowered as a result of being part of a women's self-help group?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total Respondents.
20	18	2	0	0	40
50%	45%	5%	0	0	100%

Interpretation: 50% are strongly agreeing and 45% are agreeing that they are financially empowered.

Table 13: Do you think women's self-help groups play a significant role and help in poverty alleviation and No hunger?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
15	15	10	0	0	40
37.50%	37.50%	25%	0	0	100%

Interpretation: 75% of the women are in believe that SHGs play an important role in poverty alleviation.

Table 14: In what areas do you think women's self-help groups can improve?

S.No.	Particulars	Respondents	percentage
1	Access to resources,	15	37.5
2	Leadership training,	5	12.5
3	Health awareness programs,	15	37.5
4	Networking opportunities.	5	12.5
	Total	40	100%

Interpretation: 37.5% of women think that by taking membership in the SHG group, they can access the resources for their small businesses.

Table 15: What challenges do you face as a member of a women's self-help group?

S.No.	Particulars	Respondents	Percentage
1	Decision making	5	12.50%
2	Literacy	20	50%
3	Family responsibilities.	5	12.50%
4	Societal stigma.	10	25%
	Total	40	100%

Interpretation: 50% of the women are of the opinion that literacy is the biggest challenge for SHG members.

Table 16: Do you feel more confident in expressing your opinions since joining a women's self-help group?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
20	15	2	3	0	40
50%	37.50%	5%	7.50%	0	100%

Interpretation: 50% of the women feel that after joining the SHG community, they can express their views with more confidence.

Table 17: Have you seen any positive changes in your community as a result of women's self-help groups?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
22	15	2	1	0	40
55%	37.50%	5%	2.50%	0	100%

Interpretation: 55% of the respondents feel that there are positive changes like improved income, better education for children, etc.

Table 18: What key areas should women's self-help groups focus on to further empower and educate women?

S. No	Particulars	Respondents.	percentages
1	Legal rights awareness,	15	37.50%
2	Entrepreneurship training,	10	25%
3	Healthcare initiatives	10	25%
4	Community development projects	5	12.50%
	Total	40	100

Interpretation: 37.5 % of women understand that awareness of legal rights will lead to more empowerment.

Table 19: Has your perception of gender roles changed since being involved in a women's self-help group?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
20	18	2	0	0	40
50%	45%	5%	0	0	100

Interpretation: 50% of the respondents think that they can manage their household without any male support.

Table 20: Do you think women's self-help groups receive enough support from the government and NGOs?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
15	10	5	5	5	40
37.50%	25%	12.50%	12.50%	12.50%	100%

Interpretation: 37.5% of the women think that the government is providing enough support

Table 21: Do you believe women's self-help groups have the potential to create long-lasting change in communities?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
15	15	5	5	0	40
37.50%	37.50%	12.50%	12.50%	0	100%

Interpretation: Around 75% of women think that SHGs have the potential to create long-lasting changes.

Table 22: What are some barriers women face in participating in self-help groups?

S. No	Particulars	Respondents.	percentage
1	Lack of time,	10	25%
2	Lack of family support,	20	50%
3	Societal stigma,	5	12.50%
4	Financial constraints	5	12.50%
	Total	40	100%

Interpretation: The main barrier for women to participate in SHG is a lack of family support.

Table 23: How often do you attend self-help group meetings?

S. No	Particulars	Respondents.
1	Once a week	
2	Twice a week	
3	Once a month	40
4	Rarely Never	

Interpretation: All the respondents in the group have to meet once a month.

Table 24: Has the self-help group helped you in achieving your financial goals?

Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
15	15	5	5	0	40
37.50%	37.50%	12.50%	12.50%	0	100%

Interpretation: 75% of members think SHG has helped them in achieving their goals.

Table 25: How has being part of a women's self-help group impacted your daily life?

S. No	Particulars	Respondents.	percentage
1	Financial independence.	25	62.50%

2	Improved standard of living.	10	25%
3	Increased confidence level.	5	12.50%
4	More Problems	0	0
5	No impact	0	0
	Total	40	100%

Interpretation: 25 respondents feel they have become financially independent.

Table 26: Would you recommend the self-help group to others in need?

S. No	Particulars	Respondents.	Particulars
1	Strongly recommend	25	62.50%
2	Recommend	5	12.50%
3	neutral	5	12.50%
4	Rarely Never	5	12.50%
5	Never	0	0
	Total	40	100%

Interpretation: 25 respondents say that they recommend women to become SHG members.

Table 27: What was the Economic impact of joining a member of a Self-help group?

S. No	Particulars	Respondents.	Percentage
1	Change in income	20	50%
2	Increase in savings or assets.	10	25%
3	Access to credit or loans	5	12.50%
4	Employment/self-employment status	5	12.50%
	Total	40	100%

Interpretation: 20 respondents reported that their income levels have changed after becoming SHG members. 10 respondents feel that they have more savings.

Table 28: What was the social impact of joining a member of a Self-help group?

S. No	Particulars	Respondents.	Percentage
1	Women's empowerment (decision-making, mobility)	20	50%
2	Social capital (mutual support, community engagement)	10	25%
3	Confidence and leadership	5	12.50%
4	Reduction in domestic violence or discrimination	5	12.50%

	Total	40	100%

Interpretation: 20 Respondents think that they are more empowered, and their decision-making ability has increased.

Table 29: In what way is the borrowed amount utilized by SHG members?

S. No	Particulars	Respondents.	percentage
1	Entrepreneurship and earning a livelihood.	32	80%
2	Other purposes(School fees for children)	8	20%

Interpretation: 80% of the respondents are using the borrowed money for entrepreneurship, and 20% are using it for other purposes.

Regression Analysis for Social Impact and Confidence Levels.

Regression Statistics									
Multiple R	0.5963799								
R Square	0.35566898								
Adjusted R Square	0.19458623								
Standard Error	0.0386716								
Observations	6								
ANOVA									
	df	*SS*	*MS*	*F*	*Significance F*				
Regression	1	0.003302	0.00330203	2.2079892	0.211487				
Residual	4	0.005982	0.00149549						
Total	5	0.009284							

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*	
Intercept	1.24298496	0.1924376	6.45915845	0.00295837	0.708693	1.777277	0.708693	1.78	
X Variable 1	-0.3290186	0.2214226	-1.4859304	0.21148707	-0.943786	0.285749	-0.94379	0.29	

Interpretation:
The regression model shows a moderate positive relationship, with the independent variables explaining about 35.57% of the variation in the dependent variable.

Regression Analysis for Economic Impact and Poverty Alleviation.

Regression Statistics								
Multiple R	0.59638							
R Square	0.355669							
Adjusted R Square	0.194586							
Standard Error	0.038672							
Observations	6							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	0.003302	0.003302	2.207989	0.211487			
Residual	4	0.005982	0.001495					
Total	5	0.009284						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*

Intercept	1.242985	0.192438	6.459158	0.002958	0.708693	1.777277	0.708693	1.777277
X Variable 1	-0.32902	0.221423	-1.48593	0.211487	-0.94379	0.285749	-0.94379	0.285749

Interpretation:
The regression analysis indicates a moderate positive relationship between the independent variables and the dependent variable, as shown by the Multiple R value of 0.59638**.**

SDG–SHG Indicator Matrix
This matrix links **SHG activities with relevant SDGs and measurable indicators**.
The sample size from four SHG groups is 40. A survey has been conducted individually by the researcher to collect the data. In the previous tables, data regarding savings, etc., have been tabulated, and percentages have also been calculated. The matrix below is the summary of all tables and is linked with SHG activities with relevant SDGs.

SDG Goal	SHG Activity	Indicators	Measurement Method
SDG 1 – No Poverty	Micro credit and group savings	Increase in household income	· Savings increased from Rs.30/- to Rs. 200/- · 50% of respondents have improved income levels. · 25% of respondents have increased their asset levels.
SDG 2 – Zero Hunger	Nutrition programs, kitchen gardens	Improved food security	75% of respondents accepted that household availability increased.
SDG 3 – Good Health	Health awareness programs	Reduction in health issues	37.5% respondents think that apart from existing awareness programs, more has to be done.
SDG 4 – Quality Education	Education support for children	School Enrollment Rates	20% of respondents are using to pay school fees, etc.
SDG 5 – Gender Equality	Women's leadership in SHGs	Women's decision-making power	62.5% of respondents are of the opinion that they can make decisions conqidently and lead a group.

SDG 8 – Decent Work	SHG enterprises	Employment generation	80% of respondents are using funds for enterprises and to earn livelihoods.

Analysis and Discussion:

From the survey questions, it is interpreted that more respondents have become financially independent, can take care of their family alone, are empowered, have changes in income levels, and have savings.

The SHG groups, Sahithi Chandra, Mecca, Madina, and Astha Lakshmi have started their group in 2000 with a mere savings of 30 rupees per month by each member. As the years passed on their savings increased gradually to 50 rupees, 100 rupees, and now 200 rupees in Sahiti Chandra and more than 200 rupees in the other sample groups.

At the beginning of 2025, the total amount saved by Sahithi Chandra was 1,80000/-. This means each member can take a loan of 1,80000 from the bank and has to pay within the prescribed period decided by the group members. The group leader will be there, and it is her responsibility to collect the money from other group members.

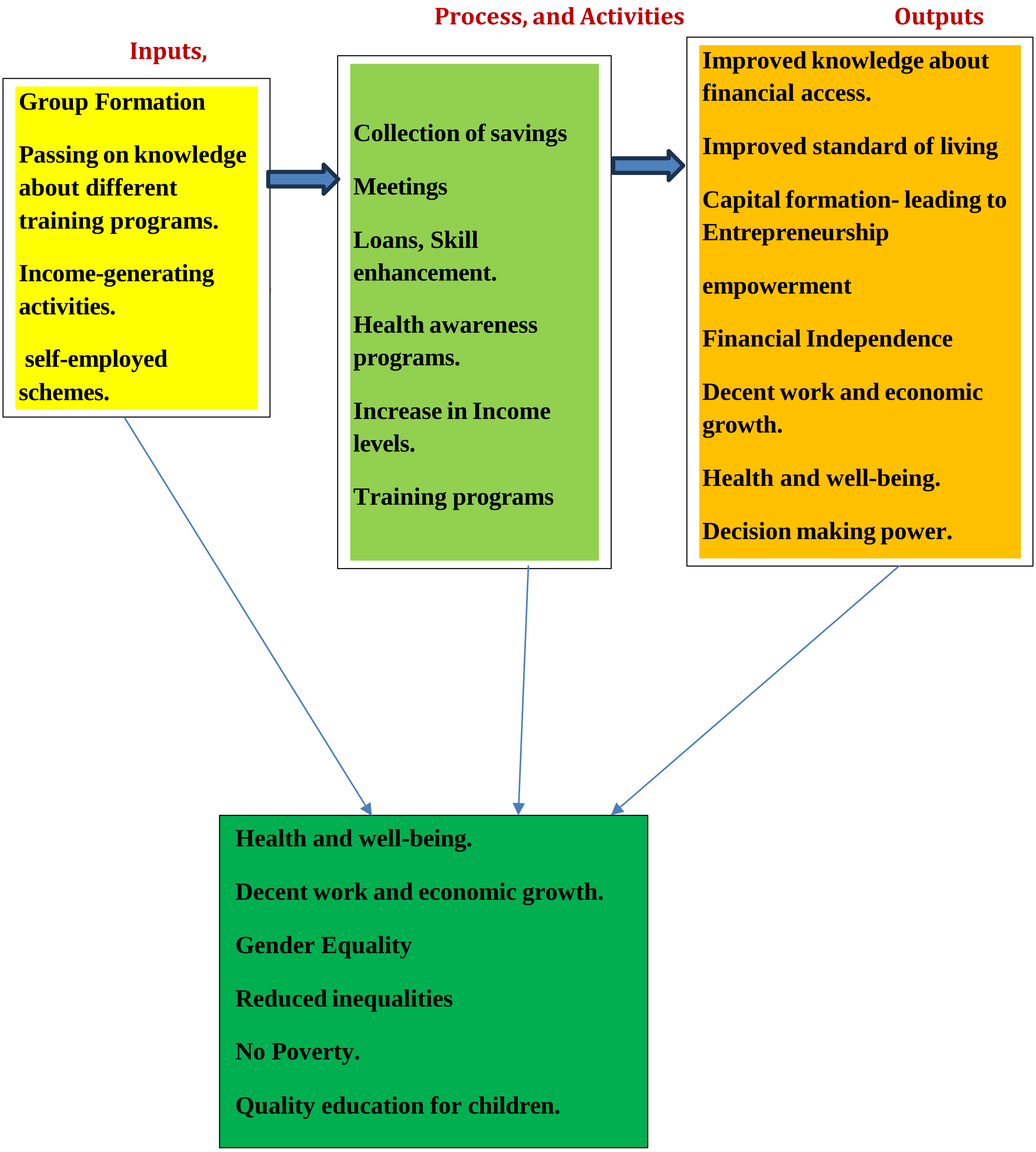
The borrowed amount is used for small businesses like Snack preparation, Papad preparation, Saree shops, embroidery shops, tailoring shops, and small retail stores.

The survey has identified positive economic and social impacts on the group members. The researcher has identified that SHGs can be a sustainable means of achieving several SDGs. From the above SDG–SHG Indicator Matrix it's been proven that a few SDGs are achieved through Self-help groups.

Conclusion:

India is a country with diversified cultures and traditions. Reaching the rural poor is not possible for Bankers. Given this, financial inclusion through SHG bank linkage programs has gained importance, and the government of India is providing various schemes for self-employment programs. NABARD SHG BLP program is one of a kind. However, the SHG groups have not achieved their threshold, and implied that SDGs are not achieved in some states in India and have become the main cause for this study. A survey was conducted through a questionnaire to collect the responses and opinions of the SHG members in the Nandyal region, Andhra Pradesh. Descriptive analysis, regression, and a correlation matrix were used to test the hypothesis. The results of the regression analysis support the H1 and H2 hypotheses. A moderate positive 0.5964 relationship between social impact and confidence levels was observed for H1, and for H2 **0.59638** a moderate positive relationship between Economic impact and poverty alleviation. A group of the SHG members is investing in small businesses like Snack preparation, tailoring, and embroidery work, etc. From the survey, it was evident that most of the SHG members believe that they are more independent financially and in decision-making, and a few SDGs, like No Hunger, Decent Work, and economic growth, Health and wellbeing, and somewhat gender equality, have been achieved. However, few SHG members think that the government has to create more awareness on legal rights, community development projects, health care initiatives, and training programs so that more SDGs can be achieved.

Impact Assessment Framework for the Sustainable Development Goals through the SHG group.



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