

# An Analytical Study on the Performance and Expansion of Self-Help Groups in Andhra Pradesh

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**Abstract:** The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is a flagship programme of the Government of India designed to alleviate rural poverty by organizing economically disadvantaged women into Self-Help Groups (SHGs). The mission facilitates access to financial services, credit support, and livelihood opportunities through a decentralized and flexible implementation framework, enabling states to adopt context-specific strategies. In addition to SHGs, the programme encourages the formation of collective institutions such as farmer groups, dairy cooperatives, and producer organizations to strengthen income generation.

A key focus of DAY-NRLM is the inclusion of marginalized sections, including Scheduled Castes (SCs), Scheduled Tribes (STs), minorities, and persons with disabilities, identified through the Socio-Economic and Caste Census (SECC). Since its inception in 2011, the mission has successfully mobilized a large number of rural women across the country. Among all states, Andhra Pradesh has emerged as a leading performer in terms of SHG formation, credit linkage, and repayment efficiency. Furthermore, SHGs actively contribute to the implementation of major rural development programmes such as MGNREGA, thereby strengthening grassroots governance and community participation.

**Keywords:** DAY-NRLM, Self-Help Groups (SHGs), Rural Poverty Alleviation, Women Empowerment, Financial Inclusion.

## 1. Introduction

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is an important initiative aimed at reducing rural poverty by promoting community-based institutions, especially among women. The programme focuses on strengthening the economic and social capabilities of rural households by providing access to financial resources, skill development, and sustainable livelihood options.

DAY-NRLM follows a demand-driven and decentralized approach, allowing states to design and implement strategies that suit their regional requirements. One of its primary objectives is to ensure that at least one member, preferably a woman, from every identified poor household becomes part of a Self-Help Group (SHG). Over time, these groups are linked to higher-level institutions such as federations, producer groups, and cooperatives to enhance collective economic activities.

The mission also emphasizes inclusiveness by targeting vulnerable groups such as Scheduled Castes, Scheduled Tribes, minorities, and persons with disabilities. It aims to ensure substantial representation of these categories in its implementation framework. Beneficiaries are identified based on the Socio-Economic and Caste Census (SECC) and participatory processes.

In addition, SHGs are actively involved in implementing major government programmes, particularly the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

Members participate in planning, monitoring, and execution of development activities at the grassroots level. Since its launch in 2011, DAY-NRLM has mobilized millions of women into SHGs, significantly contributing to poverty reduction, financial inclusion, and women's empowerment in rural India.

## 2. Review of Literature

A number of studies have examined the role and impact of Self-Help Groups (SHGs), particularly in Andhra Pradesh. Earlier research highlights that SHGs have significantly contributed to improving women's economic independence, savings behaviour, and participation in income-generating activities. Studies conducted in different regions of the state indicate that women involved in SHGs have experienced improvements in financial access, literacy levels, and overall socio-economic status.

Research has also shown that SHGs play an important role in promoting microenterprise development and enhancing livelihood opportunities. Access to credit and institutional support has enabled women to start small businesses and contribute to household income. In addition, SHG participation has improved women's decision-making ability within households and increased their involvement in community activities.

Some studies further emphasize the positive impact of SHGs on women's social and political empowerment, including increased awareness and participation in local governance. However, certain challenges have also been identified, such as the limited inclusion

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of the poorest sections, inadequate training, and lack of marketing support for income-generating activities.

Recent studies suggest that while SHGs have made significant progress in promoting empowerment, the level of impact varies across economic, social, and psychological dimensions. Researchers have stressed the need for continuous capacity building, better financial support, and institutional strengthening to enhance the long-term sustainability of SHGs.

Overall, the existing literature confirms that SHGs serve as an effective mechanism for poverty reduction, women’s empowerment, and rural development. Their success is largely dependent on proper implementation, access to resources, and supportive institutional frameworks.

### 3. Objectives and Methodology

- 1 To study the presence of SHGs at National level with special reference to Andhra Pradesh State.
- 2 To ascertain the district wise status of Self Help Groups in Andhra Pradesh State.
- 3 To examine the coverage status and functioning of Households in SHGs.
- 4 To analyse the social category wise participation in SHGs in the state.

- 5 The study is based on secondary sources of data obtained from state level and national level reports. The state level report such SERP, Government of Andhra Pradesh and central level reports extracted from NRLM Statistics, independent research reports, journals, articles and web references.

### Methodology

The research is based on secondary data obtained from official sources such as the Society for Elimination of Rural Poverty (SERP), the Government of Andhra Pradesh, Ministry of Rural Development, NRLM statistics, published research articles, and web-based resources. The study relies on data available up to January 31, 2024.

### 4. Results and Discussion

The results obtained from the analysis of the reports and reviews on statistical data obtained from various reports are consolidated and presented here.

#### A) Presence of SHGs in India

The state wise and union territory wise number of SHGs formed and household finalized is presented in table-1.

**Table-1: State Wise SHG Statistics**

SI No	State	SHGs formed	Households Mobilized
1	Andhra Pradesh	855600	9075289
2	Assam	361516	4111020
3	Bihar	1097100	12713428
4	Chhattisgarh	276375	3068427
5	Gujarat	279758	2783006
6	Jharkhand	291601	3589607
7	Karnataka	360684	4207374
8	Kerala	271209	4002478
9	Madhya Pradesh	487291	5829972
10	Maharashtra	640719	6525549
11	Odisha	551141	5775035
12	Rajasthan	321875	3804161
13	Tamil Nadu	336764	4023939
14	Telangana	442979	4820573
15	Uttar Pradesh	842101	9509884
16	West Bengal	1192980	12251533
17	Haryana	60301	629094
18	Himachal Pradesh	45295	378542
19	Jammu & Kashmir	91445	797805
20	Punjab	52118	543246

21	Uttarakhand	65840	497777
22	Arunachal Pradesh	11730	91964
23	Manipur	11538	117457
24	Meghalaya	45312	444264
25	Mizoram	10291	85934
26	Nagaland	15419	135261
27	Sikkim	5915	56675
28	Tripura	51841	494675
29	Andaman & Nicobar Islands	1294	13194
30	Goa	3891	50735
31	Ladakh	1745	12230
32	Lakshadweep	348	4363
33	Puducherry	4744	59714
34	Daman DIU and NH	1645	16674
	Total	9090405	100520879

Source: PIB, Government of India, 11<sup>th</sup> February, 2025

As per the statistics released by Press Information Bureau, Government of India, a total of 90.9 lakh Self-Help Groups (SHGs) have been formed across India, mobilizing over 10.05 crore rural households under the DAY-NRLM framework. Among the major achievers, West Bengal leads in SHG formation with approximately 11.93 lakh SHGs and 1.22 crore households mobilized, followed closely by Bihar, which has formed 10.97 lakh SHGs and mobilized over 1.27 crore households. Uttar Pradesh and Andhra Pradesh also stand out prominently.

Andhra Pradesh ranks among the top performers with the formation of 8.56 lakh SHGs and successful mobilization of over 90.75 lakh households, showcasing strong institutional outreach and implementation capacity. Despite not being the top in sheer numbers, Andhra Pradesh is widely recognized for its exceptional SHG credit linkage, recovery rate, and community resource model, making it a benchmark state for effective SHG functioning in India. States like Maharashtra, Odisha, and Madhya Pradesh also report substantial SHG activity, further strengthening the national SHG movement.

**B) District wise Status of SHGs in Andhra Pradesh**

The table presents a district-wise summary of the SHG (Self-Help Group) profile entry status in Andhra Pradesh. All 660 blocks across the 26 districts have initiated SHG data entry, reflecting full operational coverage throughout the state. A total of 8,41,931 SHGs have been recorded. Of these, only 4,855 SHGs— around 0.58 percent—have fewer than five members. This small proportion suggests that most groups meet the minimum member criteria, pointing to stable and well-formed SHG structures. Districts such as Srikakulam,

Prakasam, and Eluru have reported high numbers of SHGs, each exceeding 40,000, indicating strong participation at the grassroots level. In contrast, Visakhapatnam, which consists of only four blocks, shows the lowest number of SHGs at 5,318. Overall, the data reflects a well-developed SHG network across Andhra Pradesh with effective coverage, consistent data entry progress, and minimal presence of under-sized groups, suggesting strong community mobilization efforts.

**Table-2 District wise Status of SHGs in Andhra Pradesh**

S.No.	District Name	Blocks Count		SHGs Count	
		Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members <5)
1	Srikakulam	30	30	49357	113
2	Vizianagaram	27	27	39749	109
3	Visakhapatanam	4	4	5318	8
4	East Godavari	18	18	32041	159

5	West Godavari	19	19	30030	174
6	Krishna	25	25	31196	169
7	Guntur	17	17	21286	95
8	Prakasam	38	38	44988	168
9	Spsr Nellore	37	37	38417	301
10	Chittoor	31	31	34959	213
11	Y S R	35	35	26966	260
12	Anantapur	31	31	34726	167
13	Kurnool	25	25	32320	189
14	Parvathipuram Manyam	15	15	19456	106
15	Alluri Sitharama Raju	22	22	21336	109
16	Anakapalli	24	24	39302	285
17	Kakinada	20	20	38461	291
18	Konaseema	22	22	37802	301
19	Eluru	28	28	43023	198
20	Ntr	16	16	25625	149
21	Bapatla	25	25	32677	166
22	Palnadu	28	28	36226	143
23	Tirupati	33	33	33846	279
24	Annamayya	30	30	29440	261
25	Sri Sathya Sai	32	32	32848	248
26	Nandyal	28	28	30536	194
	Total	660	660	841931	4855

Source: NRLM Reports, 2025.

**Coverage of Households in SHGs**

As of the latest data, a total of 8.76 crore members have been mobilized into 84.95 lakh Self-Help Groups (SHGs) across India under various categories—New (57.07 lakh), Revived (10.53 lakh), and Pre-NRLM (17.36 lakh). Andhra Pradesh leads in member

count with 8.48 million members across 8.42 lakh SHGs, followed by West Bengal and Bihar. The data reflects significant SHG presence in rural development, particularly in southern and eastern states, with continued engagement in socioeconomic empowerment initiatives.

**Table-3: Coverage of Households – A Comparison Of State And Nation**

No	States/UTs	No. of Households Covered	No. of SHGs mobilized
1	Andhra Pradesh	9066655	855580
	India	99849374	9039549
	Proportion	9.08	9.46

Source: NRLM Statistics, 2024-25

The data presented in table-3 that Andhra Pradesh accounts for approximately 9.08% of the total households covered under SHG initiatives in India. Similarly, the state contributes about 9.46% of the total Self-Help Groups mobilized across the country. This

indicates that Andhra Pradesh has a relatively significant share in the national SHG movement, both in terms of household participation and the number of SHGs formed.

**Functioning of SHGs in the State**

The functioning of SHGs in terms of type in terms of new and revived status of SHGs is presented in table-4.

The data highlights the significant contribution of Andhra Pradesh to the overall Self-Help Group (SHG) landscape in India. As of the

latest figures, Andhra Pradesh accounts for 8.42 lakh functioning SHGs comprising 84.80 lakh members, making it one of the leading states in terms of SHG outreach and participation.

**Table-4: Total Functioning Shgs – A Comparison of State and Nation**

S.No.	State Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	Andhra Pradesh	191962	56348	593621	841931	8479581
	India	5706748	1052541	1736234	8495523	87657528
	Proportion of State to All India Level	3.36	5.35	34.19	9.91	9.67

Source: NRLM Statistics, 2025

When compared to the national totals, Andhra Pradesh constitutes 9.91% of all functioning SHGs in India. In terms of membership, the state represents 9.67% of the country’s total SHG members, indicating a strong grassroots network. The state also shows a particularly high proportion in the PreNRLM category, contributing 34.19% of all such SHGs in India. This suggests that Andhra Pradesh had an extensive SHG base even before the implementation of the National Rural Livelihoods Mission.

In contrast, its share of newly formed SHGs is 3.36%, and revived SHGs stand at 5.35% of the national total, which is relatively lower than its overall contribution. This indicates that while the state continues to maintain a robust SHG structure, the focus may now be more on sustaining existing groups rather than rapidly expanding or reviving new ones. Overall, the data reflects Andhra Pradesh's long-standing and deep-rooted engagement in community-driven development through SHGs.

**Table-5: Shgs Member Social Category Wise (State Level)**

S No	State Name	Category Wise SHG			Minority Category Wise Member						
		New	Revived	Pre-NRLM	Sub Total	SC	ST	Minority	Others	Sub Total	PWD
1	Andhra Pradesh	841931	0	0	841931	1772236	556714	42049	6108582	8479581	239122
2	India	8478464	0	0	8478464	20038245	12163620	7773113	47496710	87471688	1511963
	Proportion of State to National level	9.93	0	0	9.93	8.84	4.58	0.54	12.86	9.69	15.82

Source: NRLM Statistics, 2025

The figures indicate that Andhra Pradesh contributes about 9.93% to the total number of SHGs at the national level. In terms of member composition by social category, Scheduled Castes (SC) constitute 8.84% of the national SC SHG members, Scheduled Tribes (ST) make up 4.58%, and minorities account for 0.54%. Members from other social categories in the state represent 12.86% of the national total in that group. Overall, Andhra Pradesh accounts for 9.69% of all SHG members in the country. Notably,

the state also represents 15.82% of the total Persons with Disabilities (PWD) members in SHGs at the national level, reflecting a relatively high level of inclusion in this category.

**SHGs Member Social Category Wise (State Level)**

The social category wise distribution of SHGs is presented in table-5.

Table-5: Shgs Member Social Category

Category Wise SHG	Andhra Pradesh	India	Proportion of total participation of State to National Level
New	841931	8478464	9.93
SC	1772236	20038245	8.84
ST	556714	12163620	4.58
Minority	42049	7773113	0.54
Others	6108582	47496710	12.86
Sub Total	8479581	87471688	9.69
PWD	239122	1511963	15.82

Source: NRLM Statistics, 2025

The data in Table-5 presents a breakdown of Self-Help Group (SHG) members in Andhra Pradesh compared to the national figures, categorized by social groups. Here's an interpretation of the results:

- 1 Overall Participation: Andhra Pradesh accounts for 9.69% of the total SHG members in India, indicating a significant contribution at the national level.
- 2 New SHGs: The state contributes 9.93% of the total newly formed SHGs across the country, reflecting active engagement in forming new groups.
- 3 Scheduled Castes (SC): SHG membership among SCs in Andhra Pradesh represents 8.84% of the national SC SHG membership, suggesting moderate participation compared to the state's overall share.
- 4 Scheduled Tribes (ST): The proportion of ST members is lower at 4.58%, highlighting limited engagement or population representation among tribal communities in SHGs within the state.
- 5 Minorities: Only 0.54% of the minority SHG members nationally are from Andhra Pradesh, pointing to a very low participation rate from this group.
- 6 Others: The 'Others' category shows a higher share, with 12.86% of national SHG membership from this group coming from Andhra Pradesh, indicating strong involvement from the general and other backward communities.
- 7 Persons with Disabilities (PWD): Remarkably, Andhra Pradesh accounts for 15.82% of the SHG members with disabilities in India, showing a strong inclusion initiative for PWDs in the state.

## Conclusion

Based on the comprehensive data presented, it is evident that Andhra Pradesh has emerged as a leading state in SHG implementation, both in terms of numerical strength and inclusivity. With over 8.42 lakh functioning SHGs and nearly 8.48 million members, the state contributes significantly— 9.93% of SHGs and 9.69% of members—towards the national SHG landscape. Notably, Andhra Pradesh holds a dominant position in the Pre-NRLM category, contributing 34.19% of India's total, indicating a historically strong SHG foundation predating the national mission. This is further substantiated by the state's relatively lower share of newly formed and revived SHGs,

reflecting a mature phase of consolidation rather than rapid expansion. Additionally, the consistent performance across all 26 districts and 660 blocks—with minimal under-sized SHGs—demonstrates effective institutional coverage, structured mobilization, and a deeply embedded community-based model of rural empowerment.

Moreover, the state's efforts toward social inclusion are particularly commendable. While representation among Scheduled Castes (8.84%) and Scheduled Tribes (4.58%) remains aligned with broader demographic trends, the state excels in supporting Persons with Disabilities (PWDs), accounting for 15.82% of the national PWD SHG membership—indicating targeted outreach. However, the minority category reflects a participation gap, with only 0.54% national share, suggesting scope for improvement in equitable group mobilization. The strong involvement of the 'Others' category (12.86%) suggests active participation of general and backward communities. Overall, Andhra Pradesh not only maintains a sizable and robust SHG base but also serves as a model for inclusive, community-led development under DAY-NRLM, blending institutional efficiency with grassroots resilience.

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