

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 308**  
ANSWERED ON 20/07/2021

**WOMEN SELF HELP GROUP**

308. SHRI HEMANT TUKARAM GODSE:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of women Self Help Groups (SHGs) established as part of Deen Dayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) schemes alongwith the main source of funding/revenue for these SHGs;
- (b) whether there has been a positive impact on the socio-economic condition of women since the implementation of this programme; and
- (c) if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(SADHVI NIRANJAN JYOTI)

(a) Till 30<sup>th</sup> June, 2021, approximately 69.60 lakh women Self Help Groups (SHGs) have been formed under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). DAY-NRLM provides Revolving Funds (RF) at the rate of Rs.10,000-15,000 per SHG and Community Investment Support Fund (CISF) to the extent of Rs.2,50,000 per SHG as grants to all eligible SHGs to support their income generating and livelihoods activities. Apart from this DAY-NRLM also facilitates credit mobilisation for SHGs in the form of bank loans. In order to reduce the effective cost of bank credit to women SHGs, DAY-NRLM provides interest subvention to SHGs on loans from banks from Financial Year 2013-14. All women SHGs whose members are from the DAY-NRLM target group, are eligible for receiving interest subvention equal to the difference between the borrowing rate of interest and 7% for a loan outstanding up to Rs.3.00 lakh. In addition, in respect of 250 backward districts, all women SHGs can avail loans up to Rs.3.00 lakh each at 7% rate of interest per annum, with an additional interest subvention of 3% on prompt repayment, reducing the effective interest rate to 4%.

(b) & (c) An independent assessment of DAY-NRLM was carried out by Institute of Rural Management Anand (IRMA) in January – March, 2017 which has come out with the following findings:

- i. The programme has helped to enhance the productive assets of the target groups.

- ii. It has also developed saving habit amongst the beneficiaries and increased their capacity to avail higher loans.
- iii. The household income of the target group has shown a 22% increase due to income from enterprises.

A study was also conducted in 2019 to assess overall impact of DAY-NRLM by the International Initiative for Impact Evaluation (3ie) with the support of the World Bank. The evaluation indicates that an additional exposure to the Mission for 2.5 years led to:

- i. Increase in income by 19% over the base amount.
- ii. Decline in share of informal loans by 20%.
- iii. Increase in savings by 28%.
- iv. Improved labour force participation - proportion of females reporting secondary Occupation is higher (4%) in treatment areas.
- v. Improved access to other Schemes - Significant increase in number of social schemes availed by treatment households (6.5% higher over the base value of 2.8 schemes).

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