

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
UNSTARRED QUESTION NO. 2591
ANSWERED ON 05/08/2025**

SHG UNDER NRLM

**2591. Shri BajrangManoharSonwane:
Shri Sanjay HaribhauJadhav:
Shri BhausahabRajaramWakchaure:
Smt. Bharti Pardhi:**

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the details of the schemes implemented by the Government in rural areas with a view to provide self-employment and improve livelihood of women particularly to rural women;**
- (b) the present outreach of the DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY -NRLM) in organizing rural women into the Self Help Groups (SHGs), State and district-wise, particularly in Maharashtra including Beed and ShirdiLokSabha Constituency;**
- (c) the concrete proofs available with the Government regarding the social, political and economic empowerment of women;**
- (d) the extent to which the DAY-NRLM has been successful in providing sustainable livelihood opportunities and in increasing household incomes of the Self-Help Group (SHG) members, particularly through farming and non-farming activities and the micro-enterprises;**
- (e) the amount of loans taken by Self Help Groups (SHGs) from the financial institutions and the challenges faced by the SHGs in accessing timely and adequate loans; and**
- (f) the manner in which issues such as credit linkage among the Self-Help Groups and the regional disparities in Non-Performing Assets (NPAs) are being addressed?**

ANSWER
MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)

(a): DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY – NRLM) is a poverty alleviation programme of the Ministry of Rural Development (MoRD), which was launched in June, 2011. It is being implemented across the country (except Delhi & Chandigarh) with the objective of organizing the rural poor households into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in income over a period of time and improve their quality of life and come out of abject poverty. So far 10.05 crore rural women household have been mobilized into more than 90.90 lakh Self-Help Groups in the country. The Mission seeks to achieve its objective through investing in four core components viz.

- i. social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor.**
- ii. financial inclusion of the rural poor.**
- iii. sustainable livelihoods; and**
- iv. social inclusion, social development and convergence.**

(b): As of 30th June 2025, DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY -NRLM) is being implemented in 7145 blocks in 745 districts across 28 States and 6 UTs (except Delhi and Chandigarh). Cumulatively, 10.05 crore women have been mobilized into more than 90.90 lakh SHGs. State wise number of Households and SHGs are given at Annexure-I. District wise details of Maharashtra including Beed and ShirdiLokSabha Constituency are given at Annexure-II.

(c): Under DeendayalAntyodayaYojana- National Rural Livelihood Mission (DAY- NRLM) Ministry of Rural Development, has undertaken a multipronged approach towards the empowerment of women in the social, political, and economic spheres.

Evidence of the progress made can be assessed from the findings of several impact evaluation studies, which the Ministry has commissioned to understand the overall impact of the DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY-NRLM).

- I. An impact evaluation study of DAY-NRLM, conducted in 2019–20 by the International Initiative for Impact Evaluation (3ie) with support from the World Bank, underscores substantial improvements in women’s empowerment through Government interventions. The study covered 9 states—Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan, and Uttar Pradesh—the assessment involved around 27,000 respondents and 5,000 Self Help Groups (SHGs). Key findings include:**
- Income Enhancement: Women SHGs in treatment areas experienced a 19% increase in income over the baseline.**
 - Formalization of Credit: There was a 20% decline in reliance on informal loans, indicating improved access to formal financial services.**
 - Savings Growth: Participants reported a 28% increase in savings, reflecting stronger financial resilience and resource management.**
 - Workforce Participation: Labour force engagement rose significantly, with a 4% higher proportion of females reporting secondary occupations in treatment areas, compared to control areas.**
 - Access to Social Schemes: There was a 6.5% rise in the number of social welfare schemes availed by treatment households (compared to a base of 2.8 schemes), demonstrating improved awareness and reach of public welfare programs.**
- II. An evaluation of the Start-Up Village Entrepreneurship Programme (SVEP) was also undertaken in 2024. The study covered 1,159 sample enterprises promoted under the SVEP across 17 states, 33 districts, and 165 villages.**
- Empowering women through SVEP: A remarkable achievement of the programme is its strong focus on promoting women’s entrepreneurship—71% of the enterprises are women-owned—along with its role in generating employment opportunities in rural areas. About 35% of entrepreneurs were not engaged in any income-generating activity prior to starting their SVEP-supported enterprises, and approximately 74% of these enterprises have now become the primary source of household income.**

III. To assess the factors influencing MahilaKisans in adopting sustainable practices a study was conducted in 2024. The study was administered by covering 2,425 MahilaKisans across 240 villages, 48 blocks, and 24 districts in 6 states.

- Socio-Economic empowerment of MahilaKisans: Among MahilaKisans, the reported benefits of the programme include increased confidence (48%), improved decision-making and reduced labour costs (32%), enhanced agricultural knowledge (40%), and higher grain yields (52%). Additionally, the programme contributed to an increase in annual income, with 18% of participating households reporting gains of over additional 7% additional increase in annual income.**

IV. Considering the wide outreach and acceptance of the BC Sakhi model across banks and regulatory bodies, and its implementation spanning over four years, MoRD commissioned a study on the effectiveness of the BC Sakhi model in 2023 which aimed to provide a comprehensive analysis of the model by examining its implementation architecture, training and deployment processes, the services delivered, and its impact on both the banking ecosystem and rural communities.

- The study found that 45% of BC Sakhis have transitioned into Digi-Pay Sakhis, thereby expanding their capabilities in delivering digital financial services. An interesting trend has emerged regarding the relationship between BC Sakhis' income levels and their entrepreneurial engagement. Over 61% of BC Sakhis rely solely on the income generated from their role as banking correspondents. BC Sakhis who rely exclusively on their role as BC agents tend to earn more from this activity than those who diversify their income sources.**

These outcomes gives a data-backed proof of the Government's commitment to empowering women economically and socially through sustained & effective support under the DAY-NRLM programme.

(d): In Farm Sector Self Help Groups are supported to adopt agro-ecological practices and better livestock management practices. A strong network of trained livelihood Community Resource Persons called as KrishiSakhi and PashuSakhi are deployed to handhold and provide round the year extension services to the mahilakisans. To

strengthen their livelihoods in specific sub-sector/commodities, Integrated Farming Clusters are allocated to States/UTs focus interventions in a close proximity of three to five villages per clusters. As on June 2025, 4.62 crores SHG members as mahilakisans has been covered and more than 3.50 lakhs livelihoods Community Resource Persons such as KrishiSakhi and PashuSakhi are deployed across the country. For implementation of Integrated Farming Clusters 6,000 clusters have been allocated to the States/UTs.

Further to support the SHG members in getting better agri-input and market access, women owned producer enterprises registered under The Companies Act, 2013, as well as Cooperative and Producer Groups are promoted across the country. As on June 2025, 1,285 Producer Enterprises (including 800 FPOs under 10K FPOs scheme of MoA&FW) and 1.95 lakhs Producer Groups covering more than 50 lakhs rural women producers.

In non-farm sector, Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under the DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY-NRLM) programme supports the Self-Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. As of 30th June 2025, 3.74 lakh enterprises were supported under the SVEP in 282 blocks. The SVEP evaluation study shows that 71% of the enterprises were owned and managed by SHG women and around 86% of the entrepreneurs reported an enhancement in their savings.

(e): The women SHGs have taken more than ₹ 11 lakh crores loan (credit) under DAY-NRLM since 2013-14, and no challenges have been reported by the SHGs in accessing timely and adequate loans.

(f): A 'Bank Sakhi' is placed at bank branch who provides multiple types of support and facilitates credit linkage for the SHGs. 47,952 Bank Sakhi have been deployed in the bank branches to facilitate credit linkage of the SHGs. Bank Sakhi is also the member of the Community Based Repayment Mechanism(CBRM) committee. Non-Performing Assets in SHG credit linkage is 1.76% and differs in States. DAY-NRLM is promoting the concept of Community Based Repayment Mechanism (CBRM) to address the issue of non-repayment or delayed repayment of loans to SHGs. CBRM committee is formed at each bank branch which is chaired by the Branch Manager of the respective Bank branch. The CBRM committee meeting is held at least once a month preferably on a

pre-decided day at the bank premises or any other location as decided by the committee members.

ANNEXURE-I

ANNEXURE REFERRED TO IN REPLY TO PART (B) OF LOK SABHA UNSTARRED QUESTION NO. 2591 FOR ANSWER ON 05.08.2025 REGARDING “SHG UNDER NRLM”

The details of women SHGs and Household Mobilized for states/UTs-wise

S.No	Name of States/UTs	Number of SHGs	Household Mobilized
1	Andhra Pradesh	8,55,600	90,75,289
2	Assam	3,61,516	41,11,020
3	Bihar	10,97,100	1,27,13,428
4	Chhattisgarh	2,76,375	30,68,427
5	Gujarat	2,79,758	27,83,006
6	Jharkhand	2,91,601	35,89,607
7	Karnataka	3,60,684	42,07,374
8	Kerala	2,71,209	40,02,478
9	Madhya Pradesh	4,87,291	58,29,972
10	Maharashtra	6,40,719	65,25,549
11	Odisha	5,51,141	57,75,035
12	Rajasthan	3,21,875	38,04,161
13	Tamil Nadu	3,36,764	40,23,939
14	Telangana	4,42,979	48,20,573
15	Uttar Pradesh	8,42,101	95,09,884
16	West Bengal	11,92,980	1,22,51,533
17	Haryana	60,301	6,29,094
18	Himachal Pradesh	45,295	3,78,542
19	Jammu & Kashmir	91,445	7,97,805
20	Punjab	52,118	5,43,246
21	Uttarakhand	65,840	4,97,777
22	Arunachal	11,906	93,308
23	Manipur	11,659	1,18,734
24	Meghalaya	45,312	4,44,264
25	Mizoram	10,291	85,934
26	Nagaland	15,419	1,35,261
27	Sikkim	5,915	56,675
28	Tripura	51,841	4,94,675
29	Andaman	1,294	13,194
30	Goa	3,891	50,735
31	Ladakh	1,807	12,618
32	Lakshadweep	348	4,363
33	Puducherry	4,744	59,714

34	Daman and Diu and Dadra and Nagar Haveli	1,673	16,782
	Total:	90,90,792	10,05,23,996

ANNEXURE-II

ANNEXURE REFERRED TO IN REPLY TO PART (B) OF LOK SABHA UNSTARRED QUESTION NO. 2591 FOR ANSWER ON 05.08.2025 REGARDING “SHG UNDER NRLM”

The details of women SHGs and Household Mobilized for District-wise including Beed and Shirdi

District	SHGs	Members	Constituency
AHILYANAGAR	29811	293612	SHIRDI
AKOLA	11884	129486	
AMRAVATI	21163	218720	
BEED	18157	179175	BEED
BHANDARA	15063	167102	
BULDHANA	23607	232889	
CHANDRAPUR	21037	220786	
CHHATRAPATI SAMBHAJINAGAR	18069	182563	
DHARASHIV	14890	150751	
DHULE	14192	139747	
GADCHIROLI	15516	156297	
GONDIA	19257	212439	
HINGOLI	10879	114667	
JALGAON	30086	304042	
JALNA	15032	152572	
KOLHAPUR	27792	277400	
LATUR	20267	204260	
NAGPUR	19541	197883	
NANDED	18116	189496	
NANDURBAR	17503	184480	
NASHIK	30010	296961	
PALGHAR	16150	164229	
PARBHANI	12260	127177	
PUNE	27066	270228	
RAIGAD	19890	196928	
RATNAGIRI	15308	161796	
SANGLI	18444	182811	
SATARA	21673	216488	
SINDHUDURG	10107	102461	
SOLAPUR	24602	250609	
THANE	10919	111112	
WARDHA	14890	153248	

WASHIM	12021	119540	
YAVATMAL	25517	263594	
	640719	6525549	
