

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2639  
ANSWERED ON 05/08/2025**

**REVIEW PERFORMANCE OF WOMEN SELF-HELP GROUPS**

**2639. Dr. GanapathyRajkumar P:  
ThiruThangaTamilselvan:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether the Government has any proposal to review the Performance of Women Self-Help Groups (SHGs) and Assesment of their Contribution in Women Empowerment in the country;**
- (b) if so, the outcome thereof; and**
- (c) if not, the reasons therefor?**

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

**(a) & (b): There is no proposal to review and assess the performance and contribution of Women Self-Help Groups (SHGs). However, under DeendayalAntyodayaYojana–National Rural Livelihoods Mission (DAY–NRLM), regular periodic reviews of the performance of Women Self-Help Groups (SHGs) and assessments of their contribution in women empowerment, in the country, are carried out through Performance Review Committee (PRC) Meetings, Reviews with State Rural Livelihood Missions (SRLMs), Monitoring through Management Information System data, Field Visits by National Level Monitors and Assessment and evaluation of the schemes through independent third-party research organizations.**

**In addition, following assessment and evaluation studies have been carried out to understand the contribution of SHGs and outcomes of DAY-NRLM in the country.**

- 1. An evaluation study of DAY-NRLM was conducted during 2019-20 by the International Initiative for Impact Evaluation (3ie),**

**across Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan, and Uttar Pradesh. The key findings of the study 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.**

**2. A study to understand the Status of MahilaKisan in Enhancing their Livelihood Activities, conducted by Development & Research Services (P) Ltd (DRS) in 2024-25 in six states (Arunachal Pradesh, Bihar, Madhya Pradesh, Maharashtra, Kerala, Uttar Pradesh) from different regions of the country. The key findings of the study include:**

- 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.**

**3. An evaluation of the Start-Up Village Entrepreneurship Programme (SVEP) was conducted by Development &**

**Research Services (P) Ltd (DRS) in 2024. The key findings of study include:**

- **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.**
- 4. Ministry of Rural Development (MoRD) commissioned a study on the effectiveness of the Business Correspondents (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 key findings of study include:**
- **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 give a data-backed proof of the Government's commitment to empowering women economically and socially through sustained & effective support under the DAY-NRLM programme.**

**(c): Does not arise.**

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