

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

**LOK SABHA  
UNSTARRED QUESTION NO. 380  
ANSWERED ON 22/07/2025**

**SELF-HELP GROUPS UNDER NRLM**

**380. SMT. ROOPKUMARI CHOUDHARY:**

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

- (a) the number of women connected with Self-Help Groups (SHGs) under National Rural Livelihood Mission (NRLM) so far in the country;**
- (b) the number of SHGs proactive under NRLM in Chhattisgarh at present including the number of women benefitted through the same;**
- (c) the details of special schemes or financial assistance provided for under NRLM to promote women entrepreneurship;**
- (d) the details of major challenges faced by the Government in effective implementation of NRLM in the rural areas particularly in the backward areas;**
- (e) whether the Government has developed any monitoring mechanism or evaluation system to carry out quality, transparency and performance evaluation of SHGs, if so, the structure thereof; and**
- (f) the names of portals, apps or digital platform developed for digital implementation of NRLM used at village level?**

**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.**

**(b) In Chhattisgarh, 2.79 lakh SHGs are proactive under DAY-NRLM and at present, around 29.78 lakh women have benefitted from the programme across the state.**

**(c) The details of special schemes and financial assistance provided under NRLM to promote women entrepreneurship are:**

**(i) Start-up Village Entrepreneurship Programme (SVEP) is a sub-scheme under DAY-NRLM which aims to support SHGs and their family members in establishing small enterprises in the non-farm sector. SVEP has a provision to support beneficiary households, through the Community Enterprise Fund to partially meet the cost of setting up the enterprise while the remaining cost is expected to be contributed by the beneficiary, from her own savings or bank credit. Under SVEP, 3.74 lakh enterprises are supported as of 30<sup>th</sup> June 2025.**

**(ii) Micro-Enterprise Development (MED): This sub-component focuses on supporting nano enterprises by enabling access to finance, skill development, and market linkages, creating a conducive ecosystem for small-scale rural entrepreneurship. Under MED component 63,000 enterprises have been supported as of 30<sup>th</sup> June 2025.**

**(iii) One Stop Facility (OSF): The OSF sub-component aims to provide advanced support to growth-stage nano enterprises. This includes assistance with compliance, access to larger markets, bank credit, product development, and standardization. Under OSF 88,000 enterprises have been supported as of 30<sup>th</sup> June 2025.**

**(iv) Incubator: The incubator initiative is designed to scale up 100–150 existing women-owned or women-led growth-oriented enterprises in each State, creating replicable models. Selected enterprises receive extensive mentorship and ecosystem support. Under this initiative 600 enterprises have been supported as of 30<sup>th</sup> June 2025.**

**(v) Cluster Development Programme:** This component aims to promote collective growth by leveraging synergies and shared resources to enhance competitiveness and reduce market risks. The programme supports artisan and sector-specific clusters with market potential and provides access to technical support for business planning, linkages, financing, and skill upgradation. 21 clusters with 11,000 entrepreneurs/artisans have been supported under this initiative as of 30<sup>th</sup> June 2025.

**(vi) AajeevikaGrameen Express Yojana (AGEY):** AGEY aims to enhance rural transport connectivity by providing safe, affordable, and community-monitored transport services in remote villages. The scheme enables SHG members or Community-Based Organisations (CBOs) to own and operate vehicles for rural transport. A total of 2297 vehicles have been sanctioned under AGEY.

**(vii) Capitalization support** is provided in the form of Revolving Fund (RF) at the rate of Rs. 20,000-30,000 per SHG and Community Investment Fund (CIF) to the extent of Rs. 2,50,000 per SHG to support their income generating and livelihood activities including entrepreneurial ventures. As of 30th June 2025 a total of Rs. 58714.44 Crore of capitalization support has been provided to SHGs and their federations since inception.

**(d) DAY-NRLM** is a major poverty alleviation initiative which has expanded its reach to 7,145 blocks across 745 districts nationwide. So far, the mission has mobilized 10.05 crore rural poor women households, forming them into 90.90 lakh Self Help Groups (SHGs). The process of bringing women from rural households into the SHG fold is a continuous and aims at achieving saturation in an area.

**(e) Yes, the Government** has developed the monitoring mechanism to track and evaluate the overall implementation of DAY-NRLM activities for SHGs, the details are:

**1. Monitoring through MIS data:** DAY-NRLM has a centralized MIS in which data entry is enabled right from the block level. The MIS data is used for monitoring progress at various levels of program implementation.

**2. Reviews with the SRLMs:** All states' performance is reviewed on a quarterly basis at the senior level of administration. This is a continuous mechanism to undertake corrective action as and when required.

**3. Performance Review Committee Meeting (PRC):** The performance of the programme is also reviewed with the state teams on a half-yearly basis during the PRC Meetings of the Ministry.

**4. National Level Monitors, Common Review Missions and Officers of the Ministry** visit States/UTs at regular interval to review implementation of the programme. After the field visits, the findings/shortcomings and recommendations are shared with the States/UTs for appropriate action at their end.

The Ministry has commissioned several impact evaluation studies to understand the overall impact of the DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY-NRLM). An impact evaluation study of DAY-NRLM was conducted during 2019-20 by the International Initiative for Impact Evaluation (3ie) with the support of the World Bank. The assessment covered 9 states with around 27,000 respondents and 5,000 SHGs across Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan and Uttar Pradesh. 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).

These monitoring and evaluation exercises are a crucial step in ensuring that the programme is effectively reaching and benefiting SHG women, as intended, and support evidence-based improvements in the programme.

**f) Following Apps and portals are being used at village level as part of digital initiatives under NRLM.**

- i. LokoS App and *lokos.in* web portal
- ii. VPRP App

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