

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

**LOK SABHA
UNSTARRED QUESTION NO. 3851
ANSWERED ON 12/08/2025**

WOMEN'S SELF-HELP GROUP

3851. Dr. M K Vishnu Prasad:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the steps taken by the Government to plug malpractices in social security schemes particularly in Women's Self-Help Group schemes; and**
- (b) whether any malpractices identified in women's self-help group scheme during the last five years, State-wise including Tamil Nadu, if so, the action taken in this regard?**

ANSWER

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

(a): Under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) the Government has instituted a multi-layered monitoring and review mechanism to ensure transparency, accountability, and adherence to scheme guidelines—particularly in the implementation of social security components involving Women's Self-Help Groups (SHGs) through following steps :-

1. Regular Reviews with State Rural Livelihoods Missions (SRLMs): Performance at the state level is reviewed quarterly by senior administrative officials to identify bottlenecks, deviations from guidelines, and any potential irregularities in scheme implementation.

2. Performance Review Committee (PRC) Meetings: Reviews are conducted at the national level with State Secretaries to monitor performance, compliance, and integrity of implementation.

3. Monitoring through Management Information System (MIS): A centralized MIS captures real-time data from the block and district levels, enabling continuous tracking of implementation status.

4. Field visits and Independent Monitoring: National Level Monitors, Common Review Missions, and Ministry officials undertake regular field visits to States/UTs. These visits assess on-ground adherence to scheme norms. Observations and recommendations are shared with concerned states for timely corrective action.

5. Third-party Assessments and Evaluations: Independent research organisations are commissioned to conduct periodic assessments and evaluations of scheme implementation. These studies examine the efficacy, transparency, and impact of SHG interventions, especially in the area of social security.

6. Further, since the mission works with the rural community, in addition to the Standard Monitoring and regulatory provisions, the following self-regulatory processes are facilitated to enable women to become self-reliant and accountable:

(i) Self-Regulation in Federations: SHG federations are trained to adopt self-regulation frameworks that include internal norms, standardised bookkeeping, risk monitoring, community audits, and sector-wide reporting. This type of internal control enhances transparency, accountability, and trust with external institutions, such as banks.

(ii) Participatory & Community-Based Monitoring: Drawing from community participation, SHG members and local stakeholders are capacitated and motivated to monitor progress and outcomes actively. Approaches such as participatory monitoring—where locals collect, analyse, and use data—help reinforce ownership and relevance of the monitoring process

(b): DAY-NRLM program intends to reach out to all the eligible and vulnerable households in the rural hinterland. The first step in the program is to identify and mobilise the eligible households into SHGs. The SRLMs carry out the mobilisation and formation of SHGs with the support of the community resource persons (CRPs). To ensure that the name of one member does not appear on more than one SHG, LokOS, a centralised MIS application, is utilised. LokOS, launched by DAY-NRLM, has a provision to identify each member of the SHGs through their Aadhaar number and does not allow the entry of the same Aadhaar number twice anywhere in the country, thus ensuring 100% unique members in the SHGs. Therefore, no malpractices have been reported in Women's SHGs in all States and UTs, including in Tamil Nadu.
