Ministry of Rural Development

EVALUATION OF CENTRAL RURAL SECTOR SCHEMES

प्रविष्टि तिथि: 07 AUG 2026 4:00PM by PIB Delhi

The Government has commissioned evaluation of central rural sector schemes including the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) in the financial year 2025-26 through **Development Monitoring and Evaluation Office** (DMEO), NITI Aayog. The study covered 2,206 rural households across 11 States and 2 Union Territories (UTs), covering 36 districts and 216 villages. The findings of the report submitted by the Think Tank are given as under:-

The study reports that DAY-NRLM has mobilized over 10 crore rural households into nearly 92 lakh SHGs and has significantly contributed to women's empowerment, confidence and access to financial services. The study reports that the programme is highly relevant, indicating alignment with national priorities such as poverty alleviation, women’s empowerment and financial inclusion.

The NITI Aayog's evaluation report has demonstrated significant positive outcomes, with average household incomes increasing by 49%. It has also contributed to women's economic and social empowerment, as 58% of women reported enhanced confidence, 52% experienced improved access to income-generating opportunities, and 46% became capable of managing their banking transactions independently. In addition, women-led enterprises have diversified into a range of livelihood activities, including tailoring, goat rearing, and agri-trading, thereby strengthening income sources and promoting sustainable rural livelihoods.

The report notes that SHG-linked credit was substantially used for livelihood purposes. Among respondents reporting the purpose of their first loan, 34.0% cited establishment of livelihood activities and 29.1% cited support to existing livelihood activities.

Also, the report finds that among the SHGs that have initiated group-level activities, 51.7% have taken loans to start their group level activities. The primary survey data indicates that 75% of respondents across states report that SHGs have contributed to social and community development in the village. Also, a majority of respondents (54.6%) indicated their involvement in mobilizing vulnerable and poor women.

The Government has put in place a comprehensive Monitoring, Evaluation and Learning (MEL) framework under DAY-NRLM, which includes third-party evaluations, real-time MIS-based monitoring through LoKOS, periodic data validation and field-level verification, and outcome-based monitoring. These mechanisms are periodically reviewed and strengthened to enhance transparency, accountability and evidence-based programme management.

In respect of SHG-linked credit, monitoring of the disbursement and utilization of Revolving Fund (RF) /Community Investment Fund (CIF) & Community Enterprise Fund (CEF) is undertaken through the existing programme monitoring systems. The programme also facilitates access to formal bank credit through Bank Sakhis and other community cadres, including support for KYC compliance, bank account-related processes and credit facilitation. The current **Non-Performing Asset** (NPA) rate is 1.85% which indicates a satisfactory repayment performance among the SHGs. This has been possible with the support of the Community-Based Recovery Mechanism which has been enabled in 62,946 branches of the banks. 55,371 Bank Sakhis have been deployed in different branches of the banks who work as facilitators between the banks and the Women SHGs.

Further, the Ministry has established the Lakhpati Didi Portal, which enables systematic tracking and monitoring of the annual income of SHG households. The platform provides district-wise and state-wise data, facilitating evidence-based planning and strengthening monitoring of income enhancement interventions.

This information was given by the Minister of State for Rural Development DR. CHANDRA SEKHAR PEMMASANI in a written reply in Rajya Sabha today.

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