RURAL SCHEMES IMPLEMENTED FOR SHGS

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The Ministry of Rural Development is implementing DeendayalAntyodayaYojana -National Rural Livelihoods Mission (DAY-NRLM) with the objective of organizing the rural 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. Cumulatively, 10.08 crore women have been mobilized into 92.30 lakh SHGs. The mission seeks to achieve its objective through investing in four core components, viz., (1) social mobilization, promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor; (2) financial inclusion of the rural poor; (3) sustainable livelihoods; and (4) social inclusion & social development. The Mission is implemented across the country in 28 States and 6 UTs (except Delhi & Chandigarh).

The Ministry facilitates access to institutional credit for women SHGs under DAY-NRLM. Under the programme, women SHGs avail collateral-free loans from Scheduled Commercial Banks and Cooperative Banks in accordance with guidelines of the Reserve Bank of India and National Bank for Agriculture & Rural Development (NABARD). For Training of these SHGs, Rural Self Employment Training Institutes (RSETIs) provide skill development and entrepreneurship training to rural youth including these SHGs with a strong focus on empowering women. These institute promote self-employment by supporting livelihood and enterprise development, facilitating bank credit linkages, and providing comprehensive post-training handholding.

Further, Community Managed Training Centres (CMTCs) are promoted under the DAY-NRLM which are community-owned and community-managed institutions that serve as hubs for capacity building, peer learning, and knowledge exchange.

The total number of women SHGs under DAY-NRLM set up in the country, state-wise is given at **Annexure-I**.

Self-Help Groups (SHGs) face several key challenges, including social barriers such as gender inequality, migration, and low literacy further hinder participation and inclusion. Additionally, expansion of marketing facilities, limited access to technology, and vulnerability to natural disasters, health emergencies, climate change, and economic downturns also exist.

Under DAY-NRLM, the Ministry of Rural Development has adopted a multipronged strategy for the social, economic, and institutional empowerment of rural women. The positive outcomes of these interventions have been validated through independent impact evaluation studies commissioned by the Ministry. The 3ie Impact Evaluation Study (2025), based on two rounds of data collection conducted in

2019 and 2024 across 9 States, covering about 23,000 households, found that household incomes increased by 9.5% in NRLM blocks, while income gains in mature community institution clusters ranged from 12% to 33%. The study also reported an increase of 6–11% in per capita household consumption, along with improvements in women's empowerment, livelihood diversification, and overall household welfare.

Also, NITI Aayog's Evaluation of Centrally Sponsored Schemes in the Rural Development Sector (2025) assessed DAY-NRLM as a highly relevant and impactful programme, noting its contribution to increased incomes, diversified livelihood opportunities, enhanced financial inclusion and literacy, greater self-confidence among women, and improved social inclusion through strong community institutions and convergence with other development initiatives. These findings underscore the significant role of DAY-NRLM in advancing women's empowerment and improving the socio-economic well-being of rural households. It 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.

Further, the LakhpatiDidi Initiative is a program under the DAY-NRLM scheme aimed at enhancing the income of women Self-Help Group (SHG) members, with the goal of making them "LakhpatiDidi." It focuses on helping SHG members achieve an annual income of Rs. 1 lakh or more. The total count of LakhpatiDidis across the country has reached 3.46 crore, which shows the impact of DAY-NRLM scheme on the income of women members of SHGs.

ANNEXURE-I

Detail of Women Self Help Groups (SHGs) set up in the country, state wise:

S.No	State/UTs	SHGs set up in the Country (state-wise)
1	Andaman And Nicobar Islands	1,343
2	Andhra Pradesh	8,27,133
3	Arunachal Pradesh	12,853
4	Assam	3,56,760
5	Bihar	13,53,025
6	Chhattisgarh	2,91,453
7	Dadra and Nagar Haveli and Daman and Diu	1,823

8	Goa	3,462
9	Gujarat	2,32,911
10	Haryana	62,921
11	Himachal Pradesh	43,344
12	Jammu And Kashmir	96,637
13	Jharkhand	3,20,838
14	Karnataka	2,97,982
15	Kerala	2,38,981
16	Ladakh	2,119
17	Lakshadweep	348
18	Madhya Pradesh	4,68,501
19	Maharashtra	6,67,562
20	Manipur	13,689
21	Meghalaya	47,946
22	Mizoram	10,083
23	Nagaland	15,333
24	Odisha	5,51,414
25	Puducherry	4,927
26	Punjab	57,337
27	Rajasthan	3,36,928
28	Sikkim	5,895
29	Tamil Nadu	3,48,977

30	Telangana	3,93,845
31	Tripura	54,860
32	Uttar Pradesh	8,71,820
33	Uttarakhand	69,811
34	West Bengal	11,67,882
	Total	**92,30,743**

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

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