

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 3028**  
TO BE ANSWERED ON 20/12/2024

**PROGRESS OF NRLM**

3028 SHRI JOSE K. MANI:

Will the Minister of Rural Development be pleased to state:

- (a) the progress of the National Rural Livelihoods Mission (NRLM) in promoting selfemployment and entrepreneurship in rural areas;
- (b) the number of self-help groups (SHGs) formed and supported under NRLM in the past three years; and
- (c) whether there are measures to connect these SHGs with formal financial institutions to ensure access to credit?

**ANSWER**

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

(a): Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) has made significant progress in promoting self-employment and entrepreneurship in rural areas through various initiatives. Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under DAY-NRLM supports the SHG women or their family members to set up small enterprises. SVEP has so far supported 3.13 lakh rural enterprises. SHG women are deployed as Banking Correspondents Sakhis, improving access to Banking services, including deposits, credit, remittances, pensions and insurance. Number of Banking Correspondents Sakhi/Digipay Sakhi deployed with support of DAY-NRLM is 1,35,127. Under Rural Self Employment Training Institutes (RSETI), a sub scheme of DAY NRLM, a total of 53.89 lakh youth have been trained, out of which 38.35 lakh have been settled so far.

(b): Number of the SHGs formed and supported under DAY-NRLM during last three years is 21,54,968.

(c): DAY-NRLM provides funds to create a resource in perpetuity for the community institutions to strengthen their institutional and financial management capacity and build their track record to attract mainstream Bank finance. These include Revolving Fund of Rs. 20,000 to Rs. 30,000 per SHG and Community Investment Fund up-to Rs. 2.50 lakh per SHG. In order to reduce the effective cost of Bank credit to women SHGs, DAY-NRLM provides interest subvention to SHGs on loans from Banks. The total amount of Capitalisation Support (Revolving Funds and Community Investment Funds) provided to SHG members is Rs. 48,290 crores and the total Bank loans disbursed are Rs. 9.71 lakh crores, under DAY-NRLM till November, 2024.

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