

STANDING COMMITTEE ON RURAL DEVELOPMENT AND PANCHAYATI RAJ
(2025-2026)

40

EIGHTEENTH LOK SABHA

MINISTRY OF RURAL DEVELOPMENT
(DEPARTMENT OF RURAL DEVELOPMENT)

**RURAL SKILLING AND MIGRATION: IMPACT STUDY OF DEEN DAYAL
UPADHYAYA GRAMEEN KAUSHALYA YOJANA (DDU-GKY), DEENDAYAL
ANTYODAYA YOJNA-NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)
AND RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)**

FORTIETH REPORT



LOK SABHA SECRETARIAT
NEW DELHI

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AND RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)**

Presented to Lok Sabha on 11.08.2026

Laid in Rajya Sabha on 11. 08.2026



LOK SABHA SECRETARIAT

NEW DELHI

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**COMPOSITION OF THE STANDING COMMITTEE ON RURAL DEVELOPMENT
AND PANCHAYATI RAJ (2025-26)**

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INTRODUCTION

I, the Chairperson of the Standing Committee on Rural Development and Panchayati Raj (2025-2026) having been authorised by the Committee to submit the Report on their behalf, present the Fortieth Report on 'Rural Skilling and Migration: Impact Study of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM) and Rural Self Employment Training Institutes (RSETIS)' of the Ministry of Rural Development (Department of Rural Development).

2. The Committee took briefing of the representatives of the Ministry of Rural Development (Department of Rural Development), at their sittings held on 31st October, 2025 and oral evidence of the representatives of the Department of Rural Development (Ministry of Rural Development) and Ministry of Skill Development and Entrepreneurship on the subject "Rural Skilling and Migration: Impact Study of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM) and Rural Self Employment Training Institutes (RSETIs)" at their sitting held on 3rd June, 2026.

3. The Report was considered and adopted by the Committee at their sitting held on 07.08.2026.

4. The Committee wish to express their thanks to the officials of the Ministry of Rural Development (Department of Rural Development) and Ministry of Skill Development and Entrepreneurship for placing before them the requisite material and their considered views in connection with the examination of the subject.

5. The Committee would also like to place on record their deep sense of appreciation for the invaluable assistance rendered to them by the officials of Lok Sabha Secretariat attached to the Committee.

NEW DELHI
10 August, 2026
19 Shravana, 1948 (Saka)

SAPTAGIRI SANKAR ULAKA
Chairperson
Standing Committee on Rural Development and
Panchayati Raj

FORTIETH REPORT

RURAL SKILLING AND MIGRATION: IMPACT STUDY OF DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA (DDU-GKY), DEENDAYAL ANTYODAYA YOJANA- NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM) AND RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS)

PART – I

NARRATION ANALYSIS

CHAPTER I

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

Mission Overview

1.1 The Ministry of Rural Development (MoRD), Government of India, is committed to the holistic socio-economic transformation of rural India by alleviating poverty and building sustainable livelihoods. Central to this mandate is the creation of robust institutional frameworks that address the multi-faceted challenges of rural underemployment, low productivity, and economic distress, which have historically functioned as the primary drivers of involuntary rural-to-urban migration.

DAY-NRLM was launched in 2011 with the mission "To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."

The Ministry of Rural Development implements DAY-NRLM through a tiered architecture: National Mission Management Unit, State Mission Management Unit, District/Block Mission Management Units and Cluster/Area/Community Coordinators.

DAY-NRLM encompasses the following sub-schemes:

- National Rural Livelihood Mission (NRLM)
- Mahila Kisan Sashaktikaran Pariyojana (MKSP)
- Start-Up Village Entrepreneurship Programme (SVEP)
- Rural Self Employment Training Institutes (RSETI)
- Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Through its flagship program, the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), and its specialized sub-schemes Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETIs), the Ministry has successfully structured a comprehensive skilling and enterprise ecosystem.

1.2 Cumulative Achievements of Mission (as of March 2026)

Parameter	Achievement
Women mobilised in Self Help Groups (SHGs)	10.05 Crore
Geographical Coverage	755 Districts, 7,178 Blocks, 2.56 Lakh GPs, 5.94 Lakh Villages
Capitalisation Support	₹ 64,405 Crore
Bank Credit (Financial Inclusion)	₹ 12.88 Lakh Crore
Livelihoods – Non-Farm Enterprises	~81 Lakh Enterprises
Livelihoods – Farm (Mahila Kisans)	~5 Crore Mahila Kisans
Community Resource Persons (CRPs)	Over 9 Lakh
Lakhpati Didis (Annual HH income ≥ ₹1 Lakh)	Over 3 Crore
DDU-GKY	Trained: 18.38 Lakh; Placed: 11.94 Lakh
RSETI	Trained: 61.45 Lakh; Settled: 44.9 Lakh

1.3 Budget Outlay & Expenditure (2021–26)

(All figures in ₹ Crore)

S. No.	Component	Budget Approved	Budget (RE)	Expenditure
1	National Rural Livelihood Mission (NRLM)	51,314.17	60,804.12	60,685.06
2	Mahila Kisan Sashaktikaran Pariyojana (MKSP)	1,821.54	603.04	526.18
3	Start-up Village Enterprise Programme (SVEP)	2,466.75	565.29	553.78
4	National Rural Economic Transformation Project (NRETP)	1,173.89	1,606.70	1,588.98
5	Deen Dayal Upadhyaya Grameen Rozgar Yojana (DDU-GKY)	10,114.53	1,161.99	977.74
6	Rural Self Employment Training Institutes (RSETIs)	1,864.12	1,033.23	1,005.02
7	District Rural Development Agency (DRDA) Admin	245.00	128.05	128.05
	Grand Total	69,000.00	65,902.42	65,464.81

1.4 On being asked about the reduction in budget outlay and expenditure under various component of the Mission, AS (DoRD) stated as under:-

“सर, एक विषय बजट का आया है। इसमें स्टार्ट-अप विलेज एंटेरप्रीनयोरशिप प्रोग्राम, महिला किसान सशक्तिकरण परियोजना और डीडीयूजीकेववाई में एक्सपेंडिचर कम है। इसका कारण यह था कि ये प्रोजेक्ट बेस्ड प्रोग्राम्स हैं।

एमकेएसपी और एसवीईपी में तीन से चार साल का प्रोजेक्ट होता है। चूंकि वर्ष 2021 में कोविड आ गया था, इसलिए उसका इफेक्ट वर्ष 2020-21, वर्ष 2021-22 और वर्ष 2022-23 तक रहा। एक्चुअल में हमने मैक्सिमम प्रोजेक्ट्स वर्ष 2022-23 और वर्ष 2023-24 में अप्रूव किये थे। इसीलिए जो एक्सपेंडीचर

होना चाहिए था, वह नहीं हो पाया। पहले दो सालों में कोविड के चलते यह स्लो रहा। मैक्सिम प्रोजेक्ट्स वर्ष 2023-24 में अप्रूव हुए हैं। उनका एक्सपेंडीचर हम लोग इस साल देख पाएंगे। आगे की कड़ी में हम लोग कोशिश करेंगे कि जो एलोकैटेड बजट है, वह इन प्रोजेक्ट्स के लिए दिया जाए।“

CHAPTER II

Deen Dayal Upadhyaya - Grameen Kaushalya Yojana (DDU-GKY)

2.1 Background

Special Project on Skills and placement was being implemented implemented under Swarnjayanti Gram Swarozgar Yojana (SGSY) and the same continued under NRLM. With an ambitious agenda to benchmark placement-linked wage employment programs to global standards, Ministry of Rural Development (MoRD) revamped the Placement linked skill development program under National Rural Livelihood Mission as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) on 25th September, 2014. In doing so the Ministry has used its knowledge gained over 15 years in implementing skill training programs. DDU-GKY is a nationwide placement-linked skill training program funded by the Ministry of Rural Development (MoRD), Government of India (GoI).

DDU-GKY is one of the cluster of initiatives aimed at livelihood diversification and poverty reduction under Deen Dayal Antyodaya Yojana - National Rural livelihoods Mission of the Ministry of Rural Development, Government of India. DDU-GKY aims to skill rural youth who are poor. DDU- GKY seeks to promote sustainable livelihoods for rural youth through placement linked skilling programs. MoRD pursues its goal of rural poverty reduction by adopting a multi-pronged strategy. DDU-GKY derives importance from its potential to reduce poverty with speed by diversifying incomes thereby reducing overall vulnerability. Market oriented standard Led placement linked skilling efforts differentiate DDU-GKY from other skilling initiatives of departments in Government of India. The scheme focuses on transforming rural poor youth into an economically independent and globally relevant workforce through demand-driven skilling for employment.

2.2 Objective of Scheme

- To provide the placement to rural poor youth in the age group of 15–35 years (up to 45 years for women, PwD, and other vulnerable groups) and provide them with jobs having regular monthly wages at or above the minimum wages. This objective is sought to be achieved by targeted mobilisation of rural poor youth, proper counselling of youth and parents, selection for skilling based on aptitude, and imparting standard led training on specific set of skills, knowledge and attitude there by enhancing employability, based on market demand and requirement in the economy.
- To provide industry-led skill training opportunities.
- To facilitate safe and gainful migration for rural youth seeking employment beyond their native areas.
- To contribute to the national goal of inclusive growth by connecting rural youth to mainstream economic activities.

2.3 Key Features

- Placement-linked Skill Development Programme targeting Rural Poor Youth, minimum 70% placement (minimum 50% wage employment and maximum 20% Self/Gig employment of total trained).

- Minimum 6 months placement and 12 months of tracking.
- State Led Scheme implemented in Public Private Partnership (PPP) mode
- Mandatory coverage
 - Scheduled Caste & Scheduled Tribes (50%),
 - Women (33%) of candidates trained &
 - 5% People with Disability

2.4 Key Programme Components

Parameter	Details
Target Beneficiaries	Rural Poor Youth – 15 to 35 years (up to 45 years for Special Groups)
Mandatory Placement	Minimum 70% of trained candidates (Wage: min 50%; Self-employment: max 20%)
Training Duration	Minimum 576 hours (~3 months) to Maximum 2,304 hours (~12 months)
Mandatory Coverage	SC & ST: 50%; Women: 33%; Persons with Disability (PwD): 5%
Training Content	Trade-specific skills, Soft skills, Basic Spoken English, IT Awareness, Entrepreneurship skills
Implementation Mode	Public-Private Partnership
Special Initiatives	'Himayat' in J&K UT & Ladakh UT (Rural & Urban); 'Roshni' in Left Wing Extremist and Aspirational Districts (100% Residential, min 40% women)

2.5 Sub Components

- Himayat: Implemented in Jammu & Kashmir (J&K) and Ladakh for Rural and Urban youth with 100% central funding.
- Roshni:
 - 27 Left Wing Extremist districts from 9 states
 - 100% Residential
 - Minimum 40% women candidates.
- Unnati:
 - Convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
 - Skilling two family members of the Household who have completed minimum 60 days of employment under MGNREGS

2.6 Implementation Architecture

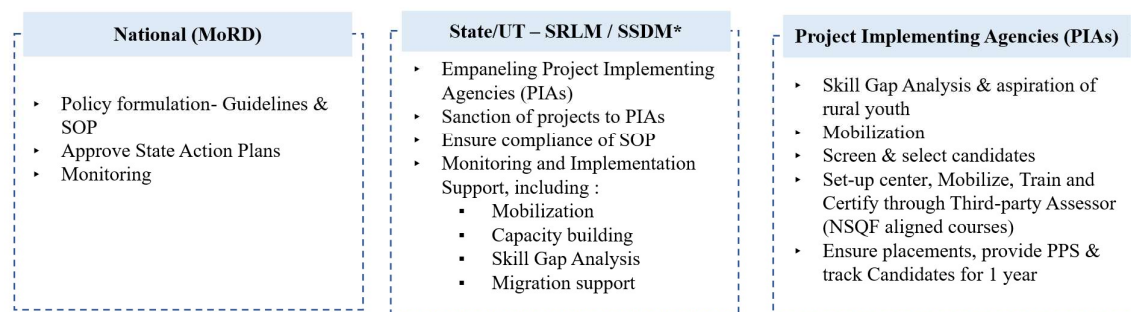
The DDUGKY implementation architecture operates across three levels. At the national level, the Ministry of Rural Development (MoRD) is responsible for policy formulation, including guidelines and standard operating procedures (SOPs), allocating targets to States, and overall monitoring. At the State/UT level, State Rural Livelihood Missions (SRLMs) empanel and sanction projects to Project Implementing Agencies (PIAs), while ensuring SOP compliance, mobilisation support, capacity building, skill gap analysis, and migration support. At the implementation level, PIAs comprising private training

organisations, industry partners, NGOs, government/semi-government institutions, and educational bodies, undertake end-to-end project execution, including candidate mobilisation and selection, training with NSQF-aligned courses, enabling third-party assessments, placements, post-placement support for six months, and tracking candidates for up to 12 months.

2.7 On the issue of implementation architecture under DDU-GKY, during the course of evidence, AS (DoRD) explained as under:-

“इन दो स्लाइडों में इंप्लीमेंटेशन आर्किटेक्चर दिखाया गया है। नेशनल लेवल पर ग्रामीण विकास विभाग की तरफ से पॉलिसी फॉर्मूलेशन, अप्रूवल, स्टेट एक्शन प्लान्स और मॉनिटरिंग है। इसमें स्टेट का बड़ा इंपोर्टेंट रोल है। इसमें एसआरएलएम या स्टेट स्किल डेवलपमेंट मिशन के तहत उनका काम है प्रोजेक्ट इंप्लीमेंटिंग एजेंसी, जो स्किल प्रोवाइडर हैं, उनका इमपैनेल करना, उनके प्रोजेक्ट्स को सैंक्शन करना और एसओपी के तहत उनका इंप्लीमेंटेशन मॉनिटर करना। प्रोजेक्ट इंप्लीमेंटिंग एजेंसी जो स्किल प्रोवाइडर्स हैं, वे प्राइवेट ट्रेनिंग ऑर्गेनाइजेशंस हो सकती हैं, इंडस्ट्री एम्पलॉयर्स हो सकते हैं, नॉनगवर्नमेंटल ऑर्गेनाइजेशंस हो सकते हैं, गवर्नमेंट, सेमी गवर्नमेंट इंस्टीट्यूट्स, ओटोनोमस बॉडीज़ हो सकती हैं, एज्युकेशनल इंस्टीट्यूट्स हो सकते हैं। इनका काम है, स्किल गैप का एनालाइसिस करना, युवाओं को मोबलाइज करके स्क्रीनिंग और सलेक्शन करना, ट्रेनिंग सेंटर ओपन करके ट्रेनिंग, उनका एसेसमेंट और फाइनली प्लेसमेंट करने का उनका रोल है। इस स्लाइड में जो प्रोसेस दिखाया है, स्टेट का स्टेट स्किल गैप स्टडी करता है, जिससे सेक्टर और कोर्सेज आइडेंटिफाई करने के बाद वह एमओआरडी को अपनी रिक्वेस्ट भेजता है। एलोकेशन ऑफ टारगेट होने के बाद स्टेट ओपन बिड प्रपोजल, एक्सप्रेसन ऑफ इंटरेस्ट देता है, जिसके तहत प्रोजेक्ट इंप्लीमेंटेशन एजेंसीज़ एप्लाइ करती हैं। उनका प्रपोजल स्टेट लेवल पर अप्रेजल होता है और फाइनली स्टेट लेवल पर एक कमेटी है, प्रोजेक्ट अप्रूवल कमेटी, जो एडिशनल चीफ सेक्रेटरी/प्रिंसिपलसेक्रेटरी/सेक्रेटरी, रूरल डेवलपमेंट की चेयरमैनशिप पर यह प्रोजेक्ट अप्रूवल होता है। इस स्लाइड में क्यूम्यूलेटिव प्रोग्रेस दर्शायी गयी है। आज के हाल पर तकरीबन 18 लाख से ज्यादा लोग इस स्कीम का लाभ उठा चुके हैं, उसमें से तकरीबन 12 लाख लोगों को प्लेसमेंट मिला है। हमने 36 सेक्टर और 816 ट्रेड्स में ट्रेनिंग प्रदान की है। टॉप सेक्टर आप देख सकते हैं, इसमें दर्शाये गये हैं, इंफॉर्मेशन एंड टेक्नोलॉजी, रिटेल, परिधान और वस्त्र, ट्यूरिज्म और हॉस्पिटैलिटी और हेल्थ टॉप सेक्टर हैं और टॉप ट्रेड्स भी हमने इस स्लाइड में दिखायी हैं। इस स्लाइड में हमने वर्ष 2014-15 से वर्ष 2025-26 की प्रोग्रेस दिखायी है। इसमें एक विषय यह है कि कुल कैंडिडेट्स में से 50 परसेंट से ज्यादा महिलाओं को ट्रेनिंग दी गयी है।”

Implementation Architecture (1/2)



* State Skill Development Mission

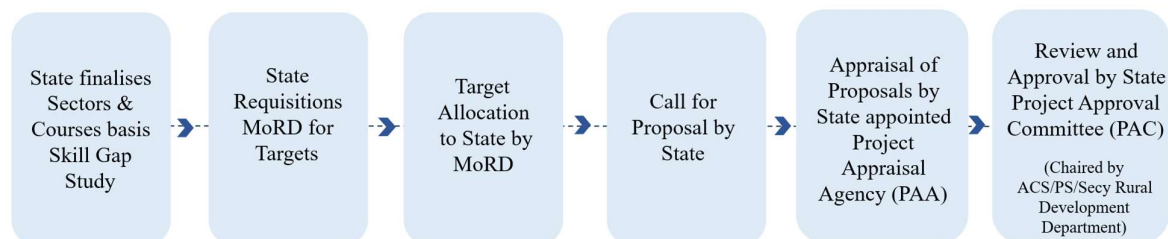
Project Implementing Agencies (PIAs)



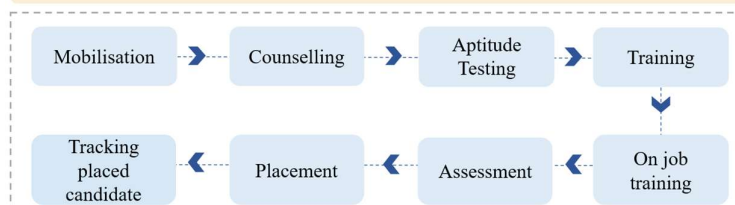
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Implementation Architecture (2/2)

Onboarding of PIAs



Candidate Lifecycle



Upskilling / Reskilling after 12 months of verified placement

11

2.8 Training

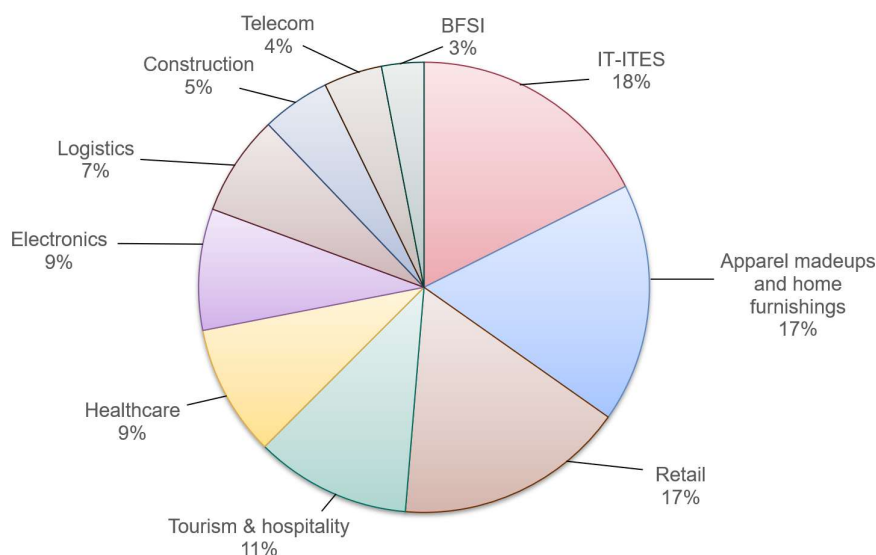
- DDU-GKY allows Qualification Packs (QP)/Course/Job roles approved by National Skills Qualification Council (NSQC), NCVET & made available on National qualification Register or portal of Ministry of skill Development and Entrepreneurship.
- Mandatory components of every training course under DDU-GKY
 - Course duration-576 hours to 2304 hours :
 - Trade specific skills-National Skill Qualification Framework aligned courses
 - Soft skills

- Basic spoken English – curriculum standardized
- Information Technology awareness - curriculum standardized
- Entrepreneurship Skills – curriculum standardized

2.9 During the course of evidence on the issue of training given to women under DDU-GKY, AS DoRD) stated as under:-

“इस स्लाइड में हमने महिलाओं को दी गयी ट्रेनिंग का विवरण दिया है। सर, अगर हम सेक्टर्स देखें, जिनमें ट्रेनिंग दी गयी है, तो आईटी-आईटीईएस, परिधान और गृह सज्जा का सामान में 17 परसेंट है, रीटेल है, ट्यूरिज्म एंड हॉस्पिटैलिटी, हेल्थकेयर और इलेक्ट्रॉनिक्स है। मार्केट डिमांड के अनुसार इस स्कीम के तहत ट्रेनिंग दी जा रही है। सर, अगर हम प्लेसमेंट हुए कैंडिडेट्स का डेटा देखते हैं, तो स्किलिंग के बाद तकरीबन 21 परसेंट लोगों को अपने ही जिले में वेज एंप्लॉयमेंट मिलता है, तकरीबन 40 परसेंट को अपने ही स्टेट में एंप्लॉयमेंट मिलता है और 39 परसेंट लोगों को स्टेट के बाहर वेज एंप्लॉयमेंट मिलता है। इस स्कीम के तहत पोस्ट प्लेसमेंट सपोर्ट दिया जाता है, इसका उद्देश्य गेनफुल माइग्रेशन सपोर्ट देने का है। पोस्ट प्लेसमेंट सपोर्ट 1270 रुपये प्रति माह छह महीने तक देने का प्रावधान है और माइग्रेशन सपोर्ट सेंटर भी स्थापित करने का प्रोविजन है, जिसमें 18 स्टेट्स ने माइग्रेशन सर्विस सेंटर्स ओपेन किए हैं। सर, इस स्लाइड में इस स्कीम के बारे में की गयी एक स्टडी है, जो ट्रांस रूरल एग्री कंसल्टिंग सर्विसेज प्राइवेट लिमिटेड द्वारा की गयी है। वर्ष 2016 से 2023 तक की ट्रेनिंग को उन्होंने एसेस किया है, तकरीबन 5000 ट्रेनीज का इन्होंने सर्वे किया है, इसकी मेन फाइंडिंग है बेसिकली 65 परसेंट का प्लेसमेंट हुआ है और तकरीबन 86 परसेंट जो प्लेसमेंट असाइन हुआ है वह स्किल में जो ट्रेनिंग मिली है, उसी से अलाइंड है। इसका मतलब मीनिंगफुल ट्रेनिंग दी गयी थी और वे उस ट्रेड में लग पाए थे। सैलरी ग्रोथ अगर देखी जाए, तो करीब तीन साल में उनको 30 परसेंट की बढ़त दिखी है और एवरेज सैलरी 16500 रुपये के आसपास है। सर, इस स्लाइड में आईटी और हॉस्पिटैलिटी के ट्रेनीज के कुछ उदाहरण हमने दिए हैं, जिनको वेज एंप्लॉयमेंट मिला है। कुल 576 स्टूडेंट्स ऐसे भी हैं, जिनको फॉरेन प्लेसमेंट भी मिला है, जैसे यूएसए और माल्टा में भी ट्रेनिंग के बाद लोग गए हैं।”

Sector Coverage



*BFSI: Banking, Financial Services and Insurance

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2.10 Candidate Lifecycle

The candidate lifecycle under DDUGKY follows a structured progression to ensure effective skill development and employment outcomes. It begins with mobilisation of candidates, followed by aptitude testing and counselling to assess suitability and guide career choices. Selected candidates undergo training, leading to formal assessment and placement in jobs. Post-placement, candidates may receive on-the-job training, and their progress is tracked to ensure retention and stability. After 12 months of verified employment, candidates become eligible for upskilling or reskilling to enhance their career growth.

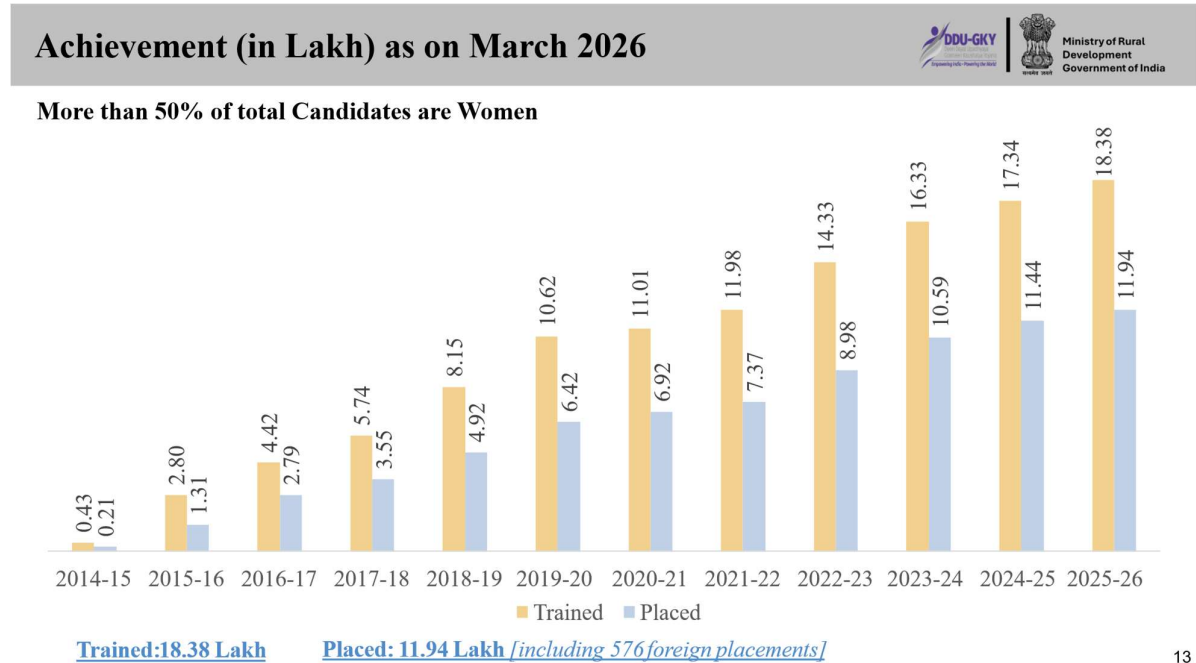
2.11 Achievements (as of March 2026)

Under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), a total of 18.38 lakh rural youth have been trained, out of which 11.94 lakh candidates have been placed in gainful employment, including 576 foreign placements, reflecting the programme's expanding global outreach. The skilling ecosystem under DDU-GKY spans 37 sectors and 816 trades, ensuring alignment with diverse industry requirements. In terms of gender distribution, the programme demonstrates balanced participation, with 9.64 lakh male candidates and 8.73 lakh female candidates placed (Refer to Annexure I: State-Wise Cumulative Performance as of March 2026).

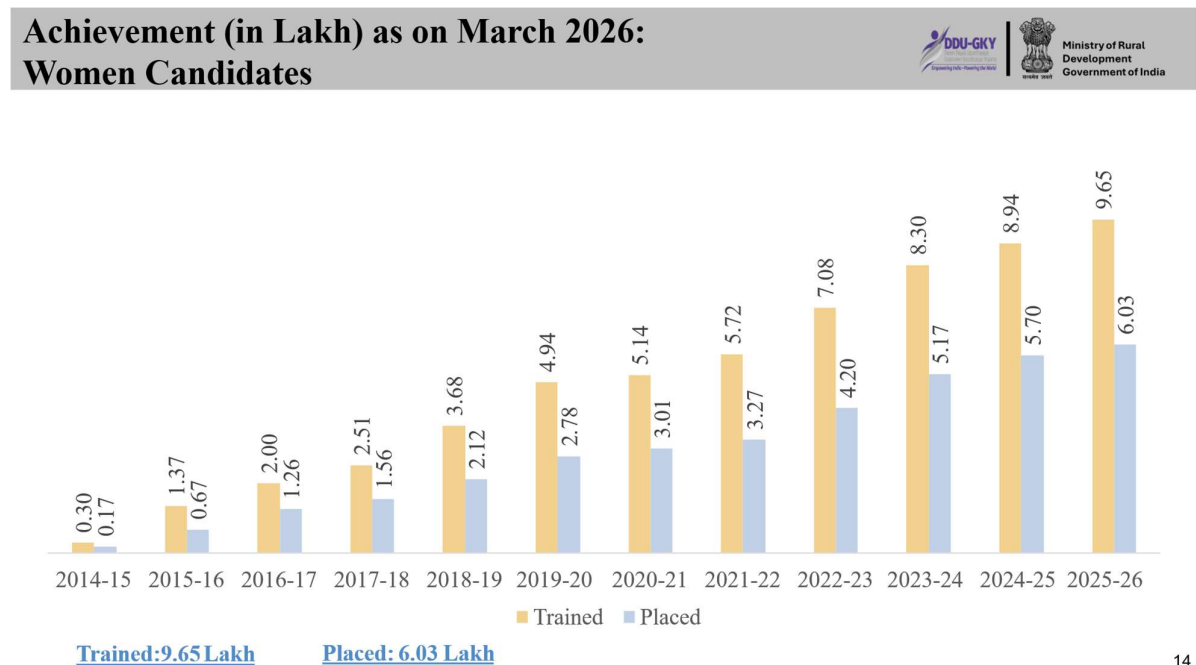
The major sectors driving employment outcomes include Information Technology, Retail, Apparel & Textiles, Tourism & Hospitality, and Healthcare, which together account for a significant share of placements. At the trade level, the programme has focused on high-demand job roles such as Garment Sewing Machine Operator, Retail Sales Associate, Food & Beverage Service-Steward, Accounts Assistant using Tally, Warehouse Packer, General Duty Assistant (Healthcare), Hospitality Assistant (Tourism), Domestic Data Entry Operator (IT sector), DTP and Print Publishing Assistant, and Customer Care Executive, thereby

ensuring that beneficiaries are equipped with skills relevant to both domestic and international labour markets.

2.12



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2.13 Gainful Migration Support

DDUGKY facilitates gainful migration of rural youth to secure sustainable employment beyond their local areas while ensuring their safety, stability, and career

progression. The programme promotes informed migration through pre-departure counselling, provision of safe accommodation, and linkage to jobs in the organized sector. It emphasizes fair wages, adherence to minimum employment standards, and continuous post-placement support to help candidates integrate into new environments. With ongoing tracking and dedicated handholding, it ensures retention and well-being, positioning migration as a pathway to long-term socio-economic advancement.

Key steps taken to facilitate youth migration and placement:

- Counselling of youth and parents on course selection and career opportunities
- NSQF-led skilling aligned with market demand combined with employability and life skills
- Migration Support Centres (MSCs): 18 States have set up MSCs
- Post-Placement Support of ₹1,270/month for 6 months to support relocation costs

2.14 Impact Evaluation

An independent evaluation of DDUGKY for the period 1 April 2016 to 31 December 2023 across 10 states (30 districts) assessed its outcomes based on a sample of 5,000 trainees, along with inputs from 80 employers, 80 PIAs, and 80 training centre managers. DDUGKY has demonstrated strong impact in improving employment outcomes for rural youth, with an average placement rate exceeding 65%. A high degree of job relevance is evident, with about 86.73% of placements aligned to the trainees' trades, ensuring better skill utilization. The programme has also contributed to income enhancement, reflected in an average salary growth of 30.79%, with candidates earning an average monthly salary of around ₹16,500, highlighting its effectiveness in promoting sustainable livelihoods. The impact evaluation was conducted by Transrural Agri Consulting Services Pvt. Ltd.

2.15 On being asked about the non-placement of 6 lakh candidates under DDU-GKY and RSETI, Dir. (DoRD) stated as under:-

“सर, एक बिन्दु उठाया गया कि 6 लाख कैंडिडेट्स डीडीयूजीकेवाई में प्लेसमेंट नहीं पाए हैं। यहां पर मैं यह तथ्य रखना चाहूंगा कि ओवरऑल कंट्री का जो 65 प्रतिशत का करंट प्लेसमेंट रेश्यो है, वह फैक्ट है। परन्तु, यह स्टेटवाइज़ वैरी करता है। जो प्राइवेट प्लेयर्स इंडीविजुअल प्रोजेक्ट्स लेकर प्रोजेक्ट्स चलाते हैं, उसमें वे जो भी प्लेसमेंट करते हैं, उसके लिए हम उन्हें इंडीविजुअल प्रोजेक्टवाइज़ पेमेंट करते हैं। अगर वह पीआईए प्लेसमेंट के 70 परसेंट मानक को पूरा नहीं करती है, तो उसे प्रोजेक्ट की पूरी राशि नहीं दी जाती है। उससे रिकवरी भी होती है और राशि को काट लिया जाता है। इसमें इंसेंटिव का भी प्रावधान है। जो पीआईए 70 परसेंट से अधिक प्लेसमेंट करती हैं, उन्हें इंसेंटिव भी दिया जाता है। फॉरेन प्लेसमेंट्स के लिए भी अलग से इंसेंटिव है। इसलिए मंत्रालय का प्रयास यही रहता है कि ये प्लेसमेंट्स बढ़ें। लेकिन, कई बार महिलाएं और बच्चियां, जो पलायन कर गईं और कुछ दिनों बाद लौट आईं, तो पहले 3 महीने के मिनिमम रोजगार का हमारा जो मानक था, अब उसे बढ़ाकर 6 महीने कर दिया गया है। अगर वह मानक पूरा नहीं होता है, तो भी हम उस पीआईए को उस चीज के पैसे नहीं देते हैं। इसीलिए कई बार यह गैप छूट जाता है। हालांकि, हमारा प्रयास हमेशा इसे बढ़ाने का रहता है। इस दिशा में हम हमेशा राज्यों के साथ बैठकें करते हैं,

पीआईएज के साथ स्टैक होल्डर कंसलटेशन करते हैं और इम्प्लॉयर एवं इम्प्लॉई के बीच इंडस्ट्री मीट भी कराते भी हैं, जिससे कि हम इस फिगर को और आगे बढ़ा सकें।

सर, इसी प्रकार से आरसेटी में भी यह बिन्दु उठाया गया कि 61 लाख के सन्दर्भ में सिर्फ 44 लाख ही सेटलड हुए हैं। वहां भी यही कारण है। कई बार वहां भी महिलाएं और बच्चियां होती हैं, जो शादी होने बाद अपनी एंटरप्रेन्योरशिप छोड़ देती हैं या कहीं और चली जाती हैं, लेकिन हमारा हमेशा प्रयास रहता है कि उनकी अधिक से अधिक हैंड होल्डिंग करके हम अधिक से अधिक सेटलमेंट कराएं।”

2.16 Introduction of Revised Guidelines under DDU-GKY 2.0

The revised guidelines, forming the basis of DDU-GKY 2.0, have officially come into effect from April 1, 2025. These updated guidelines incorporate several major changes aimed at improving the effectiveness, efficiency, and industry relevance of the scheme. The key modifications introduced are as follows:

S. No.	Particulars / Revisions	DDU-GKY 1.0	DDU-GKY 2.0	Reason
i.	Placement	3 months	6 months	Sustainable Employment Focus
ii.	Funding Individual Projects to each of funding batches, based on achievement of milestones	There is provision of 4 installments i.e. 25% of Total Project cost, wherein 1 st instalment releases to Project Implementing Agency (PIA) as advance and rest 3 installment releases based on the prescribed milestones.	There is provision of 4 installments i.e. 30%, 20%, 20% and 30% of 1 batch of maximum 35 candidates. The installment to be released based on the prescribed milestones.	The provision of advance has been removed and also the releases to be made batch wise instead of against total project cost. It has been revised in the interest of protecting public money by avoiding misuse and parking of funds PIAs.
iii.	Employment type	Wage Employment	Wage Employment, Self and Gig Employment (Minimum 70% placement -minimum 50% wage employment and maximum 20% Self/Gig employment of total trained).	The scope of the scheme has been expanded to cover self-employment and gig economy opportunities, fostering entrepreneurial skills and local enterprise development among rural youth.
iv.	Eligibility for a PIA	(i) Registered under Indian Trust Acts or any State Society Registration Act or any State Cooperative Societies or Multi-State Co-operative Acts or the Companies Act 2013 or the Limited Liability Partnerships	(i) Captive Employer (ii) Existing PIAs having experience of greater than 50% placement with DDU-GKY. (iii). Skilling Agencies who do not have any DDU-GKY experience.	Industry Collaboration via Captive Employment: The scheme now promotes deeper engagement with industry partners through Captive Employment models, which aim to enhance job quality and ensure long-term employability.

	Act 2008, or (ii) A Government or a semi-government organization at the State and National Level.	(iv) Start-ups for Skilling recognised by Dept of Industrial Policy & Promotion, Ministry of Commerce & Industry, Govt of India.	Encouraging Startups as PIAs: The revised guidelines also enable startups to act as Project Implementing Agencies (PIAs), encouraging innovation in training delivery and expanding the capacity for employment generation.
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2.17 Additional Provisions under DDU-GKY 2.0

Additional provisions under DDU-GKY 2.0

- Upskilling & Reskilling for trainees who were placed for 12 months
- Inclusion of Entrepreneurship skills as non-domain module
- DBT for Candidates
- Integrated Digital Platform: For End-to-End lifecycle of projects under both the schemes of Rural Skills Division i.e. DDU-GKY and RSETI.

Year-wise performance		
Year	Trained	Placed
2014-15	43,038	21,446
2015-16	2,36,471	1,09,512
2016-17	1,62,586	1,47,883
2017-18	1,31,527	75,787
2018-19	2,41,509	1,37,251
2019-20	2,47,177	1,50,214
2020-21	38,289	49,563
2021-22	97,006	45,612
2022-23	2,35,599	1,60,546
2023-24	2,00,033	1,61,230
2024-25	1,00,883	84,946
2025-26 till Sept'25	49,829	15,542
Total	17,83,947	11,59,532

DDU-GKY State-Wise Performance



Ministry of Rural
Development
Government of India

Sl. No.	State	Cumulative Total		Sl. No.	State	Cumulative Total	
		Trained	Placed			Trained	Placed
1	Andhra Pradesh	149721	124054	16	Meghalaya	9070	5496
2	Arunachal Pradesh	2834	1184	17	Mizoram	3478	2155
3	Assam	86136	54502	18	Nagaland	8240	5471
4	Bihar	80518	49005	19	Odisha	219111	177986
5	Chhattisgarh	59575	34716	20	Punjab	55518	30184
6	Gujarat	32404	21196	21	Rajasthan	87409	49052
7	Haryana	56073	42069	22	Sikkim	3390	1970
8	Himachal Pradesh	20197	12009	23	Tamil Nadu	80214	76465
9	Jammu and Kashmir	72746	45824	24	Telangana	77047	54506
10	Jharkhand	83352	45093	25	Tripura	13275	7996
11	Karnataka	56911	37605	26	Uttar Pradesh	255010	109714
12	Kerala	77086	47047	27	Uttarakhand	25769	16421
13	Madhya Pradesh	93391	55400	28	West Bengal	45360	31051
14	Maharashtra	71989	48498	29	Puducherry	3214	2035
15	Manipur	8203	4357	30	A. N Islands	1037	582
				Total		1838278	1193643

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DDU-GKY – List of Sectors



Ministry of Rural
Development
Government of India

Sl. No.	Sector Name	Sl. No.	Sector Name	Sl. No.	Sector Name
1	It-ites	18	Food Processing	33	Mining
2	Apparel Madeups And Home Furnishings	19	Rubber	34	Furniture & Fittings
3	Retail	20	Leather	35	Handicrafts And Carpet
4	Tourism & Hospitality	21	Life Sciences	36	Paints And Coatings
5	Healthcare	22	Agriculture		
6	Electronics	23	Plumbing		
7	Logistics	24	Media & Entertainment		
8	Construction	25	Domestic Workers		
9	Telecom	26	Aerospace And Aviation		
10	Bfsi	27	Instrumentation		
11	Automotive	28	Infrastructure Equipment		
12	Management, Entrepreneurship And Professional Skills	29	Iron And Steel		
13	Capital Goods	30	Gem & Jewellery		
14	Beauty & Wellness	31	Sports, Physical Education, Fitness & Leisure		
15	Textiles	32	Hydrocarbon		
16	Green Jobs				
17	Power				

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DDU-GKY – Women Vs Total (Year-Wise)



Ministry of Rural
Development
Government of India

FY	Total		Women	
	Trained	Placed	Trained	Placed
2014-15	43038	21446	30142	16801
2015-16	236471	109512	106419	49855
2016-17	162586	147883	63409	59147
2017-18	131527	75787	51401	30307
2018-19	241509	137251	116156	55419
2019-20	247177	150214	126691	66440
2020-21	38289	49563	19685	22640
2021-22	97006	45612	58443	26040
2022-23	235599	160546	135464	93484
2023-24	200033	161230	122575	97139
2024-25	100883	84946	63820	52529
2025-26	104160	49653	70403	32843
Total	1838278	1193643	964608	602644

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DDU-GKY – State List of Migration Support Centre



Ministry of Rural
Development
Government of India

S. No	State/ UT	S. No	State/ UT
1	Arunachal Pradesh	10	Madhya Pradesh
2	Assam	11	Manipur
3	Bihar	12	Meghalaya
4	Chhattisgarh	13	Mizoram
5	Haryana	14	Nagaland
6	Himachal Pradesh	15	Odisha
7	Jharkhand	16	Rajasthan
8	Karnataka	17	Tripura
9	Kerala	18	Uttarakhand

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DDU-GKY – State Wise Data (Women)



Sl. No.	State/UT	Women Trained	Women Placed	Sl. No.	State/UT	Women Trained	Women Placed
1	Andhra Pradesh	52627	39054	17	Mizoram	2121	1265
2	Arunachal Pradesh	1870	735	18	Nagaland	3925	2481
3	Assam	41290	27497	19	Odisha	80056	56099
4	Bihar	29610	17899	20	Punjab	30241	16574
5	Chhattisgarh	25999	16492	21	Rajasthan	31653	18250
6	Gujarat	12252	7771	22	Sikkim	1850	1040
7	Haryana	15276	11673	23	Tamil Nadu	34167	20419
8	Himachal Pradesh	12068	7333	24	Telangana	24018	12426
9	Jammu & Kashmir	13891	4968	25	Tripura	4478	2747
10	Jharkhand	44711	25555	26	Uttar Pradesh	95287	52695
11	Karnataka	14904	11479	27	Uttarakhand	15914	10503
12	Kerala	25461	17819	28	West Bengal	15306	9986
13	Madhya Pradesh	38954	27417	29	Puducherry	2116	1362
14	Maharashtra	31537	18164	30	A & N Islands	475	268
15	Manipur	5182	2740				
16	Meghalaya	5998	3823				
					Total	713237	446534

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DDU-GKY – Impact (1/3)



Stakeholder wise sample size covered under the study

Zone	State	Sample Trainees	Employers	PIAs	Training Centre Manager	Quality team Member	State Officials	District Officials	CTS A
Noth East	Assam	500	8	8	8	8	3	3	3
	Nagaland	500	8	8	8	8	3	3	3
North	Himachal Pradesh	500	8	8	8	8	3	3	3
	Uttar Pradesh	500	8	8	8	8	3	3	3
East	Bihar	500	8	8	8	8	3	3	3
	Odisha	500	8	8	8	8	3	3	3
West	Maharashtra	500	8	8	8	8	3	3	3
	Gujarat	500	8	8	8	8	3	3	3
South	Kerala	500	8	8	8	8	3	3	3
	Tamil Nadu	500	8	8	8	8	3	3	3
Total		5000	80	80	80	80	30	30	30

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DDU-GKY – Impact (2/3)



Performance of States in securing job placement for candidates

State Name	Placed (%)	Normalized Score	State Name	Placed (%)	Normalized Score
Andhra Pradesh	76.5%	1.000	Uttarakhand	52.6%	0.505
Haryana	63.3%	0.726	Maharashtra	52.5%	0.503
Nagaland	62.1%	0.701	Himachal Pradesh	52.4%	0.501
Telangana	61.8%	0.695	Karnataka	51.9%	0.491
Chhattisgarh	61.2%	0.684	Bihar	51.6%	0.484
Mizoram	58.5%	0.628	Sikkim	51.6%	0.484
Manipur	57.8%	0.613	West Bengal	51.0%	0.473
Odisha	57.3%	0.601	Tripura	50.8%	0.467
Jammu & Kashmir	56.5%	0.586	Puducherry	50.5%	0.462
Madhya Pradesh	56.5%	0.585	Kerala	45.3%	0.355
Tamil Nadu	56.4%	0.583	Arunachal Pradesh	39.3%	0.230
Meghalaya	56.2%	0.580	Andaman & Nicobar Islands	28.2%	0.000
Gujarat	54.6%	0.547			
Jharkhand	54.4%	0.541			
Punjab	53.6%	0.526			
Rajasthan	53.3%	0.519			
Assam	53.2%	0.517			
Uttar Pradesh	52.7%	0.508			

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DDU-GKY – Impact (3/3)



Salaries and Growth after employment

States	Average of Joining Salary (Rs./Month)	Average of Current Salary (Rs./ Month)	Average of Period of Employment
Assam	10646	13060	3 Years, 1 Months
Bihar	10867	13388	3 Years, 10 Months
Gujarat	11123	13756	4 Years, 0 Months
Himachal Pradesh	11434	14054	2 Years, 11 Months
Kerala	12663	19726	5 Years, 8 Months
Maharashtra	11576	14446	3 Years, 11 Months
Nagaland	14827	21922	2 Years, 6 Months
Odisha	11083	13837	5 Years, 7 Months
Tamil Nadu	11340	14780	3 Years, 9 Months
Uttar Pradesh	10961	13443	4 Years, 1 Months
Overall	11652	15241	3 Years, 11 Months

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CHAPTER III

Rural Self Employment Training Institutes (RSETI)

3.1 Introduction

RSETIs were launched in 2009 as a sub-scheme under DAY-NRLM to provide short-duration residential skill training for self-employment. It is based on the RUDSETI (Rural Development and Self Employment Training Institute) model. It aims to strengthen RSETIs as credible Centres of Excellence for livelihood promotion through demand-driven skill development, entrepreneurship facilitation, and promotion of sustainable self-employment among rural youth. As of May 2026, a total of 636 RSETIs are operational, covering 623 districts across 27 States and 6 Union Territories.

3.2 Key Programme Components

The RSETI model comprises six integrated components that ensure comprehensive support for rural youth: mobilisation from villages, followed by short, intensive residential training, and a focus on promoting self-employment and entrepreneurship. This is reinforced by two years of post-training handholding support, facilitation of credit linkage through bank loans, and independent assessment and certification to validate skills and outcomes.

Parameter	Details
Target Beneficiaries	Rural Youth – 18 to 50 years (priority: Women, SC/STs, PwDs, SHG members)
Settlement Target	Minimum 70%
Post-Training Support	2 years (including credit linkage support)
Partnership Model	Government of India + State Governments + Sponsor Banks (at least one RSETI per district)
Courses	77 NSQF-aligned Entrepreneurship Development Programme (EDP) courses; Duration: 60–720 hours
Convergence	NRLM, PMEGP, PMAY-G, MUDRA and other schemes
Assessment	Independent assessment and certification; 25 Sponsor Banks

Course Portfolio

Category	Number of Courses
General EDP	9
Process (Services)	35
Agriculture	19
Product (Manufacturing)	14
Total	77*

*Of these 77 courses, 13 are new courses

3.3 Implementation Architecture

The implementation architecture of RSETI operates across national, state, and district levels with clearly defined roles. At the national level, the Ministry of Rural Development (MoRD) is responsible for policy formulation, funding, and infrastructure support, along with oversight through a National Level Monitoring Committee that reviews performance, settlement outcomes, and infrastructure development. At the state level, State Governments and SRLMs oversee programme implementation, route funds to banks, monitor credit linkage through the State Level Bankers Committee (SLBC), and allocate districts to Lead Banks. At the district level, Lead Banks establish and manage RSETIs and training delivery, while the district administration supports land allotment, mobilisation, and convergence with other rural schemes; overall progress is regularly reviewed by the District Level Review Committee (DLRC).

3.4 Candidate Lifecycle

The RSETI candidate lifecycle follows a structured path to support entrepreneurship among rural youth, beginning with identification and mobilisation of candidates from local communities. This is followed by training and assessment through short, intensive residential programmes. Post-training, candidates receive continuous handholding support along with progress reporting to ensure stability and readiness. They are then facilitated with credit linkage through banking channels, culminating in the setup of their own enterprises, thereby promoting sustainable self-employment.

3.5 Achievements (as of March 2026)

Since its inception in 2009, the Rural Self Employment Training Institutes (RSETIs) have trained a total of **61.45 lakh** candidates, out of which **44.9 lakh** candidates have been successfully settled in self-employment. The programme has also facilitated **credit linkage for over 23.5 lakh** beneficiaries, enabling them to establish and expand their enterprises. Notably, RSETIs have maintained a strong focus on **women's participation**, with approximately **43.6 lakh women beneficiaries**, accounting for about **71% of the total trained candidates**, thereby contributing significantly to women-led rural entrepreneurship and livelihood promotion (Refer to Annexure II: State-Wise Cumulative Performance as of March 2026).

It is observed that **eight major sectors account for nearly 69% of the total RSETI training courses**, reflecting a strong focus on demand-driven livelihood opportunities. The training portfolio includes key courses such as **Tailoring (Women's Garments), Junior Beauty Practitioner (Laghu Udyami), Mushroom Cultivation, Krishi Udyami, Basics of Homemade Agarbatti Making, Basics of Making Jute Products, Laghu Udyami (Fast Food Stall), Essentials of Making Creative Jewellery, Masonry and Concrete Work, and Bank Mitra under Mission 'One GP One BC Sakhi'**, thereby covering a wide spectrum of agriculture, services, manufacturing, and financial inclusion-linked livelihoods.

3.6 On being asked about the issue of credit linkage under RSETI, Dir. (DoRD) stated as under:-

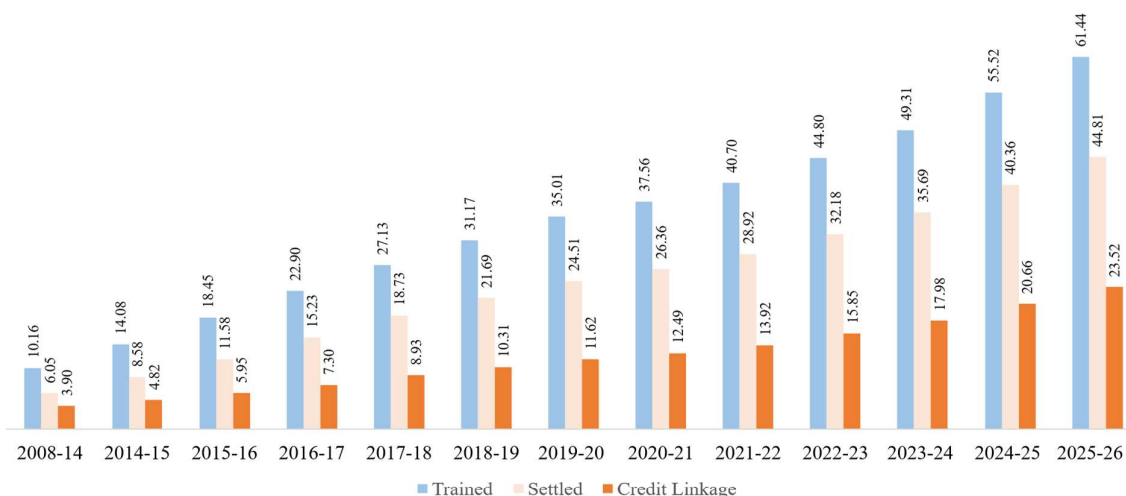
“सर, क्रेडिट लिंकेज की बात भी की गई है। क्रेडिट लिंकेज की दिशा में मंत्रालय ने सुधारात्मक कदम उठाए हैं। पहले टोटल ट्रेन्ड कैंडिडेट्स का क्रेडिट लिंकेज 35 प्रतिशत था, जिसे पिछले वर्ष बढ़ाकर 50 परसेंट कर दिया गया है। अब बैंकों को यह मैसेज है कि उन्हें ट्रेन्ड कैंडिडेट्स का सेटलमेंट मिनिमम 50 परसेंट क्रेडिट लिंकेज के माध्यम से करना है। उसके लिए हमारा आरसेटी और भी कई पहलुओं पर प्रशिक्षण और प्रशिक्षण प्राप्त बच्चों को लाभ पहुंचाता है, जैसे प्रोजेक्ट रिपोर्ट कैसे बनाई जाएगी, लोन एप्लिकेशन्स कैसे भरी जाएंगी और डॉक्यूमेंटेशन सपोर्ट कैसे होगा। इस दिशा में जो 25 स्पॉन्सर्सिंग बैंक्स हैं, मंत्रालय के लेवल पर आदरणीय सचिव महोदय की अध्यक्षता में उनके साथ निरंतर मीटिंग्स होती हैं। उनमें हम डिपार्टमेंट ऑफ फाइनेंशियल सर्विसेज को भी इन्क्लूड करते हैं। हमारा प्रयास यही रहता है कि हम बैंकों को अधिक से अधिक सेंसिटाइज करें कि वे हमारे आरसेटी ट्रेन्ड कैंडिडेट्स को अधिक से अधिक क्रेडिट लिंकेज दें। इस दिशा में मंत्रालय और भी प्रयास करता रहेगा।”

3.7

Achievement as on March 2026 (In Lakhs)

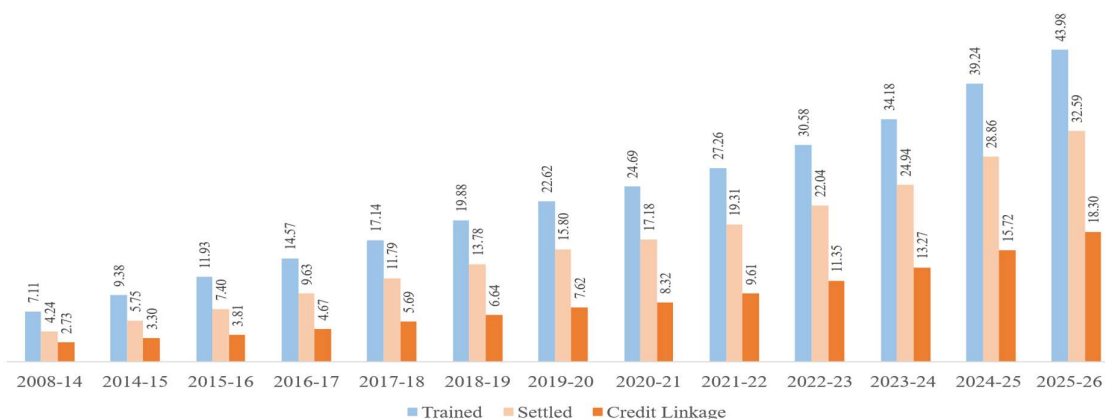


More than 72% of the total candidates are Women

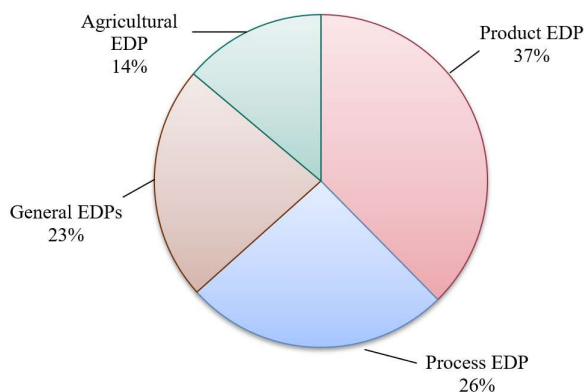


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Achievement as on March 2026 (In Lakhs): Women Candidates



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*EDP: Entrepreneurship Development Programme

Top 10 Courses

1. Elective 1 Tailor Women's Garments
2. Junior Beauty Practitioner (Laghu Udyami)
3. Mushroom cultivation
4. Krishi Udyami
5. Basics of Homemade Agarbatti Making
6. Basics of making Jute products
7. Laghu Udyami (Fast Food Stall)
8. Essentials of making Creative Jewellery
9. Masonry & Concrete Work
10. Bank Mitra - Mission One GP One BC Sakhi

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3.8 Impact Evaluation

An evaluation of RSETIs was undertaken, covering 60 RSETIs across 15 states, assessing 4,565 trainees. The assessment highlights strong outcomes in training delivery, governance, and long-term impact. Women's participation is notable, with 80% mobilised through SHGs and federations under NRLM/SRLM, and a significant share opting for home or community-based enterprises. Around 70% of settled trainees operate locally, reinforcing the model's focus on sustainable, community-rooted livelihoods. In terms of infrastructure, 62% of RSETIs function from permanent premises, while 38% operate from temporary facilities. As of now 407 (64%) RSETIs are running in old building out of 636 operational RSETIs. **The impact assessment was undertaken by Academy of Management Studies, Lucknow in 2023.**

3.9 During the course of evidence, Dir. (DoRD) on the issue of coverage of RSETI stated as under:-

“सर, वर्तमान में आरसेटी की संख्या 636 है। इनका कवरेज अभी 100 परसेंट डिस्ट्रिक्ट्स में नहीं है, परन्तु मंत्रालय की इस योजना का प्रावधान यही है कि हर जिले में एक आरसेटी सेन्टर होना चाहिए। यह जिले के अग्रणी बैंक की जिम्मेदारी है कि वह संस्थान खोलेगा। उसके लिए उसे राज्य सरकार के माध्यम से एक एकड़ जमीन मुहैया कराने का प्रावधान है। भारत सरकार कंस्ट्रक्शन ग्रांट की मदद के रूप में दो करोड़ रुपये की राशि देती है। इस राशि को अगले फाइनेंस कमीशन और ईएफसी में बढ़ाए जाने का प्रावधान भी प्रस्तावित किया गया है, क्योंकि कई जगहों पर ऐसी मांग की गई थी कि यह राशि कम है और उसे बढ़ाया जाए। इस दिशा में भी हम प्रयास कर रहे हैं।

हालांकि, 227 से अधिक संस्थान अभी किराये की प्रेमिसेस पर चल रहे हैं। उनके लिए भी मंत्रालय का यही प्रयास है कि हम बैंकों को जल्द से जल्द जमीन दिला सकें। भूमि एक सेंसिटिव इश्यू है, क्योंकि स्टेट में कई बार एक एकड़ जमीन सुलभ नहीं हो पाती है। उस दिशा में भी मंत्रालय ने कदम उठाए हैं कि यदि

मिनिमम आधा एकड़ जमीन भी मिल रही है, तो वह दे दी जाए। इसके लिए एक एसओपी बनी हुई है। बैंकों को उस एसओपी के माध्यम से बिल्डिंग बनवानी होती है। इसके लिए हम निरंतर प्रयास करते रहते हैं कि अधिक से अधिक बैंकों को रेंटेड प्रेमिसेस से हटाकर जल्द से जल्द ओन प्रेमिसेस में ले जाया जाए, ताकि वहां अच्छे तरीके से रेजिडेंसियल ट्रेनिंग प्रोवाइड कराई जा सके।“

3.10 On the same issue, Dir. (DoRD) further, clarified as under:-

“सर, आरसीटी में आज जितने जिले छूटे हैं, इसमें क्या होता है कि कई बार अक्सर राज्यों में जब नए जिले बन जाते हैं, तो वे जिले पहले जिस जिले में थे, वहां का जो आरसीटी सेंटर था, हमने आरसीटी को और जिला प्रशासन को यह निर्देश दिया हुआ है कि आप उनको कवर करेंगे। हमारी तरफ से सारे जिले कवर्ड हैं। जहां आरसीटी नहीं है, वहां उनको आस-पास के जिलों से जोड़ कर रखा गया है कि वे उस जिले के बच्चों को ले कर अपने यहां प्रशिक्षण प्रदान करेंगे। इसके अलावा भी हमारा प्रयास यही है कि हम हर जिले में आरसीटी खोलें। परंतु कई बार राज्यों का भी यह होता है कि हमारा यह जिला बहुत छोटा है, यहां बहुत कम आबादी है या वे दुर्गम इलाके में हैं, वहां आरसीटी हम नहीं खोल सकते हैं, पर हम इसके लिए भी यह मेंडेट करते हैं कि आप आरसीटी आज की तारीख में नहीं खोल पा रहे हैं तो भी आप वहां की जो जनसंख्या है, और जो लाभार्थी हैं, उनको आप पास के सेंटर पर ले कर आएँ और लाभ प्रदान करें। इसका एक मेंडेट हमने राज्य सरकार को कहा है।“

3.11

RSETI Physical Performance							
Financial Year	Training Target	Total Achievement		Out of total Achievement, Women			
		Trained	Settled	Trained	%	Settled	%
2008-14	1104470	1015996	605225	711197	70	423658	70
2014-15	352950	392206	252479	226686	58	151765	60
2015-16	375000	436385	300524	255215	58	164761	55
2016-17	399973	445143	364536	264318	59	222318	61
2017-18	397688	423343	350097	256784	61	216685	62
2018-19	395194	403672	296307	273800	68	198693	67
2019-20	386129	384025	281645	274135	71	202010	72
2020-21	242040	255141	185234	206794	81	138538	75
2021-22	300953	314114	256429	257107	82	212400	83
2022-23	404079	409802	325880	331898	81	272977	84
2023-24	430775	451419	350272	360318	80	290392	83
2024-25	613508	621210	467259	505450	81	391786	84
2025-26	678011	591052	445554	473916	80	372837	84
Total	6080770	6143508	4481441	4397618	72	3258820	73

RSETI State-Wise Performance (1/2)



Total Achievement					Total Achievement				
S. No.	Name of the State	Trained	Settled	Credit linkage	S. No.	Name of the State	Trained	Settled	Credit linkage
1	A & N Islands	5874	4649	2748	18	Maharashtra	354134	263911	131444
2	Andhra Pradesh	192292	142616	48941	19	Manipur	9863	7207	4518
3	Arunachal Pradesh	5216	3333	2143	20	Meghalaya	25573	15109	5787
4	Assam	199654	134820	62720	21	Mizoram	10428	8439	3592
5	Bihar	401776	291464	123208	22	Nagaland	5190	3555	1477
6	Chattisgarh	180599	130196	61147	23	Odisha	313250	243410	123797
7	D & N Haveli	9265	6118	2795	24	Pondicherry	11973	9022	3778
8	Goa	368	57	0	25	Punjab	166524	116278	42890
9	Gujarat	363462	257628	97105	26	Rajasthan	460893	341187	131938
10	Haryana	201621	135379	43340	27	Sikkim	6360	4567	2087
11	Himachal Pradesh	89662	63648	25629	28	Tamil Nadu	363879	276918	124024
12	Jammu & Kashmir	124162	92140	46736	29	Telangana	109826	85797	34952
13	Jharkhand	252816	176566	81838	30	Tripura	42229	28139	14866
14	Karnataka	445385	326194	140603	31	UT Ladakh	6233	4185	1626
15	Kerala	167344	128839	68865	32	Uttar Pradesh	820767	607042	260951
16	Lakshadweep	2671	1626	694	33	Uttarakhand	107635	78579	40086
17	Madhya Pradesh	483480	344464	148440	34	West Bengal	203104	148359	77529
					TOTAL		6143508	4481441	2352415

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RSETI State-Wise Performance (2/2)



Women Candidates					Women Candidates				
S.N.	Name of the State	Trained	Settled	Credit linkage	S.N.	Name of the State	Trained	Settled	Credit linkage
1	A & N Islands	4123	3195	1836	18	Maharashtra	227438	180905	106795
2	Andhra Pradesh	96203	76995	40844	19	Manipur	6572	5173	3580
3	Arunachal Pradesh	3138	1954	1163	20	Meghalaya	17140	11131	4938
4	Assam	130160	90884	46966	21	Mizoram	6238	5222	2298
5	Bihar	199841	156503	90531	22	Nagaland	2741	1936	995
6	Chattisgarh	107011	80610	48378	23	Odisha	217832	178504	110428
7	D & N Haveli	6921	4862	2440	24	Pondicherry	7432	5920	3155
8	Goa	0	17	17	25	Punjab	106277	79347	33946
9	Gujarat	237205	182813	88058	26	Rajasthan	278468	214267	112134
10	Haryana	122018	85563	33100	27	Sikkim	3630	2788	1484
11	Himachal Pradesh	61037	46583	20085	28	Tamil Nadu	237199	185818	96146
12	Jammu & Kashmir	76421	57217	26807	29	Telangana	54714	43804	22888
13	Jharkhand	175365	128696	70860	30	Tripura	25678	16978	9035
14	Karnataka	193989	155148	89877	31	UT Ladakh	3505	2369	1301
15	Kerala	103567	87034	57593	32	Uttar Pradesh	487117	383018	220441
16	Lakshadweep	2247	1498	627	33	Uttarakhand	71576	54172	31260
17	Madhya Pradesh	287176	211035	111413	34	West Bengal	126442	93203	65415
					TOTAL		4397618	3258820	1829919

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RSETI - List of 64 Old Courses (1/2)



S. No.	Sector	Name of the Qualification
1	Agriculture	Essentials of Honey production and Value Addition
2	Agriculture	Animal Rearing (Laghu Udyami) - Elective 5 Dairy
3	Agriculture	Animal Rearing (Laghu Udyami) - Elective 3 Goat
4	Agriculture	Animal Rearing (Laghu Udyami) - Elective 1 Pig Husbandry
5	Agriculture	Animal Rearing (Laghu Udyami) - Elective 2 Poultry
6	Agriculture	Animal Rearing (Laghu Udyami) - Elective 4 Sheep
7	Agriculture	Essentials of Vegetable Farming and Nursery Management
8	BFSI	Bank Mitra
9	Beauty & Wellness	Junior Beauty Practitioner (Laghu Udyami)
10	BFSI	Assistant Bookkeeper
11	Tourism and Hospitality	Laghu Udyami (Fast Food Stall)
12	Media & Entertainment	Laghu Udyami (Photography and Videography)
13	Handicrafts and Carpet	Essentials of Soft Toy Making and Selling
14	Handicrafts and Carpet	Essentials of Bamboo and Cane Craft
15	Handicrafts and Carpet	Basics of Candle Making
16	Gem & Jewellery	Essentials of making Creative Jewellery
17	Handicrafts and Carpet	Basics of Homemade Agarbatti Making
18	Handloom & Handicrafts	Basics of making Jute products
19	Food Processing	Basics of Papad, Pickles and Masala Powder making
20	Handloom & Handicrafts	Essentials of Paper cover, envelope and file making

S. No.	Sector	Name of the Qualification
21	Handicrafts and Carpet	Vastra Chitra Kala Laghu Udyami
22	Apparel	Elective 1: Tailor - Women's Garments
23	Apparel	Elective 2: Tailor - Men's garments
24	Agriculture	Commercial floriculture
25	Agriculture	Commercial Horticulture
26	Agriculture	Cultivation of Medicinal and Aromatic Plants
27	Agriculture	Gardening and Landscaping
28	Agriculture	Krishi Udyami
29	Agriculture	Poly House & Shade Net Farming
30	Agriculture	Resham Kosh Utpad Udyami (Sericulture)
31	Agriculture	Mushroom Cultivation
32	Agriculture	Pisciculture
33	Rubber	Rubber Tapping and Processing
34	Agriculture	Matsya Mitra
35	Agriculture	Pashu Mitra
36	Electronics	Cellular Phone Repair and Service
37	Electronics	Gharelu Vidut Upkaran Seva Udyami
38	Electronics	Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector
39	Electronics	Refrigeration and Air-conditioning
40	Electronics	TV Technician

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RSETI - List of 64 Old Courses (2/2)



S. No.	Sector	Name of the Qualification
41	Electronics	UPS and Battery Making & Servicing
42	Construction	Carpentry
43	Construction	Masonry & Concrete Work
44	Construction	Plumbing and Sanitary Works
45	Automobile	LMV Owner Driver
46	Automobile	Two Wheeler Mechanic
47	Beauty & Wellness	Men's Parlour and Saloon Udyami
48	Electrical	Electric Motor Rewinding & Repair Services
49	Electrical	House Wiring
50	Capital Goods	Aluminum Fabrication
51	Capital Goods	Welding and Fabrication
52	IT&ITES	Computer Hardware and Networking

S. No.	Sector	Name of the Qualification
53	IT&ITES	Desktop Publishing
54	IT&ITES	Photo Farming, Lamination and Screen Printing
55	Tourism and Hospitality	Travel & Tourist Guide
56	Domestic Worker	House Aaya
57	Management	Entrepreneurship Development Programme (EDP) for Micro-Entrepreneurs
58	Management	Community Resource Person - Enterprises Promotion - CRP EP
59	BFSI	Business Correspondent & Business Facilitator
60	BFSI	Debt Recovery Agents
61	Retail	Grocery & Kirana Shop
62	Management	EDP for Persons with Disability
63	Management	General EDP
64	BFSI	Financial literacy for CRP's

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RSETI – List of 13 New Courses



S. No.	Sector	Name of the Qualification
1	Food Processing	Assistant Baking Technician
2	Agriculture	Bio gas plant & bio slurry technician
3	Food Processing	Dairy Product Processor -Elective 1: Produce Cultured Dairy Product Dairy Product Processor - Elective 2:Produce Fat-Based Dairy Products Dairy Product Processor - Elective 3:Produce Frozen Dairy Products Dairy Product Processor - Elective 4:Produce Condensed and Dried Dairy Products
4	Automotive	Electric Vehicle Assembly Operator
5	Healthcare	Home Health Aide Trainee
6	Food Processing	Jr. Coconut Processing Operator-Elective 1:Produce Value added products from coconut Kernel Jr. Coconut Processing Operator-Elective 2:Produce Coconut Water from fresh coconuts Jr. Coconut Processing Operator Elective 3:Produce Coconut Jaggery
7	Handicrafts and Carpets	Artisan Mural Painting
8	Handicrafts and Carpet	Essentials of Making Banana Fibre Crafts
9	Handicrafts and Carpets	Fundamentals of Water Hyacinth Product Making
10	Construction	Assistant Mason
11	Construction	Brick Mason Elective I
12	Construction	Brick Mason Elective II
13	Construction	Mason Tiling
13	Construction	Mason Concrete

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RSETI – List of Courses EDP Wise (1/ 3)



S. No	Type of EDP	Course Name	Trained	Settled
1	Agricultural EDP	Essentials of Vegetable Farming and Nursery Management	13509	6418
2	Agricultural EDP	Essentials of Honey production and Value Addition	1856	893
3	Agricultural EDP	Animal Rearing (Laghu Udyami)- Elective 1 Pig Husbandry	769	497
4	Agricultural EDP	Animal Rearing (Laghu Udyami)- Elective 2 Poultry	1182	605
5	Agricultural EDP	Animal Rearing (Laghu Udyami)- Elective 3 Goat	3525	2177
6	Agricultural EDP	Animal Rearing (Laghu Udyami)- Elective 4 Sheep	32	29
7	Agricultural EDP	Animal Rearing (Laghu Udyami)- Elective 5 Dairy	4504	3109
8	Agricultural EDP	Commercial floriculture	5456	3537
9	Agricultural EDP	Commercial Horticulture	5474	3401
10	Agricultural EDP	Cultivation of Medicinal and Aromatic Plants	3323	2253
11	Agricultural EDP	Gardening and Landscaping	909	454
12	Agricultural EDP	Krishi Udyami	59841	37142
13	Agricultural EDP	Poly House & Shade Net Farming	1465	687
14	Agricultural EDP	Resham Kosh Utpad Udyami (Sericulture)	4217	3114
15	Agricultural EDP	Mushroom Cultivation	48613	35755
16	Agricultural EDP	Pisciculture	44567	31418
17	Agricultural EDP	Rubber Tapping and Processing	1931	1630
18	Agricultural EDP	Matsya Mitra	214	139
19	Agricultural EDP	Pashu Mitra	1967	1480
20	General EDPs	Bank Mitra	2007	1863
21	General EDPs	Business Correspondent & Business Facilitator	4241	2760
22	General EDPs	Debt Recovery Agents	1592	1237
23	General EDPs	Entrepreneurship Development Programme (EDP) for MicroEntrepreneurs	49333	35467
24	General EDPs	Grocery & Kirana Shop	30472	20828
25	General EDPs	EDP for Persons with Disability	13458	9399
26	General EDPs	General EDP	158437	124476
27	General EDPs	Training Programme on Financial Literacy for FLCRP	75856	57568

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RSETI - List of Courses EDP Wise (2/ 3)



Sl. No	Type of EDP	Course Name	Trained	Settled
28	General EDPs	Community Resource Person - Enterprises Promotion - CRP EP	3589	2765
29	Process EDP	Laghu Udyami (Fast Food Stall)	23480	8959
30	Process EDP	Travel & Tourist Guide	786	749
31	Process EDP	House Aaya	701	303
32	Process EDP	Photo Framing, Lamination and Screen Printing	2013	984
33	Process EDP	Masonry & Concrete Work	3476	2915
34	Process EDP	Installation & Servicing of CCTV Camera, Security Alarm & Smoke Detector	21427	12215
35	Process EDP	Laghu Udyami (Photography and Videography)	4593	1427
36	Process EDP	Junior Beauty Practitioner (Laghu Udyami)	42978	17640
37	Process EDP	Cellular Phone Repair and Service	74555	42189
38	Process EDP	Welding and Fabrication	706	382
39	Process EDP	Electric Motor Rewinding & Repair Services	16082	9756
40	Process EDP	Two-Wheeler Mechanic	27233	16934
41	Process EDP	LMV Owner Driver	32371	18598
42	Process EDP	Gharelu Vidyut Upkaran Seva Udyami	14748	8704
43	Process EDP	House Wiring	13113	8031
44	Process EDP	Men's Parlour and Saloon Udyami	5635	3835
45	Process EDP	TV Technician	1160	785
46	Process EDP	Assistant Bookkeeper	12953	3320
47	Process EDP	Desktop Publishing	12126	6696
48	Process EDP	Computer Hardware and Networking	32670	17915
49	Process EDP	Plumbing and Sanitary Works	3208	1843
50	Process EDP	Refrigeration and Air -conditioning	38619	23824
51	Process EDP	Aluminum Fabrication	1543	1095
52	Process EDP	UPS and Battery Making & Servicing	464	231
53	Process EDP	Carpentry	864	694
54	Product EDP	Essentials of making Creative Jewellery	22841	10723

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RSETI - List of Courses EDP Wise (3/ 3)



S. No	Type of EDP	Course Name	Trained	Settled
55	Product EDP	Tailor -Elective 1: women's garments	371931	282829
56	Product EDP	Tailor -Elective 2- men's garments	2025	1262
57	Product EDP	Basics of Candle Making	10059	4976
58	Product EDP	Basics of Homemade Agarbatti Making	26970	13898
59	Product EDP	Essentials of Bamboo and Cane Craft	1835	911
60	Product EDP	Basics of making Jute products	23973	12281
61	Product EDP	Essentials of Paper cover, envelop and file making	76185	56353
62	Product EDP	Essentials of soft toy making and selling	11868	5899
63	Product EDP	Vastra Chitra Kala Laghu Udyami	10667	6044
64	Product EDP	Basics of Papad, Pickles and Masala Powder making	9988	4984
65	Process EDP	Cake & Pastry, Bakery Products/Baking Technician	0	0
66	Product EDP	Milk Products & Ice Cream Making	0	0
67	Process EDP	Renewable Energy Resources/Bio gas Plant/ Bio Slurry technician	0	0
68	Process EDP	Electric Vehicle Repair & Maintenance	0	0
69	Process EDP	Elderly Care Specialization	0	0
70	Product EDP	Value addition for Coconut Product, coconut oil Extraction, coir product etc.	0	0
71	Product EDP	Artisan Mural Painting	0	0
72	Product EDP	Fundamentals of water hyacinth product making	0	0
73	Product EDP	Essentials of Making Banana Fibre Crafts	0	0
74	Process EDP	Assistant Mason	0	0
75	Process EDP	Brick Mason Elective I & II	0	0
76	Process EDP	Mason Tiling	0	0
77	Process EDP	Mason Concrete	0	0

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RSETI - Impact



S. No	Name of the State	Number of RSETIs
1	Andhra Pradesh	2
2	Assam	3
3	Bihar	4
4	Chattisgarh	3
5	Gujarat	4
6	Haryana	3
7	Himachal Pradesh	2
8	Jammu & Kashmir	2
9	Jharkhand	2
10	Karnataka	3

S. No	Name of the State	Number of RSETIs
11	Kerala	2
12	Madhya Pradesh	4
13	Maharashtra	3
14	Meghalaya	2
15	Odisha	3
16	Punjab	2
17	Rajasthan	2
18	Tamil Nadu	3
19	Uttar Pradesh	8
20	Uttarakhand	1
21	West Bengal	2
Grand Total		60

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CHAPTER IV

DAY - NRLM

4.1 DAY-NRLM comprises key components focused on institution building and capacity development, financial inclusion, promotion of farm and non-farm livelihoods, as well as advancing social inclusion and development.

Under DAY-NRLM, extensive community mobilisation has been undertaken through a three-tier institutional structure that organizes rural women at scale. At the grassroots, Self Help Groups (SHGs) comprising 10–20 women at the hamlet level have mobilised over 10.05 crore members. These SHGs are federated into Village Organisations (VOs), with 92 lakh SHGs forming around 5.4 lakh VOs at the village level. At the sub-block level, 34,140 Cluster Level Federations (CLFs) have been formed of which 10,189 CLFs have been nurtured as model CLFs, bring together multiple VOs, creating a robust and scalable platform for collective action, financial inclusion, and livelihood promotion.

4.2 During the course of evidence, AS (DoRD) on the aspect of eligibility criteria under DAY-NRLM stated as under:-

“सर, पहला विषय एलिजिबिलिटी कंडीशन के बारे में उठाया है कि एसएचजी वीमेन के लिए एलिजिबिलिटी क्या है। वर्ष 2011 में जब यह स्कीम लांच हुई थी तो एक एसईसीसी सर्वे हुआ था। उस सर्वे में गरीब परिवारों की पहचान की गई थी। सर्वे में आठ करोड़ का टारगेट था। उसमें टारगेट था कि आठ करोड़ दीदियों को इस स्कीम से जोड़ा जाएगा।”

4.3 Adding further on the issue of basis of eligibility criteria, AS (DoRD) stated as under:-

“सर, इंडिविजुअल हाउस आइडेंटिफाइड थे। वे डेपरीविएशन इंडेक्स के तहत आइडेंटिफाई किए गए थे। सात इंडेक्स थे। अगर कोई सिंगल इंडेक्स होता है तो वह घर डिप्राइव्ड माना जाता है। उन हाउसहोल्ड्स को एनआरएलएम से जोड़ने की बात हुई थी। जब स्कीम लांच हुई थी तो आठ करोड़ को जोड़ने की बात हुई थी। जब हम जमीनी स्तर पर जाते हैं तो कई लोग सर्वे में नहीं होते हैं, इसलिए उनको भी जोड़ना पड़ता है। पार्टिसिपेटरी आइडेंटिफिकेशन ऑफ द पुअर का एक कान्सेप्ट निकला, जिसमें दीदियां ही घर- घर जाती हैं और वही आइडेंटिफाई करती हैं कि यह घर सचमुच में गरीब का है और इनको जोड़ना चाहिए। एक तो आठ करोड़ का एसईसीसी का डाटा था। उसके बाद पार्टिसिपेटरी आइडेंटिफिकेशन ऑफ द पुअर हुआ। उसमें भी कई लोग जोड़े गए।”

4.4 Annual Outreach (Capacity Building)

DAY NRLM has developed a robust capacity building and training ecosystem characterised by extensive annual outreach, enabling sustained peer led learning and strong grassroots support. A key feature of this architecture is the large network of trained community cadres. Overall, nearly 9 Lakh women have been developed as Community Resource Persons (CRPs), who deliver a wide range of training and capacity building interventions across the SHG ecosystem, reaching about 7 Crore women. 61,453 women function as Financial Literacy Community Resource Persons (FL CRPs), collectively training nearly 3.5 Crore women in financial literacy. In addition, around 7 Crore women are covered

under insurance schemes and related training, strengthening financial security across SHG households.

The programme also places strong emphasis on livelihoods, with approximately 1.5 Crore women trained in farm and non-farm activities, enhancing income generation opportunities. Further, approximately 5 crore women have been trained in areas related to Food, Nutrition, Health and Water (FNHW) and gender, underscoring the programme's comprehensive approach to empowerment and social development.

4.5 Capacity Building Architecture (CRPs)

Community Resource Persons (CRPs) are trained SHG members who act as para-professionals to foster mission activities across thematic areas:

Thematic Area	No. of CRPs* (Lakh)
Institution Building / Social Inclusion	5 Lakh
Financial Inclusion	2 Lakh
Farm Livelihoods	4.05 Lakh
Non-Farm Livelihoods	0.64 Lakh

*Over 2.74 Lakh CRPs have been certified by external institutions.

The Mission has 619 Community Managed Training Centres (CMTCs) that are community owned and equipped with infrastructure to facilitate training and capacity building activities.

4.6 Key Outcomes

(i) Financial Inclusion

Under DAY-NRLM, significant progress has been made in advancing financial inclusion and strengthening rural financial ecosystems. A cadre of 58,340 Financial Literacy Community Resource Persons (CRPs) has been deployed to enhance financial awareness at the grassroots level. The programme has further promoted digital and doorstep banking through 1.54 lakh BC Sakhis (IIBF certified), who have collectively facilitated over 45.76 crore digital transactions. Strong linkages with the formal banking system have enabled cumulative bank credit mobilisation of ₹12.88 lakh crore for rural households. In addition, 14.89 lakh individual members have been financed for enterprise activities, with a total credit support of ₹18,269 crore, thereby fostering entrepreneurship. The Mission has also strengthened access to social security schemes, with coverage under PMJJBY (Life Insurance) reaching 6.22 crore members, PMSBY (Accident Insurance) covering 7.46 crore members, PMJAY (Health Insurance) covering 8.60 crore members, and APY (Pension scheme) benefitting 1.31 crore members, contributing to improved financial security among rural households.

- (a) On being asked about the bank linkage of SHGs under DAY-NRLM, AS (DoRD) stated as under:-

“एक बैंक का इश्यु भी आया है। अगर हम पिछले 15 साल का आंकड़ा देखें तो एसएचजी बैंक लिंकेज में बैंकर्स आगे आ रहे हैं। हम लोगों ने लगभग 70 प्रतिशत एसएचजीज को बैंक से लिंक कर दिया है। इसमें हमारा एनपीए 1.74 से 1.80 है। यह बहुत कम है। इसलिए, बैंक्स आने के लिए तैयार हैं। जब इंडिविजुअल महिला बैंक से लोन लेने के लिए जाती है तो बैंकर्स कतराते हैं, क्योंकि उनको लगता है कि री-पेमेंट नहीं हो पाएगा। पिछले दो-तीन साल से हम लोग एंटरप्राइज प्रमोशन पर फोकस कर रहे हैं। हम लोग इंडिविजुअल लोन देने की कोशिश कर रहे हैं। पिछले साल हम लोगों ने करीब सात लाख महिलाओं को इंडिविजुअल लोन देने का प्रयास किया है। आगे के पांच वर्षों में हम लोग इंडिविजुअल बैंक लोन्स को इन्क्रीज करने की कोशिश करेंगे। हमारा टारगेट यही है कि हर वर्ष करीब 20 लाख महिलाओं को इंडिविजुअल लोन दिया जाए। इसमें समस्याएं हैं। हम बैंक के साथ निरंतर काम कर रहे हैं और एंगेजमेंट कर रहे हैं। हम इसको इम्पूव करने का प्रयास करेंगे।”

- (b) On the documentation issue as demanded by the banks from women members of SHGs, AS (DoRD), further clarified as below:-

“सर, इस दिशा में हम लोगों ने 13 बैंकों के साथ एग्रीमेंट किया है। उनसे हमने प्रोसीजर को सिंप्लीफाई करने की बात की है। हम वह एमओयू एक्सटेंड करेंगे। हमने डिजिटल एप्लीकेशन ऑफ लोन्स की भी शुरुआत की है। यह फरवरी महीने में लांच हुआ था। अगर हम सभी लोन डिजिटल तरीके से देंगे तो हम उसकी मॉनिटरिंग भी कर पाएंगे। उस दिशा में हम लोग काम कर रहे हैं।”

- (c) On being asked about the credit linkage under DAY-NRLM, AS (DoRD), stated as under:-

“सर, क्रेडिट लिंकेज की बात भी हुई थी। हमने 12.88 लाख का क्रेडिट लिंकेज प्राप्त किया है। जैसा कि माननीय सदस्य ने बताया है कि हमने यह लास्ट 14 वर्षों में अचीव किया है। यह एक बहुत हाई अमाउंट नहीं है। यह एक अचीवमेंट है, लेकिन इसे और बढ़ाने की जरूरत है। अगले पांच वर्षों में हमने 10 लाख करोड़ के आंकड़े को टच करने का टारगेट दिया है। अगर एक्रॉस दि कंट्री एवरेज लोन डिसबर्समेंट देखें, तो एवरेज लोन 3.55 लाख रुपए दिया जाता है। बहुत सारे ऐसे स्टेट्स हैं, जहां पर एक लाख या डेढ़ लाख रुपये का लोन भी दिया जा रहा है। आगे की कड़ी में हम लोग SHGs का लोन अमाउंट बढ़ाने की कोशिश करेंगे और 12 लाख का जो टारगेट अचीव किया है, उसे दो गुना करने का भी प्रयास करेंगे।”

(ii) **Farm Livelihoods Outcomes**

Under DAY-NRLM, significant progress has been achieved in strengthening farm-based livelihoods through collective and diversified approaches. A total of 2.15 lakh Producer Groups have been formed, covering approximately 42 lakh members, along with 755 Farmer Producer Organisations (FPOs) supporting around 60,000 members. In addition, 585 Large Size Producer Enterprises have been promoted with a membership base of about 12 lakh, enabling scale and market access.

The Mission has also facilitated the adoption of improved and sustainable agricultural practices at scale, with 5.01 crore households adopting agro-ecological practices and 2.91 crore households benefitting from livestock-based interventions. Further, 30 lakh households have been supported under natural and organic farming initiatives, while 15 lakh households

have been covered under integrated farming clusters, thereby enhancing productivity, diversification, and sustainability of rural livelihoods.

(iii) **Non-Farm Livelihoods Outcomes**

Under DAY-NRLM, a total of 81 lakh entrepreneurs have been supported through both individual and group-based enterprises, reflecting a strong push towards non-farm livelihood diversification in rural areas. Of these, 41 lakh (51%) are engaged in trading activities, 26 lakh (31%) in services, and 14 lakh (18%) in manufacturing, indicating a balanced spread across different sectors of the rural economy.

The programme supports these enterprises through a range of institutional and ecosystem-based interventions, including Artisan Clusters, Sectoral Clusters, Start-Up Village Entrepreneurship Programme (SVEP), Micro Enterprise Development initiatives, One Stop Facilities, Incubators, and the Aajeevika Gramin Express Yojana, thereby providing end-to-end support for enterprise promotion, capacity building, credit access, and market linkages.

(iv) **Lakhpati Didi Initiative**

A Lakhpati Didi is defined as a Self Help Group (SHG) member whose annual household income is ₹1 lakh or more, corresponding to an average monthly income of ₹10,000 or above, sustained over at least four agricultural seasons or business cycles. Under the DAY-NRLM framework, the initiative has led to the creation of over 3 crore Lakhpati Didis, with 4.09 crore potential beneficiaries identified for further inclusion. To support this scale, around 4 lakh Community Resource Persons (CRPs) have been identified and trained to provide handholding and livelihood guidance. The Mission has set an ambitious target to create an additional 3 crore Lakhpati Didis, taking the total to 6 crore, thereby strengthening income enhancement at scale.

To build institutional capacity for this initiative, two rounds of structured training programmes for National and State Level Resource Persons have been conducted Round 1 in December 2023 and Round 2 in March 2025. These trainings have covered 6,611 Master Trainers and over 4 lakh CRPs, equipping them with the necessary knowledge and tools for livelihood planning, enterprise development, and implementation support at the grassroots level.

- (a) On being asked about the strategies to be followed by DoRD to create an additional 3 crore Lakhpati Didis under DAY-NRLM, Secretary (DoRD) stated as under:-

“सर, एक विषय रह गया था, आपने पूछा था कि अगली तीन करोड़ लखपति दीदी बनाने के लिए आपकी रणनीति क्या है। इसमें हमने एक विस्तृत रणनीति तैयार कर ली है। हमने करीब चार करोड़ पोटेंशल लखपति दीदी की राज्यवार एक सूची बना ली है कि कौन-कौन बन सकती है। हमने यह देखा कि उनकी वर्तमान में इनकम कितनी है और इस इनकम को हम कैसे आगे ले कर जाएंगे। सर, आपकी तरफ से एक सुझाव यह भी आया था कि महा लखपति दीदी या दस लाख के लिए देखा जाए, क्योंकि एक लाख कम है। उसमें भी हम काम कर रहे हैं और हमें बताते हुए खुशी हो रही है कि हमारी कुछ दीदियां अभी करोड़पति भी हैं, हालांकि वह नंबर कम है, लेकिन कुछ दीदियां

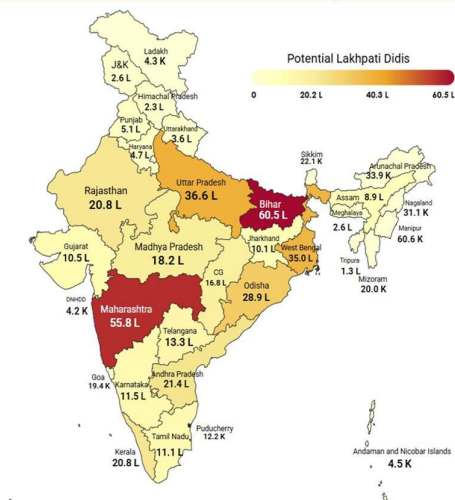
करोड़पति भी हैं, जो एक करोड़ तक इनकम बना रही हैं। माननीय प्रधान मंत्री जी ने हमें लक्ष्य दिया है कि अगले तीन सालों में तीन करोड़ और लखपति दीदियां बनानी हैं तो उसमें हम प्रयासरत हैं।”

4.7

Lakhpati Didis enabled under DAY-NRLM

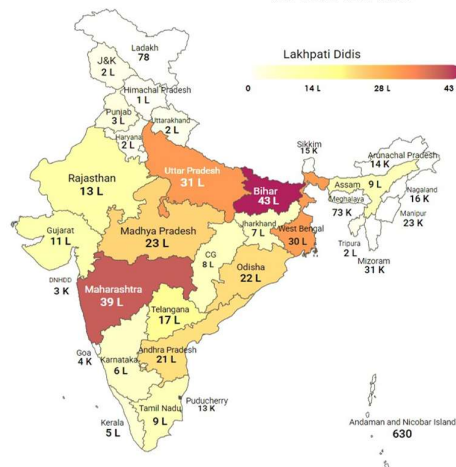


4.04 Crore Potential Lakhpati Didis



3.07 Crore Lakhpati Didis

As on 31 Dec 2025



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4.8

Making of additional 3 Crore Lakhpati Didis (2026–29) (1/2)



State	No. of SHG Members (31 Mar 2026)	Target For 2023–2026	Lakhpati Didi as on 31 Dec 2025	Additional 3 Crore Target (2026–29)
Bihar	1,54,82,470	30,21,000	42,63,802	64,50,000
Maharashtra	67,62,063	17,42,000	38,79,495	7,50,000
Uttar Pradesh	1,05,66,218	28,92,000	30,83,219	42,50,000
West Bengal	1,20,12,141	28,40,000	30,46,690	52,00,000
Madhya Pradesh	59,57,700	16,04,000	22,77,814	18,00,000
Odisha	61,48,181	16,19,000	21,61,661	22,00,000
Andhra Pradesh	85,94,489	20,36,000	21,12,195	39,50,000
Telangana	40,36,934	11,25,000	16,81,356	10,90,000
Rajasthan	35,35,517	11,27,000	12,92,769	11,50,000
Gujarat	27,15,180	7,43,000	10,92,467	7,75,000
Assam	40,97,204	8,80,000	9,05,481	19,26,000
Tamil Nadu	42,92,281	9,00,000	8,96,442	20,71,000
Chhattisgarh	32,98,307	7,82,000	7,98,171	14,80,000
Jharkhand	37,54,697	8,44,000	7,25,898	18,71,000
Karnataka	32,92,275	7,93,000	6,46,103	16,31,000
Kerala	33,94,833	8,93,000	4,78,432	18,73,000
Punjab	5,84,670	1,61,000	3,24,811	76,000

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Making of additional 3 Crore Lakhpati Didis (2026–29) (2/2)



Ministry of Rural
Development
Government of India

State	No. of SHG Members (31 Mar 2026)	Target For 2023–2026	Lakhpati Didi as on 31 Dec 2025	Additional 3 Crore Target (2026–29)
Jammu and Kashmir	8,60,908	2,33,000	2,30,670	3,64,000
Uttarakhand	5,26,958	1,20,000	1,97,151	1,66,000
Tripura	5,00,297	1,14,630	1,58,313	1,87,000
Haryana	6,62,866	1,79,000	1,55,146	3,03,000
Himachal Pradesh	3,66,787	83,000	1,33,401	1,19,000
Meghalaya	4,44,005	1,02,000	72,629	1,00,000
Mizoram	79,833	18,000	30,670	24,000
Manipur	1,44,290	51,000	22,564	45,000
Nagaland	1,32,562	30,000	16,360	30,000
Sikkim	53,783	14,000	14,719	22,000
Arunachal Pradesh	1,05,415	21,000	14,244	25,000
Puducherry	60,954	11,000	13,127	29,000
Goa	48,910	11,000	4,479	29,000
Dnh and Daman Diu	18,073	3,000	2,833	10,000
Andaman and Nicobar Islands	13,873	4,000	630	3,000
Ladakh	14,461	3,000	78	800
Lakshadweep	4,414	1,000	-	200
Total	10,25,63,549	2,50,00,630	3,07,33,820	4,00,00,000

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4.9 During the course of evidence, on the issue of marketing of products by SHGs under DAY-NRLM, AS (DoRD) stated as under:-

“सर, मार्केटिंग का भी एक इश्यू था। मार्केटिंग में हम लोग आगे की कड़ी में स्टेप्स लेंगे। आज के हाल में हम लोग 'सरस मेला' के थ्रू मार्केटिंग करते हैं। हमारे पास 'ई-सरस पोर्टल' है और 'सरस' की एक गैलरी भी है। स्टेप्स में अलग-अलग ब्रांडिंग्स के थ्रू मार्केटिंग की सुविधा की जाती है। डिस्ट्रिक्ट से लेकर स्टेट तक प्रेमवर्क बनाने की जो जरूरत है, हम लोग उस डायरेक्शन में भी काम कर रहे हैं।”

CHAPTER V

Impact Evaluation

5.1 International Initiative for Impact Evaluation (3ie) Baseline Evaluation (2019-20)

Parameter	Details
Coverage	9 States: Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Uttar Pradesh & West Bengal
Sample	~27,000 respondents and 5,000 SHGs
Income	Increased by 19%
Informal Loans	Declined by 20%
Savings	Increased by 28%
Female Secondary Occupation	Up by 4%
Access to Social Schemes	Increased by 6.5%

5.2 3ie Follow-up Evaluation (2024)

Parameter	Details
Coverage	9 States (same as baseline); evaluated DAY-NRLM and NRETP (NRETP completed in June 2024)
Sample	~23,000 households and 5,000 SHGs
Household Income	Increased by 27%
Financial Inclusion	Improved; decline in informal borrowing
Women's Economic Participation	Enhanced
SHG/VO membership in CLF	Increased from 62% (2019) to 79% (2024)
Social Impact	Decline in regressive gender norms; stronger social networks

5.3 DRSP Evaluation on SVEP (2024)

Parameter	Details
Coverage	1,159 enterprises across 17 states, 33 districts, 165 villages
CRP-EP Survey	157 Community Resource Persons – Enterprise Promotion surveyed
Women-owned enterprises	~71%
Prior inactivity	~35% had no prior income-generating activity
SVEP as main income source	74% now rely on SVEP as main source of income
Median Initial Investment	~₹40,000 (personal/family savings)
Credit Availed	~72% availed loans through CEF and SHG
Operational & Profitable	~96% enterprises operational; ~80% report profitability and reinvest in growth
Sector Composition	>50% trading-based; ~23% traditional arts and crafts

5.4 DRSPL Evaluation on MKSP (2024)

Parameter	Details
Coverage	2,425 Mahila Kisans in 6 States across 240 villages, 48 blocks, 24 districts
Practice Adoption	~79% adopted and sustained MKSP-supported agricultural practices
Producer Collective Participation	~64% are part of producer collectives (47% Producer Groups, 17% FPOs/PEs)
Yield Improvement	52% reported higher grain yields
Confidence Enhancement	48% increased confidence
Agricultural Knowledge	40% improved agricultural knowledge
Decision-Making	32% have better decision-making with reduced labour costs
Income Gains	~18% of households reported annual income gains of over ₹9,000
Diversification	63% adopted kitchen gardens; 56% crop planning; 49% double cropping

CHAPTER VI

Collaboration among Ministry of Rural Development (MoRD) and MSDE

6.1 MoRD and MSDE have signed a MoU on 25th June, 2025 to design, implement and scale skill development and entrepreneurship initiatives for Self-Help Group (SHG) women. The partnership leverages MSDE's technical expertise in skilling and MoRD's extensive grassroots network under the DAY-NRLM to co-develop demand-driven training modules aligned with evolving market needs. These interventions aim to enhance employability, promote entrepreneurship, and enable SHG members to access diversified and sustainable livelihood opportunities, particularly in emerging and future-oriented sectors.

A key aspect of the scope includes end-to-end capacity building and ecosystem strengthening. MSDE is responsible for curriculum development, training of trainers, certification through the Skill India Digital Hub, and leveraging its national skilling infrastructure such as ITIs, NSTIs, and entrepreneurship institutes. In parallel, MoRD focuses on beneficiary mobilization, contextualization and dissemination of training content, institutional convergence at district and state levels, and ensuring grassroots adoption through SHG networks. The collaboration also emphasizes awareness generation, financial literacy, market linkages, mentoring and enterprise development support to enable SHG women to transition into sustainable income-generating activities.

As on 27th May 2026, Proposal for Training of Trainers (ToT) for 3,250 target for Capacity Building Programme of Master Trainers (350) and Facilitators (2,900) for Community Resource Persons- Enterprise Promotion approved under PMKVY 4.0 to be executed through NIESBUD and IIE in collaboration with Ministry of Rural Development.

6.2 During the course of evidence on the issue of collaboration among DoRD and MSDE, AS (DoRD) stated as under:-

“सर, जो पहली सब-स्कीम है वह दीन दयाल उपाध्याय ग्रामीण कौशल योजना है। डीडीयू – जीकेवाई डीएवाई-एनआरएलएम की एक उप-योजना है, जिसका उद्देश्य कौशल विकास के माध्यम से स्थायी आजीविका को बढ़ावा देना है। इसमें वेज एंग्लॉयमेंट पर फोकस है और हम डीडीयू-जीकेवाई में जो स्किलिंग देते हैं वह मिनिस्ट्री ऑफ स्किल डेवलपमेंट और एंटरप्रन्योरशिप के फ्रेमवर्क के तहत ही हम काम करते हैं। नेशनल स्किल क्वालिफिकेशन फ्रेमवर्क, एनएसक्यूएफ और जो कॉमन कोस्ट नॉमर्स हैं, जो एमएसडी तय करता है, उसके तहत ही हम स्किलिंग प्रोवाइड करते हैं। यह सब-स्कीम वर्ष 2014 में स्टार्ट हुई थी, इसमें टारगेटेड बेनिफिशियरी ग्रामीण गरीब युवा हैं जो 15-35 साल के हैं। मैनडेटरी कवरेज एससी/एसटी 50 परसेंट है, वूमन का 33 परसेंट है और पीडब्ल्यूडी का 5 परसेंट है। इसमें स्किलिंग के अलावा उनको मैनडेटरी प्लेसमेंट का टारगेट भी दिया जाता है। इस स्कीम में 70 परसेंट लोगों का प्लेसमेंट करने का मैनडेट है। यह एक पब्लिक-प्राइवेट पार्टनरशिप है, क्योंकि हम ग्राउंड पर जो स्किलिंग पार्टनर लाते हैं, स्टेट ओपन बिडिंग प्रोसेस के तहत उनको बुलाते हैं। इसमें अगर देखें तो जो ट्रेनिंग प्रदान की जाती है वह तीन महीने से लेकर बारह महीने तक का ट्रेनिंग प्रोग्राम है। ट्रेड स्किल्स के अलावा इसमें सॉफ्ट स्किल्स, बेसिक इंग्लिश स्पोकन, आईटी अवेयरनेस और एंटरप्रन्योरशिप स्किल्स की भी ट्रेनिंग दी जाती है।”

CHAPTER – VII

Conclusions from Evaluations

7.1 DAY-NRLM's Role in Addressing Distress Migration

- Income enhancement under DAY-NRLM reduces economic distress, a key driver of rural migration
- Cluster-based livelihood promotion builds local employment ecosystems, limiting the need for out-migration
- Promotion of rural non-farm enterprises generates local jobs, helping curb distress migration

7.2 RSETI's Role in Enabling Local Self-Employment

- Skill development aligned with local opportunities equips rural youth for self-employment and wage employment, reducing distress migration
- Entrepreneurship and micro-enterprise support enables individuals with sustainable livelihoods locally, creating income sources within rural areas

7.3 DDU-GKY's Role in Enabling Aspirational Migration

- Placement-linked skill training connects rural youth to quality job opportunities in urban and industrial sectors, enabling aspirational and gainful migration beyond limited local options, including global placements
- Exposure to organised sector employment and higher wages allows youth to access better career pathways and upward mobility, positioning migration as a choice-driven aspirational opportunity rather than distress

7.4 Overall Conclusions from Evaluations

- All three schemes demonstrate high relevance, inclusivity, and tangible impact on rural livelihoods
- Significant progress has been achieved in income enhancement, enterprise development, and women's empowerment
- A strong community-based institutional framework is driving rural transformation
- DAY-NRLM and its sub-schemes continue to contribute to inclusive and sustainable growth

7.5 On the issue of distress migration, AS (DoRD) stated as under:-

“हम बताना चाहते हैं कि डीडीयूजीकेवाई में हमारा फोकस वेज इंप्लायमेंट पर है, इसमें स्किलिंग के बाद माइग्रेशन होता है और उस माइग्रेशन को गेनफुल माइग्रेशन में कनवर्ट करने के लिए डीडीयूजीकेवाई के थ्रू सपोर्ट दिया जाता है। आरसेटी जो है, स्किल डेवलपमेंट लोकल अपॉर्चुनिटीज के तहत एलाइन करने का प्रयास करते हैं। इसमें माइग्रेशन को कम करने की एक कोशिश है। डेनआरएलएम जो तहत है, उसके तहत इनकम एनहैंसमेंट और प्रमोशन ऑफ लाइवलीहुड होता है। इससे माइग्रेशन को कम करने का प्रयास होता है।”

7.6 Adding further on the issue, Dir. (DoRD) stated as under:-

“सर, आज का विषय यही था कि माइग्रेशन को कैसे रोका जाए। आज यहां जिन तीन स्कीमों पर यहां डिस्कशन हुआ, दो स्कीमें माइग्रेशन रोकने के लिए ही प्रयासरत हैं। एक में हम गेनफुल माइग्रेशन का प्रयास करते हैं, क्योंकि उसमें वैज इंप्लॉयमेंट में बच्चा बाहर जाता है तो हम उसको कैसे सपोर्ट कर पाएं, ताकि वह डिस्ट्रेस्ड माइग्रेशन न हो। इस दिशा में मंत्रालय का प्रयास रहता है।”

PART – II

OBSERVATIONS/RECOMMENDATIONS OF THE COMMITTEE

1. Bridging Placement Gaps and Strengthening Post-Placement Support under DDU-GKY

The Committee are concerned to note the significant gap in placements under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) where a large number of trained rural candidates remain without employment outcomes alongside inadequate average post-placement salaries that contribute to high dropout rates and distress migration. The Committee, therefore, recommend that the Department of Rural Development (DoRD) must ensure near 100 percent placement tracking as far as possible with mandatory industry linkages, localized placement drives, regular post-training follow-ups, mentorship and credit facilitation. Enhanced post-placement support, including extended migration assistance, retention monitoring, skill upgradation and raising minimum wage employment targets should be institutionalized. A special placement cell at the district level should be created to address shortfalls and improve overall outcomes. The Committee are of the view that Performance of Project Implementing Agencies (PIAs) should also be assessed on the basis of sustained employment and retention of beneficiaries in addition to initial placements to improve long-term livelihood outcomes.

(Recommendation No. 1)

2. Adessing Budget Under-Utilization and Reducing Implementation Bottlenecks

The Committee are concerned to note the persistent under-utilization of funds across skilling schemes such as DDU-GKY, DAY-NRLM, and RSETIs along with delays in fund release and other implementation bottlenecks that have adversely affected scheme performance. When funds are left unspent, the negative impacts trigger a chain re-action from the grass roots level up to national policy planning. The Committee, therefore, recommend a comprehensive review of bottlenecks at state and district levels, timely release of funds through Direct Benefit Transfer, better alignment of budgetary allocations with absorption capacity and stricter monitoring of expenditure. The Department of Rural Development (DoRD) should streamline bank linkages, ensure interest subvention benefits reach beneficiaries promptly, lower financial burdens on States (particularly special category States) and submit quarterly utilization reports with corrective action plans for low-performing states.

(Recommendation No. 2)

3. Expanding SHGs, Credit Linkage, Lakhpati Didi Programme and Marketing Support under DAY-NRLM

The Committee are concerned to note that despite mobilizing a large number of women into Self-Help Groups (SHGs) the credit linkage per group remains low and the Lakhpati Didi initiative requires accelerated scaling with many rural women facing challenges in accessing sustainable livelihoods. The Committee, therefore, recommend significantly enhancing credit flows, increasing average loan sizes, fast-tracking the Lakhpati Didi programme, developing robust marketing support systems including common branding, e-commerce portals, corporate partnerships, working capital assistance, product standardization and market intelligence. Focused support for value addition in agriculture, livestock, and micro-enterprises along with regular impact assessments should be prioritized to ensure long-term viability and higher incomes.

(Recommendation No. 3)

4. Expanding RSETIs, Decentralizing Training Infrastructure and Aligning Skilling with Local Economy

The Committee are concerned to note that the current network of RSETIs is insufficient to meet skilling needs across all districts with training often conducted far from villages and limited alignment with local demands. The Committee, therefore, recommend expanding functional RSETIs to cover every district, establishing block-level training centres for greater accessibility (especially for women and local youth) and redesigning curricula under DDU-GKY and RSETIs to align with local resources, agro-based industries, tourism, renewable energy, digital services, and emerging sectors. Emphasis should be placed on market-aligned trades, self-employment, demand-driven skill mapping in consultation with local industries and Panchayats, and seamless credit linkage post-training.

(Recommendation No. 4)

5. Reducing Regional Disparities and Strengthening Constituency-wise Data Sharing

The Committee are concerned to note wide inter-state variations in the performance of skilling and livelihood schemes with lagging outcomes in several backward and aspirational districts. The Committee, therefore, recommend adoption of a need-based allocation formula factoring in rural distress, migration patterns and

poverty levels along with special packages for lagging states. The Ministry should promptly compile and share detailed constituency-wise and state-wise data on key indicators such as household coverage, income enhancement, employment generation, bank linkages and migration impact with special emphasis on backward districts in States like Bihar, Uttar Pradesh, West Bengal, Odisha and the Northeastern region.

(Recommendation No. 5)

6. Enhancing Awareness, Mobilization, Last-Mile Delivery and Digital Literacy

The Committee are concerned to note the lack of adequate awareness about skilling, training, and livelihood opportunities among rural populations leading to under-utilization of schemes. The Committee, therefore, recommend launching a massive nationwide Information, Education and Communication (IEC) campaign using local languages, digital platforms and community resource persons. Special drives for mobilization through SHGs and Gram Panchayats should be intensified. Comprehensive digital literacy, financial literacy, soft skills, career counselling cells at block level and migration counselling desks should be integrated to guide youth on local opportunities and reduce distress migration. The Committee further recommend that awareness and mobilisation activities should also be strengthened to ensure greater participation of rural youth, women and vulnerable sections in emerging sectors identified under the national skilling initiatives.

(Recommendation No. 6)

7. Strengthening Grassroots Infrastructure, Stakeholder Involvement and Streamlining Guidelines

The Committee are concerned to note issues with grassroots infrastructure, restrictive guidelines affecting beneficiaries and limited stakeholder involvement. The Committee, therefore, recommend upgrading block-level infrastructure for SHGs with proper offices and staffing, involving local MPs, MLAs, and Panchayati Raj institutions in monitoring and convergence and reviewing convergence guidelines between rural skilling, housing, roads and livelihood programs to prevent wrongful exclusions. Clear protocols for inter-scheme coordination should be issued.

(Recommendation No. 7)

8. Strengthening Monitoring, Evaluation, Grievance Redressal and Robust Data Frameworks

The Committee are concerned to note gaps in robust monitoring, timely grievance redressal and real-time tracking mechanisms. The Committee, therefore, recommend monthly progress reporting to the Committee on key indicators such as placements, income levels, and migration reduction. A unified digital dashboard for real-time tracking, independent third-party evaluations, a strengthened digital grievance portal with fixed timelines, performance-based incentives for high retention and low migration, and regular public disclosure meetings should be established.

(Recommendation No. 8)

9. Capacity Building of Field Functionaries, Community Resource Persons and Convergence Mechanisms

The Committee are concerned to note capacity gaps among field-level functionaries, Community Resource Persons (CRPs), Panchayat representatives and limited convergence across schemes. The Committee, therefore, recommend a comprehensive capacity-building programme covering new guidelines, digital tools, enterprise development and convergence mechanisms (including with MGNREGA and PMEGP). Special focus should be given to training women CRPs and local leaders to enhance grassroots implementation and overall effectiveness.

(Recommendation No. 9)

10. Promoting Gender-Responsive Skilling and Inclusive Participation

The Committee are concerned to note that despite significant mobilization of women into SHGs under DAY-NRLM, women's participation in DDU-GKY and RSETI training programmes remains relatively low with limited focus on gender-specific barriers such as safety, childcare support and suitable trade options. The Committee, therefore, recommend the introduction of gender-responsive skilling modules, dedicated women-only batches, mobile training units and provision of crèche facilities at training centres. Special incentives for the training and placement of women, SC/ST and differently-abled candidates should be institutionalised along with targeted campaigns to enhance their participation and leadership in rural enterprises. Such steps should be taken to guarantee high levels of female workforce enrolment and long-term placement.

(Recommendation No. 10)

11. Integrating Climate Resilience, Green Skills and Sustainable Livelihoods

The Committee are concerned to note the increasing vulnerability of rural livelihoods to climate change and the limited integration of green skills and climate-resilient practices in current skilling programmes. The Committee, therefore, recommend the incorporation of climate-resilient agriculture, renewable energy, water conservation, and sustainable livestock management modules across DDU-GKY, RSETIs and DAY-NRLM. Special focus should be given to training rural youth in green jobs such as solar technician, organic farming and waste management, supported by convergence with relevant environmental schemes and dedicated funding for climate-adaptive livelihood models.

(Recommendation No. 11)

12. Leveraging Technology and Digital Platforms for Scheme Implementation

The Committee are concerned to note the slow adoption of technology in scheme delivery, monitoring and beneficiary outreach resulting in inefficiencies and leakages. The Committee, therefore, recommend the development of a comprehensive digital ecosystem including AI-driven skill demand forecasting, mobile applications for real-time enrolment and tracking, blockchain-enabled certification and geo-tagged monitoring of training centres and placements. The Department of Rural Development (DoRD) should ensure last-mile digital connectivity in rural areas and capacity building of functionaries for effective use of these tools. The Committee, further recommend that DoRD undertake periodic assessment of district-wise skill requirements and employment trends so that training programmes, choice of traders and implementation strategies remain aligned with labour market requirements and local livelihood opportunities.

(Recommendation No. 12)

13. Focus on Long-Term Impact Assessment and Livelihood Sustainability

The Committee are concerned to note the absence of robust long-term impact studies to assess the sustained income levels, enterprise survival rates and reduction in poverty and migration three to five years after training or SHG formation. The Committee, therefore, recommend institutionalising periodic longitudinal impact assessments through independent agencies and linking scheme outcomes to measurable improvements in household income, asset creation, and multi-dimensional poverty indices. Based on findings facilitate evidence-based policy

interventions, appropriate mid-course corrections and outcome-based funding mechanisms should be introduced.

(Recommendation No. 13)

14. Strengthening Public-Private-Community Partnerships and Innovation

The Committee are concerned to note that partnerships with the private sector, startups and civil society organisations remain limited, restricting the scale, innovation and market relevance of skilling and livelihood initiatives. The Committee, therefore, recommend the creation of a dedicated Innovation and Partnership Cell within the Department of Rural Development (DoRD) to foster collaborations with corporates, industry associations and social enterprises for co-creation of courses, establishment of rural skill hubs, incubation support and adoption of best practices. Performance-linked incentives should be provided to private partners demonstrating high placement and retention outcomes in rural areas.

(Recommendation No. 14)

NEW DELHI
10 August, 2026
19 Shravana 1948 (Saka)

SAPTAGIRI SANKAR ULAKA
Chairperson
Standing Committee on Rural Development &
Panchayati Raj

Annexure – I**State-Wise DDU-GKY Performance (Cumulative as of March 2026)**

S. No.	State	Trained	Placed
1	Andhra Pradesh	1,49,721	1,24,054
2	Arunachal Pradesh	2,834	1,184
3	Assam	86,136	54,502
4	Bihar	80,518	49,005
5	Chhattisgarh	59,575	34,716
6	Gujarat	32,404	21,196
7	Haryana	56,073	42,069
8	Himachal Pradesh	20,197	12,009
9	Jammu & Kashmir	72,746	45,824
10	Jharkhand	83,352	45,093
11	Karnataka	56,911	37,605
12	Kerala	77,086	47,047
13	Madhya Pradesh	93,391	55,400
14	Maharashtra	71,989	48,498
15	Manipur	8,203	4,357
16	Meghalaya	9,070	5,496
17	Mizoram	3,478	2,155
18	Nagaland	8,240	5,471
19	Odisha	2,19,111	1,77,986
20	Punjab	55,518	30,184
21	Rajasthan	87,409	49,052
22	Sikkim	3,390	1,970
23	Tamil Nadu	80,214	76,465
24	Telangana	77,047	54,506
25	Tripura	13,275	7,996
26	Uttar Pradesh	2,55,010	1,09,714
27	Uttarakhand	25,769	16,421
28	West Bengal	45,360	31,051
29	Puducherry	3,214	2,035
30	A & N Islands	1,037	582
	TOTAL	18,38,278	11,93,643

State-Wise RSETi Performance (Cumulative as of March 2026)

S. No.	State/UT	Trained	Settled	Credit Linkage
1	Andaman & Nicobar Islands	5,874	4,649	2,748
2	Andhra Pradesh	1,92,292	1,42,616	48,941
3	Arunachal Pradesh	5,216	3,333	2,143
4	Assam	1,99,654	1,34,820	62,720
5	Bihar	4,01,776	2,91,464	1,23,208
6	Chhattisgarh	1,80,599	1,30,196	61,147
7	D & N Haveli	9,265	6,118	2,795
8	Goa	368	57	0
9	Gujarat	3,63,462	2,57,628	97,105
10	Haryana	2,01,621	1,35,379	43,340
11	Himachal Pradesh	89,662	63,648	25,629

12	Jammu & Kashmir	1,24,162	92,140	46,736
13	Jharkhand	2,52,816	1,76,566	81,838
14	Karnataka	4,45,385	3,26,194	1,40,603
15	Kerala	1,67,344	1,28,839	68,865
16	Lakshadweep	2,671	1,626	694
17	Madhya Pradesh	4,83,480	3,44,464	1,48,440
18	Maharashtra	3,54,134	2,63,911	1,31,444
19	Manipur	9,863	7,207	4,518
20	Meghalaya	25,573	15,109	5,787
21	Mizoram	10,428	8,439	3,592
22	Nagaland	5,190	3,555	1,477
23	Odisha	3,13,250	2,43,410	1,23,797
24	Pondicherry	11,973	9,022	3,778
25	Punjab	1,66,524	1,16,278	42,890
26	Rajasthan	4,60,893	3,41,187	1,31,938
27	Sikkim	6,360	4,567	2,087
28	Tamil Nadu	3,63,879	2,76,918	1,24,024
29	Telangana	1,09,826	85,797	34,952
30	Tripura	42,229	28,139	14,866
31	UT Ladakh	6,233	4,185	1,626
32	Uttar Pradesh	8,20,767	6,07,042	2,60,951
33	Uttarakhand	1,07,635	78,579	40,086
34	West Bengal	2,03,104	1,48,359	77,529
	TOTAL	61,43,508	44,81,441	23,52,415

COMMITTEE ON RURAL DEVELOPMENT AND PANCHAYATI RAJ (2025-26)

**MINUTES OF THE SECOND SITTING OF THE COMMITTEE HELD ON FRIDAY,
31st OCTOBER, 2025**

The Committee sat from 1100 hrs to 1335 hrs in Committee Room No. '2', First Floor, Parliament House Annexe Extension (EPHA), New Delhi.

PRESENT

Shri Saptagiri Sankar Ulaka -- Chairperson

Members

Lok Sabha

2. Shri Bhumare Sandipanrao Asaram
3. Shri Raju Bista
4. Shri Vijay Kumar Dubey
5. Shri Bhajan Lal Jatav
6. Dr. Mohammad Jawed
7. Shri Imran Masood
8. Shri Kota Srinivasa Poojary
9. Shri K. Radhakrishnan
10. Shri Ramashankar Vidharthi Rajbhar
11. Shri Parshottambhai Rupala
12. Shri Devendra Singh *alias* Bhole Singh

Rajya Sabha

13. Dr. M. Dhanapal
14. Shri Iranna Kadadi
15. Dr. Kavita Patidar
16. Shri Nagendra Ray

SECRETARIAT

- | | | |
|----------------------|---|----------------------|
| 1. Shri D.R. Shekhar | - | Additional Secretary |
| 2. Shri V.K. Shailon | - | Director |
| 3. Smt. Rashmi Roy | - | Deputy Secretary |

**Representatives of the Ministry of Rural Development
(Department of Rural Development)**

- | | |
|------------------------------|----------------------|
| 1. Shri Shailesh Kumar Singh | Secretary |
| 2. Shri T.K. Anil Kumar | Additional Secretary |
| 3. Ms Smriti Sharan | Joint Secretary |
| 4. Ms Swati Sharma | Joint Secretary |

- | | |
|------------------------------|-----------------|
| 5. Shri Pankaj Yadav | Joint Secretary |
| 6. Dr. Molishree | Director |
| 7. Shri Raj Priy Singh | Director |
| 8. Shri Santosh Kumar Tiwari | Director |

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for having a briefing by the representatives of the Ministry of Rural Development (Department of Rural Development) on the subject "Rural Skilling and Migration: Impact Study of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM) and Rural Self Employment Training Institutes (RSETIs)".

[Thereafter the representatives from the Ministry of Rural Development (Department of Rural Development) were called in]

3. After welcoming the representatives, the Chairperson in his opening remarks stressed upon the various important aspect of the "Rural Skilling and Migration: Impact Study of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM) and Rural Self Employment Training Institutes (RSETIs)". The Chairperson, then asked the representatives of the Ministries to introduce themselves and place their views on the subject. The Secretary, Department of Rural Development (Ministry of Rural Development) after taking permission from the Chairperson directed the Joint Secretary, to make a Power Point Presentation on the above-mentioned subject.

4. Subsequently, Members raised their individual queries. The queries of the Members were replied by the Secretary, Ministry of Rural Development (Department of Rural Development). Certain issues which remained unanswered along with those which warranted elaborate reply, the Ministry were requested to send written replies thereto in writing within 15 days.

[The Witnesses then withdrew]

A verbatim record of the proceedings has been kept.

The Committee then adjourned.

COMMITTEE ON RURAL DEVELOPMENT AND PANCHAYATI RAJ (2025-26)

**MINUTES OF THE TWENTY-SECOND SITTING OF THE COMMITTEE HELD ON
WEDNESDAY, 03 JUNE, 2026**

The Committee sat from 1500 hrs to 1650 hrs in Committee Room 'C', Ground Floor, Parliament House Annexe (PHA), New Delhi.

PRESENT

Shri Janardan Mishra -- Acting Chairperson

Members

Lok Sabha

2. Shri Vijay Kumar Dubey
3. Dr. Sanjay Jaiswal
4. Shri Bhajan Lal Jatav
5. Dr. Mohammad Jawed
6. Shri Jugal Kishore
7. Dr. D. Ravi Kumar
8. Shri Naba Charan Majhi
9. Shri Kota Srinivasa Poojary
10. Shri K. Radhakrishnan
11. Shri Ramashankar Vidharthi Rajbhar
12. Shri Parshottambhai Rupala
13. Shri Ganesh Singh

Rajya Sabha

14. Dr. M. Dhanapal
15. Shri Samirul Islam
16. Dr. Kavita Patidar
17. Shri Nagendra Ray
18. Smt P.T. Usha

SECRETARIAT

- | | | |
|----------------------|---|------------------|
| 1. Shri V.K. Shailon | - | Director |
| 2. Smt. Rashmi Roy | - | Deputy Secretary |

Representatives of the Ministry of Rural Development (Department of Rural Development)

Sr. No.	Name of the Witness	Designation
1.	Shri Rohit Kansal	Secretary
2.	Shri T.K. Anil Kumar	Additional Secretary
3.	Smt Swati Sharma	Joint Secretary
4.	Shri S. Sasikumar	Joint Secretary

5.	Dr Molishree	Director
6.	Smt Rajeshwari SM	Director
7.	Shri Raj Priy Singh	Director
8.	Shri Santosh Kumar Tiwari	Director
9.	Shri K.M. Singh	Director
10.	Shri Shakti Kant Singh	Director

Representatives of the Ministry of Skill Development and Entrepreneurship

Sr. No.	Name of the Witness	Designation
1.	Shri Niranjana Kumar Sudhansu	Additional Secretary
2.	Ms. G. Madhumita Das	AS & FA
3.	Ms. Manisha Sensarma	Senior Economic Advisor
4.	Ms. Hena Usman	Joint Secretary
5.	Shri Sunil Kumar Gupta	DDG
6.	Shri Pritam Dutta	Director
7.	Shri J.K. Singh	Director (Parl.)

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for having an oral evidence of the representatives of the Department of Rural Development (Ministry of Rural Development) and Ministry of Skill Development and Entrepreneurship on the subject "Rural Skilling and Migration: Impact Study of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and Rural Self Employment Training Institutes (RSETIs)".

[Thereafter the representatives from the Department of Rural Development (Ministry of Rural Development) and Ministry of Skill Development and Entrepreneurship were called in]

3. After welcoming the representatives, the Acting Chairperson in his opening remarks stressed upon the various important aspects of the above-mentioned schemes including their key impacts on the rural skilling and migration. The Acting Chairperson, then asked the representatives of the Ministry to place their views on the subject. The Secretary, Department of Rural Development (Ministry of Rural Development) after taking permission from the Acting Chairperson directed the Additional Secretary, to make a Power Point Presentation on the above-mentioned subject.

4. During the PPT, Ministry outlined the facts that the DAY-NRLM has mobilized over 10 crore rural women into more than 92 lakh Self-Help Groups (SHGs), 5 lakh Village Organizations, and 34,000 Cluster Federations, providing them with bank credit linkages exceeding ₹12.88 lakh crore, supporting 81 lakh non-farm livelihoods, and empowering around 5 crore women farmers through financial inclusion, skill training via Community Resource Persons, enterprise development, and linkages to agriculture, livestock, and other sectors, with a major focus on creating "Lakhpati Didis" (women with household income over

₹1 lakh annually). Complementing this, the DDU-GKY scheme has trained over 18 lakh rural youth aged 15-35 across 36 sectors and 816 trades, achieving job placements for around 12 lakh candidates along with post-placement and migration support, while the RSETIs operating in 623 districts have trained more than 61 lakh people and enabled 44 lakh to start self-employment ventures through residential training and strong bank linkages.

5. It was followed by an extensive question-and-answer session where Hon'ble Members raised several critical issues viz., low placement rates and modest salaries in DDU-GKY, under-utilization of revised budgets, need for more RSETI centres, inadequate awareness in rural areas, small loan sizes for SHGs, regional disparities and procedural hurdles in convergence with schemes like PMAY and rural roads.

6. Subsequently, in response to the queries raised by the Members, Ministry clarified eligibility criteria (poverty/SHG-based), full training and placement mechanisms, ongoing improvements (digital loans, simplified SHG linkages, migration support centres) and commitments to address placement gaps and delays via better monitoring, state coordination, and guideline revisions. They also noted COVID impacts on timelines and plans for scaling Lakhpati Didis and improve job placements for trained youths.

7. Overall, Members appreciated the efforts made by the Ministry but at the same time also stressed the need for establishment of block-level training centres, simplifying procedures, enhancing awareness drives, improving post-training support, and addressing migration-related issues.

8. Certain issues which remained unanswered along with those which warranted elaborate reply, the Ministry was requested to send written replies thereto in writing as early as possible.

[The Witnesses then withdrew]

A verbatim record of the proceedings has been kept.

The Committee then adjourned.

STANDING COMMITTEE ON RURAL DEVELOPMENT & PANCHAYATI RAJ
(2025-26)

**EXTRACTS OF THE MINUTES OF THE TWENTY-NINTH SITTING OF THE
COMMITTEE HELD ON FRIDAY, THE 7TH AUGUST, 2026**

The Committee sat from 1000 hrs to 1008 hrs in Committee Room 'B',
Ground Floor, Parliament House Annexe (PHA), New Delhi.

PRESENT

Shri Saptagiri Sankar Ulaka -- Chairperson

MEMBERS

Lok Sabha

17. Shri Bhumare Sandipanrao Asaram
18. Shri Raju Bista
19. Shri Vijay Kumar Dubey
20. Dr Sanjay Jaiswal
21. Shri Bhajan Lal Jatav
22. Dr. Mohammad Jawed
23. Shri Jugal Kishore
24. Shri Naba Charan Majhi
25. Shri Janardan Mishra
26. Shri Kota Srinivasa Poojary
27. Shri K. Radhakrishnan
28. Shri Ramashankar Vidharthi Rajbhar
29. Shri Omprakash Bhupalsinh *alias* Pavan Rajenimbalkar
30. Shri Parshottambhai Rupala

Rajya Sabha

31. Smt. Geeta *alias* Chandraprabha
32. Dr. Kavita Patidar
33. Smt. Rajathi
34. Shri Sant Balbir Singh
35. Shri Karamvir Singh Boudh
36. Shri Baidyanath Ram

Secretariat

- | | | |
|-----------------------|---|------------------|
| 1. Smt. Juby Amar | - | Joint Secretary |
| 2. Shri V. K. Shailon | - | Director |
| 3. Smt Rashmi Roy | - | Deputy Secretary |

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened for consideration and adoption of five Draft Reports on:-

(i) xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx

(ii) xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx

(iii) xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx

(iv) Draft Report on the subject “Rural Skilling and Migration: Impact Study of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Deendayal Antyodaya Yojna-National Rural Livelihoods Mission (DAY-NRLM) and Rural Self Employment Training Institutes (RSETIs)” pertaining to the Ministry of Rural Development (Department of Rural Development); and

(v) xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx xxxx

3. Draft Reports were taken up for consideration one-by-one and after discussion, the Committee adopted the same with minor modification. The Committee then authorized the Chairperson to finalize the aforesaid Draft Reports and present the same to the Parliament.

The Committee then adjourned.

xxxx Not related to the Draft Report.