

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 6236
TO BE ANSWERED ON 05.04.2018

SHGS UNDER DAY-NRLM

6236. SHRIMATI MEENAKASHI LEKHI:

Will the Minister of **RURAL DEVELOPMENT** be pleased to state:

- (a) the number of women Self-Help Groups (SHGs) that have been established as a part of Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM);
- (b) the main source of credit for these SHGs; and
- (c) whether there has been a positive impact on women's socio-economic condition since the implementation of this scheme?

ANSWER
MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI RAM KRIPAL YADAV)

(a) & (b): The Government is implementing Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) across the country in all States and five Union Territories. Till date, 40.24 lakh women Self Help Groups (SHGs) have been promoted under the programme. DAY-NRLM also focuses on credit linkage of the Community Institutions to support their income generating and livelihoods activities. The sourcing of credit for the community initiatives under DAY-NRLM is mainly from Banks. The cumulative Bank Credit mobilized for women SHGs and their federations since inception is to the tune of Rs.1.53 lakh crores.

(c): An independent assessment of DAY-NRLM carried out by Institute of Rural Management Anand (IRMA) in January – March, 2017 has come out with the following findings:

- (i) The programme has helped to enhance the productive assets of the target groups.
- (ii) It has also developed saving habit amongst the beneficiaries and increased their capacity to avail higher loans.
- (iii) The household income of the target group has shown a 22% increase due to income from enterprises.

The programme has significantly contributed to development of social capital and empowerment of women from economically weaker sections in the rural areas. Intensive capacity building under the programme has enabled a substantial number of SHG members to act as Community Resource Persons for imparting training and handholding of other SHGs.
