

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 2178
ANSWERED ON 14/03/2023

RURAL WOMEN UNDER DAY-NRLM

2178. MS. S. JOTHIMANI:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of rural women residing in the State of Tamil Nadu particularly in the Karur Constituency that received assistance and were mobilised into Self-Help Groups (SHGs) under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM);
- (b) the amount of funds allocated and released under the yojana to Tamil Nadu since 2014, year-wise;
- (c) the steps taken by the Government to promote non-farm jobs for women in rural India besides the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS);
- (d) the steps taken by the Government to create an enabling environment for working women specifically in the rural areas; and
- (e) the steps taken by the Government to encourage and financially support the married women to pursue higher education and employment in the rural areas?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SADHVI NIRANJAN JYOTI)

(a) Till now, 36.28 lakh women from Rural Households have been mobilized into 3.18 lakh Self Help Groups (SHGs) under Deendayal Antyodaya Yojany-Nationanl Rural Livelihood Mission (DAY-NRLM) in the States of Tamil Nadu and 45,459 women from Rural Households have been mobilized into 4,606 SHGs in Karur constituency.

(b) The details of funds allocated and released under the NRLM to Tamil Nadu since 2014, year-wise are at **Annexure-I**.

(c) The following are scheme/components under DAY-NRLM promote non-farm livelihoods

- (i) **Start-up Village Entrepreneurship Programme**: Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under the DAY-NRLM programme supports the Self-Help Group (SHG) or their family members to set-up small enterprises in the non-farm sector. SVEP develops an eco-system for enterprise development in rural areas, with SHG households, which includes: Community Enterprise Fund (CEF), a dedicated fund for providing loans to entrepreneurs, Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) for providing Business Support Services .

States have to submit proposals through supplementary Annual Action Plans (AAP) for funding support for blocks to be covered under SVEP scheme under DAY-NRLM. The funds allocation for each block depends on the number of enterprises to be supported in a block. The project duration is for a period of four years from the

approval. As on February, 2023, a total of 231,798 enterprises have been supported under the SVEP scheme.

- (ii) **One Stop Facility (OSF)**: OSF is a business facilitation-cum-incubation centres at the sub-district level to provide business development services to existing nano-enterprises on a growth track. Under the One Stop Facility (OSF), as on February, 2023, a total of 30,021 higher order enterprises have been supported across 13 National Rural Economic Transformation Project(NRETP) States.
- (iii) **Cluster development**: Cluster development component includes improvement in parameters like increase in wages, turnover, employment, number of enterprises, exports etc. After scoping study and Details Survey Report (DSR) preparation & approval, the cluster projects are implemented. As on February, 2023, a total of 12 cluster (artisanal and Sectoral) are approved across six States – Chhattisgarh, Gujarat, Madhya Pradesh, Maharashtra, Odisha and Uttar Pradesh.
- (iv) **Incubators**: The incubator component is to scale up at least 100-150 existing women-owned / women-led growth-oriented enterprises in a State and create models for replicability. Extensive mentorship support is provided to the selected enterprises under the incubator component. The enterprises supported will be in manufacturing and service sectors. As on February, 2023, Incubator component is approved in 4 States – Assam, Bihar, West Bengal and Karnataka.
- (v) **Aajeevika Gramin Express Yojana (AGEY)**: AGEY is a component under DAY-NRLM for providing safe, affordable and community monitored transport services to rural areas. The vehicles under AGEY are owned and operated by members of Self Help Group (SHG) networks. The scheme is intended to connect remote villages with services and amenities including access to markets, education and health besides providing livelihood opportunities to SHG members. Till February, 2023, a total of 2,208 vehicles are operational across 26 States/UT.

(d) DAY-NRLM is a flagship poverty alleviation scheme. It aims to create sustainable livelihoods by targeting the marginalised/deprived community & build a strong social capital of the poor households. The Mission helps the women in rural areas to over come multiple dimensions of poverty through various interventions like Bank Linkage of SHGs, SVEP, AGEY, Mahila Kisan Sashaktikaran Pariyojana (MKSP), door step financial services through Banking Correspondents (BC Sakhi), Community Resource Persons (CRPs) to provide the handholding for self-employment/ livelihood activities, awareness about and access to services related to nutrition, health, sanitation etc., gender related interventions etc. These interventions support in creating an enabling environment for working women in rural area.

(e) Under the DAY-NRLM, financial grant is being provided to Self Help Groups (SHGs) in the form of Revolving Fund (RF), Community Investment Fund (CIF) and also SHGs are being facilitating to access Bank loans. Further, the SHGs provide the loans to Individual SHG member. These loan are utilized by SHG members for their consumption needs and also to take up income generation livelihoods activities. These loan may also be used by SHG household for pursuing higher education of their family members, including married women, in rural area. The Mission also helps the SHG households for taking up livelihoods activities in rural area through various interventions like Bank Linkage of SHGs for access to credit, support through sub-schemes like SVEP, AGEY, MKSP, Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) & Rural Self Employment Training Institutes (RSETI).

Annexure-I

Annexure-I referred to in reply to part (b) of Lok Sabha Unstarred Question No. 2178 to be answered on 14.03.2023 regarding “Rural Women under DAY-NRLM”

Details of Funds Allocated and released to Tamil Nadu State under NRLM from 2014-15 to 2022-23

(Rs. In Lakh)

Sl. No.	Year	Central Allocation	Central Release
1	2014-2015	7329.00	826.00
2	2015-2016	2602.08	2050.22
3	2016-2017	1797.46	1797.46
4	2017-2018	9420.09	13907.84
5	2018-2019	13094.93	17444.53
6	2019-2020	18074.67	23260.01
7	2020-2021	20384.24	28924.96
8	2021-2022	38148.01	38148.01
9	2022-2023 (Till Feb,2023)	38157.33	28618.00

* As per NRLM framework, there is provision of third Installment during a Financial year for better performing States
