

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
UNSTARRED QUESTION NO. 1397
ANSWERED ON 12/12/2023**

WOMEN EMPOWERMENT UNDER DAY-NRLM

1397. DR. BHARATIBEN DHIRUBHAI SHIYAL:

SHRI SHANKAR LALWANI:

DR. ARVIND KUMAR SHARMA:

DR. SANGHMITRA MAURYA:

SHRI DHARAMBIR SINGH:

SHRI P.C. MOHAN:

SHRI RAMESH BIDHURI:

DR. (PROF.) KIRIT PREMJBHAI SOLANKI:

SHRI TIRATH SINGH RAWAT:

SHRI RAJESH VERMA:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the manner in which the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAYNRLM) programme has empowered women through Self Help Groups (SHGs) and the tangible benefits they have received;**
- (b) the details of success achieved by SHGs under DAY-NRLM that demonstrate the transformative impact they have had on the lives of women and their communities;**
- (c) the details of the specific interventions which DAY-NRLM has made to address the unique challenges faced by marginalized communities in rural areas; and**
- (d) whether the innovative approaches adopted by DAY-NRLM to promote entrepreneurship and skill development among poor rural households has been successful in the country, if so, the details thereof and if not, the reasons therefor?**

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

a) The Ministry is implementing Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) across the country (except Delhi & Chandigarh) with the objective of organizing the rural poor women into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in incomes over a period of time and improve their quality of life and come out of abject poverty. The Mission has mobilised 9.89 crore women from rural households into 89.82 lakh SHGs as on 30th November, 2023.

Under DAY-NRLM, SHGs and their federations are empowered by providing them funding support in the form of Revolving Fund (RF) and Community Investment Fund (CIF). Cumulatively Rs. 7,36,724.17 lakh of RF and Rs. 30,47,553.32 lakh of CIF has been provided to SHGs and their federations. In addition, the SHGs are also facilitated for Bank linkage for accessing credit at subsidized rates of interest. Cumulatively 7.68 Lakh crore of Bank loan has been disbursed since 2013-14. SHG member are taking loan from these funds for taking up various income generating activities. The Mission also helps SHG households for taking up livelihoods activities in rural area through various interventions through sub-schemes like Start-up Village Entrepreneurship Programme (SVEP), Aajeevika Grameen Express Yojana (AGEY), Mahila Kisan SashaktikaranPariyojana (MKSP), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) & Rural Self Employment Training Institutes (RSETI).

(b) DAY NRLM has played a significant role in transforming the lives of rural poor, especially women. In a third party evaluation conducted by International Initiative for Impact Assessment (3ie) in 2019, it was found that DAY NRLM has contributed to increase in savings, reduction in share of informal loans, improved labour force participation of women, significant improvement in access to other social sector schemes and a significant improvement in households' income sources.

c) Following specific interventions are being taken made to address the unique challenges faced by marginalized communities in rural areas-

i) All rural households with at least one deprivation, as identified by the Socio-Economic Caste Census (SECC-2011), form the target group of DAY-NRLM. In addition, households identified as poor through the process of Participatory Identification of the Poor (PIP) and duly validated by the Gram Sabha are also included as the DAY-NRLM target group.

ii) The Mission has special focus on early inclusion of the Scheduled Castes, Scheduled Tribes, persons with disability, elderly, poorest of the poor and other vulnerable sections of community into SHG fold under DAY-NRLM through participatory vulnerability assessment processes as part of social mobilization in the States/UTs.

iii) Provision of Vulnerability Reduction Fund (VRF) up-to Rs. 1,50,000 per Village Organization (VO). This is a corpus fund given to VO/Primary Level Federation at Village level to address vulnerabilities faced by the individuals or household(s) or communities.

iv) Special projects have been sanctioned for inclusion and comprehensive development of Particularly Vulnerable Tribal Groups (PVTGs) communities of Kerala, Jharkhand and Chhattisgarh and for socio-economic development of Vantangiya and Banwariya marginalized communities in UP.

d) The innovative approach towards skill development is establishment of RSETIs, the district-level Rural Self Employment Training Institutes managed by the Banks with active co-operation from the Ministry of Rural Development (MoRD), Government of India and State Government. These dedicated institutions ensure necessary skill training of the rural youth to mitigate the unemployment problem. The Lead Bank in the district takes responsibility for creating and managing the RSETI. At present, 591 RSETIs are functioning across 577 districts.

The Ministry is also implementing Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), a placement-linked skill development program to build the capacity of rural poor youth of the age-group 15 to 35 years. This programme is being implemented since September 2014 to address the needs of domestic and global skill requirements. So far, 15,59,438 candidates have been trained under DDU-GKY
