

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
STARRED QUESTION NO. 299
ANSWERED ON 16.03.2021

IMPLEMENTATION OF DAY-NRLM

*299. DR. SUJAY RADHAKRISHNA VIKHE PATIL:
SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number and details of households covered under the Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) during the last three years;
- (b) the number and details of people who have been mobilized into Self Help Groups (SHGs) under DAYNRLM during the above period;
- (c) the details and percentage of women mobilized into SHGs under DAY-NRLM during the said period;
- (d) the details of finance accessed by such SHGs during the above period; and
- (e) whether there have been cases of loan denial for SHGs during the above period and if so, the details thereof?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a) to (e):- A statement is laid on the table of the House.

Statement referred in reply to parts (a) to (e) of the Lok Sabha Starred Question No. 299 for answer on 16.03.2021

(a)to(c): The Government is implementing Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) across the country in a mission mode 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 programme intends to reach out to about 8-10 crore households in a phased manner. As of January, 2021, the Mission is being implemented in 6,360 blocks in 691 districts across all 28 States and 7 Union Territories (UTs). Cumulatively, 7.35 crore women have been mobilized into more than 66.65 lakh SHGs. Further, the SHGs have been federated into 3.86 lakh village level federations and more than 33,587 Cluster Level Federations. Cumulatively, these community institutions have been provided more than Rs. 12595.88 crore as capitalization support.

The State Missions under DAY-NRLM finalize the number of households to be mobilized into SHGs on the basis of Socio Economic Caste Census (SECC) data and through the process of Participatory Identification of Poor. Of the total 7.35 crore households mobilized so far, 3.07 crore households (42%) have been mobilized in the last 3 years (2017-18 to 2019-20). The year-wise achievement of DAY-NRLM against the annual targets is furnished below-

Mobilisation of Women (Household) into SHGs

(in lakh)

Year	Target	Achievement	% Achievement
2017-18	68.12	90.41	132%
2018-19	105.32	109.59	104%
2019-20	93.66	107.16	114%
2020-21 (up to Jan., 2021)	76.36	48.45	63%

(d)to(e): The Bank credit accessed by women SHGs under DAY-NRLM during the last three years and current year is given below:

Year	Number of women SHGs credit linked (in lakh)	Amount of credit mobilised (Rs. in crore)
2017-18	27.29	44,168.74
2018-19	31.17	60631.37
2019-20	34.08	70267.53
2020-21(till Jan., 2021)	38.06	61474.58

There may be instances of denial of loans to women SHGs under DAY-NRLM by Banks. However, such information across various bank branches are not maintained centrally by the Ministry.

To facilitate loans from banks to women SHGs, the following steps have been taken by this Ministry under DAY-NRLM :

- (i) Ministry of Rural Development (MoRD) engages with Reserve Bank of India and National Bank for Agriculture and Rural Development (NABARD) for issue of Master circular for DAY-NRLM every year. This master circular provides the detailed guidelines to banks for providing credit to women SHGs under DAY-NRLM
- (ii) Allocation of SHG credit linkage targets to all states and banks.
- (iii) Meetings / workshops with all states and senior officials of banks to review credit linkage of SHGs and resolve field level challenges.
- (iv) Extending support for preparation of SHG loan application through Bank Sakhis. Provision for online submission of loan application by SHGs has also been implemented.
- (v) Sensitization cum Training of officials of Rural Bank Branches on SHG bank linkage.
- (vi) Discussion of the credit coverage of the SHGs in the meetings of the State Level Bankers' Committees and the Central Level Bankers' Committee.
