

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3393
ANSWERED ON 16.03.2021

SWARNA JAYANTI GRAM SWAROJGAR YOJANA

3393. SHRIMATI RAMA DEVI:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has made any assessment study regarding implementation of Swarna Jayanti Gram Swarozgar Yojana;
- (b) if so, the outcome of the assessment studies and the reaction of the Government thereto;
- (c) whether the findings of these assessment studies are far from reality; and
- (d) if so, the reaction of the Government thereto?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a) & (b) The Ministry of Rural Development set up Radhakrishna Committee in April, 2008 to examine the credit related issues under Swarna Jayanti Gram Swarozgar Yojana (SGSY) and bring out the deficiencies in the delivery system.

Some of the major findings of the Committee regarding SGSY are as follows:

- i. Delay in sanctioning of loans, non-cooperation of the Banks and lack of proper guidance were creating problems.
- ii. There was lack of coordination between Bank Branches and Block officials.
- iii. No effective monitoring was being made after sanctioning loans.
- iv. The overall credit achievement under SGSY was very low and there were persistent gaps between credit targets set and the actual mobilization of credit.
- v. The financial services did not have the systems and procedures suited to the poor.
- vi. The credit flow was severely handicapped due to the low number of Bank Branches and manpower.

(c) & (d) Based on the recommendations of the Radhakrishna Committee, Swarna Jayanti Gram Swarozgar Yojana (SGSY) was restructured into Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) and it was launched on 03rd June, 2011. After a transition period of two years, SGSY has ceased to exist with effect from 01st April, 2013. The present programme aims at addressing all the gaps and shortcomings as pointed out by the Radhakrishna Committee. DAY-NRLM intends to build strong and sustainable grass roots institutions of rural poor women and to enable them to access resources, knowledge for gainful self-employment, skilled wage employment opportunities and thereby achieving appreciable improvement in their incomes on a sustainable basis. As on 31st January, 2021 under DAY-NRLM 7.35 Crore Households have been mobilized into 66.65 lakh Self Help Groups and a total of Rs.12,595.88 crore of Capitalisation Support has been provided to SHGs and their federations towards extending the credit to SHG Members.