

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 1097
ANSWERED ON 08/02/2022

IMPLEMENTATION OF DAY-NRLM

1097. SHRI AJAY NISHAD:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the salient features of Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM);
- (b) the number of Families covered and the number of persons included in Self Help Groups (SHG) under DAY-NRLM during the last three years and the details thereof, State-wise;
- (c) the details of the funds received by these Self Help Groups during the above period;
- (d) whether there is any instance of denying loans to Self Help Groups during the above period; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI FAGGAN SINGH KULASTE)

(a) Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is an anti-poverty programme of Government of India which aims at organising rural poor women into Self Help Groups (SHGs) and facilitating them to access credit from Banks for taking up various livelihoods activities for enhancing their incomes. The programme intends to reach out to about 9-10 crore rural poor households in a phased manner. The programme is being implemented in all the States and Union Territories, except Delhi and Chandigarh. As of 31st December, 2021, the Mission is being implemented in 6782 blocks in 706 districts across all 28 States and 6 Union Territories.

The salient features of the DAY-NRLM are as follows:

- i. Promotion of Sustainable Institutions of the poor.
- ii. Ensuring access to financial services.
- iii. Promotion of diversified livelihoods opportunities for the poor, in farm and non- farm sectors.
- iv. Promotion of Skill Development and Access to Jobs.
- v. Promotion of Social Inclusion and Human Development.

(b) The State/UT-wise details of the households covered and mobilised into SHGs under DAY-NRLM during the last three years and current year is given at **Annexure**.

(c) DAY-NRLM provides Revolving Fund (RF) at the rate of Rs.10,000-15,000 per SHG and Community Investment Fund (CIF) to the extent of Rs. 2,50,000 per SHG as grants to the community institutions. Apart from this DAY-NRLM also facilitates credit mobilisation for SHGs in the form of bank loans. The details of RF & CIF received and the Bank credit accessed by SHGs during the last three years and current year is given below:

Year	Revolving Fund Disbursed		Community Investment Fund Disbursed		Bank credit accessed by women SHGs	
	No. of SHGs	Amount (in lakh)	No. of SHGs	Amount (in lakh)	Number of SHGs credit linked (in lakh)	Amount of credit mobilised (Rs. in crore)
2018-19	439503	66705.76	213461	138599.03	31.17	60631.37
2019-20	469805	68178.76	229051	143625.58	34.08	70267.53
2020-21	554224	80428.00	322154	188475.63	47.73	84447.31
2021-22 (up to 31 st Dec, 2021)	455389	70436.02	318661	206552.64	32.42	81909.46

(d) & (e) There may be instances of denial of loans to women SHGs under DAY-NRLM by Banks. However, such data is not maintained centrally.

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

- i. Ministry of Rural Development 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 SHG members placed as *Bank Sakhis* at the bank branches.
- v. An on-line application for online submission of loan application by SHGs has also been implemented.
- vi. Sensitization cum Training of officials of Rural Bank Branches on SHG bank linkage.
- vii. Discussion of the credit coverage of the SHGs in the meetings of the State Level Bankers' Committees and the Central Level Bankers' Committee.

Annexure

Annexure referred in reply to part (b) of Lok Sabha Unstarred Question No. 1097 to be answered on 08.02.2022 regarding "Implementation of DAY-NRLM"

S. No	State/UTs	2018-19		2019-20		2020-21		2021-22 (up to December,2021)	
		Households Mobilised	SHGs Formed	Households Mobilised	SHGs Formed	Households Mobilised	SHGs Formed	Households Mobilised	SHGs Formed
1	Andhra Pradesh	0	0	0	0	1403	158	80215	8932
2	Assam	1104969	105055	501094	46683	110923	10306	107751	7988
3	Bihar	859362	73730	585428	54914	1329612	129511	260110	22013
4	Chhattisgarh	423290	38476	390075	36789	193516	18530	122971	11117
5	Gujarat	283549	27609	141078	13619	108095	10645	65672	7425
6	Jharkhand	699741	58439	618857	50291	162117	13658	81388	9328
7	Karnataka	876579	65891	400459	29846	180416	15475	194927	17714
8	Kerala	35555	2669	41716	3199	57182	4345	80332	6084
9	Madhya Pradesh	532865	43961	474646	43753	440935	40104	243241	19536
10	Maharashtra	1265681	116058	1638779	162468	676534	69968	247671	25752
11	Odisha	1008370	95724	628734	61201	491828	49467	293798	31793
12	Rajasthan	243027	22884	656134	55578	251636	24703	395104	35364
13	Tamil Nadu	199744	16756	140769	12634	254393	25088	171379	15690
14	Telangana	0	0	10	1	9740	974	76	0
15	Uttar Pradesh	618398	53276	1480708	136437	1147555	111493	1613519	147642
16	West Bengal	2661771	251808	2451217	209875	301278	27668	489853	45271
17	Haryana	145861	13392	139943	13087	57136	5548	38330	3665
18	Himachal Pradesh	32389	4088	23379	2915	40074	4984	52108	6078
19	Jammu & Kashmir	107591	12021	36223	4494	15152	1873	79123	10502
20	Punjab	25448	2403	85154	8142	75450	7565	54075	5576
21	Uttarakhand	85772	10849	62910	8312	18346	2480	27220	4533
22	Arunachal Pradesh	9254	1078	5823	672	3166	369	7143	850
23	Manipur	4913	430	4701	419	2702	232	10619	965
24	Meghalaya	53293	5289	105562	10810	80792	8384	57715	5963
25	Mizoram	8777	1035	6853	752	7733	970	3492	509
26	Nagaland	21430	2414	25383	2896	23676	2646	987	137
27	Sikkim	9140	1007	13049	1402	9163	1026	1235	121
28	Tripura	37227	4064	39648	4636	121729	13394	45388	4884
29	Andaman & Nicobar	4230	336	1841	188	520	54	951	94
30	Goa	17274	1147	1852	139	6238	458	3351	251
31	Ladakh	0	0	2466	407	0	0	71	7
32	Lakshadweep	266	20	0	0	0	0	1728	140
33	Puducherry	4613	369	1657	131	2927	226	3208	251
34	Daman & Diu and DNH	2241	206	357	34	303	27	1166	99
	Total	11382620	1032484	10706505	976724	6182270	602329	4835917	456274
