

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2397  
ANSWERED ON 10/12/2024**

**NATIONAL RURAL LIVELIHOOD MISSION**

**2397. DR. KALANIDHI VEERASWAMY:**

**Will the Minister of RURAL DEVELOPMENT**

- (a) the details of progress of the National Rural Livelihoods Mission (NRLM), including its achievements in enhancing livelihoods for rural households during the past year in the country including Tamil Nadu;**
- (b) the details of strategies implemented under the NRLM to empower women and marginalized communities in rural areas of Tamil Nadu;**
- (c) whether the Government has any plan to ensure the benefits of the NRLM reach the most underserved populations, particularly in remote and disadvantaged regions;**
- (d) the role of Self-Help-Groups (SHGs) in the NRLM and how is the Government support in their growth and sustainability; and**
- (e) whether the Minister outline any measures in place to monitor and evaluate the impact of the NRLM on poverty alleviation and economic development in rural areas, if so, the details thereof?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(DR. CHANDRA SEKHAR PEMMASANI)**

**(a): The Ministry of Rural Development is implementing DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY – NRLM) which was launched in the year 2011 across the country (except Delhi & Chandigarh) with the objective of organizing rural poor women into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in income over a period of time and improve their quality of life and**

**come out of abject poverty. As of 31st October 2024, the Mission is being implemented in 7138 blocks in 742 districts across 28 States and 6 UTs.**

**Cumulatively, 10.05 crore women have been mobilized into more than 90.87 lakh SHGs. The details of achievements under DAY-NRLM including Tamil Nadu during the past year (FY 2023-24) are at Annexure-I.**

**(b): The key strategies under DAY-NRLM to empower women are as follows:**

- Universal social mobilisation of eligible women into SHGs**
- Strengthening of SHGs by providing them capacity building, revolving funds and community investment funds**
- Facilitating Bank linkages, imparting financial literacy, digital finance and facilitating access to various social protection schemes**
- Encouraging health and sanitation behavior change**
- Gender mainstreaming and creation of gender responsive institutions**
- Promoting convergence between Panchayati Raj Institutions (PRIs) and Community-Based Organizations (CBOs)**
- Capacity building and providing forward and backward linkage for livelihoods**
- Convergence with Ministries & Departments and collaboration with various organisations for technical support.**

**(c): All households with one or more deprivation, automatically included households as per SECC 2011 constitute the DAY NRLM target group. Further, eligible households identified through a 'participatory identification of poor' (PIP) process and validated by gram sabha are also included in the SHGs. Furthermore, DAY NRLM has an objective for saturation through its inclusion strategy in order to bring the most vulnerable and unreached population into its**

**fold. There are special efforts to include persons with disabilities, old age population, transgenders and poorest of poor.**

**(d): DAY- NRLM follows prescribed norms for the mobilization of eligible rural household into SHGs. These SHGs are nurtured as grassroots institutions of the poor. The Revolving Fund (RF) and Community Investment Fund (CIF) as fund in perpetuity are made available to the SHGs. This enables them to create credit history with which they are facilitated for linking with Banks for loans. Under the Mission, continuous capacity building and hand-holding support is provided to the SHGs and their members to diversify their livelihoods both in farm and non-farm sector.**

**(e): Yes. Monitoring & evaluation and impact evaluation are an integral part of the program. For instance, an impact evaluation study of DAY-NRLM was conducted during 2019-20 by the International Initiative for Impact Evaluation (3ie) with the support of the World Bank. The assessment covered 9 States with around 27,000 respondents and 5,000 Self Help Groups (SHGs) across Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan and Uttar Pradesh. The evaluation indicates that an additional exposure to the Mission for 2.5 years led to:**

- i. Increase in income by 19% over the base amount.**
- ii. Decline in share of informal loans by 20%.**
- iii. Increase in savings by 28%.**
- iv. Improved labour force participation - proportion of females reporting secondary occupation is higher (4%) in treatment areas.**
- v. Improved access to other Schemes - Significant increase in number of social schemes availed by treatment households (6.5% higher over the base value of 2.8 schemes).**

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**Annexure-I**

**Annexure – I referred in reply to Part (a) of Lok Sabha Unstarred Question No. 2397 for answer on 10.12.2024 regarding details of achievements under DAY-NRLM including Tamil Nadu during the past year (FY 2023-24)**

<b>S.No.</b>	<b>Indicator</b>	<b>Achievement during the year 2023-24</b>
<b>1.</b>	<b>No. of women mobilized into SHGs (in Crore)</b>	<b>1.05</b>
<b>2.</b>	<b>No. of SHGs promoted (in lakh)</b>	<b>7.48</b>
<b>3.</b>	<b>Amount of Loan Disbursed (Rs. Crore)</b>	<b>207817.68</b>
<b>4.</b>	<b>Amount of Capitalization Support (Revolving Fund + Community Investment Fund) provided (Rs. Crore)</b>	<b>10821.95</b>
<b>5.</b>	<b>No. of Banking Correspondents Sakhi/DigipaySakhi deployed</b>	<b>24353</b>
<b>6.</b>	<b>No. of MahilaKisans covered under Agro Ecological Practices (AEP) interventions (in Lakhs)</b>	<b>87.50</b>
<b>7.</b>	<b>No. of MahilaKisan having Agri-Nutri Garden (in Lakhs)</b>	<b>65.34</b>
<b>8.</b>	<b>No. of Enterprises supported under SVEP (in lakhs)</b>	<b>0.54</b>

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