

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2058**  
TO BE ANSWERED ON 05.05.2016

**WORLD BANK ASSISTANCE UNDER NRLM**

**2058. SHRI MANOJ TIWARI:**

Will the Minister of **RURAL DEVELOPMENT** be pleased to state:

- (a) whether the World Bank has provided some financial assistance for Aajeevika-National Rural Livelihood Mission (NRLM) in recent past;
- (b) if so, the details thereof;
- (c) the details of the projects taken up or proposed to be taken up under the aforesaid assistance; and
- (d) whether any anomalies were found at the implementation stage of these projects and if so, the details thereof and the remedial measures being taken thereon?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT**  
**(SHRI SUDARSHAN BHAGAT)**

(a) and (b): The Government is implementing National Rural Livelihoods Mission, renamed as 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. It aims to cover all the States and Union Territories (except Delhi and Chandigarh) and seeks to reach out to all rural poor women in a phased manner by the year 2024-25. National Rural Livelihoods Project (NRLP) is being implemented under the aegis of DAY – NRLM which is funded through World Bank Credit. The Government of India had signed an agreement with the World Bank in July, 2011, for availing IDA credit of US \$ 1 billion (approximately Rs. 4500 crore) for National Rural Livelihoods Project (NRLP) to be availed over a period of five years. The objective was to increase effectiveness of the resources being utilized under NRLM through professionalizing the overall program management and moving towards a results-based approach throughout the country. Subsequently, the project has been restructured in May 2013 and the credit amount reduced to US \$500 million which is to be availed by December 2017. NRLP is being implemented in select blocks of 13 high poverty. These States are Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. It is a demand based programme and the funds are released to the States keeping in view the amount approved as per their Annual Action Plan and the extent of funds available. The NRLP has been further restructured in the year 2015 to create dedicated funds for innovative projects on livelihoods supports, financial inclusion, convergence and skills building. The details of funds allocated are as under:-

Sl.No.	Name	Amount (in US Dollars)
1.	Livelihoods Support	45 million
2.	Financial Inclusion	20 million
3.	Convergence	20 million
4.	Skills Development	30 million

(c): A statement each indicating the projects sanctioned under Livelihoods Support, Financial Inclusion, and Convergence is enclosed as Annexure I, II and III respectively.

(d): As the projects have been sanctioned only recently, it is too early to carry out any assessment of these projects.

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## **Annexure-I- Project Sanctioned under Livelihoods Support**

<b>Sl. No</b>	<b>Name of the state</b>	<b>Name of the proposal</b>	<b>Area proposed to be covered.</b>	<b>Central Budget Rs. In crore</b>	<b>No. of farmers involved</b>
1	Jharkhand	Project Proposal for the promotion of Rural Enterprize under NTFP (Lac & Tamarind) through Value Chain Approach (VCA) under WB Project, Jharkhand	Gumla, Simdega, Khunti And W. Singhbhum	6.26	6000
2		Promotion of Vegetable Rural Enterprise through Value Chain Approach (VCA)	Ranchi, Simdega, West Singhbhum, Pakur, Latehar, Giridih and Palamau	5.62	15000
3	Madhya Pradesh	NTFP PROCUREMENT AND PROCESSING UNIT Livelihood Enhancement by NTFP	Sheopur District	3.50	4500
4	Odisha	The proposal for Livelihoods Cluster Promotion in Odisha through Value Chain Approach for Cashew in South Odisha	12 blocks of Koraput, Rayagada and Gajapati districts	16.86	1500
5		The Proposal for Livelihoods Cluster Promotion in Odisha through Value Chain Approach in Mango and ginder	12 blocks of Koraput, Rayagada and Gajapati districts		11600
6		The Proposal for Livelihoods Cluster Promotion in Odisha through Value Chain Approach in Hill broom	12 blocks of Koraput, Rayagada and Gajapati districts		3000
7	Maharastra	Expansion of Agro-horticulture interventions for transformative impact	9 blocks in 4 districts (Gondia, Gadchiroli, Thane, Palghar)	8.83	19800
8		Institutionalizing community-based fisheries and feed seed rearing system	11 blocks of 3 districts (Gondia, Gadchiroli, Yavatmal)	2.00	10800
9		Approach to Goatary intervention in Special Livelihoods Initiative	13 blocks in 4 districts (Osmanabad, Yavatmal, Wardha, Gondia)	7.38	22000

**Annexure-II – Project Sanctioned under Financial Inclusion**

<b>Name of the State</b>	<b>Title of Proposal</b>	<b>Units proposed</b>	<b>Budget</b>
Bihar	Conducting feasibility study for replication of Streenidhi model in Bihar	State level	Rs 49,87,000
Chhattisgarh	Alternative Banking Channels to ensure Financial Services at doorstep for Rural Chhattisgarh	70 BC points	Rs 50,00,000
Jharkhand	Alternative Banking Channels to ensure Financial Services at doorstep for Rural Jharkhand	225 BC points (22 units)	Rs 50,00,000
Jharkhand	Mobile Based Financial Services Delivery	10 blocks	Rs 1,05,00,000
Jharkhand	Strengthening Community Fund Management Systems & Processes at cluster level federations	15 CLF	Rs 4,16,30,000
Karnataka	Setting up an alternate Financing Channel for delivery of Financial services to SHGs	State level	Rs 50,00,000
Maharashtra	Assured Credit Source through Community Based Financial Institution (CBFI)	6 CLF	Rs 1,56,09,000
Maharashtra	Doorstep banking services to rural community through business correspondent model	350 BC points	Rs 50,00,000
Maharashtra	Samvaad – Improved repayment through rural BPO	State Level	Rs 6,14,29,375
Maharashtra	Transaction in SHGs using Mobile Technology	8 blocks	Rs 89,52,000
Maharashtra	Improved access to credit through partnership with NABAFIN, Pvt Banks and RRBs	3 districts	Rs 1,03,92,000
MP	Enhancing Financial Inclusion through Bank Correspondent Agents	217 BC points	Rs 50,00,000
Odisha	Promoting Block Level Federation (BLF) as comprehensive Financial Inclusion Hub	32 GPLF	Rs 1,55,15,000
Tamil Nadu	Setting up an Women Cooperative Bank for supplementing credit and other financial service delivery to SHG and SHG Members for taking up income generating activities	State Level	Rs 50,00,000
West Bengal	Establishing specialized institution for delivery of financial services to institutions of poor (SHGs)	State Level	Rs 45,00,000

**Annexure-III- projects sanctioned under Convergence**

SI No	Name of SRLM	Title of Project	Coverage	Households Covered (in numbers)	Budget (Rs. in Crores)
1	Jharkhand Rural Livelihoods Promotion Society (JSLPS)	Development of Model Convergence Blocks	04 districts, 7 Blocks and 603 Villages	109000	7.92
2	Sanjeevani-Karnataka State Rural Livelihoods Mission (KSRLM)	Convergence	04 Districts, 04 Talukas, and 146 GPs, 673 Villages	257084	5.58
3	Umeed, Maharashtra	Convergence	06 Districts, 09 Blocks	260000	13.26
4	RGAVP-Rajasthan	Convergence	03 Districts, 03 Blocks, 3169 Villages	40000	4.01
5	Tamil Nadu State Rural Livelihoods Mission (TNSRLM)	Convergence	04 Districts, 06 Blocks, 166 GPS	64484	5.79
6	Uttar Pradesh State Rural Livelihoods Mission (UPSRLM)	Convergence	06 Districts, 06 Blocks and 400 Villages	25000	8.51
	Total			730568	45.07

