

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

**LOK SABHA
UNSTARRED QUESTION NO. 309
ANSWERED ON 21/07/2026**

FUNDS FOR DAY-NRLM

309. Dr. Kalanidhi Veeraswamy:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the total budget allocation, funds sanctioned, and expenditure incurred under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), State-wise including Tamil Nadu;**
- (b) the total number of Self-Help Groups (SHGs) formed and the number of rural households benefitted under the Mission;**
- (c) whether the Government has assessed the impact of the Mission on women's empowerment, income generation, and poverty alleviation, if so, the details thereof;**
- (d) the measures taken by the Government to ensure timely fund release, capacity building, and technical support for SHGs and community institutions;**
- (e) whether there are challenges in implementation, such as lack of awareness, administrative delays, or inadequate training, if so, the details thereof; and**
- (f) the steps taken to strengthen market linkages, sustainable livelihoods and skill development for rural communities under DAY-NRLM?**

ANSWER

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

(a): The total budget allocation, funds sanctioned, and expenditure incurred under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), State-wise including Tamil Nadu during FY 2026-27 are given at Annexure-I.

(b): Under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), 10.05 crore rural households have been organised into 92 lakh SHGs in the country.

(c): Under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), the Ministry of Rural Development has adopted a multipronged strategy for the social, economic, and institutional empowerment of rural women. The positive outcomes of these interventions have been validated through independent impact evaluation studies commissioned by the Ministry. The 3ie Impact Evaluation Study (2025), based on two rounds of data collection conducted in 2019 and 2024 across 9 States, covering about 23,000 households, found that household incomes increased by 9.5% in NRLM blocks, while income gains in mature community institution clusters ranged from 12% to 33%. The study also reported an increase of 6–11% in per capita household consumption, along with improvements in women’s empowerment, livelihood diversification, and overall household welfare.

Further, NITI Aayog’s Evaluation of Centrally Sponsored Schemes in the Rural Development Sector (2025) assessed DAY-NRLM as a highly relevant and impactful programme, noting its contribution to increased incomes, diversified livelihood opportunities, enhanced financial inclusion and literacy, greater self-confidence among women, and improved social inclusion through strong community institutions and convergence with other development initiatives. These findings underscore the significant role of DAY-NRLM in advancing women’s empowerment and improving the socio-economic well-being of rural households.

(d): The Ministry has put in place a robust mechanism to ensure timely fund release, capacity building, and technical support for SHGs and community institutions under DAY-NRLM. Funds are released to States/UTs in a timely manner based on approved allocations and utilization requirements. To strengthen financial management, expenditure monitoring, and transparency, the Ministry has developed the e-Financial Management and Accounting System (e-FMAS/GramNidhi), which is integrated with LokOS and the Public Financial Management System (PFMS) for real-time tracking and efficient fund flow.

Capacity building is a core strategy of DAY-NRLM aimed at strengthening the knowledge, skills, leadership, and institutional capacities of SHGs, their federations, community cadres, and mission staff. Experienced SHG members are nurtured as Community Resource Persons (CRPs) and para-professionals to provide local mentoring and technical guidance, while 619 Community Managed Training Centres (CMTCs) function as decentralized training hubs at the block level. Capacity-building interventions cover institution

building, financial management, livelihoods, governance, social inclusion, digital literacy, and entrepreneurship. The Mission also leverages digital platforms such as LokOS for data-driven monitoring, performance tracking, and informed decision-making, thereby strengthening the effectiveness and sustainability of SHGs and community institutions.

(e): The implementation of DAY-NRLM is carried out through a well-defined institutional architecture supported by regular capacity-building, continuous handholding, robust monitoring mechanisms, and digital platforms for fund flow and programme management. The Mission places significant emphasis on awareness generation, training of SHG members and community cadres, and strengthening of community institutions through Community Resource Persons (CRPs), Community Managed Training Centres (CMTCs), and dedicated support structures at the National, State, District, and Block levels. To ensure smooth implementation, the Ministry continuously reviews programme progress with States/UTs, provides technical guidance and capacity-building support, and leverages digital platforms such as LokOS for effective monitoring and transparency.

(f): The Ministry of Rural Development has undertaken several initiatives to strengthen the branding and marketing ecosystem for products made by Self-Help Group (SHG) members, including promotion of the Saras, Saras Aajeevika and Aajeevika brands and development of State-level brands. Every year, the Ministry organizes two National-level Saras Melas, one Saras Food Festival, and more than 50 State-level Saras Melas and Food Festivals, providing SHG members with opportunities to showcase and sell their products in urban markets. The Ministry also operates the Saras Aajeevika Gallery in New Delhi and has established the eSaras e-commerce platform, besides partnering with GeM, ONDC, Amazon, Flipkart, Meesho and JioMart to enhance market access and sales opportunities for SHG products.

Further, to strengthen sustainable livelihoods under DAY-NRLM, regular training and capacity-building programmes are conducted for SHG members and community cadres on financial literacy, livelihood promotion and enterprise development. In the farm sector, women are supported through agro-ecological farming, livestock-based livelihoods, Integrated Farming Clusters and dedicated Community Resource Persons such as Krishi Sakhi, Pashu Sakhi, Van Sakhi and Matshya Sakhi and in Non farm sector Start-up Village

Entrepreneurship Programme (SVEP) supports rural non-farm enterprises.

Under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), this Ministry implements Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETI) programmes for skill development of rural poor youth through their employment to eradicate poverty in the country.

ANNEXURE I

ANNEXURE REFERRED TO IN REPLY OF PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 309 ANSWERED ON 21.07.2026 REGARDING “Funds for DAY-NRLM”.

State- wise Central allocation, Release and Expenditure under NRLM during FY 2026-27 (Rs. in Lakh)				
S.No	States/UTs	Central Allocation	Released/Mother Sanction issued	*Expenditure (up to June 2026)
1	Andhra Pradesh	41,406	20,703	18,109
2	Telangana	29,576	14,788	7,172
3	Bihar	1,68,859	84,429	0
4	Chhattisgarh	37,505	18,752	10,098
5	Goa	1,200	600	548
6	Gujarat	26,719	13,359	2,670
7	Haryana	15,719	7,860	0
8	Himachal Pradesh	6,620	3,310	726
9	Jammu & Kashmir	8,181	4,090	2,611
10	Jharkhand	63,670	31,835	1,944
11	Karnataka	53,601	26,801	
12	Kerala	24,051	12,025	3,269
13	Madhya Pradesh	36,000	18,000	1,606
14	Maharashtra	1,05,957	52,978	35,520
15	Odisha	81,189	40,594	26,511
16	Punjab	7,639	3,820	1,819
17	Rajasthan	40,701	20,351	8,982
18	Tamil Nadu	62,764	31,382	13,888
19	Uttar Pradesh	2,43,100	1,21,550	36,226
20	Uttarakhand	12,799	6,400	5,761
21	West Bengal	90,225	45,112	4,814
22	A&N Islands	950	-	4
23	Daman & Diu	700	-	38
24	Dadar & Nagar Haveli			
25	Lakshadweep	400	-	0
26	Ladakh	1,000	-	167
27	Puducherry	2,400	1,200	267
	TOTAL	11,62,930	5,79,940	1,82,750

***Note-Expenditure against the total available funds which includes (Opening Balance+Central Share+State Share+Other receipts)**
