

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3429
ANSWERED ON 16.03.2021

IMPLEMENTATION OF NRLM

3429. SHRI SYED IMTIAZ JALEEL:
SHRI ASADUDDIN OWAISI:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the National Rural Livelihood Mission (NRLM) was launched in 2011 with the aim to improve household income of the rural people and if so, the details thereof;
- (b) the achievement made under the scheme so far;
- (c) the outstanding loan till March, 2021 and proportion of NPA;
- (d) the further steps taken by the Government to help the rural poor and to instruct the banks to provide loans under the scheme; and
- (e) the NPA reported by banks on loans provided to Self Help Groups under the Mission during 2019-20 as compared to 2018-19?

ANSWER

MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a) Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is being implemented since 2011 in a mission mode with the objective of organizing the rural poor women into Self Help Groups (SHGs), and continuously nurturing and supporting them to take economic activities till they attain appreciable increase in income over a period of time to improve their quality of life and come out of abject poverty. The programme aims to ensure that at least one woman member from each rural poor household (about 9 crore) is brought into women SHGs and their federations within a definite time frame.

(b) As on 31st January 2021, DAY-NRLM is being implemented in 6360 blocks of 691 districts across all States and Union Territories (except Delhi and Chandigarh). A total of 7.35 crore rural households have been mobilised into 66.65 lakh Self Help Groups (SHGs) and further federated into 3.87 lakh Village Organisations (VOs) and 33,587 Cluster Level Federations (CLFs). A total of Rs.12,595.88 crore of capitalisation support (Revolving Funds and Community Investment Funds) has been provided to SHGs and their federations towards extending the credit to SHG Members. Since 2013-14 women SHGs have cumulatively leveraged a credit of Rs.3.56 Lakh Crores from banks to take up income generating activities.

The Mission has also achieved significant success in improving the last mile delivery of credit services through the agency of SHGs. 21790 SHG members have been deployed as Business Correspondent Agents (BCAs) also known as BC Sakhi to provide last mile financial services including deposit, credit, remittance, disbursement of pensions & scholarships, payment of MGNREGA wages and enrolment under insurance & pension schemes.

This Ministry is also implementing the Start-up Village Entrepreneurship Programme (SVEP), as a sub-scheme under Deendayal Antyodaya Yojana -National Rural Livelihoods Mission (DAY-NRLM). The objective of the scheme is to help the rural poor SHGs to set-up enterprises at the village level in non-agricultural sectors. Besides providing start-up capital, a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) is set up to provide business support services to enterprises. As on 31st January, 2021, 182 projects have been approved across 29 States/UTs in the country. Enterprise formation has started in 137 blocks and 1,34,229 enterprises have been formed so far.

Aajeevika Grameen Express Yojana (AGEY) was launched in August 2017 as a sub-component of DAY-NRLM to provide safe, affordable and community monitored rural transport services to connect remote rural villages. As on 31st January, 2021, 26 States are implementing the programme covering 191 districts and 1,604 vehicles are operational in 357 blocks.

In addition, this Ministry is implementing Mahila Kisan Sashaktikaran Pariyojana (MKSP) as a sub-component of DAY-NRLM to empower women in agriculture. Under MKSP, the work is carried out in two domains- sustainable agriculture and Non-Timber Forest Produces (NTFP) activities. The livestock intervention is being implemented as a universal strategic intervention across both the domains. As on 31st January 2021, a total of 1.11 crore Mahila Kisans have been supported under DAY-NRLM out of which MKSP has covered 38.29 lakh Mahila Kisans. About 11.50 lakh Mahila Kisans have been mobilized into 1.04 Lakh Producer Groups (PGs).

DAY-NRLM has made significant efforts on creating value chain development interventions to enhance market linkages. The idea is to develop a complete business model to provide primary producers with end-to-end solutions from creating producer organizations to building marketing linkages.

(c) Loan outstanding is calculated as on end of each month. Based on reports submitted by banks till 10th March, 2021, the loan outstanding with SHGs is Rs.1,17,416.28 Crore.

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

(i) Ministry of Rural Development (MoRD) 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 Bank Sakhis. Provision for online submission of loan application by SHGs has also been implemented.

(v) Sensitization cum Training of officials of Rural Bank Branches on SHG bank linkage.

(e) As on 31st March 2020, the NPA at national level on loans to Self Help Groups was 2.38% whereas NPA on 31st March, 2019 was 2.17%. Non Performing Asset (NPA) as on 28th February, 2021 has come down to 1.92%.
