

## Deendayal Antyodaya Yojana – National Rural Livelihood Mission in Himachal Pradesh (State Series)

(Ministry of Rural Development)

September 27, 2022

### Introduction

The [Deendayal Antyodaya Yojana - National Rural Livelihoods Mission \(DAY-NRLM\)](#)<sup>1</sup> aims at mobilizing about 9-10 crore rural poor households into Self Help Groups (SHGs) in a phased manner and provide them long-term support such that they diversify their livelihoods, improve their incomes and quality of life.<sup>2</sup> DAY-NRLM has been supporting women-led and managed enterprises in farm and non-farm sectors.<sup>3</sup>



### Progress of DAY-NRLM



DAY-NRLM is being implemented in all the States and Union Territories, except Delhi and Chandigarh. [As on June 30, 2022, about 8.39 crore rural poor women have been mobilized into more than 76.94 lakh SHGs](#)<sup>4</sup>.

The Mission is also working on the social development front among the rural poor, creating greater awareness on issues like nutrition, health, sanitation and gender etc. It is also facilitating their access to entitlements available to them under various Government programmes/schemes.

<sup>1</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1786672#:~:text=Launched in 2011%2C the Deendayal,their incomes and quality of>

<sup>2</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1786672>

<sup>3</sup><https://www.pib.gov.in/PressReleasePage.aspx?PRID=1646719>

<sup>4</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1843200>

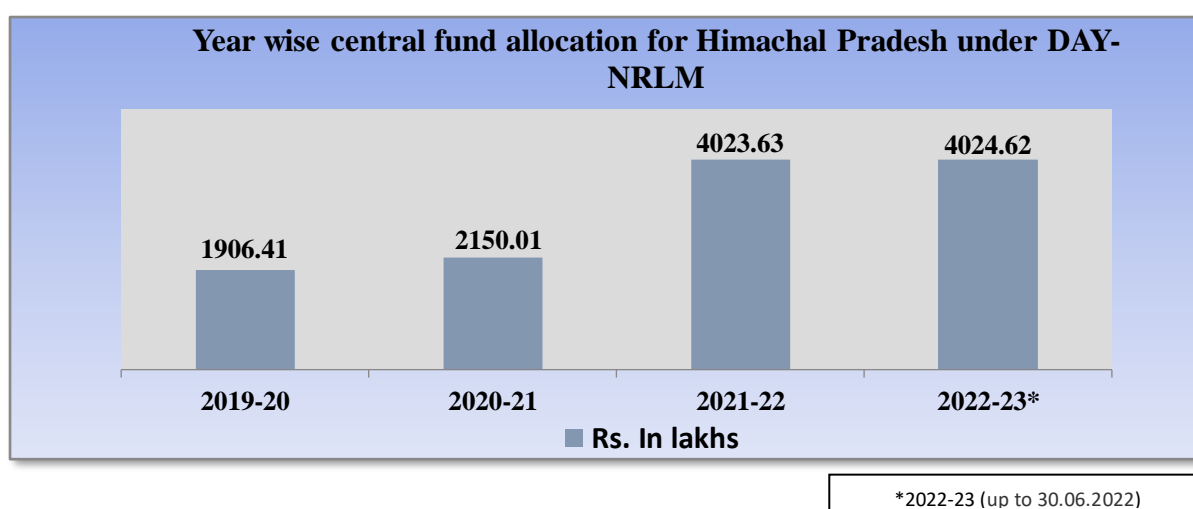
## More Initiatives for the Benefits of SHGs under DAY-NRLM

- [DAY-NRLM organized “UdyamitaPakhwara” across the Country from July 01 to 15, 2022<sup>5</sup>](#). The objective of UdyamitaPakhwara was to highlight the importance of enterprise growth and entrepreneurship development under non-farm livelihoods in rural areas across the country.
- [DAY-NRLM organised a National Discourse on Food, Nutrition, Health and WASH \(Water, Sanitation and Hygiene\) on March 29, 2022<sup>6</sup>](#). The subject of the discourse was 'Leveraging DAY-NRLM's Women Collectives for strengthening Health Seeking Behaviour among SHG households for improved health outcomes'.
- [DAY-NRLM and the World Bank organized a virtual learning event on February 24, 2022<sup>7</sup>](#) on how to integrate ultra-poor women into the Mission's programmes.
- [DAY-NRLM also observed ‘Agri Nutri Garden Week’ from January 10 to 17, 2022<sup>8</sup>](#) through an awareness campaign aimed at encouraging the establishment of ‘Agri Nutri Gardens’ in rural households.

A women's Self-Help Group, coming together on the basis of mutual affinity, is the primary building block of the DAY-NRLM community institutional design. These SHGs are required to practice '[Panchasutras](#)'<sup>9</sup> i.e. regular meetings; regular savings; regular inter-loaning; timely repayment; and up-to-date books of accounts, in order to avail loans.

## Deendayal Antyodaya Yojana in Himachal Pradesh

Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is being implemented across [Himachal Pradesh in 86 blocks](#)<sup>10</sup>. A statement showing [year-wise funds allocated under the mission in Himachal Pradesh](#) during the last three years and the current year (as of 30.06.2022) is given below.



<sup>5</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1842448>

<sup>6</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1810941>

<sup>7</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1802372>

<sup>8</sup><https://pib.gov.in/PressReleasePage.aspx?PRID=1791234>

<sup>9</sup><https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=8075&Mode=0>

<sup>10</sup>[https://himachalservices.nic.in/economics/pdf/economic\\_survey\\_2021-22.pdf](https://himachalservices.nic.in/economics/pdf/economic_survey_2021-22.pdf)

## **Incentives Being Provided to the Women SHGs in Himachal Pradesh under DAY-NRLM**

### **Interest Subvention**

All DAY-NRLM women SHGs are eligible for interest subvention on credit up to Rs. 3.00 lakhs at seven per cent per annum. For the implementation of this scheme, districts have been segregated as follows:

#### **Category 1 Districts:**

Kangra, Mandi, Shimla and Una (under Government of India)

#### **Category 2 Districts:**

Bilaspur, Chamba, Hamirpur, Kinnaur, Kullu, Lahaul & Spiti, Sirmaur and Solan (under State Government i.e HPSRLM).



### **Financial aid through Revolving Fund and Community Investment Fund**

Under NRLM, SHGs and Higher-level Federations (village organizations and cluster/block level federations) of poor women have been formed. On performance basis, three months after the formation, SHGs are provided with Revolving Fund (RF) amounting to Rs. 15,000 if the group regularly holds meetings, keeps records of savings, inter-person loans and repayments.

HPSRLM has disbursed RF amounting to Rs. 32.10 crores to more than 17,939 SHGs in the state.



### **Start-Up funds**

All SHGs are provided Rs. 2500 and Voluntary Organisations (VOs) are provided Rs. 45,000 on Start-Up fund instantly after formation. HPSRLM has started disbursing Start-Up Funds from 2018-19 and as of December 2021, Rs. 4.40 crores has been disbursed to 17,784 SHGs and 2.40 crores to 532 VOs.

### Revolving Fund (RF)

Revolving Fund of Rs. 10,000–15,000 would be provided to those SHGs who have been practising Panchsutra for the last three months and as of December 2021, Rs. 32.10 crores has been disbursed to 17,939 SHGs.

The district-wise achievements during the year 2021-22 under NRLM up to December 2021 are as under:

Name of District	Revolving Fund Achievement	
	No. Of SHGs	Amount Rs. in lakh
<b>Bilaspur</b>	173	27.25
<b>Chamba</b>	219	33.20
<b>Hamirpur</b>	267	51.90
<b>Kangra</b>	1126	205.80
<b>Kinnaur</b>	136	21.00
<b>Kullu</b>	324	59.45
<b>L/Spiti</b>	01	0.25
<b>Mandi</b>	729	124.90
<b>Shimla</b>	646	97.70
<b>Sirmaur</b>	1081	165.40
<b>Solan</b>	215	35.55
<b>Una</b>	378	60.40
<b>Total</b>	<b>5295</b>	<b>882.80</b>

### Community Investment Fund (CIF)

A Community Investment Fund of Rs. 50,000 would be provided to each SHG that has adopted regular internal lending of savings and revolving funds to the members by way of small loans for the last six months. These funds will be routed through the VOs to the SHGs in the shape of loans. 458 VOs, who are performing well, are covered under this scheme and are given additional funds amounting to Rs. 12.28 crores as CIF from NRLM.

The district-wise targets and achievements during the year 2021-22 under NRLM up to December 2021 are as under:

Name of District	CIF Achievement		SHGs Credit Linkage with Banks Rs. in lakh	Achievement of Credit Rs. in lakh
	No. of SHGs	Amount Rs. in lakh		
<b>Bilaspur</b>	23	11.60	510	224.88
<b>Chamba</b>	13	8.00	1100	227.20
<b>Hamirpur</b>	49	20.08	830	247.13
<b>Kangra</b>	04	2.00	2200	1751.59
<b>Kinnaur</b>	12	6.00	220	43.69
<b>Kullu</b>	0	0.00	410	214.92



<b>L/Spiti</b>	0	0.00	170	0.00
<b>Mandi</b>	66	36.75	1760	1590.83
<b>Shimla</b>	131	65.95	1600	843.53
<b>Sirmaur</b>	174	75.80	680	229.08
<b>Solan</b>	22	10.50	690	235.56
<b>Una</b>	92	39.07	830	654.97
<b>Total</b>	<b>586</b>	<b>275.75</b>	<b>11000</b>	<b>6263.38</b>

### Him Ira SHG Shops

To provide a sustainable livelihood opportunity to the SHG members and market linkage to the product produced by Self-Help Groups, Himachal Pradesh opened the Him Ira SHG Shops managed and operated by the women SHG member, in every Assembly Constituency. The Rural Development department has decided to open 100 Him Ira SHG shops in the State.

From April 2021 to November, 2021, the total sale recorded of 40 operational Him Ira SHG shops is Rs. 45.00 lakhs. In addition, the department is organizing Him Ira weekly markets in 58 Development Blocks and total sale recorded amounted to Rs. 44.18 lakhs from April to November 2021.



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### References

- PIB Press Release [Schemes for Women through Self Help Groups](#) dated July 20, 2022.
- PIB Press Release [DAY-NRLM, MoRD organized “UdyamitaPakhwara” from 1st to 15th July, 2022](#) dated July 18, 2022.
- PIB Press Release [DAY-NRLM celebrates Agri Nutri Garden Week as part of Azadi Ka Amrit Mahotsav](#) dated January 20, 2022.
- PIB Press Release [Deendayal Antyodaya Yojana - National Rural Livelihoods Mission \(DAY-NRLM\)](#) dated December 31, 2021.
- PIB Press Release [Workshop held on Leveraging SHG platform for rural economic growth through the convergence of schemes of Ministries](#) dated August 18, 2020.
- PIB Press Release [Ministry of Rural Development’s DAY-NRLM and World Bank host a learning event](#) dated March 2, 2022.
- PIB Press Release [DAY-NRLM organises National Discourse on Food, Nutrition, Health and WASH](#) dated March 29, 2022.
- PIB Press Release [Deendayal Antyodaya Yojana - National Rural Livelihoods Mission \(DAY-NRLM\) celebrates Sanitation Week](#) dated December 10, 2021.
- [https://himachalservices.nic.in/economics/pdf/Economic\\_Survey\\_eng2020-21.pdf](https://himachalservices.nic.in/economics/pdf/Economic_Survey_eng2020-21.pdf)
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## **Twitter References**

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**AG/HP/RC/MZ/JA**