



**Research Unit**  
Press Information Bureau  
Ministry of Information and Broadcasting  
Government of India



## Deendayal Antyodaya Yojana- National Rural Livelihood Mission

**So far in FY 2023-24: 39 lakh SHGs Get Loan, Rs 1.12 lakh Crore Disbursed**

(Ministry of Rural Development)

December 06, 2023

*“I consider the sisters of women self-help groups to be the champions of self-reliant India campaign. These self-help groups are actually national help groups.”*

~ Prime Minister Shri Narendra Modi

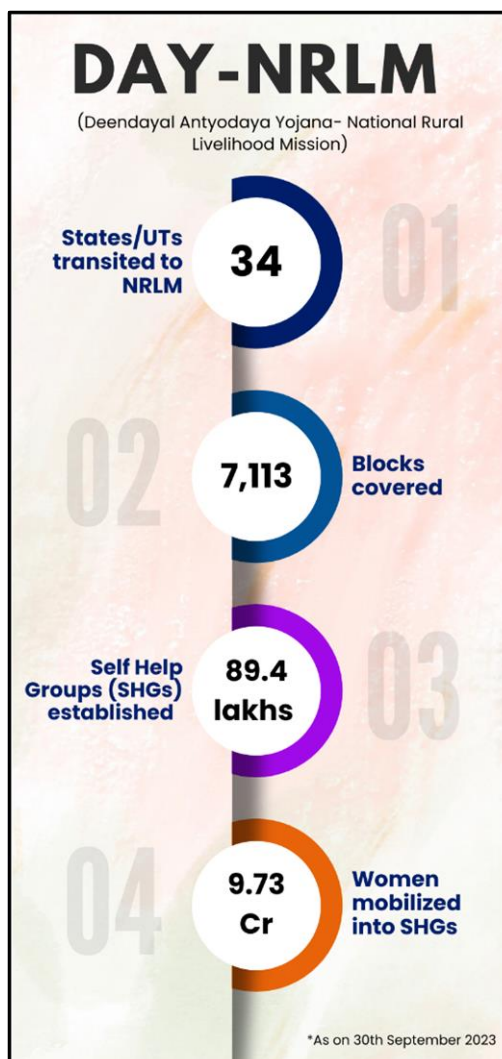
### Introduction

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) is a flagship poverty alleviation program implemented by the Ministry of Rural Development, Government of India. It aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities resulting in sustainable and diversified livelihood options for the poor.

[National Rural Livelihood Mission \(NRLM\)](#) was launched in 2010 as a mission-mode scheme by restructuring the erstwhile *Swarnajayanti Grameen Swarojgar Yojana* (SGSY). In 2016, the program was renamed **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)**. The central and state governments jointly fund this centrally sponsored scheme.

### Objective

DAY-NRLM promotes building strong institutions such as Self-Help Groups (SHGs) for the poor, particularly women, and enabling these institutions to access a range of financial services and



livelihoods. These institutions provide them with long-term support to diversify their livelihoods, enhance their incomes, and improve their quality of life. Most of the mission's interventions are being implemented and scaled up by the SHG women themselves who are trained as community resource persons (CRPs) – *Krishi Sakhis, Pashu Sakhis, Bank Sakhis, Bima Sakhis, Banking Correspondent Sakhis*, etc. The Mission is also working on empowering the SHG women through awareness generation and behaviour change communication on issues like domestic violence, women's education and other gender-related concerns, nutrition, sanitation, health, etc. The aim of the SHGs created under this scheme is to facilitate:

- (a) Access to formal credit
- (b) Support for diversification and strengthening of livelihoods
- (c) Access to entitlements and public services.

## **Key Features**

Features and components of the Scheme include:

- One member (preferably a woman) from each rural poor household would be brought under the Self-Help Group (SHG) network. Women SHG groups would have bank-linkage arrangements.
- The Mission consists of four components, viz., (i) social mobilization, community institution, and capacity building; (ii) financial inclusion; (iii) livelihood promotion; and (iv) convergence.
- The Mission also supports the development of skills for rural youth and their placement, training, and self-employment through rural self-employment institutes (RSETIs), innovations, infrastructure creation, and market support.
- NRLM provides [Revolving Fund \(RF\)](#) to SHGs of Rs.10,000-15,000 as a corpus to meet the members' credit needs directly and as catalytic capital for leveraging repeat bank finance. RF is given to SHGs that have been practicing '*Panchasutra*' (Regular meetings; Regular savings; regular inter-loaning; Timely repayment; and Up-to-date books of accounts).
- The Mission also provides [Community Investment Fund](#) as Seed Capital to SHG Federations at the Cluster level to meet the credit needs of the members through the SHGs/Village Organizations and to meet the working capital needs of the collective activities at various levels.
- Convergence with various ministries and agencies dealing with poverty reduction of rural poor.

## Implementation

[DAY-NRLM implementation](#) is overseen by State Rural Livelihood Missions (SPVs), with District Mission Management Units (DMMUs) responsible for planning and execution at the district level under the district administration's guidance. At the block level, a Block Mission Management Unit implements the Mission activities. The Mission is implemented in a phased but intensive manner, covering a specific number of blocks each year. By 2023-24, the Mission aims to mobilize all rural poor households. The Department of Rural Development in the Ministry of Rural Development, Government of India, is the nodal ministry which oversees policy formulation, monitoring, evaluation, and fund disbursement.

## Scheme Overview

(As of 30th September 2023)

The mission is being implemented in 34 states and UTs. It has mobilized a total of **9.73 crore women** from poor and vulnerable communities into **89.4 lakh Self Help Groups (SHGs)**.



(Includes data from the erstwhile *Swarnajayanti Grameen Swarojgar Yojana*)

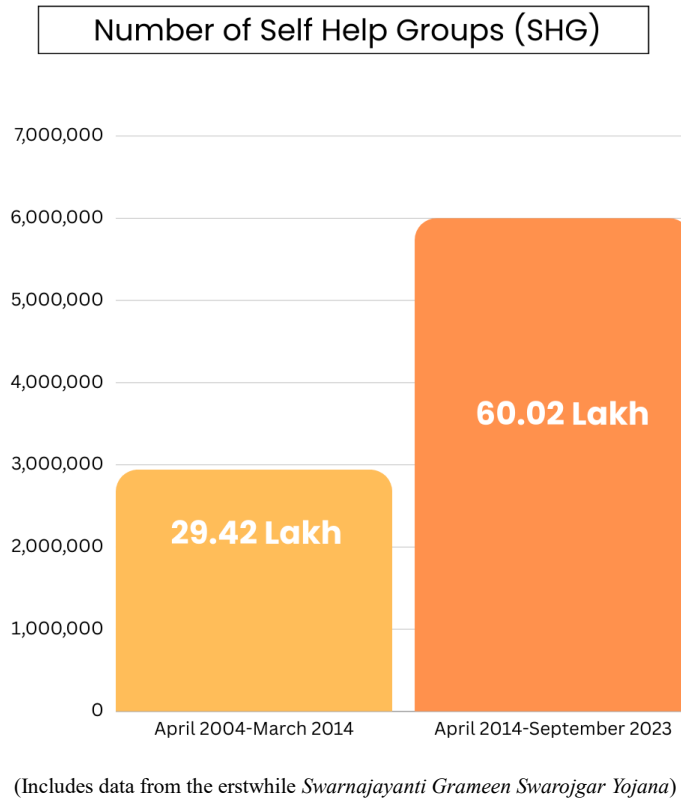
### **Geographical Coverage:**

- Number of States/UTs transited to NRLM: 34
- Number of Districts with **intensive blocks**\* : 742

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\* Intensive blocks and districts are those in which all components of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) will be implemented either through the State Rural Livelihoods Missions (SRLMs), partner institutions, or non-governmental organizations (NGOs).

- Number of Blocks covered: 7,113
- Number of Gram panchayats in which intensive implementation has started: 2,71,244
- Number of Villages in which intensive implementation has started: 7,28,473



### **Progress In Intensive Blocks**

- Households mobilized into SHGs: 9.90 Crore
- SHGs promoted: 90 Lakh
- Village Organizations promoted: 4.28 Crore
- Amount of Revolving Fund disbursed to SHGs (in Lakh): Rs 47,490,713
- Amount of Community Investment Fund disbursed to SHGs (in Lakh): Rs. 12,31,12,302
- Community Resource Persons developed: 3.56 Crore

### **Progress Under SHG Bank Linkage**

- Number of SHGs with outstanding bank loans: 86,99,391
- Amount outstanding (in Cr.): Rs 2,31,187.02

### **Progress during the current FY 2023-2024**

- Number of SHGs granted loans: 39,09,866
- Amount Disbursed (in Cr.): Rs 1,12,053.71



(As of December 05, 2023)

## Farm Livelihoods

Designed towards diversifying income sources, reducing fluctuation in income, and assuring sustainable income along with food and nutritional security at the household level, the Farm Livelihoods interventions reach women in SHGs through various components of the scheme.

These pillars are as follows:

- Mahila Kisan Sashaktikaran Pariyojana (MKSP)**  
 To strengthen the existing livelihoods of the poor, MKSP was launched in 2010-11, as a subcomponent for the promotion of agri-based livelihoods enhancement under DAY-NRLM. The primary objective of the MKSP is to empower women in agriculture by strengthening community institutions of poor women farmers and leveraging their strength to promote sustainable agriculture. Farm livelihood interventions are household-focused, emphasizing capacity building for the target community through Community Resource Persons (CRPs) called *Krishi Sakhis*, *Pashu Sakhis*, and *Van Sakhis*.
- Farm Livelihoods Interventions in Intensive Blocks**  
 DAY-NRLM promotes sustainable agriculture, non-timber forest products (NTFP), and livestock in intensive blocks through states' Annual Action Plans (AAPs). It focuses on boosting crop productivity, food security, and net income via Non-chemical Pest Management (NPM) practices for diversified polyculture.

- **Farm Value Chain Intervention**

DAY-NRLM has made significant efforts in 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.

- **Promotion Of Organic Farming Village Clusters**

DAY-NRLM has been strengthening livelihoods by interventions in agro-ecological practices, improved livestock rearing, and sustainable Non-Timber Forest Produce (NTFP) collection and value addition. Organic farming is the next logical progression as it moves towards organic certification and marketing to enable farmers to get better market access.

**Farm Livelihood Progress (as of December 05, 2023):**

- No. of *Mahila Kisan* (covered under Agro-Ecological Practice interventions): 31,03,072
- No. of *Mahila Kisan* (households having Agri Nutri Garden): 21,84,159
- No. of Villages (Covered under Farm Livelihood interventions): 1,16,284
- No. of *Mahila Kisan* (Organized into Farmer Producer Organizations): 5,76,455

**References:**

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