



Sangathan se Samriddhi: DAY-NRLM

For Prelims: Sangathan se Samriddhi, [DAY-NRLM](#), [SHG](#), [GDP](#), Rural Household, [Centrally Sponsored Scheme](#).

For Mains: Impact of [DAY-NRLM](#) on Rural India and Indian Economy.

Why in News?

Recently, the Ministry of Rural Development's [Deendayal Antyodaya Yojana-National Rural Livelihoods Mission \(DAY-NRLM\)](#) launched a national campaign called “**Sangathan Se Samridhhi- Leaving no Rural Woman Behind**”, aiming to mobilize a significant number of women into [Self Help Groups \(SHGs\)](#).

What is Sangathan Se Samridhhi Campaign?

▪ About:

- The campaign is a part of the **Azadi Ka Amrit Mahotsav Samaveshi Vikaas** and aims to mobilize 10 crore women from eligible rural households into SHGs.
- It aims to mobilize **disadvantaged rural communities** who are unaware of the benefits of the DAY-NRLM program.
- The campaign will be organized in all states and form more than 1.1 lakh SHGs through interventions like:
 - Organising general Body Meetings of Village Organizations
 - Experience sharing by SHG champions to motivate left-out households to join SHGs
 - Conducting Community Resource Person drives
 - Opening SHG bank accounts, and creation of a common database of SHGs promoted by other stakeholders.

▪ Need for Such a Campaign:

- India's rural population accounts for 65% of its total population, and it is crucial to accord women from these areas all possible **opportunities to enable them to contribute significantly to making** India a [5 trillion dollar economy](#).
- When women in such a big number become part of SHGs, it will automatically have a **considerable effect on the country's** [GDP \(Gross Domestic Product\)](#).

How can SHGs help in Women Empowerment?

▪ Economic Empowerment:

- SHGs provide women entrepreneurs with [micro-loans](#) to sustain their businesses, while also creating an environment for them to develop greater agency and decision-making skills.
 - A 2022 study by Institute for Financial Management and Research (IFMR) suggested that women aided by SHGs were **10% more likely to save on a regular basis**, resulting in economic empowerment, while working towards a better future for the next generation.

- **Women Entrepreneurship:**
 - SHGs also deliver services ranging from **entrepreneurial training, livelihood promotion and community development** for women entrepreneurs.
 - In Maharashtra alone, there are 527,000 SHGs, which have accounted for over **50% of all women-led small-scale industrial units in India.**
 - This is a clear indication that SHGs can lead to the overall development of women entrepreneurship.
- **Skill Development:**
 - SHGs also provide **training and capacity building to their members.** Women can learn new skills, such as **tailoring, handicrafts, or farming techniques.**
 - This not only helps them to improve their earning potential but also enhances their self-confidence and self-esteem.
- **Social Empowerment:**
 - SHGs provide a platform for women to come together and share their experiences. This **creates a sense of solidarity among women** and helps to break down social barriers.
 - It also enables women to participate in decision-making at the household and community level, giving them a voice and greater control over their lives.

What is Deendayal Antyodaya Yojana-National Rural Livelihood Mission?

- **About:**
 - It is a **Centrally Sponsored Programme**, launched by the Ministry of Rural Development in 2011.
 - It aims to **eliminate rural poverty through the promotion of multiple livelihoods** and improved access to financial services for the rural poor households across the country.
- **Functioning:**
 - It involves working with community institutions through community professionals in the spirit of **self-help which is a unique proposition of DAY-NRLM.**
 - It impacts livelihoods by
 - Mobilizing rural households into SHGs.
 - Organizing one-woman member from **each rural poor household** into SHGs
 - Providing training and **capacity building to SHG members**
 - Providing access to financial resources from their own institutions and banks.
- **Sub Programs:**
 - **Mahila Kisan Shashaktikaran Pariyojana (MKSP):** It aims to promote agro-ecological practices that increase women farmers' income and reduce their input costs and risks.
 - **Start-Up Village Entrepreneurship Programme (SVEP):** It aims to support entrepreneurs in rural areas to set up local enterprises.
 - **Aajeevika Grameen Express Yojana (AGEY):** It was launched in August 2017, to provide safe, affordable and community monitored rural transport services to connect remote rural villages.
 - **Deendayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY):** It aims at building placement-linked skills of the rural youth and placing them in relatively higher wage employment sectors of the economy.
 - **Rural Self Employment Institutes (RSETIs):** DAY-NRLM, in partnership with 31 Banks and State Governments, is supporting Rural Self Employment Institutes (RSETIs) for skilling rural youth to take up gainful self-employment.
- **Outcome:**
 - By July 2022, 8.35 crore women were connected to NRLM and there were 5.9 lakh crore bank linkages, while the NPAs have reduced to 2.5 %.
 - Till 2014, It involved 2.35 lakh houses, had 80,000 crore bank linkages with **Non-Performing Assets (NPAs)** at 9.58 %.
 - As of May 2021, there are 6.9 million SHGs in India with 75 million members across 7,83,389 villages.
 - The NRLM has enabled rural families to negotiate for greater access to essential services

such as education and healthcare.

- It has improved **food security, improved school enrolment, access to land for women to grow food**, and created an impact on gender issues with women's groups taking on issues like dowry, child marriage, and discrimination against girls.

UPSC Civil Services Examination Previous Year Questions (PYQs)

Prelims

Q. How does the National Rural Livelihood Mission seek to improve livelihood options of rural poor? (2012)

1. By setting up a large number of new manufacturing industries and agribusiness centres in rural areas
2. By strengthening 'self-help groups' and providing skill development
3. By supplying seeds, fertilizers, diesel pump-sets and micro-irrigation equipment free of cost to farmers

Select the correct answer using the codes given below:

- (a) 1 and 2 only
- (b) 2 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Ans: (b)

Mains

Q. "The emergence of Self-Help Groups (SHGs) in contemporary times points to the slow but steady withdrawal of the State from developmental activities". Examine the role of the SHGs in developmental activities and the measures taken by the Government of India to promote the SHGs **(2017)**

Q. The Self-Help Group (SHG) Bank Linkage Programme (SBLP), which is India's own innovation, has proved to be one of the most effective poverty alleviation and women empowerment programmes. Elucidate. **(2015)**

Source: PIB