



Atmanirbhar Narishakti Se Samvad

Why in News

Recently, Prime Minister (PM) of India participated in 'Atmanirbhar Narishakti se Samvad' and interacted with women [Self Help Group \(SHG\)](#) members promoted under the [Deendayal Antyodaya Yojana-National Rural Livelihoods Mission \(DAY-NRLM\)](#).

Key Points

▪ Highlights of the Conference:

- The PM lauded the [Self-Help Groups of women](#) for their unprecedented services during the Covid-19 period.
 - For example, women's unparalleled contribution in **making masks and sanitizers** and **providing food** to the needy and **spreading awareness**.
- The PM released support funds to **SHGs**, for [PM Formalisation of Micro Food Processing Enterprises \(PM FME\)](#) Scheme and for [Farmer Producer Organizations \(FPOs\)](#).
- The PM also announced that now the **limit for loans available to SHGs without guarantee has been doubled to Rs 20 lakh**.
- In the pursuit of making the country [free from single use plastic](#), SHGs can play an important role.
 - SHGs can raise awareness about single use plastic and work for its alternative.
 - In this context, SHGs can take full advantage of the online [Government e-marketplace](#).

▪ About Self-Help Groups (SHGs):

- SHGs are **informal associations of people** who choose to come together to find ways to improve their living conditions.
- It can be defined as a **self governed, peer controlled information group** of people with **similar socio-economic background** and having a desire to collectively perform common purpose.
- Villages face **numerous problems** related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and **need collective efforts**.
- Thus SHG can become a vehicle of change for the poor and marginalized. SHG relies on the notion of **"Self Help" to encourage self-employment and poverty alleviation**.
- In 1999, Government of India, introduced **Swarn Jayanti Gram Swarozgar Yojana (SGSY)** to promote self-employment in rural areas through formation and skilling of SHGs. The programme evolved as a national movement in 2011 and **became National Rural Livelihoods Mission (NRLM)**.
- **Other Initiatives to Promote SHGs:**
 - [Agriculture Infrastructure Fund](#)
 - [PM Formalization of Micro Food Processing Enterprises \(PM FME\) Scheme](#)

- [Pradhan Mantri Matsya Sampada Yojana \(PMMSY\)](#)
- [Ambedkar Hastshilp Vikas Yojana \(AHVY\)](#)
- [North East Rural Livelihood Project](#)
- Scheme for promotion of Women SHGs (WSHGs) in backwards & [LWE \(Left Wing Extremism\)](#) districts of India.
- The **Ministry of Housing & Urban Affairs has launched 'SonChiraiya'** - (A brand and logo)- for marketing of urban SHG products. It also implements DAY-NULM (National Urban Livelihoods Mission).
- **Government Initiatives for Women Empowerment in Various Fields:**
 - **Agriculture and Agro-Based Industry:**
 - Under the [new farm laws](#), women self help groups have no restriction on how much they can store.
 - Self help groups have the option whether to sell produce directly from the farm or by setting up a food processing unit and sell with great packaging.
 - **Financial Inclusion:**
 - **Jan Dhan Accounts:** With more than 42 crore Jan Dhan accounts of which close to 55% of the accounts are of women.
 - **DAY-NRLM:** It envisages universal social mobilization by inter alia organising one-woman members from each rural poor household into Self Help Groups (SHGs).
 - **Panchayats:**
 - [Mahila Sabhas in Gram Panchayat](#)
 - [Rashtriya Gram Swaraj Abhiyan \(RGSA\)](#)
 - **In Education:**
 - [Vigyan Jyoti Scheme](#)
 - [GATI Scheme](#)
 - [KIRAN Scheme](#)
 - [Beti Bachao Beti Padhao Scheme](#)
 - **In Entrepreneurship:**
 - [Mahila e-haat](#)
 - [Women Entrepreneurship Platform \(WEP\)](#)
 - **Support to Training and Employment Programme for Women (STEP) Scheme**
 - [New Labour Code](#)
 - [The Prevention of Sexual Harassment At Workplace Act, 2013](#)
 - **Other Initiatives:**
 - [National Creche Scheme](#)
 - [One Stop Centre Scheme](#)
 - [Scheme for Adolescent Girls \(SAG\)' across the country](#)
 - [POSHAN Abhiyaan](#)
 - [Ujjwala Yojana](#)

Source: PIB