



## DAY-NRLM (Deen Dayal Antyodaya Yojana - National Rural Livelihood Mission) in India

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National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by the Ministry of Rural Development, Government of India. This plan is focused on promoting self-employment and the organization of rural poor. The idea behind this program is to organize the poor into SHG (Self Help Groups) groups and make them capable of self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), the Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among the rural poor. SGSY is now remodelled to form NRLM, thereby plugging the shortfalls of the SGSY programme. This program was launched in 2011 with a budget of \$5.1 billion and is one of the flagship programs of the Ministry of Rural Development. This is one of the world's most prominent initiatives to improve the livelihood of the poor. This program is supported by the World Bank with a credit of \$1 Billion. The program was succeeded by Deen Dayal Antyodaya Yojana on 25 September 2015.

### NRLM Mission

“Reduce poverty by providing poor households with access to self-employment and skilled wage employment, and improve their livelihoods on a sustainable basis by building strong and sustainable grassroots institutions for the poor. leads to visible improvement.”

### Guiding Principles of NRLM

1. Poor people have a strong desire and an innate ability to escape poverty.
2. Unlocking the innate potential of the poor requires social mobilization and strong institutions.
3. Dedicated and responsive external support structures are required to induce social mobilization and to build and strengthen strong institutions.
4. This upward liquidity is supported by:
  - Enabling knowledge dissemination
  - Building skills
  - Credit access
  - Marketing access
  - Livelihood services access
  - Enabling knowledge dissemination
  - Building skills
  - Credit access
  - Marketing access

- Livelihood services access

### NRLM Values

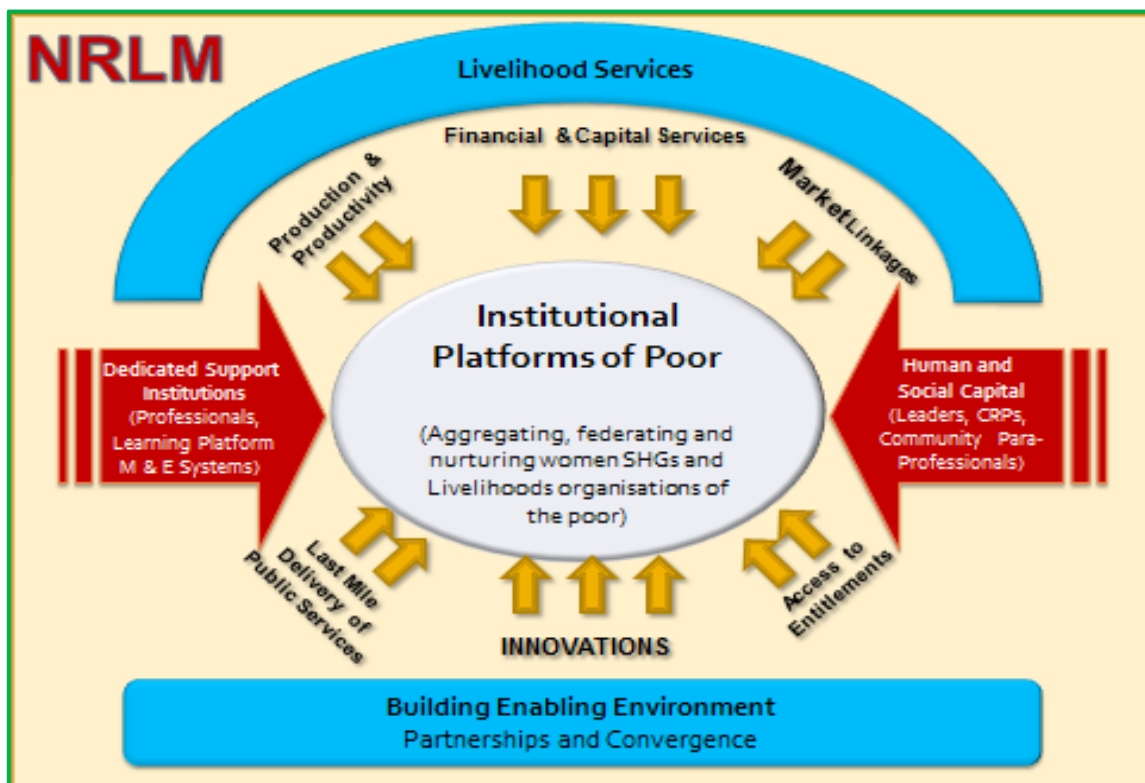
The core values which guide all the activities under NRLM are as follows:

- ❖ Inclusion of the poorest, and meaningful role to the poorest in all the processes.
- ❖ Transparency and accountability of all processes and institutions.
- ❖ Ownership and key role of the poor and their institutions in all stages – planning, implementation and monitoring.
- ❖ Community self-reliance and self-dependence.

### Major Features of DAY-NRLM

The chief features of the scheme are as follows:

- Universal social mobilization: A minimum of one lady member of a rural poor household (with particular emphasis on the marginal sections) is to be brought in the network of an SHG.
- Participatory Identification of Poor
- Community Funds as Resources in Perpetuity: this is to strengthen the financial management capacity of the poor
- Financial inclusion
- Livelihoods: the mission focuses on promoting and stabilizing the existing livelihood structures of the poor through its three pillars:
  - Vulnerability reduction & Livelihoods enhancement – through expanding existing livelihoods and tapping new livelihood opportunities in both the farm and non-farm sectors
  - Employment – building skills
  - Enterprises – promoting self-employment
- Another important feature of this scheme is that it places a high priority on convergence and partnerships with other government schemes of the Rural Development Ministry. It also seeks to have linkages with the Panchayati Raj institutions.



## Sub Scheme under NRLM

### Aajeevika Grameen Express Yojana

The Government of India has introduced a new sub-scheme under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY - NRLM) entitled "Aajeevika Grameen Express Yojana" (AGEY) from the financial year 2017-18.

#### Objectives

- To provide an alternative source of livelihoods to members of SHGs under DAY - NRLM by facilitating them to operate public transport services in backward rural areas, as identified by the States
- To provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (including access to markets, education and health) for the overall economic development of the area by making use of the supports available within the framework of DAY - NRLM.

#### Salient features

- ❖ Under the programme, the Community Investment Fund (CIF) provided to Community based Organisations (CBOs) under the existing provisions of DAY - NRLM scheme will be utilised to support the SHG members to operate the public transport services.

### Mahila Kisan Sashaktikaran Pariyojana

#### Objectives

The primary objective of the MKSP is to empower women in agriculture by making systematic investments to enhance their participation and productivity, as also create and sustain agriculture-based livelihoods of rural women. Specific objectives of MKSP are as under:

- ❖ To enhance the productive participation of women in agriculture.
- ❖ To create sustainable agricultural livelihood opportunities for women in agriculture.
- ❖ To improve the skills and capabilities of women in agriculture to support farm and non-farm-based activities.
- ❖ To ensure food and nutrition security at the household and the community level.
- ❖ To enable women to have better access to inputs and services of the government and other agencies.
- ❖ To enhance the managerial capacities of women in agriculture for better management of bio-diversity.
- ❖ To improve the capacities of women in agriculture to access the resources of other institutions and schemes within a convergence framework.

### Start-up Village Entrepreneurship Programme

- ❖ The objective of this sub-scheme is to promote start-ups in rural areas.
- ❖ The scheme will address the three key hiccups concerning rural start-ups:
  - A missing knowledge ecosystem
  - A missing financial ecosystem
  - A missing incubation ecosystem
- ❖ SVEP envisions the generation of sustainable self-employment opportunities for rural poor youth, facilitating them to engage effectively with the market and help generate wealth locally.

### National Rural Livelihood Project (NRLP)

Government of India has availed credit from the International Development Association (IDA) for implementing the, National Rural Livelihood Project (NRLP), under NRLM. National Rural Livelihoods Project (NRLP) has been designed as a sub-set of

NRLM to create 'proof of concept', build capacities of the Centre and States and create an enabling environment to facilitate all States and Union Territories to transit to the NRLM. NRLP would be implemented in 13 high poverty states accounting for about 90 percent of the rural poor in the country. Intensive livelihood investments would be made by the NRLP in 107 districts and 422 blocks of 13 states (Assam, Bihar, Chhattisgarh, Jharkhand, Gujarat, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh, West Bengal, Karnataka and Tamil Nadu). Distribution of project funds among the states would be based state based on inter-se poverty ratios.

### **NRLM Latest Updates**

- ✓ As part of Azadi ka Amrit Mahotsav, a total of 152 Centre for Financial Literacy & Service Delivery (SAKSHAM Centres) across 77 districts of 13 states were launched under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) of the Ministry of Rural Development during October 4th and 8th, 2021.
- ✓ The objective of SAKSHAM Centres is to provide financial literacy & facilitate the delivery of financial services to SHG members and the rural poor.
- ✓ Centre for Financial Literacy & Service Delivery (CFL&SD) would act as a one-stop solution/single window system for the basic financial needs of Self-Help Group (SHG) households in rural areas.
- ✓ These Centers will be managed by the SHG network, largely at the level of the Cluster Level Federations (CLFs), with the help of trained Community Resource Persons (CRPs)

### **Conclusion**

The National Rural Livelihood Mission (NRLM) aiming to enable the accessibility of gainful employment skills and wages by the poor household population in rural villages which is a very successful running scheme and recognized by the World Bank and sanction a funding of 1 million dollars. Under the scheme setting principles are managed very well like, the poor who are capability skills Having and having a strong desire to come out of the poverty should be encouraged.