

Deendayal Antyodaya Yojana - NRLM (DAY-NRLM)

Government schemes are an important part of the UPSC syllabus. Every year, questions are asked in both the <u>IAS prelims</u> and the mains from this topic. In this article, you can read all about the Deendayal Antyodaya Yojana (DAY-NRLM) for the IAS exam.

Deen Dayal Antyodaya Yojana - National Livelihoods Mission (DAY-NRLM)

The DAY-NRLM is essentially a poverty relief programme of the Central government. It was launched as 'Aajeevika - National Rural Livelihoods Mission (NRLM)' by the GOI's Ministry of Rural Development in the year 2011. It was renamed as DAY-NRLM in 2015.

The scheme is an improved version of the earlier Swarnjayanti Gram Swarozgar Yojana (SGSY).

- The programme is supported partially by the World Bank.
- It aims at creating effective and efficient institutional platforms to enable the rural poor to increase their household income by means of sustainable livelihood enhancements and better access to financial services.
- Additionally, the poor would also be enabled to attain improved access to rights, public services and other entitlements.
- The mission aims at harnessing the inherent capabilities of the poor and equip them with capacities (such as knowledge, information, tools, finance, skills and collectivisation) for them to take part in the economy.
- The scheme started out with an agenda to cover **7 Crore rural poor households** via <u>Self Help Groups (SHGs)</u> and federated institutions, and support them for livelihoods collectives in a period of 8-10 years.

NRLM Mission

"To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."

Guiding Principles of NRLM

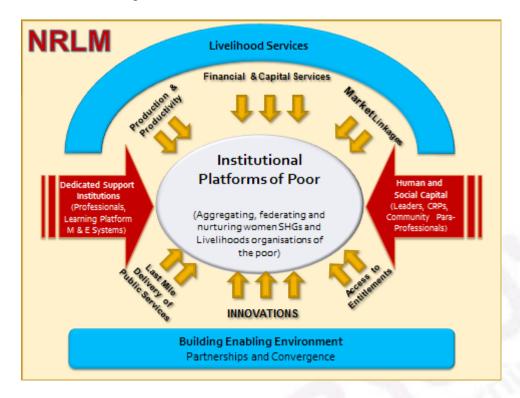
- 1. The poor have a great desire to escape poverty, and they have inherent capabilities.
- 2. For unleashing the innate abilities of the poor, social mobilisation and strong institutions are necessary.
- 3. In order to induce social mobilisation and build strong institutions and empower, an external support structure is needed that is both dedicated and sensitive.
- 4. This upward mobility is supported by:
 - 1. Enabling knowledge dissemination
 - 2. Building skills
 - 3. Credit access
 - 4. Marketing access
 - 5. Livelihood services access

NRLM Values

• Including the poorest, and giving them a meaningful role in every process



- Accountability and transparency in all institutions & processes
- Community self-dependence and self-reliance
- The poor should have ownership and a key role in all their institutions in planning, executing and monitoring



Major Features of DAY-NRLM

The chief features of the scheme are as follows:

- Universal social mobilisation: 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 a 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 stabilising the existing livelihood structures of the poor through its three pillars:
 - o Vulnerability reduction & Livelihoods enhancement through expanding existing livelihoods and tapping new livelihood opportunities in both the farm and non-farm sectors
 - Employment building skills
 - o Enterprises promoting self-employment
- Another important feature of this scheme is that it places a high priority to convergence and partnerships with other government schemes of the Rural Development Ministry. It also seeks to have linkages with the Panchayati Raj institutions.

Sub-schemes under NRLM

Aajeevika Grameen Express Yojana (AGEY)

- This scheme was initiated in 2017.
- It aims at providing alternate sources of livelihood to members of SHGs under the parent scheme by



- enabling them to offer public transport services in backward rural areas.
- The scheme offers affordable, safe and community-monitored rural transport services to connect villages in remote areas with key amenities & services (access to health, markets and education) for the overall economic development of the region.

Mahila Kisan Sashaktikaran Pariyojana (MKSP)

- The main objective of this sub-scheme is to is to empower women in agriculture by making systematic investments to enhance their participation and productivity.
- The programme also seeks to create and sustain agriculture-based livelihoods with regard to women in rural areas.
- Other aims are to ensure food and nutrition in the households, enable better access to services and inputs for women, improve the managerial capabilities of women, etc.

Start-up Village Entrepreneurship Programme (SVEP)

- The objective of this sub-scheme is to promote startups in rural areas.
- The scheme will address the three key hiccups with respect to rural startups:
 - o A missing knowledge ecosystem
 - o A missing financial ecosystem
 - o 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 Livelihoods Project (NRLP)

• The NRLP is designed to create 'proof of concept' and build capacities at the central and state levels, in order to have a facilitating environment for all states and UTs to transit to the NRLM.

UPSC Questions related to DAY-NRLM

What is Aajeevika scheme?

The Aajeevika - National Rural Livelihoods Mission (NRLM) seeks to provide effective and efficient institutional platforms to enable the rural poor to increase their household income by means of sustainable livelihood enhancements and better access to financial services. The scheme is now renamed the Deen Dayal Antyodaya - National Rural Livelihoods Mission scheme.

What is Aajeevika Grameen Express Yojana?

This is a sub-scheme under the DAY-NRLM aimed at providing alternate sources of livelihood to members of SHGs under the parent scheme by enabling them to operate public transport services in backward rural areas.

When was Deen Dayal Antyodaya Yojana launched?

The Deen Dayal Antyodaya Yojana was launched in 2014.



