

Deendayal Antyodaya Yojana-NRLM

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Genesis

The Swarnjayanti Gram SwarozgarYojana (SGSY) was a flagship programme of the Ministry of Rural Development. It was started in 1999 and was restructured in FY 2010-11 for implementation as the National Rural Livelihoods Mission. **The Radhakrishna committee recommended the restructuring of SGSY into NRLM.** The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. **In November 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-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**

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**



Phased implementation

NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.

The year wise break up in in terms of coverage of districts and blocks as envisaged by NRLM



Key features

- **Universal Social Mobilisation:** At least **one woman member from each identified rural poor household, is to be brought under the Self Help Group (SHG) network** in a time bound manner. **Special emphasis is particularly on vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labour.** NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty.
- **Participatory Identification of Poor (PIP):** The inclusion of the target group under NRLM is determined by a well-defined, transparent and equitable process of participatory identification of poor, **at the level of the community.** All households identified as poor through the PIP process is the NRLM Target Group and is eligible

for all the benefits under the programme. **Target Group is identified through the Participatory Identification of Poor (PIP) method.** The NRLM Target Group (NTG) derived through the PIP is de-linked from the BPL.

- **Community Funds as Resources in Perpetuity:** NRLM provides **Revolving Fund (RF) and Community Investment Fund (CIF)** as resources in perpetuity to the institutions of the poor, to strengthen their institutional and financial management capacity and build their track record to attract mainstream bank finance.
 - **Financial Inclusion:** NRLM works on both demand and supply sides of financial inclusion. On the demand side, it **promotes financial literacy among the poor** and provides catalytic capital to SHGs and their federations. On the supply side, the Mission **coordinates with the financial sector and encourages the use of Information, Communication & Technology (ICT) based financial technologies,** business correspondents and community facilitators like **'Bank Mitras'**. It also works towards **universal coverage of rural poor against risk of loss of life, health and assets.** Further, it works on remittances, especially in areas where migration is endemic.
 - **Livelihoods:** NRLM focuses on stabilizing and promoting existing livelihood portfolio of the poor through its **pillars – 'vulnerability reduction' and 'livelihoods enhancement'** through deepening/enhancing and expanding existing livelihoods options and tapping new opportunities in farm and non-farm sectors; **'employment'** – building skills for the job market outside; and **'enterprises'** – nurturing self-employed and entrepreneurs (for micro-enterprises)
- **Convergence and partnerships**

- **Convergence:** NRLM places a high emphasis on convergence with other programmes of the MoRD and other Central Ministries. Convergence is also sought with programmes of state governments for developing synergies directly or indirectly with institutions of the poor.
- **Partnerships with NGOs and other CSOs:** NRLM has been proactively seeking partnerships with Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs), at two levels – strategic and implementation. The partnerships are guided by NRLM’s core beliefs and values, and mutual agreement on processes and outcomes. Partnership guidelines to partner with NGOs, CSOs have been finalized and approved this year.
- **Linkages with PRIs:** In view of the eminent **roles of Panchayat Raj Institutions (PRIs)**, it is necessary to consciously structure and facilitates a mutually beneficial working relationship between Panchayats and institutions of the poor, particularly at the level of Village Panchayats. Formal platforms would be established for regular consultations between such institutions and PRIs for exchange of mutual advice, support and sharing of resources
- In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country