Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY NRLM)

Prelims: *Current events of national and international importance | Government Policies and Interventions*

Why in News?

Recently, the DAY-NRLM scheme has been reviewed for the 2026-27 to 2030-31 cycle, with a focus on scaling rural women entrepreneurship and strengthening institutions.

- It is a ***flagship centrally sponsored scheme for poverty alleviation*** and rural livelihoods program based on the Self-Help Group (SHG) model.
- **Launched in –** 2016.
- It was formerly known as the National Rural Livelihoods Mission (NRLM).
- **Nodal Ministry –** The Ministry of Rural Development.
- **Implementation –** State Rural Livelihoods Missions through SHGs, Village Organisations (VOs) and Cluster-Level Federations (CLFs).
    - **Exception –** DAY-NRLM is implemented ***across all states and union territories in India (except Delhi and Chandigarh).***
- **Coverage –** About ***10 crore rural poor households*** across India, mobilised into 91 lakh SHGs.
- **Objectives – Livelihoods** – Promote sustainable livelihoods and rural women entrepreneurship.
- **Financial Inclusion** – Enable access to formal credit and financial services.
- **Diversification** – Strengthen and diversify livelihoods with access to entitlements and public services.
- **Empowerment** – Enhance social and political empowerment of women.
- **Beneficiaries –**
    - Rural poor women.
    - SHG members.
    - Rural youth (under skill development components).
- **Identification –** The NRLM Target Households (NTH) are identified

through the *Participatory Identification of Poor (PIP)* instead of the BPL.

- **Key Sub-schemes –** It includes Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) for skill training and Rural Self Employment Training Institutes (RSETIs).
- **Components –**

Domain	Provisions
Institution Building & Financial Inclusion	• SHG formation and nurturing. • Collateral-free loans, interest subvention. • Bank linkage through Bank Sakhis.
Livelihood Promotion	• Farm activities through Mahila Kisans. • Non-farm enterprises, including handicrafts and food processing. • Start-up Village Entrepreneurship Programme (SVEP).
Community Resource Persons	• Krishi Sakhi – agriculture services. • Pashu Sakhi – livestock services. • Bank Sakhi – banking and credit linkages.
Skill Development & Employment	• **DDU-GKY –** Placement-linked skill training (15–35 years). • **RSETIs –** Entrepreneurship training (18–50 years).
Marketing & Capacity Building	• Through SARAS Aajeevika Melas • Training by the National Institute of Rural Development and Panchayati Raj.

- **Funding Mechanism –** The Central and State governments jointly fund the program.
- **Significance –** *Low NPAs of around 1.7% despite massive credit mobilisation.*
- Boosted women's economic, social and political power.
- Created a strong base for next-phase entrepreneurship, market access and innovative financing.

References

1. TH | Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY NRLM)
2. PIB | DAY NRLM



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