

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	<ul style="list-style-type: none"> • SHG formation and nurturing. • Collateral-free loans, interest subvention. • Bank linkage through Bank Sakhis.
Livelihood Promotion	<ul style="list-style-type: none"> • Farm activities through Mahila Kisans. • Non-farm enterprises, including handicrafts and food processing. • Start-up Village Entrepreneurship Programme (SVEP).
Community Resource Persons	<ul style="list-style-type: none"> • Krishi Sakhi - agriculture services. • Pashu Sakhi - livestock services. • Bank Sakhi - banking and credit linkages.
Skill Development & Employment	<ul style="list-style-type: none"> • DDU-GKY - Placement-linked skill training (15-35 years). • RSETIs - Entrepreneurship training (18-50 years).
Marketing & Capacity Building	<ul style="list-style-type: none"> • 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](#)

