



Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

NIRD&PR, Hyderabad

Ministry of Rural Development,
Government of India



ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA

DAY-NRLM

Background

1. Ministry of Rural Development(MoRD) Govt. of India directly targeted the poor families for creation of assets and started with integrated rural development programs(IRDP) in 1980.
2. In 1999 IRDP was transformed into SGSY. Self Employment through organizing poor into SHGs has emerged as new strategy of poverty reduction
3. Subsequently, certain shortcomings were noticed under SGSY and govt. has approved the restructuring of SGSY into NRLM in 2010 and launched on 3.06.2011



ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA

DAY-NRLM

Background

- SGSY was launched in 1999 by revamping the Integrated Rural Development Programme (IRDP)
- NRLM is an ongoing Centrally Sponsored Scheme (CSS) - 'Cornerstone' of GoI's strategy for elimination of rural poverty
- Launched in June, 2011 by restructuring Swarnjayanti Gram Swarozgar Yojana (SGSY) and was further rationalized in April, 2013.
- **Deendayal Antyodaya Yojana (DAY) new name of Aajeevika NRLM Nov, 2015.**
- **Aims at eliminating poverty of 8-9 crore rural households, through multiple livelihoods, in 10 years**
- Seeks to address issues of financial support, livelihoods and human development affecting the rural poor

National Rural Livelihoods Mission

Goal

Poverty elimination through organising and building strong institutions of poor (women), enabling them to access financial resources at affordable terms, and, to have a portfolio of sustainable livelihoods.



Vision

Each poor family should have an annual income of at least Rs 50,000 per annum



Key Task

To reach out to 8-10 crore rural poor households in a time bound manner, and, stay engaged with them till they come out of abject poverty



ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA

DAY-NRLM

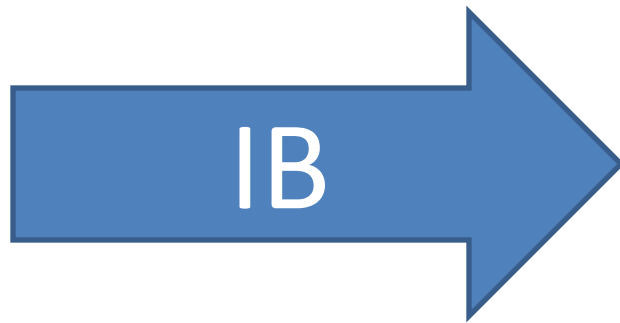
Key Features

- **NRLM aims to eliminate rural poverty through promotion of multiple livelihoods for each family.**
- One woman member from each poor household to be brought into Self Help Groups (SHGs).
- **Universal coverage of all 8-10 crore rural poor households by 2024-25 - to be organised into 70-90 lakh SHGs and their federations at the village (VO) and cluster level (CLF).** To reach out to all the 640,000 villages, 238,000 Gram panchayats, 6599 blocks and 647 districts in 29 States and 5 U.Ts
- Being implemented in a phased manner as it requires creation of social capital of the poor and capacity building of stakeholders.
- **Long term handholding support** – each poor household receives a minimum 6-8 years of continuous support and then 24x7 support from their own institutions.
- **Dedicated and well trained professional manpower** for implementation right upto block level.

NRLM Components

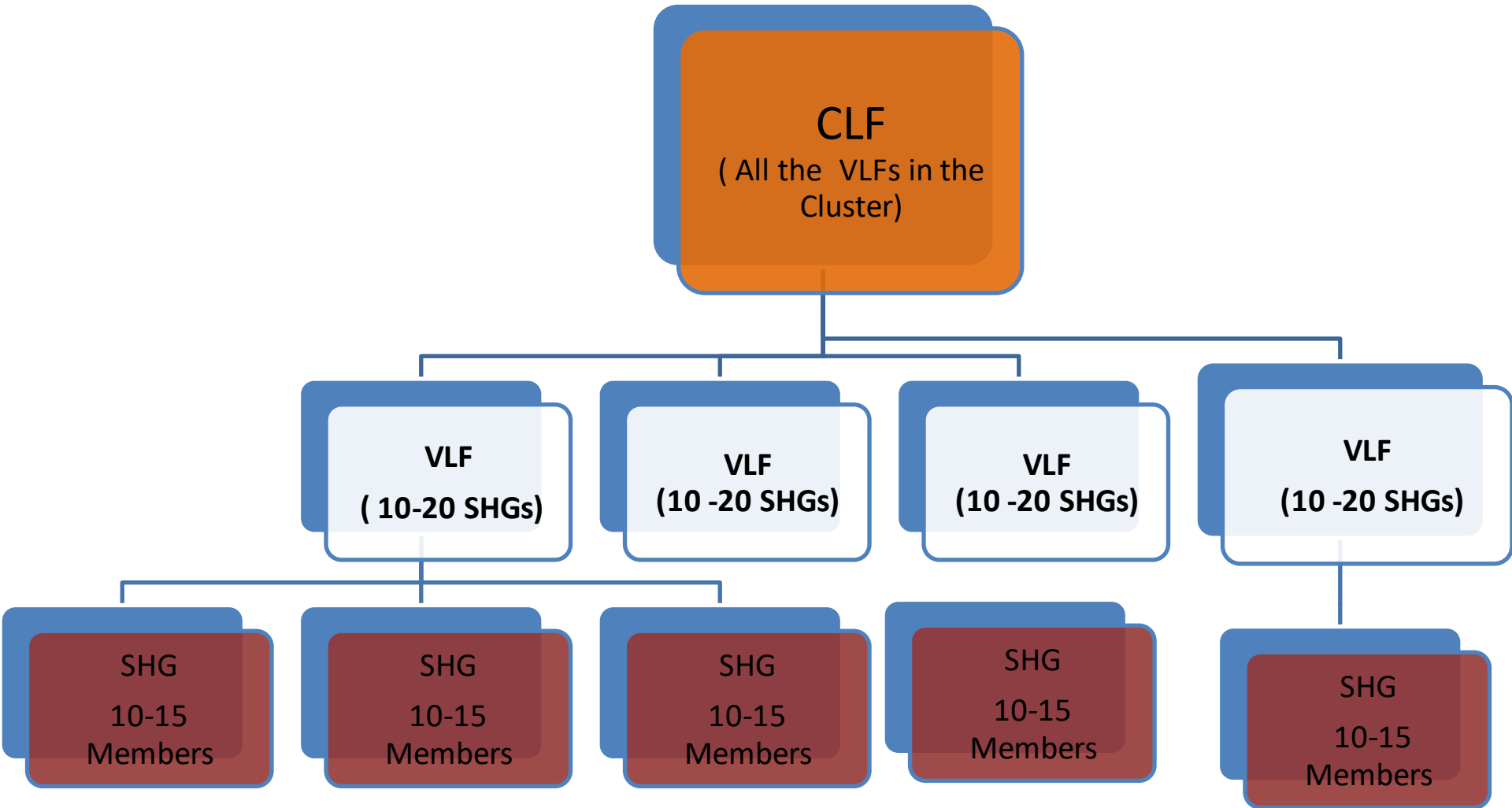


NRLM Components



PROPOSED INSTITUTIONAL STRUCTURE UNDER

NRLM.



Institutions of Poor

Cluster Level Federations (10 - 15 VOs)



Village Organizations (10 -15 SHGs)



Self Help Groups (10 -20 Members)



- Support to primary level federations – financial & non-financial
- Linkage with departments
- Auditing of groups
- Anchoring community cadre

- Training to SHGs
- Financial and Livelihood Services
- Access to public services and entitlements

- Savings
- Internal Lending
- Accessing Credit from Banks

Self Help Group

1. **When 10 – 15 poor people who have same socio-economic status**
2. **who have more or less similar problems**
3. **Who lives nearby come together with unity, trust, understanding, affinity, self help and share their responsibilities to achieve their common goal of overcoming poverty**

We can call them as a Self Help Group

10 characteristic features of good SHG

1. **Good norms**
2. **Good planning**
3. **Good leadership**
4. **Democracy**
5. **Self help**
6. **Transparency**
7. **Problem solving capacity**
8. **Development in member's life**
9. **Sustainability**
10. **Unity**



ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA

DAY-NRLM

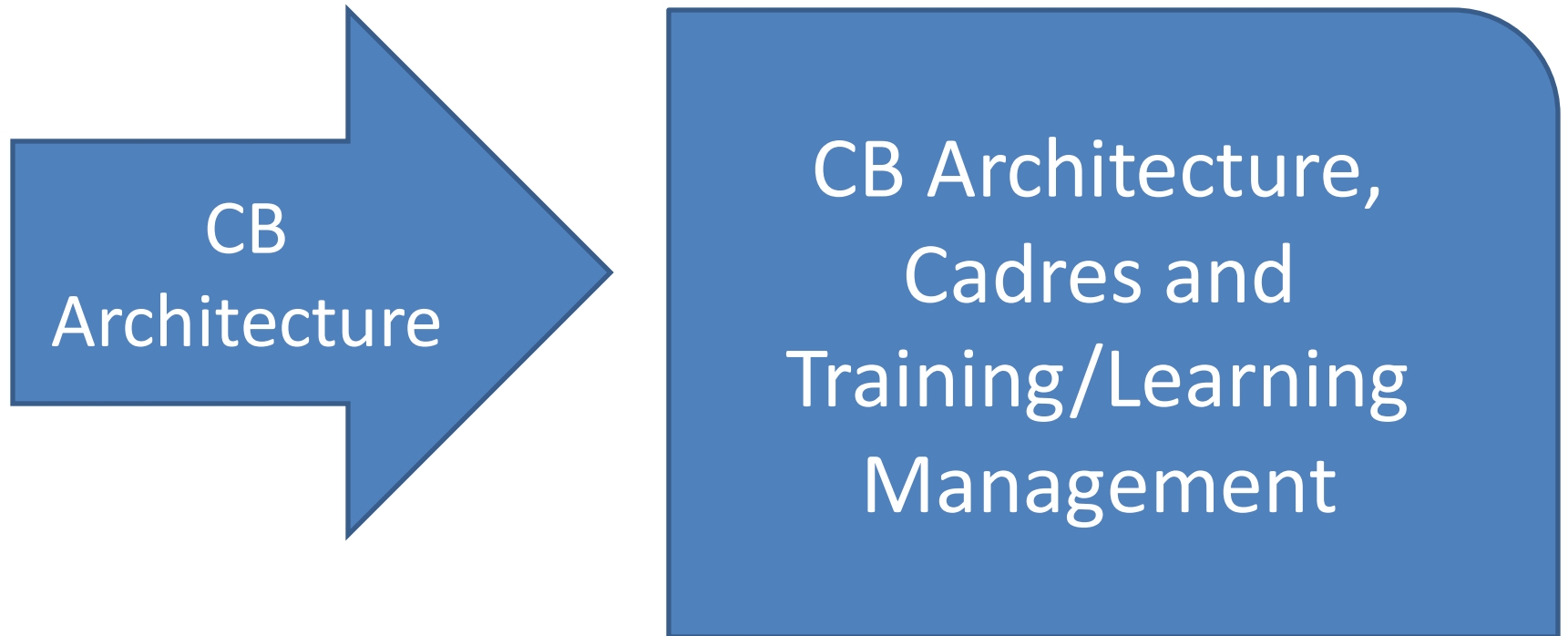
NRLM Guided by Dasa Sutra

1. Regular Meetings
2. Regular Savings
3. Regular Inter-Loaning
4. Timely Repayment of Loans
5. Up-to-date books of Accounts

NRLM advocates Dasa (10) Sutras, including

6. Health, hygiene and sanitation
7. Education
8. Active involvement in PRIs
9. Access to entitlements and schemes
10. Sustainable livelihoods

NRLM Components



NRLM Components

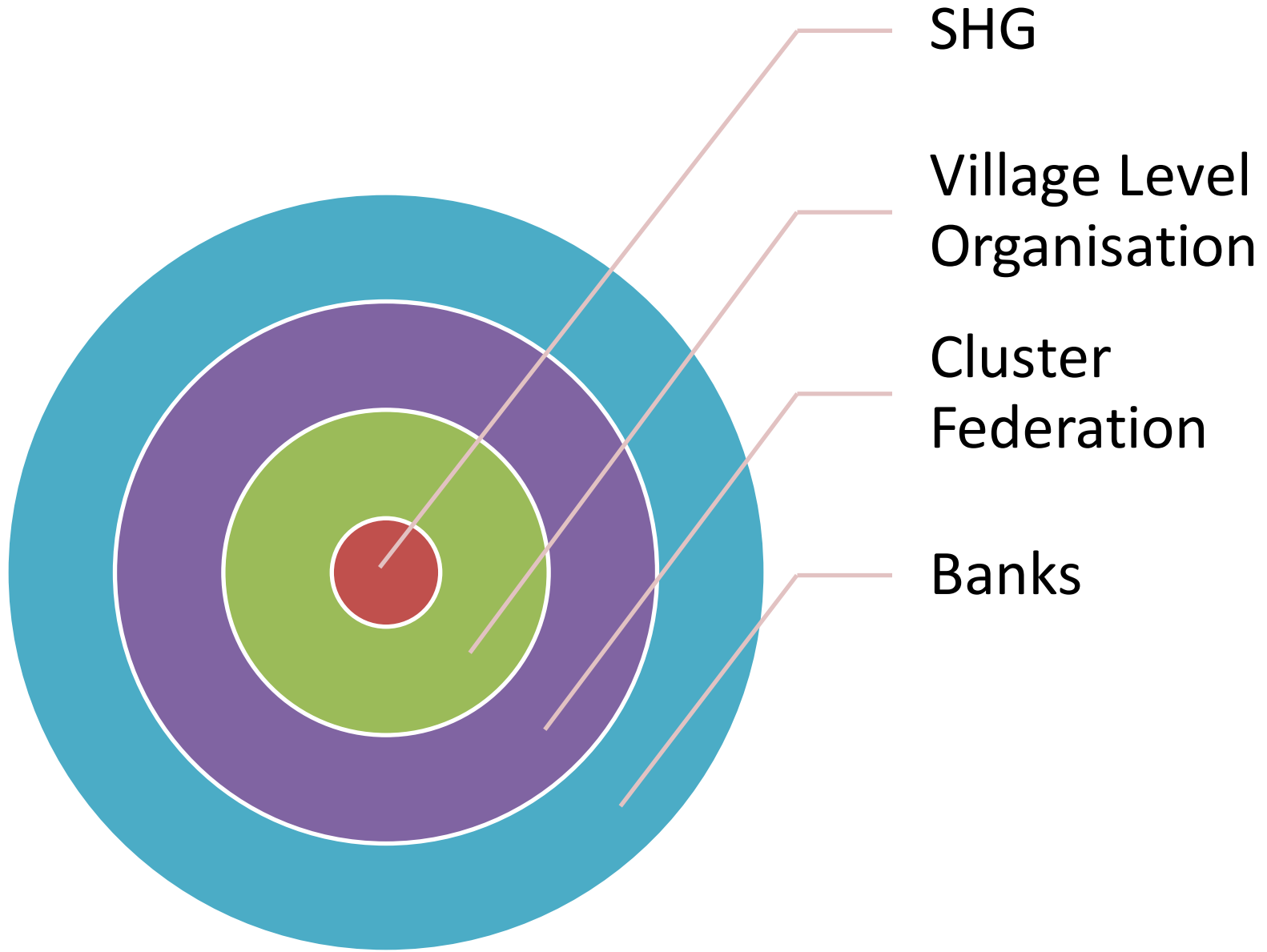


Financial Inclusion
and Financial
Management &
funds to the
community



Funds to the
community; Bank
Linkages; Financial
Management

Four Banks for poor



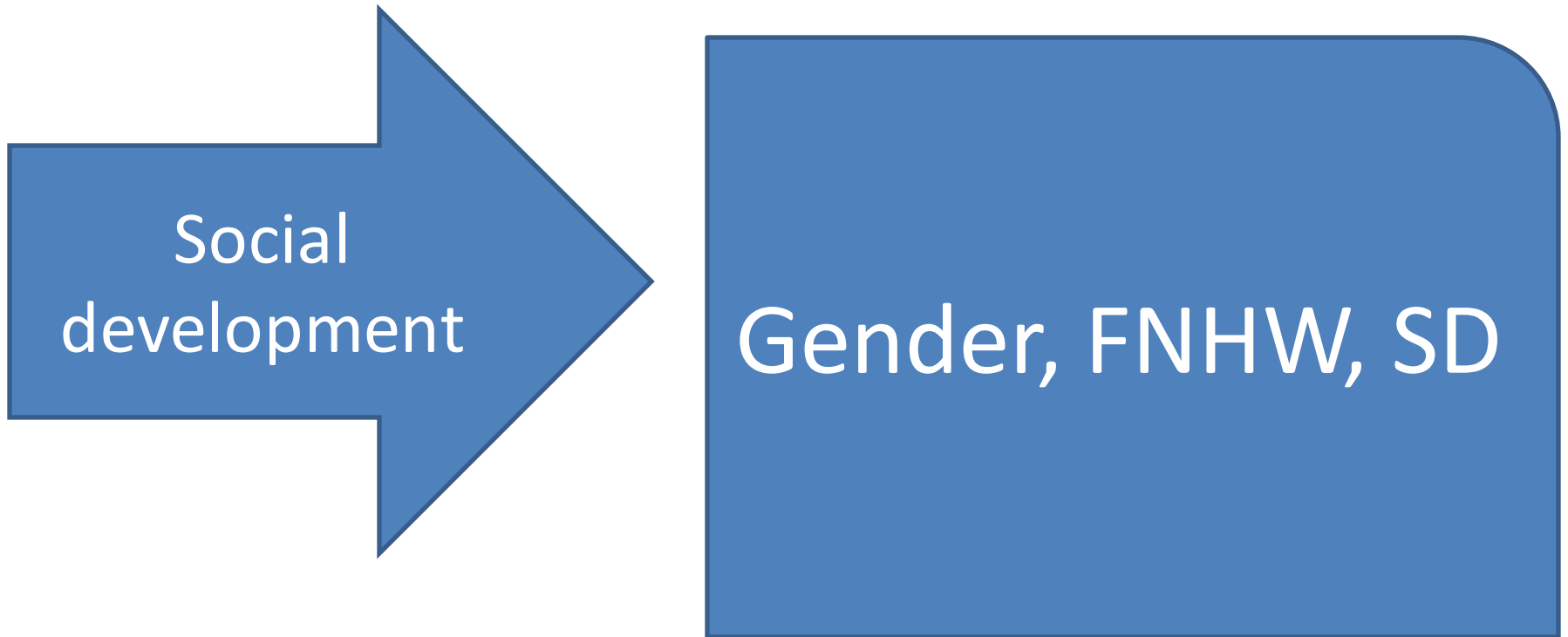
NRLM Components



Livelihoods

- ❖ **Self employment (RSETI)**
- ❖ **Wage employment - DDUGKY**
- ❖ **MKSP**
- ❖ **NTFPs**
- ❖ **Livestock**

NRLM Components



NRLM Components



Planning
process

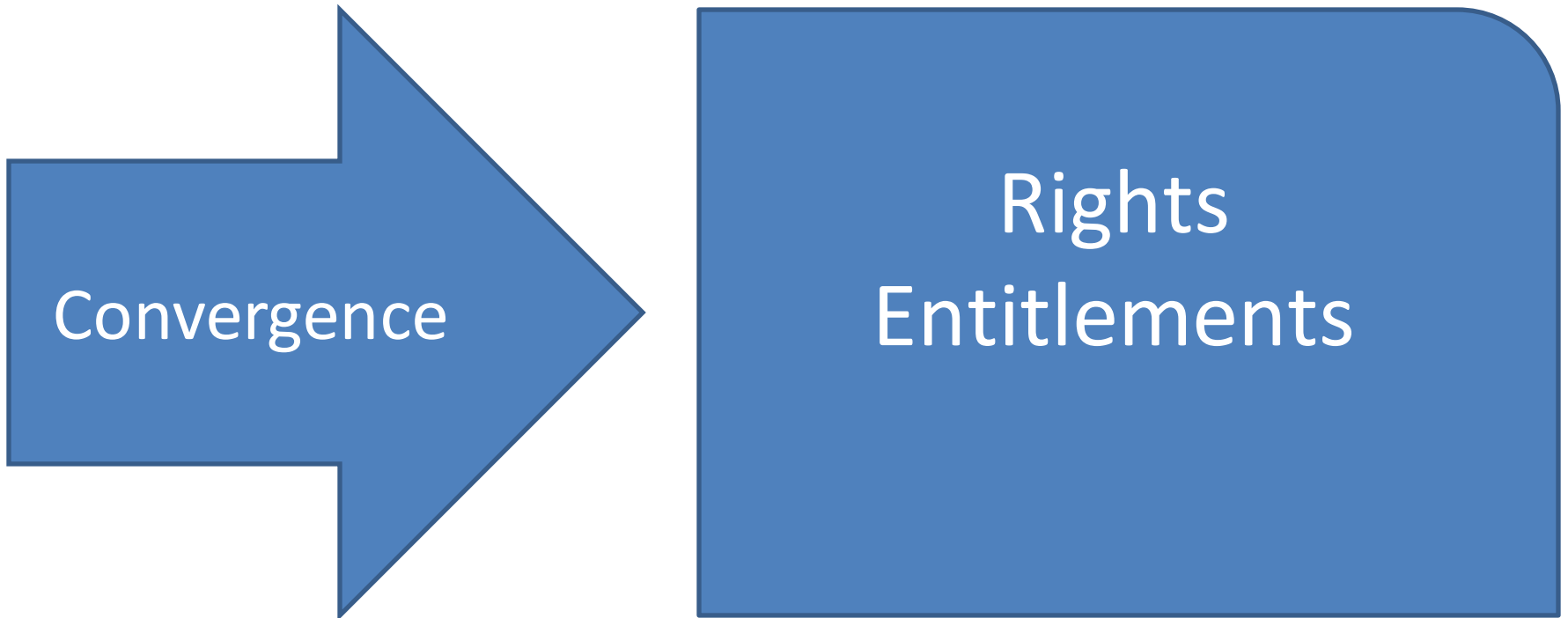
Planning: MCP,
VRF, IPPE-2

Micro Credit Plane
Vanarabuly Reduction Fund
(Intensive Participatory Planning Exercise II)

NRLM Components



NRLM Components



Convergence

Rights
Entitlements

NRLM

Livelihood Services

Financial & Capital Services

Production & Productivity

Market Linkages

Institutional Platforms of Poor

(Aggregating, federating and nurturing women SHGs and Livelihoods organisations of the poor)

Dedicated Support Institutions
(Professionals, Learning Platform M & E Systems)

Human and Social Capital
(Leaders, CRPs, Community Para-Professionals)

Last Mile Delivery of Public Services

Access to Entitlements

INNOVATIONS

Building Enabling Environment
Partnerships and Convergence

Convergence

- NRLM facilitates community institutions to converge with PRIs, Block and district level line departments and offices.
- The domains of convergent action include health, education, women and child development, agriculture, animal husbandry, creation of wage employment, creation of community assets, accessing credit for livelihoods and other needs, creation of water resources, etc.

Steps for Comprehensive Convergent Actions include-

- Sensitise and train Mission staff on Convergence, Rights, Entitlements, Schemes, Convergence Processes etc.
- Sensitise stakeholders
- Facilitate to develop appropriate cadre and organizational mechanisms at Federation Level
- Develop locally relevant IEC materials on Rights, Entitlements, Schemes, Convergence and make them available to SHGs and federations.
- Develop CB plans and calendars for training (including sensitisation, exposure) members, leaders, cadres, village level/field level functionaries.

- Facilitate identification and planning for target groups as per the norms of Rights, Entitlements and Schemes.
- Initiate Convergence Planning in Blocks with one year implementation, 40% mobilization and presence of VOs, CLFs.
- Facilitate Participatory Identification of Poor / Participatory Poverty Assessment (PIP-PPA) tracking.
- Facilitate Vulnerability Reduction Plans (VRPs) in villages
- Facilitate GP and Block Convergence Plans, on a periodic basis.
- Encourage individuals to demand their Rights, Entitlements, and Schemes directly.
- Facilitate participation of SHG women in Gram Sabha
- Facilitate mainstreaming of Panchayat – SHG convergence

- Facilitate GP, Block, District, State, Convergence Committees to guide, support, review and monitor the progress on the convergence plans.
- Facilitate SHGs and federations to work with PRIs and convergence as a separate agenda in their regular meetings to discuss, review and monitor participation, planning, implementation and benefits by/to members. The agenda items may include - Gram Sabha, GPDP, Poverty free GP, MGNREGS-IPPE, Swachh Bharat Mission, functional committees of GPs, Village Health Plan, ICDS, etc.
- Facilitate constituting a subcommittee or strengthen Social Action Committee (SAC) for the convergence, social inclusion and social development
- Assign/designate an anchor at State, District and Block levels to conduct/facilitate Convergence processes

- Take services from technical agencies or resource agencies to support convergence processes at State, district and Block levels
- Institute Review and Monitoring mechanisms at State, District, Block and Community levels on a quarterly basis.
- Take Convergence Plans and its progress into Reporting and MIS.
- Leverage funding within the SHGs, VOs, CLFs funds, or at the GP level, other sources beyond Rights, Entitlements, and Schemes.

- **PRIs** could facilitate/support in social mobilization, institution building, Participatory Identification of Poor (PIP) and its endorsement in Gram Sabha, allocating resources to the priority demands of the SHGs and their federations in the annual plans/activities of the PRIs and Coordinating with different departments and agencies on behalf of the SHG network

- **SHGs and their Federations** could encourage their members to **attend the Gramsabha** for placing their demands and needs. Aamsabha of the VO conducted before Gram Sabha can discuss the needs and demands of the community and prioritize for placing before Gram Sabha. SHG federations need to participate actively in the functional committees of GP (if they are members/invitees), in planning processes and in community monitoring of implementation of projects by/through GPs.

- Federations need to participate in preparing workplan and labour budget for MGNREGS through **Integrated Participatory Planning Exercise (IPPE)**. SHG Members need to be encouraged to participate in Gram Sabha to facilitate suitable works identification (for livelihoods assets and wage employment) and job cards and availing work to the needy.

Specific activities of Panchayat Raj Institutions may include –

- Help social mobilization process of SHG formation by Identifying and mobilizing poor households with initial priority for poorest and most vulnerable amongst them
- Lease out panchayat resources (like fish ponds, common properties, market yards etc.) to SHGs and their Federations
- Entrust SHGs and their Federations with responsibilities for managing select civic amenities, executing civil works, extension and outreach mechanism for delivery of services etc.
- Give priority to the demands of SHG federations in GPDP, MGNREGS etc.