# 2. DAY-NRLM - Economy

The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), implemented by the Ministry of Rural Development, is one of the world's largest poverty alleviation programmes

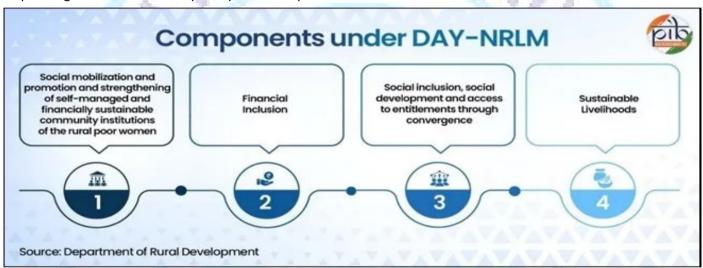
# Overview of the Mission

**Launch and Evolution -** Initially launched in 2010 as a restructuring of the Swarnajayanti Gram Swarozgar Yojana (SGSY) to provide a more focused approach to rural poverty alleviation. Renamed in 2016 as Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), reflecting an emphasis on antyodaya (upliftment of the poorest).

**Aim and Objectives -** A centrally sponsored scheme aimed at reducing rural poverty through promotion of self-employment and skilled wage employment. Focuses on empowering rural households, particularly women, by providing access to credit, technology, markets, and capacity building.

**Women-Centric Model -** Emphasizes economic independence of rural women. Links women to Self-Help Groups (SHGs) and federations, thereby creating platforms for collective action, social empowerment, and financial inclusion.

**Global Significance -** DAY-NRLM is regarded as one of the largest initiatives in the world aimed at improving livelihoods of the poor, particularly in rural areas.



#### Implementation Mechanisms of DAY-NRLM

**1. Community Institutions -** Focuses on building strong local institutions, particularly SHGs, which act as vehicles for empowerment and long-term support. SHGs serve as platforms to diversify livelihoods, enhance incomes, and improve quality of life for rural households.

## Capacity Building of SHG Women -

Women are trained as Community Resource Persons (CRPs) in specialized areas -

Krishi Sakhis - Agriculture extension and guidance.

Pashu Sakhis - Livestock management and veterinary support.

Bank Sakhis - Financial inclusion, linking SHGs to banks and credit facilities.

Bima Sakhis - Insurance literacy and access.

Banking Correspondent Sakhis - Digital banking facilitation.

#### 2. Entrepreneurship Promotion

Promotes micro-enterprises in sectors like handicrafts, food processing, non-farm enterprises, etc. Includes sub-schemes such as the Start-up Village Entrepreneurship Program (SVEP), which provides -

- Financial assistance for start-ups.
- 2. Training and mentoring for entrepreneurship.
- 3. Market linkages and technological support.

#### 3. Skill Development and Employment Programs

Under DAY-NRLM, two Centrally Sponsored Schemes focus on skill development -

a) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Provides placement-linked skill training for rural youth aged 15-35 years. As of June 2025 -

- 1. 17.50 lakh candidates trained.
- 2. 11.48 lakh candidates placed in jobs across India.

# b) Rural Self Employment Training Institutes (RSETIS)

Bank-sponsored centers for youth aged 18–50 years. Provide entrepreneurship training, support for self- and wage-employment, and financial assistance for infrastructure and training costs.

As of June 2025 -

- 1. 56.69 lakh candidates trained.
- 2. 40.99 lakh candidates settled in employment or self-employment.

**Leading States in Skill Development -** Uttar Pradesh, Odisha, Andhra Pradesh, Rajasthan, Madhya Pradesh, and Karnataka.

## Achievements of the Mission

Social Mobilization - Mobilized 10.05 crore rural households into 90.9 lakh SHGs across India.

**Women Empowerment -** Supported 4.6 crore Mahila Kisans and 3.74 lakh micro-enterprises through entrepreneurship programs.

**Skill Development and Employment -** Trained 17.5 lakh rural youth under DDU-GKY; 11.48 lakh successfully placed.

**Financial Inclusion -** Deployed 47,952 Bank Sakhis to enhance rural financial access and credit availability.

**Sustainable Livelihoods -** Promoted livelihoods through agriculture, non-timber forest produce, livestock, and non-farm enterprises.

High-Performing States under DAY-NRLM - Bihar, Uttar Pradesh, and Andhra Pradesh.

## Key Features and Strengths

Women-Centric Approach - Turning rural women into entrepreneurs, leaders, and change-makers.

Community-Driven Model - SHGs and federations act as the backbone of mission implementation.

**Holistic Livelihood Support -** Combines skill development, entrepreneurship promotion, financial inclusion, and social mobilization.

**Integration with Rural Development -** Strengthens the link between poverty alleviation and sustainable economic growth in villages.

**Scalability and Global Recognition -** Recognized as a model for inclusive development and community-driven poverty reduction worldwide.

#### Conclusion

DAY-NRLM exemplifies a holistic approach to rural poverty alleviation, with a special emphasis on women's empowerment, financial inclusion, and sustainable livelihoods. By converting rural women into active agents of change, the mission promotes inclusive and resilient growth across Indian villages. The mission continues to strengthen rural India through capacity building, entrepreneurship, skill development, and community institutions, making it a globally significant poverty reduction initiative.

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