



# DAY-NRLM – Transforming lives through livelihood thrust 1/3rd of the Gram Panchayats in the country covered

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The Deen Dayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM) is making a difference to the lives and livelihoods of over 3.6 crore households from where women have joined Self Help Groups (SHGs). The collectives of women under SHGs, Village Organisations (VOs) and Cluster Level Federations (CLFs) has evolved transformational social capital that is changing gender relations, access to services and participation in Gram Sabhas and Panchayati Raj Institutions (PRIs). The programme has given confidence to women to seek Bank loans for economic activity after developing skills and competencies through a sustained Community Resource Person (CRP) led handholding for livelihood diversification. 1.50 lakh women Community Resource Persons (CRPs) who have themselves come out of poverty, are today the greatest agents of change in promoting sustainable agriculture, providing Banking services, developing a cadre of Para Vets for animal care, Book keepers and Accountants to women's collectives, and most importantly an agent for social transformation of villages.

Since the inception of the programme in 2011, women members of SHGs have accessed Rs. 1.06 lakh crore as Bank credit. From Rs. 20,000 crore Bank linkage in 2014-15, SHGs got more than Rs. 30,000 crore as credit in 2015-16. Till February 2017 over Rs. 29,000 crore had already been disbursed and it is expected that about Rs. 35,000 crore to Rs. 38,000 crore will be mobilised as credit in the Financial Year 2016-17. Analysis of Bank linkage in 2016-17 shows the remarkable increase in credit linkage in States like Assam, Bihar, Odisha, Rajasthan and West Bengal. There is a clear National spread in Bank linkage as SHGs become vibrant and stronger institutions of the poor in many Northern Indian States as well. They are already strong and vibrant in the Southern Indian States.

Under the DAY-NRLM, over 30 lakh women farmers have been supported under Mahila Kisan Sashaktikaran Pariyojana (MKSP) to promote sustainable agricultural practices. Women SHG led Custom Hiring Centres (CHCs) for agricultural implements, power tillers etc have come up in some States. Vermi Compost/NADEP pits have also come up through the efforts of these women SHG farmers besides the promotion of pesticide free agriculture and multi-tier cropping in rain-fed regions for fodder, food, forest, fruits and fibre.

The DAY-NRLM programme has reached nearly 1/3rd of the Gram Panchayats of the country and efforts for its consolidation and expansion are being continuously made. During 2017-18, 52 lakh households through 4.5 lakh new SHGs were added to DAY-NRLM. Start-up Village Entrepreneurship Programme (SVEP) to develop 84,000 micro enterprises was started in 17 States covering 47 Blocks. Solid Waste Management initiative through convergence was done in 11,000 (nearly 90%) villages of Tamil Nadu through their women SHGs. The successful initiative has been initiated by DAY-NRLM in 6 other States. DAY-NRLM published a Compendium of successful Business Models for Livelihood Diversification and also developed a Best Practice Volume based on National awards and recognition to the best SHGs during the year.

To facilitate diversification of livelihoods, skill development for Placement Based Wage Employment and self-employment was promoted on a large scale through the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) and Rural Self Employment & Training Institutes (RSETIs) respectively under DAY-NRLM. 1.60 lakh youth were trained and 79,400 placed under DDUGKY besides 4 lakh youth being trained in 585 RSETIs for self-employment in 2016-17. 12 new Champion Employers were selected under DDUGKY for high quality training and committed placements. Some of the Champion Employers are Cafe Coffee Day, Apollo Mediskills, Team lease, etc. Training of drivers was also started at a large number of RSETIs during the year.

The first National evaluation of DAY-NRLM has been completed recently by the Institute of Rural Management Anand (IRMA). The draft report recognises the social capital developed through women's collectives at village level. The evaluation finds that the NRLM strategy has led to greater demand expression of rural poor not just through their weekly meetings but also through collective action in production as well as on social issues. Transforming lives through an even larger scale diversification and development of livelihoods is clearly the way forward to reach the Mission Antyodaya objective of Poverty free Gram Panchayats.

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