

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission

Are you sure you want to sign out? Cancel Sign Out

English/à¹à²à³à´àµà¶à·à¸à¹àºà»à¼à½à¾à¿Sign In Back Details Benefits Eligibility Application Process Documents Required Frequently Asked Questions Sources And References Feedback

Something went wrong. Please try again later. Ok

You need to sign in before applying for schemes

Cancel Sign In

Something went wrong. Please try again later. Ok

It seems you have already initiated your application earlier. To know more please visit

Cancel Apply Now Check Eligibility Ministry Of Rural Development

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission

Employment Loan SHG Skill Details

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) is the flagship program of the Ministry of Rural Development (MoRD) for promoting poverty reduction through building strong institutions for the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods. DAY-NRLM adopts a demand-driven approach, enabling the States to formulate their own State-specific poverty reduction action plans. The blocks and districts in which all the components of DAY-NRLM would be implemented, either through the SRLMs or partner institutions or NGOs, would be the intensive blocks and districts, whereas the remaining would be non-intensive blocks and districts.

National Rural Livelihood Mission (NRLM) is a restructured version of restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY). NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016.

NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements, and public services, diversified risk, and better social indicators of empowerment. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance, and collectivization) to participate in the growing economy of the country.

The Mission "To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."

The Core Values

Inclusion of the poorest, and meaningful role to the poorest in all the processes

Transparency and accountability of all processes and institutions

Ownership and the key role of the poor and their institutions in all stages – planning, implementation, and, monitoring

Community self-reliance and self-dependence

NRLM implementation is in a Mission Mode. This enables - (a) the shift from the present allocation-based strategy to a demand-driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plans, (b) focus on targets, outcomes, and time-bound delivery, (c) continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and (d) monitoring against targets of poverty outcomes.

As NRLM follows a demand-driven strategy, the States have the flexibility to develop their livelihoods-based perspective plans and annual action plans for poverty reduction. The overall plans would be within the allocation for the state based on inter-se poverty ratios.

Key benefits of the Scheme include: One member (preferably a woman) from each rural poor household would be brought under the Self Help Group (SHG) network. Women SHG groups would have bank-linkage arrangements. SHGs would be federated at the village level and higher levels to provide space, voice and resources and to reduce dependence on external agencies. The Mission consists of four components, viz., (i) social mobilization, community institution, and capacity building; (ii) financial inclusion; (iii) livelihood promotion; and (iv) convergence. The participatory social assessment would be organized to identify and rank all households according to vulnerability. The ranking would be with reference to the poorest of the poor, single woman and woman-headed households, disabled, landless, and migrant labor and they would receive special focus. Training and capacity building of the poor, particularly in relation to managing the institutions, livelihoods, credit absorption, and creditworthiness. The Mission also supports the development of skills for rural youth and their placement, training, and self-employment through rural self-employment institutes (RSETIs), innovations, infrastructure creation, and market support. Provision of Revolving Fund as support to SHGs to strengthen their institutional and financial management capacity and build a good credit history. Provision of Community Investment Support Fund (CIF) in the intensive blocks to the SHGs through the Federations to advance loans and/or undertake common/collective socio-economic activities. Introduction of financial inclusion model, loaning from banks, association and coordination with banking/financial institutions, and coverage from loss of life, health, etc. Provision of Interest Subvention on loans availed by SHGs to cover the difference between the lending rate of the banks and 7%. Convergence with various ministries and agencies dealing with poverty reduction of rural poor. With highly decentralized planning; States will have liberty in developing their own action plan for poverty reduction. NRLM to have suitable linkages at the district level with District Rural Development Agencies (DRDAs) and Panchayat Raj Institutions (PRIs). Eligibility SHGs should be in active existence at least for the last 6 months as per the books of account of SHGs and not from the date of opening of the S/B account. SHGs should be practicing – Panchasutras – i.e., Regular meetings; Regular savings; Regular inter-loaning; Timely repayment; and Up-to-date books of accounts. Qualified as per grading norms fixed by NABARD. As and when the federations of the SHGs come to existence, the grading exercise may be done by the Federations to support the banks. The existing defunct SHGs are also eligible for the credit if they are revived and continue to be active for a minimum period of 3 months

Application Process

Online To register for DAY-NRLM, visit the following link: <https://aajeevika.gov.in/en/member/register> Fill out the mandatory fields. (Name, email ID, Contact Number) Provide a Username. Create a new password and confirm the same. Click on "Create New Account". Documents Required Aadhar Number Proof of Identity Proof of Residence Voter ID Card Passport Size Photo

Frequently Asked Questions

What Is NRLM - Aajeevika ?

National Rural Livelihoods Mission (NRLM) - Aajeevika was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011 as a restructured version of Swarna Jayanti Gram Swarozgar Yojana (SGSY). NRLM has the mandate of reaching out to 100 million rural poor in 6 lakh villages across the country. The poor have innate capabilities to overcome poverty. NRLM strives towards unleashing this entrepreneurial capability by creating appropriate platforms for the poor through a dedicated and sensitive support structures.

How Is It Different From Swarna Jayanti Swarozgar Yojana (SGSY)?

NRLM has adopted a demand driven strategy, in place of SGSY's allocation based strategy. This implies that under NRLM, states have greater autonomy to plan for implementing the programme. NRLM encourages states to prepare State Perspective for Implementation Plans (SPIP) for seven years and Annual Action Plans (AAPs). The allocation for the state is released against the approved AAP. NRLM has adopted a Participatory Identification of Poor (PIP) instead of the BPL to identify its beneficiaries.

What Are The Key Features Of NRLM?

NRLM rests on three major pillars – universal social mobilization, financial inclusion and livelihoods enhancement. It works towards bringing at least one member (preferably a woman) from all poor families into the SHG network. The SHGs and their federations offer their members services such as savings, credit and livelihoods support. As the Institutions of the Poor (IoP) mature, they are facilitated to take up livelihoods/income-generating activities.

How Is NRLM Being Implemented?

NRLM has put in place a dedicated, sensitive support structure to facilitate the creation and functioning of IoP. The SRLMs are given the responsibility of implementing the programme in the states based on their States Perspective Implementation Plans (SPIPs) and Annual Action Plans (AAPs). District Mission Management Units (DMMU) and Block Mission Management Units (BMMU) are established to implement the programme. At the national level, the National Rural Livelihoods Promotion Society (NRLPS) has been set up to serve as the technical support agency to NRLM. NRLPS supports the SRLMs in strategizing, planning and implementing NRLM.

Who Are Eligible For

Benefits Under NRLM?The NRLM Target Households (NTH) are identified through the Participatory Identification of Poor (PIP) instead of the BPL. The PIP is a community-driven process where the CBOs themselves identify the poor in the village using participatory tools. The list of poor identified by the CBO is vetted by the Gram Sabha.

What Are Institutions Of The Poor (IOPs)?SHGs, their federations at the village, cluster levels and beyond, and other collectives of the poor constitute Institutions of Poor (IoP). SHGs are affinity-based homogenous groups of 10-20 members (usually women). They follow five cardinal principles or Panchsutra (regular meetings, regular savings, internal lending, regular repayment and bookkeeping). The SHGs are federated at the village (Village Organisation), sub-block and higher levels. They are supported to become self-sufficient and community-managed institutions over time. Institutions of the poor such as SHGs and their village level and higher level federations are necessary to provide space, voice and resources for the poor, and for reducing their dependence on external agencies. They empower them. They also act as instruments of knowledge and technology dissemination, and hubs of production, collectivization and commerce. NRLM, therefore, would focus on setting up these institutions at various levels. In case of special SHGs i.e. groups in remote tribal areas and in difficult areas, groups with vulnerable persons like disabled persons, the group may be as small as 5 members. Only for groups to be formed with Persons with disabilities, and other special categories like elders, transgender, NRLM will have both men and women in the SHGs.

What Are The Functions Of The Group?SHGs are affinity-based savings and credit groups to begin with. They offer solidarity. They provide microfinance services – savings, credit, bank linkages, insurance, remittances, equity etc. They also offer collectivization and group activities. The SHGs offer social security and social action in various fronts including health, nutrition, food, gender, convergence etc., directly or through their federations.

What Is The Role Of The Bookkeeper?The bookkeeper of the SHG is a literate member of the group or any literate person known to the group members. The bookkeeper is selected by the SHG members and is trained in SHG bookkeeping. A SHG has 4-7 books – member passbook, minutes book, attendance and savings book, cash book, loan ledger, activity/enterprise book(s) etc. What is the role of the SHG leader?The SHG leaders motivate the SHG to follow the Panchasutra. They serve as the link between the SHG and other institutions such as banks. Is NRLM Only For Women?NRLM’s priority is to reach out to the poorest, most vulnerable and marginalized. It begins with targeting women and they are considered as representatives of their households. In case of extremely vulnerable persons like Persons with Disabilities (PwDs), elders etc., NRLM mobilizes both men and women. Further, other interventions of NRLM like Rural Self Employment Training Institutes (RSETIs), Aajeevika Skills would reach out to poor in general.

Will Aajeevika Strengthen All Existing SHGs And Federations Of The Poor?There are existing institutions of the poor women formed by Government efforts and efforts of NGOs. NRLM would strengthen all existing institutions of the poor in a partnership mode. NRLM strives to build on what exists on ground in terms of SHGs of poor and their federations. After assessing the existing mobilization, NRLM mobilizes the remaining poor in a saturation basis. The new and existing institutions would be strengthened to become self-sustaining accountable and transparent institutions serving the needs of their members. All NRLM compliant institutions would be eligible institutions would receive funds like revolving fund, community investment fund and interest subvention.

How Many Blocks Is NRLM Being Implemented In?NRLM is presently working in 1009 blocks in an “intensive” mode. Of these, 50 blocks are being developed as resource blocks to create local human and social capital (IoPs, internal Community Resource Persons (CRPs) etc.) that would support in implementing NRLM in other blocks. The implementation in resource blocks is supported by National Resource Organisations (NROs) such as SERP (AP), Jeevika (Bihar), Kudumbashree (Kerala) etc. In about 50 blocks, NRLM is partnering with existing Federations and NGOs to saturate the block. In the remaining intensive blocks, the NRLM is fielding its field implementation teams. NRLM’s presence in the remaining blocks in the country, referred as non-intensive blocks, is limited to the extent of supporting the existing mobilization, strengthening the existing institutions, providing revolving fund and bank linkages, and taking up other activities in a limited way.

How Are Partners Taken Aboard In NRLM?NRLM works with a variety of organizations for various purposes. It has identified the SRLMs of certain states (AP, Kerala and Bihar) and NROs for implementation support. It has identified National Support Organisations (NSOs) such as PRADAN to provide thematic support. NRLM has also forged partnerships with Capacity Building Agencies (CBAs) and Academic and Management Institutes to meet its capacity building and technical assistance needs. It has also entered into partnerships with CBOs and NGOs to implement the programme in certain blocks of the country. The NRLPS identifies and empanels these organizations while the SRLMs take their services directly. SRLMs also identify and partner with various partner organizations on their own.

How Are The SHGs Supported Under NRLM?Support to the SHGs of poor is in terms of knowledge, skills, funds, bank linkages and interest subvention. NRLM ensures that the poor are provided with the requisite knowledge and skills to the members, the leaders and the bookkeepers of the SHGs for: managing their institutions, enhancing their credit absorption capacity and credit worthiness, linking up with markets, managing their existing livelihoods, etc. A multi-pronged approach is envisaged for continuous capacity building of the targeted families, SHGs, their federations, government functionaries, bankers, NGOs and other key stakeholders.

What Other Measures Has NRLM Taken Towards Financial Inclusion?NRLM facilitates the SHGs to open and operate bank accounts and bank linkages. It also facilitates access to insurance to members. It is encouraging individual members too to open bank accounts.

What Is A Micro Plan Of An SHG?Micro planning is a process where members are encouraged to recognize, understand and evaluate their resources; analyze challenges they face; identify needs and make future plans to overcome vulnerabilities by making optimum utilization of resources and fostering convergences. The SHGs receive their CIF only on developing their micro plans or microcredit plans.

What Is Aajeevika Skills Development Programme (ASDP)?ASDP, Aajeevika Skills, gives young people from poor communities an opportunity to upgrade their skills and enter the skilled work force in growing sectors of the economy. Skill Training and Placement projects are run in partnership with public, private, non-government and/or community organizations.

Who Will Be Eligible To Be Selected For Skills And Placement Under ASDP?Trainees between the age of 18-35 yrs and who belong to a rural poor household [that has been identified as being poor following the participatory identification of the poor (PIP) process undertaken as part of Aajeevika are eligible under ASDP. Till such time PIP is completed, BPL status or vetting by Gram Panchayat saying the candidate is from poor background, would suffice for being eligible for this selection under Skills and Placement under ASDP.

What Are PIAs?PIAs (Project Implementing Agencies) are for profit or not-for-profit registered entities identified by ASDP for skilling and placing the identified youth in various sectors as per their interest.

What Kind Of Training And Support Is Available Under The Aajeevika Skills?Youth identified under the programme get skilled in wide range of trades, including IT and soft skills. After training and placement, support is provided in terms of finding accommodation, opening a bank account when placed outside the home district and counseling at workplace.

Is There Any Self-Employment Generation Component In Aajeevika?Aajeevika is encouraging public sector banks to set up Rural Self Employment Training Institutes (RSETIs) in all districts of the country on line lines of Rural Development Self-Employment Institute (RUDSETI) model for promoting self-employment. National Academy of RUDSETIs is supporting RSETIs in this effort. RSETIs provide self-employment training and link the candidates with bank loans for taking up self-employment. NRLM provides the costs of the training to RSETIs.

How Does NRLM Support Farm-Based Livelihoods?Mahila Kisan Sashaktikaran Pariyojana (MKSP), launched in 2010-11, is a special programme for livelihood enhancement under NRLM. It is a concerted effort to recognize the role of women in agriculture and an investment is being made to enhance their capacities and increase their income. The MKSP has two streams – Agriculture (and Livestock) and NTFP (Non-timber Forest Produce).

Sources And

ReferencesGuidelinesFAQsOfficial WebsiteRegistration PageOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityMinistry Of Rural DevelopmentDeendayal Antyodaya Yojana - National Rural Livelihoods MissionEmploymentLoanSHGSkillDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsDeendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) is the flagship program of the Ministry of Rural Development (MoRD) for promoting poverty reduction through building strong institutions for the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods. DAY-NRLM adopts a demand-driven approach, enabling the States to formulate their own State-specific poverty reduction action plans. The blocks and districts in which all the components of DAY-NRLM would be implemented, either through the SRLMs or partner institutions or NGOs, would be the intensive blocks and districts, whereas the remaining would be non-intensive blocks and districts. National Rural Livelihood Mission (NRLM) is a restructured version of restructuring Swarnajayanti Gram Swarojgar Yojana (SGSY). NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016. ï»¿NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements, and public services, diversified risk, and better social indicators of empowerment. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance, and collectivization) to participate in the growing economy of the country.ï»¿The Mission"To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."ï»¿The Core ValuesInclusion of the poorest, and meaningful role to the poorest in all the processesTransparency and accountability of all processes and institutionsOwnership and the key role of the poor and their institutions in all stages â€“ planning, implementation, and, monitoringCommunity self-reliance and self-dependenceï»¿NRLM implementation is in a Mission Mode. This enables - (a) the shift from the present allocation-based strategy to a demand-driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plans, (b) focus on targets, outcomes, and time-bound delivery, (c) continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and (d) monitoring against targets of poverty outcomes. ï»¿As NRLM follows a demand-driven strategy, the States have the flexibility to develop their livelihoods-based perspective plans and annual action plans for poverty reduction. The overall plans would be within the allocation for the state based on inter-se poverty ratios.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1