

Livelihood Promotion for Women under DAY-NRLM

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Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) is one of the self-employment programmes of the Government of India. It seeks to organise about 10 crore households into Self Help Groups (SHGs) and link them to sustainable livelihood opportunities by building their skills and making available financial, technical, and marketing resources at a grassroots level. In order to achieve its objectives, the Mission focuses on four core areas namely: (i) social mobilisation and promotion of sustainable community institutions of the rural poor; (ii) financial inclusion of the poor; (iii) sustainable livelihoods; and (iv) social inclusion, development, and convergence. Under the Mission, target groups are to be identified by a well-defined, transparent and equitable process of participatory identification of poor (PIP) at a community level. All households identified as poor through the PIP process are part of NRLM target group and are eligible for all the benefits under it. All such identified households including households with at least one deprivation, as per Socio-economic Caste Census data are to be placed before the Gram Sabha for its validation and subsequently before the Gram Panchayat for its approval.

DAY-NRLM has been designed to overcome the deficiencies of the Swarnjayanti Gram Swarajgar Yojana (SGSY), which was launched in 1999 by restructuring the erstwhile self – employment programmes like Integrated Rural Development programmes, Training of Rural Youth for Self- Employment, Supply of Tools Kits for Rural Artisans, Ganga Kalyan Yojana, Development of Women and Children in Rural Areas, and Million Well Scheme. NRLM has been implemented in a mission mode across the country from 3 June 2011, which was further restructured in May 2013, and in December 2015, it was renamed DAY-NRLM.

Main Features of the DAY-NRLM

Universal Social Mobilisation: At least one-woman member from each poor rural household needs to be brought into SHG network. Poor households would be identified through a participatory process and approved by the Panchayati Raj Institutions. While doing so special focus is on the poor of the poorest such as manual scavengers, victims of human trafficking, particularly Vulnerable Tribal Groups(PVTGs), Persons with Disabilities(PwDs), and legally released labour.



Implementation by the Poor: The poor are the cornerstone of the entire strategy of overcoming poverty with their participation in different activities. One of the important aspects of the DAY-NRLM is that those women who came out from the labyrinth of poverty and invisibility would help others in their ventures. In this sense, the Mission is aptly defined as 'for the poor, of the poor, and by the poor'.

Convergence of NRLM with Various Programmes and Panchayats: Convergence of NRLM with other programmes of the Ministry of Rural Development, other central ministries and programmes of state governments is another important feature of the programme. Through convergence, synergies among different programmes of the ministries and the institutions of the poor are established for optimising the efforts. Panchayats are also regular forums of consultations with Community-Based Institutions for the betterment of the villages like preparation and implementation of Gram Panchayat Development Plan, etc.

Exit Strategy: The Mission has adopted an exit strategy from various processes after achieving its objectives. It is assumed that after a decade of implementation of Mission in a Block, women SHG federations would be strong enough to shoulder responsibilities of managing their affairs without external support. In this way, the Block Mission Management Unit would be taken over by the internal support structure of Cluster and Block level federations supported by community professionals.

Promotion of SHG Federations: DAY-NRLM as a strategy of its institutional development, deepening governance, achieving transparent financial management, and maintaining accountability envisaged in forming federations at village level known as Village Organisation (VO), cluster of villages level federation known as cluster federation (CF) and blocks level federation known as block federation (BOs).

Main Components and Sub-Schemes of DAY-NRLM

Institution Building and Capacity Building: Building institutions for the poor and capacity building through training is a vital component of

the DAY-NRLM to enable the poor to overcome poverty through access to financial, technical, and marketing resources. Intensive and regular training and capacity building are also carried out of these institutions and their members regularly. Under the Mission, these institutions are also provided multiple funds such as Revolving Fund (Rs. 10,000 to Rs. 15,000), Community Investment Fund (CIF), etc. to strengthen their financial base and help them enhance their existing funds. CIF is intended to be a regular fund available to all community institutions for the poor. Funds are also provided to the poor for Vulnerability Reduction and for Start-up in order to meet the logistics requirements for community meetings and bookkeeping.

Financial Inclusion: For Financial inclusion, each SHG is to be linked to banks to access all financial services from them including loans. Financial services are also provided in remote areas with the help of a woman belonging to an SHG acting as Banking Correspondent *Sakhi* with the assistance of banks and Common Service Centres.

Interest Subvention: SHG members are eligible for receiving interest subvention equal to the difference between the borrowing rate of interest and 7 percent. Besides, in 250 districts, all women SHGs can avail loans up to Rs. 3 lakh each at 7 percent rate of interest per annum. An additional interest subvention of 3 percent is also available on prompt repayment of loan, reducing the effective interest rate to 4 percent.

Livelihoods Promotion

Farm and Non-Farm Livelihoods: Farm livelihoods are promoted by sustainable agriculture, livestock, and National Timber Forests Products (NTFPs) through Mahila Kisaan Sashaktikaran Programme and State-led Livelihoods Annual Action Plans. The livelihoods are being promoted by Community Livelihoods Resource Persons named as *Krishi Sakhi*, *Pashu Sakhi* and, *Van Sakhi*. Custom Hiring Centres have also been established at the village level. The Non-Farm Livelihoods have been promoted through the sub-schemes; namely Start-up Village Entrepreneurship Programme (SVEP) and Aajeevika Grameen Express Yojana (AGEY) besides National Rural Economic Transformation Project (NRETP).

Sub-schemes

Mahila Kisan Sashaktikaran Pariyojana (MKSP): It was launched with the objective to empower women in agriculture and NTFP by making systematic investments to enhance their participation and productivity in agriculture-based livelihoods and building the capacity around sustainable harvesting and post-harvesting techniques for NTFPs. It also aims at ensuring nutrition for poorest of the poor by securing and strengthening their primary livelihood basket.

Start-up Village Entrepreneurship Programme (SVEP): SVEP supports entrepreneurs to set up small businesses in rural areas. It is for promoting knowledge about business feasibility, management, and to provide access to credit for start-ups as well as to scale up the existing enterprises.

Aajeevika Grameen Express Yojana (AGEY): AGEY is a programme to provide safe, affordable, and community monitored transport services to rural areas. The vehicles are owned and operated by members of SHG networks and operated in regions which are not served by regular transport services.

National Rural Economic Transformation Project (NRETP): This programme has successfully been establishing DAY-NRLM's "proof-of-concept" in 13 high poverty states through helping the State Rural Livelihood Missions. It is scheduled to close on 30 June 2023.

Rural Self Employment Training Institutes (RSETIs): RSETIs are established in each district of the country in collaboration with the banks and the state governments to provide short term residential training with long handholding support to the youth. Some RSETIs also offer off-site training to the youth. The post-training support mechanisms include interactive web portal, call centres, network of business counselling centres and alumni conventions.

Implementation Strategy

DAY-NRLM is being implemented in all the 28 States and 6 Union Territories (except Delhi and Chandigarh) of the country. In order to implement the Mission effectively, State Rural Livelihood Missions have been established as special purpose

vehicles. Dedicated teams at state, district and block levels known as State Mission Management Unit (SMMU), District Mission Management Unit (DMMU), and Block Mission Management Unit (BMMU) respectively have been established in which multi-disciplinary professional teams are engaged at each level. A National Rural Livelihoods Promotion Society (NRLPS) has been established to provide technical support to the SRLMs. DAY-NRLM is working intensively in 6,812 blocks of 711 districts at present and seeks to saturate household mobilisation by the end of FY 2023-24.

Present Status of the DAY-NRLM

Progress of Formation of SHGs and various components of the Mission have been given in the Table-1. The progress has been given at three periods namely Financial Year (FY) 2011-12 to 2013-14, FY 2014-15 to May 2022, and cumulative achievement till May 2022.

Table -1 shows total number of women in SHGs, which were 2.35 crore in FY 2011-2012 to FY 2013-14 has been increased to 5.96 crores in FY 2014-15 to May 2022 registering more than 153 percent growth in becoming members of SHGs in about a decade of the implementation of the Mission. In the same fashion the number of SHGs, which were 19.29 lakh in FY 2011-2012 to FY 2013-14 lakh have been reached to 76.21 lakh in May 2022 registering a growth of about 300 percent during a decade of implementation of the Mission. The amount of loan disbursed and amount of capital support given to SHGs in the form of RF and CIF have also been increased many fold as the Table-1 shows.

It is interesting to note that the Non-Performing Assets (NPA) were 9.58 percent on March 31, 2014, which has been reduced to 2.35 percent as on 21 June 2022 indicating a substantial reduction of NPAs during the decade of the implementation of the Mission.

There are 78,549 BCs working under the Mission. As many as 2,05793 SVEPs have been supported under the Mission. Number of SPVs operational under AGEY are 1,811 and there are 24,381 community managed Custom Hiring Centres(CHC) established under the Mission.

The number of Producer Enterprises which

Table:1 Progress Made Under Various Components of the DAY-NRLM

S. No.	Indicator	Progress from FY 2011-2012 to FY 2013-14	Progress from FY 2014-15 to May 2022	Cumulative Achievement Up to May 2022
1.	Number of women mobilised into SHGs (Crore)	2.35	5.96	8.31
2.	Number of SHGs promoted (lakh)	19.29	56.92	76.21
3.	Amount of Loan Disbursed (Rs. Crore)	80357.32*	489690.00	570047.32
4.	Amount of Capitalisation Support (Revolving Fund+ Community Investment Fund) provided (Rs. Crore)	1123.76	16995.24	18119.00
5.	Non-performing Assets (NPA)	9.58% (As on 31 st March, 2014)	2.35% (As on 21 st June, 2022)	
6.	Number of Banking Correspondents Sakhi/digipoint deployed (NRLM+NRETP)	-	78,549	
7.	Number of Enterprises supported under SVEP	-	2,05,793	
8.	Number of Vehicles operational under Aajeevika Grameen Express Yojana (AGEY)	-	1,811	
9.	Community managed Custom Hiring Centres (CHC) established	-	24,381	
10.	Number of Producer Enterprises (PEs) formed	34	149	183
11.	Number of Mahila Kisan covered under MKSP (lakh)	24	146	170

*Data from FY 2008-09 as provided by NABARD Note: Amount of Bank loan disbursed from FY 2013-14 is Rs. 5.09 Lakh crore. Source: DAY-NRLM Division, Ministry of Rural Development as on 27 June 2022. NRLM.gov.in

were 34 in the FY 2013-14 has been increased to 183 in May 2022 registering a growth more than 400 percent. Similarly, *Mahila Kisans* which were 24 lakh in the FY2013-14 have been reached to 170 lakh indicating growth more than 600 percent during a decade.

It has emerged from the above table that the number of members of SHGs and the SHGs themselves have been increased many fold from the starting of the Mission to May 2022. Other indicators like reduction of NPA ratio also indicate improvement in performing assets at grassroots level. These are the hotspots of the Mission indicating that local is becoming vocal day by day.

Evaluation and Assessment of the Mission

The Institute of Rural Management Anand (IRMA) conducted an independent assessment of design, strategy, and impacts of DAY-NRLM by surveying nearly 4,500 households spanning across 746 villages across Jharkhand, Madhya Pradesh, and Maharashtra during January -March 2017. The assessment revealed the following: (i) in the treatment areas (where mission is implemented) on an average, each household in a Mission village (treated area) had more than 2.34 productive livestock assets compared to a similar household in non-Mission (control area) village; (ii) it noticed a higher tendency to save in formal institutions; (iii) have a higher loan size, about 67 percent

more than the loan size in the control areas; (iv) treated households have 22 percent higher (net) income than the households in the control areas, largely due to income from enterprises; (v) NRLM households participate three times more than their counterparts in Panchayat activities.

A Mid Term Assessment of SVEP conducted by the Quality Council of India (QCI) in 2019 covering 1,038 enterprises across 6 States of Uttar Pradesh, Madhya Pradesh, Bihar, Kerala, Maharashtra, and Nagaland with following findings: (i) 82 percent of entrepreneurs are from SC, ST and OBC categories; (ii) 75 percent of the enterprises were owned and managed by women; (iii) 57 percent of the total household income is through the enterprises promoted under SVEP; (iv) Average monthly revenue for an enterprise was around Rs. 39,000; (v) 99 percent entrepreneurs reported income from the enterprise their aspirational income.

Impact Evaluation of Mahila Kisan Sashaktikaran Pariyojana (MKSP) study was conducted by the Nielsen India Private Limited in 2019 covering 6,595 households (3,410 in MKSP area and 3,185 in control area) with following findings: (i) higher awareness about improved agricultural practices in treated area as compared to control area; (ii) higher proportion of households receiving training, better cropping practice in multiple seasons in treated area than the control area (iii) The proportion of households who were involved in animal husbandry was much higher in MKSP areas (73.5 percent) as compared to control areas (64.6 percent); (iv) average annual income of households from agriculture, animal husbandry and NTFP sources together was Rs. 61,416 in MKSP area and Rs. 32,960 in control villages.

The Impact Evaluation of the National Rural Livelihoods Programme was conducted in 2019 covering around 27,000 respondents and 5,000 SHGs across Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan and Uttar Pradesh with the following findings: (i) Increase in income by 19 percent over the base amount; (ii) Decline in share of informal loans by 20 percent; (iii) Increase in savings by 28 percent; (iv) Improved access to other Schemes availed by treatment households as compared to control area.

Challenges before the Mission

The evaluation and assessment studies conducted from time to time revealed positive sailing of the Mission, which is also evident from the fact that allocation under the Mission, which was Rs. 2,914.00 crore during 2011-12 has been ballooned to Rs. 13,336.42 crore in FY 2022-23 registering a growth of 358 percent over a decade. If the allocation of 2022-23 is compared with Revised Estimates of the year 2021-22, it is found that growth in the current year is about 14 percent from the previous year. All these facts about the implementation of the Mission and the enhancement of BE 2022-23 over the RE of 2021-22 indicate better perspective. However, there are certain challenges before the implementation of the Mission, which may be taken care of in future.

1. DAY-NRLM has been functioning in the mode of 'for the poor, of the poor and by the poor'. It is a demand driven programme, which needs to focus more on social mobilisation. It requires trained human resources to build up the capacity of poor women in taking various activities at their levels. The 5th Common Review Mission 2019 of the Ministry of Rural development suggested: (i) filling the large number of vacancies; (ii) well designed HR manual for contractual or outsourced personnel; (iii) implementation of the recommendations by Task Force for harmonising personnel across the schemes.
2. Due to delay in the disbursement of funds from the State Treasury to the SRLM accounts, various desired activities are adversely affected.
3. The frequent transfer of the SRLM Directors also adversely affects the progress of the Mission.
4. The examples of Kudumbashree in Kerala, Bihan Canteen and Bihan Outlet run by SHGs in Chhattisgarh, social audits in Odisha by SHGs are positive developments. However, as commented by the 5th Common Review Mission 2019, there is need to give more focus on the states like Manipur, Meghalaya and Rajasthan for enhancing groups activities for livelihoods.
5. RSETI may not consider itself as another cog in

the wheel. It should identify beneficiaries with due care and apply proper methods. The entire cycle from training, lending, handholding, etc. must be done carefully and systematically.

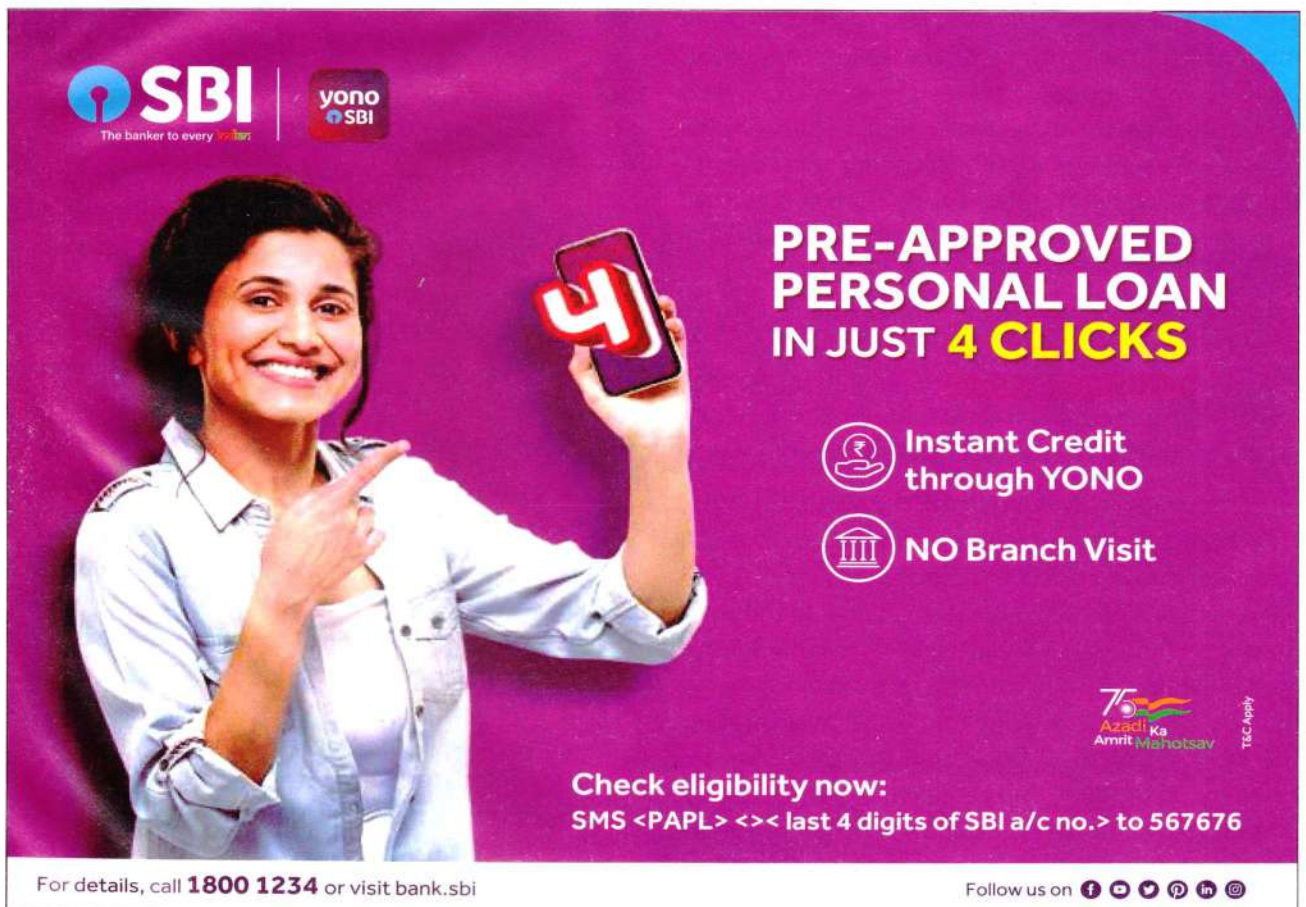
Conclusion

The saying about a woman like 'man for the field and woman for the hearth', 'have the pen in hands but do not know how to write', 'sword is in hands but do not know how to use', etc. are getting redundant by seeing the rise of rural women networking themselves into SHGs for self-help and addressing governance inadequacies at micro, meso and macro levels. The DAY-NRLM has been trying its best to unleash oppressed, depressed and suppressed energies of women by way of enabling them to take up micro enterprises individually and collectively. The assessments of the functioning of the Mission show that income levels of those who are engaged in Mission have been increased more than that of people not covered under it. However, there are some challenges before the Mission which need to be taken care of for better outcomes in future.

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The advertisement features a smiling woman in a light blue shirt pointing towards a smartphone displaying the YONO app interface. The background is a vibrant purple. At the top left, the SBI logo is accompanied by the tagline 'The banker to every village' and the YONO SBI logo. The main headline reads 'PRE-APPROVED PERSONAL LOAN IN JUST 4 CLICKS'. Below this, two key benefits are highlighted: 'Instant Credit through YONO' (with a rupee symbol icon) and 'NO Branch Visit' (with a bank building icon). At the bottom, a call to action says 'Check eligibility now: SMS <PAPL> <>< last 4 digits of SBI a/c no.> to 567676'. The bottom left corner provides contact information: 'For details, call 1800 1234 or visit bank.sbi'. The bottom right corner includes social media icons and the text 'Follow us on'. A small logo for '75 Azadi Ka Amrit Mahotsav' is visible in the bottom right corner.