

NRLM Scheme

The **DAY NRLM Scheme** is launched by the Ministry of Rural Development of the Government of India. The goal of the national rural livelihood mission is centred on the endeavour to transition to a demand-driven strategy that enables the states to create their respective livelihood-based poverty alleviation action plans.

- The Deen Dayal Antyodaya Yojana is the restructured format of the Swarna Jayanti Gram Swarajgar Yojana.
- NRLM is such a highly effective scheme that it is partially backed by the World Bank.
- The main aim of the NRLM scheme is to raise the living standards of rural populations by providing them with efficient institutional platforms for a sustainable life.
- By using the facilities provided under the Deendayal Antyodaya Yojana NRLM scheme, poor people can access education facilities, public services, etc.
- The objective of the national rural livelihood mission is to maximize the innate potential of the underprivileged and provide them with the facilities, resources, skills, and collectivization necessary to participate in the economy.
- The initial goal of the national rural livelihood mission is to promote collective livelihood for 7 crore rural poor families through self-help groups within the period of 8 to 10 years.
- In 2021 the union government approved a special package for UTs of Ladakh and Jammu and Kashmir of rupees 520 crores for a period of 5 years.

Objectives of NRLM Scheme

The main goal of NRLM is to improve the economy by giving low-income households a chance to apply for profitable self-employment and skilful wage labour. This will significantly enhance their living standards over the long term as a result of the development of solid community-based Institutions for the poor.

- To eradicate rural poverty from its roots.
- To create the maximum chances of employment in rural regions.
- To promote an increase in the concept of self-employment in the rural region.
- To provide financial assistance and homes to homeless people in rural regions.

Features of the DAY NRLM Scheme

The DAY NRLM scheme is really important for the upliftment of the rural poor section by inducing skills in them to increase the chances of opportunities for employment and better living. The features of the NRLM UPSC topic should be learned, as it may help write in the Mains Exam.

- The NRLM scheme is a special category as it aims to bring at least one woman from each family of a village to be part of a self-help group and involve others with them.
- By introducing the concept of self-help groups, it becomes a good financial assistant by collecting the community fund to strengthen the financial capability of the poor.
- The prime focus of the NRLM scheme is to stabilize the livelihood of poor people based on three important pillars providing employment, promoting enterprises, and increasing livelihood enhancement.
- Another significant aspect of the Aajeevika scheme is that it gives collaboration and confluence with other government initiatives created by the Ministry of Rural Development.

Principles of NRLM Scheme

Every underprivileged family living in a rural society aims to have better living and job opportunities, which due to lack of financial help, is impossible. Hence, the Government of India introduced the DAY NRLM scheme having the following principles:

- Poor people have a great desire to escape poverty and intrinsic ability.
- To make complete use of the interesting potential of the impoverished, social mobilisation and the development of robust institutions for the poor are essential.
- The process of social mobilizing institutional development and empowerment must be sparked by an external, committed, and sensitive support framework.
- This upward mobility is supported by facilitating Information sharing, skill development, credit access, market access, and availability to other income-generating activities and services.

Values of DAY NRLM Scheme

The values of Deen Dayal Antyodaya Yojana National Rural Livelihood Mission are very clear and inspiring. Following is the core value system of the activities of the NRLM:

- Inclusion of the disadvantaged and giving them significant participation and all the activities.
- Accountability and transparency in all procedures and organizations.
- In all the phases, including planning, implementing, and monitoring, the poor people and their institutions have separate ownership and play a very crucial role.
- Self-dependence and self Reliance on the community for Employment generation.

Sub-Schemes of NRLM

The NRLM scheme is the umbrella program that has various other types of initiative running under it. Some of the important sub-schemes of NRLM are mentioned below-

Aajeevika Gramin Express Yojana Scheme:

The Aajeevika Gramin Express Yojana scheme or popularly known as Aajeevika Scheme. The government initiated this initiative in 2017 that has the goal of providing alternate sources of living to the people who belong to the self-help group committee under the NRLM scheme by providing them with public transport services in rural areas.

Mahila Kisan Sashaktikaran Pariyojna:

The main goal of this sub-primary scheme of NRLM is to increase the involvement and production of women in agriculture by making a methodological investment in agriculture fields. Additionally, the initiative aims to establish and maintain agriculture-based livelihoods for women living in underprivileged societies.

Startup Village Entrepreneurship Program:

As the name suggests, this DAY NRLM scheme is to increase the culture of startups in the rural areas of the country. This scheme will help in assisting three of the major issues that arise during the setup of startups:

1. Provide knowledge of the existing startup ecosystem.
2. Providing financial assistance for startups.

3. Provide the proper incubation ecosystem for initiating and running a Startup successfully.

NRLP:

In order to strengthen capacities for the centre and states and to enable the transition of all states and union territories to the National rural livelihood mission NRLP, popularly known as the national rural livelihood project, has been developed as a sub-component of NRLM. Approximately 80 to 90% of the rural population decided in the 13 States with the worst level of poverty where NRLP would be implemented. These 13 states are - Bihar, Chhattisgarh, Jharkhand, Gujarat, Maharashtra, Orissa, Rajasthan, Madhya Pradesh, Uttar Pradesh, West Bengal, Karnataka, and Tamilnadu.

