



## DAY- NRLM SCHEME AND ITS IMPACT ON WOMEN EMPOWERMENT

Prashant Mishra<sup>1</sup> and Dr. Shubham Mishra<sup>2</sup>

<sup>1</sup> M.Sc. Scholar, Department of Agricultural Extension, Baba Raghav Das Post Graduate College, Deoria

<sup>2</sup> Assistant Professor, Department of Agricultural Extension, Baba Raghav Das Post Graduate College, Deoria, U.P.



### INTRODUCTION

Empowering women is seen as crucial for reducing poverty in a lasting way because it improves families' lives, children's futures, and community growth. However, empowerment is often measured only by income or loans, which doesn't show changes in women's ability to act independently, move freely, make decisions, or live without violence. In this situation, DAY-NRLM is valuable because it uses a step-by-step method that creates women's groups and organizations. This aims to build lasting social and economic skills instead of just giving short-term help. From a social work view, NRLM is more than just a development program. It's also a community space where people can participate, feel respected, claim their rights, and take collective action. NRLM, started in 2011, tries to solve these issues by supporting community groups, especially self-help groups, that help women get loans, earn money, and learn skills. NRLM has provided real chances for women's empowerment, especially regarding money, skills, and community involvement. But these results are best when combined with social work that sees empowerment as connected, dependent on context, and always changing. Trained social workers improve not only the delivery of programs but also the confidence, strength, and leadership of women at the local level.

The Centre has increased the program component of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) by Rs 2,880 crore in the Union Budget 2026-27.

#### Objective-

The primary objective of NRLM is "to reduce poverty by enabling poor rural households to access gainful self-employment and skilled wage employment opportunities, resulting in sustainable improvement in their livelihoods" The

mission is founded on the core belief that "the poor possess inherent capabilities to overcome poverty when provided with appropriate platforms and supportive structures". It aims to mobilize rural poor households into Self-Help Groups (SHGs) and continuously nurture them until they achieve appreciable income increases over time.

The program operates with a phased approach, targeting around 10.05 crore rural poor households by 2025-26 across 600 districts, 6,000 blocks, 2.5 lakh Gram Panchayats, and 6 lakh villages in India DAY-NRLM is a comprehensive initiative that empowers rural women and enhances their livelihoods through community institutions providing crucial financial, technical, and marketing resources.



#### Functioning-

##### 1. Institution Building:

The program identifies rural poor households and organizes them into Self-Help Groups (SHGs), with a preference for women members. These SHGs follow "Pancha Sutras" – regular meetings, regular savings, regular internal lending, regular recoveries, and maintenance of proper books of accounts. The SHGs are further federated at village/Gram Panchayat level and block level to reduce dependence on external agencies and provide voice and resources to the poor.

**2. Financial Inclusion:**

- Opening savings accounts for all beneficiaries, SHGs, etc.
- Providing a Revolving Fund (₹10,000-15,000) to eligible SHGs as an incentive to inculcate thrift habits
- Offering Community Investment Support Fund
- Extending interest subvention to cover the difference between the bank lending rate and 7% on credits up to ₹3 lakhs per SHG

**3. Sustainable Livelihoods Promotion:**

The mission supports both farm and non-farm livelihoods:

- Identification of major livelihood activities in villages
- Infrastructure and marketing support (Producing, Processing, storage, packaging, Transportation)
- Skill development for rural youth through Rural Self Employment Training Institutes (RSETIs)

**4. Social Inclusion and Convergence:**

DAY-NRLM emphasizes convergence with other poverty reduction programs like G RAM G, rural housing, drinking water and sanitation, and watershed management programs to ensure comprehensive development of rural communities.

**Impact-****1. Financial Empowerment:**

By bringing 10.05 crore women into the formal financial system through SHGs, the mission has dramatically expanded financial inclusion in rural areas. The women-centric approach has transformed household economics in participating communities, with women gaining greater control over financial decisions.

**2. Livelihood Enhancement:**

With the help of skill development, enterprise support, and market linkages, DAY-NRLM has helped diversify and strengthen rural livelihoods. The program has particularly empowered women farmers with agricultural practices and facilitated market access for local products.

**3. Social Empowerment:**

Beyond economic benefits, DAY-NRLM has enhanced women's agency and voice in

community affairs. The federation structure has created platforms for collective action on social issues, leading to improvements in areas like health, education, and sanitation.

**4. Institutional Development:**

The mission has fostered robust community institutions that are increasingly self-reliant. The development of social capital through Community Resource Persons (CRPs) has created sustainable local support systems.

**5. Convergence Benefits:**

By linking SHGs with various government schemes, DAY-NRLM has improved access to public entitlements and services. This has multiplied the impact of government programs in rural areas.

**CONCLUSION**

NRLM's goal to empower women is more than just words; it's a real process affected by local customs, money issues, and power dynamics. This study shows that self-help groups (SHGs) only truly change things when they get support beyond loans, like strong community groups, real involvement, and clear connections to rights and services. NRLM has made a strong national system by creating women-led groups, increasing access to banking, helping livelihoods, and encouraging cooperation. However, empowerment results vary and depend on including the most marginalized women, preventing fake participation, easing women's workload, and having safety measures to handle negative reactions and gender-based risks. Social work methods like group activities, community organizing, rights referrals, and building accountability are key to turning economic involvement into respect, a voice, safety, and leadership. Future studies should look beyond just counting SHGs or loans and instead measure empowerment by agency, confidence, decision-making, freedom of movement, and the ability to claim rights safely, using different research methods and considering various social factors.

*\*Corresponding E-mail:  
mishraagriculture2020@gmail.com*