



Study about Deen Dayal Antyodaya Yojana (DAY), and role and key activities of HSRLM in development of Rural Area

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Abstract : Deen Dayal Antyodaya Yojana (DAY) with an aim to uplift the urban poor folks by enhancing sustainable livelihood opportunities through skill development. Keeping in view the objective of Make in India, Skill Development is essential for socio economic betterment. Deen Dayal Antyodaya Yojana was launched under the Ministry of Housing and Urban Poverty Alleviation (HUPA). Government of India has provisioned Rs.500 crore for the scheme.

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The scheme is integration of the National Urban Livelihoods Mission (NULM) and National Rural Livelihoods Mission (NRLM).

National Urban Livelihoods Mission (NULM) is renamed as Deen Dayal Antyodaya Yojana-(DAY-NULM) and in Hindi as - Rashtriya Shahri Aajeevika Mission. Under the scheme urban areas extends the coverage to all the 4041 statutory cities and towns, there by covering almost the entire urban population. Currently, all the urban poverty alleviating programmes covered only 790 towns and cities.

Component Of Day-Nulm

The scheme has two component one for urban India and other for rural India.

- The Urban component named as Deen Dayal Antyodaya Yojana will be implemented by the Ministry of Housing and Urban Poverty Alleviation.
- The rural component named as Deen Dayal Upadhyaya Grameen Kaushalya Yojana will be implemented by the Ministry of Rural Development.

Objectives

The objective of NRLM is to organize the rural poor, particularly women into Self Help Groups (SHGs), and continuously nurture and support them till they attain appreciable increase in incomes over a period of time and improve their quality of life and come out of abject poverty. NRLM seeks to reach out to all rural poor women, estimated at 8.0 to 10.0 crores in a phased manner, over a period of ten years.

Role And Key Activities of HSRLM

The Haryana State Rural Livelihoods Mission (HSRLM)

The Govt. of Haryana has decided to implement NRLM through autonomous society. Accordingly, ‘The Haryana State Rural Livelihoods Mission’ was established as a society. The Society was registered under The Societies Registration Act – 1860 on 24th May, 2011(Memorandum of Association and Rules and Regulations). The Society will work for the empowerment of the poor and for poverty reduction by focusing on Livelihoods of the poor and vulnerable sections of the society in rural areas. The poor household shall be empowered to overcome all social, economic, cultural and psychological barriers by promoting institutions of poor at various levels. An environment conducive for the realization of full potential and inherent capacities of the poor will be created through social mobilization – awakening and



promoting opportunities for the poor. The society is to work to enable the poor people perceive the possibilities of change and bring about desired change by collective action and participation of the poor in implementation.

Key Activities

- Social Mobilization & Institution Building
- Training & Capacity Building
- Financial Inclusion
- Skill Development & Placement
- Rural Self Employment Training Institutes
- Livelihood Promotion

Social mobilization & Institution building

Social mobilization is the cornerstone of participatory approaches in rural development and poverty alleviation programmes. Effective Social mobilization strengthens participation of rural poor in local decision-making, improves their access to social and production services and efficiency in the use of locally available financial resources, and enhances opportunities for asset-building by the poorest of the poor.

The primary objective of social mobilization and institution building is to have strong and sustainable institutions at the community level. Through effective social mobilization, people can organize themselves to take action collectively by developing their own plan and strategy rather than being imposed from outside. The HSRLM has adopted differential strategies for social inclusion and mobilization of all identified BPL households into functionally effective & Self-Managed institutions, with particular focus on vulnerable sections like scheduled castes, disabled, landless, migrants labour, isolated communities, and minority. Strong affinity based and quality institutions of poor starting from SHGs at village level are the primary building block of the NRLM institutional design. Under the mission, only SHGs with exclusive women membership are promoted.

Training & Capacity Building

Training & Capacity Building of the poor ensures that they are provided with the requisite skills for managing their institutions, managing their livelihoods, for enhancing their credit absorption capacity and credit worthiness. A multi-pronged approach for training and continuous capacity building of the targeted families, SHGs, their federations, government functionaries, bankers and other key stakeholders is envisaged. Particular focus is given to develop and engage community professionals, community resource persons for capacity building. Through effective training and capacity building, a large pool of social capital would be generated. The Mission will make extensive use of ICT to make knowledge dissemination and capacity building more effective.

Financial Inclusion

The mission aims at achieving universal financial inclusion, which will go beyond providing basic banking services to all the poor households/SHGs/federations. Access to finance at affordable price, desired amount and convenient repayment terms is critical for poverty reduction. Repeated doses of credit



are essential to help poor to smoothen consumption and support investments in assets (acquisition, renewal and expansion). The poorest and vulnerable in several parts of the country still depend upon wages in kind. In times of food, health and other shocks, they borrow food or money from informal sources at usurious interest rates which is repayable in kind, labour and produce. The poor therefore need to come out of this debt trap as the first step out of poverty. The Reserve Bank of India defines financial inclusion as providing access to appropriate financial products and services to the most vulnerable group of the society in a fair, transparent and cost-effective manner by the mainstream financial institutions. Making poor the preferred clients of the banking system is core to the NRLM financial inclusion strategy. Mobilization of bank credit is crucial for accomplishing investment goals under NRLM.

Skill Development & Placement

Creating one job per poor household brings the whole family out of poverty in a short period of time. The rationale generates from the idea that formal sector employment brings in stable and higher levels of income. Several labour intensive industries and service sectors face shortage of skilled manpower even while there is a vast segment of unemployed youth. The mission aims to take steps to make skill development an entitlement of the rural poor and attempt to bridge the skill gap and entry level barriers for the youth from the poor and vulnerable households and facilitate their entry into relatively high wage employment in the growing sectors of the economy. The Mission will offer complete 'jobs' solution to the unemployed rural youth - identifying the unemployed, skilling and re-skilling them, placing them in jobs, providing post placement support, counselling and mentorship, leveraging an alumni network. This also enables the poor to migrate to growth centers for jobs in organized sector on better terms, with better skills, higher wages and a sensitive support network instead of distressed migration.

Rural Self Employment Training Institutes

RSETI concept is built on the success of Rural Development Self Employment Institutes (RUDSETI) model pioneered by collaborative partnership between SDME Trust, Syndicate Bank and Canara Bank. The model envisages transforming unemployed youth into confident self employed entrepreneurs through a short duration experiential learning program followed by systematic long duration hand holding support. The trainings are executed in such a way that they build entrepreneurship qualities improve self confidence, reduce risk of failure and develop them into change agents. Unique to this model is complete involvement of the banks in selection, training and post training follow up stages.

Livelihood Promotion

The mission will seek to ensure that the infrastructure needs for key livelihoods activities of the poor are met with. Particular attention would be given to activities for providing marketing support to SHGs which will include support for market research, market intelligence, technology, extension and developing backward and forward linkages. This will also include support to build livelihoods collectives.

The activities under the Livelihood Promotion would include:

- Promotion of specialized livelihood institutions and producer collectives
- Productivity enhancement initiatives and community extension models
- Small scale productive infrastructure and local value addition
- Collective input purchase and collective marketing



Conclusion :

The mission will seek to ensure that the infrastructure needs for key livelihoods activities of the poor are met with. Particular attention would be given to activities for providing marketing support to SHGs which will include support for market research, market intelligence, technology, extension and developing backward and forward linkages. This will also include support to build livelihoods collectives.

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