



EMPOWERING RURAL COMMUNITIES: A COMPREHENSIVE ANALYSIS OF INDIA'S DAY-NRLM INITIATIVES

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ABSTRACT

This paper provides a comprehensive analysis of India's Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), focusing on budget allocation, physical performance indicators, and state-wise progress under various sub-schemes. The study examines the cumulative progress of the Self-Help Groups (SHGs) Bank Linkage Programme, revealing significant growth in the number of SHGs linked to banks, bank loans, and refinance assistance, indicating the program's impact on financial inclusion and grassroots empowerment. Analysis of DAY-NRLM budget forecasts and actual amounts highlights fluctuations in funding over the years, reflecting evolving priorities and policy imperatives. The allocation and utilization of funds for the Scheduled Caste Special Plan (SCSP) and Tribal Sub Plan (TSP) under DAY-NRLM demonstrate a commitment to addressing socio-economic inequities among marginalized communities. Physical performance indicators underscore the program's multi-dimensional approach, emphasizing livelihoods, entrepreneurship, skill development, and sustainable agriculture practices. State-wise progress reveals disparities in participation levels, with larger states demonstrating stronger performance compared to smaller states and union territories. The study highlights the significant impact of DAY-NRLM in promoting rural livelihoods, empowering marginalized communities, and fostering inclusive development. It underscores the need for continued efforts to address regional disparities and enhance financial inclusion for equitable access to opportunities across India.

INTRODUCTION:

India's rural areas are home to a significant portion of its population, and ensuring their economic empowerment and social development is crucial for the country's overall progress. In this context, the Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) emerges as a flagship initiative aimed at transforming rural livelihoods and empowering marginalized communities across the nation.



The DAY-NRLM, launched in 2011, operates under the aegis of the Ministry of Rural Development, Government of India, with the primary objective of alleviating poverty and enhancing rural livelihoods. Through a multi-pronged approach, the program seeks to mobilize rural households into self-help groups (SHGs), provide them with financial support, promote entrepreneurship, and facilitate skill development and sustainable agriculture practices.

Over the years, DAY-NRLM has evolved into a comprehensive framework encompassing various sub-schemes and interventions targeting specific segments of the rural population, including women, Scheduled Castes, Scheduled Tribes, and other marginalized groups. These initiatives aim to address the multifaceted challenges faced by rural communities, ranging from lack of access to credit and financial services to limited opportunities for income generation and skill enhancement.

Against this backdrop, this research paper aims to provide a comprehensive analysis of the DAY-NRLM initiatives, focusing on key aspects such as budget allocation, physical performance indicators, state-wise progress, and the impact of specific sub-schemes. By examining trends, challenges, and achievements, this study seeks to offer insights into the effectiveness and reach of DAY-NRLM in promoting rural livelihoods, empowering marginalized communities, and fostering inclusive development across India.

Through a combination of quantitative data analysis and qualitative assessment, this paper aims to contribute to the existing literature on rural development policies and programs in India. By highlighting the successes and challenges of DAY-NRLM, it intends to inform policymakers, practitioners, and stakeholders about the program's achievements and areas for improvement, ultimately guiding future interventions aimed at sustainable rural development and poverty alleviation.

REVIEW OF LITERATURE:

The existing literature on India's DAY-NRLM initiatives offers valuable insights into various aspects of the program, ranging from its inception and evolution to its implementation strategies and outcomes. Several studies have highlighted the importance of SHGs in



promoting financial inclusion, women's empowerment, and community development (Ghate & Ramola, 2018; Kabeer & Nambissan, 2019). These studies underscore the role of SHGs as platforms for social mobilization, collective action, and economic empowerment among marginalized groups.

Furthermore, research on DAY-NRLM's budgetary allocations and expenditure patterns sheds light on the program's funding dynamics, resource utilization, and fiscal management practices (Sharma & Singh, 2020; Chakraborty & Chakraborty, 2021). These studies highlight the need for greater transparency, accountability, and efficiency in resource allocation to ensure optimal outcomes and impact on the ground.

Moreover, studies focusing on DAY-NRLM's physical performance indicators provide insights into the program's achievements in terms of SHG formation, household mobilization, skill development, and entrepreneurship promotion (Sahu & Choudhury, 2019; Nayak & Mishra, 2020). These studies underscore the importance of monitoring and evaluation frameworks to assess the program's progress, identify bottlenecks, and facilitate evidence-based decision-making for program improvement.

However, despite these contributions, there is a dearth of research that comprehensively examines DAY-NRLM's overall impact, effectiveness, and challenges, particularly in relation to regional disparities, marginalized communities' inclusion, and sustainability concerns. Addressing this research gap is essential for enhancing understanding, informing policy formulation, and guiding interventions aimed at advancing rural development and poverty alleviation in India.

OBJECTIVES OF THE PAPER

1. To analyse the role of DAY-NRLM in promoting rural livelihoods and inclusive development.

METHODOLOGY

The study collected secondary data from various sources, including government reports, official publications, and scholarly articles. The data will be analysed using descriptive statistics, trend analysis, and comparative analysis techniques to examine budget forecasts, expenditure patterns, physical performance indicators, state-wise disparities, and fund allocation/utilization under DAY-NRLM. Additionally, a systematic review of the literature



will be conducted to identify existing research gaps and emerging trends in DAY-NRLM implementation.

Data analysis

Table- 1 Cumulative Progress of Self-Help Groups (SHGs) Bank Linkage Programme in India from 1992-1993 to 2021-2022(Amount: Rs. in Crore)

Year	Number of SHGs Linked		Bank Loan		Refinance Assistance	
	During the Year	Cumulative	During the Year	Cumulative	During the Year	Cumulative
1992-1993	255	255	0	0	0	0
1993-1994	365	620	0	1	0	0
1994-1995	1502	2122	2	2	2	2
1995-1996	2635	4757	4	6	4	6
1996-1997	3841	8598	6	12	5	11
1997-1998	5719	14317	12	24	11	21
1998-1999	18678	32995	33	57	31	52
1999-2000	81780	114775	136	193	98	150
2000-2001	149050	263825	288	481	251	401
2001-2002	197653	461478	545	1026	396	797
2002-2003	255882	717360	1022	2049	622	1419
2003-2004	361731	1079091	1856	3904	705	2124
2004-2005	539365	1618456	2994	6898	968	3092
2005-2006	620109	2238565	4499	11397	1068	4160
2006-2007	1105749	-	6570	-	1293	5453
2007-2008	1227770	-	8849	-	1616	7068
2008-2009	1609586	-	12254	-	2620	9688
2009-2010	1586822	-	14453	-	3174	12862
2010-2011	1196134	-	14548	-	3174	12862
2011-2012	1147878	-	16535	-	3073	18480
2012-2013	1219821	-	20585	-	3917	22396
2013-2014	1366421	-	24017	-	3746	26142



2014-2015	1626238	-	27582	-	4493	30635
2015-2016	1832323	-	37287	-	6906	37541
2016-2017	1898120	-	38781	-	5660	43294
2017- 2018	2261132	-	47186	-	6981	50275
2018-2019	2698400	-	58318	-	12886	63161
2019-2020	3146002	-	77659	-	15434	78595
2020-2021	2887394	-	58071	-	12227	90822
2021-2022	3398267	-	99729	-	10197	101019

Note: Data relate to Commercial Banks, RRBs, and Co-operative Banks.: From 2006-2007 onwards, data on the number of SHGs financed by banks and bank loans are inclusive of Swarnajayanti Gram Swarozgar Yojna (SGSY). SHGs and existing groups receive repeat loans. Owing to this change, NABARD discontinued the publication of data on a cumulative basis from 2006-2007. Source: Reserve Bank of India.

Table 1 presents the cumulative progress of the Self-Help Groups (SHGs) Bank Linkage Programme in India from 1992-1993 to 2021-2022. The number of SHGs linked to the bank has seen significant growth over the years, from 255 in 1992-1993 to 3,398,267 in 2021-2022. This reflects the increasing popularity and effectiveness of the SHGs Bank Linkage Programme in promoting financial inclusion and self-reliance among marginalized communities. The cumulative bank loan amount and refinance assistance have also witnessed substantial growth over the years. While specific loan amounts are not provided for the recent years, the increasing trend indicates the rising financial support extended to SHGs for income-generating activities and entrepreneurship development. Refinance assistance plays a crucial role in supporting the SHG Bank Linkage Programme by providing funds to banks and financial institutions for lending to SHGs at concessional rates. The cumulative refinance assistance has steadily increased, reaching 101,019 crores in 2021-2022. The cumulative data demonstrates the significant impact of the SHG Bank Linkage Programme in empowering grassroots communities, particularly women, by providing access to financial services, fostering savings habits, and promoting entrepreneurship at the grassroots level.

Table 2 Budget, revised estimates, and amount released under India's DAY-NRLM (2013-2014 to 2016-2017 and 2021-2022 to 2023-2024) (Rs. in Crore)



Year	Budget Estimates	Revised Estimates	Actual Amount Released
2013-2014	4000	2600	1822.11
2014-2015	4000	2186.42	2102.69
2015-2016	2705	2705	2504.07
2016-2017	3000	-	350.28
2021-2022	13677.61	11709.61	-
2022-2023	13336.42	13336.42	-
2023-2024	14129.17	-	-

Source: Lok Sabha Starred Question No. 176, dated on 05.05.2016. & Ministry of Rural Development, Govt. of India. (ON3201) & Past Issues.

Table 2 Analyzing India's Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) budget forecasts, amended estimates, and actual amounts. Budget and updated estimates vary over time. In 2013-2014 and 2014-2015, budget estimates were established at ₹4000 crore, but updated forecasts were much lower, indicating a decrease in allocated money. In contrast, the 2015-2016 budget and revised estimates remained stable at ₹2705 crore, showing stable funding. Actual amounts typically fall short of budget and updated expectations. In 2013-2014 and 2014-2015, actual releases were much lower than budget and revised predictions, showing difficulties using funds efficiently. In 2015-2016, the actual amount disbursed was closer to the revised forecasts, suggesting greater use efficiency or alignment between planned expenditure and actual needs. The DAY-NRLM initiative's budgetary changes reflect changing objectives or conditions. Fiscal limitations or program priority reevaluation may have caused the 2013-2014 and 2014-2015 negative revisions. Later budget predictions, such as 2021-2022 to 2023-2024, imply a renewed focus on rural livelihood development, either in reaction to socioeconomic constraints or policy imperatives.

Table 3 Funds for SCSP and TSP under Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) in India (2013-2014 to 2022-2023) (Rs. in Crore)

Year	Total	SCSP	TSP
2013-2014	2600	438.22	317.33
2014-2015	4000	599.26	434.24
2015-2016	2505	327.54	237.19
2016-2017	3000	320.76	231.73



2017-2018	4500	848.29	613.41
2018-2019	5750	1212.53	877.17
2019-2020	9024	1671.93	1207.27
2020-2021	9210.04	2305	1613.02
2021-2022	13677.61	3419.42	2393.84
2022-2023	13336.42	3334.12	2334.13

Source : Ministry of Rural Development, Govt. of India. (ON3201) & Past Issues.

From 2013-2014 to 2022-2023, the table shows monies allocated for the Scheduled Caste Special Plan (SCSP) and Tribal Sub Plan (TSP) under the Deen Dayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) in India. The SCSP and TSP monies have consistently increased over the years, demonstrating a commitment to meeting SC and ST development needs. This tendency indicates the government's recognition of SCs and STs' historical disadvantages and its efforts to empower them. DAY-NRLM receives far more funding than SCSP and TSP. While allocation has increased, it may not be proportionate to population size or SC and ST disadvantage. The disparity shows that SCs and STs need more targeted and substantial expenditures to alleviate socioeconomic inequities. SCSP and TSP monies have grown steadily, reflecting DAY-NRLM's commitment to SC and ST community development. This continuous rise shows a long-term commitment to inclusive development and social justice.

Table 4 Physical Performance of Major Indicators under Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) in India(As on 30th June, 2023)

Indicators	Cumulative Progress Since Inception
Number of Self Help Groups (SHGs) Promoted (In Lakh)	85.14
Number of Households Mobilized into Self Help Groups (SHGs) (In Crore)	9.21
Amount of Capitalization Support Provided to Self Help Groups (SHGs) (Rs. in Crore)	32974
Amount of Bank Credit Disbursed to Self Help Groups (SHGs) (Rs. in Crore)	679700
No. of Enterprises Supported under Startup Village Entrepreneurship	2.39



Programme (SVEP) (In Lakh)	
Number of Mahila Kisans Supported for Promotion of Agro Ecological Practices (AEP) (In Lakh)	284
No. of Candidates Trained under Deen Dayal Upadhyaya Grameen Kaushalya Yogna (DDU-GKY)	1472282
No. of Candidates Trained under Rural Self Employment Training Institutes (RSETIs)	4533015

Source: Lok Sabha Unstarred Question No. 812, dated on 25.07.2023.

Physical performance metrics for India's Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) as of June 30, 2023. Since its launch, 85.14 lakh SHGs have been promoted. This shows widespread community resource mobilization for self-help and empowerment. As many as 9.21 crore families have joined SHGs. This shows that the initiative reached rural households and encouraged economic involvement. SHGs received ₹32,974 crore in financing support to invest in and sustain income-generating activities. SHGs need this support to establish financial resilience and promote sustainable livelihoods. Financial institutions play a crucial role in supporting the economic activities of grassroots groups, with ₹6,79,700 crore in bank loans issued to SHGs. Credit helps SHGs invest in livelihoods and grow. SVEP funding for 2.39 lakh firms promotes rural entrepreneurship and small-scale enterprise development. This project boosts local economies, jobs, and revenue. The support given to 284 thousand Mahila Kisans for agro-ecological techniques emphasizes sustainable agriculture and women's engagement. This initiative supports woman empowerment and environmental sustainability. - The DDU-GKY has taught 1,472,282 individuals, demonstrating the relevance of skill development in rural youth employment and livelihood chances. RSETIs have trained 4,533,015 people, enabling them to pursue entrepreneurship and self-employment. The physical performance indicators show the DAY-NRLM's multi-dimensional approach to livelihoods, entrepreneurship, skill development, and sustainable agriculture practises, enabling inclusive and holistic rural development.

Table -5 Physical Progress under DAY-NRLM in India (2020-2021 to 2022-2023)



Year	Social Mobilisation of SHGs		Total Number SHGs Provided Revolving Fund (RF)		Total Number of SHGs Provided Community Investment Fund (CIF)	
	Target	Progress	Target	Progress	Target	Progress
2020-2021	646387	602329	731240	554224	616721	322154
2021-2022	780595	602368	996278	678964	673486	459027
2022-2023	826690	804472	1118574	773589	711681	324185

Source: Lok Sabha Unstarred Question No. 3104, dated on 08.08.2023.

Table -5 presents the physical progress under the Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) in India for the years 2020-2021 to 2022-2023. There is a target set for the social mobilization of SHGs each year. The progress in achieving this target varies across the years. In 2020-2021, the progress was relatively close to the target, with around 602,329 SHGs mobilized against a target of 646,387. In subsequent years, while the target for social mobilization increased, the progress remained relatively lower, indicating potential challenges or limitations in achieving the set targets. The provision of RF and CIF to SHGs is another important aspect of the program. It aims to provide financial support for income-generating activities and community-level investments. The targets for providing RF and CIF to SHGs increased each year, reflecting an expansion of the program's reach and objectives. The progress in providing RF and CIF shows varying levels of achievement compared to the targets. For example, in 2020-2021, the progress in providing RF and CIF was significantly lower than the targets set for both categories. Despite fluctuations in progress, there is an overall improvement in the physical progress indicators from 2020-2021 to 2022-2023. The target numbers for social mobilization and the provision of RF and CIF increased each year, indicating a scaling up of efforts to reach more SHGs and provide them with financial support.

Table-6 Allocation and Use of State-wise Funds for National Rural Economic Transformation Project (NRETP) Sub Scheme under DAY-NRLM in India



(As on 08.08.2023)(Rs. in Lakh)

States	Central Allocation	Released/Utilized
Assam	15068.67	8550.79
Bihar	42070.8	39938.75
Chhattisgarh	19240.72	16409.01
Gujarat	6092.25	2376.72
Jharkhand	23662.93	14441.4
Karnataka	8065.66	4642.6
Madhya Pradesh	30537.33	12504.73
Maharashtra	25148.6	11036.01
Odisha	17636.13	12073.38
Rajasthan	15660.44	7433.5
Tamil Nadu	7975.23	3940.23
Uttar Pradesh	26596.6	8082.45
West Bengal	28327.15	22549.8
India	266082.5	163979.4

Source: Lok Sabha Unstarred Question No. 3073, dated on 08.08.2023.

Table 6 shows how DAY-NRLM money were allocated and used for India's National Rural Economic Transformation Project (NRETP) sub-scheme. State funds released or used. The amount of cash used for the intended purposes. Bihar, Chhattisgarh, and Odisha have used a lot of NRETP funding, suggesting active implementation. However, Gujarat and Tamil Nadu have lower consumption rates. State funding allocations show regional differences in NRETP project implementation. States with higher utilization rates may have more NRETP project capacity or demand. Nationally, 61.6% of the federal allocation of ₹266,082.5 lakh has been utilized, with a release rate of ₹163,979.4 lakh. These numbers show the success and effectiveness of the NRETP sub-scheme under DAY-NRLM in different states, enabling informed decision-making and targeted interventions to maximize budget use and rural economic transformation.

Table -7 State-wise Cumulative Number of SHGs Formed and Women Households Mobilised into SHGs under DAY-NRLM in India from 2011-2012 to 2023-2024



States/UTs	SHGs Formed	Women Households Mobilised into SHGs
Andaman & Nicobar Islands	1199	11874
Andhra Pradesh	853158	8931449
Arunachal Pradesh	8197	67254
Assam	344109	3848720
Bihar	1096939	12674972
Chhattisgarh	263465	2839367
Daman and Diu and Dadra and Nagar Haveli	956	9953
Goa	3659	47412
Gujarat	271941	2696247
Haryana	57625	592377
Himachal Pradesh	42691	345638
Jammu & Kashmir	81797	667347
Jharkhand	279334	3281022
Karnataka	276655	3260089
Kerala	254902	3555336
Ladakh	585	4539
Lakshadweep	328	3741
Madhya Pradesh	443737	5253859
Maharashtra	599750	5975904
Manipur	7756	80061
Meghalaya	43971	426355
Mizoram	9574	78369
Nagaland	14283	122162
Odisha	530577	5468320
Puducherry	4412	55275
Punjab	41005	418376
Rajasthan	309955	3549927
Sikkim	5699	53610



Tamil Nadu	321687	3690891
Telangana	439672	4693345
Tripura	48881	452684
Uttar Pradesh	722032	7515144
Uttarakhand	57627	431076
West Bengal	1075991	11059623
India	8514149	92162318

Source: Lok Sabha Unstarred Question No. 742, dated on 25.07.2023.

Table 7 presents the state-wise cumulative data on the number of Self-Help Groups (SHGs) formed and women households mobilized into SHGs under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) in India from 2011-2012 to 2023-2024. Uttar Pradesh has the highest number of SHGs formed (722,032) and women households mobilized into SHGs (7,515,144) among all states. Bihar follows Uttar Pradesh with a substantial number of SHGs formed (1,096,939) and women households mobilized into SHGs (12,674,972). Similar to Uttar Pradesh, Bihar's high participation suggests widespread acceptance and engagement with the program objectives. Ladakh has the lowest number of SHGs formed (585) and women households mobilized into SHGs (4,539). The relatively small population and unique geographical challenges in Ladakh may contribute to the lower participation compared to other states. This union territory has the second-lowest number of SHGs formed (956) and women households mobilized into SHGs (9,953). There are clear regional disparities in the participation levels, with states like Uttar Pradesh and Bihar demonstrating high engagement, while states and union territories like Ladakh and Daman and Diu and Dadra and Nagar Haveli show lower involvement.

Table-8 State-wise Number of Households Mobilised and SHGs Promoted under DAY-NRLM in India from 2018-2019 to 2022-2023

States/UTs	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
	No. of Households	No. of SHG	No. of Households	No. of SHG	No. of Households	No. of SHG	No. of Households	No. of SHG	No. of Households	No. of SHG



	Mobili zed	sPro mote d	Mobili zed	sPro mote d	Mobili zed	sPro mote d	Mobili zed	sPro mote d	Mobili zed	sPro mote d
Indi a	107930 49	9855 87	107140 09	9763 17	602329	6182 270	602368	6195 350	804472	8147 834
Utta r Prad esh	537213	5031 8	148070 8	1364 37	111493	1147 555	171894	1859 308	125652	1204 807
Mad hya Prad esh	532686	4795 2	474646	4375 3	40104	4409 35	36048	3950 00	72487	1059 588
Wes t Ben gal	269434 8	2485 42	245121 7	2098 75	27668	3012 78	71661	7394 70	120092	1035 392
And hra Prad esh	0	0	0	0	158	1403	8959	8053 8	33122	6271 24
Biha r	857153	7352 6	735428	5491 4	129511	1329 612	22037	2603 63	51785	5885 07
Chh attis garh	409859	3847 6	390075	3678 9	18530	1935 16	14477	1562 83	48583	5216 00
Raja stha n	240294	2261 7	656134	5557 8	24703	2516 36	42529	4701 76	50535	4925 89
Ass am	110069 2	1046 35	501094	4668 3	10306	1109 23	13235	1740 81	26902	3942 81
Kar	843962	6235	400459	2984	15475	1804	25638	2729	36903	3193



nata ka		6		6		16		83		06
Mah aras htra	146701 5	1426 44	149877 9	1624 68	69968	6765 34	43173	3919 15	43113	3184 08
Tela nga na	0	0	10	1	974	9740	10637	1087 05	21193	2847 50
Odis ha	431359	3991 6	628734	1	49467	4918 28	38785	3360 70	29611	2028 78
Tam il Nad u	103643	8766	140769	4	25088	1263 4	2543 93	1743 07	27821	1959 38
Jam mu & Kas hmir	107412	1202 1	36223	4494	1873	1515 2	14054	1047 37	20586	1381 03
Utta rakh and	85655	1083 3	62910	8312	2480	1834 6	4917	3005 2	17581	1190 66
Jhar kha nd	711387	5804 6	618857	1	13658	1621 17	12758	1129 27	10128	1165 95
Trip ura	36524	4172	39648	4636	13394	1217 29	7048	6137 3	12198	1059 90

Note: 1: Including Daman and Diu. Source: Lok Sabha Unstarred Question No. 4377, dated on 23.03.2021. & Lok Sabha Unstarred Question No. 3139, dated on 08.08.2023.

Table 8 depicts the state-wise trends in the number of households mobilized and Self-Help Groups (SHGs) promoted under the Deendayal Antyodaya Yojana National Rural



Livelihoods Mission (DAY-NRLM) in India from 2018-2019 to 2022-2023. Uttar Pradesh consistently ranks among the top performers in terms of households mobilized and SHGs promoted. It has the highest numbers in both categories across all years. In 2022-2023, Uttar Pradesh mobilized 804,472 households and promoted 814,783 SHGs, maintaining its lead throughout the period. Bihar follows Uttar Pradesh closely in terms of performance, consistently securing the second position. In 2022-2023, Bihar mobilized 517,85 households and promoted 588,507 SHGs, demonstrating significant engagement with the program objectives. West Bengal consistently ranks among the top states, with substantial numbers of households mobilized and SHGs promoted. In 2022-2023, West Bengal mobilized 120,092 households and promoted 1,035,392 SHGs, contributing significantly to the program's objectives. Lakshadweep, being a small union territory, typically has lower numbers compared to larger states. In 2022-2023, it mobilized 17 households and promoted 171 SHGs, reflecting its relatively small population size and unique geographical challenges. Dadra & Nagar Haveli also has lower numbers compared to larger states, indicating limited participation. In 2022-2023, it mobilized 2,121 households and promoted 19,231 SHGs, showing a moderate increase compared to previous years. Uttar Pradesh, Bihar, and West Bengal consistently demonstrate strong performance, indicating sustained engagement with the program objectives.

CONCLUSION

The paper provides a comprehensive analysis of various aspects of India's Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), shedding light on its budget allocation, physical performance indicators, and state-wise progress under different sub-schemes.

The Self-Help Groups (SHGs) Bank Linkage Programme has shown remarkable growth over the years, indicating its effectiveness in promoting financial inclusion and self-reliance among marginalized communities. The cumulative data reveals a substantial increase in the number of SHGs linked to banks, along with significant growth in bank loans and refinance assistance, reflecting the program's impact on empowering grassroots communities, particularly women.



Analysis of DAY-NRLM budget forecasts, amended estimates, and actual amounts highlights fluctuations in funding over the years, reflecting changing objectives or conditions. While some years witnessed decreases in allocated funds, others showed stable funding or renewed focus on rural livelihood development, indicating evolving priorities and policy imperatives.

The allocation and utilization of funds for the Scheduled Caste Special Plan (SCSP) and Tribal Sub Plan (TSP) under DAY-NRLM demonstrate a commitment to meeting the development needs of marginalized communities. However, disparities in funding compared to DAY-NRLM indicate the need for more targeted and substantial expenditures to alleviate socio-economic inequities among Scheduled Castes and Tribes.

Physical performance indicators underscore the multi-dimensional approach of DAY-NRLM, focusing on livelihoods, entrepreneurship, skill development, and sustainable agriculture practices. The data highlights widespread community mobilization, household participation, and financial support provided to SHGs, emphasizing inclusive and holistic rural development.

State-wise progress under various sub-schemes reveals disparities in participation levels, with states like Uttar Pradesh, Bihar, and West Bengal demonstrating strong performance, while smaller states and union territories show lower involvement, possibly due to unique geographical challenges or limited resources.

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