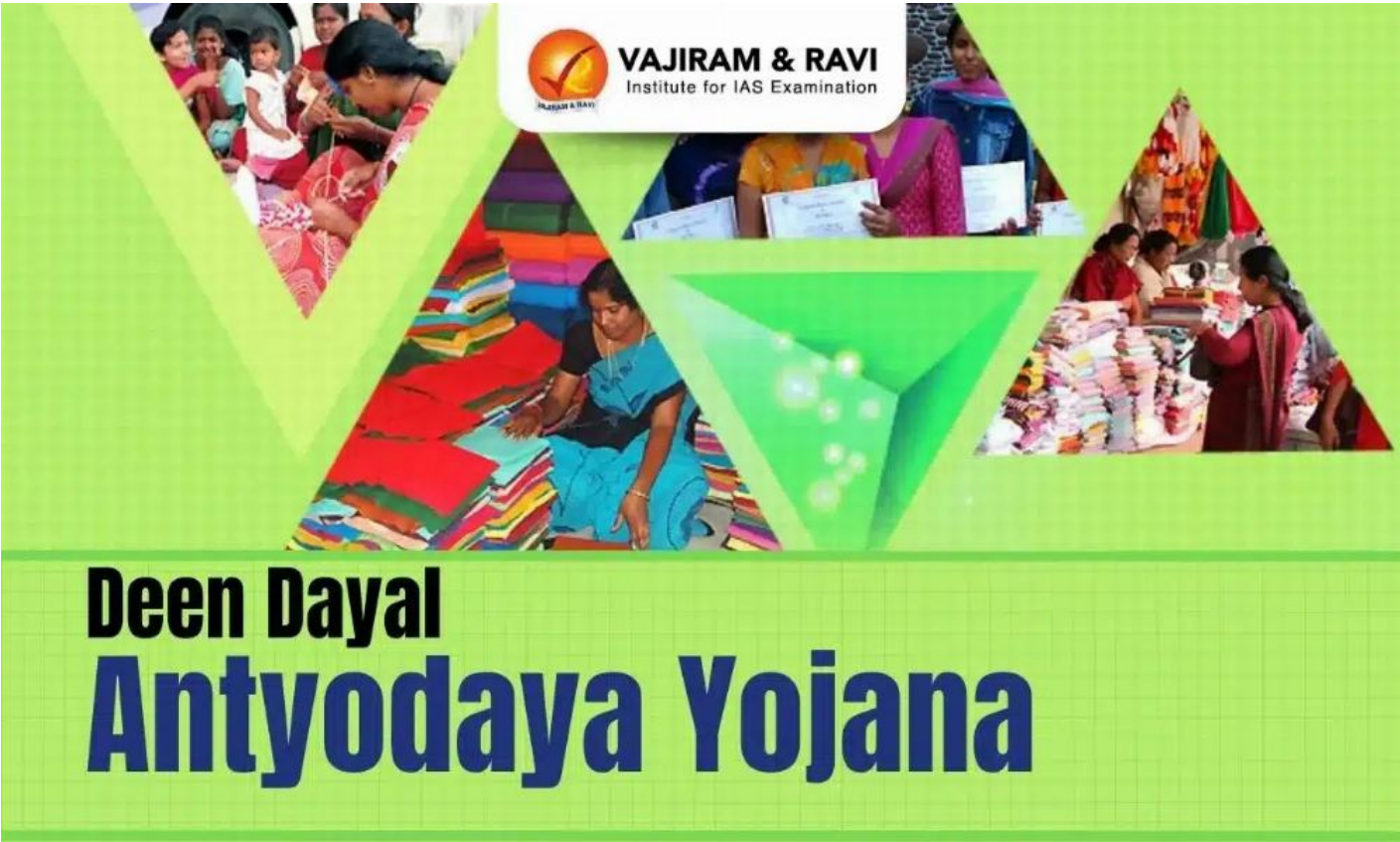


Deen Dayal Antyodaya Yojana, Components, Achievements, Benefits

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The Deen Dayal Antyodaya Yojana aims to alleviate poverty and improve livelihood opportunities for people. The scheme has two major components: The National Urban Livelihoods Mission (Day- NULM) targeting the urban areas and the National Rural Livelihoods Mission for the rural areas. In this article, we are going to cover the objectives, features and significance of Deen Dayal Antyodaya Yojana.

Deen Dayal Antyodaya Yojana Overview

The Deen Dayal Antyodaya Yojana, a flagship scheme of Government of India focuses on eradication of poverty and provision of livelihood opportunities for the poor. The scheme provides entrepreneurship, skill development and community empowerment.

Deen Dayal Antyodaya Yojana Details	
Scheme Name	Deen Dayal Antyodaya Yojana (DAY)

Objective	To uplift the urban and rural poor by enhancing sustainable livelihood opportunities through skill development and self-employment.
Components	1. Rashtriya Shahri Aajeevika Mission (DAY-NULM) 2. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DAY-NRLM)
Implementing Ministries	• Urban Component: Ministry of Housing and Urban Poverty Alleviation (HUPA) • Rural Component: Ministry of Rural Development
Coverage	• Urban: All 4041 statutory cities and towns in India • Rural: Operates across 4,459 blocks in 586 districts across 29 states and 5 union territories.
Funding	Rs. 500 crore allocated for DAY-NULM scheme.
Target Beneficiaries	Economically disadvantaged individuals in both urban and rural areas, including street vendors, homeless individuals, and women in SHGs.
Eligibility Criteria	Must be an Indian citizen demonstrating economic need; required documents include Aadhar card, voter ID, proof of address, etc.

Deendayal Antyodaya Yojana Components

The Deendayal Antyodaya Yojana (DAY) addresses poverty alleviation through two components—one focused on urban India and the other on rural India:

Urban Component: Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

- **Also Known As:** Rashtriya Shahri Aajeevika Mission
- **Implemented By:** Ministry of Housing and Urban Poverty Alleviation
- **Objective:** To reduce poverty and vulnerability among urban poor households by promoting self-employment, skill-based wage opportunities, and providing shelters for the homeless while addressing the needs of street vendors.
- **Key Features:**
 - Provides Rs. 15,000 per person for training urban poor, with Rs. 18,000 allocated for residents of North-East and J&K.
 - Offers interest subsidies of 5%-7% to support micro-enterprises.
 - Establishes City Livelihood Centres to impart market-relevant skills.

- Encourages the formation of Self-Help Groups (SHGs) for economic empowerment and community mobilization.

Rural Component: Deendayal Antyodaya Yojana - National Rural Livelihoods

Mission (DAY-NRLM)

- **Also Known As:** Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- **Implemented By:** Ministry of Rural Development
- **Objective:** To build sustainable institutional platforms for the rural poor, enhancing their household incomes through better livelihoods and financial services access.
- **Key Features:**
 - Partly funded by the World Bank.
 - Aims to reach 10 crore rural poor households in phases.
 - Includes four sub-components: social mobilization, financial inclusion, sustainable livelihoods, and social inclusion.
 - Features sub-schemes like the Start-up Village Entrepreneurship Programme (SVEP) and Aajeevika Grameen Express Yojana (AGEY).

This comprehensive approach ensures tailored support to urban and rural communities, empowering them through livelihood enhancement and poverty alleviation strategies.

Deendayal Antyodaya Yojana Achievements

The Deen Dayal Antyodaya Yojana has achieved significant milestones since its inception:

DAY-NULM Achievements

- 8.74 lakh Self-Help Groups have been created in urban areas with more than 89.33 lakh women being a part of them.
- Skill training has been provided to 15 lakh people with 8.20 lakh people successfully having gotten jobs.
- 8.83 lakh people have been provided the assistance to set up their own individual or group businesses.

DAY-NRLM Achievements

- More than 8 lakh women have been mobilised under 80 Self-Help Groups all over India.
- Rural women are empowered by forming 4.63 lakh Village Organisations.
- Mahila Kisans have been supported under the Farm Livelihood intervention.
- Capitalization Support Funds provides Rs. 19, 750 crores and bank credits worth Rs. 5.83 to Self Help Groups.

DAY-NULM 2.0

The Deendayal Antyodaya Yojana 2.0 was proposed after the successful completion of Deendayal Antyodaya Yojana- National Urban Livelihoods Mission with an aim to alleviate urban poverty. Under the scheme, the

government will assist urban poor individuals or group access microcredit of upto Rs 20 lakhs at a subsidised interest rate.

Deen Dayal Antyodaya Yojana Benefits

The Deen Dayal Antyodaya Yojana uplifts millions in urban and rural areas by enhancing skills, promoting financial inclusion, and creating livelihood opportunities.

- **Skill Development:** Provides market-oriented training to improve employability.
- **Microfinance Support:** Offers subsidized credit for micro-enterprises and group businesses.
- **Self-Help Groups (SHGs):** Strengthens communities through financial inclusion and entrepreneurship.
- **Livelihood Opportunities:** Supports street vendors, farmers, and women entrepreneurs.
- **Women's Empowerment:** Helps rural women achieve financial independence through SHGs and community institutions.

This initiative plays a vital role in poverty reduction and inclusive growth, fostering a more equitable society.

Source: <https://vajiramandravi.com/current-affairs/deen-dayal-antyodaya-yojana/>

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