

## OPPORTUNITY INFRASTRUCTURE

# NRLM / Self-Help Group (SHG)-Based Livelihood Support (Aajeevika)

## WHAT THIS INSTITUTION IS

The National Rural Livelihoods Mission (NRLM) – also called Aajeevika or DAY-NRLM – is the central government's main programme for reducing rural poverty through community-based organisations. It works by organising poor rural women into Self-Help Groups (SHGs), building their savings and credit habits, linking them to banks, and helping them start or strengthen livelihoods. NRLM is not a single building – it is a structure of community institutions (SHGs, Village Organisations, Cluster Level Federations) supported by mission staff at the block and district level. If you live in a rural area, SHGs are likely the most widespread organised platform for women in your district.

### WHY THIS MATTERS TO YOU

If you or a woman in your family wants to save, access affordable credit, start a small enterprise, or get trained in a livelihood skill, the NRLM system – through SHGs and their federations – is the most accessible entry point in rural India.

## GOVERNANCE

LAW / POLICY	SCOPE
DAY-NRLM Framework for Implementation	Core operating guidelines for SHG formation, bank linkage, and livelihoods
SHG Bank Linkage Guidelines (National Bank for Agriculture and Rural Development (NABARD)/RBI)	Rules for linking SHGs to formal bank credit
SVEP Guidelines	Startup Village Entrepreneurship Programme for micro-enterprises through SHGs
DDU-GKY Guidelines	Skills training and placement for rural youth aged 15-35

- **Centre:** Ministry of Rural Development → National Mission Management Unit
- **State:** State Rural Livelihoods Mission (SRLM), a registered society with its own CEO
- **District:** District Mission Management Unit (DMMU), headed by District Mission Manager
- **Block:** Block Mission Management Unit (BMMU), with Block Project Managers
- **Community:** SHGs (10-15 women) → Village Organisations (VOs) → Cluster Level Federations (CLFs)
- **Funding:** 60:40 Centre:State (90:10 for NE and special category states)



## KEY POSITIONS

POSITION	RESPONSIBILITY
District Mission Manager	Head of NRLM operations in the district
Block Project Manager / Block Coordinator	Supervises community cadres and SHG formation
Community Resource Persons (CRPs)	Women from mature SHGs deployed to help form new groups – peer learning model
Bank Sakhi	Trained SHG member providing financial literacy, passbook updating, and SHG-bank coordination
Banking Correspondent (BC) Sakhi (Business Correspondent Sakhi)	IIBF-certified SHG member operating a micro-ATM at the Gram Panchayat level for cash-in/cash-out, Direct Benefit Transfer (DBT), and basic banking services
Krishi Sakhi / Pashu Sakhi	Trained community cadres providing agricultural or livestock advice to SHGs
VO and CLF office-bearers	Presidents and secretaries of village and cluster federations; manage pooled funds and negotiate with banks

## MANDATED SERVICES

- Form SHGs and build them into Village Organisations and Cluster Level Federations
- Enable SHG bank linkage: internal lending → Revolving Fund (Rs 20,000-30,000 per SHG) → Community Investment Fund (up to Rs 2.5 lakh per SHG) → bank loans at 7% with interest subvention
- Build last-mile financial inclusion through BC Sakhis (SHG members trained and IIBF-certified as Business Correspondents under the "One GP one BC Sakhi" mission) operating micro-ATMs for cash-in/cash-out, DBT, and digital transactions, alongside financial-literacy work by Bank Sakhis
- Promote farm livelihoods through Krishi Sakhis and non-farm livelihoods through SVEP enterprise development
- Deliver convergence services: SHGs serve as a platform for VB-G RAM G, PDS monitoring, nutrition, and social entitlements
- Train SHG members in bookkeeping, financial literacy, and group management
- Train community cadres (CRPs, Bank Sakhis, Krishi Sakhis) as a para-professional workforce

## LINKED SCHEMES

- **SVEP** – business planning, loans, and mentoring for micro-enterprises run by SHG members
- **DDU-GKY** – skills training and placement for rural youth aged 15-35 (upper limit 45 for women and special groups)
- **Mahila Kisan Sashaktikaran Pariyojana (MKSP)** – sustainable agriculture training for women SHG members who are farmers
- **Interest Subvention Scheme** – reduces effective interest rate on SHG bank loans to 4% or lower
- **Lakshpati Didi** – targets women earning Rs 1 lakh+ per year through NRLM livelihood support

## HOW TO LOCATE

**Portal:** [nrlm.gov.in](http://nrlm.gov.in) – district and block-level data on SHGs, VOs, CLFs, bank linkage, and community cadres



**Also:** Contact the DRDA / District Rural Development Officer; the DMMU usually sits in or near this office

## KEY FACILITIES

The DMMU and BMMU operate from offices, often shared with the DRDA or Block Development Office. SHGs meet in members' homes, community halls, or anganwadi centres. The key "infrastructure" is institutional: books of accounts, meeting registers, bank passbooks, resolution books, and CIF utilisation records.

## WHAT A FUNCTIONING NRLM SYSTEM LOOKS LIKE

- DMMU/BMMU office is staffed with thematic managers in place
- SHGs are meeting regularly with maintained books of accounts
- Bank linkage data shows SHGs receiving loans with documented repayment rates
- Community cadres (Krishi Sakhis, Bank Sakhis) are active and being compensated
- SVEP Block Resource Centre is operational with SHG members starting enterprises
- Young women (under 25) are present in active SHGs

## GRIEVANCE REDRESSAL

**During service delivery.** The first point of contact is the Block Project Manager / Community Organiser at the BMMU. The District Mission Manager at the DMMU is the next level. For SHG-internal disputes, the VO and CLF office-bearers have primary authority.

**After service.** Escalation is to the State Rural Livelihoods Mission (SRLM) CEO and the National Mission Management Unit at MoRD. Bank-linkage disputes go to the Lead District Manager (LDM) and SLBC.

**External.** MoRD runs a dedicated grievance portal at [write2rdminister.dord.gov.in](http://write2rdminister.dord.gov.in) and Centralised Public Grievance Redress and Monitoring System (CPGRAMS) ([pgportal.gov.in](http://pgportal.gov.in)) for central-ministry complaints. For bank-linkage and interest-subvention issues, the Banking Ombudsman at [cms.rbi.org.in](http://cms.rbi.org.in) has jurisdiction. NABARD accepts SHG Bank Linkage complaints. The DDU-GKY and SVEP national-level grievance channels are accessible via the NRLM portal at [nrlm.gov.in](http://nrlm.gov.in).

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