

An Evaluation of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission on Poverty Alleviation of East Champaran District



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Abstract

Women self –help group are increasingly being used as tool for various development interventions. Incidence of poverty is more in rural India. Governments made their efforts through rural development programme to overcome the problem of poverty. But these programmes are reduced to mere subsidy- giving programmes and by they failed to provide safely nets like guaranteed employment, stable assured income and gender justice. So women empowerment issue has receive more thrust and significance in rural development studies. Unless and until villages are free from poverty, the efforts of development of India economy are futile, fruitless and rather burdensome. From the study it reveals that in East Champaran Districts that SHG`s have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social and economic components. The number of women inclined towards SHG is increasing which implies that women are aspiring for equality, self confidence and self respect.

Keywords: SHG, Empowerment, NRLM

Introduction

The Integrated Rural Development Programme later converted into Swarna Jayanti Swarozgar Yojana (SGSY) scheme with effect from April 01, 1999. The Ministry of Rural Development, Government of India launched a new programme known as National Rural Livelihoods Mission (NRLM) by restructuring and replacing the SGSY scheme with effect from April 01, 2013. NRLM was renamed with effect from 29th march 2016 as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) and this is the flagship program of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women and enabling these institutions to access a range of financial services and livelihoods services. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission enables the State rural livelihoods missions to professionalize their human resources at State, district and block level. DAY-NRLM complements these institutional platforms of the poor with services that include financial and capital services, production and productivity enhancement services, technology, knowledge, skills and inputs, market linkage, etc. The community institutions also offer a platform for convergence and partnerships with various stakeholders by building environment for the poor to access their rights and entitlements and public service. Empowerment of women has emerged as an important issue in our country. In India, nearly half of the population consists of women. In India, their work participation rate is less than half that of men. Now a days, the role of women in the development of nation is very important nowadays. So women should be respected both in the society as well as in the family. To increase the status of women, they must be empowered in all aspects such as economically, socially, politically and culturally.

Objectives of the study

The main objective of the study is to analyse the financial status of the SHG members. This can be achieved through the following specific objectives:

1. To study the earning capacity of SHG members before and after joining the group.

E: ISSN No. 2349-9443

2. To analyse the capability of SHG members in meeting the expenditure before and after joining the group.

Area of the Study and Methodology

The study was conducted in three blocks Madhuban, Mehsi and Motihari of East Champaran District. The information was collected 110 respondents by simple random sampling technique. These 110 respondents who are selected by interviewing selected from 55 groups i.e., 2 members from each group. The targeted 55 groups were selected in the manner of 20 groups from each block. For analyzing and interpreting the data, the statistical tools like simple percentage and measures of centre tendency have been used.

Empowerment of Women through SHG

Self Help Group (SHGs) have been playing a vital role in the empowerment of woman. Many SHG women are using the financial resources availed to fund investments in asset creation or other inputs that yield relatively higher returns. The number of women inclined towards SHG is increasing which implies that women are aspiring for equality and self respect. The groups have been recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure and profit motive. The Size of SHG consists of 10-20 members who are financially weak. These groups are expected to foster true democratic culture where all the members participate actively by taking part in decision making process. Groups are expected to be homogeneous so that the members do not have to conflicting interest and all the members can participate freely without any fear. There should be no discrimination among group members based on caste, religion or political affiliations. Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. It is universally accepted that women's income in the family is very much essential and important in relation to nutritional, economical and educational upliftment of the family. But, for the centuries, women have been neglected to a secondary status in the family as well as in society compared to their male counterpart. Till date, though the country is developing in the field of science and technology, but still, status of women is almost the same as before. In modern days, though women have started performing multiple roles in and outside home, and greater equality is accorded to them, they are still not totally equal in terms of social and economic empowerment. The fundamental basis for this inequality is lopsided access to economic, education, social and political opportunities between men and women. Over the years, it has been observed that no country in the world, no matter how advanced, has achieved true gender equality as measured by comparable decision making power, equal opportunity for education and advancement and equal participation in all walks of human endeavor. The overall development of women is indisputably

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possible particularly in a country like India wherein most of the women are underprivileged, illiterate, exploited and deprived of basic rights in social and economic spheres. Bihar aims to empower 1.5 crore women by linking them with self help groups. The Bihar government aims to link 1.5 crore women with Self Help Groups (SHG) in its efforts in empowering women, Around 10 lakhs SHGs have to be created in Bihar where 1.5 crore women would be linked. Connecting 1.5 crore women with SHGs means linking 1.5 crore families, and out of a target to constitute 10 lakhs SHGs.

Various Dimensions of Women Empowerment

Women Empowerment has mainly five important dimensions such as (a) Economic, (b) Political, (c) Social, (d) Personal and (e) Familial.

(A) Economic Empowerment

To ensure provision of training, employment and income-generation activities with both forward and backward linkages with the ultimate objective of making all potential women economically independent and self-reliant. The means of achieving economic empowerment are:

- (a.) Increase in income
- (b.) Access to finance
- (c.) Ability to make decisions regarding the utilization of money etc.

(B) Political Empowerment

A woman is said to be politically empowered when she has the awareness and power to act in accordance with the rights and rightful role of women in society and polity. The means of achieving political empowerment are:

- (a) Political awareness
- (b) Participation in political activity
- (c) Membership in political parties
- (d) Position of power, etc.

(C) Social Empowerment

To create an enabling environment through various affirmative developmental policies and programmes for the development of women besides providing them easy and equal access to all the basic minimum services so as to enable them to realize their full potentials. A woman is said to be social or culturally empowered when she has the power to participate in collective activities in the society. The means of achieving social empowerment are:

- (a) Social status
- (b) Mingling with others
- (c) Access to various organizations
- (d) Social involvement
- (e) Participation in cultural activities etc.

(D) Personal Empowerment

A woman is said to be personally empowered, when she has the power to increase her own self-reliance and self-strength. The means of achieving personal empowerment are economic freedom, freedom of action, ability and involvement in decision making, self-esteem, gender equality, improvement in health and knowledge etc.

(E) Familial Empowerment

A woman is said to have familial empowerment when she has the power to increase

E: ISSN No. 2349-9443

her own family welfare. The means of achieving familial empowerment are:

- (a) Improvement in family income
- (b) Support from the spouse
- (c) Improvement in family relationship
- (d) Education to children
- (e) Medical care to family members
- (f) Improvement in basic facilities and amenities, etc.

Table-1
Monthly income of women SHG members

Income (in ₹)	Before joining SHG		After joining SHG	
	No. of Persons	Percentage (%)	No. of Persons	Percentage (%)
Below 2000	32	29	10	09
2000-3000	30	27	16	15
3000-4000	35	32	32	29
Above 4000	13	12	52	47
Total	110	100	110	100

Source: Field survey

Table-2
Monthly Spending Capability of Women SHG Members

Expenditure (in ₹)	Before joining SHG		After joining SHG	
	No. of Persons	Percentage (%)	No. of Persons	Percentage (%)
Below 2000	24	22	26	24
2000-3000	32	29	17	15
3000-4000	37	34	34	31
Above 4000	17	15	33	30
Total	110	100	110	100

Source: Field survey

Analysis and Interpretation of Monthly income and Spending Capability of women SHG members:

The economic position of the SHG members was very poor before they had joined the group. Table -1 indicates the fact that the income earned by the respondents have increased considerably after they have joined SHG. 44 percent of the respondents are earned ₹ 3000 per month before joining SHG and now 76 percent of the respondents are earning above ₹ 3000 per month after joined SHG.

Generally the spending capability of a person depends upon the income earned. In the case of SHG, it should facilitate its members to meet the expenditure which could not be met out of regular income. Table -2 indicates the spending capacity by the respondents have increased considerably after joined SHG. 49 percent of the respondents are spend ₹ 3000 per month before joining SHG and now 51 percent of the respondents expend above ₹ 3000 per month after joined SHG.

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Suggestions

To make SHG programme successful in its functioning and effectiveness, suggestion for the government authorities, banks and NGOs, the promoters and supporters are as follows:

1. Members should be selected from poor families irrespective of caste, religion language etc .
2. The promoters should identify the business or economic activity to be run by SHG.
3. Members should be trained properly to attain competency level in managing function.
4. Compulsory savings criteria should be relaxed in case of poorest class.
5. Social security schemes should also be extended to members of SHGs,
6. SHGs should be provided with infrastructure facilities.
7. Grievance cell and council should be formed to solve the members' personal and family problems.
8. Banks should lend adequate fund with soft terms like low interest rate, repayment period, sanction of loans.
9. More stress should be given on labour intensive technique, use of local materials, redesigning of indigenous technology and safely nets to investment and marketability of products.
10. Government should formulate legal frame work for SHG and make them independent of politicians and their interference.
11. Rural infrastructure should be development to help the functioning of SHG .etc.

Conclusion

Through Deendayal Antyodaya Yojana - National Rural Livelihoods Mission has been formulated after extensive deliberations with all the concerned, the scheme still suffers from a number of problems. The subsidy is a major limitation in the DAY-NRLM scheme. It attracts rich borrowers to the scheme and thus create political and administrative problems. SHG programme is an innovative participatory approach to eradication of poverty. Women SHG's are being played a very active role in eradication of rural poverty. This analysis signifies that the system of SHG facilitates its members to improve their financial position. This is evident from the role of SHG in augmenting the income level, savings capability of its members. However, the extent of growth is not much faster in tune with the growth of population. The government should take effective steps in increasing the pace of development through self -help group.

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