

Empowerment of the Rural Women of SHGs under NRLM – An Empirical Study

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Abstract- This article is based on field study based carried out in Anantapur district of Andhra Pradesh by contacting Self-help Groups (SHGs) formed under Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)/ Aajeevika which is presently in implementation in the country. It was launched by the Ministry of Rural Development, Government of India based on Prof Radhakrishna Committee. The study reveals that DAY-NRLM is yet to start with full swing in Anantapur district, Andhra Pradesh. However, by contacting the five SHGs formed and nurtured under DAY NRLM it was observed that they were matured enough and earning substantially. It is pertinent to mention that initially the name of the programme was National Rural Livelihoods Mission (NRLM)/Aajeevika but from 26 February 2016, Ministry of Rural Development, Government of India through a notification has rechristened as Deendayal Antyodaya Yojana so presently it is known as Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM).

Keywords: Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY NRLM) Self Help Groups (SHGs)

INTRODUCTION

The government of India has accepted the Recommendations of the R. Radha Krishna Committee Report restructured the SGSY and launched the National Rural Livelihoods Mission (NRLM) in 2011 to provide a Harper and greater focus as well as momentum for poverty eradication in the country¹. The NRLM seeks to mobilize all rural poor households into functionally efficient and sustainable SHGs which will act as mediating structures to promote the livelihoods of the rural poor². The NRLM is implemented in a mission mode with the shared funds with 75:25 ratios.

The National Rural Livelihood Mission is a centrally sponsored program launched to eradicate poverty in rural areas. NRLM will ensure that at least one woman (preferably) from each poor household becomes several SHGs and subsequently, both men and women will be organized to address various livelihood issues more specifically, there will be 100 percent inclusion of BPL families and SC, STs minorities and differently-abled persons will constitute 50per cent, 15 percent and 3 percent respectively of the total beneficiaries. The focus would also be on providing rural youth with required training programs for self-employment. In addition to SHGs and federations, NRLM will promote livelihoods collectives and producer's cooperatives/companies for livelihoods promotions. NRLM shall strengthen all existing institutions promoted by NGOs and the government in a partnership mode. Also, the leaders of existing institutions who have experienced the importance of SHGs would support the formation and nurturing of new institutions. An attempt is made here to analyze the empowerment of rural women members of selected SHGs working under the National Rural Livelihood Mission (NRLM) in the Anantapur district of Andhra Pradesh.

METHODOLOGY

The present study is an empirical survey of the function of self-help groups under NRLM in the Anantapur district of Andhra pr4adesh. The multi-stage sampling technique has been adopted in this survey in the first stage five mandals (blocks) have been selected for the present study based on the high concentration of SHGs working under the NRLM scheme. in the second stage, one village from each mandal was selected, in the final stage fifty percent of

SHGs were chosen as samples of each village, thus 18 SHGs were chosen as sample SHGs from the total 35 SHGs working under NRLM. All the members of 18 sample SHGs have become the sample units. The total number of members of the SHGs is 186 the methodology of the study is shown in Table 1.

Table.1 Sample SHGs and members in the study area

Mandalas	Sample villages	Total number of SHGs	Sample SHGs	Members in sample SHGs
1.Pamidi	Devarapalli	6	3	30
2.Ramagiri	Polapalle	8	4	42
3.Gandlapenta	Kurumamidi	8	4	44
4.Belaguppa	Narasapueam	7	4	40
5.Madakasira	Govindapuram	6	3	30
Total		24	18	186

Source: Field Data

OBJECTIVES OF THE STUDY

The important objectives of the study are given below:

1. To study the socio-economic profile of the sample women of the SHGs working under NRLM.
2. To examine the impact of NRLM on the poverty levels of the sample women of SHGs in the study area.
3. To analyze the impact of NRLM on the income levels of the women after joining NRLM.
4. To examine the impact of NRLM on the social and economic benefits derived by the sample women members of SHGs.

HYPOTHESES

From the above objectives, the following hypotheses are framed and empirically tested.

1. There is no significant change in the poverty levels of the sample women members before and after joining the NRLM.
2. There is no significant increase in the income levels of the sample women after joining NRLM in the study area.

SOCIO-ECONOMIC PROFILE OF THE SAMPLE WOMEN

The profile of the sample women members of the SHGs is explained in terms of the age composition of the members, marital status, family position, community, educational status, and the housing facilities of the sample women. The following table provides the socio-economic profile of the sample women members of SHGs in the study area.

Table. 2 Socio-economic Profile of the sample women of SHGs

S.no	variables	Particulars	No of sample responding	Percentage
1.	Age	18-29	59	31.18
		30-49	102	54.84
		49 and above	26	13.98
2.	Marital status	1.unmarried	19	10.21
		2. married	137	73.66
		3. diverse widows	30	16.13
3.	Type of family	1. Nuclear family	164	88.17
		2. Joint family	2	11.83
4.	community	1. SC	82	44.09
		2. ST	12	6.45
		3. BC	72	38.71
		4. FC	20	10.75
5.	Literacy level	1.literates	64	34.41
		2.illiterates	122	65.59
6.	Housing	1. Poor huts/mud wally homes	68	35.56
		2. semi pucca housing	72	38.71
		3. pucca housing	44	24.73

Source: Field Data

The above table shows that the highest number of women members is found in the age group of 30-49 years followed by the members placed in the age group of 18-29 years. The middle-aged and the old women members are small in members who are found in the age group of above 49 years on the whole, the younger group of women is noticed in the age group of 18-29 years of the total, there-fourth of the sample women members of SHGs are married, one-fifth of the sample women are widows and sample women and only 10

percent of them are unmarried. The majority of the sample women are living in nuclear families. Only 12 percent of the women are staying in the joint families. The highest number of members is found in the case of the scheduled cast community followed by the BC women members and forward cast members whereas the lowest members of the women are noticed in the case of the scheduled tribe community. More than 66 percent of the sample women are illiterates but they can sign both Telugu and English. More than 63 percent of the sample women have semi-pucca and pucca houses but 37 percent of them have living in poor huts and mud wall houses in the study area.

IMPACT OF NRLM ON POVERTY LEVELS

At least one women member from each identified rural poor household is to be brought under the self-help group (SHG) network in a time-bound manner. Special emphasis is given particularly to vulnerable communities such as manual scavengers, victims of human trafficking, primitive vulnerable tribal groups (PVTGs) persons with disabilities (PWDs), and bonded labor. Generally, the majority of the poor women in rural areas are agricultural laborers who are leading a destitute and miserable life. NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty. The important objective of the NRLM is to eliminate the poverty from the tribal poor women. The following table provides the members of sample women members of the SHGs who crossed the poverty line in the study area.

TABLE.3 Number of Women Members Crossed the Poverty Line

S.no	community	Number of members under Poverty line	Number of women who crossed the poverty line
1.	SC	82 (100)	79 (98.75)
2.	ST	12 (100)	12(100.00)
3.	BC	70 (97.22)	67 (95.71)
4.	FC	18 (90.00)	17 (94.44)
Total		182 (97.85)	175 (96.15)

Source: Field Data

The above table shows that all the sample women were drawn from poor rural households in the actual field study, the researcher was able to trace only 97.85

percent of the sample women come from poor households. For example, only 90 percent of the women are from forward caste communities and only 97 percent are from the backward classes. On the whole, out of 182 sample women 98 percent of them are poor women members of the SHGs which are under the control of the NRLM programme. The table above reveals that 99 percent of the scheduled caste women and 96 percent of the backward caste women have crossed the poverty line As a result of the implementation of the national rural livelihood mission in the Anantapur district. The total members of the scheduled tribe women have crossed the poverty line but in the case of forward caste women members of the selected SHGs, only 94 percent of the women have crossed the poverty line. Out of 182 women members of the selected SHGs, about 96 percent of them have crossed the poverty line i.e. 175 women members have lifted out of the poverty quagmire.

AVERAGE ANNUAL INCOME OF THE SAMPLE WOMEN

The very purpose of the starting of SHGs under the program is to create employment opportunities for rural poor women. The women members have to join the SHG to generate employment and income with the help of financial assistance i.e. in the form of microcredit under the National Rural Livelihood Mission in rural areas. In the views of the policy members of NRLM, all the members of SHGs are poor without any basic amenities. They should be lifted from the poverty line and make them as small entrepreneurs with the support of financial resources through SHGs. The following table gives the average annual income of the sample women in before joining NRLM and after joining NRLM in the Anantapur district of Andhra Pradesh.

TABLE.4 The average annual income of the sample women members of SHGs

S.no	Size of the income (Rs)	Before joining NRLM	After joining NRLM
1.	Before 20000	22(11.83)	7 (3.76)
2.	20001-40000	58(31.18)	11(5.91)
3.	40001-50000	46(24.73)	18(9.68)
4.	50001-60000	32(17.20)	64(34.41)
5.	Above 60000	28(15.05)	93(53.00)
	Total	186(100.00)	186(100.00)

Source: Field Data

The above table reveals that the size of the income of the women members of SHGs increased, the number of women members gradually increased before joining NRLM but the size of the average annual income increased the number of women members steadily increased after joining NRLM. It shows that there is a significant increase in the income levels of the SHG women in the study area. The highest number of sample women have earned between rs.20001-40000 before joining NRLM, 25 percent of the sample women have earned between rs.40001-50000. only 15 percent of the women have earned rupees more than above rs.60001 before joining NRLM. Only 12 percent of the women members have earned below rs.20000 but after joining NRLM, the women members are not found in this size of income group. More than 50 percent of the sample women of selected SHGs have earned more than rs.60001 after joining NRLM in the study area. More than 34 percent of the women have earned between rs.50001-60000, and very few women (6 percent) have found between rs.20001-40000 size of income. It shows that there is a greater impact of NRLM on the income generation of the women members of the SHGs in the study area.

BENEFITS DERIVED BY THE SAMPLE WOMEN MEMBERS

The important objectives of the SHGs working under the National Rural Livelihood Mission (NRLM) are to provide a large number of benefits through SHGs in rural areas to improve the living standards of rural women. One of the important reasons for joining SHGs working under NRLM is to avail credit and other benefits. The majority of the women including unmarried persons have also joined the SHG because of government-sponsored schemes. The following table provides the different benefits derived by the women members of the SHGs.

TABLE. 5 Benefits derived by the members of SHGs under NRLM

S.no	Particulars	Percentage
1.	Increased respect in the household	73
2.	Increased economic independence	62
3.	Improved social relations	86
4.	Enhanced self-confidence	89
5.	Reduced dropouts of children	78

6.	Reduced domestic violence	66
7.	Improved the habit of savings	98
8.	Improving learning at home	36
9.	Increased additional employment and income	77
10.	Freedom from debt	69
11.	Increased ownership assets	71

Source: Field Data

In the sample villages after joining SHGs more than 73 percent of the sample women have reported that they have greater respect and autonomy in household decision-making and increased economic independence (62 percent). When the women can earn money and have the liberty to spend for the children and households. They will have respect and independence. 86 percent of the sample women have reported that they will have good social relations and improved self-confidence (89 percent). before joining NRLM, there was no respect and honor for the wife and mother, now 66 percent of the wife and mothers have reported that domestic violence has moved in the family. 36 percent of them have improved leadership processes and can sign in English and Telugu. 77 percent of the sample women members have said their additional employment and income have increased after joining NRLM and achieved freedom from debt. More than 98 percent of the women have reported that improved their habits of saving and creating assets of their own (71 percent).

CONCLUSION

The women members of SHGs have received benefits under the national rural livelihood mission in the study area. More than 98 percent of the rural poor women members of the selected SHGs have crossed the poverty line with the financial support of NRLM through self-help groups in the Anantapur district. There is a significant impact of NRLM on the living conditions of the sample women members of the SHGs. The training facilities are provided to the women members of SHGs. the capacity building has also improved for the rural women under NRLM. The government should also create marketing facilities for the women for their goods. The banking sector should also increase the repeated loaning to the rural women SHGs working under NRLM.

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