

# IMPACT OF NATIONAL RURAL LIVELIHOOD MISSION ON EMPOWERING WOMEN: A CASE STUDY IN CHHAMARIA DEVELOPMENT BLOCK, KAMRUP, ASSAM.

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## ABSTRACT

Livelihood generation for the rural poor is one of the leading agenda for development in all over the globe. Keeping in pace world rural development, government of India has introduced a leading programme for rural development as National Rural Livelihood Mission (NRLM). The present paper analysed the effect of NRLM on empowering rural women in Chhamaria Development Block under Kamrup District of Assam. The paper utilized seven indicators for testing the objectives. The study concluded that NRLM has played a major role for empowering rural women especially in generating livelihood as well as uplifting the socio economic position of women in the society.

**Keywords:** Livelihood, Empowerment, Women, Rural.

## INTRODUCTION

The quest for mitigating the problem faced by rural community is targeted all over the globe. It is accepted by most of developmental economics literature that to overcome the under development of rural community, government should focus on implementation of livelihood generation programmes. In this context different contemporary thinkers defined livelihood, Rural Livelihood, Sustainable livelihood as follows:

Robert Chambers and Gordon Conway (1992) defined sustainable rural livelihood as

*“the capabilities assets (store, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term”.*

International Federation of Red Cross and Crescent societies defined

*“a livelihood is a means of making a living. It encompasses people’s capabilities, assets, income and activities required to secure the necessities of life. A livelihood is sustainable when it enables people to cope with and recover from shocks and stresses (such as natural disaster and economic or social upheavals) and enhance their well-being and that of future generations without undermining the natural environment or resource base”.*

Against this backdrop government of India reshuffled the swarnajayanti Gram Swarozgar yojana (SGSY) and launched a livelihood generation programme named as National Rural Livelihood Mission (NRLM) in June, 2011 as a flagship programme under the Ministry of Rural Development. For implementing the programme Ministry of *Panchayati raj* is responsible and at district level, District Rural Development Agency (DRDA) handles the functioning of the programme. The financing of the programme is shared between the centre and state at ratio of sharing of 75:25 in all the Indian states but in North Eastern states it is shared in the ratio of 90:10. NRLM aims that at least one member from the identified rural poor household is brought under the self-help group (SHG) network in a time bound manner. This depicts that NRLM tries to address poverty through SHGs. Moreover the programme provides financial benefits to the beneficiaries in the form of community investment fund, bank linkage and capital received under interest subvention. As a part of non-financial benefits in the form of providing short term training programmes are also provided to make youths confident and self-employed. Furthermore, training on financial literacy is also imparted to the SHG beneficiaries.

Present study emphasis on the impact of NRLM on women empowerment, especially under Chhamaria Development Block, Kamrup, Assam. The rationale behind the selection of this block is that the area covered under the block is fully rural. Since NRLM targeted the rural livelihood generation, so this study selected this block.

## LITERATURE REVIEW

For getting the inherent knowledge on scope and broadness covered in relevant literature, this paper reviewed few leading papers as follows:

Dorward, Andrew et al (2001), Douglas R. Brown et al (2006), The Annual Report on Micro, Small and Medium Enterprise Development Organization (2007-08) on North East analysed asset based approach to identify livelihood strategies and concluded that asset endowment, technology up gradation and capacity building indeed appear quite important not only choosing empirically distinct poverty alleviation strategies but also in the returns earned from these strategies. Phansalkar, S. J. (2003), Potential Linked Credit Plan, Nagaon District (2006) Report of NABARD, Assam Regional Office emphasized on additional credit deployment on agriculture allied sectors for mass income generation especially in rural hamlets. Moreover, they also provided importance on to reforce rather than detract from the traditional system of employment opportunities. Franks, Tom et al. (2004) observed that Consideration of all aspects of sustainability is essential to ensure an impact from interventions on people's livelihoods and recommend that economic and institutional sustainability are vital in the short term but longer term social and environmental consequences of intervention must be thought through in all cases. The provision of credit, participatory policies and improved transport, housing and basic services can all help poor people to increase and diversify assets and hence reduce vulnerability. These are all roles that can be undertaken by municipal government and thus provide areas where City Development Strategies can have an impact upon poverty (Wegelin et al, 1997). The World Development Report (2000) argues that economic growth can lead to rising consumption amongst the poorest fifth of the population, but only when appropriate public policies and institutional arrangements are in place. Therefore development strategies should incorporate the positive impacts of education and health, appropriate economic policies and strong, uncorrupted institutions, poor reforms, distribution inequality and environmental degradation. Analysis of the available evidence from a number of countries suggests that labour intensive programmes and investment strategies are particularly suited to providing both economic growth and poverty reduction, at the same time developing human capital (Amis 1999).

Moser (1998), Bond and Hume (1999), Turton, Cathrene (2000), Carney, D. (2002), Tembo, F. (2003), Hodson, Roland. (2006) prioritizes on people centred perspectives for policy formulation of poverty alleviation and has identified community people and beneficiary should play key role for programme implementation.

## **RESEARCH GAP**

A range of studies has done on the impact of rural livelihood generation programmes as well as on poverty reduction strategies at international, national and state levels. From the comprehensive review of literature, it is observed that no major study has done on this specific field in the state of Assam. Though few papers are focused on the impact of NRLM still their method, aim and objectives are different from this study. Hence, present research paper attempted to explore the impact of National Rural Livelihood Mission in Assam.

## **OBJECTIVES**

The study based on the following objectives:

1. To study the socio-economic background of the NRLM beneficiaries.
- 2) To study the impact of NRLM on empowerment of Women.
- 3) To study the different constrains faces by beneficiaries to become self reliant.

## **METHODOLOGY**

Required data were gathered from both primary and secondary data sources. A field survey through filled in questionnaire was conducted for gathering the primary data. The secondary data were collected from different the website of different government and non government organizations, journals and books. Multi stage sampling methods were used for this study. At the first stage, 06 villages were selected. In second stage, 05 SHG were selected from each village. In third stage, 04 SHG members were selected randomly from each SHG. Thus 120 ( $6 \times 5 \times 4 = 120$ ) respondents were selected for the purpose of the present study. Statistical tools like percentages, simple average, were adopted for analyzing the data.

## **RESULT AND DISCUSSIONS**

Objectives of the study are analysed using seven indicators, viz: Age,Gender, Educational Level, Marital Status, Caste and Income category and Income Generating Activities. Findings are presented in the table as follows:

**Table: 1: Indicators**

Sl No	Indicators		Percentage of respondents
1	Age	i. Young (18 to 30 years)	34
		ii. Middle( 31 to 50)	63
		iii. Senior ( Above 50)	3
2	Gender	i. Male	4
		ii. Female	96
3	Education	i. illiterate	9
		ii. Primary Level	64
		iii. High School Level	23
		iv. College Level	4

4	Marital Status	i. Married	88
		ii. Unmarried	8
		iii. Widow	4
5	Community	i. General	58
		ii. SC	29
		iii. ST	0
		iv. OBC	13
6	Income Category	i. Low Income category ( Below Rs 3000 per month)	33
		ii. Semi Medium Income Category ( < Rs 3000 < Rs 10000 per month)	54
		iii. Medium Income Category ( < Rs 10000 < Rs 20000 per month)	9
		iv. High Income Category ( < Rs 20000 per month )	4
7	Income Generating Activities	i. Cow rearing	18
		ii. Poultry Farming	14
		iii. Small shop	17
		iv. Land Leasing	9

From table: 1, it is observed that about two third of the respondents are within the age group of 31 to 50 and attained primary level of education. Most of the respondents are married (88%). More than half of respondents are from general category. During the period of data collection respondents informed that after the formation of Self Help Group (SHG) most of the low income category respondents are shifted to semi medium income category. They informed that due to the emergence of NRLM their income from existing livelihood raised as well as most of the respondents low and semi medium category respondents are opted for new income generation activities.

One of the basic objects of NRLM is to empower women. The tabulated data revealed that 96 percent members of the SHGs are women and due to the emergence of this mission their livelihood options are enriched and their livelihood options are expanded into different fields, viz: Allied agricultural activities- such as poultry farming, cow rearing, small shops etc. During the discussion with SHG members it is come to observation that most of the SHGs are provide tiny loan within as well as outside of SHG members. As a result 58 percent of SHG members are engaged in income earning activities by utilizing their tiny loans. So we can conclude that NRLM has empowered rural women up to the mark.

### **MAJOR CONSTRAINTS**

Following are the major problems faced by the SHGs as observed during the process of field survey-

1. Low attendance is observed during the time of group meeting. As a reason it become difficult to take major decisions on due time.
2. SHG members reported that they are not getting loan from bank on due time and which made delay in starting a new venture for income generation.
3. The market is limited for selling their product because it becomes hurdle for them to sell in urban centres.

### **RECOMMENDATIONS**

1. More emphasis should be given by NRLM officials for proper monitoring and training on SHG management.
2. Bank should provide loan to efficient SHGs on due time.
3. NRLM officials should be given more attention on generating new marketing avenues and linkage with urban centres.

### **CONCLUSIONS**

The present study revealed that NRLM has played a major role in empowering rural women in the area of study. Before joining in SHG their socio economic condition were not well. But after joining in SHG, especially the livelihood of women members of SHG are uplifted. Moreover the paper revealed that most of the SHG members are shifted from low income category to semi medium income category. As the economic condition of women members of SHG has improved, hence their role in family as well as society is also counted better than earlier. Hence, we can conclude that NRLM has empowered the rural women especially in the area of study.

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