

**Impact Assessment of Deendayal Antyodaya Yojana National Rural
Livelihood Mission: A Study of the Bajiagaon Community Development
Block of Nagaon District of Assam.**

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Abstract

Woman empowerment as a part of Human Development requires a multi-dimensional strategy consolidating consistent ascent in women participation in production and discussion making. The rural poor are motivated to join into self help groups (SHGs) and their abilities build through training and capacity development. The SGSY starting 1999 at now obliged as the NRLM has been renamed Aajveevika and finished in mission mode the nation over since 2011. In November 2015, the program was renamed as Deendayal Antyodaya Yojana-NRLM. For diversifying employments and raising empowerment among women, the Deendayal Antyodaya mission has effectively brought more than 4.5 Cr. Women into the front of SHGs. The present study goes for analyzing the impact of Deendayal Antyodaya Yojana- National Rural Livelihood Mission conspires in Assam with reference to the activities made by National Rural Livelihood Mission in Bajiagaon community development block of Nagaon district of Assam. Study was directed with the objective-

- I to study the intensity of rise in confidence building
- II to study the intensity of rise capacity to self regard
- III to study the intensity of rise in decision making design
- IV to study the intensity of rise social empowerment

The investigation saw that NRLM could be productive in extending the income and strengthening status of the respondents in pre-SHG and post-SHG.

Key words: National Rural Livelihood Mission, Self Help Group, Income, Empowerment.

1. Introduction

Woman empowerment as a part of Human Development requires a multi-dimensional strategy consolidating consistent ascent in women participation in production and discussion making. Women occupy almost 50% of the total population and keeping idle such a huge human resource development remains stagnant. Therefore, empowering women to come out of their house had been a common strategy for almost all the nations. To enhance the objective, govt. of India and its state govts. have been executing different development encouraging projects, have taken on now by the central and state govt. itself and along these lines the responsibilities of execution of those plans are left on the panchayat and Rural Development offices of the state. Government of India prompted a program as Integrated Rural Development Program (IRDP) in 1978 for admiring work. The sole aim of the programme was to identify the rural families running under poverty line and help them by providing financial assets to overcome the starvation and bring them above the poverty line. The IRDP had been integrated with another program named Swarnajayanti Gramin Swarozgar Yojna (SGSY) in 01-04-1999. The objective of the program was to provide employment opportunities to the rural poor families which are below the poverty line. Through the SGSY people were mobilised to train them by creating provision for income generating assets through the extended help by both banking service and government subsidy. The scheme gave importance to cluster base activities providing assistance to the people having good aptitude and skill based on local resources and market potentiality. The program succeeded in building capacity among the people of the rural area with the involvement of NGOs/CBOs/ Individuals/ Banks and Self promoting Institutions like DRDA and state governments nurtured the formation of SHGs and making provision for skill development. A system of revolving fund with subsidy was introduced to the activity based development of

groups. Under this program SHG could be formed with male and female group or male female mix group. Among all other rural development programs till then SGSY remains pioneer to help the poor.

The SGSY, that promoted SHGs is now controlled by the NRLM, has been renamed as aajveevika and refined in mission mode in India since 2011 with the objectives to empower more women targeting each family of the rural India. The paradigm of aajveevika are (a) one women from each perceived average poor family unit to be brought under the SHG model , (b) guaranteeing 50 percent of the recipients from SC/STs, and remaining percent from minorities, and other general cast people, while keeping in view a total point of convergence of 100 percent mingle of BPL families, (c) planning for paramount structured development , (d) guaranteeing turning asset and capital support, (e) budgetary idea, (f) program of intrigue (g) backward and forward linkages, and (h) advancing development.

In November 2015, the program was renamed as Deendayal Antyodaya Yojana-NRLM. For expanding occupations the Deendayal Antyodaya Mission has effectively brought more than 4.5 crore women into the front of SHGs. Through point of confinement movement and wellness setting up, the bank linkages for cash related exercises have been extended comprehensively over the most recent couple of years. From bank linkages of Rs. 23,953 crore in 2014-15 the current remarkable advances remains at Rs. 60,000 crores (Mordgoi, 2018). Women SHGs in Northern-Eastern states are in like way extending livelihoods as the SHGs in other states did all throughout the most recent couple of decades. These work environments of poor family units leaving edginess by developing pro resources and livelihoods. Work with more than 32 lakh women agriculturists is moreover going for sustainable development moving towards upgrade of 1000 standard social occasions. DAY-

NRLM and MGNREGA, near to service of agribusiness, will offer help for making market framework for these Women SHGs, manufacturer group and Governments.

The present study goes for examining the performance of SHGs with reference to the activities made by NRLM in Bajiagaon community development block of Nagaon district of Assam. To study the impact in the said block, complete quantities of households (HHs) are collected and number of Self Help Groups (SHGs) generated are gathered from the nrlm.gov.in for this block. Absolute numbers of HHs secured are revealed 16993 and total quantities of SHGs generated are 1677 in numbers spread more than 12 gram panchayats (GP) of in this block. The distribution of the SHGs is not even among these GPs and subsequently the sample determination for the investigation is made cautiously to cover the SHGs from every GP proportionately. To do this, a two phase random sample configuration has been readied. At the first stage Bajiagaon community development block has been divided in its 12 GPs and taken all GPs for consideration. In its second stage 30% of all total SHGs from every GP have been taken for consideration. An all total number of 510 SHGs have been considered for test choice which has been chosen on arbitrary base from SHGs of every GP and given distinguishing proof checks by ordinal scales by giving letter A – L for panchayats and numbers from 1-510 for SHGs considered for test. An information base of test measure compiled from the study has been appeared in the accompanying Table-

Table-1 Frame of sample

Group	Name of GP	SHGs	30%	No of SHGS Selected for sample	Remarks
A	Amlakhi	164	49.2	50	Rounded of
B	Bajia gaon	157	47.1	48	Rounded of
C	Bharaguri	95	28.5	29	Rounded of
D	Kanuamari	178	53.4	54	Rounded of
E	Khatowal	181	54.3	55	Rounded of
F	Kuhumtoli	133	39.9	40	Rounded of
G	Mawamari	218	65.4	66	Rounded of
H	Niz bhelouguri	121	36.3	37	Rounded of
I	Rangagara	94	28.2	29	Rounded of
J	Samaguri	106	31.8	32	Rounded of
K	Sutar gaon	118	35.4	36	Rounded of
L	Udmari	112	33.6	34	Rounded of
	Total	1677		510	

Source:<https://NRLM.gov.in/SHGtotalerreports.do?Methodname=showGPpage&encd=0413100&statename=Assam&districtname=Nagaon&blockname=bajiagaon&reqtrack=quzr05zlsmwqcj6yplu6q3qgr>, dated on 14th jan/2019

2. Objectives of the study

The objectives of this study have been made selectively from the aims and objectives of forming NRLM from its official website, comprises following -

- I to study the intensity of rise in confidence building
- II to study the intensity of rise capacity to self regard

III to study the intensity of rise in decision making design

IV to study the intensity of rise social empowerment

3. Methods of study

To fulfil the above objectives a reliable questionnaire has been prepared with suitable questions with desired answerable options by searching in different studies already completed and by taking consents of some social scientists and distributed among the presidents or secretary of the selected SHGs. Interviews also conducted among the stakeholders (focus group) from NRLM to clear doubts and to collect related information.

4. Hypothesis:

1. H_0 - there is no change in the level of confidence building among the women members of SHGs
2. H_0 -there is no change in the level of capacity to self regard among the women members of SHGs
3. H_0 -there is no change in the level of decision making design among the women members of SHGs
4. H_0 -there is no change in the level of social empowerment among the women members of SHGs

5. Literature review

Saikia, P. (2016) had examined of women empowerment and found that the position of the women in the society is one of the vital role issues which draw the concentration of the people all over the world. He expressed that SHG is an important indicator to improve women empowerment not in only in Assam but also for the country as a whole.

Desai & Joshi, (2014) evaluated on improve rural livelihood that agriculture is captured by small farmers who have recently experienced the trends of low productivity growth, increasing input prices, larger import competition, farmer indebtedness, rising unemployment and forced migration. They recommended, financial assistance is needed to create smooth production for farmers which reach the goals of the NRLM and also reduction of rural property.

Rao, S. (2008) Commented about rural life of people in India that originally “India lives in its village”, the country got independence 60 years ago. About 72% of Indians are living in 600000 villages with very poor or no infrastructure facility, pushing the rural people to further backwardness. He suggested that government must reform its policies, strategies, create information and communication technologies and active participation from development organizations to achieve this.

Fouillct, C. (2007) made an analytical study of SHGs and concluded that micro finance is an important tool of poverty alleviation the SHGs bank linkage is seen prominent in certain states is southern region

Mahsury : B.B. (2010) Study SHG bank linkage and supportive partner agencies and concluded that NABARD had remained effective to generate economic activity through SHGs. He showed that micro finance can do workers to rural poor living under BPL and remote area's

Sarania, R. (2015) was concerned about women empowerment made study in Baksa district of Assam. He interpreted different empowerment variables such as self expression, self power, self reliance dignity of values, self defense, independence. He made the study with the objective to see the socio-economic profile and assess the effectiveness of SHGs in economic

empowerment of women and concluded that SHGs have served as the cause of woman empowerment and socio- economic development of rural poor.

6. Analysis of data

A table has been compiled from the result found in the study and is depicted here showing all variables considered in the Table-2. It is seen from the Table that effect on confidence building positions has expanded among the respondent. Table demonstrates that in an average, to parameters of confidence building, 61.38 percent SHGs are fruitful in expanding their confidence level in the wake of joining the SHG under

Table-2 Showing Empowerment

Sl. No	Empowerment variables	% of respondent	Responded – yes			Number of SHGs Responded
			Level-II-high	Level-II-moderate	Level-I-somewhat	
I	Confidence building	63.33	58.83	28	13.17	323.33
	1 Confidence to talk inside family	66	56	25	19	337
	2 Confidence to talk in SHG meeting	66	66	28	06	337
	3 Confidence to talk in public	51	48	31	21	260
	4 Acquisition of aptitudes for money generation	66	74	25	1	337
	5 Development of administrative aptitudes, capacity to encourage a gathering meeting	65	40	37	23	332
	6 Addition to her proficiency	66	69	22	9	337
II	Self regard	59.67	57.66	29.33	13	304.33
	7 Self Image in the family	66	70	26	4	337
	8 Self Image in community	60	59	22	19	306
	9 Self dependence/independence	53	44	40	16	270

II	Decision making design		53.5	65.5	27.75	6.75	273.25
	10	Education of children	66	62	38	--	337
	11	Family planning	45	70	28	2	230
	12	Buying and moving area, property and family unit goods	45	60	23	17	230
	13	Family and social functions	58	70	22	8	296
IV	Social empowerment		66	68	13	19	337
	14	Team spirit	66	68	13	19	337

Source of information: primary study

NRLM. In the event that individual records are watched it is seen in most noteworthy quantities of SHG that SHG individuals could raise their confidence to talk in SHG meeting just as family matters which they stayed away from due a few wavering previously before joining SHG. In spite of these fact there are a few people who trust their confidence level rose durably, is a decent effect of joining SHG. It is additionally seen that individuals who are less confident in talking in SHG meeting are likewise not sure to talk in family matters Moderate reaction are found being developed of managerial aptitudes, ability to empower a social affair meeting which is 40% in an average state and 39% in moderate dimension ascend in confidence yet a high reaction is controlled notwithstanding their capability. Every single other parameter additionally have appeared great reaction in raising their confidence level which is to be viewed as a positive effect of joining SHG show under NRLM in this community development block.

7. Social Category wise performance of SHGs

Table-3

Emp. Var.	Level-I				Level-II				Level-III			
	SC	ST	M	O	SC	ST	M	O	SC	ST	M	O
I	65.9	51.6	50.8	66.7	32	37	22.2	30.3	2.1	11.4	27	3
II	66.6	52.5	51.8	67	31.4	36.5	20.7	30	2	11	27.5	3
III	70	75	49	69	28	20	32	28.8	2	5	19	.2
IV	69	74	50	69	28	20	31	29	3	6	19	2

Source of information: primary study

Variable-I Shows Confidence to Talk Within Family

Variable-II Shows Confidence to Talk Within SHG Meeting

Variable-III Shows Confidence in Decision Making Design

Variable-IV Shows Social empowerment.

It is observed from the above table that all category of cast have a positive impact on empowerment variables showing a high response in Level-I and less response in moderate and still lesser response for extreme low level. But it is seen that the other cast has a higher positive impact of joining SHGs on empowerment variables Var-I and II than all other categories listed in the Table. In Var-III and IV on the other hand ST and SC category is more successful in gaining positive result from joining SHG. This shows that in SC and ST category there is greater impact of income generation to the decision making and Social empowerment among the women. This is also seen that other category the impact is almost similar to the SC and ST category but the result is quite low in minority category. But still there is a positive rise in all the variable tested among different categories of empowerment in all the categories after joining SHG under NRLM.

In the study it is seen that if NRLM could be productive in extending the income status of the respondents in pre-SHG and post-SHG. In the verbal meeting with the president and secretary of the SHGs it is seen that NRLM model could accomplish in building income related circumference among the people from SHGs. No income people in the wake of joining SHG model of NRLM have been diminished to 0% inside the total lined SHGs. The other income clusters additionally has the favourable position from the SHG. This infers the gaining element of people from SHGs has extended.

A high level of relationship has been seen between joining the SHG and ascends in confidence level, self respect and social strengthening and at 5% confidence level all the null hypothesis are rejected and alternate hypothesis is acknowledged

8. Summery and conclusion

It is seen that influence on managerial capacity building positions in the general women individuals from SHG has expanded which has expanded the dimension of confidence as far as talking capacity in SHG and family and even in broad gatherings. Working with SHG under NRLM has likewise expanded self respect or confidence and social strengthening among the individuals. Backing in family and social limits has an appealing response. Confidence building and social strengthening positions the individuals at an average state. NRLM could productive in extending the income status of the individuals from SHG. Pre-SHG and post-SHG correlation demonstrates that NRLM model could achieve in building financial performance among the people from SHGS. Notwithstanding the way that govt. has taken various development schemes yet its utilization is to be taken cautiously. DAY-NRLM is seen to be most standard plan in the study area. It has remained successful in making support and work opportunity in the study area which has moreover developed the

establishment for development in the general population of the study area. However, in the meantime there is a requirement for far to go to achieve the target of human capital.

9. Limitations

The study is led at community development block dimension and thusly the conclusion created from this investigation can't be generalised. A progression of consistency in different regions of the state just as in different pieces of the nation is to be led to approve the conclusion. The president and secretary of the SHGs are focused for data accumulation. A superior report could be to focus on all individuals from individual SHG under NRLM.

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