_____

IMPACT OF NRLM ON THE EMPOWERMENT OF WOMEN

K. Venkatesan[1] and Dr. K. S. Pushpa[2]
[1] Ph.D. Research Scholar, Department of Home Science,
Gandhigram Rural Institute
(Deemed to be University), Tamilnadu, India
[2] Professor, Department of Home Science, Gandhigram Rural Institute,
(Deemed to be University), Tamilnadu, India

ABSTRACT :
According to the 2011 Census, while 82.3 percent of women in rural India are engaged in agricultural activity or household industry, only 28.83 percent of them are cultivators. Moreover, almost 60% of women are outside the labour force and do not participate in any gainful economic activity, which is among the highest in the world. The NRLM was launched in 2011 and implemented in Andaman and Nicobar Islands and it is being a well planned scheme for economic empowerment for women, monitoring of the programme was felt appropriate to ensure sustainability of the ventures. The main aim of the study is to find out the socio-economic status of the NRLM Beneficiaries and analyse the economic empowerment of the Beneficiaries. The area selected for the present study is South Andaman. 400 samples were selected by using stratified random sampling method. An interview schedule was used to elicit the socio economic status of NRLM beneficiaries; a five point empowerment scale was developed and used by the researcher to assess the level of economic empowerment of the respondents. Both primary and secondary data were collected for the study. The collected data were statistically analysed and interpreted by using appropriate statistical tool. The present study provides ample of evidence to the fact that NRLM training through SHGs laid the seed for social and economic empowerment of women. NRLM training through SHGs is the viable tool for promoting rural entrepreneurship in a holistic approach. The study has proved by enhancing their contribution to household income and increase the value of their assets. Thus NRLM no doubt empowered women and contributed significantly to the socio-economic development of rural women.

KEYWORDS : *Women, empowerment, Andaman, NRLM and Economic empowerment*

INTRODUCTION

Almost 60% of women are outside the labour force and do not participate in any gainful economic activity, which is among the highest in the world. According to the 2011 Census, while 82.3 percent of women in rural India are engaged in agricultural activity or household industry, only 28.83 percent of them are cultivators. These numbers taken together are an indication of the limited economic opportunity available to women in the country, and bring into sharp focus issue of gender equality, women's empowerment and livelihood creation. Women's participation in the workforce is reflective of a country's economic strength, thus making it a pertinent indicator[1]. Bringing women into the mainstream of development has thus been major concern of the government since independence. In order to empower and bring them into the mainstream, an enabling environment with requisite policies and programmes, institutional mechanisms at various levels and adequate financial resources has all along been tried to be created. The Ministry of Rural Development has special components for women in all its programmes and certain amount of funds is car marked as women's component to ensure a flow of adequate resource for

_____

women2. In spite of rapid growth of Gross Domestic Product (GDP) in India, a large rural population of the country still lives below poverty line (BPL). Different studies estimated the rate of rural poverty at different levels. In spite of the numerous efforts, the rural poverty continues to be a major challenge to the Government at all levels. To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) in the year 2010. NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission) with effect from March 29, 2016. It is a centrally sponsored scheme and the Central and State Governments jointly fund the projects[3]. The mission of NRLM is "to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions of the poor. These institutions enable and empower the poor households to build-up their human, social, financial and other resources, solidarity, voice and bargaining power. They, in turn, enable them to access their rights, entitlements and opportunities[4]". The economic empowerment of the rural women is a priority under the NRLM scheme of the government of India. The growth of NRLM is essential for Women empowerment.

OBJECTIVES OF THE STUDY
1. To find out the socio-economic status of the NRLM Beneficiaries.
2. To analyse the economic empowerment of the Beneficiaries.

METHODOLOGY
The area selected for the present study is South Andaman, is the third largest island in the island group. It is located immediately south of Middle Andaman Island and Baratang, from which it is separated only by a narrow channel, a few hundred meters wide. The island is 83 kilometres (52 miles) long and 28 kilometres (17 miles) at its widest part. South Andaman is less mountainous than the more northerly of the Andaman Islands. *Koiob* reaches a height of 459 metres (1,506 feet) above sea level. Geographical area covered by 1,262 KM^2, with a total population of 20, 9602.   From that 11, 1980 (Male) and 97,622 (Female) in 2011 census. The addresses of Village wise SHGs in South Andaman were obtained from the SHGs directory, head office and also from the websites. Area wise lists of SHGs were obtained from the Tehsil office. From the list 16 villages were selected randomly. From that 400 samples were selected by using stratified random sampling method. One of the criteria for selecting the respondents is that they must be the member of SHGs at least three or five years in order to get valid and reliable information. An interview schedule was used to elicit the socio economic status of NRLM beneficiaries; a five point empowerment scale was developed and used by the researcher to assess the level of economic empowerment of the respondents. Both primary and secondary data were collected for the study. The collected data were statistically analysed and interpreted by using appropriate statistical tools.

Results
A. Socio-economic status of Beneficiaries

Table 1: Personal Background of the Beneficiaries

Variables	Beneficiaries (N=400)	
	No.	%
Age (in Years)		
18-25	93	23.3
26-35	122	30.5
36-45	134	33.5
Above 45	51	12.8
Total	400	100.0

_____

Educational Level		
Illiterate	27	6.8
Primary	73	18.3
Upper Primary	93	23.3
Higher Secondary	115	28.8
Graduate and above	92	23.0
Total	400	100.0
Marital status		
Married	267	66.8
Unmarried	69	17.3
Widow	64	16.0
Total	400	100.0
Employment Categories		
Agricultural Labourer	109	27.3
Landless Agricultural Labourer	87	21.8
Private Worker	64	16.0
Self Employed	59	14.8
No Specific Job	81	20.3
Total	400	100.0

The personal background of the selected beneficiaries shows that 23.3 per cent of them were in the age group of 18-25 years and 30.5 per cent in age group of 26-35. Around 33.5 per cent of them were in the age group of 36-45 years and 12.8 % of them were above 45 years. Regarding the educational level 6.8 per cent of them were illiterate, 18.3 per cent were primary, 23.3 per cent were upper primary, 28.8 per cent were higher secondary and 23 per cent were graduate and above. The marital status of the beneficiaries shows that 66.8 per cent of them are married, 17. 3 per cent of them unmarried and 16 per cent of them are widows. Under the employment categories 27.3 per cent of them were agricultural labourer, 21.8 per cent of them were landless agricultural labourer. Around sixteen per cent of them were private worker, 14.8 per cent of them were self employed and 20.3 per cent of them were have no specific job.

Table 2: Family Background of the Beneficiaries

Variables	Beneficiaries (N=400)	
	No.	%
Family Type		
Nuclear Family	283	70.8
Joint Family	117	29.3
Total	400	100.0
Family Size		
Below 5 members	297	74.3
Above 5 members	103	25.8
Total	400	100.0
No. of Children		
One	36	9.0
Two	118	29.5
Three	139	34.8
More than Three	85	21.3
No Children	22	5.5
Total	400	100.0

_____

Available online at www.lbp.world

_____

Around 70.8 per cent of the respondents were from nuclear family and 29.3 per cent of them were from joint families. Regarding the size of the family below 5 members (74.3 %) and above 5 members (25.8 %). with reference to the number of children, one (9 %), two (29.5 %), three (34.8 %), more than three (21.3 %) and no children (5.5 %).

Table 3: Economic background of the Beneficiaries

Variables	Beneficiaries (N=400)	
	No.	%
Economic Status		
Below Poverty Line (BPL)	103	25.8
Above Poverty Line (APL)	297	74.3
Total	400	100.0
Socio Economic Class		
Upper class (26-29)	0	0
Upper middle class (16-25)	36	9.0
Lower middle class (11-15)	140	35.0
Upper lower class (5-10)	211	52.7
Lower class (<5)	13	3.3
Total	400	100

The Below Poverty Line (BPL) category of the respondents were 25.8 per cent and Above Poverty Line (APL) were 74.3 per cent. As per Kuppusamy's modified socio economic rating scale (Kumar et al., 2013), nearly 52.7 per cent of the respondents belonged to the upper lower class and around 35 per cent to the lower middle class, 9 per cent belonged to the upper middle and none belonged upper class.

B.   Economic Empowerment of the Beneficiaries

Table 4: Economic Independence

Economic Independence	Beneficiaries (N=400)	
	No.	%
Freedom to spend money	312	78.0
No Freedom	88	22.0
Total	400	100.0

Economic independence of the beneficiaries shows that, 78 per cent of the Beneficiaries reported that they have spend their money with full of freedom and remaining 22 per cent of the beneficiaries reported that they have no freedom to spend their money at all.

Table 5: Household Monthly Income

Income (in Rs)	Beneficiaries (N=400)			
	Pre IGAs		Post IGAs	
	No.	%	No.	%
Below Rs.2,000	193	48.3	119	29.8
Rs.2,001-Rs.4,000	124	31.0	178	44.5
Rs.4,001 to 6,000	83	20.8	103	25.8
Total	400	100.0	400	100.0

_____

_____

Regarding Household monthly income of the beneficiaries, 31 % of the respondents were reported that their monthly income is between Rs.2, 001 – 4,000 in Pre IGAs; their monthly income had increased 44.5 % in post IGAs. Most of the respondents were reported that their monthly income had improved after undertaking IGA in a significant manner.

Table 6: Household Monthly Expenditure

| Expenditure (in Rs) | Beneficiaries (N=400) | | | |
| | Pre IGAs | | Post IGAs | |
	No.	%	No.	%
Below Rs.2,000	223	55.8	36	9.0
Rs.2,001-Rs.4,000	116	29.0	284	71.0
Rs.4,001 to 6,000	61	15.3	80	20.0
Total	400	100.0	400	100.0

In respect of Household monthly expenditure of the beneficiaries, 55.5 % of the respondents were reported that their monthly expenditure is below Rs.2, 000 in Pre IGAs. Nearly half of the respondents (71 %) opined that their expenditure level has been escalated owing to the flow of income through IGA.

Table 7: Household Monthly Savings

| Savings (in Rs) | Beneficiaries (N=400) | | | |
| | Pre Training | | Post Training | |
	No.	%	No.	%
Up to Rs.1000	185	46.3	41	10.3
Rs.1001 to Rs.2000	131	32.8	148	37.0
Rs.2001 and above	84	21.0	211	52.8
Total	400	100.0	400	100.0

The Household monthly savings of the beneficiaries, 46.3 per cent of the respondents were reported that their monthly savings was up to below Rs.1000/- in Pre IGAs. Nearly half of the respondents (52.8 %) opined that their monthly savings has been hiked through IGAs.

Table 8: Assets possessed by the beneficiaries

| Assets | Beneficiaries (N=400) | | | |
| | Pre IGAs | | Post IGAs | |
	No.	%	No.	%
No Asset	127	31.8	52	13.0
Livestock	162	40.5	118	29.5
Gold & Jewellery	64	16.0	161	40.3
Consumer durables	47	11.8	69	17.3
Total	400	100.0	400	100.0

Around 31.8 per cent of the beneficiaries were reported that they have no assets before IGAs, whereas the same has been reduced in to 13 per cent in Post IGAs. This shows that positive change regarding their Assets possession.   One third (40.3) of the Beneficiaries reported that investment in Gold improved compared with the previous stage.

_____

_____

CONCLUSION

The study results proved that positive impact on women empowerment through NRLM, in terms of increase in social awareness and participation, savings habits, income level, self employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household.

The economic empowerment of the rural women is a priority under the NRLM scheme of the government of India. The growth of NRLM is essential for the beneficiaries as they ensure better standards of living and their individual, family and social empowerment. Hence the economic empowerment by the beneficiaries is high. Empowering women is pre-requisite for creating a good nation, when they are empowered society with stability assured. Empowering of women is entailing as their thoughts and their value system leads the development of a good family and good society and ultimately a good nation.

The present study provides ample of evidence to the fact that NRLM training through SHGs laid the seed for social and economic empowerment of women. The possible outcomes of women empowerment through NRLM at household level are entrepreneurship, sustainable livelihood, improved health and education, enhanced social dignity and better status for women. NRLM contributes to an increased diversification of household economic activities, increased reliance on productive activities and improved economic activity. NRLM training through SHGs is the viable tool for promoting rural entrepreneurship in a holistic approach. The study has proved by enhancing their contribution to household income and increase the value of their assets. Thus NRLM no doubt empowered women and contributed significantly to the socio-economic development of rural women.

REFERENCES

1. www.swaniti.in
2. J.A. Rubby, "A Study of Kudumbashree Project in Kerla", Mahatma Gandhi University, Kottayam, July 2008, p. 23.
3. District Manual – National Rural Livelihood Mission NRLM.(2017). Government of India, P: 1.
4. NRLM Hand Book on Community Capacity Building. (2016). Ministry of Rural Development, Government of India, Hyderabad, P.3.

_____