

STATE RURAL LIVELIHOODS MISSION: ECONOMIC EMPOWERMENT OF RURAL WOMEN

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Introduction

A majority of the rural women are illiterate and are unskilled. As they have limited employment opportunities, more than four fifths of all women working in rural areas are engaged in agriculture, which is the least productive sector in India and characterized by widespread poverty (Kanchi, 2009). Along with wide spread unemployment, the gender gaps exist in labour force participation. In India, the gender gap in labour force participation rate is more than 50 percent. The lower participation of women in economic activities adversely affects the growth potential of the economy (Economic Survey of India, 2018).

Globalization has ensured that women's labour is further capsulized women have lesser means, education and skills, and fewer productive assets than men. Given their additional responsibilities within the household, their range of employment options are severely limited (Grown, 2006 & Chari, 2006). In India, almost 66 per cent of women fall under the category of "unpaid work". The Indian women, particularly rural women, play many social and economic roles inside as well as outside the home, but their contribution does not receive due recognition (Sinha, 2016). Empowerment of women could be only achieved if their economic and social status is improved (Samantaray, Das and Khuntia, 2013). The Government of India is keen to address the issue of low female Labour Force Participation Ratio (LFPR) and has launched various legislation-based schemes and other programmes where the emphasis is laid on women participation. For example, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), guaranteeing at least 100 days of wage employment to every household in rural areas and National Rural Livelihood Mission (Ministry of Labour and Employment Bureau, 2016).

Livelihood generation for the rural poor is one of the main agenda for development in all over the world. The Indian government's flagship rural development program, Ajeevika, or the National Rural Livelihood Mission (NRLM), they provide women a platform to get together, pool resources, and initiate a collective enterprise. After a decade of implementation of NRLM, the Indian government is set to expand its scope and use it as a platform for several development schemes and projects. With increasing reach of these SHGs, there is also a rising expectation among participating women that the program should enhance their lives through group-based enterprise building and investment. Taking note of this, the World Bank has invested \$500 million in the NRLM to initiate the National Rural Economic Transformation Project. This additional funding will be used to increase women's participation in economically-viable activities in agriculture and the non-farm sector through farmer producer collectives, enterprise development, skills training, and access to larger

loans. In this new phase, the focus will be on strengthening Village Organizations and Community-Level Federations.

The Maharashtra State Rural Livelihood Mission (MSRLM) was flagged in July, 2011, under the guidance of NRLM, Ministry of Rural Development (MoRD), Govt. MSRLM is also referred as Umed. MSRLM has same vision of poverty eradication as that of NRLM. Mission has identified 10 districts to begin with, on the basis of Human Development Index (HDI) of the districts and the districts to part of Integrated Action Plan (IAP). These pilot districts include - Gadchiroli, Wardha, Yavatmal, Osmanabad, Jalna, Ratnagiri, Nandurbar, Solapur, Thane and Gondia. 36 blocks have been identified for implementation depending on number of BPL, families, number of SHGs, percentage of SC/ST Remaining districts will have covered in the next phase of the mission. There are core components of and are MSRLM:

1. Institutional platform building up live
2. Revolving Fund
3. Capital/Interest Subsidy
4. Infrastructure
5. Marketing
6. Administration

The MSRLM is focused on helping the rural poor become self-employed through SHGs. A main feature of this program has been the formation of village-level institutions by the women themselves, facilitated by local level para-workers known as Internal Community Resource Persons (ICRPs). ICRPs themselves have graduated out of poverty through sustained SHG membership, making it easier for them to gain trust in the community. ICRPs' own struggles resonate with the community, and narratives from ICRPs have helped convince several women to form SHGs. Most of the women we meet, felt that the SHGs have improved their confidence, provided a sense of identity and has given them a voice to express their opinions, both within and outside their household. (For more about the effectiveness of SHGs and the MSRLM.)

Keywords: Economic, Livelihood, Empowerment, Rural Women.

Objective of the study

The study based on the following objectives:

1. To understand the implementation process of SRLM intervention in Maharashtra.
2. To study the impact of SRLM on economics aspects of women empowerment

Methodology

Required data were gathered from both primary and secondary data sources. A field based qualitative discussion with 112 SHG members in order to capture a holistic view about the program. We also met the State Rural Livelihood Mission (SRLM) block level cadre who are directly responsible for implementation at the block level. Focus group discussion method were used to gathering the primary data. The secondary data were collected from different the website of different government and non-government organizations, journals and books.

In our interviews with participating women about the financial benefits of SHGs, many women took loans to buy things they needed for themselves or their families. Women expressed the desire for more context-specific livelihood trainings that could spur them to take investment-related loans.

Women's Economic Empowerment

Women's economic empowerment is the capacity of women to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Women's economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening their rights and enables them to have control over their lives and exert influence in society. (OECD) (2011), (Women's Economic Empowerment-Issues Paper).

Despite their crucial roles in the rural economy, women face inequalities and challenges that hinder their access to decent work opportunities and improvements to their productivity, women working in the agricultural sector and other sectors being fisheries, forestry, handicrafts and livestock raising. Women tend to be involved in more than one economic activity simultaneously, and take up informal and unprotected work in the absence of alternative means of generating income. Women in rural areas are especially vulnerable to the impacts of climate change, such as drought, floods and deforestation because of cultural norms and the inequitable distribution of roles, resources and power. Women make up the majority of the world's poor and are more dependent than men on natural resources for their livelihoods and survival. In the context of climate change, traditional food sources become more unpredictable and unusual.

Women's participation in a microcredit program helps boost women's empowerment by

- a) Increasing their role in household decision making;
- b) Providing them more access to financial and economic resources; expanding their social networks; improving their bargaining power vis-à-vis their husbands; and affording them greater freedom of mobility. Women's participation in economic activities like SHGs would increase access to resources (credit, training, loans or capital). This would lead to an increase in income, savings, and/or loan repayments. A combination of these tangible economic impacts along with group support would result in SHG members experiencing an increase in autonomy, self-confidence and self-efficacy. Thus, the first stage economic impacts would lead to positive effects related to social capital and group support.

The SRLM had a significant effect on household incomes. Its multisectoral approach to financial inclusion combining micro-loans and savings, asset transfers, social networks and skilling has been found to be influential in increasing family incomes. In 2020, researchers from the International Initiative for Impact Evaluation (3ie) examined the impact of SRLM in nine of India's poorest states. They found that an additional 2.5 years of membership in SHGs increases total household income by 19 percent, and gains in savings of 28 percent. At the

same time, while 48 percent of SHG loans were used for consumption purposes, only 19 percent were used for productive purposes like supplementing their livelihood. Only 65 groups across the nine states that were studied, had initiated some form of entrepreneurial activities. Certain studies have found that the SRLM has had positive effects on giving women more voice in household decision-making, albeit marginal so far. The motivating factors for women to join SHG were their expectation of cash benefits and the desire to start an enterprise, raise savings and/or to improve the standard of living of the families, all directed towards economic benefits. The income of the beneficiaries had increased on initiation of Income Generation Activities (IGAs). From observation and discussion with the SHG members shared that this program really helped them to move from lower income group to higher income group. The SRLM beneficiaries started to borrow more money from banks after joining SHGs and with initiation of IGAs. This proves that after joining SHG or federation, the respondents tempted to get more loan from bank probably because their repaying capacity increased due to increase in their earnings.

Conclusion

State Rural Livelihood Mission (SRLM) is a pro-poor and woman friendly Scheme that has demonstrated a positive impact on the lives of rural women belonging to the low socio-economic class through skill-based self-employment generation at community level. The varied need specific livelihood training is the need of the hour to spearhead women to take up self-employment to earn a living out their livelihood. This increase of family income has produced a positive impact not only on their economic empowerment but also on their attitudinal changes towards the activity, family life enhancement and improvement of social skills. Before joining in SHG their socio-economic condition was 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.

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