



Research Paper

Economic Empowerment of Rural Women through DAY-National Rural Livelihood Mission: An Empirical Study from District Nainital in Kumaon Himalaya

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Abstract:

The present empirical study was conducted in District Nainital of Kumaon Himalayan region of Uttarakhand state and focuses on economic empowerment of rural women through the National Rural Livelihood Mission (NRLM) which was launched by Government of India to alleviate poverty and promoting self-employment through self-help groups specially the rural woman for organizing them and enhancing their financial inclusion, livelihoods and empowerment. The study employs a mixed method approach for accessing the impact of the scheme on rural women economic empowerment in the study area. A number of key indicators were analysed to measure the economic empowerment. The findings from the present study reveals significant improvement in the economic status and empowerment of the respondent rural women.

KEYWORDS: socio-economic, empowerment, livelihoods, women, NRLM, SHG

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I. INTRODUCTION

Women are less privileged almost in all the societies around the globe even they constitute about half of the population and in most developing countries they have low socio-economic status [1]. Socio-economic status (SES) encompasses not just income but also educational attainment, financial security, and subjective perceptions of social status and social class [2][3] this is also an indicator of the development and progress of society or any country [4]. It is a combined measure of economic and social aggregate which generally reflects through income, occupation, education, family status etc. The per capita income of people is a major factor that decides the Socio-economic status of the population.[5]. Composite scales are used to measure the socio-economic status of any individual with the help of a number of social and economic variables which are necessary and affect the human life.

Empowerment of women is a critical human rights difficulty with implications for the properly-being of women, their households, and society [6]. The word empowerment for women only then is it meaningful when the economic, social and political status of women essentially uplifted which are traditionally underprivilege in the society. The empowerment of women occurs when women are involved in decision making, which leads to their better access to resources, and therefore improved socio-economic status [7]. Economic empowerment is central to the overall empowerment of women, and financial inclusion is an important part of this [8]. The increased access to economic resources by woman makes them economically empowered [9]. As per the report of Ministry of Woman and Child Development, Government of India, the

extend of empowerment of women in the national hierarchy is determined largely by the three factors – her economic, social and political identity and their weightage [10]. Empowerment of women in Indian context is heavily dependent on a number of different variables including the geographical location too and the empowerment of women who resides in rural areas with geographical constraints and socio-economic disparities stands as a critical imperative for achieving sustainable development and social progress. The empowerment of rural women is about expanding women's assets and capabilities to participate in, negotiate with, influence, control and hold accountable the institutions that affect their lives [11].

The Kumaun Himalaya is a typical topographic region with the characterization of socio-economic disparities and geographical constraints. Women are backbone of the economy in this region but traditional gender roles and limited access to resources have historically constrained the women's participation in decision making. Women face challenges i.e., limited access to education, healthcare and also in economic opportunities particularly those who resides in remote areas. Any type of development can't help women until and unless the security of livelihood and economic status have improved either they live in urban or rural settlement [12]. The less participation in economic activities put them a step behind in the family and society. National Rural Livelihood Mission (NRLM) is a scheme launched by Ministry of Rural Development, Government of India with aiming to make special focus on empowering women and the marginalised communities through self-help groups and livelihood enhancement programs by providing them financial assistance, capacity building linkages and marketing linkages. This empirical study aims to explore the dynamics of women's empowerment through National Rural Livelihood Mission (NRLM) interventions in Nainital district, Kumaun Himalaya.

II. REVIEW OF LITERATURE

The studies that were done in past related to women empowerment and self-help groups were aid to integrate the methodology of the present study. Brody et al. (2015) in their study named 'Economic Self-Help Group Programs for Improving Women's Empowerment: A Systematic Review' suggested that SHGs can have positive effects on various dimensions of empowering women. They found the positive effects, ranging from 0.06-0.41 standard deviations on various factors of empowerment which includes economic, and political empowerment, decision making power and mobility, which can both be included under social empowerment [13]. A study about the rural women and their socio-economic empowerment conducted by Ravikala and Srinath (2016) highlights the personal, social, economic and financial empowerment of the SHG members and they also put focus on the problems faced by these group members. They also conclude that society must take initiative to create a climate in which women have full opportunities of self-decision making and participating in the social, political and economic life of the country with a sense of equality [14]. The study conducted about the awareness of SHG members by Rai and Rohatgi (2019) studied the awareness of the respondents who were the members of self-help groups in Darjeeling District and find that the major challenge in the groups is lack of knowledge and information. They concluded that this scheme can go a long way to alleviate poverty and transforming the livelihood of rural women and suggested that awareness programmes, easy banking procedures can be helpful in the success of the scheme [15]. How the SHGs are helpful for women a study about this was conducted by Gujar (2019) and concluded that the SHGs are helpful in becoming women financially and socially independent and at the same time these groups are helpful in growing of the SHG members family. These groups are empowering women and these empowered women further help the suppressed women to come out and become empowered. These groups are also helpful the women in understanding the process for banking awareness and encourage saving habits among them [16]. National Rural Livelihood Mission is introduced in country by Central Government of India to eradicate the poverty and empower women, Patil (2021) in his study conclude that NRLM is a significant programme for poverty alleviation and this focuses on empowerment of women through forming groups and work in a cooperative manner for sustainable livelihood. These groups were helped under this mission by enhancing their leadership, entrepreneurship, and financial skills [17]. The empowerment of rural women and weaker section of society through social and economic upliftment through self-help groups was studied by Gupta and Chaudhary (2020) and they discussed rural women empowerment through self-help groups find that this strategy of forming SHG is best for economic and social upliftment of women and other weaker sections of the society and this enhanced the mobility, awareness and knowledge of women and other weaker sections of the society [18]. All these studies conducted at different places and at different time finally highlights that the self-help groups are successful mediums for overall women empowerment and to make them self-sufficient.

III. OBJECTIVES OF THE STUDY

- To study the socio-economic profile of respondents in study area.
- To analyze the effectiveness of scheme on economic status of women in study area.

IV. HYPOTHESIS OF THE STUDY

H₀ : There is no significant difference in the income of members before and after joining SHG.

H_a: There is significant difference in the income of members before and after joining SHG.

H₀: There is no significant difference in the saving of respondents before and after joining SHG.

H_a: There is significant difference in the saving of respondents before and after joining SHG.

V. RESEARCH METHODOLOGY

Data Source: The study is based on primary data which was collected through interview schedule, group interview and observation method for the present study. The secondary data which was used in the present study was collected from different secondary sources which also includes the citation from internet websites.

Sample Design: The study was conducted in district Nainital of Kumaun region in Uttarakhand state in Indian Himalayan region. Multistage sampling technique is used for the selection of respondents. In first stage development block Betalghat was selected through random sampling and in second stage 05 village panchayats were selected randomly. In third stage 02 villages were selected randomly from each village panchayat and in fourth stage 03 self-help groups were randomly selected from each village and 02 member from each SHG were selected randomly and finally 60 respondents were selected for the study from the selected region.

Analysis of Data: The study is descriptive and analytic in nature. For interpretation of the data Table, Percentage, Likert Scale and t-test tools were used.

Limitations of the Study: The limitation of the study is only those respondents selected who resides in the rural parts of the study area.

VI. RESULTS AND DISCUSSION

Socio-Economic Profile of Respondents: The socio-economic indicators which were used in questionnaire are shown in Table 1.0 and reveals that most members belong to the age group of 30-40 followed by the age group of 20-30. The highest level of literacy is any type of degree (21.66 percent) followed by intermediate (18.33) which is a good sign for smooth functioning of group. 68.33 percent respondents are married and 76.67 percent respondents belongs to nuclear family and the highest percentage of respondents showing the indicator 'Size of family' is highest (63.34 percent) who have 4-6 members in their family. The primary household occupation of the respondents is agriculture followed by business in the study area.

Table 1.0
Socio-Economic Profile of Respondents

Name of Indicator	Category	Freq (%age)
Age	20-30	20 (33.33)
	30-40	28 (46.67)
	40-50	09 (15.00)
	50+	03 (5.00)
Education	Illiterate	02 (3.34)
	Can read and write	07 (11.64)
	Primary	08 (13.33)
	Junior Highschool	10 (16.64)
	Highschool	09 (15.00)
	Intermediate	11 (18.33)
Marital Status	Any Degree	13 (21.66)
	Married	41 (68.33)
	Unmarried	13 (21.66)
Type of Family	Others	06 (10.00)
	Nuclear	46 (76.67)
	Joint	14 (23.33)
Family Size	Upto 4members	14 (23.33)

	4-6 members	38 (63.34)
	More than 6 members	08 (13.34)

Source: Primary data (N=60)

Status of Economic Empowerment after joining SHG

One of the prime objectives of National Rural Livelihood Mission (NRLM) is to empower the women specially in the rural parts. Table 1.1 reveals the opinion of respondents towards the questions which were asked them - For the first question the mean is = 4.12, It shows that maximum respondents feel Agree. For the second question the mean is = 4.17, It shows that maximum respondents feel Agree. For the third question the mean is = 4.15, It shows that maximum respondents feel Agree. For the fourth question the mean is = 3.97, It shows that maximum respondents feel Agree. For the fifth question the mean is = 3.85, It shows that maximum respondents feel Agree. For the sixth question the mean is = 4.45, It shows that maximum respondents feel Strongly Agree.

The highest number of women has positive opinion towards the scheme under which they have formed the self-help group and joined as a member to enhance their economic status so that they get empowered. They have the opinion that the self-help group is helping them in making self-reliant. Which shows that after joining the self-help group their economic status has improved and they become economically empowered.

Table 1.1
Status of Economic Empowerment After joining SHG

Indicators of Empowerment (After)	SA	A	N	D	SD	Mean
Feel independent on managing and rotating income (N=60)	26 (43.33)	22 (36.67)	07 (11.67)	03 (5.00)	02 (3.33)	4.12
Freedom to take participation and make decisions in family (N=60)	28 (46.67)	21 (35.00)	06 (10.00)	03 (5.00)	02 (3.33)	4.17
Freedom to visit outside of house for different household chores (N=60)	25 (41.66)	24 (40.00)	7 (11.67)	3 (5.00)	1 (1.67)	4.15
Able to operate Saving Account personally (N=60)	18 (30.00)	29 (48.33)	08 (13.33)	03 (5.00)	02 (3.33)	3.97
Get opportunities for economic development (N=60)	20 (33.33)	22 (36.67)	08 (13.33)	09 (15.00)	01 (1.67)	3.85
Able to support family economically (N=60)	30 (50.00)	27 (45.00)	03 (5.00)	0 (0.00)	0 (0.00)	4.45

Source: Primary survey

The hypothesis regarding their income and saving before and after joining the self-help group to study the effect of being SHG in their economic empowerment shows that there is a positive effect of SHG membership in their income and saving status.

First Hypothesis: The means of Group 1 and Group 2 are significantly different at $p < 0.05$.

	Income Before Joining	Income After Joining
Mean	1035	2841.6667
Variance	617275	120763.8889
Std. Dev.	785.6685	347.511
N	60	60
t	-18.6131	
d.o.f.	59	
Critical Value	2	
t > critical value	=>	there is sig. diff

Since there is significant difference so the null hypothesis ' H_0 : There is no significant difference in the income of members before and after joining SHG.' is rejected and alternate hypothesis is accepted. So, it is concluded that there is significant difference in the mean of income scores among respondents before and after joining the group.

Second Hypothesis: The means of Group 1 and Group 2 are significantly different at $p < 0.05$.

	Saving Before Joining	Saving After Joining
Mean	123.3333	648.3333
Variance	32788.8889	33497.2222

Std. Dev.	181.077	183.0225
N	60	60
t	-19.6396	
d.o.f.	59	
Critical Value	2	
t > critical value	=>	there is sig. diff

Since there is significant difference so the null hypothesis ' H_0 : There is no significant difference in the saving of members before and after joining SHG.' is rejected and alternate hypothesis is accepted. So, it is concluded there is significant difference in the mean of saving scores among respondents before and after joining the group.

VII. CONCLUSION

The present study shows that the young respondents have the highest number of memberships in the sampled groups which helps to make group more active. Having maximum number of respondents either having any degree or having education of 10+2 level is a good sign for developing the economic activities of the group because education has direct relation with enhancing the performance of the group.

The economic empowerment after joining the group which was asked from the group members on likert scale shows the four indicators with highest 'agree' response of the respondents but the interpretation of data shows that handling their bank accounts independently and getting opportunities for economic development is less while comparing with the four indicators. So, it is suggested that the financial literacy programmes should be run for the group members of self-help groups that they can get easily familiar to the banking services and can avail the services independently. Opportunities for their economic development through the groups may be focused by the governments through various initiatives so that they can run their economic activities an entrepreneur effectively and get economically empowered which is the main factor for overall empowerment of women.

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