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A STUDY ON THE CONSTRAINTS FACED BY THE SCHEDULED CASTE (SC) WOMEN UNDER NATIONAL RURAL LIVELIHOODS MISSION (NRLM) IN LAKHIMPUR DISTRICT OF ASSAM

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ABSTRACT

The National Rural Livelihood Mission (NRLM) aims at to reduce poverty among rural BPL through promotion of diversified and gainful self-employment and wage employment opportunities to provide appreciable increase in income on sustainable basis. During the last few decades, it is observed that the plans and programmes which have been introduced by the government in India for alleviating the poverty has not totally reached the weaker section of the society particularly the STs and the SCs. Since women are considered as the family caretaker, their development is thus very much concentrated. Thus, the present research paper has made an attempt to study the working of microfinance under NRLM in rural areas particularly its impact on the Schedule Caste (SC) women in an economically backward place like Lakhimpur district of Assam. The study is based on secondary data collected from books, journal and internet.

KEYWORDS

NRLM, SCs, microfinance.

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1. INTRODUCTION

For the development of the country and for alleviation of poverty, numbers of plans, programmes and policies have been implemented by the Government in India during the recent years. Swarnajayanti Gram Swarozgar Yojana (SGSY) is such as poverty alleviation programme, which was launched on 1st April, 1999 with the objective of bringing the assisted poor families (Swarozgaris) above the poverty line in three years, by providing them income generating assets through a mix of bank credit and government subsidy. As such a number of SHGs that have been promoted by Swarnajayanti Gram Swarozgar Yojana (SGSY) programme which increases from 29.24 lakhs (since inception i.e. 1999) to 43.34 lakhs during 2011-12, within which the number of women SHGs has tremendously. On the other hand, the percentage of SC/STs assisted increased from 44.32 to 47.27%. The percentage of minorities assisted increased to 11.12% and the percentage of women assisted increased from 44.62% to 60.59%. The Planning Commission constituted a Committee under the Chairmanship of Prof. Radhakrishna to study the credit linked issues of SGSY and propose restructuring of the programme taking into consideration the experience of the states where the programme was seen to have worked. It was seen that formation and handholding of SHG federations brought about a dramatic increase in impact. The mission mode of delivery and investment in nurturing community based human resource was also seen by the Committee to have yielded dividends. SGSY has since been restructured as the Aajeevika-National Rural Livelihoods Mission (NRLM) and approved by the Cabinet in their meeting on 26th June, 2010, based on the recommendation of the Prof. Radhakrishna Committee report (*Briefing Book, NRLM, 2012*)¹. As on 1st April 2012, the programme SGSY is renamed as NRLM.

2. REVIEW OF LITERATURE

Study done by Hazra Anupam (2010) in his article entitled 'Status of tribals in India: an analysis' published in Kurukshetra observed that the girl child and women from the tribal population are more weak and facing violence. The poverty gap between SC and other groups in India has decreased while that between the STs and other groups has widened. He has also pointed out that the tribal in India are routinely marginalised and deprived of their access to fundamental resources². Raghuprasad K. P., Gangadhrappa N.R. and Prasad Madhu V.L. (2010) in their article "Mushroom cultivation using agricultural wastes as a sustainable livelihood alternative for resource poor SC/ST Rural women" have studied to know the impact of extension intervention in adopting mushroom cultivation among the resource SC/ST rural women in Karnataka. According to them, in recent years the rural women are well organised through SHGs but no significant efforts are made for them to venture into entrepreneurial activities³. Purkayastha Gautam (2001) has observed from his study that the IRDP (SGSY) beneficiaries recorded as a high percentage i.e. 73 per cent of all beneficiary households and the ST and SC households have been more benefited than the non-SC and non-ST's under different institutional credit schemes in Assam. He has also observed that the loan provided to the group under the SGSY scheme is very significant move but the ground work for group loan has been only in the infant stage in the country which shows a worst situation of Assam⁴. The study which has done by Dutta Golok Chandra (2011) on the socio-economic study of scheduled caste villages in Lakhimpur district of Assam. The study observes that agriculture and fishing are the main source of income of the SC people in the villages. The study also reveals that the fruits of the various development programmes like SGSY, IROP, JRY, TRYSEM, DWCR etc. have not reach the weaker section of the SC people effectively. At the concluding remark he observes that the unsatisfactory socio-economic conditions of the SC peoples have been directly influencing the pattern of education in the area⁵. Thus it is clear from the above review that there is a need to study the different socio-economic problems that have been faced by the SC community in their livelihood.

3. RATIONAL FOR RESTRUCTURING OF SGSY

The need for restructuring the SGSY has arisen on account of feedback provided and recommendations made by various studies including those conducted by National Institute of Rural Development (NIRD), Hyderabad, Bankers Institute of Rural Development (BIRD), Lucknow, Centre for Management Development, Thiruvananthapuram etc. and reports of the Steering Committee constituted by the Planning Commission for the 11th Plan. Further, the Ministry of Rural Development (MoRD), Government of India (GoI) has accepted the recommendation of the Committee on Credit Related Issues under SGSY (*Prof. Radhakrishna Com-*

¹ Ministry of Rural Development (2012), "National Rural Livelihood Mission, Briefing Book", December, Government of India, retrieved from <http://drda-kangra.com/guidelines/Briefing%20book%20NRLM.pdf>. viewed on 12th May 2018.

² Hazra Anupam, (2010), "Status of tribals in India- an analysis", Kurukshetra, Journal of Rural development, vol. 59, no. 1, November, pp. 12-14.

³ Raghuprasad K. P., Gangadhrappa N.R. and Prasad Madhu V.L. (2010), "Mushroom cultivation using agricultural wastes as a sustainable livelihood alternative for resource poor SC/ST Rural women", Journal of Rural Development, NIRD, Hyderabad, vol. 29, no. (2), April-June, pp. 173-180.

⁴ Purkayastha Gautam (2001), "Rural Indebtedness in Assam: Changing Scenario", Economic and Political Weekly, Vol. XXXVI, No. 25, June 23, pp. 2239-2241.

⁵ Dutta, Golok Chandra (2011), "A study on Socio-economic conditions of a Scheduled Caste Village in Lakhimpur district, Assam, India", World Rural Observations, Vol. 3, No. 4, pp. 85-89; also available at <http://www.sciencepub.net/rural>.

mittee) to create a National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction to achieve the Millennium Development Goal (MDG) by 2015 through rapid increase in the coverage of rural poor households under self-employment. In addition to self-employment, the Mission will also help in enhancing their capabilities and facilitate access to other entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation through convergence and coordination mechanism. National Rural Livelihoods Mission will be launched from 2009-10 to facilitate effective implementation of the restructured SGSY scheme in a mission mode (aajeevika.gov.in). The restructuring of SGSY as National Rural Livelihood Mission has been conceived as a cornerstone of national poverty reduction strategy and involves four pronged strategy to attack rural poverty comprising (aajeevika.gov.in)

- (i) Generation of self employment in credit linked micro enterprises and salaried employment through demand driven skill development;
- (ii) Wage employment under National Rural Employment Guarantee Scheme;
- (iii) Payment of pension to elderly and vulnerable sections under National Social Assistance Programme; and
- (iv) Income generation and social security programmes of other Ministries of Government of India.

Thus, the present research paper will definitely have attracted the policymaker, research scholar, academicians for proper implementation and progress of NRLM particularly in an economically underdeveloped place of rural Assam.

4. STATEMENT OF THE PROBLEM

During the past years it has been seen that the poverty effects not only on the life of an individual but also on the society as a whole. A major cause of poverty is the lack of access to productive assets and financial resource. In spite of this, various factors like high level of illiteracy, inadequate health care and extremely limited access to social services are common among the poor SC/ST people of the rural areas. It is also seen that these people are still deprived of adequate access in the basic needs of life such as health, education, housing, food, security, employment, justice and equity. Issues of sustainable livelihood, social and political participation of the tribal exists as a major problem in India. All these factors are thus responsible for higher incidence of poverty in rural India. In this regard, microfinance to Self Help Groups (SHGs) may be considered an option for meeting the financial needs of the people living in the rural areas.

On the other hand, women in general are the most disadvantaged group in Indian society. Economic empowerment of SC/ST women is considered as an important factor of any social or community development. Due to SHG movement even in Assam a lot of changes has been resulted in the process of empowerment in ST women community particularly in Lakhimpur district of Assam. But still the rural developmental programmes have not reached the SC community fully because of their illiteracy and dependence. All these issues lead to undergo a research work on this topic with the aim to study the different socio-economic problems that have been faced by the SC members of the SHGs for their livelihood.

5. OBJECTIVES OF THE STUDY

The major objectives of the present study are:

- 5.1 To look at the rationale behind restructuring of the SGSY programme.
- 5.2 To look at the progress of NRLM in Lakhimpur district of Assam.
- 5.3 To look at the problems faced by the SC members of SHGs under the study area.

6. RESEARCH METHODOLOGY

For the purpose of the present study Lakhimpur district is purposively selected for understanding the progress of NRLM amongst the poor SC people living in the rural areas. For that purpose the data relating to SHGs were collected from the Office of the Project Director, DRDA, Lakhimpur by using personal interview method. The present study is based on both the primary and secondary data. The secondary data have been collected from District Rural Development Agency (DRDA), Official websites of Aajeevika & Ministry of Rural Development, and some important reports & briefing book of NRLM collected from the internet. The secondary data have also been collected through various journals, magazines, relevant documents and newspapers. On the other hand the primary data have been collected by interview method and fill in questionnaire serve to the SC members of the sample SHGs. For the purpose of the study 4 (four) Development blocks have been selected as their highest number of SC member SHG registered (namely Nawboicha, Telahi, Lakhimpur and Ghilamora Development Block). By using stratified random sampling, 10 SHGs from each block and from each SHG 5 SC members have been randomly selected (4 X 10 X 5 = 200 members).

7. RESULTS & FINDINGS OF THE STUDY

7.1 PROGRESS OF NRLM UNDER LAKHIMPUR DISTRICT OF ASSAM

The NRLM has started its operation in India as from 1st April 2012 at block levels in the entire district of India and the blocks in which all the components of NRLM will be implemented are called the intensive blocks, whereas the remaining blocks will be termed as the non-intensive blocks. In the study district of Lakhimpur, out of 9 development blocks only 1 block, that is, Karunabari Block is working as the intensive block, whereas the remaining blocks are working as the non-intensive block under NRLM that has been reported by the DRDA, Lakhimpur as on 31st March 2017.

Since the introduction of the NRLM, not a single SHGs that has been registered in the study district except at Karunabari Development Block which is recognized as the intensive block in the district. Whereas in all the non-intensive blocks only the existing women SHGs are considered under the NRLM. Male SHGs are excluded from NRLM in the district⁶.

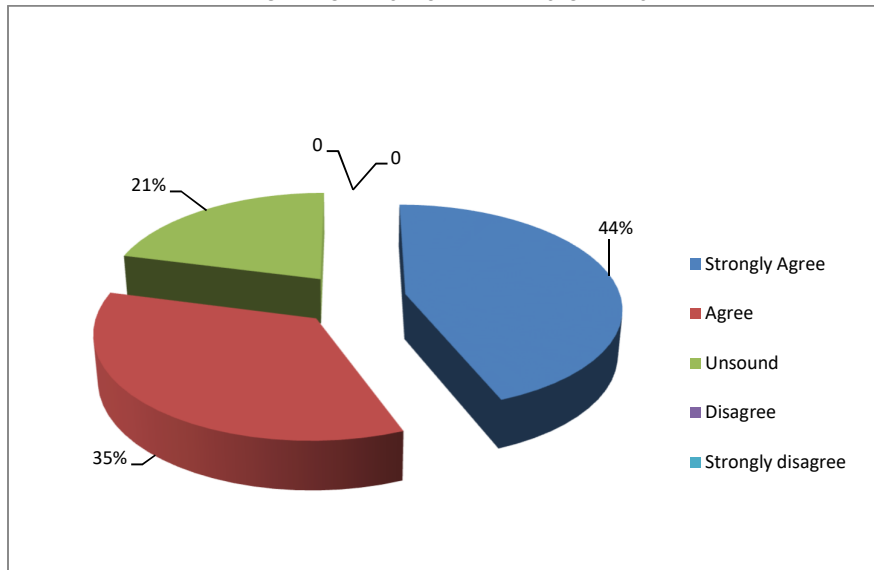
As reported the highest number, that is, 595 SHGs that have been defunct at Lakhimpur Development Block as on 31st March 2017 followed by Telahi with 270 SHGs, Nowboicha with 159 SHGs, Baginodi with 96 SHGs, 82 SHGs each in Bihpuria and Dhakuakhana Development Block, 30 SHGs and 15 SHGs in Narayanpur and Ghilamora Block respectively. Interestingly 319 defunct SHGs in the district have got revived as reported by the DRDA. During the year the highest amount of Revolving Fund and the highest Capital Subsidy realized in Nowboicha and Ghilamora Development Block respectively.

7.2 SOCIO-ECONOMIC PROBLEMS OF THE RESPONDENTS

An effort has been made by the researcher to find out the different socio-economic problems faced by the respondents under the study district. **Fig.1** shows 44 p.c of the respondents have strongly agreed about the facing of variety of problems while 35% have agreed and 21% have unsound about the problem facing after joining the SHGs.

⁶ Rajkhowa, R (2017), APD, DRDA, personal interview conducted on 16-06-2017.

FIG. 1: PROBLEMS FACED BY THE RESPONDENTS



Source: Compiled from collection of primary data.

Further, an effort has also been made by the researcher to identify the different type of social and economic problems faced by the respondents in the district under study.

7.2.1 Social Problems of the Respondents

The different types of social problem that have been faced by the SC members of SHGs under the district is depicted in Table 1.

TABLE 1: SOCIAL PROBLEMS FACED BY THE RESPONDENTS (MULTIPLE RESPONSES)

Sl. No.	Social Problems	No. of respondents	Percentage
1	Excessive stress and tension in women	170	85
2	Caste system in the village	180	90
3	Lack of support from family members	84	42
4	Low participation in social service activities	132	66
5	Lack of guidance and Support from supporting agency	52	26
6	Misunderstanding among group members	70	35
7	Language problem	90	45
8	Lack of confidence level	154	77
9	Lack of co-operation from the society	50	25
10	Lack of skill up-gradation	70	35
11	Literacy problem	24	12
12	Lack of Awareness of Govt. schemes	16	8
13	Problem from Coordinator/Gram Sevak	24	12

Source: Compiled from primary data

Table 1 reveals that majority of the respondents, representing 90%, opined that caste system in their villages creates difficulties in the formation of the SHGs. It also creates difficulties in smooth functioning of the SHGs. On the other hand, it is surprising to note that 85% of the women respondents have been facing excessive stress and tension because of the dual responsibility both at the group and at home. As a result most of the respondents, particularly the women members, are not able to actively participate in most of the group meetings and hence failed to participate in important collective decisions. Another major problem observed during the field survey is that more than half of the respondents, that is 66% sample members, are dominated by strong and powerful members. This may be due to low education level or lack of knowledge about the government schemes in the district.

In addition to the above problems it is observed from Table 1 that 42% of the respondents have faced additional problem from their family members, 26% from supporting agencies, 25% from the society and 12% of the respondents from the village sarpanch, Gram sevak etc. particularly during the starting-up the SHGs in the SC villages of Lakhimpur district. During the field survey the other problem reported is the misunderstanding among group members which stands at 35% Lack of skill-up-gradation and speaking problem of the members with the outsiders in the district is the other detrimental problem for the growth and development of the SC member SHGs of the district.

7.2.2 Economic Problems of the Respondents

To identify the different economic problems which have been faced by the sample SHG’s SC members in the district, a series of data derived from the field survey is presented in Table 2.

It is observed from the Table 2 that majority of the respondents have been failing to earn as per their expectation, a total of 58% respondents opined in this regard. On the other hand, 73% of the respondents opined about improper utilization of funds. For running the SHGs smoothly the president and the secretary have also been facing a good number of problems regarding repayment of loan by the group members in time, as reported by 45% members in this regard. This may be due to lack of proper knowledge on banking and loan structure. It is also revealed that 35% of the respondents felt about inequality in issuing the loans.

TABLE 2: ECONOMIC PROBLEMS FACED BY THE RESPONDENTS (MULTIPLE RESPONSES)

Sl. No.	Economic Problems	No. of respondents	Percentage
1	Poor output from the group activity	82	41
2	Profit is not sufficient	84	42
3	Improper utilization of funds	146	73
4	Too many formalities for accounts opening	50	25
5	High rate of interest charged by banks etc.	50	25
6	Inequality in issuing loans	70	35
7	Repayment of loan	90	45
8	Pressure from the family to go for loan	130	65
9	Transportation problem	130	65
10	Still dependent on money lenders	28	14
11	Flood problems	156	78
12	Lack of modern technology	96	48

Source: Compiled from primary data

The result of the study also reads that 41% respondents have the problem of poor output from the selected economic activity due to lack of raw materials, lack of required skill in the particular activity and problems relating to marketing the output produced. The respondents have good produce but do not have a good market to sell them to earn required money. This may be due to poor availability of transportation facilities. On the other hand most of the areas of the inhabitants of SC communities in the district are always affected by flood and sometimes even twice in a year. It results in limited number of available finished goods produced for sale. The money they earn, therefore, is not sufficient to meet all the financial needs of this vulnerable group of communities in the district.

Table 2 also reveals that, in 65% household cases of the respondents, the family members pressurize the SHG members to take loans for household purposes. After getting the loans, it is however, get used by those household for family and consumption purposes rather than starting an economic activity, which is very much against the business ethics and thus the respondents fail to repay the loans in time.

Findings of the study further reveal that the poor SC communities in the district also facing problems with regard to opening the bank accounts. According to 25% of the respondents, too many formalities involving in opening an account and in getting the loan sanctioned creates difficulties in performing the economic activities in a better way. The members who have illiterate suffer very much from the tedious procedure of banking operation, where 25% of the respondents noticed that some banks are charging higher interest rate than the usual rate for the SHG members. Unfortunate to note that 14% of the respondents are still dependent on money lenders in the district under study.

8. SUGGESTIONS

From the above findings the following suggestions have been given forwarded:

- The caste system in the villages creates difficulties in formation of new SHGs and smooth running of the existing SHGs in most of tribal community villages. Thus the implementing agencies should take necessary step to organize necessary workshops and awareness camps at the villages about the importance of formation of SHGs for self-employment.
- Motivational programmes and workshops should be organized in the rural areas frequently among the educated unemployed youths and telling them about the career opportunities in the field of entrepreneurship.
- Govt./Developing agencies should provide more and more informal education to rural people so that they will show their full capabilities towards rural development.
- More emphasis given for minimizing the overburdened of the women in the rural areas in respect to dual responsibility of managing household and economic activities.

9. CONCLUSION

From the above analysis it has been observed that there are different drawbacks under which the famous poverty alleviation programme SGSY has restructured as NRLM. The NRLM is mostly concentrated for the rural women living in the rural areas. During the year 2012-13, Aajeevika-NRLM largely has focused on establishing institutional architecture, setting up systems and processes at national and state levels and rolling out mission activities in states. As of December 2012, 18 states are NRLM compliant and have setup State Rural Livelihood Mission (SRLMs) (Briefing Book, NRLM, 2012). The present study concludes that the SC members of the SHGs are facing tremendous socio-economic problems and these problems have not yet reduced though after joining the SHGs. This may be due to lack of proper orientation and skill development training of all the members of the SHGs generally in Assam and particularly in Lakhimpur district. This factor leads to low confidence level building among the SHG members, low skill up-gradation, misunderstanding among the SC members of the SHGs etc. It thus causes slow growth of self-dependence of the SC members in the Lakhimpur district of Assam.

10. LIMITATIONS OF THE STUDY

The present study remains confined to only the registered SHG's and only the SC members of those SHG's under the four sample development blocks of Lakhimpur district of Assam. The study also remains limited to sample size of 40 SHGs and 200 (4 X 10 X 5=200) respondents. There have been limited studies done before on the impact of SC members of the SHG's in the study area, but no studies have been done on the problems face by the SC members under the study district. Hence, the present study may be treated as a pioneering one. During the process, if any biased opinion given by the respondents may restrict the researcher's analysis and interpretation to a great extent.

11. SCOPE FOR FURTHER RESEARCH

The Governmental, semi-governmental and non-governmental agencies would be benefited with the results of the present study in formulation of various policies and strategies aiming at poverty alleviation, income generation and socio-economic upgradation through microfinance and SHGs for the poor SC community living in the rural areas. Through the results of this research work the researchers can work for further research relevant to their field also.

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