

## **1. National Rural Livelihood Mission – Transforming Women’s Lives**

### **Context:**

- India lags behind other countries at a similar level of development in indicators such as acceptance of wife beating, son preference, employment, and women’s control of their own earnings.
- It is evident that economic growth hasn’t been matched by social progress that ensures the rights and liberties of at least half of its citizenry.

### **National Rural Livelihood Mission:**

- The National Rural Livelihoods Mission (NRLM), **launched in 2011 by the ministry of Rural Development with Financial support from the World Bank.**
- The Mission aims at **creating efficient and effective Institutional Platforms** of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.
- In addition, the poor would be facilitated to achieve **increased access to their rights, entitlements and public services, Diversified risk and Better social indicators of Empowerment.**
- NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.
- In 2015, the program was renamed **Deendayal Antayodaya Yojana (DAY-NRLM).**

### **Problems Facing by the Women in the Rural Areas:**

- Many of the rural women live in mud houses **without access to running water**, and on very low incomes.
- Improvements in wealth require addressing households’ vulnerability to weather and ill-health.
- They also require overcoming problems associated with the small scale of village markets; coordinated investments in local public goods such as schools, health centres, and sanitation;
- They also require significant improvements in the governance of local governments responsible for implementing welfare programmes.
- Further the local governments rarely confront the social problems faced by rural women that must be addressed if India is to fulfil the promise of democracy.

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## How NRLM helps to Address the Problem?

- Through support for a federated structure of community institutions, the NRLM attempts to address these seemingly insurmountable challenges.
- SHGs of an average size of 10 women, drawn from the lowest castes and poorest households, residing in close proximity to each other in a homogenous “hamlet” of a village, constitute the lowest level of this structure. Approximately 12 such groups are linked together in a “village organisation”.
- In turn, the leaders of approximately 10-20 village organisations constitute the highest level, a “cluster level federation,” that serves as an umbrella institution for its 1,200 to 1,400 members.
- Institutional changes that ensure a role for SHGs are required, and the government is slowly initiating such changes, vesting these “institutions of the poor” with responsibility for overseeing welfare programmes, local government institutions such as schools, and village governments. More importantly, NRLM also explicitly addresses the capabilities of rural women. In each village, “active women,” with higher levels of schooling and leadership potential, are identified and trained with the set of skills required to ensure the sustainability of SHGs—skills such as book-keeping, social and group management skills, business management, and financial literacy, that many of us take for granted.
- Once trained, members of this “community cadre” assume the responsibility of training other SHG members. This federated structure of institutions of the poor bridges caste and geographical divides, bringing together women to confront social conflicts.
- The biggest change, one universally noted by women in villages across India, from Bihar to Rajasthan, is in attitudes, expectations, beliefs, and knowledge.
- Women are learning to act collectively to challenge graft, monitor village government leaders, and to confront endemic problems such as absenteeism amongst teachers, and alcoholism.

## Conclusion:

- The overall impact of the programme will depend on its reach, measured by the number of functioning SHGs and their membership, and its effectiveness. But, enhanced reach does not imply that the programme will substantially improve rural incomes and the welfare of women across the country. Change, unfortunately, is never linear and age-old problems of discrimination against women, particularly those from scheduled castes and tribes, render progress slow.