

**Empowerment of women: A study of Ministry of Women and Child
Development schemes on poverty alleviation and the SHGs**

THESIS MAJOR FINDINGS

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MAJOR FINDINGS

1. I used the Riggs Ecological Model to understand the readiness of the eco-system for empowering the women. In the country under the MoRD SGSY program which was in operation from 1999 to 2014, many SHGs were created and all these SHGs were under standalone economic development programs, therefore, there existed a ready eco-system. The two actions taken by the government to meet the SDG-5 goals and its target, i) Is to bring all the SHGs in the country under one umbrella DAY-NRLM and opened its chapters in the state and ii) all the stand-alone women centric hither to programs in the MoWCD have been brought under the MSK for better convergence and last mile deliverance.
2. The program DAY-NRLM mainly aims to bring at least one-woman member from each identified rural poor household, under the Self-Help Group (SHG) network. Particularly, women from vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labor. Day-NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty. In the past five years, i.e. 2015-2020 at the national level; the SHGs have grown exponentially from 2343460 in 2014-2015 to 3585089 in 2019-March 2020. It means India has added 1241529 new SHGs between years 2015 -March 2020 and account for i.e., 52 percent of the total SHGs in the country.
3. This is a sub- scheme under the umbrella scheme Pradhan Mantri Mahila Shashaktikaran Yojana (PMMSY). Is still at a very nascent stage, with its pilot run coming to close in March 2020. However, the safety and protection component of the MSK is taken off, with recruitment and trainings of Mahila Police Volunteers in many states. Through one stop centers, according to the NCRB data over 2.27 lakh women in India, have been provided with assistance¹.

¹ Jan 10, 2020, Financial Express

4. Under the NRLM, special SHGs are created to reach groups in remote tribal areas and in difficult areas, groups with vulnerable persons like disabled persons, the group may be as small as five members. Most importantly, The Special Projects are formulated/ posed particularly with a focus on districts having a high incidence of poverty. Moreover, to ensure to reach the poorest among the poor and to cover all social categories, the SHGs are created based on various social categories i.e. its members belong to these social groups. The social category based SHGs include i) SC (22 percent) ii) ST (14 percent) iii) Minority (8 percent) iv) Other (56 percent) and v) the cross cutting vulnerable group People with Disabilities (PwD) (2 percent).
5. The analysis of the DAY-NRLM data base shows almost all the members of the SHGs belong to the BPL families. The PIP identified the household as poor, although, it is not clear as to when PIP is undertaken and who does this or is it taken from the already existing gram panchayat records. Till date, SECC-2011 forms the base data for economic categorization of the Household as APL/BPL and issued PDS cards accordingly.
6. As per the guidelines, a woman aged 18 years and above can be a member. There is a slight variation in the NABARD guidelines and DAY- NRLM. The NABARD limits the upper age of the member at 60 years thereafter, a member has to retire. Whereas, the DAY-NRLM has not set any upper age limit. Age and number of years as SHG members shows an interesting trend, although the legal marriage age for women is 18, however, women take up membership many years post marriage, this probably has to do with post-marriage movement of women as per the societal norms.
7. DAY-NRLM through the SHGs and their federations encourages the delivery of services/entitlements (such as MGNREGS, PDS). DAY-NRLM has created Vulnerability Reduction Fund, towards vulnerability reduction - food security, health security. All these are primarily delivered through collectives. It also supports Collectives towards Sustainable Livelihoods of the Poor (CSLP) around key livelihoods of the poor.
8. At the national level, many programs have been there and few launched. The program such as Beti Bachao Beti Padhao (BBBP); 2) One Stop Centre (OSC); 3) Women Help Line (WHL); 4)

SwadharGerh; 5) Ujjawala; and 6) Working Women Hostel (WWH). They exist both as stand-alone programs and also for better deliverance have been brought under MSK-I as an integrated approach and for better legal access and justice deliverance it is anticipated this has and brings difference to the domestic violence issues. To arrest the falling child sex ratio in addition to PC-PNDT act, the BBBP program was launched to arrest the trend of declining Child Sex Ratio (CSR) and uplift women by ensuring protection and survival of girl child at birth. While SHGs did not have any or is not known to have an active role in spreading awareness or campaign for women's reproductive rights through PC-PNDT, it is hoped by bringing BBBP under MSK and making it an important function of all the MSK stakeholders.

9. The findings of the primary survey undertaken for the purpose of this doctoral thesis, shows only 21 percent having heard about it, this is no indicator of much hyped BBBP success or failure². The government of the state has enacted Disha Act, which promotes safety and protection against women in all places.
10. India, the SBPL program started in 1992. Where in SHGs were linked to banks for credit facilities. Under the scheme, the SHG had a bank account, but not its individual members. However, through PMJDY program launched in 2014, to bring all the individuals in India under the financial institution's ambit. To reach the unbanked in hard-to-reach areas, the Bank Sakhi model was launched As a part of the **Rural Financial Institutions Program (RFIP)**, National Bank for Agriculture and Rural Development (NABARD) and GIZ initiated this project in 2012 to

²The scholar in years of experience as a researcher and evaluator, has learnt that many of the programs are not known to the beneficiary by the name, but by one of the features of the program. MNREGA is a classic example of this. On the ground people relate to MNREGA as '100 din ka rozgar i.e. 100 days of work'. Response to MNREGA may be low, but at the same time very high if asked have you heard about 100 din ka rozgar" Similarly, herein against many of the programs, participant data show a very low of awareness, however, interactions during the group discussions revealed that women have availed benefits under various programs such as APMSS livelihood Loans for insurance, Mana Kirana shops etc.

overcome a major challenge in ensuring financial inclusion of rural low-income households: The last mile service delivery. Self Help Group members as Bank Agents, i.e. empowering women to drive the financial inclusion³.

11. SHGs a tool for economic empowerment, and having proved its utility is now more and more being used as a convergent model. Most of the gender component aspects in the SDGs in India are being addressed through the SHGs.
12. The DAY-NRLM and its state chapter SERP base data is not updated and there are several gaping holes in the data sets, particularly with regard to social category and PIP of the individual members. In the absence of up to date records, the success of poverty alleviation measures and reduction will be difficult to show in 2030.

³ The scholar for the DAY-NRLM (Financial Inclusion Unit) had evaluated the Bank Sakhi program in the states of Odisha, MP and Jharkhand in 2018-2019. Over 100 SHG Bank Sakhi's and Per Sakhi three customers from across 5 districts in MP, 6 in Jharkhand and 15 in Odisha were also interviewed. The interactions with the various stakeholder reveal, that it is helping the banking system in many ways and at many places. The Bank Sakhi's were performing better than their male counterparts – The Bank Correspondents or Bank Mitra.