



The Role Of Deen Dayal Upadhyaya National Rural Livelihood Mission In The Upliftment Of The SHGs In The Sissiborgaon Development Block

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Abstract:

The Deen Dayal Upadhyaya-National Rural Livelihood Mission (DDU-NRLM) has played a key role in changing the socio-economic landscape of rural India by empowering Self-Help Groups (SHGs). The paper assesses the effect of DDU-NRLM on the upliftment of SHGs in the Sissiborgaon Development Block. By analyzing the various reports provided by the government, it was seen that DDU-NRLM has been very instrumental in the development and upliftment of SHG in the development block. The program's emphasis on capacity building and sustainable livelihoods has resulted in increased self-reliance and economic resilience in the community. However, issues such as bureaucratic roadblocks and inconsistent program execution came to light. The analysis emphasizes the essential role of DDU-NRLM in promoting rural development and suggests legislative changes to close current gaps and magnify the mission's beneficial impacts.

Keywords: DDU-NRLM, Sissiborgaon Development Block, SHG, Socio-Economic, Upliftment, Capacity Building, Sustainable Livelihood.

Introduction:

The Deen Dayal Upadhyaya National Rural Livelihood Mission (DDU-NRLM), which was launched by the Government of India in 2011, attempts to relieve rural poverty by developing long-term livelihood prospects for the poverty-stricken population of rural India. It aims to empower rural women by encouraging the development of Self-Help Groups (SHGs) and increasing financial inclusion. In this study, we shall trace the development of the SHG in the Sissiborgaon Development Block under DDU-NRLM.

Sissiborgaon Revenue Circle is located in the center of Dhemaji District and on the north-east side of Dhemaji Sub-Division. The circle is bounded by Arunachal Pradesh to the north, Jonai Circle to the east, Dhemaji Circle to the west, and the mighty Brahmaputra to the south. According to the 2011 population census, the circle has a population of 2,34,172 and an area of 921.6 square kilometers. The majority of the population is made up of scheduled tribes such as Mising, Boro, Kachari, Lalung Kachari, and Deori, as well as other backward classes and linguistic minorities. Most of the population within the circle are located in the rural areas and are primarily dependent on agriculture. Under such a scenario, the DDU-NRLM has been very effective as it intends to improve economic stability and social capital of the rural people by encouraging SHG formation, supporting skill development, and enabling access to financing and markets.

Objective:

The study aims to: -

1. Discuss the role of the DDU-NRLM in the development of the SHG in the Sissiborgaon Development Block and its impact on the poverty-stricken rural population of the block.
2. Explore the certain difficulties and challenges faced by the SHG causing a hindrance in the upliftment of the rural population of the block.

Research Methodology:

The study incorporates both analytical and explorative. Analytical methods helped in analyzing the reasons for the adoption of the various Central government schemes for poverty alleviation on the basis of official records and documents. On the other hand, the exploratory method helped reveal the dark side of the story of implementation. The analytical approach was also useful in critically analyzing the socio-economic and political factors which were confronted in the process of implementation of these programmes.

The primary materials forming the basis of the study were the various reports and statistical data collected from BDO office, District Planning Board, from the office files and records through online medium. The Secondary data includes books, journals, research articles available in the concerned topic.

Literature review:

1. **“DAY NRLM scheme and its impact on women empowerment: a case of Morigaon district of Assam, India DAY NRLM scheme”** by Sanjeev Kumar Ningombam and Sudeshna Bordoloi, examines the political, economic, social and technological (PEST) factors of women empowerment in the context of rural development under the initiatives of the National Rural Livelihood Mission (NRLM).

2. **“Performance of Jeevika Sakhi of Deendayal Antyodaya Yojana- National Rural Livelihood Mission on Improving Livelihoods of Rural Poor in Assam, India”** by Bidisha Bora, U.Barman and H.Saikia, analyzes the efficiency of Jeevika Shakhi's involvement in the DAY-NRLM, its influence on SHG members' livelihoods, and their post-intervention development perspectives.

3. **“Livelihood Promotion Through Self Help Groups (SHGs) Formed under Assam State Rural Livelihood Mission (ASRLM)”** by Susmita Phukan, Rittika Baruah and Rituraj Boruah, tries to bring the forward accomplishment of SHGs under Assam State Livelihoods Mission (ASRLM) and the various constructive strategies that can be undertaken to enhance the economic conditions of concerned members and boost their social status.

4. **“A Study of Performance of DAY-NRLM Promoted SHGs in Nagaon District of Assam”** by Sanjib Ghimere, studies the functioning and the performance of the DAY-NRLM prompted SHG in Lawkhowa Community Block in Nagaon District of Assam.

Discussion:

The Sissiborgaon Development Block which mostly holds the rural population requires very strategic and effective measures in the poverty alleviation and the upliftment of the living standard of the people within the block. Out of the total population of 2,34,172, according to the Census 2011, the total number of the people living in the urban areas were- 25,662 where the total number of the people living in the rural areas were- 2,08,368. This clearly accounts that only 11% of the population resides in the urban areas, while 89% of the population lives in the rural area. Such a huge rural population is a clear indicator of the fact that effective rural centered development schemes and programmes must be incorporated in the block for the overall development. And one such government programme, which is successful in the upliftment of the livelihood of the people of Sissiborgaon Development Block is the DeenDayal Upadhyay-National Rural Livelihood Mission, which functions as ASRLM in the state of Assam.

The Assam State Rural Livelihood Mission (ASRLM) is an initiative by the government of Assam, in alignment with the National Rural Livelihood Mission. The programme aims to enhance the socio-economic conditions of the rural population of the state by sustainable livelihood opportunities. ASRLM primarily focuses on the formation and the strengthening of the Self-Help Group, thereby providing economic upliftment of the rural household. The mission takes a comprehensive approach, covering a range of aspects related to rural development, including market linkages, skill development, credit availability, and social mobilization.

The establishment and fostering of SHGs is a key component of ASRLM as they help to create a supporting system for rural women. These SHG groups serve as platforms for collective action and mutual support, allowing members to pool resources, exchange information, and engage in income-generating activities. Through frequent meetings and exchanges, SHGs promote a sense of solidarity and collaboration among members, which is critical for their social and economic advancement. The mission offers training and capacity-building programs to help SHG members develop their skills and knowledge, giving them the tools they need to manage finances, pursue entrepreneurial initiatives, and improve their general quality of life.

The Assam State Rural Livelihood Mission has tremendously impacted the Sissiborgaon Development Block as it has promoted the formation of many SHGs in the block which has immensely helped in raising the living standard of the poverty-stricken rural population of the block. ASRLMS has gone through numerous learning phases and has had remarkable success so far in terms of developing quality Self Help Groups, providing financial assistance, and assuring their sustainability.

Prior to the launch of DAY-NRLM, most SHGs were established and funded by non-governmental organizations (NGOs) and state-specific rural development initiatives. Under such a scenario, development of SHGs was unconventional, with varying levels of efficacy and sustainability. These organizations concentrated primarily on savings and credit operations, in which members pooled their resources to establish a common fund and issued loans to one another. But the ASRLM provided a structured and comprehensive approach to SHG formation and support. It aimed to provide efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood improvements and increased access to financial services. The objective focused on universal social mobilization, ensuring that at least one woman from each rural poor household was connected to SHG.

With the launch of ASRLM, the SGHs in Sissiborgaon saw rapid development. It is seen that there was a tremendous growth in the numbers of SHG in the circle after the introduction of ASRLM. The total number of SHG in the Circle was 1006 before NRLM, which increased to 2235 after the DeenDayal Upadhyaya - National Rural Livelihood Mission.

Fig. 1

Sl. no			self-help group type			total
	gram panchyat	new	revived	pre -nrlm	sub total	
1	Akajan	124	5	81	210	2,168
2	Amguri	122	7	80	209	2,150
3	Betonipam	81	3	87	171	1,746
4	borlung	119	0	11	130	1,315
5	Dimow	125	1	51	177	1,857
6	Kulajan	184	4	82	270	2,758

7	Madhya Sissi Tongani	112	2	49	163	1,696
8	Malinipur	223	7	46	276	2,844
9	Muktia	181	1	77	259	2,680
10	Namoni Sissi Tangani	61	4	14	79	806
11	Nilakh	90	5	34	129	1314
12	Silapathar	98	2	54	154	1585
13	Silasuti	208	1	55	264	2738
14	Simenmukh	195	15	85	295	3112
15	Sissiborgaon	74	2	80	156	1576
16	Sripani	128	9	62	199	2029
17	jani Sissi Tangani	110	1	58	169	1750

Source: <https://nrlm.gov.in/shgOuterReports.do?methodName=showGPPage&encd=0411004&stateName=ASSAM&districtName=DHF.MA.TT&blockName=SISSIBORGAON&reqtrack=owoqT9Qol6HB5QD9bib9g1aS4>

If we evaluate the amount of financial aid supplied to these SHG, the total number of SHG with bank outstanding loans as of 1st June 2024 is 2022, with a total due sum of Rs. 44.26 crore. The total money disbursed for the Community Investment Fund was Rs.987.6 lakhs, with 203 Community Resource Persons established. This large figure demonstrates how the ASRLM under DAY-NRLM is beneficial in strengthening the livelihoods of rural regions within the Sissiborgaon Revenue Circle. The loans greatly contributed in all the SHGs in the block in having their bank accounts.

Fig. 2

sl. no.	block name	bank accounts		total shgs
		not having bank accounts	having bank accounts	
1	Bordoloni	0	1803	1803
2	Dhemaji	0	2155	2155
3	Majkhowa	16	616	632
4	Murkongselek	0	2442	2442
5	Sissiborgaon	0	3294	3294
	total	16	10310	10326

Source: <https://nrlm.gov.in/shgBankAccountIdentification.do?methodName=getNoHavingAccountDetailsBlockWise&encd=0411&stateName=ASSAM&districtName=DHEMAJI&reqtrack=mSBq1Tbd7dY9ACTK1C3hmvJsE>

The above table is indicative of the fact that out of 3294 nos. of SHGs in the development block, 3294 SHGs have bank accounts which is a 100% success. The numbers seem to be very satisfying in the overall district, as from the table it is seen that out of 10326 SHGs, 10310 SHGs have bank accounts.

Improving rural livelihoods and empowering individuals, DAY-NRLM has achieved significant milestones in Assam's Sissiborgaon Development Block. But along with its development initiatives, it has also faced a number of challenges that keep the mission from realizing its full potential and influence.

Despite DAY-NRLM's efforts, Sissiborgaon, a rural Assamese region, continues to have significant unemployment and poverty rates. The lack of various job possibilities in the region, along with its reliance on agriculture, exacerbates the problem. The rural population's poor literacy and skill levels further impede the successful implementation of DAY-NRLM, since many recipients lack the essential knowledge and abilities to engage in revenue-generating activities and benefit from training and capacity-building initiatives. Gender inequality is a major issue, with cultural and societal norms frequently restricting women's access to economic opportunities and decision-making positions. Despite efforts to form and enhance women's self-help groups, resistance from families and communities impedes involvement. Food insecurity and poor access to medical treatment increase Sissiborgaon's socio economic difficulties. Poor health reduces earning potential and productivity, reducing their capacity to participate in livelihood activities supported by DAY-NRLM.

Conclusion:

The implementation of the several programmes under the DDU-NRLM has significantly contributed to the development of the rural population of the entire country. Sissiborgaon Development Block, which falls under Dhemaji district of Assam is also highly benefited by the ASRLM under the DDU-NRLM, mostly by the promotion of the formations of SHGs and their development. The SHGs has not only uplifted the rural household, but it has also played an effective role in the empowerment of women in these areas. Certainly, the mission has faced some challenges but, it is hopeful that the government will figure it out and help the rural population in reaping the total benefit of DDU-NRLM mission.

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