

Role of Deendayal Antyodaya Yojana (DAY) in promoting women empowerment through SHGs: An empirical study

Jyoti Prasad Phukan ^{1,*} and Priyanka Kumari Shah ²

¹ Department of Physics, DHSK College, Dibrugarh, Assam, India.

² Department of Economics, Mahabodhi Lord Buddha College, Namsai, Arunachal Pradesh, India.

International Journal of Science and Research Archive, 2025, 14(02), 1105-1108

Publication history: Received on 07 January 2025; revised on 15 February 2025; accepted on 18 February 2025

Article DOI: <https://doi.org/10.30574/ijrsra.2025.14.2.0486>

Abstract

Deendayal Antyodaya Yojana (DAY) is a wide rooted flagship programme initiative by the Government of India for skill development and to link with financial institutions. The prime component of Deendayal Antyodaya Yojana is its emphasis on mobilizing and supporting Self-Help Groups (SHGs). SHGs have been accepted as a strategy for speeding up rural development under Deendayal Antyodaya Yojana. It is expected that people's participation in economic activities from rural areas contribute significantly to making India a 5 trillion dollar economy. In this desire direction SHGs play an important role in developing and contributing to the rural economy as a whole and particularly women empowerment. This paper tried to inquire role of Deendayal Antyodaya Yojana in promoting women empowerment through self-help groups.

Keywords: Deendayal Antyodaya Yojana; Self-Help Group; Women Empowerment; Capacity building; Margherita

1. Introduction

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) is the flagship program of Govt. of India started on March 29, 2016 for promoting poverty reduction through building strong institutions of the poor, particularly women and enabling these institutions to access a range of financial services and livelihoods services. It is a national campaign called "Sangathan Se Samridhhi- Leaving no Rural Woman Behind", aiming to mobilize a significant number of women into Self Help Groups (SHGs). In Assam, microfinance services are made available through SHG-BLP registered under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission. Preliminary evidence suggests that Deendayal Antyodaya Yojana has been instrumental in strengthening SHGs, enhancing livelihood opportunities and fostering community development. However, an empirical study would provide deeper insights into its effectiveness, highlight best practices and identify areas for improvement.

A Self Help Group is a small group of 10 – 20 persons drawn from relatively homogeneous socio-economic backgrounds and often women, who pool their savings into a fund from which they can borrow as and when necessary (after Tankha, 2002). Such a group is linked with a bank where they maintain a group account. Over time the bank begins to lend to the group as a unit. The Self Help Group approach helps the poor to build their self-confidence through community action. Interactions in group meetings and collective decision making enable them in identification and prioritization of their needs and resources (Kumar and Varghese, 2005). This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collective bargaining power.

The economic backwardness of the state, especially the rural areas, is evident from the large size of poverty, unemployment, underemployment, underutilization of rural resources, low productivity and low per capita income

* Corresponding author: Jyoti Prasad Phukan.

(Machey and Sharma, 2013). To lift the economy from the clutches of the above problems the rural development is immense essential. In this connection SHGs play an important role in developing and contributing to the rural economy as a whole and particularly women empowerment. In India, SHGs has been accepted as a strategy for achieving the twin objectives of promoting entrepreneurship and also speeding up rural development under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission. In Assam, microfinance services are made available through SHG-BLP registered under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission. It aims to eliminate rural poverty through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country. Hence an empirical study on Deendayal Antyodaya Yojana and Self-Help Groups is very imperative to understand the desire direction of poverty eradicate, employment generation and economic development. On this backdrop the paper deals with Deendayal Antyodaya Yojana and Self-Help Groups in adjoining area of Arunachal Pradesh and Assam under Tinsukia District of Assam.

Significance of the study

The study will be brought out information relating to size of investment, credit from financial institutions, training and facilities avail by the Deendalay Antyodaya Yojana to improve skill of the members of SHGs. This information/data are relevance for the policy making for further execution of development programme and policy for marketing of SHGs product.

Objective of the study

- To know how Deendayal Antyodaya Yojana help self-help groups to enrich skill and capacity.
- To find out income of the self-help group members under study.

2. Methodology of the study

The study has been carried out by using both primary and secondary data. In the study primary data are collected by using interview schedule from the sample respondent/group covering 8 SHGs under Margherita revenue circles of Tinsukia district of Assam. The collected data are presented in the form of tabulation.

3. Findings and interpretation of data

The finding of the study reveals that Deendayal Antyodaya Yojana help self-help groups to enrich skill, productivity and income of the self-help group members through training, capacity building and financial assistance from the bank. The Table 1 depicts detail of the SHGs under study.

Table 1 Details of the SHGs under Study

Name of SHG with code number	Year of Establish	Area	Members	Product/ Business	Yearly Profit (in Rs.)	Loan from Financial Institution	Name of the Institution/ organisation which promote/ provide training
Lakhimi SHG 321494	2010	Rampur, Jagun	10	Handloom	2L/Y	UCO Bank 2 times Rs. 7.5 lakh	NRLM
Santi Mahila SHG 208067	2017	2 No. Rampur, Jagun	10	Animal Husbandry (Milk production)	1.5L/Y	Bank of India 2 times Rs. 6 lakh	Bank
Neel Akash SHG 205377	2017	2 No. Rampur, Jagun	10	Animal Husbandry (Goatery)	3L/Y	Bank of India 1 time Rs. 5 lakh	NRLM
Kanaklata SHG 204036	2016	Ahom Pathar, Jagun	12	Animal Husbandry (Milk production)	2L/Y	Assam Gramin Vikash Bank 2 times Rs. 75 K	DUAY-NRLM
Neel Akash SHG 205377	2017	2 No. Rampur, Jagun	10	Animal Husbandry (Milk production)	1.8L/Y	Bank of India 2 times Rs. 6 lakh	NRLM
Pokhila SHG 190345	2017	Sonali Janajati Deori Gaon	10	Agriculture (Vegetables)	1.2L/Y	-	NRLM
Shiv Jyoti SHG 211190	2009	2 No. Rampur, Jagun	15	Agarbati stick making	1.6L/Y	Assam Gramin Vikash Bank 2 times Rs. 5 lakh	NRLM
Tezimala SHG 210304	2009	Rampur	12	Animal Husbandry (Milk production)	2.2L/Y	Assam Gramin Vikash Bank 2 times Rs. 6 lakh	-

Source: Field Study

The Table 1 revealed that out of eight SHGs five SHGs opted animal husbandry for their economic activity. Among the sample, Lakhimi SHG undertaken handloom production, Shiv Jyoti SHG undertaken Agarbati stick making and Pokhila SHG undertaken agriculture (vegetable production). Moreover, all most all (7) SHGs under study has received financial support from UCO Bank, Bank of India and Assam Gramin Vikash Bank.

Table 2 Enrich Skill, Capacity and Income through Training

Name of SHG with code number	Name of the Institution/ organisation which promote/ provide training	Enrich skill, Capacity (Yes/No)	Income (% increase in Rs.)
Lakhimi SHG 321494	NRLM	Yes	More than 10%
Santi Mahila SHG 208067	Bank	Yes	More than 15%
Neel Akash SHG 205377	NRLM	Yes	More than 12%
Kanaklata SHG 204036	DUAY-NRLM	Yes	More than 15%
Neel Akash SHG 205377	NRLM	Yes	More than 13%
Pokhila SHG 190345	NRLM	Yes	More than 20%
Shiv Jyoti SHG 211190	NRLM	Yes	More than 15%
Tezimala SHG 210304	-	-	Less than 10%

Source: Field Study

The Table 2 revealed that those SHGs undergone training programme has enriched skill and capacity and hence able to increase more than 10% annual growth rate. Thus it can be said that Deendayal Antyodaya Yojana (DAY) is fruitful programme for SHGs and rural development as a whole.

6. Conclusion

Deendayal Antyodaya Yojana and self-help groups indeed a sustainable strategy to enhanced group members capacity, income, social status and over all development of the family and society. To conclude holistic approach and desire direction of Deendayal Antyodaya Yojana and Self-help Groups enhanced the status of women in rural areas under the study and it is expected that it will work towards the ambitious goal of Viksit Bharat.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

References

- [1] Kumar, H. and Varghese, J. (2005). Women's Empowerment, Issues, Challenges, and Strategies: A Source Book, Regency Publication, New Delhi.
- [2] Machey, A. And Sharma, J. (2013). Potentiality of the Singpho Tea (Phalap) as Rural Industrialization: A Case Study of Margherita Sub-division, Adhikar : An International Research Refereed Journal Related to Higher Education for all Subject, No. 3 Vol. 1, Law School, BHU, Varanasi (U.P.), January 1, 2013, ISSN: 2231-2552 pp 45-49
- [3] Tankha, A. (2002). Self-help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability and Impact, Development Consultant, Sa-Dhan, New Delhi.