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Effectiveness of National Rural Livelihood Mission schemes on the performance of self-help groups

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Abstract: The purpose of this study is to explore the relationship between the effectiveness of the National Rural Livelihood Mission (NRLM) scheme and enhancing women empowerment, so as to overcome socio-economic challenges. A survey and interview method were used to collect primary data from 376 women belonging to the self-help group. The research was conducted in Hooghly District, West Bengal. Factor analysis was used to interpret the results. The results showed that there is a positive and significant relationship with women empowerment. The study is giving a realistic and reliable picture of the effectiveness of the NRLM scheme for empowering rural women through financial, training and marketing support, thereby adding novelty to this research.

Keywords: women empowerment; performance; process management; poverty elimination; National Rural Livelihood Mission; NRLM; self-help group; SHGs.

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1 Introduction

In India, traditional norms and values have a crucial part in rural women lifestyle. Women have overlooked their own traditional skills due to inadequate financial and training support. Rural women in India faced challenges related to domestic violence, illiteracy, gender discrimination, poverty due to seclusion and inhibition. Government of India launched National Rural Livelihood Mission (also referred as NRLM) scheme for poverty elimination through self-employment as well as skill-oriented employment opportunities, especially considering women household.

Majority of the rural population depends on agriculture for their livelihood (Li et al., 2019). Despite remarkable progress in the field of agriculture, agricultural related activities and industry in India, widespread poverty still exists (Dayal, 1989; Maity and Sarania, 2017; Paul and Mondal, 2021). Rapid economic progress in the countries like India and China has elevated millions out of poverty, even though growth has not been balanced eventually. In India, the gender gap between women and men increases due to poverty, whereas economic growth slight down those gaps through gender upliftment activities (Chatterjee et al., 2018). Majority of the Women struggle with the poverty due

to lack of education and freedom, unequal opportunity in the workplace and daily wages as compare with men (Patil and Kokate, 2017). In India, primary duty of a woman is to take care of hunger of her family (Dasgupta et al., 2006). Women's earning, they spend on their children education and wellbeing of their family. One of the effective and efficient ways to overcome the problems of poverty and gender equality especially in rural India is to promote entrepreneurship among the rural women (Chatterjee et al., 2018). Entrepreneurship is one of a significant mechanism for socio-economic development by new innovation, effective welfare and employment (Dutta and Banerjee, 2018; Meshram and Rawani, 2022). Thus, development of women entrepreneurship ensuing through creative new innovative ventures, empowering women, and help in poverty elimination (Meshram and Rawani, 2022).

Indian Government launched different schemes like *Beti Bachao Beti Padhao* (BBBP), *One Stop Centre*, *Pradhan Mantri Matru Vandana Yojana* (PMMVY), *Women Helpline Scheme*, *Mahila e-Haat*, *Pradhan Mantri Ujjwala Yojana*, *Sukanya Samridhi Yojana*, *Swadhar Greh Scheme*, *Support to Training and Employment Program for Women* (STEP), *Shadi Shagun Yojana*, *Universal Scheme for Adolescent Girls*, *Mahila Shakti Kendra*, *National Policy for Women, 2017*, *sHe-Box* to protect women. *Mahila Shakti Kendra* scheme specially design for addressing women's issues at district, block and Panchayat level. The Cabinet Committee on Economic Affairs (CCEA) granted 'Pradhan Mantri Mahila Shakti Kendra' scheme for a duration of 2017–2018 to 2019–2020 aiming at protecting and empowering rural women through community participation to create an environment in which they comprehend their full potential and also provide an interface for rural women to approach government for getting their entitlements and for empowering them through training and capacity building. Empowerment alone cannot deal with gender gap (Hendriks, 2019). Poverty elimination and increasing per capita income of a woman can bring solution in this regard (Chien et al., 2022; Damoori et al., 2022). Indian Government took initiative towards poverty elimination and launches various poverty elimination schemes under *Mahatma Gandhi National Rural Employment Guarantee Act* (MNREGA), *National Rural Livelihood Mission* (also referred as *NRLM*), *Indira Awaas Yojana* (IAY), and *Public Distribution System* (PDS). But unfortunately, after many initiatives, the problems related to hunger, illiteracy, inhibition, superstition and struggling with poverty were not come to an end for rural Indian women (Matogwa and Sambaiga, 2021). In modern era, many research scholars have intended to explore various different motives for this deteriorate situation of women in India (Dasgupta et al., 2006; Singh et al., 2019). Under *National Rural Livelihood Mission*, *West Bengal* is one of the high poverty states where empowering women is a challenging task. Thus, the present study has been conducted in *Hooghly district, West Bengal, India* that focuses on effectiveness of *NRLM* scheme on enhancing women empowerment and overcoming their socio-economic challenges through self-help group.

2 Review of literature

2.1 Women empowerment in Asian countries

Empowering women through entrepreneurship is an explosion in worldwide. Since 1978, women are owned one fourth of the business in China. At the same time, women

entrepreneur in Malaysia are getting support from their government, non-government and private organisations for contribution towards the economic growth of the country (Teoh and Chong, 2014). According to different survey observation, growth of women empowerment took place in urban areas, but large numbers of rural population are belonging from BPL categories in India, China and Bangladesh till today (Srivastava and Gill, 2020). Whereas in 2011, the economic growth of India, Bangladesh and Sri Lanka are most prominent in South Asia with the estimated growth by 7.8%, 6% and 7% respectively (ILO, 2012). The Bangladesh Rural Advancement Committee (BRAC) and Grameen Bank launch two credit-based programs in rural Bangladesh, which help in alleviation of poverty and women empowerment through micro finance (Hashemi et al., 1996). However, the image of gender outcome is intricate throughout Asia's economic performance. In Pakistan, even less than 3% populations opt for higher education, which is much lower than India (Malik and Courtney, 2011) but the country follows the footsteps of Bangladesh, to empower the women force through micro credit program like Agha Khan Rural Support Program (AKRSP) and Orangi Pilot Project (OPP) (Khan and Noreen, 2012). The women have limited personal independence over their mobility and labour (only after marriage), restricted decision-making power over assets and partial influence to shape their societies. To develop the socio-economic conditions of any countries the first and foremost requirement is gender equality through economic empowerment of women (Kelkar, 2013). The economic empowerment consists of a mix of authority and dignity, non-discrimination in work, property rights (Virmani and Salve, 2022).

2.2 Women empowerment in India

In 21st century, women empowerment becomes a well-known research concept, but satisfactory and widespread elucidations remain indefinable. Main problem is that, 'latest trend of empowerment' is not directly recognisable, only cumulative effects or outcome can be noticeable but it's difficult to examine inner dynamism (Mikalef et al., 2021). Often empowerment seen part and partial, as women's independence and liberty increased (Mahmud et al., 2012). Therefore, empowerment brings both the rights as well as responsibilities and also leads to several liberties being reduced (Basu and Koolwal, 2005). Kabeer (2001) described women's empowerment as the expansion of the various range of potential choices available for women which helps to reflect women value based on actual outcomes. As per Haile et al. (2012) empowering women is the process of enlargement and enhancement the capacity of individuals and groups to build a deliberate life choice and transfer those choices into their desired outcome and increase one's right and manage the resources and verdict that affect individual's life. In these study women empowerments define as an upliftment of women's socio-economic status through entrepreneurship skill enhancement, and control over poverty and gender gap.

2.3 Problems of women empowerment in India

More than 70 years of Indian Independence, empowering rural women is a challenging task, where women experiencing domestic violence, illiteracy, early marriage, poor mental health, and religious domination (Inman and Rao, 2018). To overcome these problems several schemes have been launch. Periodical efforts are being made by various institutions for giving training under different schemes, but women stay away from these

facilities due to social barriers in rural areas. Indian rural populations have conservative mindset (Haq, 2012). Women sending away from family for learning and training purpose are not prefer by their family members nor do women like to overlook their family (Abraham, 2016). Many cases women are not ready to take up new challenges, adjusting in new environment. On the other side, society brings different challenges in terms of gender-based work differentiations, in society's view women is only for household works like crafting, cooking, teaching to their children and other domestic work. Even to start up a new venture, arranging seed capital is difficult task for women due to disinterest of their family members to take loan on behalf of them and moreover families are not keen to invest money in women's venture (Abraham, 2016).

2.4 NRLM scheme

As per Rangarajan and Mahendra (2015) report, in rural areas expenditure for consumption per capita is Rs. 972 per month and for urban areas is Rs. 1,407 per month denote our country poverty line, means below poverty line families survive with Rs. 32/day income, which is not a realistic image in present scenario. Thus, NRLM focuses on participatory identification of poor (PIP) not the below poverty line (BPL). According to Debnath and Bardhan (2018), "NRLM focus on comprehensive rural development, which endeavors to poverty reduction by facilitating the rural deprived households to generate productive employment for self and their family members and also access the opportunities of skill-based wage employment for noticeable improvement in their sustainable livelihoods". Government of India restructured SGSY into NRLM in FY 2010–2011 to provide a shaper and greater focus on poverty reduction (MoRD, 2015). NRLM mission is the development of strategies for promoting social mobilisation and inclusion, capacity building, community institution building, financial inclusion and literacy including SHG credit linkage and insurance, livelihood promotion and monitoring and evaluating mission activities (MoRD, 2017a). The Ministry of Rural Development implemented National Rural Livelihood Project (also referred as NRLP) under NRLM in 13 high poverty states accounting for about 90% of rural poor in the country. Concentrated livelihood investment made by NRLP in 107 districts and 422 blocks of 13 states (Assam, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal). Project funds have been distributed among the states based on their poverty ratios (MoRD, 2017b). In 2015, National Rural Livelihoods Mission (NRLM) was renamed by Deendayal Antayodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) to generate and promote self-employment and create awareness of capacity building programs among the community-based SHGs (Debnath and Bardhan, 2018). SHGs are affinity-based homogenous groups consist of 10–20 members (usually women). For special SHGs, i.e., group members from remote tribal areas or difficult areas, group with disable persons, and other special categories like elders, transgender etc., consist with five members in a group (MoRD, 2018).

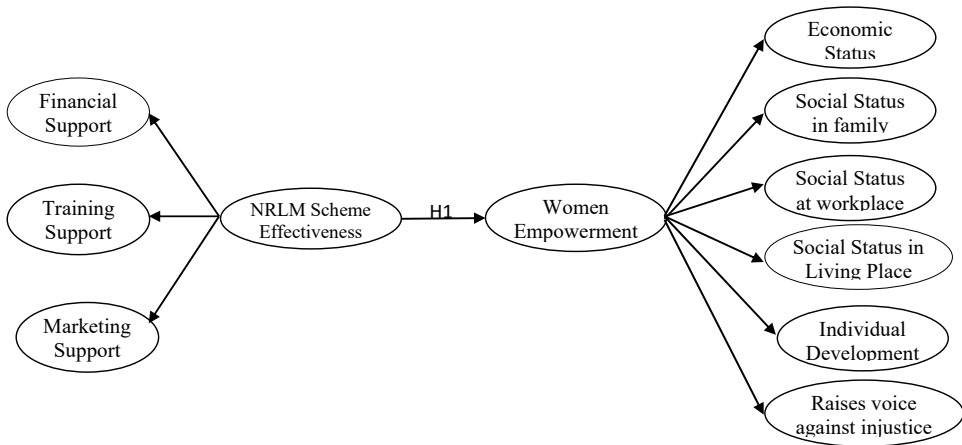
SHGs follow five fundamental principles like regular meetings, savings and repayment, internal lending and bookkeeping. They are associated at the village; sub-block, block and district levels and supported to become self-sufficient and community manages institutions over time (MoRD, 2018). Institutions of the poor such as SHGs and their village and higher-level federations are essential for providing voice,

space and resources to the poor, empower them and reducing their dependence on external bodies. They also act as instrument of knowledge and technology propagation, and centres of production, collectivisation and business (MoRD, 2018).

2.5 Impact of the scheme for women empowerment in West Bengal

As per West Bengal Population (2018) reports, West Bengal is the country’s fourth most populated state, with more than 91 million inhabitants and sixth greatest contribution of the nation’s GDP. But as per Ministry of Rural Development, it is one of the high poverty states. In West Bengal, 17 May 2012, Honorable Chief Minister launched NRLM named as ‘ANANDADHARA’ (e-Bangla, 2016). The agenda was rural poverty elimination and empowerment. The scheme was targeting rural women household for giving them social justice, sovereign income generating opportunities which lead to women’s decision making power and positive intra-household gender relations. The India Constitution grants equal rights to women in all phases of citizenship and gave authorisation to the state to adopt effective actions of assenting in equity in favour of women, even though injustice rapidly seen (Seth, 2014).

Figure 1 Hypothetical model



Under West Bengal’s NRLM, SHGs were nurture by the DRDC under Zilla Parisads in the districts. Due to this inheritance, the activities of West Bengal State Rural Livelihood Mission (WBSRLM) include and cover support to the women SHGs formed under SGSY, which have been brought under NRLM and formation and strengthen new SHGs under NRLM itself (Anandadhara, 2018). The focus areas of the scheme were social mobilisation and institution building, means formation of homogeneous group among women to convert individual strength to group strength and fight against injustice. Providing seed capital for women entrepreneur at a subsidy rate of interest and helping them to come out from high-cost debt trap and supporting illiterate women household to open bank account and getting loan from the bank to meet their consumption needs, liabilities and acquiring assets for income generation. For proper utilisation of bank loan, skills development training has been arranged for uneducated SHGs like sewing, knitting, basket making, weaving, handicraft items making etc. and for educated SHGs providing

computer training at a flexible timing near their doorstep. NSDC would be one of the leading partners in these efforts. Anandadhara also provide marketing support to the institutional poor, which include market research, developing backward and forward linkage, market intelligence and technology extension, building livelihood collectives and supporting their business plan. Organising rural, state and national level mela with accommodation facilities to encourage the women SHGs to showcase their products, finding out the appropriate customer and generate income was a vital objective through this scheme. Directly and indirectly, NRLM has an impact on women empowerment. From the discussion, we propose a hypothetical model, which is showed in Figure 1.

H₁ There is a significance relationship between impact of NRLM and women empowerment.

3 Research methods

3.1 Data

The study has been conducted to know the impact of NRLM scheme for women empowerment in Hooghly District, West Bengal. Hooghly district consists of eighteen blocks viz., Arambagh, Balagarh, Chanditala-I, Chanditala-II, Dhaniakhali, Goghat-I, Goghat-II, Haripal, Jangipara, Khnanakul-I, Khanakul-II, Mogra-Chinsura, Pandua, Polba-Dadpur, Pursurah, Serampore-Uttarpara, Singur, Tarakeswar. These blocks are coming under four sub-divisions, named: Chandannagar, Chinsurah, Serampur and Arambagh. Survey method has been adopted along with personal interview of the government officials for collection of primary data from 376 women SHGs (94 each from four subdivisions) through random sampling procedure in Hooghly district and secondary data were pooled from the official website and various national and international journals, books. The demographic variables are represented in Table 1.

Table 1 shows demographic variables like age, education status, caste and current activities of the women SHGs.

Table 1 Demographic variables

<i>Demographic</i>	<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Age of the women SHGs	Up to 2 yrs	32	09
	2 yrs to 4 yrs	77	20
	4 yrs to 6 yrs	44	12
	Above 6 yrs	223	59
	Total	376	100
Education status of women SHGs members	Primary/middle school	343	91
	10th/SSLC	25	7
	12th/PUC	6	1
	Graduate and above	2	1
	Total	376	100

Table 1 Demographic variables (continued)

<i>Demographic</i>	<i>Parameters</i>	<i>Frequency</i>	<i>Percentage</i>
Women members belonging	SC	161	43
	ST	12	3
	OBC	136	36
	Others	67	18
	Total	376	100
Current activities of women SHGs	Agriculture and related activity	90	24
	Livestock, forestry etc.	36	10
	Mixed activities	50	13
	Stitching related activities	34	9
	Handicraft activities	40	11
	Trade and commerce activities	101	27
	Food processing activities	12	3
	Others	13	3
	Total	376	100

3.2 Measurement and scale

In this study we used self-administered questionnaires which were developed using 5-point Likert scale. The tool contained total 40 items: three items for financial support, five items for training support, four items for marketing support, four items for economic status, five items for social status in family, four items for social status in working place, three items for social status in living place, seven items for social status in individual development and five items for social status in raises voice against injustice which are formulated and used by Muthu (2013).

4 Results and discussion

The data collected is subjected to internal consistency reliability (Cronbach's α) analysis and exploratory factor analysis using SPSS version 20 to deduct the items (questions) which are not measuring the variable perfectly. First, we performed item reliability test to measure the internal consistency and Coefficient α for the study items found 0.81, which indicates good consistency among the items. Later, Bartlett's sphericity and Kaiser-Meyer-Olkin (KMO) sampling adequacy was performed (Table 2).

Table 2 KMO and Bartlett's test

Kaiser-Meyer-Olkin measure of sampling adequacy		.890
Bartlett's test of sphericity	Approx. chi-square	5,620.057
	Df	161
	Sig.	***

Note: *** $p < .001$.

Source: Compiled by the author

We performed exploratory factor analysis by using principal component extraction method with varimax rotation. In the initial application, the items were reduced from 51 to 40 by removing the items having less factor loadings (≤ 0.45) and were dropped as redundant variables (Table 2). Based on factor analysis results the 40 items were classified into nine dimensions, which are suitably named as financial support, training support, marketing support, and economic status, social status of family, social status at working place, social status in living place, individual development, raises voice against injustice.

4.1 Factors extracted from exploratory factor analysis

4.1.1 Financial support

Factor 6 in Table 3 (rotated component matrix) refers to getting loan based on requirement at a subsidy rate of interest and flexible loan repayment process. The variable getting loan based on requirement is showing high factor loading (0.892) which indicates that availability of the loan as per requirement can help to start new venture.

4.1.2 Training support

Training support is about increase the knowledge, learn new technical skill, increase the confidence, improve marketing skill and help to start up new business enterprise. In this dimension, high factor loading 0.827 (help to start up new business enterprise) indicates that women can start up new business enterprise through effective training support.

4.1.3 Marketing support

Factor 7 refers to act as a facilitator and tie up groups with local and outside market, organised sale outlet, through participating in various exhibitions and institutional selling. High factor loading, 0.812 (participating in various exhibitions), this factor strongly influences as a part of marketing support. It explains that Government is arranging local and state level of exhibitions to market their product.

4.1.4 Economic status

Factor 4 in Table 3 (rotated component matrix) refers to increase family income, savings, money spending capacity, and purchasing assets for family. The variable to increase family income is showing high factor loading (0.864) which indicates that NRLM scheme is helping in increasing family income for rural women.

4.1.5 Social status in family

Social status in family is about increase social status, respectful treatment among family members, education of girl children, joint decisions on purchase of household assets and investments and contribution towards meeting family needs. In this dimension, high factor loading 0.884 (increase social status) indicates that rural women family status increase under the scheme due to self-employment. The scale consists of five items and its internal consistency is .89.

Table 3 Rotated component matrix of extracted factors

<i>Variable</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
IDV1	.918								
IDV3	.903								
IDV4	.897								
IDV6	.857								
IDV7	.833								
IDV8	.832								
IDV9	.813								
SSF1		.884							
SSF3		.882							
SSF4		.877							
SSF5		.858							
SSF7		.852							
RVAJ1			.883						
RVAJ2			.871						
RVAJ3			.863						
RVAJ5			.857						
RVAJ6			.718						
ECOS1				.864					
ECOS3				.852					
ECOS4				.847					
ECOS5				.840					
TRSU1					.827				
TRSU2					.821				
TRSU3					.820				
TRSU4					.765				
TRSU5					.726				
FISU2						.892			
FISU4						.881			
FISU5						.871			
MKSU2							.812		
MKSU3							.806		
MKSU4							.786		
MKSU5							.767		
SSWP1								.821	
SSWP3								.818	
SSWP4								.807	
SSWP5								.752	

Notes: Extraction method: principal component analysis; rotation method: varimax with Kaiser normalisation. A rotation converged in 12 iterations.

Table 3 Rotated component matrix of extracted factors (continued)

<i>Variable</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>
SSLP3									.843
SSLP4									.819
SSLP1									.810

Notes: Extraction method: principal component analysis; rotation method: varimax with Kaiser normalisation. A rotation converged in 12 iterations.

4.1.6 *Social status at working place*

Factor 8 in Table 3 (rotated component matrix) refers to strength and unity among co-workers, work and wage opportunities through SHGs, sharing work burden among coworkers, awareness and knowledge about the safety methods in workplace. The variable work and wage opportunities through SHGs is showing high factor loading (0.821) which indicates that scheme helps them to generate work and wage opportunities. The four-item scale has the reliability of .85.

4.1.7 *Social status in living place*

Factor 9 in Table 3 (rotated component matrix) refers to participation in the village and temple functions, family function of co-workers and celebration of festival with neighbour. The variable celebration of festival with neighbour is showing high factor loading (0.843) which indicates that rural women are become socialised. The scale consists of three items and its reliability is 0.87.

4.1.8 *Individual development*

Individual development is about increase level of literacy; improve communication skill, awareness of self-reliance, personal hygiene, family planning, travel alone at night, live without caste and religion-based difference. In this dimension, high factor loading 0.918 (awareness of self-reliance) indicates that scheme helps to build confidence among women and develop personal skills. The construct consists of seven items and its reliability (Cronbach's alpha) is 0.85.

4.1.9 *Raises voice against injustice*

Factor 3 refers to knowledge about law to protect them and their family members, stop the young age and forced marriage, overcome evils of dowry and family violence, knowledge about gender equality and equal rights of ancestor property. High factor loading, 0.883 (overcome evils of family violence), this factor strongly influences in women empowerment. It explains that when scheme has put impact on empowering women, they will resist to injustice. The Cronbach's alpha of the scale is 0.70

4.2 *Confirmatory factor analysis*

After exploratory factor analysis, performed first order and second order confirmatory factor analysis to confirm the factor structure. In statistical analysis, chi – square, root

mean square error of approximation (RMSEA), standardised root mean square residual (Std. RMR), goodness of fit index (GFI), comparative fit index (CFI) are one of the most commonly used indices in structural equation modelling (also referred as SEM). To investigate the measurement model and the structural model, we followed two step approaches by Anderson and Gerbing (1988). The measurement model is divided into two stages, model of first order factor and model of second order factor. We then looked at the hypothesis using structural model.

4.2.1 *First order factor model*

The factors extracted from exploratory factor analysis are subjected to first order factor analysis. The dimensions financial support, training support, marketing support, economic status, social status of family, social status in working place, social status in living place, individual development and raises voice against injustice has showed good model fit with the dataset. The first order factor measurement model showed good model fit ($\chi^2 = 1,512.255$, $p = 0.000$, $RMSEA = 0.047$, $CFI = 0.966$, $GFI = 0.90$). The other step to examine the fit of the individual variables in a measurement model is to determine their viability from the estimated values.

Table 4 First order measurement model results

<i>Dimensions</i>	<i>Composite reliability</i>	<i>Average variance extracted</i>	<i>p-value</i>
Financial support	0.778	0.540	0.000
Training support	0.937	0.712	0.000
Marketing support	0.920	0.658	0.000
Economic status	0.934	0.740	0.000
Social status in family	0.937	0.750	0.000
Social status at working place	0.946	0.777	0.000
Social status in living place	0.919	0.696	0.000
Individual development	0.871	0.578	0.000
Raises voice against injustice	0.747	0.501	0.000

The outcome (Table 4) shows the composite reliability and average variance extracted are in threshold value. Since the latent factors substantially explained all the items, it was asserted that the association between the attributes of effectiveness of NRLM Scheme and three underlying factors was confirmed. Similarly, for women empowerment attributes and six latent factors were confirmed.

4.2.2 *Second order factor model*

The final step in second order confirmatory factor analysis involved in examine the relations among the three first-order factors (financial support, training support and marketing support) and one second order factor effectiveness of NRLM scheme. Similarly, evaluated the first-order factors (social status in family, social status in working place, social status in living place, individual development, raises voice against injustice) and second order factor women empowerment. The outcome of second order confirmatory factor analysis showed good model fit ($\chi^2 = 1,739.024$, $p = 0.000$,

RMSEA = 0.053, CFI = 0.946, GFI = 0.901). The gamma coefficient represents regression of two exogenous factors (effectiveness of national rural livelihood mission scheme and women empowerment) on those nine endogenous factors (financial support, training support, marketing support, economic status, social status in family, social status at working place, social status in living place, individual development, raises voice against injustice).

4.3 Test of hypotheses

Structural equation modelling was used to test this hypothesised model. It is a powerful tool which offers a simultaneous test of an entire model which enables evaluation of the extent to which the model is consistent with the data. The results of the structural equation model indicate an adequate model fit to the data ($\chi^2 = 1,739.024$, $p = 0.000$, RMSEA = 0.051, CFI = 0.936, GFI = 0.91).

Figure 2 Second order confirmatory factor analysis results

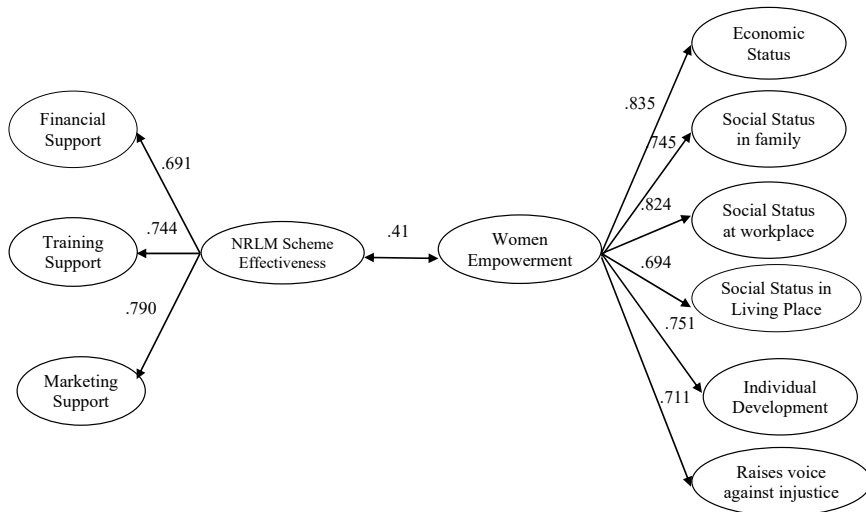


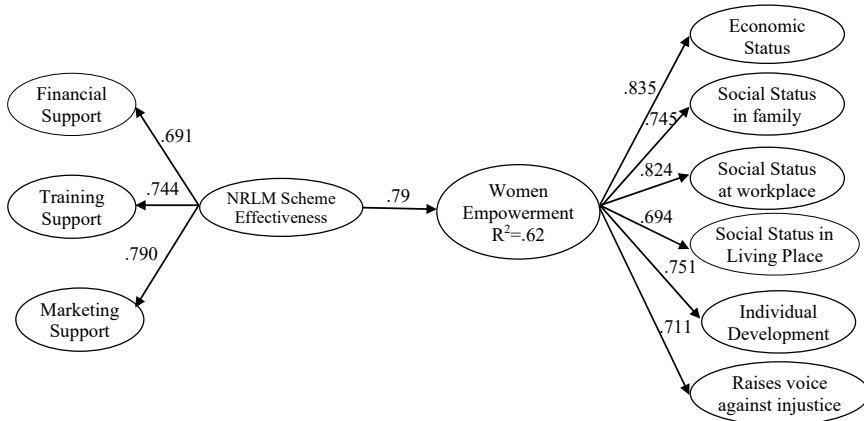
Figure 2 exhibits entire structural model in which results of beta coefficients and adjusted R^2 are given where 62% of variance of effectiveness was on women empowerment. The results indicate that the hypothesis is accepted and significant.

5 Conclusions

India is a democratic country, where constitution evidently indicates individual's fundamental rights and power. At the same time, rural women are neglected by their society due to gender disparity. Due to that rural socio-economic growth are not as expected. Thus, government has taken initiative to increase the socio-economic growth of the country through NRLM scheme. NRLM scheme is one of the victorious attempts by Indian government towards poverty elimination and women empowerment in rural India. Different states of India adopted the scheme in different name, whereas in West Bengal,

it's called as 'Anandadhara'. Many families have been benefited from the scheme, in terms of increasing their family income and status in rural India. The main observations from this study are rural poverty elimination and women empowerment through overcoming the gender discrepancy and increase their economic status and social status in family, working place, living place, noticeable development on each individual and raising voice against injustice. All the dimensions are equally importance towards empowering women through upliftment of their socio-economic conditions in rural India.

Figure 3 Structural equation modelling results



The results of the present study have some practical implications for the government. Women empowerment has become an essential part of economic development for developing countries. The key nine components have been considered in the study to know the effectiveness of NRLM scheme on women empowerment. From the study, it has been found that there is a significant relationship between impact of NRLM scheme and women empowerment. Hence, Government of West Bengal can take large initiative for rural women empowerment through NRLM scheme. Second, the study suggests DRDC to provide multi-dimensional training programme at a doorstep, which in turn may generate positive response from the rural women household to come under the scheme. Lastly, the continuous review of scheme can help in identifying scheme effectiveness as well as women performance towards their empowerment.

In this study, data used for the survey are based on subjective observation of the rural women respondent. Subjective assessment done through multi-item scales, based on objective measure; but the difference may exist between objective data and perceptions. Future studies might accentuate on this area while using objective measures (Potnuru and Sahoo, 2016). Second, study might have focus on more objectives like pre and post impact of NRLM scheme on women empowerment and future research can be conducted to fill the gap. Third, study is based on one district of West Bengal. But there can be multiple districts of same state or different states under same scheme and more in-depth analysis can be done. Therefore, this study provides the future directions to analyse the scheme through multi dimension and compare with all other scheme, which directly or indirectly related to women empowerment to enrich the study.

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Appendix

List of abbreviations

- 1 AKRSP – Agha Khan Rural Support Program
- 2 BBBP – Beti Bachao Beti Padhao
- 3 BPL – Below Poverty Line
- 4 BRAC – Bangladesh Rural Advancement Committee
- 5 CCEA – Cabinet Committee on Economic Affairs
- 6 DAY-NRLM – Deendayal Antayodaya Yojana-National Rural Livelihoods Mission
- 7 DRDC – District Rural Development Cell
- 8 GDP – Gross Domestic Product
- 9 IAY – Indira Awaas Yojana
- 10 ILO – International Labour Organization
- 11 MNREGA – Mahatma Gandhi National Rural Employment Guarantee Act
- 12 MoRD – Ministry of Rural Development
- 13 NRLM – National Rural Livelihood Mission
- 14 NRLP – National Rural Livelihood Project
- 15 NSDC – National Skill Development Corporation
- 16 OPP – Orangi Pilot Project
- 17 PDS – Public Distribution System
- 18 PIP – Participatory Identification of Poor
- 19 PMMVY – Pradhan Mantri Matru Vandana Yojana
- 20 SGSY – Swarnajayanti Gram Sarozgar Yojana
- 21 SHG – self-help group
- 22 SPSS – Statistical Package for the Social Sciences
- 23 STEP – Support to Training and Employment Program for Women
- 24 WBSRLM – West Bengal State Rural Livelihood Mission