

RURAL WOMEN EMPOWERMENT THROUGH MAHARASHTRA STATES RURAL LIVELIHOOD MISSION (MSRLM) PROGRAM IN AURANGABAD

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Abstract: -

The Maharashtra State Rural Livelihoods Mission (MSRLM) is an autonomous body established to implement the National Rural Livelihoods Mission (NRLM) in Maharashtra. The NRLM is a poverty reduction program aimed at increasing household income through sustainable livelihood enhancements and improved access to financial and public services. MSRLM focuses on mobilizing rural poor women into Self Help Groups (SHGs) and building their capacity to engage in income-generating activities. It provides financial and technical support to SHGs, promotes entrepreneurship, and facilitates access to markets and resources.

Introduction: -

India is celebrating and commemorating the progressive 75 years of India after independence with 'Azaadi Ka Amrit Mahotsav' and promulgating mission of warranting women as "Empowered women Empowered Nation". India is an agrarian economy with about 54.6 percent of total workforce engaged in agricultural and allied sector activities (Census 2011). Women are extensively engaged in the activities pertaining to agriculture and allied sector. The workforce participation rate for rural females is significantly higher at 41.8 percent against urban women participation rate of 35.31 percent. In India, reforms are underlined for holistic development of women, enabling socio-economic and health security. Since Independence, several government flagship schemes and programs are initiated to improve rural women stature in society by creating livelihood opportunities and engagements in paid employments. Various schemes, such as the Prime Minister's Employment Generation Program (PMEGP), National Livelihoods Mission, Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Beti Bachao Beti Padhao, Pradhan Mantri Matru Vandana Yojana (PMMVY), etc. has made significant contributions in creating gender parity and socio-economic empowerment of women in India. Now, rural women have availing access to education, productive resources, capacity building, skill development, healthcare facilities and diversified livelihood opportunities through government beneficiary schemes. Rural Women Workforce in Agriculture Sector In rural communities, agriculture and allied sector is the primary source of livelihood that includes 80 percent of all economically active women, out of which 33 percent constitute

agricultural labour force and 48 percent are self-employed farmers. Rural women are engaged at all levels of agricultural value chain; i.e., production- pre-harvest, post-harvest processing, packaging, marketing to increase productivity in agriculture. The ratio of women to men working in agricultural sector has increased over the time and made greater amount of contribution to GDP per capita. They are the momentous demographic group for sustainable food system. It is projected that women-oriented reforms, ensuring equal access to resources, skill development and opportunities in agriculture would increase agricultural output in developing countries between 2.5 and 4 percent. In recent announcement under Aatma Nirbhar Bharat, earmarking funds were allocated to mainstream the women engaged in agriculture development and equal provision of rural services. Gender Mainstreaming in Agriculture As per the Prime Minister's vision of Aatma Nirbhar Bharat, the Government of India has prioritized agenda of 'Gender Mainstreaming in Agriculture' to provide access to resources/ schemes to rural women engaged in agriculture and allied sector. Special beneficiary-oriented schemes are laid by Department of Agriculture and Farmers' Welfare to mainstream the participation of rural women. These special schemes provide for States and other implementing agencies to incur at least 30 percent expenditure on women farmer. For skill development and capacity building amongst women farmer, various skill-training are being imparted under schemes of Ministry of Agriculture and Farmers' Welfare and Ministry of Rural Development. These include Support to State Extension Programmes for Extension Reforms (ATMA Scheme) under Sub-Mission on Agriculture Extension (SMAE). Skill training courses in agriculture and allied areas are also being conducted for women farmers through National Training Institutes, State Agricultural Management and Extension Training (SAMETIs), Krishi Vigyan Kendras (KVKs) and State Agricultural Universities (SAUs), across the country. With increased feminisation and pro-women initiatives, the percentage of female operational holdings in the country has increased from 12.78 percent during 2010-11 to 13.78 percent during 2015-16 (Ministry of Agriculture and Farmers Welfare, 2019). Several farm women's food security groups, undertaking macro/micro level studies in critical thrust area related to women in agriculture, delivery of Gender Sensitisation Module on Gender Learning through training programmes at National/Region/State Level, compilation and documentation of gender friendly tools/technologies, Farm Women Friendly Handbook and compilation of best practices/ success stories of the women farmers, etc are undertaken by Ministry of Agriculture and Farmers welfare (Ministry of Agriculture and Farmers Welfare, 2021). Empowering Women Farmers: Skill and Capacity Building Several Inter-ministerial initiatives of Government of India have helped women farmers in receiving access to resources to enhance their livelihood, social and economic gains. The Ministry of Agriculture and Farmers' Welfare and Ministry of Rural Development through various schemes have encouraged participation of rural women farmer. The Mahila Kisan Sashaktikaran Pariyojana (MKSP) scheme was launched by Ministry of Rural

Development to impart skill development and capacity building programmes for rural women. This scheme was introduced as a sub component of DAY-NRLM (Deendayal Antyodaya Yojana — National Rural Livelihoods Mission) and implemented through State Rural Livelihoods Mission (SRLM) across India. Under DAY-NRLM scheme, trainings on use of latest agriculture, allied techniques, agro-ecological best practices are being imparted to women farmers through the community resource persons and extension agencies. Specific women farmer training programs on topics like household food security by kitchen gardening and nutrition gardening; design and development of low/minimum cost diet; designing and development for high nutrient efficiency diet; Processing and cooking; Gender mainstreaming through SHGs; Storage loss minimization techniques; Value addition; Women empowerment; Location specific drudgery reduction technologies; Rural Crafts; and Women and child care are organized through extension bodies. These training programs have opened avenues for new livelihood opportunities for rural women. Parallel research projects on introduction of new interventions in streamlining women engagement in farming sector, technology testing and refinement, gender sensitive extension approaches, and reduction etc. Over the years, rural women participation in training sessions has been increased to many folds. Also, gender-specific interventions and its adoption are encouraged through these trainings and awareness camps. About 58,295 Krishi Sakhi were trained by 735 State Level Resource Persons under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and 1.23 lakh women farmers participated in special women farming training conducted by KVK (Ministry of Agriculture and Farmers' Welfare, 2021a). Pradhan Mantri Kaushal Vikas Yojana (PMKVY) implemented by Ministry of Skill Development and Entrepreneurship provides several short duration skill training programs viz. Short-Term Training (STT) and Recognition of Prior Learning (RPL), etc. for rural youth and women to earn their livelihood. Government schemes viz. The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a placement linked skill development program for wage employment for rural youth. Also, Farmers Producer organization (FPO) and women self-help groups (SHG's) played significant role in dissemination of these programs amongst rural women. Reforms for Social Empowerment: Sabka Saath, Sabka Vikas The participation of rural women in workforce can be encouraged by providing safety, security, good health, education, skill development and equal rights. Prime step for empowering women is conservation of sex ratio percentage in the population and preventing female-infanticides in the country. In this pursuance, Beti Bachao Beti Padhao scheme has provided a significant mass mobilization drive towards elimination of gender discrimination and improved sex ratio at birth. Girls' rights and opportunities for higher education were promoted under Sukanya Samridhi Yojana. Various schemes/programs for holistic empowerment of women and development of children viz. Beti Bachao Beti Padhao, Pradhan Mantri Matru Vandana Yojana (PMMVY), Scheme for Adolescent Girls, Pradhan Mantri Mahila Shakti

Kendra scheme, National Creche Scheme, Rastriya Mahila Kosh (RMK), Swadhar Gruh, UJJAWALA scheme, Schemes of One Stop Centre (OSC), Women Helpline (WH) and Gender Budgeting Scheme are implemented by the Ministry of Women and Child Development across the country. These schemes are now integrated into new umbrella scheme as “Mission Shakti” Schemes implementation strategy under Mission Shakti will include components such as National, State and District level Hubs for Empowerment of Women, Women Help Lines, One Stop Centers, Sakhi Niwas or Working Women Hostels, Shakti Sadans or homes for destitute and troubled women, crèches, etc. Initiatives like Pradhan Mantri Ujjwala Yojana (PMUY), Swachh Vidyalaya Abhiyan, setting of toilets under Swachh Bharat Abhiyan, etc. are building confidence amongst rural women. Thirty-three percent reservations for participation in politics is the key reform for political women empowerment and facilitate them to emerge as great leaders. Today, local women occupy as much as 43 percent of the seats at village and district levels. Financial Empowerment India has taken a significant initiative in extending banking outreach to rural areas. The financial inclusion and accessibility to banking through Pradhan Mantri Jan-Dhan Yojana (PMJDY) has boosted confidence and prospects of rural women participation in economic activities. Jan Dhan campaign has ensured access to financial services, viz, banking/ savings and deposit accounts, remittance, credit, insurance, pension in an affordable manner to rural women. These financial accessibility measures have ensured transparent mode of transaction and timely access to financial services through direct benefits transfer (DBT) facility provided under various Government of India schemes. Over 7 years of the implementation of this scheme, 43.04 Crore accounts has been opened in the country. Further, this constitute 55.47 percent (23.87 crore) women account holders and 66.69 percent (28.70 crore) are Jan Dhan accounts in rural and semi-urban areas (Ministry of Finance, 2021) This financial inclusion has helped rural population to fight the crisis during COVID-19 pandemic outbreak with uninterrupted access to financial aid. Other initiatives like Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, Prime Minister’s Employment Generation Program (PMEGP) are the additional supporting steps towards financial empowerment and entrepreneurship development of rural women. Over 9 crore women have benefitted jointly from Mudra and Stand-Up India. Umed- Maharashtra State Rural Livelihoods Mission (MSRLM) was launched in July 2011 as an independent society registered under the Societies Registration Act, 1860 to implement NRLM in the state. The mandate of the mission is to reach out to 45 lakh rural poor households of Maharashtra and stay engaged with them till they come out of poverty. Umed employs diverse strategies towards poverty eradication which include social mobilization, institution building, convergence and resource block strategy through promotion and scaling up of homegrown and other models and partnerships.

Historical Background of MSRLM: -

The NRLM has been launched in Maharashtra in July 2011. For effective implementation of the mission, an independent society named 'Maharashtra State Rural Livelihoods Mission' (MSRLM) has been formed under the chairmanship of the Chief minister of the state and has been registered under the Societies Registration Act 1860. The Society will look into the various dimensions of poverty and create vibrant institutions of poor so that they are able to find ways and means to overcome poverty. The Mission has been named 'UMED'. The overarching goal of the NRLM is to trigger pro-poor growth in the rural economy that results in a significant dent in rural poverty especially among the rural BPL households. Part of NRLM's role will be to collect, synthesize, organize and disseminate knowledge to institutions and communities participating in the Mission, diverse partners including public sector bodies, private organizations, commercial banks, civil society organizations, academic institutions, entrepreneurs, media, politicians and general public.

Objective of the Research: -

- 1) To study woman entrepreneurship and empowerment in MSRLM with reference to Aurangabad District in detail
- 2) To know the various training programs available by MSRLM for woman empowerment and entrepreneurship.

MSRLM Woman Empowerment Program: -

The woman Empowerment program depends upon various livelihood activities as per their interest and this will be possible when there is strongly rule follower of Maharashtra state Rural Livelihood Mission. Umed program was followed Dashsutri and develop the saving of woman as per SHG rule by 2% of interest rate. After three months Government gives the RF to the SHG.

The MSRLM can follows SHG Life Cycle as per government rule and also provide various training to the SHG. After six month the all SHG found in village form VO (Village Organizer), that's help for the development and taken decision regarding village development.

Objectives of MSRLM: -

- 1) Creating of strong and sustainable SHG's and SHG, s apex organization
- 2) New and improved livelihood opportunities
- 3) Access to functional education, Labour saving infrastructure and participation in local governance.

To achieve the objective of the scheme

- 1) Grass root Institution Building
- 2) Microfinance services
- 3) Livelihood and Enterprise Development
- 4) Woman Empowerment and social equity
- 5) Program Management

Research Methodology: -

The Data for this research is collect by secondary source and also takes reference of papers, books, MSRLM website, publications and reports.

Data Collection:

- MSRLM Project Reports: Collect data on project implementation, target beneficiaries, and outcomes in Aurangabad district.
- Socio-Economic and Caste Census Data: Analyze data on women's participation in the workforce, education levels, health indicators, and access to resources.
- District-level Statistical Reports: Gather data on poverty rates, literacy rates, and other relevant socio-economic indicators for Aurangabad.

Challenges and Limitations:

- * Causality: It may be difficult to establish a clear causal link between MSRLM and changes in women's empowerment.
- * Contextual Factors: The impact of MSRLM may vary depending on the specific context of Aurangabad district, including socio-economic conditions, cultural norms, and access to resources.

Recommendations:

- * Strengthening Program Implementation: Based on the findings of the analysis, recommend strategies to improve the effectiveness and reach of MSRLM in Aurangabad district.
- * Addressing Challenges: Identify and address the key challenges faced by women beneficiaries in accessing and benefiting from MSRLM programs.
- * Data-Driven Decision Making: Utilize data and evidence to inform program planning, implementation, and monitoring.

* Capacity Building: Enhance the capacity of local stakeholders, including government officials, NGOs, and community members, to effectively implement and monitor MSRLM programs.

Conclusion: -

By conducting a comprehensive data analysis, we can gain valuable insights into the impact of MSRLM on women's empowerment in Aurangabad district and identify areas for improvement. This information can be used to inform policy decisions and improve the lives of rural women in the region.

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