



ROLE OF RASHTRIYA GRAMIN VIKAS NIDHI IN WOMEN EMPOWERMENT-A CRITICAL STUDY

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Abstract

The term "Empowerment" means not power over others but an emphasis on the power to achieve the desired goal. Empowerment involves a process that creates power in individuals to control their own lives, society as well as communities. Women empowerment means accepting and allowing women in various decision-making process both inside and outside the home which influence on social, economic, political and legal status in different ways that leads to a significant change in these fields. A woman can only be empowered if she is allowed to choose her lifestyle, profession, education, etc. without any restrictions.

In India, though women have played a key role in society, still their ability has not been properly recognized due to the lower status of women specially in the lower and lower-middle classes in the society. Several studies reveal that microfinance program has the significant impact in increasing employment as well as reducing poverty in the society. Participation of women in Self Help Groups has enabled women to meet their credit needs. It also helps to improve their general awareness, capacity building, self-confidence, and courage which can be converted to empowerment.

Rashtriya Grameen Vikas Nidhi (RGVN), an autonomous, nonprofit organization, headquartered in Guwahati, Assam is a national-level multistate development and support organization that has extended the helping hand to rural poor specially women for their social upliftment. The objective of the study is to analyze the role of RGVN in women empowerment and measure the success rates of its various programmes. The research conducted is descriptive based on secondary data. The study mainly concludes by focusing on various initiatives taken by the organization for its sustainable growth and development. It also emphasizes the organization's various financial as well as non-financial supports to implement its programmes that make the organization one of the active NGOs in India that worked for women empowerment. This study also endeavors to look into the various causes of success and failures of various schemes.

Keywords- *capacity building, courage, decision-making process, empowerment, general awareness, RGVN, self-confidence.*



Introduction

Assam is a multiethnic state with heterogeneous cultural backgrounds. Due to the prevalence of tribal and indigenous culture, it is generally perceived that women of North-East including Assam are relatively much liberal than rest of the country. Assam and the entire North- Eastern Region are almost free from the social evils like *Dowry*, *Sati Pratha*, *Female feticide*, *Female infanticide*. From this, it can be assumed that women of this region are equal partners with their male counterparts. But a Previous Study (by A.K Shivkumar in 1996) reveals that high human development, economic prosperity and progress don't necessarily mean women empowerment in the society. A study done by NHDR on GEI implies that gender inequality in Assam is higher than all India average. From all the previous studies, it can be clearly said that economic position of Women in Assam is not so satisfactory compared to other southern states of India. Rural Women of Assam are still at the lower economic position compared to Men and reason of this can be many, like- illiteracy, lack of general awareness and exposure, lack of self-confidence, etc. Although women of north-east specially of Assam are quite efficient in handloom, handicraft and other works including agriculture, unfortunately the talents of these women haven't been commercialized and that is the reason financial inclusion of women is comparatively less.

The population of Assam is the highest amongst all the states of North-East region. According to 2011 census, it is 31,205,576 of which male and female are 15,939,443 and 15,266,133 respectively. That means almost 50% population is female. So, for the development of the whole region, empowerment of women is very much necessary. The term women empowerment was first introduced in 1985 at the third international women's conference at Nairobi.

Rashtriya Gramin Vikas Nidhi (RGVN) from the day of its inception is engaged with community upliftment programme in North-East with the help of some sponsors like IDBI, NABARD, HDFC, Tata Social Welfare Trust as well as some government funds. It carries lots of programmes, which mainly focus on livelihood and institution building, capacity building etc. under CSR collaboration with IFCI Ltd, HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC, OXFAM India. The Organisation has been working for rural development since 1991, and interestingly most of their beneficiaries are rural women. With the Moto "Reaching the unreached", RGVN is able to reach rural population of Assam and entire North east, Patna, Bhubaneswar, Raipur- 75% of which are women.

Objective of the Study

- To study the role of RGVN in women empowerment across North-Eastern States
- To study the success rate of various empowering programmes which mainly focus on improving the financial status of women irrespective of the social condition



Methodology

This research paper is the form of an descriptive study to analyse various schemes of RGVN for women empowerment under different sectors namely (1) Agriculture & Livelihood (2) Financial Inclusion (3) Projects on Healthy Living- Swacch Bharat (4) Institution Building (5) Textile & Handloom (6) Other activities across different districts

Data Source:

The study is based primarily on secondary data provided by RGVN. Some data has also been collected from reliable websites, online news portal, various journals, books, etc.

Scopes & Limitations

Scopes

- Various projects and schemes of RGVN for women empowerment have been analysed.
- It also highlights the present scenario of women in society and also the status of women empowerment specifically in Assam.

Limitations

- This study tried to collect data for entire north-east, but due to lack of data source, this paper focuses mainly on data for the state of Assam only.
- For the above limitation, all the conclusions drawn in every stage of this paper are subjected to criticism and the conclusion drawn cannot be said to be final one.

Findings

Being a non-profit organisation, Rashtriya Gramin Vikas Nidhi (RGVN) is always actively related with the “gender equalisation” through its various programmes and they are working for the cause of women in the society. The various RGVN’s project focusing on the well-being of the poor women are listed below:

1. Financial Inclusion projects

- A. “MOI PRAGATI” – Empowering women by strengthening their financial capabilities (A financial inclusion programme funded by CRISIL foundation)

It is a financial inclusion programme funded by CRISIL foundation and implemented by RGVN. The first phase of the project was started in the year 2015 and continued till 2017 and the main focus of this phase was to reach out rural women organised into Self Help Groups (SHGs) with the aim of enabling each woman with the sense of control over their finances. Phase 1 of this programme was able to reach approx 1,00,5000 women beneficiaries in 9 blocks of 6 districts, among which 1,00,000 women were financially trained. After observing the tremendous success

of the first phase of this programme, CRISIL wanted to work again with RGVN in collaboration which leads to the decision of extending the programme for another three years. Phase 2 of the “Moi Pragati” programme started in the year 2018 with a different outlook. A team of 470 field level volunteers (Sakhis) in 376 villages, across 6 districts of Assam, is working in this project because they feel that they too can become empowered if they work in such a project. The second phase of the programme works on the following objectives:

- Financial literacy and awareness
- Strengthen community level institutions
- Promote rural livelihood

Table No.1**Achievements of the programme**

Particulars	Details
No. of villages covered	376
No. of active Sakhis	401
Total SHGs covered	13457
Total no of beneficiaries covered	246512

Source: Annual Report of RGVN

Table No.2**Linkage with Major schemes & services**

Name of schemes/services	No of applications
Pancard	43917
Pradhan Mantri Ujjwala Yojna	7754
Livelihood linkages	6346
Pradhan Mantri Suraksha Bima Yojna	4963
Pradhan Mantri Jeevan Jyoti Bima Yojna	1291
No. of guided bank visits	5493
Bank account opening	6695
SHG book keeping	6555
Loan linkages	4600
Disability certificate	912
Building & other construction worker card	792
Sukanya Samridhi Yojna	222
Weavers Card	14424
Caste certificate	1904

Source: Annual Report of RGVN



2. Agriculture and Livelihood Projects

A. Assam Project on Forest and Biodiversity Conservation (APFBC) “COMPELO”
Assam project on Forest and Biodiversity Conservation (APFBC) funded by Agence Francaise de Development (AFD) with co-funding from State Government of Assam implemented COMPELO project with the help of RGVN. It mainly focuses on income generation and livelihood security of forest dependent communities. The project started in the year 2016 and continued till the year 2018. In the Phase 1, the major activities included Community orientation towards forest and wildlife conservation and alternate livelihoods, Participatory Micro-planning, Skill development programmes under different trades like-Weaving, Apparel making, Cane & Bamboo craft, Decorative candle making, Bookkeeping, Nursery Management, Driving, Ornamental fish culture, Sital Pati craft, Water Hyacinth craft, Entrepreneurship orientation programme (EOP), Production , Branding, Marketing, Formation of SHGs and Exposure visit to eleven Forest divisions of Assam namely – Nagaon, Sivsagar, Golaghat, Hailakandi, Cachar , Karimganj, Doomdooma, Guwahati wildlife and Eastern Assam Wildlife (KNP) division. The beneficiary of the project can be anyone, either male or female , but RGVN’s focus has been always a woman who toil day long to meet the needs of the family.

The products made by the women are very beautiful and unique. They are also earning their livelihood away from the forest. A brand called “BANASHRISTI” was also developed to give the products a special place and attention of customers, where products like Bamboo and water Hyacinth have great demand. During the study, it was found that the Project itself has a number of success stories of the beneficiaries which speaks out that most of the rural women are earning approximately around Rs 6000 per month after training through self employment . They are also able to appoint other women weavers to assist their cumbersome activities of dealing in the huge orders given by customers. Each success story sets the perfect example of women empowerment. Beneficiaries really feel proud and thanked RGVN wholeheartedly as the organization gave them the opportunity to get involved with the project which had changed their lives both economically as well as socially.

One point to be noted here about financial inclusion of women is that although majority of them have bank accounts, they are still excluded from insurance sector because of the lack of interest by insurance companies.

B. “Enhancement of productivity and establishment of people’s institution in Goalpara district, Assam”

This project was considered to be a livelihood project sanctioned by IFCI Social Foundation for 500 poor farmers in 5 villages of Krishnai Block in Goalpara district. Farmers those livelihood options are confined to agriculture, livestock and poultry, and who have skills as well as



experience of running it, were distributed pigs, goats, ducks and hens for rearing. They were also provided with organic fertilizer and field experts assisted them to develop bio-compost beds by their own. Although farming households are targeted, but RGVN makes it sure that women should get the opportunity to make income out of it. However, it was proved that the beneficiaries are very happy to involve themselves with the project. and their earning was observed as such during the project tenure-

Table No. 3

Earning of beneficiaries during the project tenure

Particulars	Income per unit
• By selling goat kids or full grown goats	-Rs 2,500- Rs 3,000
• By selling Piglets	-Rs 2,500- Rs 2,700
• By selling full grown pigs (75kg & above)	- Rs11,000- Rs 13,000
• By selling duck for meat (5-6 months old)	-Rs 300- Rs 350
• By selling Duck eggs	-Rs 16 per pair

Source: Annual Report of RGVN

3. Healthy Living- Swacch Bharat projects

RGVN has worked in the villages of Duliajan, Assam in collaboration with AGCL under their CSR programme. The project offered the provision of drinking water and sanitary latrines were being taken up because the women need them more. Quality toilets had been provided to 259 households and more than 8 units of school toilet complex with pipe water supply had been constructed. Now the village is Open Defecation Free (ODF). Moreover, the project also included some livelihood generation programme such as Mushroom cultivation, Vermicompost production, Nurseries for vegetable & Horticultural crops – all these were planned for changing living standards of people, mostly centered with women.

Another CSR initiative was taken by Hindustan Coca-Cola Beverages Private Limited in collaboration with RGVN in the industrial areas of North Bengal by making village people aware for the safe drinking water and also constructed Drinking Water Bore Well for community benefit.

RGVN also played a key role in creating awareness about health, hygiene and sanitation under the banner of department of PHED, Government of Assam, which is one of the nodal agencies of Swacch Bharat Mission (Gramin) in Assam. Constructions of toilets, uses and maintenance of



those toilets, emphasis on the habit of hand washing are some of the activities under this community mobilization project.

4. Institution Building Projects

A. Formation of SHGs under NULM (National Urban Livelihood Mission)

The NULM project is a women self-help group-based project. Almost thirty thousand women are being organized, trained and given bank linkage under this project. SHGs are being formed and since RGVN was already working in some of these areas a through the project the women have come closer to RGVN.

Activities performed:

1st Phase: Awareness meeting, SHG formation and Bank linkage

2nd Phase: Building capacity of the SHGs by organizing (i) training, (ii) exposure visits to support livelihood opportunities and (iii) facilitate social action.

3rd Phase: Building capacity of the SHGs by (i) Handholding support provided to the SHGs by attending group meetings, (ii) Convergence meeting organized with banks, various govt departments and established SHGs for cross learning (iii) facilitating to access benefits under NULM by the SHGs.

4th Phase: Withdrawal strategy by (i) organizing the SHGs under the umbrella of their federation (ALF) and (ii) by working closely with the ALFs to build their capacity to take over the handholding functions.

5. Textile and Handloom

A. Grasslooms- A loom, A person, A story-

RGVN with the collaboration of sister organization BCDT (Brahmaputra Community Development Trust) has started the Grassloom project to help the weavers of the NE region. Weaving is a widespread practice of household women in rural Assam and other NE states. However, they essentially produce small household items for self-consumption and with no special emphasis on product, quality and design of the product.

The brand –GRASSLOOM is created to endorse and promote their unique quality products of the weavers of North-east. GRASSLOOM- the name is a derivative from the words ‘grassroots’ and ‘handloom’ which symbolizes the brand. As on March 2019, more than 480 weavers have been registered under Grasslooms in five districts in Assam and are weaving on job work basis.



Table No.4

The Product Line

Sl No.	Product Category	Product Type
1	Home Furnishings	<ul style="list-style-type: none">• Cushion Cover• Runner• Mat• Napkins• Curtains
2.	Apparel	<ul style="list-style-type: none">• Saree• Stole/Dupatta• Wrap-Around Skirt• Chadar• Mekhela-Chador

Source: Annual Report of RGVN

6. Other Activities

A. Chusokani- Project on Child Rights in Assam and Meghalaya

This project was funded by KNH (Kindernothilfe) for the children around Byrnihat in Meghalaya. The total duration of the project is 5 years and the area of intervention was selected in 10 villages around Byrnihat in which 6 villages are from Meghalaya and another 4 villages are in Assam. Most of the people in these areas are poor and numbers of child labors in the nearby industries are very high. Initially RGVN was searching for some funders to start a project related to women and children in these areas on account of uplift of the society. Eventually, KNH - a Germany based Charity organization came forward, who previously worked for lots of needy children across India. RGVN team is currently working with a group of local young people to aware the parents as well as children on the topic like- child education, child labour, environmental protection, de-motivating them for consuming intoxicant etc. Besides these, the project has also planned for working for the capacity building of children to teach them some life skills such as skill-based training on mechanics, technician, tailoring, beautician, etc. They have also planned to create health related awareness and conduct health screening camp in future. As the project is still in initial stage, its achievement is not as such, but RGVN hopes to gather lots of insight into this segment in near future.

It is felt that women can be empowered by protecting child rights as well as ensuring the re-joining of girl child in schools, as they are going to become alert mothers and also responsible citizens in near future.



B. Gender issues, gender mainstreaming, gender budgeting and development of women and child-friendly gram Panchayats

The project was started in the month of September 2017, funded by State Institute of Panchayat and Rural development, Govt of Assam. Through these programme, trainings on gender issues such as violence against women, advocacy of basic rights of equality, education, health and sanitation, acts and legalities, practical gender needs, developing of women and child friendly Gram Panchayats were imparted. This training programme was of 3 days duration and targeted to conduct 27 districts of Assam.

C. Time to time RGVN also takes its own initiative to celebrate female-oriented days like 'International Womens' day', 'Menstrual Hygiene Day' etc in project areas to make them aware of the use of sanitary pads, various diseases related to women body and Menstrual Hygiene, etc.

RGVN mainly focuses on poverty alleviation, capacity building and institution building amongst rural community through its actions and projects. In the field, RGVN has male workers, whereas in the head office, the number of female workers far exceeds the number of male workers. They are the integral part of the organization and each of them is leading the organization with her best knowledge, experience and skills. Thus, they have a significant role to play in implementing the projects which are gender focused.

Challenges faced by RGVN

Being only a non-profit organization, it is very hard to survive in today's competitive world. RGVN is facing economical problems over many years. Though they are getting various CSR programmes from industrial sectors and other government projects from time to time, but the fund flows in parts, doesn't really help in this case. With the passage of time, establishment cost started going up, but in comparison to that, cash flow from projects doesn't really increase.

The environment today becomes very much professional even in social sector. Our North-Eastern region, there is a lack of some wealthy organizations who can invest in these projects for the sake of human welfare. Again the funders ie mainland organizations always hesitate to trust some new or far flung NGOs like RGVN located in NER. Eventually, corporations go for their old contact in case of collaboration purpose as they like to work with the existing partners.

Though RGVN is still collaborating with some big investors like CRISIL, AGVB, AGCL, EXIM Bank, CUTS international, Vattikuti India Foundation, KNH, Hindustan Coca-Cola Beverages, ITC Ltd, IFCI Ltd, IDBI bank, NABARD, Tata social welfare Trust etc in the market, but dependency on such grants makes the future insecure for the employees of RGVN. Moreover, the organization is itself always in trauma as it is very difficult for them to regulate the



employees in the fear of reduction of future funders or sponsors. They have to part away with many well trained and highly motivated people after the projects end.

To overcome all these challenges, some new strategies have been made so that it can sustain in future. Although it is a social enterprise, it has started its new venture called GRASSLOOM under the trust of BCDT, so that it generates income and expands without the dependency on grants and donations. The retail outlet is located in the RGVN head office itself and the products are collected from the weavers who were given training, provided design and also the yarn of good quality. These products are not only sold in the outlet but also available online.

Again another venture being planned is in the lines of an academy where students have been given some basics regarding the practical knowledge of social sciences, development of livelihood sectors and other fields as practised by Team RGVN.

Conclusion & Recommendations

Although RGVN claims the above schemes as their success stories but many things remain to be answered which are very crucial for women empowerment in real sense. The study will be incomplete without pointing out those areas which need special attention from RGVN, sponsors as well as Assam Government. -

- RGVN has many projects related to financial literacy and financial inclusion for rural women. Under those projects, awareness programmes were carried out to bring a sense of control over their finances, greater control to their expenses as well as savings, control over their own financial decisions etc. Special training was provided regarding how to prepare family budgets for a particular month, concept of book keeping and how to calculate economic profit of their own business. As mentioned earlier under the CRISIL project, RGVN had some village level volunteers who act as facilitators as well advisors of villagers for linking them to various governmental schemes like PMSBY, PMJJBY, PMUY, SSY etc. The efficiency of those female volunteers was measured only in terms of numbers of the bank or service linkages done by them. To survive and keep themselves active in the project tenure, volunteers ran after increasing quantity of linkages rather than providing quality services to society. Most of them worked for recognition, decided by the funding organization on the basis of their leadership capability, capacity of influencing the villagers to adopt more government services and also numbers of their linkages.

Although it was a noble initiative funded by CRISIL, it was not free from flaws in many cases. But the project plan lacks the training related to post hand-holding of loan and monitoring. Most of the rural people take the advantage of getting easy loan through their local volunteers, but they don't know how to use the money productively. Various



cases have been found that they spend the loan amount in conspicuous consumption rather than for productive purpose. On the other hand, many beneficiaries consider loan to be some government grant which need not be repaid. RGVN should make some plans to train them so that they can differentiate between grant-aid and loan.

Moreover, rural people are still not free from some bad element that lure them for multiple loans and ultimately, they receive the loan, but due to poor economic condition it is difficult for them to repay the loan. At present, cases like mass demolition even drastic steps such as suicides are commonly seen in news channels because of this. It is the result of less awareness as well as lack of knowledge of how to use the loan in productive purposes. That is why, post linkages training and monitoring is very much essential. As an implementing agency, RGVN can come forward to ensure quality services as well as fruitful financial inclusion in villages.

The project plans of the funding agency CRISIL itself had some loopholes like - addition of technical, mobile based application (HAQDARSHAK) intending to connect the citizens with their eligible welfare schemes through the local volunteers of RGVN. But in reality, it created a big mess as the proper training on individual basis for 400 plus female volunteers (who were considered to be source of information, carrier of software installed mobiles) were not possible. On the other hand, the application called HAQDARSHAK only worked under good internet connection, which was also a failure because most of the villages of Assam still have internet connectivity problems. As RGVN already faced this kind of problems during implementation of the programme, they should have informed the funding agency about it so that necessary actions could be taken.

- It is observed that CSR programmes have also some limitations. According to the mandates of CSR, the corporations are bound to spend at least 2% of their average net profit of three years for the welfare of the society. In most of the cases, it becomes duty rather than responsibility to work for the society. As RGVN is working as a third party to implement those programmes under the limited funds, so in many cases objectives aren't set for long term. For example, in case of livelihood projects, they tried to fulfill all the needs required to generate incomes within the stipulated project duration. They also trained the villagers to sustain in their business by providing them bank linkages, insurance linkages as well as market platform. Training related to build the saving habits, habits of re-investment of savings for making their enterprise larger (profit ploughback) is the need of the hour. Real empowerment will only be considered if these entrepreneurs can sustain themselves in today's competitive environment. Both the NGO like RGVN and companies or funding agencies don't bother about these cases after the completion of the project tenure. So, periodic monitoring is essential to ensure the sustainability of these livelihood projects. RGVN should urge the sponsors to take account of the same.



- It is very difficult for a woman to start and run a business of her own as there are lots of obstacles. Lack of self-confidence, lack of opportunity, education, restricted mobility, lack of family support and other household responsibilities are some of those obstacles which stand straight and block the path of income generation. In Assam, in most of the families, male members (husband, father, father-in-law or brothers) are considered to be prime earners who spend their earnings in the major household expenses. In these cases, women are neglected in the financial decision-making process of the family. To overcome this age-old traditional thinking and to build confidence among the girls/women, awareness on education is very much essential without any gender bias. RGVN can start this awareness campaign by themselves or can ask help from other sponsors as well as government.

Though RGVN has taken lots of initiatives to create awareness of women education, but no firm steps have been adopted so far to ensure the re-schooling of girls after 17 years. Such initiative will help to reduce child marriage, high fertility rate and high mortality rates of mothers. More events should be carried out by RGVN to aware them about the Menstrual hygiene, domestic cleanliness, precautions taken during prenatal and postnatal periods, child care- visiting hospitals for vaccination at proper time, etc. Serious issues like domestic violence, sexual harassment at workplace, Women trafficking, Witch hunting, Corruption and Malpractices etc. should also be taken into account.

Literacy rate among women is particularly very low among tribal and minority communities. The challenges of widening illiteracy gap will have to be borne in determining priorities in the educational development of tribal areas. Government should also think upon the revision of school timing adjustment for vocational studies especially during agricultural seasons. More primary and secondary schools and colleges have to be established to give more coverage of girls of such areas along with the hostel facilities for tribal girls in distant areas. RGVN should take necessary action to draw attention of Government as well as funding agencies.

- As Assam along with the whole World is suffering from pandemic like COVID-19 and is spreading very fast from one to another, so to control or to prevent the disease, awareness programmes are very much necessary in rural areas. RGVN can take initiatives in that and topics like common symptoms of the disease, helpline numbers, habit of using hand sanitizer, face mask, washing hands with soap frequently and other information related to the disease should be covered under this awareness programme.



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