EMPIRICAL INSIGHTS INTO HEALTH AND TRAINING SUPPORT THROUGH DAY-NRLM IN GORAKHPUR DISTRICT

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ABSTRACT

In India, the Ministry of Rural Development, Government of India, has launched the poverty-alleviation scheme, the Deen Dayal Antodaya Yojana-National Rural Livelihood Mission (DAY-NRLM). The scheme aims to eradicate poverty by providing health services, skills training, and women's empowerment, all of which align with the goals of sustainable development. This study uses a quantitative method. Data were collected using a questionnaire with a sample of 384 SHG members from villages in the Gorakhpur district. The research evaluates the impact of DAY-NRLM on the health and entrepreneurial skills of the scheme's beneficiaries. The evaluation of the impact study uses primary data and finds a positive effect of the scheme on beneficiaries, especially in health and entrepreneurship.
Keywords: *DAY-NRLM, women empowerment, training skills, Self-help group, JEL Code- O4, O1, O2*

1. INTRODUCTION

Women's empowerment is integral to the nation's growth and development. In developing countries, efforts are made to eliminate gender differences and provide a space for women's development. Gender equality is the goal of sustainable development. Every nation, including India, is following the footprints of sustainable development. To eradicate poverty and promote gender equality, the government has launched the scheme Deen Dayal Antodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development. DAY-NRLM has introduced the concept of a Self-help Group for the holistic development of women. This collective approach by the government promotes women's empowerment, gender equality, and grassroots decision-making power. The scheme's agenda focuses on empowerment through self-employment. Many past studies show that the active participation of government, NGOs, and banks has made the SHG model most effective for women's development (Gupta, M. 2021). SHG comprises 10-20 economically weaker female members who formed a group according to their needs. They offer financial services, financial literacy, and capacity-building programs to improve the group's members. In all aspects of women's development, economic development plays a significant role, as all other development parameters depend on financial growth (Arunkumar, S., Anand, A., Anand, V. V., Rengarajan, V., & Shyam, M., 2016). DAY-NRLM aims to enhance the livelihoods of rural poor, with a primary focus on women. It's been observed that women have been the most deprived section of society for ages. To empower them, the best way is to focus on improving their skills through training programs associated with the scheme. When individual members participate in skills training programs, they gain entrepreneurial skills that lead to increased income. With sufficient income, they can invest in healthcare, and a healthy mind improves their productivity. In turn, this shows the continuous cycle between health and entrepreneurship.

2. LITERATURE REVIEW

Shalini Aggarwal, R.R. (2021) found that in India, SHGs played a crucial role in alleviating poverty. There is a significant impact of SHG on women's empowerment. The research was conducted among the rural poor of the Ghaziabad district, which shows the holistic development of women, i.e., socially, economically, and in terms of poverty. It also reveals development, but there is still room for improvement in political development. Debata (2021) shows in his study that empowerment plays a crucial role in any country's development. It is essential to consider the role of women's empowerment in economic growth. The research shows SHG's achievements in empowering women. It also outlines several steps to ensure the smooth performance of SHGs.

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Das, D.K. (2020). The study aims to measure the impact of DAY-NRLM on the living standards of Schedule Caste communities in the Lakhimpur district. The results of the research show that the scheme is positively impacting the communities. There is an increase in savings following the joining of DAY-NRLM. However, there are many challenges, including limited skill development and access to the market. But overall, the scheme has a significant impact on SHG members. Kumawat & Bansal (2018) aim to assess rural women's awareness of SHGs in the Udaipur district. A study reveals that women are eager to join SHGs when they hear about them, yet SHG membership remains low. This is because, according to them, there is a lack of support and information about the running Self-help group. Due to a lack of support across all aspects, including financial, it becomes challenging to be part of an SHG. Dinesha (2017) aims to assess the extent of social inclusion among rural women, particularly Dalit women, through SHGs in Karnataka. The results indicate that, compared to financial inclusion, social inclusion is comparatively low. The study also suggests many policy implications. It also discusses awareness levels and training programs, and focuses on income-generating activities among SHG members. Patel & Chavda (2013) focused on the issues that create barriers to women entrepreneurs in villages. The study finds that in developing countries like India, a lack of basic facilities, education, technical advancement, and financial literacy is a significant barrier to women's entrepreneurship.

3. RESEARCH OBJECTIVE

DAY-NRLM is the highest-poverty-alleviating scheme, focusing on empowerment through self-employment. The scheme follows the footprints of sustainable goals promoting gender equality, poverty alleviation, women's empowerment, and self-employment. The study aims to find the constraints faced by members of SHG in accessing the benefits of DAY-NRLM. The purpose of the research is to identify the scheme's loopholes.

4. HYPOTHESIS

a) **Null hypothesis (H0):** There is no impact of DAY-NRLM on health services availed by beneficiaries.
b) **Null hypothesis (H0):** There is no impact of DAY-NRLM on entrepreneurship through training programs.

5. DATA ANALYSIS

The study uses a quantitative method. Data were collected using a questionnaire with a sample of 384 female members of SHGs under the DAY-NRLM scheme. The sample was collected from villages in Gorakhpur, Uttar Pradesh. Random sampling was done. A one-sample t-test has been implemented for hypothesis testing. Further to develop more insight into the entrepreneurial skills training provided by the program, the Paired Sample statistic has been implemented to measure the before-and-after effect of training on entrepreneurial skills

Table 5.1: Impact on Health Services

	Variable	N	Mean	SD	95% Confidence Bound	t	Df	p-Value
Row 1	Income from business is sufficient to fund the health services of your family	385	0.956	0.206	0.939	43.480	384.000	0.000
Row 2	Have you realized any increase in income after joining this scheme	385	0.000	0.000	0.000	-	384.000	-
Row 3	Are you able to earn sufficient income to support your family	385	0.992	0.088	0.985	109.694	384.000	0.000
Row 4	Do you earn enough income for survival	385	0.904	0.295	0.879	26.854	384.000	0.000

Table 5.1 shows the impact of DAY-NRLM on the availability of health service benefits under this scheme. The above-formulated questions have been asked of beneficiaries to measure their impact. All variables are statistically significant, indicating that the scheme had a substantial effect on beneficiaries. Row 1 in the table shows a very high mean, and the p-value is statistically significant

(0.000); the t-value strongly rejects the null hypothesis, as it is 43.480. In Row 2, there is less variation as the outcome is uniformly negative. Rows 3 and 4 show statistically significant results, as the mean values are very high, indicating a positive response. Therefore, the scheme has a positive impact on the beneficiaries. It has been statistically proven that, after joining the scheme, beneficiaries' conditions have improved.

Table 5.2. Impact on Entrepreneurships

	Variable	N	Mean	SD	95% Confidence Bound	t	Df	p-Value
Row 1	Is illiteracy becoming a hurdle in running SHGs	385	0.094	0.292	0.069	-27.360	384.000	1.000
Row 2	Are you receiving enough marketing facilities	385	0.857	0.350	0.828	20.000	384.000	0.000
Row 3	Does DAY-NRLM provide sufficient training for effective production	385	0.969	0.174	0.954	52.869	384.000	0.000
Row 4	Do you have enough funds to buy raw materials for your business daily	385	0.971	0.182	0.956	50.893	384.000	0.000
Row 5	Are you able to manage your business easily	385	0.917	0.286	0.893	28.632	384.000	0.000
Row 6	Have you received any technological support for your business	385	1.158	0.373	1.127	34.666	384.000	0.000
Row 7	Have you received any subsidy for your business	385	0.042	0.200	0.025	-45.013	384.000	1.000
Row 8	Have you received any entrepreneurship training?	385	0.948	0.222	0.929	39.563	384.000	0.000

Table 5.2 above represents the impact of DAY-NRLM on entrepreneurship among SHG members who are availing the scheme's benefits. Row 1 indicates the hurdles arising from illiteracy among the beneficiaries. This implies a very low mean, suggesting it is not statistically significant, so illiteracy is not creating hurdles for them. Rows 2 and 3 indicate access to market facilities and training, respectively. The empirical results depict the positive impact of DAY-NRLM on beneficiaries. The table shows a high mean value, indicating statistical significance. Rows 4 and 5 show the funds and management program provided by the scheme. It represents the positive effect of DAY-NRLM. This indicates statistically significant results as the mean value is exceptionally high. Thus, the management program for SHG members positively impacts entrepreneurship. Row 6 shows the technological support provided to beneficiaries under the scheme; the mean value is high, so the result is statistically significant. In Row 7, the mean is very low, implying less significance. Thus, there is a negative impact on subsidies provided to the beneficiaries. Lastly, Row 8 represents the scheme's training in entrepreneurship, showing a positive impact, as the mean value is very high, indicating statistical significance.

Table 5.3: Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Entrepreneurial skills before training	2.96	385	0.290	0.015
	Entrepreneurial skills after training	3.18	385	1.199	0.061

Table 5.4: Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Entrepreneurial skills before training & Entrepreneurial skills after training	385	0.067	0.186

Table 5.5: Paired Samples Test

		Paired Differences					t	Df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Entrepreneurial skills before training - Entrepreneurial skills after training	-0.221	1.214	0.062	-0.342	-0.099	-3.567	384	0

The above table shows the result of the Paired Sample test. The skill was measured on a Likert scale with ratings from 1 (low) to 5 (high). The table's results illustrate a statistically significant increase in the level of entrepreneurial skills. As shown in the table above, skills have increased from 2.96 to 3.18. Therefore, the results show the positive effect on the beneficiaries associated with DAY-NRLM. It is statistically significant.

6. POLICY IMPLICATIONS

Health and entrepreneurship are core to the development process. The government primarily focuses on health services in rural areas. The motive is to reach the last core of every village in India. DAY-NRLM aims to empower women through self-employment and to ensure good health. The scheme shows the positive impact on health and entrepreneurial skills. The study suggests a positive impact across all aspects of development. There is a higher demand for such schemes in any democratic, developing nation. The study recommends that, to eradicate poverty, the best way is to promote self-employment, and that more such schemes be implemented. Health and entrepreneurship are interrelated. As income increases, health services will automatically improve. Therefore, these kinds of schemes serve as the backbone of the development process and increase the need for them.

7. CONCLUSION

DAY-NRLM shows the positive effect on health and entrepreneurship. As the data shows, there is a favorable change in the entrepreneurial skills after joining the scheme. The study also denotes the positive effect of health services. Beneficiaries are in better conditions after joining the scheme. They earn sufficient income to fund their health services, as revenue increases after joining the scheme. The training program organized by the DAY-NRLM has had a significantly positive impact on beneficiaries after they joined the scheme. SHG members are getting proper technological support and adequate income to purchase raw materials. Therefore, there is an overall development in every aspect of the beneficiaries.

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