



Assessing The Impact of Dasasutra Under National Rural Livelihood Mission on the Socio-Economic Advancement of Women SHG Members in Nagaon District, Assam

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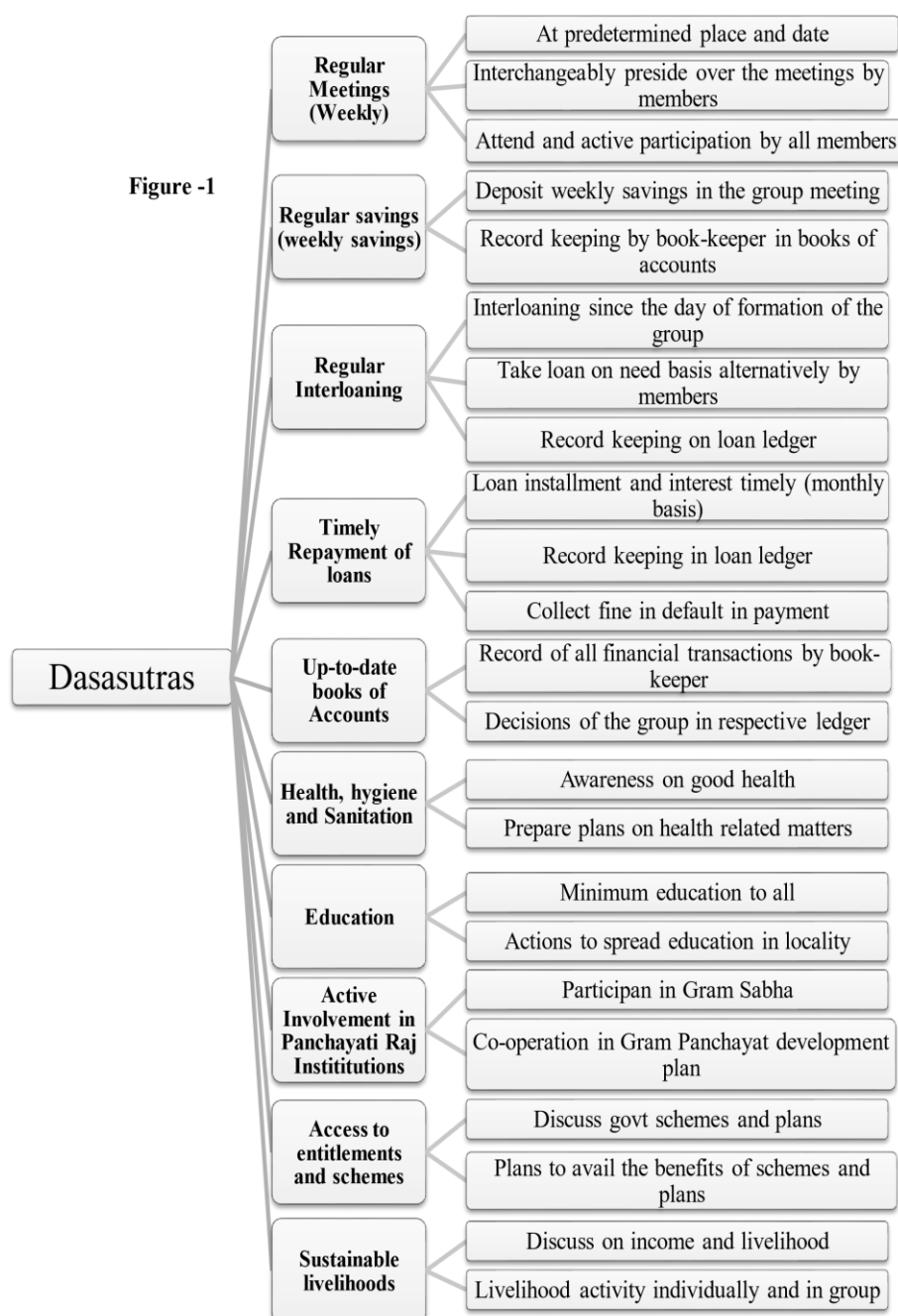
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ARTICLE INFO	ABSTRACT
Receive- 10/09/2024 Acceptance- 15/11/2024	The Dasasutra comprises ten fundamental principles that Self-Help Group (SHG) members are encouraged to follow under the National Rural Livelihoods Mission (NRLM). Adherence to these principles fosters a sense of responsibility among members and contributes to their socioeconomic empowerment. This study aims to assess the impact of Dasasutra on women SHG members in the Kathiatali and Raha Community Development (CD) Blocks of Nagaon district, Assam. The analysis focuses on four key dimensions: group cohesion, personal development, economic development, and social development, each comprising several sub-indicators. The study is descriptive in nature and relies on primary data collected through structured interviews. Mean values were calculated for each item to evaluate the extent of Dasasutra's influence. Findings indicate that Dasasutra has had a significant positive impact on the progression of women SHG members in both CD blocks.

Keywords: Dasasutra, Self Help Group, Women, Development

Introduction

Dasasutra is the ten fundamental principles to be followed by Self-Help-Group (SHG) members promoted under the National Rural Livelihood Mission. The National Rural Livelihood Mission (NRLM) is a centrally sponsored poverty reduction program launched in 2011 and was renamed Deendayal Antyodaya Yojana - National Rural Livelihood Mission in 2016 by the Government of India. The conviction of the mission is that the poor have intrinsic potentiality and tenacity to exterminate poverty (PIB, 2021). Therefore, the mission emphasizes on supporting the rural poor women by having their institutional platform. For this, the mission moves towards the formation of grass root institutions i.e. Women Self-Help-Groups with 10-20 members on mutual affinitybased and other higher-order organizations (Village Level Organizations, Cluster Level Federations, etc.) by women and facilitate them with finance provision, skill training, capacity building and other institutional support through implementing agencies(NRLM, 2017).The SHGs under NRLM would get a helping hand till they are socially and economically empowered. To give the right direction to the functions of SHGs, the mission renders ten principles called *Dasasutra* to the SHG members to be observed literally. Practicing *Dasasutra* ensures conformity among the members, increases the group's longevity, properly advances the group functions, moving them towards the same goals, enabling them to earn, raise demand and uplift the live and livelihood status of the rural poor women (Training Module, ASRLM). These *Dasasutras* are depicted in figure-1



Source: Researcher's own compilation

Literature review

NRLM focuses upon poor households to form SHGs and aid them so that their living standard improves and they enjoy a remarkable life (PIB,2011). The promotion of SHGs by the poor has a positive impact on their life, family, and society. Through its economic independence; increased income, meeting emergencies, self-development, a voice against social evils, etc. have been achieved (Sundaram, 2012). The real development of a nation depends on the economic contribution of rural women. Associating women with SHGs paves the way for financial independence and makes them influential in society and nation (Gupta et al., 2013). The development of rural people is the primary factor in recognizing a country as a developed one (Deori, 2015). Activities that concern women's empowerment emphasize eradicating poverty and increasing economic growth and a better standard of living (Jagadeeswari, 2015). Women living in rural areas are in an adverse position (in India as well as in Assam) owing to less participation in wage payment activities or being predominantly involved in less-paying agricultural activities. The Government intervention and policies are essential to remove gender disparity and enhance of work participation rate of women (Kashyap,2018). The holistic development of women can be achieved through the SHGs (Soni & Sarangdevot,2018). The NRLM makes the rural poor capable of self-employment and secured livelihood by organizing them into SHGs (Dewangan et. al, 2019). Imparting education to women is essential for their empowerment (Nath,2020)¹². The proper

functioning of SHGs fulfils the objectives of NRLM and is the key driver towards rural development (Ghimre,2020). The NRLM significantly contributes upbringing and forwarding the rural women by forming SHGs (Das, 2020). SHGs are regarded as a powerful strategy for the personal, social, and economic empowerment of women (Thamburaj & Pandian,2021). SHGs are empowered through inculcating leadership, entrepreneurship, and financial skills under the National Rural Livelihood Mission (Patil,2021). Also, SRLM opens the door of newness to undertake various livelihood activities for the rural women SHG members. Members experienced changes in their personal and economic lives after associating themselves with the group (Parganiha & Khare, 2021). The SHG strategy followed under the Assam State Rural Livelihood Mission witnessed that rural women's socio-economic status and role in family and society became stronger post-SHG membership (Baruah et. al. 2022).

Research gap

From the above review of literature, the researcher does not find any study that shows the impact of *Dasasutra* provided by NRLM on women SHG members in the study area. Keeping in view the research gap, there is a need to study the impact of *Dasasutra* provided by NRLM to the SHG members in the study area.

Objectives

The objective of the present paper is to analyze the impact of the *Dasasutra*'s NRLM on rural women Self-Help-Group(SHG) members in Kathiatali and Raha community development blocks of Nagaon district of Assam.

Hypotheses

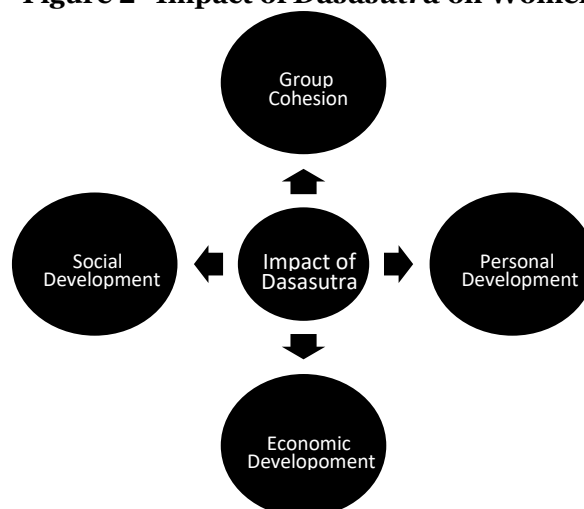
- H₀₁ : There is no significant difference in group cohesion between the SHG members of the two blocks.
- H₀₂ : There is no significant difference in personal development between the SHG members of the two blocks.
- H₀₃ : There is no significant difference in social development between the SHG members of the two blocks.
- H₀₄ : There is no significant difference in economic development between the SHG members of the two blocks.

Research methodology

The Census Report 2011 shows that the Nagaon district of Assam records the highest rural population. The district now has 13 community development blocks namely Juria, Kathiatali, Khagorijan, Rupahihut, Batadraba, Kaliabor, Pachim Kaliabor, Pakhimoria, Bajiagaon, Raha, Lawkhowa, Dolongghat, and Barhampur. For the study, Kathiatoli and Raha CD blocks are selected randomly. Out of the total 2,213 SHGs in Kathiatali CD block and 1,753 in Raha CD block (as on 30 Sept 2022) 75 SHGs from each of the two blocks, and two members from each SHG were selected randomly for the study.

Therefore, the total sample size is 300 ($75 \times 2 + 75 \times 2 = 300$). Primary data were collected from the 300 members/respondents with the help of an interview schedule. In this study, four domains have been considered that is presented in figure 2.

Figure 2 Impact of *Dasasutra* on Women SHG members



In each domain, a few items are included to know the impact of *Dasasutra*. In group cohesion, five items namely; "Increase inter-personal relationship", "Helps to start activities in the group", "Formation of unity", and "Helps to discuss and solve personal problems" are included. In personal development, five items namely; "Increase discipline", "Increase literacy", "Increase self-confidence", "Increase communication skills", and "

Increase leadership quality” are considered. In Social Development, five items namely; “Increase in social mobility”,

“Support family in social crisis”, “Involvement in decision making”, “Participation in community activities” and “Better access to health and sanitation are considered. In the case of Economic development six items namely; “Increase access to a formal source of finance”, “Helps to start new income generating activities”, “Helps to increase income”, “Helps to increase savings”, “Helps to acquire new assets” and “Helps to support the family in financial crisis” are considered.

All the items in each domain were pointed out with 5 point Likert scale which is 1 for Strongly Disagree, 2 for Disagree, 3 for Neutral, 4 for Agree, and 5 for Strongly Agree. The collected data were analyzed by using SPSS. The mean value for each domain and the mean value of each subitem were calculated. The mean value range between 3.50 to 5 is to be considered that *Dasasutra* is significant on the progression of SHG members and the mean value range from 1 to 3.40 is to be considered that *Dasasutra* has no significant impact on women SHG members.

Data analysis and interpretation

Following *Dasasutra* helps the women SHG members in:

i. Group Cohesion:

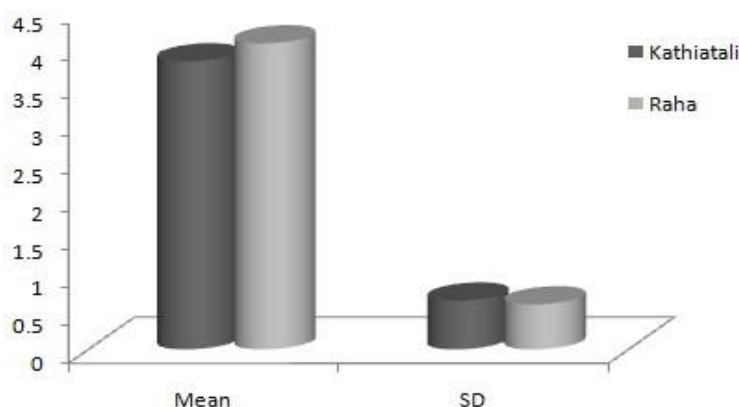
Table 1 Mean and SD of Group Cohesion of SHG members of the two blocks

Block	N	Mean	SD	Std. Error Mean	t	Sig.
Kathiatali	150	3.82	0.646	0.053	3.367	0.000
Raha	150	4.06	0.596	0.049		

Source: Primary data and Researchers analysis

From Table 1 it is seen that the t-value of 3.367 is statistically significant as the p-value less than 0.001. So the null hypothesis is rejected. Hence there is a significant mean difference in achieving group cohesion between the women SHG members in Kathiatali and Raha CD blocks. The mean score and S.D. of Kathiatali are 3.82 and 0.646 while the mean score and SD of Raha CD are 4.06 and 0.049 respectively. The difference in group cohesion between the two blocks is shown in figure 3.

Figure 3 Mean and SD of Group Cohesion of the two blocks



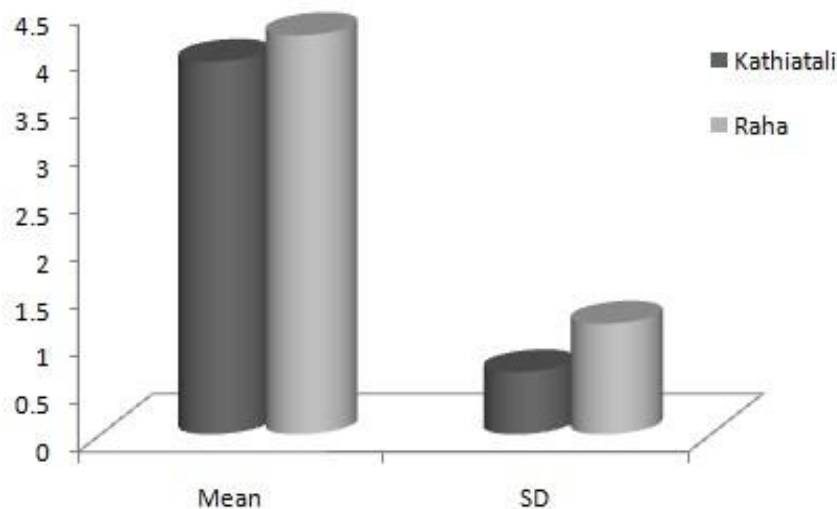
ii. Personal Development

Table 2 Mean and SD of Personal Development of SHG members of the two blocks

Block	N	Mean	SD	Std. Error Mean	t	Sig.
Kathiatali	150	3.93	0.654	0.053	-2.541	0.000
Raha	150	4.21	1.166	0.095		

Source: Primary data and Researchers analysis

From table 2 it is observed that the t value is- 2.541 and is statistically significant as p-value is less than .012. So the null hypothesis is rejected. Hence, there is a significant mean difference between Kathiatali and Raha CD in personal development of women SHG members. The mean score and S.D. of Kathiatali are 3.928 and 0.654, while the mean score and S.D. of Raha C.D. are 4.20 and 1.165 respectively. The difference in personal development between the two blocks is shown in Figure 4.

Figure 4 Mean and SD of Personal Development of the two blocks

iii. Social development

Table 3: Mean and SD of Social Development of SHG members of the blocks

Block	N	Mean	SD	Std. Error Mean	t	Sig.
Kathiatali	150	3.8800	0.69282	0.05657	1.069	.286
Raha	150	3.7880	0.79401	0.06483		

Source: Primary data and Researchers analysis

From table 23v we can see that the t value 1.069 is insignificant as the p value is $0.286 > 0.05$. Hence the null hypothesis is accepted i.e. there is no significant difference in social development of women SHG members in Kathiatali and Raha CD block.

iv. Economic development

Table 4 Mean and SD of Economic Development of SHG members of the blocks

Block	N	Mean	SD	Std. Error Mean	t	Sig.
Kathiatali	150	3.9867	0.757	0.062	-1.134	.258
Raha	150	4.0800	.665	0.054		

Source: Primary data and Researchers analysis

From table 4 we can see that the t value is -1.134 and is not significant as the p value is $.258 > 0.05$. Hence the null hypothesis is accepted i.e. there is no significant difference in the economic development of women SHG members Kathiatali and Raha CD block.

Findings of the study

The findings of the study are as follows;

- There is a difference in group cohesion between the blocks. Group cohesion was achieved higher in the case of the Raha CD block than in the Kathiatali CD block.
- There is a difference in personal development in both the blocks. The personal development of SHG members is higher in the case of the Raha CD block than the Kathiatali CD block.
- No difference was found among the SHG members in the domain of social development in the Kathiatali and Raha CD blocks.
- Women in both blocks are socially empowered.
- No difference was found among the SHG members in the domain of economic development in the Kathiatali and Raha CD blocks.
- Women in both the blocks are economically empowered.

Discussion and conclusion

The NRLM tends to empower rural women through SHGs. To reach its objectives NRLM suggests the *Dasasutra's* to be adhered to by the SHG members. Hence, the present study is accomplished to know the impact of *Dasasutra's* on women SHG members. The data collected and their calculated mean value to serve the stated objectives of the study are presented in table 5.

From the table 5 it is found that in the case of the Group Cohesion domain, all the sub-items in both of the blocks have a mean value >3.40. Hence, *Dasasutra* has a positive effect on group cohesion among SHG members in both the blocks. Among the sub-items "Increase interpersonal relationship" is comparatively higher among SHG members in the Raha CD block than in Kathatali. In the case of Personal Development, all the sub-items in both of the blocks have a mean value >3.40. Hence, *Dasasutra* has a positive effect on personal development in both of the blocks. Among the sub-items "Increase Discipline" and "Increase self-confidence" are comparatively higher among the women SHG members in the Raha CD block than in the Kathiatali CD block. In the case of the Social Development domain, all the sub-items of the two blocks have a mean value >3.40. Therefore, *Dasasutra* has a significant impact on the social development of SHG members in both the blocks. Among the sub-items "Participation in community activities" by SHG members are comparatively higher in Kathiatali CD block than Raha. Lastly. And in the case of the Economic Development domain, all the sub-items of the two blocks have a mean value > 3.40. Hence, *Dasasutra* has a significant impact on the economic development of SHG members in both of the blocks.

Table 5 Mean value of Different items in the two blocks

Statements	Mean value of Respondents (Kathiatali CD block)	Mean value of Respondents (Raha CD blocks)
i. Group Cohesion		
<input type="checkbox"/> Increase inter-personal relationship	3.99	4.49
<input type="checkbox"/> Help to start activities in the group	3.55	3.70
<input type="checkbox"/> Formation of unity	4.19	4.25
<input type="checkbox"/> Helps to discuss and solve personal problems	3.55	3.78
ii. Personal Development		
<input type="checkbox"/> Increase Discipline	4.17 4.15	4.67 4.24
<input type="checkbox"/> Increase Literacy	3.95	4.47
<input type="checkbox"/> Increase self-confidence	3.74	3.96
<input type="checkbox"/> Increase communication skills	3.63	3.69
<input type="checkbox"/> Increase leadership quality		
iii. Social Development		
<input type="checkbox"/> Increase in social mobility	3.86	3.54
<input type="checkbox"/> Support family in social crisis	3.81	4.03
<input type="checkbox"/> Involvement in Decision making	3.93	3.94
<input type="checkbox"/> Participation in community activities		
<input type="checkbox"/> Better access to health, hygiene and sanitation	4.07 3.73	3.64 3.79
iv. Economic Development		
<input type="checkbox"/> Increase access to formal sources of finance	4.38	4.27
<input type="checkbox"/> Helps to start new economic activity/activities	4.12	4.28
<input type="checkbox"/> Helps to increase income	3.84 3.77	3.95 3.95
<input type="checkbox"/> Helps to build a savings habit	3.90	3.95
<input type="checkbox"/> Helps to acquire new assets		
<input type="checkbox"/> Helps to support family in financial crisis.	3.91	4.07

Source: Primary data and Researchers analysis

The study revealed that *Dasasutra* prescribed by NRLM has a significant impact on women SHG members in the study area. Adherence to *Dasasutra* strikes in the personal, social, and economic realm of women SHG members. It geared up women's status in society by opening the door of formal institutional support in terms of finance, training, and skills. So also, *Dasasutra* acted as a lifeline to the SHG members in the study area. From a group perspective, it creates a harmonious relationship among the SHG members that causes unity, group activity, and tool for discussion and solution of personal problems of SHG members in the study area.

From the member's perspective, it enhances intra-personal qualities like discipline, literacy, selfconfidence, communication skills, and leadership quality of women SHG members in the study area. The social progression is also achieved by way of an increase in social mobility, an increase in support for families in social crisis, engagement in decision-making aspects, participation in community activities, and better access to health, hygiene, and sanitation by women SHG members in the study area. The financial status of women SHG members in the study area has also witnessed progression as SHGs can easily access loan facilities, members opt for new economic activities, generated earnings and savings, acquired new assets, and supported the family at the time of financial contingency. Therefore, NRLM which tenders *Dasasutra* is quite influential towards the socio-economic upgradation of rural women SHG members.

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