

Livelihood Initiatives and Issues of Good Governance in three selected Municipalities of West Bengal, India

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Abstract

Since independence, various initiatives have been undertaken for promoting livelihoods for women in urban India. However there is the need of a good and efficient team of administrators who will carry out the specific vision and mission of the livelihood initiatives. Thus the term good governance is becoming very popular in recent academic literature and in administration. It is the need of the hour to evaluate livelihood initiatives in the light of Rights Based Approach (RBA).

The present paper explores the functioning of one of the flagship livelihood initiatives taken by the Government of India in the form of the urban livelihood programme, Deendayal Antyodaya Yojana (DAY), in the National Urban Livelihood Mission (NULM).

This paper will thus try to relate the strengths and weaknesses of governance in livelihood programmes in the present pandemic situation due to Covid 19 under the Rights Based Framework.

This paper will apply the concepts of good governance as included in the Rights Based Approach (RBA), like participation, accountability, transparency, Rule of Law, Creation of social capital, Inclusiveness, gender neutrality etc.

The paper will follow a mixed methods research based on field data in selected municipalities in Purba Bardhaman district of West Bengal, India where the livelihood programme is presently running successfully.

The paper will significantly contribute to the understanding of the challenges in local governance in administering livelihood programmes and how various factors including local leadership become significant, particularly in the context of the pandemic.

Keywords: Right Based Approach, Good Governance, Livelihood, Accountability, Gender Neutrality, DAY-NULM

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Introduction

One of the very popular initiatives taken up by the governments of various developing countries is formation of groups of women called Self Help Groups (SHGs) and promoting livelihood opportunities. The governments have laid down guidelines as to how these groups are to be promoted, created and monitored for their successful empowerment of women. In India too schemes like Swarnajayanti Gram Swarajgar Yojana (SGSY) and the recent Deendayal Antyodaya Yojana - National Urban Livelihood Mission (DAY-NULM) are carrying out that particular objective. However for that there is the need of a good and efficient team of administrators who will carry out the specific vision and mission of the schemes purposefully. Thus together-with empowerment the term good governance is also becoming very popular in recent academic literature and administrative /organizational reports. Good governance is a holistic concept that includes the entire features necessary for successful interventions from the government. Scarcity of resources has compelled the governments to focus more intensely on utilization of resources which is at the core of good governance. Moreover the world is now integrated in the tune of rights of the marginalized and the smooth participation of the beneficiaries not only from the receiving end but also as a stakeholder in the entire process who is capable of contributing in governance. Thus empowerment of women can be relevantly made sustainable only if good governance is promoted in the context of livelihood programmes.

Review of Literature

The concept of women empowerment and the possible effects on urban local governance and how women empowerment is linked with livelihood programme has been authored by many eminent persons. Rewal in 2001 emphasizes gender justice, women's interests and women as a resource. She discusses about the beneficiaries of women's quota and questions the fact that the elected women were actually from the elite group. The role conflict of being a councillor was also noted by the author. Kamble particularly focused only on economic empowerment. The author conceptualized women empowerment from ancient literatures and legendary persons. Empowerment meant to him the increase in the spiritual, political, social and economic strength of the individual. The financing of women empowerment by Kolhapur Municipal Corporation was pointed out, as well as the revenue expenditures and capital expenditures for that purpose were also elaborated. The targeted schemes were basically Government projects with certain guidelines to follow and some untied funds for specific issues (Kamble, 2002).

Another paper by Jayal gives us a detailed picture of representation and participation of women in local bodies. This paper has argued that while participation was obviously contingent upon representation, it would be a

mistake to see representation as an end in itself. (Jayal, 2005). Ghosh and Rewal (2005) provides the best empirical evidence of women representation in Urban Local Bodies in India presenting the theoretical, legal, material and institutional contexts in which the implementation for reservations for women have been situated. It presents the Indian perspective on urbanization and decentralization, with a focus on the notion of inclusive urban governance. It highlights the challenges posed by urban growth and makes a case for decentralization as key elements of good governance. U.Kalpagam (Kalpagam, 2006) discusses on rural women, development and empowerment and how women are left out from access to resources. New market policies and various Government policies have helped rural women to engage in economic activities and also in non-farm employment. Author suggests that poverty alleviation programme should be designed for both the chronically poor and for the vulnerable, but in reality a clear picture on vulnerability is missing.

G. Palanithurai, T. Parthiban and J.Vanishreee (Palanithurai,2007), evaluate the role of Government in development process and the development of the economically weaker women through Self Help Group(SHG). They discuss all the issues with examples of Tamil Nadu Government and criticize bureaucrat's target oriented role in SHG programme. SHG activities give freedom of economic activities which provides women economic security and increases self confidence in them. Lal (2007), argues that the empowerment of women is essentially the process of upliftment of economic, social and political status of women. The women empowerment involves the process of building up the society vis-à-vis a political environment. The author suggests that women should be introduced in the mainstream of development process and allowed to access to productive assets. A paper by Chandra (2008) reveals that empowerment is a process by which one without power gains greater control over their life and he also discusses '*power to, power with and power within*'. He suggests treating women empowerment as a human right.

Abdul Raheem (Raheem, 2011) discusses how women empowerment may be initiated through Self Help Groups. He highlights the economic backwardness of the developing countries. He also discusses the position of women in the family and how gender equality and development are interlinked. Health indicators also give us an indication of gender-specific status. Raheem discusses how globalization became an obstacle and opportunity in women's equality. Escalante and Valdivia focuses on the participatory tools that can be used in the different stages of planning, from assessing to evaluating planning policies and interventions, as well as in tools of women's empowerment with the goal of promoting bottom-up models of planning(Escalante & Valdivia, 2015).

Arjun Yallappa Pangannavar (Pangannavar, 2012) discusses rural development scenario and projects of pre-independent and post-independent

India. He discusses various dimension of women empowerment such as cultural, economic and political empowerment. He also pointed out how SHG makes positive changes in the life of the women. Porter (2013) reveals some key changes in thinking on empowerment in view of fieldwork data from Fiji, Timor-Leste and Sri Lanka. An analysis on women, peace and security was done. The author also highlighted different ways to understand empowerment through the lens of security, transformative change and participation. The concept of empowerment should not confine to ‘tendency to clump women together’.

Prasad (2014) reveals that in reservation issues after independence, Balwant Rai Mehta Committee - recommended reservations to women through cooptation in 1957 in Panchayati Raj Institutions. Another important work by Wyant & Spasić (2015) on advocacy and empowerment can be worth mentioning. They show that in the Philippines, a national legal framework exists to guarantee access to essential health and welfare to citizens. In May 2013, DAMPA (Damayanng Maralitang Pilipinong Api) conducted a comprehensive mapping project on health services and rights to treatment, assessing how these were implemented at a series of clinics in five “barangays” in Metro Manila. It is evident that corruption and lack of transparency are the main hindrances of service delivery. The cases of DAMPA show there are a number of existing social accountability strategies that can be adopted and modified for use by organised grassroots women to ensure government effectiveness in the context of decentralization. Williams, Devika, and Aandahl (2015) reveals how actually existing political authority is shaped by gender identities and practices: how gender is embedded within this interface of formal and informal processes, what resources do male and female political leaders draw on in attempts to make binding decisions over the programme, and what limitations to their authority emerge as a result.

Women Empowerment is a popular term but it is difficult to define women empowerment. In Dictionary meaning of empowerment is ‘to authorize’. Women empowerment was first brought in the limelight in International Women’s Conference held in Nairobi in 1985. Global Conference on Women Empowerment held in 1988 defined women empowerment as “the surest way of making women, partners in development” . In the book entitled “Empowering women through Self Help Group: H.Geeta and O.D.Heggade discuss various types of women empowerment i.e Cultural Empowerment, Social Empowerment, Economic Empowerment and political empowerment. Huis, Hasen, Otten and Lensink has suggested a three dimensional model of women empowerment. Personal empowerment is measured in related with personal strength, self esteem and self efficacy. In case of Relational empowerment, empowerment is being assessed in relation with others. And societal empowerment follows the Gender Development Index.

Gaps in the Review of Literature

A detailed review of literature has brought forth the following issues in the need for further research in this area:

1. There are very few studies which have particularly worked on livelihood issues and good governance in DAY-NULM
2. The authors have found no specific study in the three selected districts of south West Bengal that have explored in detailed the livelihood issues and good governance
3. The review has brought forward very few studies in the urban municipalities of West Bengal and also in India

Hence this study will significantly contribute to the understanding of urban governance particularly when related to generating employment to the grassroots level persons in the community.

Methodology

Research Design

The study follows a Mixed Methods (Eclectic research) research design. Mixed methods research is a research design with philosophical assumptions as well as methods of inquiry. As a methodology, it involves philosophical assumptions that guide the direction of the collection and analysis of data and the mixture of qualitative and quantitative data in a single study or series of studies. Its central premise is that the use of quantitative and qualitative approaches in combination provides a better understanding of research problems than either approach alone (Creswell and Clark, 2007).

Social Work theoretical perspective

The Rights Based Approach

A rights-based approach to development is a framework that integrates the norms, principles, standards and goals of the international human rights system into the plans and processes of development. It is characterised by methods and activities that link the human rights system and its inherent notion of power and struggle with development.

Operational Concepts

Good Governance

Good Governance became a buzzword in administrative reform in all over the world. It cannot be said that good governance is a new concept to us, rather it is as old as human civilization. In Kautilya's *Arthashastra*, Good Governance is referred to as a large complex administrative mechanism and scheme of public finance. In *Mahabharata*, Good Governance means rule of

law in society and in *Bhagawat Gita*, Good Governance is to protect and sustain the common good of the society. In Indian culture the concept of Rajadharma is to uphold good governance.

Good Governance came into use in early 1990s. Four key dimensions were identified on World Bank publication, *Governance and Development*, 1992.

1. Public sector management
2. Political Accountability
3. Rule of law and legal framework for development
4. Information and transparency

The United Nations Development Programme (UNDP) has defined Good Governance in terms of

1. People's participation
2. Consensus-orientation
3. Responsiveness
4. Effectiveness and efficiency
5. Accountability
6. Transparency
7. Equity
8. Rule of Law
9. Strategic Vision

The Eleventh Five Year Plan (2007-2012) highlighted the following features of Good Governance in India:

1. As a democratic country, a central feature of good governance is the constitutionally protected right to elect government at various levels in a fair manner, with effective participation by all sections of the population.
2. The government at all levels must be accountable and transparent. Closely related to accountability is the need to eliminate corruption, which is widely seen as a major deficiency in governance. Transparency is also critical, both to ensure accountability, and also to enable genuine participation.
3. The government must be effective and efficient in delivering social and economic public services, which are its primary responsibilities. This requires constant monitoring and attention to the design of our programmes.

4. An overarching requirement of good governance is that the rule of law must be firmly established. This is relevant not only for relations between the government and individuals, enabling individuals to demand their rights, but also for relations between individuals or businesses. A modern economic society depends upon increasingly complex interactions among private entities and these interactions can be efficiently performed only if legal rights are clear and legal remedies for enforcing these rights are swift.
5. Finally, the entire system must function in a manner which is seen to be fair and inclusive. This is a perceptual issue but it is real nonetheless. Disadvantaged groups, especially the Scheduled Castes (SCs), Scheduled Tribes (STs), minorities and others, must feel they have an equal stake and should perceive an adequate flow of benefits to ensure the legitimacy of the State.

In this study, good governance will be conceptualized in accordance with the above mentioned concepts. In addition to the above concepts, good governance needs to include aspects of management also. That is to say that the indicators of Good Governance should include dimensions of management, which is the best use of available resources in governance - in terms of the process by which the authority manages economic and social development and women empowerment. Good Governance capacity of municipality to design, formulate and implement policies and discharge functions. To achieve Good Governance, the Municipality is to create conditions facilitating feedback from the citizens on the governance system and incorporate the feedback to improve. Good Governance may be defined in terms of creation of social capital which is the capacity of the people to act together willingly for their common long term interest. Good Governance may be seen as a system in which one programme is being linked with another programme and an environment where everyone can freely claim their rights and the Government will run in transparency.

Thus, after considering the given understanding of a very multi-dimensional concept such as good governance, in this particular study, the authors have included the aspects of accountability, monitoring, transparency, efficiency and inclusiveness as the operational concept of good governance. They are defined as follows:

Accountability – This ensures the accountability in actions of any welfare initiative- not only in terms of achieving programme outcomes and results, but also in terms of the processes undertaken and the standards and values adhered to during implementation. The challenge is to translate these principles into practical standards and policies that determine how your organisation acts and operates internally, in projects, and in relation to the general public. Programme implementation needs to be documented, allowing partners, stakeholders and oversight mechanisms to have access to

relevant information, including financial information such as project budgets, contributions from donors, project accounts as well as the accounts of the organisation itself (Danish Institute for Human Rights, 2007)

Monitoring – Rights-based monitoring and evaluation helps to reinforce human rights standards, hold duty bearers accountable and strengthen participation and equity. It asks new questions but, where possible, uses existing monitoring and evaluation tools and mechanisms. The literature on monitoring and evaluating gender, disability, participation and empowerment, advocacy, policy and legal change, behaviour change and governance offers a rich source of tools and frameworks for rights-based monitoring (Child Rights and Information Network, 2003).

Transparency – This is related to accountability in the sense that it requires the provision of reliable information of the project, publication of documents and clearly established conflict-of-interest rules and employment practices (International Monetary Fund, 1998).

Efficiency – This concept making it possible distribution of income, provide a basic standard of living, ensure that life's basic entitlements are available to all its citizens and undertake these functions with humanity so as to retain people's self-respect (Industry Commission, 1995).

Inclusiveness – This includes the improvement of the terms of participation of persons whether as individuals and groups and improve the ability, opportunity and dignity of the disadvantaged in society on the basis of their own identity (World Bank, worldbank.org)

Sampling

Out of 100 Municipalities of South Bengal, Researcher will cover 3 Municipalities for the present study.

The research will be based on a survey of SHGs, the persons involved in DAY-NULM Programme and female councillors of the 3 Municipalities.

Researcher will use Purposive Sampling for the officials involved in DAY-NULM and for the women councillors.

Ethical Issues

1. To take informed consent before data collection
2. To maintain confidentiality in data collection and analysis
3. To carry out data collection in an enabling environment
4. To use the data collected and analysed for academic learning

Data Analysis

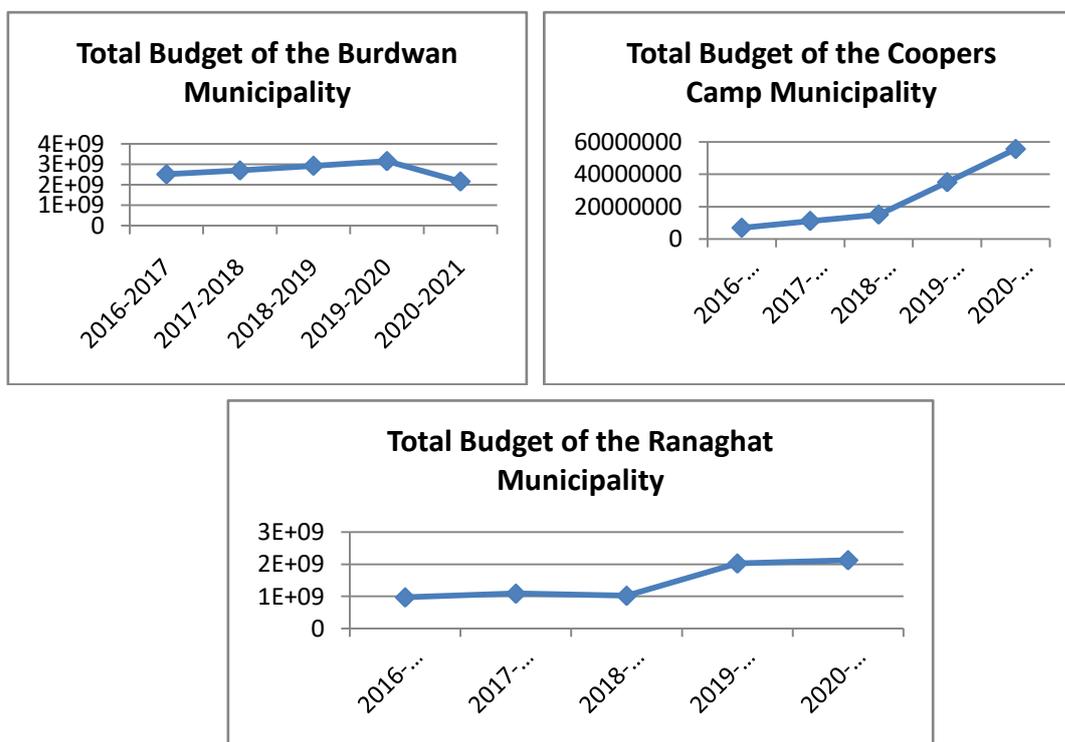
The data has been analysed under the defined concepts the Rights Based Approach (RBA), namely that of accountability, monitoring, transparency, efficiency and inclusiveness.

Accountability

The functioning of the DAY-NULM has followed the principles of accountability in its functioning and in the selected municipalities in particular. The details of the accounts and the different budget heads are documented well and were made available upon request.

Total Municipality Budget

Financial Year	Total Budget of the Burdwan Municipality	Total Budget of the Coopers Camp Municipality	Total Budget of the Ranaghat Municipality
2016-2017	2505540501	68120100	968120119
2017-2018	2693022959	110563502.5	1085651812
2018-2019	2919962684	150075002	1019731649
2019-2020	3151317473	350500780	2020985631
2020-2021	2151713254	556587921	2122986572

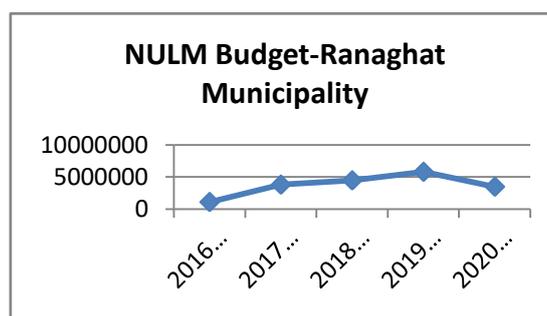
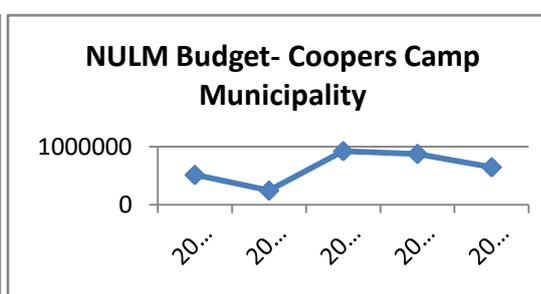
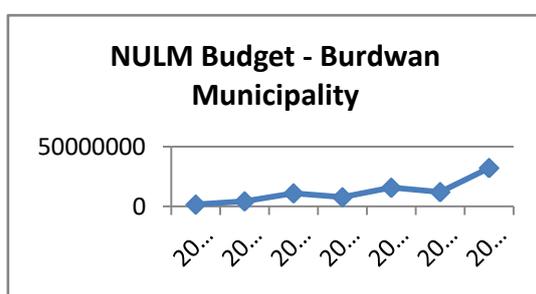


NULM Budget

Financial Year	NULM Budget - Burdwan	NULM Budget- Coopers Camp	NULM Budget- Ranaghat
2016-2017	2505540501	68120100	968120119
2017-2018	2693022959	110563502.5	1085651812
2018-2019	2919962684	150075002	1019731649
2019-2020	3151317473	350500780	2020985631
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Livelihood Initiatives and Issues of Good Governance

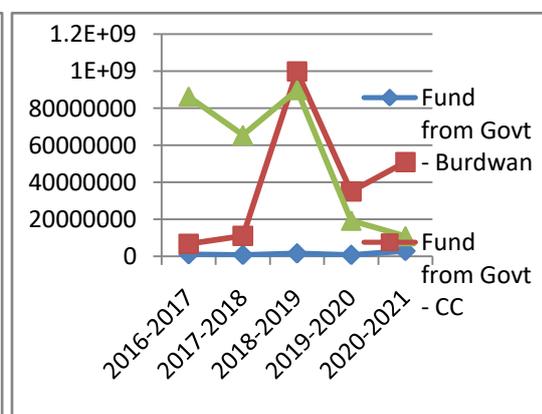
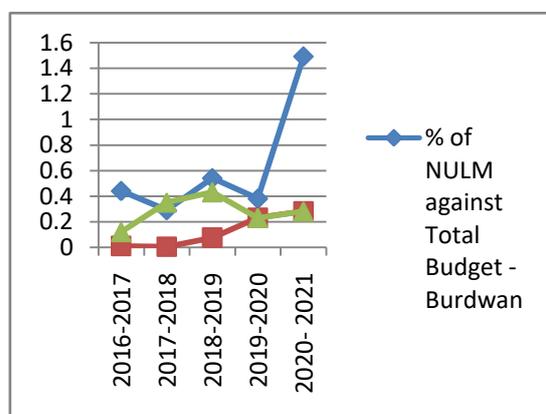
	Municipality	Municipality	Municipality
2014-2015	1600350	NA	NA
2015-2016	4278161	NA	NA
2016-2017	10930023	512000	1122265
2017-2018	7676803	244000	3823961
2018-2019	15638500	920000	4485964
2019-2020	12000000	872501	5812587
2020- 2021	32000000	644000	3501256



Comparison of NULM Budget against Government

Funds Received from the

Total Budget



The Municipality has no funds generated of its own and they only use government funds for the programme.

Monitoring

A City level Executive Committee is formed to look after monitoring of the programme. It is constituted of Chairman, Executive Officer, Finance Officer, Councillor-in-Charge (CIC) NULM, two Co-opt members and two councillors. Most of the Committees have no proper functioning and hence there is limited monitoring. But the executive committee discusses only those subjects which are communicated to them from the project manager. Managers are in the next level. They have good knowledge about the project and they are very much with the system. But they do have various responsibilities other than that of the DAY NULM. There are clear guideline and written instruction for each staff, as to what to do. That is to say responsibilities are fixed up and yearly performance appraisal is done on the basis of that. But once again the performance is measured in respect of quantitative terms. Community Organisers are taking the responsibilities of the field, such as formation of group, helps them in all their activities and Managers are busier with reporting and making liaison with the bank and other stake holder.

There have been training programmes arranged for the NULM staff. But, in reporting system and in the evaluation, the staffs are more concentrated on the achievement of targets in numerical terms. For example, it is more concerned on how many Area Level Federations are formed rather than how these federations are functioning. Moreover even the functioning of the Committee comes at stake and meetings are also rare. The State level Managers have to prove themselves and therefore contribute much more than the other concerned staff. . However, they are also monitoring the project in respect of targets fixed up by the state and all the targets are quantitative not qualitative i.e. Number of SHG formed by the ULB(Urban Local Bodies), Number Credit Linkage done, Number of ALF(Area Level Fedaration) registered, Number of Training provided to the SHG members, Number of training conducted for self employment. The qualitative aspects of SHG groups' functioning are not monitored. The self sufficiency of the SHGs is also not developed particularly in accounting procedures as the work is done by ROs/COs instead of arranging proper training for the SGH members. There is also a provision of coordinating with Non Government Organisations and there is lot of scope in improvement in this regard. There is also a feedback and appraisal system which needs to be made more universal and disciplined in functioning. The lack of necessary qualifications of the Resource Organisers also hampers the process.

Transparency

Detail knowledge about the project of officials - The officials in the higher levels have a poorer level of the detail project objective than the managers

and the community organisers. But some of the sensitisation programmes organised by the councillors do share some knowledge about the programme. Handbills, IEC material and face to face communication are the only way of knowledge dissemination.

The beneficiaries cannot share their difficulties and opinion with the Executive members. . But the NULM staff can directly discuss the problems with the Chairman and the Executive officer. There are many hoardings in the prominent places displaying the objectives and achievements of the project. However there was an absence of such hoardings in the slum areas of the towns. More display material in the local language is also needed

Efficiency

The program DAY-NULM demonstrates that there has been an overall achievement of efficiency in the form of formation of Self Help Groups (SHGs) targeting the Below the Pverty Line (BPL) population. There has been an attempt to envigourate the savings-credit behaviour of household members and even motivate them to set up small production units with the help of bank loans.

Table 3: Analysis of SHG formation

Municipality	No. of Wards	Population Total	Total BPL Households	BPL: Population	No of SHGs	SHGs:B PL Population	SHGs: Total Population
Burdwan	35	314638	15148	4.8%	1049	6.9%	0.33%
Coopers Camp	12	18839	3197	16.9%	308	9.6%	1.6%
Ranaghat	20	75344	6869	9.1%	507	7.4%	0.67%

In terms of coverage of the BPL population some progress has been made in terms of creating SHGs in all the selected Municipalities. However a more essential evaluation in terms of functioning of the SHGs is to be included in the system.

DAY-NULM Component	2018-19		2019-20		2020-21		2021-22	
	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
<i>SM&ID (Social Mobilization & Institutional Development)</i>								

SHG Formation	100	107	155	175	10	224	10	38
Livelihood of SHG	0	0	0	0	5	0	5	0
Revolving Fund to SHG	300	299	70	70	28	289	10	104
ALF Formation	0	32	4	2	1	1	0	0
Revolving Fund to ALF	30	30	26	26	2	2	2	2
Model ALF formation	0	0	0	0	5	0	1	0
City Level Federation formation	0	0	0	0	0	0	0	0
No. of Financial literacy Camp organized for SHG members	2	20	5	7	5	10	5	0
BOT & BOA TRAINING OF SHGs								
Basic Orientation Training (BOT) (No. of SHGs)	100	93	949	942	11	156	21	117
Books of Accounts (BOA) (No. of SHGs)	100	93	120	942	10	156	10	118
SEP (Self Employment Programme)								
Disbursement of SHG credit Linkage	262	386	270	271	12	184	17	137
Disbursement of SEP-I Loan	90	13	80	5	40	4	60	
Disbursement of SEP-G Loan	8	0	4	0	2	4	4	5
EST&P (Employment through Skill Training and Placement)								
No. of Candidates to be trained	200	200	200	200	40	40	10	100
SUH								
Completion of one Shelter for Urban Homeless (SUH)							1	1

Table 5. Ranaghat Municipality

DAY-	2018-19	2019-20	2020-21	2021-22
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Livelihood Initiatives and Issues of Good Governance

NULM Component	Target	Achievement	Target	Achievement	Target	Achievement	Target	Achievement
SM&ID								
SHG Formation	65	65	40	40	60	60	60	21
Livelihood of SHG			15	15	12	12	25	7
Revolving Fund to SHG	60	60	40	40	65	59	60	21
ALF Formation	2	4	4	4	4	2	2	1
Revolving Fund to ALF	2	2	4	4	4	2	2	1
Model ALF formation			2	2	3	3	4	4
CLF formation	1	1						
No.of Financial literacy Camp organized for SHG members	12	12	5	5	5	0	5	0
BOT & BOA TRAINING OF SHGs								
BOT (No. of SHGs)	60	82	50	50	65	65	84	14
BOA (No. of SHGs)	60	82	50	50	60	60	84	14
SEP								
Disbursedment of SHG credit Linkage	100	65	100	100	100	100	100	25

Disbursement of SEP-I Loan	75	33	50	35	35	22	50	12
Disbursement of SEP-G Loan	3	0	3	0	2	0	3	0
EST&P								
No. of Candidates to be trained	100	100	100	100	100	100	250	130
SUH								
Completion of one SUH								

DAY-NULM Component	2018-19		2019-20		2020-21		2021-22	
	T	A	T	A	T	A	T	A
SM&ID								
SHG Formation	40	15	30	18	60	60	40	7
Livelihood of SHG					15	0	29	0
Revolving Fund to SHG	40	10	30	30	60	25	60	11
ALF Formation	2	2	4	1	6	3	4	0
Revolving Fund to ALF	4	2	4	2	4	1	2	0
Model ALF formation					1	1		
CLF formation			1	0	1	0		
No. of Financial literacy Camp organized for SHG members	12	12	5	5	5	0	5	0
BOT & BOA TRAINING OF SHGs								
BOT (No. of SHGs)	50	25	25	25	25	25	25	0
BOA (No. of SHGs)	50	30	25	25	25	25	25	0
SEP								
Disbursement of SHG credit Linkage	100	10	100	15	40	38	100	28
Disbursement of SEP-I Loan	20	0	20	0	25	2	25	5

Livelihood Initiatives and Issues of Good Governance

Disbursement of SEP-G Loan	1	0	1	0	1	0	1	0
EST&P								
No. of Candidates to be trained	50	50	50	0	50	0	100	0
SUH								
Completion of one SUH								

Inclusiveness

The main aim of this scheme had been to promote the inclusion of poor household in the municipalities into the domain of economic activity so that not only do their economic senses awaken but also that their socio-psychological aspects strengthens. The aspect is discussed in the following themes:

1. Presence in other schemes - The beneficiaries are connected with different schemes of the line department such as Mid Day Meal (MDM), Food Supply under national Urban Health Mission Scheme, Mahila Arogya Samiti scheme, waste management scheme etc. In MDM they are working as Cooks as there is a clear guideline to involve only SHG members but their remuneration is very low. Now government also wants to involve SHG members in various food supply programme. In Burdwan, they are involved in supply of food to the nursing trainees under National Health Mission. Mahila Arogya Samity is also an activity under NUHM. SHG members are the members of MAS. And their responsibilities are to monitor the health condition of the slum people. In Ranaghat, several beneficiaries of the NULM are linked with other programme like Housing for All, Widow Pension scheme, and Dengue Control programme team.

2. Presence in other aspect of life - The presence of the beneficiaries in various aspects of life is notable. They are getting invitation in political platforms as well as in civil society. As per the report of the officials SHG members are now a qualified resource bank and can be involved in various societal activities.

3. Involvement in decision making - SHG members are getting importance in the decision making process of family's economy as were told by the officials. But it is also revealed that In case of selection of President, Secretary or Treasurer of the SHGs, most of the time they are depending on the Community Organisers and in many cases local leaders as to be directed who will hold which post. And in case of formation of Area Level Federation and City level Federation Managers, the Community Organisers are playing the decisive role.

Discussion and Conclusion

Deendayal Antyodaya Yojana National Urban Livelihood Mission (DAY-NULM) is a programme for empowerment of women in the urban areas of India. The empowerment can pertinently be made sustainable in true sense only if good governance is promoted. This paper tries to portray the different dimensions of governance of the programme. Data clearly suggest that components of good governance are positively embedded with empowerment and smooth implementation of the project. The fund allotted to the municipality has been used as per government guideline but if we look at the budget in comparison to the total budget we will find that it is less than 1% of the total budget. Here we can raise the question of accountability of the municipality in the programme. Municipality has to think beyond the regular budgetary allotment and has to spend money from their own sources.

There is a strong monitoring system within the programme but monitoring is done quantitatively not qualitatively. Involvement of other officials of the municipality is lacking. Qualitative monitoring is needed to implement the project in accordance to its goal which is creating livelihood opportunities for the SHG members. Information dissemination is very much important in governance, it needs to be improved and it should be in the language and mode of the beneficiaries. Transparency is the key to success of the project. There is a need to involve more women into the ambit of this policy and improvement in this regard is highly solicited so that maximum women can be included in the programme. An analysis of achievement clearly shows that a good and efficient team of administrators is the main factor behind the success of the project. But it is evident that the SHG members' presence in other schemes and in other aspect of life have become more visible due to their involvement in economic functioning of the SHGs.

Finally we can say that good governance can provide empowerment in real sense which is the basic goal of the project. The Rights Based Approach has its core dimensions already built into the system. There is an effort in each of the municipalities to adhere to the principles of accountability, transparency, efficiency and inclusiveness. There are areas of improvement noticed as has been discussed. The scope of research can take it as a task of enquiring the functioning of the scheme with the same parameters of Rights Based Approach in a few years to come.

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