

DEVELOPMENT OF SELF HELP GROUPS THROUGH SANJEEVINI LIVELIHOOD IN MYSORE DISTRICT OF KARNATAKA

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ABSTRACT

National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This plan is focused on promoting self-employment and organization of rural poor. Karnataka State Rural Livelihood Mission was inaugurated formally on 2nd December 2011. Sanjeevini works with the clear objective of rural poverty reduction it is a community driven and process-oriented programme. The processes include different activities such as awareness building, social mobilization, and development of Community Resource persons (CRPs). This paper having concentrates on the following objectives i.e., to study the economic status of the sanjeevini beneficiaries, to analyse the participation of the SHGs in the sanjeevini programme and to find out the problems faced by SHGs to achievement of target in sanjeevini programme. Collection of data from primary data through questionnaire and field survey. The researchers taken 150 sample in study area. This papers endeavours to identify the determinants of income diversification and discuss the challenges as well as solutions for expediting the results.

KEYWORDS: *NRLM/ Sanjeevini, Rural Women, Livelihood, SHGs*

INTRODUCTION

National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This plan is focused on promoting self-employment and organization of rural poor. The basic idea behind this program is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor. SGSY is now remodelled to form NRLM thereby plugging the shortfalls of SGSY programme. This program was launched in 2011 with a budget of \$5.1 billion and is one of the flagship programs of the Ministry of Rural Development. This is one of the world's largest initiatives to improve the livelihood of poor. This program is supported by the World Bank with a credit of \$1 Billion. The program was succeeded by Deen Dayal Antyodaya Yojana on 25 September 2015.

Deen Dayal Antyodaya Yojana or DAY is one of the Government of India scheme for helping the poor by providing skill training. It replaces Aajeevika. The Government of India has provisioned ₹500 crore (US\$66 million) for the scheme. The objective of the scheme is to train 0.5 million people in urban areas per annum from 2016. In rural areas the objective is to train 1 million people by 2017. Further, in urban areas, services like SHG promotion, training centres, vendors markets, and permanent shelters for homeless. The aim of the scheme is skill development of both rural and urban India as per requisite international standards.

The initial scheme Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched in 1999. It was renamed as National Rural Livelihood Mission in 2011. Finally they were merged into DDU-AY.

The SGSY was somewhat intended to provide self-employment to millions of villagers. The programme aims at bringing the assisted poor families above the poverty line by organising them into self-help groups (SHGs) through a mix of bank credit and government subsidy. The main aim of these SHGs was to bring these poor families above the poverty line and concentrate on income generation through combined effort. The Swarna Jayanti Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM). With this the scheme will be made universal, more focussed and time bound for poverty alleviation by 2014.

Karnataka State Rural Livelihood Mission was inaugurated formally on 2nd December 2011. Further KSRLPS is entrusted with implementation of all livelihood, Skill Development, Entrepreneurship related programmes and projects of both Government of India and Government of Karnataka, namely DDU-GKY, RGCY, RSETI etc.

To reduce rural poverty by providing gainful wage and self-employment opportunities through community institutions resulting in sustainable improvement in their livelihoods”.

The Mission aims at eradication of rural poverty by building sustainable institutions of poor and ultimately leading them to sustainable livelihoods. The basic purpose of KSRLPS in line with National Rural Livelihoods Mission is to put in place a dedicated and sensitive support structure from the national level to the sub-district level which will focus on the poor, build and sustain their organizations at different levels. This will provide the poor a platform for collective action based on self-help and mutual cooperation, build linkages with mainstream institutions, including banks, and Government departments to address the various dimensions of poverty. Further KSRLPS is entrusted with implementation of all livelihood, Skill Development, Entrepreneurship related programmes and projects of both Government of India and Government of Karnataka, namely DDU-GKY, RGCY, RSETI etc. It is currently part of the newly created Department of the State Government i.e. Skill Development, Entrepreneurship and Livelihood Department.

Sanjeevini works with the clear objective of rural poverty reduction it is a community driven and process-oriented programme. The processes include different activities such as awareness building, social mobilization, and development of Community Resource persons (CRPs). Formation of CBOs, strengthening SHGs/ CBOs/federations/Livelihood Collectives, establishment of linkages and promotion of livelihoods. The conventional methods of monitoring focuses on physical, financial and logistic aspects of projects, but do not capture the processes of community perception, satisfaction with project services, inclusion and institutional dynamics. As the community processes do not conform to pre-set rules, deadlines, targets or blue print approaches, a responsive and adaptive implementation is necessary.

FEATURES OF SANJEEVINI

- Social Inclusion: mobilization of poor and building their institutions.
- Financial Inclusion: SHG –Bank Linkages, Financial Literacy and Banking to non-banked.
- Economic Inclusion: Livelihoods promotion and developing livelihoods collectives like producers organizations around farm and non-farm activities, Self-employment and enterprise development and Placement linked Skill Development.

Sanjeevini engages in the following activities on priority to achieve the result in NRLM:

- Setting up mission architecture;
- Recruitment, induction and immersion to staff;
- Awareness building and social mobilization;
- Mobilization of the Poor and Poorest of the Poor;
- Development of community cadres;
- Community institution-building and facilitating internal functioning of Community institutions;
- Preparation of micro-investment plans and articulation of demand for CIF;
- Convergence with other schemes;
- Access to entitlements and last-mile delivery;
- Promotion of livelihood collectives;
- Creation of Value Chain;

REVIEW OF LITERATURE

Douglas R. Brown et al (2006), has stated that, the Annual Report on Micro, Small and Medium Enterprise Development Organization (2007-08) on North East analysed asset based approach to identify livelihood strategies and concluded that asset endowment, technology up gradation and capacity building indeed appear quite important not only choosing empirically distinct poverty alleviation strategies but also in the returns earned from these strategies.

Phansalkar, S. J. (2003), has reveals that Potential Linked Credit Plan, Nagaon District (2006) Report of NABARD, Assam Regional Office emphasized on additional credit deployment on agriculture allied sectors for mass income generation especially in rural hamlets. Moreover, they also provided importance on to reforce rather than detract from the traditional system of employment opportunities.

Franks, Tom et al. (2004) has observed that Consideration of all aspects of sustainability is essential to ensure an impact from interventions on people's livelihoods and recommend that economic and institutional sustainability are vital in the short term but longer term social and environmental consequences of intervention must be thought through in all cases. The provision of credit, participatory policies and improved transport, housing and basic services can all help poor people to increase and diversify assets and hence reduce vulnerability. These are all roles that can be undertaken by municipal government and thus provide areas where City Development Strategies can have an impact upon poverty.

Moser (1998), Bond and Hume (1999), Turton, Cathrene (2000), Carney, D. (2002), Tembo, F. (2003), Hodson, Roland. (2006) have prioritizes on people centred perspectives for policy formulation of poverty alleviation and has identified community people and beneficiary should play key role for programme implementation.

MahendraVarman. P (2005), has makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts and whether Self Help Groups have a

tendency to influence account holding in formal banks among individual households. The analysis also reveals that being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual banking habits.

OBJECTIVES OF THE STUDY

- To study the economic status of the sanjeevini beneficiaries
- To analyse the participation of the SHGs in the sanjeevini programme.
- To findout the problems faced by SHGs to achievement of target in sanjeevini programme.

METHODOLOGY

The data collected based on primary data. Data were collected from two taluks of Mysore district. The multistage sampling frame used to gather the data from beneficiaries. The list of beneficiaries obtained from the NRLM or Sanjeevini Mission of selected taluks. Respondents selected by using simple random sampling method. The study consists of 100 beneficiaries, data collected during the period of August 2021.

About Mysore District

As per 2011 census, Mysore district has a population of 2,994,744, the district has a population density of 437 inhabitants per square kilometre (1,130 /sq m). There are 7 revenue administrative Taluks. H.D. Kote and Nanjangud blocks are having vast geographical area because of the forest. Nanjangud block is having a greater number of gramapanchayaths in the district; due to more population in the taluk compared to other taluks of the district. Mysore district covers a total geographical area of 6, 76,382 hectares of which 62,851 hectares constitutes forest land. The net cultivable land is 4, 86,410 hectares and 1, 14,010 hectares of land is irrigated. The Cauvery River is prominent river of the district.

ANALYSIS OF DATA

The present study conducted in Mysore district. Researcher selected 100 respondents who have engaged in the SHG for the period of three years were chosen by using a random sampling method.

Table 1: Age of the Respondents

Age of Respondents	Frequency	Percentage
16-25	25	16.67
26-35	34	22.67
36-45	54	36.00
46-55	22	14.66
55 and above	15	10.00
Total	150	100.00

Source: Field survey 2021

Table 1, shows that age group of represents out of 150 SHGs members, majority of the respondents participate the age group of 36 to 45 years is 54 which account for 36 per cent, followed by the age group of 26-35 years had 34 respondents which account for 22.67 per cent, 25 respondents under age group of 16-25 which account for 16.67 per cent, 22 respondents coming under age group of 46-55 which account for 14.66 per cent and lowest number of respondents had in the group of 55 and above is 15 respondents which account for 10 per cent. The above table has analysed it reflect the middle age group like 36-45 is major participation in development and SHGs.

Table 2: Educational Level of the Respondents

Education	Frequency	Percentage
No education	37	24.67
Primary School	26	17.33
High School	49	32.67
PUC	18	12.00
Graduation	15	10.00
Post-graduation	1	0.67
Technical education	4	2.66
Total	150	100.00

Source: Field Survey 2021

Table 2, deals with educational qualification of the respondents, it is stated that a majority of respondents of 49 which account for 32.67 per cent has completed High School level, followed by 37 respondents which account of 24.67 per cent of respondents was no education, 26 of 17.33 per cent respondents having primary education, 18 which account for 12 per cent respondents having 10 plus education, about 15 which account of 10 per cent respondents completed graduation, about 4 which account for 2.66 per cent members are completed technical education like ITI, and the lowest of 1 which account of 0.67 per cent of respondents has post-graduation level of education. This table clearly stated that the majority of SHGs members are successfully completed High School level of education.

Table 3: Annual Income of the Respondents

Income	Frequency	Percentage
Less than 25000	67	44.67
25000 - 50000	36	24.00
50000 - 75000	28	18.67
75000 - 100000	12	8.00
More than 100000	7	4.66
Total	150	100.00

Source: Field Survey 2021

Table 3, stated that Annual Income of the SHGs members, the table clearly shows majority of the respondents earn less than 25000 i.e., 67 which amount of 44.67 per cent, followed by the second major portion i.e., 25000 to 50000 of 36 respondents which account of 24 per cent, the third major portion like 50000 to 75000 of 28 respondents which account for 18.67 per cent, the income range of 75000 to 100000 of 12 respondents which account of 8 per cent and the lowest of 7 respondents which account of 4.66 per cent are earn annual income. It analysed that major portion respondents are earn less than 25000 and they participate Sanjeevini programme in SHGs of Mysuru District.

Table 4: Participation of the Respondents in SHGs

Period	Frequency	Percentage
From 5 years	18	12.00
6 years – 10 years	29	19.33
10 years – 15 years	41	27.33
>15 years	62	41.34
Total	150	100.00

Source: Field Survey 2021

Table 4, deals the members participated in SHGs. About majority of respondents i.e., 62 which account of 41.34 per cent are participate more than 15 years, they are served in SHGs, followed by 41 respondents which account for 27.33 per cent, about 29 which account of 19.33 per cent participate 6 to 10 years and 18 of which 12 per cent respondents are

served newly participate and it analysed that date has stated that majority of respondents are experienced because, the groups are move to peace and well administration.

Table 5: SHGs Members Conduct Meeting

Meeting	Frequency	Percentage
Once in a week	49	32.67
Once in a fortnight	26	17.33
Once in a month	75	50.00
No meeting	0	00.00
Total	150	100.00

Source: Field Survey 2021

Table 5, deals with the meeting conduct by SHGs in selected taluks, majority of 75 which account for 50 per cent of the members said meeting conduct once in a month, about 49 which account of 32.67 per cent of the members said once in a week and about 26 which account of 17.33 per cent of the members answered meeting conduct once in a fortnight. However, the observation of table no uniformity of conduct meeting in SHGs for discussing on challenges. This shows the meeting conduct convenient of the members.

Table 6: Awareness about NRLM / Sanjeevini

Meeting	Frequency	Percentage
Yes	123	82.00
No	27	18.00
Total	150	100.00

Source: Field Survey 2021

Table 6, stated that awareness about sanjeevini for SHGs members, out of 150 respondents majority of 123 which account of 82 per cent of the members have knowledge about sanjeevini and about 27 which account of 18 per cent of the members are no awareness about sanjeevini, because these portion of members no interest taken for understanding any programmes and less educational qualification.

Table 7: Do u get Benefits from Sanjeevini Programme

Meeting	Frequency	Percentage
Yes	113	75.33
No	37	24.67
Total	150	100.00

Source: Field Survey 2021

Table 7, describe that the SHGs members get benefits from NRLM, out of 150 respondents about 113 which account for 75.33 per cent expressed get benefits and only 37 which account of 24.67 per cent of members expressed not get any benefits from the programme.

Table 8: Benefits from Sanjeevini Programme

Meeting	Frequency	Percentage
Savings	83	55.33
Easily get credit facilities	21	14.00
Improving standard of life	12	8.00
Too meet to help of resource persons	4	2.67
Participation of training programme	23	15.33
All the above	7	4.67
Total	150	100.00

Source: Field Survey 2021

Table 8, stated that benefits form sajeevini of SHGs members, majority of respondents getting benefits like more of 83 which account for 55.33 per cent are savings in various banks, about 23 which account of 15.33 per cent of members getting benefit like development of knowledge through participation of trainings, about 21 which account of 14 per cent of SHGs members getting benefit like credit facilities from banks and other institutions, about 12 which of 8 per cent get improving standard of living, about 7 which 4.67 per cent get benefit all and lowest of 4 which account for 2.67 per cent getting benefit like to meet to resource persons to develop their knowledge about SHGs and Sanjeevini programme.

Table 9: Accessibility of Services from KRLM / Sanjeevini Employees

Meeting	Frequency	Percentage
Yes	48	32.00
No	68	45.33
Don't Know	34	22.67
Total	150	100.00

Source: Field Survey 2021

Table 9, says that accessibility of services from KRLM / Sanjeevini officers and employees, out of 150 SHG members about majority of 68 which account for 45.33 per cent respondents says 'Yes' i.e., officers and employees are co-operate and given information like what are the services available in the NRLM / Sanjeevini Programme. Followed by 48 which account for 32 per cent says 'No', and about 34 which account of 22.67 per cent says 'don't know'.

Table 10: Do you Participate in Decision Making

Meeting	Frequency	Percentage
Yes	52	34.67
No	98	65.33
Total	150	100.00

Source: Field Survey 2021

Table 10, deals with the SHGs members are participate decision making. Out of 150 respondents about 98 members are says No because at the time of conduct meeting the majority of members are not co-operate of our measure and suggestions. About 52 members says yes, because they are accept their word in meeting.

Table 11: Training Received from Sanjeevini Programme and Skill Development Training

Meeting	Frequency	Percentage
Yes	43	28.67
No	107	71.33
Total	150	100.00

Source: Field Survey 2021

Table 11, stated that SHGs members are getting training facilities from Snajeevini programme in various activities. Out of 150 respondents majority of 107 which account for 71.33 per cent of respondents expressed their opinion like 'no' because some members are highly educated they are having all type of training and skill development knowledge.

Table 12: Awareness of RGCY and DDUGKY

Meeting	Frequency	Percentage
Yes	76	50.67
No	54	36.00
Don't Know	13	8.66
No Knowledge about	7	4.67
Total	150	100.00

Source: Field Survey 2021

Table 12, represents awareness of Rajiv Gandhi Chaitanya Yojana and Deen Dayal Upadhyai Grameen Kousalya Yojana. Out of which about 76 which account for 50.67 per cent respondents had knowledge about RGCY and DDUgKY, about 54 which account of 36 per cent not having knowledge and about 7 which account of 4.67 percent of respondents no knowledge about this programmes.

Table 13: Discussion about Development Issues

Meeting	Frequency	Percentage
Yes	123	82.00
No	27	18.00
Don't Know	00	00.00
Total	150	100.00

Source: Field Survey 2021

Table 13, describe in SHGs meeting discussion about development issues. Out of 150 respondents about 123 of which 82 per cent are say 'yes' and 27 of which 18 per cent are say 'no'.

MAJOR CONSTRAINTS

The Following are the major constraints faced by the SHGs or Sanjeevini members are;

- Majority of members are not attending meeting regularly because the reason on difficult to take major development and skill development decisions from the members.
- SHGs members expressed their problems relating to bank loan. The members are not getting loan from bank intime, so delay and cancelled for starting new income generation works or enterprises.
- SHGs members produce some goods or materials after that they are selling goods, but market is limited so it it is main constraints for sell

RECOMMENDATIONS

- NRLM officials has taken initiative for motivate and proper monitoring.
- NRLM officials are properly arranging training programme for SHGs or Sanjeevini members for skill development.
- Banks are provide financial facility in time for starting new ventures.
- NRLM officials should be proper attention on generating new marketing avenues and link with urban centres.

CONCLUSIONS

Present study analysed that NRLM or Sanjeevini has played a major role in development and empowering rural women in the area of study. The members are after joining SHGs their socio economic status are uplifted. Moreover the research stated that most of the SHG members are uplift ti medium income level. The economic status of rural women members of SHG / Sanjeevini has improved, so role of family as well as society given respect than earlier. Majority of the respondents have no awareness of sanjeevini concepts and objectives of the scheme. Sanjeevini officials are have not been providing co-operation for members. No proper livelihood activities have been taken in the study area. More of the respondents improve the confidence in savings and able to getting loan and decisions in the household.

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