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### Knowledge of national rural livelihood mission among rural women of Udaipur district

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#### Abstract

The objectives of the present study was to find out the knowledge of the rural women about National Rural Livelihoods Mission The present study was conducted in purposively selected Sarada Panchayat Samiti of Udaipur district. A total sample of 100 women was randomly selected. Interview technique was used for collecting data, with the help of developed interview schedule. It was found that, half of respondents (52%) had average knowledge, while rest the respondents (48%) were in good knowledge about different aspects of NRLM.

**Keywords:** knowledge, NRLM, Programmes, Rural women

#### 1. Introduction

The success of achieving the goal of sustainable development of our country lies in empowering rural India where 69 per cent of its population resides. Realizing the significance of rural development, India has adopted various innovative strategies and approaches for ensuring the basic rights of the rural population. In this regard, the Government has implemented National Rural Livelihoods Mission (NRLM) to support rural people living below poverty line. This scheme was launched in 2011 and is one of the flagship programmes of Ministry of Rural Development. This is one of the world's largest initiatives to improve the livelihood of poor. It aims to make a multidimensional impact on the lives of India's rural poor by mobilizing them, particularly the women, into robust grassroots institutions of their own where, with the strength of the group behind them, they will be able to exert voice and accountability over providers of educational, health, nutritional and financial services. This is expected to have a transformational social and economic impact, supporting India's efforts to achieve the Millennium Development Goals on Nutrition, Gender, and Poverty.

The core belief of National Rural Livelihoods Mission is that the poor have innate capabilities and a strong desire to come out of poverty. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable them to come out of poverty.

Success of any development effort depends on the effective participation of both men and women in the development programmes. One of the most crucial reasons for lack of participation is lack of knowledge about the programmes, their functioning and benefits. Women are too much preoccupied with domestic chores that they are starkly ignorant about the outside world. If the women are aware about the benefits of all the developmental/welfare schemes running for them, it automatically increases their active participation in programmes which not only improves the socio-economic profile of women but also places them in the mainstream of development. The present paper attempts to assess the knowledge of the beneficiaries about National Rural Livelihood Mission.

#### Objective:

1. To study the knowledge of rural women about National Rural Livelihood Mission

#### Methodology

The present investigation was undertaken in Sarada panchayat samiti of Udaipur district. Four villages namely Amarpura, Veerpura, Sarada and Chavand were selected purposively from this panchayat samiti. For the selection of sample, a list of SHGs which have completed at least

one year, along with name of the members was prepared. From this list, 100 women were randomly selected to form the sample of the study. The data were collected personally with the help of an interview schedule. The data so obtained were tabulated and analyzed by using the simple statistical techniques of frequency and percentage.

**Results & Discussion**

Knowledge is the most important component of behavior. It plays a major role in the covert and overt behavior of the human beings. It helps to develop favourable attitude to take certain action in accepting any new thing. After enrollment in the NRLM, the women were made aware about the programme and how they can supplement the family income with the help of economic activity and thereby raise their standard of living. In this section, the knowledge of women beneficiaries' i.e. general information about NRLM, beneficiaries of NRLM & their selection, activities under NRLM, SHG formation and financial assistance has been presented.

**Table 1:** Distribution of the respondents by their knowledge regarding general information about NRLM n=100

S. No.	ITEMS	f/%
1	Name of programme (NRLM)	35
2	Complete name of programme	26
3	Starting year of programme	38
4	Objective of programme	65
5	Implementing agency at village level	33

**General information about NRLM**

It is evident from Table 1 that more than one third of the respondents (35%) knew about the name of the programme but only 26 per cent respondents were aware of complete name of the programme. NRLM was initiated in the year 2011 but in the study area, it was implemented in the year 2016. More than one third of the respondents (38%) knew about the starting year of the programme in their village. The NRLM aims to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions of the poor. Nearly two third of the respondents (65%) were aware of the objective of the NRLM. Panchayat as implementing agency of NRLM at village level was known to 33 per cent respondents.

Similar findings were revealed by Sharma (2007) in a study on "Knowledge and benefits gained by women beneficiaries

of SGSY programme" that more than three fourth of the respondents (76%) knew about the objective of SGSY and 49 per cent respondents were aware of panchayat samiti as implementing agency at block level.

**Table 2:** Distribution of the respondents by their knowledge about beneficiaries of NRLM & their selection n=100

S. No.	Items	f/%
1	Beneficiaries of the programme	89
2	Preferred beneficiary category	
	a) Participatory identified poor	14
	b) SC/ST	60
	c) OBC	12
	d) Persons with disabilities	14
3	Selection of beneficiaries at village level	87
4	Process of selection of beneficiaries	0
5	Immediate step after beneficiary selection	68

**Beneficiaries of NRLM & their selection**

NRLM ensures adequate coverage of vulnerable sections of the society such as 50 per cent of the beneficiaries are SC/ST, 15 per cent are minority and 3 per cent are persons with disability. Ultimate target is 100 per cent coverage of BPL families. NRLM has adopted identification of poor by a participatory process at the community level. Data in Table 2 regarding knowledge of respondents about beneficiaries of NRLM and their selection reveal that majority of the respondents (89%) knew about the beneficiaries of the programme. Regarding the category preferred as beneficiary of NRLM, the table reveal that majority of the respondents (60%) knew that SC/ST are preferred while only 12-14 per cent respondents knew about other preferred categories i.e. participatory identified poor, other backward caste and person with disabilities.

The selection of beneficiaries at village level by village organization was known to majority of the respondents (87%) but none of the respondents knew about the process of selection. Immediate step after beneficiary selection i.e. group formation was mentioned by 68 per cent respondent. Possible reason for lack of awareness about the process of selection may be that programme personnel made all the efforts to get the beneficiaries enrolled in the programme.

Similar findings were reported by Phulikken and Wankhade (2005) in a study on "Awareness Knowledge and Attitude of farmers about Jawahar Well Scheme" that majority of the beneficiaries (67%) of Jawahar Well Scheme (JWS) were not aware about selection of beneficiaries under the scheme.

**Table 3:** Distribution of the respondents by their knowledge about NRLM activities n=100

S. No.	Activities	f/%
1	Group formation	100
2	Income generation	87
3	Providing Loan	76
4	Capacity building	
	a) Hard skills	66
	b) Soft skills	33
	c) Opening bank account	67

**Activities undertaken in NRLM**

Data in Table 3 indicates the activities undertaken in NRLM. All the respondents (100%) reported group formation and majority of the respondents knew the activities like income generation (87%) and providing loan (76%). Regarding

capacity building, training on hard skills i.e. trade specific skills and opening bank account was known to 66 and 67 per cent respondents respectively while 33 per cent respondents reported training on soft skills. The respondents knew these activities as they were involved in these activities.

**Table 4:** Distribution of the respondents by their knowledge about Self Help Group under NRLM n=100

S. No.	Items	f/%
1	Concept of SHGs	68
2	Objective of SHGs formation	
	a) Create group feeling among women	33
	b) Enhance confidence and capabilities of women	13
	c) Develop decision making skill	41
	d) Providing income generating assets.	23
	e) Provide loan	56
	f) Gain economic prosperity through loan	30
3	Membership to only one family member	59
4	Activities of SHGs	
	a) Training	69
	b) Group meeting	65
	c) Field work	62
	d) Maintenance of accounts	35
	e) Women association formation	55
	f) Government programme awareness	30
5	Panchasutra of SHG meeting	
	a) Weekly meetings	69
	b) Weekly savings	50
	c) Regular internal loaning	69
	d) Regular repayment	64
	e) Good book keeping	51
6	Village organization	81

#### Self Help Group formation under NRLM

Table 4 indicates knowledge of the respondents about self help group formation under NRLM. Self help group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs. Majority of respondents (68%) knew about the concept of self help group as all of them were the members. Regarding objective of self help group formation, providing loan was mentioned by 56 per cent respondents and development of decision making skill was known to 41 per cent respondents. The other objectives i.e. create group feeling among women, enhance confidence and capabilities of women, providing income generating assets and gain economic prosperity through loan were reported by only 13-33 per cent respondents. Under NRLM only one family member can be member of a self help group and 59 per cent respondents were aware of it. Data in the Table 4 indicates the activities under taken in SHG. Majority of respondents (62-69%) reported activities like training, group meeting, field work, maintenance of accounts, women association formation and government programme awareness.

Regarding knowledge of respondents about Panchasutra of SHG meeting i.e. weekly meeting, weekly saving, regular internal loaning, regular repayment and good book keeping, were known to 50-69 per cent respondents. Village organization is a federation of SHGs at the village of panchayat level to strengthen the capacity of SHGs. Majority of respondents (81%) knew about the village organization

**Table 5:** Distribution of the respondents by their knowledge about financial assistance under NRLM n=100

S. No.	ITEMS	f/%
1	Provision of credit	100
2	Purpose of credit	
	a) Production purpose	66
	b) Consumption purpose	54
3	Provision of financial support to SHG	
	a) Revolving fund	65
	b) Capital subsidy	59
	c) Interest subsidy	54
	d) Community investment fund	33
	e) Bank loan	68
4	Provision of credit as one-time grant	100
5	Preferred category for credit facility	46
6	Subsidy limit for SHGs	51
7	Provision of insurance	48
8	Scheme of insurance (Aam Aadmi Bima Yojana)	13

#### Financial assistance under NRLM

The financial assistance provided under NRLM is credit and subsidy. Data in the Table 5 reveal that all the respondents (100%) knew about the provision of credit and provision of credit as one time grant. More than half of the respondents knew the purpose of credit i.e. production (66%) and consumption purpose (54%).

There is provision of financial support to SHG in the form of revolving fund, 25 per cent capital subsidy, interest subsidy, community investment fund and bank loan. Revolving fund of ₹15,000 per group goes to SHGs directly after first grading. There is provision of capital subsidy @ maximum ₹2.50 lakh per SHG. Interest subsidy is the difference between the interest charged by the banks and 7 per cent per annum on loans from the financial institutions to BPL SHGs regular in payment. Interest subsidy is not applicable when a group has availed a capital subsidy and bank loan simultaneously. Besides revolving fund, capital subsidy, community investment fund is another resource for the SHGs and the

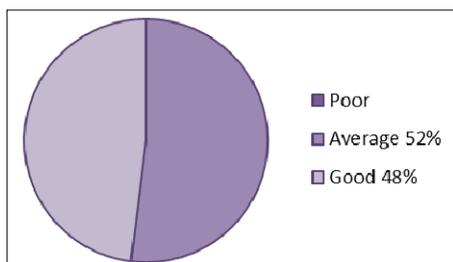
members. Objective of community investment fund is to improve and diversify sources of livelihoods and quality of lives of the poorest of the poor by increasing the income and employment.

Data in Table 5 reveal that majority of the respondents knew about the bank loan (68%) and revolving fund (65%) while more than half of the respondents knew about the capital subsidy (59%) to SHG and interest subsidy (54%), one third of the respondents (33%) were aware of community investment fund. Less than half of the respondents (48%) knew about provision of insurance, while only 13 per cent respondents knew about the scheme of insurance i.e. Aam Aadmi Bima Yojana. This might be due to lack of publicity and awareness about the insurance under the scheme. Subsidy limit for SHG was known to 51 per cent respondents and 46 per cent respondent knew the preferred category for credit facility i.e. SC/ST. The findings might be due to the reason that the respondents have availed the financial assistance.

The findings of the study get decisive support from the findings of Krishnamurthy *et al.* (2003) [11] that the majority of women beneficiaries were aware of the different components of SGSY like amount of loan and subsidy, duration of loan repayment, revolving fund, other financial assistance etc.

**Table 6:** Categorization of respondents on the basis of their overall knowledge n = 100

S. No.	Knowledge categories	f/%
1	Poor	0
2	Average	52
3	Good	48
Overall MPS		63.63



**Fig 1:** Overall knowledge of the respondents about NRLM

**Overall knowledge of the respondents about NRLM**

Further an effort was made to categorize the respondents on the basis of their overall knowledge about the programme. Findings in the Table 6 depict that more than half of respondents (52%) had average knowledge about different aspects of NRLM, while rest the respondents (48%) were in good knowledge category and none of respondents were in poor knowledge category with the mean per cent knowledge score of 63.63.

Possible reason for good knowledge among beneficiaries might be due to the benefits of the programme availed by them and their passive involvement in procedure of getting the benefits might have contributed to average knowledge among the beneficiaries.

The findings are in line with the study conducted by Kenchanagoudra (2007) [8] on “An analytical study on Sampoorna Grameen Rozgar Yojana (SGRY)” that 44 per cent of the beneficiaries had average knowledge about Sampoorna Grameen Rozgar Yojana (SGRY). Sharma (2007) [14] also revealed that 57 per cent respondents had average knowledge about the SGSY whereas 43 per cent respondents had good knowledge.

**Conclusion**

It can be concluded that the rural women were aware of the programme but lacked information about the procedural aspects. Therefore, awareness should be generated among rural women beneficiaries to understand the significance of the programme which in turn result in effective participation in the programme, improvement in their socio-economic profile, and bring them in the mainstream of development

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