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Knowledge of National Rural Livelihood Mission (NRLM) for Empowering Women of SHG's in Bikaner (Rajasthan)

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Abstract:

The objectives of the present study was to find out the knowledge of National Rural Livelihoods Mission for empowering women of SHG's. The study was conducted in Bikaner, In which two panchayat samitities that is Bikaner and Kolayat, having highest number of self -help group. Total eight villages for present investigation (Napasar, Udasar, Udaramsar, Ridmalsar and Kolayat, Diyatra, Kharicharna, Jhajhu were selected random sampling technique. Fifteen women of SHG's from each village were selected randomly thus forming the sample of 120 respondents. Interview technique was used for collecting data, with the help of developed interview schedule. Majority respondents possessed medium knowledge (75.83) about NRLM.

Keywords: *knowledge, NRLM, Rural women*

Introduction:

India is mainly a rural country, with nearly 69 per cent of its population living in villages. Agriculture and related activities are the main source of livelihood for rural people, and women play an important role in these activities. Rural women contribute to farming, livestock rearing, household management, food processing, and income-generating activities. However, many rural women still face problems such as poverty, low education, lack of employment opportunities, limited access to financial resources, and less participation in decision-making. Therefore, empowering rural women is essential for sustainable rural development.

Women's empowerment is not only about increasing income but also about improving their confidence, decision-making ability, leadership skills, financial independence, and participation in social and economic activities. For women to become truly empowered, they must have proper knowledge about government schemes, their objectives, benefits, and implementation. The success of any development programme depends on how well the beneficiaries know and understand the programme.

To improve the livelihood of rural poor families, the Government of India launched the **National Rural Livelihood Mission (NRLM)** in June 2011 under the Ministry of Rural Development by restructuring the **Swaran Jayanti Gram Swarozgar Yojana (SGSY)**. In 2016, the programme was renamed **Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM)**. The main objective of NRLM is to reduce rural poverty by organizing poor households, especially women, into **Self-Help Groups (SHGs)** and helping them improve their income and standard of living. The basic idea of NRLM is that poor people have the ability to improve their lives if they receive proper support, training, financial services, and livelihood opportunities. Under this programme, every eligible rural poor household is encouraged to include at least one member, preferably a woman, in a Self-Help Group. Normally, each SHG consists of 10 to 15 members. These groups promote regular savings, internal lending, bank linkage, skill development, and income-generating activities. Through these activities, women become more confident, self-reliant, and financially independent.

Self-Help Groups have become an effective way of empowering rural women. SHGs help women develop the habit of saving money, obtain loans, start small businesses, and increase their family income. They also improve women's leadership qualities, decision-making ability, social participation, and confidence. Therefore, SHGs play an important role in improving both the economic and social status of rural women.

In Rajasthan, NRLM is implemented through the **Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)**, popularly known as **Rajeevika**. Rajeevika organizes rural women into Self-Help Groups, provides training, links them with banks, and promotes livelihood activities. Many SHGs are working successfully under Rajeevika in Bikaner district, making it a suitable area for this study.

To understand the effectiveness of any development programme, it is important to study the **profile** of its beneficiaries. The profile includes characteristics such as age, education, caste, family type, family size, occupation, annual income, landholding, social participation, training received, and use of communication sources. These characteristics influence the knowledge, participation, and benefit received by women from the programme.

Knowledge is an important factor in the success of any development programme. Women who have good knowledge about NRLM are more likely to participate actively in SHGs and make proper use of the facilities provided under the programme. Knowledge about the objectives, benefits, bank credit, Revolving Fund, training programmes, livelihood activities, and other provisions of NRLM helps women improve their income and quality of life. On the other hand, lack of knowledge may reduce participation and prevent women from receiving the full benefits of the programme.

Many rural women still have limited knowledge about NRLM because of low education, lack of information, limited contact with extension agencies, and household responsibilities. Therefore, it is necessary to assess the knowledge of SHG women regarding NRLM. Such information will help identify knowledge gaps and support the planning of better awareness programmes, training, and extension activities.

Bikaner district has a large number of Self-Help Groups working under Rajeevika. Studying the profile of SHG women and their knowledge about NRLM will help understand how effectively the programme is reaching the beneficiaries. The findings of this study will be useful for policymakers, extension workers, and programme officials in improving the implementation of NRLM and strengthening the empowerment of rural women.

Objectives of the Study:

1. To study the profile of women members of Self-Help Groups (SHGs) in Bikaner district of Rajasthan.
2. To assess the knowledge level of women members of Self-Help Groups (SHGs) regarding the National Rural Livelihood Mission (NRLM) in Bikaner district of Rajasthan.

Methodology:

There are nine Panchayat Samities in Bikaner district. These are namely –Bikaner, Khajuwala, Kolayat, Lunkaransar, Nokha, Sridungargarh and Panchu, Poogal, Bajjukhalsa. Out of these, two panchayat samities Kolayat and Bikaner having highest number of self -help groups was purposively selected. List of villages from both Panchayat Samities having SHG's was procured from Rajivika. Four villages i.e. Napasar, Ridmalsar Purohitan, Udaramsar,Udasar from Bikaner block and four from Kolayat i.e. Kolayat , Khari Charna, Diyatara, Jhajhu were selected randomly. Fifteen beneficiaries of SHG's from each village were selected randomly thus forming the sample of 120 respondents.

Data statistical analysis :

The questionnaire information obtained through 120 respondents was coded, tabulated, and analyzed using descriptive statistical techniques. The background characteristics of the respondents were analyzed by frequency and percentage to assess the knowledge of the respondents regarding the **National Rural Livelihood Mission (NRLM) for empowering women of Self-Help Groups (SHGs)** in Bikaner district of Rajasthan. The research findings were presented and interpreted based on the objectives of the study.

Result:

4.1 Background Information of the Respondents

This section deals with the general information of the respondents like age ,education, marital status, occupation, caste , family size and family type, organizational membership, land holding , housing, livestock ownership and their socio – economic status.

4.1.1 Age

Age is described as a significant socio-economic element which can govern the path of action in someone's life. Age is not just a biological factor based on how many years a person has lived or the physiological changes the body goes through as we age. It is also an outcome of social expectations and standards that are relevant at every stage of life. It also determines the influential capacity of someone as well as determines the money-earning potential of someone. The details of the age is presented in Table 4.1.

Table 4.1 Distribution of respondents according to their age

n=120

S.no.	Age Category	f	%
1.	20 – 30	27	22.5
2.	30 – 40	47	39.16
3.	40-50	34	28.33
4.	50 - 60 to above	12	10

The data presented in table 4.1 and fig.4.1 reveal that 40 per cent about of respondents belonged to age group of 30 to 40 years followed by 28.33 percent belonged to 40-50 years of age group and 22.5 per cent of respondents belonged to 20-30 years of age group only 10 per cent belonged to 50-60 years of age group.

4.1.2 Marital status

The type of family has been categorized into two groups' joint and nuclear families. A joint family is where three or more generations live together with their respective spouse and children. In a nuclear family, one married couple lives with their unmarried children. Table 4.2 shows the details of family structure for both the states under investigation.

Table 4.2 Distribution of respondents according to their marital status

n=120

S.no.	Category	f	%
1.	Married	68	56.66
2.	Unmarried	26	21.66
3.	Divorce	14	11.66
4.	Widow	12	10

The findings in table 4.2 reveals that majority of the respondents (56.66%) were married followed by 21.66 per cent respondents to were unmarried and about 10 to 11.66 percent of women were divorced and widow.

4.1. 3 Caste:

One of the unique characteristics of Indian society is the caste system. It is also one of the critical socio-economic factors of Indian society. In rural India, caste plays a vital role as it can determine the profession to a certain extent.

Table 4.3 Distribution of respondents according to their caste

n = 120

S.no.	Category	f	%
1.	Scheduled caste	51	42.5
2.	Schedule Tribes	18	15
3.	Other Backward Classes	39	32.5
4.	General	12	10

The data on caste distribution in table 4.3 and fig.4.2 reveals that the largest group were Scheduled Castes (SC), comprising 42.5 per cent followed by other backward class (32.55%), ST (15%) and general 10 per cent.

4.1.4 Educational qualification:

Education can bring change in someone's personality, behaviour and living style. It can help people to deal with problems and also prepare for challenges of life. In this modern era, education is one of the key to become successful in life. It not only helps someone to succeed in life but also make someone to contribute something good for the society. Thus education is one of the major socio-economic factors in this study.

Table 4.4 Distribution of respondents according to their education qualification.

n=120

S.no.	Category	F	%
1.	Illiterate	56	46.66
2.	Primary	44	36.66
3.	Secondary	10	8.33
4.	Graduate	7	5.83
5.	Post graduate and above	3	2.5

The data in table 4.4 and fig.4.3 shows that the largest group were made up of illiterate individuals, who make up 46.66 per cent. Next were people with primary education, accounting for 36.66 per cent. Those with secondary education make up 8.33%, Graduates were 5.83 per cent. Finally the smallest group were those with postgraduate degrees or higher, making up 2.5 per cent.

4.1.5 Type of Family:

Type of family has been categorized into two groups' joint and nuclear families. A joint family is where three or more generations live together with their respective spouse and children. In a nuclear family, one married couple lives with their unmarried children.

Table 4.5 Distribution of respondents according to their family type

=120

S.no.	Category	F	%
1.	Nuclear	37	30.83
2.	Joint	83	69.16

The data in table 4.5 and fig. 4.4 showed that majority of individuals belong to joint families, comprising 69.16 per cent. In contrast, nuclear families represent a smaller portion, making up 30.83 per cent.

4.1.6 Family size:

The size of the respondents' families is one of the major factors in respondents' socio-economic status. The family size was categorized into 3 categories such as 1-4 members, 5-8 members, and more than 8 members.

Table 4.6 Distribution of respondents according to their family size

n=120

S. no.	Category	F	%
1.	Small (up to 1-4 Members)	62	51.66
2.	Medium (5-8 Members)	44	36.66
3.	Large (8 and above members)	14	11.66

The data in table 4.6 shows the distribution of members across three categories. The largest group, Small (1-4 members), includes 62 individuals, making up 51.66 per cent of the total. The medium group (5-8 members) has 44 individuals, accounting for 36.66 percent. The smallest group, large (more than 8 members),Consists of 14 individuals, representing 11.66

4.1.7 Land holding:

The respondents were classified into six groups by their farm size of holding i.e. landless, marginal (1ha to less), small (1 ha to 2 hectare). The respondents were categorized with follow up the economic and social position of respondents in the farming community.

Table 4.7 Distribution of respondents according to their Land holding

n=120

S. no.	Category	f	%
1.	Landless	85	70.83
2.	Marginal (1 ha or less)	25	20.83
3.	Small (1 ha 2 ha)	10	8.33

The data presented in Table 4.7 showed that majority of respondents (70.83%) did not own any land followed by those who had 1 hectare or less land (20.83%). had land from 1 to 2 hectares whereas less than 8.3 per cent.

4.1. 8 Media Media Exposure:

Mass media exposure refers to the extent to which respondents exposed himself to the radio, television, print and other media. Then the respondents were classified into three groups of low, medium and high of mass media exposure and the results are presented in table 4.8.

Table 4.8 Distribution of respondents according to their mass media utilization

n= 120

S.no.	Category	f	%
1.	Low (9.51below)	8	6.66
2.	Medium(9.51to12.77between)	88	73.33
3.	High (12.77 to above)	24	20

Mean = 11.14, SD=1.63

Table 4.8 and Figure 4.5 described that 73.33 percent of respondents had medium level of mass media exposure, followed by 20 percent with high level of mass media exposure and 6.66 per cent with low level of mass media exposure.

4.1.9 Distribution of the respondents according to their extension personnel contact.

Extension agents are the advisors present to assist people in the rural areas and they work with respondents to increase crop yields, prevent erosion, eliminate pests, disseminate new technologies and empower their livelihoods. The relationship between respondents and extension agents should be strong so that betterment would happen. Hence frequency of contact between respondents and extension agents act as regulator. So, the variable extension agency contact has been taken for this study. The extension contact of the respondents in the present study were recorded, categorized and indicated table. 4.9.

n=120

S.no.	Category	f	%
1.	Low (10.96 below)	10	8.33
2.	Medium (10.96 to 14. 12)	79	65.83
3.	High (14.12 above)	31	25.83

Mean=12.54, SD=1.58

As per the data shown in table from the date of table 4.9 and figure 4.6 almost half of the respondents, i.e. 65.83 percent had medium level of extension personnel contact, while 8.33 per cent of respondents had low level of extension personnel contact, only 25.83 per cent of respondents had high level of extension personnel contact.

It can be concluded from above finding that majority of respondents were from age group (30 to 40 years) and belonged to schedule cast category. out of total selected respondents, majority of the respondents were illiterate and from joint family with family size of 3-4 members. Preponderance of the respondents had medium standard of social participation, source of information utilized, mass media exposure, extension personal contact and cosmopoliteness. Data revealed the fact that prevalence of the respondents had land holding at larger scale, which is less than 2 hectors.

4.1.10. Distribution of the respondents on the basis of social participation:

Participation of the respondents in social organization would naturally help them to have an opportunity for interaction with various sections of people. It makes the respondents to have good relationship with other members of the social system and help them to know about new ideas and information related to their occupation. They were categorized into three categories and presented in the following table 4.10

Table 4.10 Distribution of respondents according to their social participation

n= 120

S.no.	Category	f	%
1.	Low (11.02below)	10	8.33
2.	Medium (11.02 to14.08)	95	79.16
3.	High (14.08 above)	15	12.5

Mean=12.55, SD = 1.53

As revealed from the date of table 4.10. and figure 4.7 that 79.16 per cent of respondents had medium level of social participation, followed by 12.5 percent of high level of social participation and 8.33 per cent of respondents had low level of social participation.

4.1.11 Information of respondents regarding SHG:

The data provided in table 4.11 offered a comprehensive overview of the member ship and impact of Self-Help Groups (SHGs). The duration of membership in these SHGs varied, with 18.33 per cent of members havingbeen part of the group for up to three years, 53.33 per cent between three to five years, and 28.33 per cent for five years and above. Members were primarily informed about the SHGs by ward members (40%), followed by friends or neighbors (25%) and other sources, such as book record maintenance (35%). The primary reasons for joining the SHGs included improving the standard of living (33%), starting enterprise activities (29.16 %) and for cash benefits 22 per cent. A smaller proportion joined for savings 16 per cent. In terms of positional status within the SHG, most members were ordinary members (61.66%), while a smaller number held positions such as active member (21.66%), treasurer (10%), and secretary 6.66 per cent. No members held the position of president at the time.

Financial benefits received from the SHGs were utilized in various ways. Approximately 30.83 per cent of the benefits were invested in starting theirown businesses, 26.66 per cent were used for purchasing livestock, and 23.33 per cent were invested in agriculture. A smaller portion of the benefits was allocated to house repairs (13.33%) and medical treatment 5.83 per cent. Meetings within the SHGs primarily focused on thrift and credit (53.33%) and income-generating activities (39.16%), with little discussion on news from the district mission, family matters, or general topics. Regarding the perceived benefits of joining SHGs, 49.16 per cent of members found it good, 31.66 per cent were neutral, and 19.16 per cent believed it was verygood.

Table 4.11 Distribution of respondents as per SHG.

n= 120

s. no.	**Statement**	**Frequency (f)**	**Percentage (%)**
1.	Duration of membership in SHG:		
	1. upto 3 years	22	18.33
	2. 3-5 years	64	53.33
	3. 5 years and above	34	28.33
2.	Who informed you about SHG:		
	1.Ward member	48	40
	2. Friends / neighbours	30	25
	3. Others. Specify (bookrecord mantenence	42	35
3.	Reason (s) for joining SHG		
	1.For cash benefits	26	21.66
	2.For improving thestandard of living	40	33.33
	3.For savings	19	15.83
	4.Start the enterprise activity	35	29.16
4.	Positional status in SHG:		
	1. Ordinary member	74	61.66
	2. Active member	26	21.66
	3.Treasurer	12	10

	4.Secretary	8	6.66
5.	How are you utilizing the financial benefits received under the programme?		
	1.Investing in agriculture	28	23.33
	2.Purchasing livestock	32	26.66
	3. Starting own business	37	30.83
	4. House repairing	16	13.33
	5. Medical treatment	7	5.83
6.	Matters discussed in the meetings (priority wise)		
	1.Thrift and credit	64	53.33
	2. Income generatingactivities	47	39.16
	3.News from districtmission	9	7.5
7.	Joining SHG is how much beneficial?		
	1.Very bad	0	0
	2. Bad	0	0
	3. Neutral	38	31.66
	4. good	59	49.16
	5. Very good	23	19.16

It can be concluded from above finding that key aspects of Self-Help Groups (SHGs). Most members have been in SHGs for 3-5 years. They learned about SHGs mainly through ward members and joined to improve living standards, start businesses,or receive cash benefits. Financial benefits were primarily used for business, livestock, and agriculture. SHG meetings mainly focused on thrift and credit and income generation. Most members viewed the program positively, with finding it good and its impact on livelihood security as good.

n= 120

S. No.	**Knowledge**	**F**	**%**
1.	NRLM is remodeled from SGSY.	72	60
2.	Full form of NRLM is National RuralLivelihood Mission.	46	38.33
3.	NRLM scheme was launched in june 2011.	50	41.66

4.	NRLM is a poverty alleviation project implemented by Ministry of Selected Rural development programme.	51	42.5
5.	NRLM main goal is to provide thesustainable livelihood opportunities to the poor and ensure better qualityof life.	120	100
6.	The basic idea behind this programme is to organize the poor into Self-help group.	120	100
7.	NRLM is enabling the poor to access gainful skilled self-employment.	120	100
8.	NRLM is Panacea for rural youth to come out of poverty.	120	100
9.	An SHG is a financial intermediarycommittee of 10 to 20 local women and men.	120	100
10.	The prime purpose of SHG is to Encouraging saving habit among the Member.	120	100
11.	SHG members use saving for internal lending to meet their emergent credit need.	120	100
12.	NRLM provides revolving fund (RF) of R s. 10000 to 15000 toSHG.	120	100
13.	Panch sutra of SHG is regular meeting, saving, internal lending, repayment and good book keeping.	74	61.66
14.	To enable poor rural people to increase their household income through sustainable livelihood enhancements and improvedaccess to financial services.	120	100
15.	The subsidy limit for SHG2.5%	120	100
16.	The beneficiaries or the programmeat village level select CRP team.	120	100

4.2 Over all Knowledge of respondents about NRLM.

As per the data shown in table 4.2 and figure 4.8., 75.83 per cent of respondents had medium knowledge level, while 5.83 per cent of respondents had low knowledge level and only 18.33 per cent respondents had high knowledge level.

Table 4.2 Distribution of the respondents by their Knowledge about self -help group under NRLM.

n=120

S.No.	Category	F	%
1.	Low (12.19 below)	7	5.83

2.	Medium (12.19 to 14.81)	91	75.83
3.	High (14.81 above)	22	18.33

Mean = 13.5, SD= 1.31

It can concluded from above findings that the majority of respondents have a strong understanding of the National Rural Livelihood Mission (NRLM) and its key objectives, such as providing sustainable livelihood opportunities and improving the quality of life for the poor. The concept of Self-Help Groups (SHGs) and their role in facilitating self-employment and credit access is widely recognized. However, there are some gaps in knowledge regarding specific details of the program, such asits full name, the restructured nature of NRLM from the SGSY, and the launch date of the initiative. Despite these gaps, the overall perception of NRLM is positive, with most respondents acknowledging its significant contributions to rural development.

The findings are in line with the study conducted by Bori (2014) respondents knew about SGSY scheme and the respondentshad high knowledge and had low level of knowledge about the scheme.

The findings of the study get support from the study conducted by Diwan (2017) on "National Rural Livelihood Mission" revealed that majority of respondents new about its objective and knew about the starting year of the programme in the village. More than one third of the respondents knew about the name of the programmed Respondents knew the complete name ofthe programme. With respect to overall knowledge of respondents, more than halfof the respondents had average knowledge about the programmed, whereas respondents had good knowledge about NRLM.

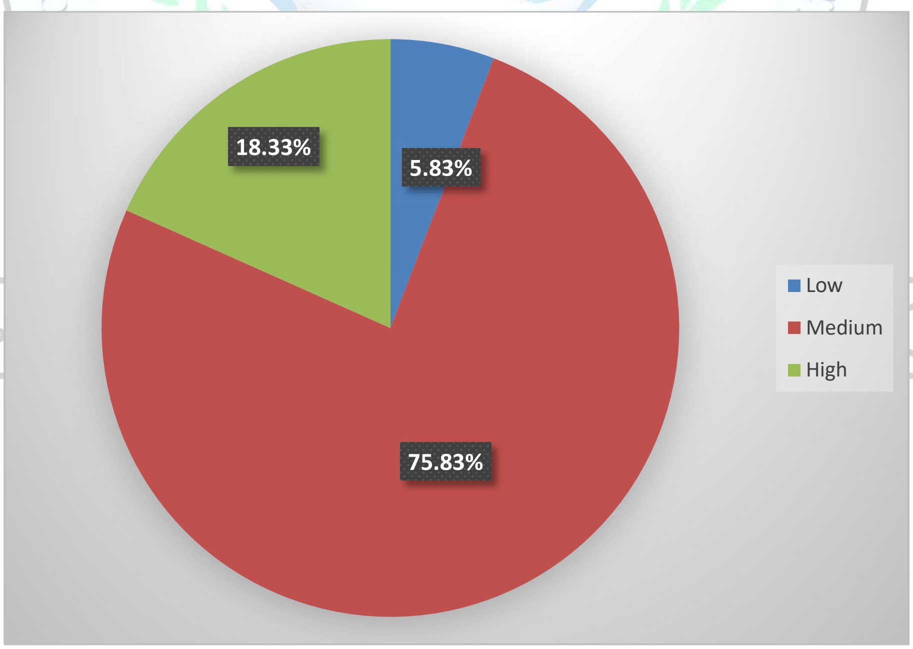

Fig 1: Distribution of respondents according to overall knowledge regarding NRLM.

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