

A STUDY ON UNDERSTANDING THE IMPACT OF THE NRLM ON LIVES OF BENEFICIARIES

Aadil Bashir*, Afnan Khan**

*Assistant Professor, Department of Social Work, University of Kashmir, J&K, India.
Email: kashmir.adil@gmail.com

**Research Scholar, Department of Social Work, University of Kashmir, J&K, India.
Email: fnantariq@gmail.com

Abstract National Rural Livelihood Mission in India was introduced with the objective of curbing the poverty and working for the upliftment and the betterment of rural pockets of India. In the context of Kashmir it is known by the name; 'Umeed'. The purpose of this paper is to understand the conceptual framework of National Rural Livelihood Mission and how it is working in the state of Jammu and Kashmir with special focus on block LAR, district Ganderbal. The study is purely qualitative in nature, the data for this purpose has been collected from both primary and secondary sources through observation and interview with different beneficiaries. The results of the study displayed the conceptual framework of NRLM in Kashmir as; mass mobilization, creation of SHG's, access to credit, financial, technical and marketing services, capacity building, upgradation of social and economic support services delivery networks. The findings also revealed that NRLM has brought hope for the poor people as it's giving them dignity, identity, wider livelihood opportunities, increased savings, access to different institutions, unity, oneness and above all empowerment. However, it was also found that there are certain gaps in the program that needs to be filled/addressed through proper mechanism.

Keywords: NRLM, Jammu & Kashmir, Upliftment, livelihood, empowerment

INTRODUCTION

India is a country with a huge population and majority of the people lives in the rural areas and experience poverty. But being poor doesn't mean that they lack potential. Every human being has the potential, which needs to be explored by giving them opportunities. NRLM has come up with the idea of helping the poor, in such a way that they become self-reliant by using their potentials and available resources to combat poverty. It aims to reach out to all the rural poor families (BPL families) and link them to sustainable livelihoods opportunities. The formation of self-help groups have been very much fruitful for poor women. These have provided them a platform wherein they can work collectively and address their livelihood concerns. It has not only helped to improve the financial conditions of the poor but also has positively impacted the social and psychological aspects of people. The empowerment of women is the most important outcome of this program (Ministry of Rural Development, Government of India).

Government of India has launched several programmes for the eradication of poverty and National Rural Livelihood Mission is one of them. With aims of creating and increasing opportunities for self-employment amongst the villages, the programme has this as its prime aim. The formation of Self Help groups amongst the economically weak to enable them to look at opportunities of self-employment is another aim. The year 1999 saw the unveiling of the Integrated

Rural Development Programme and then the Swarna Jayanti Grameen Swarojgar Yojana (SGSY) that is aimed at increasing the economic standard of the commoners in the village by creating employment. The NRLM is an enhancement of the SGSY and was inaugurated in 2011 and had a budget of \$ 5.1 Billion. It is the best scheme of the Rural Development Ministry as well as the top of its kind across the globe. The World Bank has also provided \$ 1 Billion towards this cause.

NRLM has an ambitious mandate under which it intends to cover all the rural poor and provide them opportunities to indulge in those occupations which are more reliable and sustainable. It will be very much helpful in providing them for their sustenance and simultaneously help them to evade poverty (Ministry of Statistics and Programme Implementation, Government of India, 2011). For this purpose the programme will put up support systems at various levels which will organise these poor people, build their capacities and ensure that they have access to finance and divers occupations for generating sustainable livelihoods. In the beginning, these support systems will organise these people and provide them services of livelihood generation and sustaining the outcomes. These will identify and work with jobless poor rural youth, provide skill development trainings to them and help them get jobs in the formal sector or remunerative informal enterprises

based on their abilities and skills. The SHGs, Federations and Collective Livelihoods bring them to a point where they can work collectively with mutual cooperation. They bring the mainstream institutions like banks and government departments together to address various issues concerning sustainability of livelihoods and poverty. These institutions further provide savings, credit and other financial services to the beneficiaries. They provide the necessary knowledge and skill base including tools, assets, infrastructure and other important resources for the members. They also help them avoid jeopardies by increasing their earnings through gainful employments and empower them enough to raise their voice and give them the negotiating powers to deal with the service providers. An extensive service support is required to mobilize the poor into their institutions, for this government agencies, NGO's, and civil society organizations, local self-governments, banks and cooperate sector have an important role to play. As the institutions of poor grow with time, the dependency on the external support structure also decline and the empowered members take the charge in their own hands, to accelerate the functioning of their groups. In this way they become self-reliant and the main essence of the program is achieved. Thus the program of NRLM, Initiated as the program for the poor, becomes the program by the poor. The charge is then to decline. Mobilising the poor into their institutions needs to be induced by an external sensitive support structure. Government agencies, NGOs and civil society organisations, Local self-governments, banks and corporate sector can play this role. With time, as the institutions of poor grow and mature, they themselves become sensitive support structures and institutions for the poor. The dependence on external support structures should decline over time. Their successful and empowered members and leaders take charge of and accelerate many of these processes. Thus, the programme for the poor becomes the programme by the poor. Poverty is a complex and multidimensional phenomenon. The institutions of poor therefore need to engage in many sectors and with several service providers. Their ability and effectiveness improves with time and experience (Ministry of Rural Development, Government of India).

National Rural Livelihood Mission (NRLM) have the faith that these unprivileged people have inborn capacities and firm desires to evade poverty. This provides them a platform through which they develop a capacity to survive and withstand challenges. This fosters their capabilities and helps them indulge in such occupations which will help them in their financial growth. For this purpose, they are motivated to come and work together in designated groups. They are provided with relevant skill-development trainings, infrastructure, access to finance and help them convert these to reliable and sustainable units of income generation. For this purpose, a well-defined complex structure is required at various levels to achieve such defined set of goals. Strong

institutional platforms of the poor enable them to build-up their own human, social, financial and other resources. These capabilities enable them to access their rights, entitlements and livelihoods opportunities and services, both from the public and private sector. The process of bringing these people together and organising them in SHGs enhances their powers in terms of unity and bargaining capacity. The whole process empowers them to undertake feasible and reliable occupations which in turn help them come out of the vicious cycle of poverty. The mission can be further expanded and extended if the unprivileged groups ensure maximum participation (Ministry of Rural Development, Government of India).

OBJECTIVES OF THE STUDY

- To understand the impact of the program on the lives of people.
- To identify the gaps underlying the program and devise a set of recommendations.

RESEARCH METHODOLOGY

National Rural Livelihood Mission was started in Jammu and Kashmir in a phased manner. It was given the name 'UMEED'. UMEED in J&K has been instrumental in bringing about some change into the lives of poor rural women. The present study focuses on how NRLM has impacted the lives of people in Block Lar, of district Ganderbal. (BPO-Lar, 2016). The required data for the study was collected from both primary and secondary sources:

As the research was purely qualitative in nature, various meetings were attended with SHGs, Cluster Level Federations (CLFs) and Village Organizations (VO). Respective meetings were also carried with community level workers and office bearers of NRLM including Block Project Officer (BPO) to observe the various dimensions of NRLM in its theoretical and practical implementation.

Primary Data: Observation, focused group discussion (FGD)'s and interviews were conducted in six clusters of Block LAR. The name of the six clusters are; ClusterA -Salamat; ClusterB -Aftab; ClusterC -Shah i hamdan; ClusterD -Mubarak, ClusterE -Ujala, ClusterF -Itifaq.

Participants: A total number of 120 participants were taken using purposive sampling in Block Lar.

Secondary Data: Secondary data was collected from Block Program Officer, various books, government websites and different articles.

Different beneficiaries were visited and interviewed to know how NRLM has benefitted them. Interview as a tool was used to get deeper understanding of the scheme and how

it has impacted the social, psychological and economic aspects of people in Block Lar, with respect to different developmental variables like capacity building, financial empowerment, borrowing capacity, participation in social issues, social mobility, decision making etc. The interview was carried to carve out the in depth analysis of the pros and cons of NRLM.

IMPACT OF NRLM (UMEED)

The state of Jammu and Kashmir is considered as a vulnerable and volatile state given to its peculiar geo-political conditions. It's not easy for any program to get direct recognition and acceptance by people. Moreover, it became very difficult to ensure active participation of the people because of the various social and cultural aspects. Later on, in order to make them understand the functioning of SHGs, some of the SHG members were given training outside the state. This activity cleared the doubt among members about UMEED. Above all the wholesome participation of community people also boosted the implementation of this program. NRLM has been quite beneficial to alleviate the poor and improve their conditions. The important findings of the study are as under:

Skill Enhancement and Institutional Development

The program aims to form the SHG particularly of the women who come together and join hands to enhance their skills and thereby run their self help groups. At the same time the women who forms these SHG's play key roles in the functioning of village organizations and cluster level federation. This to a larger extent has led to their empowerment. The sharing of ideas in groups and making potential use of the available resources led to the skill development, capacity building and overall institutional development.

One of the beneficiary shared that the program has made her realize that she can do things on her own

NRLM made them realize that everyone has an innate tendency to grow, it provided them platform where they can use their potential in a best possible manner. They help them partner with local institutions and public service providers like banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

ECONOMIC EMPOWERMENT

One of the key benefits of this program is the economic empowerment of the women. The same has been realized by

teaming them up in SHG'S which has resulted in monthly savings, used by them to generate their own livelihood. It has also helped them to have knowledge of their bank account, savings, credit and insurance. They themselves approach the banks for loan or insurance for their livelihood, which has led to the sense of dignity and empowerment among the women folk.

“After joining SHG, I took a loan to upgrade my livelihood and at the end of the month I was able to make a profit of Rs.7000 out of Rs. 3000” –(SHG Member)

LENDING MONEY

One of the contributions of this program has been an increased trust and faith among the beneficiaries of this program. Prior to this scheme nobody was ready to lend them money, as they were poor and nobody trusted them to return the money back. However after joining this scheme they themselves save the money and borrow it from SHGs. They utilize this money and generate a livelihood out of it and repay the same loan. It was also found that the members also apply for VO/CLF/Bank loan and are very much successful in repaying it back. In this way their borrowing capacity has increased.

While interviewing with the beneficiaries, it was reported that they would find it difficult to borrow money as it was felt that they won't be able to repay it back and that too in one installment but since the program of UMEED has come in their lives, they no longer face such situation and can now pay back the loan in installments.

ENGAGEMENT IN COMMUNITY ISSUES

NRLM not only caters to the livelihood aspect but also the community issues. It has provided women a platform where they can discuss different social issues, so that they can come together and join hands to provide suitable solutions. Issues like road connectivity, electricity problems, dowry issues, education of children, cultural issues etc. are being dealt by the members of SHGs.

The beneficiaries had addressed some of the basic community services e.g. ensuring the supply of electricity, one of the SHG member shared that she was out of her village for getting training regarding the SHG functioning in district Kupwara and when she came back there was no electricity in their village for the past so many days. She therefore decided to discuss this issue in the SHG. Then with the collective efforts of all the SHG'S in that community they were able to address to the problem and with in no time their village got 250 KV transformer and the electricity was restored”

Providing Livelihood Opportunities to Poor through Community Investments

Providing livelihood opportunities to the poor and the vulnerable is the basic motive of NRLM. Under this program the livelihood gets promoted through three different strategies – skill training and placement, micro enterprises and livelihoods collectives. It includes either upgrading or setting up of new livelihoods through community investments. The program supports SHG's to prepare livelihood plans that respond to their household asset, cash flow and capability situation. The groups are provided with all the technical support that takes into account the unique livelihood needs of each family especially the tribal, single women and people with disabilities. For the ultra-poor and vulnerable households, direct individual assistance is made available. All of this is monitored to ensure that the program is functioning properly so that the poor is able to move out of poverty.

MANAGERIAL SKILLS

The program has been quite instrumental in exploring managerial skills among the SHG members. To run the SHG's properly, a member of the group is made a leader and various functions are delegated to her. Leadership development and imparting managerial skills among women is one of the prime focuses of capacity building under this program, as it helps women in gaining confidence and work on other aspects of their lives to empower them socially, financially and politically.

The program has made them aware of their potentials and capabilities; they are seeing their new sides and are getting acquainted with different aspects of life. They have gained confidence in themselves and find themselves in no way less than others. They are thankful to the functionaries of NRLM, for providing them trainings to channelize their potential by delegating them responsibilities to run their own group one of the beneficiary expressed that she feels great being the president of her self help group.

BANKING OPERATIONS

The program has linked the beneficiaries to the banks and has helped them to get acquainted with the banking and other financial operations. Prior to this they have never visited a bank but now they know the various procedures of money handling. It has also increased their confidence to visit different institutions. Besides thumb impressions have given way to proper signatures.

*The beneficiaries even didn't have their bank accounts, prior to the implementation of the scheme. Going to a **bank** and*

making transactions was a big deal for them but after joining the SHG, they now have their own personal bank accounts, they feel emancipated in a way that they can now perform all the required banking procedures. Even if there arises any problem, the UMEED functionaries always provide them the necessary support.

POOLING THE CAPITAL

One of the core benefits of this program is to pool money through SHG's, wherein the group of women can come together and make contributions to support each other's livelihood. NRLM not only has made sure that each woman owns an account but also has realized the dream of poor women to save the capital, which was almost impossible before. NRLM has ensured that not only their struggle for basic needs is taken care of but also they could save money to ensure a better future.

SOCIAL COHESION

The program has created a platform in the community where the women can come together in the form of SHG's and get acquainted with each other to enhance their interpersonal relations. It helps in removing ones idiosyncrasies and people get to know about their pros and cons. This has strengthened the bonds between the community and has increased the social cohesion.

They don't see SHG'S as mere groups to benefit them financially but for them it's a lot more than that. They consider themselves as a family. Their meetings are started with prayer, with an idea to be humble to the one who created them. Apart from discussing money matters they share their worries & happiness and thus creates a place for themselves where they can find peace and solace.

EXPRESSIVE AND VOCAL SKILLS

NRLM has facilitated the community to express themselves at various platforms. It has removed the communication barrier between people and reduced the fear of expression. They have become more vocal in raising and addressing the issues to make their community a better place to live in.

SOCIAL MOBILITY

Prior to the implementation of this scheme the women were confined to their houses only, but after joining this scheme and grouping themselves into SHGs the mobility of women has increased. They go for SHG, VO and CLF meetings; this has strengthened the feeling of oneness among them. Besides they also go outside for banking and marketing their products, which has empowered the women considerably.

DECISION MAKING

By making use of leadership and managerial skills for running their SHGs, it has also helped them considerably in taking decisions not only for the betterment of the SHGs but also for the whole community. This scheme has empowered women in different aspects. Prior, they had no say, they were dependent on the men folk for almost everything, but since they have started working and even supporting their family, they have created identity of their own. Now they are not only taking decisions regarding their personal issues but also for the whole community by showing their participation in almost every field.

The program is not just to alleviate the poor from poverty but also to provide them platform for their overall development. The SHG is more than just a group it is an institution where they can participate in decision-making. One of the beneficiaries expressed that since she is now supporting her family financially and has helped her husband to upgrade his livelihood. Now the same person who first opposed her to join SHG seeks her opinion before taking any decision

GAPS IN THE PROGRAM

Every program is obvious of having loopholes; in fact loopholes are not bad if dealt properly. Though in NRLM, the gaps were not of such severity, but there still exist some areas, that can be improved. The following are the gaps/lacunae found during the research done on NRLM in block Lar of district Ganderbal:

Inconsistent Trainings & Poor Time Management: Training wasn't provided to the members in its full latter and spirit. Besides the members were also reluctant in attending training workshops, which led to the inefficiency of community to perform their duties. Meeting for a few members was a burden, as they had to leave their work and spend their entire day in attending the meetings.

Role Confusion: some role clashes were seen among the field staff, which somehow created loopholes in the proper functioning of this program.

Improper Maintenance of Records: Sometimes bookkeeping and other records of SHGs were not prepared on time, which created problems during the process of auditing.

Affecting Studies of School Going Girls: It was observed that teenage school going girls were the members of SHGs, and due to their involvement in SHGs, their studies were affected.

Lack of Marketing Facilities: Marketing knowledge is not provided to SHGs and they were facing problems in selling their products, as they had to compete with the already existing market forces.

Dominance of Few & Lack of Interest: Some of the leaders of the SHGs were seen dominating the whole group, and taking the majority of decisions. It was also observed there was lack of interest shown by some of the SHG members. They were not performing their roles and duties properly which hampers the functioning of whole SHG and results in the failure of the same. In some cases, some of the members were forcefully retained in the group.

The challenges, which UMEED is facing, are not of serious magnitude. These can be taken as opportunities on which it can revive and thrive in its practical implication. It was observed that people have developed a lot of expectations from UMEED. They are sure about the continuous support, since they want to upgrade their livelihood at the larger level.

RECOMMENDATIONS

- The perfect state is inconceivable. No program is perfect and NRLM is not an exception, a lot can be done to improve the program. The following can be the possible recommendations to improve the present state of implementation of NRLM:
- The amount regarding the RF & CLF is not satisfactory considering the present day hike in prices in the market, so this should be taken into consideration and the fund flow structure should be revised.
- Trainings should be provided to all the members of SHG particularly to the community cadre at its best and on timely basis. Besides cultural sensitivities should be kept in mind
- Leadership qualities should be developed among all the members associated with the SHG's as it was observed that in few SHGs only few members were dominating.
- SHG meetings should be arranged according to the feasibility of all the members, as few members complained that they have to leave their work and have to spend the entire day in attending VO (VILLAGE ORGANISATION) and CLF (CLUSTER LEVEL FEDERATION) meetings.
- Amount for weekly savings should be kept according to the affordability of all the members.
- In SHG meetings, there should be more discussions on social issues which are prevailing in community, as it has been observed that the meetings of the SHGs are mostly dominated by loans, savings and monetary matters and there were no major discussions on such issues.
- Most of the women respondents recommended that the program should have also taken men folk in the purview of this mission.

- Market linkage should be provided to the SHG members for selling out their products. There should be very less intermediates between the SHG member and the buyer, so as to ensure maximum profitability.

CONCLUSION

The study revealed that NRLM is a step towards poverty alleviation with primary focus on rural women. This program is implemented as a mission where by the women are made the change agents of the society. NRLM is locally known, as “Umeed” in Kashmir. It emphasizes on the team building and unison. The program was implemented in Block Lar at the initiation of NRLM in Kashmir. With the help of this program, rural women can come together by forming SHGs, work on the five core principles of the mission, so as to achieve the economic stability. It has brought hope for the poor people; it has given them dignity, identity, wider livelihood opportunities, increased savings, access to different institutions, unity, oneness and above all empowerment. It is not merely a scheme for providing economic benefits to people; it’s also catering the psychosocial needs of women. In SHGs women are not just benefitting economically but it has helped to provide them a space where they can share their feelings, sorrows and happiness, thereby creating a social cohesion in the community.

Shameema Begum (37) is a member of a self help group. She said, “We were not knowing, who we were, where to go, whom to approach. Now we are enough acquainted and empowered to put our opinion and have a say in every matter”.

The program has assisted the community in such a way that they are utilizing their available resources so that they can gain maximum gains out of it. The program involves the functionaries (Community mobiliser, community trainers etc.) from the community itself, to mobilize, train and manage the members of SHGs effectively. With the help of continuous VO and CLF, meetings the members remain up

to date about the current scenario of the program. Further the loans provided at different levels definitely help the people in their economic crises. The women associated with program of UMEED are very much satisfied. Also the mission is not of the view to create any dependency among the rural people because the ultimate goal of this mission is to make people independent and self-reliant.

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