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Awareness level of beneficiaries with respect to the concepts and services of Sanjeevini – A study of Mysuru District

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ABSTRACT

The National Rural Livelihoods Mission (NRLM - Sanjeevini) – Aajeevika was launched on 3rd June 2011. The Mission has the mandate to reach out about 100 million rural poor households in 2.5 lakh Gram Panchayats across the country. The program is being implemented in Karnataka state and Mysore district is one of the five National Rural Livelihood Project areas. Facilitating sustainable livelihood opportunities and encouraging them to come out of poverty is the focus. The study based on primary data collected from four blocks of Mysore district. The multistage sampling frame used to gather the data from beneficiaries. The study consists of 400 beneficiaries, data collected during 2017-18. It was found in the study that out of 400 respondents only 116 respondents were aware of all the benefits available in Sanjeevini programme. The other findings have also inferred that the National Rural Livelihood Mission (Sanjeevini) has not successful in generating awareness about the scheme and its benefits among its own Self Help Group members completely. The author further found that Majority of them have been part of the groups for accessing the credit facilities. Making NRLM as the livelihood mission in Karnataka is still a distant dream as the current results highlight only credit and thrift activities. Livelihood promotional activities have required to be paced up.

Keywords— Livelihood, Rural development, Self-help group, Micro credit, NRLM

1. INTRODUCTION

The National Rural Livelihoods Mission (NRLM - Sanjeevini) – Aajeevika was launched on 3rd June 2011. The Mission has a mandate to reach out to 100 million rural poor households in 2.5 lakh Gram Panchayats across the country and link them to sustainable livelihood opportunities and encourage them till they come out of poverty. NRLM believes that the poor have essential capabilities to graduate out of poverty. The challenge is to release these entrepreneurial capabilities by adding them with capacities (knowledge, information, tools, collectivization, finance, etc.). Mobilisation of rural poor women into Self-help Groups (SHGs) and their alliances is the main objective of NRLM. SHGs are similar groups of 5-20 women which function on the ideologies of mutual support and cooperative action. The SHGs are united at the village, Gram Panchayat, cluster and block level. The institutions provide services to their members, savings, credit, livelihoods support, etc. Services are expected to help them to strengthen and sustain their livelihoods. NRLM ensures that the members have the mandatory skills to manage the institutions through regular capacity building. As the SHGs and their alliances of the poor mature, they become a strong demand system on behalf of their members. The institutions would create their own human, social, financial and other resources. The institutions build linkages with mainstream institutions such as banks, local governance bodies, Government bodies to address different dimensions of their poverty. These measures enable the members to increase access to entitlements, rights, resources and livelihood opportunities.

NRLM is constructed based on the core value of inclusion growth and Financial Inclusion, Economic Inclusion and rural sustainability to achieve this, some of sub indicators have developed they are:

The NRLM will enable SHG members to shape their skills in interacting with service providers, whether government or private, enabling them to negotiate for improved access to better quality services such as educational and health services, and gain a voice in local governance institutions through access to public services. Access to entitlements, Utilization will also empower the poor, vulnerable and differently-abled to improve their access to public programs to which they are entitled such as old age and widows' pensions, livelihoods programs such as those under the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA) and food security programs such as the Public Distribution System (PDS).

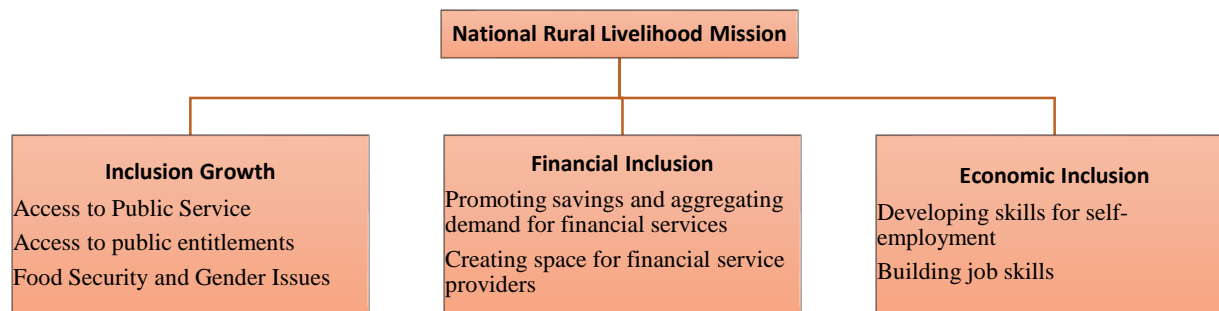


Fig. 1: National Rural Livelihood Mission

Food security and gender issues, state livelihood programs have shown that SHGs provide poor members with a vital safety net that they can access in times of need - a vital first step if the disadvantaged are to lift themselves out of the vicious cycle of poverty. Promoting savings and aggregating demand for financial services, in many rural areas the poor do not have access to any kind of credit, apart from the local money lender, or coverage against loss of life, health or assets - a crucial component for reducing poverty and helping families tide over emergencies. Creating space for financial service providers, by encouraging saving and careful financial behaviour, introducing mechanisms for imparting financial literacy and credit counselling, the SHGs will create the space for financial services providers, both commercial banks and MFIs, to bring in a range of reasonable financial services for the poor, spreading the options for the rural poor to access credit to set up micro or Nano enterprises and build their assets. Developing skills for self-employment importantly, the NRLM will support the rural poor in building their skills and capabilities for self-employment, enabling them to graduate from dependence on safety nets to building productive assets of their own. Producer groups in agriculture, dairying and the non-farm sector will be able to upgrade technologies to improve the productivity and quality of their products, access market information, develop value chains, attract the private and cooperative sector to do business with them, and negotiate fairer terms of trade for their products and services. Building job skills a critical element of the NRLM covers rural youth who will be empowered with the skills needed in India's rapidly changing labour market. This will enable them to access new job opportunities in the services sector, connecting the previously covering rural regions to the mainstream economy and helping India to capitalize on its demographic dividend. It will also assist India's growing private sector enterprises to tap into a complete pool of trained labour, assisting them in hiring and placement, especially given the shortage of appropriate skills in India's labour market. The GPLF is confined to a network of SHGs of a particular Gram Panchayat. It provides a common platform for member SHGs to share their experiences and to voice their problems. The GPLF can help achieve what individual SHGs cannot, by pooling talent and resources from the GP/Block/District. The GPLF will focus on financial intermediation, formation & nurture development of SHGs. The WLF is confined to a network of SHGs of a particular Ward. It provides a common platform for member SHGs to share their experiences and to voice their problems.

2. OBJECTIVES OF THE STUDY

- To understand the clarity on the fundamental premise and concept of Rural Livelihood Mission among beneficiaries
- To study the process and adherence of democratisation within the group
- To understand the access of both entitlements as well as handholding services by the mission

3. METHODOLOGY

The study based on primary data, collected from four core project taluks (blocks) of NRLM in Mysore district. The multistage sampling frame used to gather the data from beneficiaries. The list of beneficiaries obtained from the concerned authorities. Respondents selected by using simple random sampling method. The study consists of 400 beneficiaries, data collected during 2017-18, excel used to analyse the collected data apart from the descriptive analysis.

4. ANALYSIS AND RESULTS

Table 1: Sample size of the study

Taluk Name	No. of Respondents
T. Narasipura	100
Nanjangudu	100
Hunsur	100
H.D Kote	100
Total	400

Source: Primary data

The present study conducted in four Taluks of Mysore districts. From each taluk, 100 respondents who have participated in the SHG for the minimum period of three years were chosen by using a random sampling method.

Table 2: Age of the respondents

Age in Years	Frequency	Percentage
18-25	14	3.50%
26-35	125	31.25%
36-50	198	49.50%

>50	63	15.75%
Total	400	100.00%

Source: Primary data

Table 2 represents that majority of the respondents falls in the age group of 36 to 50 years which was around 49.50 per cent, it was followed by the age group of 26-35 years in this group had 125 respondents which contributed around 31.25 per cent and the least number of respondents we had in the group of 18-25 years, where only 14 respondents (3.50%) out of 400 respondents. The average age of the respondents was 32 years.

Table 3: Education of the respondents in percentage

Qualification	Frequency	Percentage
Illiterate	196	49%
Primary School	134	33.50%
High School	55	13.75%
PUC	12	3.00%
Degree	2	0.50%
PG	1	0.25%
Total	400	100%

Source: Primary data

Table 3 described the educational qualification of the respondents, it is clear that a major portion of respondents was illiterate 49%, primary education 33.5%. Out of 400 respondents, only 0.50% (2) of them had a graduate degree and 0.25% (1) had a master's degree. Whereas, the remaining other respondents had completed up to high school 13.75% and pre-university course 3.00% only. (55 and 12 respondents respectively).

Table 4: Annual income of the respondents

The income of the respondent	Frequency	Percentage
<10000	134	33.50%
10000-25000	85	21.25%
26000-50000	92	23%
51000-75000	33	8.25%
76000-100000	24	6%
>100000	32	8%
Total	400	100%

Source: Primary data

From the table 4, it is very much clear that considerably a larger portion of the respondents i.e., 134 (33.50 percent) had a low annual income (i.e., less than 10000 rupees per annum). Whereas 85 respondents (21.25 percent) and 92 respondents (23. percent) of the total respondents belonged to the income group of 10000-25000 and 26000-50000 rupees per annum respectively. On the other hand, out of 400 respondents, 24 (6. percent) of them had an annual income in the range of 76000-100000 rupees per annum and 32 (8. percent) of them had an income more than 100000 rupees per annum.

Table 5: Years of participation in SHGs

Age in Years	Frequency	Percentage
3	93	23.25%
3 to 5	52	13%
5 to 10	66	16.50%
>10	189	47.25%
Total	400	100%

Source: Primary data

Table 5 represents the members years of participation in SHGs. 47.25 percent members are the part of the groups since above 10 years, 23.25 percent have recently joined the groups, they are in between 3 years. 16.50 percent members have participation between 5 to 10 years and 13 percent members are participating from 3 to 5 years.

Table 6: Taluk wise frequency of participation in SHG meetings

Taluku	Once in a Week	Once in Fortnight	Once in a month	Never	Total
T.Narasipura	0	0	100	0	100
Nanjangudu	22	5	73	0	100
Hunsur	26	2	72	0	100
H.D.Kote	98	2	0	0	100
Total	146	9	245	0	400

Source: Primary data

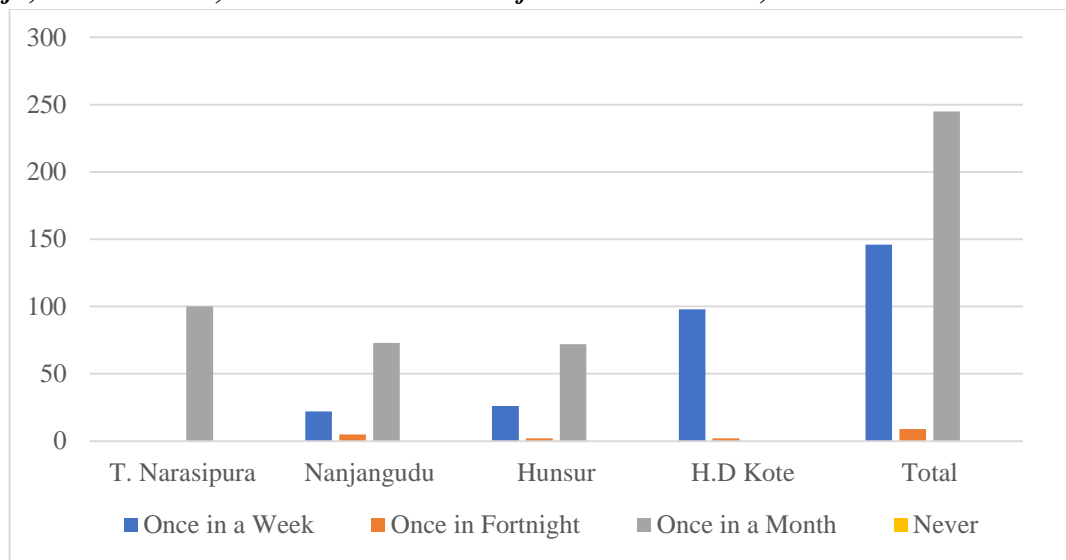


Fig. 1: Participation of SHG Meetings

Source: Primary data

Graph in figure 1, gives the details of Taluk wise frequency of participation in SHG meetings. There is no uniformity in conducting meetings, as per members convenient meetings are conducted. According to data T. Narasipura Taluk conducted meeting once in a month, in Nanjanagud 73 members said that they were also conducted meeting once in a month. Particularly in H D, Kote respondents conduct meeting once in a week, however, 22 members of Nanjangud and 26 members of Hunsur also conducted once in a week respectively. Very fewer members would like to conduct a meeting on a fortnight basis. SHG meetings have been conducted as per the convenience of the group.

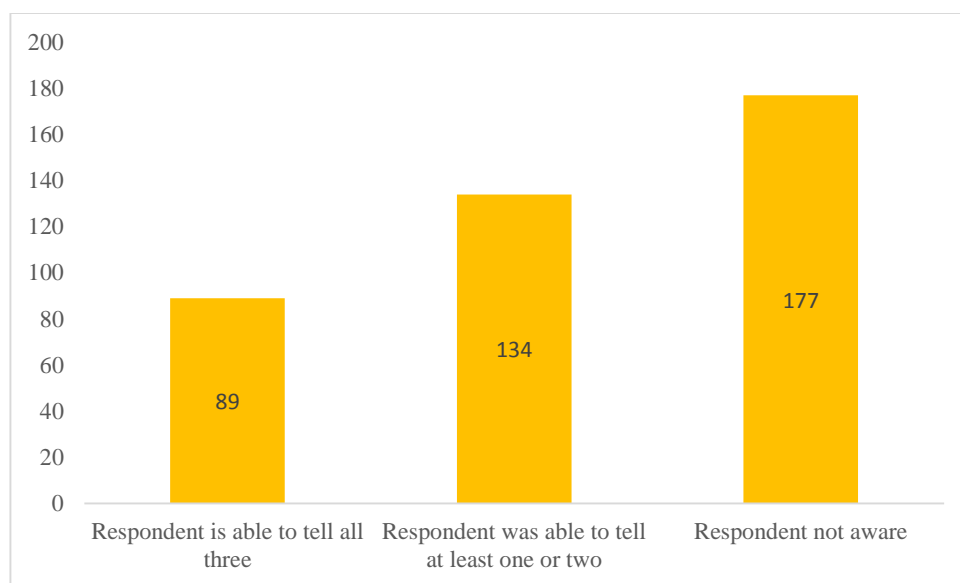


Fig. 2: Awareness about NRLM SHG concepts

Source: Primary data

Graph in figure 2 infers us regarding the awareness of NRLM concepts among the respondents. Around 89 respondents are aware of all the three NRLM concepts. 134 respondents were able to tell two concepts. Out of 400 respondents, it was found that the majority of them (177 respondents) were not aware of the NRLM concept.

Table 7: Benefits Received from the SHG

Particulars	Frequency	Percentage
I can save money	392	98
Get Easy Credit	390	97.5
Get information on improving life standard	229	57.25
Get access to meet external resource person	18	4.5
Get skill Development Training	20	5
Livelihood Support from sanjeevini	24	6
All the above	2	0.5
None	1	0.25
Total	400	100%

Source: Primary data

Table 7 represents the benefits received due to membership. Out of 400, 392 respondents said they can save money by participating in SHG. 390 said they can obtain internal credit from the SHG. 229 respondents said that they can get information regarding improving the standard of life. These are the main three benefits most of the groups accessing at large. On the other hand, 18 respondents said they would be able to meet the external resource person. 20 respondents said they can obtain skill development training. Only 24 members said they can access livelihood support from Sanjeevini.

This clearly infers that the awareness of services that members can receive from the program has not gone beyond savings and credit activities much. Even after three years of participation in Sanjeevini SHGs, members are not responding that they would get livelihood services from the mission.

Table 8: Awareness level on Sanjeevini and Panchasutra

Particular	Sanjeevini	Panchasutra
Respondent is able to tell all	166	114
Respondent was able to tell at least three	102	83
Respondent was able to tell at least one	98	79
Respondent not aware	84	124
Total	400	400

Source: Primary data

Table 8 is about the awareness of benefits due to the participation in Sanjeevini; from the picture, it is very clear that out of 400 respondents 116 respondents were aware of all the benefits. Similarly, there were 102 respondents who were aware only about 3 benefits, along with these there were 98 respondents who had knowledge of only one benefit, from the picture it was also clear that there were 84 respondents who were not at all aware about any of these benefits. On other hand graph reveals the awareness about the Panchasutra prescribed by sanjeevini, However, 114 respondents are aware of all the 5 components, similarly, 83 respondents were aware of 3 components and 79 respondents were able to tell at least one component.

Table 9: Awareness about grading of SHG and Grade of the SHG

Awareness about grading	Response	Grade of the SHG	Response
Yes	214	Grade A	156
No	45	Grade B	27
Do not know	141	Grade C	0
Total	400	Do not know	31

Source: Primary data

Table 9 represents, there were 214 respondents who were aware of the grading of their SHG which was around 53.5 per cent to that of total respondents. Similarly, there was a total of 141 respondents who were not at all aware of the grading of their SHG and 45 respondents were not having a grading system in their group. Also, the graph gives information about the grade of different SHGs, out of 214 respondents 156 respondents belongs to the SHGs which are of 'A' grade which contributes around 39 percent. Whereas 31 respondents were not aware of the grading system and they did not follow the grading system. On the other hand, 27 of the respondents were unaware of the grade of their respective SHG. Only half of the respondents were aware of the concept and grade system.

Table 10: Awareness about WLF and GPLF

Category	WLF	GPLF
Yes	75.25%	77.00%
No	5.00%	23.00%
Don't know	19.75%	

Source: Primary data

Table 10 shows, it is clear that out of 400 respondents 75.25 per cent of them were aware of the WLF concept, however, 5 percent of the respondents belongs to the category who were unaware about WLF and 19.75 percent of respondents were not even heard the concept of WLF. Majority of them know the WLF and they utilising these to enhance their social and human capabilities. On the other hand, the graph says that 77 percent of the total respondents belong to the category who says they are all well aware about the GPLF concept, whereas 23 percent of the respondents opposite of this. Both have to perform in a good manner.

Table 11: Importance of GPFL and WLF

Category	WLF	GPLF
Yes	75.25%	77.00%
No	5.00%	23.00%
Don't know	19.75%	

Source: Primary data

Table 11 represents the importance that GPLF and WLF, 112 respondents have said that it has enhanced their capacity in terms of social and economic. 120 respondents say it provides a platform to enhance affinity. Also, 40 respondents said that it provides the way to access credit to the members. On the other hand, 17 respondent says because of these they are able to see the shgs activities, the remaining 62 respondents said that it is an opportunity to solve their social and community problems. However, 37 respondents were not aware of these two concepts. Another 12 respondents have participated in both but do not able to tell the

R. Basavaraju, Mahesh T. M.; International Journal of Advance Research, Ideas and Innovations in Technology importance. Overall GPLF and WLF are the key instruments to get the solution on their social and economic, community problems within the village.

Table 12: Accessibility of Services of KSRLM

Particulars	MBK	LCRP	CS	Taluk Cordinator
Not Heard The Nomenclature	14	37	39	69
Once in a Week	92	54	0	0
Once in a Forth night	30	52	0	0
Once in a Month	238	225	211	54
No Certain Time	18	15	69	120
Never	8	17	81	157

Source: Primary data

Table 12 represents the accessibility of services of KSRLM, it clearly shows the accessibility of sanjeevini employees in terms of providing information, instructions and timely updates. 238 respondents said that once in a month have access the master book keeper, similarly 225 respondents said that they access LCRP once in a month and 211 respondents said that they met CS once in a month, while they met Taluk co-ordinator also in once in a month. It is very clear that the majority of them said that NRLM personnel's have supervised the groups once a month. On another hand, many of the respondents did not hear the designation of sanjeevini, 14, respondents did not know the designation of MBK, similarly, 69 respondents did know the Taluk coordinators and they have not visited the groups as per the schedule, there are no certain timings. Surprisingly 157 respondents said that they never met Taluk co-ordinators. Therefore, it is very clear that accessing ksrlm services have not delivered timely.

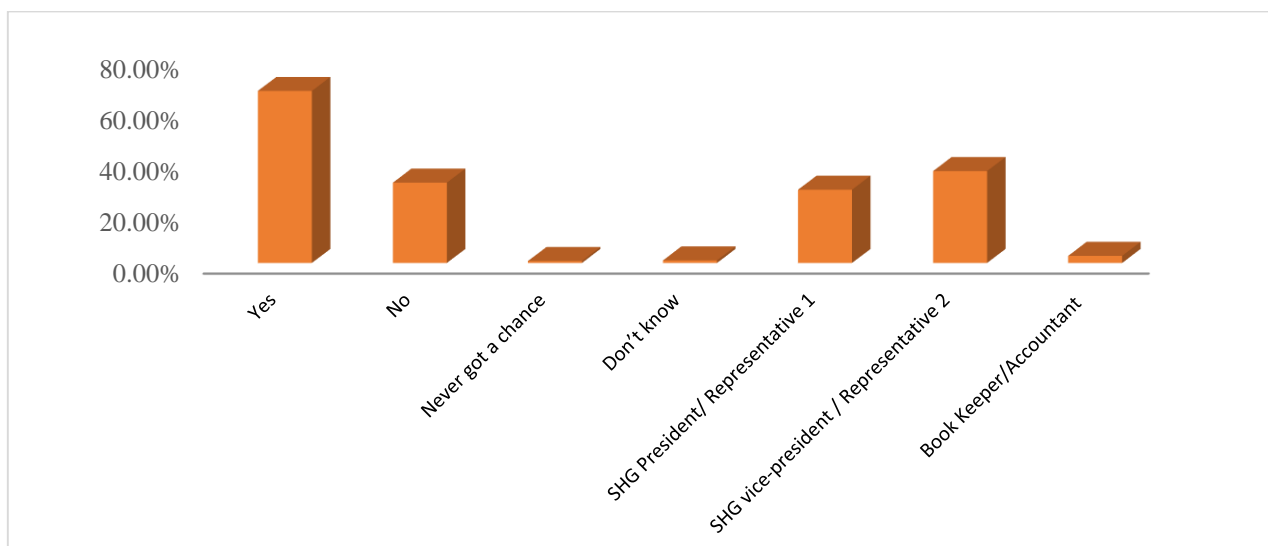


Fig. 3: Participated in SHG Governance and Role Played in SHG Governance

Source: Primary data

Graph in figure 3 shows it is very much clear that, a major part of our respondents was well aware of the governance of SHG and 67 per cent of them participated in the governance activity. Whereas 31.25 per cent respondents have never participated in such activities and 0.75 per cent of the respondents has never got any chance to be a part of the SHG governing body and 1 per cent respondents were not aware of such activities in the SHG. Also, we can observe that 28.50 per cent of respondents played the role of president and 35.5 per cent occupied the vice-president post in the SHG governing body. On the other hand, 2.75 percent respondents played the part of book keeper cum accountant.

Table 13: Do you feel that your voice is valued in your SHG and contribution in rules making

Category	No of Respondents
Yes, always heard	109
Yes, if ideas are constructive / good	275
No scope for expressing my ideas	16
No, as there are other members have more ability	4
Yes, I very much Contribute	109
Yes, all Members Equally do	265
No, we haven't made any rule by our own	23
No, the Only Representative do	1
No, rules are made by Sanjeevini Personal	1

Source: Primary data

Table 13 described the, a major portion of the respondents (275 respondents) says that their opinion was only heard if it is constructive or the opinion is good. We can also see that 16 percent of respondents never had any chance of expressing their opinion, whereas 1 per cent of the respondents say there were few other members who had more ability to express their opinion

and hence these 1 per cent has never expressed their opinions. On the other hand, it is clear that irrespective of the SHG the respondents belong, majority of them (265 respondents) says that all members contribute equally in making any kind of rules in their SHG. It can also be seen that 109 respondents say, they themselves contribute to the rule making of their respective SHG. Further, there were 23 respondents who say that they haven't made any such rules by themselves. On the other hand, there was only one respondent says that rules for their SHG were made by Sanjeevini personal.

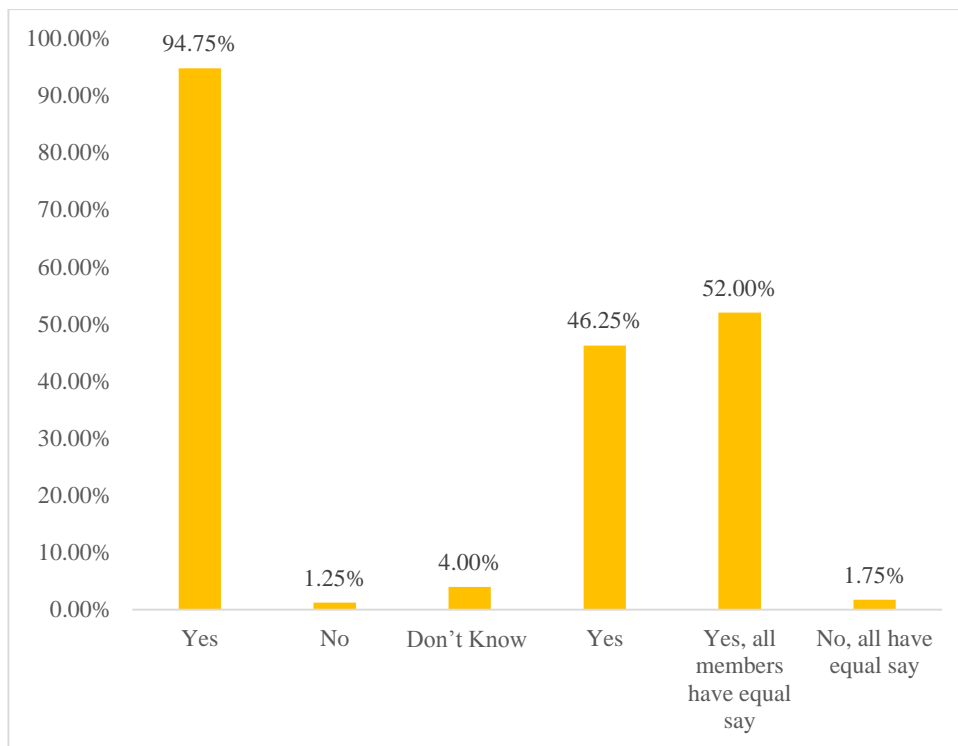


Fig. 4: SHG members treat you with respect and contribute to the financial and administrative decisions taken by your SHG
 Source: Primary data

Graph in figure 4 clearly shows that 94.75 per cent of the respondents were respectful towards each other whereas remaining 4 per cent of the respondents say other SHG member doesn't treat them with respect and 1.25 percent do not know to treat members with respect. From this graph it is obvious that 46.25 percent respondents contribute to taking financial and administrative decision, however the majority of the respondent's 52 percent of the total have equally contributed taken the administrative decisions, on the other hand, 1.75percent disagree with this, and they say that they were never been involved in taking any such decisions.

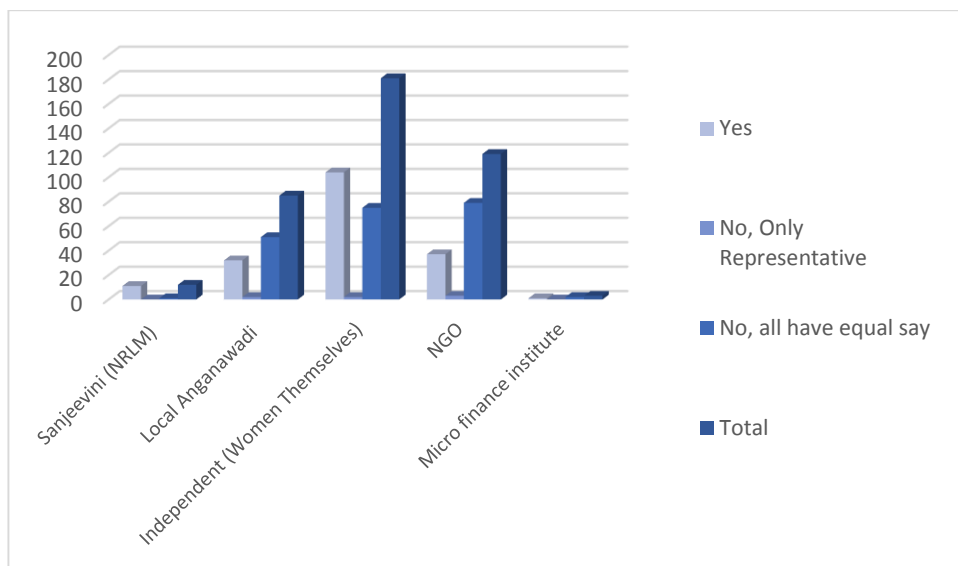


Fig. 5: Contribute to the financial and administrative decisions taken by SHG Initiator wise
 Source: Primary data

Graph in figure 5 clearly shows that out of 400 respondents who says all the members contribute equally while taking any financial and administrative decision 12 of them are from NRLM-SHG and out of the remaining 378 respondents belonging to non-NRLM SHGs 181 of them are from the SHG initiated by independent women, 119 of them are from NGO initiated SHGs, 85 of the respondents were from anganawadi initiated SHG and so on. While on the other hand there were 7 respondents who say that all the members of the SHGs were not included in making any such rules, only a few representatives take such decisions and out of these 7 respondents, none of them was from NRLM-SHG.

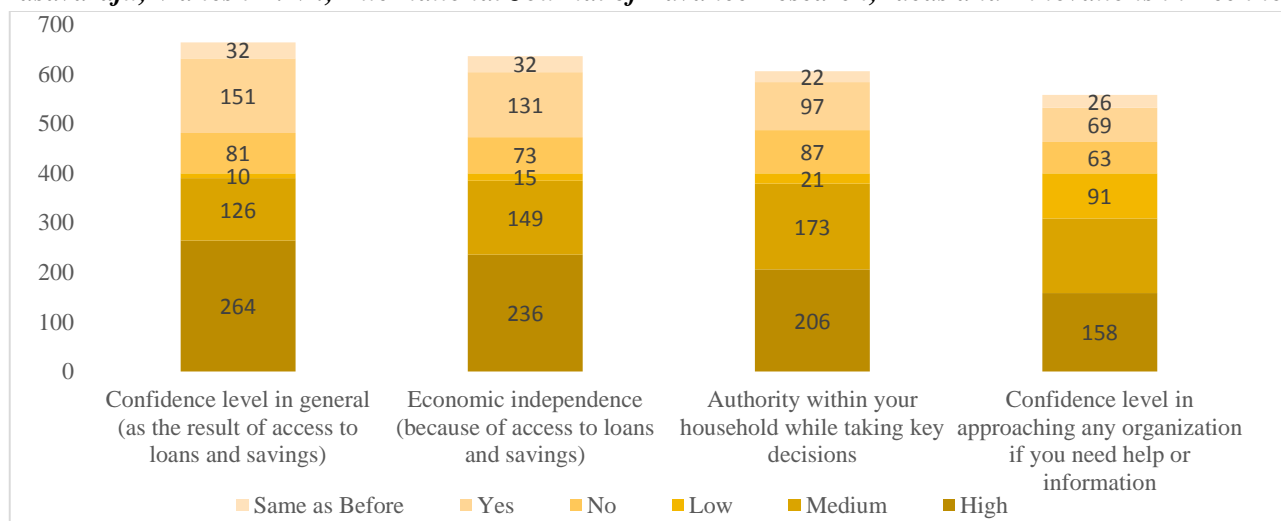


Fig. 6: Result of Being Part of SHG

Source: Primary data

Graph in figure 6 describes the results of being part of SHG, we have categorised four main aspects which describe the actual outcome of shg member. 264 respondents said that their confidence level in terms of access to loan and savings is high, similarly, 236 respondents said that their economic independence is high due to the participation of shg. On the other hand, 206 respondents pointed out their decision making in household issues has very much high after the joining of shg. In all category only 5 to 8 percent respondents said that same as earlier, there are no changes. Also, 20 to 25 percent respondents in each category said that there is no change happened after joining the group. Finally, 50 percent of respondents have benefited in terms of above-said aspects.

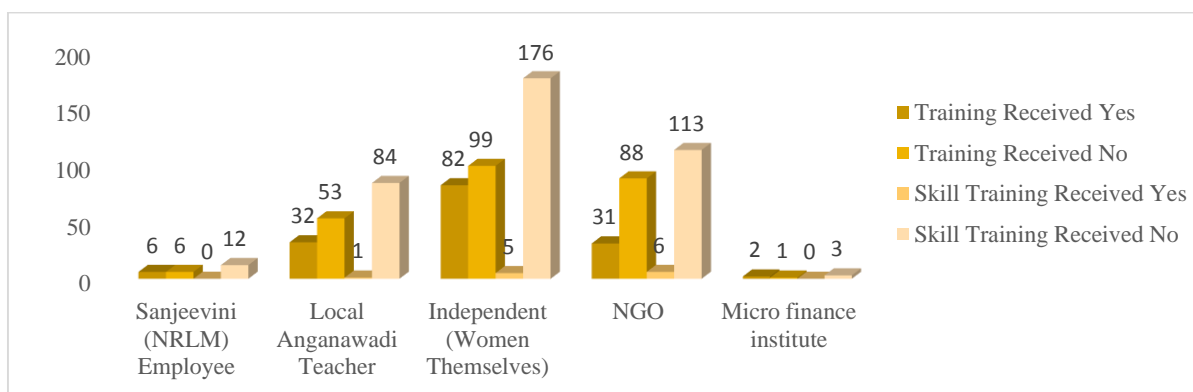


Fig. 7: Training by Sanjeevini Programme and Skill Development Training

Source: Primary data

Graph in figure 7 says that there were totally 153 respondents who have received different training by sanjeevini and out of these 153 respondents only 6 of them were from NRLM-SHG and the other members were of non NRLM-SHG. Similarly, there was a total of 247 respondents who have not received any training and, in this category, as well there were only 6 respondents from NRLM-SHG and remaining of them were from non NRLM-SHG. It is clear that out of 400 respondents only 12 of them undergone for skill development training whereas the remaining 388 respondents have not received any kind of training. Out of these 12 respondents who have received the training none of them was from NRLM SHG.

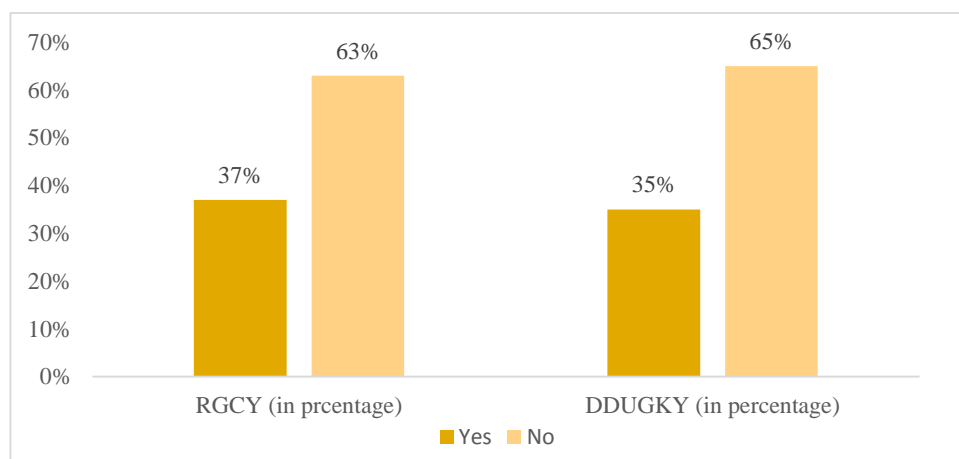


Fig. 8: Aware of RGCY and DDUGKY

Source: Primary data

According to graph in figure 8, 37 percent of the total respondents were well aware of the RGCY concept and 63 per cent of them were not aware of. Particularly this scheme is not publicized by concern authorities. On the other hand, says that 35 percent of the total respondents are well aware of the DDUGKY concept and the remaining 65 per cent are not aware of the same. Both are skill development program to the youth and rural poor. Among the study areas, these schemes have not been actively implemented.

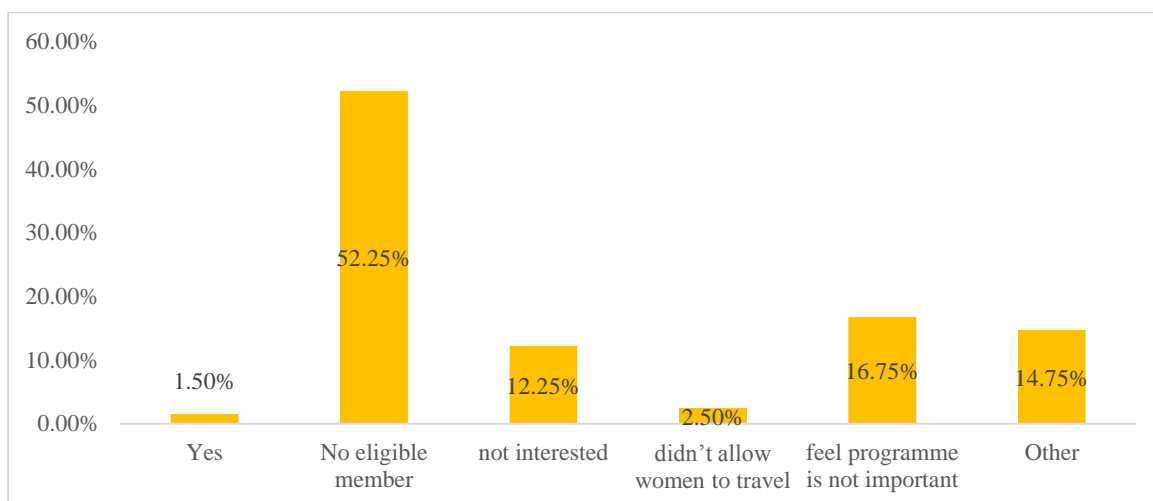


Fig. 9: Any family member participated in RGCY or DDUGKY

Source: Primary data

Graph in figure 9 represents, only 1.5 percent of total respondents participate to either RGCY or DDUGKV and remaining of them has never participated in any of these and they have a various reason for not participating. For example, 52.25 percent of the respondent has said they have not participated because there was no eligible member in their family, similarly, 12.25 percent of the respondents were not interested. Further, we also had 2.5 per cent respondents who said their family members didn't allow women to travel whereas 16.75 per cent of the respondents felt that it is not important and 14.75 percent respondents said that due to various reasons they have not registered for these programs.

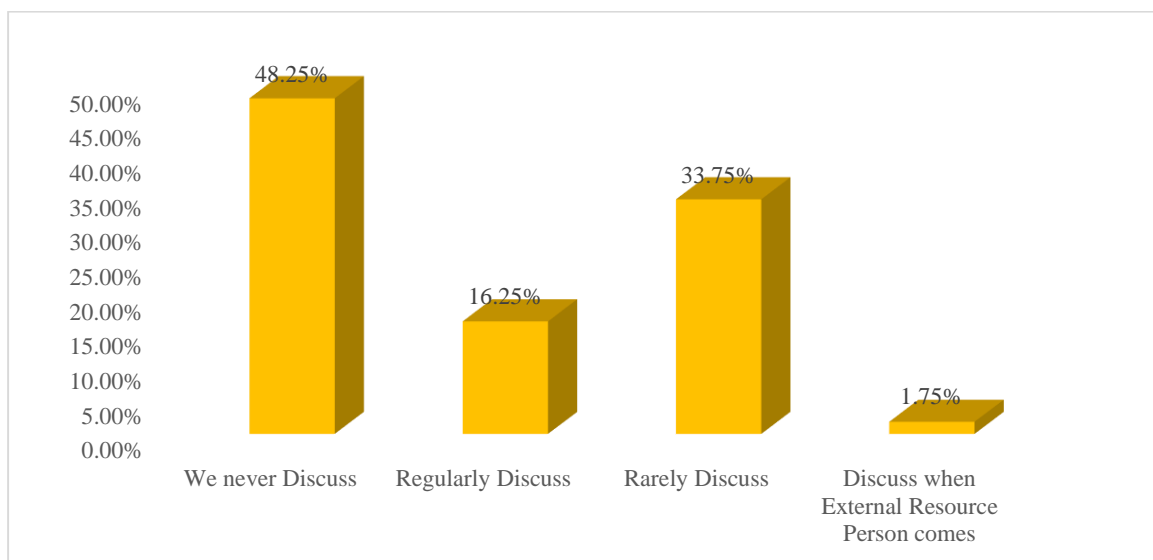


Fig. 10: Discussion about Developmental Issue

Source: Primary data

Graph in figure 10, shows the 48.25 percent of the total respondents says that they never discuss any kind of developmental issues in their SHG, whereas 16.25 per cent respondents say they regularly have a discussion about the developmental issue. Similarly, 33.75 percent of the total respondents say they rarely have any such discussion and only 1.75 per cent says that they have any such discussion only when any external resources person visits.

Table 14: Status of ration card

Ration card	Response	Improved due to SHG	Response
APL	17	Yes	8
BPL	378	No	144
Antyodaya	3	Before SHG	246

Source: Primary data

Graph in figure 11, describes the status of ration card, 94.5percent of respondents have below poverty line card, 17 respondents have above poverty line card and only 3 respondents have anthyodhaya card. On the other hand, 246 respondents said that they

have ration card before joining to the shgs, similarly, 144 respondents said that there were no improvements after joining to the shgs. Only 8 respondents said that their ration card is improved due to sanjeevini, it is very fewer numbers. Even the intervention of sanjeevini still 3 respondents do not have the ration card. It is very clear that sanjeevini have not been disseminating such kind of awareness.

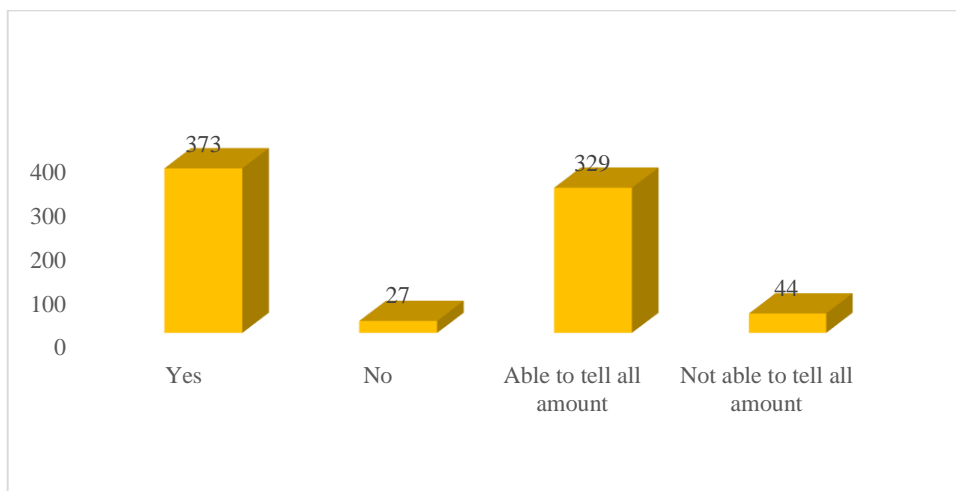


Fig. 12: Knowledge about savings of your SHG and Total Saving

Source: Primary data

Graph in figure 12, represents, 373 respondents out of 400 were having about the savings of their respective SHGs whereas 27 of them didn't have any knowledge about that. On the other hand, it is very clear that 329 respondents out of total 400 respondents were able to tell about their savings due to participation in SHG whereas 71 of them were not able to say any amount.

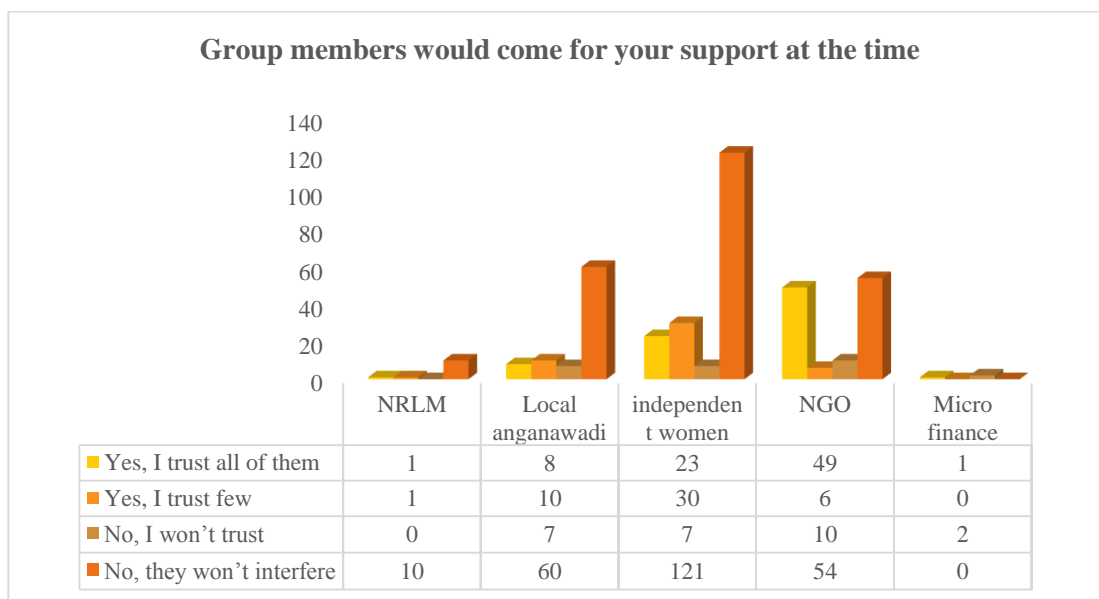


Fig. 13: Group members would come for your support at the time

Source: Primary data

Graph in figure 13 shows, it is clear 82 respondents trust and believe that the entire group member will support each other when they need any kind of help, out of these 82 respondents only one of them was from NRLM-SHG whereas majority of them were from the SHG initiated by NGO and that was followed by the respondents from SHG initiated by independent women. Similarly, there were 47 respondents who trust only a few selected respondents and again out of these 47 only one of the respondents was from NRLM SHG and remaining all of them were from non NRLM SHG, in these non NRLM SHG major portion was occupied by the respondents from independent women initiated SHG. Further we also had 26 respondents who have no belief on any one of the group members, however, there was no respondent in this category who is from NRLM SHG. From this table, we also observed that majority of the respondents (245 respondents) said none of the group members trusts each other and none of them interferes with each other's problem. And in these 245 respondents, only 10 of them were from NRLM-SHG whereas remaining all of them were from non NRLM SHG. Among the non NRLM SHG major part was from the SHGs initiated by independent women (119 respondents) and it was followed by the respondents from local anganawadi teacher initiated SHG. Most importantly in this category, we had no respondents from micro finance initiated SHG.

5. CONCLUSION

The National Rural Livelihood Mission (Sanjeevini) have not successfully implemented in the study area, most of the respondents were not aware of sanjeevini concepts and objectives of the scheme. Sanjeevini personnel have not been providing timely support

R. Basavaraju, Mahesh T. M.; International Journal of Advance Research, Ideas and Innovations in Technology and instructions. Majority of them have been part of groups because of accessing credit facilities. There is no proper livelihood activities have been taken in the study area. 50 percent of the respondents gained confidence in terms of savings and loan accessing, able to take key decisions in the household. The thrust on increasing awareness, augmenting the capacity of the group members and informing them other benefits beyond micro credit should be provided by the implementation staff. The earlier evaluation studies related to Swarnajayanthi Gram Swarojgar Yojana has strongly highlighted the fact that the capacity building component is not focussed effectively and the same is continuing in the case of NRLM program.

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