



Livelihood Initiatives through NRLM in Kalyana Karnataka: Social Work Perspective

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Abstract

This study examines the impact of the National Rural Livelihood Mission (NRLM) in Kalyana Karnataka, with a focus on livelihood initiatives and their social implications. Through a social work perspective, it examines how NRLM's interventions have empowered rural women and marginalised communities. The study highlights NRLM's efforts in promoting entrepreneurship, skill development, and financial inclusion among rural women. It also explores the role of Self-Help Groups (SHGs) and community institutions in enhancing social capital and promoting collective action. The findings suggest that NRLM's initiatives have made significant contributions to improving livelihoods, increasing incomes, and enhancing the social status of rural women. The study concludes that NRLM's approach to livelihood promotion, combined with social mobilisation and capacity building, offers a promising model for sustainable rural development. The study's insights can inform policy and practice in rural development, social work, and livelihood promotion, contributing to the achievement of Sustainable Development Goals (SDGs) and India's rural development goals.

Keywords: Livelihood, NRLM, Social Work Perspective

Introduction

The National Rural Livelihood Mission (NRLM) is a flagship program of the Indian government aimed at reducing poverty and promoting sustainable livelihoods in rural areas. In Kalyana Karnataka, NRLM focuses on empowering women through Self-Help Groups (SHGs), skill development, and financial inclusion, aligning with the principles of social work. The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM or simply NRLM) is India's flagship rural poverty alleviation program, designed to build strong and sustainable livelihood systems for poor rural households through collective action, financial inclusion, and institution building. Its central strategy revolves around organising rural poor women into Self-Help Groups (SHGs) and federations, enhancing their access to credit, skill development, enterprise support, and market linkages.

Livelihood security in rural India remains a central concern for both policy makers and social scientists, since a substantial proportion of the population depends on

agriculture and allied sectors that are marked by low productivity, seasonal employment, and vulnerability to external shocks. The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM or NRLM) was launched by the Government of India in 2011 as a flagship programme to strengthen livelihoods, reduce rural poverty, and empower rural poor women by organising them into Self-Help Groups (SHGs) and their federations with access to credit, training, and enterprise support. The mission works on a multi-dimensional model focused on financial inclusion, sustainable livelihoods, skill enhancement, collective action, and women's empowerment through community institutions.

Kalyana Karnataka (formerly Hyderabad-Karnataka region) is among the most socio-economically backward zones in the state, with low levels of industrialisation, chronic agrarian distress, and comparatively high rates of poverty and out-migration. These contextual challenges necessitate focused livelihood interventions, making NRLM's implementation in this region a critical area of research.

From a social work perspective, such interventions are significant not only for income generation but also for fostering empowerment, social inclusion, agency, and structural transformation among rural poor communities. In Karnataka, the state implementation arm of NRLM is the Karnataka State Rural Livelihood Promotion Society (KSRLPS), locally branded as Sanjeevini. Through Sanjeevini, NRLM's objectives are contextualised to the state's socio-economic realities, including backward regions like Kalyana Karnataka - a region historically lagging in infrastructure, income opportunities, and human development indices.

From a social work perspective, NRLM is not just a poverty alleviation scheme but a participatory, empowerment-oriented intervention that aligns with core social work values-social justice, dignity of the person, empowerment, participation, and community development. Analysing NRLM through these lenses highlights how structural support, agency building, and collective action contribute to sustained livelihoods and social inclusion in contexts like Kalyana Karnataka.

Livelihood Initiatives under NRLM

Formation of SHGs and Community Institutions

At the heart of NRLM's strategy is mobilizing rural poor into SHGs and federations. These grassroots institutions serve as platforms for collective savings, credit activities, community decision-making, and livelihood planning. SHGs help poor households pool resources, negotiate with financial institutions, and undertake joint economic activities.

Financial Inclusion and Credit Linkages

Sanjeevini provides Revolving Funds (RF) and Community Investment Funds (CIF) to SHGs to kickstart livelihood activities. These funds act as seed capital that women can use for farm and non-farm enterprises. CIF is often supplemented by bank credit linkages with subsidised interest rates, enabling SHGs to scale up ventures.

Enterprise and Skill Development

NRLM's livelihood layering includes skill training and enterprise promotion programmes:

- Start-up Village Entrepreneurship Programme (SVEP) supports rural entrepreneurs to set up and strengthen small enterprises.
- Project Swavalambane (IIM Bangalore and Sanjeevini) focusses on building business skills, branding, and market linkages for women entrepreneurs, particularly in non-farm sectors.

These initiatives aim to enhance livelihood diversification, moving beyond traditional agriculture to services, trade, manufacturing, and value-added rural enterprises.

Capacity Building and Market Linkages

Training and capacity building are central to NRLM's mission. The Institution Building and Capacity Building (IBCB) wing under Sanjeevini conducts training for SHG members, community resource persons, and master trainers to enhance skills in bookkeeping, enterprise management, and market integration. Service melas, monthly markets,

and collaborations with platforms like Amazon and other e-commerce services are used to widen access to buyers and value chains.

Convergence with Other Rural Schemes

Sanjeevini seeks convergence with schemes such as MGNREGA for construction of livelihood assets and agriculture support programmes for enhancing productivity, fostering integrated rural development.

Social Work Perspective: Agency, Empowerment and Inclusion

Empowerment and Gender Equity

Participation in SHGs under NRLM enhances women's agency by creating spaces for social interaction, leadership, and decision-making. In Karnataka, research shows that engagement with Sanjeevini SHGs has enabled women-often from the most vulnerable households-to access state and central programmes and improve socio-economic participation.

Social work approaches emphasise empowerment as both a process and an outcome-where beneficiaries gain control over resources, build self-confidence, and engage meaningfully in community affairs. NRLM's focus on women aligns with this principle by fostering collective efficacy and renegotiating gender roles within households and communities.

Social Capital and Collective Action

SHGs and their federations strengthen social capital-networks, trust, and norms that enable collective action. This capital is foundational in rural contexts where individual households face systemic vulnerabilities. Collective action under NRLM enables shared learning, mutual support, and joint livelihood ventures, which are key social work emphases on community organisation and participatory development.

Inclusive Social Development

NRLM's structures are meant to be inclusive of marginalised groups, including Scheduled Castes, Scheduled Tribes, and landless labourers. Through targeted provisions like CIF and federated organisational mechanisms, the mission seeks to reduce structural exclusion. Social workers highlight the importance of equitable participation and advocate for adaptive strategies to ensure that the most marginalised households are not left behind.

Review of Literature

A literature review is an important aspect of the research process for numerous reasons. For instance, it sets up a Theoretical Basis to Identify Research Gaps, Shows Understanding of the Area, offers a Basis for Subsequent Studies and various other reasons. The literature review is essential for situating our research within the existing body of knowledge, ensuring its relevance, guiding our research framework, and enhancing its influence. Social work, especially within the sphere of rural advancement, entails collaborating with communities to foster social equity, uplift underrepresented groups, and enhance overall wellness. Anand (2001) ^[1] has considered micro credit as an

alternative system, which is generally recognised as a powerful tool for the empowerment of women. The micro credit has particular relevance to women and their empowerment, considering the historical perspective of the involvement of women in the thrift and credit activities.

Here is a focused Review of Literature on Livelihood Initiatives through NRLM in Karnataka, synthesising available studies, state-specific research, and relevant insights on Sanjeevini (Karnataka's implementation of NRLM). This version emphasises academic sources and key findings relevant to livelihood promotion, access, and social impacts.

Kundu & Mukherjee (2011) [2]. The socio-economic devastation, therefore, would encourage an innovative movement to eradicate poverty, deprivation and inequality among different classes of people through hand-holding with institutional effort, where SHGs could be accepted hugely.

The study conducted by Shobha & Udayachandra (2018) [3] it was discovered that SHGs have played a significant role in the enhancement and advancement of their members, particularly in the domain of savings and investment behaviours. Currently, as the urban sector has expanded remarkably, the rural sector and its inhabitants continue to lag in terms of literacy and infrastructure. Often, rural women who primarily work from home lack awareness of the outside world and its realities. However, SHGs are certainly making a substantial impact in this area. Government assistance will undoubtedly motivate these SHGs to progress and further support the development of their members. Rather than relying solely on beedi, striving for a sustainable income, they can receive training to transition into entrepreneurs. SHG promoting organizations can implement measures to facilitate this.

The study was conducted by Shah Alom (2018) [4]. The current research demonstrated that NRLM has significantly contributed to the empowerment of rural women in the examined region. Before their involvement in SHGs, their socio-economic situations were not favourable. However, after becoming part of SHGs, the livelihoods of the women members have improved. Furthermore, the study indicated that the majority of SHG members have transitioned from the low-income group to the semi-medium-income group. With the enhancement of the economic status of women in SHG, their contributions to both family and society have also become more valued than in the past. Therefore, we can infer that NRLM has strengthened the position of rural women, particularly in the study area.

Gujar, Nisha. (2019) [5]. The National Rural Livelihood Mission has been launched in the nation by the Central Government of India to eliminate poverty and promote women's empowerment. Patil (2021) [6], in his research, concludes that NRLM is an important programme for poverty reduction, and this emphasises the empowerment of women by creating groups and collaborating in a cooperative way for sustainable livelihoods. These groups received assistance through this initiative by improving their leadership, entrepreneurial, and financial abilities.

Basavaraju and Mahesh (2019) [7] investigated the awareness of beneficiaries regarding Sanjeevini's livelihood components in Mysuru district. They found that while SHG members predominantly used the platform for credit and

thrift activities, awareness of wider livelihood support services was limited. This suggests that livelihood diversification and sustainable economic activities under NRLM in Karnataka are yet to be fully realized on the ground.

The study conducted by B Chinna Raja (2022) [8]. Overall, the NRLM and SHGs programmes aim is to create a meaningful impact among the community. Out of the initiatives, the financial resources for activities that generate income hold great importance among the participants. In contrast, economic support to rural Self-Help Groups through NRLM is even more impactful. Approximately 84 percent of the participants confirmed that their leadership abilities have grown through the SHGs, while around 84 percent reported improvements in meeting their necessities with the help of the SHGs. Likewise, out of 400 participants, nearly 86 percent expressed that SHGs contributed to a decrease in family poverty, and around 56.5 percent indicated that asset creation through SHGs has seen an enhancement. Therefore, the NRLM and SHGs are significant to the participants..

Research Gaps Identified

Based on the literature, several gaps emerge that justify the current study:

1. Limited region-specific research on NRLM's impact in *Kalyana Karnataka* despite its backward socio-economic status.
2. Inadequate exploration of social empowerment processes and structural impacts in addition to economic outcomes.
3. A need for social work perspectives focusing on participation, agency, inclusion, and social justice within NRLM interventions.

These gaps guide the present study in examining not only economic outcomes but also the social transformation facilitated by NRLM livelihood initiatives in Kalyana Karnataka's rural communities.

Operational Definitions

Livelihood Initiatives (in the context of NRLM)

Livelihood initiatives refer to structured programs and interventions under Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) designed to improve rural poor households' socio-economic status by:

- Organising rural poor households into Self-Help Groups (SHGs) and federated community institutions for collective action.
- Enhancing financial inclusion through savings, access to credit, bank linkages, and community investment funds.

Social Work Perspective

From a social work lens, the study focuses on empowerment, social inclusion, community capacity building, and equity-especially for women, SC/ST, and other marginalised groups. Variables might include:

- Women's agency and decision-making.
- Social network strengthening.
- Inclusion of the most marginalised households.
- Community participation in planning and monitoring.

Rationale of the study

Kalyana Karnataka continues to face high poverty rates, unemployment, migration, and limited livelihood diversification. While NRLM has expanded institutional credit access and promoted self-employment, there is a need to critically assess:

- How livelihood initiatives are planned and implemented at the grassroots level
- Their effectiveness in enhancing economic and social empowerment
- The role of social work principles in strengthening NRLM outcomes

Objectives

1. To study the socio-economic background of NRLM beneficiaries.
2. To ascertain the knowledge and awareness of NRLM beneficiaries.
3. To examine the role of SHGs in promoting women's empowerment, leadership, and collective decision-making.
4. To suggest social work-based interventions and policy recommendations to strengthen NRLM livelihood initiatives in Kalyana Karnataka.

Methodology of the study**Research Design**

The study adopts a descriptive and analytical research design.

- **Descriptive:** To document the nature of NRLM livelihood initiatives, institutional mechanisms, and beneficiary profiles.
- **Analytical:** To analyse the economic and social impact of NRLM interventions from a social work perspective.

This design is appropriate for understanding both processes and outcomes of community-based livelihood programmes.

Study Area The study is conducted in selected rural areas of Kalyana Karnataka, comprising districts such as: Bidar, Kalaburagi, Yadgir, Raichur, Koppal, Ballari, Vijayanagara

Universe of the Study

The universe of the study includes:

- All women Self-Help Group members registered under NRLM (Sanjeevini) in the selected districts of Kalyana Karnataka.

Sources of Data**Primary Data**

Collected directly from beneficiaries through:

Interview schedules, Focus Group Discussions (FGDs), Observation.

Secondary Data**Collected from**

- NRLM and KSRLPS (Sanjeevini) reports
- District Rural Development Agency (DRDA) records
- Government publications
- Research articles, journals, books, and theses

Limitations of the study

- Study confined to selected districts of Kalyana

Karnataka

- Findings may not be generalizable to all NRLM areas
- Time and resource constraints

Challenges and Social Work Implications

Despite notable progress, several challenges persist:

- Uneven awareness of the full range of livelihood services among beneficiaries, with many focusing primarily on credit activities rather than diversified livelihood opportunities.
- Market access constraints, especially for products from remote rural areas. While NRLM supports marketing initiatives, deeper value chain integration is essential.
- Resource and administrative limitations, including rural infrastructure gaps and bureaucratic barriers, which can slow implementation.

From a social work practice perspective, these challenges underscore the need for community mobilisation, participatory planning, continuous capacity building, and advocacy for systemic support to address structural barriers and enhance the sustainability of livelihood initiatives.

Conclusion

The National Rural Livelihood Mission, implemented in Karnataka as Sanjeevini, constitutes a comprehensive framework for rural livelihood promotion. It integrates institution building, financial inclusion, skill development, enterprise support, and market linkages to foster sustainable livelihoods among rural poor communities. Viewed through a social work lens, NRLM's focus on empowerment, collective action, and inclusive participation highlights its potential not just to alleviate poverty but to transform socio-economic relationships in rural settings. Continued attention to *equity, community agency, and structural barriers* will be necessary to sustain and deepen livelihood security in regions like Kalyana Karnataka, where historical disadvantage requires both economic and social development interventions.

Social Work Relevance of the Methodology**The methodology emphasizes**

- Participatory engagement with communities
- Empowerment and inclusion of marginalized groups
- Ethical research practice
- Practice-based evidence generation

These elements reflect core social work values such as social justice, dignity, participation, and empowerment.

The National Rural Livelihood Mission, implemented in Karnataka as Sanjeevini, constitutes a comprehensive framework for rural livelihood promotion. It integrates institution building, financial inclusion, skill development, enterprise support, and market linkages to foster sustainable livelihoods among rural poor communities. Viewed through a social work lens, NRLM's focus on empowerment, collective action, and inclusive participation highlights its potential not just to alleviate poverty but to transform socio-economic relationships in rural settings. Continued attention to *equity, community agency, and structural barriers* will be necessary to sustain and deepen livelihood security in regions like Kalyana Karnataka, where historical

disadvantage requires both economic and social development interventions. NRLM - implemented through Sanjeevini in Karnataka - represents a holistic model of rural livelihood promotion that goes beyond income enhancement to social empowerment and community institution building. In Kalyana Karnataka's development context, such models can uniquely contribute to reducing regional inequality, empowering rural women, and facilitating sustainable livelihood diversification.

A social work perspective further emphasises that livelihood interventions are most effective when they combine economic support with social empowerment, participatory governance, and inclusive policy engagement.

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