



## EMPLOYMENT GENERATION AND INVESTMENT PATTERN OF SHG IN KALABURAGI DISTRICT

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### ABSTRACT

SGSY holistic programme for the encouragement and development of micro enterprises which cover all aspect of self employment was launched with effect from 1.4.1999. SGSY focus is a vulnerable section among the rural poor. The list of BPL households identified through BPL census duly approved by the Gram Sabha and it forms the basis for assistance to families under SGSY.

The beneficiaries' could be the individual or performance of SGSY was assessed through concurrent evaluation. Prof. Radhakrishna Committee on credit related issues related to SGSY setup by the ministry of Rural Development in April 2008 reported the shortcomings in the implementation of SGSY like uneven distribution of rural poor and formation of SHG across the states, insufficient capacity building of beneficiaries low credit mobilization etc based on findings SGSY was restructured as NRLM (National Rural Livelihood Mission) on 3rd June 2011. The main aim of NRLM is the universal social mobilization and at least one women member from each identified rural poor<sup>[1]</sup>

1. Poverty alleviation and employment generation.
2. Advantages of group activity and group lending.
3. Overcoming the problems associated with multi programmes.

SGSY focus is a vulnerable section among the rural poor.

**Key words** : SHG, investment ,employment, NRLM

### INTRODUCTION

SGSY / NRLM was a intensive strategy which was implemented at National level in almost all states for social mobilization and capacity building Financial inclusion of poor and for the promotion of multiple livelihood for Unemployed and excluded rural people who are far from all other benefits and giving them opportunities for skill building by providing training facilities with the help of NRLM programme. The above table 4.7 reveals that during last five year period the performance of NRLM programme that is 250 lakhs. Cumulative youth skilled for utilizing job opportunities and 90 lakhs people got opportunity for self employed and 900 lakhs household were covered under the programme and at all India level 900 lakhs SHG were formed, according to statistics provided by Twelfth five year plan documents<sup>[2]</sup>

Immediately after the independence government main concern in economy was to control severe inflationary pressure, reduce the shortage of food items and Indian constitution defined the rights of citizen to get an adequate means of livelihood and the avoidance of concentration of means of production and in 1950 planning commission was setup for the formulation of policies for effective utilization of available resources and balanced growth of economy and first five year. India since 1950 also caused displacement of labour. The flexibility of an economy can be judged from the speed with which it heals frictional unemployment.

The large numbers of workers were waiting for job and remain jobless in Rural and urban areas after analyzing the situation Government appointed a Committee to study about unemployment situation It is observed on the basis of report that in India may 18.7 millions are unemployed including 9 million who are without any job and 9.7 million who work for less than 14 hours per week, Hence at this point it is the responsibility of govt to take some serious steps to generate employment<sup>[3]</sup>

### **Review of literature**

Many important and effective studies have been carried out on employment Generation and poverty alleviation programmes like PMEGP, MGNREGA, PMGSY, SGSY, NRLM etc. Rural non-farm economy is very important contributor to the economic growth of a region because of its frequently small scale, low capital requirements and non- seasonality. Hence enhancement of employment in the rural non-farm sector becomes an important option to study. Here some of the important studies are reviewed here which highlights the employment generation schemes of government which support and encourage the employment generation in non farm economy Eighth five year plan (1992-97)2 documents analyzed the self employment programme IRDP (it is a centrally sponsored scheme, in operation throughout the country since 1980) under this scheme central funds are allocated to the state on the basis of proportion of poor in the state to the rural poor in the country. From 1980 to 1997, 50.99 million families have been covered under the scheme at the expenditure of Rs.11434.27crores with subsidy of Rs.9669.97 crores and credit disbursement of Rs.18377.68 crores.

Planning Commission4 reports analyzed that the role of special employment generation programmes for promotion of self employment for the rural poor has long been an important element of overall employment strategy IRDP or SGSY was designed to assist identified beneficiaries below the poverty line to take up some form of employment as a means of generating additional income.

It is pointed out that although the resources devoted to these programmes have increased substantially but the total volume of employment created by these programmes is relatively small. The wage employment programmes play a very important role in providing supplementary employment to vulnerable section of population and SGSY programme need to be restructured and re-orient and expand support to SHG. 1990-91 to 1999-2000 JRY / SGSY EAS these employment programmes has created 2965.21 lakhs of man days of employment<sup>[4]</sup>

Twelfth Five Year Plan study also analyzed that SGSY / NRLM is also emerging as the center piece of India`s battle against poverty and unemployment. NRLM has been designed to overcome the imitations of SGSY / NRLM work as promotion of partnership between institutions of the poor and the government and nongovernment agencies. It is also work for the promotion and skill of poor<sup>[5]</sup>

### **Employment generation and investment pattern of SHG**

#### **A case study of Kalburgi District.**

The study area is confined to Kalaburagi district and from Kalaburagi district on random basis two talukas has been selected i.e. Kalaburagi i taluka and Jewargi taluka.

**Table 1 Number of Sample SHG Selected for Study with Members in Study Area**

Members of SHG	Kalburgi SHG	percentage	Jewargi SHG	percentage
Up to 12 members	4	11.11	10	13.16
Up to 15	10	27.87	12	15.79
Up to 18	8	22.87	18	23.68
Up to 20	14	38.8	36	47.37
<b>Total</b>	<b>36</b>	<b>100.00</b>	<b>76</b>	<b>100.00</b>

Source Field survey

**Table2 Investment Pattern of Sample SHG in Study Area**

Investment pattern	kalburgi	percentage	Jewargi	percentage
Poultry farming	10	27.78	12	15.78
Livestock	2	5.56	22	28.94
Animal Husbandry	4	11.11	16	21.06
Candle making	2	5.56	4	5.26
Tailoring	4	11.11	4	5.26
Agarbathi making	4	11.11	4	5.26
Papad making	6	16.66	4	5.26
Roti making	--		---	
Fertilizer preparation	4	11.11	6	7.89
Beedi making	--		2	2.64
Biscuit making	--		2	2.64
<b>TOTAL</b>	<b>36</b>	<b>100.00</b>	<b>76</b>	<b>100.00</b>

Source field survey

After availing subsidy and loan amount SHG has utilized assistance for self employment and group productive activity.

In Kalaburagi taluka 27.78% of SHG are engaged in Poultry farming and generating employment and income and 5.56% are engaged in Livestock work and 11.11% are involved in Animal husbandry and 5.56 are engaged in Candle making work and another 11.11% are busy in Tailoring work and other 11.11% SHG group are busy in Agarbathi making and 16.66% are earning money from Papad making and other 11.11% are busy in Fertilizer preparation, 2.64% are busy in Beedi making and 2.64 are busy in Biscuit making work<sup>[6]</sup>

In Jewargi taluka, with the help of training and loan facilities subsidy provided by NRLM programme 15.78% are busy in Poultry farming, 28.94% are engaged in Livestock and 21.6% are involved in Animal husbandry, 7.89% are engaged in Fertilizer preparation and 5.26% are involved in Candle making work. Some other SHG are engaged in Tailoring, Papad making, Beedi making. Hence with the help of NRLM programme rural people are able to create employment Opportunities<sup>[7]</sup>

**Table3 Employment Generation Pattern in Sample SHG in Kalaburagi Taluka**

Investment Pattern	Frequency of work	Number of labour	Number of days worked 60-205 days yearly (man days generated)
Poultry Farming	10	60	5940
Livestock	2	6	888
Animal husbandry	4	10	1590
Candle making	2	10	1300
Tailoring	4	8	1360
Agarbathi making	4	16	1712
Papad making	6	24	2640
Fertilizer preparation	4	18	1620
<b>Total</b>	<b>36</b>	<b>152</b>	<b>17050</b>

Source field survey

Table 3 reveals different work started by SHG with the help of financial assistance given by Government under the SGSY / NRLM programme. In Kalaburagi taluka SHG have established 10 poultry farms and in this non form work, they have given employment to 60 labours and with the help of this labour they have generated 5940 man days of labour, yearly and other SHG have established livestock work and given employment to 6 labourers and generated 888 days of employment yearly<sup>[8]</sup> Another SHG are busy in animal husbandry and 10 labour have got employment and generated 1590 days of man days. In candle making 10 labourers are working with this work 1300 man days of work Generated. In 4 tailoring work with the help of 8 labourers 1360 man days of work have generated. Another group of SHG have started 4 agarbathi making work and provided employment to 16 labourers and generated 1712 man days yearly. In papad making 6 units have started by SHG and given employment to 24labourers and generated 2640 man days of labour in a year. In 4 fertilizers In 4 fertilizers preparation units 18 labourers have got employment and yearly generated 1620 days of work. Totally 17050 man days of work have generated by SHG in nonfarm sector<sup>[9]</sup>

SHG are generating employment opportunities with the help of subsidy and loan provided by Government under SGSY / NRLM programme. In Jewargi 12 poultry farm are employing the 48 laborer and generating 4896 man days of work. In 22 livestock, 44 labourers 6600 man days have generated in allied sector. In animal husbandry 48 labour have used and generated7920 man days have generated, in 4 candle making units 3000 man days, in tailoring work 16 labourer have got employment and generated 2080 man days have generated in nonfarm sector. In Agarbathi making 4 units have started and 2180 days have generation. In 4 Papad making, 2688 man days have generated, in Fertilizer preparation 6 works have started 1440 man days have generated. In Beedi making 864 man days has been generated<sup>[10]</sup>

### **Conclusion**

The activities of SHG and its members under NRLM programme has improved women participation in economic activities and side by side increases women empowerment and decision making capacity of women members. The wider publicity is needed to expand the programme at grass root level with the help of public relation department and media and public representatives.

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