
Multiple Individual Initiatives through NGO Support in the Growth and Development Process of Livelihood with Sustainable Features

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Abstract: *The livelihood generation is the key objective of any Self Help Group (SHGs) to empower the women and the marginalized who got involved. However it would be rare that every individual in a single SHG getting involved in individual livelihood initiatives. An SHG in Nellyady Gram Panchayat, in D K district, Karnataka has such a rare success story by initiating social enterprises by starting xerox shop, hotel, tailoring shop, studio and dairy farming by the members of a single SHG. Over the past three years all of them are running well. It has helped in the poverty alleviation of the concerned entrepreneurs as well as those ancillary employed. There was community and agency support in the whole process. The community participation was available through resource mobilization and socio-economic support. The micro finance scheme of the agency that supports the SHG contributed adequate finance in the initial stage. The social worker's involvement in the entire project was evident and is rectified in this case study. The driving forces and success attributes must be further studied to make it a sustainable model of livelihood development with community initiative.*

Key words: *Livelihood Generation, Self Help Groups, Social Entrepreneurship, Micro Finance*

Introduction

The livelihood generation is the key objective of any Self Help Group (SHGs) to empower the women and the marginalized who got involved. Every organisation in society that is not part of government and which operates in civil society including political groups, labour and trade unions, religious bodies and institutions, guilds, sports clubs, arts and cultural societies, trade associations, professional associations, NGOs (Non-governmental organizations) are increasingly becoming an important force, partly because

of claims that they are efficient and effective, because they are innovative, flexible, independent, and responsive to the problems of poor people at the grass-root level. The growth of such NGOs over the past two decades has given them an increasingly important role and has led them forming a distinctive sector within civil society. They have been engaged in all sectors of social life, such as relief, rehabilitation, health, education, development programmes, peace, human rights, and environmental issues, using finance raised from voluntary, private sources, donor agencies, and managing themselves autonomously at local, national and international levels. One of the major projects of the community based NGOs is to work for the eradication of poverty through the formation of Self Help Groups (SHGs). The NGOs train the people in group formation, to various livelihood initiatives, micro financing and so on.

Karnataka Integrated Development Society (KIDS), operating from Puttur, Dakshina Kannada district focus on health, education and livelihood of poor people from nine coastal districts of Karnataka. This study is upon a successful story of one of the SHGs who had remarkable achievement by initiating individual enterprises for its members apart from the common income generating activities. It is also rare that every individual in a single SHG, getting involved in individual livelihood initiatives. This SHG is in Nellyadi Gram Panchayat, in D K district, Karnataka. It has such a rare success story by initiating social enterprises by starting xerox shop, hotel, tailoring shop, studio and dairy farming by the members of a single SHG. Over the past three years all of them are running well. It has helped in the poverty alleviation of the concerned entrepreneurs as well as those ancillary employed.

Income Generating Activities to Alleviate Poverty

In the study by Agnes Grace (2010), she explored how local NGOs and community groups act towards sustaining NGO social interventions at community level. It sought to understand why it is so difficult to sustain benefits that accrue from NGO work. Exploration was made into the assumptions behind NGO social interventions, nature of benefits, indicators, and broadly into strategies used by community groups and local NGOs towards benefit-sustainability. Findings reveal a number of dilemmas for NGOs and community groups to pursue benefit sustainability at community level. These dilemmas were concealed in a toxic mix of aid chain dynamics, community groups dependency syndrome, and local NGOs lack of proper

methodology gradually withdraw from group support. Despite of these dilemmas and toxic mix the study recognizes that local community groups if availed with relevant information, skills and a stable less conditioned source of income can embed local NGO social intervention benefits into their own existing community structures, and pursue them for a prolonged lifespan. Bettina Prato (2012) in a study on promoting pro-poor activities through SHGs found that, Agriculture and natural resource management are crucial for pro-poor growth. Empowerment is key to success and sustainability of development initiatives in these areas. Donors can support empowerment process in rural areas where poor people face pressing challenges to their livelihoods by supporting their rights and access to natural resources, through participatory and accountable knowledge and advisory processes, by enhancing access of poor rural producers to markets; and by supporting their participation in policy and governance processes. Donors must strengthen poor rural people's capabilities by supporting their organisations, facilitating and institutionalizing constructive interactions among the different interest and taking a flexible approach to programming and engaging across a range of stakeholders.

A study by Sundaram (2012) on SHGs explores about how the SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self Help Groups. The main aim of this paper is to examine the impact of Self Help Group in Socio-economic development of India. Self Help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability -financial value.

There are humpty number of studies that support the fact that the NGOs have an active role in the growth, and development process of the SHGs in making their livelihood efforts a sustainable one. This study again proves the same by the example of the SHG having members with tract record of success over the past three years with effective running of sustainable livelihood means.

Methodology

This study is on 'Multiple individual initiatives through NGO support in the growth and development process of livelihood with sustainable features'. The major objective of this study is to find the growth process of SHG members, in running the livelihood projects. It is a case study in which the beneficiaries in Aralam (Nellyadi) are interviewed by the researcher to collect facts based on their experiences

Discussion and Findings

1. Under KIDS agency 18 SHG groups were there in Nellyadi
2. They have programmes like loan for house repairing, loan for store with the help of NABARD, Dairy farming, Tailoring, shops and teaching.
3. The main problem of SHG's in that area was difficult to convince people, lack of transportation up to the level. Initial difficulty was the anxiety regarding loan. In Dairy farming - Rs. 50000/- was given per person to purchase cows, and they should use their own money to tend sheds. An average of 20 liters of milk they get per day.

Tailoring: Two are generating income through tailoring, for which agency had given training and facilitated bank loan.

Provision Stores: Three ventures were there among which one is not profitable and so thinking to close down. Each one received bank loan and they put their own share to start the project.

From the beginning till date the agency through its animators provided training to the SHG members and supported the individual initiatives. It also negotiated with financial agencies like NABARD and local banks to facilitate loans.

The factors contributing to success

1. SHG support to the members in the beginning stage
2. NABARD loan was made available through agency intervention
3. Women empowerment strategy to make woman independent through income generating means
4. Each individual's hard work and commitment made it success
5. They received family and community support throughout

There was community and agency support in the whole process. The community participation was available through resource mobilization and

socio-economic support. The micro finance scheme of the agency that supports the SHG contributed adequate finance in the initial stage. The social worker's involvement in the entire project was evident and is rectified in this case study. The driving forces and success attributes must be further studied to make it a sustainable model of livelihood development with community initiative.

Conclusion

Today, at the beginning of the 21th century, it seems that societies are based mostly on the individual organisations. These organisations can initiate various kinds of activities from economic to environmental. People have become part of these activities. It has become a way of life and also a mechanism of livelihood. Now, there are full-time professional organisations that are consuming time and energy to engage the interests and involvement of other groups and institutions in society. This study has provided adequate room to find out how individual initiatives through SHG support could be made successful. It calls for further evaluative studies both qualitative and quantitative.

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