

Influence of Education and Family Size on the Effectiveness of NULM (National Urban Livelihood Mission Project) in Mysore City

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ABSTRACT

The study addresses influence of Education and Family Size on the Effectiveness of NULM (National Urban Livelihood Mission Project) in Mysore city. The study is based on primary data collected through interview methods by using structured questionnaire. 200 sample respondents are selected randomly from SHGs members under NULM Project in Mysore city. It was found from the study that majority of the respondents have done their secondary education level with mean value of 76.1728 (s.d. 7.46557), However, their awareness about various things has been increased after joining SHGs. It is suggested that creating awareness about the more government Programmes under NULM and bank procedures is necessary. NULM programme should encourage the SHGs Women in participation in the entire awareness programme in Urban Development.

KEYWORDS: Socio-Economic Development; Education; NULM; Women Empowerment; SHGs; family

INTRODUCTION

Empowerment of women is one of the important factors for eradication of Poverty, as the women's contribution in various levels for economic development though both remunerative and un-remunerative work at home and the work place in combating poverty.

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internal lending at lower rate of interest. Thus women saw economic development to some extent. However there was greater need from government to uplift women both socially and economically. When the researcher reviewed various literatures, she found that NULM project has put good efforts to uplift urban poor women. The researcher felt interesting to research as how the NULM project has contributed for Social and Economic Development of urban poor women.

REVIEW of LITERATURE

Hampamma & Naidu (2017) studied the impact of SHGs on socio-economic betterment, women empowerment and family welfare of tribal women inhabited in Kurnool area and the role of SHGs in the development of Tribal families. **Nalina (2016)** gave a conceptual frame work on women empowerment through self Help Group. The concept of self-help group has its roots in rural areas and it has been mooted along the rural and semi-urban women to improve their living conditions. **Manohar (2015)**

How to cite this paper: Ms. Umme Hani | Dr. Jyothi H. P "Influence of Education and Family Size on the Effectiveness of NULM (National Urban Livelihood Mission Project) in Mysore City" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-5 | Issue-6, October 2021, pp.1118-1123, URL: www.ijtsrd.com/papers/ijtsrd47540.pdf



IJTSRD47540

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made an investigation on the point effect of self-help group sand smaller scale fund on monetary empowerment of women—a contextual analysis of Haveri locale in Karnataka, with the destination so assessing the job of Self Help Groups in ladies strengthening in the examination region and evaluating the effect of miniaturized scale money gave by the SHGs to the respondent woman individuals in their pay creating exercises, reserve funds.

OBJECTIVES

- To analyze women empowerment through Self Help Groups under NULM with respect to the SHG members in Mysore City, Karnataka.
- To identify influence of Education level and Family size on Women Empowerment and SHG members

DATA ANALYSIS AND INTERPRETATIONS

Table 1: Influence of Education level and Family size on Women Empowerment and SHG members

Type of Empowerment		N	Mean	Std. Deviation
Economic	Illiterate	27	70.0617	14.47427
	Primary	42	67.3611	18.24342
	Secondary	54	69.3364	14.01966
	PUC/Diploma	50	70.75	14.02162
	Graduation	23	74.1304	15.19544
	Post Graduation	4	73.75	10.01157
	Total	200	70.0125	15.09057
Political	Illiterate	27	81.0185	7.72917
	Primary	42	80.1786	5.64155
	Secondary	54	78.0093	9.71747
	PUC/Diploma	50	82.9	7.7486
	Graduation	23	76.413	11.5755
	Post Graduation	4	84.375	10.48312
	Total	200	80.0375	8.7162
Educational	Illiterate	27	84.6091	9.84063
	Primary	42	86.6667	10.18941
	Secondary	54	78.3539	8.61404
	PUC/Diploma	50	78.8	7.83053
	Graduation	23	78.6473	6.98689
	Post Graduation	4	81.6667	12.6198
	Total	200	81.1556	9.43325
Social	Illiterate	27	80.7407	14.81606
	Primary	42	83.7698	12.83658
	Secondary	54	82.3457	11.47652
	PUC/Diploma	50	85	10.18536
	Graduation	23	82.3188	11.01811
	Post Graduation	4	91.6667	10
	Total	200	83.275	11.89989
Psychological	Illiterate	27	86.7725	9.54698
	Primary	42	89.5238	11.05066
	Secondary	54	84.127	10.71444
	PUC/Diploma	50	84.9714	8.80744
	Graduation	23	88.5714	9.82217

- To find out influence between number of members in the family and empowerment
- To study and Document the perception of self help group members towards NULM project

METHODOLOGY

The study is based on primary and secondary data. The primary data were collected from 200 SHGs women entrepreneurs under NULM project. The researcher used a structures interview schedule in the areas of Mysore city through random sampling methods. The secondary data were collected from government documents prepared by Mysore City Corporations(MCC), books, journals, newspapers and websites to support the findings of the study.

Total	Post Graduation	4	85	10
	Total	200	86.3571	10.1731
	Illiterate	27	77.7901	7.3712
	Primary	42	77.8333	8.78106
	Secondary	54	76.1728	7.46557
	PUC/Diploma	50	78.0867	7.29265
	Graduation	23	78.4348	6.98659
	Post Graduation	4	81.25	7.18215
	Total	200	77.58	7.6207

Table 2: ANOVA results for significance Education level and Family size on Women Empowerment and SHG members

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Economic	Between Groups	793.093	5	158.619	.691	.631
	Within Groups	44524.237	194	229.506		
	Total	45317.330	199			
Political	Between Groups	1036.058	5	207.212	2.855	.016
	Within Groups	14082.410	194	72.590		
	Total	15118.469	199			
Educational	Between Groups	2444.689	5	488.938	6.214	.000
	Within Groups	15263.558	194	78.678		
	Total	17708.247	199			
Social	Between Groups	681.817	5	136.363	.962	.442
	Within Groups	27498.058	194	141.743		
	Total	28179.875	199			
Psychological	Between Groups	910.547	5	182.109	1.795	.116
	Within Groups	19684.351	194	101.466		
	Total	20594.898	199			
Total empowerment	Between Groups	194.329	5	38.866	.664	.652
	Within Groups	11362.613	194	58.570		
	Total	11556.942	199			

Economic empowerment: The mean percent economic empowerment of the respondents based on educational qualification is **70.06, 67.36, 69.33, 70.75, 74.13 and 73.75** of Illiterate, Primary, Secondary, PUC/Diploma, Graduation and Post Graduation respectively. One-way ANOVA revealed a non - significant mean difference between these scores (**F=0.691; p=.631**), indicating that all the means are statistically similar. In other words, educational qualification of the respondents did not significantly influence over economic empowerment.

Political empowerment: The mean percent **Political** empowerments of the respondents based on educational qualification are **81.01, 80.17, 78.00, 82.90, 76.41 and 84.37** of Illiterate, Primary, Secondary, PUC/Diploma, Graduation and Post Graduation respectively. One-way ANOVA revealed a non - significant mean difference between these scores (**F=2.855; p=0.016**), indicating that all the means are statistically similar. In other words, educational qualification of the respondents did not significantly influence over economic empowerment.

Educational empowerment: The mean percent economic empowerments of the respondents based on educational qualification are **84.61, 86.67, 78.35, 78.80, 78.65 and 81.67** of Illiterate, Primary, Secondary, PUC/Diploma, Graduation and Post Graduation respectively. One-way ANOVA revealed a significant mean difference between these scores (**F=6.214; p=.000**). Further, Scheffe's post hoc test revealed that those who were married had lesser educational empowerment compared to respondents of Widow and Spinster.

Social empowerment: The mean percent Social empowerment of the respondents based on educational qualification is **80.74, 83.76, 82.34, 85.00, 82.31, and 91.66** of Illiterate, Primary, Secondary, PUC/Diploma, Graduation and Post Graduation respectively. One-way ANOVA revealed a non - significant mean difference between these scores (**F=0.962; p=0.442**), indicating that all the means are statistically similar. In other words, educational qualification of the respondents did not significantly influence over economic empowerment.

Psychological empowerment: The mean percent **Psychological** empowerments of the respondents based on educational qualification are **86.77, 89.52, 84.12, 84.97, 88.57 and 85.00** of Illiterate, Primary, Secondary, PUC/Diploma, Graduation and Post Graduation respectively. One-way ANOVA revealed a non - significant mean difference between these scores (**F=1.795; p=0.116**), indicating that all the means are statistically similar. In other words, educational qualification of the respondents did not significantly influence over economic empowerment.

Table 3 Influence between Number of members in the family and empowerment

Type of empowerment	Number of family member	N	Mean	Std. Deviation
Economic	1-2	33	74.6717	10.56753
	3-5	131	69.1858	15.28625
	5+	36	68.7500	17.32337
	Total	200	70.0125	15.09057
Political	1-2	33	80.6061	8.45554
	3-5	131	80.0382	9.00846
	5+	36	79.5139	8.03607
	Total	200	80.0375	8.71620
Educational	1-2	33	80.2694	8.65593
	3-5	131	81.5267	9.63960
	5+	36	80.6173	9.52651
	Total	200	81.1556	9.43325
Social	1-2	33	86.5657	11.20314
	3-5	131	82.5191	12.59386
	5+	36	83.0093	9.42657
	Total	200	83.2750	11.89989
Psychological	1-2	33	88.4848	10.03781
	3-5	131	86.1723	10.53553
	5+	36	85.0794	8.82908
	Total	200	86.3571	10.17310
Total empowerment	1-2	33	80.2929	6.05516
	3-5	131	77.1323	7.78193
	5+	36	76.7222	7.95603
	Total	200	77.5800	7.62070

Table 4: ANOVA result for

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Economic	Between Groups	863.295	2	431.648	1.913	.150
	Within Groups	44454.035	197	225.655		
	Total	45317.330	199			
Political	Between Groups	20.538	2	10.269	.134	.875
	Within Groups	15097.931	197	76.639		
	Total	15118.469	199			
Educational	Between Groups	54.394	2	27.197	.303	.739
	Within Groups	17653.853	197	89.613		
	Total	17708.247	199			
Social	Between Groups	434.735	2	217.367	1.543	.216
	Within Groups	27745.140	197	140.838		
	Total	28179.875	199			
Psychological	Between Groups	212.649	2	106.324	1.028	.360
	Within Groups	20382.249	197	103.463		
	Total	20594.898	199			
Total empowerment	Between Groups	295.623	2	147.811	2.586	.078
	Within Groups	11261.319	197	57.164		
	Total	11556.942	199			

Economic empowerment: The mean percent economic empowerment of the respondents belonging to 1-2, 3-5 and >5 member in the family is **74.67, 69.18 and 68.75** respectively. One-way ANOVA revealed a non - significant mean difference between these scores ($F=1.913$; $p=.150$), indicating that all the means are statistically similar. In other words, number of members in the family of respondents did not significantly influence over economic empowerment.

Political empowerment: The mean percent Political empowerment of the respondents belonging to 1-2, 3-5 and >5 member in the family is **80.60, 80.03 and 79.51** respectively. One-way ANOVA revealed a non - significant mean difference between these scores ($F=0.134$; $p=0.875$), indicating that all the means are statistically similar. In other words, number of members in the family of respondents did not significantly influence over economic empowerment.

Educational empowerment: The mean percent Educational empowerment of the respondents belonging to 1-2, 3-5 and >5 member in the family is **80.26, 81.52 and 80.61** respectively. One-way ANOVA revealed a non - significant mean difference between these scores ($F=0.303$; $p=0.739$), indicating that all the means are statistically similar. In other words, number of members in the family of respondents did not significantly influence over economic empowerment.

Social empowerment: The mean percent Social empowerment of the respondents belonging to 1-2, 3-5 and >5 member in the family is **86.56, 82.51 and 83.00** respectively. One-way ANOVA revealed a non - significant mean difference between these scores ($F=1.543$; $p=0.216$), indicating that all the means are statistically similar. In other words, number of members in the family of respondents did not significantly influence over economic empowerment.

Psychological empowerment: The mean percent Psychological empowerment of the respondents belonging to 1-2, 3-5 and >5 member in the family is **88.48, 86.17, 85.07** respectively. One-way ANOVA revealed a non - significant mean difference between these scores ($F=1.028$; $p=0.360$), indicating that all the means are statistically similar. In other words, number of members in the family of respondents did not significantly influence over economic empowerment.

SUMMARY

Government of India, launched NULM with the aim of reduce poverty and vulnerability of the urban poor households and resting on the foundation that the mobilization of urban poor households into SHGs and

their federations at the area and city levels, is an important investment for an effective and sustainable poverty reduction programme. Under NULM, to catalyse the formation of SHGs and their federations and promote the financial inclusion of SHG members. It is found from the study that majority of the respondents have completed secondary education level. However, their awareness about various programmes was increased after joining SHGs. It is suggested that creating awareness about the more government Programmes under NULM and bank procedures is necessary. NULM programme should Encourage the SHGs Women in participation in the all the awareness programme in Urban Development.

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