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A study on constraints pertaining to various activities performed under national rural livelihood mission on sustainable livelihood among beneficiaries and suggestions from beneficiaries for betterment of national rural livelihood mission in Chhattisgarh plains

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Abstract

The present study was confined to Chhattisgarh Plains. The beneficiaries of the National Rural Livelihood Mission were facing major constraints *viz.* Lack of space for working, Illiterate women as group members, Inadequate knowledge about loan procedure, Market competition, High capital investment for starting a new enterprise, Lack of marketing strategies, Lack of storage facilities, Poor quality of processing unit for value addition, complicated terms, conditions and paperwork for availing credit, Lack of support of family members to work in National Rural Livelihood Mission, Lack of digital/technological knowledge. The applicable suggestions given by the beneficiaries to overcome the constraints were: the subsidies rate of the loan should be reduced, the terms and conditions of paper should be easy for credit, training should be provided related to the value addition of products, National Rural Livelihood Mission should provide training of digital/technological knowledge, National Rural Livelihood Mission should provide the storage facilities to beneficiaries, Knowledge of the loan procedure should be given to beneficiaries of National Rural Livelihood Mission through training, National Rural Livelihood Mission should be educating the beneficiaries, There should be a separate platform for the marketing of National Rural Livelihood Mission products.

Keywords: NRLM, constraints, suggestions

Introduction

The Government of India restructured the Swarna Jayanti Gram Swarozgar Yojana as the National Rural Livelihood Mission in the year 2010 and launched in June 2011. Mandate of National Rural Livelihood Mission is to reach out towards all the rural poor families which are below poverty line and link them to Sustainable Livelihood opportunities. It will nurture them till they come out of poverty and enjoy a decent quality of life. The mission of the National Rural Livelihood Mission is "To reduce poverty by enabling the poor households to access gainful self-employment and skill-based wage employment opportunities". The financing of the programme is shared between the Central and State Government is 60:40. Objective of National Rural Livelihood Mission is mobilizing all rural poor households into functionally effective Self Help Groups and their federation, enhancing their access to bank credit and other financial, and technical and marketing services, building their capacities and skill for Sustainable Livelihood development.

Materials and Methods

The present study was confined to Chhattisgarh Plains. Out of the total districts of Chhattisgarh Plains only four districts namely Rajnandgaon, Durg, Bemetara and Balod districts were selected purposively for this study. Two blocks from each selected district (8 blocks) and four villages from each selected block (32 villages) were undertaken for this study. From each selected village 05 Beneficiaries & 05 Non Beneficiaries were selected as respondents. In this way, a total of 320 respondents (160 Beneficiaries & 160 Non Beneficiaries) were selected for the study. The data was collected through personal interviews with the help of pre-tested structured interview schedules from all the selected respondents. The collected data were processed and tabulated by using appropriate statistical tools and techniques like frequency, percentage, mean, Standard Deviation, rank, etc.

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Constraints perceived in terms of National Rural Livelihood Mission activities and suggestions given by them to overcome constraints were collected as primary data as per the objectives of the study

The constraint refers to the obstacles faced by beneficiaries in National Rural Livelihood Mission activities. The open-ended questions were asked to collect responses on constraints faced by them in various National Rural Livelihood Mission activities. Furthermore, frequency and percentage were calculated and accordingly ranks were assigned for presentation of data.

Suggestions of the beneficiaries about National Rural Livelihood Mission activities issues may play significant role in policy making to better improvement of the programme. Respondents were asked to indicate possible suggestions by using open – ended questions. Frequency and percentage were calculated for each suggestion and ranks were given accordingly.

Frequency is the number of times a value occurs in a set of data. The arrangement of frequencies in different classes of a variable is called as the Frequency distribution of the variables.

The percentage was used in the descriptive analysis for making simple comparisons. This has been used in the study and proved helpful in organizing the data clarity and precision

$$\text{Percentage (\%)} = \frac{\text{Frequency of a particular number}}{\text{Total number of respondents}} \times 100$$

Table 1: Distribution of beneficiaries on the basis of constraints

SI. No.	Constraints	F	%	Rank
1	Lack of space for working	26	16.25	IX
2	Illiterate women as group members	20	12.50	X
3	Inadequate knowledge about loan procedure	103	64.37	VI
4	Market competition	116	72.50	III
5	High capital investment for starting new enterprise	112	70.00	IV
6	Lack of marketing strategies	105	65.62	V
7	Lack of storage facilities	63	39.37	VIII
8	Poor quality of processing unit for value addition	124	77.50	II
9	Complicated terms, conditions and paper work for availing credit	142	88.75	I
10	Lack of support of family members to work in National Rural Livelihood Mission	20	12.50	X
11	Lack of digital / technological knowledge	86	53.75	VII

(Based on multiple responses), F = Frequency, % = Percentage

Suggestions from beneficiaries for betterment of National Rural Livelihood Mission

Table 2 shows the applicable suggestions given by the beneficiaries to overcome the constraints for improvement in the National Rural Livelihood Mission program was: The terms and conditions of paper should be easy for credit suggested by all beneficiaries (100%, rank I), followed by training should be provided related to value addition of products (96.25%, rank II), subsidy rate of loan should be reduced (95.62%, rank III), there should be a separate

Ranking is an expression of people priority about their thoughts and feelings. Ranking was done by assigning the first rank to highest mean score and the second rank to the next highest mean score and so on.

Results and Discussion

Constraints pertaining to various activities performed under National Rural Livelihood Mission

Constraints faced by the beneficiaries of the National Rural Livelihood Mission were recorded using open ended questions and ranked was given considering frequencies of the constraints being faced by beneficiaries of NRLM. Table 1 indicates the various constraints faced by the beneficiaries of National Rural Livelihood Mission. The majority (88.75%) of beneficiaries of NRLM was facing major constraints is complicated terms, conditions and paper work for availing credit (ranked I) followed by Poor quality of processing unit for value addition (77.50%, ranked II), Market competition (72.50%, ranked III), High capital investment for starting new enterprise (70.00%, ranked IV), Lack of marketing strategies (65.62%, ranked V), Inadequate knowledge about loan procedure (64.37%, ranked VI), Lack of digital / technological knowledge (53.75%, ranked VII), Lack of storage facilities (39.37%, ranked VIII), Lack of space for working (16.25%, ranked IX), Illiterate women as group members, Lack of support of family members to work in National Rural Livelihood Mission (12.50%, ranked X), respectively.

platform for the marketing of National Rural Livelihood Mission products (95.00%, rank IV), National Rural Livelihood Mission should provide training of digital / technological knowledge (94.37%, rank V), National Rural Livelihood Mission should provide the storage facilities (93.12%, rank VI), Knowledge of the loan procedure should be given to beneficiaries of National Rural Livelihood Mission through training (88.12%, rank VII), National Rural Livelihood Mission should educate the beneficiaries 62%, rank VIII).

Table 2: Suggestions from beneficiaries for betterment of National Rural Livelihood Mission

SI. No	Suggestions	F	%	Rank
1	The subsidies rate of the loan should be reduced	153	95.62	III
2	The terms and conditions of paper should be easy for credit	160	100	I
3	Training should be provided related to value addition of products	154	96.25	II
4	National Rural Livelihood Mission should provide training of digital/technological knowledge	151	94.37	V
5	National Rural Livelihood Mission should provide the storage facilities	149	93.12	VI
6	Knowledge of the loan procedure should be given to beneficiaries of NRLM through training	141	88.12	VII
7	NRLM should educate the beneficiaries	137	85.62	VIII
8	There should be a separate platform for the marketing of NRLM products	152	95.00	IV

(Based on multiple responses), F = Frequency, % = Percentage

Conclusion

Regarding constraints pertaining to various activities performed under the National Rural Livelihood Mission the majority of beneficiaries of NRLM was facing major constraints is complicated terms, conditions and paperwork for availing credit followed by Poor quality of processing unit for value addition, Market competition, High capital investment for starting new enterprise, Lack of marketing strategies, Inadequate knowledge about loan procedure, Lack of digital/technological knowledge, Lack of storage facilities, Lack of space for working, Illiterate women as group members, Lack of support of family members to work in National Rural Livelihood Mission, respectively.

Regarding suggestions given by the beneficiaries to overcome the constraints for improvement in the National Rural Livelihood Mission program: The terms and conditions of paper should be easy for credit suggested by all beneficiaries, followed by training should be provided related to the value addition of products, subsidy rate of loan should be reduced, there should be a separate platform for the marketing of National Rural Livelihood Mission products, NRLM should provide training of digital/technological knowledge, National Rural Livelihood Mission should provide the storage facilities, Knowledge of the loan procedure should be given to beneficiaries of National Rural Livelihood Mission through training, NRLM should educate the beneficiaries.

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