

Farmer's Livelihood Security, Perceived Constraints and Suggestions on Programmes Implemented by Shri Kshethra Dharmasthala Rural Development Project

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ABSTRACT

Agriculture is one of the primary occupation and main source of livelihood for the people in India, but it faces many challenges. In the backdrop of climatic changes like floods, drought, market volatility and widespread poverty in rural areas, livelihood security of the farmers is at stake. To improve it, the NGO's pick up causes that are so niche and accurately map-up expectations of the people to understand the local realities. The Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) as an NGO has pivotal role in securing the livelihood of farmers through various programs and many services in the rural areas. The study has been conducted in Dakshina Kannada and Kolar district of Karnataka state. A total of 180 beneficiaries were selected from Karnataka state during 2022-23. This research aimed to explain the livelihood security and explore the various constraints encountered by SKDRDP beneficiaries and provide necessary suggestions. It was found that significant portion (33.89%) of beneficiaries have better livelihood security followed by average (33.33%) level of livelihood security. The better livelihood is due to the multifaceted approach undertaken by SKDRDP through financial support, knowledge and capacity building programs through SHG make them to found more opportunities in securing better income inturn the livelihood security. The major constraints faced by farmers are lack of proper market access with a garret score of 66.61, lack of awareness about SKDRDP interventions with a Garret score of 64.00, non-suitability of training timings with a garret score of (62.68), lack of timely access to the interventions (61.28). Major suggestions expressed by beneficiaries are repayment of the loan can be made biweekly/monthly as expressed by 85.00 per cent of beneficiaries, marketing facilities need to be concentrated more which was expressed by 83.89 per cent of beneficiaries.

Keywords : SKDRDP, Livelihood security, NGO, Constraints, Suggestions

AGRICULTURE is one of the primary occupation and main source of livelihood for majority of people in India. One-third of people in India live in poverty which is pegged at nearly 14.96 per cent (National Sample Survey Organization-2022). The per capita income of rural India is Rs.40,772 against Rs.1,01,313 in urban India. In the backdrop of climatic change has triggered calamities like floods, drought, market volatility and widespread poverty in the rural areas,

Hence, the livelihood security of the farmers is at stake. NGOs enhance livelihoods by identifying highly specific causes and meticulously aligning their efforts with the local community's needs to gain a profound understanding of the local context. Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) as an NGO have pivotal role in securing the livelihood of farmers of Karnataka state. SKDRDP is a charitable trust registered under the charitable trust act of 1920

promoted by Dr. D. Veerendra Heggade. It is an NGO and an innovative program that is working for the cause of the people which is meant for inclusive development of the rural people in various spheres of their lives. The schemes of this organization are spread to all sections of people and are working for years to provide an effective and efficient life to the rural people. Total number of active SHGs are 6,07,153 with 59,20,022 members. Various programs implemented by Shri Kshethra Dharmasthala Rural Development Project are agricultural programs, community development programs, women empowerment programs, health insurance programs, microfinance all these programs and interventions of SKDRDP have significant role in improving the livelihood security of the rural community. SKDRDP has played a crucial role in transforming rural agriculture in Karnataka. It provides higher priority for developing agriculture as it is the main occupation of villagers. The agriculture programs facilitate farmers in three aspects such as knowledge and capacity building *via.*, training programs, financial support *via.*, linkage to the bank (erstwhile pragathi nidhi), motivational subsidy, social support, farmers clubs/federations. All the programmes for developing agriculture come under agriculture division with specialized organization structure to implement these programs in a better way. SKDRDPs primary agricultural programs encompasses pragati bandhu groups, self help groups, animal husbandry, krishi mela, farm development programs, custom hiring services, organic cultivation etc. This research study helps in comprehensive understanding of constraints and suggestions provided by beneficiaries towards SKDRDP in addressing the livelihood needs of farmers and provide valuable insights for improvement. SKDRDP primary purpose is found to enhance the credit availability, to undertake income generating activities by farmers, saving money through self help groups, improving social status as stated by Belli *et al.* (2014) stated as a reasons for joining SKDRDP NGO.

METHODOLOGY

The study was conducted during 2022-2023. The ex-post facto research design was used. The present

study focused on assessing the livelihood security of farmers and constraints faced by them were analyzed and suggestions as perceived by beneficiaries were recorded during the study. The purposive random sampling design was employed for the selection of respondents. The primary data were collected from a total of 180 beneficiaries from coastal and eastern dry zone taluks namely Beltangady, Puttur, Kolar and Bangarpet in Karnataka state were selected. The data was collected from the respondents through personal interview method using pre-tested and well-structured schedule during 2022-2023. The villages were selected randomly from the list provided by SKDRDP project officials.

Statistical Tools Employed for the Analysis of Data

Mann Whitney U Test

The Mann-Whitney U test, is a non-parametric statistical test used to compare two independent groups to determine if there is a significant difference between their distributions. It is applicable when the data do not meet the assumptions required for a parametric test, such as the t-test. The test compares the ranks of observations between the two groups. The formula to calculate the Mann-Whitney U statistic is:

$$U = n_1 \times n_2 + n_1 \times (n_1 + 1) / 2 - U_1$$

Let n_1 and n_2 be the sample sizes of groups 1 and 2, respectively. U_1 and U_2 are the sum of ranks in groups 1 and 2.

Garrett's Ranking Technique

The respondents of SKDRDP beneficiaries were asked to rank the constraints according to their degree of importance such that the most important factor ranked first. To find out the major constraints faced by the farmers, the outcome of the rankings were converted into per cent position by using the following formula:

$$\text{Per cent position} = 100 (R_{ij} - 0.5) / N_j$$

Where, R_{ij} = Rank given for the i th variable by j^{th} respondents N_j = Number of variables ranked by j^{th} respondents

The estimated per cent position was converted into scores with the help of Garrett's Table. The scores of each individual rank corresponding to that particular constraint were added and the mean values of score were calculated by dividing it with the total number of respondents. The mean score for each constraint was ranked by arranging them in descending order. The constraint having highest mean garret score value was considered as the most important constraint.

Frequency and Percentage

Frequency and percentage were used to interpret the categories of suggestions provided by number of the beneficiaries to overcome the constraints.

RESULTS AND DISCUSSION

Purpose of Joining the Shri Kshethra Dharmasthala Rural Development Project

The notable findings of the Table 1 shed light on the diverse motivations that led farmers to join the Shri Kshetra Dharmasthala Rural Development Project. the most prevalent purpose was 'to avail credit,'

TABLE 1

Purpose of Joining the Shri Kshethra Dharmasthala Rural Development Project n=180

Purpose	No.	%
To save money	20	11.11
To avail credit	35	19.44
To undertake income generating activities	19	10.56
To improve social status	10	05.56
To avail subsidy	21	11.67
Neighbour's pressure	13	07.22
To save money and have access to credit	22	12.22
To save money and undertake income generating activities	17	09.44
To save money and generate employment	12	06.67
To save money and improve social status	11	06.11

accounting for 19.44 per cent of the respondents and around (12.22%) mentioned 'both savings & credit' as a motive', 'availing subsidy' by 11.67 per cent, 'to undertake income 'generating activities' emerged as another significant factor, driving 10.56 per cent of beneficiaries and 'savings money' was also noteworthy, standing at 11.11 per cent, followed by saving money and income generating activities (09.44%), neighbour's pressure (07.72%), both saving money & employment (06.67%), both saving money and improve social status (06.11%), and improving social status were pursued by 05.56 per cent farmers.

This eventually happened due to the reason that at village level, SKDRDP officials encourage farmers to come together to form a group of between five and 20 people. Members come from all economic levels and have faith in groups. Most are agricultural workers, small farmers and traders and 70.00 per cent of them to have incomes less than 150 rupees per day. The group has to follow set procedures, including conducting meeting every week and keeping detailed records of proceedings and financial transactions. Majority of the farmers who had joined the SHG found that the procedure for availing credit (Pragati nidhi) is easy and less tedious when compared to other institutional sources as sevapratidinidhi's (village level SKDRDP official) helped them to avail the credit with minimum expenditure. Members have to save a fixed amount every week to repay the loan. Further each group member makes and records a five-year plan for their household or farm, including priorities for spending. To become eligible for loans, the group must have been running smoothly and saving for at least three months. Because of these procedures 'both saving and credit' is rated as second most important purpose for joining the SKDRDP. Least important reason for joining the SKDRDP is found to be improvement in the social status as beneficiaries belonging to all the social status of the village work in same pragati groups which are part of SHG making it less difference in their social status. The results are in line with the study conducted by Belli (2014).

Overall Livelihood Security of SKDRDP Beneficiaries

Table 2 presented the overall livelihood security assessment of beneficiaries of Shri Kshethra Dharmastala Rural Development Project. Among the Coastal Zone beneficiaries a significant per cent (38.89 %) of them were found to have better livelihood security, followed by 31.11 per cent were having 'poor' livelihood security and 30.00 per cent of them had 'average' livelihood security. The reason for better livelihood as expressed by many beneficiaries is due to Shree Kshetra Dharmastala Rural Development Project (SKDRDP) interventions in transforming the lives of farmers. One of its key initiatives is organizing farmers into self-help groups, as a fundamental step towards fostering economic empowerment. Through these groups, SKDRDP

effectively facilitates timely access to credit, and enabling farmers to make strategic investments in agriculture and related sectors. This financial support is instrumental in encouraging income growth, which in turn contributes to enhanced livelihood security through investment in income generating Mudaligiriappa, 2019.

In case of Eastern Dry Zone beneficiaries, more than one third of the beneficiaries were having average level of livelihood security (36.67%) and 34.44 per cent were categorized under poor, 28.89 per cent of them under better livelihood security respectively. Within the arid Eastern Dry Zone, the scarcity of water resources stood as a significant hurdle. SKDRDP stepped in by offering subsidized drip and sprinkler irrigation systems but had reached to very minimal number of beneficiaries. Apart from this,

TABLE 2
Overall livelihood security of SKDRDP beneficiaries

Livelihood security	Coastal Zone beneficiaries (n ₁ = 90)		Eastern Dry Zone beneficiaries (n ₂ = 90)		Total beneficiaries (n = 180)		
	No.	%	No.	%	No.	%	
Poor (<105.95)	28	31.11	31	34.44	59	32.78	
Average (105.95 - 121.21)	27	30.00	33	36.67	60	33.33	
Better (>121.21)	35	38.89	26	28.89	61	33.89	
Mean = 113.58						½ SD = 7.63	

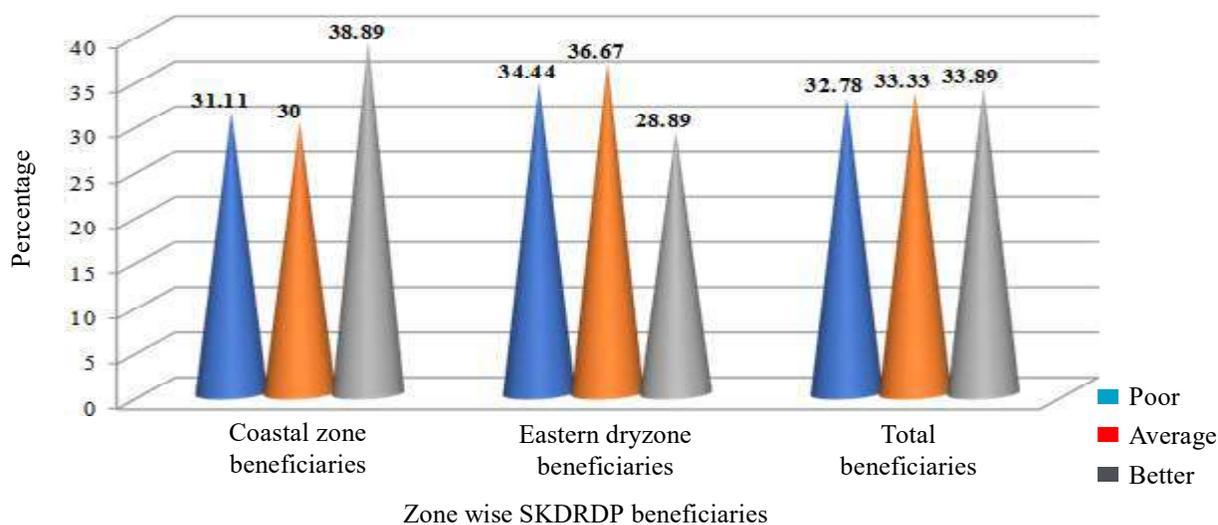


Fig. 1 : Overall Livelihood security of SKDRDP beneficiaries

TABLE 3
Comparative analysis of SKDRDP beneficiaries on livelihood security

Category	Mean Rank	Z-Value (Mann Whitney U-test)	P value
Coastal Zone beneficiaries (n1=90)	73.49		
Eastern Dry Zone beneficiaries (n2=90)	57.51	2.58	0.02*

* Significant at 5%

by enabling easier access to credit, the organization managed to mitigate financial risks of farmers. Moreover, SKDRDP extended its support to animal husbandry endeavors and offered an extra income stream for farmers. This comprehensive strategy has significantly bolstered the livelihoods of farmers to the average level in the region.

Considering the total beneficiaries, the distribution of livelihood security levels were like the prime number of them 33.89 per cent, were having better livelihood security, 33.33 per cent falling within the 'average' and lastly 32.78 per cent falling under the 'poor' category. The better livelihood is due to the multifaceted approach undertaken by SKDRDP through financial support, knowledge and capacity building programs through SHG make them to found more opportunities in securing better income inturn the livelihood security. The results are in conformity with Shwetha (2019).

Comparative Analysis of SKDRDP Beneficiaries on Livelihood Security

Mann Whitney U-Test was employed to examine the significant differences in livelihood security among

beneficiaries of different zones of Karnataka state. Upon scrutiny, it is evident that the livelihood security levels vary across beneficiary categories. The mean rank for 'Coastal Zone beneficiaries' was 73.49, while, for 'Eastern Dry Zone beneficiaries' mean score was 57.51. The Z-value of 2.58* indicates a significant difference at a p-value of 0.02. In Coastal Zone the SKDRDP was started in 1992 where as in Eastern Dry Zone it began its operation in 2014, as SKDRDP started its services well before in Coastal Zone than in Eastern Dry Zone therefore it has higher reach with respect to number of beneficiaries, number of SHGs and programmes. Apart from numbers it has also edge in economies of scale, social network, better digital infrastructure and better maintenance of the records leading to better performance of beneficiary in Coastal Zone which results in better livelihood security among beneficiaries of Coastal Zone.

Livelihood Component wise Distribution of SKDRDP Beneficiaries

The results presented in Table 4 depicts the livelihood security among the beneficiary farmers of the Shree Kshetra Rural Development project (SKDRDP)

TABLE 4
Livelihood component wise distribution of SKDRDP beneficiaries n=180

Livelihood components	Categories	Coastal Zone beneficiaries (n ₁ =90)		Eastern Dry Zone beneficiaries (n ₂ =90)	
		No.	%	No.	%
Food security Mean = 18.11½ SD = 2.55	Poor (<15.55)	25	27.78	36	40.00
	Average (15.55-20.67)	39	43.33	33	36.67
	Better (>20.67)	26	28.89	21	23.33
Economic security Mean = 31.31½ SD = 2.82	Poor (<28.49)	17	18.89	20	22.22
	Average (28.49-34.13)	40	44.44	38	42.22
	Better (>34.13)	33	36.67	32	35.56

Table 4 Contd...

Livelihood components	Categories	Coastal Zone beneficiaries (n ₁ =90)		Eastern Dry Zone beneficiaries (n ₂ =90)	
		No.	%	No.	%
Health security Mean = 11.04½ SD = 1.30	Poor (< 9.73)	24	26.67	40	44.44
	Average (9.73-12.35)	29	32.22	22	24.44
	Better (>12.35)	37	41.11	28	31.11
Social security Mean = 11.09½ SD = 2.11	Poor (<8.98)	20	22.22	24	26.67
	Average (8.98-13.21)	39	43.33	41	45.56
	Better (>13.21)	31	34.44	25	27.78
Ecological security Mean = 21.05½ SD = 3.54	Poor (<17.51)	17	18.89	21	23.33
	Average (17.51-24.60)	32	35.56	37	41.11
	Better (>24.60)	41	45.56	32	35.56
Psychological security Mean = 10.14½ SD = 1.71	Poor (<8.43)	23	25.56	29	32.22
	Average (8.43-11.85)	39	43.33	40	44.44
	Better(>11.85)	28	31.11	21	23.34
Physical security Mean = 10.80½ SD = 2.78	Poor (<8.02)	27	30.00	22	24.44
	Average (8.02-13.59)	32	35.56	37	41.11
	Better (>13.59)	31	34.44	31	34.44

through a comprehensive analysis of seven distinct livelihood components. These components, namely food security, economic security, health security, social security, ecological security, psychological security and physical security, were categorized into three distinct groups based on mean and standard deviation values Pradhan (2020).

In Coastal Zone, food security emerged as a critical factor influencing the livelihoods of the farmers. The categorization indicated that more than two fifth of the beneficiaries 43.33 per cent belong to average level followed by 28.89 per cent were classified under 'better' and 27.78 per cent of the farmers fell into the 'poor' category respectively. Similarly, economic security exhibited a pattern where in significant percent that is 44.44 per cent under 'average' category, (36.67%) under 'better' and 18.89 per cent of the beneficiaries were categorized as 'poor'. In terms of health security, nearly two fifth (41.11%) were in the 'better' category followed by 32.22 per cent within the 'average' level and 26.67 per cent of the farmers fell within the 'poor' health security category. Social security showcased that more than two fifth of the beneficiaries (43.33%) in the 'average' category and 34.44 per cent in the 'better'

and 22.22 per cent in the 'poor' category of social security. In case of Ecological security 45.56 per cent belongs to 'better' category besides that 35.56 per cent belongs to 'average' and 18.89 per cent of the farmers categorized 'poor' in terms of ecological security. With respect to psychological security, more than two-fifth of the beneficiaries (43.33%) belongs to average category followed by 30 per cent belongs to better category and 25.56 per cent under poor physical security. Lastly, under physical security component that two sixth of them 35.56 per cent of beneficiaries under 'average' category, 30.00 per cent of the farmers were classified under 'poor' and 34.44 per cent were in 'better' physical security category.

It was consolidated from the table and the results are due to the reasons, in the coastal regions, agriculture thrives primarily on rice cultivation and SKDRDP has played a significant role in promoting this through its Yantra Sri program more than 3,000 (SKDRDP Survey 2023), which introduced mechanization techniques to enhance food security. Alongside rice, the cultivation of profitable perennial crops such as arecanut, coconut and rubber has bolstered economic stability in the area by providing good market value on the community competitiveness. The local

representatives of SKDRDP have also placed a strong emphasis on health, wellness and hygiene programs. In recognition of health-related risks, SKDRDP partnered with the Life India Corporation of India to create Pragathi Raksha Kavach, a comprehensive insurance policy combined with loans. However, despite these agricultural and health efforts, the social status of farmers hasn't seen substantial improvement, as the majority of them come from diverse castes. Environmental conservation has been another core focus for SKDRDP in this region. They have actively worked towards preserving forests, raising awareness among the local communities about the importance of environmental cleanliness and providing loans to encourage roadside tree planting, kitchen garden in the government schools. Over the past two decades, these efforts have significantly contributed to enhanced ecological security in the area. SKDRDP has also launched various programs like de-addiction campaigns and Janavikasa, which concentrate on promoting health, hygiene, family harmony, proper nutrition, education, utilization of government resources and self-employment opportunities. Counseling has emerged as an effective means to help people overcome distress and difficulties and get their lives back on track. To support women in need of such assistance, SKDRDP established a counselling centre called Gelathi in Belthangady. This center offers the services of professionals including sociologists, advocates, psychologists and doctors, who provide counselling services on-demand. This initiative has been particularly beneficial in a region where the majority of the rural population is engaged in farming, contributing to achieve psychological security. However, in terms of physical security, there's room for improvement. More than two sixth, that is 35.56 per cent, of the farmers in the area have a moderate level of physical security. This is because SKDRDP's programs have not placed strong emphasis on providing tangible farming implements and tools, which has resulted in them being categorized as having average physical security

In Eastern Dry Zone, with respect to food security it was indicated that 40.00 per cent of the farmers fell

into the 'average' category, while 36.67 per cent under the 'poor' category and 23.33 per cent were classified under 'better'. Similarly, economic security exhibited a pattern nearly three seventh (42.22%) were belonged to 'average' group, 35.56 per cent comes under 'better' category. Whereas, 22.22 per cent of the farmers were categorized under 'poor' level of economic security. With respect to, health security, more than two-fifth of the beneficiaries 44.44 per cent fell within the 'poor' category and 31.11 per cent were placed under 'better' followed by 24.44 per cent belongs to 'average' level of health security. In case of social security, more than two fifth (45.56%) in the 'average' and 27.78 per cent in the 'better', 26.67 per cent in the 'poor' of social category. With respect to ecological security, more than two fifth of them (41.11%) under average category followed by more than one third (35.56%) belongs to better category and nearly one-fourth (23.33%) comes under poor category. In case of psychological security 44.44 per cent of them in the 'average' category, 32.22 per cent of them in the 'poor' and 23.33 per cent of them 'better' psychological category. In case of physical security, two fifth of the beneficiaries had average physical security followed by more than one-third (34.44%) had better physical security and 24.44 per cent of them had poor physical category

In the Eastern Dry Zone, SKDRDP focuses mainly on providing credit support for growing vegetables. This approach encourages people to cultivate more than two crops a year, which significantly improves their food and economic security. Additionally, SKDRDP's programs include initiatives like water shed projects and krishi honda, which ensure a consistent water supply for farming. This helps farmers to achieve economies of scale, making their financial situation better. However, it's important to note that SKDRDP's interventions in this region are relatively short-term and it's challenging to bring about significant changes in health, social, ecological, and psychological factors, which require long-term investments and active community participation. Hence, most beneficiaries in the Eastern Dry Zone belong to average category in these aspects. This

TABLE 5
Institutional constraints as perceived by the beneficiaries of SKDRDP project n=180

Institutional Constraints	Coastal Zone beneficiaries n ₁ = 90		Eastern Dry Zone beneficiaries n ₂ = 90		Total beneficiaries n = 180	
	Garret score	Rank	Garret score	Rank	Garret score	Rank
Lengthy and complicated credit facilities for the interventions	60.17	III	63.17	I	61.97	II
Intervention providing institutions are located very distantly	61.05	II	59.06	IV	60.36	IV
Non suitability of training timings	62.38	I	62.38	II	62.68	I
Inefficient governance	59.41	IV	61.05	III	60.53	III

suggests that there is scope for improvement and a need for more effective implementation in these areas. Significant per cent have relatively good physical security. This is because custom hiring centers operate effectively, ensuring timely and easy availability of farming implements and tools to support the farmers in their agricultural activities. The results are in line with the Chaithrashree. J, (2022)

Constraints Perceived by Beneficiaries of SKDRDP Project

Institutional Constraints

In the Coastal Zone, non-suitability of training timings was the top concern, ranking first with a garret score

of 62.38. While, intervention providing institutions being located distantly came in second with a garret score of 61.05 followed by lengthy and complicated credit facilities for interventions ranked third with a garret score of 60.17. Lastly the inefficient governance was the fourth institutional constraint with a score of 59.41. In case of Eastern Dry Zone beneficiaries, the same barriers were identified, but the rankings differed. Lengthy and complicated credit facilities ranked first with a score of 63.17, followed by non-suitability of training timings as second important constraint with a garret score of 62.38. Inefficient governance was ranked third with a garret score of 61.05 and intervention providing

TABLE 6
Technological constraints as perceived by the beneficiaries of SKDRDP project n=180

Technological Constraints	Coastal Zone beneficiaries n ₁ = 90		Eastern Dry Zone beneficiaries n ₂ = 90		Total beneficiaries n=180	
	Garret score	Rank	Garret score	Rank	Garret score	Rank
Inappropriate interventions to the farmers	57.61	IV	52.61	IV	55.41	IV
Timely update about intervention is delayed	62.31	III	56.22	III	59.57	III
Lack of timely access to the interventions	63.88	II	58.07	I	61.28	I
Maintenance is difficult and sustainability of interventions are ambiguous	64.45	I	57.07	II	61.06	II

institutions being located distantly was the fourth constraint with a garret score of 59.06. with regard to pooled beneficiaries, non-suitability of training timings was their top institutional concern, ranked first with a score of 62.68, followed by lengthy and complicated credit facilities at second with a score of 61.97. The inefficient governance was the third-ranked institutional barrier with a garret score of 60.53 and intervention providing institutions being located very distantly ranked fourth with a garret score of 60.36.

In many agricultural families, there are critical periods during the year when farmers are heavily engaged in planting, harvesting or other agricultural activities. Training programs scheduled during these times may not only be inconvenient but practically impossible for many farmers to attend and also lack of awareness about interventions among farmers. Many farmers may not be adequately informed about the existence of these programs or their benefits, which leads to missed opportunities due to poor communication. Despite SKDRDP's efforts to provide affordable loans, some farmers may still experience indebtedness due to various reasons, such as inadequate income generation, unexpected expenses or challenges in adhering to repayment schedules. Additionally, external factors like crop failures or market fluctuations can contribute to financial difficulties for farmers.

Technological Constraints

In case of Coastal Zone, difficulty in maintenance and intervention sustainability ambiguity was their top technology barrier, ranked first with a garret score of 64.45, while lack of timely access to interventions ranked second with a score of 63.88 and timely update about interventions delayed came in third with a score of 62.31 followed by inappropriate interventions to farmers was the fourth technology barrier, with a garret score of 57.61. In case of Eastern Dry Zone, beneficiaries identified that lack of timely access to interventions ranked first with a garret score of 58.07, maintenance difficulty and intervention sustainability ambiguity were the second-ranked technology barriers with a score of 57.07, while timely update delays were third with a score of 56.22 followed by inappropriate interventions to farmers ranked fourth with a score of 52.61. For total beneficiaries, lack of timely access to interventions ranked first with a garret score of 61.28, maintenance difficulty and intervention sustainability ambiguity came in second with a garret score of 61.06. While, timely update about the intervention were delayed stands in the third-rank with a score of 59.57 and inappropriate interventions to farmers remained the fourth technology barrier with a garret score of 55.41.

The reason behind this is SKDRDP, tend to focus predominantly on the initial stages of interventions/ programmes. While training sessions and capacity-

TABLE 7
Socio - economical constraints as perceived by the beneficiaries of SKDRDP project n=180

Socio-economical Constraints	Coastal Zone beneficiaries n ₁ = 90		Eastern Dry Zone beneficiaries n ₂ = 90		Total beneficiaries n=180	
	Garret score	Rank	Garret score	Rank	Garret score	Rank
Limited financial resources	57.62	IV	64.21	I	61.22	III
Lack of awareness about interventions	64.30	I	63.10	II	64.00	I
Non- accessibility of labour force	62.41	II	62.04	III	62.53	II
Information about interventions are polarized	59.17	III	59.17	IV	59.47	IV

building activities are initiated, with interest and enthusiasm, the crucial post-training support and follow-up are often overlooked as these hand hold facilities are most important for beneficiaries this omission leaves beneficiaries grappling with the challenges of maintenance and sustaining the interventions over the longer period. The absence of post-training and follow-up activities can undermine the effectiveness of interventions.

Socio-Economical Constraints

In the Coastal Zone, lack of awareness about interventions was, ranked first with a garret score of 64.30, inadequate labor to help with interventions ranked second major constraint with a score of 62.41, information polarization about interventions was the third-ranked barrier with a garret score of 59.17, limited financial resources were the fourth socio-economic barrier, scoring 57.62. While Eastern Dry Zone beneficiaries ranked limited financial resources as their top socio-economic barrier, with a score of 64.21 followed by lack of awareness about interventions came second, with a garret score of 63.10, while inadequate labor to help with interventions ranked third with a score of 62.04. Finally the information polarization about interventions was the fourth-ranked with a garret score of 59.17. In case of pooled beneficiaries, lack of awareness about interventions was their top concern, with a garret scoring of 64.00. while inadequate labor

to help with interventions ranked second with a score of 62.53, followed by limited financial resources as the third socio-economic barrier with a garret score of 61.22 and information polarization about interventions was the fourth-ranked constraint with a garret score of 59.47.

The financial resources is the major disparity in funding in Eastern Dry Zone when compared to more established regions like the Coastal Zone. The Eastern Dry Zone, being a newly started initiative, may not have received the same level of financial support which limits its ability to implement comprehensive and impactful interventions. This funding disparity can directly affect the availability and scale of development activities in the region. In many cases, beneficiaries are unaware of the existence of these programs or the potential advantages they can gain. This knowledge gap can be attributed to insufficient outreach and communication efforts with fewer sevapratidinidhis and other staff in the grass root level. With limited grass root level workers, it is difficult to engage with farmers and disseminate information about interventions, as it becomes increasingly challenging to bridge the awareness gap and effectively connect beneficiaries with available resources Mohan kumar and Yamanura, 2019.

Infrastructural Constraints

Incase of Coastal Zone, lack of proper market access was the top infrastructural concern, ranking first with

TABLE 8
Infrastructural constraints as perceived by the beneficiaries of SKDRDP project

n=180

Infrastructural Constraints	Coastal Zone beneficiaries n ₁ = 90		Eastern Dry Zone beneficiaries n ₂ = 90		Total beneficiaries n = 180	
	Garret score	Rank	Garret score	Rank	Garret score	Rank
High cost of interventions	60.09	III	60.72	IV	60.71	IV
Lack of proper subsidies on the interventions	63.48	II	63.48	II	63.78	II
Limited advisory services on the interventions	59.72	IV	61.09	III	61.71	III
Lack of proper market access	65.31	I	67.31	I	66.61	I

a garret score of 65.31, while lack of proper subsidies on the interventions was the second barrier, scoring 63.48, high cost of interventions ranked third with a score of 60.09, followed by limited advisory services on the interventions ranked fourth with a score of 59.72. With respect to Eastern Dry Zone beneficiaries lack of proper market access was their top infrastructural concern, ranking first with a score of 67.31, lack of proper subsidies on the interventions was the second barrier, scoring 63.48, limited advisory services on the interventions ranked third with a score of 61.09 and high cost of interventions ranked fourth with a score of 60.72, Regarding total beneficiaries, lack of proper market arrangement was ranked first with a garret score of 66.61, while lack of proper subsidies on the interventions was the second barrier with a garrett scoring 63.78, high cost of interventions was the third infrastructural barrier, scoring 60.71 followed by high cost of interventions with a garret

score of 60.71 respectively.

The apparent lack of emphasis on marketing strategies, even though SKDRDP has a subsidiary marketing brand like SIRI. This disconnect between interventions and marketing can result in missed opportunities for beneficiaries. The outreach to farmers may be limited, and many agricultural products, including various food crops, might not receive adequate exposure in the market. This underutilization of marketing channels can hinder farmers' ability to access broader markets and obtain fair prices for their produce. Further SKDRDP limit subsidies to very few interventions leaving other crucial areas underserved as subsidies can be a valuable tool to support farmers. Hence, efforts should be made by SKDRDP staff to provide subsidies on various interventions to overcome the constraints along with proper advisory services through appropriate extension strategies and also, involving local development departments for

TABLE 9
Suggestions as expressed by the beneficiaries of SKDRDP project

n=180

Suggestions	Coastal Zone beneficiaries (n ₁ =90)		Eastern Dry Zone beneficiaries (n ₂ =90)		Total beneficiaries n=180	
	No.	%	No.	%	No.	%
Provide timely information on various schemes	53	58.89	61	67.78	114	63.33
Repayment of the loan can be made biweekly/monthly	74	82.22	79	87.78	153	85.00
Region specific schemes need to be given priority	39	43.33	59	65.56	98	54.44
Marketing facilities need to be concentrated more	70	77.78	81	90.00	151	83.89
Problem of labour scarcity can be addressed effectively by Pragati Bandhu Groups	48	53.33	57	63.33	105	58.33
Efficiency in distribution of services can be improved	41	45.56	58	64.44	99	55.00
Timely availability of inputs, adequate transportation facilities, training programs, technical guidance to farmers can be improved	53	58.89	67	74.44	120	66.67
Strengthen the value chain and cold storage should be improved	62	68.89	71	78.89	133	73.89

collaborative activities. These results are in line with findings of Shivaji and Madhuprasad (2023).

Suggestions as Expressed by the Beneficiaries of SKDRDP Project

In the Table 9, were presented the suggestions expressed by beneficiaries of Coastal Zone and the Eastern Dry Zone. In the Coastal Zone, repayment of the loan can be made biweekly/monthly was suggested by 82.22 per cent followed by marketing facilities need to concentrated (77.78%) and strengthening the value chain, including improvements in cold storage (68.89%) as the third important suggestion. Additionally, providing timely information on various schemes and improving the availability of inputs, transportation facilities, training programs and technical guidance to farmers (58.89%). Addressing labor scarcity through initiatives like Pragati Bandhu Groups is also suggested by 53.33 per cent, along with improving the efficiency in service distribution (45.56%) and prioritize region-specific schemes (43.33%) was suggested by significant percentage of beneficiaries.

Conversely, in the Eastern Dry Zone beneficiaries, have made their priorities clear, with highest number of beneficiaries (90.00%) expressing the need for a concentrated effort to enhance marketing facilities. Followed by repayment of loan can be made biweekly/monthly by 87.78 per cent, strengthening the agricultural value chain and cold storage facilities by 78.89 per cent, timely emphasis on input availability, transportation, training and technical guidance, which garnered 74.44 per cent, timely information on various schemes was deemed vital by 67.78 per cent of beneficiaries, priority for region-specific schemes as suggested by 65.56 per cent support and improving service distribution efficiency was recognized by 64.44 per cent of beneficiaries. Addressing labor shortages through initiatives like Pragati Bandhu Groups was expressed by 63.33 per cent as perceived by the farmers.

Regarding pooled beneficiaries, majority of the beneficiaries suggested to improved loan repayment flexibility, by 85.00 per cent of beneficiaries. Almost equally vital number of beneficiaries

suggested to improve marketing facilities by 83.89 per cent, strengthening the agricultural value chain and cold storage infrastructure (73.89%), need for improved input availability, transportation, training, and technical guidance by 66.67 per cent. Timely information dissemination on various schemes by 63.33 per cent and lastly, addressing labor scarcity through Pragati Bandhu Groups is another key concern, expressed by 58.33 per cent.

The probable reason behind this is the current weekly repayment structure poses significant challenges for beneficiaries who already face numerous uncertainties, such as adverse weather conditions, poor yields, and fluctuating market prices. Shifting to biweekly or monthly repayment schedules offers a solution by reducing financial vulnerability and helping farmers to manage income fluctuations due to factors like uncooperative weather or low yields. Focusing on improving marketing facilities, value chain strengthening and improving cold storage infrastructure can substantially improve farmer's income and livelihood security. SKDRDP's involvement in marketing, including the potential control of warehouses, can provide farmers with reliable and equitable market access, thereby reducing dependence on middlemen and ensuring better returns for their produce. Investment in small cold storage structures is especially critical for preserving perishable goods, extending the shelf life of harvests, minimizing post-harvest losses and allowing strategic selling when market conditions are favorable. Strengthening the agricultural value chain by connecting farmers directly with consumers or industries further bolsters income security. Timely access to inputs, better transportation facilities, and enhanced training and technical guidance are indispensable for improving the livelihoods of SKDRDP-supported farmers. Investment in grassroots-level workers who can maintain regular contact with farmers, conduct awareness campaigns, offer technical support and provide training is vital. This empowers farmers with knowledge and resources, enhancing their capacity to adopt effective agricultural practices and increase their income and

helps in improving livelihood status of farmers. These findings are in line with Pradhan *et al.* (2020).

Shri Kshethra Dharmasthala Rural Development Project (SKDRDP), as a prominent NGO, plays a pivotal role in addressing the myriad challenges faced by farmers in rural areas. This research found several key constraints faced by beneficiaries towards SKDRDP. Beneficiaries of SKDRDP have articulated valuable suggestions to address these constraints effectively. SKDRDP's continued commitment to addressing these constraints and implementing the suggested improvements can significantly contribute to the livelihood security of farmers in the rural India. By aligning their programs with the expressed needs and expectations of beneficiaries, SKDRDP can enhance its effectiveness in promoting sustainable agricultural practices, income generation and poverty alleviation. This research provides valuable insights for SKDRDP working towards inclusive rural development in India, highlighting the importance of addressing multifaceted constraints to ensure the well-being of rural communities and the success of agricultural initiatives.

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