6. SUMMARY AND CONCLUSIONS

'India lives in its villages' - this axiom is as true today as it was when the country became independent 60 years ago. Over 67 per cent of the population lives in rural areas. Agriculture and related activities in rural India contribute to 20 per cent of the Gross Domestic Product (GDP), and is responsible for the employment of over 60 per cent of the workforce. Hence, when one talks of socio-economic progress in India, what is mostly relevant is how the lives of the rural people have changed.

Many projects have undertaken livelihood development programmes for rural people however, there are hardly empirical evidences on the impact of programmes on capital improvement. DFID assisted KAWAD was one such project has undertaken livelihood development programmes in North Karnataka. Hence, the present study was conducted with following specific objectives.

1. To study the impact of income generating activities on rural livelihoods of KAWAD project beneficiaries
2. To analyze the profile of KAWAD project beneficiaries involved in income generating activities
3. To ascertain association between personal, socio-economic and psychological characteristics and sustainable rural livelihoods of KAWAD project beneficiaries, and
4. To enlist the problems and suggestions in sustaining the rural livelihoods of KAWAD project beneficiaries

The present study was conducted in Bijapur and Bellary districts of Karnataka during the year 2007-08. Bijapur and Bellary districts were purposively selected for the study where maximum number of households benefited by the KAWAD project. KAWAD project was implemented in Indi and Kudligi taluks of Bijapur and Bellary districts, respectively. So, in Indi taluk four villages and in Kundligi taluk five villages were selected. These villages were selected purposively based on the criteria of maximum number of beneficiaries' undertaken income generating activities. Finally sample size of 120 beneficiaries were randomly selected.

The interview schedule used for data collection was pre-tested in non-sample area and modified to reduce ambiguity in the questions. The data was collected, compiled and analyzed using frequency, percentage, mean standard deviation, simple correlation and 't' test.

The major findings of the study are

- Considerable 25.83 per cent of the respondents had taken up cow rearing as their income generating activity, followed by buffalo rearing (20.83%), sheep rearing (17.50%) and goat rearing (10.83%).

- In Bellary district, majority (31.57%) of the respondents had taken up cow rearing as their income generating activity, followed by sheep rearing (25.71%). Whereas in Bijapur district majority (32.00%) of the respondents had taken up buffalo rearing followed by goat rearing (22.00%) and goat + sheep rearing (12.00%).

- On an average, annual income of beneficiaries was increased from Rs.13590 before to Rs.25697 after undertaking income generating activity. The average incremental income and employment generated was Rs.12107 and 119 man days per annum, respectively.
Respondents with high human capital category was increased from 15.8 per cent before to 49.20 per cent after undertaking income generating activities and respondents with medium human capital category were increased from 31.70 per cent before to 38.32 per cent after undertaking income generating activities. While in case of respondents with low human capital category, there was decrease from 52.50 per cent before to 17.80 per cent after undertaking income generating activities. The t-value calculated was 16.58 which is significant at 1 per cent level.

Respondents with high physical capital category were increased from 13.33 per cent before to 46.67 per cent after being beneficiary for income generating activities and in case of respondents with medium physical capital category were increased from 38.33 per cent to 44.17 per cent. There was decrease in percentage of low physical capital category respondents from 48.33 per cent before to 9.17 per cent after undertaking income generating activities. The t-value calculated was 12.45 which is significant at 1 per cent level.

Respondents with high social capital category were increased from 22.80 per cent before to 56.67 per cent after undertaking income generating activities. Subsequently medium and low social capital category respondents decreased from 40.00 per cent and 37.50 per cent before to 36.67 per cent and 6.67 per cent after taking income generating activities, respectively. The t-value calculated was 13.58 which is significant at 1 per cent level.

Respondents of high financial capital category were increased from 6.67 per cent before to 59.17 per cent after involving in income generating activities and respondents under medium financial asset category increased from 27.50 per cent before to 29.17 per cent after involving in income generating activities. And in case of respondents with low financial capital category decreased from 65.83 per cent before to 11.67 per cent after involving in Income generating activities. The t-value calculated was 15.71 and it was significant at 1 per cent level.

Respondents with high food security category was increased from 55.00 per cent before to 90.83 per cent after taking Income generating activities and respondents with medium food security category was decreased from 29.17 per cent before to 9.17 per cent after involving in Income generating activities. After taking Income generating activities none of the respondents belonged to low food security category. The t-value calculated was 7.77 and it was significant at 1 per cent level.

Respondents with high overall livelihood status category were increased from 22.67 per cent before to 60.50 per cent after undertaking income generating activities. Subsequently there was a decrease in the percentage of respondents in both medium and low overall livelihood status index category from 83.33 per cent before to 31.50 per cent after and 44.00 per cent before to 8.00 per cent after, respectively. The t-value calculated was 6.13 and it was significant at 1 per cent level.

Majority (55.83%) of the respondents belonged to middle age followed by 34.17 per cent young age category.

Thirty five per cent of the respondents were educated up to primary school and 24.17 per cent were illiterate.

As many as 40.83 per cent of beneficiaries were landless followed by 19.17 per cent were small farmers and 18.33 per cent belonged to marginal land holding category.

Nearly half (49.17%) of the beneficiaries had semi-medium level of annual income (Rs.17,000-34,000).

Majority (60.83%) of the beneficiaries belonged to small family (5 and below members).

Nearly half of the beneficiaries (49.17%) had low urban contact.
Among informal information sources, family members, friends/relatives and other entrepreneur were the frequently consulted sources of information. Among formal sources the respondents were used to get information occasionally from NGO officials, village panchayat. Among mass media information sources the respondents were used newspaper, radio and TV occasionally as information sources.

Forty per cent of the respondents had medium economic motivation.

Nearly 38.33 per cent of the respondents had medium achievement motivation

Majority (54.17%) of the respondents had medium risk bearing ability.

Annual income has shown significant relationship with improvement of human capital at 5 per cent level of probability, whereas source of information of the respondents had significant relationship with improvement of social capital and human capital at 5 per cent level of probability. Further, economic motivation shown significant relationship with improvement of financial capital at 5 per cent level of probability.

Majority (84.17%) of the respondents expressed that, lack of veterinary facilities in the village, followed by improper supply of electricity, difficult bank loan procedure, lack of remunerative prices for farm produce and high price fluctuation and lack of hospital facilities in the village

Majority (82.50%) of the beneficiaries suggested to provide veterinary hospital facilities in the village followed by 77.50 per cent of the beneficiaries suggested to simplify the bank loan procedures and 71.67 per cent of the respondents suggested to supply sufficient electricity to villages.

Implications of the study

In the light of findings of the study and from the personal experiences of researcher gained by the respondents, following implications are made for the effective improvement of income generating activities in rural area, to the extension and field level personal and policy makers.

- The study revealed certain positive impact of KAWAD project on its beneficiaries undertaken various IGAs. Hence, such livelihood development projects should be implemented in other areas and it should focus on whole community concerning various dimensions of development like human capital, natural capital, social capital, physical capital and food security.

- The present study revealed that, most of the respondents were studied up to primary school, followed by illiterate and used to get information occasionally from formal sources and mass media. So, there is a need to educate not only in the sense of teaching them to read and write but also to impart better skills and technical know how to increase their confidence about income generating activities and to improve their social status.

- Even though beneficiaries had undergone some trainings during KAWAD project, majority of the them expressed lack of trainings on skilled work performance in dairy and performing service business, which would improve the efficiency of the human resource. Hence, training programmes should be organized by district rural development agencies, NGOs and village level organizations.
In the present study, certain variables shown positive significant relationship with improvement of various dimensions of capitals such as annual income with improvement of human capital, sources of information and achievement motivation with social capital, and economic motivation with improvement of financial capital, so the extension agencies should aim at manipulating these variables to their advantage for promoting income generating activities in rural area.

Majority of the beneficiaries were middle aged, this group should be imparted training, so that they can act as catalyst in motivating others through communication networks.

Though livestock activity emerged as an important activity, the loans spared for the activities by the SHGs were relatively less. So external funding agencies should develop SHG friendly schemes to encourage the activities other than livestock to keep them engaged throughout the year by diversification and to increase the income level.

Proper and structural livestock funding policy with training on livestock management by the bank, NGOs and other development agencies would encourage to take up livestock activities for generating additional income.

There are number of suggestions suggested by the beneficiaries, such as, to provide veterinary hospital facilities in the villages, simplify the bank loan procedures, supply sufficient electricity to villages and creation of good transportation facilities to the villages. These suggestions should be kept in mind before formulating the projects for rural beneficiaries.

Suggestions for future line of work

The study was conducted in only two taluks with refers to only one project. Hence, it is necessary to have studies on other livelihood development projects in order to generalize the findings.

A more detailed investigation on individual income generating activities, empowerment of rural poor etc., with larger sample can be taken up.

The study was conducted with considering only few income generating activities, further studies could be conducted by considering all the activities undertaken by the project with comparing each other.

Probe into other variables apart from those that are studied in the present investigation may be identified and their influence on sustainable rural livelihoods may also be studied.