An Analysis of Micro Credit Plan Under NRLM: A Case Study of Kalahandi District of Odisha

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Abstract: **This paper, an attempt to an analysis of Micro Credit Plan under NRLM- A case study of Kalahandi District of Odisha.The study mostly focused on assessment of socio-economic development of the SHG Membes based on primary data collected from nearly 418 households of four blocks of Kalahandi District. The study reveals that 45.0 per cent of respondent's households have been more benefited from "NRLM" as they increased their annual income and 55.0 per cent respondents were increased their income level to some extent. The study specified that the "NRLM" program have a positive impact on the beneficiaries.**

Keywords: **Self Help Group, Socio-economic development, sustainable livelihood, living status, micro credit plan**

1. Introduction

Rural development in India is identified largely with the poverty alleviation policies. Perhaps no country in the world has invested so much time and resources on poverty alleviation and achieved so little as India. Over the 25 years period, 1973-74 to 1999-2000, the poverty ratio, i.e. the percentage of the poor in the total population, has been halved from 55 per cent to 27 per cent. Though it is not a mean achieved given the magnitude and complexity of the problem but the fact remains that our performance vis-à-vis the performance of many other countries, especially China and East and South-East Asian countries, has been far from satisfactory to say the least. About three-fourths of the total population of the country is rural and therefore majority of the poor are in the villages. It is why Gandhiji repeatedly said that "India lives in villages and the development of the nation cannot be achieved without the development of the villages.

The real fruits of independence and democracy, in fact cannot be enjoyed by the people unless they are freed from the clutches of poverty. Initially, it was thought that when the process of development started, the 'trickle down' effect would take care of the problem of poverty. This process did achieve results in countries where industries and the service sector developed faster and overtook the agriculture-based economics, but in countries like India, it did not work due to various reasons, some of the important ones are as follows:

i. India continues to be an agrarian economy, which contributes less than one fourth of the GDP, but employs more than 70 % of the real work force.
ii. Nearly 80 % of the farmers have small and marginal holdings (less than two hectares) and most of them practice subsistence agriculture. Besides, a large number of landless people depend on agricultural labour. The majority of these people belong to socially weaker sections, which have little access to the various means of developing agriculture.
iii. A high rate of population growth and a low level of literacy are other important factors which have adversely affected the development process.

Slow pace of development in industrial and service sectors and inability of the non-farm sectors to absorb excess labour from the farm sector, is also one of the important causes of poverty in India.

• Moreover, if there was any trickle-down affect, it remained confined to the urban areas only.

In the given situation, it was necessary for the Government to initiate development of rural area through various types of interventions to suite different types of regions, different social and economic classes of people with varying economic base as well as those without any economic assets. Thus, the Government of India introduced a number of programs as part of its planned strategy to develop rural India and alleviate poverty.

The rural poor can be divided into three main categories, i.e. (i) those with land, (ii) those with skills and (iii) those without land and skills. During the initial stages of rural development of trough the common development program (CDP), a holistic approach to develop agriculture, infrastructure and other basic facilities in the villages was adopted. It was assumed that as the process development progresses, it would take care of each and every category of the rural population. During the 1960s, when the entire rural development effort was directed to the development of agriculture. As a result, we achieved green revolution towards the end of that decade and the country

gained self-sufficiency in food production. While this event was most welcome, it was not without side-effects. The farmers with small and marginal holdings did not gain from the green revolution and they remained poor. The benefits of agricultural development did not percolate to the large numbers of agricultural labourers either. Introduction of modern farm technology and use of modern factory made equipment rendered a large proportion of rural artisans jobless. The overall situation was that a visible disparity between the rich and the poor emerged. There were many reasons for this situation. Some of the important ones are as follows:

1. Modern farming being cost intensive, the small and the marginal farmers could not adopt modern farm technologies due to the lack of credit facilities and thus remained poor.
2. The green revolution was confined to agro-climatically rich areas, while the other regions remained backward.
3. Intensive farming did increase the absorption of labour, but it was proportionately too low as compared to the supply of manpower in the labour market due to population explosion.
4. There was no appreciable growth in the non-farm sector to absorb surplus labour from the farm sector.
5. There was no attempt for upgrading the skills of artisans for them to stay in the job market. This resulted in vast unemployment among them.

In order to counter these maladies of the development process, a series of special rural development programs as corrective measures were introduced during the early seventies. The most important among them, which was directly focused on the small and marginal farmers, agricultural labourers and rural artisans, was Small Farmers Development Agency (SFDA), introduced in 1973-74. In 1974-75, Marginal Farmers and Agriculture Labourers (MFAL) Agency Program was also introduced to take specific care of the marginal farmers, the rural artisans and the labourers. The MFAL, which was similar to SFDA, was merged with SFDA in 1976. Though SFDA was supposed to take care of all categories of the rural poor, it mainly concentrated on those with land assets and neglected labourers, causing serious problem of unemployment among them. Unemployment was severe among the asset less and the skill-less poor in the villages.

The programs of Ministry of Rural Development's (MoRD), Government of India that directly target poor families for creation of assets and self employment started with Integrated Rural Development Program (IRDP) in the year 1980. A major reform took place in 1999, when IRDP was transformed into Self Help Groups (SHGs) became the corner stone of the new strategy. In the states, there is now wide spread acceptance of the need for poor to be organized into SHGs, as a pre-requisite for their poverty reduction. 2.5 Crore rural BPL households have been organized and brought into SHG network.

Systematic review of Swarna Jayanti Gram Swarozgar Yojana (SGSY) has brought into focus certain short comings like vast regional variation in mobilization of rural poor, insufficient capacity building of beneficiaries, insufficient investments for building community institutions; and weak linkages with banks leading to low credit mobilization and low repeat financing. Several states have not been able to fully utilize the funds received under SGSY. Absence of aggregate institutions of the poor, such as the SHG federations, precluded the poor from accessing higher order support services for productivity enhancement, marketing linkage, risk management, etc. Several evaluation studies have shown that SGSY scheme has been relatively successful in alleviating rural poverty wherever systematic mobilization of the poor into SHGs and their capacity building and skill development has been taken up in a process-intensive manner. In other places, the impact has not been that significant. The magnitude of the unfinished task is enormous. Out of the estimated 7.0 crore rural BPL households (2010 projections of BPL households), 4.5 crore households need to be organized into SHGs. Even the existing SHGs need further strengthening and greater financial support. It was in this background, the Government has approved the restructuring the SGSY as the National Rural Livelihood Mission (NRLM), to be implemented in a mission mode across the country.

NRLM's mandate is to reach out to all poor families, link them to sustainable livelihoods opportunities and nurture them till they come out of poverty and enjoy a decent quality of life. Towards this, NRLM puts in place a dedicated and sensitive support structures at various levels. These structures work towards unleashing the innate potential of the poor and complement it with capacities to: deal with external environment, enable access to finance and other resources, and with their own institutions play the roles of initiating the processes of organizing them in the beginning, providing the livelihoods services and sustaining the livelihoods outcomes subsequently. The support structures need to work with the unemployed rural poor youth for skilling the and providing employment either in jobs, mostly in high growth sectors, or in remunerative self-employment and micro-enterprises.

2. Objectives

The specific objectives of the study are:
1. To find out the socio-economic conditions of the beneficiaries assisted under NRLM.
2. To assess the bank credit and other financial, technical and marketing services of the beneficiaries.
3. To assess NRLM would look at the entire portfolio of livelihoods of each poor household and work towards stabilizing and enhancing the existing livelihoods and alternative livelihoods.

3. Methodology and Sampling

In this study, the data will be collected from two sources; primary data will be collected through the process of interview method with the help of well-structured schedules. The secondary data will be collected from the published and unpublished literature, viz official records of the G.P office, Block office, District Statistics Office, Govt. publications and annual reports of State Project Management Unit (SPMU) and

District Project Management Unit (DPMU). The methodology have been adopted to collect data and to analyze it, i.e. A three-stage design is adopted for the study with first stage as the Gram Panchayat Level Federation (GPLF), the second stage as the SHG and the third stage as the Members of SHG. 40 SHGs (i.e. 10 SHGs in each block) were selected in four intensive blocks i.e. Bhawanipatna, Jaipatna, Kesinga and Th. Rampur block of Kalahandi District. 4 GPLFs were selected out of 36 GPLFs of Bhawanipatna, 5 GPLFs were selected out of 22 GPLFs of Jaipatna, 4 GPLFs were selected out of 26 GPLFs of Kesinga, 3 GPLFs were selected out of 24 GPLFs of Th. Rampur block shown in Table 1 & Table 2.

The list of members of SHG who are benefited under National Rural Livelihood Mission (NRLM) over the period from 2016-17 to 2019- 2020 of the selected SHGs. By using random sampling method, we select 418 beneficiaries for our study, to conduct of Focus Group Discussion in the selected SHGs, to discuss about what type of strategies adopted to enhance their livelihoods under NRLM.

1) Analysis of the Data

The analysis of the data may be broadly classified into the following heads:

i.   *Scrutiny and editing of the data-* An initial quality check should be carried out by the supervisory staff while the investigator is in the field. Accordingly, the schedules should be thoroughly scrutinized or edited to examine the plausibility and consistency of the data obtained.

ii. *Tabulation of Data-* Before carrying out the tabulation of the data we must decide about the procedure for tabulation of data which are incomplete due to non-response to certain items in the schedule and where certain questions are deleted in editing process. Finally, the tables are prepared for estimates.

iii. *Statistical Analysis –*After the data has been properly scrutinized, edited and tabulated a very careful statistical analysis is to be made. Appropriate formula should be used to provide final estimates of the required information.

Table 1
Distribution of the No. of Sample Respondents coverd under NRLM during the year 2016-2020 in Kalahandi District

S. No.	Name of Block	Name of GPLF	Name of SHG	Name of Key Activity	No. of Members in SHG
1	Bhawanipatna	Malgaon	1. Sri Chaitanya	Badi Pampad	12
			2. Binapani	Fishery	12
			3. Maa Mauli (A)	Fishery	11
		Kamthana	4. Maa Narayani	Fishery	11
			5.Maa Mangala	Vegetable Cultivation	10
			6. Maa Manikeswari	Vegetable Cultivation	10
		Sripur	7.Maa Janani	Goatery	10
			8.Chakradhar	Mushroom Cultivation	13
		Talabelgaon	9. Adishakti	Mushroom Cultivation	10
			10.Maa Mangala	Diary	10
2	Jaipatna	Bad Karlakot	1.Maa Tulasi	Fishery	10
		Badtemri	2.Maa Dhana Mauli	Paddy Procurement	10
		Kuchhagaon	3.Maa Lankeswari	Mushroom Cultivation	11
			4.Maa Mangala	Mushroom Cultivation	10
			5.Maa Sibasakti	Mushroom Cultivation	10
		Sargiguda	6.Maa Mahalaxmi	Badi	10
			7.Maa Thakurani	Badi	10
			8.Maa Dakuribudhi	Bambo Craft	10
		Paikendumundi	9.Maa Bhima Devi	Vegetable Cultivation	11
			10.Maa Thakurani	Vegetable Cultivation	10
3	Kesinga	Boria	1.Maa Manikeswari	Sanitizer/Phenyl	10
			2.Maa Tarini	Mushroom Cultivation	10
			3.Jai Maa Bhairabi	Nursery	12
		Gokuleswar	4.Diptimayee	Maize Cultivation	10
			5.Maa Shakti	Nursery	10
			6.Jai Maa Durga	Fishery Cultivation	10
		Adhamunda	7.Jagannath Mahila Committee	Fishery Cultivation	10
			8.Maa Manikeswari	Fishery Cultivation	10
		Kikia	9.Maa Saraswati	Vegetable Cultivation	10
			10.Maa Tarini	Goat Farming	10
4	Th.Rampur	Gopalpur	1.Maa Bhawani	Goat Farming	10
			2.Sradhanjali	Vegetable Cultivation	10
			3.Bimala	Goat Farming	10
		Gunupur	4.Jaya Maa Durga	Chhatua	10
			5.Arna Data	Paddy Cultivation	10
			6.Maa Sarala	Paddy Cultivation	10
		Th.Rampur	7.Biswa Maa Manikeswari	Nursery	12
			8. Biswa Maa Sambaleswari	Chhatua	10
			9.Nabaratna	Tent house	13
			10. Maa Thakurani	Vegetable Cultivation	10
Grand Total					**418**

In this study the information collected from the primary and secondary sources will be analyzed with the help of suitable and relevant statistical tools such as Growth Rate, Percentage, Cross Tabulation, t-test, Chi-square test etc.

iv.   Reporting –Finally, a report incorporating detailed statement of the different stages of the survey should be prepared. In the presentation of the results, it is good practice to report the technical aspect of the design for understanding.

2) Institutional Process under NRLM in Kalahandi District

NRLM organizes all poor households (women) into aggregate institutions of the poor that provide them with voice, space and resources. These platforms 'of the poor' and 'for the poor' would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor. The targeted poor households are mobilized into thrift and credit based Self Help Groups (SHGs) which are in term federated into higher level institutions at cluster, GP and block level. In Kalahandi district, the intensive blocks are Bhawanipatna, Jaipatna, Kesinga, Th.Rampur, Lanjigarh, M.Rampur, Narla, Koksara, Golamunda, Kalampur; non-intensive blocks are Junagarh, Dharmagarh, Karlamunda. 172 Nos. of GPLF, 1379 Nos. of CLF and 17356 Nos. of SHG are formed in Kalahandi district on dt.23.02.2022.

3) Socio-Economic Profile of the Respondents

The socio-economic profile of the respondents in respect of the caste, age, sex, education, occupation, landholding, income group etc. has been examined in this research study.

4. Results and Discussion

1) Land Holding

Agricultural land is the primary asset in rural area. This normally is taken as indicative of socio-economic status of the people in rural area. In this study 58.85 per cent respondents were landless and 41.15 per cent respondents were landholders among the NRLM respondents in the sample population. The number of landless respondents was highest i.e. 75.5 per cent in Kesinga & 58.0 per cent in Th.Rampur. Also the landholder respondents in Bhawanipatna & Jaipatna i.e. 51.4 & 46.1 per cent were reported to have own marginal agricultural land. As per occupational status of the respondents some households have reported as belonging to agricultural labour categories they justifying that the income of households from land was quite insignificant shown in Table 5.

Table 5
Distribution of Landholding Status of the Respondents

Name of the Block	Land less	Land holder	Total
Bhawanipatna	53(48.6)	56(51.4)	109
Jaipatna	55(53.9)	47(46.1)	102
Kesinga	77(75.5)	25(24.5)	102
Th.Rampur	61(58.0)	44(42.0)	105
Total	246(58.85)	172(41.15)	418

Value within the parentheses denoted the percentage

2) Housing Status

The housing status of the respondents was enquired. It is observed from Table No-5.8 that 65.3 per cent of the respondents of the sample population of the study were reported to have possessed the pucca house while 34.7 per cent of the respondents have possessed the kutcha house. The highest number of respondents reported to have pucca house was in Kesinga (76.4) followed by Th.Rampur 71.4 per cent, Bhawanipatna 63.4 per cent and Jaipatna 50.0 per cent. Also, Kutcha house was maximum in case of Jaipatna 50.0 per cent, followed by Bhaanipatna 36.6 per cent, The Rampur 28.6 per cent and Kesinga 23.6 per cent shown in Table 6.

3) Drinking Water Facility

Drinking Water is basic needs of human life. It is also the key to health, economy & development of the country. As could be seen from the Table No. 5.9 that 68.9 percent of the respondents

Table 2
Distribution of the No. of Sample SHGs selected in 4 Blocks of Kalahandi District

S. No.	Name of Blocks Selected	No. of sample GPLFs selected	No. of sample SHGs selected	No. of sample Beneficiaries
1	Bhawanipatna	4	10	109
2	Kesinga	4	10	102
3	Jaipatna	5	10	102
4	Th.Rampur	3	10	105
	Total	16	40	418

Table 3
Distribution of Sample Respondents as per Age, Sex, Caste & Educational Level

Block	Age Group				Sex		Caste			Educational Level					
	18-32	33-47	48-62	62 & above	M	F	SC	ST	OC	Literate	Illiterate	Primary	ME	Metric	+2 & above
Bhawanipatna	32	47	29	1	-	109	8	19	82	97	12	33	25	26	13
Kesinga	13	59	26	4	-	102	13	45	44	50	52	35	1	8	6
Jaipatna	16	48	25	13	-	102	31	23	48	72	30	42	11	156	4
Th.Rampur	25	46	33	1	-	105	35	34	36	51	54	31	8	11	1
Total	86	200	113	19	-	418	87	121	210	270	148	141	45	60	24

Table 4
Distribution of Sample Respondents as per Occupational Status

Block	Agrl. Labour	Non- Agrl. Labour	Farmer	Trader	Artisan	Unemployed	Others	Total
Bhawanipatna	6	31	14	40	1	5	12	109
Kesinga	14	36	35	11	2	-	4	102
Jaipatna	32	18	14	5	-	-	33	102
Th.Rampur	16	22	42	20	-	-	5	105
Total	68	107	105	76	3	5	54	418

of the sample population of the study were reported to use drinking water from tube well whereas 28.2 per cent from pipe water and 2.0 per cent from well. The highest i.e. 47.7 percent of respondents in Bhawanipatna & 27.6 per cent in Th.Rampur were use drinking water from Pipe water shown in Table 7.

Table 6
Distribution of Housing Status of the Respondents

Name of the Block	Pucca	Kutcha	Total
Bhawanipatna	69(63.4)	40(36.6)	109
Jaipatna	51(50.0)	51(50.0)	102
Kesinga	78(76.4)	24(23.6)	102
Th.Rampur	75(71.4)	30(28.6)	105
Total	273(65.3)	145(34.7)	418

Value within the parentheses denoted the percentage

Table 7
Distribution of Drinking Water of the Respondents

Name of the Block	Tube well	Well	Pipe water	Others	Total
Bhawanipatna	53(48.6)	1(0.95)	52(47.7)	3(2.75)	109
Jaipatna	84(82.35)	2(2.05)	16(15.6)	-	102
Kesinga	75(73.5)	5(4.9)	21(20.5)	1(1.1)	102
Th.Rampur	76(72.4)	-	29(27.6)	-	105
Total	288(68.9)	8(2.0)	118(28.2)	4(0.9)	418

Value within the parentheses denoted the percentage

4) Toilet Facility

In this study 79.66 per cent respondents were constructed toilets under Swachh Bharat Mission (Gramin) and 20.34 per cent respondents were not constructed. In case of Bhawanipatna. Kesinga and Th.Rampur block 91.7, 89.2 & 84.75 per cent respodents were constructed respectively shown in Table 8.

Table 8
Distribution of Toilet Facility of the Respondents

Name of Block	YES	NO	Total
Bhawanipatna	100(91.7)	9(8.3)	109
Jaipatna	53(51.9)	49(48.1)	102
Kesinga	91(89.2)	11(10.8)	102
Th.Rampur	89(84.75)	16(15.25)	105
Total	333(79.66)	85(20.34)	418

5) Household Annual Income (Before Assistance)

Table 9 presents the distribution of respondents in the blocks with regard to annual family income. They have been grouped into 4 categories depending on the reported annual family income viz. less than Rs.18,000, Rs.18000-29999, 30000-39999 and above Rs. 40,000. As could be seen from the Table, over 27.0 per cent of the sample beneficiaries were having income less than Rs.18,000 representing the very poor households. The number of very poor beneficiaries has been highest in Dharmagarh, (40.0%) followed by 33.9 per cent in Bhawanipatna and 23.5 per cent Jaipatna. Also 45.2 per cent & 27.8 per cent of the sample beneficiaries were having income Rs.18000-29999 & 30000-39999 respectively representing the poor households. The majority i.e. 55.9 per cent of poor beneficiaries in Jaipatna were from the annual income category of Rs.18000-29999. Kesinga had the largest i.e. 49.0 per cent of poor beneficiaries in Rs. 30000-39999.

Table 9
Distribution of Household Income of Respondents
(Before Assistance of NRLM)

Name of the Block	Below 18000	18000-29999	30000-39999	40000 & above	Total
Bhawanipatna	77(33.9)	41(37.6)	31(28.5)	-	109
Jaipatna	24(23.5)	57(55.9)	21(20.6)	-	102
Kesinga	10(9.5)	42(41.2)	50(49.0)	-	102
Th.Rampur	42(40.0)	49(46.6)	14(13.4)	-	105
Total	113(27.0)	189(45.2)	116(27.8)	-	418

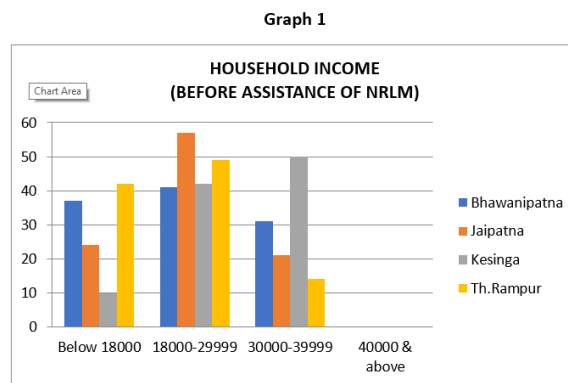Value within the parentheses denoted the percentage

Fig. 1. Household Income
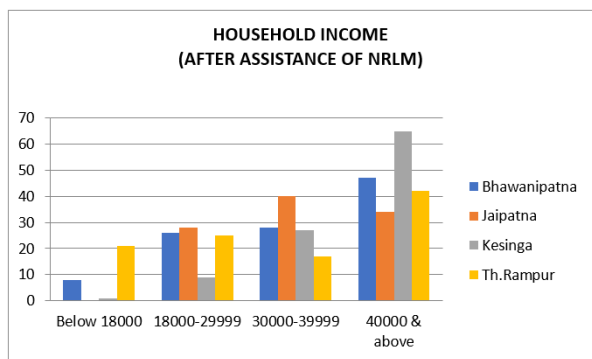
6) Household Annual Income (After Assistance)

Table 10
Distribution of Household Income of Respondents
(Before Assistance of NRLM)

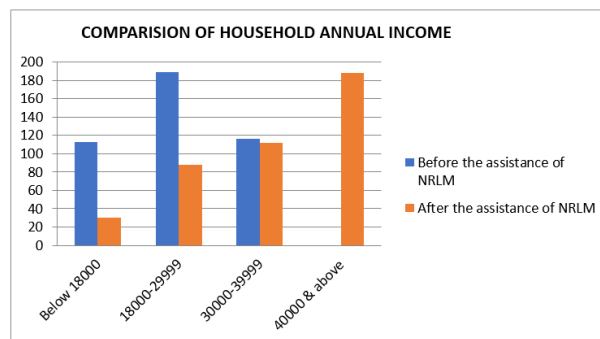| Name of the Block	Below 18000	18000-29999	30000-39999	40000 & above	Total
Bhawanipatna	8(7.3)	26(23.8)	28(25.7)	47(43.2)	109
Jaipatna	-	28(27.4)	40(39.2)	34(33.4)	102
Kesinga	01(0.98)	09(8.8)	27(26.4)	65(63.82)	102
Th.Rampur	21(20.0)	25(23.8)	17(16.2)	42(40.0)	105
Total	30(7.2)	88(21.0)	112(26.8)	188(45.0)	418

Value within the parentheses denoted the percentage

Table 10 presents the distribution of respondents in the blocks with regard to annual family income (after assistance of NRLM). They have been grouped into 4 categories depending on the reported annual family income viz. less than Rs.18,000, Rs.18000-29999, 30000-39999 and above Rs. 40,000. Out of 418 assisted families of 4 Blocks of Kalahandi District under NRLM during 2016-2017 to 2019-2020, 188(45.0%) households were found on the above the poverty line, i.e. Rs. 40000 & above the annual income category. The number of households has been highest in Kesinga 63.82 per cent followed by 43.2 per cent in Bhawanipatna, 40.0 per cent in Th.Rampur and 33.4 per cent in Jaipatna from the annual income category of Rs. 40000/- and above. The data indicates that the poor households within the BPL category have been more benefitted from the NRLM programme.The majorities i.e. 39.2 per cent of respondents in Jaipatna were from the annual income category of Rs. 30000-39999. Jaipatna and Th.Rampur had the largest I.e. 27.4 & 20.0 per cent of beneficiaries in Rs. 18000-29999 & less than Rs.18000 annual income category. The study specified that the NRLM programe has a positive impact on the respondents and also helps to improve the household income.

Graph 2

Graph 3

7) Comparision of Household Annual Income

In order to assess income generation through the scheme provided to the respondents the position of the sample respondents in different income level (income range) before assistance of NRLM and after assistance of NRLM is analyzed in Table 11. The study reveals that 188 (45.0%) of the respondents have been benefited from NRLM as they have increased their income level and their annual income is more than Rs 40000/- per family. Again, 200 (47.8%) of the respondents are however marginally benefited from the NRLM. Their income level is slow. The annual income of these respondents is Rs. 18000-29999. Also, 30(7.2%) of the respondents are slightly benefited from NRLM.

Table 11
Comparison of Household Income of Respondents Before and After the Assistance of NRLM

Household Income	Below 18000	18000-29999	30000-39999	40000 & above	Total
Before the assistance of NRLM	113(27.0)	189(45.2)	116(27.8)	-	418
After the assistance of NRLM	30(7.2)	88(21.0)	112(26.8)	188(45.0)	418

8) Capacity Building

Capacity building or development is the process by which individuals and organizations obtain, improve and retain the skills, knowledge, tools and other resources needed to do their jobs competently or to a greater capacity to obtain better results. The Table 14 gives us information on capacity building of respondents i.e. 100% respondents were getting both thematic and skill development training on different subjects of NRLM.

Table 12
Distribution of Respondents Participation in the Training Program

Name of the Block	Yes	No	Total
Bhawanipatna	109	-	109
Jaipatna	102	-	102
Kesinga	102	-	102
Th.Rampur	105	-	105
Total	418(100.0)	-	418

9) Loan & Revolving Fund for the Respondents of SHGs of Kalahandi District

It may be seen from the Table 5.19 that the SC households availed approximately 25.7% of the funds, OC households availed 48.0% and ST households availed 26.3% including the revolving funds of the total fund. In terms of composition of the respondent households SCs constitute 20.8%, STs constitute 29.0% as against the OCs who constitute 50.2% of the respondent households. As against the total funds made available to the group members, the average amount of financial support including revolving funds per member comes to Rs.14700.96. In terms of different categories of respondents; the amount of financial help including revolving funds given to them is as follows.

Average amount of financial allotment for different category respondents, i.e.

Per SC Respondent: Rs.18114.94
Per ST Respondent: Rs.13345.98
Per OC Respondent: Rs.14067.32

Respondents belonging to the SC category get larger financial assistance of Rs. 18114.94 per Respondents compared to the ST & OC Respondents who get Rs. 13345.98 & Rs. 14067.32 respectively.

10) Living Status

The strategy for poverty amelioration is to optimize the use of surplus resources available with the rural poor i.e. the domestically supplied a surplus cultivable Govt. land. The assisted activity should therefore utilize the domestic labour to such an extent that the marginal productivity of labour is

Table 13
Loan & Revolving Fund for the Respondents of SHGs of four blocks of Kalahandi District

S. No.	Name of the Block	Respondents			Loan Components			Revolving Fund			Total Financial Assistance			Total Funds Invested
		SC	ST	OC	SC	ST	OC	SC	ST	OC	SC	ST	OC	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Bhawanipatna	8	19	82	80000	290000	940000	12000	28363	109637	92000	318363	1049637	1460000
2	Jaipatna	13	45	44	130000	460000	710000	19500	66000	64500	149500	401000	899500	1450000
3	Kesinga	31	23	48	620000	300000	330000	28500	34500	72000	663500	334500	402000	1400000
4	Th.Rampur	35	34	36	625000	510000	550000	46000	51000	53000	671000	561000	603000	1835000
Total		87 (20.8)	121 (29.0)	210 (50.2)							1576000 (25.7)	1614863 (26.3)	2954137 (48.0)	6145000

positive. Fulfillment of this would indicate the absence of unemployment and disguised unemployment. The strategy for achieving full employment and envisaged the tackling of unemployment mainly in there segments.

- The large unskilled manpower capable of manual work only.
- Semi educated and educated persons living below the poverty line.
- Educated unemployment belonging to the family above poverty line.

The goal of enriching, stimulating and accelerating the rural development process has been to improve the level of living of the people. The internationally accepted component levels of living are food consumption and nutrition, housing and clothing, education, health and entertainment. From the analysis of the data in the Tables showing the improvement in status of living of the beneficiaries, it can be seen that no spectacular results in the aforesaid field has been visible. Such visible improvements in living standard of present in relation to the period prior to availing the scheme have certainly been possible due to the impact of NRLM. Moreover an attempt is made to assess the level of living of the respondents on the basis of possession of various conveniences of life.

11) Sustainable Livelihoods

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the long and short term. Poor have multiple livelihoods as a

coping mechanism for survival. Their existing major livelihoods are wage labour, small & marginal holding cultivation, cattle rearing, forest produce, fishing & traditional non-farm occupation. The net incomes & employment days from the current livelihoods are not adequate to meet their expenditures. NRLM would look at the entire portfolio of livelihoods of each poor household, and work towards stabilizing and enhancing the existing livelihoods and subsequently diversifying their livelihoods.

12) Micro Investment Plan (MIP)/Micro Credit Plan

Odisha livelihoods Mission aims at alleviating poverty through rural livelihoods promotion by mobilizing the poor and vulnerable households into different community level institutions like SHGs, federations and producer groups/organizations. Community based institutions like GP/Block federation will ultimately responsible for capacity building of all these institutions. For operational and financial sustainability of such federations, it needs different kinds of funds like the start-up fund, Institution Building (IB) fund and Community Investment Fund (CIF). Startup funds and IB fund are basically meant for office establishment and capacity building activity, whereas CIF meant for providing loan to the SHGs, to support & initiate innovative community enterprise and also to provide small grant or loan to extremely vulnerable or destitute individual to help them to cover the risk and graduate beyond the existing sub optimal existence.

The CIF will act as a catalyst to help poor households meet their demand for improved access to credit for investment needs. OLM recognizes that each individual has separate needs and distinct capabilities that have to be harnessed in proper manner in order to come out of poverty. A community-owned and managed loan fund will help members meet part of their

Table 14
Distribution of Monthly Income from Alternative Livelihood Activities of SHGs of Bhawanipatna Block

S.No.	Name of SHG	Activity	No. of Members	Total Funds Invested in Rs.	Monthly Loan Repayment in Rs.	Monthly Income in Rs.
1	Sri Chaitanya	Badi Pampad	12	135000	12000.00	54000.00
2	Binapani	Fishery	12	135000	8720.00	24000.00
3	Maa Mauli (A)	Fishery	11	125000	6000.00	22000.00
4	Maa Narayani	Fishery	11	125000	8250.00	16500.00
5	Maa Mangala	Vegetable Cultivation	10	115000	6000.00	20000.00
6	Maa Manikeswari	Vegetable Cultivation	10	115000	6000.00	20000.00
7	Maa Janani	Goatery	10	215000	10000.00	25000.00
8	Chakradhar	Mushroom Cultivation	13	265000	13000.00	50000.00
9	Adishakti	Mushroom Cultivation	10	115000	10000.00	30000.00
10	Maa Mangala	Diary	10	115000	10000.00	36000.00
Total			109	1460000	89970.00	297500.00

Table 15
Distribution of Monthly Income from Alternative Livelihood Activities of SHGs of Jaipatna Block

S.No.	Name of SHG	Activity	No. of Members	Total Funds Invested in Rs.	Monthly Loan Repayment in Rs.	Monthly Income in Rs.
1	Maa Tulasi	Fishery	10	265000	16666.00	30000.00
2	Maa Dhana Mauli	Paddy Procurement	10	115000	8500.00	35000.00
3	Maa Lankeswari	Mushroom Cultivation	11	335000	4167.00	20000.00
4	Maa Mangala	Mushroom Cultivation	10	165000	1000.00	15000.00
5	Maa Sibasakti	Mushroom Cultivation	10	115000	1000.00	20000.00
6	Maa Mahalaxmi	Badi	10	135000	5800.00	55000.00
7	Maa Thakurani	Badi	10	65000	4167.00	55000.00
8	Maa Dakuribudhi	Bamboo Craft	10	15000	4167.00	25000.00
9	Maa Bhima Devi	Vegetable Cultivation	11	125000	8000.00	35000.00
10	Maa Thakurani	Vegetable Cultivation	10	115000	1000.00	25600.00
Total			102	1450000	54467.00	305600.00

credit needs, gain experience in fund management and demonstrate creditworthiness that will help leverage funds from other sources, and develop new financial products that are suited to their unique needs. The Community Investment Fund will be an infusion from the OLM to the Gram Panchayat Level Federation (GPLF) down to the members and is expected to revolve among SHG members for taking loans and repay loans from this fund.

The SHG may provide loans for individual based livelihoods preferably for reducing vulnerabilities and shocks, income generating activities, meeting social needs and supporting investments in housing, education, etc. based on the priorities fixed by the communities in their Micro Investment Plans (MIP).

CIF will be given as grant to the GPLF and in turn GPLF will use the fund for extending loans to SHGs, grants to extremely poor and vulnerable households or invest in collective enterprises for addressing livelihoods needs of the poor.

The GPLF granted loans to SHGs for doing different livelihood activities as per local needs in four intensive blocks like Bhawanipatna, Jaipatna, Kesinga and Th.Rampur of Kalahandi district.

As seen through the observation, Sri Chaitanya SHG having 12 members got the financial aid of Rs. 135000/- and agreed for repayment of amount Rs. 12000/- on monthly basis. Their business of Badi Pampad making is profitable, as their monthly income is Rs.54000/-from which they repay Rs. 12000/-.

Chakradhar SHG having 13 members got the financial aid of Rs. 265000/- and agreed for repayment of amount Rs. 13000/- on monthly basis. Their Mushroom Cultivation is profitable, as their monthly income is Rs.50000/-from which they repay Rs. 13000/-.

Maa Mangala SHG having 10 members got the financial aid of Rs. 115000/- and agreed for repayment of amount Rs. 10000/- on monthly basis. Their Diary business is profitable, as their monthly income is Rs.36000/-from which they repay Rs. 10000/-.

As seen through the observation, Maa Mahalaxmi SHG having 10 members got the financial aid of Rs. 135000/- and agreed for repayment of amount Rs. 5800/- on monthly basis. Their business of Badi making is profitable, as their monthly income is Rs.55000/-from which they repay Rs. 5800/-. Maa Thakurani SHG having 10 members got the financial aid of Rs. 65000/- and agreed for repayment of amount Rs. 4167/- on monthly basis. Their business of Badi making is profitable, as their monthly income is Rs.55000/-from which they repay Rs. 4167/-. Maa Dhana Mauli SHG having 10 members got the financial aid of Rs. 115000/- and agreed for repayment of amount Rs. 8500/- on monthly basis. Their business of Paddy Procurement is profitable, as their monthly income is Rs.35000/-from which they repay Rs. 8500/-.

Maa Bhima Devi SHG having 11 members got the financial aid of Rs. 125000/- and agreed for repayment of amount Rs. 8000/- on monthly basis. Their Vegetable Cultivation is profitable, as their monthly income is Rs.35000/-from which they repay Rs. 8000/-.

As seen through the observation, Maa Manikeswari SHG having 10 members got the financial aid of Rs. 315000/- and agreed for repayment of amount Rs. 4157/- on monthly basis. Their business of Phenyl/Sanitizer is profitable, as their monthly income is Rs.45000/-from which they repay Rs. 4167/- Maa Tarini SHG having 10 members got the financial aid of Rs. 315000/- and agreed for repayment of amount Rs. 10000/- on monthly basis. Their Goat farming business is profitable, as

Table 16
Distribution of Monthly Income from Alternative Livelihood Activities of SHGs of Kesinga Block

S.No.	Name of SHG	Activity	No. of Members	Total Funds Invested in Rs.	Monthly Loan Repayment in Rs.	Monthly Income in Rs.
1	Maa Manikeswari	Phenyl/Sanitizer	10	315000	4167.00	45000.00
2	Maa Tarini	Mushroom	10	65000	5000.00	25000.00
3	Jai Maa Bhairabi	Nursery	12	65000	4167.00	25000.00
4	Diptimayee	Maize Cultivation	10	115000	6000.00	30000.00
5	Maa Shakti	Nursery	10	115000	5000.00	25000.00
6	Jai Maa Durga	Fishery	10	165000	7500.00	25000.00
7	Jagannath Mahila Committee	Fishery	10	65000	5000.00	20000.00
8	Maa Manikeswari	Fishery	10	165000	8000.00	22000.00
9	Maa Saraswati	Vegetable Cultivation	10	15000	1500.00	20000.00
10	Maa Tarini	Goatery	10	315000	10000.00	40000.00
Total			102	1400000	56334.00	277000.00

Table 17
Distribution of Monthly Income from Alternative Livelihood Activities of SHGs of Th.Rampur Block

S. No.	Name of SHG	Activity	No. of Members	Total Funds Invested in Rs.	Monthly Loan Repayment in Rs.	Monthly Income in Rs.
1	Maa Bhawani	Goatery	10	165000	6000.00	30000.00
2	Sradhanjali	Vegetable Cultivation	10	165000	5000.00	24000.00
3	Bimala	Goatery	10	165000	6000.00	36000.00
4	Jaya Maa Durga	Chhatua	10	165000	5000.00	22000.00
5	Arna Data	Paddy Cultivation	10	165000	4500.00	25000.00
6	Maa Sarala	Paddy Cultivation	10	165000	5000.00	21000.00
7	Biswa Maa Manikeswari	Nursery	12	75000	4000.00	24000.00
8	Biswa Maa Sambaleswari	Chhatua	10	215000	6000.00	38000.00
9	Nabaratna	Tent house	13	340000	10000.00	40000.00
10	Maa Thakurani	Vegetable Cultivation	10	215000	6000,00	25000.00
Total			105	1835000	56500.00	285000.00

their monthly income is Rs.40000/-from which they repay Rs. 10000/-.

Diptimayee SHG having 10 members got the financial aid of Rs. 115000/- and agreed for repayment of amount Rs. 6000/- on monthly basis. Their Maize Cultivation is profitable, as their monthly income is Rs.30000/-from which they repay Rs. 6000/-

As seen through the observation, Nabaratna SHG having 13 members got the financial aid of Rs. 340000/- and agreed for repayment of amount Rs. 10000/- on monthly basis. Their Tent house business is profitable, as their monthly income is Rs.40000/-from which they repay Rs. 10000/-.

Biswa Maa Sambaleswari SHG having 10 members got the financial aid of Rs. 215000/- and agreed for repayment of amount Rs. 6000/- on monthly basis. Their Chhatua business is profitable, as their monthly income is Rs.38000/-from which they repay Rs. 6000/-.

Bimala SHG having 10 members got the financial aid of Rs. 165000/- and agreed for repayment of amount Rs. 6000/- on monthly basis. Their Goat farming business is profitable, as their monthly income is Rs.36000/-from which they repay Rs. 6000/-.

5. Observations and Findings

The major observations and findings of the study are as follows:

1. A higher percentage of the respondents 50.24% belongs to OCs, 28.95% STs and 20.81% respondents were SCs category in the selected respondents of NRLM. The highest percentage of OCs, SCs & STs has been covered in the blocks like Bhawanipatna, Th.Rampur & Jaipatna i.e. 75.23%, 32.33% & 44.12% respectively.

2. The distribution of the respondents in four blocks indicates that majority were in the age group of 33-47 years, i.e. 47.85 per cent and in the age group of 48-62 years, i.e. 27.85 per cent of the total respondents. Block-wise analysis indicates that in case Bhawanipatna, 29.36 per cent of the respondents belongs to younger age group of 18-32 years. Whereas in Kesinga, the respondents were mostly from elderly age group with 12.75 percent falling in the age group of 62 & above years.

3. The study reveals that 100.0 per cent respondents belong to female member.

4. The average family size of the NRLM beneficiaries of the district is 4.03 per cent in this study.

5. In educational status of respondents, the percentage of illiterate respondents was 35.41 per cent and literate respondents were 64.59 per cent. The literate percentage is as such capable of reading & writing i.e. 33.73 per cent has education up to Primary level, 10.77 per cent has education up to middle school level, 14.35 per cent has education up to matric level and only 5.74 per cent has education up to +2 & above.

6. The occupational distribution of the respondents has been examined, the highest number of the respondents followed by non-agricultural labourers i.e. 37.5 per cent & farmers and agricultural labourers were 23.0 & 15.0 per cent respectively. The traders & artisans represented 5.5 & 5.5 per cent respectively.

7. In this study 58.85 per cent respondents were landless and 41.15 per cent respondents were landholders among the NRLM respondents in the sample population. The number of landless respondents was highest i.e. 75.5 per cent in Kesinga & 58.0 per cent in Th.Rampur. Also the landholder respondents in Bhawanipatna & Jaipatna i.e. 51.4 & 46.1 per cent were reported to have own marginal agricultural land.

8. It is observed that 65.3 per cent of the respondents of the sample population of the study were reported to have possessed the pucca house while 34.7 per cent of the respondents have possessed the kutcha house. The highest number of respondents reported to have pucca house was in Kesinga & Th.Rampur i.e. 76.4 & 71.4 per cent respectively.

9. Majority 68.9 per cent of the respondents of the sample population of the study were reported to use drinking water from tube well where as 28.2 per cent from pipe water and 2.0 per cent from well. The highest i.e. 47.7 per cent of respondents in Bhawanipatna & 27.6 per cent in Th.Rampur were use drinking water from pipe water.

10. In this study 79.66 per cent respondents were constructed toilets under Swachh Bharat Mission (Gramin) and 20.34 per cent respondents were not constructed. In case of Bhawanipatna. Kesinga and Th.Rampur block 91.7, 89.2 & 84.75 per cent respondents were constructed respectively.

11. As per investigation, 45.0 per cent of the respondents have been more benefited from NRLM as they have increased their income level and their annual income is more than Rs. 40000/- per household.

12. Again, 26.8 per cent of the respondents are however marginally benefited from the scheme. Their income level is slow. The annual incomes of these respondents are Rs.30000 - Rs.39999. Also 28.2 per cent of the respondents are slightly benefited from the scheme.

13. In the capacity building respondents i.e. 100% respondents were getting both thematic and skill development training on different subjects of NRLM.

14. The study also reveals that the amount of loan and revolving funds sanctioned and disbursed to the respondents for different alternative livelihood activities like Mushroom cultivation, Vegetable cultivation, Paddy cultivation, Maize Cultivation, Fishery cultivation, Badi pampad, Chhatua making, Tent house, Diary, Goat farming etc.

In the survey, it has been observed that many group members have been benefited & increased their income level. Out of 418 respondents, 188(45.0%) respondents were crossed the poverty line, 230(55.0%) respondents were increased their income level to some extent. So the study specifies that the program has a positive impact on the respondents. It is observed that the standard of living of the respondents has improved. The

standard of consumption like food, clothing, education, health and entertainment etc., of the respondents has also changes. It shows that NRLM has made an impact in developing the social awareness & living condition of the respondents.

6. Recommendations

The following recommendations are made on the basis of the finding of the study for better implementation of NRLM

1. Training is provided to all the members of SHG, elected representatives & officials at time of inception of the scheme.
2. There is a need to plan for convergence with other development programs which will help for income generation of SHG members.
3. Activities under the scheme should be selected keeping in view the local needs & maximum utilization of local resources subject to the inclination, managerial capabilities & skill of the SHG member.
4. As per needs & choice of beneficiaries adequate e training should be provided to the all members of the groups for skill up-gradation, maintenance of records & bank correspondence etc.
5. Implement enterprise development, supply chain and marketing practices that empower women.
6. To explore technology options in the areas of processing, value addition, packaging, cost effectiveness and drudgery reduction in respect of the identified activities.
7. Empowerment of women enhances the quality and the quantity of human resources available for development.
8. Measure and publicly report on progress to achieve gender equality.
9. Livelihood activities are included in Gram Panchayat Development Plan.

10. Strong marketing support makes SHG's income generating activities viable and sustainable. The groups may also make a advantage of various Government Line Department for marketing of the products of SHGs.

7. Conclusion

This paper presented an overview of An analysis of micro credit plan under NRLM: A case study of kalahandi district of Odisha.

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