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Title: IMPACT OF LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME (LEDP) ON SUSTAINABLE LIVELIHOOD IN JHARKHAND

Publisher: Birsa Agricultural University, Ranchi, Jharkhand-6

Language: en_US

Type: Thesis

Pages: 61

Agrotags: null

Keywords: IMPACT OF LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME (LEDP) ON SUSTAINABLE LIVELIHOOD IN JHARKHAND

Abstract: National Bank for Agriculture and Rural Development (NABARD) started Livelihood and Enterprise Development Programme (LEDP) in the year 2016 based on the experiences gained in Micro Enterprise Development Programme (MEDP). It has undertaken 39 LEDP projects under 17 districts of Jharkhand state with the overall aim of promoting livelihood opportunities and entrepreneurship development through SHGs, thereby increasing income and employment. In this background a study on “Impact of Livelihood and Enterprise Development Programme (LEDP) on Sustainable Livelihood in Jharkhand” was conducted with the objectives viz. to analyze the implementation cost of the project on different components by different PIAs, to study the entrepreneurial traits of the SHG members, to study the productivity and profitability of the enterprises, to assess the credit requirement and availability of credit from different sources and to analyze constraints effecting production, credit and marketing. Ten districts were purposively selected for the study. Altogether, 185 respondents comprising 170 SHG women members and 15 PIA officials were selected. Data were collected on the parameters like age, education, family type, family size, housing pattern, size of holding, occupation, annual income, technology adoption, productivity, profitability, credit requirement, credit arrangement, credit gap, and constraints related to production, marketing and credit through semi-structured schedule by personal interview from SHG members. Data related to project implementation were collected from PIA officials through questionnaire. The findings indicated that there has been a change in pattern of occupation in favour of animal husbandry and business which increased the annual income of the SHG members after training. The variation in project funding is found perceptible from PIA to PIA and from enterprise to enterprise which was considered demotivating by PIAs. Self belief and tolerance to uncertainty were found to be most consistent entrepreneurial traits which need to be promoted for entrepreneurship development in Jharkhand. There has been increase in area, production and productivity under farm sector after LEDP interventions. Similar trend was also observed in non-farm sector. The analyses of BCR and NPV indicated that cultivation of ginger is the most profitable enterprise. After intervention under LEDPs, the credit requirement and credit availability have increased whereas credit gap has decreased. Attack of diseases and pests and poor access to raw materials emerged as the most important production constraints in farm and non-farm sectors, respectively. Lack of remunerative price and high rate of interest in informal credit sector were found most important marketing and credit constraints, respectively. By and large interventions under LEDP have created impact. However, certain issues like linking SHG members with banking system, rationalization of project funding, forward and backward linkage and promotion of location specific enterprise with high BCR need to be addressed. With suitable modifications, this intervention could be out scaled for larger benefit of the society.

Description: IMPACT OF LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME (LEDP) ON SUSTAINABLE LIVELIHOOD IN JHARKHAND

Subject: Agricultural Business Management

Theme: IMPACT OF LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME (LEDP) ON SUSTAINABLE LIVELIHOOD IN JHARKHAND

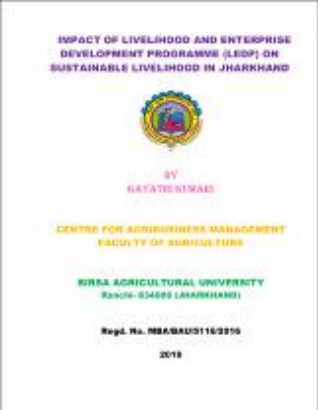
These Type: M.B.A.

Issue Date: 2018

Appears in Collections: Thesis (/handle/1/93550)


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