

**STRATEGY OF SUSTAINABLE RURAL LIVELIHOOD
DEVELOPMENT – A STUDY OF SELF HELP GROUPs
IN THE TERAI REGION, WEST BENGAL**

***THESIS SUBMITTED FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY IN ARTS (SOCIOLOGY)
UNDER THE UNIVERSITY OF NORTH BENGAL***

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361-4095414
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31 JAN 2013

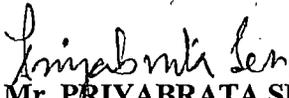
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DECLARATION

The present work was undertaken after completion of Post Graduation in Social Work. I hereby declare that the Ph. D. thesis entitled Strategy of Sustainable Rural Livelihood Development – A study of Self Help Groups in the Tarai Region, West Bengal is a record of independent work carried out by me at Tarai Region of West Bengal for fulfillment of the Degree of Doctor of Philosophy in Arts (Sociology) under the Department of Sociology, University of North Bengal, Darjeeling, West Bengal.

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ACKNOWLEDGEMENT

This Ph. D. Thesis entitled Strategy of Sustainable Rural Livelihood Development – A study of Self Help Groups in the Tarai Region, West Bengal has been made possible through the direct and indirect co-operation of various persons for whom I wish to express my appreciation and gratitude.

First and foremost I would like to acknowledge with deep gratitude the guidance supervision and support of Dr. Saswati Biswas, Department of Sociology, University of North Benga, and all Self Help Group Swarogaries of Siliguri Mahakuma Parishad, West Bengal through out the progress of the work.

I also acknowledge the valuable and immense contribution of Panchayati Raj Institution members, Officers of Panchayat and Rural Development department and other line departments, Managers of service bank branches, Secretary of Non Government Organisation, Marketing Association, Training Institution for showing me direction and information at every stage of the work.

I also feel indebted to all the non executives of office and family members of Self Help Group swarogaries, who have spent their valuable time in furnishing me the information required to undertake the work.

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CHAPTER –I

RURAL DEVELOPMENT AND SUSTAINABLE LIVELIHOOD

1.1. Introduction to Rural Development

Development implies an overall positive change in the physical quality of life. In other words, development implies growth with justice. It means an improvement in the quality of life through better health, education, housing and welfare. The basic elements of development are as follows,- removal of inequality and poverty, increase in material welfare of the people, increase in social well-being, an equal distribution of the gains of development among different groups of people in a region or country, an enhancement in technology and the capacity to produce a wider range of goods and services in the economy leading to better quality of life, building institutional structure which permits decision making at all levels, equalization of opportunities for development and removal of disparities.

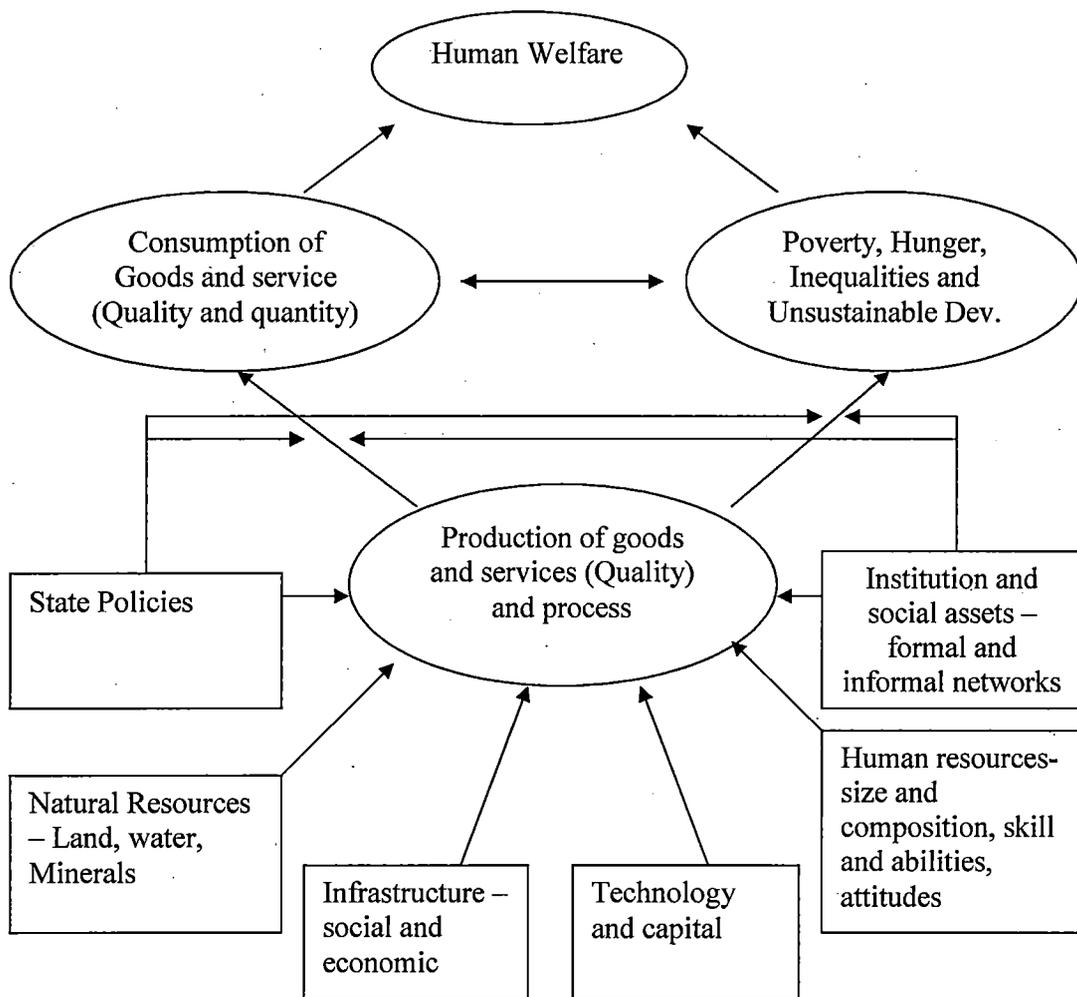
1.1.1. Meaning of Development

Development refers to attainment of well-defined goals and objective by society. Rural development as an operational concept refers to improvements in the living standards of people in rural areas. This would depend on the development of the rural economy in terms of broad-based agriculture, non-crop agriculture like animal husbandry, fish and forests and non-farm rural economy; augmentation of resource base, productive use of the resources and a widespread process of growth leading to distribution of the benefit to all. Fast growth of employment and income and a basic minimum needs strategy would constitute the crux of the rural development strategy. Larger issues of right to work and development will also be involved. Accordingly, rural development is assessed in terms of reduction of poverty in its various forms, inequality, food insecurity, unemployment and discriminatory practice in a society characterized by socio-economic inequalities.

Rural development in the early fifties began in what was then community development. Apparently it has two elements – the community and its development. By community, we conceptualize a social body which has cohesion, solidarity and a spiritual quality of cooperation, interpersonal respect and a certain degree of responsibility .The word development implies technology, administration, supplies, services, methods and procedures, programme and plan, process and progress.

Determinants of rural development,-

1. Change in output,
2. Change in the utilizations of natural resources,
3. Change in the employment,
4. An increase in capital,
5. Change in technology ,
6. Change in the organizational and institutional framework



Rural Development -A Schematic Diagram ¹

1.1.2. Development Theory

According to Arthur Lewis² development is characterized by the presence of two sectors, viz. one traditional, rural based sector, which is in the nature of a subsistence economy i.e. providing for self –consumption within this sector. This section also has a surplus of labour. Second the modern, urban industrial sector where productivity is higher.

Arthur Lewis argued that labour can be transferred from the rural to urban sector without adversely affecting productivity in the rural sector. He thus envisioned a dynamic role for the industrial sector. This will lead to sustained economic development. This theory, though correct in its description of situation prevailing in large parts of the developing worlds, is found lacking in terms of its ability to suggest measures leading towards development. It for instance ignores the fact that unemployment is also fairly rampant in urban areas as well as rural areas. This means surplus rural labour cannot be meaningfully absorbed by the urban industrial sector.

The Marxist view of development, on the other hand, emphasizes the role of classes in society. It contends that different classes are opposed to each other. In this system class antagonisms inhibit overall development of society. The question of poverty in society is seen as a result of exploitation of the poor. Property relations in society create and accentuate the problem of poverty and development. Since land and other productive assets are privately owned and concentrated in the hands of a few, the problems of inequalities are maintained. The Marxist view of development is that only a revolutionary change in the system of property relations- with the abolition of private property – can lead to genuine development.

The Gandhian view of development attached more importance to the question of relationships between individual and economic micro-groups .In this theory of development micro-groups such as village communities interact with society at large. The Gandhian view of development also visualized a smaller role, for the state in the development process. The village at the local level would be the focal point of economic development in the Gandhian scheme. The role of local level decision making through institution such as Panchayet also plays a key role in the Gandhian scheme.

It must be emphasized that there can not be a single well defined development. Different countries and region will have to take their own specification into account to develop their societies. This is one reason why development has been much debated subject.

The vast majority of the population in India and other developing countries live in rural area. There is continuing influx of population in to the cities looking for job, as the rural economy has not been able to provide employment. It needs to be pointed out, however, that the problem of poverty, poor health and illiteracy is widespread in both rural as well as urban areas. The problem of rural poverty and unemployment is the crux of the issue, so without solving this there can not be genuine development. Hence rural development has come to acquire critical importance.

World Bank defines rural development as the strategy designed to improve the economic and social life of a specific group of people; i.e. the rural people. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless.

Uma Leli defines rural development as improving living standards of the mass of the low income population residing in rural areas and making the process of their development self – sustaining.

Three major aspects of rural development are -

1. Improving living standard
2. Mass participation
3. Making the process self sustaining
4. Reducing inequalities

Rural development in India could be discussed in its economic, sociological, cultural, political, historical, and psychological setting.

As a concept it connotes overall development of rural areas with a view to improve quality of life of rural people. In this sense, it is a comprehensive and multi dimensional concept and encompasses the development of agriculture and allied activities – Village and cottage industries and crafts ,socio-economic infrastructure, community service and facilitates and above all the human resources in rural areas.

As a phenomenon – it is the result of interaction between various physical, technological, economic, socio cultural and institutional frame factors.

As a strategy –it is designed to improve the economic and social well being of a specific group of people – the rural people.

As a discipline – it is multi disciplinary in a nature representing an intersection of agricultural, social behavioral, engineering and management science ³.

In the word's of Robert Cambers, Rural development is a strategy to enable a specific group of people, rural poor women and men, to gain for themselves and their children more of what they want or need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefit of rural development. The group includes small scale farmer, tenants and the landless.

Basic three elements of development—i) self sustenance, ii) self respect, iii) freedom.

1.1.3. Objectives of Rural Development

Rural development started with following primary objectives,

- i) to improve the living standards by providing food ,shelter, clothing, employment and education,
- ii) to increase production in rural areas and reduce poverty,
- iii) to involve people in planning and development through participation in decision-making and through decentralization of administration,
- iv) to ensure distributive justice and equalization of opportunities in society ⁴.

To fulfill the primary objective various rural development projects and programmes are going on. It is important to distinguish between rural development projects and programmes. Rural development projects are micro-level efforts to bring about change in rural areas. These changes can take many forms ranging from effects to increase literacy to attempt to increase agricultural productivity. The effects of these projects are not generally widespread in the sense that they affect only a small number of people.

The rural development programmes involve a number of projects which are aligned to one another so that they affect various facts of rural economic and social life. Therefore, rural development programmes attempts to bring about change in a wider area affecting a greater number of people.

The non governmental organizations in many parts of the third world are now working towards what they call liberalization. The following are the main implication of these effects-

- a) Suppression of elitist elements in rural areas so that the process of development is shaped actively by poor.
- b) Stressing the importance of self development rather than foreign –aid ,and

- c) The use of education as a tool in people's perception towards change in rural societies. Education is used so that it enables people to organize themselves to change society.

1.1.4. Rural Development Strategies

Each rural development strategy also has its own ideological roots upon which the elements of the strategy have been based. A strategy consists of an ordering of various policy parameters to attain the desired goals. However, there are certain important policies which are common in most rural development strategies. These policies are directed to local technology, agriculture, employment, education, research and extension, rural institution and agricultural pricing.

There are basically three types of rural development strategies. They are ⁵, -

- I) Collective strategy,
- II) Reformist Strategy,
- III) Market oriented strategy.

Collective strategy emphasises the use of land, agriculture, technological and development policies to further development. This strategy emphasizes the importance of land reforms to bring about the micro-economic change in rural areas.

Reformist strategies emphasize the need for reciprocity in rural development policy. The role of the community as a whole at the village level is given central importance so that there is popular participation in rural development.

Market oriented strategies of rural development give importance to the use of market forces in shaping rural development. This strategy emphasizes the role of technical and price policies. It also implicit in this strategy, the assumption is that agricultural and economic growth will lead to better living condition for all the people living in rural areas.

RURAL DEVELOPMENT - AN OVERVIEW IN INDIA

1.1.5. Rural Development in Colonial Period

Rural development is an important segment of development administration and had been emphasized by national political leadership even under the colonial rule. Descriptive information on poverty from official documents and other publications of Dadabhai Naoroji, R.C. Dutta, W. Hunter and C. Elliot indicate that poverty was widespread; it affected large segments of the rural population. Some scholars were of the view that poverty was far more widespread under British rule than during the earlier period.

Some efforts were made to look into the problems of the sub-continent as reflected in the well documented report of Committees / Commission, i.e. Irrigation commission (1900-01), Royal commission on Education (1928), Royal commission on Labour(1931), Health Survey Development committee(1946), and Famine Inquiry commission(1946). The British also took some initiative by way of legislation like Hindu Widow Remarriage Act (1856), Regulation XVII on Abolition of Sati (1829), Agriculture Debtors Relief Act (1879), Co-operative Societies Act (1904), Payment

of Wages Act (1936) etc. Some policies and programmes were also adopted in the area of education, wealth, agriculture and related fields, but they fall short of the requirements particularly in so far as the needs of rural areas were concerned⁶.

Attention to Indian villages became more or less organized and systematic with the enforcement in 1921 of the Government of India Act 1919, which placed the nation-making activities including rural development under the popularly elected ministers in the provinces. Rural development from then onwards became an important concern of the nation.

The Indian National Congress was committed to rural amelioration programme since the twenties when Mahatma Gandhi emerged to guide its destiny, with the few salient features, - village autonomy (the idea of establishing village republics), identification with the villagers (staying with them and sharing their joys and sorrows), self-purification, self-reliance, basic education, development of cottage industries, production of village consumption (village self-sufficiency).

Rabindra Nath Tagore inaugurated the institute of rural reconstruction near Sriniketan, West Bengal in 1921-22. He attempted to bring back life to the village so that they could live more freely. "Light through learning" was the motto of the rural development programme. Tagore's effort to help the rural masses had the following objectives-creating an interest in people to participate in their own development, helping the people to develop their own resources, developing leaders from the community to guide people in their developmental process. Tagore based his mission on four principles- self interest, self respect, self reliance and joy in work. The institute of rural reconstruction had four major departments which were agriculture, village welfare, industries and education.

In south India the Young Man's Christian Association started the rural development centre under the able guidance of Dr. Spencer Hatch at Marthandam in 1921. The approach of this project was to provide advice and assistance to villagers to enable them to help themselves. The project had the following objectives,- development through utilization of local resources, eliciting people's participation and enabling them to make their own decision and plan of action, promoting of self help and giving priority to poorest of the poor, and developing a mental and physical and spiritual basis for rural development. To achieve the objective the project followed few programmes and strategies like improving the demonstrating system and cottage industries, establishing co-operatives and markets, training the village leaders and raising fund at community level, imparting education and health education.

In north India Mr. F. L. Brayne a British District Magistrate took individual initiative to start the Gurgaon project in the state of Haryana in 1927. The project had the following goals - to incorporate the virtues of hard work, self-respect, self help and mutual support and convincing the villagers that improvement is possible by demonstrating the methods of fight successfully against climatic problems and others. Brayne believed that the four basis principle should be achieved, these principles are village organization, mass education, leadership by elite and spirit of service and duty towards fellow men.

The Dewan of Baroda, started rural reconstruction project with the help of Dr. Spencer Hatch of YMCA at Kosala in 1923. The project started with experimentation

with attempts to raise standards of living with establishment of large small or cottage industries, and also rapid expansion of education system including adult education, as also rapid extension of a) irrigation, b) soil conservation and contour bounding, c) production, multiplication and distribution of better seeds and d) training of agriculturist. The Baroda project providing basic amenities like medical services, irrigation, education, roads and transport also opened up opportunities for development. It emphasized human development, educational development and organizational infrastructure.

Gandhi visualized that a mass movement was essential for creating self sufficient village communities. Gandhian concept of rural Development was based on a self –supporting, self – governing and self-reliant village community where every person's needs would be meet and people lived in harmony and cooperation. Revival of village industries, improvement of village sanitation and hygiene, the removal of untouchability and deep concern for women's up-lift also found great importance in his effort to develop rural society. Based on the concept of Gandhi, Sevagrama Project started in 1936 with few objectives , - to serve the less privileged fellow men, rebuilding the village and regenerating village resources for meeting village needs, promoting village industries and developing all aspects of human life. In order to realize the project one volunteer from each village was trained in spinning, health, education and sanitation. The other strategies of this project included production of essential goods consumed in the villages, introduction of improved agricultural practices and new varieties of crops, raising the status of under privileged.

In the eve of India's independence in 1946 the Madras government made strenuous effort to develop regional self sufficiency with the help of government machinery for the economic development of village by promoting khadi and village industries. Other objectives of this scheme were to provide basic facilities such as free education, improved roads and communication, improved sanitation and better medical care. The scheme covered 50 firkas consisting of more than 250 villages by the end of 1952. The major achievement of this scheme was the building of infrastructure facilities and the elicitation of people's participation.

1.1.6. Rural Development in Post Independence Period

After independence, the fundamental rights and the directive principles defined in the constitutional guarantee the civil rights of the citizen and also speak of equality of status and opportunity for all the citizen of India. The constitution has accepted fully the concept of civil rights, secularism, equality, before law and equality in matters of public employment⁷.

The Nilokheri project known as the Refugee Rehabilitation project became fully operational in 1948 with the objective to rehabilitate displaced person, to attain self-sufficiency by utilizing the labour and talents of the refugees and to meet the basic needs of the people. Under this project vocational training-cum-production centers were started to give training and employment opportunities to the refugees. Cooperatives were established to ensure production, supply and sale. There was decentralization in administration for smooth implementation of programme.

The pilot project was launched by Government of Uttar Pradesh at Etawah in Oct 1948, under the able guidance of Albert Mayer, an American architect. A new effort made in this project was to combine the Gandhian programme of rural development with extension service techniques of the United States. In order to give an integrated approach to the project Albert Mayer formed a team of four specialists a town and village planner, an agricultural specialist, an agricultural engineer and a rural industries specialist. The project was visualized as an extension programme which emphasized local level planning, team work, communication and constant-follow-up to respond to the local need. In terms of providing infrastructure facilities such as educational institution, cooperative societies, union and seed stores, provision for increased irrigation facilities and provision for public health, the project's achievements were quite significant.

Gandhi's work and ideas on rural development were continued by his followers. Acharya Vinobha Bhave who started the Bhoodan and Gramdan movement. Bhoodan movement started in 1951 in Pochampalli (Telangana in Andhra Pradesh). Bhoodan paved the way for Gramdan movement, the Gramdan movement started in Mangroth village in Uttar Pradesh in 1952. The redefined concept of Gramdan started in 1965, only one-twentieth of cultivable land was to be vested with the Gram Sabha and contribution of one fourth of the produce of the land for the Gramnidhi.

The major achievement of this movement is that it secured a large amount of land as voluntary donation without resorting to any violence, it was also possible to inculcate the ideas of community solidarity and the sprit of self-reliance in the minds of both the rich and the poor.

The community development programme emerged as a result of inspiration from the above mentioned experiments. This idea also arose out of a realization that various efforts made by the Government department such as agriculture, animal husbandry, cooperation, health, education and others which were carried on separately, should be coordinated to make them more effective. The community development movement wants a psychological change in the villagers. It aims at inculcating in the villagers, new desires, new incentive, new techniques and new human resources which may be used for the economic development of the country. The logic of the movement had to be such as would bring the people, the people's representatives and the civil servants together. The community development project was therefore visualized as a project of the people, for the people, by the people. The community development programme was inaugurated on Oct,02,1952 by the first Prime Minister, Late Jawaharlal Nehru with the following objective, to secure total development of the material and human resources of rural areas, to develop local leadership and self-governing institutions, to raise the living standards of the rural people by means of rapid increase in food and agricultural produce and to ensure a change in mental outlook of the people, instilling in them an ambition for higher standards.

The people's response and enthusiasm were initially unbounded. Roads got laid, schools, community centers, hospitals came into existence rapidly, insemination centers, fruits and vegetable garden's and nurseries began to spring up evolved construction of new village wells, reconditioning of old ones, paving village lanes

and drains assumed the form of a new mass movement. There was tremendous demand from all parts of country for the extension of the programme.

Community Development Programme broadly into 3 phase, national extension phase, - the areas situated were subjected to the method providing services on the ordinarily rural development pattern with a lesser government expenditure. Intensive community development project, - the block situated were subjected to more composite and more intensive development scheme with large government expenditure. In the post intensive phase, it was presumed that the basis for self perpetuation of the process initiated during the earlier phase had been created and the need for special government expenses reduced ⁸.

The programmes covered following eight categories of undertaking Agriculture and related matters, communication, education, health, training, social welfare, supplementary employment and housing.

1.1.7. Five year Plan and Rural Development

Strategy in five year planning for rural development, the 1st five year plan (1951-56) aimed at achieving an all-round balanced development to give top opportunity to agriculture and irrigation. The plan also gave priority to development of power, rural development and social welfare programme ⁹.

The 2nd five year plan (1956-61) aimed to develop the relatively under privileged sections of society by growth of basic and heavy industries, expansion in employment opportunities.

The 3rd five year plan (1961-66) gave more emphasis on self sufficiency in agriculture, growth of basic industries, maximum use of man power and increase in annual national income.

The 4th five year plan (1969-74) aimed at increasing national income, creating economic stability, reducing in-equality in income distribution and achieving social justice with equality.

The 5th five year plan (1974-79) mainly aimed at removal of poverty and attainment of self-reliance it also aimed at an increase in employment opportunities, self-sufficiency, policy of minimum wages, removal of regional imbalance and encouragement of exports.

The 6th five year plan (1980-85) the foremost objective of the plan was to remove poverty. The plan stressed on economic growth, minimizing of unemployment, bringing growth, bringing down of inequality in the distribution of income, raising the lifestyles of the weaker section of the society, self sufficiency in technology improving the public distribution system and the control of increasing population.

The 7th five year plan (1985-90) had three main priorities of increasing food, work and productivity. The plan aimed at significant reduction in the incidence of poverty and improvement in the quality of the poor.

The 8th five year plan (1992-97) was basically aimed towards employment generation activities and maximum investment in small industries which were expected to be job intensive.

In the 9th five year plan (1997-2002) the thrust areas are agriculture, employment, poverty and infrastructure. The main aim was to encourage small scale labour intensive industrial development.

The 10th five year plan (2002-2007) was prepared against a backdrop of high expectations arising from some aspects of the recent performance. The monitorable

targets are reduction of poverty ratio, providing gainful and high quality employment, reduction in gender gaps in literacy, reduction in the decadal rate of population growth etc.

The 11th five year plan (2007-2012) provided an opportunity to restructure policies to achieve a new vision based on faster, more broad-based and inclusive growth. It was designed to reduce poverty and focus on bridging the various divides that continue to fragment our society. The monitorable socio-economic targets of the plan were, income and poverty – accelerate growth rate of GDP from 8% to 10% and then maintain at 10 % in the 12th plan in order to double per capita income by 2016-17, increase agricultural GDP growth rate to 4% per year to ensure a broader spread of benefits, create 70 million new work opportunities, reduce educated unemployment to below 5%, raise real wage rate of unskilled workers by 20 percent, reduce the headcount ratio of consumption poverty by 10 percent points. Emphasis is also given to education, health, women and children, infrastructure, environment.

1.1.8. Rural Development and Banking Policies

The associate banks of the state bank of India were unable to spread the habit of banking to rural areas, therefore on 19th July 1969 major banks were nationalized in favor of rural development with the following major objective, giving encouragement to new classes of enterprises, to providing credit for the neglected sectors such as agriculture, small scale industries, small business, transport etc. Although the reserve bank of India , national bank for agricultural and rural development are apex bodies functioning at the policy level and regional rural bank are operational in restricted geographical area ¹⁰.

In December 1969 the lead bank scheme was introduced to bring banking closer to rural people with objective of mobilization of deposition on a massive scale throughout the country, and increased lending to weaker section. The major policy initiative defined the priority sector ,- agriculture and allied activities, small industries including rural and cottage industries and rural artisans, retail trade or small business, professional and self-employed, transport operators, education, housing finance assistance for weaker section.

1.1.9. Various Rural Development Programmes

Intensive Agricultural Development Programme, Intensive Agricultural Area Programme and high yielding crop variety programme – the report of India's food crises and steps to deal with it, thus in the 3rd five year plan approaches to rural development was technocratic in nature. This approach leads to the introduction of Intensive Agricultural Development Programme (IADP) and Intensive Agricultural Area Programme (IAAP) and highly-yielding variety programmes.

The intensive agricultural development programme was introduced in 1961, while intensive agricultural area programme was launched in 1964. The programme concentrated mainly on three concepts viz. high investment in agricultural production, higher prices for agricultural produce and modern technological inputs. The high yielding varieties programme was adopted at 1960, as results of the programme led to the "Green Revolution" in India ¹¹.

On the basis of recommendation of the all India rural credit review committee, the two new programmes namely Small Farmers Development Agency and Marginal

Farmers Agricultural Labour Development Agency introduced with main objective to take the benefits of agricultural development to the numerically large but economically poorer section of rural society.

The main function was to assist persons specifically identified in raising their income level through improved agricultural practices, better farming, multiple cropping, soil conservation, adoption of dry farming practice and water harvesting measures in rain-fed areas, diversifying into subsidiary activities like animal husbandry, horticulture etc.

The Marginal Farmers and Agricultural Laborers Development Agency acted as a catalyst to promote the economic interests of marginal farmers and agricultural laborers through generation of employment, especially through promotion of rural industries and subsidiary occupations, promote creation of common facilities to process, store and market products and evolve adequate institutional, financial and administrative arrangement for implementing various programmes.

Drought Prone Area Programme, the mid-term appraisal of the fourth plan a new orientation was given to the programme of development of drought prone areas. The Drought Prone Areas Programme was started in 1973 as an Integrated Area Development Programme with objective like promoting more productivity dry land, Agriculture are the basis of soil and water resources and agro-climatic condition of the area with suitable cropping pattern. The programme depends on three core components i.e. soil and water conservation and land shaping, a forestation and pasture development and water resources development.

Minimum Needs Programme was taken up in 1974-75 as an integral part in fifth plan. The minimum needs programme gives an integrated view of services and facilities, objectives, targets and outlays of programme designed primarily for the poor. Minimum needs programme package covered the universal elementary education, adult education, rural health, water supply, electrification, rural road, housing, nutrition, sanitation, public distribution system, rural domestic cooking energy etc.

The 20 points programme propounded by Indira Gandhi in July 1975 for reducing poverty and economic exploitation and for the up-liftment of the weaker sections of the society. The programme was restructured and revised in August 1986 with aims like eradicating poverty, raising productivity, reducing income inequalities, removing social and economic disparities.

The 20 points programme in the restructured plan contains the following commitments,- attack on rural poverty, strategy for rain fed agriculture, better use of irrigation water, bigger harvests, enforcement of land reforms, special programme for rural labour, clean drinking water, health for all, two child norm, expansion of education, justice to scheduled caste and scheduled tribes, equality for women, new opportunities for youth, housing for people, new strategy for forestry, protection of environment, energy for the villages etc.

On finding certain shortcomings in the food for work programme, the programme was restructured and has come to be known as the National Rural Employment Programme. This programme was launched in 1980 to achieve significant increase in employment opportunity in rural areas. The objectives of the programme were to generation of additional gainful employment for unemployed and

under employed persons in rural areas and create productive community assets for direct and continuing benefits to the poor and for strengthening rural economics and social infrastructure which would lead to rapid growth of rural economy and steady rise in the incomes of the rural poor and improvement in the overall quality of life in the rural areas.

The Rural Landless Employment Guarantee Programme aimed at providing supplemental employment to the poor on public works at very low wages. This programme was launched in 1983 with objectives like improving and expanding employment opportunities particularly for the rural landless labour with a view to providing guarantee of employment to at least one member of every landless household up to 100 days in a year and to create productive and durable assets for direct and continuing benefits to the poverty groups and for strengthening rural economic and social infrastructure, which will lead to rapid growth of the rural economy and steady rise in the employment opportunities and income levels of the poor and to improve the overall quality of life in rural areas.

1.1.10. Five broad categories of Rural Development Programme

Although lots of programme are continuing for rural developments, rural development programmes are classified into five broad categories ¹², -

1. Wage employment and infrastructure development – the 8th five year plan laid special emphasis on employment to the poorer section of the community. The wage employment and infrastructure development programmes presently four namely Jawahar Rozger Yojana (JRY), Million Wells Scheme (MWS), Indira Awas Yojana (IAY), Employment Assurance Scheme (EAS).
2. Special area programmes –conceived for the development of ecologically disadvantaged areas characterized by very low and erratic precipitation where the incidence of poverty was markedly high and productivity was low. These programmes were given more emphasis for fruitful utilization of water and natural resources and areas especially backward areas, hill areas etc. The special area programme now includes Desert Development Programme (DDP), Drought Prone Area Programme (DDAP) and Wasteland Development.
3. Rural water supply and sanitation -during the 7th five year plan in line with the objective of the international drinking water supply and sanitation decade, the aims was to provide adequate drinking water facilities to the entire population, especially in rural areas. The seventh plan envisaged that provision of sanitation facilities would ensure privacy for women, improve the quality of life and help in the overall development of health of the rural masses through environmental sanitation, personal home and food hygiene, solid waste disposal and waste water disposal. The two programmes are under these categories, - Rajiv Gandhi National Drinking Water Mission and Rural Sanitation.
4. National Social Assistance Programme – the government of India initiated a new programme from August 15th 1995. The national social assistance programme introduced a national policy for social assistance to poor households in the case of old age, death of the breadwinner and maternity. The national social assistance programme aims at ensuring minimum national standards. The national social assistance includes for the time being, three following schemes, National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS), National Maternity Benefit Scheme (NMBS).

5. The self employment and income generation programmes are very much important for sustainable rural development. The self employment and income generation programmes includes,-

Integrated Rural Development Programme- the term integrated implies provision of a package of interlinked programmes mutually supporting and reinforcing, here integration is horizontal, vertical, spatial and temporal. The integrated rural development programme was introduced all over the country from 2nd Oct 1980. Integration covers four multiple dimensions: integration of sectoral programmes, spatial integration, integration of social and economic process and above all the policies with a view to achieving a better fit between growth, removal of poverty and employment generation. The primary objectives of integrated rural development programme were in the primary sector, there were to be programmes on agriculture, animal husbandry, fisheries and forestry development. The secondary sector to be expanded through strengthening of village and cottage industries and small scale industries, skill development and supporting services. The tertiary sector was proposed to be developed by creating marketing facilities and processing and related activities to absorb a large number of local people.

Training of Rural Youth for Self Employment – the programme was launched in 1979 as a training programme on technical skill for rural youth for self employment. The objective to provide rural youth from families below the poverty line with training and technical skills to enable them to take up self employment in agriculture, industry, services and business activities. Training is perceived development of physical skills as well as change in attitude, enhancement of motivation and skills in human relation etc. self employment is defined as gainful employment on full time basis, which results in income sufficient for the family of the youths to cross the poverty line. Women, schedule caste, schedule tribe of poorest family were selected in each block and trained in skill development and entrepreneurship to enable them to become self employed.

Development of Women and Children in Rural Areas – the programme started full-fledged way back in 1989-90 to provide better skill endowment and training for women to derive better results from their work efforts. The basic objective of development of women and children in rural areas is to provide rural women with productive income, generating assets, providing credit and enhancing their skills. It also seeks to provide effective organizational support structure so that the women can receive assistance in the production of goods and services more effectively. Basically the programme generates productive assets and it is not confined to providing economic benefits. It includes supportive services like integrated child development service, literacy mission with coordinated with the other departments such as education, health, and family welfare, women and child development.

Supply of Improved Toolkits to Rural Artisans – This scheme was introduced in July 1992 with main objective to enable the rural artisans to enhance the quality of the product, increase production, productivity leading to increase in their income, so that they may have a better quality of life. The intension was also to reduce their migration to urban areas. Emphasis is being laid down on women artisans and beneficiary who were selected through a joint identification campaign representative from district rural development agency, the banks concerned, the district industrial centers and the Panchayet Raj Institution.

Ganga Kalyan Yojana scheme was launched as a sub-scheme of integrated rural development programme during 1996-97. Independently scheme was effective from 1st April 1997 with the objective to provide irrigation through exploitation of ground water to below poverty line individual and groups of beneficiaries of small and marginal farmers.

1.1.11. Swarnajayanti Gram Swarozger Yojana

The programme replaces the earlier self employment and allied programme – IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS which are no longer in operation Swarnajayanti Gram Swarozger Yojana (SGSY) has been launched from April 1, 1999. SGSY is an innovative and carefully thought-out Yojana. It takes into account all the strength and weaknesses of the earlier self-employment programmes. The main objective is to bring the assisted poor families above the poverty line in three years by providing them income generating assets through a mix of Bank Credit and Government subsidy. SGSY is a holistic programme covering various aspect of self-employment such as organization of the poor into a self help group, training, credit, technology, infrastructure and marketing. The salient features of SGSY are¹³ as follows,-

The assisted families may be individual or group. Emphasis is on the group approach. Generally the groups are formed with the members of BPL families only. In some cases 20% of the APL families and in exceptional cases 30% of the group members may belong to APL families, but APL members of the groups are far from being office bearer and will not be entitled to get subsidy 50% of the group formed in each block should be exclusively for women who will account for at least 40% of the Swarozgaries. 9 -10 key activities are to be identified for each block based on the resources, occupational skills of the local people and availability of markets. For selection of key activities, approval of the Panchayat Samity at the Block Level and DRD Cell of Zilla Parishad at district level are necessary. The major share of SGSY assistance is an activity cluster. SGSY seeks to promote multiple credits rather than a one time credit injection. SGSY ensures up-gradation of technology in the identified activity cluster. The technology intervention seeks to add value to the local resources, including processing of the locally available material for local and non-local market. SGSY provides for promotion of marketing of the goods produced by the Swarozgaries. This includes market intelligence, development of market, consultancy services as well as institutional arrangement for marketing of the goods. Fund under SGSY is shared by Central and State Government in the ratio of 75: 25. SC/STs accounts for at least 15% of the Swarozgaries and disabled for 3%. SGSY is implemented by the DRD Cell of Zilla Parishad through the Panchayat Samity. The process of planning, implementation and monitoring integrate the Banks, PRIs, NGOs and Technical Institution in the districts. Subsidy under SGSY is uniform @ 30% of the project cost, subject to a maximum of Rs. 7500/- in case of individual beneficiaries. In case of SC/STs, the rate is 50% subject to a maximum of Rs. 10,000/- for group of Swarozgaries (SHGs), the subsidy is 50% of the project cost subject to a ceiling of Rs. 1.25 lakh. There is no monetary limit on subsidy for irrigation project. Subsidy is back-ended. Expenditure on different component such as training and capacity building, revolving fund, subsidy and infrastructure are to be prioritized by DRD Cell based on the local requirements. However, the expenditure on infrastructure should not exceed 20% of total annual allocation.

1.1.12. Bharat Nirman Yojana

Accepting the policy ‘ a step towards village’, Union Government has launched a new scheme, named “ Bharat Nirman Yojana “ on December 16, 2005¹⁴ .This scheme aims at developing rural infrastructure. The duration of implementing this scheme has been determined for four years. The six major sector & their targets for next four years are,-

Electricity:- Every village to be provided electricity: remaining 1,25,000 villages to be covered by 2009 as well as connect 2.3 crore households.

Roads:-Every habitation over 1000 population and above (500 in hilly and tribal areas) to be provided an all-weather road: remaining 66,802 habitations to be covered by 2009

Water supply: - Every habitation to have a safe source of drinking water: 55,067 uncovered habitations to be covered by 2009. In addition all habitations which have slipped back from full coverage to partial coverage due to failure of source and habitations which have water quality problems to be addressed

Rural Communication: - Every village to be connected by telephone: remaining 66,822 villages to be covered by November 2007

Irrigation:-10 million hectares (100 lakh) of additional irrigation capacity to be created by 2009

Housing: - 60 lakh houses to be constructed for the rural poor by 2009

While the agenda is not new, the effort here is to impart a sense of urgency to these goals, make the programme time-bound, transparent and accountable. These investments in rural infrastructure will unlock the growth potential of rural India.

1.1.13. National Rural Employment Guarantee Scheme

After a Notification of the National Rural Employment Guarantee Act on September 7, 2005, anew scheme named “National Rural Employment Guarantee Scheme (NREGS) “has been launched on February 2, 2006¹⁵. The on – going programmes on Sampoorna Grameen Rozgar Yojana (SGSY) and National Food For Work Programme (NFFWP) are being subsumed within the NREGS and 200 districts identified in the initial stage. The entire districts in the country will be covered under the scheme within five years. The features of the scheme are;-

State government to provide at least 100 days of guaranteed wage employment every financial year to every household whose adult members volunteer to do unskilled manual work. Until such time as a wage rate is fixed by the central government, the minimum wage for the agricultural labour shall be applicable for the scheme. An applicant not provided employment within fifteen days, to be entitled to a daily unemployment allowance as specified by the state government subject to its economic capacity, provided such rate is not less than a quarter of the wage rate for the first thirty days during the financial year and not less than a half of the wage rate for the remaining period of the financial year. Gram Panchayats to be responsible for identification of projects as per the recommendation of the Gram Sabha and for executing and supervising such works. The scheme to be self selecting in the sense that those among the poor who need work at the minimum wage would report for work under the scheme.

1.2. Analysis of the Sustainable Livelihood

1.2.1. Chronology of Sustainable Livelihood

The Brundtland Commission Report of 1987 offered the first direction in policy debate of what was conceptualized later as Sustainable Livelihood Approach. The report put the concept of sustainable development firmly on the global political agenda. It defined sustainable development as: Development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts: the concept of 'needs', in particular the essential needs of the world's poor, to which overriding priority should be given; and the idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs (World Commission on Environment and Development 1987a: 43).

The first Human Development Report from the United Nations Development Programme shared much of this analysis (UNDP, 1990). This subsequent report addressed development in terms of individual and household health, education and well-being, thus shifting the focus away from the macroeconomic bias of earlier development thinking. Many of the ingredients that subsequently characterized the Sustainable Livelihood Approach were evident in the Brundtland and the Human Development reports: the focus on poor people and their needs; the importance of citizen participation, they emphasized on self-reliance and sustainability; the ecological constraint. It subsequently became a powerful term in the lexicon of international development policy and politics, particularly in the work of the UN's 1992 Environment and development Conference, the 1995 World Summit for Social Development and the 1996 World Food Summit .

The origin of sustainable livelihood as a concept is widely attributed to Robert Chambers at the Institute of Development Studies (IDS) ¹⁶ . The key reference is the 1992 discussion paper he coauthored with Gordon Conway (Chambers and Conway, 1992). 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 short and long-term (Chambers and Conway, 1992: 7).

In their paper Chambers and Conway offered a framework for development thinking that was both normative and practical. Their concluding policy prescriptions were presented under three headings (Chambers and Conway, 1992: 31).

The concept of Sustainable Livelihoods was an important element in the new Labour administration's 1997 White Paper on international development. Its core commitment was to: refocus our international development efforts on the elimination of poverty and encouragement of economic growth which benefits the poor. We will do this through support for international sustainable development targets and policies that create sustainable livelihoods for poor people, promote human development and conserve the environment (DFID, 1997).

A sustainable livelihood is commonly accepted as comprising: the capabilities, assets (including both material and social resources) for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (DFID, 1999a).

In December 2000 a second White Paper on international development was published entitled *Eliminating World Poverty: Making Globalization Work for the Poor*. While this second White Paper was intended to complement the 1997 White Paper, it is not explicit about how its new analyses and commitments relate to the existing policy objectives of *inter alia* creating sustainable livelihoods for poor people. Implicitly it raises the issue – pursued in the most recent research – of what macro policy framework is needed to support sustainable livelihoods. This is the new challenge for Sustainable Livelihood Approach¹⁷.

1.2.2. Meaning of Livelihood

The most widely accepted definition of livelihood stems from the work of Robert Chambers and Gordon Conway: ‘a livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living’ (Carney, 1998:4). Ellis (2000) suggests a definition of livelihood as ‘the activities, the assets and the access that jointly determine the living gained by an individual or household’. Wallman (1984) who did research on livelihoods in London in the early 1980s approached livelihoods as always more than just a matter of finding or making shelter, transacting money and preparing food to put on the table or exchange in the market place. It is equally a matter of the ownership and circulation of information, the management of social relationships, the affirmation of personal significance and group identity, and the inter relation of each of these tasks to the other. All these productive tasks together constitute a livelihood. For an anthropologist such as Wallman livelihood is an umbrella concept, which suggests that social life is layered and that these layers overlap (both in the way people talk about them and the way they should be analysed).

Following is an important analytical feature of the notion of livelihoods¹⁸.

- Enhancing capability – in facing change and unpredictability, people are versatile, quick to adapt and able to exploit diverse resources and opportunities;
- Improving equity – priority should be given to the capabilities, assets and access of the poorer, including minorities and women;
- Increasing social sustainability – the vulnerability of the poor should be minimized by reducing external stress and shocks and providing safety nets.



1.2.3. Dimension of Sustainable Livelihood

The sustainable livelihood approach, however, also takes into account environmental, economic, social and institutional sustainability,-

Environmental sustainability	It is achieved when the productivity of life-supporting natural resources is conserved or enhanced for use by future generations.
Economic sustainability	It is achieved when a given level of expenditure can be maintained over time. In the context of the livelihoods of the poor, economic sustainability is achieved if a baseline level of economic welfare can be achieved and sustained.
Social sustainability	It is achieved when social imbalances are minimized and social equity maximized.
Institutional sustainability	It is achieved when prevailing structures and processes continue to perform over the long term.

1.2.4. Principle of Sustainable Livelihood

Department for International Development Core Principles for Sustainable Livelihoods, Poverty-focused development activity should be ¹⁹:---

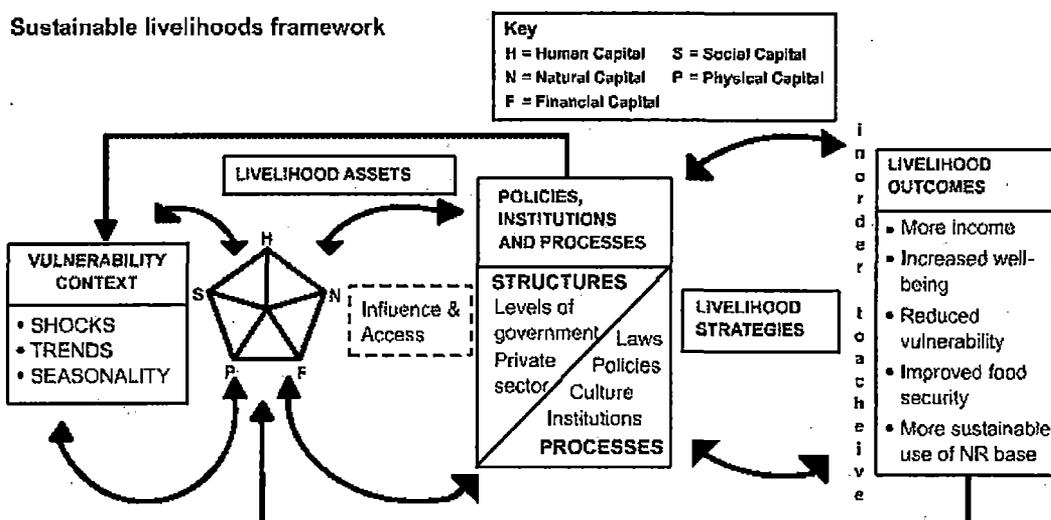
1. **People-centered:** sustainable poverty elimination will be achieved only if external support focuses on what matters to people, understands the differences between groups of people and works with them in a way that fits in with their current livelihood strategies, social environment and ability to adapt.
2. **Responsive and participatory:** poor people must be key actors in identifying and addressing livelihood priorities. Outsiders need processes that enable them to listen and respond to the poor.
3. **Multi-level:** poverty elimination is an enormous challenge that will only be overcome by working at multiple levels, ensuring that local-level activity informs the development of policy and an effective enabling environment, and that higher-level policies and institutions support people to build upon their own strengths.
4. **Conducted in partnership:** with both the public and the private sector.
5. **Sustainable:** there are four key dimensions to sustainability – economic, institutional, social and environmental sustainability. All are important – a balance must be found between them.
6. **Dynamic:** external support must recognize the dynamic nature of livelihood strategies, respond flexibly to changes in people's situation, and develop longer-term commitments.

1.3. Conceptual Framework of Study: -----

In June 1998, Institute of Development Studies published a Working Paper providing an analytical framework for sustainable rural livelihoods (Scones, 1998). The framework highlighted five interacting elements: contexts; resources; institutions; strategies; and outcomes. These frameworks were discussed in 1998 by the Department of International Development Rural Livelihoods Advisory Group of which Scones was a member. A framework diagram was eventually adopted by the Group, discussed at the National Rural advisors Conference and published by DFID (Carney, 1998).

1.3.1. Sustainable Rural Livelihood Framework

The livelihoods framework is a tool to improve the understanding of livelihoods particularly the livelihood of rural poor. The sustainable livelihoods framework presents the main factors that affect people's livelihoods and typical relationships between these ²⁰.



The framework does not attempt to provide an exact representation of reality. It is a simplification of circumstances. Real livelihoods are much complex and varied and can only be properly understood through direct experience. To achieve the livelihood objective the people belonging to vulnerable context develop livelihoods strategies. These strategies are transformed through policy and institutional structure and process to influence and access the Livelihood assets like physical, social, natural, financial and human to deliver the sustainable livelihood outcome.

The livelihood strategies comprise the range and combination of those activities and choices that people make and undertake in order to achieve their livelihood objectives. The livelihood strategies are of enormous diversities at every level – within geographical area, across sectors, within household and overtime. Sustainable livelihood approach is to help people to build up their assets so that they can alter their livelihood strategy as and when they wish to do so.

The more the flexibility, the greater their ability to stand with or adopt shocks and stresses at times of crisis, also the better able they are to take advantage of opportunities to achieve their livelihood objectives. The expansion of choices and values is important because it provides people the opportunities for self determination and flexibility to adopt overtime. Choice and flexibility depend upon factors which are available and accessible and constraints or opportunities created by policy, institutions and process. The livelihood strategies are multi dimensionally related to the sustainable livelihood framework. To achieve livelihood objective rural people adopt various strategies to access the five assets on the basis of policy, institution and process.

1.3.2. Vulnerability Context

The Vulnerability Context is the part of the framework that helps us think through those external factors that often make poor people very vulnerable.

This is the place for analysing the shocks, trends and seasonality issues that can have a great impact on people's livelihoods. The common link between these factors is that they are all somewhat outside people's control. For example, local people have relatively little influence over weather patterns, population trends or the advent of wars (as opposed, for example, to political and institutional factors that they can, in principle, directly influence). There are three main groups of factors that make up this external environment:

Trends - such as population or technology trends, this could have either a positive or a negative effect on livelihoods. Other common issues that might be important resource trends, National / international economic trends, Trends in governance (including politics) etc.

Shocks- such as natural disasters and civil conflict, which almost always have a negative effect. Other common issues like Human health shocks, Economic shocks, Conflict, Crop/livestock health shocks etc.

Seasonal shifts in things such as prices, health status or the production of goods or employment opportunities. These make poor people, who are often less able than richer people to accommodate and plan for change, particularly vulnerable.

It is important to recognise that vulnerability, or livelihood insecurity, is a constant reality for many poor people. It is not just a passing state. It is something that people have to deal with every day. This is mainly because they do not have access to those resources that would help protect them from the negative effects of the issues listed above. And even when the effects are positive, this same condition – lack of assets – prevents them from taking advantage. The Sustainable Livelihood approach tries to help people break out of this vicious cycle of vulnerability and poverty²¹.

1.3.3. Livelihood Assets

Department for International Development's livelihoods framework identifies five core asset categories, or types of capital, on which livelihoods are built. These are Human capital, Physical capital, natural capital, financial capital, Natural capital. People's choice of livelihood strategies as well as the degree of influence they have

over Policy, Institutions and Processes depends partly upon which assets they have available to them.

1.3.4. Human Capital / Assets-----

The human capital is directly linked with the quality of life. Human capital represents the skills, knowledge, capacity to work and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available. This varies according to household size, skill levels, leadership potential, health status, etc. Human capital is important in its own right; health, knowledge and skills help create sustainable livelihoods. It is also necessary to be able to make use of the other four types of assets. Two good indicators of human capital are health and education status. Health indicators e.g. life expectancy, body fitness similarly educational indicators like formal education, local knowledge and information etc. It is also important to look at household size and how different household members spend their time. Additional factors to enhance the quality of life include political and economic freedom, guaranteed human right and personal self-respect.

1.3.5. Social Capital/ Assets -----

Social capital or resources refer to certain aspects of the social structure that effect relations among people and develop collective power of the communities. These social resources in particular are developed in existence and traditions of cooperation, social networks, associations and trust between people as well as social and economic homogeneity of the population. Social capital or resources are mainly concerned with enhancing the effectiveness of the delivery mechanism that relies on collective action, particularly at the community or the village level.

Social capital helps people work together, meaning that it has a direct impact upon all the other types of capital. For example, by improving the efficiency of economic relations – for example trust can substitute for security and paperwork when loans are granted – social capital can help increase people's incomes and rates of saving (financial capital). Social capital can be effective in improving the management of common resources (natural capital) and the maintenance of shared infrastructure (physical capital), because people trust each other more and are more willing to work together. Social networks may help promote innovation as well as the development and sharing of knowledge (human capital).

1.3.6. Natural Capital/ Assets -----

Land, water, forest and livestock are the basic natural assets which provide livelihood to nearly two-thirds of the total rural population. Natural capital is the term used for the natural resource stocks (e.g. trees, land, clean air, coastal resources) upon which people rely. The benefits of these stocks are both direct and indirect. For example, land and trees provide direct benefits by contributing to income and people's sense of well-being. The indirect benefits that they provide include nutrient cycling, erosion and storm protection, etc. The level of both direct and indirect benefits provided will depend upon resource quality (amongst other things). There is a wide variation in the resources that make up natural capital, from intangible public

goods such as the atmosphere and biodiversity to divisible assets used directly for production (trees, land, etc.).

Natural capital is clearly important to those who derive all or part of their livelihoods from resource-based activities (farming, fishing, gathering in forests, mineral extraction, etc.). However, its importance goes way beyond this. In fact, the scarcity of natural capital in urban areas can make it a particularly important asset to urban dwellers. Urban agriculture is a mainstay of many families, and rivers in urban areas perform multiple functions (e.g. washing, drinking, use for small enterprises, waste disposal). Furthermore, none of us would survive without the help of key environmental services and food produced from natural capital. For example, health (human capital) will tend to suffer in areas where air quality is poor as a result of industrial activities or natural disasters (e.g. forest fires).

1.3.7. Physical Capital/ Assets----

Physical capital comprises the basic infrastructure and physical goods that support livelihoods. Infrastructure consists of changes to the physical environment that help people to meet their basic needs and to be more productive. Key components of infrastructure include, Affordable transport systems, water supply and sanitation (of adequate quantity and quality), energy (that is both clean and affordable), good communications, markets and access to information

Infrastructure is commonly a public good, meaning that people do not directly pay to put it in place. Sometimes they will pay to use the services that are offered from the infrastructure (such as toll roads, buses, telephones, electricity, etc.) and sometimes they will not (non-toll roads, some water pumps, etc.). Other components of physical capital include items that enhance income (e.g. bicycles, rickshaws, sewing machines, agricultural equipment), household goods and utensils and personal consumption items such as radios and refrigerators. Most of these are owned by individuals or groups. Some, such as larger agricultural equipment or processing units, can be accessed through rental or by paying a fee for the services used.

1.3.8. Financial Capital / Assets----

Financial capital is defined as the financial resources that people use to achieve their livelihood objective. These resources include, available stocks -Savings are the preferred type of financial capital because they do not have liabilities attached and usually do not entail reliance on others. They can be held in several forms: cash, bank deposits or liquid assets such as livestock and jewellery. Financial resources can also be obtained through credit-providing institutions, and regular inflows of money- Excluding earned income, the most common types of inflows are pensions, or other transfers from the state, and remittances. Financial capital is important because,- it can be converted into other types of capital (for example, using savings to buy land or small equipment such a sewing machine) and it can be used to directly achieve a desired outcome (money used to purchase food and help ensure food security). However, financial capital is the one asset that tends to be the least available to the

poor. In practice, it is the lack of financial capital that makes the other assets so valuable to the poor²².

1.3.9. Policy, Institutions and Processes -

Policy, Institutions and Processes denote a range of contextual factors over which people have a certain degree of control. They effectively determine, access (to various types of capital, to livelihood strategies and to decision-making bodies and sources of influence), the terms of exchange between different types of capital, returns (economic and otherwise) to any given livelihood strategy. Policy, Institutions and Processes is the name given in the Department of International Development Sustainable Livelihood framework to a range of contextual factors that have a great effect on all aspects of livelihoods. At least in principle and to a certain extent they can be influenced by people themselves (unlike most of the factors within the Vulnerability Context).

Many of the factors within Policy, Institutions and Processes relate to the services and environment created by government, but this category also includes local-level institutions that are largely unaffected by government and the activities of private sector organizations. Important categories in this area include, -local and central authority, public service delivery, legislation, governance, policy formulation and implementation, participation, institutions (regulations, interactions, laws and markets), organizations (NGOs, state agencies, the private sector, community-based organisations, etc.), cultural factors (which may account for 'unexplained' differences in the 'way things are done' in different societies).

Policy, Institutions and Processes operate at all levels, from the household to the international arena, and in all spheres, from the most private to the most public. They effectively determine, access (to various types of capital, to livelihood strategies and to decision-making bodies and sources of influence), the terms of exchange between different types of capital (markets), incentives to undertake certain activities or invest in particular areas.

1.3.10. Livelihood Strategies -

Livelihood Strategies is the term used to denote the range and combination of activities and choices that people make and undertake in order to achieve their livelihood objectives.

One of the goals of the sustainable livelihood approach is to help people build up their core resources (assets) so that they have the ability and flexibility to alter their livelihood strategies over time. The more flexibility that people have in their livelihood strategies, the greater their ability to withstand – or adapt to – shocks and stresses, or times of crisis. Also, the better able they are to take advantage of positive opportunities to achieve their livelihood objectives. Choice and flexibility depend upon a number of factors, particularly people's asset status and the constraints or opportunities created by Policy, Institutions and Processes. Livelihood Strategies are diverse at every level. For example, members of a household may live and work at

different places, engaging in various activities, either temporarily or permanently. Individuals themselves may rely on a range of different income-generating activities at the same time, and are likely to be pursuing a variety of goals.

When thinking about Livelihood Strategies, it is important to look beyond just sources of income. Other things to think about include, the way in which people use their assets, which assets they chose to invest in, how they manage to preserve existing assets and income (rather than generating new income).

1.3.11. Livelihood Outcome---

Livelihood Outcomes are what people are seeking to achieve through their Livelihood Strategies. The word 'outcomes' is used to focus attention on what actually happens, rather than people's goals (that they may or may not achieve). Department for International Development Sustainable Livelihood framework lists five possible 'categories' of Livelihood Outcome. These are ²³:

- More income- although income measures of poverty have been much criticized, people certainly continue to seek a simple increase in net returns to the activities they undertake and overall increases in the amount of money coming into the household (or their own pocket). Increased income also relates to the idea of the economic sustainability of livelihoods.
- Increased well-being- In addition to income and things that money can buy, people value non-material goods. Their sense of well-being is affected by numerous factors, such as: their self-esteem, their sense of control and inclusion, the physical security of household members, their health status and access to services, political enfranchisement and maintenance of their cultural heritage.
- Reduced vulnerability- Poor people often live in a state of constant vulnerability. Their livelihoods are very precarious and always threatened, making them effectively unsustainable. Such people may place a greater priority on protecting themselves from the downside and potential threats to their livelihoods than on maximizing the upside. For example, maximizing income may be less important to them than protecting their existing resources.
- Improved food security-Food insecurity is a core dimension of vulnerability. It appears as separate categories in the DFID SL framework in order to emphasize its fundamental importance, and because this helps to locate the activities of those governments and donors that focus on food security. Many participatory assessments of poverty have found that hunger and lack of adequate food is a core aspect of poverty.
- More sustainable use of the natural resource base- Environmental sustainability, or sustainability of the natural resource base, is not the only dimension of sustainability that is important to DFID. However, it is a major concern that is not adequately captured in the other livelihood outcome categories. Although often viewed as a donor objective, it is of course shared by many who recognise the long-term benefits of prudent resource use.

1.4. Review of Literature:-

- 1) Karmakar, Ranjit and Ghosh Bholanath worked on the topic of “Role of women in the self help group, an emerging possibility to co-operativisation at grassroots in the Midnapore district of West Bengal”. Conducting the study of 20 SHGs, it was observed that women meet together regularly, gain knowledge of problem of the village and its development also. The savings amount increase faster and the groups rotate money to the needy members, this habit paves their way thus for empowerment to receive the financial assistance for various micro-entrepreneurial activities. Women build up their confidence for equality of status and participate in democratic, economic, social and cultural spheres of life. The SHGs bring out the supremacy of women to mould the community in right perspective and explore the initiative of women in taking up entrepreneurial ventures. SHGs have empowered the mind of rural women to succeed in their day to day life. (*Man in India* ,82 (3 & 4) , 441-451, July – December 2002).
- 2) Appa ch. Rao, worked on “Women empowerment through SHG and DWCRA in Andra Pradesh”. Study conducted on 3 SHGs and 3 DWCRA groups in 3 separate districts and it found that the social development and improvement in personal hygienic, sanitation, children education, girl child education is higher in SHG than in DWCRA group. In case of economic development both are similar but improvement of the status of family and social awareness was higher among SHG members than DWCRA members.. Both the groups improved decision making power in the groups, family and also in communication skills. The members developed their living standards in terms of food intake, clothing, children-education, health care, beverages, social functions and other consumption purposes.(*Indian Journal of Regional science*, 35(I), 67-73,2003.)
- 3) Puyalvannan, P. worked on “Micro-credit innovation, a study based on impact of micro-credit on women empowerment and living of self help group with co-operative banks in two districts in Tamilnadu”. The groups had taken loans for both productive and unproductive purposes. This paper shows that poor women are worthy and responsible users of credit and systems are strongly followed. Women members have achieved political, social, and economic empowerment and established effective network with other Government organizations also. Many women members of SHGs were trained in micro-entrepreneurship and equipped to do varieties of activities and taken loan form SHGs for procurement of raw materials and marketing of their products. (*Cooperative Perspective*, 38(i), 14 – 22, April – June “03).
- 4) Singh, Archana worked on “Women and sustainable development”. This paper overviews sustainable rural development in the context of development goals. Paper outlines the social and environmental reasons why the development community should give higher priority to help poor people, specially in biophysically or socio economically marginalized areas. The paper shows greater productivity of land labour, water and human resources – to raise income associated with improvement of social and institutional support. It concludes that rural women are yet to start accessing fully any of the institution of modern development. It is a paradox of Indian society to continue women only to generate an integral protected part of the family and operate with family as a unit of development. (*Women’s Link*, 9(I), 31 – 35, January – March 2003).

5) Singh, Surjit worked on the “Micro finance for poor in Rajasthan, the importance of self help group in Jaipur”. This paper attempts to look at the micro credit delivery system, especially the role of SHGs in rural Rajasthan. The paper reveals that the savings tendency of group is more or less satisfactory. They have prepared a set of rules on defaulters for non repayment of loans. The saving has become a source of strength of poor and they developed the requirement of loans for wide range of activities. Generally, the men use the loans for income generation activities and women for domestic use. The saving contribution of male group was higher than female groups. The SHGs led to empowerment of poor and gained more importance in credit delivery. (Institution of Development Studies, 14 P,2000).

6) Bhalla, G. S. and Hazaell, Petter worked on “Rural employment and poverty strategies to eliminate rural poverty within a generation”. This paper discusses the employment and income growth in agriculture and non agriculture sector in rural and urban areas under various assumptions about sectoral growth rates and employment elasticities and possible strategies for increasing employment and reducing rural and urban poverty by 2020. The paper shows that India faces a real problem in generating employment to keep pace with the growth of labour force. Agriculture growth targeted in rain fed areas would be most beneficial in raising employment elasticity. The development of irrigation, animal husbandry, rural manufacturing, diversification of agriculture and other infrastructure through large scale public investment is essential. (Economic and Political Weekly,08(33), 3473-3484, Aug 16-22, 2003).

7) Basu, Purabi and Bera, Nabendu worked on “empowerment of women in the context of development”. Study examines the impact of development programme on women in terms of their necessity for empowerment in the context of development and group awareness both at the individual as well as group / community level. Study was conducted in 13 villages in 3 districts in West Bengal and it was observed that the uni-directional development programme for improving maternal healthcare / status for pregnant and lactating women had so far failed to achieve the desired results. Promotion of self employment scheme through DWCRA and SHG positively promoted the sustainable eco-friendly livelihood systems through animal husbandry, encouraging small entrepreneurship, promotion of savings habit and provision of credits for SHGs members through different financial institutions creating good effect on village women. (Journal of the Indian Anthropological Society,37 (3), 209-221, Nov,02).

8) Dr. Borain M. P, Paper “Empowerment of rural women towards a reversal of gender relation”-deals with the impact of SHG in reversing the gender relations in their favour and proves that they can effectively replace the leadership in local institution and provides better governance to the community. (Indian Journal of social work, Vol-64, Issue -4, Oct – 2003, sage -522-532).

9) Dr. Sujit kumar P. S. in his paper “Income portfolios of the rural households” points out the recognition of multiple income sources among the sample households and emergence of non-agricultural income as an important contribution to the income of rural households. (Indian Association of Social Science (IASSI), Vol – 22, Jan-March –2004, No. -, 69-78).

10) Gupta P. S. in his paper "Strategies for Rural Development – Lesson from experience" highlights that SHGs have played a significant role in our rural area and they need to be unshackled from political and bureaucratic interference enabling them to grow faster and prove their work. (Indian Association of Social Science Institution, Quarterly, Vol –18, No. – 4, 2000 (April – June) Page, 85-90).

11) Rao Hemlata, in his papers "One village group unit and one product movement:- An alternative strategy for decentralized rural development and poverty alternation" addresses the regional dimension of poverty alternation in India and suggests an alternation strategy to handle the twin problems of rural backwardness and poverty. The idea is to develop a village group unit with specific speciality of product and ensure quality so as to enable the product to reach national and global market and provide sustainable employment to the local poor.(Indian Social Science Review (ICSSR), Vol –6, No. –1 Jan – June – 2004, P-55-77).

12) Ian Macpherson Brown in his paper "Sustainable Development: Modern Science and Vedic Science"-reviews some of the researches finding on Vedic technologies as they relate to sustainable development and he briefly describes a proposed application of Indian's Vedic tradition for agricultural and rural development as an example of sustainable development. (Indian Journal of Social Development, Vol-I, No.-2, Dec – 2001, Page-230-242).

13) B. L. Dhyani, Suresh Kumar, Nirmal Kumar, Bankey Bihari, S. K. Barman and D. K. Tomar, on his the paper "Integrated watershed management approach for livelihood securities and sustainable development in Uttaranchal" describes the approach that can bring self-sustainable balanced development in the region-case study from the region clearly reveals that watershed management technologies had great potentiality in achieving tool, environmental stability, economic development, employment potential & instigation of climate regards.

14) Dr. Mukherjee Neela ; Development tracks in rural, training and consultancy, new Delhi developed a report on "Livelihoods Scopeing Study – West Bengal" and this paper recommended the various capacity building approaches for livelihood development in West Bengal.

15) Gordon Conway, Robert Chambers (1991) in his paper "Sustainable rural livelihoods : Practical concepts for 21st century" points out priorities for policy and research, including pricing and taxing policies for the rich that would reduce environmental demand, and further research into small turning systems, local economies and factors influencing migration. (Institute of Development Studies)

16) Dr. Vinayagamorthy A. in a paper on "Women empowerment through self help group: a case study in north Tamil Nadu" found that income of women has increased after joining SHG. Saving has increased at slow rate, because the incremental rate is high, mostly they are spending for the present consumption, the repayment of loan is regular and within the time. We may conclude that the economic activities of SHG are quite successful. In this way SHG is north Tamil Nadu is very successful for women empowerment in rural area. (Social Welfare, Vol-54, No-1, April 2007).

17) Dr. Murugan K.R. in the paper "Women self help group – A boon to environment protection" conclusion comments that the successful witness on rural sanitation by utilizing the strength of SHG women. They like to promote the bio-diversity the services of SHG women could be utilized in remaining areas such as a forestation, soil, conservation, water-shed movement, water management etc. by involving the SHG women in environmental protection, the country will get both economical and ecological sustainability. (Social Welfare, Vol- 54, No-1, April-2007).

18) Jassal G. Rippen in the paper "Empowered women –Nation's strength" discussed about the female education, poverty eradication, measurement towards gender justice, improving political status of women, they are pre-requisites of empowerment. Thus a strategy which seeks to change societal attitudes for women, improve their self perception, foster economic empowerment and education of women . Up-gradation of services for women would ensure a gender just society. It can not be denied "Empowered women –Nation's strength".(Social Welfare , Vol – 54, No-1, April 2007)

19) Ara Tabasum in the paper "Economic contribution of rural women" discussed about economic empowerment, women in agriculture, women in home production etc. These contributions of women in various activities are under valued, if not ignored. There is need to protect interest of women and give them protection from any kind of exploitation in society. Women empowerment through self help group can help to improve social and educational development of women. The special scheme for training of women providing them with specialized extension services should be implemented to support women's role in activities of agriculture. The extension system has to be reorganized so that new technology and improved services of agriculture can reach to a large segment of population involved in it i.e. women. Emphasis of rural extension programmes should be directed towards women improving their skills, knowledge and attitudes. More stress should be given to the establishment of women co-operatives in the field of urban banking consumer store etc.(Social Welfare , Vol- 55, No-1-2, April-May 2007)

20) Prasad Nageshewar and Sinha Malavika in the paper "Paradigm shift in agricultural scenario in the north-west Bankura district in West Bengal" discussed about the agricultural operation, bio-chemical agricultural inputs, mechanical agricultural inputs credit and market facility, agricultural production structure and paradigm shift in agriculture etc. The discussion reveals that the level of agricultural development and technological adoption is not high, through their have been encouraging trends in paradigm shift in agriculture in North West Bankura district. (Social Action, Vol-57, No-1, January to March 2007).

21) Dr. Muthalagu K. in the paper "Poverty eradication in India under anti poverty programmes – Some observation" discussed various programme and other aspects of poverty and lastly conclusion that poverty eradication is expected to make better progress in the coming years than in the past due to the increasing stress on education, reservation of seats in government jobs and the increasing empowerment

of women have contributed much to the eradication of poverty in India. (Kurukshehra, Vol. 56 No-2, December 2007).

22) Dr. Ramachandran A. and Kavitha N. in the paper "Eradicating poverty in rural India" discussed about the various issues and steps for eradication of poverty and come to a conclusion that the low level of income and with hardly any saving the poor villagers have no option but go for loans, for consumption as well as production purposes. It becomes difficult for small and marginal farmers, rural artisans and landless labours, to repay their loans and thus debts go to accumulating. Our global leaders often speak of eradicating poverty as well as of national and international economic growth, but when their speeches are analysed, it becomes clear that they are talking about growth for a very small proportion, at the most 5% of the world's population (Kurukshehra, Vol. 56 No-2, December 2007).

23) Selvakumar M and Sundar R. in the paper "Swarnajayanti Gram Swarojgar Yojana (SGSY)- tools for poverty eradication" discussed about the various aspects of rural development programme. Prompt recovery of loans will be an important aspect of SGSY, not only to ensure discipline but more importantly as it reflects the success of the self employment programme. All concerned must therefore ensure that the recovery is hundred percent. Moreover a very good monitoring system should be reviewed once in suitable period intervals (Kurukshehra, Vol. 56 No-2, December 2007).

24) Chatterjee, Arun kumar and De, Partha in the paper "Perceptive ranking of occupations and inter generational occupational mobility pattern: A study of backward rural areas of West Bengal," it was observed that among three occupations mentioned as better occupations (cultivation, business, service) cultivation takes the lowest position. Again, among the five occupations mentioned as the worst (labour, cultivations, business, artisans, others). It is observed that occupational mobility from father to son is less than expected. It is also observed that expected business and other occupational categories experience out mobility up to the expectation level. In the rural context agriculture is still supposed to be the major employment provider. (Man and Development, 26(2), 115-124, June 2004).

25) Diwakar, D.M. in the paper "Livelihood constraints : options and strategies for survival of agricultural labour in North Bihar" observed that landless agricultural labour households get employment only for four month on an average in a year. The living condition of poor is miserable and they have to struggle for their survival and subsistence livelihood and almost dependent on land owners. Livestock breeding was one of the important income supplementing sources for agricultural labour households. It is concluded that the need is to organize them for themselves until they start effective direct participation and exercising their power of check comprehensive package of innovative institutional framework for establishing cooperation and coordination within labour intensive small scale activities (Social Action, 54(4), 374-395, October – December, 2004).

26) Sunder, I. and Asokan, R. in the paper "performance of cooperative banks in financing women self help groups" analyses that performance of cooperative banks in financing women development programmes in terms of number of self help groups covered under the credit plan in India. It is suggested that the performance of cooperative banks is quite discouraging in the central region with respect to financing

women development programmes. These banks have to cover more number of SHGs and also they should enhance the amount of credit per group. There is need for the balanced credit allocation in all cooperative banks with a view to remove the problem of regional variation in their performance (Cooperatives Perspective, 38 (4), 5- 27, January _ March 2004).

27) Veena Kumari and Singh, R.K.P. in the paper "Impact of agricultural development on poverty alleviation and quality of life in Bihar" examines that the influence of agricultural development on poverty level and human development. It is concluded that agricultural development is likely to exert influence on alleviation of poverty but it is not sufficient factor to improve quality of life of rural community. The alleviation of rural poverty will no doubt, improve the quality of life of rural population (Bihar Journal of Agricultural Marketing ,10(1),92-98,January- March 2002).

28) Kaushik, Amar Chand in the paper "Study of factors affecting poverty alleviation in rural areas of Rajasthan and Haryana" discussed that the income generation take place resulting in poverty alleviation or crossing the poverty line. In alleviating poverty, employment generation, skill status, and credit use have been found to be the major determinants. The remaining factors like working members, education social group, pre-credit assets and landholdings pre-credit income could not influence the level of poverty alleviation (Asian Economic review, 45(3), 468-474, December 2003).

29) Lakshmi pathy, V. in the paper "Poverty reduction strategies: Micro level participatory planning for sustainable development: rural hinterland ICT applications-Kuppam" was concluded that the elected representative of the local bodies can be motivated to extend cooperation with the local administration if only they are convinced of the scope for their participation in planning and prosperity. The transparency in thoughts, planning, designing and implementation can generate positive participation of the target group in the rural areas (Asian Economic Review,45(3),440-447, December 2003).

CHAPTER - II

THE PROBLEM UNDER STUDY

2.1. Statement of Problem :-

Government of India implemented various programmes and developed the institutions for rural development. In the present scenario, Government have been able to create some sort of assets for livelihoods of the rural people, but so far as their assets accessing is concerned, the majority of them are not up to the mark. There is a need to revitalize and strengthen the local people's initiatives to access the assets to achieve sustainable livelihood outcome.

In order to reduce poverty Government of India started a holistic programme namely Swarnajayanti Gram Swarojgar Yojana for sustainable income generation of below poverty line people. Under this programme Self Help Groups have developed micro-enterprises for their livelihoods on the basis of local resources to achieve the livelihood outcomes. Self Help Groups have adopted livelihood strategies on their choice and flexibility, which depend upon factor such as the assets available for access, and constraints or opportunities created by policy, institution and process.

Government of India has implemented various self-employment and income generation programmes since independence for livelihood generation. During the programme period they have achieved their livelihood outcomes, but gradually they failed to sustain their livelihood outcomes. The livelihood strategies have failed to provide the livelihood outcomes in a sustainable manner. If the strategies are planned than rural people may sustain their livelihood. So, in respect of SHGs, livelihoods strategies are most important for sustainable livelihoods²⁴.

The literature reviewed by me highlighted on positive impact of SHGs which emphasized women empowerment, micro-finance, rural development, employment generation, sustainable development etc. Another set of the papers discussed on livelihood scoping, practical concept and strategy evaluation and development programme. But none of these research papers discussed the way of sustainability of SHGs and their sustainable livelihood developments. In order to fill up this gap the present study emphasizes to highlight the content of SHGs and their sustainable livelihood development potential. Thus, in respect of the gap between both the contexts, the sustainable livelihood strategies of SHGs have assumed great importance for sustainability of SHGs in next generation and this can be an approach towards rural development.

Studies found that the Self-Help Group approach is more effective in Southern part rather than in Eastern part of India. In West Bengal, North Bengal is said to be not performing satisfactorily in comparison to South Bengal. In addition, the North Bengal is less advanced compared to South Bengal in rural development. In respect of geographical location of north Bengal, the multidimensional livelihoods patterns existing in the different parts of Darjeeling district provide added scope to the study on "Strategies of Sustainable Rural Livelihoods Development – A study of Self Help Groups in the Terai Region, West Bengal."

2.2. Objective of the Study:-

The focus of the study is on “Strategies of Sustainable Rural Livelihoods Development – A study of Self Help Groups in the Terai Region, West Bengal” with special reference to SHG perception about access to assets for livelihood outcomes. The study was preceded with the hypothesis that the rural people are not adopting planned livelihood strategy for sustainable livelihood outcomes. Following are the specific objectives of the study:-

1. To list out and discuss the various types of livelihoods of SHGs.
2. To find out the traditional livelihoods of SHG.
3. To enquire about the existing livelihood strategies of SHG for livelihood outcomes.
4. To enquire about the extent to which the livelihood assets are accessed by SHG for livelihood outcomes
5. To enquire about the extent to which constraints and opportunity created by policy, institution and process of SHG for livelihood outcomes.
6. To find out the problems faced by SHGs in adopting strategies for acquiring livelihood outcomes.
7. To identify the alternative strategy adopted by SHG to cope up with the problem of present livelihoods.
8. To discuss the sustainable livelihood framework in the context of SHG under SGSY programme.
9. To find out appropriate strategy, which can help to develop sustainable livelihoods.
10. To assess the impact of SHG on livelihoods in rural areas and try to understand how far sustainable livelihoods of SHG would be viable for rural development.

2.3. Research Methodology –

The study aims at enquiring into the livelihood strategies, which helps sustainable livelihoods of SHGs. Keeping in view the means of income generation and self-employment, the rural development programme has been launched since fifty years. But success of livelihoods of rural people, till now, is not in a sustainable manner. So the study will focus on development of the sustainable livelihoods of SHGs.

2.3.1. Participatory Rural Appraisal

Participatory methods are very useful for understanding livelihood strategies. The group discussions can provide a picture of evolving patterns of activity in a community. Different social groupings may offer different opinions about why the changes in livelihood strategies have taken place. Diagrammatic methods, such as Venn diagrams, can help to distinguish groups or household members that specialized in a particular income-generating activity, as well as identifying those that follow mixed strategies. Seasonal calendars can capture the peaks and troughs in time allocation to different activities. Preference ranking can help reveal people's criteria for decision-making about their strategies, including how they choose to invest any surplus they generate. Wealth ranking can produce an initial division of households; follow-up discussion may reveal more about the different strategies followed by particular wealth groups²⁵.

The philosophy, approaches and methods now known as rapid appraisal (PRA) began to coalesce in the late 1970s. There was growing awareness both of the biases of rural development tourism – the phenomenon of the brief rural visit by the urban-based professional, and of the costs, inaccuracies and delays of large-scale questionnaire surveys, more cost-effective methods were sought for outsiders to learn about rural people and conditions. The term Participatory Rural appraisal is being used to describe a growing family of approaches and methods to enable local people to share, enhance and analyses their life and condition, to plan and to act (Chambers : 1994). The three basic components of participatory rural appraisal have been identified as methods, behavior and attitudes, and sharing (Mascarenhas: 1991). While PRA aims at overcoming the biases of timings, seasons, diplomacy, gender, equality, social and wealth status etc., it has an in built mechanism to encourage participation of the local insights gained through interfacing with common people.

2.3.2. Principle of Participatory Rural Appraisal

The principles of PRA are as follows,--

- Increase involvement of local people and increase people's participation through exercise and ultimately their empowerment.
- Learning from the common people , using local classification and terminologies, so that the repository of local language and wisdom is optimally utilized for training the issues at hand,
- Collecting as much information as is necessary to avoid getting into the problems of data diarrhea that is resorting to optimal ignorance.
- Exploring the range of circumstances, instead of restricting oneself to one outcome/possibility by resorting to statistical sampling alone.

- Investigating each issue at hand in different ways and from different perspectives or what has been called triangulation so that alternative scenarios are examined, evaluated and decided upon.
- Following from the above ensuring involvement of people in the entire process from different backgrounds and with different areas of expertise so as to make the Participatory Rural Appraisal inter-disciplinary in character.
- Learning rapidly and progressively, with conscious exploration, flexible use of methods, opportunism, improvisation, iteration and cross-checking, not following a blueprint programme but adapting in a learning process.

In collaboration with subjects to develop active involvement of participants, raising consciousness and empowering them to reconceptualise the identified problems and identify the action strategies. The participatory research is designed under qualitative research in adequate theoretical framework to carry-out the particular social research. The field enquiry for livelihood strategies to be done through participatory rural appraisal based on sustainable rural livelihood framework. This included some generic steps as listed below,-

- Rapport Building and warming up-
- Exploratory interactive sessions with SHG
- Exploratory overview
- Topical probing.
- Probing to gap filling.
- Validation of result
- Sharing with different stakeholders.
- Sharing with respective line department.
- Open discussion-cum-sharing experience.

2.3.3. Universe of the Study:-

The universe of the study is selected from four blocks under Siliguri Mahakuma Parishad under Darjeeling District in West Bengal. Selection of these Block has been done on the basis of multidimensional livelihoods of these blocks according to geographical location in Darjeeling District in West Bengal. Demographical information of four blocks are given below, according to 2001 census.

Sl No	Name of the block	Total House hold	Total Popula tion	Male	Female	BPL Househo ld	% of BPL Household to the Total Household
1	Matigara	20879	129326	66565	60139	4064	19.46%
2	Naxalbari	22425	144942	75833	69109	4703	20.97%
3	Khoribari	13266	88230	45472	42734	4643	35%
4	Phansidewa	27210	171508	87897	83487	10626	38.21%
Grand Total		84380	533979	275767	255469	24036	28.48%

2.3.4. Sample Frame and Sampling Procedure:-

In research programme, the objects under study are referred as unit. In my study SHGs are the unit in the universe. The SHGs are continuously growing, so on the basis of March 2005, statistics of DRD Cell the number of SHGs are given below Block wise,-

Matigara Block	Naxalbari Block	Khoribari Block	Phansidewa Block	Total
212	197	263	223	895

The group will be selected on the basis of their relative position in the physical and financial performance in group activity.

The following three variables are considered for selecting the groups for the study,-
SHGs which have passed grade –II
SHGs which are credit linked
SHGs which have started income generating activity

Considering the variables number of groups are selected Block wise,-

Matigara Block	Naxalbari Block	Khoribari Block	Phansidewa Block	Total
21	18	36	26	101

Considering the nature of the study and geographical location of universe, the data for the study will be collected from 25% of the SHGs. In selecting the sample, a purposive sampling technique has been employed on the basis of good response and geographical location of Universe. Considering the total selected SHGs, 25 SHGs would be interviewed.

Apart from these , in order to understand how the Self Help Promotional Institute including Programme Implementing Agency, stakeholders and Government Line department as well as bank and other assets and institution are directly or indirectly participating in the development of livelihoods, data has been collected from Sabhadhipati of Mahakuma Parishad, Project Director of DRD Cell, District Lead Bank Manager, one Co-ordinator of Training Institution, , one Secretary of Marketing Association, one Sabhapati of Panchayet Samity, one Block Development officer , one leading NGOs, one Managers of service bank branch , one Panchayet Pradhan, one G. P. Secretary, one Sub Divisional Livestock Development Officers, one Sub Divisional Fishery Extension Officers, one Sub Divisional Agriculture Development Officers, one Sub Divisional Industrial Dev. Officers, through interviewed with the help of structured questionnaire. The Sample Structure:-

- 25 - Self Help Group
- 1 - Sabhadhipati of Mahakuma Parishad
- 1 - Project Director, DRD Cell
- 1 - Lead Bank Manager

- 1 - Secretary, Marketing Association
- 1 - Co – ordinator, Training Institution
- 1 - Sabhapati of Panchayet Samity.
- 1 - Block Development Officer
- 1 - Non Government Organization
- 1 - Service Bank Branch Manager
- 1 - Gram Panchayat Pradhan
- 1 - Gram Panchayat Secretary
- 1 - Sub Divisional Livestock Development officer
- 1 - Sub Divisional Fishery Extension officer
- 1 - Sub Divisional Agriculture Development officer
- 1 - Sub Divisional Industrial Development Officer

2.3.5. Tools of Data Collection:-

The study was based on both primary and secondary sources of data. For the collection of empirical data, field-work has done with the help of conventional sociological field tools viz., schedule, interview, observation etc. Simple and direct questions included in interview to gather information. Other than this, the researches developed on questionnaire with open ended question to interview the different Self Help Promotional Institute including stakeholder, line department, Banks, Local Self-Government, NGO, etc. to solicit the information. The required interview cum visits made to the different institution of the area to gather relevant information. Photographs were taken to have a visual understanding of the emerging realities of livelihoods in rural area. As a secondary source, published books, journals, research studies, Government, reports, news paper, World Wide Web sites like (www) of DFID, IFAD, UNDP, CARE etc. are also to be used to have a better understanding.

2.3.6. Type of Data:-

The respondents were contacted at their group meeting and institution. After establishing rapport with respondent, the purpose of the study and content of interviewing were explained in a participatory manner. For the purpose of the study the queries at the field level mainly concerned with following aspects, apart from other issues:-

Livelihood :

- (I) Existing livelihoods pattern of SHGs
- (II) Incremental change in the quality and volume of livelihood.
- (III) Improvement in the regularity and tenure of livelihood.
- (IV) Gender and livelihood in respect of SHGs.
- (V) Sustainability of livelihoods and enterprise development.

Asset :

- (I) SHGs access the various livelihood assets.
- (II) Assets available and accessible in community
- (III) Improvement of livelihood assets and requirement
- (IV) Sustainable manner of assets accesses

Policy, Institution and Processes:

- (I) Policy and Institutional impact on SHGs
- (II) Exclusionary processes and impact of livelihood.
- (III) Prospect of policy, institution and processes towards sustainable livelihood.

Livelihood Strategy: -

- (I) Existing livelihood strategies of SHGs
- (II) Crisis and problem of livelihood strategies.
- (III) Cope-up strategies for livelihood outcomes.
- (IV) Assets accesses for livelihood strategies development.
- (V) Planned livelihood strategies.
- (VI) Livelihood objectives which are not achieved through current livelihood strategies.

Developmental Aspect:-

- (I) Clothes, Food, Shelter, Health etc aspects.
- (II) Education, Drinking water, Sanitation, Electricity etc aspect.
- (III) Fundamental right, participation in Local self Government.
- (IV) Dignity in family, participation in decision making
- (V) Sustainable income generation, Assets development etc.

2.3.7. Plan of Data Analysis:-

Data has been analysed in the qualitative approach. Data obtained from the field has been i) Coded and edited, ii) Classified, iii) Tabulated, iv) Interpreted, v) Presented and vi) Analysed in accordance with objective of the study which emphasises the thematic approaches like 1) Livelihood of SHGs, 2) SGSY programme and sustainable Livelihood, 3) Livelihood assets of SHGs, 4) Livelihood strategy of SHGs, 5) Prospect of rural development etc. This comprehensive schedule captured the view of the *Strategies of Sustainable Rural Livelihoods Development – A study of Self Help Groups in the Terai Region, West Bengal.*

2.4. Definition of Key Concept-

Human Capital: - Human capital is a category of livelihood assets. It represents the skills, knowledge, capacity to work and good health that together enable people to pursue different livelihood strategies and achieve their livelihood outcomes.

Institution: - Sustainable livelihood framework which covers two important elements:- I) organisation or agencies that operate within both the public and the private sector and II) the mechanisms, rules and customs by which people and organizations interact with each other(i.e., rules of the game)

Livelihood Assets: - A key component in the sustainable livelihood framework, they are the assets on which livelihoods are built and can be divided into five core categories.

Livelihood Goals: - The objective pursued by people through their livelihood strategies closely related to livelihood outcomes.

Livelihood Strategies: - The term used to denote the range and combination of those activities and choices that people make in order to achieve their livelihood goals.

Natural Capital: - It is a category of livelihood assets. This term is used for the natural resource stocks upon which people rely on.

Physical Capital: - Physical Capital is a category of livelihood assets. It comprises the basic infrastructure and physical goods that support livelihoods.

Policy: - One of the components of policy, institution and processes, policy can be thought of as a course or principal of action designed to achieve particular goals or targets.

Policy, Institution and Processes (PIPs): - A key component on the sustainable livelihood framework. This dimension of the Sustainable Livelihood Framework comprises the social and institutional context within which individual and families contact and adopt their livelihoods.

Processes: - attempts to capture the dynamic element of policies and institutions and avoid a snapshot approach.

Program: - Is a set of activities designed to achieve a specific purpose.

Logical Framework: - A tool that is commonly used to design and evaluate projects and programmes. A logical framework defines what an intervention will do, what it will deliver, the impact it is expected to achieve and the contribution of that impact to higher level objectives.

Participatory: - The quality of an approach to development and government in which the underlying principal is that the key stakeholders of a policy or intervention are closely involved in the process of identifying problems and priorities and have considerable control over the related activities of analysis, planning and the implementation of relation.

Project:- A project is a discrete funding package , comprising an activity or set of activities that can be contributed to but not necessarily achieved on its own - a particular development project.

Empowerment: - Empowerment occurs where people take greater control over the discussion and distribution on assets and policy, institutions and processes that affect their livelihood

Financial Capital: - It is a category of livelihood assets; it is defined as the financial resources that people use to achieve their livelihood.

Sustainable livelihood approach:- An approach to development in which livelihoods are focused and from which the people adopts the core principal of the sustainable livelihoods approach.

Sustainability: - Some thing is sustainable when it continues to future, coping with and recovering from stresses and shocks, not undermining the resources on which it draws for existence.

Sample Survey: - This is a tool for investigating the characteristics of a particular population. To facilitate the investigation, a sample of the population is surveyed and studied. Usually, though not always, the sample is selected at random basis to increase the chance of it, being representative of the whole population.

Sustainable Livelihood Framework: - It is a version of a visualized tool that has been developed to help to understand livelihoods .It intends to help users think through the different aspects of livelihoods and particularly those factors that cause problems or create opportunity.

Self Help Group:- Self help group is a group of rural poor who have volunteered to organize themselves into a group to eradicate poverty.

SGSY :- Swarnajayanti Gram Swaroggar Yojana, a holistic programme covering all aspects of self employment such as organization of the poor into self help group, training, credit linkage, technology, infrastructure and marketing.

Revolving Fund :- Revolving fund assistance provides financial resources to the poor for undertaking its micro finance activities on a larger scale.

Vulnerability Context: - It refers to the shocks, trends and seasonality that affect livelihoods. The key feature of all the factors within the vulnerability context is that they can not be controllable by local people in the immediate or medium term. Vulnerability or livelihood insecurity resulting from these factors is a constant reality for many poor people.

Participatory Method :- These methods that are used to encourage people's participation in the processes of identifying livelihood opportunities and problems, setting priorities and planning ,implementing solution and monitoring and evaluating changes and impact.

Assets Status: - This refers to an individual and group's access to livelihood assets. A change in asset status may involve into an increase or a change in the composition of the livelihood assets to which there is access.

2.5. Significance of study:-

The findings of the study have been envisaged to provide some valuable information that will help policy makers, planners, Self Help Promotional Institutions including programme implementing agencies, stakeholders, Panchayati Raj Institution, researcher as well as directly or indirectly the rural poor people. The study aims to provide first hand information about the livelihood strategies of rural people and the extent of access to the livelihood assets which will help to acquire sustainable livelihood. So, the findings will be helpful in understanding the problem and prospect of rural development programme and the way it operates might give some insight in strengthening programmes to achieve the goal of sustainable livelihood for all. It also sensitizes the programme implementing agencies (PIAs) in the State Ministries of Panchayats and Rural development department, participating line department, NGOs, participating service Bank and other stakeholders in operationalising the programme in more pragmatic way. It is also expected that the data of the study will serve as the basis for follow-up studies in this field by further researcher.

2.6. Limitation of study:-

The study was undertaken to have an understanding of “Strategies of Sustainable Rural Livelihoods Development – A study of Self Help Groups in the Terai Region, West Bengal” in general and with special reference to livelihood strategies of SHGs in accessing livelihood assets in four blocks of Siliguri Mahakuma Parishad under Darjeeling district of West Bengal. So far the primary data is concerned, the study was limited to Panchayati Raj Institution members, Programme Implementing Agencies, other stakeholders and SHG members under Siliguri Mahakuma Parishad. The study includes socio-economic as well as psycho-social aspect of the rural community as a whole, the attitude of the various Programme Implementing Agencies, PRI members, stakeholders, SHG members etc. Therefore illiteracy, ignorance, inefficient functioning of various levels affected the quality of data received from the informant.

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CHAPTER -III

SWARNAJAYANTI GRAM SWAROJGAR YOJANA IN WEST BENGAL

3.1. Introduction

Poverty reduction in rural areas remains high on the policy agenda of the government of India as the population below Poverty line remains about 27.1% in rural areas according to the economic survey 2002-03 ¹. Thus, despite a series of efforts made over past decades, rural poverty in India continues to be significant. The adverse effect of such a large population of poor on the development of the country is quite obvious

A multi programme and multi agency approach was followed to provide assistance to the poor due to their vast number in our country. Too many programmes and lack of adequate coordination among various implementing agencies resulted in duplication of efforts and wastage of resources to a considerable extent. The Integrated Rural Development Programme (IRDP) was first major initiative adopting an integrated approach to provide gainful self employment opportunities to the rural poor on a large scale. While this programme lasted up to 1998-99, the other important programmes implemented concurrently include Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tools Kits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS). Though these programmes were inter-related with each other and complementary with main programme of IRDP, in actual implementation these were viewed as separate programmes, resulting in lack of social mobilisation, absence of appropriate linkages and participatory approaches. Thus achievements of targets under individual programmes become an overriding concern rather focussing on the main issues of sustainable income generation by poor households.

Considering the gap between the resources spent and the achievements government of India felt that a holistic programme with the participation of poor households and the local communities as central theme is essential for making a real dent in improving the living standards of the poor by creating self employment opportunities on a larger and sustainable basis. Accordingly government of India launched a new programme known as "Swarnajayanti Gram Swarozgar Yojana (SGSY)" from 01 April 1999 ².

3.1.1. Swarnajayanti Gram Swarozgar Yojana- A Holistic Programme

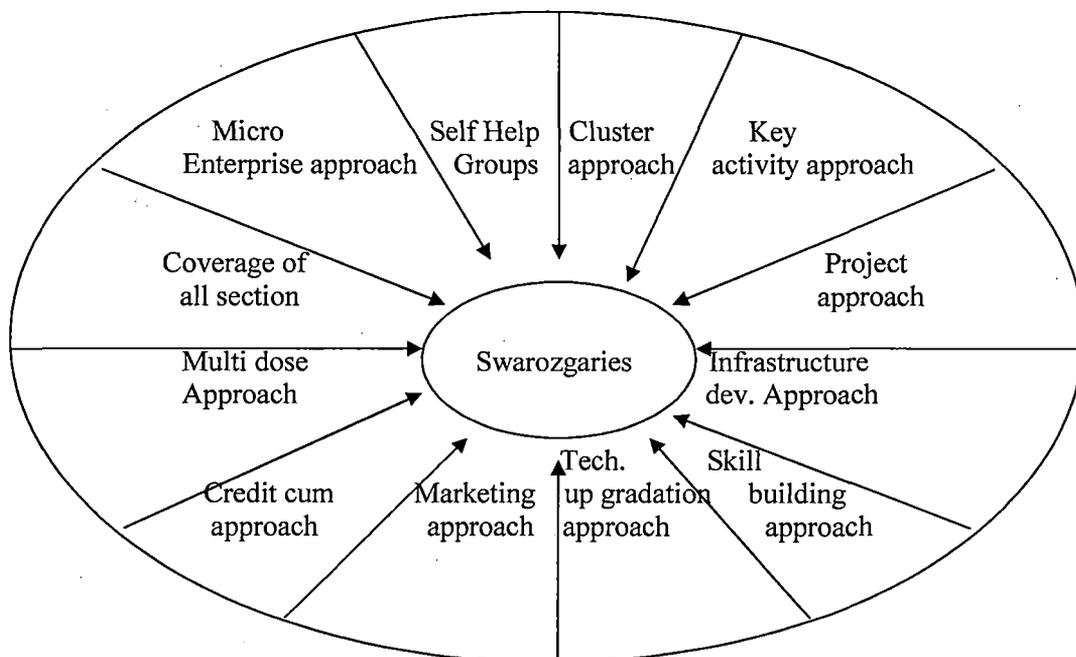
Swarnajayanti Gram Swarozgar Yojana (SGSY) is a holistic programme covering all aspects of self employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. It replaces earlier poverty alleviation programme viz.. Integrated Rural Development Programme, Training of Rural Youth for Self Employment, Development of Women and Children in Rural Areas, Supply of Improved Tool kits to Rural Artisans, Ganga Kalyan Yojana and Million Wells Scheme ³. SGSY emphasises on group financing for poverty alleviation by organising the rural poor into self help groups (SHGs). Accordingly, the bulk of assistance under SGSY is expected to be provided to SHGs

for supporting the group level micro enterprises or individual enterprises established by their members, through assistance may also be provided to individual Swarojgaris outside the SHGs, this component is only secondary and residual in nature. SGSY seeks to promote self employment opportunities to rural poor through promotion of micro enterprises as cluster, which would facilitate proper implementation and monitoring of activities effectively. A few activities in each block are identified (known as key activities) and the required forward and backward linkages for the development of the activity are provided by concerned agencies so as to enable the Swarojgaris to generate sustainable income from the investment.

The objective of SGSY is to bring the Swarojgaris (poor families) above the poverty line by providing them with income generating assets through a mix of bank credit and government subsidy by ensuring appreciable sustained level of income over a period of time.

The target group under SGSY consists of all families below poverty line. At present, the poverty line is defined in terms of per capita consumption expenditure per month in rural areas. The households below the cut-off level of per capita consumption expenditure are classified as "Below Poverty Line (BPL)" households. The poverty line varies from state to state. As per the latest estimates (1999-2000) of the planning commission, it varies from Rs. 265.45 in Andhra Pradesh to Rs. 367.45 in Himachal Pradesh⁴.

Based on learning from previous experiences in implementation of programme, a variety of approaches have been adopted under SGSY thereby ensuring its holistic nature. Basic approaches under the scheme are outlined one by one.



SGSY: Holistic Programme

SGSY focuses on group approach. This involves organisation of the poor into SHGs through a process of social mobilisation and their capacity of building. The SHG approach helps the poor to build their self confidence through community action. It would ultimately lead to socio-economic empowerment of rural poor and improvement in their collective bargaining power.

SGSY aims at establishing large number of micro enterprises in rural areas based on the potential and competencies of the rural poor. It is rooted in the belief that rural poor can be successful entrepreneurs if the right kind of support and linkages are provided to them.

While establishing micro enterprises, the emphasis is on cluster approach, this helps in proving the backward and forward linkages in a cost-effective and sustainable manner. As compared to scattered enterprises, cluster approach facilitates the development agencies in addressing the problems of small business units much more effectively through improved monitoring and coordination.

The success of micro-enterprises often depends on the choice of the activity, the choice should be made based on local resources, aptitude and skills of the people. Accordingly bulk of the assistance under the SGSY would be channelised for a few selected activities termed as “key activities” identified for each block based on their potential, from which the Swarojgaris can draw sustainable income.

SGSY will adopt a project approach for each key economic activity. Project report will be prepared for identified key activities, which would outline various elements such as training, credit, technology, infrastructure and marketing and also indicate a number of people to be covered under the activity. Banks and other financial institution will be closely associated and involved in preparation of the project reports for economic activities.

Provision of adequate infrastructure is essential for sustainability of micro-enterprises. Therefore, importance is attached to plug the critical infrastructural gaps for identified clusters/key activities. A separate fund known as “SGSY – Infrastructure Development Fund” would be constituted at the district level by earmarking up to 20% from total programme allocation for each district⁵.

A special emphasis is placed on imparting requisite technical and managerial skills of rural poor under the scheme. It is imparted through well-designed training programmes to meet minimum skill requirement for the identified activities. Keeping in view the variation of requirement of funds for training and capacity building including basic orientation, skill development, entrepreneurship development, revolving funds, infrastructure and subsidy for economic activities etc. across states, the ministry has provided flexibility in the expenditure on various items like training , revolving fund , subsidy for the economic activities and infrastructure.

SGSY will ensure up-gradation of technology in the identified activity clusters. The technology intervention will seek to add value to local resources, including processing of locally available raw materials and other resources for local and non-local markets.

SGSY will provide for promotion of marketing of goods produced by swarojgaries. This would involve providing of market intelligence, market development, consultancy services as well as institutional arrangement for marketing of goods including exports.

SGSY is a credit cum subsidy programme for self employment of poor families where credit is critical component and subsidy is a minor and enabling component. Subsidy is envisaged only as an incentive for prompt repayment by Swarojgaries and thereby reduces their loan burden. Therefore, bankers have a more proactive role to play in the implementation of SGSY. There is no ceiling on the project cost other than the unit cost worked out in the project report. Banks are expected to provide assistance up to the unit cost regardless of the monetary ceiling placed on per capita subsidy.

Once the Swarojgaries establish their credit worthiness by way of prompt repayment under first dose of credit, they look forward to repeat doses of credit for expansion of their economic activities. If credit remains a one shot affair, there would be no incentive for good re-payers and the swarojgaries are likely to lose confidence in the system. Therefore SGSY lays stress on providing multiple doses of credit in deserving cases based on the credit history of the Swarojgaries.

SGSY focuses on vulnerable sections among the rural poor. SC/ST will account for 50 % of Swarojgaries, women for 40% and physically challenged 3 %. 50 % of SHGs will be exclusively of women as mentioned earlier ⁶.

3.1.2. Concept of Poverty and Below Poverty Line (BPL)

Defining poverty requires a way of distinguishing the poor from the non-poor. The usual method is to classify an individual as poor, if he or she does not meet a set of consumption norms. The poverty lines are generally based on the cost of a fixed bundle of goods deemed necessary for subsistence mostly on nutritional grounds. The use of upper poverty line \$370, gives an estimate of 1115 million people in the developing countries in poverty in 1985, which is roughly one-third of the total population of the developing world.

Poverty has many dimensions such as economic, sociological, psychological, cultural and political. Many of them are not easily amenable to qualification and reinforce each other in a variety of complex ways. Poverty is defined differently by different people. The economists define poverty in terms of persons living below the poverty line. The concept of poverty line again is based on the income-consumption approach is a relative explanation and differs from place to place, region to region and nation to nation.

Economists explanation of poverty is largely based on economic system and structure. Since time immemorial, they have shown concern about the problems of poverty. Economic inequalities and the economists classification of poverty are in terms of a specified level below which one is considered poor. A central issue in all debates on poverty is whether poverty should be defined in absolute or in relative terms. It is normally assumed that the two definitions are exclusive because of lack of clarity about the units of poverty. An absolute measure typically reflects basic biological needs. A relative measure focuses more on a notion of requirement that vary depending on circumstances - such as a country's level of development or the disparities between rich and poor or other social and ethnic groups. Poverty is defined in absolute terms if the content of poverty standard is taken to be fixed across time and space.

Below Poverty Line is an economic benchmark and poverty threshold used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid. It is determined using various parameters which vary from state to state and within states.

In Ninth five-year plan (1997-2002), BPL for rural areas was set at annual family income less than Rs. 20,000, less than two hectares land, and no television or refrigerator. The number of rural BPL families were 650,000 (6.5 lakh) during the 9th Plan. The survey based on this criteria was again carried out in 2002 and the total number of 387,000 (3.87 lakh) families were identified. This figure was in force until September 2006.

The Government of India during March 2004 had informed that according to the direction of Hon'ble Supreme Court in Writ Petition No.196/2001 filed by People's Union of Civil Liberties, the result of Below Poverty Line census 2002 need not be finalized. Later in October, 2005 the Government of India informed that based on the advice given by the Additional Solicitor General, it has been decided to finalise the results of Below Poverty Line Census, 2002 without deleting the Below Poverty Line families already existing in the Below Poverty Line list of Below Poverty Line Census 1997 and to follow the following procedure for finalisation of Below Poverty Line list.

- a) Preparation of Below Poverty Line list
- b) Approval in Gram Sabha
- c) Appeal to Block Development officer and collector.
- d) Display of Final List

The Government of India has further informed that the Below Poverty Line list for 2002 can be finalized as per original guidelines.

[SGSY.4.38 Finalization of Below Poverty Line Survey List - Fixing of cut-off marks at 17, Rural Development & Panchayat Raj (CGS-II) Department, G.O.(Ms) No.150 Dated: 17.10.2006, This order issues with the concurrence of the Planning, Development and Special Initiatives, Finance Departments vide their U. O. No.239/ Secretary/ 2006 dated 4.9.2006 U. O. No.3444/FS/P/2006 dated 8.9.2006 respectively]

In Tenth five-year plan (2002-2007) survey, BPL for rural areas was based on the degree of deprivation in respect of 13 parameters, with scores from 0-4: landholding, type of house, clothing, food security, sanitation, consumer durables, literacy status, labour force, means of livelihood, status of children, type of indebtedness, reasons for migrations, etc. This survey formed the basis for benefits under government of India schemes. The state governments are free to adopt any criteria/survey for state-level schemes. In its tenth five-year plan BPL for urban areas was based on degree of deprivation in respect of seven parameters: roof, floor, water, sanitation, education level, type of employment, and status of children in a house.

3.1.3. Micro Finance and Self Help Group in West Bengal

Despite initiatives to promote linkage-s between formal and non-formal sector, rural development through micro finance sector in west Bengal has a dualistic structure. The formal banking institutions form the legal and regulated component of micro-finance and largely function as provider of bulk credit and other financial services. NGOs, CBOs and SHGs operate outside the legalised structure largely filling up gaps within the system. Of late, this intermediary layer has, demonstrated considerable organisational flexibility and dynamism. Several policy initiatives have contributed to the growth of group based model in West Bengal. For Development of Women and Children in Rural Areas (DWCRA), programme based on women's groups had been the leading initiative. It was supplemented by non-governmental organisations through organising rural poor into groups for income generating activities SHG- bank linkage programme initiated by NABARD spurred group-based livelihood activities. These initiatives were later strongly supported by co-operative banks, women's co-operative and credit unions. Group-based approach to poverty alleviation has now spawned the development of a host of departmental programmes like Swayamsiddha, integrated nutrition and health programmes, eco development; water shed development, crafts development. handloom developments etc. Self-employment programmes for poor launched by the government have helped exponential growth of group approach in west Bengal. CASHE project launched by CARE-India in West Bengal during the year 1999 gave a fillip to the movement and contributed, to a large extent to expansion of group based micro-finance in West Bengal. It has thus become very strong collaborative poverty alleviation approach. The operational mechanism shows a number of variants and their geographical distribution shows highly skewed pattern. Broadly, six different models have emerged in west Bengal⁷ (Dr. Manab Sen),-

Model –I Self Help Group- bank linkage, where the non governmental organisation acts as facilitator in linking self help groups with banks who provide directly loan to the self help group in promotion of their savings and livelihood activities.

Model –II Self Help Group- Co-operative linkage, where the primary agricultural cooperative society (PACS) promotes the self help groups as nominal members and finances them through district central co-operative bank (DCCB).

Model – III Self Help Group- bank linkage , where non-governmental organisation acts as a financial intermediary in a sense that promote SHGs and provide them loan after availing of the same from the bank in proportion to saving and livelihood activities..

Model –IV Self Help group –bank linkage, where banks themselves promote self help groups and provide loan to them in proportion to the saving of the groups (very often with farmers clubs).

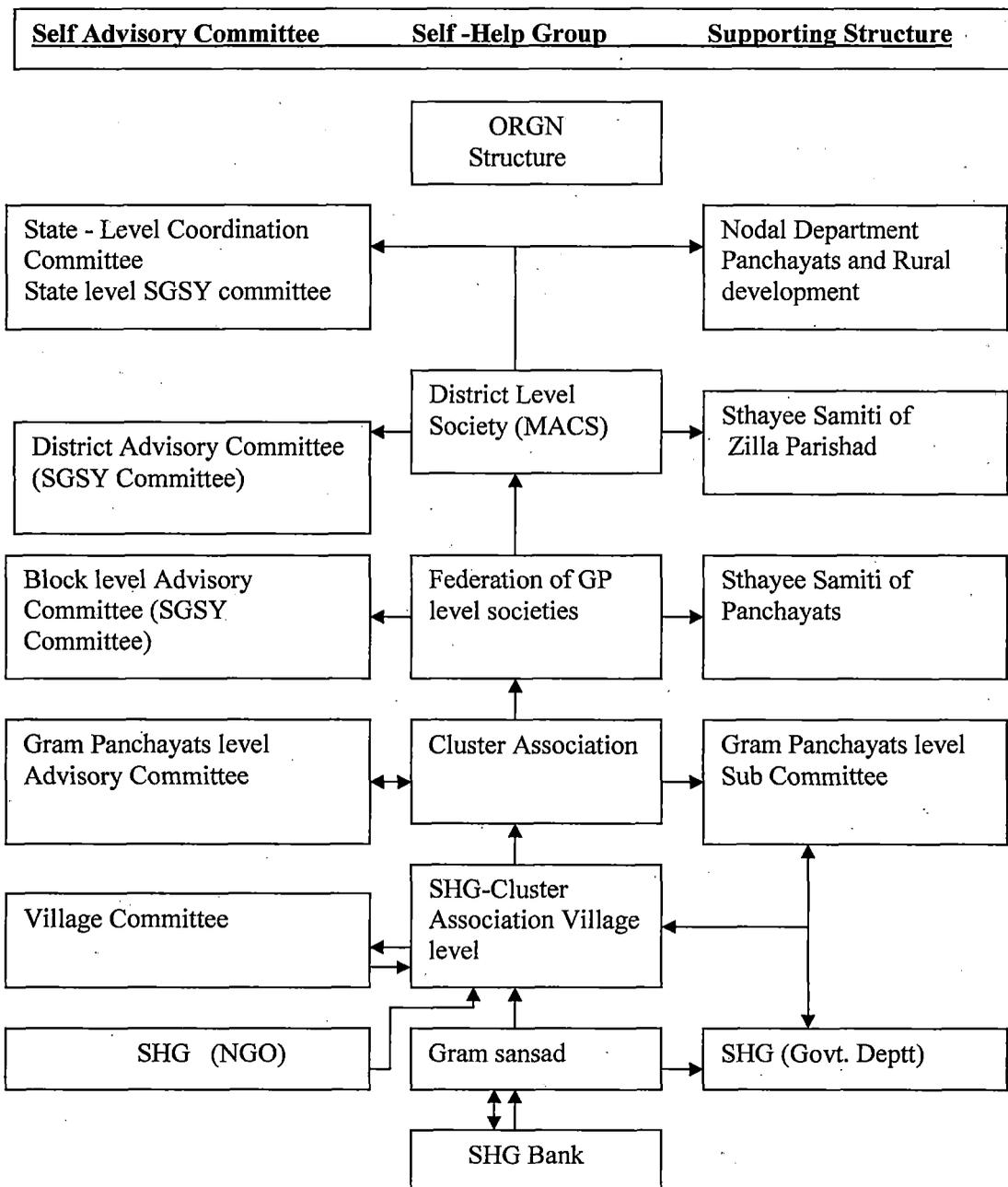
Model –V Self Help Group- bank, where self help groups are organised by non government organisation and linked with apex institutions like Small Industries Development Bank of India, Backward Classes Development and Finance Corporations, Rashtriya Mahila Kosh, National Minorities Development and Finance Corporation or a Micro-Finance Institution.

Model –VI Self Help Group- bank, where self help group are organised under governmental sponsored programme like Swarnajayanti Gram Swarozgar Yojana, INHP, IMY, Micro-watershed and eco-development programmes.

3.1.4. Institutional Mechanism and Operational Relationship

Self Help Groups are nature of community based organisations, if SHG are imparted with necessary inputs for capacity building they can act as formidable social force and pressure lobby for promotion of livelihood activities ensuring poverty reduction. These SHGs however, interface with a large number of government and elected institution at grass root level, particularly Panchayat Raj Institution. The efficacy of SHGs would be considerably enhanced if symbiosis can be worked out between self help groups and Panchayat Raj Institutions. The process of symbiosis can lay foundation of a participatory democracy which can eventually lead to emergence of a civil society. This will also reduce chance of competition between self help group and Panchayat Raj Institution for space in the domain of development.

SHG based Organogram ⁸



Horizontal co-ordination of all activities of development departments are in an essential requisite for poverty reduction and of universal access to basic amenities and services. Of late self help groups are emerging as building blocks of poverty focused development. These groups function below Gram Sansad which is the strongest forum for people participating in the development.

Gram Sansad is the people's forum at the grass roots level which enables Panchayat Raj Institutions to support people participation in their own development. The poor and marginalised can express their opinion freely in Gram Sansad. In West Bengal Gram Panchayets are mandated to enlist the participation of the people in selection, implementation and monitoring of activities and identification of recipients of governments programmes. They are required to report their performance and furnish public accountability to Gram Sansad. There is considerable evidence to support that decentralization, promoted through 73rd amendment and the State Panchayat Act, can be really effective if Gram Sabhas / Sansad are fully activated. This is the rationale of state's present policy of participatory planning through community convergent action. The Gram Sansad has not yet emerged as a powerful body. It has, however, the potential to create social spaces for the poor. In synchronization with the policy of the government and potential of Gram Sansad to raise voice of the people, it is appropriate that Gram Sansad should be the first tier of convergence in the self help group based organisational structure.

3.1.5. Monitoring of SGSY Programme Implementation System

Comprehensive system of monitoring has been adopted under the SGSY. The programme is monitored from the central level down to the grassroots level. At the central level, the central level co-ordination committee (CLCC) monitors and reviews the implementation of the programme and lay down policy guidelines for all aspects related to credit linkages for the SGSY. The performance review committee of the department of rural development also reviews the implementation of the SGSY. At the state level, a state level coordination committee (SLCC) monitors the programme. In addition, the progress under the SGSY is monitored periodically through reports and returns submitted by District Rural Development Cell / States. Details monitoring formats for reporting progress of the programme have been circulated all the DRDCs. Implementation of the programme is monitored and reviewed through the Project Directors workshops and periodic meetings with the state secretariats. At the block/DRDC level, monitoring is done through field visits and physical verification of assets. In District level and block level the advisory committee are continuously monitoring the physical and financial progress of the programme. In the lower level also the Gram Panchayet level advisory committee⁹ (Selvakumar & Sundar).

In West Bengal the Department of Panchayat and Rural Development look after the Yojana. The Self-Employment & Women Development Cell is responsible for implementation of the Swarnajayanti Gram Swarajgar Yojana (SGSY), which is the most important programme for self-employment of the rural poor. All matters related to development of the women and children and the disabled through programmes implemented by the P & RD department. All matters related to Self Help Groups (SHGs), which are promoted under the SGSY are dealt with this cell. This cell is also responsible for the administration of the District Rural Development

Cells (DRDCs) of the Zilla Parishad and all issues related to identification of families living below poverty line.

Swarnajayanti Gram Swarajgar Yojana (SGSY) in West Bengal is primarily oriented towards eliminating poverty in rural areas by providing self-employment to poor by organizing them in Self Help Groups (SHGs). The group efforts also help them to participate in various social and economic development programmes of the government and to receive benefits of various public goods and services targeted towards the poor. The programme is implemented by the District Rural Development Cell (DRDC) of the Zilla Parishad (Darjeeling Gorkha Hill council in the hill areas of Darjeeling district). Like other centrally sponsored programmes, SGSY is funded both by the Central and the State Governments in the ratio 75:25.

3.1.6. Progress of Formation of SHGs and Credit Linkage

Organizing poor, particularly women, who come forward more spontaneously and have natural affinity to work together, has been given a priority. Up to March 2007 a total 1,86,486 number of SHGs have been formed, out of which 1,48,398 number of groups have been formed exclusively by women. During the year 2006-07 as many as 36,590 SHGs were formed in the state, which was second highest in the country. This had marginally higher number i.e 36,817 groups, only next to Tamil Nadu in the country 10.

Year-wise Formation of Groups

Year	No of Groups Formed (Since Inception).		No of Groups Formed During the Year	
	Total	Women	Total	Women
2002-03	58,708	41,036	21,528	13,781
2003-04	78,985	58,959	20,233	17,682
2004-05	113,943	86,589	34,958	27,021
2005-06	149,896	116,822	35,953	30,233
2006-07	186,486	148,398	36,590	31,576

Source: P & RD, Deptt. GoWB, Report. 2006-07.

3.1.7. Capacity Building and Training

Success of the SGSY programme lies in capacity building of the SHGs for being able to internalize the issues related to getting organized in groups and working together to take advantage of the available opportunities for socio-economic development of member families as well as their neighborhood. The first component of the task is mobilization of the poor persons through forming good groups and

minimum level of understanding of the social and economic issues including some basic knowledge of banking by all the members. A new strategy has been adopted during the year to augment capacity at each GP level for improving quality of groups by imparting them minimum level of training. As a part of that strategy well performing group leaders with minimum class X standard of education have been selected and given intensive training by state level resource persons. After due screening those who were found to have good communication skills, were selected as District Resource Persons (DRPs) . Similarly two group leaders have been identified in each Gram Panchayet to function as the Gram Panchayats Resource Persons (RPs). The process of training of the DRPs has been completed and around 75 numbers of them are engaged in training the RPs. The services of the RPs will be utilized to monitor individual groups within each GP, evaluating their quality and identifying their weaknesses and hand holding training of weak SHGs for improving their quality. Every district has started developing a team of trainers, consisting of mostly officials of banks who took voluntary retirement, so that all the SHGs could be trained locally by the dedicated team. The other component of the initiative is better management of the programme by the Gram Panchayats and building capacity at that level. The satellite based distant education channel has been utilized to impart training to the functionaries of the GPs, which is being followed by detail training by the DRPs and district level officials. Modules for all those trainings were developed and widely circulated.

Emphasis has also been given to acquire skill by the members of SHGs for taking up economic activities. DRDCs have been arranging such skill training in collaboration with the West Bengal Comprehensive Area Development Corporation (WBCADC), various line departments as well as some non-government organizations. Particular care has been taken so that SHGs going for project based credit linkage are given appropriate training. The National Institute of Fashion Technology (NIFT), Kolkata, Apparel Design & Training Centre, Kolkata and the Institute of Catering Technology have also imparted trainings to SHG members in batches in fashion designing, garment manufacturing and food preparation. As a result of sustained drive for organizing more trainings and higher skill acquisition, total investment out of SGSY for that purpose has improved steadily over the years. Training for imparting skill was not only confined to taking up main economic activities. Many of them have been trained to take up subsidiary economic activities like kitchen gardening, preparation of vermin compost etc. While recommendation of GOI is to spend at least 10% of entire expenditure under SGSY on training, in West Bengal the same was 19.4% and the national average was 7.25%. As far as skill building is concerned as many as 4, 60,953 swarojgaries were trained during the year out of which 27.9% belong to scheduled castes and another 7.9% belong to scheduled tribes¹².

3.1.8. Federating the SHGs in Larger Bodies

In order to strengthen and sustain the SHG movement it is has been realized that it is essential to federate the SHGs, particularly the women SHGs, in larger bodies so that they can take more and more responsibilities in ensuring benefit to their members by mediating with the Panchayat, government departments and other agencies. The process started in fifteen blocks of the state through a special project, as described later, to federate the SHGs, formed under SGSY or otherwise within a GP

in clusters, known as Sanghas (Cluster). The Sanghas are to be federated at block level to form block level federation, known as Mahasangha (Federation). Till March, 2007 as many as 197 Sanghas and 15 block level Federations have been formed. There is plan to develop credit cooperatives at Mahasangha level for promoting on-lending among group members to provide them an alternative source of credit. Two Mahila credit cooperatives have been formed in Dinahata-I and Tamluk blocks out of which Tamluk credit cooperative started functioning with 320 SHGs enrolled as its members. However, those are still in nascent stage and require much more holding to be able to develop an efficient credit delivery system¹³.

Development of Sanghas and Mahasangha, to be able to function as a dedicated organization of the SHGs and to take charge of their own needs, is very process intensive and requires tremendous amount of facilitation over a long period. Developing such human resources is a major task taken up by the department and the DRPs have been promoted, as described earlier, to meet that need to some extent. With support of them as well as other experts DRDCs have been asked to form more Sanghas only at the GP level. One Sangha is to be formed in each GP and under each Sanghas there will be an Upa-Sangha (sub-cluster) at the Gram Sansad level. Sanghas have been formed in 99 blocks other than the fifteen blocks covered under the Special project. At the end of 2006-07 there were 553 numbers of Sanghas in 464 numbers of GPs. Initially more than one Sangha was formed and therefore, the number of Sangha has exceeded the numbers of GPs. In the long run there will be only one Sangha in every GP so that there are one to one relationship between the Sangha and the GP and they can reinforce each others effort in alleviation of rural poverty. The GPs have also been instructed to provide or construct an office space for functioning of the Sanghas.

3.1.9. Marketing of SHG Products

Marketing of products of SGSY groups is one of the most difficult tasks faced so far. The groups engaged in primary sector activities face the least of problems since the same is sold locally. Those producing handicrafts and other items, which are consumed mostly by urban population the products generally reach the consumer through intermediaries. There is also the problem of more competitiveness of those products in terms of costs, market trend and quality. Direct marketing of those products through fairs within and outside the state is becoming more popular. The department coordinated participation of SGSY groups in national and state level fairs. Fourteen such fairs were attended by the SHGs of the state during the year 2006-07. National level fair 'Kolkata SARAS' was organised at Salt Lake stadium from 4th Dec to 13th December 2006 with the support from G.O.I. Swarojgaries from 15 different states participated in the fair. Panchayat & Rural Development Department also organised a state level fair in Siliguri from 3rd November to 12th November 2007. Self help groups have participated in various State and local level fair organized by other departments and non-government organisation. District Rural Development Cell has opened exhibition cum sales centre for promotion and marketing the Self help group products, in respective districts¹⁴.

3.2. Situational Analysis of Terai Region in West Bengal

The areas covering the foothills of Darjeeling district (Siliguri Sub-division), Jalpaiguri district and Cooch Behar district all together are called the Terai Region. The northern part of Terai region is situated at the feet of the Himalayas and is rather undulating and of much higher altitude. The southern part is rather sloping varying between 100 meters and 80 meters from north to south with wide valleys intersected by several basins regulated by rivers via. Teesta, Jaldhaka, Torsha, Raidak, Mahananda etc. The Terai Region covers 4 development blocks in Siliguri Sub-division (985 villages), 13 development blocks of Jalpaiguri district (595 villages) and 12 development blocks of Cooch Behar district (1165 villages). The total geographical area in Terai Region is 4800 Sq. Km.

The basic rock formation is of ingenious and / or metamorphic origin. The texture of the soil ranges from sand, sandy loom to clay loom and, in general is classified as sandy loom. High annual rainfall and its intensity deplete the soil and natural minerals. This is causing problems of acidity and low fertility. The soil is also characterized by low content of organic matter. The area abounds in ground water resources because of high annual rainfall, deep sandy layer on the top of basic rock formation. Various perennial streams influence the permeability of the area. The forest cover is depleting because of population pressure on land. Tea, which is a commercial plantation crop, covers 1.19 lakh hector in Jalpaiguri district and 1.48 lakh ha in Siliguri sub-division.

The people and livelihood status:- According to 2001 census, the total population of the Terai Region is 550 million. Of the population, 480 million live in rural areas. They constitute 88% of the population. Of the rural population, 5,55,000 are cultivating households. The average size of operational holding is 0.89 hector. The sex ratio is below the State rural average of 917 females for every 1000 males. Sample surveys indicate lower literacy rates amongst the males and females being 66% and 36% respectively as compared to 67% and 47% respectively in West Bengal.

Agriculture is the mainstay of the people. Traditionally, paddy is the main crop while cash crops like tea, jute, tobacco, pineapple, orange and jackfruit supplement the livelihood of the people. The crops, which are recently growing popular, are wheat, maize, potato, vegetables and mustard.

In concern of agriculture it is observed that rice continues to be the major crop. Jute, which is grown on about 14% of the net sown area, is the next important crop. Potato, Oilseeds and Vegetables are grown in the Rabi season and the trend seems to be increasing. Productivity of major crops in the Terai-Region is low compared to the average of the State. Agriculture continues to be the mainstay of livelihood of the tribal in the Terai Region. Other than Jalpaiguri is the largest tea growing industry in West Bengal and almost the entire labour force in the tea gardens is comprised of immigrants and their descendants. 80% of them are tribal from the Chotonagpur region and 20% are accounted by migrants from Nepal or are of Nepal origin. The nature of production in tea industry requires the participation of male and female labour. In plucking of tealeaves, women score over men both in efficiency as well as in quality of leaves plucked. The migrants have thus formed settlements in and around tea plantations. Tea industry is now passing through recession while the number of dependents of workers increased.

The survey was conducted on the below mentioned 25 Self Help Groups of 4 Blocks in Siliguri Sub-Division of Darjeeling district. The total numbers of swarogaries are 331 of 25 self help groups. The primary data collected through discussion with self help group swarogaries. The interview was conducted among the 297 swarogaries because 34 number group swarogaries were absent in the discussion session with group.

Sl. No	Name of the Group	Name of the Block	Name of The Gram Panchayet
1	Motajote Mahila Mondol	Matigara	Patharghata
2	Mitali Sangha Mahila Mondal Swanirvar Samity		Atharokhai
3	Matangini Mahila Samity		Atharokhai
4	Nibedita Mahila Mondal		Matigara-I
5	Gargi Self Help Group		Matigara-I
6	Indira Mohila Mondal		Matigara-II
7	Sakalram Mahila Group	Naxalbari	Naxalbari
8	Bhimram Mahila Group		Naxalbari
9	Natunpara Mahila Group		Naxalbari
10	Uttar Kotia Mahila Group		Naxalbari
11	Station Para Mahila Dal		Naxalbari
12	Mother Teressa Mahila Group		Naxalbari
13	Progatishil Mahila Samity	Khoribari	Khoribari-Panisali
14	Keshordoba Gramin Rashi Silpa Swarojgar M. Samiti		Khoribari-Panisali
15	West Badra Mahila Samity		Raniganj-Panisali
16	Bhangaghara Mohila Samiti		Raniganj-Panisali
17	Palli Mangal Mahila Samity		Khoribari-Panisali
18	Maa Saradmoni Mahila Samity		Binnabari
19	Bhusivita Agragami mahila SHG	Phasidewa	Jalash Nizamtara
20	Gossigach Mahila Samity		Bhidhannagar -I
21	Industrial & Farmer SHG		Phasidewa
22	Dhamnagach Netaji SHG		Phasidewa
23	Jyoti Nagar United SHG		Phasidewa
24	Bhaktinagar Mahila Unnayan SHG		Phasidewa
25	Dhamvita SHG		Ghsohpukur

Other than open ended opinion, to fulfill my study objective data were collected from the different self help promotional institutional functionaries like Sabhadhipati of Siliguri Mahakuma Parishad, Project Director-District Rural Development Cell, Lead Bank Manager, Secretary- Marketing Association, Instructor -Training Institution, Sabhapati of Panchayat Samity, Block Development Officer, Co ordinator -Non Government Organization, Service Bank Branch Manager, Pradhan - Gram Panchayat , Secretary- Gram Panchayat, Sub Divisional Livestock Development officer, Sub Divisional Fishery Extension officer, Sub Divisional Agriculture Development officer, Sub Divisional Industrial Development Officer etc.

Reference:-

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3. The Swarnajayanti Gram Swarojgar Yojana - A Policy in Working, Nirmala Banerjee and Joyanti Sen, Sachetana 31, Mahanirvan Road, *Kolkata 700 029*.
4. Annual Administrative Report 2005-06, Department of Panchayats and Rural Development, Government of West Bengal, Jessop Building, 1st floor, 63, N.S. Road, Kolkata – 700001
5. "Swarnajayanti Gram Swarojgar Yojana" March 2004 Ministry of I & B for MORD, GOI, New Delhi.
6. Ibid.
7. Dr. Sen Manab, Study of self Help Group and Micro Finance in West Bengal, State Institute of Panchayats and Rural Development, Kalyani, Nadia.& Dasgupta & Co. Pvt. Ltd. Kolkata. P.23-24
8. "Swarnajayanti Gram Swarojgar Yojana" March 2004 Ministry of I & B for MORD, GOI, New Delhi
9. Selvakumar and R . Sundar, " Swarnajayanti Gram Swarojgar Yojana (SGSY)- Tool for poverty eradication. Kurukshetra , MORD, Vol-56, No-2, Dec,2007.
10. Annual Administrative Report 2006-07, Department of Panchayats and Rural Development, Government of West Bengal, Jessop Building, 1st floor, 63, N.S. Road, Kolkata – 700001.
11. Ibid.
12. Ibid.
13. Ibid.
14. Ibid.

CHAPTER – IV

FINDINGS OF THE STUDY

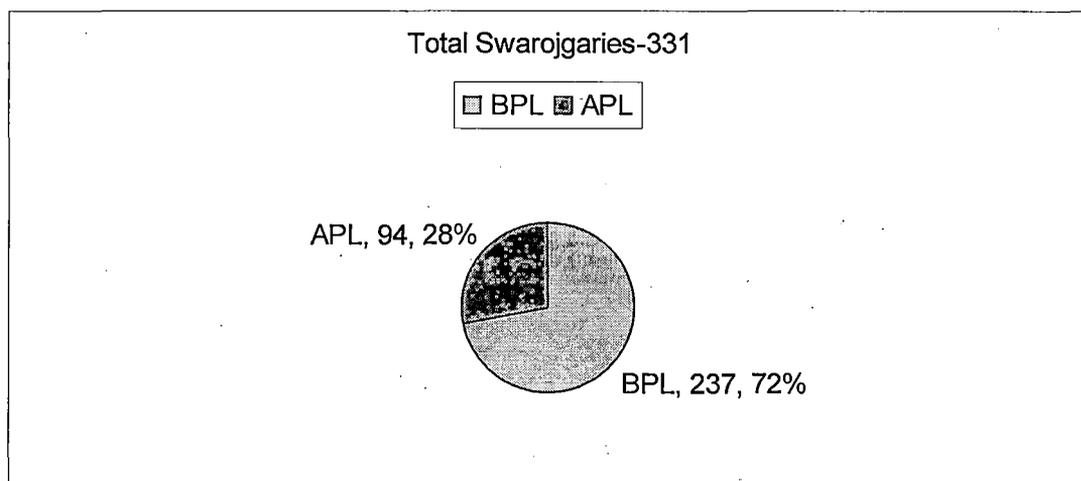
4.3. Profile of Self Help Group Members

4.3.1. Distribution of SHG Members by Poverty Line

Table -4.3.1
Distribution of SHG Members by Poverty Line

Status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
Below Poverty Line	237	72 %
Above Poverty Line	94	28 %
Total number	331	100%

The study was conducted among 331 Swarojgaries from 25 Self Help Group, of which 28% Swarojgaries are from Above Poverty Line people and 72% are from Below Poverty Line People



Pie Chart- 4.3.1

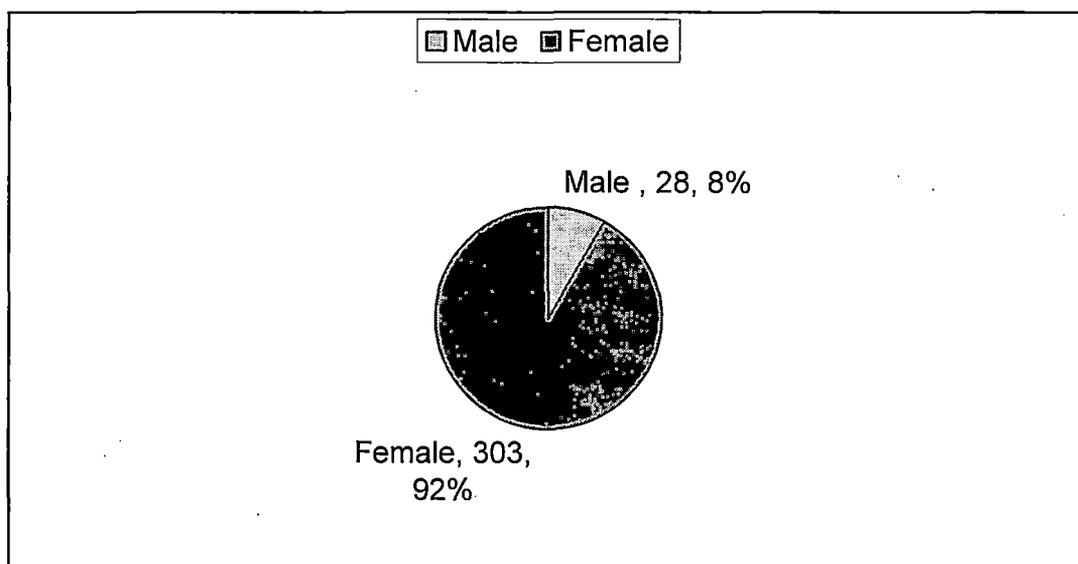
Here my survey reveals that in the formation of Self Help Groups under Swarnajayanti Gram Swarojgar Yojana more emphasis has been given on participation of Below Poverty Line people than above poverty line people. According to the norms of self help group formation under SGSY, the participation of above poverty line people in group should not be more than 30%. Here the below poverty line Swarojgaries participation is 72%. So, the motto of promoting below poverty line Swarojgaries under SGSY is achieved in my study area.

4.3.2. Distribution of SHG Members by Sex

Table -4.3.2
Distribution of SHG Members by Sex

Sex status of Swarojgaris	Number of Swarojgaris	Percentage of total Swarojgaris
Female	303	92 %
Male	28	8 %
Total number	331	100 %

The study was conducted among 331 Swarojgaris from 25 Self Help Groups, of which 92% Swarojgaris are female and 8% are male.



Pie Chart- 4.3.2

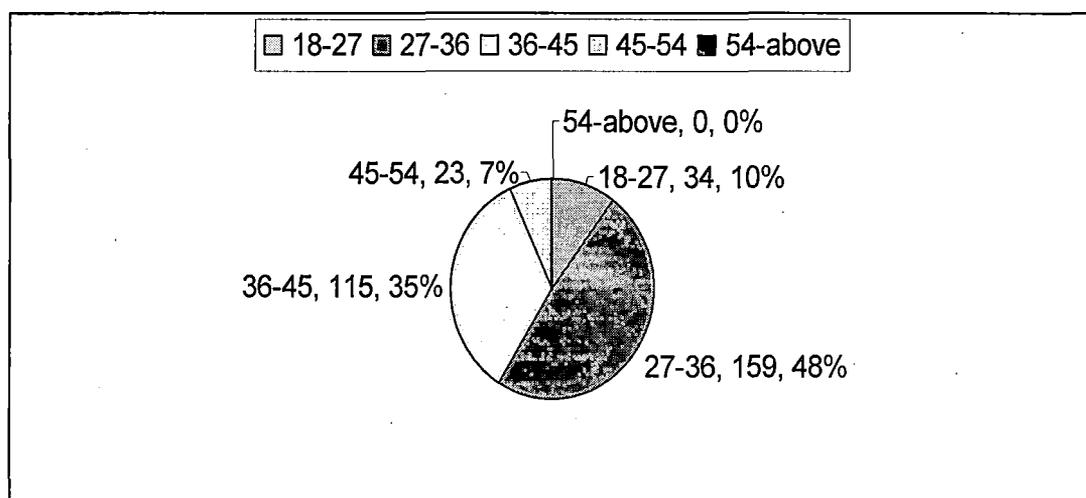
As seen in the above figure of significant interest is that 92 % members of self help groups are women. There are men's group and mixed groups which are not very significant in number. As more emphasis is given to participation of women Swarojgaris under SGSY, it is reflected in my study area also. It indicates that self help group movement under Swarnajayanti Gram Swarojgar Yojana can be a step forward in women empowerment.

4.3.3. Distribution of SHG members by Age Group

Table – 4.3.3.
Distribution of SHG members by Age Group

Age group of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
18-27 years old	34	10 %
27-36 years old	159	48 %
36-45 years old	115	35 %
45-54 years old	23	7 %
54 above	0	0 %
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 10 % Swarojgaries are from 18-27 years age group, 48 % are 27-36 years age group, 35 % are 36-45 years age group, 7 % are 45-54 years age group and 54 above age group people are not found in the study area.



Pie Chart- 4.3.3.

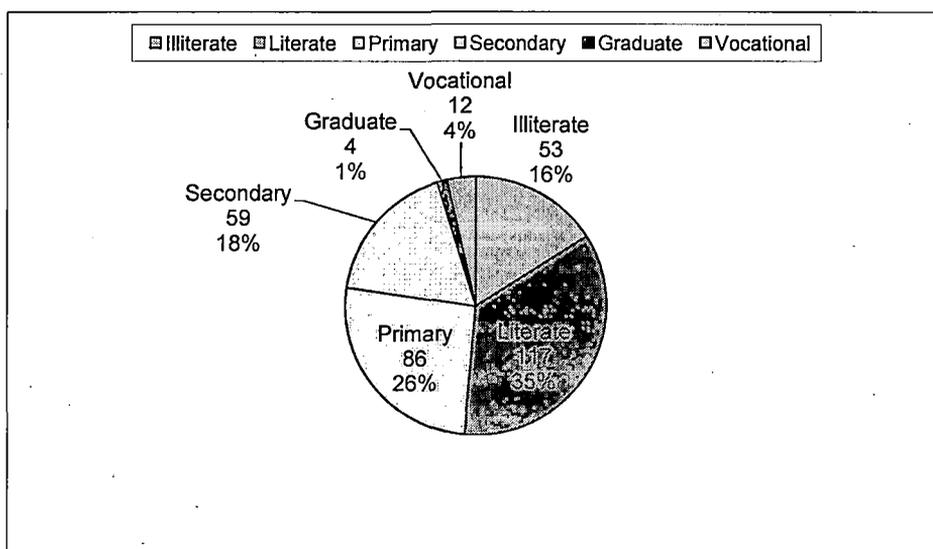
It is interesting to find that the participation of the self help group is maximum in the age group of 27 to 36 years people and 36 to 45 years people compared to other age group. Here the people are giving vital period of their life for self help group and actively working with group for better performance. This reflects that young and mature age groups of people are sharing interest in participating in the group, which has become a strong movement.

4.3.4. Distribution of SHG members by Educational Status:-

Table - 4.3.4.
Distribution of SHG members by Educational Status

Educational status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
Illiterate	53	16%
Literate	117	35%
Primary standard	86	26%
Secondary standard	59	18%
Graduate level	4	1%
Vocational trained	12	4%
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 16 % Swarojgaries are illiterate , 35 % are literate, 26 % are primary standard passed, 18 % are secondary standard passed, 1% are graduate level passed , 4 % are vocational trained people.



Pie Chart- 4.3.4.

Analysing the educational status of the Swarojgaries of self help group of my study area, it was found that literacy rate is high which reflects that many of the Swarojgaries had earlier participated in the literacy campaign. A significant percentage of Swarojgaries (26%) have completed primary standard education . It has interestingly been observed that the literate self help group Swarojgaries had themselves volunteered to make other illiterate Swarojgaries literate for better understanding of group activities. This indicates that self help group movement under

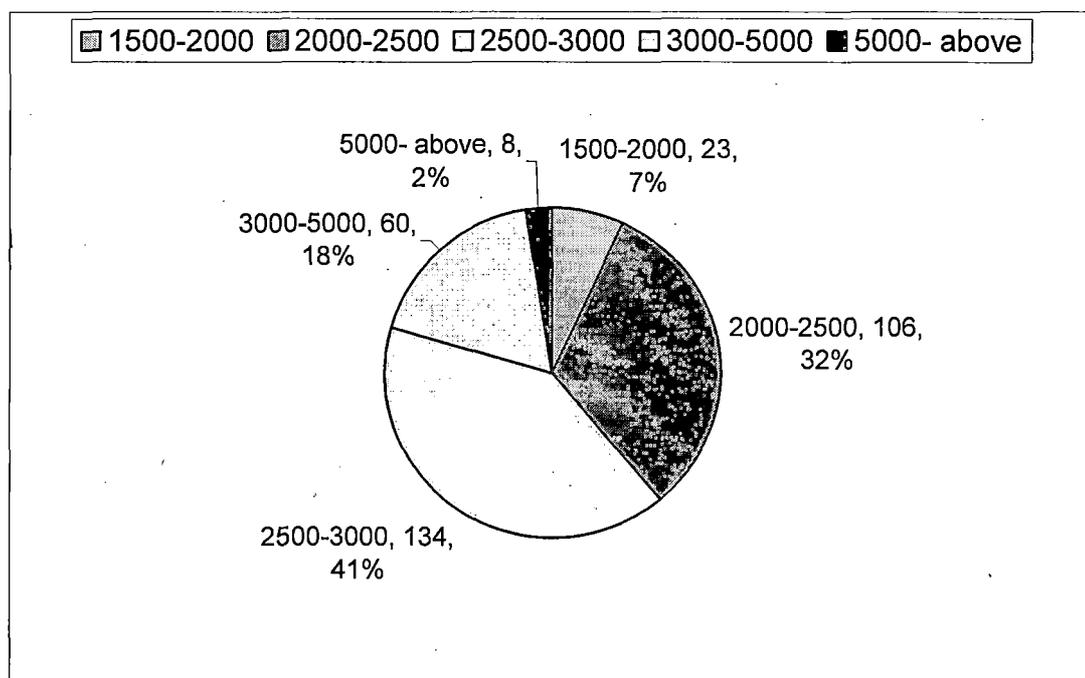
Swarnajayanti Gram Swarojgar Yojana has its impact on literacy and it is one of the most important agenda of social development.

4.3.5. Distribution of SHG members by Economic Status

Table -4.3.5.
Distribution of SHG members by Economic Status

Economic status of Swarojgaries (Family income)	Number of Swarojgaries	Percentage of total Swarojgaries
Rs.1500-2000/month	23	7%
Rs.2000-2500/month	106	32%
Rs.2500-3000/month	134	41%
Rs.3000-5000/month	60	18%
Rs.5000-above/month	8	2%
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 7 % are Rs.1500-2000/month income Swarojgaries, 32 % are Rs.2000-2500/month income Swarojgaries, 41 % are Rs.2500-3000/month income Swarojgaries, 18 % are Rs.3000-5000/month income Swarojgaries , 2 % are Rs.5000-above/month income Swarojgaries.



Pie Chart- 4.3.5.

Analysis of data collected from the Swarojgaries of self help group reveals that maximum number (41%) of swarojgaries comes under the income group of Rs. 2,500- Rs. 3,000 per month and 32% of swarojgaries fall in the income group Rs. 2,000- Rs. 2,500 per month. The study reflects that number of low income group swarojgaries are declining day by day and sustain their income in the range of Rs.

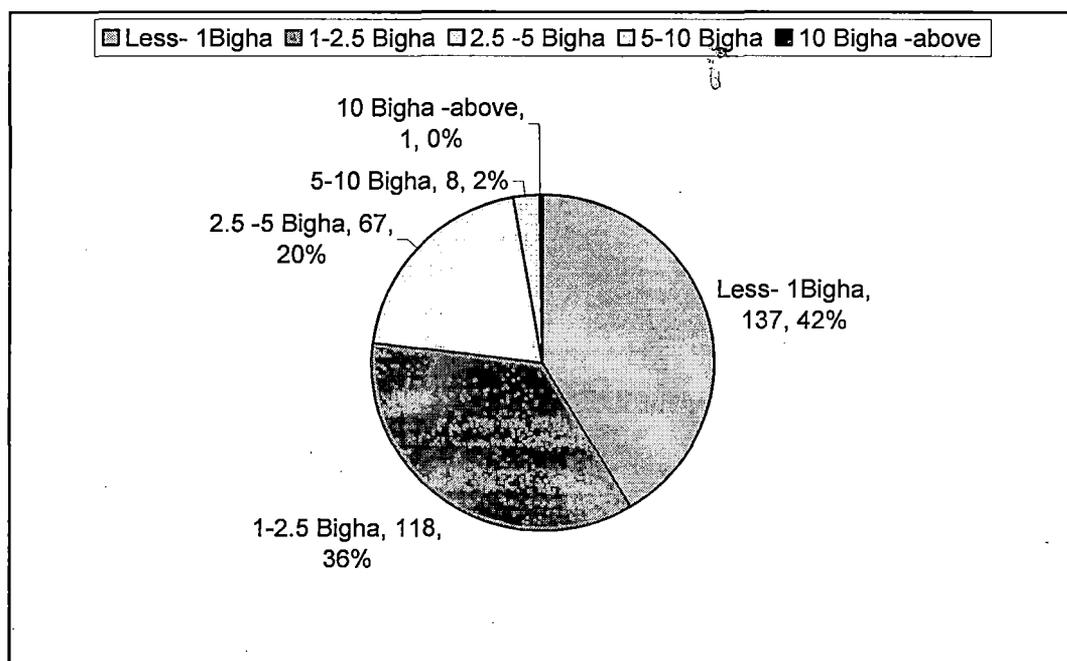
2,000 per month to Rs. 3,000 per month. It also reflects that swarojgaries are increasing income level day to day by self help group activities.

4.3.6. Distribution of SHG members by Land Ownership

Table – 4.3.6.
Distribution of SHG members by Land Ownership

Land Ownership status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
0 - 1 Bigha	137	42 %
1 – 2.5 Bigha	118	36 %
2.5 – 5 Bigha	67	20 %
5 – 10 Bigha	8	2 %
10 and above Bigha	1	0.3%
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 42 % swarojgaries are own land between 0 - 1 Bigha, 36 % are 1 – 2.5 Bigha land owners Swarojgaries, 20 % are 2.5 – 5 Bigha land owners Swarojgaries , 2 % are 5 – 10 Bigha land owners Swarojgaries, and 0.33 % are 10 and above Bigha land owners Swarojgaries.



Pie Chart -4.3.6.

The maximum number of swarojgaries have no land except the house land, which is maximum 1 Bigha, 36 % are having 1- 2.5 bigha land where they utilize it for kitchen gardening and other agricultural purpose. Only few swarojgaries are having cultivation land, which is hereditary by their family. Here one thing found in

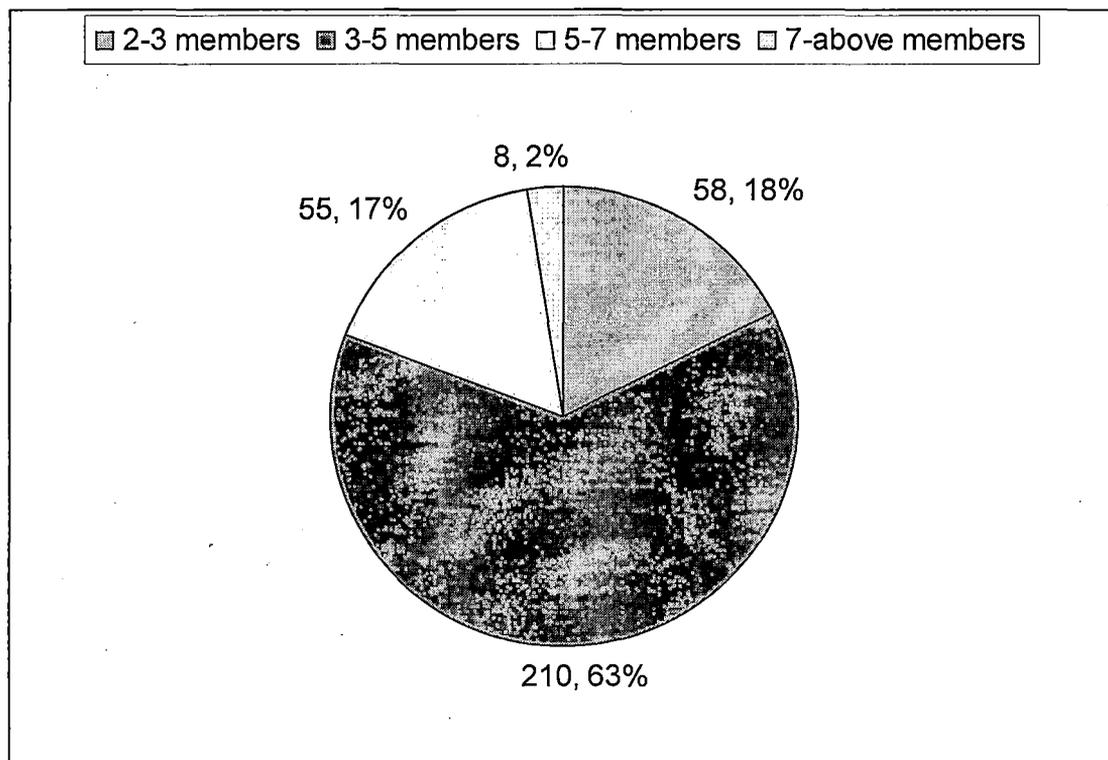
the field is that maximum number of swarojgaries independently or jointly or as a group take lease of the land and cultivate the land.

4.3.7. Distribution of SHG members by Family Members

Table - 4.3.7.
Distribution of SHG members by Family Members

Family members status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
2-3	58	18 %
3-5	210	63 %
5-7	55	17 %
7 and above	8	2 %
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 18 % are 2-3 member family Swarojgaries , 63 % are 3-5 member family Swarojgaries , 17 % are 5-7 member family Swarojgaries and 2 % are 7 and above members family Swarojgaries.



Pie Chart -4.3.7.

In the field it was found that maximum (63 %) number of families had 3 to 5 members. The dependency ratio is high. The maximum family having the three generation members.

Summary

In my study total data was collected from twenty-five self help groups swarojgaries, The data are gathered regarding the profile of the self help group members like poverty ratio, sex ratio, caste , age group, educational status, economic status, land ownership, family members and the group saving. Analyses of all aspects are given in the respective points, which reflects that in short the profile of the self help group members are rural poor of India. Where the poverty ratio, sex ratio and others important indicator of the swarojgaries reflected that to develop sustainable rural livelihood all sorts of people participate in the Swarnajayanti Gram Swarojgar Yojana.

4.4. Livelihood activities of Group members:-

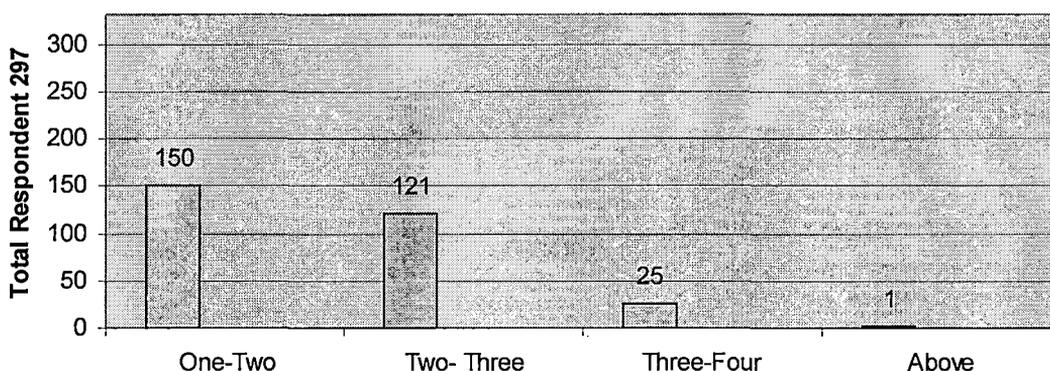
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.4.1. Increased in Livelihood Activities of Group Members:-

Table -4.4.1.

Increased in Livelihood Activities of Group Members

Increased Livelihood Activities of Swarojgaries (Number)	Number of Swarojgaries	Percentage of total Swarojgaries
One –Two	150	50.5 %
Two – Three	121	40.7 %
Three – Four	25	8.4%
Four and above	1	3 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.4.1.

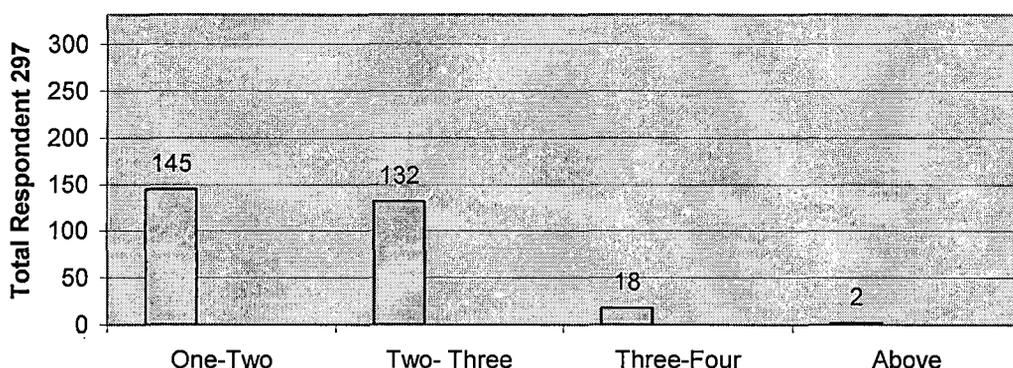
On analysis of the increase in livelihood activities in the group-period, it was found that maximum (50.5 %) number of Swarojgaries experienced on increase of one or two livelihood activities. 40. 7% Swarojgaries increased by two or three livelihood activities. Only 8.4% responded that they have increased three or four livelihood activities in group period. Group period means the tenure of the groups

existence. The study reveals that half of the Swarojgaris are able to develop their minimum livelihood options. It has been observed that now they are more confident as they have more livelihood option resulting in more income and livelihood security.

4.4.2. Main Regular Livelihood Activities of Group Members

Table - 4.4.2.
Main Regular Livelihood Activities of Group Members

Main regular livelihood activities of Swarojgaris	Number of Swarojgaris	Percentage of total Swarojgaris
One –Two	145	48.8 %
Two – Three	132	44.4 %
Three – Four	18	6.0 %
Four and above	2	.6 %
Total number of Respondent Swarojgaris	297	100 %



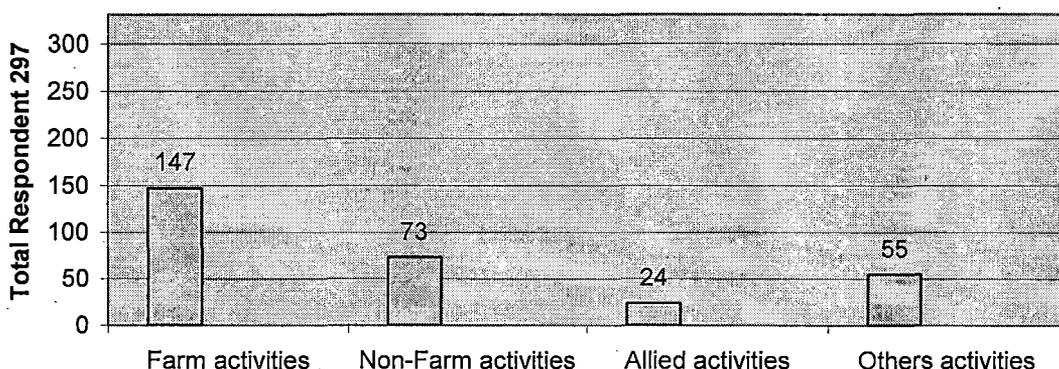
Column Chart-4.4.2.

It has been observed during field survey that 48 % Swarojgaris have taken mainly one or two livelihood activities and 44 % have taken mainly two or three livelihood activities. Few Swarojgaris took more than three activities. It has been found that Swarojgaris stress to develop mainly one to three livelihood activities. It has been observed that they are not interested to manage more than three main livelihood activities.

4.4.3. Traditional Livelihoods of the Self Help Group Swarojgaris

Table - 3.4.3.
Traditional Livelihoods of the Self Help Group Swarojgaris

Traditional livelihood activities of Swarojgaris	Number of Swarojgaris	Percentage of total Swarojgaris
Farm activities	147	49.9 %
Non-Farm activities	73	24.5 %
Allied activities	24	8.0 %
Others activities	55	18.5 %
Total number of Respondent Swarojgaris	297	100 %



Column Chart-4.4.3.

The study on traditional livelihood activities reflects that maximum numbers (49.9 %) of Swarjagaries are engaged in farm activities rather than all other activities. maximum rural people are dependent on farm activities like agriculture as well as poultry farms etc. The percentage of other actives like daily labour etc. is also high.

4.4.4. Selected Categories of Livelihood Related Activities by Self Help Groups.

Table -4.4.4.

Selected Categories of Livelihood Related Activities by Self Help Groups

Sl No.	Categories	Livelihood-related activities
1.	Agriculture related	Paddy pounding, Mushroom cultivation, Vegetable cultivation, Floriculture, Exotic Vegetable, Bio-Fertilizer, Pineapple cultivation, Nursery
2.	Livestock rearing	Dairy, Poultry and Duckary, Fishery, Piggery farm
3.	Craft/Artisans related	Earthen pottery, Jute/Nylon Bag making, Incense sticks, Tailoring, Bamboo Crafts, Rope making, Basket making,
4.	Allied activities	Spice making, Achar bari and papad, Chanachur making,
5.	Small Business	Ready made garments, Stone crushing,

On the basis of natural assets, physical assets, social assets, financial assets and human assets the self help groups have adopted the various activities. Here all the activities are classified in five categories of main livelihood of groups. The groups are taking the activities on the basis of their best of knowledge and assets. The groups are taking finally these activities for sustaining their livelihoods on the basis of experimentation of various activities. To finalize the main livelihoods of group they discuss within the group members and then with various self help promotional institutional members like Non-Government Organization, Panchayats Raj Institution, Service bank branch, Block Development administration , DRDC and others departments which are inter liked with these livelihood activities. They also think over the skill development training, natural resource availability and accessibility, physical assets availability and development, social rapport building, available financial sources.

4.4.5. Block-wise ranking of Livelihoods of Self Help Group Swarojgaries

All the livelihood activities which are found in the study area of the Swarojgaries individually or collectively are mentioned below. Simultaneously on the basis of particular livelihoods adopted by Swarojgaries here the block wise ranking is 1st, 2nd, 3rd and 4th. Here ranking means where the activities are maximum or minimum in between four blocks.

Table - 4.4.5.

Block-wise ranking of Livelihoods of Self Help Group Swarojgaries

Sl No	Livelihoods	Matigara Block Rank	Naxalbari Block Rank	Phasidewa Block Rank	Khoribari Block Rank
1	Agriculture	3	4	1	2
2	Cultivation	3	4	1	2
3	Kitchen gardening	1	2	3	4
4	Bio Fertilizer	3	4	1	2
5	Mushroom production	-	2	3	1
6	Floriculture	3	2	1	4
7	Exotic Vegetable	3	2	1	4
8	Irrigation	-	-	1	2
9	Pineapple cultivation	-	-	1	-
10	Banana Cultivation	-	-	2	1
11	Nursery	-	2	1	-
12	Goat & Sheep rearing	2	1	3	4
13	Duck & Poultry farm	1	3	2	4
14	Piggery farm	2	1	3	-
15	Cattle development	1	3	2	4
16	Dairy farm	1	4	3	2
17	Bee keeping	-	-	1	-
18	Pigeon rearing	-	-	1	-
19	Fishery	1	-	2	-
20	Fishing	2	-	1	-
21	Achar making	2	1	-	3
22	Bari and Papad making	2	1	4	3
23	Paddy Pounding	3	4	1	2
24	Muri, chirra making	3	4	1	2
25	Spice making	1	2	3	4
26	Chanachur Making	3	1	2	-
27	Nodes making	3	1	2	4
28	Rossi Silpa (rope)	2	3	-	1
29	Bamboo Crafts	-	3	2	1
30	Incense sticks	-	1	-	-
31	Mora making	-	2	-	1
32	Basket making	-	2	-	1

Sl No	Livelihoods	Matigara Block Rank	Naxalbari Block Rank	Phasidewa Block Rank	Khoribari Block Rank
33	Earthen Pottery Item	1	-	-	-
34	Jute bag making	1	2	-	-
35	Jute ornamental item	1	2	-	-
36	Jute products	1	2	-	-
37	Woollenproducts making	1	2	-	3
38	Tailoring	2	1	4	3
39	Batik Printed garments	1	2	4	3
40	Ready made garments	1	2	3	4
41	Soft Toy making	1	2	-	-
42	Nylon bag making	2	1	-	3
43	Catering service	1	2	-	-
44	Stone collection	1	-	2	-
45	Sand collection	1	-	2	-
46	Stone chips making	1	-	2	-
47	Wood collection	1	2	4	3
48	Glossary soaps	3	2	4	1
49	Small business	2	1	3	4
50	Tent service	1	2	-	-
51	Service enterprise	1	2	4	3
52	Tea pouch Sales ship	1	2	3	4
53	Music teacher	1	-	-	2
54	Tutor (Home)	1	2	-	-
55	Service (Contractual)	1	2	4	3
56	Rickshaw puller	1	2	-	-
57	Wash man	1	2	-	-
58	Daily labour	1	2	2	3

The above table clearly shows that the agriculture based livelihood are mainly concentrated in Phasidewa and Khoribari blocks, the reason behind is that natural assets like agriculture land , irrigation facilities etc are creating favorable condition for agricultural development. On the other hand Matigara and Naxalbari block progressed on the basis of small scale and allied activities, it is because agricultural favorable condition is missing but these blocks are well connected with township, which created the opportunity for small scale industries development.

Summary

This chapter discusses about the increase in livelihood activities in the group-period of the group members, main regular livelihood activities of the group members, traditional livelihoods of the self help group Swarojgaries, selected categories of livelihood- related activities by self help groups, block wise ranking of livelihoods of the self help group Swarojgaries. It is highlighted here that Swarojgaries are not dependent on one or two livelihoods activities; they always secure their livelihood through having the option of other livelihoods.

4.5. Livelihood Assets of group members

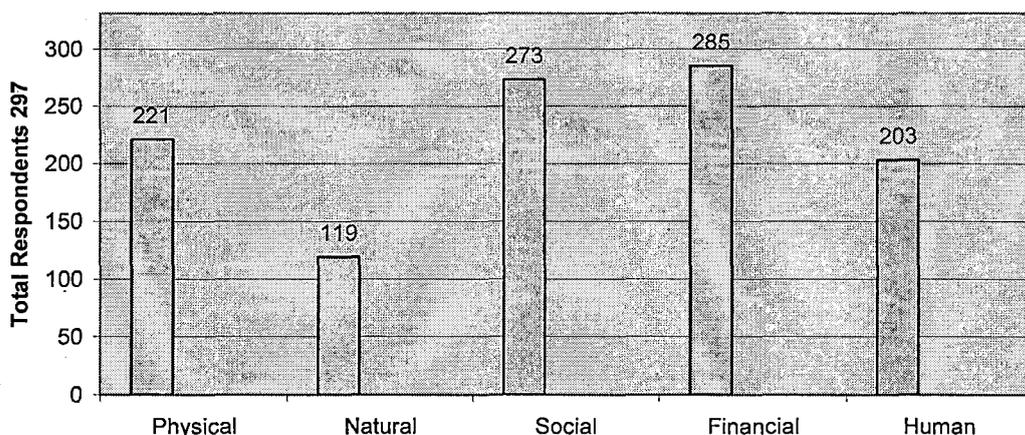
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.5.1. Livelihood Assets Available for Group Member.

Table – 4.5.1.

Livelihood Assets Available for Group Member

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	221	74.4 %
Natural assets	119	40.0 %
Social assets	273	91.9 %
Financial assets	285	95.9 %
Human assets	203	68.3 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart - 4.5.1.

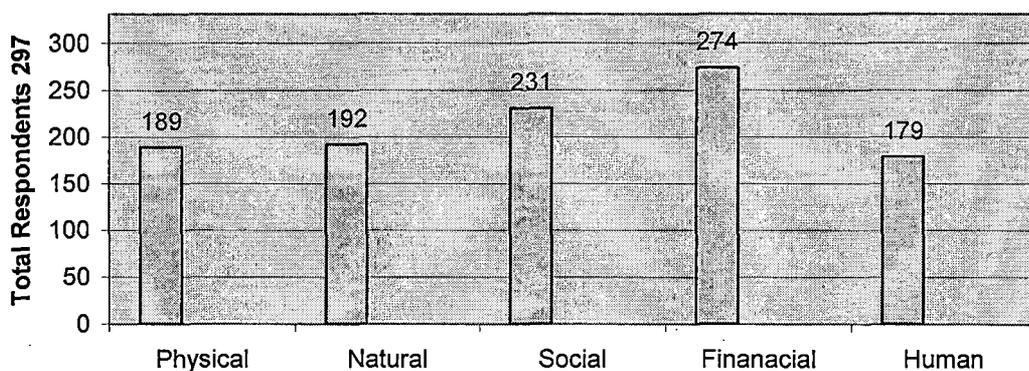
An analysis of the Livelihood assets available for the group member shows from the responses from Swarojgaries that financial assets availability ranks 1st (95 %) followed by social assets ranked second (91 %), whereas natural asset consist the lowest availability to the group members i.e. 40 %. Swarojgaries are focused on their activity based on available resources in the locality.

4.5.2. Livelihood Assets Available for Access by Group Members.

Table - 4.5.2.

Livelihood Assets Available for Access by Group Members.

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	189	63.6 %
Natural assets	192	64.6 %
Social assets	231	77.7 %
Financial assets	274	92.2 %
Human assets	179	60.2 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart - 4.5.2.

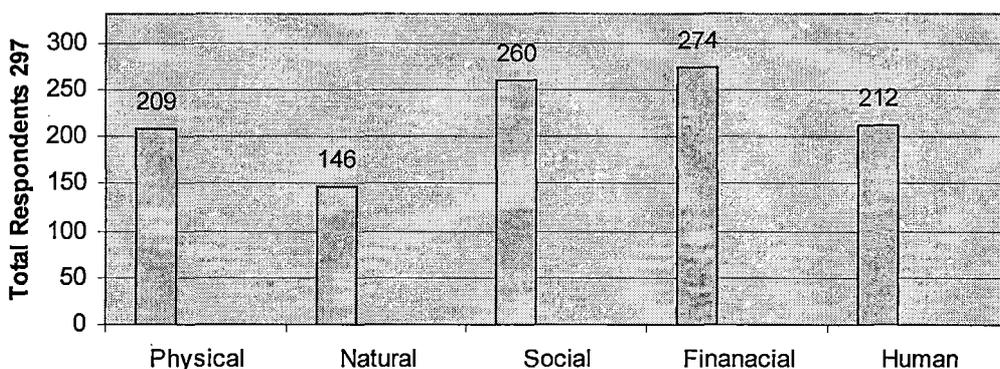
Among livelihood assets accessed by group members, priorities is given to financial asset accessibility (92 %). It is uniquely found that other assets are accessed in more or less same way for livelihood generation.

4.5.3. Group Member's Livelihood Assets Improved in Group

Table – 4.5.3.

Group Member's Livelihood Assets Improved in Group

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	209	70.3 %
Natural assets	146	49.1 %
Social assets	260	87.5 %
Financial assets	274	92.2 %
Human assets	212	71.3 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.5.3.

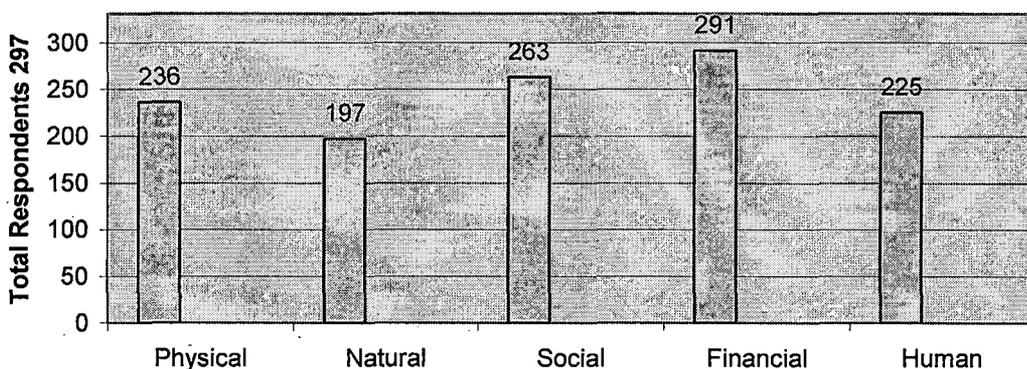
It has been observed during field study that of the livelihood assets which have improved the maximum is financial assets (92%) followed by social assets (87%), where as improvement of financial assets has been maximum. Human and physical assets improvement is parallel. It reveals that Swarojgaries give more importance in improving the financial and social assets in comparison to other assets.

4.5.4. Livelihood Assets required for continuing Livelihood Activities of Members

Table - 4.5.4.

Livelihood Assets required for continuing Livelihood Activities of Members

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	236	79.4 %
Natural assets	197	66.3 %
Social assets	263	88.5 %
Financial assets	291	97.9 %
Human assets	225	75.7 %
Total number of Respondent Swarojgaries	297	100 %



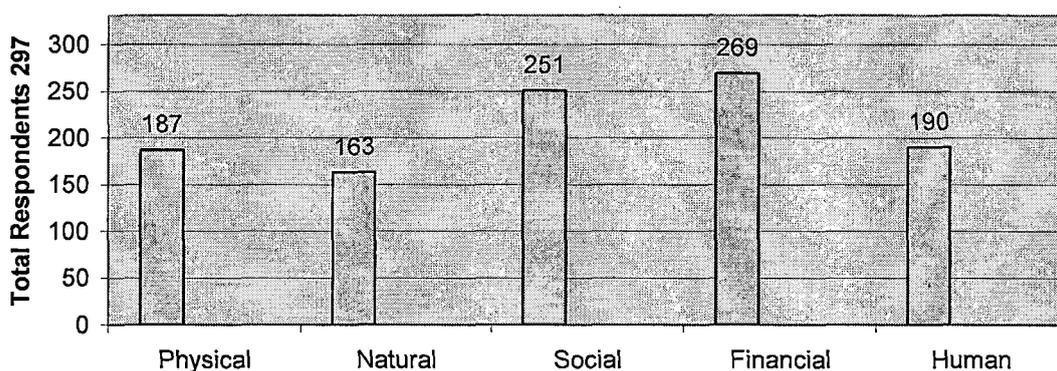
Column Chart-4.5.4.

An analysis of the livelihood assets required for continuing livelihood activities of group member shows from the responses from Swarojgaries that financial assets requirements rank 1st (97 %) followed by social assets ranked second (88 %), where as other maximum importance are given on physical asset (79 %) and human assets (75 %) respectively. The lowest responses are natural assets 66 %. Here one thing is obvious that Swarojgaries are focused on financial resources rather than on other resources in adopting the livelihood activities in the locality.

4.5.5. Livelihood Assets Access in Sustainable manner by Group Members

Table - 4.5.5.
Livelihood Assets Access in Sustainable manner by Group Members

Livelihood assets	Number of Swarojgaris	Percentage of total Swarojgaris
Physical assets	187	62.9 %
Natural assets	163	54.8 %
Social assets	251	84.5 %
Financial assets	269	90.5 %
Human assets	190	63.9 %
Total number of Respondent Swarojgaris	297	100 %



Column Chart – 4.5.5

The study on livelihood assets accesses in sustainable manner reveals from responses of Swarojgaris that the highest is financial assets than second is social assets respectively where as lowest is natural asset. The Swarojgaris access the financial and social assets in more sustainable way in comparison to other three assets.

Summary

Here the livelihood assets are discussed in various points like availability, accessibility, improvements and the access in a sustainable manner. The analysis is also done in respect of all aspect, where it is found that all assets are not in a same manner available but Swarojgaris are accessing the assets more or less . In the process of livelihood development Swarojgaris have improved all their livelihood assets and utilize those in sustainable manner.

4.6. Sustainable Livelihood Strategies of Self Help Group

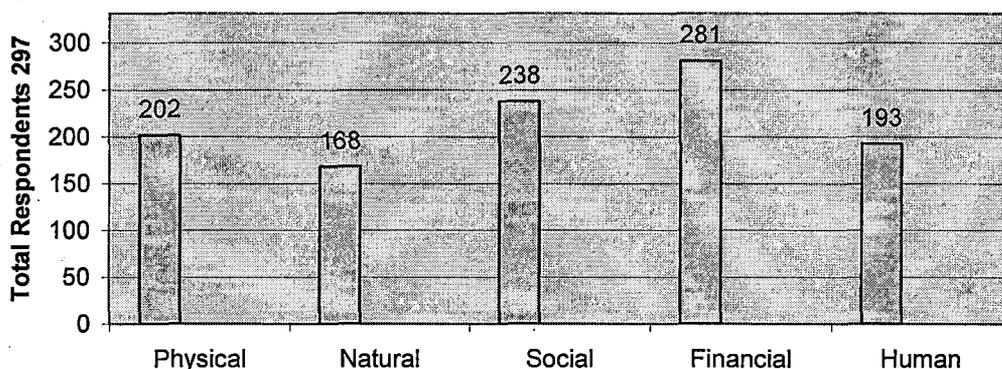
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.6.1. Priority Accorded to Develop Livelihood Strategies.

Table - 4.6.1.

Priority Accorded to Develop Livelihood Strategies

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	202	68 %
Natural assets	168	56 %
Social assets	238	80 %
Financial assets	281	94 %
Human assets	193	64 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.6.1.

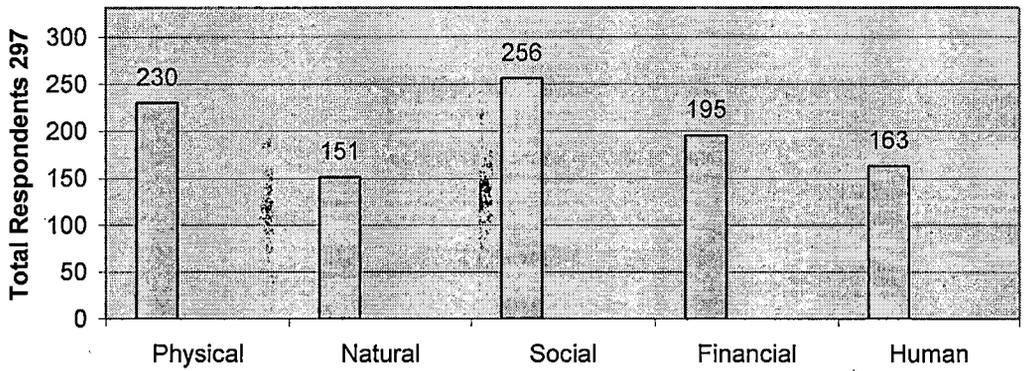
It has been observed during field study that to develop the livelihood strategies among the livelihood assets, the maximum emphasis is on financial assets (94%) followed by social assets (80%), where as importance on natural assets was very low. Human and physical assets importance is near to similar. It reveals that Swarojgaries give more importance to develop their livelihood strategies on the financial and social assets in comparison to other assets.

4.6.2. Crises in Continuation of Livelihood Strategies.

Table - 4.6.2.

Crises in Continuation of Livelihood Strategies.

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	230	77 %
Natural assets	151	50 %
Social assets	256	86 %
Financial assets	195	65 %
Human assets	163	54 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.6.2

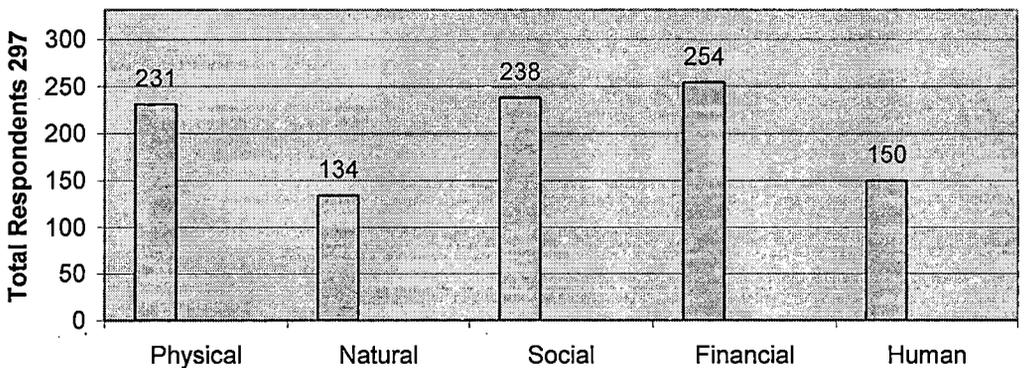
On analysis of the Livelihood assets facing crises to continue the livelihood strategies, it was found that maximum (86 %) number of Swarojgaries are facing social assets crises, 77 % and 65 % Swarojgaries are facing physical and financial crises respectively. Similarly 50 % and 54 % of Swarojgaries are facing crises of natural and human assets respectively. There is lacuna of social network for sharing of knowledge, management of social assets collectively, kinds of traditional social cooperation these are the things makes the problem mainly to the groups of Swarojgaries.

4.6.3. Problem Faced in Adopting Assets Based Strategies.

Table - 4.6.3.

Problem Faced in Adopting Assets Based Strategies

Livelihood assets	Number of Swarojgaries	Percentage of Swarojgaries
Physical assets	231	77 %
Natural assets	134	45 %
Social assets	238	80 %
Financial assets	254	85 %
Human assets	150	50 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.6.3.

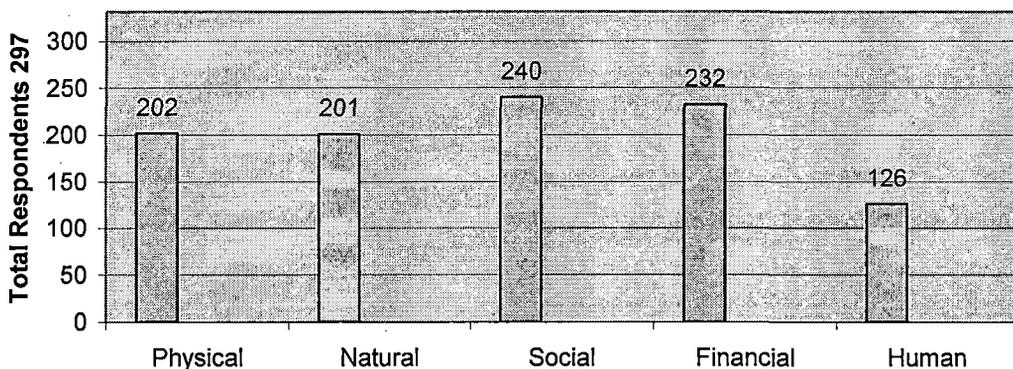
An analysis of data collected from the field, problem faced in adopting assets based strategies is that maximum responses of Swarojgaris are on the financial (85%) and social (80%) assets , 3rd rank 77 % is physical assets, 4th rank 50 % is human assets and fifth place is natural assets. It is interesting to find that Swarojgaris are facing problem mostly on financial assets because the financial institution maintain a lot of rules and regulations. Where the people are vulnerable the problem is very much serious for them. The implementing agencies are working as the mediator to solve the problem. Other than social network, social coordination is not up to the mark for choosing the livelihood activities on that basis.

4.6.4. Response of Livelihood Strategies Break-up in Crises Situation.

Table - 4.6.4.

Response of Livelihood Strategies Break-up in Crises Situation

Livelihood assets	Number of Swarojgaris	Percentage of total Swarojgaris
Physical assets	202	68 %
Natural assets	201	67 %
Social assets	240	80 %
Financial assets	232	78 %
Human assets	126	42 %
Total number of Respondent Swarojgaris	297	100 %



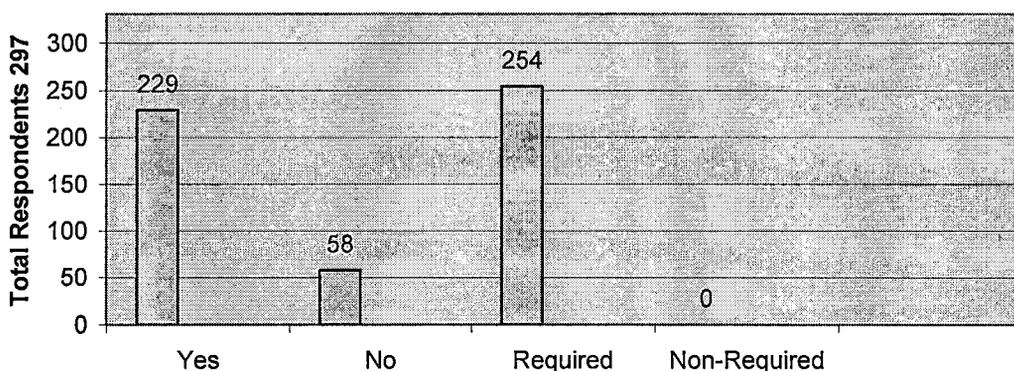
Column Chart – 4.6.4.

The study on livelihood assets based livelihood strategies break-up in the crises situation reveals from responses of Swarojgaris that the highest social (80%) and 2nd highest is financial (78%) assets respectively where as lowest is human asset. The Swarojgaris respond that natural (67%) and physical (68%) assets are also not available and accessible up to the mark. The social relation breaks up because of low confidence on Swarojgaris and underestimation of their strength. Financial transaction from the financial institution is too rigid in dealing, when the groups are in crises.

4.6.5. Awareness regarding Assets Based Planned Livelihood Strategies.

Table - 4.6.5.
Awareness regarding Assets Based Planned Livelihood Strategies

Conception Response	Number of Swarojgaries	Percentage of total Swarojgaries
Yes	229	77 %
No	58	19 %
Required	254	85 %
Non – Required	0	0 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.6.5.

It has been observed in the field study that on the basis of discussion various assets related queries, maximum number of Swarojgaries (77%) responds that they are planning their livelihood strategy on the basis of all assets. Only 19 % have given negative response. Here one interesting response is that 85 % are thinking that this is required for sustaining their livelihood, but nobody responds that this strategy is not required. So this is clear only 15 % still think that, whether they are running consciously or unconsciously on the planned way path, or going to run on this path.

Summary

The assets based strategies of sustainable livelihoods of self help groups are discussed on various aspects like more priority of assets, crises of assets, problem of assets, break-up in crises situation and the importance of assets based planned livelihoods strategies. Financial assets and social assets are given more priority to adopt the strategies. Social assets are getting more crises to continue and physical assets are facing more problems to continue the livelihood strategies. The more valuable assets in crises situation is human assets and a large number of responses was in favor of importance of all assets based livelihood strategies.

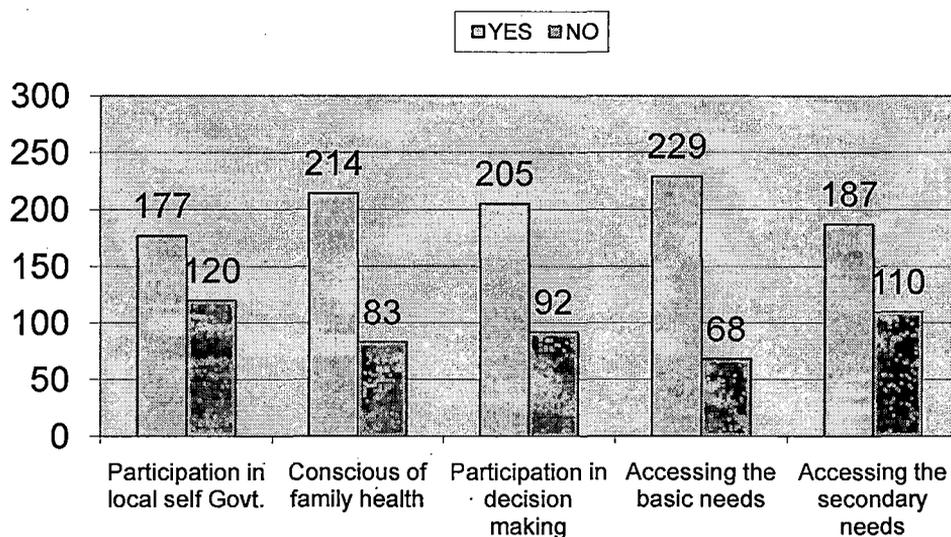
4.7. Impact of SHGs on Rural Development

Out of 331 Swarojgaris, the numbers of respondents were 297, because 34 were absent while the interview was taken.

Here few of the aspects of the socio economic developments of the self help group swarojgaris are discussed. The study reveals that Swarojgaris actively participate in local self government activities such as planning process in Gram Sansad,

Table - 4.7
Impact of SHGs on Rural Development

Development aspect	Yes	%	No	%
Participation in Local Self Government	177	59 %	120	40 %
Consciousness of family health and hygiene	214	63 %	83	27 %
Participation in decision making	205	69 %	92	30 %
Accessing the basic needs	229	77 %	68	22 %
Accessing the secondary needs	187	62 %	110	37 %



Column Chart - 4.7

and Gram Panchayat on different developmental activities i.e. community health, education, agriculture and allied livelihoods, community infrastructure etc. They also help in execution of those plans in organized way and are vigilant in its monitoring; SHGs members are accessing these resources for their optimum development.

The responses from self help group members indicate that they are conscious about family health aspects like mother and child health , nutrition, safe delivery, importance of institutional delivery, personal hygiene, and proper sanitation, spread of communicable diseases. As a result of it the overall health conditions of SHG members have improved significantly. It is also observed that SHG members are showing significant participation in family's decision making as well as social events

in their community. Specially women SHGs member's views and opinions attain due respect in the family because of their economic contribution and self-reliance. It is general observation that SHG members are accessing the services to fulfill their basic needs such as food, shelter, clothes, health, education etc. They are also accessing the secondary needs like drinking water, proper sanitation, electricity, communication, and entertainments etc.

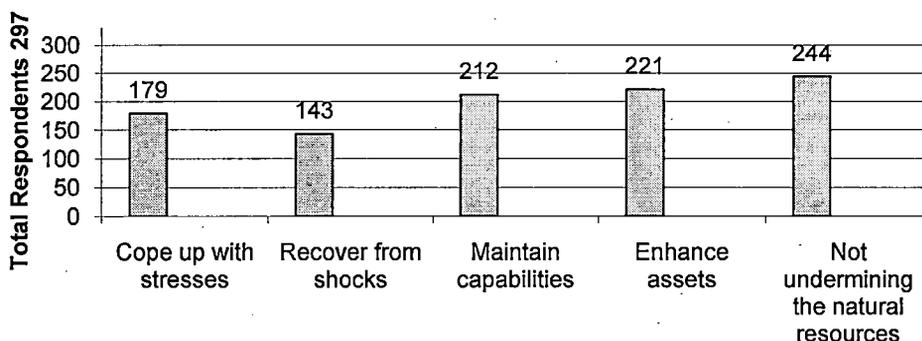
4.8. Sustainability of Livelihoods

Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.8.1. Member's Opinion regarding Group Livelihood Sustainability

Table - 4.8.1,
Member's Opinion regarding Group Livelihood Sustainability

Livelihood Sustainable in regards to	Number of Swarojgaries	Percentage of total Swarojgaries
Cope up with stresses	179	60.2 %
Recover from shocks	143	48.1 %
Maintain capabilities	212	71.3 %
Enhance assets	221	74.4 %
Not undermining the natural resources	244	82.1%
Total number of Respondent Swarojgaries	297	100 %



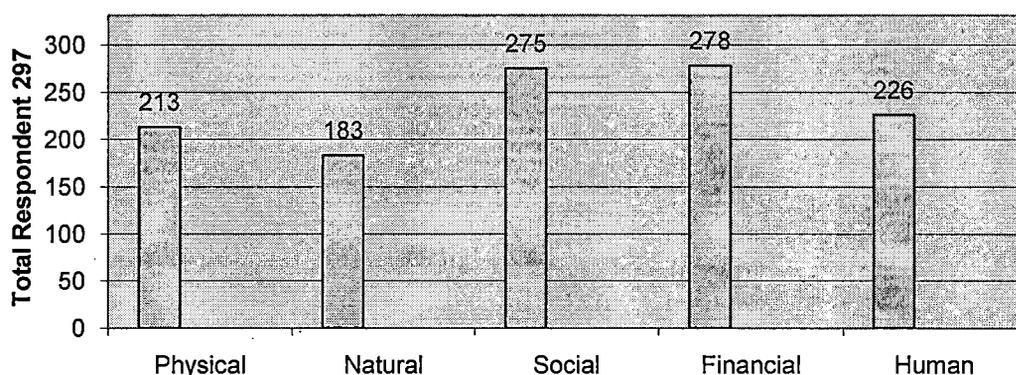
Column Chart – 4.8.1.

The study of livelihood sustainability in few regards reveals that the highest 82 % responded not undermining the natural resources. Secondly 74 % respondents enhance assets and thirdly 71% can maintain capabilities. Last two responded were very weak to cope with stresses (60 %) and recover from shocks (48 %). It has been found that Swarojgaries are more confident to maintain and enhancing the livelihood activities towards sustainability rather than cope up with stresses and recover from shocks.

4.8.2. Livelihood Sustainability in terms of Resource Ownership and Access

Table - 4.8.2.
Livelihood Sustainability in terms of Resource Ownership and Access

Livelihood Sustainable in regards of	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	213	71.7 %
Natural assets	183	61.6%
Social assets	275	92.5 %
Financial assets	278	93.6%
Human assets	226	76.0 %
Total number of Respondent Swarojgaries	297	100 %



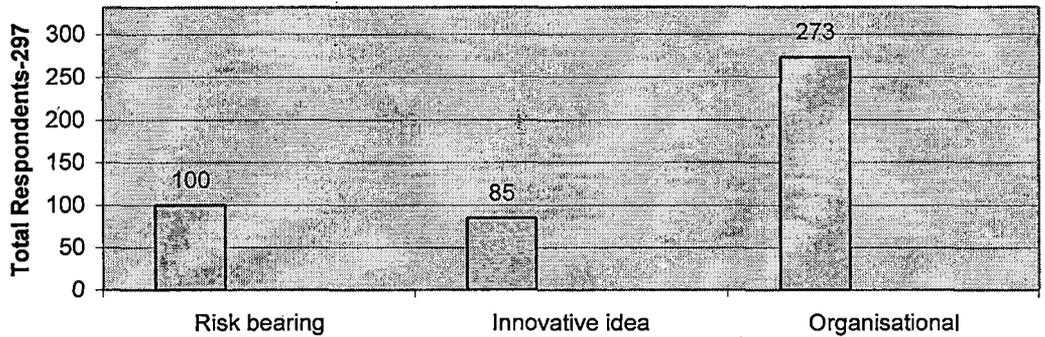
Column Chart – 4.8.2.

An analysis of data collected from the field shows livelihood is sustainable in terms of resource ownership and access as revealed from the responses of Swarojgaries. 1st rank 93 % is financial assets then 2nd rank 92 % is social assets, 3rd rank 76 % is human assets, 4th rank 71 % is physical assets and fifth place is natural assets. It is interesting to find that Swarojgaries have given more priority to financial and social assets for sustainable ownership and accesses. It is observed in their cash book that they utilize their saving as well as cash credit account more consciously, maintain social relationship with all the stakeholders to continue the group.

4.8.3. Entrepreneurship among Swarojgaries.

Table - 4.8.3.
Entrepreneurship among Swarojgaries

Components of entrepreneurship	Number of Swarojgaries	Percentage of total Swarojgaries
Risk bearing	100	33.6 %
Innovative idea	85	28.6 %
Organization	273	91.9 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.8.3.

The study of qualities developed among Swarojgaris for entrepreneurship reveals the responses of Swarojgaris that 1st rank 91 % consist of organizational , 2nd rank 33 % consist of risk bearing and 3rd rank 28% consist of innovative idea. It is interesting to find that only organizational qualities are much more developed in comparison to risk bearing and innovative idea. It has been observed that the Swarojgaris are resistant to adopt new ideas as well as taking risk.

Summary

The sustainability of livelihoods are discussed in the form of cope up with stress, recover from shocks, maintain capabilities, enhance assets, not undermining the natural resources, sustainable in terms of resource ownership and access and development of entrepreneurship. The swarojgaris are very weak to recover from shocks but they are not undermining the natural resources. Social and financial assets are developing sustainability. The organizational qualities under the entrepreneurship are developing more innovative and risk bearing aspects.

4.9. Responses of Self Help Group Promotional Institution

4.9.1. Implementation of SGSY by Project Implementing Agency and Developmental Administration:-

The Swarnajayanti Gram Swarajgar Yojana at District level is implemented by District Rural Development Cell under the Department of Panchayet and Rural Development, Government of West Bengal. An exceptional case is that in Darjeeling district two District Rural Development Cell is implementing the rural development programme, One DRDC implementing the programme in three sub-division of Darjeeling district and one DRDC is implementing the programme in only Siliguri sub-division comprising the four blocks namely Matigara, Naxalbari, Khoribari, Phasidewa. The Project Director is overall in charge of implementing the programme accompanied by other Deputy Project Director in various specific responsibilities like women development, credit, monitoring, agriculture, marketing and livelihood, training etc. At the block level the block development administration is implementing the programme through his functionaries like livelihood officer and others. At the Gram Panchayet level the Panchayet secretary and others are maintaining the role of implementation of the programme. The programme is implemented on the basis of the guidelines from top to bottom level in the institution under a certain process.

Following aspects came out from discussion with secondary source i.e. Panchayat Secretary of Zalash Nizambara and Patharghata Gram Panchayet, Block Development Officers of Matigara and Phasidewa Development Administration and finally the Project Director of District Rural Development Cell of Siliguri that there are few practical problem related to our local system, which is tackled very smoothly for improvement of self help group within the particular systematic process. The groups are getting a lot of importance for improving their performance wherever it may be because of various supporting institutions engaged with the programme. The physical infrastructure is also developed for the self help groups in the various localities for utilization in a collective manner like mushroom drying machine, pottery fair machine, chattel, low cost green house etc. To improve the human assets of Swarajgaries the skill development training is given on the key livelihood activities. There is also capacity building training given to them by hand holding on maintaining of self help group, conducting the meeting, record keeping, financial management, participation of social activity etc. Few groups are mainly interested in agriculture, so proper guidance is given to them for natural resources management and to make it eco-friendly. Now the groups are maintaining the network with banks, markets and other social system. To improve the financial system the banking policies are changing to help the needy and poor people. The self help groups are trying to adopt and maintain all assets based planned livelihood strategy. On the basis of activity ten to fifteen groups together develop a big group namely Cluster, which one is also acting as a self help group and enhancing the functioning of all group livelihood activity. In the jurisdiction of Siliguri DRDC few activity cluster

developed on floriculture, pottery, mushroom etc. Near future federation will be formed by the all cluster.

4.9.2. Role of other Line Departments to Facilitate the Self Help group;-

Various Line departments are working under the Government to facilitate the self help groups to develop their activities for sustaining the livelihoods of swarojgaries. Here the reflection of few departments which are very much close to the self help group promotion specially livelihood development these are Agriculture Development Department, Industrial Development Department, Fishery Development Department, and Livestock Development Department. In District level Swarnajayanti Gram Swarojgar Yojana Committee meeting with the various line departments participating for discussion on assets availability of various departments to facilitate the self help groups also about opportunities available to sustain the asset based livelihood development. Line departments are participating at district level for selection of key activities for self help groups. The line departments organize the training programmes for the self help group members and also block level Officers are supervising their activities at field level. The line departmental block level officers participate in the block level SGSY Committees meeting also highlights key livelihood opportunities in their respective field. In the various gathering of Self Help Group members the block level line departmental officers are participating in those discussions and delivering various livelihood options of various fields. The line departments give more priority on assets availability and accessibility for livelihoods activity selection. The maximum numbers of swarojgaries are now able to understand that planned assets based activities are more sustainable. Now they are ready to face problem at early stage and gradually recover it. As a line departmental official they encouraged the self help group members to take the livelihood activity in small scale nature, whichever they can manage for nurturing. Few group swarojgaries broken down at early stage to adopt new livelihood activity because of illiteracy, low confidence, escaping tendencies from training and no ambitions in life. To sustain a livelihood activity development of all assets are mandatory other than livelihood activities are not continuing in a permanent manner. In few cases in the primary stages on the basis of line departmental supervision the livelihood activities are developed, but in continuation they are not communicating with the line department. In the process of implementation of Swarnajayanti Gram Swarojgar Yojana the line departments are having very much important role functioning to promote the self help group activities. As far as the department is concerned, the policy importance is given to implement the program. To promote the self help groups livelihood activities the line departments developed only the minimum level of assets like human assets through training, sustainable use of natural assets, supervision of field activities, regular check-up of livestock farm, free farm-aids etc. There are few constraints in the programme, as well as lots of scope in the line department to promote the self help groups Swarojgaries for better livelihood activities. Above mentioned facts gathered here from the collective opinion of Dy. Director, Animal Resource

Department, Siliguri, Dy. Director of Fisheries, Siliguri, Sub-Divisional Agriculture Officer of Siliguri , Officer-In Charge, District Industrial Centre of Siliguri and others.

4.9.3. Facilitation of Banking Services

For promotion of self help groups the banking service are very much important for sustaining the group life. Secondary information regarding the banking service towards self help group collected from Lead Bank Manager, Uttar Banga Khetriya Gramin Bank, Darjeeling and Service Bank Branch Manager, State Bank of India, Leusipukuri, Zalash Nizamtara, Siliguri and Central Bank of India, Bidhannagar, Siliguri .The district level lead bank manager is managing the linkage between District Rural development Cell and banking service system to implement the programme. Other than this rural jurisdiction are identified for various rural bank branches to serve the self help group under the service area. At the district level DLCC meeting, lead bank manager discusses as a whole in presence of implementing agencies of programme and financial institution, about the loan opportunities of various sector, repayment status of the self help group, any other disputes etc. At block level BLCC meeting in presence of service bank manager, programme implementation agency, block development administration and heads of local self government discussion takes place regarding the loan opportunity of specific area based activity, repayments of specific groups, saving of groups, revolving utilization of cash credit fund, specific disputes etc for strengthening of financial assets of self help groups. In this regards the local bank branch managers visit the self help groups livelihood activities and check the ledger and financial documents. Few managers also guide the self help group members to improve financial investment techniques and financial record maintenance. To choose the key livelihood activities are also important for a group to sustain, the group should repeatedly examine the opportunity of the activity in the society utilizing the revolving fund. Another thing is that as financial institutional members suggest utilizing maximum times the revolving fund in addition to the project loan. Also encourage them to increase their savings for future activities. Few service banks are maintaining the data of self help group in the bank in a week as per governmental order. In case of financial institution it is very important to maintain the policy under a certain process for good relationship between both sides. There may be some rigidity but it is better for group in future, other thing is that the sub-sidy makes few groups more vulnerable rather than self sufficient. The financial institutions argue that in addition to financial assets other assets improvement is required for development the entrepreneurship culture in the village level. They also given importance to develop activity of the group on the basis of maintaining planned assets based strategy.

4.9.4. Involvement of Local Self Government (Panchayet Raj Institution)

The Local Self Government is known as three tier Panchayat Raj Institution. The local self government is maintaining the highest authority to implement the Swarnajayanti Gram Swarojgar Yojana. In case of Siliguri sub-division the Sabhadhipati of Siliguri Mahakuma Parishad the supreme authority, as like at block level the Sabhapati of Panchayet Samity and Pradhan of Gram Panchayet are functioning as people representative.

The valuable opinion of Sabhadhipati, Siliguri Mahakuma Parishad; Sabhapati of Phasidewa Panchayat Samity and Khoribari Panchayet Samiti, Siliguri; Pradhan, Matigara –I, Bidhannagar –II Gram Panchayet regarding their involvement in programme implementation is as follows. In district level the Sabhadhipati always chair all meetings of SGSY, evaluate and monitor the programme performance. Accordingly the advice or suggestion are given to various Programme implementing agency, line departments, banks and other authority to implements the programme in favor of promoting the self help groups. At block level, same way the Sabhapati implement the programme through the developmental administration and various authorities. In lower level Gram Pradhan of Gram Panchayet are responsible to implement the programme through the gram Panchayet functionaries. The Pradhan gave responsibility to the people representative who are elected in the respective jurisdiction. Pradhan visit the groups and discuss their problems, opportunities etc. Evaluation and monitoring suggestion are given to them and necessary actions are taken with consultation of block administration and District Rural Development Cell. In selection of key livelihood activities the Panchayet Raj Institution members are actively engaged to selection and try to give them available assets in favors of the activities. But in every activity few assets in locality are very rare, only for this effect the whole activity is going in vain because of the self help groups Swarojgaries have not developed the cope –up strategies for livelihood outcome. All the institutions are actively cooperating to implement the programme according to policies under certain processes. The District level SGSY Committee may take some policy decision without violating the norms of SGSY informing the state authority for a specific reason. The local self government argues that all assets are required and they are trying to develop assets in various location at block level as well as village level under the various rural development programme like electrification, road, market sheds. In addition an initiative taken by the PRI members that the self help group members utilize the assets whatever available and make it accessible for them to their livelihood outcomes. Dealing with self help group members where maximum are below poverty line people, their opinion is that government should think about efficiency of the beneficiaries.

4.9.5. Participation of other Stakeholders like Non Government Organisations (NGOs), Marketing Association, Training Institution etc.

Here are the information collected from secondary source like Training Coordinator, Bhodhi Bharati Training Institution, Siliguri; Field Coordinator of Shree Sanchari (NGO), Siliguri and Secretary of Balason Society for Improved Environment and Secretary of Naxalbari Merchant Association , Naxalbari about their engagement to empower the self help group livelihood activity . To promote the self help groups under SGSY various stakeholders are performing significant role. Few stakeholders are non- governmental organization, marketing association, training institution etc. making the self help groups more active and sustainable. In SGSY programme the incentives are given to non- governmental organization for formation and nurturing the self help group. On the basis few non government organizations are forming the groups at village level and nurturing them in a continuous basis up to final recovery. The District Rural Development Cell trained the non- governmental organizational functionaries on the basis of SGSY guidelines also taken the certification of Memorandum of Understanding. The NGOs functionaries motivate the village people with coordination of gram Panchayet and banks, and form new

groups and continuously train them for better group activity. The non governmental organization also sharing the hands for marketing the self help group products through managing the sales cum display stores of District Rural Development Cell, Siliguri . The Marketing Association enhances their cooperation to promote the marketing of self help group products in the market. In addition the markets association also give training on salesmanship, value added product preparation etc. The rural marketing associations also cooperate and give place for the self help groups to promote the products at village markets. In connection to the basis of demand of rural market association and self help groups the District Rural Development Cell has constructed few markets shop at rural market. The training institution trained the self help group Swarojgaries on their activity. The district rural development cell engaged the training Institution for training; they train the groups on the basis of the requirements of beneficiaries. The training institute trained the groups on their key activity chosen by groups like ready made cloths, achar and papad making, chanachur making, basket making etc. The training institute linking the self helps group members with the raw material markets, and sales market. To sustain group livelihood activity human assets as well as others assets are required. The linkage between various assets are very essential in marketing field, otherwise the price range is too high. Non government organisations are enhancing the capacity of the Swarojgaries to identify the assets available in the community and their utilization in effective manner. In the time of nurturing NGO functionaries are giving importance that group should maintaining the liaison with all assets in their community for sustainable development.

CHAPTER – V

SUMMARY AND CONCLUSION

Innovative Activities toward Sustainability of SHGs in Present Scenario:-

National programmes are of immense importance in changing the quality of life of the poor in our country. For a large country like India a one size fits all kind of solution is perhaps not workable and as matter of principle all centrally sponsored programmes should provide for an element of flexibility in the programme strategies and guidelines so that the states can customize them for responding to their respective contextual specificity.

Towards the sustainability of SHGs following are the attempts taken by the panchayets and rural development department of the state which are also applicable in my study area.

Addressing capacity building and training Needs: The state had started a special capacity building programme under a special SGSY project of Ministry of Rural Development in 2004-2005 in partnership with CARE West Bengal. Total more than 111975 participants comprising SHG members, PRI representatives, bankers and officials were trained. The learning from these special projects inspired the Panchayets and Rural Development Department to develop a more sustainable strategy for capacity building in 2006-07. As a part of that strategy well performing group leaders with minimum class X standard of education have been selected and given intensive training by state level resource persons. Those who were found to have good communication skills, after due screening, were selected and contracted as District Resource Persons (DRPs). Similarly two group leaders have been identified in each GP to function as the GP Resource Persons (RPs). Two RPs have, in general, been engaged and trained in each GP and they are meeting all the groups at the village level every month to find out their weaknesses and imparting training locally. Thus around 6600 trained SHG leaders working relentlessly for building capacities of the SHGs at the grass root level under the supervision of the Gram Panchayet.

Formation of Activity Cluster: Panchayats and Rural Development Department has taken initiative for networking of the SHGs engaged in common economic activity. The Activity Clusters are being constituted to enable the SHGs engaged in production of identified items to produce and market their products with greater efficiency in terms of cost, production process, market linkage and profitability. Such activity clusters have come up in few districts of the State and these economic activities have mainly concentrated in the making/producing Kantha Stitch, Jute based products, Floriculture, Terracotta, Bio Fertiliser, Paddy Processing, 'Gahanna Bari' etc. Initiatives have been taken to provide support to these Activity Clusters for up-gradation of skill, design development, marketing and for technological development. Supports are also being provided to build up managerial capacity of the cluster members.

Setting up SHGs Federations at various levels: The State has taken the policy of federating the SHGs, particularly the women groups formed under SGSY as well as other programmes living within a particular area in to larger groups in the form of Upa-Sangha (Sub Cluster) at Gram Sansad (ward) level, Sangha (Cluster) at Gram Panchayat level and Mahasangha (Federation) at Panchayat Samity level.

Ensuring Convergence with other Rural Development and Poverty alleviation programmes and initiatives: The National Rural Health Mission has prescribed constitution of a Village Health and Sanitation Committee at the village level under the umbrella of the PRIs to address various community level issues relating to health and nutrition. In West Bengal it has been decided that a functional committee of the Gram Unnayan Samity (village development Committee at the ward level of GPs) (GUS) shall act as the Village Health & Sanitation Committee. The Functional Committee is to identify one S.H.G. (Self Help Group) consisting of women members within the Gram Sansad area for effective monitoring & evaluation of the assigned activities. The SHGs are being involved in monitoring the health of the area particularly that of the mothers and children.

Monitoring and linkage with Panchayet bodies: Two SHG group members have been tagged with each GP, as GP Resource Persons provide manpower support to the GPs. The RPs sit in the GP office on some days of the week, maintain the SHG registers and based on their village level meetings provide specific feedbacks on problems being faced and nature of supports needed by different SHGs. The objective is to strengthen the system so that the GPs have better information on supports required by the groups and are also in a position to provide the support or to facilitate the same with the help of Panchayet Samity, Banks or other institutions. To institutionalise the process of monitoring of the SHGs by the GPs arrangement has been made to review the progress with representatives of the SHGs on every second Saturday of the month, which is also attended by the RPs. The monthly review meetings by the Panchayet Samity are generally attended by at least one RP from the GP as well as an officer from DRDC, which is a part of the Zilla Parishad to enable the Panchayet Samity as well as the DRDC to remain updated with the ground level problem and help those bodies to sort out the same. This integration has led to more interventions of the Panchayet in promotion of the SHG movement by spending their own resources and augmenting their economic opportunities.

Addressing the attrition rate and Issues concerning access to Credit: The studies have rightly identified that less number of SHGs are passing to Grade -I level, from Grade-I to Grade- II and from Grade-II to finally entering in the Micro Enterprise level due to various reasons mentioned in the note. One major cause of the high attrition rate is lack of capacity of the SHG members in negotiating with the banks and a lack of awareness, understanding, motivation and shortage of human resources at the village level bank branches. To address the DRD Cells of the Zilla Parishad are utilising the services of retired bank officials as Banker resource persons who are building up the capacity of both SHG members and the bank branches in dealing more effectively with this programme.

In the national level the need for restructuring the SGSY has arisen on account of feedback provided and recommendations made by various studies including those conducted by National Institute of Rural Development (NIRD), Hyderabad, Bankers Institute of Rural Development (BIRD), Lucknow, Centre for Management Development, Thiruvananthapuram etc. and reports of the Steering Committee constituted by the Planning Commission for the 11th Plan Further, the Ministry of Rural Development (MoRD), Government of India (GoI) has accepted the recommendation of the Committee on Credit Related Issues under SGSY

(Prof. Radhakrishna Committee) to create a National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction to achieve the Millennium Development Goal (MDG) by 2015 through rapid increase in the coverage of rural poor households under self-employment. In addition to self employment, the Mission will also help in enhancing their capabilities and facilitate access to other entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation through convergence and coordination mechanism. National Rural Livelihoods Mission will be launched from 2009-10 to facilitate effective implementation of the restructured SGSY scheme in a mission mode.

Social Group Work and Self Help Group in Sustainable Rural development

Self Help Group under the Swarnajayanti Gram Swarajgar Yojana is developing through various stage of group formation in the current study field. Self help groups are sustaining their activity and developing the group strength on the basis of their basic principles. Formation and maintaining the group activities few are the principles also highlighted in the guidelines of Swarnajayanti Gram Swarajgar Yojana. In this respect for development of a social group few are the important principle are highlighted in the social group work methods of social work.

Social group work as a method of social work, we mean an orderly, systematic, planned way of working with people in groups. A method of conscious procedure, a designed means of achieving a goal. In other aspects a method is a way of doing something, but underneath the doing we always discover an integrated arrangement of knowledge, understanding and principles. In enabling method the members are helped to learn new ideas, develop new skills, change attitudes and deepen their personalities through participation in a social process wherein they make decisions and take social action necessary to accomplish the purposes of the group.

Generally social work deals with the following objective like to solve psycho social problem, to fulfil humanitarian needs, to solve the adjust mental problem, to create self sufficiency, strengthening and making harmonious social relations, make provision of corrective and recreation services , develop democratic values, provide opportunities for development and social progress, conscientize the community, change the environmental in favour of individual's growth and development and also to bring change in social system for social development.

Social group work is method, through which individual in groups in social agency settings are helped by a worker who guide their interaction in programme activities, so that they may relate themselves to others and experience growth opportunities in accordance with their needs and capacities, to the end of individual, group and community development (Trecker) .

Leanard D. White has defined a principle thus, a principle must be understood to mean a hypothesis to adequately test by observation and experiment that it may intelligently be put forward as a guide to action or as a means of understanding. The basic principles of Social Group Work,

1. The principle of planned group formation,
2. The principle of specific objective,
3. The principle of guided group interaction,
4. The principle of continuous individualisation,
5. The principle of worker group relationship,
6. The principle of democratic group self determination,
7. The principle of flexible functional organisation,
8. The principle of progressive programme experience,
9. The principle of resource utilisation.

Acceptance and understanding of principles should govern our actions and determine the process of the group work.

Following aspects have tremendous significance to improve the sustainability of social group life, -

The atmosphere or climate in which the group exists and which the group itself creates is of major importance. When individuals get enough real acceptances, understanding, and love they tend to respond in accepting and cooperating ways.

The degree of cohesion that exists in a group tends to influence the extent to which the group controls member's behaviour. Without sufficient cohesiveness, or relationship, between members, the group may lack focus and will therefore function less vitally in the lives of the members.

The presence of democratic leadership influences the effectiveness of the group. When the leaders of group set up a stimulating situation and induce free, spontaneous problem-solving participation, those groups become dynamic and vital.

The functional and structural systems of groups make for wide variation in the effectiveness of those groups. When these systems are fixed, inflexible, and rigid they tend to hinder, if not block, the process of communication that are essential if interaction is to be full and participation meaningful and creative.

The extent to which group members participate in determination of goals is a powerful regulator of their energy output in working to attain those goals. The only goal that individuals fully understand are those that they have helped to formulate and the only goal towards which they will work wholeheartedly are those that they have decided are important.

The decision-making system in group life is the most powerful of several dynamics. When members have a voice in making the decisions of the group, they are involved in a most significant way:

Sustainability of self help group under the Swarnajayanti Gram Swarajgar Yojana basically depends on groups' principle that group formation should be in planned way with specific objective and guided by group interaction. Where the stakeholder worker group relationship must be positive and group should be democratic for group self determination. Also the self help group utilise local resources and gather experience of flexible functional organisation and progressive programme experience. These are principles that make a self help group more cohesive.

Executive Summary and Conclusion:-

The Swarnajayanti Gram Swarozgar Yojana (SGSY) Scheme, a Centrally Sponsored Scheme implemented in all states except Delhi and Chandigarh since 1999, is primarily designed to promote self-employment oriented income generating activities for the BPL households in the rural areas. Women around the mechanism of Self-Help Groups (SHGs), the SGSY has been designed to break the financial, technical and market constraints that the individual BPL households face to cross the threshold of poverty line.

Several evaluation studies have shown that the scheme is relatively successful in alleviating rural poverty wherever systematic mobilization of the poor into SHGs, their capacity building and skill development was taken up in a process-intensive manner. An overview of the implementation of the scheme in the country over the last ten years throws up a mixed picture. The important fact that only minimum percent of the SHGs were able to access bank credit for income generating activities including micro enterprises, reflects the need for augmenting credit absorption capacity of SHGs through systematic capacity in skill building and sustained technical, marketing and even placement support, besides streamlining the credit delivery system for making available adequate and timely credit at reasonable rates.

In general there a few gaps in SGSY in attaining sustainable rural livelihood development of self help group -

Uneven spread in formation of SHGs in rural poverty pockets, where the communication and other facilities are not functioning well, specially in heard to reach area, backward village, tea garden etc. The attrition rate is very high from Grade-II to finally entering in the micro enterprise. The reasons are low level of education & skill, lack of beneficiaries owned umbrella organization at various levels, inaccessibility to financial institutions. There is the problem to access credit in rural area both in the demand side as well as on the supply side like poor required financial assets to starts a new activity, where bankers may not sufficient staffs to provide the service. Capacity building & training are inadequate due to lack of institutional infrastructure and sufficient expertise trainer. There are no SHGs federations in my study area to support the sustainability of SHGs to reduce their dependency on external agencies. The lack of convergence with other programme of Rural Development as well as of other Ministries to overcome the constraints faced by rural poor to achieve optimum results in terms of maximizing the livelihood opportunities to the rural poor and their entitlements such as wage employment and food security and benefits of Indira Awas Yojana (IAY), drinking water, land improvement, education, and health and risk mitigation. Majority of the rural poor belong to disadvantaged social groups such as SC/ST, OBC & Minorities. They are not familiar with formal systems and face all type of deprivations due to lack of proper system to address their grievances. Due to non availability of detailed information of SHGs, their activities and products and ignorance about their entitlements, the rural poor are not able to get the desired benefit of the scheme. Inadequate professional manpower in various level specially in Blocks, Gram Panchayet to implement the complex and process oriented programme to achieve the pre-determined goal.

The study of self help group in the Terai region of West Bengal on the strategy of sustainable rural livelihood development focuses livelihood assets based strategies. The study reviews and analyses change and development of livelihood strategies for sustainable income generating activities of self help group members. Based on sustainable rural livelihood development framework the participatory rural appraisal methods have been applied to review and find out whether the livelihood assets based strategy is a key strategy of self help group for sustainable rural livelihood development. For the sake of convenience summary of the observation with reference to the objectives of the study.

- The study indicates that the SGSY programmes have supported the swarojgaries below poverty line in under taking income generating activities, 72% of swarojgaries interviewed in the study have come from BPL families .
- 92 % female and 51% scheduled caste swarojgaries are participating the self help groups under SGSY programme in study area.
- The study reveals that 27 -45 years old swarojgaries are near about 80 % of the total swarojgaries.
- A large section of the interviewed swarojgaries is only literate and primary standard educated.
- Near about 75 % of swarojgaries have less than 2.5 Bigha landed property.
- 90 % of swarojgaries increased up-to three alternative livelihood activities in the group period.
- 50 % of swarojgaries are based on traditional farm activities along with new livelihood activities.
- One interesting point is that maximum percentage of swarojgaries responded that they have social and financial assets.
- Swarojgaries responded that all the assets are available to access in the community.
- Maximum percentage of swarojgaries improved social and financial assets in the group period.
- Social and financial assets are maximum required to continuing livelihood activities.
- All these assets are accessed in sustainable manner by the group members.
- Swarojgaries highlight the constraints like lengthy and time consuming policy, too much rigidity in rules and regulation etc.
- Also swarojgaries responded that some opportunities makes a person more competitive, more passionate, more conscious and more knowledgeable and make the group interlinked with other department for developing other suitable rural livelihood.
- The swarojgaries gave more priority in social and financial assets to develop the livelihood strategies.
- To continue the livelihood strategies physical and social assets are facing crises, according to swarojgaries response.
- The swarojgaries face problem to adopt financial and social assets based strategies.
- Maximum number of swarojgaries responded that social, financial, physical assets break-up in crises situation.
- All assets based strategy should be adopted as alternative strategy by self help group to cope up with the problem.

- 77% of Swarojgaries responses that they are aware regarding planned assets based strategy and 85 % are responded that it's required.
- The impact on rural development of Self Help Group is reflected on participation of local self government 59%, consciousness of family health and hygiene 63 % , participation of decision making 69%, accessing of basic needs 77%, accessing of secondary needs 62%.
- Here in study area swarojgaries responded that they enhance assets 74%, maintain capabilities 71%, without undermining the natural resources 82%.
- Swarojgaries responded on social and financial assets in terms of resource/assets ownership and access.
- In case of entrepreneurship development maximum responded on organizational components rather than risk bearing and innovative idea.

Livelihood is popularly defined to include capabilities, assets and activities required for a means of living. In a development initiative targeted to the poor, the crucial importance is to ensure food security. In the rural area of West Bengal, the degree of food security widely varies between regions- the extreme insecurity being observed in the zone like highly underserved areas of North Bengal. West Bengal presents a unique model of small farm-led agricultural growth holding rural economy together. It has co- relationship with natural capital, public policy favoring development of minor irrigation and resilience and adoption capacity of small farmers.

Apart from presenting the major findings of the study, here I tried to address some issues raised during my field study-

- The role of Non Government Organization is soundly highlighted in the response of Swarojgaries. The representatives of Non Governmental organization are enhancing the capabilities of Swarojgaries to adopt the new livelihood activities and aware them regarding the various assets available for access. They develop the self confidence of Swarojgaries to manage the various assets in planned way to make a strategy for their livelihood activities.
- The involvement of Panchayet Raj Institution in grassroots level is very difficult to explain in a simple manner. In the study field context found that representative of Panchayet are playing a dynamic role with self help group for their interest. Panchayet representative do not give importance on livelihood asset development especially for self help group.
- Interest of bankers to establish the sustainable enterprises of self help group is quite satisfactory. Bank functionaries visit the field and evaluate the activities of swarojgaries. Bankers are giving the financial guidance to swarojgaries for sustainable management of micro enterprises.

To conclude my study it was found that for sustainability of rural livelihood activities it is important to plan asset based actives in a proper way for their income generation. Swarojgaries who planned their livelihood activities properly and give key importance in planned livelihood asset based strategy are more sustainable among others.

Recommendation:-

Some recommendations flowing from the Strategy of Sustainable Rural Livelihood Development – a study of self help group in the Terai region, West Bengal are described below,-

- Initiating need based resource/assets allocation: the spread resources over a large area / needs to be closely reviewed, as it seems to generate problems of sub-optimal investments. Instead of equal distribution of resources across wards, a system of micro level planning can be undertaken starting from the village and moving upwards. Livelihood based participatory planning can develop a community in a sustainable manner.
- Identify the community resources/assets: poor people are not aware regarding the assets in the community, so to sustaining the livelihood strategy resources in the community should be identified. A proper system (livelihood Resource Centre) should be developed to exploring the assets /resources in front of community for livelihood activities. Specially to find out the natural resources available in the community and how to access them in a sustainable manner.
- Human resource development programme: to explore the ingredient skill of the rural poor or swarojgaries group through various training programme. The training programme should be developed to explore the soft skill of swarojgaries. Small training institution should be developed in the grass root level (Gram Panchayats) for poor women and swarojgaries group.
- Supporting convergence of initiatives at poor women's self help group: mobilization of women's self help groups is a gradual process and can be moulded on a "rights and responsibilities" – based approach for socio economic and political empowerment Right to information, skill based training workshops, cross-visits and exposure visits can be essential ingredients. It is important to take stock of the quality of self help groups being formed almost mechanically at considerable speed in terms of the objective set. The spirit of self help needs to be realized amongst women. The "mindset" of SHG members needs to be broadened to include a vision and a plan for achieving that vision.
- Strengthening agriculture as mainstay of rural livelihoods: the stake in agriculture is high since the entire backbone of rural West Bengal is dependent on farming. To combat diminishing marginal productivity, it is important to provide farmers with options in terms of sustainable agricultural practices. Demonstrations and pilot can be set up in villages for creating awareness and motivation amongst farmers for adopting better agricultural practice. It is recommended to investigate the problems of soil fertility, acidity, pest infestation, plant disease and for suggesting appropriate policy measures. Also for the mono-cropped areas needs to explore ways of organizing effective support to the poor farmers in terms of water harvesting techniques, drip irrigation techniques, crop rotation practices etc.
- Developing and supporting non – farm opportunities: poor people preferred livelihood sources clearly both farm and non-farm related livelihoods as important and many combine them in different proportions. Though farming is conspicuous it is important to support non-farm opportunities by the decentralized governance.

- Developing livestock wealth: different categories of poor can get benefit by investing in livestock and poultry since most of them are already involved in such activities on a mini-scale. Given the condition of veterinary services at the village/block level, it would be useful to promote a group of young women and men to be trained as para-vets at the block level, who can then gainfully engage in providing primary veterinary services to different areas/customers. Young swarojgaris from poor households can be given training, support of funds and entrusted with livestock/poultry-rearing so that they can work productively, support their family and also save for future.
- Adopting ways for facilitating rural marketing: Markets are posing to be a major constraint for those producing handicrafts related items. With higher scales of production of poultry, livestock, pisciculture, horticulture, floriculture etc. marketing avenues are important to explore. Possible marketing potential and channels of a few common items produced locally can be explored further and a market intelligence group set up for dissemination of information on marketing to locals producer groups.
- Linking governance with livelihoods of the poor: link governance with poor people's livelihoods is through "Planning for Livelihoods" by poor or swarojgaris groups supported by local governance. In those villages where the process of decentralized planning is currently under progress an additional window can be opened for livelihoods planning by poor/Swarojgaris groups within the decentralized planning framework. Such participatory planning by focus group can lead to a list of prioritized actions for implementation. The "Planning for livelihoods" by poor/Swarojgaris groups can be initiated in those villages where decentralized planning has not taken place. In especially "Self Help Group Planning for livelihood" can be introduced under the SGSY scheme in the village.
- Supporting convergence of initiatives at the level of ultra poor: the ultra poor household / Swarojgaris, especially the women-headed households have practically no (negligible) assets base. Convergence of pre-development interventions at the house hold level is recommended for minimizing negative impacts and building conditions for future development interventions. The assets base will have to be strengthened gradually in such a manner that they are in a position to minimize or overcome their vulnerabilities. A gradual incremental approach to asset formation (through asset transfer), through provision of patta land, strengthening of social and human assets and capabilities and improving access to official programmes can help Swarojgaris.
- Rural branches of many banks require better sensitization towards poor people's livelihoods and opportunities. Communication between the government department and the banking system needs to improve so that the rural branches have clear instruction for fulfillment of criteria regarding the credit facilities to the local SHGs within a reasonable time period. It is recommended that the SHGs learn to organize saving and credit activities amongst its members for at least 6-9 months before it become eligible for any fund/grant. This help them to learn lessons in micro finance activities such as how to rotate funds, how to maintain books and records and do regular saving , credit and payment and also strengthen ownership and bonding the group. A convergence of different activities /programmes for SHGs needs to be developed for holistic support.

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Abbreviation:-

APL - Above Poverty Line
BPL – Below Poverty Line
CBO – Community Based Organisation
DDP – Desert Development Programme
DDAP – Drought Prone Area Programme
DRDC - District Rural Development Cell
DFID – Department for International Development
DWCRA – Development of Women and Children in Rural Areas
EAS – Employment Assurance Scheme
GoWB – Government of West Bengal
GoI – Government of India
GKY – Ganga Kalyan Yojana
IAY – Indira Awas Yojana
IADP – Intensive Agriculture Development Programme
IRDP – Integrated Rural Development Programme
IAAP – Intensive Agriculture Area Programme
IFAD – International Fund for Agriculture Development
IGNOU – Indira Gandhi National Open University
IDS – Institute of Development Studies
JRY – Jawahar Rojgar Yojana
JFM – Joint Forest Management
MWS – Million Wells Scheme
NFBS – National Family Benefit Scheme
NOAPS – National Old Age Pension Scheme
NMBS – National Maternity Benefit Scheme
NREGS – National Rural Employment Guarantee Scheme
NGO – Non – Government Organisation
NLM – National Literacy Mission,
NIRD – National Institution of Rural Development
PIA – Programme Implementaion Agency
PMGSY- Pradan Mantri Gram Sadak Yojana
PRA – Participatory Rural Appraisal
SITRA – Supply of Improved Tools Kits to Rural Artisans
SGRY – Sampurna Gramin Rojgar Yojana
SC – Scheduled Caste
ST – Scheduled Tribe
SGSY – Swarnajayanti Gram Swarojgar Yojana
SHG – Self Help Group
SRLAC – Sustainable Rural Livelihood Advisory Committee
SLF – Sustainable Livelihood Framework
SLA – Sustainable Livelihood Analysis
SRL – Sustainable Rural Livelihood
SMP – Siliguri Mahakuma Parishad
TRYSEM – Training of Rural Youth for Self Employment
UNDP – United Nation Development Programme

Strategy of Sustainable Rural Livelihood Development -A study of Self Help Groups (SHGs) in the Tarai Region, West Bengal

SCHEDULE FOR SELF HELP GROUPS (SHGs) SWAROJGARIES

Block: -
Village: -

Gram Panchayets:-
Group No:-

A. Group Profile:-

A.1. Name and address of the Self Help Group;-

A.2. Name of the Self Help Group leader;-

A.3. Total number of group members (BPL and APL);-

Total number of member	Below poverty line member	Above poverty line member

A.4. Sex and Caste wise distribution of group swarojgaries;-

Caste/Sex	SC	ST	OBC	Minority	Others	Total
Male						
Female						
Total						

A.5. Age-wise distribution of group swarojgaries;-

Age 18-27	Age 27-36	Age 36-45	Age 45-54	Age 54 - above

A.6. Educational status of group swarojgaries;-

Illiterate	Literate	Primary	Secondary	Graduate or Above	Vocational or others

A.7. Economic status of group swarojgaries;- Rs. / Month

Rs.1500-2000	Rs.2000-2500	Rs.2500-3000	Rs.3000-5000	Rs.5000 and above

A.8.Land ownership of group swarojgaries;-

Land less -1B	1 - 2.5 Bigha	2.5 - 5 Bigha	5 - 10 Bigha	10 Bigha and above

A.9.Family members of group swarojgaries;-

2-3 members	3-5 members	5-7 members	7 and above

A.10. Since when your group is in existence ;-

Before 1999	1999-2001	2001-2003	2003-2005

A.11. Are the meeting held regularly-

No	Yes	Monthly	Fortnightly

A.12. Total saving of SHG

Below 10,000/=	10,000 – 20,000/=	20,000-30,000/=	30,000/= - above

A.13. Revolving fund received by SHG;-

Below 10,000/=	10,000 – 25,000/=	25,000 – 50,000/=	25,000/= - above

A.14. Project Loan cum subsidy granted in favour of Group.

above 2,00,000/=	Above 3,00,000/=	Above 4,00,000/=	Above 5,00,000/=

B.Livelihood

B.1. Main livelihood activities (Existing) of the group

Farm Activities	Non-farm Activities	Allied Activities	Others

B.2. Others livelihood activities (Existing) of the group

Farm Activities	Non-farm Activities	Allied Activities	Others

B.3. Traditional livelihood activities of the group members

Farm Activities	Non-farm Activities	Allied Activities	Others

B.4. Previous livelihood activities of the group members

Farm Activities	Non-farm Activities	Allied Activities	Others

B.5. Quality improvement of livelihood activities in group- period of the group members.

Technological improvement	Skill development improvement	Financial improvement	Social improvement	Others

B.6. Number of livelihood activities increases in the group-period of the group members

One - Two	Two - Three	Three - Four	Above

B.7. Number of regular livelihood activities of the group members

One - Two	Two - Three	Three - Four	Above

B.8. Number of seasonal livelihood activities of the group members

One - Two	Two - Three	Three - Four	Above

B.9. Number of various livelihood activities of group members on the basis of tenure.

0-3 months	3-6 months	6-9 months	9-12 months

B.10. Is self help group livelihood sustainable to ;-

Cope with stresses	Recover from shocks	Maintain capabilities	Enhance assets	Not undermining the natural resources

B.11. Is livelihood sustainable in terms of resource ownership and access

Financial	Physical	Natural	Social	Human

B.12. What are the qualities developed among swarojgaries for entrepreneurship;-

Risk bearing	Innovative Idea	Organisational

C. Assets

C.1. What are the livelihood assets available in your group reach

Physical	Natural	Social	Financial	Human

C.2. What are the livelihood assets available for access by the group members

Physical	Natural	Social	Financial	Human

C.3. What are the livelihood assets improved in the group-period

Physical	Natural	Social	Financial	Human

C.4. What are the livelihood assets required for continuing livelihood activities

Physical	Natural	Social	Financial	Human

C.5. What are the livelihood assets accesses in sustainable manner by group members

Physical	Natural	Social	Financial	Human

D. Policy, Institution and processes

D.1. Constraints and opportunity created by policy towards the sustainable livelihood of self help group.

Constraints	Opportunities

D.2. Constraints and opportunity created by institution towards the sustainable livelihood of self help group.

Constraints	Opportunities

D.3. Constraints and opportunity created by Processes towards the sustainable livelihood of self help group.

Constraints	Opportunities

D.4. Constraints and opportunity created by Swarnajayanti Gram Swarojgar Yojana towards the sustainable rural livelihood development.

Constraints	Opportunities

D.5. Constraints and opportunity created by Panchayet Raj Institutions towards the sustainable rural livelihood development.

Constraints	Opportunities

E. Livelihood Strategies

E.1. Which are the assets involved to develop the livelihood strategies of SHGs,

Physical	Natural	Social	Financial	Human

E.2. Whether existing livelihood assets based strategies are term basis

Sl.No.	Livelihood Assets	Short term	Medium term	Long term
1	Physical			
2	Natural			
3	Social			
4	Financial			
5	Human			

E.3. Which assets based livelihood strategies are facing crises to continuing the livelihood outcomes.

Physical	Natural	Social	Financial	Human

E.4. Problem faced to adopting which assets based livelihood strategies,

Physical	Natural	Social	Financial	Human

E.5. Which assets based livelihood strategies brack-up in crises situation to livelihood out comes.

Physical	Natural	Social	Financial	Human

E.6. What are the assets based strategy more priority to cope-up for livelihood out comes

Physical	Natural	Social	Financial	Human

E.7. Which assets based strategies get more priority for Livelihood Securities

Physical	Natural	Social	Financial	Human

E.8. Whether all assets are accessed to develop the livelihood strategies,-

Physical	Natural	Social	Financial	Human

E.9. Whether your group try to access all assets to develop your livelihood strategies,

Yes	No	Required	Not Required

E.10. Whether the Group Swarjgaries have any conception , regarding importance of assets based planned livelihood strategies,

Yes	No	Required	Not Required

E.11. Whether the group livelihood objectives are achieved through current livelihood Strategies.

Yes	No	Minimum	Maximum

F. Developmental Aspect:-

F.1. Status of accessing the basic needs by the swarjgaries before they were in group.

Aspect/Status	Poor	Good	Very Good
Cloths			
Food			
Shelter			
Health			
Education			

F.2. Status of accessing the basic needs by the swarjgaries still now.

Aspect/Status	Poor	Good	Very Good
Cloths			
Food			
Shelter			
Health			
Education			

F.3. Status of availability and accessibility of secondary needs before they are in groups,

Aspect/Status	Poor	Good	Very Good
Drinking water			
Sanitation			
Electricity			
Communication			
Entertainment			

F.4. Status of availability and accessibility of secondary needs before they are in groups,

Aspect/Status	Poor	Good	Very Good
Drinking water			
Sanitation			
Electricity			
Communication			
Entertainment			

F.5. Development of self esteem of swarajgaries after joining the group,

Aspect/Status	Yes	No
Aware regarding the Fundamental Rights		
Aware regarding the duties as Citizen of Indian		
Participation in Local Self Govt. or other organization		
Consciousness of family health, hygiene and sanitation		

F.6. Development of self respect of the swarajgaries after joining the group,

Aspect /Status	Yes	No
Participation in decisions making in the Family		
Increase level of respect in the family		
Financial contribution in the family		
Increase status in the society		

F.8. Whether the self help group members participate other rural development scheme / project on various aspect,-

Aspect/Status	Yes	Sometimes	No
Education			
Sanitation			
Health			
Others			

F.9. Whether the self help group members are generalized with the concept of sustainable livelihood outcomes with rural people.

Yes	No	Sometime

F.10. Whether livelihood is sustainable in respect of asset development and ownership,-

Aspect /Status	Yes	No
Financial Assets		
Natural Assets		
Human Assets		
Social Assets		
Physical Assets		

Strategy of Sustainable Rural Livelihood Development -A study of Self Help Groups (SHGs) in the Tarai Region, West Bengal

QUESTIONNAIRE FOR SELF HELP GROUP's PROMOTIONAL INSTITUTION / ORGANISATION

District:-

Sub Division:-

Block:-

Gram Panchayet:-

Name of the Institution /Organization:-

Name of the interviewee/Respondent:-

Designation of the interviewee/Respondent:-

1. Since how long are you servicing in the present designation with Self Help Group promotional activity?
2. How is your department promoting the Self Help Groups towards sustainable rural livelihood development?
3. Your general opinion, the constraints and opportunity regarding the policy, institution and process in implementation of the Swarnajayanti Gram Swarajgar Yojana (SGSY) programme towards sustainable rural livelihood development?
4. What are the livelihood activities you think would be sustainable for your service area for the Self Help Groups?

5. Has any discussion taken place at your level among the Self Help Promotional institutions before selecting the livelihood (keys) activities of the Self Help Groups?

6. According to you what are the main reasons responsible for the non sustainability of Self Help Groups livelihood strategy?

7. According to you, what are the initiatives Self Help Groups should take for sustainable livelihood?

8. What are the basic infrastructure (Physical Assets) required for sustainable rural livelihood development of Self Help Groups?

9. What are the Training programmes (Human Assets) necessary for the sustainable rural livelihood development of Self Help Groups?

10. What is your opinion about the management of natural resources (Natural assets) for sustainable rural livelihood development?

11. To sustain the rural livelihood what kind of rapport building is necessary by Self Help Groups with social system including self help promotional institution?
12. Do you think the Self Help Groups can utilize the financial assets in revolving manner for their sustainable livelihood development?
13. Do you think it is important to balance between the five assets based strategy for sustainability of Self Help Groups livelihood.
14. Whether the five assets are available and accessible to the Self Help Groups to make strategy for sustainable livelihood.
15. Any suggestion to mitigate the constraints in the programme implementation and to improve sustainable rural livelihood development?

