

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.

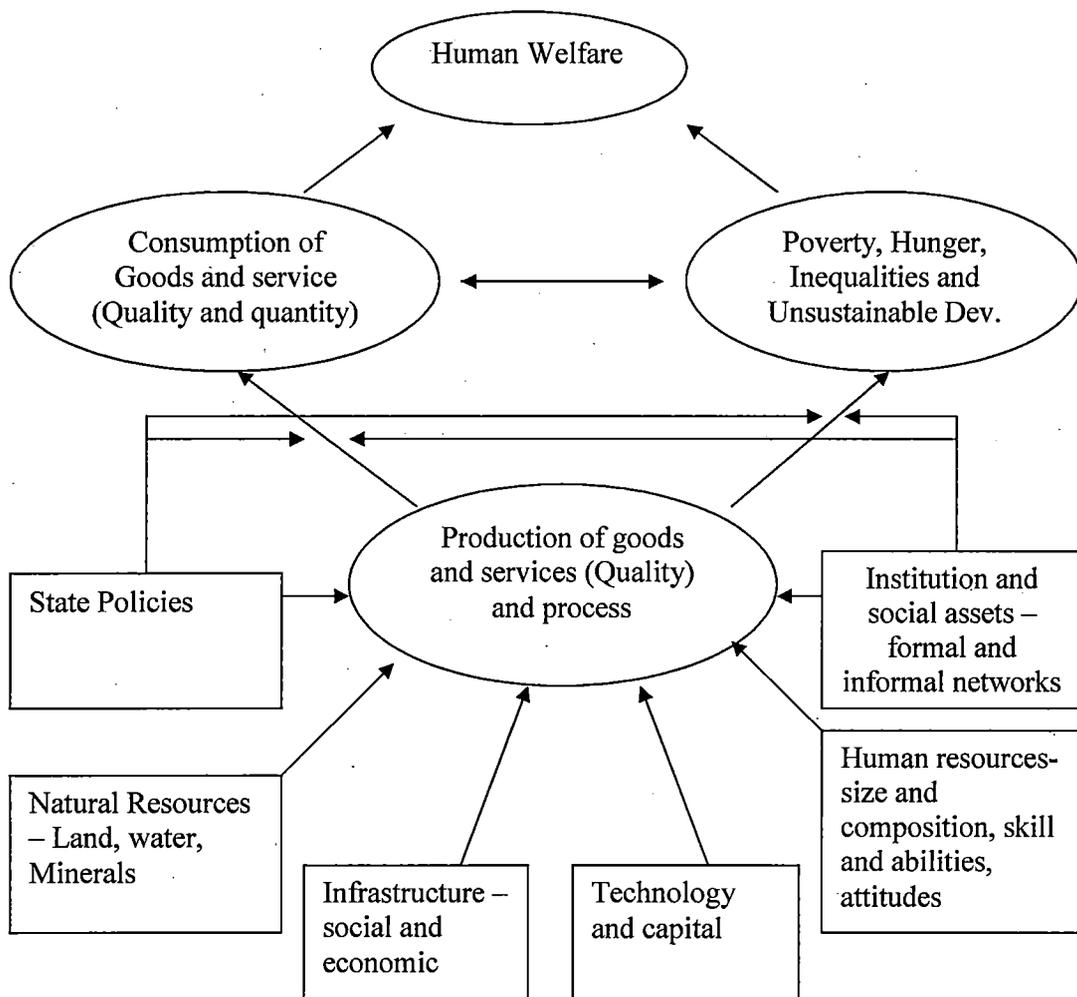
1.1.1. Meaning of Development

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 spirit 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 categories¹², -

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:---

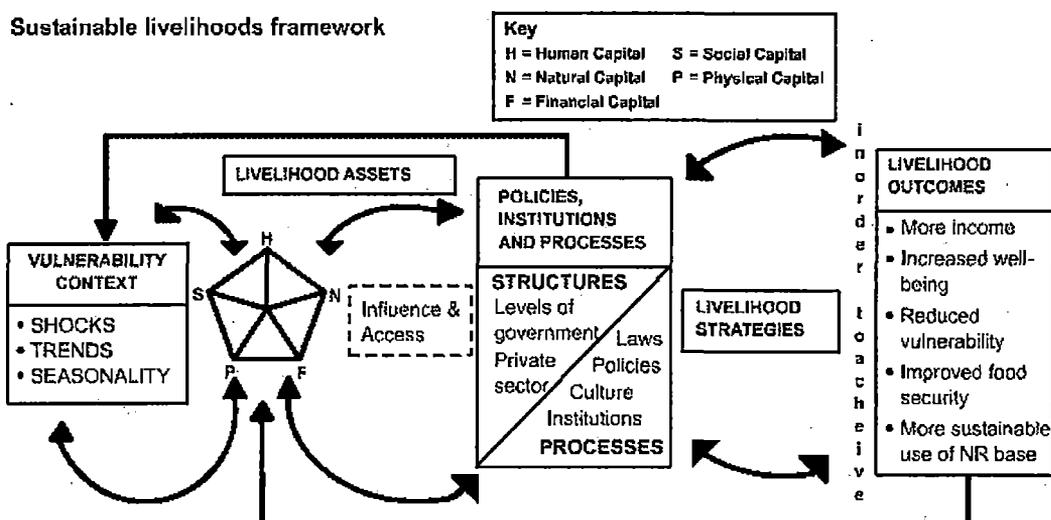
1. **People-centered:** sustainable poverty elimination will be achieved only if external support focuses on what matters to people, understands the differences between groups of people and works with them in a way that fits in with their current livelihood strategies, social environment and ability 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.



Source: Carney, 1998

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).