

## CHAPTER - II

### THE PROBLEM UNDER STUDY

#### 2.1. Statement of Problem :-

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

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

Government of India has implemented various self-employment and income generation programmes since independence for livelihood generation. During the programme period they have achieved their livelihood outcomes, but gradually they failed to sustain their livelihood outcomes. The livelihood strategies have failed to provide the livelihood outcomes in a sustainable manner. If the strategies are planned than rural people may sustain their livelihood. So, in respect of SHGs, livelihoods strategies are most important for sustainable livelihoods<sup>24</sup>.

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

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

## **2.2. Objective of the Study:-**

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

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

## **2.3. Research Methodology –**

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

### **2.3.1. Participatory Rural Appraisal**

Participatory methods are very useful for understanding livelihood strategies. The group discussions can provide a picture of evolving patterns of activity in a community. Different social groupings may offer different opinions about why the changes in livelihood strategies have taken place. Diagrammatic methods, such as Venn diagrams, can help to distinguish groups or household members that specialized in a particular income-generating activity, as well as identifying those that follow mixed strategies. Seasonal calendars can capture the peaks and troughs in time allocation to different activities. Preference ranking can help reveal people's criteria for decision-making about their strategies, including how they choose to invest any surplus they generate. Wealth ranking can produce an initial division of households; follow-up discussion may reveal more about the different strategies followed by particular wealth groups<sup>25</sup>.

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

### **2.3.2. Principle of Participatory Rural Appraisal**

The principles of PRA are as follows,--

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

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

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

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

### 2.3.3. Universe of the Study:-

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

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

### 2.3.4. Sample Frame and Sampling Procedure:-

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

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

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

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

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

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

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

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

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

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

### **2.3.5. Tools of Data Collection:-**

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

### **2.3.6. Type of Data:-**

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

#### **Livelihood :**

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

#### **Asset :**

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

**Policy, Institution and Processes:**

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

**Livelihood Strategy: -**

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

**Developmental Aspect:-**

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

**2.3.7. Plan of Data Analysis:-**

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

## **2.4. Definition of Key Concept-**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **2.5. Significance of study:-**

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

## **2.6. Limitation of study:-**

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

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