



GOVERNMENT OF ASSAM
অসম ৰাজ্যিক গ্ৰামীণ জীৱিকা অভিযান
ASSAM STATE RURAL LIVELIHOODS MISSION
NABAJYOTI NAGAR, SIVA NATH GOGOI PATH, GUWAHATI, ASSAM -781037



Basic Livelihoods Training Module

2017-18

Training Module Plan:

Sl No	Time (minutes)	Topic to be Covered	Methodology	Tools/ Materials
1	15	Introduction & Present livelihood scenario of rural Assam	Discussion	
2	20	Concept of Livelihood <ul style="list-style-type: none"> ☞ Livelihood meaning & sustainability ☞ what are the livelihood goals (risk, sustainability, empowerment, dignity) 	Brain Storming, discussion & Presentation	PPT
3	40	<ul style="list-style-type: none"> ☞ Understanding livelihood Assets and its importance ☞ Livelihood Framework 	Presentation	PPT
4	40	<ul style="list-style-type: none"> ☞ Understanding livelihoods Intervention Framework 	Presentation	PPT
5	15	<ul style="list-style-type: none"> ☞ Some of the Government schemes for rural India 	Presentation & Discussion	PPT
6	60	Innovative proactive interventions <ul style="list-style-type: none"> ☞ Success Stories (Annexure I) ☞ Group Activity 	Group Discussion & Sharing of experiences	PPT / Short Film
7	150	Micro Credit Plan (MCP): <ul style="list-style-type: none"> ☞ Objective & Importance ☞ Method of preparation of MCP ☞ Group Activity 	Group Involvement	PPT / Exercise
8	20	Summing up the session	Question & Answer	Group Involvement
Total Duration: 360 minutes (6 hours)				

Tips to trainer: What is livelihood, importance of sustainable livelihoods, its frame work and strategies for promotion of livelihoods are to be emphasised.

Objectives of the training:

- ☞ To understand the concepts of sustainable livelihood
- ☞ To understand different approaches of livelihood promotion
- ☞ To identify the community-centric, pro-active strategies for promotion of sustainable livelihoods
- ☞ Understand livelihoods beyond income
 - Rights and entitlements, mainstream linkages
- ☞ Evaluate their current livelihoods streams
- ☞ Realise their own position in the livelihoods scenario of their families
- ☞ Aspire to improve their livelihoods
- ☞ Identify a few activities and critical interventions that they would like to engage in

Expected Output of the training:

- ☞ Participants will be able to explain the concept of livelihood systems
- ☞ Convergence and benefits that can be availed from other Govt. Schemes
- ☞ Participants will be able to identify and design different strategies of livelihood Promotion
- ☞ Understand livelihoods beyond income (various rights and entitlements, mainstream linkages)

1. Livelihood scenario of Assam:

(Tips: Involve all the trainees to put their views and elaborate the livelihood scenario)

Assam's economy is fundamentally based on agriculture. **Agriculture sector** continues to support more than 75 percent of the State directly or indirectly providing employment of more than 53 percent of the total workforce. Assam occupies a geographical area of 7.8 million hectares of which total cropped area is 4.0 million hectares. In Assam, major constraints in agriculture are dependence on traditional cultural practices along with traditional varieties; very low use of nutrients is the major reason for stagnation/decline of crop productivity in the state. **Animal Husbandry sector** has significant impact on employment generation in the State and plays a vital role in income generation of both the rural and semi-urban economy. A significant proportion of landless labourers, small and marginal farmers have access to livestock resources and the acceleration in the growth of livestock sector in Assam offers significant opportunities for household income augmentation and employment generation. It also performs an important input functions in terms of contributing draught power and dung to crop production. Livestock are mostly reared by every household in rural Assam. Non-descript cattle, Small ruminant like goat, backyard poultry are common for every household along with agriculture, while Pig rearing is mostly done in ST/SC dominant areas. Livestock is an important component of mixed farming system and dependence on livestock as an alternative source of income, is significant. The livelihoods based on **NTFP** are limited across the state. The major produce under NTFP are bamboo, medicinal plants etc. **Handloom Weaving** is inexorably linked with Assamese Culture and Heritage. Handloom Industry of Assam provides maximum number of employment after agriculture is known for its rich glorious tradition of making handloom and handicraft products. Handloom is a precious part of generational legacy and has been kept alive by the skilled weavers engaged in the age old tradition of weaving since antiquity in Assam. Contrary to use of modern technology and tools in the textile sector in present days, the handloom sector continued to play very important role in terms of employment generation and the socio-economic development of Assam. In handloom, the constraints are shortage of skilled and expert weavers, Lack of capital and credit facilities, Lack of processing and finishing facilities, Weavers concentrate too much on Govt. assistance rather than their own effort, Lack of efficient marketing facilities, modern designs, pricing and packaging.

2. Concept of Livelihood:

(Tips: Ask questions about the meaning of livelihoods / sustainability, types of livelihoods. Write the points on flip chart and involve the participants in the discussion process)

What is Livelihood?

In simple words, livelihoods are **means of making a living**, the various activities and resources that allow people to live. Different people have different lifestyles and ways of meeting their needs. One of the earliest and most often cited definitions of livelihoods is that: *“It comprises the capabilities, assets (including both material and social) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks (drought, flood, war, etc.), maintain or enhance its capabilities and assets, while not undermining the natural resource base.*

Livelihood group is a group of people who access similar resources, share similar social and cultural values and have a comparable economic status. Moreover, people of the same livelihood group share the same risks and kinds of vulnerability. It is common to see more than one livelihood group in a geographical area. As livelihoods are determined by multiple factors, a combination of different types of information is needed to understand them.

This information includes:

- ☞ **Vulnerability context** - The vulnerability context refers to the full range of factors that can impact on people's livelihoods and place them at risk and the factors are as under:
Over these factors one may have control or not.
 - long-term **trends** like population pressures on land, land degradation, climate change, price inflation and spread of HIV
 - **shocks** that will impact livelihoods like drought, floods, pest attack, market collapse and conflict/insecurity
 - **Seasonal** stresses such as disease burden, water shortages or food shortages in the hungry season

3. Livelihood resources or assets:

(Tips: Discuss the points by emphasising the present livelihood resources and condition of the individuals members (participants) as example)

People require a range of assets to achieve positive livelihood outcomes. Livelihoods **assets** encompass what people have, i.e. human, social, natural, physical and financial resources. These five asset categories are interlinked. No single category on its own is sufficient to yield all the many and varied livelihood outcomes that people seek.

- ☞ **Human assets** represent the skills, knowledge, education, ability to work and good health that enables people to pursue different livelihood strategies and achieve their livelihood objectives.
- ☞ **Social assets** refer to status in society, as well as access to an extended family and other social networks.
- ☞ **Natural resource** stocks are which people can access and use to build their livelihoods, e.g: land, forests, water resources.
- ☞ **Physical assets** include livestock, land, shelter, tools and equipment but may also be community-owned, e.g. road infrastructure.
- ☞ **Financial assets** include income, but also access to credit and investments in several forms. They may also include regular inflows of cash, including pensions and remittances.

Policies, institutions and processes:

Policies, institutions and processes are an important set of man-made external factors that shape the options that people have in achieving their livelihood goals. They influence access to assets and vulnerability to shocks, and operate at all levels, from the local to the international level, and in all spheres, from the most private to the most public. Agricultural, land tenure or land use **policies** can be instrumental in increasing or reducing vulnerability to disasters.

Livelihood strategies

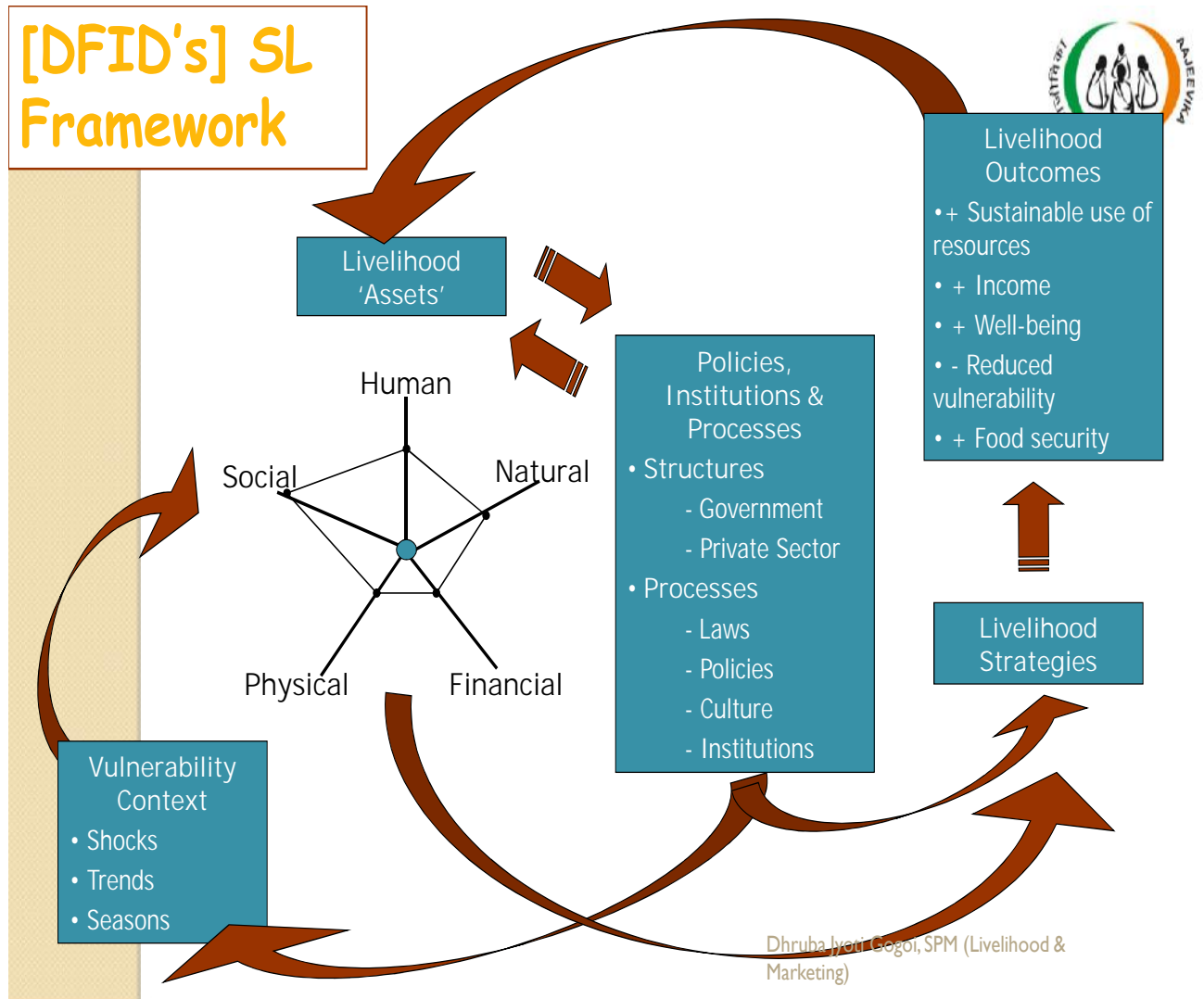
Livelihood **strategies** are the range and combination of activities and choices that people normally make or undertake in stable and peaceful times in order to achieve their livelihood

goals (e.g. productive activities, investment strategies, reproductive choices). Livelihood strategies can be divided into **natural** resource-based activities, e.g. cultivation, livestock-keeping, weaving, collection and gathering; and **non-natural** resource-based activities, e.g. trade, services, remittances. Most households employ a combination of the two. The more choice and flexibility that people have in their livelihood strategies, the greater their ability to withstand – or adapt to – the shocks and stresses of the vulnerability context.

Livelihood outcomes or goals

Livelihood outcomes can be categorized under three headings: economic, biological and social. Sufficient food and income to meet basic needs, is essentially an economic outcome. Mortality and malnutrition rates or levels are essentially biological measures of livelihood outcome. Dignity is an all-encompassing term that includes notions like choice and control over one's future, sense of self-worth and status. It is clearly a social measure and as such is hard to quantify.

4. Livelihood framework:



☞ Explanation:

Relationships between assets

Assets combine in a multitude of different ways to generate positive livelihood outcomes. Two types of relationship are particularly important:

- **Sequencing:** Do those who escape from poverty tends to start with a particular combination of assets? Is access to one type of asset (or a recognisable sub-set of assets) either necessary or sufficient for escape from poverty? If so, this may provide important guidance on where livelihood support should be focused, at least at the outset.

- **Substitution:** Can one type of capital be substituted for others? For example, can increased human capital compensate for a lack of financial capital in any given circumstance? If so, this may extend the options for support.

Assets and Livelihood Strategies: Those with more assets tend to have a greater range of options and an ability to switch between multiple strategies to secure their livelihoods.

Policies, Institutions & Processes influence the vulnerability context : The institution and policies have a profound influence on access to assets. They

- a) **Create Assets:-** e.g. government policy to invest in basic infrastructure or technology generation or the existence of local institutions that reinforce social capital.
- b) **Determine access:-** e.g. ownership rights, institutions regulating access to common resources.
- c) **Influence rates of asset accumulation:-** e.g. policies that affect returns to different livelihood strategies, taxation, etc.

Asset and Vulnerability Context:- Assets are both created and destroyed as a result of trend shock and seasonality of the vulnerability context.

Assets and Livelihood Outcomes:- Poverty analyses have shown that people's ability to escape from poverty is critically dependent upon their access to assets. Different assets are required to achieve different livelihood outcomes. For example, some people may consider a minimum level of social capital to be essential if they are to achieve a sense of well-being. Or in a remote rural area, people may feel they require a certain level of access to natural capital to provide security. Such relationships will need to be investigated case by case.

☞ **Group Activity:**

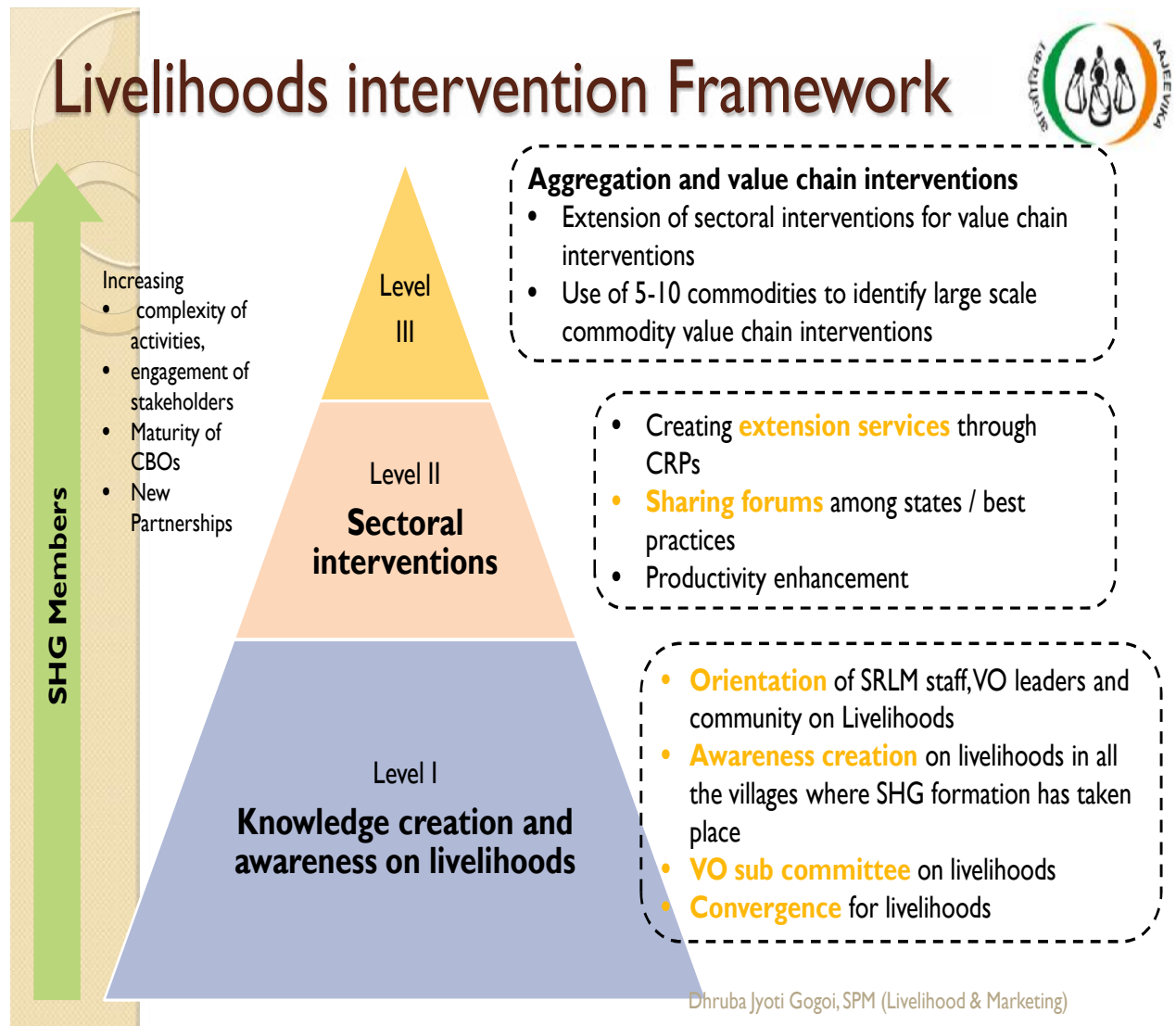
Let participants identify different capitals (five Cs - Human, natural, social, physical and financial capital) and their importance through discussion.

Example:

- ☞ *Human capital (labour capacity, no education, limited skills etc...)*
- ☞ *Natural capital (landless, access to common property resources etc...)*
- ☞ *Financial capital (low wages, no access to credit etc...)*
- ☞ *Physical capital (poor water supply, poor housing, poor communications etc...)*

Social capital (low social status, discrimination against women, strong links with family & friends, traditions of reciprocal exchange etc...)

5. Livelihoods Intervention Framework:



Explanation:

In the livelihoods Intervention Framework there are three levels for intervention. **Level I** is to create awareness and spreading of knowledge of livelihood among the various stakeholders i.e. ASRLMS staff, SHG members, leaders of the VO / CLF, other community members, officials of various Govt. departments in the state/district/block/GP level for convergence. **Level II** is the creation of community resource persons (CRPs) to promote and address livelihood issues in the grass root level. Along with that some specific activities need to be identified for enhancement of productivity and value chain creation. **Level III** is for promotion of value chain for specific products (which will be including all the forward and backward linkages)

6. Some of the Government Schemes for Rural:

☞ Mahatma Gandhi NREGA:

The National Rural Employment Guarantee Act (NREGA) aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work.

☞ Pradhan Mantri Awaas Yojana Gramin (PMAY-G):

Pradhan Mantri Awaas Yojana - Gramin is a flagship scheme of Government of India. It was earlier called Indira Awaas Yojana (IAY), a flagship scheme, has since inception been providing assistance to BPL families who are either houseless or having inadequate housing facilities for constructing a safe and durable shelter. This effort has been part of a larger strategy of the Ministry's poverty eradication effort, supporting the development of an environmentally sound habitat with adequate provisions for incremental expansion and improvement.

☞ National Social Assistance Programme (NSAP):

The National Social Assistance Programme (NSAP) introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national standard for social assistance in addition to the benefits that states are currently providing or might provide in future.

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
- Indira Gandhi National Widow Pension Scheme (IGNWPS)
- Indira Gandhi National Disability Pension Scheme (IGNDPS)
- National Family Benefit Scheme (NFBS)
- Annapurna Scheme

☞ Swachh Bharat Mission (Gramin):

To accelerate the efforts to achieve universal sanitation coverage and to put focus on sanitation, the Prime Minister of India launched the Swachh Bharat Mission on 2nd October, 2014. The Swachh Bharat Mission (Gramin) aims to construct toilets in every house hold to achieve Swachh Bharat by 2019 in all the rural areas of India. This in rural areas shall mean improving the levels of cleanliness in rural areas.

7. Innovative Proactive Interventions :(Exemplary success stories in Annexure I)

(Tips: Involve the participants and preferably take local case studies / success stories as example)

8. Micro-Credit Plan (MCP):

Poor have inherent skills, experience and local wisdom to access the opportunities around them for enhancing their livelihoods and coming out of poverty. Micro credit plan helps in transformation of these skills and experiences in to income generating activities through accessing credit. Each member of SHG will come up with a family investment plan and an aggregate of all the family investment plans of the members is the Micro Credit Investment Plan. The plan addresses members investment needs for income generation, health, education, consumption, housing and other social needs, if any. Most importantly the MCP is a bottom up plan prepared the members themselves.

The MCP contains 7 step processes:

- ☞ *Comprehensive profile of SHG* - Includes details about SHG (name, village, no. of members, bank account no.), particulars of savings and loans and status of practicing of panchasutra
- ☞ *Socio-economic profiles of all the members* - Includes age, caste, occupation, members of family, details of assets (like type of house, land, livestock and other assets) and poverty status
- ☞ *Member wise statement of household incomes and expenditures*
- ☞ *Member wise portfolios of opportunities identified by them along with costs and repayment schedules* - Activities identified, investment cost, sources of funds (margin, loan, subsidy, etc), calculation of ability of repayment based on household income and expenditure and loan instalment
- ☞ *Prioritization plan for the members from the poorest of the poor category* - Loan needs prioritized, finalized and appraised. Prioritization based on seasonality of the activity besides the poverty ranking. Priority ranking should take into account emergencies.

- ☞ *Rotation for the remaining members and terms of the partnerships of the group - The terms include panchasutra, terms for utilisation of loan, asset verification by non-loan members, etc.*
- ☞ *Terms of Partnerships between members and SHG, between SHG and their federations - panchasutra, terms for utilisation of loan, asset verification by non-loan members, criteria and grading of SHGs for sanction & release of loans, etc.*

9. Group Activity:

The participants may be grouped and of these 2 groups may prepare a micro-credit plan for their group assuming them as SHG members and other groups act as SHG federations. As federation of SHGs, they consolidate the MCPs of SHGs, appraise and prioritize MCPs.

☞ **A VO that can take initiative**

'Who will pay? Who are you buying for?' asked the farmer at Bardela village (Purnia) when Ravina Khatoon, the President of the Nirala VO of Khanwa village, negotiated with him for 46 quintal of rice. He did not believe that these simple women, five in number - Ravina Khatoon, Sita Devi, Chanki Devi, Anita Murmu, Taria Khatoon - could buy such a huge quantity. Even when the rate was finalised and truck was hired, he did not believe that they would pay him then and there. He was taken aback when Ravina Khatoon paid him Rs. 58,650 at the rate of Rs.1275/quintal (that includes transportation and jute bags). The triumphant women went back on the truck, unloading bags at different SHGs on the way. The rice was packed in 50 kg bags to avoid difficulty in weighing. They provided the rice to the Samooh at the rate of Rs.1300 / quintal, benefiting altogether 92 families of nine SHGs. The market price was Rs. 1400-1500 per quintal. Significantly, the rice was purchased with funds from the CIF with the VO. It was the initiative at the VO level much before (November 2008) the food security plan was launched officially. And Nirala VO was inspired by the collective marketing in practice by one of its SHGs - the Alhamdulillah Samooh

☞ **A Bridge to Collective Action**

It is the second week of June. The rainy season has not actually begun. Even then you have to wade through knee-deep water to reach Gidarahi village (Purnia district). During the rainy season the water level rises alarmingly, making communication very difficult. The chachari pul (a temporary bridge made of bamboo) which used to make communication easy is no longer usable. The issue is discussed at the meeting of Prakash Jeevika Gram Sangathan comprising exclusively santhal women (Schedules Tribe). 'Those who have bamboo groves should donate bamboos so that the chachari should be repaired,' proposed Usha Besara, a member representing Jeevan Prakash SHG. 'Those who have bamboo should give bamboos and others should contribute money to buy rope and other items needed for repairing the chachari,' added Mary Murmu, a member representing Jeevan Jyoti SHG. Finally, it was decided that the cooperation of the villagers will also be sought but the members should be ready to contribute bamboos or money to buy ropes and pay for the labour if needed and do Shramdaan.

☞ **The Beginning of Sujni**

Proper refinement and packaging can develop the traditional rural arts into an upmarket product. This is the case with Sujni (embroidery work). It is being promoted by JEEViKA in two villages in Bochaha block in Muzaffarpur district - Sarfuddinpur and Madan Chaupar - through two VOs - Durga and Chandani - to help the women of the deprived class earn their income and thereby alleviate their poverty. At the demand of the VOs, the BRLP arranged for training in two phases. The programme was conducted by reputed textile and fashion designers from a Delhi based agency. Altogether 15 women received training on Sujni. Two of the selected women - Shakuntala Devi and Nazma were even called to Delhi. The women make Sujni on sarees, carpets, bags, lamp covers etc. These women have been asked to keep on working as their work would be collected and paid adequately. Their works are on high demand. Several agencies keep on visiting them to purchase the art work.

☞ **SRI - 4 maunds per kathha**

'My husband was not at all convinced with the idea of adopting System of Rice Intensification (SRI). "What will we do if it fails?" he asked. But I was convinced. We had a plot of two kathha which had been parati (virgin, uncultivated for years) for years. I along with my son dug that parati and made it cultivable. We prepared bed as directed, did the treatment of the seed using salt solution, prepared the nursery of the seed and on the 12th day planted the seed. "You will be responsible for wasting the field and energy," my husband used to taunt me till the growth became visible on the eighth day of plantation. As the growth continued, the people became impressed. Finally, when we got the yield of 4 maunds per kathha which was four times greater than we used to get even from the best of our plots, my husband acknowledged that SRI method is useful for paddy plantation,' narrated Sunita Devi II of Bhusia village in Gaya district.

☞ **Food Security through bulk buying:**

Bulk buying of food grains and other provisions, at wholesale price by SHG members was experimented by Society for Elimination of Rural Poverty (SERP) in a few districts in Andhra Pradesh. Under this initiative, the individual provision (rice, dal, tamarind, chillies, salt etc.) requirements are pooled into market lots. If necessary the SHG members were given loans by

the village level SHG federations to facilitate the transactions. The office bearers of SHGs, SHG federations are trained to collect the information regarding the individual SHG members' demand and pool the same at SHG level and further at village federation level, MMS level (Block federation level) and Zilla Samakya level every month which are ultimately are converted into market lots. At the MMS, these supplies are packed into standard metric units (Kgs / Lts.) as per the requirement of each SHG member and sorted out by the routes of village level federations where the provisions are door-delivered. This entire exercise is carried out in a very transparent and participatory manner. With this initiative, the members of SHGs and their leaders have acquired the dynamics of wholesale and retail markets. This has eventually improved their self-confidence.

☞ **Partnership with Corporate sector :**

The public-private partnership with corporate bodies to sell small groups' produces like honey (the tie up with Dabur and Wipro) and tamarind (with Girijan Coop. Corporation, Visakhapatnam) have worked well. The SHGs have done better in the service sector. For instance, the courier service provided by the SHGs in Coimbatore (TN), loan recovery operations for public sector banks (Bidar, Karnataka), collecting life/cattle insurance premium products as franchises for private insurance companies (Vizayanagaram, AP), house-keeping in hospitals (TN), serving mid-day meals for rural schools, disbursing National Old Age Pensions in AP are similar examples.