

National Rural Livelihood Mission (NRLM) and Sustainable Livelihood Development through Poverty Alleviation

*¹Manidipa DasGupta and ²Nirupom Roy

¹Assistant Professor, Department of Commerce, University of Burdwan, WB (India)

²Assistant Professor, Academy of Professional Courses, Dr. B.C. Roy Engineering College, Durgapur, WB (India)

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*Corresponding Author

Email: dasgupta_manidipa@yahoo.co.in

ABSTRACT

From ancient time, human civilisation has been facing a lot of constraints and challenges in its sustainable developmental phase among which poverty seems to be the most disastrous one. India, as a second largest democratic country in the world, is also facing such problem which seems to be one of the vital barriers for inclusive growth as well as to compete with other developed and developing countries in several dimensions. Unfortunately, even after seventy years of independence, a large percentage of Indian population belonging under Below Poverty Line (BPL) category. In this context, different research studies evident that the rural India is suffering a lot which is supposed to be more severe than that of the urban areas of India. Therefore, special attention is to be assured to eradicate poverty through which livelihood of general populace can be developed and in this context, rural poor should especially be addressed. Respecting this issue and welcoming inclusive growth for socio-economic excluded poor people mainly from rural boundary, different developing and underdeveloped countries time-to-time declared various promotional and developmental programmes. In this context, National Rural Livelihood Mission (NRLM), implemented by the Central Government of India has become the World's largest poverty alleviation scheme. Hence, it is very essential to visualise the practical application and acceptance of the welfare prospect of the very Mission in rural vulnerable populace. This effort can be materialised successfully with the measurement of the sustainable livelihood promotion as introduced by the said scheme for the marginalised rural poor attached with a socio-economic backward area.

In the present paper, an attempt has been framed to enumerate the literature on the issues like poverty, livelihood promotion of vulnerable sections of society, different promotional schemes including National Rural Livelihood Mission and their roles in promoting the said sections towards sustainable livelihood promotion.

INTRODUCTION

There is a common saying- survival for the fittest. For survival; sustainable development is mandatory which can be termed as a continuous process that meets the needs of the present without compromising the ability of future generations to meet their own needs (World Commission on Environment and Development, 1987). Human civilisation in its sustainable developmental phase has to bear many hindrances among which poverty seems to be the disastrous one, causing challenges to human livelihood i.e. capabilities, assets (material and social resources) and activities required for a means of living (State of World's Volunteerism Report, 2011). But human civilisation has time-to-time faced several challenges mainly due to poverty which sometimes hampers the sustainable livelihood promotion of their lives. Poverty in its multidimensional context has been defined as hunger, lack of shelter, being sick and not being able to see a doctor, not having access to school and not knowing how to read, not having a job, is fear for the future (World Bank Report, 2008-2009). The destructive attitude of poverty with different faces changing from place to place and across time approaches to every part of the World economy amongst which the lower

middle-income countries¹ are found at the most severe stand. Within this lower-middle income countries categorisation, India, the second largest democratic country of the world, claims special attention for its huge population under Below Poverty Line (BPL) category² (Rangarajan Committee, 2014). India though is supposed to become self-sufficient in food production at national and state level by adopting 'food security' as a prime agenda, unfortunately has found to lose the security status at household level (Mondal, 2013) which invites deprivation, isolation, social-exclusion and negligence for the said group of household population. The vulnerable group of people in a shape of 'poor' can have its appearance in every part of our country especially in rural area from varied castes, gender-classes etc. Now to arrest the aggressive movement of poverty and likewise to ensure sustainability in country's progress, rural poor should be connected with mainstream

¹Middle-income economy has a GNI per Capita within \$1046 to \$12736. Lower-middle income economy has GNI per Capita within \$1046 to \$4125 and upper-middle income economy has GNI per Capita within \$4126 to \$12736 (World Bank, 2014)

²As per the recommendation of expert committee set up by the Planning Commission in June 2014 under C. Rangarajan, in India, an individual who is unable to spend ₹32 in rural areas and ₹47 in urban areas per person per day, will be considered as poor and categorised under BPL. The committee claimed that in India, 363 million (29.5%) people are identified under BPL.

socio-economic growth. The economic growth, in this issue, must be accompanied with human development³ in modes like equality and democracy in availing of every human livelihood aspect which should be sustained in each socio-environmental stress and shock (Krantz, 2001).

Respecting this issue and welcoming inclusive growth⁴ for socio-economic excluded poor people mainly from rural boundary, different developing countries⁵ time-to-time declared various promotional and developmental programmes. In India, it is also not an exception where, the socio-economic positions of the vulnerable people are quite alarming even after seventy years of independence (Sengupta, 2013; Mondal and Sarkhel, 2015).

After independence, the Ministry of Rural Development has introduced a number of poverty alleviation programmes which started with 'Panchayati Raj' (1957), a three-tier system of rural local Government connecting Gram Panchayat (village level), Panchayat Samiti (Block level) and Zilla Parishad (District level). This progression continued with different stepping stones like Millions Wells Scheme (MWS), Ganga Kalyan Yojana (GKY), Supply of Improved Tool- Kits to Rural Artisans (SITRA), Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self Employment (TRYSEM), implementation of Integrated Rural Development Programme (IRDP) in 1979; confirmation of official performance at District level under District Planning and Development Council (1987) with separate recognition of Block as a basic unit for development planning etc. But the success rate was found as very nominal in practice due to some unethical operations in connection with channelization of benefits to non-poor. Hence, in 1999, the Central Government, with the approval of Cabinet Committee on Economic Affairs, merged all these programmes and reshaped the developmental scheme as a fresh policy under the name Swarnajayanti Gram Swarajgar Yojana (SGSY) in association with National Bank for Agriculture and Rural Development (NABARD) with the assistance from agency banks (Commercial Banks, Cooperative Banks, Regional Rural Banks) under Bank-Linkage Model. Under this scheme, the Central Government aimed at promoting self/wage employment among rural poor people, clubbed under Self-Help Group (SHG) (an informal,

homogenous and voluntary association of persons not exceeding 20 members which is usually formed and supported by Government agencies and NGOs to avail of low cost financial services with a process of self-management and development) and thus motivated the joint movement of people against rural poverty. But due to varied unprofessional attitudes in capacity building of beneficiaries; insufficient investment in community interest; different functional mismanagements in productivity enhancement, marketing linkage; unfamiliarity in formation of SHG and improper utilisation of fund by the members of SHG released under the scheme (Dasgupta, 2009; Zalaand Jain, 2014), SGSY was declared outperformed. Henceforth, it has been replaced by a new promotional developmental policy framework, National Rural Livelihood Mission (NRLM) (June, 2010) by the Ministry of Rural Development, Government of India in acceptance of the recommendation of the Committee on Credit Related Issues under SGSY. The objective of NRLM is to eliminate rural poverty with greater momentums through innovative implementation of strategies involving mobilisation and organisation of rural poor.

Following the principle of SGSY, NRLM, the world's largest comprehensive poverty reduction programme (Kundu and Mukherjee, 2011), motivates the institutionalisation of rural poor of our country (i.e. formation of SHG), belonging mainly to the marginalised groups of Schedule Caste, Schedule Tribe, minorities (religion), women, disabled persons, low productivity occupation, landless, migratory labour etc. NRLM generates inclusive growth prospect by way of self and wage employment generation, skill promotion, utilisation of resources and nurtures the said rural poor till their coming out of poverty. Initially it was launched in 12 States that accounts for 85% of rural poor in India. Currently it is covering all the states of India except Delhi and Chandigarh targeting 70 million BPL household within the end of 12th Five Years Plan.

In the present context, it is very needful to visualise the practical application and acceptance of the welfare prospect of the very mission in rural vulnerable populace. This effort can be materialised successfully with the measurement of the sustainable livelihood promotion as introduced by the said scheme for the marginalised rural poor attached with a socio-economic backward area.

REVIEW OF LITERATURE

The livelihood promotional schemes as introduced to alleviate poverty and thus to promote poor individual from different aspects have received considerable attention and interest from several researchers of national and international levels. Therefore, an attempt has been framed to locate the related issues – poverty, livelihood promotion of vulnerable sections of society and different promotional schemes, their roles to promote the said sections and estimation of sustainable livelihood promotion.

The 'poor' could not be clubbed under a specific homogeneous group rather than the same forms of heterogeneity both in terms of material well-being and in terms of their agency that would define their living condition (Ansoms, 2008). In the same line, poverty with its varied forms and norms might appear differently in different geographical context especially from the perspective of rural and urban areas (Beall and Kanji, 1999; Stansell and McLanghlim, 2013). The agriculture-based rural populace without efficient dominance on technology and market accessibility invited lower potentiality to earn sufficient amount to sustain and thus they

³ United Nations emphasised on the measurement of human development on the basis of the life expectancy, adult literacy, level of education, people's average income, political freedom etc. (UNDP, 2007-2008)

⁴ Inclusive growth is a concept that advances equitable opportunities for economic participants during economic growth with benefits incurred by every section of society. It refers both to the pace and pattern of growth which are considered interlinked and therefore in need to be addressed together (Commission on Growth and Development, 2008). Economic growth creates employment opportunities and helps in reducing poverty. It means having access to essential services in health and education by the poor. It includes providing equality of opportunity, empowering people through education and skill development. It also encompasses a growth process that is environment friendly growth, aims for good governance and a helps in creation of a gender sensitive society. Special efforts to increase employment opportunities are essential as it is a necessary condition for bringing about an improvement in the standard of living of the people.

⁵ A developing country is also known as less developed country or under developed country. It is a nation with less developed industrial base and low Human Development Index (HDI) relative to other countries. "A country characterised by (i) mass poverty which is chronic and not the result of temporary misfortune and (ii) obsolete method of production and social organisation which means that the poverty is not due to poor natural resources and hence could presumably be lessened by methods already proved in other countries"-Eugene Staley. There is no universally agreed upon criteria for identifying a country as developing or developed country although there are general reference points such as Nation's GDP per capita compared with other nation etc.

were declared to prone to poverty more than the urban people (Perret, Anseeuw and Mathabula, 2005; Bennell, 2007). Moreover, the sub-standard health-care, unscientific education system, poor infrastructure etc. aggravated the degree of deprivation for all the rural poor from all corners (Perret et al, 2005; Holmes, Farrington, Rahman and Slater, 2008; Stansell and McLanghlim, 2013). Some other researchers (Bluffstone, Yesuf, Bushie and Damite, 2008; Sarkhel and Mondal, 2015) highlighted a variety of socio-economic problems of marginalised rural poor members, specially from the backward communities in respect of caste and gender, such as- objection from family members, excess dependence on male member of society, lack of adequate capital, unavailability of loan at right time, lack of proper need base training, conflict among the members etc. All these circumstantially could generate extreme stress, risk and shocks to them and redress them to maintain livelihood generously (Bluffstone et al, 2008).

Considering the negative movement of poverty in human civilisation and respecting the promotional tendencies of Millennium Development Goals (MDG), 'poverty' could be eliminated through varied promotional schemes in the shape like livelihood promotion (Chambers, 2006; Bluffstone et al, 2008) which could be sustained and be adopted according to the nature of poor. The sustainable livelihood development specifies a situation of continuous improvement which would continue till infinite period of time (Scoones, 1997; Carney, 1999; Alpopi, Manole and Colesca, 2011; Levine, 2014). In this connection, it could facilitate the opportunities to the poor for continuous growth and to cope up with the adverse, unfavourable situations so that they could recover themselves from stress and shocks (Chambers and Conway, 1992; Ellis, Kutengule and Nyasulu, 2002). Several researchers (Chambers, 1997; Ellis, 1997; Cater, 1997; Umdor and Ponda, 2009; Hussein and Nelson, n.d.) considered livelihood diversification as the main source of livelihood promotion for rural populace with which environmental stress and shocks could be met.

In India, the multi-faceted socio-economic destructive movement of rural poverty would supposed to be arrested with institutionalisation (Krantz, 2001; Altfield, 2004; Modal, 2014) where SHG might have significant contribution in empowering the society belonging to the BPL. It generally could help its members to get involved in various income generating activities through their capacity building, household decision making and in improving economic activities (Veenapani, 2012; Kundu, Bera, and Sarkar, 2013; Patel, 2014; Jagadeeswari, 2015; Zaryab, 2015; Sarkhel and Mondal, 2015). In this context, more consciousness awareness programme regarding the advantage of participation in SHG should be taken at Gram Panchayet or village level (Veenapani, 2012; Jagadeeswari, 2015; Sarkhle and Mondal, 2015). This matter was evenly echoed in the earlier study of Modal (2014) who considered the requirement of formation of SHG in view of attaching with any scheme of livelihood promotion of the rural marginalised people.

In this issue, SGSY could be considered as significant in up skipping human capital mainly from the marginalised section of rural communities organised under SHG as a part of livelihood promotion programme (Kundu and Mukherjee, 2011). The rural poor members of SHG, therefore, could take part in the very programme of SGSY which would have the capacity to promote their livelihood from every aspect (DasGupta, 2009, Sanjeev and Thangavel, 2012). SGSY offered affordable credit to all poor members of SHG which

would be the cost of fund in the short run but forced savings in long-run (Umdor and Ponda, 2009). The scheme is also successful in targeting the extremely poor people, specially the women (Kundu et al, 2013). Here, the Self Help Group Promoting Institution (SHGPI) would achieve a great success to mobilize the targeted group of people to alleviate poverty from the weaker section of the society (ibid).

Besides, SHG-Bank Linkage Programme (SHG-BLP) had performed a significant favourable activity in accessing financial services for the rural poor and thus created a positive impact on socio-economic conditions of SHG members and their household (Narang, 2012; Das, 2015). The SHG-BLP has made a favourable environment for equitable growth of rural poor people with empowerment (ibid). With the help of Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), SHG- BLP not only played a major role in poverty alleviation in rural India but also proved to be relevant in offering women, the possibility to gradually break away from the exploitation (ibid).

For promoting SHGs, the contribution of Micro Financial Institutions (MFIs) should not be avoided at any circumstances. Micro finance agencies had a significant impact on SHG and its members in social and economic empowerment by providing micro credit and by helping them to start some livelihood promotion activities which could ultimately promote self-reliance and economic condition (Patel, 2014). Several researches (Pati, 2009; Narang, 2012; Jain and Mathur, 2012; Sengupta, 2013; Venugopal, 2014; Patel, 2014; Devi, Zala, and Jain, 2014) revealed that MFIs had a positive influence for promoting SHG not only through providing credit facility but also through enhancing savings, consumption, providing emergency loan, insurance, business education etc. (Pati, 2009; VenuGopal, 2014). Members were economically empowered through easy access of credit facility provided by the MFIs to a great extent (for both productive and consumption expenditure) and by diversification of sources of income which could ultimately have results in social empowerment through enhanced status, recognition in the family and through boosting their self-confidence (Umdor and Ponda, 2009). Due to wide regional variation of SHGs, different researchers (Joy, Prema, and Krishnan, 2008; Das and Bhowal, 2013; Meena and Singh, 2014; Mondal and Sarkhel, 2015) reported different findings in respect of their quality and quantity. It has been found that Micro Finance Institutions (MFIs) in collaboration with SHGs undoubtedly played a significant role in improving effective provision of savings, credit and insurance facilities, risk taking capacity, building assets, income earning capacity, better livelihood of SHG members and their family through developing micro enterprises (Devi et al, 2014). Like other developing countries, in India also, micro finance could be considered as one of the vital and most powerful equipment to reach to the poor and attain financial sustainability. It is the central poverty alleviation strategy and a means of deriving economic growth through development of Micro, Small and Medium Enterprises (MSME). An effective combination of best practice models, network of active members, support of rural people in organised form and active support of banks and NABARD could provide a sustainable livelihood to rural people in India (Jain and Mathur, 2012).

Micro Finance and SHGs could be considered as complimentary to each other in reducing poverty, empowering women and creating awareness which finally would result in sustainable development of nation (Jain and Mathur, 2012; Kumar and Mukhopadhyay 2013). Micro finance bought psychological and social empowerment besides economic

empowerment and thus made an appreciable contribution in bringing confidence, courage, skill development and empowerment (VenuGopal, 2014; Devi et al, 2014; Patel, 2014). Instead of these, women entrepreneurs were facing challenges and obstacles in connection to their enterprises (Mondal and Sarkhel, 2015). Such constraints could be overcome by extending equal opportunities with regard to finance, market facilities, marketing skill and access to all kinds of information (Sengupta, 2013).

Long term attachment of members of SHGs with SGSY scheme could enhance their creditworthiness and improve income earning capacity by diversification of job opportunities (Umdor and Ponda, 2009). Introduction of SGSY could enable the targeted group to grow with awareness, capacity building, education and availability of information which led to confidence building to struggle and win over various social issues (Thomas, 2013; Zaryab, 2015). Such kind of attachment with SGSY scheme could facilitate SHG members to deal with banks, Government officials and NGOs (ibid). But only over emphasise on capital subsidy without actual promotion of rural populace through institutionalisation/mobilisation, made this programme a non-viable one (Pati, 2009). DasGupta (2009) and later on Mukherjee and Kundu (2013), Mishra (2014) in their study emphasised on the negative feedback of SGSY in promoting the rural poor practically and focused subsequently on the requirement of framing a new policy in place of the former one under the bracket of NRLM. As per their study, to eliminate rural poverty, livelihood could be promoted with the introduction of a conducive credit environment with a linkage with individual and institution. They also recommended an introduction of micro level credit management by financial institution for the rural populace and the involvement of Government in policy framing and incentive implementation for human capital generation.

Though regional disparities could be there in respect of distribution of SHGs and their qualities as reported by several studies (Das and Bhowal, 2013; Devi et al, 2014), still SHG movement under NRLM has become an agenda for women empowerment and for other vulnerable sections of the society. Its initial success had attracted considerable attention of policy makers, development practitioners, funders, academicians, researchers and even corporate bodies. A rapid growth has been observed in the SHG-BLP during the last decade and particularly after the restructuring of SGSY as NRLM. As the financial assistance and other Government avenues under SGSY earlier and now under NRLM reaches to the targeted beneficiaries [Schedule Caste, Schedule Tribe, minorities (religion), women, disabled persons, low productivity occupation, landless, migratory labour etc.] through SHGs, a proper assessment of performance and quality of the said groups became essentially required. So that necessary steps could be taken to overcome the weakness of the policy. In this context, Reddy (2005) and later on other researchers (Abraham, 2011; Savitha, 2012; Jain and Mathur, 2012; Arora and Arora, 2012; Mondal, 2013; Meena and Singh, 2013; SenGupta, 2013; Das and Bhowal, 2013; Sarma and Mehta, 2014; Patel, 2014; Maheswari and Goyal, 2014) detected several impact-peripheral/core components of quality indicators of SHG in promoting the members of the same which enhanced their self-esteem, self-respect with economic freedom in different dimensions and eradicated poverty from their families with an upliftment in asset value, annual income, risk taking capacity, independence and overall improvement in housing, health and education (Singh, 2001; Rajeswari, 2001; Umdor and Ponda, 2011). For measuring the quality of SHGs a large number of

bankers, District Rural Development Agency (DRDA) officials and Non-Government Organisations (NGOs) are using NABARD's Critical Rating Index (CRI) for promoting bank linkage and for offering different Government avenues. In their study, Das and Bhowal (2013) identified several broad indicators to measure the performance of SHGs such as- group constitution, organisational discipline, organizational systems, financial management and performance, external linkages, group activities and self-reliance. Though Sa-Dhan (The Association of Community Development Finance Institution) has made a comparative study of assessment tool developed by National Bank for Agriculture and Rural Development (NABARD), Cooperative for Assistance and Relief Everywhere (CARE), Mysore Resettlement and Development Agency (MYRADA), Andhra Pradesh Mahila Abhivruddhi Society (APAMAS) etc. and had identified eight broad areas (Group Constitution, Organisational Discipline, Organisational Systems, Financial Management & Performance, Credit Policy, External Linkage, Activities/Services undertaken by the group members, Capabilities & Achievement). Whereas Das and Bhowal (2013) measuring the perception of different stakeholders of SHGs on quality parameters sixty several parameters in total have been identified, including homogeneity/ solidarity, velocity of internal lending, governance issues, attendance in meeting, member's awareness about financial transaction, involvement in village issues etc. It has been found that there is no significant difference among the opinions of all direct stakeholders of SHGs regarding the parameters to be considered while assessing the quality of SHGs (Das and Bhowal, 2013). Performance of SHG members also influenced by different socio-economic parameters like age, education, market perception, economic motivation, attitude towards self-employment, management orientation, risk orientation, innovativeness and information seeking behaviour etc. (Joy et al, 2008). A negative correlation have been found between age and education on group leadership and the group stability was determined by so many factors like group cohesion, group leadership, team spirit, group decision making, and regularity in maintaining records (Joy et al, 2008). On the other hand, management orientation had a positive and significant influence on all the determinants of group performance followed by information seeking behaviour, knowledge about processing, market perception and economic motivation. Whereas age of respondent, education of spouse, attitude towards self-employment and innovativeness having least influence on group performance (Joy et al, 2008; Das and Bhowal, 2013).

Microfinance sector promote the women empowerment by providing economic assistance for a better quality of life. Still, more active participation through group meeting, rotation of leaders ensure rise in income-expenditure, savings and investment (Veenapani, 2012; Jagadeeswari, 2015). As well as, to make rural livelihood sustainable, sustainability of credit provisioning operation was highly essential (Pati, 2009; Narang, 2012; Sengupta, 2013; Venugopal, 2014). It was found more significant in developing countries with low per capita income and high poverty level, as the financial viability of rural lending institutions was not satisfactory there. In long run, it has been found very difficult for many SHGs to sustain their operation without subsidy (Pati, 2009). In addition to this, a proper administration of SHGs could reduce poverty of its members and the group could be developed as a social entrepreneur. This could be achieved to a large extent through formation of SHG and promoting it towards the social entrepreneurship for sustainable development and economic growth (Zaryab, 2015). Then only a favourable, significant

improvement in behaviour of SHG members could be possible which exemplifies the impact of SHG approach in installing a positive behavioural orientation. A positive behaviour could play a greater role in taking the issues of rural poverty for improving sustainable livelihood strategy (Meena and Singh, 2014). Studies revealed that active participation of women in NRLM in different states of India has made a significant impact on their empowerment on social as well as economic aspects (Meena and Singh, 2014; Devi et al, 2014; Zaryab, 2015).

METHODOLOGY FOR ESTIMATING SUSTAINABLE LIVELIHOOD DEVELOPMENT

A methodological mixes of qualitative context analysis as well as quantitative analysis were applied by different researchers in their studies for measuring sustainable livelihood.

Kammaruddin and Samsudin (2014) followed Sustainable Livelihood Index (SLI) considering all the livelihood elements. As the sustainable livelihood concept contained multidimensional aspect, it would include livelihood assets, livelihood strategy, livelihood outcome, institutional involvement and vulnerability context. An Index was constructed following Hahn, M.B., M.R.M.R. Anne and O.F.O.F. Stanley, (2009) assuming that each indicator had equal weight to the individual group of livelihood assets and outcome. With the help of the collected data, they had identified the parameters which were representative indicators of all these sectors of human life. The index was constructed assuming that each indicator had equal weight to the individual group of livelihood assets and outcome. The indicators were then standardized following the procedure adopted in measuring Life Expectancy in Human Development Report. For example, for a standardized indicator of a household was given by:

$$\text{Index}_{sd} = \frac{S_d - S_{\min}}{S_{\max} - S_{\min}}$$

Where, S_d = original sub-component for community d, S_{\min} and S_{\max} were the minimum and maximum values respectively for each subcomponent determined using data from the same community surveyed.

An aggregated Sustainable Livelihood Index (SLI) for each household was then constructed by averaging all the groups of livelihood assets and outcome indices with an equal weight of each.

To some extent same mythology was applied by Prajapati et al. (2014) for calculating sustainable livelihood of farmer respondent. SLI was calculated there for each individual respondent with the help of following formula-

$$\text{SLI} = \frac{\text{Sum of score of all indicators rated by individual}}{\text{Maximum score attributes to all indicators rated}} * 100$$

To a great extent, other researchers (Beall and Kanji, 1999; Ellis et al. 2002; Bennell, 2007; Bluffstone et al. 2008; Levine, 2014) followed the similar path for measuring the livelihood of rural poor populace where they not only considered the income

parameter but other determinants also relating to livelihood context.

CONCLUSION

National Rural Livelihood Mission is an emerging issue in the context of poverty eradication, especially for rural poor women in India. Now it has become the World's largest poverty alleviation scheme especially targeting the Schedule Caste, Schedule Tribe, minorities (religion), women, disabled persons, people engage in low productivity occupation, landless, migratory labour etc. Hence, it seems to demand a proper assessment of the scheme at macro level as well as at micro level through measurement of livelihood, its sustainability and its effect on promoting sustainable livelihood. As poverty is multidimensional in nature, it can be destroyed only with the help of creating job opportunities, diversification of such opportunities and ultimately creating an environment where livelihood can be sustained in long term. It is not an easy task. Therefore, to make it a fruitful one, an in depth knowledge of poverty, livelihood and sustainable livelihood are required. As well as for systematic assessment of the said scheme, a clear view regarding the livelihood indicators and its outcome are also equally important. Reviews of such related topic enrich the knowledge of researchers, policy makers, NGOs, Government and other stakeholders to contribute something positive for betterment of vulnerable section of populace of the society.

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