

Significant Ways and Approach of Sustainable Livelihood for Rural Women – A Skeptical Analysis

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Abstract: *The paper emphasis on the significant role for sustainable livelihood for rural women with due consideration of taking the ways and approaches of it. Is a vital issue for livelihood promotion particularly for rural women though which it reduces and eradicate poverty with an offer of providing economic and socio empowerment. Women role and participation has increased in many issues and establishes to enroll in various activities especially high in Self Help Groups (SHG's) so as to possess self-confidence and have access the financial support from various spheres. By this, rural women are majorly getting into the venture of having livelihood in rural areas. The paper comes across to refer related various so as to understand the relevance and applicability of the approach in Cuddalore District. In this background, the prime objectives are to identify the inhibiting factors for group approaches in rural women SHGs, to analysis the significant role of approaches to rural women and to arrive at measures for successful interventions from analyses. The framework of the study is descriptive in nature and the paper is on analytical form. The major and foremost result is that rural women are highly preferred to survive by such opinion and also leads them to enhance their sustainability in their day to day life.*

Keywords: Women Livelihood, Socio-Economic Empowerment, Self Help Groups, Rural Women Sustainability, Financial assistance.

Introduction

India is second populous country in the World and has about 70 percent of its population lives in villages and among 46 percent are consisting of women. The majority of population migrating to urban areas due to various problems like socio-economic problem, modern facilities and to have ample of employment opportunities which cause in agriculture production and a illegal activities. Sustainable Livelihood is prominent issue, which also taken as primitive step for rural women in Tamil Nadu by the Government. The scope and object is to eradicate BPL and to create socio-economic empowerment for women. Due to this large population of women are viewing this on their own and having livelihood without any difficulty. Thus, such problems can be tackled by promoting and supporting livelihood for rural women and developing skills of them in prospects of Sustainable Livelihood through establishing self, confidence attitude by enrolling in Self Help Group Stream.

Review of Earlier Research

The paper comes out to know and understand the various research studies so as to strengthen the present one through identification of their limitations. They are:

Nagayya (2000) stated that there has been a massive expansion in the formal credit delivery network in the last three decades and there is an acceptable gap in financing the genuine poor, especially in remote rural area. Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen SHGs in India. He found the fisherwomen SHGs performing well in availing micro credit, utilizing it and repaying it in time. The micro credit programme

implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor.

FAO (2003) reported on the best practices and success stories in micro credit programs for women in coastal fishing communities in India. Uwe Tietze and Villared (2003) reported on the Regional proceedings of the workshop in support of Responsible Agriculture and Marine Capture Fisheries in Asia.

Shankar chatterjee (2003) reported that Networking Swarnajayanti Gram Swarozgar Yojana (SGSY), Banks and SHG initiatives in Utter Pradesh. Suman Krishna Kant (2001) reported that women's empowerment and mutual cooperation in the family. Jeyasudha (2004) reported that eradication of poverty and the ushering in of speedy socioeconomic progress is the goal with which the developmental programmes are being implemented through a multipronged strategy, reaching out to the most disadvantaged sections of the society. She placed the concept of rural development at the top of agenda in national policies of developing countries of Asia, Africa and Latin America. The developed countries have also recognized this need and have directed their efforts towards meeting the basic needs of the poorest people in developing countries.

Women's empowerment can be viewed as a continuous process of several inter-related and mutually reinforcing components. Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision – making power and control the transformative action to overcome the constraints in this process.

Thus, the SHGs have been found to be an effective tool of micro-credit delivery for women empowerment and rural development (Desai, Puhazhendhi, 2012). There are several success stories of how SHGs have benefited the poverty-ridden people in the rural areas in emerging empowered and how lending to SHGs have made loss-making branches of banks to turn around. Although SHGs have come to stay there are some germane issues that need to be sorted out.

Poverty Reduction through Livelihood Streams

The high incidence of poverty and unemployment in rural areas has compelled most developing countries to resort to special Schemes. The Schemes are suffer from high -incidents of leakages, During the 1980s,-a-hiigh-amouot-of-not -less than Rs.25,000 crore was spent on poverty alleviation programmes. Of this Rs 15,000 Crore was the budgetary support from the centre and states, and Rs 10,000 Crore credit support through Banks.

The Government programmes which are related to livelihood for poverty reduction and eradicate BPL are enlisted as aim of the programme and understanding the practical execution system for sustainable socio-economic development for rural women.

Table 1: Poverty Reduction Streams

Sl. No.	Programme	Year	Aim of the Programme	Lesson Learnt
1	National Community Development Programme (NCD)	1952	To bring overall development of the Rural Community with people participation in the development process with objective develop local Leadership and Self Governance Institutions	The Limited Success since environment required for its success was Absent
2	National Service	1953	To provide-Essential-Staff-and	The Block Team did not Exhibit

Sl. No.	Programme	Year	Aim of the Programme	Lesson Learnt
			Funds to speed up development in rural Sectors	unity and Co-ordination, The quality of the Service provided at the block level lacked essence.
3	Intensive Agricultural District Programme	1960	To attain food grain self sufficiency in the shortest period possible (Seven District in the Country)	It has achieved major Objectives but District Administration failed generate the benefits for the rural Sector because Inadequate Staff and Training crucial inputs like fertilizers, co-operative credit and Support Services were not given at the rural population.
4	National Rural Employment Scheme	1980	Provision of gainful employment Scheme	It achieved its employment Targets and Succeeded in stabilizing wages.
5	Small Farmers Development Agency (SFDA) and Marginal Farmers Development Agency	1970	To make potentially viable Small farmers as surplus producers	The Target Group Identification is slow and the schemes taken up were not based the need of the area.
6	Integrated Rural Development Programme.	1980	Providing Assets to the Poor households to enable them to cross BPL	Wrong Identification of the Beneficiaries non involvement of the People Institution in survey, Selection, process, collision between Govt Functionaries and Vested Interest.
7	Training of Rural Youth for Self Employment	1979	To Provide Technical and Entrepreneurial Skills to the Rural Youth under BPL Families	All those who obtained training may not be in the position to start their own Industrial Units
8	Swarna Jayathi Gram Swarojgar Yojana (SJSY)	1999	The scheme aims at establishing a large number of micro enterprises in the rural Areas.	The Poor Monitoring and Supports to the SHGs
9	Mahatma Gandhi National Rural Employment Guarantee Scheme	2005	To Providing wage Employment to the Rural Household	The Employment given but
10	National Rural Livelihood Mission (NRLM)	2011	NRLM Mission: "To reduce poverty through building strong grassroots institutions of the Poor. These institutions enable the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable increase in their income, On a sustainable basis".	The Mission is on process of Implementation

Source: Compiled from Government of India Records

Note : Only Important Programmes are included in this Table

It certainly aims to improve what are the gaps in the programmes and how to extend. This would be helpful fine in tuning future programmes of poverty reduction BPL eradication and Livelihood Programmes.

Sustainable Livelihood

Sustainable Livelihood is a key agenda for ensuring the capabilities, assets and activities required for the means of living in the environment, It fosters and encourage when it cope-up with and

recover from external stress and shocks and maintain or enhance capabilities and assets now and in the future.

Sustainable Livelihood Approach Frame Work

The Sustainable Livelihood Framework is the process of form which is 'Organise' various factors that constrain or enhance livelihood opportunities and that affect how these people create a livelihood for themselves and their households. The-Sustainable livelihood approach frame work places people particularly rural poor people. At the centres of a web of inter related influence that affects that how these people create livelihood for themselves and their households. Closest to the people at the centre of the framework are the resources and assets that they have access to and use These can include natural Resources, technologies , their skills, knowledge, Capacity , their health, access to education, source of credit and their network of social Support. Which takes account of trends (for example economic, political and technological), Shocks (for Example epidemics, natural Disasters, Civil Strife) and Seasonality (for Example prices, Production and Employment Opportunities) Access also influenced by the prevailing Social, Institutional and Political environment. This affects the way in which people combine and use their assets to achieve their goals. These are their Livelihood Strategies.

People are the main concern, rather than the resource they use or their governments SLA is used to identify the main constraints and opportunities faced by poor people. As expressed by themselves. It builds on these definitions, and then supports poor people as they address the constraints or take advantage of the opportunities. The frame work is neither a model that aims to incorporate all the key elements of the people's livelihoods, nor a universal solution. Rather, it is means of stimulating thought and analysis, and its need to be adopted and Elaborated depending on the situation.

Approach Role in Community Driven

The people involves in the Process of Planning, Implementation and Monitoring of the programme with participation, transparency and Accountability. The Approach is successful because people drive to get it and which is actual need of the People. Livelihood in everyday language, this concern the things people do to make a living. Following the sustainable livelihoods approach, rural people have three options to improve their livelihoods: through agricultural Change (Intensification and Increase in farm Size) through diversification into non-farm activities through migration. Livelihood analysis usually does not only focus on the livelihood activities. It also focus on the livelihood context and social Relations (Including 'Institutions') that influence people's access to natural, human, physical, social and Financial Capital.

Financial Aid towards Sustainable Livelihood

Since last three decades microcredit has been lunched as one of the prime strategies in the overall movement to end of the poverty and Ensuring sustainable Livelihood (Hossain, 1988) Participatory approach realized that poor as well as the lower income group are facing major Problems is access of Credit, their lack of asst for Collateral, lack of financial records and Limited credit history has made almost impossible for them to obtain credit from the formal financial institutions. Due to lack of Capital, the Poor are tied to low productivity, usual self-employed economic activities. Thus, providing the poor with credit will generally help to solve the problems of the poor. In this regard, microfinance programme is generally perceived as practical

and attractive means for providing accessibility of the poor to credit and reducing Poverty and Achieving of Sustainable Livelihood.

Women have not received their share of education, training, health and livelihood opportunities consistent with their potential, which will enable them to deal with crises and shocks or improve their well-being. This is true of India as of other developing countries.

Conclusion

Globalization has imposed severe constraints to sustainable livelihoods for poor women. This needs solutions that go beyond micro-credit—solutions that build women's access, knowledge and capacity in a variety of ways. Women's vulnerability has increased due to the ascendancy of the market. Even for more secure actors in the economy with greater exposure, skills, assets and access to resources; the market can have a devastating effect on livelihoods. For poor women without any of these advantages, market uncertainties can result in reduced incomes and number of days of employment. The gaps has to be addressed and supported to promote Livelihood Activities.

The Policy on Credit Facility, Skills and Facilitation and Support will greatly Impact on the Women who are taking up Livelihood activities rather than providing free Schemes.

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