

Quantitative and Qualitative Aspects of Non-Farm Employment - Some Macro Trends and Micro Level Case References

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ABSTRACT: In India, diversification in rural employment has gained significant importance over time which has been studied by several researchers over the past two and half decades. The studies based on the analysis of secondary data reveal that the excessive dependence on agriculture as a source of livelihood show a steady decline and the rural economy has witnessed a modest degree of diversification. However, the presence of significant percentage of rural people below the poverty line (28% in 2004-05) makes not only the employment generation but also the analysis of the qualitative aspects of employment the most pressing concern. Accordingly, present paper first discusses the definition of rural non-farm sector, ii) analyses the quantitative significance of non-farm employment in India i.e. the incidence and size of Rural Non-farm workers in India .iii) Qualitative aspects of employment iv) Summary of findings and Case References for sustainable livelihood and women empowerment.

KEYWORDS: Rural Non-farm sector, female participation, quality of work, women empowerment, JEL Classification: O1, O18.

1. Introduction

The necessity for the expansion of the non-farm activities for rural development, improvement of employment, productivity and earnings, and poverty reduction, have been gaining significance in terms of policy in the developing world. In the peasant economies characterized by demographic pressures and an ever-increasing land-man imbalance, agriculture alone cannot provide the ultimate solution to rural un or under employment and poverty [4],[11]- Again, with the process of economic development in the developing countries, agriculture and modern formal sectors are found to be unable to absorb growing amount of labour force [23]. So, for highly populated developing countries where majority of the population depends on agriculture and where agricultural sector is oversaturated, the growth of rural non-farm sector is considered as desirable sector as it creates employment opportunities in the economy, particularly for rural poor.

According to some scholars the expansion of employment in the rural non-farm sector in India has not been significant since the early 1990s. Analyzing post 1991 development Bhalla [5] observed that rural India suffered a structural retrogression in as much as non-farm employment decline sharply during this period. Acharya and Mitra [1] also observed that positive non-farm employment trends that were visible during

1980s were no longer in evidence during the 1990s. Bhaumik [9] has shown that incidence of non-farm employment (male plus female combined), on all India bases, increased gradually during the period 1972-73 to 1987-88, which actually halted between the period 1987-88 and 1993-94. But the situation seems to have changed during 1993-94 to 1999-00 when the trend shows an upturn. Incidence of the rural non-farm employment in all India during the period 1999-00 to 2011-12 also shows an increasing trend.

Present paper first discusses the definition of rural non-farm sector in Section 2. Section 3 analyses the quantitative significance of non-farm employment in India i.e. the incidence and size of Rural Non-farm workers in India. Qualitative aspects of employment are presented in Section 4. Summary of findings and Case References are presented in Section 5.

2. Defining the Rural Non-Farm Sector (RNFS)

The non-farm 'sector' includes all economic activities except agriculture, livestock, fishing and hunting [17]. Therefore, non-farm workers are engaged in mining and quarrying, manufacturing, utilities, construction, trade, hotel and restaurant, transport, storage and communication and services (includes financial intermediation, real estate, renting and business activities, public administration and defense, education, health and social work and other community, social and personal services).

Approximately one fifth of total rural non-farm employment is estimated to be generated by public sector services, primarily public administration and education [18]. While manufacturing activities are often the first that come to mind when discussing the non-farm sector, the other important sectors in terms of employment shares were found to include retail trade, personal services, construction, road transport and textiles.

Therefore, the RNFS is not a homogenous sector. The non-farm sector consists of heterogeneous set of activities which are best classified in terms of capital use, productivity and production relation rather than product categories [19]. A distinction needs to be made between categories of enterprises and individual workers in the non – farm sector. Such a classification of non – farm employment is useful from the point of view of policy implementation.

Within the non-farm sector, we had three different sources of employment and earnings- non-farm self-employment, regular employment and casual employment. Non-farm self-employed included activities related to processing industry (e.g. husking paddy, weaving, pottery, bamboo work etc), trade (e.g. tailoring, goldsmith, barber, vendor etc), repair and processing industries (e.g. carpenter, electrician, plumber, and cycle-rickshaw-van repair etc), transport (e.g. cycle rickshaw, trolley etc), business (Grocery, ration shop, decorators, seed seller, fertilizer shop, bookshop etc) and others (e.g. tuition, LIC agency, medical practice, domestic helper etc).

Regular employment included service in the formal sector. Some common type of regular activities are the jobs of school teacher, workers in Panchayets, government sponsored rural development project like ICDS (Integrated Child Development Scheme), Bank clerk, School Clerk, Border Security Force, Central Reserve Police Force etc. It also included regular employment in the informal sector like working in shops on regular and permanent basis.

Casual employment included various kinds of jobs some of which lasted for fortnight to six months a year.

Thus, rural non-farm sector includes all economic activities outside the farm sector in the rural areas. The distinction between rural and urban employment is based on the place of residence of workers, so those who commute to a job in a nearby urban centre are considered to be rural workers. Rural is usually defined as to include settlements about 20000 or fewer inhabitants [20].

3. Incidence and size of rural non-farm employment

Proposition-I: The percentage share of Rural Non-farm employment is increasing during the period 1993-94 to 2011-12, in India:

Table-1a is based on NSSO (National Sample Survey Organisation) estimates, gives the incidence of rural non-farm employment in all India during the period 1993-94 to 2011-12. It is clear from Table-1a that the incidence of rural non-farm employment (US-PS+SS basis, person) on all-India basis, increased gradually between the periods 1993-94 to 2011-12. It increased from 21.6 percent in 1993-94 to 32.0 percent in 2011-12.

If we look at the incidence of rural non-farm employment (US-PS+SS basis) in all India separately for males and females, it can be clearly observed that the increase has been more pronounced in the case of male workers. It increased from 25.9 percent in 1993-94 to 37.2 percent in 2011-12 for male workers and from 13.9 percent in 1993-94 to 20.7 percent in 2011-12 for females.

Proposition-II: The absolute number of rural Non-farm workers has increased during the period 1993-94 to 2011-12:

The expansion of non-farm employment in rural India could also visualize from the absolute figures of non-farm employment in different points of time. The absolute size of non-farm employment has been increasing continuously since 1993-94 (see Table-1b). As shown in Table-1b, at the all India level, the number of rural non-farm employment increased by 2.91 million persons per year during 2004-05 and 2011-12 as against 1.24 million persons per year during 1993-94 and 1999-00.

However, if we look at the incidence of rural non-farm employment separately for males and females, it emerges that increased has been more pronounced in case of male workers all through the period of 1993-94 to 2011-12. Table-1b shows that the non-farm employment increased by 2.59 million per year for the males during the period 2004-05 and 2011-12 as against only 0.19 million per year for the females.

Table 1a. Percentage of Rural Non-Farm workers to total workers in All-India US-PS+SS basis

NSS Round	Year	Size of Non-Farm Employment (in million)			US-PS+SS basis		
		Male	Female	Person	Male	Female	Person
50 th	July1993-June'94	48.66	14.67	63.22	25.9	13.9	21.6
55 th	July1999-June'00	55.96	15.25	70.65	28.7	14.8	23.8
61 st	July2004-June'05	73.31	20.70	93.47	33.5	16.8	27.3
68 th	July2011-June'12	86.25	21.66	108.01	37.2	20.7	32.0

Source: Estimates based on 'Employment and Unemployment Survey' of NSSO during 1993-94, 1999-00, 2004-05 and 2011-12.

Table 1b. Average yearly change of Rural No-farm Employment in All-India (US-PS+SS Basis)

Average yearly change (in millions)	Male	Female	Person
1993-94 and 1999-00	1.22	0.10	1.24
1999-00 and 2004-05	3.47	1.09	4.56
2004-05 and 2011-12	2.59	0.19	2.91

Source: Estimates based on 'Employment and Unemployment Survey' of NSSO during 1993-94, 1999-00, 2004-05 and 2011-12.

4. Quality of employment

In India, the reported status of a workers as 'employed' does not necessarily imply a reasonable level of earnings; nor does it reflects the status of living of workers (See Annual Report to the People on Employment, July,2010). It is evident from the fact that while the unemployment rate even by the highest estimate was 8.3 percent, the percent of people living below the poverty line was as high as 28 percent in 2004-05. Therefore, problem is not only of unemployment, the earnings from their present employment are also very low. The analysis of quality of employment now becomes as important as the quantity of employment.

To analyze the qualitative aspect of employment we consider some characteristics of employment in India.

i) Presence of underemployment

The NSSO data presents a comparative account of usually employed persons and persons employed on the basis of Current Daily Status (CDS) during a year; the difference in the level of employment reveals underemployment in the rural sector. Here underemployment means that the person employed on the basis of their usual status are not getting employment for a sufficient number of man days to be termed as employed on the basis of CDS [16]. Table-2 presents the percent distribution of usually employed persons by their broad CDS of employment. It shows that the proportion of man days of the usually employed utilized for work, in rural and urban areas, was about 92 percent and 96 percent respectively for males and 69 percent and 85 percent respectively for females during the year 2011-12. The Table-2 also indicates that out of one hundred usually employed rural males more than 8 percent of rural males were either unemployed or not in the labour force during the year 2011-12. The same percentage, for their female counterparts was high as 31% in the year 2011-12. Under employment is highest among the rural females. It is important to note that in the current daily status, most of the females classified as workers in the usual status withdraw from the labour force rather than reporting themselves as unemployed, resulting in significantly higher percentage of the usually working females 'not in the labour force' in the CDS and the percentage is significant for rural females (26.5%) in the year 2011-12.

Table 2. Percent distribution of US (PS+SS) workers by their broad current daily status of employment during the reference year

CDS	R-M				R-F				U-M				U-F			
	1993-94	1999-00	2004-05	2011-12	1993-94	1999-00	2004-05	2011-12	1993-94	1999-00	2004-05	2011-12	1993-94	1999-00	2004-05	2011-12
Employed	90.9	89.7	89.3	91.6	66.4	67.6	65.7	69.2	94.8	94.2	94.5	96.1	76.6	79.1	79.8	84.6
Unemployed	4.0	5.2	6.1	4.7	3.0	4.1	4.7	4.3	2.7	2.7	3.7	2.3	2.4	2.2	3.1	2.4
Not in Labour Force	5.1	5.1	4.6	3.8	30.6	28.3	29.6	26.5	2.5	3.1	1.9	1.6	21.0	18.7	17.1	13.1
All	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: Estimates based on 'Employment and Unemployment Survey' of NSSO during 1993-94, 1999-00, 2004-05 and 2011-12.

ii) Increasing Casualisation within the non-farm sector

Mode of employment mainly characterized as self-employed, regular and casual, is usually used as a broad indicator of assessing quality of employment of employed persons. Table-3a shows the percentage distribution of non-farm workers by status of employment. The percentage share of casual employment shows an increasing trend during 1993-94 to 2011-12. The share of self-employment decreases during the period 2004-05/2011-12. Table-3b shows growth of non-farm employment by status. Growth rate of self-employment and regular employed non-farm workers show a declining trend. The growth rate of casual employment increases from 4.04 percent during 1993-94/1999-00 to 7.99 percent during 2004-05/2011-12.

Table 3a. Percentage Distribution of Rural Non-farm workers by Status

Year	Percentage Distribution of Non-farm workers by Status			
	1993-94	1999-00	2004-05	2011-12
SE	51.06	48.96	49.58	43.65
RE	25.56	24.50	23.53	21.43
CL	23.38	26.54	26.89	34.92

Source: Estimates based on 'Employment and Unemployment Survey' of NSSO during 1993-94, 1999-00, 2004-05 and 2011-12.

Table 3b. Growth of Rural Non-farm Employment by Status

Growth of Rural Non-farm Employment by Status			
Year	1993-94/1999-00	1999-00/2004-05	2004-05/2011-12
SE	1.16	5.85	0.51
RE	1.16	4.74	1.19
CL	4.04	6.49	7.99

Source: Estimates based on 'Employment and Unemployment Survey' of NSSO during 1993-94, 1999-00, 2004-05 and 2011-12.

In India approximately 54 percent of the rural labour force and 41 percent of the urban labour force are self-employed (see Table-4). The proportion of self-employed has shown significant increase during the period 1999-00/2004-05 but it shows a declining trend in between 2004-05/2011-12. Regular employed has remained stagnant at around as low as 7 percent in rural areas and 41 percent in urban areas in the period 2011-12. One depressing feature of the labour market is the recent increase in casual employment at the cost of self-employment, with the proportion of the latter declining from 60.14 percent to 54.17 percent in rural areas and from 45.48 percent to 41.14 percent in urban areas between 2004-05/2011-12 (Table-4). We get the same trend in the urban areas if we consider farm and non-farm sector separately. However, non-farm regular workers in rural areas show a marginal increase during the period 2004-05 and 2011-12. We have computed an index of casualisation (ICL) for all workers and also for non-agricultural workers. ICL are defined as

$$\text{ICL} = (\text{percentage share of casual workers}/\text{percentage share of regular workers}) * 100.$$

Table-4 (last column) reveals that casualisation of non-farm workers is more in the rural areas than the urban areas. It is more significant among the females compare to their male counterparts. Index of casualisation for all workers also shows significant presence of casual employment in the rural area for both male and female workers. Again the intensity is more for females than rural males.

Table 4. Percentage Distribution of workers in the Farm and Non-farm sector on the basis of their Status of employment and by sex

		SE			RWE			CL			ICL-ALL	ICL-NON-AGRI
		AGRI	NON-AGRI	ALL	AGRI	NON-AGRI	ALL	AGRI	NON-AGRI	ALL		
RURAL MALE	1993-94	45.21	12.30	57.50	1.45	7.05	8.50	27.49	6.15	33.63	396	87
	1999-00	41.81	13.18	54.99	1.32	7.72	9.04	28.25	7.72	35.97	398	100
	2004-05	42.49	15.75	58.24	0.92	8.06	8.97	23.26	9.52	32.78	365	118
	2011-12	38.21	15.36	53.38	0.73	8.04	8.59	23.95	13.16	37.29	434	164
RURAL FEMALE	1993-94	50.61	8.23	58.84	0.61	2.13	2.74	35.06	3.35	38.41	1402	157
	1999-00	48.16	9.03	57.19	0.67	2.68	3.34	36.45	3.01	39.46	1181	112
	2004-05	53.82	9.79	63.61	0.31	3.06	3.36	29.05	3.36	32.42	965	110
	2011-12	46.74	8.81	55.56	0.38	4.21	4.60	32.18	5.36	37.55	816	127
RURAL PERSON	1993-94	47.07	10.81	57.88	1.13	5.41	6.53	30.18	4.95	35.14	538	91
	1999-00	44.12	11.51	55.64	0.96	5.76	6.71	31.18	6.24	37.41	558	108
	2004-05	46.47	13.44	60.14	0.68	6.38	7.06	25.28	7.29	32.57	461	114
	2011-12	40.69	13.48	54.17	0.49	6.62	7.35	26.47	10.78	37.25	507	163
URBAN MALE	1993-94	5.37	36.28	41.65	0.38	41.65	42.03	3.07	12.86	15.93	38	31
	1999-00	4.05	37.45	41.51	0.39	41.31	41.70	2.12	14.29	16.41	39	35
	2004-05	3.15	29.10	32.24	0.26	28.96	29.23	1.05	9.31	10.35	35	32
	2011-12	3.87	37.20	41.07	0.18	41.62	41.80	1.84	14.73	16.57	40	35
URBAN FEMALE	1993-94	14.19	30.97	45.16	0.00	28.39	28.39	10.32	15.48	25.81	91	55
	1999-00	9.35	35.97	45.32	0.72	32.37	33.09	7.91	12.95	20.86	63	40
	2004-05	11.45	36.75	48.19	0.60	35.54	36.14	6.63	10.24	16.87	47	29
	2011-12	7.25	34.06	41.30	0.00	39.13	39.13	6.52	13.04	18.84	48	33
URBAN PERSON	1993-94	7.20	35.16	42.36	0.29	39.19	39.48	4.61	13.54	18.16	46	35
	1999-00	5.04	37.39	42.43	0.30	39.76	40.06	3.26	13.95	17.21	43	35
	2004-05	5.75	39.73	45.48	0.27	39.18	39.45	2.47	12.33	15.07	38	31
	2011-12	4.57	36.29	41.14	0.29	41.14	41.43	2.86	14.29	17.14	41	35

Source: Estimates based on 'Employment and Unemployment Survey' of NSSO during 1993-94, 1999-00, 2004-05 and 2011-12.

Note: AGRI=Sections A+B according to NIS code 2004.Non-Agri= Sections C to Q according to NIS code 2004.

iii) Wages and Earnings:

a) Average daily wage and Gender Bias in wage payment:

Casual wage labourers are one of the most disadvantaged groups in the labour market. Poor working condition, low wages push them below poverty line. As shown in Table-5a in 2004-05, the average daily wage of casual males and females was Rs 55 and Rs 35 respectively in rural areas and Rs 75 and Rs 44 respectively in urban areas. In 2011-12, the same for rural males and females was Rs 101.53 and Rs 68.94 respectively and in urban areas the average daily wage was Rs 131.92 for males and Rs 76.73 for females. On an average the casual workers received far less wages than those received by regular workers.

In addition to low wage of casual workers, there is also gender bias in wage payments. It is important to note that the gender bias in casual wage payment is low in rural areas (0.63 in 2004-05 and 0.68 in 2011-12) than in urban areas (0.58 both in 2004-05 and in 2011-12). Gender bias is also noticeable in case of regular workers and it is more in rural area than in urban area.

Table 5a. Average Daily Wage (in Rs.) of Regular and Casual Workers (15-59 Years)

Segment	2004-05			2011-12		
	M	F	IGB	M	F	IGB
Regular						
Rural	144.93	85.53	0.59	249.15	155.87	0.63
Urban	203.28	153.19	0.75	377.16	308.79	0.82
Casual						
Rural	55.03	34.94	0.63	101.53	68.94	0.68
Urban	75.10	43.88	0.58	131.92	76.73	0.58

Source: Estimates based on 'Employment and Unemployment Survey' of respective NSS Rounds, 1993-94, 1999-00, 2004-05 and 2011-12

b) Decline in the growth rate of Real Wage of Adult Casual Labourers during the first decade of twenty-first century compare to the early years of economic liberalisation:

Table-5b shows that there was a significant slowdown in the growth rate of real wage of casual workers during the first decade of twenty-first century compare to the early years of economic liberalisation. The decline in the growth rate of real wages of non-farm casual workers is more significant than that of the farm workers in rural areas.

For urban male and female workers, the growth rate of real wage show a declining trend. Again, the decline is more significant for non-farm urban workers than the farm workers.

Table 5b. Rate of Growth of Real Wages of Adult (15-59) Casual Labourers: All India 1993-94 to 2011-12 Rate of Growth (Per cent per annum)

Segment/Period	1993-94 / 1999-00	1999-00 / 2011-12
Rural Males		
Farm	2.78	2.21
Non- Farm	3.70	1.86
All Activities	3.59	2.67
Rural Females		
Farm	2.94	2.84
Non- Farm	4.07	2.92
All Activities	5.04	3.18
Urban Males		
Farm	2.73	1.67
Non- Farm	2.93	1.43
All Activities	3.09	1.52
Urban Females		
Farm	2.96	2.21
Non- Farm	4.18	0.69
All Activities	3.91	1.13

Source 1. For rural areas, an estimate for the period 1993-94/1999-00 is taken from Sundaram (2001, 2007).

- Sources:**
1. For rural areas, an estimate for the period 1993-94/1999-00 is taken from [24] Sundaram (2001, [25] Sundaram 2007).
 2. For Urban areas, an estimate for the period 1993-94/1999-00 is drawn from [25] Sundaram (2007).
 3. For the period 1999-00/2011-12, growth rates of real wages in both rural and urban areas have been computed from published reports (Nos. 515 and 554) of [21] NSS Employment-Unemployment Surveys for 1999-00 and 2011-12.
 4. We used CPI for Agricultural Labour (CPIAL) and CPI for Industrial Workers (CPIIL) of respective periods to derive the growth rate of real wage.

¹ In the year 1999-00, absolute wage of the adult casual male and female agricultural workers in the rural and urban areas are Rs 40.45, 28.56, 49.72 and 32.23 respectively and CPIAL is 309 (base 1986-87=100). We inflated the absolute wage by CPIAL to get real wage for rural males and females. Similarly, we inflated absolute wages of urban workers by CPIIW (=433.33 base 1982=100) in 1999-00 to get real wage for urban male and female workers. Similarly we calculate real wages for rural males and females and for the urban males and females by using absolute wages and CPIAL (=530, base 1986-87=100) for rural areas and CPIIW (=777.42 base 1982=100) for urban areas for 2011-12. These values of real wages are then used to calculate growth rate of real wages.

5. Summary and concluding observations:

Our study reveals that significant percentage of workers is dependent on non-farm sector for their livelihoods. But, the job in which they are participating is casual in nature. Due to lack of proper skill and training, access to formal credit and other infrastructural facility they participate in some low paid casual work for their livelihoods. Assessing the qualitative aspects of employment in which workers are participating, becomes an important research issue, since qualitative aspects of employment plays an important role to reduce poverty.

Expansion of regular employment and particularly self-employment are important to improve the quality of work and hence the earnings of the households particularly in the rural areas for sustainable livelihood. The caselet is described as under.

Again, as there is a significant variation across the states regarding the incidence of non-farm employment and poverty, there are considerable variations across the regions within a state also. The regional level analysis can be useful in identifying the broad factors that influence non-farm growth. In order to foster non-farm activity at the micro level it would be useful to know how and why various segments of the non-farm sector develop. Again, the qualitative aspects of employment are as important as the quantitative aspects of employment. It is also important to know the nature of jobs in which individuals are participating, their conditions of work and the wage they receive from their present job. For such analysis, we need information at the household or at the individual workers level to provide proper policy measures.

***Caselet:**

Success Story of 'Kali Mata Swanirbhar Dal'

Now-a-days, everywhere there is a trend among women, to overcome the rural poverty, through Self-Help Groups (Swanirbhar Dal). We present here the Case of a small village, named Rupdaha of Nowpara-II Panchayat under Krishnagar-II Development Block.

For self-dependence, 10 women from this village formed a Self-Help Group - Kalimata Swanirbhar Dal on 2nd May, 2005. They started their journey through monthly savings by Rs. 15/- per head. After some time, this Self-Help Group (SHG) passed the 1st grading, and received the cash credit loan amounting to Rs. 50,000 (including Revolving Fund (RF)- Rs. 5,000) from Bangiya Gramin Vikash Bank (BGVB) Sonatala. Through discussions among the members, the SHG decided to form a Nursery. It started to cultivate saplings of different fruits and flowers in the nursery. This activity generated extra income for the members of the SHG.

Thereafter, the SHG passed the 2nd Grading and received Rs. 2,00,000 as a Project Loan (including Rs. 72,000/- as subsidy). By this fund, the SHG extended the nursery and increased cultivation of saplings. The Group diversified from small flower saplings to commercial varieties like Shawl, Teak, Mahogany, Neem etc. At present time, the SHG supplies saplings to all the Panchayats of Krishnagar-II Development Block. The Group also started to supply saplings to local markets. In this way every member of the SHG are now earning about Rs. 3500 to Rs. 4000 per month. Previously, the members were earning between nil to Rs. 1500. In future, the SHG wants to extend its business to other blocks of the district.

According to the members, a new way of income has been generated by them through their combined effort. Their little contribution helped to place them into an important role in their family life. The women, who were socially neglected, have now achieved a great success and are more empowered towards sustainable livelihood.



Members of Kali Mata Swanirbhar Dal

Source: DRDC Nadia

Success Story of ‘Vivekananda Pally Swanirbhar Dal’

Belpukur is one of the villages of Krishnagar-II Block in Nadia, where many families lead their life under poverty level. Most of their family incomes are insignificant and it mainly depends on cultivation.

For a better future of their family 10 women of that village formed a SHG name “Vivekananda Pally Swanirbhar Dal” on 18th September’2006. They opened their Savings Account in BGVB Belpukur Branch by contributing Rs. 50 each. After some days, they also opened their Cash Credit (C/C) account.

After receiving the B.O.P training by block they appeared for the first gradation by Krishnagar-II Block and District Rural Development Cell (DRDC). After that, they received Rs. 5000 as Revolving Fund by DRDC and opened their Cash Credit account. Their first cash credit (C/C) limit was Rs. 18,000/- which was like a dream amount for those needy women.

First time, two members of this SHG brought handloom and started weaving by this C/C loan and other members utilized their C/C loan in other family need. The SHG members also started to repay their C/C loan to bank. After full recovery, of the C/C loan, the Bank enhanced their C/C limit for 2nd time by sanctioning amounting to Rs. 100000 (Rupees One lac) only. Then some other members of SHG moved to their own profession and engaged themselves in income generating. After recovery of the 2nd limit of C/C loan they appeared for the 2nd Gradation and received Rs. 2,20,000 (Rupees Two Lac Twenty Thousand) only as their Project Loan for ‘Handloom’ project with a subsidy of Rs. 80,000/-. Then the rest of the members started their professional work. Some of them weaved cloths, some worked for spinning. In this way, they earned Rs. 55 for each saree as their own income. After a short period of time, their monthly income increased up to Rs. 2000 to Rs. 2500, which was a great success in their life. They started to contribute Rs. 100/- per head for their savings account.

At present they sell their ready clothes in local market and participate in many exhibitions for selling their products. In future they want to buy machinery and looms and promote their business into the next level.



Members of Vivekananda Pally Swanirbhar Dal and their activities

Source: DRDC, Nadia

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