

BOOK REVIEWS

State of India's Livelihoods Report 2016 by Girija Srinivasan and Narasimhan Srinivasan Published by Sage Publications India Pvt. Ltd and ACCESS Development Services; pp. 234; Price ₹ 1, 250.

This report is an annual publication and it explores the contemporary issues in the livelihood sector. It provides an overview of the livelihoods situation from a macro viewpoint and includes an update on policies and finances on livelihoods in India. Another key feature of the report is it presents a legal and fiscal framework of livelihoods. The report has ten chapters and the major chapter covers topics like policy and fiscal framework, important government programmes and schemes, a decade of implementation of rural employment guarantee schemes, climate change and farming, financing livelihoods, etc.

With the impact of global economy, the growth in India is lower than the estimated. Employment generation in unorganised sector is better than the organised sector. At the same time, we need to assure the delivery of social welfare programmes and achieve growth by addressing the leakages with a new frame of digital transactions (Direct Benefit Transfer). The sector needs focus on proper infrastructure and connecting various levels of institutions to promote efficient and effective implementation of social schemes and skilful staff to run the schemes in a friendly and effective manner in this competitive world.

The report says that a country with various tasks and social welfare schemes towards progressive growth needs to meet

the global market standards. For rapid growth and better performance in delivery of schemes to the bottom of the pyramid, the government should play a key role. Programmes like NRLM (National Rural Livelihood Mission) and MGNREGS and campaigns like Make in India and Start-up India are aimed at better livelihoods and achieve overall growth through political and economic reforms.

NRLM has proved insignificant in delivering the objectives of community mobilisation and financial inclusion. To provide food security through public distribution system to the households below the poverty line, the government is issuing new digitized ration cards with a view to addressing the issue of fake ration cardholders and leakages in the direct beneficiary transfer by interlinking it with Aadhaar and banking system. Creation of employment with more skilled workforce into suitable livelihoods is necessary to improve human resources. The report highlights the successful implementation of MGNREGS in Tamil Nadu and Kerala in the past 10 years by providing 100 days of guaranteed employment for those who have job cards and demanded work. According to the report, most of the workers are able to meet their livelihoods and other needs. The report also highlights one of the negative impacts of MGNREGS on agriculture- rise in wage rates and labour scarcity. Therefore, it makes a proposal to integrate agriculture with MGNREGS which will boost the growth of agriculture sector.

The report also brings forth the issue of climate change and its impact on agriculture sector. Agriculture contributes to 14 per cent

of GDP and employment for more than half of the country's population. If there are any changes in the climatic conditions, it will adversely affect the sector. The green gas emissions impacted on the monsoon pattern which in turn impacted the livelihoods. Many measures to address the issues of climate change failed due to top-down policy approaches. Therefore, to address these issues and find out the actual problems in implementation, root level assessment with bottom-up approach is necessary. Financial sector accessibility is one area which is showing positive signs and more friendly towards poorer sections. But, still people are struggling to get adequate support from banking sector. The social welfare schemes and good monsoons raise the hopes that they will have a positive impact on livelihoods.

The report makes it clear that to deliver schemes effectively and efficiently, the design of policy framework should be embedded with accountability and transparency. Since more than half of the population is engaged in primary sector, there is a need to increase farm productivity and its profitability by creating a friendly eco-system in which accessibility to formal credit system and crop insurance, in order to face the challenges of natural calamities, will show some positive impact on livelihoods. Interlinking of MGNREGS and watershed management with an aim to rejuvenate irrigation will significantly impact the farming sector.

Finally, this is the only report that aggregates the experiences and challenges of the livelihood sector, analyses case studies, and reports the progress of both government and privately-run programmes. It reviews and

updates the important government programmes in the past one year. Another key aspect of this report is it analyses the current opportunities and challenges for people in the North East in various sectors. The report suggests that there is a need of identifying issues in rural livelihoods, measurement of the progress of different livelihood programmes and bringing of required changes in policies for further improvement. As the report gives a glimpse of the progress and problems of rural livelihoods in India, this may help policy makers for corrective measures in implementing different rural livelihood programmes, which ultimately benefit the rural poor. The concluding chapter summarises the key challenges for livelihoods of the poor in future.

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Inclusive Growth through Social Capital Formation: Is Microfinance An Effective Tool for Targeting Women, 2017 By Christabell PJ; Published by Concept Publishing Company, pp. 276; Price ₹ 1,100.

Inclusive growth emphasises on equal opportunities for all sections of the people in the society. It allows people to contribute and benefit from growth. Pro-poor growth will reduce the inequality gap and poverty among the people.

Normally, social capital deals with culture, norms and regulations that promote economic development. Social capital is formed with the development of human capital through microfinance. Individuals are trained and promoted as entrepreneurs by the NGOs.