

NATURE AND ISSUES RELATED TO SOCIAL EXCLUSION AND INCLUSION IN INDIA

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Introduction :

Inclusive growth means to link everyone directly with the growth process. In other words it means that fruits of growth must reach to the bottom layers of population as well. Inequalities of all types have increased over time and has caused distorted growth pattern. To develop the bottom layers inclusive growth is must Empower the people of young India by providing them proper food, education, health, facilities, skill formation etc. Inclusive growth refers both to the pace and pattern of growth, which are considered Interlinked, and therefore in need to be addressed together. The idea that both the pace and pattern Of growth are critical for achieving a high, sustainable growth record, as well as poverty Reduction, is consistent with the findings in the growth report: strategies for sustained growth And inclusive development (commission on growth and development, 2008). The commission Notes that inclusiveness – a concept that encompasses equity, equality of opportunity, and Protection in market and employment transitions – is an essential ingredient of any successful Growth strategy. The commission on growth and development (2008) considers systematicInequality of opportunity “toxic” as it will derail the growth process through political channels or Conflict. Here we emphasize the idea of equality of opportunity in terms of access to markets, Resources, and unbiased regulatory environment for businesses and individuals.⁵ The inclusive growth approach takes a long term perspective as the focus is on productive Employment rather than on direct income redistribution as a means of increasing incomes for Excluded groups. In the short run, governments could use income distribution schemes to Attenuate negative impacts on the poor of policies intended to jump start growth, but transfer Schemes cannot be an answer in the long run and can be problematic also in the short run.

Rational Behind the Study :

India has entered the Eleventh Plan with an impressive record of economic growth. After a lackluster performance in the Ninth Plan Period (1997-98 to 2001-02) when gross domestic product (GDP) grew at only 5.5% per annum, the economy accelerated in the Tenth Plan Period (2002-03 to 2006-07) to record an average growth of 7.7% the highest in any plan period so far.

Growth in the Eleventh Plan should be better balanced to rapidly create jobs in the industrial and services sectors. It is necessary to shift the labour force of agriculture to industry. Creation of productive employment opportunities is a major factor of inclusive growth. Rapid growth focused on labour intensive industries and small and middle entering.

Review of Literature :

lanchovichina, E. and Lundstrom, S., (2009), this paper discusses the concept of inclusive growth and inclusive growth analytics; and applies the analysis to the case of Zambia. It stresses that in order for growth to be sustainable, it should be broad-based across sectors and inclusive of the vast majority of the country's labour force.

Chakrabarty, K. C., (2009), Economic growth in India has not been inclusive; unemployment and poverty remain high and a vast majority of the population remain excluded from health and education facilities. In order for growth to be inclusive, there needs to be not only the creation of economic opportunities, but also equal access to them. Inclusive growth can thus also contribute to poverty reduction by creating productive economic opportunities for poor and vulnerable groups.

Mendoza, R. U. and Thelen, N., (2008), Markets can promote economic growth and can provide a range of benefits to those able to access and participate successfully in them. The ability to engage with markets, however, varies across groups. This article outlines the barriers that poor people face in accessing and participating in markets as producers and consumers; and remedies provided by private sector actors.

Ali, I., (2007), this paper highlights the problem of rising income and non-income inequalities in Asia and the need for inclusive growth in order to mitigate the rise in

inequality. Income inequality stems in part from higher demand and thus higher wages for skilled workers, due to the rising importance of new technologies and foreign direct investment.

Objectives of the Study :

- 1) To study the various strategies and role of Government for inclusive growth in India.
- 2) To examine the social and economic exclusion .
- 3) To study the social inclusive strategies .

Social Exclusion in India :

Social exclusion and discrimination refer to the process and outcome of keeping a social group outside the power centres and resources. As long as those individuals and social groups who are subject to exclusion remain silent then there is no conflict.

Exclusion: A Conceptual Framework :

- Exclusion is the denial of ownership, access and control over resources,
- Exclusion is the denial of right over ones labour and right over ones reproductive resources,
- Exclusion is the denial of opportunity for education, health care, housing, public amenities, recreational facilities and spaces, basic needs etc,
- Exclusion is the denial of social interaction and denial of access to social spaces,
- Exclusion is the denial of right to representation and participation in social, economic, political and cultural aspects of society and polity,
- Exclusion is the deprivation of the right to mobility, right to practice ones religion and the right to organize and mobilize,

DEFINITION :

Social exclusion is a powerful form of discriminatory practice. In course of human development, exclusion has taken the form of segregating a group of people

from the social, political, economic, cultural, educational and religious domains of societal life.

Excluded People

In the Indian context, the following are the excluded persons:

Social Groups:

Dalits / untouchables / lower, castes, Tribals / Adivasis / Indigenous Peoples, religious and linguistic minorities, the most backward castes, especially women and children among these social groups.

Sectoral Groups : agricultural labourers, marginalised farmers, child labourers, domestic workers, informal workers/unorganized sector workers, contract workers, plantation workers, fisher communities, manual scavengers, rural and forest based communities, vernacular speaking social groups, people with disability etc.

The concept of social exclusion is used to describe a group, or groups of people who are excluded from the normal activities of their society, in multiple ways. Although the concept was initially developed in Europe, it has increasingly been applied to developing countries. While the precise definition varies, there is broad agreement that social exclusion consists of “Exclusion from social, political and economic institutions resulting from a complex and dynamic set of processes and relationship that prevent individuals or groups from accessing resources, participating in society and asserting their rights”.

Social exclusion means being unable to access in life that most of society takes for granted. It is not just having enough money, although a decent income is essential. It is a build-up of problems across several aspects of people lives”.

“An individual is socially excluded if

- a) he or she is geographically resident in a society
- b) he or she cannot participate in the normal activities of citizens in the society and
- c) he or she would like to participate but is prevented from doing so by factors beyond his or her control”.

The most important five dimensions of normal activities are consumption, savings, production, political and social.

INCLUSIVE GROWTH :

It is Often used interchangeably with a suite of other terms, including ‘broad-based growth’, ‘shared growth’, and ‘pro-poor growth’. The paper clarifies the distinctions between These terms as well as highlights similarities.

Ig focuses on **economic growth** which is a necessary and crucial condition for poverty reduction. Ig adopts a long term perspective and is concerned with **sustained growth**.

(a) for growth to be sustained in the long run, it should be **broad-based** across sectors. Issues of structural transformation for economic diversification therefore take a frontStage. Some countries may be an exception and continue to specialize as they develop Due to their specific conditions (e.g. Small states).

(b) it should also be **inclusive** of the large part of the country’s labor force, where Inclusiveness refers to equality of opportunity in terms of access to markets, resources And unbiased regulatory environment for businesses and individuals.

Inclusive’ growth focuses on **both the pace and pattern of growth**. How growth is generated is critical for Accelerating poverty reduction, and any ig strategies must be tailored to country-specific Circumstances.

Inclusive’ growth focuses on **productive employment** rather than income redistribution. Hence the focus is not Only on employment growth but also on productivity growth.

Inclusive’ growth has not only the firm, but also **the individual** as the subject of analysis.

Inclusive’ growth is in line with the **absolute definition of pro-poor growth**, not the relative one.

Inclusive’ growth is **not** defined in terms of specific targets such as employment generation or income Distribution. These are potential outcomes, not specific goals.

Inclusive’ growth is typically fueled by market-driven sources of growth with the government playing aFacilitating role.

Broadly speaking, inclusive development may be conceived as the process of development that

- 1) ensures participation of the lower strata of the society especially those who are economically backward, resource-poor, belonging to socially disadvantaged/deprived categories such as SCs/STs, NTs, OBCs, religions, minorities and
- 2) also ensures fair distribution of collectively generated benefits among all sections.

Inclusive growth means growth across the country, across the equitable distribution of the fruits of the development among various sections of the society especially underprivileged sections.

Financial inclusion refers to delivery of banking services at an affordable cost to the vast sections of disadvantaged and low income groups who tend to be excluded from the formal banking channel.

Inclusion is a process. It is “a never ending search to find better ways of responding to diversity. Therefore at the level of strategy it is important that we set milestones that can measure the process. Inclusion involves identifying the barriers groups of vulnerable people face. Inclusion is also about the presence and participation of all people.

Inclusive growth is more than broad based growth. Economic growth is a narrow concept and is a necessary condition for inclusive growth. Inclusive growth is growth based on inputs from a large number of peoples.

ELEVENTH FIVE YEAR PLAN AND INCLUSIVE GROWTH :

The basic theme of the plan is “Inclusive Growth”.

Income and Poverty:

- Accelerate GDP growth from 8% to 9% and then maintain at 10% in the 12th plan in order to double per capita income by 2016-17.
- Increase agricultural GDP growth rate to 4% per year to ensure broad based development.
- Create 70 million new work opportunities.

- Reduce educated unemployment to below 5%.
- Reduce poverty by 10 percentage point
- Investment rate to be at 36.7 percent
- Raise real wage rate of unskilled workers by 20 percent.

Education :

- Reduce dropout rates of children from elementary school from 52.2% in 2003-04 to 20% by 2011-12.
- Develop maximum standards of educational attainment in elementary school, and by regular testing monitor effectiveness of education to ensure quality.
- Increase literacy rate for persons of age 7 years or more to 85%.
- Lower gender gap in literacy to 10% points.

Health :

- Reduce infant mortality rate to 28 and maternal mortality ratio to 1 per 1000 live births.
- Reduce total fertility rate to 2.1.
- Provide clean water for all by 2009 and ensure that there are no slip-backs.
- Reduce malnutrition among children of age group 0-3 to half its present level.
- Reduce anemia among women and girls by 50% by the end of the plan.

Women and Children :

- Raise the sex ratio for age group 0-6 to 935 by 2011-12 and 950 by 2016-17.
- Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children.
- Ensure that all children enjoy a safe childhood without any compulsion to work.

Rural Development :

Rural development has assumed global attention among the developing nations. It has great significance for India where majority of the population around 65% of the people, live in rural areas. Rural development in India is one of the most

important factors for growth of the Indian economy. The Ministry of Rural Development of India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts fisheries, poultry, dairy are the primary contributions to the rural development in India.

STRATEGIES FOR INCLUSIVE GROWTH :

Programmes for Rural Development:

- Integrated Rural Development Programme
- Wage Employment Programs
- Employment Assurance Scheme
- Food for Work Programmes
- Rural Housing
- Social Security Programmes
- Land Reforms

Eleventh Plan for the Inclusive Growth :

The strategies for inclusive growth in the Eleventh Plan is not just a conventional strategies for growth to which some elements aimed at inclusion have been added, it is a strategy which gives at achieving a particular type of growth process which wil meet the objectives of the inclusiveness and sustainability. The elements of the strategy proposed in the Eleventh plan are as follows:

Macroeconomic Framework 2.Agriculture Development 3.Irrigation and Watershed Development 4.Industry and Minerals 5.Infrastructure Development 6.Energy 7.Education and Skill Development 8.Health and Nutrition 9.Women Empowerment and Child Rights 10.Poverty Alleviation, Livelihood Security and Rural Development 11.Urban Infrastructure and Urban Poverty Alleviation 12.Science and Technology as a Miner of growth 13.Environment Sustainability 14.Panchayat Raj Institutions

1) National Targets:

- i) Income and Poverty, ii) Health iii) Women and Children Infrastructure,
- v) Environment

2) State Targets :

GDP Growth Rate, Agricultural Growth Rate, New Work Opportunities, Poverty Ratio, Dropout rate in Elementary Schools, Literacy Rate, Gender Gap Literacy Rate, Infant Mortality Rate, Maternal Mortality Ratio, Total Fertility Rate, Child Malnutrition, Anemia among Women and Girls, Sex Ratio

INSTITUTIONAL ISSUES AND EXCLUSION :

1. Government institutions and service providers far too often fail the poor.- Poor people are categorical that social norms and institutions, formal and informal, are the key obstacles they face in their attempt to take out a livelihood. The poor are the least likely to benefit from public services and yet they are also the least likely to make demands on government to improve coverage or quality due to their lack of voice and bargaining power.

2. Inaccessibility of key institutions and services on which the poor rely- Poverty and lack of access to basic services are inextricably related. Being poor makes it harder to access services, and not being able to access services is an important component of the processes that create, maintain and deepen poverty.

3. Poor availability of services: The physical availability of basic services such as health, education, water and sanitation, continues to be poor, particularly in areas where the poor live (including urban areas).

4. Poor affordability of services: Second, access also depends on the affordability of services. Even when services are free, their utilization may involve costs, as in the case of health services, in which may become too expensive if informal payments are involved in ensuring care, or drugs and diagnostic services have to be obtained from the market, or when transportation or time costs are high as mentioned above.

5. Social access: Institutions also reproduce unequal power relationships often further marginalising the concerns of particular vulnerable groups. These dynamics have a significant effect on the extent to which people utilise services. Discriminatory attitudes among service providers deter the poor from using services.

6. Poor infrastructure, maintenance and supplies: Poor infrastructure at health facilities, schools or Panchayat offices is common. Facilities are often poorly

maintained, and even key equipment that has broken down may not be repaired. Funds for repairs are scarce, diverted or remain unspent.

7. Poor capacities of staff: Many public institutions are managed by personnel who are either underqualified, poorly paid or unmotivated. Services fail poor people when technical quality is low, i.e., when inputs are combined in ways that produce inefficient, ineffective or harmful outcomes. For example, health workers with low skills give the wrong medical advice or procedure, or school teaching is ineffective. T

8. Poor governance and accountability. Weak governance plagues public service delivery systems in rural India. The monopolistic nature of service agencies is a major factor underlying poor accountability. Given the protection these agencies enjoy, expansion and increases in expenditure may occur without commensurate increases in the scale or quality of services.³⁵ Further high subsidies in basic services which are ostensibly to provide free services to the poor result in hidden costs. Not only do subsidies provide room for corruption, but they also give an excuse for substandard services to the poor.

9. Poor supervision and monitoring: Overall supervision and management of public services are poor with poor human resource management and training, weak reporting systems, and a complete lack of incentives for good performance. Monitoring practices and systems are not put in place; or if they exist, collusion between service providers and supervisors, bureaucrats and politicians, make the systems ‘toothless.’

10. Complex and time-consuming procedures: Administrative procedures to obtain services can be complicated and thereby exclude the poor. This is best understood through the example of credit institutions which continue to remain inaccessible to the poor .

11. Lack of mechanisms for citizen feedback: There is a complete lack of mechanisms to obtain feedback from the poor, aimed at improving services. Such feedback could be used to assess the service delivery and identify important gaps in coverage and quality.

12. Corruption: a critical factor hindering access to institutions. Corruption (‘abuse of public office for private gain’), characterized by lack of both transparency and accountability, undermines anti-poverty programs and hinders human development

by limiting access to basic services as well as increasing the cost of their delivery, thereby increasing poverty. Corruption is one of the most damaging consequences of poor governance. On a large-scale, it is often the result of collusion between various stakeholders. Shortages of medicines in Primary Health Centres (PHCs) may be due to a nexus between staff and private chemist shops: the free medicines that come to the PHC are sold to the chemists at lower than wholesale prices, or PHC staff receive commissions. Bribery is often the most visible manifestation of public sector corruption, and a serious obstacle for the poor and disadvantaged to obtain public services. For instance, demands for tips and bribes by health staff to admit patients or during institutional deliveries are common.

13.Discrimination. Socio-cultural, economic and political processes work in all societies to reduce the value placed on the needs or interests of certain groups. This can occur in policy-making as well as service provision, resulting in services being designed or delivered in ways that do not meet the needs or interests of ‘excluded’ groups. Service providers may be indifferent to or even ill treat these groups, further undermining the already weak demand for services by the poor.

14.Elite capture. Elites can provide important leadership in community-based programs as they often have the skills to negotiate with authorities, to read documents or write proposals, and keep accounts and records. Such leadership can be exercised for the benefit of the poorer community, or at the least, involving elites may be necessary to prevent opposition to the program. There is a risk, however, that elite involvement and leadership may not be benevolent but result in the capture of program benefits by them, reducing wider participation in decision-making and action

GOVERNMENT AND STRATEGIES FOR INCLUSIVE GROWTH :

Legal Environment :

Several existing laws and policies in the country are relevant to the National Rural Livelihoods Project, providing an enabling environment for inclusion as well as several supporting dimensions such as minimum wages, information and transparency, and rights of disadvantaged groups. Only national laws are listed below – in addition to these, many legislative acts exist at the state level. These would

be listed in the individual state social assessments that are planned under the project. During the empowerment process at the community level, participants will be made aware of the existence of these laws and of their related entitlements.

National Rural Employment Guarantee Act :

The National Rural Employment Guarantee Act, 2005, aims to enhance the livelihood security of people in rural areas by guaranteeing 100 days of wage-employment in a year to rural households whose adult members volunteer to do unskilled manual work creating community assets and infrastructure. NREGA is the first Act in independent India that guarantees the right to work. Apart from granting 100 days of employment, the Act also provides better working conditions such as the availability of a first-aid kit, crèche for children, shade and drinking water at the worksites.

Forest Rights Act, 2006 :

For several decades the ownership of land in tribal areas has remained a complex issue throughout India. Adivasis living in forest areas often do not have legal title to lands they have been cultivating for years – or even generations.

Panchayati Raj Act, 1992 :

A system of panchayats existed in rural areas before India's Independence and though they continued thereafter they were not government funded, except indirectly through certain programs which were given to panchayats to implement and some links with the Community Development Programme of the 1960s. With increasing 'modernization' and the emergence of party politics the role of these traditional panchayats declined. Subsequently the Indian Constitution was amended in 1992 (73rd amendment) to establish new 'panchayati raj' (local government) institutions (PRIs) at village, block and district levels. The 73rd amendment provides for powers and responsibilities to be devolved to these three 'tiers' of PRIs. Their responsibilities include preparation of plans for economic development and social justice, levy and collection of some taxes, duties, tolls and fees, and implementation of programs in 29

areas which are listed in Schedule XI of the Constitution.

Panchayats (Extension to Scheduled Areas) Act (PESA) 1996 :

This progressive legislation for tribal areas (listed in Schedule 5 and Schedule 6 of the Constitution) is aimed primarily at promoting village-level democracy (Gram Sabhas or village assemblies and Panchayat Raj institutions) in these areas and giving them a role in to natural resource management.

Food Security Bill, 2010 :

The draft Food Security Bill provides 25 kg of wheat or rice every month to BPL households at Rs. 3/- per kg through the existing PDS in the country.

Minimum Wages Act, 1948 :

The Minimum Wages Act calls for state governments to establish a ‘minimum rate of wages’ and revise it from time to time in accordance with changes in the cost of living index. Minimum wages are required to include a basic rate of wages and a special ‘cost of living allowance’ but can be adjusted for the ‘cash value of commodities obtained at concessional rates’ and provided to workers.

Protection of Child Rights Act (2007) :

The National Commission for Protection of Child Rights (NCPCR) was set up in March 2007 under the Commission for Protection of Child Rights Act, 2005. A child is defined as a person under 18 years of age.

Bonded Labour System (Abolition) Act, 1976 :

This Act abolished the system of bonded labour in order to prevent economic and physical exploitation of the weaker sections of society.

Right to Information Act, 2005. :

This Act provides for establishing a practical approach to the right to information for citizens. Under its provisions, any citizen can request information from a public

authority (a body of Government), and this body is required to reply within 30 days.

Land Acquisition (Amendment) Act, 2007. :

The national Land Acquisition Act, 1894, provides for land to be acquired for public purposes. It was amended in 1984, and in 2007. The Amendment Act of 2007 proposes to do away with earlier clauses that put restrictions on the Government acquiring land for non-state purposes. The definition of 'public purpose' has been broadened to cover three purposes: (i) strategic purposes, including defense requirements and work vital to the state; (ii) public infrastructure; and (iii) any project useful for the general public. The definition of 'person' entitled to the land acquired for public purposes now also includes a 'company' (GOI, 2007a). The amendment has yet to be passed by the Government.

Gram Nyayalayas Act, 2008. :

Right to Education Act 2009. :

Some Relevant National Policies, Structures and Programmes

National Policy for the Empowerment of Women

The Constitution of India establishes the equality of men and women and promises that the state will make general and specific provisions for the welfare of women. The Government of India has since adopted several principles of equality between men and women such as equal pay for equal work, right to education for all children, Domestic Violence (Prevention) Act, and so on.

National Tribal Policy, 2006 (Draft) :

The Ministry of Tribal Affairs developed a draft tribal policy in 2004 and, after a round of consultation a revised National Tribal Policy was developed in 2006. It was presented to the Government in 2007, but its approval is still pending. The National Tribal Policy attempts to develop a holistic and integrated legislative framework to protect the rights of tribal people and promote the socio-economic development of Scheduled Areas.

National Commission for Scheduled Castes and Scheduled Tribes :

Article 338 of the Constitution provides for the appointment of a Special Officer for Scheduled Castes and Scheduled Tribes by the President of India. A National Commission for Scheduled Castes and Scheduled Tribes (NCST) was subsequently created to take over these responsibilities. The Commissioner is empowered (required) to investigate and report to the President on all matters relating to the Constitutional safeguards for SCs and STs.

National Rural Health Mission :

This national programme aims to provide accessible, affordable and accountable quality health services to the poorest households in the remotest rural regions of the country and focuses specially on 18 States, including Jharkhand and Orissa that have very poor health status. Its major objectives are: to reduce infant and maternal mortality; provide access to public health services for every citizen; prevent and control communicable and non-communicable diseases; and encourage alternative systems of health.

Universal Education: Sarva Shiksha Abhiyan (SSA) :

The aim of this national programme launched in 2001 is to provide useful and relevant elementary education for all children between six and 14 years of age by 2010. The programme aims to have all children in primary school, significantly reduce drop-out rates, and improve the quality of education.

Integrated Child Development Services Programme (ICDS) :

Launched in 1975, the ICDS Programme is one of the world's largest and most unique programmes for early childhood development.

Indira Awaas Yojana :

Indira Awaas Yojana provides finance assistance to BPL families to construct houses. The amount provided to each family is Rs. 45,000 in plains areas and Rs. 48,500 in hilly areas. The allocation is provided to each district on the basis of the housing shortage among the poor and the SC/ST population of the district.

Swayamsiddha :

Swayamsiddha is an integrated programme for women's empowerment. Its vision is to develop empowered women who would demand their rights from family, community and government. They would also have increased access to and control over material, social and political resources, enhanced awareness and improved skills, and be able to raise issues of common concern through mobilization and networking.

Strategies to Address Social Issues :

To achieve 'inclusive growth' India faces a significant challenge on account of its social diversity and exclusion and the inequalities imbedded in its economic system. Despite considerable legislation and affirmative action pursued by the government, inequalities have persisted. This chapter discusses the various strategies used to address social inclusion and other issues in rural livelihoods programs of the government and projects financed by the World Bank and other multilateral and bilateral organizations. It also includes some NGO efforts in India and livelihoods projects in other parts of the world.

Focusing On Inclusion Of Social Groups And Women :

All livelihood projects in India lay special emphasis on identifying socially-excluded people who include:

- **Dalits and adivasis (SCs and STs).** These groups are easily identifiable as they are official categories. However, there is some mis-classification of sub-groups and there are also the usual problems of a 'creamy layer' and 'influential additions' who may usurp program benefits. TRIPTI in Orissa has a special target to reach out to 'Extremely Poor and Vulnerable Groups' (EPVG) who are mostly SC and ST people.
- **Women:** Women are vulnerable across all groups on account of their biological roles and social practices, including exclusion, and lack of participation in household and community decision making. As rural poverty is becoming increasingly feminized, special efforts are being made to target women, and especially women-headed households, widows, destitute and deserted women. Government, externally-assisted, and NGO projects have targeted women in order to address family poverty

and vulnerability.

Building Institutions of and for the Poor :

Building institutions of the poor at the grassroots to strengthen their social and economic power is a strategy that has been used successfully by livelihoods projects in many parts of the world. The challenge in this is to mobilize the vulnerable and excluded to bring them within the fold of the program.

Self Help Groups (SHGs) :

SHGs are usually constituted with women who live in close proximity with each other or have common goals, occupations, and so on. There has also tended to be a focus on 'social homogeneity' but such groups may exclude other poor or the poorest members. An SHG is typically a group of 10 to 20 women who meet regularly and save small amounts of money (decided by them) in a common kitty. When in need, individual members can borrow from this pool and return the money with a nominal interest.

Special groups. Another case for revision of SHG rules is made by migrant workers who go in and out of villages. Attendance at meetings and amounts/regularity of savings need to be flexible to suit their migration and earning patterns.

Strategies for the Ultra Poor-

There are a substantial number of people who are extremely poor or vulnerable, completely lacking the ability to save money

Grain Banks- CASHE a microfinance project of CARE India (funded by DFID) developed innovative interventions to reach the poorest.

Linking Safety Nets with Microfinance. The strategy of graduating the poorest to microfinance using safety nets has been used by a number of other organizations as well. The Rural Maintenance Program (RMP) of CARE Bangladesh began in 1982 as a public works program providing employment to destitute rural women aged between 18 and 35 years and physically able to work, who were heads of households, married to disabled men, or had no other source of income.

Inclusion Fund.-This is typically used in World Bank-assisted projects. Keeping in mind the most economically- and socially-excluded people, these projects have a 'Pro-poor Inclusion Fund' (PPIF) which is intended for the poorest of the poor who

may not be able to participate in SHGs.

Empowerment for Inclusion.-Oppression over many generations has relegated the Terai Dalits in Nepal to the bottom of their society, with very little awareness of their rights. A CARE Project, Samanta, aims to promote their human rights and social inclusion by developing their knowledge, skills and confidence to enable them to lead their own social, political and economic empowerment processes.

Livelihoods Promotion :

Improving livelihoods to alleviate poverty is the main goal of the project. The strategy is to create assets and skills among poor people for them to develop productive livelihood activities and enhance their incomes.

- **Community Investment Funds:** Once SHGs are mature, they prepare a group Livelihoods Plan. The Community Investment Fund is a special fund provided to an SHG to facilitate implementation of the livelihood activities of its members.
- **Market Access:- Poor** women often have difficulty negotiating in market activities. Udyogini, an NGO, promotes Business Development Services for producers and intervening organizations to help women move up the value chains of potential growth sectors in disadvantaged areas.

Strategies for the Most Excluded Groups :

Women

Different projects supported by the Bank and other organizations have focused on women as the primary stakeholders. To develop the focus on women, however, various approaches are used in different projects, and even stages of a project cycle. Several projects have prepared Gender Action Plans to give attention to working with women.

- **Gender Analysis-** Although overall gender relations are similar, different communities have different gender equations. Often part of project Poverty or Social Assessments, gender analysis looks into the specific work of men and women, an important area to examine before starting a livelihoods programme.
- **Mobilization-** Specific strategies are used to mobilize women. These include tools

such as pictorial materials, separate meetings with women at times that are convenient for them, working with men to gain their confidence and allow women to come out, and other similar strategies.

- Identification- As women are ‘doubly excluded’ socially, special efforts are needed to enlist them as program beneficiaries. This may require special home visits, for example, to identify destitute women, sex workers, and others who are socially invisible.

- Institution Building- SHG formation has been used as an effective strategy for poverty reduction and women’s empowerment in many programmes around the world. Keeping in mind the needs and constraints of women, SHGs must be ‘affinity groups,’ formed with women who value each other..

- Capacity Building- Gender sensitization and gender sensitive capacity building is an important element of success

People with Disabilities-

People with disabilities face immense challenges and both poverty reduction and human rights programs have a great deal to do to address their needs effectively.

Migrants-

Migration varies across social groups and economic situations in India. The poorest of the poor often use migration as a strategy to cope at times when they have no source of income in the village.

Conflict-Affected People :

Community-driven development (CDD) is a ‘dual platform’ - an efficient mechanism to address community needs and an instrument to empower people.

- Specific attention on livelihoods of the poorest

Focus on small lands/small farmers:-

Rural youth emerged as a vulnerable group requiring specific attention. Increasing access of poor to land Reclaiming commons: There were reflections on how gradually there has been loss of access of the poor to common property resources.

Conclusion :

Participatory assessment should not be limited to identification of poor, but also be used in examining vulnerabilities of households that can be used to decide members of different groups and also in planning livelihood interventions. NGOs and project staff raised the debate on methodology, well-being or wealth ranking to be used during the process. In several groups NGOs were concerned about the timing of the assessment so that everybody is present in the village. Questions were also raised whether the beneficiary lists after participatory assessment would be ratified in Gram Sabha.

In several consultations the need to have flexibility in group norms with regard to membership, amount and frequency of savings should be ensured under the NRLM so that the poorest can form groups or they should not drop out later. Mixing of non-poor and poor should be avoided at all cost and group norms for saving should be fixed according to the poorest in the group.

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