

## **National Seminar on**

### **"Achieving Sustainable Rural Livelihood through Financial Interventions and Skilling India with Special Reference to the North Eastern Region"**

**4 and 5 March, 2016**

**Organized by Department of Business Administration, Tezpur University,  
Tezpur-784028(Assam)**

#### **Concept Note**

Sustainable livelihood is the socio-economic status of the people which can cope with, and recover from, stresses and shocks and maintain or enhance its assets and capabilities while not undermining the existing resource base (DFID and the World Bank). The approach is generally accepted without differentiating rural and urban livelihood creation. However, rural livelihood is typically different from urban counterpart. According to Chambers and Conway (1991), in low and middle income countries, the exploitation of rural resources is already often unsustainable and least sustainable in those regions, countries and zones with the lowest urbanization, the highest population growth rates, and the most vulnerable rural environments.

After independence, the Government of India (GOI) has persistently tried in developing sustainable livelihood and integrating approaches to tackle poverty in India. In addition, employment generation to eradicate poverty was accepted as a goal of development planning. Since 1960s, series of measures were taken such as nationalization of banks, expansion of rural branch networks, mandatory system of priority sector lending, extension of subsidized credit, establishment of regional rural banks (RRBs) and the Integrated Rural Development Program (IRDP). These initiatives have increased rural outreach and credit volume to some extent. However, higher operational costs as well as unsuitable and unprofitable institutional structure conceived these programmes as supply led and not demand driven. In addition, the lack of entrepreneurial skills and absence of backward and forward linkages led to the failure of government initiatives. Huge non-performing assets (NPAs) weakened the strength of financial institutions and further reduced their interest in rural areas. The era also witnessed the establishment of apex institutions such as National Bank for Agricultural and Rural Development (NABARD) and the Small Scale Industries Development Board of India (SIDBI) (Intellectap, 2007, 11) and many civil societies, which were extending credit to poor.

Since the 1970s (Dandeker, 1971; Farmer, 1977), microfinance has come to play a very important role in the field of development, more particularly in rural economies of the world. UNCDF (2004) states that microfinance plays three key roles in development by helping poor households meet basic needs and protects against risks, improving household economic welfare, and encouraging women empowerment by supporting women's economic participation. The microfinance movement gained momentum in 1992, when National Bank for Agricultural and Rural Development (NABARD) started with the self-help group (SHG) -

bank linkage programme (SBLP) (Sa-dhan, 2004). However, the euphoria of microfinance movement could not achieve desired targets. One of the major reasons is the unsustainable character of micro financing (Wright, 2000). The MFIs that have become self-sustainable tend to be larger and more efficient, and so tend not to target the very poor, as targeting the less poor leads to increases in loan size and improved efficiency indicators whereas MFIs focusing on the poorest tend to remain dependent on donor funds (IMF, 2005).

Despite the efforts of the government, NGOs and private players, it is observed that still one third of the population lives below the poverty line (Dutta, 2014). In India, every year 12 million people were added to the workforce, whereas, only four percent have received formal training (Vivek and Kapoor, 2015). Mundra (2015) stated that dearth of formal vocational education, high school dropout rates, inadequate skill training capacity, negative perception towards skilling, and lack of industry ready skills even in professional courses continue to stand out as some of the major causes of poor skill levels and lack of entrepreneurial activities in India's workforce.

In order to encourage entrepreneurship, GOI has come up with various initiatives such as the National Rural Livelihood Mission (NRLM), National Urban Livelihood Mission and National Rural employment guarantee scheme to reach out to poor families and link them to sustainable livelihood opportunities. Skill India - a multi-skill development programme has been launched in 2014 with a mission for job creation and entrepreneurship for all socio-economic classes. It strives to establish an international equivalent of the Indian framework on skill development, creating workforce mobility and enhancing youth employability. The Union Budget 2015 launched the National Skill mission to complement Prime Minister Narendra Modi's 'Skill India' and 'Make in India' initiatives. These initiatives are expected to improve the employability and productivity of poor and can thereby reduce the poverty brackets.

North Eastern Region (NER) is a land locked area comprising eight states and it shares borders with five South Asian countries Nepal, Bhutan, China, Myanmar and Bangladesh. The region accounts for 7.9 percent of the country's land area and is the habitation of around 3.8 percent of India's population. It is pertinent to note that the terrain and topography of some of the north eastern states resemble similarity with neighbouring countries (e.g. Taiwan). It may create the pathway for possible cooperation between them in terms of exchange of advanced agricultural technologies and capacity building of human resources engaged in similar agricultural activities. Myanmar is another bordering country with which Indian sub-continent can become a trading partner. The signing of a Free Trade Area in goods in 2009 was a strategic move for increasing economic ties between India-ASEAN. With the institutional framework in place, the two sides are now confident of scaling the India-ASEAN trade to \$100 billion by 2015 and double that volume by 2022. NER has expertise in tea, organic farming, food processing, exploration of wind power, wellness therapies like spas, etc. The tea industry of Assam is struggling with the issues of quality and costs. Setting up of food processing industry to harness the rich production of horticultural crops in Assam, Meghalaya and Nagaland may be explored. Further, the region

is very rich in wood and bamboo handicrafts and orchids which may also create huge economic possibilities.

It is, in this context, necessary that training initiatives should be taken for skill development and encouraging entrepreneurship amongst the local youth to improve quality and increase quantity. This will also help in exploring the opportunities of export. This may boost the economy of the region and counter the problem of unemployment and related evils.

This seminar is an attempt to provide a common platform to various researchers, financial organizations, livelihood practitioners, service providers, government officials and representatives from various agencies to discuss issues, opportunities, and challenges on the interface of creating sustainable rural livelihood and financial interventions through skill up gradation.

### **Objectives of the Seminar:**

1. To discuss and share research findings of the researchers and academician on issues, opportunities, and challenges of creating sustainable rural livelihood
2. To explore the possibilities of developing an integrated sustainable rural development model incorporating financial access and skill development with a value chain.
3. To share , discuss and document the cases and success stories of various formal and informal agencies engaged in microfinance ,skill development and livelihood

### **Sub themes:**

1. Rural sustainable livelihood –issues , challenges and policy perspectives
2. Sustainable livelihood through development of skilled human resources
3. Ensuring financial resources for livelihoods
4. Marketing and value chain for sustainable rural livelihoods
5. Sustainable livelihoods through natural resource management
6. Micro-enterprises and MNCs linkage for rural livelihoods
7. Role of local self- government in sustainable rural livelihoods
8. Technology intervention in Sustainable rural livelihoods

**Dates of the Seminar:** 4<sup>th</sup> and 5<sup>th</sup> March, 2016

### **Seminar Outcome:**

The seminar is expected to document success stories and hindrances of livelihood scenario. The seminar will also provide policy recommendations for implementing livelihood programmes in the North East India in particular and India in general. A conference proceedings of the presented papers will be published .Selected peer reviewed papers will be published in an edited volume with ISBN from a national level reputed publisher.

**Who can participate and present:** The seminar invites participation of academicians, researchers, financial organizations, livelihood practitioners, service providers, government

officials and representatives from various agencies in related field.PG students can also participate.

**Registration Fee:** For Academician/Practitioners/Government Officials: Rs. 1200.00

For Research Scholars/Students : Rs. 1000.00

(Registration fee includes Seminar Kit, Certificate, Tea and Lunch during the seminar. Accommodation can be arranged on advance request on additional payment. No travel support is available currently.)

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***Call for Paper***

Original and unpublished research papers, article, case studies are invited for presentation in the seminar.

**Sub themes:**

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**Author Guidelines:**

The paper should be written in APA format. It is recommended that the length of the paper should not exceed 6000 words excluding preliminary pages, annexures, and reference list. The abstract of the paper with a maximum of six keywords should not exceed 300 words which should excluding preliminary information on the title of the proposed paper, name(s) of the author (s), institutional affiliation, and email and postal addresses. Both the paper and abstract should be written in Times New Roman, 12 point with line spacing of 1.5.

**Important Dates:**

Seminar dates:	4 and 5 March, 2016
Last date of submission of full paper:	31 January, 2016
Decision on Acceptance:	15 February, 2016
Submission of revised paper:	25 February, 2016
Last date of registration:	25 February, 2016

**Registration Fee:** For Academician/Practitioners/Government Officials: Rs. 1200.00

For Research Scholars/Students : Rs. 1000.00

All the participants are needed to register by filling in the [registration form](#) and depositing the fee. For joint paper writers registration of both the writers is necessary. However, in the absence of one author, if his/her co-author presents the paper, he/she may be considered for an absentia certificate if registered. Only one paper from one author will be considered. The draft should be made in favour of “**The Registrar, Tezpur University**” Payable at SBI, Tezpur University Branch (Branch code - 014259). Paper to be submitted by email at [seminartezpur2016@gmail.com](mailto:seminartezpur2016@gmail.com)

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