

A Study on Challenges for Rural livelihood and Agriculture in India

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Abstract

we deliberate upon the role of the non-farm sector in the food systems. We argue that livelihood diversification in rural India would lead to an overall economy-wide increase in productivity, and facilitate swifter structural transformation and poverty reduction. We highlight the role of the non-farm sector for job creation in rural areas, especially along the rural-urban continuum for structural transformation to take place. Policy has not yet leveraged the potential of small towns and the peri-urban spaces as a means to create new job opportunities. We focus on these blurring of the rural-urban distinction which provide an opportunity to diversify the portfolio of economic opportunities available to rural households, thereby enabling greater rural income and improved access to food and nutrition. The Govt. of Bihar has provided US\$175 million in counterpart funding for the program and recognizes JEEViKA as the lead implementing agency for several other state and national level programs. JEEViKA has crowded in strategic investments from several other leading organizations including the Bill and Melinda Gates Foundation (BMGF) and Department for International Development (DFID) to bring in high quality technical assistance in agriculture value chains, nutrition and sanitation behavior change communications and digital financial services. Bihar, one of India's poorest and most populous State, had poor development infrastructure and service delivery and a complex political and social fabric. Limited inclusion of women in governance, local government institutions and their severely limited access to economic opportunities, services and finance made inclusive rural development an especially urgent and challenging agenda for the State. Delivery of financial services was highly constrained with bank branch density at less than half of national average. Against an estimated rural micro-credit demand of US\$2.4 billion, the annual credit delivery in 2006 was US\$8.4 million. As a result, a vast section of the poor was dependent on high cost borrowings from informal sources. This limited asset and capital formation and development of self-employment opportunities among the poor, reinforcing deep rooted and exploitative relationships with additional hardships for **Keywords:** Rural, Farmer, Bihar, India, Agriculture, Urbanization, Rural Economy, Rural Infrastructure women in a State with high out-migration of male heads of households.

Introduction

It is well recognized that poverty may be caused by external shocks, but are perpetuated by unavailability of credit, malnutrition, inadequate coverage against future shocks and limited access to stable sources of income, among other factors. Such factors contribute to a self-reinforcing vicious cycle of poverty, and it is obvious that policy makers would realize that to break this cycle, a multi-sectoral approach is necessary. It is worth noting that having the expertise to tackle each factor may be beyond a particular project. This implies that a possible multi-sectoral design must involve several entities, build synergies among them, and have a high-powered top management guiding this 'development consortium'. The other approach is to identify a 'nodal' entity which has core competencies in some of the key interventions, and ensure the liaison of other entities with the first to converge on other interventions. It is not necessary that the other entities be NGOs; one can imagine a situation that these are institutional platforms of the poor created by the 'nodal' entity to articulate demands for poverty reduction.

Urbanization and Growth of the Rural Economy

Urbanization is an outcome of the development process and is intrinsically linked to the evolving food systems. We discuss how urbanization is reshaping diets. Here, we examine the role of urbanization in contributing to the rural economy through greater employment opportunities. We will specifically address the challenge of meeting the growing urban need for food and other rural resources while at the same time ensuring sustainable rural growth.

Urban areas benefit from agglomeration effects and economies of scale because they can attract a skilled workforce and production inputs are more easily available. The concentration of economic activities leads to technological spillovers and reduced costs of infrastructure provisions. Theoretically, urban economic growth can contribute to reducing rural poverty through two main channels: absorption of surplus labor and productivity spillovers. As per the classic Lewisian model, surplus rural labor is absorbed in the urban sector, leading to higher rural wages. Rural poverty reduction is also influenced through greater urbanization and the rise in the demand for rural products. Urban economic growth also affects rural incomes through remittances. The lack of labor-intensive manufacturing sector and adequate urban employment has been one of the reasons why the share of labor in agriculture has not declined commensurate with its declining share in overall output. Similarly, low levels of permanent migration suggest hindrance to rural-urban mobility. At the same time, India's growth story across the globe is of its sprawling metropolises with an abundance of technically skilled manpower and seats of global innovation. The question of our time is therefore how to leverage India's urbanization for greater rural prosperity.

Agriculture, therefore, may no longer continue to be the defining feature of the economic and cultural life in rural areas. This rural transformation—an essential part of structural transformation—entails greater interaction along the rural-urban spaces, thereby promoting agricultural productivity and greater marketable surpluses. This could then facilitate overall production diversification, new forms of livelihood and better infrastructure provision in rural areas. Spatial boundaries across the rural-urban dichotomies are increasingly getting blurred as with larger rural areas becoming indistinguishable from the small urban areas, especially regarding the occupational patterns and built-up area. The right set of public policies, however, are essential to ensure smooth, inclusive and sustainable urbanization for structural transformation to take place.

It is now fairly well-established that urbanization has been a significant contributor to rural poverty reduction since 1991 by providing rural households with a greater number of livelihood opportunities during the period when agriculture has largely remained largely stagnant. However, understanding the variegated nature of urbanization is crucial to understand its impact on rural poverty. Urbanization is generally imagined to be the growth of larger metropolises which misses the point that most of the urban population resides in smaller towns. Breaking the monolith of "urban" into its various kinds is therefore very important. Against the common notion which equates urbanization with big cities and planning, Indian urbanization has been noted to have a *subaltern* character, which implies a rapid rise in settlement agglomerations, which are often not classified as urban by the Indian census operations. The other way to

represent these transitions is to call it *RUrbanism* or *Rurality* where urban is rapidly integrating with the rural. Subaltern urbanization, with a growth of small towns in the last decade, has been more prominent in the poorer states. The urban transition has already matured in the more developed states.

Emergence of Smaller Towns

Rural non-farm economy along with the secondary towns contributes significantly to inclusive growth patterns and poverty reduction during the process of rural transformation. Compared to major urban agglomerations, rural poverty reduction is much stronger if the urban economic growth is driven by smaller towns. These towns provide easier connectivity to the rural hinterland, encouraging labor mobility as well as better access to markets and amenities, including access to human capital. In India, despite all the focus on metropolitan cities as engines of growth, it is actually the smaller towns which have had the biggest impact on poverty reduction during the last two decades. Along the spatial gradient—where the strict rural and urban definitions become blurry—agglomeration effects around smaller cities have been the highest as they have led to many high-performing rural places.

In regions where agriculture is the dominant sector and farmers are prosperous, clusters of small towns have emerged. Many of these small towns are market towns often referred to as *mandi* towns which are centers for agriculture inputs and marketing. Without expanding enough to become cities, these regions lie along the rural-urban continuum where the principal economic activities are essentially linked to agriculture and consumer demand emanating out of farm income. They comprise facilities for cultivation, input distribution and agricultural marketing yards as well as provide essential consumer goods and services to the villages nearby. Economic activities in smaller towns typically include manufacturing, trades and services.

Middle spaces between the village and small towns are settlements which Indian census operations call as *census towns*. India's census operations define *census towns* (CTs) as urban areas if it has a population of at least 5,000 people, population density is greater than 400 persons per square kilometer and at least 75% of the main male workforce is employed in the non-farming sector. While this is the standard classification of what is considered as "urban" in India, CTs are peculiar in the way that despite being urban, these settlements continue to be administered as rural areas. The number of census towns between 2001 and 2011 saw a threefold increase from 1,362 to 3,894 contributing to 30% of the urban population growth, reflecting *in situ* urbanization. Unlike CTs, *statutory towns* (with a population of less than 100,000), which either have a municipal corporation, cantonment board or notified town area committee have grown at a relatively slower pace, while census towns have almost doubled from 7.4% to over 14%. The rise of census towns together with a greater increase in the built-up area therefore suggests a gross underestimation of urbanization in India.

So, what happens in these census towns and why are they relevant for agricultural growth? These newer towns have become the hub of economic activity and commerce for the rural markets (*ibid*). Proximity to rural areas has also allowed these market towns to become centers for growth, where much of the rural demand for new services and goods are met. This has also allowed them to be distant from the uncertainties of larger metropolises. These smaller towns have not only generated non-farm employment avenues and contributed to greater rural poverty

alleviation but are also the largest growing market for the FMCG sector. Many of the small towns or even census towns are zones of transition from an agrarian economy to a more diversified one where manufacturing and services have a greater role. The pace of change, however, varies by the stage of regional rural transformation. There is a different pattern in the regions where agriculture has not been a part of the structural transformation process. In those regions, smaller towns have a greater share of those employed in agriculture. Smaller towns provide employment avenues to those who wish to or are forced to transition out of farming. This is reflected in the greater share of marginal workers in the small towns and rapid emergence of smaller towns and large villages along the poorer regions of Indo-Gangetic plains—like in UP and Bihar. Stagnant agriculture, chronic underemployment and insufficient job creation in the region have led to the non-farm economy along the rural-urban spaces emerging as the main providers of economic sustenance.

Peri-urban Areas and Agricultural Growth

The urban-rural distinction is blurring fast. It is also becoming increasingly hard to distinguish between census towns and towns with urban administrative status. Villages proximate to census towns are not very different from those proximate to statutory towns. Instead of a rural-urban binary, we now have a *rural-urban continuum* which is expanding along with structural transformation of the economy. As villages have begun to exhibit urban characteristics, this phenomenon is often referred to as *peri-urbanization*. Peri-urban regions are considered as mixed or transitory spaces, undergoing rapid and multiple transformations. While there are issues of disentangling the rural-urban dichotomy, peri-urban agriculture could be a significant contributor to poverty alleviation and food security. Assuming that commuters live in peri-urban areas, estimates them as around 32 million (4.3% of the rural population) in India. These commuting workers are primarily engaged in manufacturing, construction and other retail or wholesale sector. Peri-urban regions have become important hubs helping the diversification of economic activity through creating agglomeration effects, and access to amenities and generation of non-farm employment. In villages located closer to towns, the share of non-farm activities could be as large as 70%. Villages near towns also participate more in intensive agriculture and have higher wages, and households tend to have greater income and consumption expenditure (*ibid*). Against the common understanding that manufacturing is only restricted to urban areas, formal manufacturing activities in India too have moved from urban to rural environments in the last decade, while urban areas comprise the informal service sector jobs). A substantial share of government and other public sector formal jobs like banking are also located in the rural areas, where people commute daily to work. This form of mobility is reflected in a large share of urban to rural commuter shares.

Focus on Agriculture and Rural Infrastructure

A vibrant agricultural sector is essential to the growth of non-farm sector because of the large dependence on it for food security and employment. Most of the rural households do earn a certain part of their income from agriculture while diversifying their income portfolio in India. Agricultural income therefore not only increases the agency of households to command food but also provides resources to take control over other aspects of lives such as investing in children's education, setting up a new enterprise leading to greater accumulation of assets. There could be four major categorizations of the agricultural growth and non-farm linkages. Through *production*

linkages, agriculture connects to non-farm suppliers of raw materials and farm inputs. There are *consumption linkages* when the gains from agricultural income are spent on locally produced non-farm goods. Through the supply of labor to non-agricultural activities during the lean season, and investment in non-agricultural activities, agriculture is connected to the economy through *factor market*. There are *productivity linkages* through reduced food prices. These linkages, however, assign primacy to the agriculture as a driver of these connections. The reverse takes place too when newer industries could ignite the demand for agricultural products. Similarly, productivity linkages could be induced by the non-farm sector through better input supply, product marketing or investment from non-farm earnings into agriculture for better seeds and fertilizer variety leading to enhanced agricultural productivity.

An important aspect of restructuring the rural economy is to remove structural constraints to credit and markets. More remunerative non-farm employment avenues are heavily determined by the density of social networks and family ties, if not by the required degree of skills and training. Often it is the poorest who lack these and are locked out of this market because of marginalized social groups or small land holding. Investment in rural infrastructure goes a long way in reducing the economic distance between rural and urban areas. Reduction in this distance abets rural transformation, integrates markets and thereby facilitates greater access to non-farm employment opportunities, especially for women. Evaluating the impact of a national road expansion program in India, shows how road infrastructure contributes significantly—through greater dietary diversity and higher agricultural input usage—to the food system. highlight the importance of rural roads for female employment. Studying the impact of rural road scheme in India, however, caution against assuming road construction, that is, reduction in geographic distance, as the only form of required rural investment. They show that road construction in India led to a 10 percentage point decrease in the share of agricultural workers at the expense of a similar increase in wage labor. Much of this movement took place outside of the village, but it is not permanent migration. These impacts are most pronounced among the groups with the lowest costs and highest potential gains from participation in labor markets: households with small landholdings and working age men. Interestingly, they find that the movers are not the primary income earners of the household. They find that new paved roads under the *Pradhan Mantri Gram Sadak Yojana* (PMGSY) improve available transportation services facilitating the reallocation of labor out of agriculture. Rural infrastructure is important, but it is only one of the many possible solutions in abetting non-farm occupational transitions. Non-farm opportunities did not increase in the rural areas; rather roads become a conduit for accessing employment in nearby towns. This finding highlights the fact that road infrastructure is only one way, not the most effective maybe, to increase rural productivity. Better results can be had by facilitating easier movement of labor to areas of better opportunity which point to the importance of urban infrastructure to facilitate rural-urban migration.

Rural Unemployment

“On top of this crisis of agricultural supply and demand, rural areas will have a surfeit of migrants who have returned from cities. What are all these people going to do in terms of employment, and even in terms of the basics like food?” said Nikita Sud, an associate professor of development studies at the University of Oxford. “All these cascading crises of income, occupation, nutrition, and health will lead to extreme steps such as suicide.” Rural unemployment has shot up above 20% in the past 30 days, according to a private survey, and about 400 million

workers in the informal economy are at risk of falling deeper into poverty during the crisis, the International Labour

Government Support

Finance Minister Nirmala Sitharaman last month announced programs to provide free food, fuel and cash transfers for the poor. The government's support so far of \$22.6 billion amounts to less than 1% of India's GDP, far smaller than the allocations by other countries. The minister is under pressure to unveil more measures to cushion the economy as it heads for its first possible contraction in more than four decades. In rural areas, the risk of social unrest and hunger is real. There are implementation problems with the government's food allowance system for the poor, with ration cards being inactive in some cases or being held by money lenders, experts say. "There are many complaints coming," said Indira Hirway, professor of economics at the Center For Development Alternatives in Ahmedabad. "Unless the government reorganizes its policies, this may end up in unrest, huge misery and rising poverty." There are a few glimmers of hope for farmers though. The monsoon, which waters more than half of the country's farmland, is forecast to be normal this year, while Modi has recently eased some lockdown restrictions, particularly in rural areas. The central bank last month granted a three-month moratorium on loans, including for farming, and this week provided additional support for short-term crop loans. The government has said it sees farm output growing faster than expected this year, providing support to an "otherwise sagging economy."

Challenges in Rural Livelihoods - An Account and Analysis

When the world thinks of India, it no longer pictures snake charmers and leopards. There is a growing realisation that India is swiftly scaling the economic peaks. However, the India that the world sees, is made up by billions of pictures, each of which paints a different story. I have been involved closely with many of these rural pictures of our country. In this post, I intend to share an account of my experiences and challenges while working towards Rural Development. India being a diverse country offers regional imbalances on various socio-economic dimensions. From developed states to impoverished states, one major issue that the rural poor is facing is securing sustainable livelihoods. Historically, India's rural economy has been primarily based on agriculture and related activities, but with increasing population and decreasing land holdings, the dependency on primary livelihoods is at risk. In this dire situation, distress migration takes place where the village youth is compelled to migrate to the cities in search of employment. The major cities, over-loaded with a bulk of unskilled rural youth can only offer minimum wage labour opportunities. Therefore, it is altogether imperative to find alternative livelihood models and strategies for achieving inclusive growth. India has come a long way since independence. In the field of education, our students are excelling, and our professionals are claiming laurels all over the world. But while the benefits of new age education and infrastructure were quickly absorbed by metropolitans and new cities, the hinterland of the country was left high and dry.

Today, 80% of all pre-primary and primary schools in India are Government run schools. Adding to the highly skewed teacher student ratio, there is a vast scarcity of teaching staff, numerous socio-economic factors and a lack of basic sanitary and infrastructure facilities. All of these combined with a vast geography; result in an extremely high drop-out ratio. This lays a brittle foundation for the country's rural youth who easily spiral into a lifelong crisis of poverty

and crime. Over the last 67 years of independence, the Government and civil society organisations have suggested various models of livelihood promotion in rural areas. One of the models for livelihood promotion where there are focussed efforts as well as sound investment is the Skill Development model. When I joined ICICI Foundation for Inclusive Growth for a project on Sustainable Livelihood, I quickly grasped that the intent, initiative and the investment, all three factors were readily available for livelihood interventions. Then why was it that the village folk were unable to take full advantage of the government initiatives?

After mulling over the various facts, I along-with my team created a hypothesis on how to work on these livelihood interventions. This process was further enriched while we were executing it on ground and several mid-course correction were done. Some of the findings, we unearthed are enumerated in the succeeding paragraphs. Most of these skill development initiatives are being implemented with the help of NGOs and partner agencies. However, these Government initiatives towards Rural Development are being managed without a holistic approach. There seems to be an urgency to develop something, regardless of the finer details and the local aspirations. These initiatives have more often led to a significant dip in the enthusiasm of the rural folk. They are becoming conditioned and completely dependent on hand-outs and assistance with almost no change to their livelihood scenario.

Although the skill development initiatives are being run to uplift and motivate the youth, the trend is to skill them first and then try to force them into some kind of employable and marketable livelihood activity. This has proved to be a lopsided strategy as it is not properly integrated to provide meaningful or sustainable employment options. Also the skill trainings are neither contextual nor demographically relevant to the local population. One of the major reasons, why most of the livelihood interventions have been unsuccessful in the past is that there is a lack of insight about the area of operation. Often, livelihood programmes are implemented in a hurried way, without grasping the distinct characteristics of the region, the local economy and the aspirations of the people. It seems that there is an urgent need to develop something, without considering if it really agrees with the people. The approach of the livelihood programmes has been more mechanical rather than human which does not yield the desired results of social mobilisation and economic empowerment.

In a typical rural setting, one can identify three kinds of beneficiary segments- the farmers, the women and the youth. The farmers in India often face issues of high input costs and low yield. While the farmers are engaged in agriculture and labour work, the women in rural areas are engaged in on-farm activities and livestock management. However, the youth of the villages is not attracted towards agriculture as their potential livelihood option. There has been a cultural shift in the way the youth perceive agriculture. To them, it is a physically intensive job with low remuneration. When the farmers are not engaged in farming in off season, they migrate for labour work at low remuneration.

While devising the livelihood strategy for the rural folk, three factors become indispensable:

Traditions and social customs: The local community all over India, places a lot of emphasis on social customs and traditions. They devote a good deal of their time to occasions like marriage, death, birth and other monthly festivals. These rituals and customs form an important part of their lives. It is therefore, very important to accommodate and provide a leeway for these cultural

nuances. Harvesting and sowing period: During the sowing and harvesting season, farmers, women and the youth in the village are solely engaged in agricultural activities. To ensure that the initiatives have a meaningful impact, it is also necessary to devise strategy which are in sync with the existing livelihood options of that region. Dependence on daily wages: The target group is largely dependent on their daily wages for their day to day food requirements. If a livelihood initiative interrupts their daily wages, it would be impossible for them to make ends meet. In this scenario, the livelihood intervention programme must be flexible and in their own region. It must allow them to continue with their current source of income while simultaneously upgrading themselves. Subsequent to an adaptive livelihood intervention, I also realised that while the programme is what directly touches the rural people, there are some other challenges which are preventing them from being sustainable. Challenges of the employers: The rural economy is majorly unorganised in nature. There is a severe lack of organised employment channels in rural areas and there is a lack of jobs at the village level. The employers from nearby areas, perceive the rural folk as unskilled or semi-skilled and do not easily hire them. When they do, they offer low remuneration, making it even less lucrative for candidates to leave their villages. Hence, a system needs to be developed where the employment opportunities are created in the unorganised sectors either by making self-employment a more profitable option or by forming organised associations of the rural folk for forward integration with the industries.

Challenges for credit linkage: To ensure sustainability for those who head towards self-employment, finance and credit facilities become indispensable. However, due to low literacy and maturity level, a majority of the rural people and especially the youth are not able to manage their loans. The bank officials have a perception about rural people that their loans may turn into NPAs. This has resulted in a negative attitude towards the rural folk. To ensure responsible handling of loans, along with the livelihood programme, promoting financial literacy becomes a vital aspect. Other challenges: It is also of considerable value to analyse before starting a livelihood intervention, how the trained candidates will make use of their acquired skills. While some of them look at self-employment, others are more inclined towards wage employment options. Both require a different set of intervening strategies which should ease their transition from marginal employment to sustainability. While there are numerous variables governing this equation, how can we make sure that the intent of our livelihood intervention is translating into action?

Looking at the challenges in rural livelihoods, one needs to carefully examine the facets that makes the complete picture. With a bottom-up approach and an in depth understanding of the rural economy, the livelihood interventions can be implemented in a better way. Based on my learning so far, following factors, if kept in mind may result in implementing the livelihood strategy in a better way:

Understanding our area of operation: The first and the foremost thing that needs to be kept in mind while designing and implementing a livelihoods intervention is understanding our area of operation. The area study must include studying the socio-economic conditions of the area, existing livelihoods prevalent in the area, the aspirations of the rural people and the demands of the market and the industries.

Mapping of competencies: The next step should detail the demand for skilled labour, the competencies required for various jobs and remuneration as per those competencies. There also

needs to be an attitudinal change in the devisors of the intervention programmes. Rather than considering their audience as backward, they need to create strategies with a feeling of co-creation and partnership.

They also need to define clear goals, methodologies and outcomes which will make it easier for the implementing agency to effectively implement the livelihood intervention programmes.

Promoting the existing livelihood options: While implementing livelihood programmes, promotion of existing livelihood options is always better than changing the entire livelihoods landscape of the people. Since the majority of the rural population is engaged in agriculture, it makes sense to create entrepreneurs in agriculture sector. The farmers already realise that they get the least value for their product in the entire agriculture value chain. However, due to rising input costs and low yields, it is difficult for them take additional measures. In order to tackle these issues, training farmers on modern agriculture practices, increasing their yield on small land holdings and conserving water by making use of techniques like drip irrigation will help them fetch better value for their product. Also, the livestock for a farmer is his insurance against drought in many regions of India. Training them in good practices of livestock keeping, livestock health and dairy farming can add to the income level of the farmers. Apart from technical training, there is a need to envision and develop the farmer as an entrepreneur. He must be equipped with business skills, concepts of costing, pricing and marketing as well as be made resilient to external factors.

While the farmers can be trained on agriculture and allied activities, the women folk in India have proved that collectivisation leads to market integration and thus fetches better prices for products/services. Training the women on product based livelihoods and then linking them with the markets can be a sustainable solution towards mitigating their livelihood problems. The third segment, the unemployed youth of the village can be skilled in demand based trades. This is a segment that has a huge potential for employment creation. However, care has to be taken while selection of the trades for skilling the youth. Some trades, like mobile repairing and electrical work, get obsolete over time. One proposed initiative is to support people with audio-visual aids, record lessons in CDs and even upload videos on the internet. This will make it easier for people to keep updating in their skills in the field. The youth should also be encouraged to pick up more skills which are related in nature. For example, an electrician should also try to learn motor rewinding, which can come handy.

Conclusion

There are clear complementarities between the development of agricultural and non-agricultural sectors. As the agricultural share in the GDP declines, rural non-farm economy becomes a conduit for the resource flows from agriculture to other sectors. Non-farm economic activities are therefore central to the overall processes of economic growth and changes in the food systems. Changing economic structure, livelihood opportunities, urban growth opportunities and the commercialization of agriculture—in the course of the structural transformation process—lead to the greater role of markets in accessing food. As a result, means to household food access in the future would be influenced by earning capacities. Farming households would rely on the market value of their produce to access food, whereas the earning capacity of the households dependent upon the non-agricultural sector for livelihood would depend upon wages. The

blurring of the rural-urban distinction and greater ease of commute are expected to diversify the portfolio of economic opportunities available to the rural households. Greater fragmentation of landholdings would further increase the role of non-farm sector in facilitating labor movement out of agriculture. This process would lead to a change in the profile of agricultural workers, and economic activities would increasingly become wage-oriented similar to the experience of the developed world. Rising urbanization and urban consumption demand would create fertile opportunities for the non-agricultural workforce to migrate, commute and get employment in food value chains.

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