

## BENEFITING FROM A CUSTOMISED PACKAGE OF LIVELIHOOD RESOURCES FAMILY LIVELIHOODS RESOURCE CENTRES (FLRC)



*“With support from the Krishi Vigyan Kendra, especially in accessing subsidised seeds and fertilisers, I have been able to grow bajra and makka worth Rs. 6,000-7,000 each year.”*

Mohammad Shahbuddin from Masuda Block in Rajasthan

Mohammad Shahbuddin is a resident of Masuda Block in Ajmer District in Rajasthan. He lives with his family consisting of his wife and six children, his mother and his mentally challenged sister. Till around four years ago, Shahbuddin earned his livelihood as a daily wage labourer. He says, “Sometimes I earned less than Rs. 40 everyday. I had borrowed around two lakhs from the local *mahajan* for *mrityubhoj* (a social practice followed mostly in central parts of Rajasthan in which a family has to feed community members in the event of the death of an elder member) and to pay for my marriage expenses. I also had an unpaid loan burden of my parents. I was unwilling to take the risk of buying seeds and fertilisers to cultivate my land because rainfall is quite unpredictable and I could never be assured of a profitable crop. Living conditions were quite hard for us.”

Shahbuddin’s economic condition is not unique in this region. The rural population of Ajmer District

depends mostly on agriculture and allied activities as a source of livelihood. Land is not fertile, the climate is semi-arid and agriculture is heavily dependent on monsoons (with an average rainfall of 23.6 inches). With limited access to water, farmers usually cultivate a few crops such as *bajra* and *makka*. A slight deviation in rainfall leads to a drought-like situation, which affects ultra-poor families like Shahbuddin’s. They are forced to migrate to earn a living in the construction industry to feed their families.

Masuda is the most backward amongst the nine blocks of Ajmer District. It is situated on a hilly and dry area with little arable land. Inadequate water and fodder has rendered cattle weak as compared to other blocks in Rajasthan. In addition to the lack of employment opportunities in Masuda, only a few poor families avail government benefits, which is also a significant reason for poverty in this area.



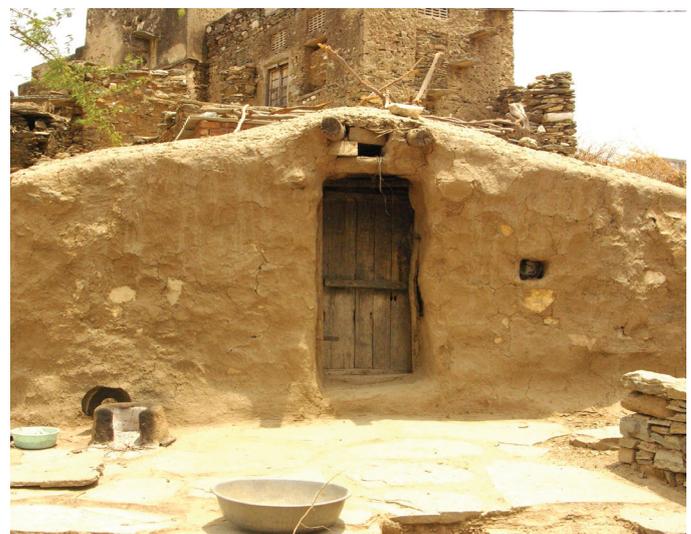
**Before being supported by the FLRC, Shahbuddin and his family barely made ends meet.**

In 2008, the Association for Rural Advancement through Voluntary Action and Local Involvement (ARAVALI) began to work in Masuda with a local partner NGO, Gramin evam Samajik Vikas Sansthan (GSVS), for supporting poor families like Shahbuddin's through the Family Livelihood Resource Centre (FLRC) initiative. The centre has been initiated for identifying the poorest and most vulnerable households and developing a customised package of livelihood services for them. Support for this intervention has been provided by the Aga Khan Foundation and European Union co-funded Sustainable Community-based Approaches to Livelihood Enhancement (SCALE) project.

GSVS selected the most poverty-afflicted affected *panchayats* in Masuda – Kirap, Mayla, Moyena and Satabadiya for FLRC interventions. A Participatory Research Appraisal (PRA) was conducted in each of these *panchayats*, which included a village meeting of stakeholders such as school teachers, *panchayat* representatives, *anganwadi* workers and

other community members. Amongst other activities, participants were asked to develop a local set of indicators and rank poor families accordingly. The indicators included income, assets, physical condition of the head of the families, number of children and other family members, loan burden and land ownership. After verification through government land records and discussions with other community members, 230 families were finally identified as ultra poor families, including Shahbuddin's family.

GSVS used the Instrument of Engagement (IoE) tool, which is a matrix of qualitative and quantitative questions to examine the socio-economic history of Shahbuddin's family, critical incidents that affected his economic condition and his family's potential for taking up livelihood activities. It took 12 visits to Shahbuddin's house to complete the IOE register, after which GSVS was able to draw certain conclusions about the reasons for his poverty. It found that since his debt had increased with time, he was unable to pay back interest. Moreover his source of income was erratic. He was forced to borrow from the



**Shahbuddin's old house is a sign of the hardship he has endured through the years.**



**Shahbuddin's mother has been provided training in poultry farming.**

*mahajan* even for basic household expenditure and medicines, which further trapped him in poverty. While Shahbuddin was on the BPL list, he availed almost no government benefits. The Instrument of Engagement helped to ascertain the potential of Shahbuddin's family for undertaking livelihood activities. Since his mother stayed home, she was a good candidate to support for a small poultry enterprise. Also, Shahbuddin's wife, who possessed a job card, was supported to work under MNREGS.

To enhance their livelihoods, GSVS began by providing 20 chickens to Shahbuddin's family. Since these chickens were wild and required appropriate attention, Shahbuddin's mother was provided training in poultry farming. An application was submitted to the *panchayat* to consider Shahbuddin and his wife for the maximum number of days of MGNREGS work. His wife was linked to a community-based self-help group (CBSHG) for easier access to day-to-day loans at lower interest rates. To receive government entitlements, Shahbuddin's documents, including his

voter's card, were prepared and his name submitted to the Indira Awas Scheme under the priority list. He was also linked with Krishi Vigyan Kendra (KVK) for access to subsidised seeds and fertilisers. Further, he was provided a medical relief card from the government and linked to a free electricity scheme as well.

With increased livelihood opportunities, government entitlements and savings through the CBSHG, the living standard of Shahbuddin's family has improved considerably. His mother is able to sell eggs for Rs. 10 each. "Poultry rearing provides around 3-4 eggs every day and we consume them at home as well. Sometimes we also sell them in the market for additional income," she says. However, she is also currently expanding her brood of chicks, which will mature in the next six months. "After that, we will be able to maintain a constant stock of 20-25 chickens, which will be beneficial to meet household consumption requirements and for sale in the market," she says.



**Shahbuddin's new house after he was linked to the Indira Awas Scheme by the FLRC**

## Development Partners



European Union

**Sustainable Community-based Approaches to Livelihoods Enhancement (SCALE)**, is a European Union funded project managed by the Aga Khan Foundation, India. It supports initiatives on improving rural livelihoods in India in the states of Andhra Pradesh, Gujarat, Madhya Pradesh, Maharashtra and Rajasthan. It is implemented through five partner organisations : AKRSP(I), APMAS, ARAVALI, DSC and PRADAN.

**Aga Khan Foundation (AKF)** is a private, non-denominational, development agency, established by His Highness the Aga Khan in Switzerland in 1967. The foundation seeks sustainable solutions to long term problems of poverty through an integrated, community-based, participatory approach that reinforces civil society and respects local culture. In India, AKF works essentially in three thematic areas: Health, Education, Rural Development. It also works to strengthen civil society institutions

Association for Rural Advancement through Voluntary Action and Local Involvement (**ARAVALI**) is a support organisation based in Rajasthan that works to strengthen government-civil society collaboration, particularly on aspects of participatory processes in development programmes, through capacity-building, research and policy dialogue.

For further information:

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**Shahbuddin's standard of living has improved as a result of the FLRC interventions, including poultry farming.**

Shahbuddin adds, "With support from the KVK, especially in accessing subsidised seeds and fertilisers, I have been able to grow *bajra* and *makka* worth Rs. 6,000-7,000 each year. Through MGNREGS, my wife and I earn an additional income. Besides this, I also works as daily wage earner, which adds to my total income."

The FLRC's approach of identifying him, using the Instrument of Engagement to examine his socio-economic history and initiating interventions based upon these critical factors have enhanced his livelihood. Similarly, there are thousands of ultra-poor families in this region who are gradually freeing themselves of poverty and debt burden through the FLRC approach.

The Aga Khan Development Network (AKDN) is a group of private development agencies working to empower communities and individuals, often in disadvantaged circumstances, to improve living conditions and opportunities, especially in Africa and Asia. Its agencies work in over 30 countries for the common good of all citizens, regardless of their gender, origin or religion. Its underlying impulse is the ethic of compassion for the vulnerable in society.

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Aga Khan Agency for Microfinance



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