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- Population economy.
- Human resource and the environment.
- Rural development: the strategic option of youth employment.
- Long term social and economic development.

#### Conclusion

This paper has delineated the enormous benefits of willingness to save with investment in human capital enables individuals to increase their future earnings and enhance their experience in the labor market in the context of poor mentality of Rikshawpuller of Dumka who do labor but due to lack of the mentality of no saving still their position is bad. My work is to focus in the information economy of the 21st century, to enhance labor force productivity and to change the psychodigm/mentality of Rikshawpuller for growth and to make aware the Government for the reasons of failure of their welfare programmes and policies so that the individuals will become better citizens and parents in addition to being better workers.

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## Impact of Real Employment on Accessibility of Livelihood : A Case Study of Dumka District

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### Abstract

The general conception of employment's health makes easy the access of livelihood. On the basis of a survey on the general condition of Rikshawpuller of Dumka district who is unskilled labour, it is found that even they earn sufficient income to meet the minimum level of subsistence as their condition is unsatisfactory and due to less marginal propensity to save (MPS), investment is never to be equal to saving while it is covered by various government welfare programmes. Only by strong willingness to save and changed psychology can uplift their status in society and standard of living so they can equally participate in development of the economy of Saraha, Pargana, and Government should know that despite all the good efforts, why the objectives of welfare programme has been not fulfilled.

**Keywords :** unorganized sector, employment, consumption, psychology

### Introduction

Employment is a very important active factor for income determination. It also helps in bringing new demand in the market. Thus it really leads to increase in the standard of living for betterment of life of any individual. An employed person may be skilled or semi skilled and enjoy a good income in comparison to him. And it is a good criterion of consideration that whether the employment gives the real picture of the status of livelihood of individual or it is the real indicator of a good standard of living. The answer lies in the state of strong willingness to save and to his relative change so that he can uplift his socio-economic condition.

### Materials and Methods

This work is based on the interview of 100 selected (sample) rikshawpullers residing in Dumka. Stratified data technique is used for collecting data. Multidimensional variant technique has been used for data analysis. We also analyzed the secondary data. It has given a lot of insight to understand the real picture of all the government sponsored welfare programmes. The published literature of the Government, such as manual reports (Yearly Government), marked handouts, and various circulars issued from time to time and other published literature also help in protection of the role of Government policy in protection of environment and rehabilitation as a policy

towards development of a better condition for rikshawpuller.

### Results and Discussions

In India, employment is a big problem with less consideration on the part of the government in different sectors which can be reflected as employment elasticity in major sectors.

The employment elasticity in Jharkhand state

Year	1972-73	1983-84	1993-94	2009-10	Sector
	0.64	0.49	0.36	0.2	Agriculture
	0.95	0.87	0.85	0.90	Manufacturing
	0.55	0.42	0.26	0.18	Construction
	0.35	1.00	1.00	0.91	Electricity, Gas and Water
	1.00	0.74	0.48	0.31	Transport, Storage
	0.76	0.92	0.35	0.22	Services
	0.51	0.55	0.38	0.26	All State

(Source: Economic Survey 2009/2010)

is almost 0.56 that means that there is less importance of agriculture in comparison to manufacturing and service sector. Here there is a big number of unskilled labourers in which rikshaw pullers are one of them. Dumka in Jharkhand state is a small town with all of its quality rituals, customs and rhythm like a traditional city. Rikshawpullers are one of the

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their bad habits so they will able to increase their status in society and can participate in the development of an economy. So merely employment does not uplift the economic condition of Rikshawpuller in Durdka district, but also their strong will to save and willingness to convert it into the investment can change the scenario and means of livelihood will be easily available. Employment problem in the developing countries cannot be interpreted as simply a Keynesian type of involuntary unemployment. A pervasive problem is that of the "working poor" those who actually work long hours but earn only a low income below poverty line. The disguised unemployed constitute another major dimension of the employment problem. Beyond measures of "open involuntary unemployment" it is just as important, if not more so, to have measures of "underemployed" and "disguised unemployed".

We might usually think of a range of unemployment, beginning at one extreme with open unemployment in the urban area defined as "zero hours work and zero income." Beyond this extreme, we can apply four major criteria for determining whether a person may be called unemployed or underemployed, (1) the time criteria, (2) the income criteria, (3) the willingness criteria, and (4) the productivity criteria. Thus we may call a person unemployed or underemployed if either: (1) by time criteria, he is quarterly occupied during the year for a number of days less than some number of days defined as full employment days; (2) by the income criteria, he earns an income per year less than some desirable minimum; (3) by the willingness criteria, he is willing to do more work than he is doing at present, he may either be actively searching for more work or be available for more work if it is offered on terms to which he is accustomed to; or (4) by the productivity criteria, he is removable from his present work in the sense that his contribution to output is less than some normal productivity, and therefore his removal would not reduce the output. If the productivity of the remaining workers is normalized, with minor changes in technique or organization, keeping in view the recommendations of the Committee of Experts on Unemployment, the

...National Sample Survey Organization (NSSO) has developed and standardized concepts and definitions of labor force, employment and unemployment suitable to Indian conditions. These concepts have not only been adopted by the NSSO for conducting surveys on employment since 1972-73, but have also been accepted by the Planning Commission for analyzing the dimension of the unemployment problem. The three concepts of unemployment developed by the NSSO are: (i) Current Usual Status Unemployment, (ii) Current Weekly Status Unemployment and (iii) Current Daily Status Unemployment.

- Responsibility of Government
- To measure the earning capacity of a Rikshawpuller
- To make successful forecasting of programs.
- To contact the sources of economic information and experts.
- Measurement of all possible economic trends in developments.
- To achieve respectable status in society

**Suggestions**

- Pressure on Livelihoods and local knowledge.
- Economic Development with resource conservation concerns.
- Raising questions relating to community economics and sustainable development.
- A game model of people's participation in efficiency management.
- Environmental issues.
- Policies and politics in rural management of Jharkhand.
- Strategies for Rural poverty alleviation in Jharkhand.
- Importance of modern techniques.
- Redefining community-state partnership in natural resource management.
- Programs for initiation of failed developments projects.
- Credit and labor management.
- Use of indigenous knowledge in development problems and challenges

important family members of the society. They work night and day and earn wages. They have less accessibility of livelihood from this because it is one of unskilled jobs. They carry passengers and their luggage from one place to their destination so their nature of work is so hard they pull for many times of their capacity. For short distance they get five to ten rupees and for long distance twenty five to thirty rupees. In a month they almost earn six thousand rupees. They borrow Rikshaw from owner of the Garage. In fact one Rikshawpuller has four members in family. Children of Rikshawpuller working as child labor is a big social problem because the girl child in few cases is indulged in prostitution and the boy child works as a servant in a hotel or in a home or in some small shops and being exploited. They do use charcoal in place of gas for cooking food. They take bath in pond of water, where they wash their cloths also and for toilet and urinals, they use open field so early in the morning. Usually, they live in mud built houses on rent basis. They wear old and cheap clothes. The husband and wife always quarrel with each other. This disturbs the psychological nature of their children. In winter and rainy season their labour becomes so hard because they do not get passenger easily. But during these periods their drinking expenditure increases.

Woman of the family work as maidservant and earns almost fifteen hundred rupees per month. She does saving by keeping the payment in the hand of the household lady by saying that she will take that amount at that time when she will need it most. She uses it in small requirement of the daily life or during festival and festivals. Its effect is negligible because it does not contribute in saving. It gives a good base because Rikshawpuller contributes only forty to sixty rupees in their home to meet the general expenses. The marginal propensity to consume (MPC) of Rikshawpuller is very high almost they spend one hundred fifty rupees out of two hundred rupees per day. It means what they earn they spend (on consumption of food (twenty rupees), payment to Rikshaw owner (twenty rupees), drinking wine (fifty rupees), gambling and lottery (sixty rupees)). If they earn some money after continue work of two or

three days they do not work then because they think that they have enough money to spend at that time and they take wine and sleep for two days almost. Mindset of Rikshawpuller is fixed for this act. The factors that affect their life are education, health, housing, clothing, entertainment etc. are not considered yet.

Their marginal propensity to save (MPS) is almost negligible, so they are not very much worried about the better future and for a good standard of living. They do not have an account in Bank. Keynes advocates that money is demanded for speculative motive too. But in this case the gambling and lottery habit of Rikshawpuller only creates curiosity does not give any return and is a social evil. Rikshawpullers are also pursued by demonstration effect negatively. They tap themselves in feelings of false status. On the basis of wholesale and consumer or commodity price index the minimum spending of a Rikshawpuller should be thirty three hundred per month to meet the minimum requirement of life in Dumka district while their approximate income is six thousand rupees. But due to bad habit (drinking wine, intoxicants and gambling) and mentally problem their saving is almost zero. It means saving is never being equal to investment.

The society of Rikshawpuller comes under all the provisions of government welfare programme as a BPL family. The advantage of Annapurna Yojana (35 kg of cereal), Mid Day Meal Scheme, Sarva Shiksha Abhiyan, Public Distribution system, Indira Awas Yojna etc. It does mean that employment and access availability are the two contradictory things. Despite the help of Government their condition not improved so it is also the duty of society and government to uplift the condition of Rikshawpuller. They are earning more than a minimum level of substances but merely employment does not mean that no saving can uplift their condition for betterment of life.

In fact people must have a willingness to grow or to reform their standard of living by increasing their marginal propensity to save and should open an account in Bank to keep their small amount so their future will be secure and stable. For this they have to leave some of

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