The informal social security system available in rural areas through local money lenders and markets, are “hierarchical” and “asymmetrical”, and purely operate on “client-patronage” basis having high and uneven patterns of interest rates and are thereby exploitative and discriminatory in nature. In the absence of adequate state-led policies, the informal security measures, equal opportunity and accessibility are causes of concern for rural poor having no/less valuable assets and low social networking in the community as well as among money lenders. In this context, the paper attempts to analyse the risks, poverty, and accessibility of social security measures in rural areas of Balangir district, Odisha. The paper employs a purposive sampling method followed by the data collection techniques of household interviews supplemented with observation and secondary data. Based on the findings, the paper argues in favour of the formalisation of the informal security system by implementing more social protection and prevention programmes to be made accessible at village or gram panchayat levels to alleviate poverty in rural areas.

Keywords: Risks, Poverty, Social Security, Rural Areas, Odisha

Introduction

Social security is one of the major needs of human life especially for the vulnerable, destitute and disadvantaged groups. Accessibility to Social Security in the form of insurance, assistance and protection assures the vulnerable section by ensuring immediate essential needs to overcome the “risks of poverty” and “poverty of risks” (Oviedo & Moroz, 2013).

Social security measures in the world can be divided into welfare state regime, informal security regime and insecurity regime (Wood & Gough, 2006). Access to social security measures in informal security and insecurity regimes is a bigger challenge for human growth and development.

A country like India is struggling between in-formal security and state-led formal security regime amidst the state socialism to present neoliberal state policy.
Based on this assumption, this paper has presented a village level case study of Balangir district, Odisha, one of the poorest districts in India, to analyse the extent of poverty, socio-economic risks and access to social security measures. The paper concludes that the social security system of Balangir is basically an informal security system, where informal credit system available through local landlords and money lenders are hierarchical and asymmetrical and purely operates on client-patronage basis thereby being exploitative in nature. Some available state-led policies are found to be insufficient and inaccessible to rural masses hence the dominant role is played by family, community and market in meeting the immediate needs of the family. This paper has argued for the formalisation of informal to formal social security system through state-led intervention for inclusion and access to social security measures to poorest of the poor in the domain of poverty eradication.

**Review of Literature**

*Interface between Risks, Poverty and Access to Social Security measures*

The poor living in or near poverty faces many risks starting from idiosyncratic to common risks. However the rich protect themselves through precautionary protection and insurance whereas the poor lack resources and adequate access to social security measures. As a result of this, the poor embrace fatal coping strategy by compromising everywhere like consumption and expenditure. They go for credit, asset depletion, seasonal migration and etc. In this process, they are further trapped by another deeper level of vulnerability thereby backbone of the poor is again pushed back to the level of poverty making it difficult for them to come out of the vicious cycle of poverty in near future. These premises are not only applicable to the poor but also the person just above the poverty line by leading people from “transient poverty” to “chronic poverty”.

Risks and Poverty are both cause and effect of each other. Risks seek more resilience for a poor in comparison to a rich because of their vulnerability. The risks give both threatening and opportunities, in the sense that those who cannot manage it successfully are again trapped in the vicious cycle of poverty while those who deal with it successfully with foresight has chances to come out from poverty. Access to social security measures in the form of social insurance, protection, tackles both the threatening and to pursue opportunity by building resilience among poor.

In this backdrop, people's “capacity” in managing the risks they face or to develop themselves is very crucial because according to
the resilience theory, the outcome of the risk/shocks depends on the exposure of risks and its interaction with internal and external condition of the environment along with the coping management and/or strategy of the individuals (Mundial, 2013). Again, according to the Cultural theory of Poverty, people's condition is fully depended on the “capacity” of people but here it is not only the individual capacity alone but also the “environment” they interact with. In this regard, accessibility or inaccessibility of the social security measures determine, promote and strengthen the “capacity” of the poor to fight back the socio-economic risks they face in their day to day life.

**Risks of Poverty and Survival in Rural areas**

The impact of risks and shocks leads households to embrace different coping strategies. The poor are widely perceived across all rural communities to have lack of facilities, security and opportunities in their life. To survive with this risks and shocks they become unable to feed themselves and their family adequately and lack money. They are unable to afford or access medical facilities, electricity, water and other basic services (Ayoola, et al., 2000; Wade, 2001; World Bank, 2000). They are compelled to sell their productive assets such as bullocks and farm implements and suffer further productivity losses, reduction in medical expenses and children's educations. This loss of income and assets convert transient poverty into chronic poverty, making the possibility of escape more remote (Pandey & Bhandari, 2009). It is found that remittances, extended working hours, communal help and diversification were reported as coping strategies by the rural poor (Bila & Bwala, 2009; Ellis, 1998). They work enduring hours on their fields or sometimes on other people's farms, collect firewood and wild fruits from the bush. Basically, they do labour supply adjustment rather than asset exhaustion in a country like India.

Again, it is found that households, in some villages in south India, send their children to work instead of school to supplement income after adverse shocks (Hanan & Skoufias, 1997). Similarly, in Indonesia, female labour adjustment and withdrawal of children from school were also found to feature in the strategies used by households to limit the impact of the recent crisis.

Further, the Risk-coping strategies of the rural people tend to include self-insurance (through precautionary savings) and informal group-based risk-sharing. They deal with the consequences of income risk (consumption smoothing). Households can insure themselves by building up assets in good years, which they deplete in bad years. Alternatively, informal arrangements can be made among members of a group or village to support each other in case of hardship. These
mechanisms are observed within extended families, ethnic groups, neighborhood groups, and professional networks.

Risk-coping strategies may also involve attempting to earn extra income when hardship occurs. Kochar (1995) reports increased labour supply as the key response in the villages of south India. During famines in Ethiopia or Sudan, villagers tried to earn additional income by temporarily migrating, collecting wild foods, and engaging in gathering activities, such as collecting firewood (Dercon, 2002).

**Wood and Gough’s World Welfare Regime framework**

Wood & Gough (2006) analyses the global social security system in a comparative social policy framework (Figure. 1) and views that the world welfare regime can be categorised into three types, namely Welfare State Regime, Informal Security Regimes and Insecurity Regimes. They denote Welfare State Regimes as Social Democrats of Northern Europe, Conservative of Western/South Europe and Liberal of English Speaking Countries. Similarly Informal Security Regimes as Liberal-Informal of Latin America, Productivity of East Asia and countries of South Asia while Insecurity Regimes as Sub-Saharan Africa, Afghanistan and Gaza (p. 1706). They theorize that the welfare outcomes in the form of Human Development and wellbeing are the consequences of institutional arrangements like State, Market, Community and Households through which people satisfy their needs.

They connect that the institutional arrangements/ responsibilities are the productions of Socio-Political Conditions of the country like labour markets, financial markets, types of states, societal integration, culture and values and position in global system, whereas Inequality, Exploitation, Exclusion, Domination, Mobilisation of elites and poor are the causes and consequences of welfare outcomes and socio-political condition of the state (Wood & Gough, 2006, p. 1701). Through this analysis, they have concluded for the path-dependency and de-clientelisation of patron-clientelization security system by improving the quality of rights and correlative duties of states. They have ranked the welfare state regimes as the best form of security systems therefore informal security regimes and insecurity regimes must follow the path of welfare regimes like Western Europe.

It is to be highlighted that according to them, South Asia including India having a liberal democratic social policy is in the stage of informal security regimes. The basic characteristic of this regime has the “heavy reliance upon the community and family to
Figure 1. A Taxonomy of global welfare regime (Source: Wood & Gough, 2006)
meet the needs of social security i.e. the maximum dependency on the informal credit system and kith-kin). The problem with this model according to them is the “hierarchical and asymmetrical and patriarchal nature of family and community” (Wood & Gough, 2006, p. 1704). In this informal arrangements welfare outcome is generally poor even though the patron-clientelistic system of individual or community security systems provides some sorts of security of welfare, but it comes at the cost of adverse incorporation, individual or collective (p.1705).

Objectives

The present paper aims to study; the socio-economic risks among people living in Below Poverty Line and the social security measures available in rural areas of Balangir district.

Methodology

The district of Balangir has been selected purposively based on incidents of “poverty” and “vulnerability” (Meher, 2002) for the context of this paper. The village Jamkani of Tupaudar panchayat from Muribahal block has been selected as the location of the study. The interviews of the forty-eight Below Poverty Line (BPL) households were conducted in the month of September to December 2016 in one phase. This was supplemented with observation and secondary data specially census data.

The Context: Overview of the district of Balangir, Odisha

It is one of the famous KBK (Kalahandi-Balogir-Koraput) districts in Odisha with “low levels of agricultural production and persistently high levels of poverty” (Deshingkar, 2006, p. 3). It has the population of 17.88 percent belongs to Scheduled Castes community 21.05 percent of Scheduled Tribes community as against the state’s 17.88 percent Scheduled Castes and 22.85 percent of Scheduled Tribes population. Average literacy rate of the district is 64.71. The rural literacy rate is 62.11 percent where the male and female literacy rate is 75.85 and 53.50 respectively (Chandramuili & General, 2011).

Economically, the district is predominantly agrarian with more than 70 percent of the population dependant on agriculture for their livelihood. According to BPL survey 1997, as quoted in Deshingkar (2006), 60 percent of the households come below poverty line. The total number of workers across caste groups consists of 43.70 percent of total population. Out of which 24.39 percent are Main Workers and 19.3 percent Marginal Workers (Chandramuili & General, 2011). The district (District Portal Balangir, 2016) has the record of “stagnant agriculture”, “limited irrigation infrastructure” and “recurrent droughts”, having “unequal land holding pattern” among
citizens. “One-third of people have occupied two-thirds of the total agricultural land, of which Scheduled tribes and castes groups comprising 35 percent of total population cultivate only 9 percent of the agricultural area” (Deshingkar, 2006). However, land holdings are controlled by tribes in the tribal village (Ibid).

Distress led migration in this district is overwhelming because of frequent occurring droughts of which scheduled caste communities are most vulnerable (Chambers, 2006) and affected. They migrate to the nearby town for their survivals. It is been reported that in the drought of 2002, possibly one lakh people had migrated under miserable conditions (Action Aid India, 2002). Among the migrants, there is a section called “Dadan Shramik” who migrates every year to the brick kilns of Hyderabad and other parts of south India through the local middle-men who face hardships and challenges in their works. They used to work in inhumane conditions where there are records of people going missing, dead or lose their limbs because of suffering and exploitation by the contractors (Ibid). Here, it is worthwhile to mention that “migration” is also one of the coping mechanisms to risks of poverty where there is no sufficient mechanism to control and deal the mass problem.

In addition to this, the district has been in the news headlines for many issues like violation of human rights, starvation, child selling, food insecurity, farmer suicide, maternal mortality, child mortality and recently seasonal migration to both inside and outside the state of Odisha.

The Village, Jamkani

The village Jamkani is situated ten kilometres away from block office and around twenty kilometers from Subdivision office and five kilometres from the main Bangomunda-Muribahal-Titlagarh state road which has connected to other towns. So people have to travel five kilometres to catch any transportation to go anywhere outside the village. It has six hamlets namely Bachhapada, Janipada, Tetel Pada, Patal Pada, Jamkani and Umanagar but comes under the of revenue village of Jamkani.

It is a medium size village with total 268 households with the population of 1046 of which 540 are males and 506 are females. It has the population of children with age group of 0-6 are 168 which makes up 16.06 percent of total population. The average sex ratio of the village is 937 (Chandramuili & General, 2011). The literacy rate of the village is 39.48 percent which is much less than district rate of 64.7 percent and state rate of 72.87 percent. Male literacy is 61.86 percent and the female rate is 31.38 percent (Ibid).
There are 130 populations belong to Scheduled Castes community constituting 12.43 percent and 144 Scheduled Tribes population constituting 13.77 percent while rest of the population are from OBC community. In this village out of the total adult population, 578 were engaged in employment activities of different nature and duration. Out of which 21.63 per cent of them are Main Workers (Employment or earning more than 6 Months) while 78.37 percent of them are marginal workers working for less than 6 months. Out of marginal workers 18 were cultivators (owner or co-owner) while 98 were Agricultural labourers (Chandramuili & General, 2011).

Findings and Analysis

Socio-economic status of the participant households

Level of poverty is used to categorise the forty-eight households who were selected for the study. There were five categories of participants involved in the study: households Below Poverty Line (BPL), Antodaya, Above Poverty Line (APL), People Left Over (PLO) and Food Security beneficiaries. Out of total forty-eight households, 18 households were BPL family, 6 households from Antodaya, 19 households from APL, 4 households from PLO and one household from Food Security Cards beneficiaries. Although few are coming under BPL card holders, the socio-economic conditions are almost same of both APL and BPL category households.

As per the Government of Odisha the surveyed households are categorised into BPL, APL, Antodaya, PLO and Food Security beneficiaries to differentiate the level of poor. Antodaya is considered to be the poorest of the poor category followed by BPL category. APL and PLO are same kind of categories where beneficiaries are selected but there are no as such facilities for them. Similarly Food security surveys are done in the year 2014-2015 under national food security programme to list out the beneficiaries. The difference between all this card holders is the benefits they receive from government in terms of PDS rice, housing, or subsidy in different policies and programmes.

Food Security and Employment opportunities

In terms of landholding pattern among the participants of the study, 36 households possess less than 2.47 acres- below 1 hectare of land, 5 households possess 2-5 acres of land and 7 households were landless. In this context sufficient food (only rice) is available only to the land
holding families of OBC communities and few SCs families. People of labour class depend on PDS supplied rice availed through the Panchayat office every month. In some cases, it gets delayed up to two-three months which they get later with arrears. During this period, they mostly manage by borrowing from the neighbouring houses.

In terms of employment, in the lean seasons-January to mid of June, a large chunk of the population migrates to the nearby towns or different brick kilns of southern states or even the construction sites of Mumbai resulting in disguised unemployment. However, some unmarried youth migrate to Mumbai in all the seasons as their presence in house is not mandatory in the rainy season like married men. The rainy season brings more employment opportunities in the agricultural sector, engaging both as farmers and agricultural labourers in agricultural fields. In this season, the women are found to be engaged in a larger numbers in the fields. In summer, as most male members of the families migrate to Hyderabad, Chennai, Raipur, Bhilai, Durg and Mumbai, women are left behind to take care of the children and elders with no employment opportunities. But in case of the very acute financial condition, the landless households migrate with their whole family. Some of the male OBC community members work as cook in “Bhatti”-local distillery, where they get employment regularly throughout the year. Likewise in winter, there are employment opportunities in the agricultural sector. This period is considered as the time of harvesting. During this period some employment under MGNREGA Scheme is also available for construction of the road or other labour intensive works.

**Risks of Households Living in Poverty**

The intensity of risk is high among households living in poverty. People face multiple risks throughout the year which they manage through credit and debt. Economic and health risks are common to all the households as it is related to health and financial maintenance. Similarly natural hazards like drought, flood etc. pose a risk to all since everyone is dependent on the monsoon for agriculture. This can be seen through case studies of Shanti and Abhiram:

> “Dhanbi (anonymous name) is a widow in her sixties. She has seen many springs, faced many difficulties being a widow from young age. Nowadays she has grown old and has back-ache. Namita-her granddaughter has grown up reached the age of marriage but she does not have money for medicine or to arrange her marriage. In this situation, her only one option of survival is “Antodaya card” for rice and widow pension of three hundred rupees receiving from gram panchayat. Now she is having back-ache but does not have sufficient
money for medical treatment. There are no other ways but just to endure by accepting as her fate. When she is asked about Namita’s marriage, she says screamingly what she can do “babu”—younger child addressing to the author, whatever she can, she will do but depends on god only (Nanda, 2016).

This shows the risks of poverty in a family headed by a widow. The risks range from health, financial to social risks in the form of marriage. Similarly, another such example of health risks can be seen below:

“Makaru (anonymous name) in his forties who is a shopkeeper in the village also a free marketer used to go to local “Haat”—market daily. Now he is diagnosed with kidney failure for which health is deteriorated. Everybody in his family has lost hope on his life. It was a trauma for him and his family members. He has to spend around one and a half lakh immediately as to fulfil the medical demand. He belongs to a lower income family and spending such a huge amount of money for him was like disaster. Anyhow they managed to find some money through mortgaging his gold jewellery, by borrowing from relatives and friends, and from government facility through government health insurance. Now he is in serious debt of eighty-five thousand rupees of cash including the gold mortgage of twenty thousand with the interest of three percent from a money lender. Here his pathetic condition did not get covered by any social security mechanism or he does not get cured. He has shifted his treatment from allopathic medicine to local ayurvedic medicine. He was under medication costing fifteen hundred per month which is a big amount for him. He is pushed back to deeper poverty condition having huge debt resulted in mental and physical depression (Nanda, 2016).”

This is the reality of poor who is trapped in the risks and shocks of poverty. Here, Makaru’s family faced the risks of health and associated financial risk which he can’t manage by himself. Rather he has sold all his valuables and reached to an extent of debt that his family cannot recover in near future. Also, there is no certainty of his life as he has already left allopathic treatment due to the high expenses. Due to this situation, entire family is mentally and physically depressed which will further affect the developmental outcome of the family.

**People’s survival to risks**

Households coping strategies during the socio-economic risks and shocks are dependent on multiple sources of help. They depend on family members, relatives, community members, money lenders, NGO’s and/or Government institutions. Their first and foremost risk
caretaker is the family and relatives because of blood relations. They maintain the relationship of sharing and caring in both fortune and risk situations. Taking care of the ill, sick, old, and those with financial need are the duties of family-relatives-community. If risks are out of family's control, close relatives are requested to help in cash or kind. At the same time, community members also help because of their close proximity and long bonding which they call "bhab-biswas". There is a long tradition of sharing community life and living among the villagers however it has been diminishing because of changing socio-economic life. The elders of the community complain saying “these days' children do not listen and there is no respect to elders in comparison to past. The role of elders in the family and community are changing. Agriculture is no more central to the family and community economy”. This indicates the sign of dis-attachment of close familial and community bonding. In the case of the community, people share their new harvest and help each other financially without taking any interest. Similarly, the third level of sharing is the money lender who mortgages peoples' valuables- gold, land, etc, and lend money with interest rates ranging from 3-6 percent per month.

Then there are banks and other government programmes, however the benefits are limited to educated, landholding family and local leaders affiliated to state and national political parties. This system alienates the landless and illiterate people because of lending criteria as they lack social, political and economic collaterals.

**Availability of Financial Assistance and Support for immediate need**

Financial availability and supports in urgent needs are impossible for maximum families. It is more with ST, SC households as more of the BPL households are landless having no regular sufficient income. It is also same in the case of OBC households except for some landholding families. Immediate financial support is out of their ambit, which is very crucial and important for a family to tackle the risk to handle any uncertainties. The situation is worsening in the case of widow and women headed families and families with no relatives and families of senior citizens. In the case of widow headed family, they depend on others in all the aspect of life as the mother is the bread earner of the family and they do not get immediate financial support. Similarly, in the case of senior citizen families, the only source of family maintenance is old age pension and rice available through PDS.
Peoples’ household Credit System

Credit system plays a crucial role among the rural poor in managing risks and emergency situations. Household debt is a part and parcel of life of people since they depend on each other on various occasions. It is found that people are used to seeking help from kin and non-kin relatives and community members, larger farmers and money lender and finally financial institution like bank or government to cater the needs of their emergency situations.

In this system, ST households are more depended and confined to their family and community for credit, whereas some SC households take the help of moneylender and financial institutions but in the case of OBCs, households are more depended on money lender and financial institutions. There is a gradual shift from the informal credit system- family, community, money lender to formal credit system- bank, government programme. However, in this process of formalisation of credit system, OBCs household are in the forefront in this village followed by SCs and STs because of landholding, outside exposure and educational status. This shows that the tribal community is still in their mutual sharing and community living.

State programme and policies

The state has committed its best for the betterment of its citizens with special focus to poor, weak, disadvantaged, marginalized community. It has various interventions through innovative programme and policies for poverty eradication, removing regional disparities, agricultural development, improving literacy and education services, promotion of health services, and ensuring social security measures (Government of Odisha, 2015).

In spite of having numerous welfare measures in different developmental sectors, accessibility by rural poor is extremely limited and not benefited as expected (Swain & Swain, 2011). The situation of accessibility of government programme in this village is grime as the people are completely unaware and ignorant about different programmes which are beyond their reach and inaccessible through Gram Panchayat or village level. They have availed only a few programmes in present or recent past like; maximum households are the beneficiary of Public Distribution System availing through Panchayat Office under the category of BPL, APL, Antodaya, Annapurna, PLO etc. followed by MGNREGA, ICDS Programme, Old age pension, Indira Awas Yojna, Biju Krushak Yojna, Widow Pensions, Kishan Credit and some few Disable Pension Yojna respectively. Basically, the landless tribal, widow, senior citizen
households cannot go to Block office for any programme or not in the position to talk with an officer because of their illiteracy and ignorance. In these cases, it is difficult to get opportunity meant for them. Upper strata of poverty line families who have obtained the BPL card through their political influence and social networking are the most beneficiaries of the entire programme at the village level.

**Discussion**

Amidst the high incidents of poverty and deprivation, there is poor access to market and institutions, mass illiteracy, poor healthcare facilities, mass unemployment and/or little scope and inadequate access to security in employment in India (Justino, 2007) as well as in KBK region (De Haan & Dubey, 2005) and Balangir in particular. The households living Below Poverty Line do fight the idiosyncratic risks with their family members, relatives or community members. Households are mostly depended upon private and unorganized arrangements for their risk management due to which they fall prey of cheating and fraud with high interest, much higher than the banks. Sometimes they lose their valuable assets to money lender (mostly belonging to the community of Marwadi, and Sundhi) illegally in the process of coping with socio-economic risks. In terms of poverty risk management, debt and the mortgage has a special deal based on the social networking, which is completely based on the material accumulation and caste of the households in the locality. Therefore, the families who are better in socio-economic and political conditions easily get the money when they need but the most vulnerable households who neither have physical assets nor have social networking are the main sufferers.

State’s intervention through programmes and policies on poverty risks managements in the segment of poverty reduction are with the anticipation of ex-ante and very few are for ex-post. Those in ex-post are limited to only old age, disable, widow, destitute, home for the vulnerable family, crop insurance, etc. which are not enough to address the issue of risks and shocks poor face in their life. Even though programmes are there to tackle the problems still the situation persists as usual and the benefits do not reach to the deserving beneficiaries.

The dominant argument against the state expenditure on social protection like “burden on national economy and unsuited atmosphere for the implementation of social security systems in the countries” have overstated the negative aspects by overlooking the positive effects on both reduction of poverty and economic growth of
a poor economy in India (Justino, 2007). Therefore, in the debate of social protection and prevention policies, there should not be the debate whether the policies are to be implemented, rather the debate should focus on what kind of social security policies are to be implemented to reduce poverty and vulnerability. In this respect, it is been argued that in developing countries like India, social security programme should not merely be confined to “safety-nets” but importantly “prevention” against deprivation and “promotion” of better chances for individual development is very much necessary (Guhan, 1992; Justino, 2007). It is to be highlighted from the findings of Justino (2007) about the positive effects of social protection policies on reduction of poverty and economic growth in India which needs to be noted in the context of mass illiteracy, poverty and lack of capabilities and in-access opportunities among rural poor, that state has to take the more proactive role.

Conclusion & Recommendations

From the above discussion, it can be said that the need of the hour is to formulate programmes and policies from the risk perspectives and the attention should be given to provide access to the poorest of the poor. In the absence of formal credit and insurance programme, the poor seeks the help of informal credit system and arrangements from kin/non-kin, large farmers/money lenders and financial institution/government.

Based on the welfare model of Wood & Gough (2006), the social security measures in Balangir district is basically an informal security system. The informal credit system available through local landlords and money lenders are hierarchical and asymmetrical, which operates on client-patronage system which is often exploitative in nature like the high and uneven pattern of interest rates. Even though there are some state-led policies but the dominant role is played by family, community and moneylenders in meeting the immediate needs of the family. Risks managements need a proactive role of the state in mitigation of uncertainties. Attention should be given to formalisation of informal security system for equal opportunity and accessibility by implementing more social protection and prevention policies available at village or gram panchayat levels.

Therefore, as Wood & Gough (2006) explain, the country like India should shift from informal to more formal security measures or regulated forms of protection and prevention measures in order to make it more accessible, inclusive and to tackle the household risks and uncertainties thereby to combat poverty smoothly.
End Notes:

1 Refer my M. Phil Thesis, Chapter II Research Methodology for further reference.

2 KBK is a region comprising eight most backward districts of Odisha called Kalahandi, Nuapada, Balangir, Sonepur, Koraput, Rayagada, Nabarangpur and Malkangiri. This region is formed on the basis of backwardness and persistent poverty in the year 1993 for regional planning and development. It has special plan form long-term social, economic development since then. For further information, referer [http://www.kbk.nic.in/criculars.htm](http://www.kbk.nic.in/criculars.htm)

3 “Grampanchayat” is the lowest unit of administration of three tire Panchayati Raj Institutions after district

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