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# Social Inclusion and Livelihood Security in India..

**Prof. Deepali Singh[1], Neha Gwala[2], Dr. Bikashdev Chhura[3], Dr. Harshita Sharma[4]**

[1] Associate Dean, Research & Development Cell, Vivekananda Global University, Jaipur, Rajasthan, India.
Email: deepali.singh@vgu.ac.in
[2] Research Scholar, Research & Development Cell, Vivekananda Global University, Jaipur, Rajasthan, India.
Email: nehagwala716@gmail.com
[3] Assistant Professor & Head, Department of Political Science and Public Administration, NIMS University Rajasthan, Jaipur, Rajasthan, India.
Email: bikashdev.chhura8@gmail.com
[4] Assistant Professor, Vivekananda Global University, Jaipur, Rajasthan, India.
Email: vguharshita@gmail.com
**Corresponding Author:**
Prof. Deepali Singh
Email: deepali.singh@vgu.ac.in

**Abstract**
The issues of social inclusion and livelihood security have become a key aspect of sustainable development in India. Even though many parts of the society have benefited from economic growth, significant areas of the society are still being denied inclusion on the basis of caste, gender, occupation, geography, and socio-economic status. Livelihood security is more than just income generation, it involves access to resources, social protection, food security, employment, financial services and institutional support. In this paper an attempt has been made to explore social inclusion and livelihood security: their inter-relationship in the Indian context by analysing existing theories, policies, and empirical research. Based on the capability approach, sustainable livelihood frameworks, financial inclusion programmes, rural livelihood missions and social protection programmes, the study demonstrates the role of inclusive development in enhancing livelihood outcomes. The analysis shows that social exclusion has a negative impact on livelihood security because it limits access to productive assets, on participation in decision-making processes, and on economic opportunities. Policies, on the other hand, that promote inclusion through employment through guarantees, financial access and social protection and livelihood diversification improve resilience and socio-economic well-being. The paper concludes that multidimensional strategies for achieving sustainable livelihood security must address structural inequalities and ensure equitable access to resources and opportunities.
**Keywords:** Social Inclusion, Livelihood Security, Sustainable Development, Financial Inclusion, in Rural Livelihoods, India.

## Introduction

In the last several decades, India has made significant strides in its development path. But, economic development has yet to ensure equitable distribution of opportunities and resources. Social exclusion is a persistent problem for the marginalized including women, SCs, STs, landless labourers, informal and migrant labourers, fisherfolk etc(Tiwari et al, 2026). Such groups are frequently denied access to education, employment, financial services, social protection and productive assets.

Livelihood security is defined as having a stable and sustainable livelihood able to buffer against economic, social and environmental shocks on an individual and household basis. It includes food security, work security, income security, social security, access to basic services and much more. An interconnection exists between social inclusion and livelihood security, as livelihood security is dependent on access to resources and opportunities which are otherwise hard to come by due to exclusion.

Inclusion and livelihoods have been in closer focus in the development discourse. The ability approach focuses on the building of people's freedoms and the opportunities they might have as the backbone of development (Tiwari, 2014). Likewise, sustainable livelihood approaches are concerned with assets and institutions that can guarantee the long-term well-being of a person. Moreover, social media serves as a dynamic platform for interpersonal communication, unconstrained by time or geography. Through the simple act of sharing ideas, information, and experiences, individuals foster global communities and forge meaningful partnerships(Raut, 2025). Current stirrings around AI in social science and how it might help overcome longstanding political inclusion problems among marginalised groups (Tiwari et al, 2026). This paper examines the role of social inclusion towards livelihood security in India and analyzes important policy measures for responding to the livelihood vulnerability of the marginalised. To mitigate and to change social behaviour it would need to bring digitalization in all field in the society(Singh, et al, 2026).

## 2. Conceptual Framework

### 2.1 Social Inclusion

Inclusion is a dynamic by which individuals and groups are brought together, enabling them to access the same opportunities, resources, rights and participate equally in social, economic and political life. It aims to remove obstacles due to discrimination, poverty, gender disparity, and social stratification.

Tiwari (2014) pointed out that there is a close connection between social inclusion and the capability approach, which focuses on what people can do to achieve what they value (that is, what they can achieve with agency). Inclusion inspires people to engage in economic activities, access public services and to shape the choices that affect their lives.

Social inclusion is not only a multi-dimensional concept, but it also encompasses:

Economic inclusion through employment and income opportunities.

Access to education, healthcare and social networks as a means of social inclusion.

Political inclusion defined as participation in governance and decision making.

Access to banking and credit services—financial inclusion.

### 2.2 Livelihood Security

Livelihood security is the capacity of households to access sufficient and sustainable livelihoods, and to adjust to and withstand risks and uncertainties. Patidar (2019) mentions that there are several indicators of livelihood security, such as income, employment, health, education, food availability and asset ownership.

There are 5 types of capital in the SLF:

Human Capital

Natural Capital

Physical Capital

Financial Capital

Social Capital

Households' capacities to gain sustainable livelihoods and to adjust to changing contexts depend on access to these capitals. Moreover, to transition, households now utilise internet-based social networking platforms(Chhura et al, 2025).

## 3. Theoretical Perspectives on Social Inclusion and Livelihood Security

The capability approach offers a helpful lens to interpreting the linkage between inclusion and livelihoods. As far as the concept of development is concerned, Tiwari (2014) says that it should go beyond just income generation to the improvement of people's capacities and freedoms. Social inclusion boosts these skills through the better access to education, health services, financial services, and employment.

From a sustainable livelihoods perspective, the importance of assets, institutions and policies in influencing livelihood outcomes is also emphasized. De Haan (2017) notes that social exclusion restricts opportunities for livelihoods and perpetuates poverty. It is therefore important to have social protection mechanisms to lessen vulnerabilities and increase inclusion.

Gender responsive approaches also bring out the differential influence of power relations on livelihood security. Shah and Shah (1995) show that social norms and institutional barriers can limit the opportunity of women to access environmental resources and to participate in livelihood activities. To achieve inclusive livelihood development, gender inequality is therefore essential to overcome.

## 4. Dimensions of Social Exclusion in India

### 4.1 Gender-Based Exclusion

Gender is still a significant factor in livelihood opportunities in India. Women are often faced with constraints in labor markets, or access to productive assets or to decision making.

In her study of the informal workers of Lucknow, Kantor (2009) discovered that women are excluded and are also treated unfairly within employment systems. Women are involved in economic pursuits but often work in poorly paid and precarious jobs where they have minimal bargaining power. These situations exacerbate livelihood insecurity and economic vulnerability.

### 4.2 Occupational Exclusion

Institutional support, social security and legal protection are generally lacking among informal workers. The social vulnerability of marine fishers, agricultural workers and migrant workers is also high because of unstable income from fishing, agriculture and migration operations and environmental threats.

Sheeja and Ajay (2023) show that state programs of social security can foster promotion of inclusive practices among marine fisher folk by delivering welfare benefits and insurance, in addition to institutional recognition.

### 4.3 Financial Exclusion

Financial exclusion prevents access to credit, savings and insurance services, and to formal banking. This limits investment potential and decreases economic shock mitigation.

According to Singh & Singh (2023), the financial inclusion of urban slum dwellers plays an important role in the socio-economic stability of slum dwellers. Households using formal financial services are able to cope with risks and enhance their livelihoods. (Fig 1)

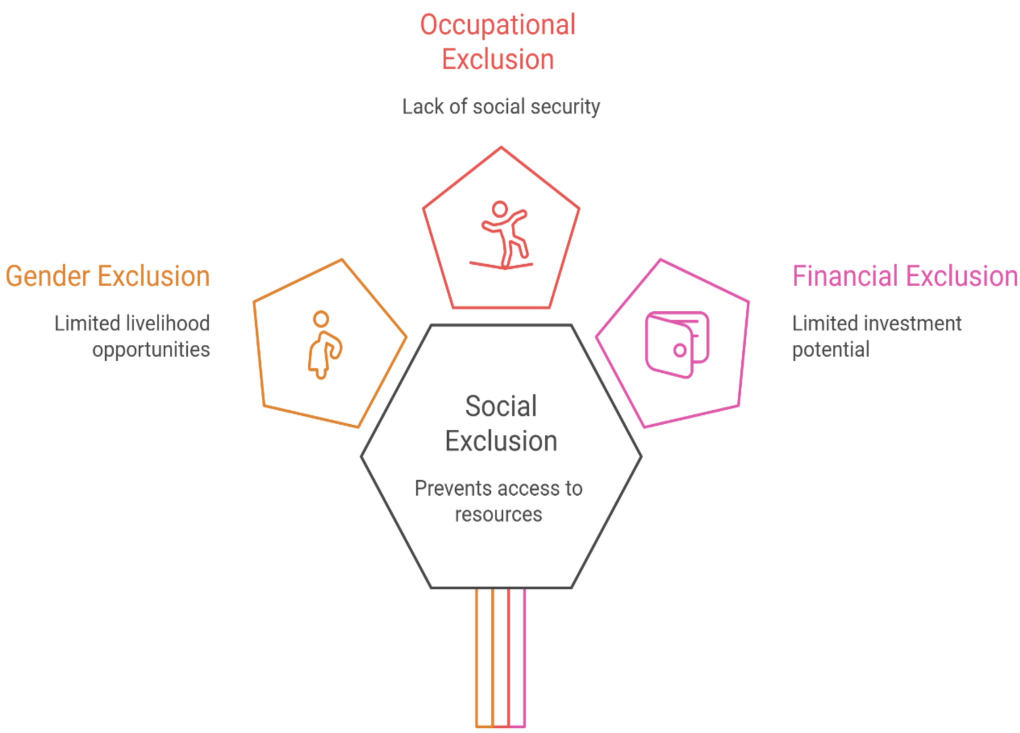


**Fig 1: Social Exclusion Impacts Livelihoods in India**

## 5. Livelihood Security and Rural Development Programmes

### 5.1 National Rural Livelihood Mission (NRLM)

The National Rural Livelihood Mission aims at alleviating poverty on the basis of self-help groups, skill development and financial inclusion.

According to Mishra and Debata (2021), inclusion in livelihood mission programmes increased the income of the households, employment and access to institutional resources in Odisha. The programme helped to build the resilience of living standards and to foster social capital and participation in collective action.

### 5.2 Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

MGReg is one of the largest social protection programmes in India to provide employment to individuals and increase farmer's livelihoods.

According to Muthumari (2026), MGNREGA is a step towards inclusive growth as it creates employment opportunities for the vulnerable groups. The programme boosts income security and productive assets in rural areas.

Likewise, Dey (2017) observed the positive contribution of MGNREGA in poverty alleviation and reducing vulnerability of the livelihoods of rural households.

### 5.3 Social Protection Programmes

Social protection programmes play a role in enhancing livelihood security by decreasing vulnerability and providing a safety floor.

Sabharwal et al. (2015) studied food security of the socially outcast, and concluded that social protection programmes have a positive impact on access to food and other basic services. These schemes, in particular, are significant for communities with structural disadvantage.

**Table 1: Livelihood Security and Rural Development Programmes**

| Characteristic | Aim | Impact | Key Features |
|---|---|---|---|
| National Rural Livelihood Mission (NRLM) | Alleviate poverty through self-help groups, skill development, and financial inclusion | Increased income, employment, access to resources, resilience, social capital | Self-help groups, skill development, financial inclusion |
| Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) | Provide employment and increase farmer livelihoods | Creates employment for vulnerable groups, boosts income security, productive assets | Employment guarantee, social protection |
| Social Protection Programmes | Enhance livelihood security by decreasing vulnerability | Positive impact on food access and basic services | Food security, access to basic services |

## 6. Financial Inclusion and Livelihood Transformation

Financial inclusion has emerged as a major policy tool to support inclusive development in India. Households can invest in productive activities and financial risks through access to banking services, credit facilities and digital payments and insurance products.

A positive association between financial inclusion and sustainable livelihood development by encouraging micro entrepreneurship was observed by Mahato and Jha (2023). The financial services support the establishment of businesses, income diversification and jobs creation.

Datta and Sahu (2023) also state that financial inclusion can be seen as an enabler for livelihood transformation, bringing the marginalized into the formal economy. Better access to credit and savings channels increases the capability of households to bounce back from crises and to move up in the economic ladder.

In addition, the findings from Singh and Singh (2023) further validate this finding as they found that financial inclusion is positively linked with socio-economic security for vulnerable urban communities.

## 7. Sustainable Livelihood Security: Regional Perspectives

Recently, an effort has been made to create livelihood security indices to capture the variation across regions and communities.

Pani and Mishra (2022) analyzed district level data from Odisha, and found a huge variation in livelihood security across districts. The study highlighted that locally targeted interventions should be provided based on the socio-economic situation.

Jain, Sheekha, and Mandal (2022) used a Sustainable Livelihood Security Index in North Eastern Region of India, emphasising the relevance of sustainable agriculture in boosting livelihoods.

Ravisankar et al. (2022) showed that resilient farming systems had a significant positive impact on livelihood security of small farmers in the semi-arid regions. Greater diversification of agricultural livelihoods improved incomes and mitigated the effects of climatic risks.

In the same way, Das et al. (2025) revealed sustainable agricultural operations are connected with sustainability of livelihoods in the case of West Bengal.

The Sustainable Livelihood Security Index was suggested by Assare-Mokwah and Gomez (2025) as an important index to assess rural livelihood conditions and identify development priorities.

Similarly, Raffi et al. (2024) applied livelihood security indicators to the millet farmers and found significant differences in livelihood outcomes according to the availability of resources and institutions.

## 8. Livelihood Diversification and Inclusion

Livelihood diversification has come into the spotlight as a key approach to lessen vulnerability and enhance resilience. Multiple source of incomes households tend to be better prepared to face economic and environmental shocks.

Gusha et al. (2026) highlight the need of diversification strategies among vulnerable coastal communities to enhance livelihoods resilience and mitigate livelihoods reliance on climate sensitive occupations.

The results are congruent with the overarching goals of SDGs on income diversification, skill building and enterprise generation as means of inclusive growth.

Moreover, Dara (2025) claims that to measure livelihood security, one should not use the economic growth indicators alone but various indicators as well. This method reflects a social, environmental and institutional aspect of well-being.

9. Challenges to Social Inclusion and Livelihood Security

Although there have been significant policy efforts, there are a number of challenges:

**Persistent Social Inequalities**

There is ongoing discrimination against castes and gender discrimination, with certain regions having less access to opportunities.

**Informal Employment**

A substantial share of the Indian workforce is in the informal sector with low wages and low social protection.

**Financial Barriers**

There are still numerous marginalised households that struggle to secure credit and financial services at affordable rates.

**Climate Vulnerability**

Climate change, resource degradation, and environmental uncertainties are posing an increasing threat to agricultural and coastal livelihoods.

**Implementation Gaps**

Variations in programme implementation reduce the effectiveness of livelihood interventions across regions.

Solving these challenges will need coordinated policies incorporating social inclusion, economic development, environment and institutional development. (Fig 1)

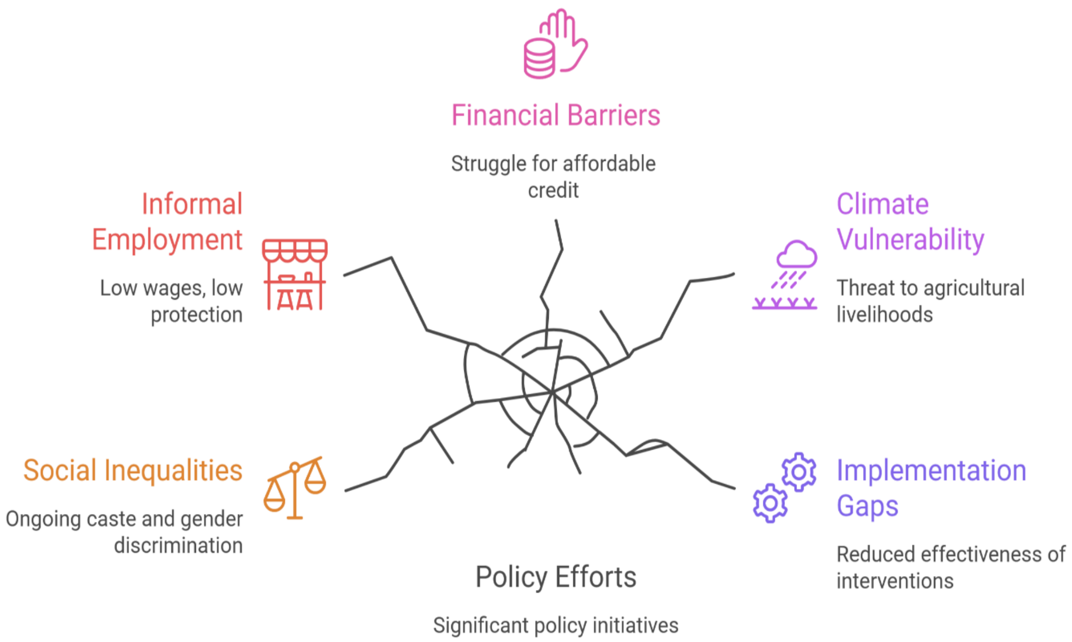


**Fig 2: Challenges Hinder Social Inclusion**

**10. Conclusion**

Social inclusion and livelihood security go hand in hand and they are interdependent, as well as interdependent with sustainable development in India. Social exclusion limits the access to resources, opportunities and institutional support which negatively impacts on livelihoods. On the other hand, inclusive policies contribute to strengthening the capability, resilience and socio-economic well-being.

The missions to and from the rural areas, employment guarantee programmes, financial inclusion initiatives, social protection programmes, and livelihood diversification programmes have all provided evidence of the positive relationship between inclusion and enhancing livelihood security. However, the situation remains inequitable and sustainable development outcomes are undermined by new problems and risks, including climate change.

Policy actions need to prioritise reinforcing social protection networks, developing financial inclusion, advancing gender equality, livelihood diversification and community participation. The multidimensional approach that encompasses Economic, Social, Environmental and Institutional factors plays a vital role in ensuring livelihood security inclusively in an Indian context. Further democratic system to comprehend nature and determinants of political participation must be social inclusion..

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