

## **ECONOMIC GROWTH AND DEVELOPMENT PROJECT**

### **Intersection of Capability Approach and SDGs with individual wellbeing at the centre**

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#### **Submitted to-**

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## Introduction

Human development writing has increasingly moved from classical economic markers to more holistic frameworks with people's wellbeing in the centre. Amongst them, the Capability Approach (CA) by Nobel Laureate Amartya Sen has been the core contribution towards such a shift. It shifts measurement of development from income-based indicators towards true freedoms that individuals must exercise so they live a life which they have good reason to value. Functionings are the various states of being and activities that constitute an individual's wellbeing at the heart of the CA, and capabilities explain the actual opportunities or freedom to achieve these functionings. The approach is focused on empowering individuals to function as their own agents when it comes to decision making about their own future and thus locates agency and freedom to choose at the centre of development dimensions. Concurrently, the global development agenda has been shaped by the adoption of the Sustainable Development Goals (SDGs)—a total of 17 international goals set forth by the United Nations in 2015 with a specific time limit for their execution until 2030. SDGs are a broad spectrum of development agendas, from eradicating poverty, enhanced health and education, equality of women, sustainable economic development, and safeguarding the environment.

They embody a rich conception of development consistent with robust values of the Capability Approach, namely in emphasizing inclusiveness, equity, and resilience. The objective of this paper is to examine where the Capability Approach converges with the SDGs and with focus on wellbeing among individuals as the core of development. By placing the Indian state of Bihar in the centre of its primary research site, this study examines how the confluence point of these paradigms is created. Bihar's intricate socio-economic environment and deeply embedded development problems make it a rich context for looking at whether policy interventions trigger people's capabilities and lead to substantive freedom. Standing on this platform, the paper tries to critically evaluate to what degree recent development work in Bihar aligns with both normative foundations of the Capability Approach and the transformative agenda of the SDGs.

## Socio-Economic Analysis Report: Rural and Urban Indian Households

The report analyses two rural and two urban Indian households using the Capability Approach and SDGs, highlighting income, security, and access issues. It identifies rural climate risks and urban work life balance, offering policy suggestions for improved well-being.

## Data Collection

**Source:** Structured interviews with:

CONTEXT	NAME	AGE	EDUCATION	PROFESSION
Rural	Vijendra Kumar	32	Graduation	Salaried Employee + Farming
Rural	Jainendra Kumar Singh	34	Graduation	Government Employee
Urban	Santosh Singh	47	Matriculation	Factory Worker
Urban	Pramod Kumar	52	MA Psychology	Real Estate Professional

## Findings

### 1. Rural Households

#### A) Household Composition and Income Sources

Vijendra Kumar's household of 5 members with 3 earners, thus has stable salaries but volatile farming income, impacted by weather. Jainendra Kumar Singh's 7-member household with 3 earners enjoys stable salaries from Grameen Vikas Yojana.

#### B) Financial Security and Investment Practices

Vijendra Kumar enjoys financial security through fixed income, insurance, and diversified investments in SIP and FD. Jainendra Kumar Singh, with limited income and a large family, faces challenges in securing the future but actively invests in stocks, showing how income stability and family size shape savings and investment behaviour.

#### C) Access to Government Schemes

Vijendra Kumar said that MNREGA wages are inadequate and is unaware of other schemes. Jainendra Kumar Singh sees schemes as irrelevant for salaried employees, criticizing MNREGA's corruption.

#### D) Work-Life Balance and Safety

Vijendra Kumar enjoys work-life balance through a local 8-hour job and feels safe despite occasional theft risks. Jainendra Kumar Singh also maintains balance post his government job but avoids night travel due to safety concerns in the area.

### 2) Urban Households

### A) Household Composition and Income Sources

Santosh Singh's 6-member household has stable factory salary as the sole earner, facing pressure. Pramod Kumar's 4-member household depends on his fluctuating real estate income, managed with savings.

### B) Financial Security and Investment Practices

Santosh Singh lacks financial security due to low savings, limited access to education and healthcare, with no investments. Pramod Kumar ensures future stability through diversified investments and health insurance, highlighting how income level influences both planning and financial behaviour.

### C) Access to Government Schemes

Santosh Singh benefits from Kisan Samman Nidhi Yojana but noticed inefficiencies in other schemes. Pramod Kumar needs no schemes and suggests tax cuts.

### D) Work-Life Balance and Safety

Santosh Singh works for long hours and is separated from family but feels safe. Pramod Kumar enjoys seasonal flexibility in work and a secure environment that boosts his productivity and social life, showing how job structure affects balance while urban safety supports engagement.

## COMPARATIVE ANALYSIS

Aspect	Rural (Vijendra, Jainendra)	Urban (Santosh, Pramod)
Income Stability	Mixed (stable salaries + volatile farming)	Mixed (stable for Santosh, fluctuating for Pramod)
Financial Security & Savings/Investments	Less security with limited savings	Santosh lacks investments; Pramod is diversified.
Government Schemes	Less awareness	Awared but complex process
Work-Life Balance & Safety	Good balance due to local jobs; safety is not an issue	Poor balance due to job demands; safety is high too

**Policy Recommendations:**

To enhance well-being and sustainability, rural policies should focus on insurance, climate-resilient farming (SDG 13), increased MNREGA support, and awareness of NABARD/MSME schemes (SDG 10). Urban policies should include subsidies for sole earners, regulated work hours (SDG 1, 8), health insurance support, and financial literacy programs (SDG 3, 8). While rural households face farming-related instability and limited scheme access, urban families struggle with income disparities and work-life imbalance.

## Literature Review & Mechanisms for Achieving Functionings through SDGs

**Mechanism 1:** Promoting Rural MSMEs, Upskilling & MNREGA Reforms

Linked SDG: Decent Work and Economic Growth (SDG 8)

Some research (such as Alkire, 2005; Himanshu et al., 2016) emphasizes work as a key driver of widening capabilities. Domestic micro, small, and medium enterprises (MSMEs) play a critical role in increasing rural employment. Convergence policies with upskilling interventions, gig platforms, and hikes in MNREGA wages will provide better economic security through such activities as autonomy, workplace dignity, and career agency.

**Mechanism 2:** Community-Based Health Insurance & Digital Health Access

Linked SDG: Good Health and Wellbeing (SDG 3)

Health is the foundational capability upon which all human capabilities work (Sen, 1993). Out-of-pocket payments should be reduced and access improved by Ayushman Bharat, digitalization of health records, and enhancement of community health insurance. Such activities become paramount in rural areas where the public health infrastructure often finds itself wanting. Health facilitates movement, psychological well-being, and social interaction.

**Mechanism 3:** Subsidizing Education & Linking Curriculum to Skills

Linked SDG: Quality Education (SDG 4)

Education is an agent of empowerment with intergenerational impacts. Higher education sponsorships, promotion of digital learning, especially in remote areas, and school-based counselling can aid in the reduction of dropout rates. Education becomes meaningful and functional when it aims the school curriculum towards the local skills needs (UNDP, 2020). This mechanism targets functionings like literacy and employability.

**Mechanism 4:** NyayaSetu and Mobile-Based Legal Access

Linked SDG: Peace, Justice, and Strong Institutions (SDG 16)

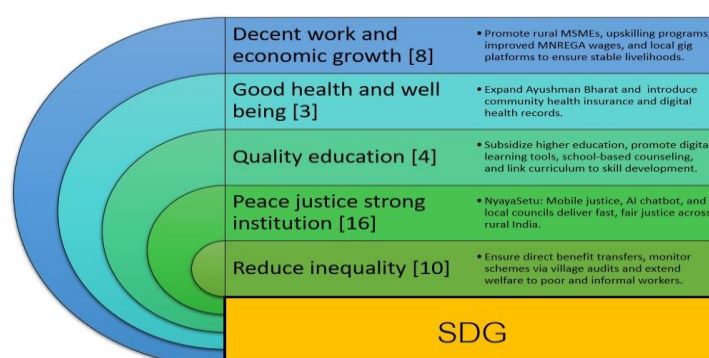
Most people are still denied justice, especially in the more peripheral regions. The initiative attempts to converge mobile legal services, chatbots based on AI, and local dispute councils

to ensure transparency and accelerate justice delivery. Prompt legal aid increases agency, engagement, and security against exploitation (Nussbaum, 2011).

### **Mechanism 5:** Direct Transfers, Local Audits & Inclusive Welfare Delivery

**Linked SDG:** Reduced Inequalities (SDG 10)

Policies like Direct Benefit Transfers (DBTs) and local self-governance-based tracking increase accountability to eco-political equity. Direct Benefit Transfers provide income security, decrease vulnerability, and advance the social inclusion of informal sector workers and women.



## Economic Overview of Bihar (as of March 2023)

Bihar achieved **exceptional economic growth** in the financial year 2022–23. The Gross State Domestic Product (GSDP) at current prices displayed substantial growth from its initial value of ₹2.47 lakh crore in 2011–12 up to ₹8.54 lakh crore in 2023–24. The economy experienced 3.5 times more growth in the last 12 years which demonstrates **robust market expansion**. Despite its strong **growth rate of 9.2%** in 2022–23 Bihar secured its position as one of the three fastest-growing states across the nation. Such rapid economic growth points to an overall positive trend in terms of economic activity. The state successfully demonstrates economic progress through its improved fiscal deficit numbers. The government sets a target of fiscal deficit standing at 3% of GSDP worth ₹25,568 crore during the fiscal year. The state's **fiscal deficit** shows significant progress from its prior year's 8.8% revised estimate because it **now stands at 3%**. The positive economic data does not equally benefit all members of the population. People residing in rural areas have not received major enhancements in their personal capacity or quality of life. A **disparity between economic statistics and human well-being** requires analysis of mechanisms which stop growth from creating actual social improvements.

### **Social and Demographic Indicators (NFHS-5, 2019–21)**

The National Family Health Survey (NFHS-5) social and demographic indicators for 2019–21 present crucial information about life quality in Bihar. The current **female literacy rate** for all

six years plus population amounts to **59.8%** according to education statistics. The population's young character is confirmed by the fact that 36.5% of residents are children under age 15 yet this advantage will only materialize when health and education receive suitable funding. However, healthcare access remains limited. **Health insurance** coverage exists only in **12%** of households and **antenatal care** check-ups with recommended four visits occurred in **33%** of mothers. Improved facilities for **sanitation** remain scarce since only **25%** of homes in this region hold them. The presented data demonstrates substantial deficiencies in fundamental health services together with **infrastructure deficiencies**. The three problems of insufficient health coverage combined with limited maternal care and poor sanitation work together to block rural residents from reaching good health which stands both as a basic dimension of well-being and an important capability under the Capability Approach framework.

### **SDG Performance: Bihar's Standing**

The Sustainable Development Goals (SDGs) performance of Bihar constitutes a critical issue of national concern. The SDG India Index released by NITI Aayog places Bihar at the **bottom ranking position** compared to other Indian states for the 2022-23 period. We can see from this ranking that the state continues to confront various development obstacles consistently. SDG 1 (No Poverty) continues to be unachieved because **poverty persists especially in Bihar's rural areas**. SDG 3 (Good Health and Well-being) shows inadequate results because people do not have convenient access to health services of proper quality. The **challenges of delivering quality education** along with necessary infrastructure form the basis of SDG 4. The population across the country lacks proper sanitation services and access to clean water as outlined by SDG 6. Under SDG 8 (Decent Work and Economic Growth) the nation faces two major issues: Unemployment rates remain high and many people experience underemployment. The **limited ability of people to fulfil their potential** indicates **steep barriers exist within our systems**. People lack the ability to reach their maximum potential or engage fully in societal life due to insufficient health care and education together with limited job opportunities.

### **Urban vs. Rural Disparities**

The difference between urban and rural conditions in Bihar shows that geographical position creates **vast variations in available basic services** and life opportunities. The cities of Bihar offer their residents **better employment possibilities** along with superior educational institutions and comprehensive healthcare systems. The resources in urban areas enable people to achieve different functionings including education, health and economic stability. Rural regions maintain an agricultural structure which restricts their employment

opportunities beyond farming businesses. People achieve less level of education because the available infrastructure fails to meet minimum standards. The healthcare system consists of few facilities that provide **inadequate standards** which makes fundamental medical services difficult to reach. Social differences produce direct adverse effects on the life quality of people. Residents living in rural areas experience greater difficulties in attaining life-sustaining functionings which produce dignified and flourishing existence. The effective design of specific interventions for rural Bihar requires immediate attention to diminish **regional resource discrepancies** and provide quality basic services throughout its rural region.

## Bihar Government Schemes

### 1. Mukhyamantri Jan Aarogya Yojana

The Mukhyamantri Jan Arogya Yojana (CMJAY) in Bihar is a state-level health insurance scheme introduced to provide financial protection for healthcare to families not covered under the central government's Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PMJAY). This initiative targets nearly 89 lakh families who are registered under the National Food Security Act (NFSA) but were excluded from PMJAY due to technical or eligibility limitations. Under CMJAY, each eligible family receives cashless health insurance coverage of up to ₹5 lakh per year for secondary and tertiary care hospitalization.

The scheme allows beneficiaries to access treatment in both government and empanelled private hospitals, utilizing the same hospital network as PMJAY, which includes over 900 hospitals, with more than 280 private facilities. CMJAY ensures that pre-existing diseases are also covered from day one and provides a comprehensive list of treatments and surgeries. To apply for the scheme, families must present documents like their NFSA ration card, Aadhaar card, income certificate, caste certificate, and bank details. Enrolment is conducted through government-led drives and facilitation canters across the state.

By launching CMJAY, the Bihar government aims to move closer to universal health coverage, reducing the out-of-pocket healthcare expenses for millions and strengthening the public health system. This scheme not only complements PMJAY but also closes critical gaps in healthcare access for some of the most vulnerable segments of society in Bihar.

### 2. Bihar Student Credit Card Scheme

The Bihar Student Credit Card Scheme (BSCCS) is a flagship initiative launched by the Government of Bihar in 2016 under the umbrella of the Mukhyamantri Nishchay Swayam Sahayata Bhata Yojana (MNSSBY). The primary goal of this scheme is to ensure that no



student in the state is deprived of higher education due to financial limitations. Through this scheme, students who have completed their 12th grade and gained admission into recognized higher education institutions can avail of an education loan of up to ₹4 lakh. This loan can be used to cover tuition fees, books, study materials, laptops, and other necessary academic expenses.

One of the key highlights of the scheme is its low-interest rate structure. While the general interest rate is 4%, it is further subsidized to just 1% for female students, transgender students, and those with disabilities. The repayment of the loan begins only after the completion of the course and upon gaining employment, thus reducing the financial burden on the student during their study period. To be eligible, the applicant must be a permanent resident of Bihar, within the prescribed age limit (25 years for undergraduate courses and 30 for postgraduate), and must have secured admission into a recognized institution. The BSCCS has played a significant role in promoting higher education among economically weaker sections in Bihar by removing financial barriers. It has helped thousands of students realize their educational aspirations and has become a model for educational empowerment across India.

### 3. Mukhyamantri Nari Shakti Yojana

The Mukhyamantri Nari Shakti Yojana is an initiative by the Government of Bihar aimed at empowering women and adolescent girls through a variety of support programs. Launched by the Women & Child Development Corporation (WCDC), the scheme is designed to address various aspects of women's welfare, focusing on social, cultural, and economic empowerment. It provides essential services such as Short Stay Homes, Working Women's Hostels, and One Stop Centers, offering safe spaces and support for women in distress. Additionally, the scheme promotes women's participation in cultural activities and organizes events to recognize their contributions to society.

Economic empowerment is another key aspect of the scheme, with programs offering skill development training in fields like tailoring, computer literacy, and beautician courses. This helps women improve their employability and fosters entrepreneurship. The scheme also targets women from economically disadvantaged backgrounds, particularly those with low-income families or who are part of the Below Poverty Line (BPL) category.

Eligible women and adolescent girls can apply for various benefits under this scheme through an online application process, where they need to submit necessary documents such as Aadhaar, income certificates, and photographs. Overall, the Mukhyamantri Nari Shakti Yojana plays a crucial role in providing women in Bihar with the tools and support they need to lead independent, empowered lives, contributing to the state's broader goals of gender equality and social inclusion.

## Conclusion

This research will introspectively bring the capability approach and the SDG into interactions with the immediate thrust on the well-being of the person. With this, the paper will add to a vital shift in the discourse of development-from the earmarking for traditional economic growth metrics into a bigger and people-cantered paradigm. The capability approach of Amartya Sen is a potent normative framework which places on individuals' real freedom to live lives they have reasons to value a top priority. Whereas accompanying the SDGs, an international agreement on people-oriented, just, and sustainable development can be fully highlighted further into the core values of the CA as far as poverty eradication, health, education, gender equality, and environmental preservation are concerned. While adding to the theoretical convergence between the CA and the SDGs, this research situates them into real policy and programmatic interventions in Bihar, a state marked by chronic developmental problems and socio-economic complexities.

Bihar's development trajectory has provided fertile ground on whether such interventions enhance people's capabilities and expand their substantive freedoms. The evidence looks hopeful connections- such as in efforts to improve access to education, women's empowerment, and health outcomes- and the gaps it leaves in remedying structural barriers to individual agency and freedom of choice. In the ultimate analysis, the pregnant testimony is that individual wellbeing-centric development planning becomes both a normative and practical imperative. It is the capability approach with its focus on agency and human freedom that provides a standard against which to weigh the real impact of SDG-led policies.

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Himanshu, Lanjouw, P., Murgai, R., & Stern, N. (2016). *Migration and economic mobility in India: Evidence from the NSS*.

Nussbaum, M. C. (2011). *Creating capabilities: The human development approach*. Harvard University Press.

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United Nations Development Programme (UNDP). (2020). *Human development report 2020:*

Tag	Description	Number of highlights
CA(Functionings)	What People Actually Do	10
CA(Capabilities)	The Real Opportunities Available	16
CA(Agency)	People's ability to make choices.	5
CA(Conversion Factors)	Enabling or Restricting Capabilities	17
SDG 8	Decent Work and Economic Growth	14
SDG 13	Climate Action	1
SDG 2	End hunger, achieve food security, and promote sustainable agriculture.	2
SDG 1	No Poverty	6
SDG 9	Industry, Innovation, and Infrastructure	3
SDG 11	Sustainable Cities and Communities	2
SDG 16	Peace, Justice, and Strong Institutions	6
SDG 3	Good Health and Well-being	6
SDG 4	Quality Education	6
SDG 10	Reduced Inequalities	5

Consent form Study Title: Intersection of Capability Approach and SDG's with individual wellbeing at the centre

Interview schedule Number : 001

Interview date: 30<sup>th</sup> March, 2025

Time begun: 1:02 Time finished: 1:12

[ INTERVIEWER: READ TO THE RESPONDENT BEFORE STARTING INTERVIEW]

Sir/Ma'am,

My name is Bhumika. I thank you for agreeing to be part of this study. You have been randomly selected for this study. I want to learn about your life experiences and your views towards your different aspects of life. The time spent on the instrument will be about 20-25 minutes. All of your responses will be kept confidential. Your responses will only be shared with research team members for the purpose of this study only. Your personal information will not be shared with anyone. Your participation is completely voluntary and there is no penalty for refusing to participate. You are free to stop the interview at any point of time you wish to. I again want to thank you for your cooperation. If you want to know more detail about this interview, we can discuss after the interview or you may contact me later also.

Respondent agreed to participate in the survey: Yes / No

Signature / thumb impression of the participant: \_\_\_\_\_

(if telephonic, record in the audio)

May I begin the Interview now?

Signature of the student \_\_\_\_\_

Date: 30<sup>th</sup> March, 2025

# Interview of Jainendra – Rural Perspective

**QUES 1) Could you share your name, age, and highest level of education or the degree you pursued?**

प्रश्न 1) क्या आप अपना नाम, उम्र और आपकी उच्चतम शैक्षणिक योग्यता या प्राप्त डिग्री साझा कर सकते हैं?

Mera naam Jainendra kumar singh hai, umra 34 saal hai aur highest qualification Graduation hai.

My name is Jainendra Kumar Singh, I am 34 years old, and my highest qualification is Graduation. [CA(Capabilities)]

**QUES 2) How many members are there in your family, and how many of them are earning?**

प्रश्न 2) आपके परिवार में कुल कितने सदस्य हैं, और उनमें से कितने कमाने वाले हैं?

Total 7 members hain family mein 3 bhai, mummy, papa aur meri aur mere chote bhai ki patni. Inme se 3 kamate hain, hum mera bhai aur papa.

There are a total of 7 members in my family: 3 brothers, my mother, my father, my younger brother's wife, and me. Out of these, 3 members earn [SDG 1, CA(Functionings)]: [SDG 2] my brother, my father, and I.

**QUES 3) What are your primary source of income? Is this income stable throughout the Year, if not what is the reason and how do you manage household expenses with fluctuating income.**

प्रश्न 3) आपका मुख्य आय स्रोत क्या है? क्या यह आय पूर्ववर्णस्थिर रहती है? यदि नहीं, तो इसका कारण क्या है और आप अस्थिर आय के साथ घरेलू खर्चों का प्रबंधन कैसे करते हैं?

Primary source of income humara abhi sabka salary hi hai aur ye puree saal stable hi rehta hai, hum filhaal grameen vikas yojna mein kaam karte hain to mera har mahine ki pehli tareekh ko salary aa jaat hai.

Our primary source of income is everyone's salary [CA(Functionings)], which remains stable [SDG 1] throughout the year. Like, currently I work under the Grameen Vikas Yojana, so my salary is credited on the first day of every month.

**QUES 4) Do you feel you are financially secure for your family's future? Like in terms of family's**

**(A) Education• Where are your kids studying?• Do you have any future plans for higher education?**

**(B) Healthcare• Do you have health insurance?• Which doctor do you prefer to visit for treatments?**

**(C) If not what is the biggest concern for you?**

प्रश्न 4) क्या आपको लगता है कि आप अपने परिवार के भविष्य के लिए वित्तीय रूप से सुरक्षित हैं? जैसे: (A) शिक्षा• आपके बच्चे कहां स्कूल/कॉलेज में पढ़ते हैं?• क्या आपके पास उच्च शिक्षा के लिए कोई भविष्य की योजना है? (B) स्वास्थ्य देखभाल• क्या आपके पास स्वास्थ्य बीमा है?• आप आमतौर पर इलाज के लिए कहां डॉक्टर के पास जाते हैं? (C) यदि नहीं, तो आपके लिए सबसे बड़ी चिंता क्या है?

Hume sarkar itni salary nhi deti hai ki ye keh saku, agar siksha ki baat kare to abhi beti choti hai aur usko school mein padhane tak ke paisa hojayenge lekin higher education dikhat ho sakta hai kyuki higher education to bohot mehnga hai, health insurance to wahi hai jo sarkar ne de Rakha hai job mein uske alawa agar koi health emergency hua jisme lakho ki jarurat hai to hum usme asamarth hain aise chota mota ho, to manage karlenge.

The government doesn't provide us with a high enough salary to say that we are financially well-off. If we talk about education, my daughter is still young, and we will be able to afford her schooling. [CA(Capabilities)] [SDG 4] However, higher education could be a challenge [SDG 4] since it is very expensive. As for health insurance, we only have the one provided by the government [SDG 3, CA(Conversion Factors)] through our job. Beyond that, if a major health emergency arises that requires lakhs of rupees, we won't be able to afford it. [CA(Conversion Factors)] However, we can manage smaller medical expenses. [SDG 3]

**QUES 5) Do you prefer using cash or digital transactions? Specifically, do you use UPI or a credit card for payments?**

प्रश्न 5) क्या आप नकद लेन-देन को प्राथमिकता देते हैं या डिजिटल भुगतान को? ववशे रूप से, क्या आप UPI या क्रेडिट कार्ड का उपयोग करते हैं?

Mai digital matlab UPI hi use karna pasand karta huun kyuki usme thoda safety rehta hai agar aapko thoda bhi technical knowledge hai to, aur cash aise carry karne mein bhi dar rehta hai girne ka chori hone ka isse acha hai UPI hi use karna.

I prefer using digital payments, mainly UPI, because it offers better security [CA(Conversion Factors)]—especially if you have some technical knowledge. Carrying cash always comes with the risk of losing it or getting it stolen, so UPI is a much safer and more convenient option.

**QUES 6) "Besides depositing your savings in a bank, how do you utilize or invest them? (e.g., real estate, gold, stocks, mutual funds, business, post office or any other form of investment)**

प्रश्न 6) "बैंक में बचत जमा करने के अलावा, आप अपनी बचत का उपयोग या निवेश कैसे करते हैं? (जैसे, रियल एस्टेट, सोना, शेयर बाजार, म्यूचुअल फंड, व्यापार, पोस्ट ऑफिस या कोई अन्य निवेश माध्यम)"

Save to bohot kam hi ho paata hai kyuki family thoda bada hai, kuch 5% salary ka dave ho pat hai usko hum share market mein laga dete hain.

We are able to save very little because our family is quite large. We manage to save around 5% of our salary, [SDG 8] which I invest in the stock market. [SDG 8]

**QUES 7) Have you ever benefited from government policies like MNREGA, NABARD, MSME schemes, or Jan Dhan Yojana? If yes, which one? If no, is it because you don't need them, are unaware, or faced other challenges? What changes in existing or upcoming policies do you think could improve your situation?**

प्रश्न 7) क्या आपको कभी सरकार की नीतियों जैसे MNREGA, NABARD, MSME योजनाएँ या जन धन योजना से लाभ मिला है? यदि हाँ, तो कौन-सी योजना से? यदि नहीं, तो क्या इसका कारण यह है कि आपको इनकी आवश्यकता नहीं है, आप इनके बारे में अनजान हैं, या ककसी अन्य चुनौती का सामना करना पड़ा? आप ककन बदलावों को आवश्यक मानते हैं जो मौजूदा या आनेवाले नीतियों को और बेहतर बना सकते हैं?

In sab ka hum kabhi use nhi kiye hain kyuki ye saare scheme Naukri waale ke liye nhi hai aur jan dhan yojna mein max kewal 50,000 hi rakh sakte hain to wo bhi humare kisi kaam ka nhi hai, MANREGA kewal labour class ka job karwata hai aur upar se usme mein middle man bohot jyada hain to paise jaha tak kam hi milenge upar ke log sara ghuus mein khaa jaate hain.



We have never used any of these schemes because they are not meant for salaried employees. [SDG 10] In Jan Dhan Yojana, the maximum balance limit is ₹50,000, which is not useful for us. MNREGA is only for labor-class jobs, and on top of that, there are too many middlemen involved, so the actual wages are very low as most of the money gets eaten up by corruption.

**QUES 8) Do you feel your work-life balance allows you to fulfill personal and social responsibilities?**

प्रश्न 8) क्या आपको लगता है कि आपका कार्य-जीवन संतुलन आपको व्यक्तिगत और सामाजिक जिम्मेदारियाँ निभाने की अनुमति देता है?

Haan abhi jabse sarakari Naukri hua hai tabse time de paate hain family ko lekin jab private mein th to nhi de paate th itna time.

Yes, ever since I got a government job, I have been able to spend more time with my family. [SDG 8] But when I was in the private sector, I couldn't give them much time.

**QUES 9) "Do you feel safe in your locality? If not, what are the major safety concerns you face."**

प्रश्न 9) "क्या आपको अपने इलाके में सुरक्षित महसूस होता है? यदि नहीं, तो आप कौन से प्रमुख सुरक्षा चर्चा बिंदुओं का सामना करते हैं?"

Haan jab raat ko gaon aate hain to dar rehta hai, dikkat hota hai 8 baje ke baad kyunki chori ka daar rehta hai kisi kisi jagah par.

Yes, when I return to the village at night, there is a sense of fear. [SDG 16] After 8 PM, it becomes difficult because there is a risk of theft in certain areas.

**QUES10) Does safety in your locality affect your ability to work, travel, or access resources?**

प्रश्न 10) क्या आपके इलाके की सुरक्षा आपके काम करने, यात्रा करने या सौविधाओं तक पहुँचने की क्षमता को प्रभावित करती है?

Raat mein kayi baar kaam par hi ruk jaate th kyunki jyada raat mein travel karna safe nhi rehta hai.

Many times, I used to stay at work overnight because traveling late at night wasn't safe.  
*[SDG 16]*

Consent form Study Title: Intersection of Capability Approach and SDG's with individual wellbeing at the centre

Interview schedule Number : 003

Interview date: 31<sup>st</sup> March, 2025

Time begun: 4:34 Time finished: 4:46

[ INTERVIEWER: READ TO THE RESPONDENT BEFORE STARTING INTERVIEW]

Sir/Ma'am,

My name is Yash. I thank you for agreeing to be part of this study. You have been randomly selected for this study. I want to learn about your life experiences and your views towards your different aspects of life. The time spent on the instrument will be about 20-25 minutes. All of your responses will be kept confidential. Your responses will only be shared with research team members for the purpose of this study only. Your personal information will not be shared with anyone. Your participation is completely voluntary and there is no penalty for refusing to participate. You are free to stop the interview at any point of time you wish to. I again want to thank you for your cooperation. If you want to know more detail about this interview, we can discuss after the interview or you may contact me later also.

Respondent agreed to participate in the survey: Yes / No

Signature / thumb impression of the participant: \_\_\_\_\_

(if telephonic, record in the audio)

May I begin the Interview now?

Signature of the student \_\_\_\_\_

Date: 31<sup>st</sup> March, 2025

# **Interview of Pramod Kumar – Urban Perspective**

**QUES 1) Could you share your name, age, and highest level of education or the degree you pursued?**

Ans. My name is Pramod Kumar Singh, my age is 52 yrs and my highest level of education is masters is psychology [CA(Functionings), CA(Capabilities)] [SDG 4].

**QUES 2) How many members are there in your family, and how many of them are earning?**

Ans. There are 4 members in my family and I am the only earning member [SDG 1, CA(Conversion Factors) , SDG 8].

**QUES 3) What are your primary source of income? Is this income stable throughout the Year, if not what is the reason and how do you manage household expenses with fluctuating income.**

Ans. My primary source of income is real estate, which experiences significant fluctuations depending on the month [SDG 8, CA(Conversion Factors) ]. In some months, the income is high, while in others, it is low. However, household expenses are easily managed through savings [SDG 10, CA(Agency)] despite the income variations.

**QUES 4) Do you feel you are financially secure for your family's future? Like in terms of family's**

**(A) Education • Where are your kids studying? • Do you have any future plans for higher education?**

**(B) Healthcare • Do you have health insurance? • Which doctor do you prefer to visit for treatments?**

**(C) If not what is the biggest concern for you?**

Ans. I feel confident in my ability to provide my children with a good education [CA(Capabilities), SDG 4]. They are currently in 10th and 12th standard, and I have savings set aside for their higher education. My family and I have health insurance [SDG 3, CA(Functionings)]. And we usually prefer private hospital [CA(Functionings), SDG 3] for healthcare and treatment.

**QUES 5) Do you prefer using cash or digital transactions? Specifically, do you use UPI or a credit card for payments?**

Ans. I **prefer digital payments** [CA(Conversion Factors), SDG 9] for daily expenses, while for business transactions involving large amounts, I **prefer using cash** [CA(Conversion Factors), SDG 8] and I do not use credit card.

**QUES 6) "Besides depositing your savings in a bank, how do you utilize or invest them? (e.g., real estate, gold, stocks, mutual funds, business, post office or any other form of investment)**

Ans. I have **diversified my investments** [CA(Agency), CA(Capabilities), SDG 8] by allocating funds to real estate, post office schemes, and mutual funds.

**QUES 7) Have you ever benefited from government policies like MNREGA, NABARD, MSME schemes, or Jan Dhan Yojana? If yes, which one? If no, is it because you don't need them, are unaware, or faced other challenges? What changes in existing or upcoming policies do you think could improve your situation?**

Ans. I do not benefit from any government policies, not because of a lack of awareness, but because I **do not need them** [SDG 10, CA(Agency)]. My income and savings are sufficient to sustain a comfortable life. If government **cut the tax rate** [SDG 8, CA(Conversion Factors)] it would really improve my condition.

**QUES 8) Do you feel your work-life balance allows you to fulfill personal and social responsibilities?**

Ans. My **work-life balance varies** [SDG 8, CA(Conversion Factors)] throughout the year. During certain months, I have a heavy workload and cannot spend much time with my family, while in other months, the workload is lighter, allowing me to **spend more quality time with them** [CA(Functionings), SDG 3]. Overall, I feel that my work-life balance is good.

**QUES 9) "Do you feel safe in your locality? If not, what are the major safety concerns you face.**

Ans. Yes, I **feel completely safe** [SDG 16, CA(Conversion Factors)] in my locality.

**QUES10) Does safety in your locality affect your ability to work, travel, or access resources?**

Ans. Yes, safety in my locality **positively impacts my ability to work, travel, and access resources** [CA(Capabilities), SDG 16, CA(Functionings)]. A secure environment ensures that I can focus on my work without constant worries about security threats.

Consent form Study Title: Intersection of Capability Approach and SDG's with individual wellbeing at the centre

Interview schedule Number : 004

Interview date: 31<sup>st</sup> March, 2025

Time begun: 4:01 Time finished: 4:15

[ INTERVIEWER: READ TO THE RESPONDENT BEFORE STARTING INTERVIEW]

Sir/Ma'am,

My name is Brijesh. I thank you for agreeing to be part of this study. You have been randomly selected for this study. I want to learn about your life experiences and your views towards your different aspects of life. The time spent on the instrument will be about 20-25 minutes. All of your responses will be kept confidential. Your responses will only be shared with research team members for the purpose of this study only. Your personal information will not be shared with anyone. Your participation is completely voluntary and there is no penalty for refusing to participate. You are free to stop the interview at any point of time you wish to. I again want to thank you for your cooperation. If you want to know more detail about this interview, we can discuss after the interview or you may contact me later also.

Respondent agreed to participate in the survey: Yes / No

Signature / thumb impression of the participant: \_\_\_\_\_

(if telephonic, record in the audio)

May I begin the Interview now?

Signature of the student \_\_\_\_\_

Date: 31<sup>st</sup> March, 2025

# Interview of Santosh Singh – Urban Perspective

**QUES 1) Could you share your name, age, and highest level of education or the degree you pursued?**

Ans. My name is Santosh Singh, my age is 47 yrs and my highest level of education is 10<sup>th</sup> pass [CA(Functionings), SDG 4].

**QUES 2) How many members are there in your family, and how many of them are earning?**

Ans. There are 6 members in my family and I am the only earning member [SDG 1, CA(Conversion Factors) ].

**QUES 3) What are your primary source of income? Is this income stable throughout the Year, if not what is the reason and how do you manage household expenses with fluctuating income.**

Ans. My main source of income is my job at a factory, where I earn a consistent salary [CA(Capabilities), SDG 8] throughout the year with little to no fluctuation. I manage my daily household expenses through my salary only and have not much saving [CA(Capabilities)].

**QUES 4) Do you feel you are financially secure for your family's future? Like in terms of family's**

**(A) Education • Where are your kids studying? • Do you have any future plans for higher education?**

**(B) Healthcare • Do you have health insurance? • Which doctor do you prefer to visit for treatments?**

**(C) If not what is the biggest concern for you?**

Ans. I am not confident about affording higher education [SDG 4, CA(Capabilities)] for my children, as I have limited savings and need to cover both their education and daily household expenses solely through my salary.

For health care we usually prefer government hospitals [CA(Conversion Factors) , SDG 3] because except from me nobody in my family have health insurance.

**QUES 5) Do you prefer using cash or digital transactions? Specifically, do you use UPI or a credit card for payments?**

Ans. I usually **prefer UPI** [CA(Conversion Factors), SDG 9] for my transaction.

**QUES 6) "Besides depositing your savings in a bank, how do you utilize or invest them? (e.g., real estate, gold, stocks, mutual funds, business, post office or any other form of investment)**

Ans. I **do not make any investments** [CA(Capabilities), SDG 8] apart from depositing my money in the bank.

**QUES 7) Have you ever benefited from government policies like MNREGA, NABARD, MSME schemes, or Jan Dhan Yojana? If yes, which one? If no, is it because you don't need them, are unaware, or faced other challenges? What changes in existing or upcoming policies do you think could improve your situation?**

Ans. I am receiving benefits from the Kisan Samman Nidhi Yojana, through which the **government provides me** [SDG 10, CA(Agency)] with ₹6,000 annually as minimum income support. I want the **deserving people in my village to receive the benefits** [CA(Agency), SDG 10] of the Pradhan Mantri Awas Yojana, as the scheme is not being implemented efficiently in my region.

**QUES 8) Do you feel your work-life balance allows you to fulfil personal and social responsibilities?**

Ans. My work-life balance **does not allow me to fulfil personal and social responsibilities,** [SDG 8, CA(Functionings)] as I work around 10 hours a day and have to live away from my family in the city due to my job.

**QUES 9) "Do you feel safe in your locality? If not, what are the major safety concerns you face.**

Ans. Yes, **I feel completely safe** [CA(Conversion Factors), SDG 11] in my locality.

**QUES10) Does safety in your locality affect your ability to work, travel, or access resources?**

Ans. **Safety is not a limitation** [SDG 16, CA(Capabilities)] for my work, as my locality is highly secure.



Consent form Study Title: Intersection of Capability Approach and SDG's with individual wellbeing at the centre

Interview schedule Number : 002

Interview date: 25<sup>th</sup> March, 2025

Time begun: 3:34 Time finished: 3:45

[ INTERVIEWER: READ TO THE RESPONDENT BEFORE STARTING INTERVIEW]

Sir/Ma'am,

My name is Vishant. I thank you for agreeing to be part of this study. You have been randomly selected for this study. I want to learn about your life experiences and your views towards your different aspects of life. The time spent on the instrument will be about 20-25 minutes. All of your responses will be kept confidential. Your responses will only be shared with research team members for the purpose of this study only. Your personal information will not be shared with anyone. Your participation is completely voluntary and there is no penalty for refusing to participate. You are free to stop the interview at any point of time you wish to. I again want to thank you for your cooperation. If you want to know more detail about this interview, we can discuss after the interview or you may contact me later also.

Respondent agreed to participate in the survey: Yes / No

Signature / thumb impression of the participant: \_\_\_\_\_

(if telephonic, record in the audio)

May I begin the Interview now?

Signature of the student \_\_\_\_\_

Date: 25<sup>th</sup> March, 2025

# Interview by Vijendra-Rural Perspective

**QUES 1) Could you share your name, age, and highest level of education or the degree you pursued?**

प्रश्न 1) क्या आप अपना नाम, उम्र और आपकी उच्चतम शैक्षणिक योग्यता या प्राप्त डिग्री साझा कर सकते हैं?

Mera naam Vijendra kumar hai, meri highest degree Bsc hai aur age 32 hai.  
My name is Vijendra Kumar, my highest degree is BSc, and my age is 32.

**QUES 2) How many members are there in your family, and how many of them are earning?**

प्रश्न 2) आपके परिवार में कुल कितने सदस्य हैं, और उनमें से कितने कमाने वाले हैं?

Total 5 log hain: Maa, papa and 3 brothers, and 3 log kamane waale hain, hum mera bada bhai aur mummy.

There are a total of 5 people: Mom, Dad, and 3 brothers. Out of them, 3 are earning [SDG 1, SDG 2]—me, my elder brother, and my mom.

**QUES 3) What are your primary source of income? Is this income stable throughout the Year, if not what is the reason and how do you manage household expenses with fluctuating income.**

प्रश्न 3) आपका मुख्य आय स्रोत क्या है? क्या यह आय पूरे वर्ष स्थिर रहती है? यदि नहीं, तो इसका कारण क्या है और आप अस्थिर आय के साथ घरेलू खर्चों का प्रबंधन कैसे करते हैं?

Mera aur mere bhai ka income throughout same rehta hai lekin ghar par jo kheti se income aata hai wo bohot jyada fluctuate karta hai, aur fluctuate karne ka mukhya karan Mausam hai heatwaves hai aur sukhaad padna bhi ek karan hai. Har saal ek jaisa kamai nhi ho pata hai.

My and my brother's income remains the same throughout [SDG 8], but the income from farming at home fluctuates a lot. [CA(Conversion Factors)] The main reasons for this fluctuation are weather conditions, [SDG 13] heatwaves, and droughts. Every year, the earnings are not the same.

**QUES 4) Do you feel you are financially secure for your family's future? Like in terms of family's**

**(A) Education• Where are your kids studying?• Do you have any future plans for higher education?**

**(B) Healthcare• Do you have health insurance?• Which doctor do you prefer to visit for treatments?**

**(C) If not what is the biggest concern for you?**

प्रश्न 4) क्या आपको लगता है कि आप अपने परिवार के भविष्य के लिए वित्तीय रूप से सुरक्षित हैं? जैसे: (A) शिक्षा• आपके बच्चे कस स्कूल/कॉलेज में पढ़ते हैं?• क्या आपके पास उच्च शिक्षा के लिए कोई भविष्य की योजना है? (B) स्वास्थ्य देखभाल• क्या आपके पास स्वास्थ्य बीमा है?• आप आमतौर पर इलाज के लिए कस डॉक्टर के पास जाते हैं? (C) यदि नहीं, तो आपके लिए सबसे बड़ी चिंता क्या है?

Haan abhi ke hisaab se secure hai, kyunki mera aur mere bhai ka to fixed income hai aur hum job karne ke baad sabka insurance le liye th to emergency mein agar jarurat padta hai to wo hai, rahi baat siksha ki to abhi bache hain nhi jab honge to karlenge manage, haan lekin jab sab kuch papa ke upar tha to hum aisa nhi keh sakte th kyunki income hi fixed nhi tha to insurance kaha se khareed paate.

Yes, as of now, things are secure because my brother and I have a fixed income.

[CA(Capabilities), SDG 1, SDG 8] After getting a job, we also bought insurance for everyone, so in case of an emergency, we have that as a backup. As for education, there are no kids yet, so we will manage when the time comes. However, when everything depended on my father, we couldn't say the same because the income wasn't fixed, so buying insurance wasn't even an option.

**QUES 5) Do you prefer using cash or digital transactions? Specifically, do you use UPI or a credit card for payments?**

प्रश्न 5) क्या आप नकद लेन-देन को प्राथमिकता देते हैं या डिजिटल भुगतान को? विशेष रूप से, क्या आप UPI या क्रेडिट कार्ड का उपयोग करते हैं?

Jii Haan, UPI transaction karte hain aur job milne ke baad Credit card bhi le liye hain.

Yes, we use UPI transactions [CA(Capabilities)], and after getting a job, we also got a credit card [CA(Capabilities)]. [SDG 9]

**QUES 6) "Besides depositing your savings in a bank, how do you utilize or invest them? (e.g., real estate, gold, stocks, mutual funds, business, post office or any other form of investment)**

प्रश्न 6) "बैंक में बचत जमा करने के अलावा, आप अपनी बचत का उपयोग या निवेश कैसे करते हैं? (जैसे, रियल एस्टेट, सोना, शेयर बाजार, म्यूचुअल फंड, व्यापार, पोस्ट ऑफिस या कोई अन्य निवेश माध्यम)"

Saving jyada to nhi ho pata hai mahinee total income ka 25% save ho jaata hoga usko hum thoda SIP mein daal dete hain aur kuch amount jab jama ho jata hai to FD kardete hain, jyada FD hi karte hain kyuki wo thoda safe lagta hai.

We can't save a lot, but **around 25% of our total monthly income goes into savings** [CA(Capabilities)]. **We invest some of it in SIPs**, [CA(Capabilities)] and when a good amount accumulates, we put it into an FD. We prefer FDs more because they feel safer.

**QUES 7) Have you ever benefited from government policies like MNREGA, NABARD, MSME schemes, or Jan Dhan Yojana? If yes, which one? If no, is it because you don't need them, are unaware, or faced other challenges? What changes in existing or upcoming policies do you think could improve your situation?**

प्रश्न 7) क्या आपको कभी सरकार की नीतियों जैसे MNREGA, NABARD, MSME योजनाएँ या जन धन योजना से लाभ मिला है? यदि हाँ, तो कौन-सी योजना से? यदि नहीं, तो क्या इसका कारण यह है कि आपको इनकी आवश्यकता नहीं है, आप इनके बारे में अनजान हैं, या ककसी अन्य चुनौती का सामना करना पड़ा? आप ककन बदलावों को आवश्यक मानते हैं जो मौजूदा या आनेवाले नीतियों को और बेहतर बना सकते हैं?

Sabke baare mein to nhi sune hain lekin haan MANREGA ke baare mein sune hain aur usme shuru mein soche bhi th kaam karne ke liye lekin uska daily wage bohot kam hai utna mein survive karna mushkil hai upar se ek family se ek hi allowed hai to use family ka gujara to mushkil hai , isliye hum gaye nhi, aur baaki sabke baare mein pata bhi nhi hai aur interest bhi nhi liye.

I haven't heard about all the schemes, but yes, I have heard about MANREGA. In the beginning, **I even considered working under it, but the daily wage is too low to survive on** [CA(Conversion Factors)]. On top of that, only one person per family is allowed, which

makes it difficult for a family to sustain itself. That's why I didn't go for it. As for the other schemes, I don't know much about them and haven't taken any interest either.

**QUES 8) Do you feel your work-life balance allows you to fulfill personal and social responsibilities?**

प्रश्न 8) क्या आपको लगता है कि आपका कार्य-जीवन संतुलन आपको व्यक्तिगत और सामाजिक जिम्मेदारियाँ निभाने की अनुमति देता है?

Dekhiye abhi to theek hai work life balance kyuki 8 ghante ka duty rehta hai aur gaon par hi hai job to time se aajate hain aur bacha huun time kheti mein aur family ke saath bita lete hain.

Right now, the work-life balance is good because the job requires only 8 hours of duty, and since it's in my village [CA(Functionings)], I can return home on time. I spend the remaining time on farming [SDG 11] and with my family.

**QUES 9) "Do you feel safe in your locality? If not, what are the major safety concerns you face."**

प्रश्न 9) "क्या आपको अपने इलाके में सुरक्षित महसूस होता है? यदि नहीं, तो आप कौन से प्रमुख सुरक्षा चर्चाओं का सामना करते हैं?"

Agar jyada night hota hai tabhi dikkat aata hai jaise ki chori ka lekin naa ke Barabar hota hai ye sab, aise bhi saare local hi log hain aas pass aur duty ka timing fixed hai to aise bohot raat mein aana jaana kam hi hota hai.

There are issues only if it's too late at night, like the risk of theft [CA(Conversion Factors)], but that's very rare. [SDG 16] Most of the people around are locals, and since my duty timing is fixed, I rarely have to travel very late at night.

**QUES10) Does safety in your locality affect your ability to work, travel, or access resources?**

प्रश्न 10) क्या आपके इलाके की सुरक्षा आपके काम करने, यात्रा करने या सीमाधर्मों तक पहुँचने की क्षमता को प्रभावित करती है?

Jii nhi raat ko aise kuch kam padta hi nhi hai aapna duty karte hain aur ghar aa jaate hain, koi aas pass function bhi hota hai to 11 baje tak khatm hi jata hai to aise kuch safety issue to nhi hai.

No, there's hardly any need to go out at night. I just do my duty and come home. Even if there's any local function nearby, it usually ends by 11 PM. So, there are no major safety concerns.