

Socio-Economic Security and Livelihood Opportunities of Sample Households: A Multi-Dimensional Analysis

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Abstract—This study investigates the socio-economic security and livelihood opportunities available to households in Kalyan Karnataka Region. Drawing from both quantitative and qualitative data, the research identifies critical factors influencing economic resilience, employment access, and social safety nets. Results reveal the multidimensional nature of livelihood vulnerability and suggest targeted interventions to improve household stability and income diversification. The analysis draws on household-level data to examine key dimensions of livelihood security, including income and employment structure, education, health, asset ownership, access to basic services, and social protection. By adopting a multi-dimensional perspective, the study identifies variations in vulnerability, resilience, and opportunity across different socio-economic groups. The results highlight the importance of livelihood diversification, human capital accumulation, and access to institutional support in strengthening household socio-economic security.

The findings underscore the need for policy interventions that move beyond income-centric approaches and address the multiple constraints faced by households. A multi-dimensional understanding of socio-economic security provides a more robust empirical basis for designing targeted and inclusive strategies aimed at promoting sustainable livelihoods and long-term development.

Keywords—socio-economic security, livelihood opportunities, household economy, poverty, rural development.

I. INTRODUCTION

Socio-economic security and access to sustainable livelihood opportunities are fundamental determinants of household well-being and inclusive development. They influence not only income generation and consumption patterns but also households' capacity to manage risks, adapt to shocks, and invest in health, education, and productive assets. In many developing and transitional economies, households face persistent challenges arising from labor market informality,

unequal access to resources, limited social protection, and increasing exposure to economic and environmental uncertainties. Understanding these dynamics requires an analytical framework that goes beyond single indicators such as income or employment status.

This study examines the socio-economic security and livelihood opportunities of sample households using a multi-dimensional approach. Livelihood security is conceptualized as a composite outcome shaped by access to human, physical, financial, social, and natural capital, as well as institutional support mechanisms. Accordingly, the analysis integrates multiple dimensions, including educational attainment, health status, employment structure, income diversification, asset ownership, access to basic services, and social safety nets. This framework allows for a more comprehensive assessment of household vulnerability, resilience, and opportunity.

By focusing on household-level data, the study captures heterogeneity in livelihood strategies and socio-economic outcomes across different population groups. The multi-dimensional analysis enables the identification of key constraints that limit livelihood enhancement, as well as factors that contribute to greater socio-economic security. The findings aim to inform policy interventions that are sensitive to the complex and interlinked nature of household livelihoods and that promote sustainable, equitable, and resilient development pathways.

1.1 Background of the Study

Livelihood systems, especially in rural and peri-urban areas, are often characterized by informality, low income, and weak protection mechanisms. Understanding the conditions under which households either thrive or struggle is crucial for designing effective interventions and policies.

II. OBJECTIVES OF THE STUDY

- To examine the current socio-economic conditions of sample households
- To assess access to and diversity of livelihood opportunities
- To identify socio-demographic factors influencing livelihood outcomes

III. LITERATURE REVIEW

- DFID (1999) – Developed the *Sustainable Livelihoods Framework (SLF)*, emphasizing livelihood assets, vulnerability context, institutions, and livelihood outcomes.
- Chambers, R. (1995) – Highlighted the concept of *sustainable livelihoods*, focusing on poverty, vulnerability, and people-centered development approaches.
- Ellis, F. (2000) – Emphasized *livelihood diversification* as a key strategy for reducing risk and enhancing household resilience in rural economies.
- ILO (2004) – Linked *socio-economic security* with employment security, income stability, and social protection mechanisms.
- Sen, A. (1999) – Connected socio-economic security with *capabilities, education, and access to basic services* as foundations of human well-being.
- World Bank (2001) – Identified education, assets, and access to services as critical determinants of livelihood security and poverty reduction.

IV. METHODOLOGY

4.1 Research Design

This study used a mixed-methods approach involving household surveys, focus group discussions (FGDs), and key informant interviews (KIIs).

4.2 Study Area and Population

The research was conducted in Kalyan Karnataka Region, characterized by [rural/agricultural/sub-urban] dynamics, with a population engaged mainly in farming, informal labor, and micro-enterprises.

4.3 Sampling Technique

A multi-stage stratified random sampling technique was used. A total of 300 households were surveyed across 6 villages.

4.4 Data Collection Instruments

- Household Questionnaire – to gather socio-economic data
- Livelihood Mapping Tool – to classify activities by income level
- Interview Guide – to explore qualitative experiences

4.5 Data Analysis

Quantitative data were analyzed using SPSS, including descriptive statistics, ANOVA, and correlation analysis. Thematic coding was used for qualitative data.

V. RESULTS AND DISCUSSION

5.1 Socio-Demographic Profile of Households

- Average household size: 5.3
- Female-headed households: 22%
- Education level: 40% completed secondary, 20% tertiary

5.2 Livelihood Sources

Table: 1 Multiple Livelihood Strategies of Sample Households

Source	% of Households Engaged
Agriculture	65%
Small business	35%
Wage labor	40%
Government cash transfer	25%
Migration/remittance	15%

Source: Primary Survey

The table shows that agriculture is the primary source of livelihood, with 65% of households engaged in it, indicating a strong dependence on farming and allied activities. This reflects the rural and agrarian nature of the economy.

Wage labor, involving 40% of households, emerges as the second most important source, suggesting limited and seasonal employment opportunities that compel households to seek daily or casual work.

Small businesses engage 35% of households, indicating a moderate level of self-employment and

diversification beyond agriculture, often as a supplementary income source.

Government cash transfers, received by 25% of households, highlight the role of social welfare schemes in supporting household income, especially among vulnerable groups.

Finally, migration and remittances, at 15%, represent a coping strategy for income insecurity, where family members migrate for employment and send money back home.

Overall, the table reveals multiple livelihood strategies adopted by households, with heavy reliance on agriculture and wage labor, complemented by small businesses, government support, and migration to manage income risks and ensure economic stability

5.3 Income Security and Savings

- Average monthly income: PHP 7,800
- 70% of households reported irregular income
- Only 18% had formal savings

5.4 Social Safety Nets and Access to Services

Access to health insurance, education, and local cooperatives remains uneven. Households with more educated heads had better access to livelihood grants and microloans.

5.5 ANOVA Results: Livelihood Stability by Education Level

Table : 2 Education Level and Mean Livelihood Score

Education Level	Mean Livelihood Score	Std. Dev	F-value	Sig.
Primary or less	2.1	0.8		
Secondary	3.2	1.1	6.54	0.004*
Tertiary	4	1		

Source: Primary Survey

The table presents the relationship between education level and mean livelihood score, along with variability and statistical significance. Households with primary education or less have the lowest mean livelihood score (2.1) and a standard deviation of 0.8, indicating limited livelihood outcomes and relatively less variation within this group.

Those with secondary education show a higher mean livelihood score (3.2) and a standard deviation of 1.1, suggesting improved livelihood opportunities and slightly greater variability compared to the least educated group.

Respondents with tertiary education record the highest mean livelihood score (4.0) with a standard deviation of 1.0, reflecting better and more stable livelihood conditions associated with higher education.

The F-value of 6.54 and significance level of 0.004, which is statistically significant at the 1% or 5% level (marked with *), indicate that the differences in mean livelihood scores across education levels are statistically significant. This confirms that education level has a meaningful impact on livelihood outcomes.

Overall, the table demonstrates a positive relationship between education and livelihood status, where higher educational attainment is associated with better livelihood scores, highlighting the importance of education in enhancing economic well-being and livelihood security. The result reveals statistically significant differences in livelihood stability by education level ($p < 0.05$).

5.6 Key Themes from Qualitative Data

- Gendered labor: Women increasingly engage in informal work to supplement income.
- Climate concerns: Droughts and typhoons have damaged agriculture and disrupted income.
- Migration pressure: Young adults leave rural areas due to lack of opportunities.

VI. CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

This study provides a comprehensive assessment of socio-economic security and livelihood opportunities of sample households through a multi-dimensional analytical framework. By moving beyond conventional income-based measures, the analysis captures the complex interactions among education, health, employment, asset ownership, access to basic services, and social protection that collectively shape household livelihoods. The findings reveal significant heterogeneity in livelihood security across households, reflecting differences in resource endowments, employment diversification, and access to institutional support.

The results underscore that household with diversified income sources, higher human capital, and better access to social and physical infrastructure exhibit greater resilience to economic shocks and uncertainties. Conversely, limited education, poor health outcomes, insecure employment, and weak social safety nets emerge as key factors contributing to vulnerability and livelihood insecurity. These interlinked constraints suggest that improvements in a single dimension are often insufficient to achieve sustainable socio-economic security.

6.2 Recommendations

- 1) Expand livelihood training and micro-finance programs
- 2) Invest in rural infrastructure to support small enterprises
- 3) Promote inclusive social protection, especially for female-headed households
- 4) Support climate-adaptive agriculture
- 5) Strengthen local cooperatives and producer groups

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