Impact of Centrally Sponsored Programmes on Poverty Alleviation:
A Case Study of Barpeta District of Assam

**A
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CERTIFICATE

This is to certify that the subject matter of the thesis entitled "Impact of Centrally Sponsored Programmes on Poverty Alleviation : A Case Study of Barpeta District of Assam" of Suresh Chandra Sarma (Regd. No. 237/2006) submitted for the award of the degree of Doctor of Philosophy of Nagaland University is the record of the work done by the candidate himself under my guidance and supervision and the contents of this thesis did not form a basis for the award of any previous degree to him.

Further, the candidate in habit and character is a fit and proper person for the degree of Ph.D.

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2010

<u>DECLARATION</u>

I, Suresh Chandra Sarma, bearing registration No. 237/2006 hereby declare that the subject matter of the thesis **"Impact of Centrally Sponsored *Programmes on Poverty Alleviation : A Case Study of Barpeta District of* Assam"** is record of work done by me, that contents of this thesis did not form any basis of the award of any previous degree to me or to the best of my knowledge and that the thesis has not been submitted by any body for any research degree in any other University or Institution.

This thesis is being submitted to Nagaland University for degree of Doctor of Philosophy in Economics.

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PREFACE

In the preparation of the study I have benefited from a large number of sources. First to all, I am immensely qrateful to the authors and reporters whose findings and comments have served as raw material for this study and their source have been referred to appropriate places.

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(Suresh Chandra Sarma)

<u>ABBREVIATIONS</u>

BPL   :   Below Poverty Line
BDO   :   Block Development Officer
BR   :   Birth Rate
BTC   :   Bodoland Teritorial Council
BLCC :   Block Level Consultative Committee
CADPS   Command Area Development Projects
CMP   :   Centre for Micro Planning
CSRE :   Crash Scheme for Rural Employment
CPM   :   Capability Poverty Measure
CDP   :   Community Development Programme
CIC   :   Community Information Centre
DPAP :   Drought Prone Areas Programme
DWCRA   Development of Women and Children in Rural Areas
DRDA: District Rural Development Agency
DIC   :   District Industry Centre
DC   :   Deputy Commissioner
DCC   :   District Consultative Committee
EAS   :   Employment Assurance Scheme
GKY   :   Ganga Kalyan Yojana
GDI   :   Gender-related Development Index
GEI   :   Gender Equality Index
GNP   :   Gross National Product
HDI   :   Human Development Index
HCR   :   Head Count Ratio
HDRs :   Human Development Reports
HPI   :   Human Poverty Index
HYVP: High Yielding Varities Programme
IAY   :   Indira Awaas Yojana
IRDP   :   Integrated Rural Development Programme
IADP   :   Intensive Agriculture District Programme
IMR   :   Infant Mortality Rate
ISI   :   Indian Statistical Institute
ICDS   :   Integrated Child Development Scheme

ITI	:	Industrial Training Institute
JRY	:	Jawahar Rozgar Yojana
LIT	:	Literacy
LIC	:	Life Insurance Corporation
MFAL:		Marginal Farmers and Agricultural Labour
M & E:		Monitoring and Evaluation
NREP :		National Rural Employment Programme
NABARD		National Bank for Agriculture and Rural Development
NGO	:	Non-Government Organization
NIRD :		National Institute of Rural Development
NREGA		National Rural Employment Guarantee Act
PR	:	Poverty Ratio, Panchayati Raj
PG	:	Poverty Gap
PDS	:	Public Distribution System
PWD	:	Public Works Department
PRIs	:	Panchayati Raj Institutions
RMP	:	Rural Manpower Programme
RWP	:	Rural Works Programme
RBI	:	Reserve Bank of India
SLCC :		State Level Co-ordination Committee
SHG	:	Self-Help Group
SIRD	:	State Institute of Rural Development
SITRA	:	Supply of Improved Toolkits to Rural Artisans
SGSY :		Swarnajayanti Gram Swarozgar Yojona
SFDA :		Small Farmers Development Agency
ST	:	Scheduled Tribe
SC	:	Scheduled Caste
SPG	:	Squared Poverty Gap
SI	:	Sen Index
TRYSEM		Training of Rural Youth for Self-Employment
VLW	:	Village Level Worker
WDT	:	Watershed Development Team
ZP	:	Zila Parishad

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CHAPTER - ONE

I
INTRODUCTION

Even after 62 years of freedom India remains a land of riches inhabited by the poor. The problems of poverty and unemployment and of inequal distribution are still very much in the forefront. India is in a critical stage of development and consequently and necessarily challenges are accompanied by problems. The problems are of rising needs of an increasing population in the political, social and economic environments which have not yet achieved an equilibrium. India must develop rapidly and all the impalements naturally represent a greater challenge and a hope for development and for a greater determination on the part of India's people to face the challenge (Dewan : 1986).

The low level of living of the masses, their low income and the ever growing menace of unemployment with their cricular and cumulative causations' in the words of Gunnar Myrdal, pose as of date, a fomidable challenge to planning and growth in our county. This challenge becomes greater in the rural region abound (Subramaniam :1988).

In India, the rural poor are in pervasive conditions of chronic want and hardship. The condition of rural poor, in India, is characterized by malnutrition, illiteracy, disease, squalid surroundings and low life expectancy. Thus the rural poor are caught in a vicious circle of poverty, malnutrition, illiteracy, ill health,low productivity, lethargy and the poor are being continuously exploited by the rich and the well-to-do. It is not only a curse for those who suffer from it but a blot on the image of India, which proclaims to establish a progressive and socialist society. The incidents of poverty is more in rural areas than urban areas, and in rural areas, it is the landless, agricultural labourers and rural artisans, in general, and the scheduled castes and scheduled tribes in particular, who constitute the hard core of the poor. Its persistence in the long run way ever poised a threat to our democratic political system words like democracy and freedom have little meaning to a starving man. The raft of Fifth Five Years Plan has warned that the existence of poverty is incompatible with the vision of an advanced prosperous democratic egalitarian and just socity implied in the concept of a socialist pattern of development. It holds a potential threat to the unity, integrity and independence of the country (Government of India - Draft Fifth Five Year Plan). Poverty,

inequality, unemployment, ignorance. ill-health and poor conditions of livings etc are still deep rooted in the rural areas of the country.

The problem of rural development in India, specially of Assam is multi-dimensional and complex and its abject poverty despite completion of Ninth Five Year Plans. The basic approach towards poverty alleviation over the plans was that if economic growth takes place, the problem of poverty will automatically be taken care of the beneficial effects of growth were supposed to percolate down to the lowest strata in the society. In reality; however, this trickle down to down approach appeared to be misleading since side by side with rising per capita national income growth, the magnitude of poverty was found to be rising in the country. It was realized that the problem of poverty cannot be left to be tackled by the top down planning for the general growth and the need for direct attack on poverty was strongly fetl. As a result, special and deliberate programmes have been devised for abolishing abject poverty in rural areas over the planned era.

Poverty in India has become very complex with many of the variables influencing it. But the relationship among these variables is no clear. For instance, states which show high levels of calorie intake also report high infant mortality, thus blurring the relationships between malnutrition and mortaliy, Likewise, states which enjoy higher income may also suffer from low cereal consumption. On the other hand, Kerala, with a low per capita State income and also low calorie intake , has registered low mortality rates and the longest expectation of life.

According to the estimates of Dr. Minhas et al, the rural poor numbered 284 milion in 1990 while the number of urban poor was around 77 milion. According to the National Sample Survey (NSS) 1983-84, the population below the poverty line had shrunk to 37 per cent and according to the NSS (1987-88), the same had shrunk to around 30 per cent. However, based on the recent methodological corrections, those below the poverty line were placed at 37 percent of the total population.

In the developed countries, much of the poverty could be related to the interruption, reduction or loss of earnings from contingencies such as temporary unemployment, sickness, disability, old age, death of main earners in the family and large household sizes. This type of poverty persists even in India. Poverty in India is however, largely structural in nature.

It needs to be noted that the level of intensity of poverty in urban and rural areas are not independent of each other. Poverty in urban areas has worsned because of the exodus of the rural population to urban areas. The greater the intensity of poverty in rural areas, the larger would be this exodus. It is also equally true that rural poverty worsens when the urban based industrial and services sectors are not able to absorb and tap the potential of the growing labour force in the rural areas which suffer from poor land-man ratio.[1]

The level of poverty is not therefore influenced by investments in a single area. It is influenced by the entire set of economic activities, in urban and rural areas, including agriculture and industry. Poverty alleviation schemes may be necessary to provide relief to the ruarl poor, but thay cannot eradicate poverty even in rural areas unless other policies too aim at this laudable objective.

There is no doubt about the growing levels of poverty in rural areas. studies show that between 1963-64 and 1977-78, the proportion of agricultural labour households below the poverty line for rural India as a whole increased from 52 per cent to 56 per cent.

The Rural Labour Enquiry Reports pertaining to the period, 1964-65 to 1974-75, observed that the average daily earnings in agricultural operations by men in agricultural labour households, deflated by the consumer price index for agricultural labourers, declined by 12 per cent during the ten-year period.

In the Indian context, relative poverty is less important than absolute poverty. Prof. Amartya Sen said that relative deprivation cannot be the only basis for the emer-gence of poverty. He observed, "*there is an irreducible core of absolute deprivation in our idea of poverty which translates reports of starvation, malnutrition and visible hardship into a diagnosis of poverty without having to ascertain first the relative picture*"[2]

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1. Dr. 1. Satya Sundaram : Rural Development Himalaya Publishing House New Delhi (2002), P- 26.
2. Ibid.

Distribution of land and other assets continue to be skewed. The rural poor standing at 30 per cent had access to 2 per cent of the assets as compared to the ownership of 81.9 per cent of the assets by the top 30 per cent. Hence, rural poverty has emerged due to the absence of access to productive assets to the rural population.

The focus on rural poverty is attributable to two reasons. First, most of Indian are poor, more than three-fourths live in its villages. Second, factors underlying urban poverty are significantly different, such as the assure of employment (Dubey et al 2000, 2002).

The first step to improve the living condition of the rural people of India was the launching of Community Development Programme in 1952. This programme, however, could not bring about the desirable results in increasing the agricultural production, removing illiteracy and improving the health and lygiene. To boast up food grains production, Intensive Agriculture Development Programme was later organised in selected districts of the country in 1961 and High Yielding Varieties Programme in 1965-66 to provide special assistance to underdeveloped section of the rural population, Small Farmers Development Agency and Marginal Farmers Agricultural Agency were organized in 1971.

By and large, all these programmes and their approaches were selective, sporadic, piecemeal or sectoral in nature. They just covered one or two aspects of rural people in the selected areas. Accordingly, they produced only marginal impact on the rural life and could not lead to the balanced and overall development of rural areas. They also caused special and sectoral unbalances in the growth of the economy. Such a situation gave, therefore, strong support to the idea of integrating all developmental activities under one umbrella. The concept of intergrated rural development received wide support among the scientists of the country in the India Science Congress Session of 1975. Accordingly programme was introduced in 1970-79.

The Integrated Rural Development Programme (IRDP) is a centrally sponsored scheme funded by the center and the states on 50:50 basis. It is the single largest anti poverty programme underway in all the community development blocks in the country. It aims at providing income generating assets and emplyoment opportunities to the rural poor for eventually enabling them to rise above the poverty line . Its target groups consists of the poorest of the rural

poor which comprise of marginal and small farmers, agricultural and non-agricultural labourers, rural artisans and Craftsmen including the scheduled caste and scheduled tribe families. It aims at the removal of poverty and unemployment in the rural areas through the adoption of family.

To begin with IRDP was the only self-employment programme. Beginning with Training of Rural Youth for Self-Employment (TRYSEM), a number of allied programmes have been added over the years such Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (STTRA), and Ganga Kalyan Yojana (GKY). THe multiplicity of programmes, being viewed as separate programmes in themselves, resulted in a lack of proper social intermediate, absence of desired linkages among these programmes and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. To rectify the tradition, Government have decided to restructure the self employment programmes.

A new programme known as "Swarnajayanti Gram Swarozgar Yojana (SGSY), has been lunched from April 1999. This is a holistic programme covering ill aspects of self employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. SGSY is a centrally sponsored scheme funded by the center and the states on 75:25 basis.

II
CONCEPT AND MEASUREMENT OF POVERTY

In order to ascertain the determinants of rural poverty, it is imperative to explain how poverty is measured. In estimating poverty levels, defining poverty line is the first step. A poverty line demarcates the poor from the non-poor. It is identified as the minimum required consumption level of food, clothing, shelter, transport and healthcare. Three distinct measures of poverty have been used by most studies, following the popular Foster-Greer-Thorbecke (1984) poverty measure for a given population. First, the headcount index defined as the percentage of the population who live in households with a per capita consumption below the poverty line. Second, the poverty-gap index defined by the mean distance below the poverty line expressed as a proportion of that line. This

measure reflects not only the incidence of poverty, but also its depth. Third, the squared poverty-gap index defined as the mean of the squared proportionate poverty-gaps. Unlike the other two measures, it reflects the severity of poverty, as it is sensitive to inequality amongst the poor.

In India, a task force constituted by the Planning Commission in 1977 defined the poverty line for the country as a per capita consumption expenditure level, which meets the average per capita daily calorie requirement of 2,400 kcal in rural areas and 2,100 kcal in urban areas, along with a minimum level of non-food expenditure. Using the 28th Round NSS data, the task force estimated that, on average, consumer expenditure of Rs 49.09 per capita per month, in 1973-74, met the calorie requirement of 2,400 kcal per capita per day in rural areas. This monetary equivalent was set as the rural poverty line, and those with per capita expenditure below this level were defined as poor. The rural poverty line defined at the national level was used in all the Indian states.

However, this methodology ignored price differentials that existed across states. Hence, in 1989, the Planning Commission constituted an Expert Group, which estimated separate poverty lines for each state. Furthermore, it used the Consumer Price Index of Agricultural Labourers, a state-specific cost of living index, for updating the rural poverty line. This expert group methodology is followed in our study where state-specific rural poverty-headcount rations are calculated from state-specific poverty lines and distribution of persons by expenditure-groups.

The first step in estimating the incidence of poverty is to define a ***poverty line.*** The "Task Force of Projections Minimum Needs and Effective Consumption Demand" of the Planning Commission (1979), used and average energy (nutritional energy) requirement norm to define the poverty line. Since calorie is the unit of energy, the norm used was in terms of calories. The Task Force estimated the average daily per capita requirements for rural and urban areas by using the specific calorie allowences recommended by the Nutritional Expert Group (1968) for population groups of different age groups, sex and activity. In this manner, the Task Force attempted to capture in the average norms factors such as age, sex and occupational differences in the daily calorie requirement of the population. ***The calorie norms, thus, derived were rounded off to 2,400 calories per capita per day for rural areas and 2,100 calories per capita per day for urban areas.***[3]

The monetary equivalents of these norms were obtained by using: (i) data on the quantity and value of items of household consumption and (ii) the calorie content of the items of food consumed by population groups belonging to different per capita expenditure classes with appropriate conversion factors. The Task Force, thus, estimated, on the basis of the observed consumer behaviour in 1973-74, that, on an average, a consumer expenditure of Rs. 49.09 per capita per month was associated with a calorie intake of 2,400 calories per capita per day in rural areas and Rs 56.04 per capita per month with a calorie intake of 2,100 per acpita per day in urban areas. In othre words, *the poverty line was defined as the per capita expenditure level at which the average per capita per day calorie intake is 2,400 calories for rural areas and 2,100 calories for urban areas.* This poverty line serves as a cut- off line for separating the poor from the non-poor if the distribution of population with per capita expenditure below the level defined by the poverty line is counted as poor. The proportion of the poor to the total population is the *Poverty Ratio (PR)* or *the Head Count Ratio (HCR).* PR or HCR measures the incidence of poverty. It is, thus, defined as : [4]

$$\text{Incidence of Poverty} = PR = HCR = \frac{\text{number of people below poverty line}}{\text{total population}} \times 100$$

It is expressed as a percentage. This is useful for comparing the poverty situation in two areas like the rural and urban areas or different States or the situation in an area in the year 2005 compared to, say, 1995.

The computation of the poverty line for the base year (1973-74) has been done with prices of items in the base year. This is, therefore, updated for changes in prices over time. This is, then, used with distribution of popuplation by different per capita consumer expenditure classes avilable from time to time from periodic surveys of the NSSO on household consumption to arrive

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3.   Ibid.
4.   Ibid, P- 52.

at estimates of the number of the poor and the poverty ratio for subsequent years.

The measurement of poverty described above, namely, the poverty ratio or the head count ratio, is simply the proportion of the number of people below the poverty line in the population. This ratio, however, *dose not make any distinction within the broad category of the poor on the basis of their actual levels of consumption and deprivation.* Consequently, the poverty ratio *fails to capture the depth and severity of poverty in an adequate manner.* A measure developed for this purpose is the ***Poverty Gap (PG) Index.*** The PG Index calculates the total shortfall of consumption below the poverty line, per capita of the *total* population. This is, then, expressed as a percentage of the poverty line. It can also be calculated as :

$$\text{PG Index} = \text{Poverty Ratio} \times \frac{(\text{Poverty line - Per capita consumption of the poor})}{\text{Poverty line}} \times 1$$

More comprehensive measures of the severity of poverty are ***the Squared Poverty Gap (SGP)*** and ***the Sen Index (SI).*** We shall not go into formulae for these measures except to observe that: (i) SGP is not PG x PG, (ii) it possesses the properties of both the Poverty Ratio and the Poverty Gap Index and (iii) *in addition,* it also captures the extent of variation in the levels of consumption of the poor. It is, however, sensitive to measurement errors at the shortfall in average consumption of the poor from the poverty line as well as the *inequality in consumption among the poor.* [5]

Indicators Covering Income and Non-income Dimensions of Poverty:

Poverty Ratios (PR) and measures related to PR provide a composite picture of people whose per capita consumption expenditure is below the level of per capita consumption expenditure corresponding to the basket of commodities constituting the desired minimum. These do not, however, provide a complete picture of the extent of deprivation or, alternatively, the state of

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5.   Ibid, P- 52.

well-being of the population. These are rooted in calorie consumption and do not say anything about several other factors that shape living standards, like : (a) the health status of the population like longevity, overall mortality, infant mortality, maternal mortality (mortality of women arising from child birth and related causes) and morbidity (prevalence of diseases) and in general, access to helth services, (b) the nutritional status, (c) the educational status and (d) the living environment like housing access to safe drinking water and sanitation as also pollution- free air and water resources. Attempts have been made to capture these aspects in alternative measures of poverty.

a)   The Human Development Index (HDI) and the Human Poverty Index (HPI)

As discussed in unit 3, the UNDP has been preparing Human Development Reports (HDRs) and making estimates of the ***Human Development Index (HDI)*** for different countries since 1990. The HDI incorporates ***three most critical and socially useful*** choices, viz.[6]

     i)   the choice to lead a long and healthy life;
     ii)   the choice to acquire knowledge; and
     iii)   to have access to the resources needed for a decent level of living.
The countries are ranked in order of the value of the HDI.

HDR also presents estimates of ***Human Poverty Index (HPI).*** This being a measure of deprivation, HPI makes use of the following for the three areas of choices referred to above :

     i)   Proportion of population *not* expected to survive beyond 40 years;
     ii)   Adult *illiteracy* rate ; and
     iii)   (a) Percentage of population *without* sustainable access to an im-
              proved water source; and (b) Percentage of children aged 5 or
              below who are *underweight for their age.*

The National Human Development Report, 2001 prepared by the Indian Planning Commission follows the framework of human development adopted in the UNDP HDR. It presents estimates of HDR for 1981 and 1991 for the country and different States and Union Territories. It also gives estimates of HDI for 2001 for the country and for 15 major States. Estimates of HDI for the other States and

Union Territoies could not be prepared due to lack of comparable data for these States for 2001.

b) **Gender-related Development Index (GDI) or Gender Equality Index (GEI)**

The Human Development Index (HDI) that we have discussed so far is based on indicators reflecting economic, educational and health attainments of the population. It does not, however, reflect gender-based disparities in such attainments. Gender-based discrimination is prevalent in every socicty- developed or not- to a lesser or greater degree. Such discrimination results in a higher incidence of poverty in the female population than in the male population, in whatever manner we measure poverty. Gender-related Developmnet Index (GDI) or Gender Equality Index (GEI) seeks to reflect gender disparity in human development. This will help to focus attention on aspects of development planning that fail to reduce gender discrimination. This index is estimated as a proportion of economic, educational and health attainments of females to that of males. The common set of variables for which the attainments of females and males are compared is the same set that is used in estimating HDI.

c)   **Capability Poverty Measure (CPM)**

UNDP HDR 1996 had also developed a *Capability Poverty Measure (CPM)* for different countries. Threr indicators, (i) the percentage of children under 5 who are underweight (ii) the percentage of births unattended by trained health personnel and (iii) the perecentage of women aged 15 years and above who are illiterate, were used for comuting CPM.

HUMAN DEPRIVATION & TRADITIONAL MEASURES OF POVERTY :

Hunger and malnutrition are the basic forms of human deprivation. Other dimensions of deprivation could be due to lack of access to basic health services, housing, primary education, drinking water, sanitation, etc. Economists categorise all of them, together as essential goods and services and define poverty as a condition of not having adequate personal income to procure these essential goods

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6.   Ibid, P- 53.

and services. Noting that food is the most essential of all these commodities, they defined poverty as not having enough personal resources to acquire adequate food, such as two square meals a day. When economists were vague about what constitutes the basic food requirement such as two square meals a day, Dandekar

Figure 1: Consumption and Consumption Deprivation
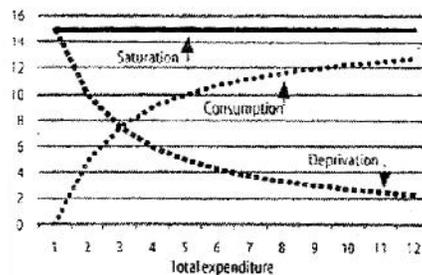
and Rath (1971) used the ideas contained in Sukhatme's work and defined a minimum calorie requirement for a reference individual and adjusted it to capture the average calorie requirements at the all-India level for rural and urban sectors depending on the demographic and occupational distribution of the population. Dandekar and Rath determined using NSSO the total expenditure at which the households meet this average calorie requirement and called it the poverty line. The official poverty line is primarily based on this methodology developed by Dandekar and Rath, which was itself based on Sukhatme's pioneering contribution on measuring hunger.

V K R V Rao criticized Dandekar and Rath's approach, stating that what it measures is undernutrition and not poverty. Sukhatme was also critical of this approach as it uses the average requirement for each person of given age, sex and occupation category rather than the minimum requirement over a homeostatic time interval. More specifically, Sukhatme stated that if calorie intake is x and calorie requirement is y (both of them depend on age, sex, occupation and activity) and their joint distribution is f (x, y) then the extent of undernutrition or hunger in the aggregate is given by :

$$U = \int_{x<y} f(x, y) \, dx \, dy$$

One must note two important aspects of this definition of undernutrition. First, the requirements are specific to each individual depending on his or her age, sex, occupation, condition of health, etc. Second, the variables x and y are measured over a homeostatic period in which the intake being less than the requirements makes sense. He was of the view that the capacity of a person to

perform work is not limited by his current calorie intake but by the efficiency with which he converts the calorie intake into metabolisable energy over his homeostatic range of intake.

In recent years, there has been a considerable debate on the way poverty estimates are made in India. An excellent discussion is found in the work of Deaton and Kozel (2005). That entire debate is based, however, on accepting the basic methodology of Dandekar and Rath. It was focused on several empirical shortcomings of data used and the dogma associated with it.

There are some other major directions in which poverty research has been commented upon recently. It is noted that the calorie norm itself is inappropriate. Behreman and Deolalikar (1987) found that the poor substitute, even at low levels of income, luxury food items for food items with higher calories when their income rises marginally, implying that the poor's preferred need is not necessarily that of meeting the calorie requirement. Rath (1996), Rath (2003) and sen (2005) demonstrate that the actual calorie intake has fallen below the norm over the years even at poverty line levels of income. Meenakshi and Viswanathan (2003) demonstrate that while poverty line-based poverty has increased, calorie deprivation has increased. The main theme of most of these papers is that the poverty line is measured for a reference group for a reference year and it is adjusted for other non-reference groups and non-reference years using price deflators. The changing poverty lines so determined do not conform to the calorie norm used in defining the reference poverty line.

Figure 2: Trends in Food Consumption Deprivation Index, All India
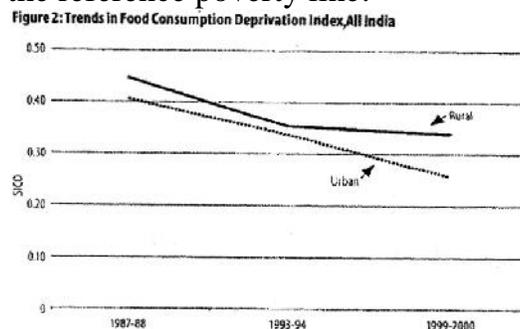
It is also suggested that instead of the research economist suggesting what should be the poverty line, the responding household or individual must answer a minimum income question stating at what level of income he or she would consider that his or her both ends are met, thus, going back to the vague definition of the poverty line that prevailed before the works of Sukhatme and Dandekar and Rath (Pradhan and Ravallion 2000). Kumar, Mallick and Holla (2007) show that cereal consumption deprivation, a major component of poverty in India, has little

correlation with the various traditional measures of poverty, thus questioning the practical relevance of the traditional measures of poverty if consumption deprivation of essential commodities is the focus of any study on poverty. Lipton (1997) picks a few holes in the prevailing traditional methodology of poverty measurement. In particular, he comments that the serverity of poverty measured by a traditional Foster Greer, Thorbecke (1984) type of measure lacks intuitive economic meaning. Atkinson (1987) commented, nearly two decades ago, that there is a need to bring about a vertical integration between poverty measurement and welfare economics based on consumption.

Some of the essential goods and services such as food are private goods supplied mostly through the market mechanism, while some others such as primary health services, drinking water, and sanitation are public goods provided by the government. A few other essential goods and services such as education and non-primary health services are quasi-public goods provided by non-governmental organizations. The economic access to these basic goods and services is determined not only by the sources at the command of each individual or individual household but also by the quantity and quality of public and quasi-public goods provided by the government and non-governmental organisations. Thus, personal income is not the major determinant of poverty. The traditional methods of poverty measurement based on income or total expenditure and its distribution thus seem to be only an indirect way to study poverty. Direct measures of poverty, based on consumption of essential commodities and its distribution, will be more useful.

NEW MEASURE OF POVERTY BASED ON ENGEL CURVE :

We follow the route suggested by Atkinson (1987) and try to integrate poverty measurement with basic microeconomic analysis if demand for an essential commodity. The norm we choose for measuring consumption deprivation is a norm based on actual economic behavior with its roots in the famous Engel law of consumption behaviour. Our approach can be explained easily by identifying two different ways of viewing poverty. One may view poverty at an individual level and then aggregate it over the set of all those who are poor in a given community. This requires associating poverty with the condition of the poor. There is an alternative view where one can consider an individual as a member of a community and it is the situation of the individual within the community that determines what norm the individuals within set for themselves. It is this

interaction of an individual with other members of his/her community that determines his priorities in consumption and what her requirements are. A saturating Engel curve for essential commodities provides the community-based objective measure of such consumption requirements of an essential commodity. While any point on an Engel curve depicts the average consumption at a given income (or total expenditure) for that community, the saturation level depicts the average consumption on an essential commodity if the individual is not constrained by low income. We take this saturation level of consumption on an essential commodity as the requirement of that commodity. It is the cumulative shortly of actual consumption of and essential commodity from this norm that we define as consumption deprivation.

It is the consumption deprivation of an entire community with respect to all essential commodities that constitutes poverty of that community. This is the approach kumar et al (1996) and Sitaramam et al (1996) took. In the latter work, a hierarchy of needs was established. Poverty was then defined as consumption deprivation of the most essential commodity, cereal. The Engel curve provides a wealth of information on a community's consumption behaviour at various levels of total expenditure and for different family compositions. Dandekar and Rath (1971), Rao (1981) and Deaton and Tarozzi (2000) came very close to taking a full view of the Engel curve but confined to look at the poverty line portion of the Engel curve, only with the intention of determining the total expenditure that supports minimum consumption of food.

In determining the total expenditure at which the minimum calorie requirements are met, Dandekar and Rath used the observed empirical relation between food expenditure and total expenditure. Bhanoji Rao used the typical properties of an Engel curve of a necessity to suggest that the proportion of food expenditure increases, reaches a maximum and then declines. He suggested that the point where this proportion reaches a maximum could be taken as the threshold for acute poverty and suggested that one and half times that level can be taken as the poverty line. He left the Engel curve behind after deriving a poverty line from it. The Engel curve for a commodity is actually the demand function for that commodity, keeping the prices constant. It depicts the consumption behaviour of persons or households with different contributions to consumer behaviour and consumer demand functions, also examined the poverty issue from the traditional approach alone and ignored looking at the entire Engel curve for essential commodities.

Sitaramam suggested using commodity-specific consumption deprivation, such as cereal or food consumption deprivation, as a measure of poverty. Kumar, Gore and Sitaramam (1996) demonstrated that this new measure satisfies various properties that a poverty measure should satisfy, except the focus axiom as there is no poverty line for identifying who the poor are. They even suggested that there is no need to have a poverty line to measure poverty. They showed that a standardized cumulative commodity specific consumption deprivation index falls within the class of deprivation functions Atkinson suggested for a class of poverty indices. Taking an essential commodity for which the Engel curve is concave, they postulated that the Engel curve would admit a saturation level of expenditure. As the Engel curves normally used in economics do not admit a finite asymptote they used a functional form that does admit such a finite asymptote, a form suggested by the saturation curves used in catalysis. The deprivation function derived from the saturating Engel curve and the associated deprivation or poverty index are depicted in Figure 1.

Taking an essential commodity such as cereals, we get the following commodity-specific consumption deprivation index (poverty index):

$$D = \frac{C^* - C(y)}{C^*} \, f(y) dy$$

where C* is the maximum value of consumption expenditure, C(y) denotes the actual mean consumption at a given level of total expenditure y and f(y) is the probability density function of total expenditure. As the deprivation function is a monotonic decreasing function in y, the above infinite integral converges and has a finite value.

We may list here some important aspects of this new measure of derivation. While the poverty line is subjectively chosen by researchers, the norm used in our deprivation index is determined by the socio-economic setting in which a household is situated. It is objectively derived empirically from the observed Engel curve. To the extent that this is estimated, it is subject to probabilistic errors. Kumar, Gore, and Sitaramam (1996) suggest several interesting statistical problems that arise as a result. This index is based on economic consideration and not on nutritional and other normative considerations. The index shares one feature that was inherent in Sukhatme's approach to measuring hunger. This measure is crucially dependent on the distribution of "actual consumption deprivation" of an essential commodity in the community relative to the community-specific saturation norm (assumed to be the same for all individuals in

the community). The traditional measures of poverty are related to the consumption deprivation only through an indirect and weak link between income and/or total expenditure and consumption deprivation. The index is such that if there are more persons or households with greater consumption deprivation, greater is the contribution of that group to poverty. Thus, this deprivation index measures severity of deprivation.

NEW POVERTY LINES FOR INDIA :

The basic approach of setting the new poverty line similar to the exercise attempted by Deaton. The last year for which Deaton's exercise is reported in 1999-2000. However, for calculations in this study we have used the consumption expenditure survey of 2004-05. Apart from the fact that the 61st round is free from all the problems of contamination (which even though dose not affect unit values, is not the right survey year because of the problems inherent in budget shares), it is also the most recent quinquennial round for which the consumption expenditure data is available.

The second point of departure is that interstate and rural urban price indices used in the calculation of the new price indices are much more comprehensive than the indices used by Deaton which were primarily based on food prices. However, we follow essential suggestion of Deaton of using price data from NSS surveys rather than the CPI price data. This is possible for food, fuel, clothing and footwear, which together account 75-80% of consumption of poor. Among other items, we have used the Employment/Unemployment Survey (EUS) of NSS 61st round to create a price index for education expenditure and for the index health expenditure we have used the 60th round NSSO survey which was focused on health expenditure. CPI indices from Saluja-Yadav's calculation for the expert group have been used for remaining goods and services, other than rent and conveyance. Our NSS unit-based indices thus cover 90% of the consumption basket of the poor excluding rent and conveyence, final poverty lines also use actual NSS expenditure on rent conveyance.

The third point of departure is that we use the all-India urban poverty line of 2004-05 as the starting point of other state poverty lines in urban areas and also in rural areas. However , this is not an arbitrary choice, but is based on evidence which we present in the following section. While there is no attempt in this study to decide new normative poverty lines either rooted in a nutritional norm or any

other objective criterion and take the official poverty line as starting point, we do cross sheck the suitability of the existing poverty line in capturing the poor using external indicators.

The fourth point of departure is that the budget shares used in our calculation of price indices are based on mixed recall period. This is justified in light of the fact that NSSO has already moved to the MRP reference period in its annual round after 1999-2000. This is likely to continue in the future and therefore any new poverty line should be based on MRP estimates of consumption expenditure rather than URP estimates which has been the practice so far.

NSSO PRICE DATA :

As with Deaton's exercise, our poverty line relies on the indices created using price data from the NSSO consumption expenditure survey, but with the 2004-05 round of consumption expenditure data we use the price data obtained from the consumption expenditure survey for food, intoxicants, fuel, clothing and footwear. For all these items price data can be obtained from the consumption survey. However, unlike Deaton, we use median prices of each item in each state and sector. For PDS items (rice, wheat, sugar and kerosene), the prices are obtained after aggregating the PDS and non-PDS items together. For, clothing and footwear we have used the prices obtained from the 365-day estimates of these commodities. Some items, which are insignificant in terms of their consumption share, have been dropped. The cut-off for selecting these items is Rs. 0.15 per month (Rs 1.8 per year for 365-day items). If these items have lower than this consumption in six or more states out of a possible combination of 70 values (35 states and union territories for rural and urban areas each) they have been dropped. Implementation of this procedure has led to 11 items being dropped. For those states and sector where the items has been consumed by less than five households, it has been treated as not being consumed in that state.

The all-India prices are not calculated directly from the unit data but are derived from the state prices. Using state quantity shares and prices, the all-India price of each item is the weighted-average of state prices. The weights used in this case are the population weights from the census. These state-wise price and quantity data are used to obtain a Paasche index and Laspeyre index for each state relative to all-India. The geometric mean of these gives us the Fisher's index for each state relative to all-India. We repeat the same procedure to obtain urban to

rural Fisher index for each state. These indices were obtained for all states including the north-eastern states. However, we have dropped union territories from the calculation at this stage.

This procedure has been used for food, fuel, clothing and footwear. For all these items and item groups, the unit values can be obtained from the NSS consumption expenditure surveys. For the education, there are no such unit values that can be used. Therefore, we have used the EUS of NSSO for obtaining the index of cost of education. For this purpose, we have calculated the cost of education per schoolgoing child in each state for rural and urban areas for children in the age-group of 5-15 from the 61st round (2004-05) of EUS. For the index of health expenditure we have used the 60th round (January-June 2004) which focuses on health expenditure. For construction of the index, we have calculated health expenditure per treatment in case of non-institutional medical care and health expenditure per case of hospitalization for institutional medical care.

While these items together (food, fuel, clothing, footwear, education and health) cover around 85% of the consumption basket of the poor, we still require an index for the remaining items of expenditure. Major heads of expenditure for which the index cannot be computed from the NSS surveys are conveyance, rent, durables, entertainment and miscellaneous goods and services.

III
REVIEW OF LITERATURE

In the literature, there has been substantive discussion and debate on the determinants of poverty. Traditional focus in development thinking has been on how economic growth leads to poverty-reduction as it increases per capita real income levels to increase incomes of the poor. This is referred to as the 'trickle-down' effect of growth, which simply implies a vertical flow of income from the rich to the poor at a given rate (Kakwani and Pernia 2000). In this process, the benefits of economic growth are reaped first by the rich, and subsequently by the poor once the rich start sending their gains.

We can identify three mechanisms through which economic growth leads to poverty-reduction. First, there is the 'income-effect' of growth, where the average income of the poor increases pair passu with growth. Second, economic growth leads to employment creation, which yields incomes for the poor to sustain

their private consumption. Thus, the poverty reducing impact of growth depends upon the employment elasticity of growth. Third, rapid growth has multiplier effects, which raise the returns to income-earning assets of the poor and sustain their consumption. For example, economic growth raises government revenues, which, if invested in public goods and services disproportionately consumed by the poor, could reduce non-income facets of poverty such as high infant mortality and low life expectancy (T N Srinivasan 2000).

Yet, we must also consider the view that more rapid growth may possibly be associated with increases in poverty levels, at least in the short-run. This is best explained by the simple arithmetic of poverty, inequality and growth (Bourguignon 2004). A change in the poverty headcount index is decomposed into the effects of a proportional change in all incomes (growth effect) and a change in the distribution of relative incomes (distributional effect). Hence, if a adverse distributional effect is greater than the mean growth effect, rapid growth may be poverty-enhancing. Kuznets' inverted-U hypothesis explains that growth caused by a reallocation of resources from low-productivity sectors to high productivity sectors may initially raise inequality. This in turn, may increase poverty if it outweighs the positive impact of growth. Intuitively, rapid economic growth may raise poverty in several ways. First, as Srinivasan (2000) argues, a high rate of economic growth could erode the asset base of the poor to which they previously had free access, e g, common-property resources. Second, rapid growth resulting from a shift in the composition of government expenditure away from the provision of subsidies to the poor towards investment in growth-promoting infrastructure could raise poverty temporarily.

While recognizing the caveats outlined above, there is a broad consensus in the literature that economic growth is crucial to poverty-alleviation. An increase in the size of the cake reduces poverty unless all the gains from growth accrue to the non-poor. At the same time, Datt and Ravallion (1998) argue that in analyzing the determinants of poverty, it is useful to explicitly consider the sectoral composition of growth. Specifically, it would be analytically logical to assess, separately, the effects of agricultural growth and non-agricultural growth on rural poverty. Given that agriculture is the predominant economic activity in rural India, the importance of agricultural growth in affecting rural poverty levels is obvious (Ahluwalia 1978; Ninan 2000; Datt and Ravallion 1998). Intuitively, one can see that the agricultural sector affects the rural poor in several ways. First, higher agricultural output helps reduce food prices and improve food availability, both of which help

the poor. Second, it creates employment opportunities in the agricultural sector and, through linkages, enhances growth in the non-agricultural sector.

Since 1980-81, however, with a continuously falling share of agriculture in GDP, analysing the impact of non-agricultural growth on poverty-reduction makes for a relevant exercise, Datt and Ravallion (1998) argue that while high agricultural growth is crucial to rural poverty-reduction, non-agricultural economic growth is also important. It is a fact that many people in the rural areas are engaged in non-agricultural employment. Moreover, the large literature on dualistic-development models suggests that there is a reasonably strong link between the non-agricultural sector and the agricultural sector. Importantly, Datt and Ravallion (1998) explain that the impact of non-agricultural growth on rural poverty is enhanced by progress in human-resource development and other facets of rural development.

In recent times, there has been a significant shift in focus in the poverty literature away from the 'trickle-down' concept of growth towards the idea of 'pro-poor growth', Kakwani and Pernia (2000) define pro-poor growth as "growth that enables the poor to actively participate in and significantly benefit from, economic activity". The ideal outcome of such a growth process should be that no person in society is deprived of the basic minimum needs. Usually, however, owing to inherent advantages enjoyed by the rich in terms of material and human capital, the growth process generally tends to benefit the rich proportionately more than the poor. Hence, promoting pro-poor growth requires a strategy that is deliberately biased in favour of those below the poverty line so that they benefit proportionately more than the rich. Moreover, a pro-poor growth strategy entails the removal of institutional and policy-induced biases against the poor, as well the adoption of direct pro-poor policies. For instance, macroeconomic policies such as overvalued exchange rates and public infrastructure spending biased against rural areas constrain pro-poor growth. On the other hand, adequate public spending on basic education and health services represent direct pro-poor policies.

Hence, it becomes necessary to identify and control for other factors that can reduce poverty directly even if growth does not increase, or which can improve the mapping of growth onto poverty.

(a) Public Expenditure

Public spending in India is divided into development and non-development spending with the former being important from the viewpoint of poverty-reduction (Fan, Hazell and Thorat 1999). Development spending in turn, is subdivided into spending on social services and economic services. While the former includes education, health, social security and other community services, the latter consists of agriculture, industry, trade and transportation. Public development expenditure aids in rural poverty-reduction in two ways. First, public expenditure on poverty-alleviation programmes and social services could directly reduce poverty by raising private consumption and supporting social consumption of the poor (Ghosh and sen 1993). Second, public expenditure on infrastructure could indirectly reduce poverty if it creates employment for the poor through multiplier effects.

(b) Inflation

Since poverty relates to the inability to meet a minimum consumption requirement, it is invariably related to the purchasing power of people. The purchasing power of the rural poor is largely a function of the real wage they receive, and a positive rate of inflation erodes this real wage. This naturally affects the ability of poor people to meet the specified minimum level of consumption. In typically unorganized labour markets, nominal wages are not indexed to the cost of living. Hence, it is argued that the rate of inflation has an adverse effect on rural poverty through its impact on real wages (Datt and Ravallion 1998; Ninan 2000).

(c) Hurr an Development

The need to combine human-resource development along with other growth-promoting policies to formulate an effective anti-poverty strategy is a prominent theme in the literature. Hence, in recent years, poverty has come to be viewed not only in terms of lack of adequate income, but as a state of deprivation of the poor, which prevents their effective participation in the growth process (UNDP 2001). This has resulted in the renewed focus on development indicators in the area of education and health attainments, considered crucial to capacity building.

The relationship between education and measures of well-being is borne out by theory and history. Labour is essentially the only source of income for the poor. Hence, increasing the productivity of labour through education provides sustainable means of poverty-reduction. Dreze and sen (2000) highlight the instrumental role of education in enabling people to make use of economic

opportunities created by the growth process. The best example of this is Kerala where an extremely high literacy rate of about 90 per cent has underlined India's most successful performance in rural poverty-reduction. In contrast , Bihar, the weakest of the large Indian states in terms of long –term poverty reduction is characterized by an abysmally low literacy rate. Datt and Ravallion (1998) show that initial levels of education affect the poverty-reducing impact of growth.

(d)   Infrastructure Development

Investment in physical infrastructure contributes significantly to the pursuit of socially inclusive development (Ali and Pernia 2003). In the context of the rural sector, the discussion on physical infrastructure in the literature focuses on roads, irrigation facilities and electricity. Ali and Pernia (2003) combine these three components of physical infrastructure in a simple analytical framework, which shows that infrastructure investment influences agricultural productivity, non-agricultural productivity and non-agricultural employment. These, in turn, impact upon rural economic growth and wages and employment of the poor, thereby affecting their real income or consumption levels. For example, investment on road may result in increased agricultural productivity, nom-farm employment and productivity, directly raising wages and employment of the poor and hence consumption levels.

(e)   Inequality in Assets or Endowments : Distribution of Land Ownership

Inequality in ownership of physical assets, just as much as inequality in endowment of human capital, affects the participation of the poor in the process of economic growth. Landlessness is identified in the literature as a root cause of rural poverty in India. In a country where agriculture is the principal means of livelihood and land is the primary physical asset of rural people, access to land is an important determinant of material well-being. It is argued that a reduction in the inequality of ownership holdings would help alleviate rural poverty by providing the landless with the chance to obtain sufficient produce for self-consumption, Datt and Ravallion (1998) argue that landlessness represents a difference in the initial condition of states, thereby impacting upon the poverty reducing impact of growth.

In sum, government in India over the years have relied on two basic approaches to reducing poverty. The first is based on the expectation that the effects of aggregate economic growth would spread to all sections of society such that poverty-reduction is achieved alongside increases in economic growth. The

second has relied on specific anti-poverty programmes, particularly since the 1980s. The various channels through which the poor have benefited from economic growth have been outlined extensively in the literature. However, very few attempts have been made so far to empirically test the impact of anti-poverty programme on rural poverty levels.

Numerous studies have been made in recent years on the trends of poverty, inequality and levels of living in Indian states during the 1990s. Some have highlighted the reduction in poverty (Sundaram and Tendulkar 2003; Bhanu murthy and Mitra 2004) while some others have expressed anguish over the rising economic inequality (Deaton and Dreze 2002; Sen and Himanshu 2004; Krishna 2004).

Very few studies have been attempted any district level analysis. Again, most of them were based on small segment of the country. Sastry (2003) had discussed the feasibility of using the National Sample Survey (NSS), Consumer Expenditure Survey (CES) data for district level poverty estimates in its entirely based on the NSS 1999-2000 (55th round) survey. But the main bottleneck that refrained researchers from generating sub-state or district-level estimates from NSS data was the nature of sampling design. It was only in the 61st round survey of NSS (2004-05) that the sampling design defined rural and urban parts of district as starts for selection of Sample villages and blocks respectively. This has paved the way for generating unbiased estimates of important socio-economic parameters at the district level adequately supported by the sample design.

During the process of implementation, several distortions appear and the original intentions of the programme are affected to the extent deviations from the avowed objectives take place. IRDP is no exception in this regard. Various evaluation studies about the programme has been made which reveal that actual percolation effect of the programme has been much less in terms of poverty alleviation as compared with the impressive figures doled out by the Government reports in terms of subsidies, bank credit and poverty line crossers.

The IRDP's target group consists of the poorest of the rural - small and Marginal farmers, agriculture and Non- agricultural labourers, rural artisans and craftsmen, Scheduled Cast (SC) and Scheduled Tribe (ST) families who live below the poverty line. The Government of India manual (Government of India : 1980) defines the target group of benificiaries as :

Small Farmer :- A cultivator with a land holding of 5 acres or below is a small farmer.

Marginal Farmer :- A person with a land holding of 2.5 acres or below is a marginal farmer.

Agriculture Labourers :- A person without any land, but with a homestead and deriving more than 50 precent of his income from agricultural wages is an agriricultural labourers.

Non-Agricultural Labourer :- A person whose total income from wage-earning does not exceed Rs. 200 per month is a non-agricultural labourer.

On the basis of the NABARD surveys of IRDP, Professor Nilkanth Rath includes: "The NABARD (1984) survey shows the percentage of beneficiaries wrongly classical to be 42 per cent in Assam, 17.76 per cent in Haryana, 35 per cent in Punjab, 19 per cent in M.P. and 13 per cent in Maharashtra. As against this, the survey showed 11 per cent misclassification in the surveyed districts of Tamil Nadu and Karnataka, 7 per cent in Andhra Pradesh and hardly one per cent or less in Orissa, Bihar and Uttar Pradesh. On the whole, however, it would not be improper to suggest that at least 15 per cent of those identified as poor and helped under IRDP did not really belong to the category of the poor, (Nilknath Rath : 1985).

A.C. Kutty Krishna on the basis of his study in Kerala concludes, "The majority of the beneficiaries to the extent of 80 per cent (based on annual family income of less than Rs. 3.500) and 63.25 per cent (based or monthly per capital income of less than Rs. 76) were not eligible for assistance under the programme. Targets are fixed without realistically understanding the magnitude of poverty in a specific region resulting in benefits being liberally passed on the well-off sections" (Kutty : 1984).

Similarly Professor Indira Hirway, Gandhi labour Institute, Ahmedabad on the basis of a study of four selected village in Gujarat concludes :

Firstly the non-poor households dominate among participants, about 55 to 75 per cent of the participants are non poor in these villages. And secondly, the non-participants mainly belong to the lowest there deciles of consumption levels". (Indira : 1984)

Indira Hirway also observed that spatially IRDP and the schemes for beneficiaries have reached manily the developed villages. The study showed that "inspite of the running of the special programmes for more than five years, irrigated and agriculturally prosperous villages had more unequal distribution of household consumption levels than the rainfed villages, which indicated that with the getting the roots of inequalities were perhaps getting stronger in these village economics" (Indira Hirway : 1984).

In a study conducted in 1984 by the Institute of Rural Management. Anand, in two blocks of Sabarkantha district of Gujarat, it was found that with the average investment of Rs. 2,337 per beneficiary family, nearly 40 percent of the beneficiaries assisted with milch animals had crossed the poverty line when their family incomes were computed at the current prices and 32 percent when their incomes were adjusted for inflation. Besides, all the remaining beneficiaries as well, had registered marked improvements in their family incomes ranging from 11 to 98 percent at current prices and 0.39 to 81 per cent at the base year (1979-80) Constant prices (Katar Durgaprasad & Vengama : 1985).

Although IRDP requires that the beneficiaries should be selected from the poorest group below poverty line, it has so happened that in quite a few states a sizeable number of beneficiaries selected belong to the category of small and marginal farmers. The percentage of such beneficiaries varies from state to state and is sometimes as high as 30 percent. This has resulted because of the relatively better variable of small and mariginal farmers from credit angle and the preference of block official and credit agencies extending assistance to them (Planning Commission, 1983). Professor Rath mentions : "If this legitimate expense is taken into account , the percentage of beneficiaries who might have crossed the poverty line will come down very considerably" (Nilkanth Rath : 1984). If this is adjusted the proportion of beneficiaries who would have really risen above poverty would come down to less than 10%. "Therefore, it would not be far wrong to estimate that at the end of 2 Years of operation of IRDP about 3 percent of the poor households in rural India would have been helped to leave poverty, even if for a while only. (Rath : 1984).

Under Swarnjayanti Gram Swarozgar Yojana (SGSY), the beneficiaries are known as 'Swarozgaries'. The Swarnjayanti Gram Swarozgar Yojana lays

emphasis of the group approach, under which the rural poor are organised into Self Help Groups. (Guidelines : Government of India).

Microfinancing programmes through SHGs, in several parts of India, have the potentials to minimize the problem of inadequate access of banking services to the poor (Raja sekhar : 2000). Thay can also influence savings likewise many studies (Rajasekhar : 2000, Kumaran : 2001, Hashemi : 1996, Lathif : 2001, Kaladhar : 1997, Majumdar : 1997, NABARD : 2002) highlighs that SHGs have inculcated saving habits among the poor people.

Reviewing the available literatures reveals a limited number of studies being done on micro financing SHGs and their impact on rural poor, especially with reference to India. Many of the studies (LATHIF : 2001, Khandkar : 2000) reveal that increased availabitity of micro-credit to the poor through micro financing SHGs will enable rural households to take up larger productive activities, empower the poor women, decrease the dependence on exploitative local money lenders and increase savings. A study of National Bank for agriculture and Rural Development (NABARD), which covered 560 SHG member households from 223 SHGs across 11 states, showed many positive results on the impact of participation of rural poor in the SHGs. It shows that there have been perceptible and wholesome changes in the living standards of SHG members in terms of ownership of asets, borrowing capacities, income generating activities, income levels and increases in savings (NABARD : 2002).

IV
NEED FOR STUDY IN BARPETA DISTRICT

Proverty alleviation has been on the centre and the State since independence. The socio-economic problem like poverty poverty is the single most factor affecting the people specially in rural areas as they get insufficient food (or calorie), have in adequate employment avenues and have little access to health and also education awarness. Fast increasing population has far then aggravated the problem due to increased pressure on natural and other material research. Since 1952, as per the on going five year plan, the thrust has been laid in enlarging the outlay of rural development activities such as agriculture, social welfare, PDS, rural development programmes and so on. But inspite of so many efforts, the performance is far from satisfactory with regard to many social and

economic scetions such as education, health, sanitation, safe drinking water, housing and agriculture. Further, the poor infrastructure is making it difficult for poor to avail different services. Besides, various rural development indicators such as high illiteracy (55.31%), high IMR (80%), households not covered with safe drinking water (44.08 %), household without sanitary facility (91.16 %), household without electricity (68.9 %) and high incidence stood in the way of development process made in rural areas.

Illiteracy and lack of access to health services have led to deprivation of capability in the rural poor. This has reducing their ability to take advantage of economic opportunities.

- **Rising Unemployment**

Barpeta district is one of the most backward districts in Assam. The conscious pepole in general and leading citizens in particular have expressed great concern towards various problems of this district. Specially the youths of this district are getting frustrated with the enhancing trend of unemployment problem. "From among more than 16 lakh population two lakh educated unemployed youths have caused a dire situation due to lack of long-term schemes of the government.[7] According to 2001 census report, out of the total 16, 42, 420 population, 1, 15, 046 live in the urban while as many as 15, 26, 957 live in rural areas.[8] Out of it there are 8, 46, 106 males and 7, 98,631 females in Barpeta district. Now it can easily be assumed how much the population has increased during the last six years.

Under this circumtances, implementation of self-employment programmes like Integrated Rural Development Programme (IRDP) and Swarnajayanti Gram Swarojgar Yojana (SGSY) in essential for Barpeta district.

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7.   The Assam Tribune, Guwahati, Dt-7.5.2007.
8.   Census report, 2001.

"The number of unemployed people registered in April 2005 by Barpeta district Employment exchange is 83, 413. Out of this, 67, 775 are male and 15, 638 are female. Among them 7, 269 have passed the BA exam, 1, 842 B. Sc, 383 B. Com, 15, 591 HSSLC and 39, 679 have passed the HSLC examination"[9]. For absorment of such a huge amount of unemployed people in government, semi-government or public sector undertaking establishment is not posible in district like Barpeta. From this point of view also self-employment programmes like IRDP, SGSY is meaningful source of employment. Though the Barpeta district has registered 930 technical, 372 electrical, 1,122 productive and 346 ITI unemployed youths, yet there are many more still to be registered.[10] As per an unofficial account there are nearly 85,000 unregistered unemployed youths in the district.[11] The final link of the employment programmes like IRDP, TRYSEM, SITRA, FWP, NREP, RLEGP, JRY, JGSY etc. to sole SGSY and whose ultimate aim is to enhance employment scenario is urgently need for the Barpeta district. Because programmes like SGSY is a holistic scheme which encouraged micro-finances covering various aspect of self-employment namely organisation of rural poor in self-help groups (SHGs), Capacity building, training upgradation and providing credit to swarozgaris and helping them for marketing their products.

This alarming unemployment situation of Barpeta district indicates its gloomy future. The unemployed segment of the society eagerly awaiting the steps to be taken by the district rural development agency (DRDA) to implement centrally sponsored poverty eradication programmes like IRDP, SGSY etc. otherwise the unemployment problem of this district will affect adversely the socio-economic and financial system of Barpeta in particular and the state of Assam in general.

- **Exploision of population :**

Barpeta district ranks fourth in overall ranking among the districts population size in Assam. The percentage of decadal variation in population in Barpeta district is +18.53. The intellectual section of Barpeta district is of the opinion that the curse of poverty is very much responsible for the present

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9.   The Assam Tribune, Guwahati, Dt- 17.05.07.
10.   Ibid.
11.   Ibid.

exploision of population. "As per 1991 population census there were 13, 85, 659 population in Barpeta district. The same is increased to 16, 47, 201 in 2001. The density of population of this district is 427 and 508 as per 1991 and 2001 population census respectively. The decadal percentage in between the period 1971-1991 and 1991-2001 is 43.02 and 18.87 respectively".[12] When 12.02 percent labourers are estimated in the state, Barpeta district has surprisingly 18 percent. Its total area is 3245 Sqkm. and total tillable land is 2,47,000 hectares.[13] To divert a section of this agricultural labourers from agriculture to other sources of income, self-employment programme is the only answer.

It is seen that in Barpeta paddy is cultivated in 365 hectares, gardening in 6,000 hectares and the remaining 2000 hectares is lying fallow. Rice is the principal food item of the people of Barpeta district. Whatever produced from the cultivable land of the district concerned is insufficient to meet its demand. At a time when the average production of rice in the State in 11.21 quintal per hectare and 15.67 in the country, it is only 8.57 quintal in Barpeta district.[14] For purchasing the principal food item like rice peoples are required money. Though proper implementation of self-employment programmes like IRDP, SGSY etc. people can get a way of earning money. So, low productivity of agriculture, mass dependence on agriculture, population exploision, rising unemployment, recurring floods and erosion etc. hampers the earning of the people of Barpeta district. Under this Circumstances, proper implementation of Centrally Sponsored poverty alleviation programmes can only help in raising the income of the people of Barpeta district.

From among more than 16 lakh population two lakh educated unemployed youths have caused a dire situation due to lack of long-term meaningful income oriented schemes of the Government of Assam. Therefore, centrally sponsored schemes are essential for the people of problem-torn Barpeta district so as to eradicate poverty from this agricultural- base district.

- **Low Literacy :**

The 2001 census revealed that literacy rate in Assam is 53 % or in other

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12.　　Statistical Hand Book, Assam 2005, P- 16,17.
13.　　The Assam Tribune, Guwahati,　Dt. 17-05-07.
14.　　Ibid.

words 47 % of the people are illiterate. Illiteracy has far reaching consequences on the socio-economic development of the state. The present study has brought out categorically that the states with higher illiteracy have lower poverty and higher per-capita income. In the context of participatory planning, lack of literacy leads to low awareness level, which is reflected in the poor participation of people in the Gram Sabha. In several cases beneficiaries are not able to take the desired advantage of programmes due to their low capabilities and inability to perform. Also rightly pointed out by Amarta Sen that the illiteracy deprives a person of acquring capabilities and then to all the opportunities for good living (Dreze, 1995). It has been analysed that in both state as well as international comparisons, literacy has direct impact on poverty and the states which have higher literacy have lower poverty ratio.

- **Other Issues :**

Barpeta is regarded as one of the most backward district of the State of Assam.[15] No doubt, the district is highly rich in cultural heritage. Yet it is seen that Barpeta district is still lagging far behind in case of economic front owing to non-existence of organised industrial growth and for absence of organised and systematic efforts for infrastructural upliftment. In Barpeta district the avenues of employment opportunities are very much restricted to government jobs, transport business, shopkeeping etc. of course, the district has enough scope for development to attain self-sufficiency in the fields of agriculture, traditional handicrafts, jute-based industry, pisciculture, sericulture, horticulture handloom and textiles, agro-based industries etc. with the formation of self-help groups under SGSY is the way to accelerate the employment avenues in the Barpeta district. Therefore, Barpeta District need at this moment strong and prudent public leadership, proper planning by the district rural development agency (DRDA) so as to implement Centrally sponsored poverty alleviation programmes like IRDP, SGSY in a meaningful way. Besides this, proper utilization of state and central fund meant for poverty alleviation, utilization of existing district base resources, political maturity and above all hard work culture is highly need for the district of Barpeta.

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15.   The Assam Tribune, Guwahati, Dt.-01.04.08.

V
METHODOLOGY OF RESEARCH

(A) The scope of the study is limited to rural poverty to Barpeta district during the period from 1993-2008. our data cover the period 1993-2008 for the five rural development blocks of Barpeta district. Our dependent variable is the rural poverty-headcount ratio. For the purpose of research study, the five following blocks of Barpeta district were selected : (See Appendix Table 1.1)

(B)   SOURCES OF INFORMATION

The materials of study have been collected mostly from primary sources which have been suplemented by the secondary sources. A details questionnaire was prepared to collect information on matters relevant to this study. The field work was conducted on the basis of the questionnaire. On the basis of information collected in course of field work from 500 respondests of five Blocks of Barpeta district, table have been prepared. These tables are based on the primary source. The secondary source covers books, reports, magazines, news paper and constitutional provision which supplement the primary source. Various studies conducted elsewhere have been consulted for comparison.

(C)   STEPS GUIDED THE STUDY WORK :

The following steps guided our work in each selected blocks:

(i) *Assembling a diverse and representative community group :* It was important in each block to speak collectively with members representing different segments of the studied block. It was particularly important to have in attendance older members from each community segment, who could speak knowledgeably about households' situations even of 15 years ago and in the intervening period. It took some time before such a group could be assembled in any block. But we conducted this work in the months of October and November, the leanest part of the agricultural cycle in this region, and persons under the block were mostly free and available to speak with us.

(ii) *Presenting clearly the objectives of the exercise :* Communities in most parts of the developing world are familiar with visitors who dispense

programme benefits to particular categories of residents. And if they sense that you are there to kick-start some new programme-which is why most investigative visitors have come their way previously – then there might be some incentive for deliberate misrepresentation. It was very important to clarify at the outset that there were no benefits to be had (or any losses to be incurred) from speaking freely and frankly before the assembled gathering. And it was important to reemphasise this aspect repeatedly during these interviews.

(iii) *Defining collectively what it means for a household to be regarded as poor :* Poverty means many different things to different people, and indeed, people within any given community may have different words for different levels and categories of poverty. So it is critically important to arrive at a common understanding of poverty and to define clearly what it means for some households in the community to be regarded as poor.

(iv) *Referring to a well known signifying event to demarcate the first period :* We selected a period of 15 years for this study because it corresponds roughly to one generation in time. Periods of time much shorter than this are not very reliable for examining trends in mobility (Walker and Ryan 1990 : 99). However, merely saying "15 years ago" is not clear enough in community interviews, and it is possible that people might refer back to different times in the earlier period. While speaking of households' situations we needed to refer to some commonly known landmark event. The national emergency of 1975-77 is one such event that all older villagers under the studied block remember vividly and about which there is no confusion in people's minds.

(v) *Treating households of today as the unit of analysis, classifying households' poverty status today and in the earlier period :* We listed all currently existing households under the studied blocks, and referring continuously to the shared understanding of poverty developed in step (iii) above, we asked the assembled persons to describe each household's status both today and for the earlier period. Ranking each household's progress in terms of the successive stages of progress helped verify who was indeed poor in each period. Crossing over the first four stages of progress served to verify that a household was not poor.

(vi) *Categorising household :* Some households were poor in the earlier period but they are not poor now. Others were not poor then but they

have become poor since. Some households that exist today did not exist 15 years ago. In their case, we inquired about the parents' households.

For categories of households were defined as follows :
Category A – Poor then and poor now : (Remained poor);
Category B – Poor then and not poor now : (Escaped poverty);
Category C – Not poor then and poor now : (Became poor);
Category D – Not poor then and not poor now : (Remained not poor).

Men's and women's groups worked separately and they produced two separate sets of household classifications. These separate classifications, which did not in most cases differ too much in the first instance, were harmonized after discussion and debate to produce the final classification. A residual category, E, was also formed, which included all households that proved hard to classify, but hardly any households, less than 1 per cent overall, were required to be consigned to this residual category.

(vii) *Ascertaining reasons for change (or stability) for a random sample of households :* We then selected a random sample of households from each of the four categories, and queried the assembled persons about the circumstances within which these households had moved or stayed the same. "What were the major factors behind household A's shift from non-poor to poor?" Probing further, we asked the assembled persons to identify the four most important causes in each case. These exercises were conducted in each block with men's groups and women's groups meeting separately. Differences were harmonized through follow-up discussions, and these results were further cross-checked with the help of household interviews.

(viii) *Following up with households :* Additional information for all households within the random sample was obtained by interviewing individual members of that household. The goal here was to delve into the reasons behind this househol's movement or stability and to cross-check the information provided by the persons gathered. More than one member from each such household was interviewed. Women and men both the members of households were interviewed in to to.

(ix) The main purpose of the survey is enquire employment opportunities created, income generated, change of economic plight of beneficiaries, human resource formation, enhancement of self-reliance etc under the programmes. The district is languishing in reliable secondary data pertaining to beneficiaries' families except sum information from DRDA, Blocks and concerned Banks. That is why, a widely used techni que popularly known as field survey-cum-interview method was used for the purpose. An attempt was made to collect all relevant information through direct and personal interview on the basis of properly designed questionnaire. The officials of programme functionaries like DRDA, BDO, Lead Bank etc were interviewed regarding implementation/evaluation of the programmes.

(D)   ISSUES COVERED IN THE STUDY :
The specific elements which are covered under the study are indicated below:
1. **Planning and Scheme design-**
   - a)   Planning process
   - b)   Peoples' participation
   - c)   Scheme design:
   - a)   Technical analysis
   - b)   Social analysis
   - c)   Financial analysis
   - d)   Organizational analysis
2. **Delivery system-**
   - a)   Planning unit
   - b)   Infrastructural support
     - i)   For office
     - ii)   For storage
     - iii)   For marketing
   - c)   Manpower support
     - i)   For planning
     - ii)   For implementation and supervision
     - iii)   For training

3. **Implementation of Programmes-**
   - -   Conduction of Gram Sabha, selection of beneficiaries
   - -   Formation of beneficiaries committee

- Manpower placement
- Training of beneficiaries
- Inputs management
- Supervision
- Auditing
- Feedback

4. Some Management issues-
   i) Organizational structure
   ii) Time management
   iii) Placement of officers and other staffs
   iv) Field problems in case of implementation of programmes
   v) PRIs functioning

5. Behavioural issues-
   i) Motivation
   ii) Behavioural problems in the implementation
   iii) Team work etc.

VI
OBJECTIVES & HYPOTHESIS

Though many programmes were launched by the Central Goverment to tackle the problem of rural poverty, in this study, only two of them - IRDP and SGSY will be examined. So the main objectives of the study will be :
   1. To review the implementation of IRDP and SGSY in this district.
   2. To assess the benefit to the beneficiaries under these programmes.
   3. To identify the factor responsible for success/failure of the programmes with view to draw lessons for future.
   4. To make an economic appraisal IRDP and SGSY in terms of
      a. Their impact on poverty alleviation.
      b. Income generating per unit of investment in different components of the programmes.

The prime purpose of this study is to evaluate the performance and impect of IRDP and SGSY in Barpeta district keeping in view the above mentioned points.

The hypothesis which the study will undertake are

1.   IRDP and SGSY have the impact on Poverty Alleviation in Barpeta District.
2.   They have generated income per unit of investment in different components of the programmes.

VII
ANALYSIS OF DATA

The collected data were analysed in a number of closely related operations accordingly to the nature of response. Different numbers of response were grouped into a number of categories and queries were made of number falling into the groups. These results were presented in the form of statistical tables. All tabulations were done entirely by manual methods. In the testing of hypothesis, I have resorted to several statistical techniques.

The following tools were used for analysis of the data collected.

(i)   Paired 't' test.
(ii)   Correlation analysis.
(iii)   Regression analysis.
(iv)   Multiple regression analysis, and
(v)   Ratio analysis.

(i)   Paired 't' Test

Paired 't' test was employed to compare the variation in generation of income, asset position and employment generation of the members for the various micro enterprises of four sectors namely, agriculture and allied manufcturing, training and servicing, financed by different sources between the base year and post credit year.

(ii)   Correlation analysis

Correlation analysis technique was used to analysis the relationship between the variables such as investment and income, investment and asset position, investment and employment generation, age of SHG and average saving per member, age of the group and the average loan per member.

(iii) Regression Analysis :

Regression analysis model was used to study the impact of investment on asset position of the micro entreprenuers.

(iv)   Multiple Regression Analysis :

Multiple regression analysis was used to study the various sources of credit and the other departments influencing the incremental income of the SHG members and also to study the impact of SHGs on the SHG net income per member.

- To study the sources of credit on the average household income of the members was taken as an dependent variable and the explanatory variables were SHGs, scheduled banks, corpus fund, friends and relatives and money lenders.
- To find out the major detriments inffuencing the incremental income of the members was considered as a dependent variable. The explanatory variables were average loan, average own funds, average incremental assets, average increment mandays, average interest paid, average incremental household expenses, average educational level of entreprenuers.
- To study the impact of SHGs an on the SHG net income per member, dependent variable was SHG net income per member and the explanatory variables were average distance between members in SHGs, average educational level of members in the SHGs, average loan provided, age of SHGs and the percentage share of SHGs expenditure in the total income of SHGs.

(v) Ratio analysis :
The following ratios were used for assessing the performance of the SHGs and incremental income realised by the micro enterprise.
    (a)   Recovery index.
    (b)   Thirft credit ratio/velocity of internal lending
    (c)   Rate of outstanding on total loans
    (d)   Investment income ratio
    (e)   Portfolio in arrears ratio

(a)   Recovery Index :
The recovery index arrived at is as follows.

$$\frac{\text{Annual recovered}}{\text{Demand for recovery}} \times 100$$

(b)   Velocity of internal lending :
This ratio is calculated as follows :

$$\frac{\text{Total loans disbursed}}{\text{Total savings mobilised}}$$

(c)   Outstanding loans in Percentage :
outstanding loans in percentage was arrived at is a follows :

$$\frac{\text{Total lending-Demand for recovery}}{\text{Total lending}} \times 100$$

(d)   Investment income ratio
Investment income ratio is calculated as follows :

$$\frac{\text{Mean income}}{\text{Mean investment}} \times 100$$

Investment includes (loans and own funds)

(v)   Port-follio Arrears Ratio
This is calculated by using the formula

$$\frac{\text{Payment over due}}{\text{Payment outstanding}} \times 100$$

Besides the above mentioned tools of analysis, percentage, means standard deviation, co-efficient of variation, chi-square test, graphs and diagrams were used wherever necessary. In-depth, analysis was done to compare the findings in the urban and rural areas and also the categories of micro enterprises in different sectors.

VIII
ECONOMETRIC MODEL

Regression model for sources of loan influncing the Household Income

$$Yi = \beta_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x5$$

Yi = Average household Income
X_1 = SHGs X_2 = Scheduled Banks
X_3 = corpus fund X_4 = Friends & Relatives
X_5 = Moneylenders.

Oneway Analysis of variance for Average Return on Investment
SSC = Sum of Squares between Samples
SSE = Sum of Squares within samples.

$$F = \frac{(SSC/v_1)}{(SSE/v_2)}$$

Correlation Analysis of Investment Income Relationship

(a) Area wise - Rural & Urban
(b) Sectorwise - Agriculture & Allied Manufacturing, Trading, Servicing.
(c) Micro enterprisewise - Dairy farming, Poultry, Sheep rearing, Pig rearing, Cottage intustries, Detergent powder making.

Correlation Analysis of Investment and Employment Generation (Mandays)

(a) Area wise - Urban And Rural
(b) Sectorwise - Agriculture and Allied, Manufacturing, Trading, Servicing.

$$r = \frac{exy}{\sqrt{ex^2} \ \sqrt{ey^2}}$$

Ratio Analysis :

(i)   Recovery Index $= \dfrac{\text{Amount recovered}}{\text{Demand for recovery}} \times 100$

(ii)   Velocity of Internal lending $= \dfrac{\text{Total loans disbursed}}{\text{Total savings mobilised}}$

(iii)   Outstanding loans in percentage $= \dfrac{\text{Total lending - Demand for recovery}}{\text{Total lending}} \times 100$

(iv)   Investment - Income ratio $= \dfrac{\text{Mean Income}}{\text{Mean Investment}} \times 100$

Time-Series Analysis :

The research scholar has used some statistical techniques viz, fitting of Trend Equations for Time Series Data, Correlation Analysis and construction of Multiple Linear Regression Models (period 1997-98 to 2006-07), Growth Trend Analysis of the Loan, Investment, Income and Employment. For a deeper analysis of the growth in the data set we require some statistical tools. The research scholar has filted the following trend equation and its suitability.

Trend Equations :

$I = a+bT$ where $a = \dfrac{\varepsilon I}{N}$; $b = \dfrac{\varepsilon XI}{\varepsilon X^2}$

            where I = Investment

$L = a+bT$ where $a = \dfrac{\varepsilon L}{N}$; $b = \dfrac{\varepsilon XL}{\varepsilon X^2}$

            where L = Loan

$Y = a+bT$ where $a = \dfrac{\varepsilon Y}{N}$; $b = \dfrac{\varepsilon XY}{\varepsilon X^2}$

            where Y = Income of household

$$E = a+bT \quad \text{where } a = \frac{\varepsilon E}{N}; \quad b = \frac{\varepsilon XE}{\varepsilon X^2}$$

where E = Employment.

Multiple Regression Models :

In this study the models constructed are :

Model I : Average Household Income
$$= f \text{ (Loan, Investment, Employment)}$$

$$Yi = \beta_0 + \beta_1 + X_1 + \beta_2 + X_2 + \beta_3 + X_3$$

Yi = Average Household Income

X_1 = Loan

X_2 = Investment

X_3 = Employment

Model II :
$$\text{Employment} = f \text{ (Loan, Investment, Subsidy)}$$

$$Yi = \beta_0 + \beta_1 + X_1 + \beta_2 + X_2 + \beta_3 + X_3$$

Yi = Employment

X_1 = Loan

X_2 = Investment

X_3 = Subsidy

Model III :
$$\text{SHGs' Average Income} = f \text{ (Capital, Subsidy, Investment)}$$
$$Yi = \beta_0 + \beta_1 + X_1 + \beta_2 + X_2 + \beta_3 + X_3$$

Yi = SHGs' Average Income

X_1 = Capital

X_2 = Subsidy

X_3 = Investment

APPENDIX TABLE

Table 1.1

Selected RD blocks for study

State	District	Blocks
ASSAM	BARPETA	1. Barpeta
		2. Bajali
		3. Bhabanipur
		4. Mandia
		5. Gobardhana

Table - 1.2

Trend Equation Coefficient

Trend Equation	Coefficient	Significance
$I = 108050.791 + 26875.431T$	0.994	0.000
$L = 713172.144 + 646960.885T$	0.987	0.000
$Y = -1520.712 + 2.56T$	0.923	0.003
$E = 103.25 + 3.86T$	0.861	0.000

Table - 1.3

Correlation Coefficient

	Correlation between	Value
1.	Loan and Investment	0.986
2.	Subsidy and Loan	0.836
3.	Investment and Income	0.923
4.	Employment and Income	0.960

Table - 1.4

Multiple Regression Models

Model No.	Form of the Model	R^2
I	$Y = -2277860.722 + 12.411\ X_1 + 0.3\ X_2 + 1.59$	0.996
II	$Y = 151102.232 + 5.182\ X_1 + 25.32\ X_2 + 122.55\ X_3$	0.994
III	$Y = 471198.955 + 5.149\ X_1 + 0.020\ X_2 + 19.681\ X_3$	0.998

DIMENSIONS OF POVERTY IN ASSAM STATE AND ITS BARPETA DISTRICT

As per NSSO data 2004-05 (61st round), it may be noted that in Assam the gap between the rural and urban food deprivation has increased before introducing economic reforms and decreased after introducing it (economic reforms). It means Assam seems to have benefited more from economic reforms.

Table 1.5

Trends in Food Deprivation before and after Economic Reforms in Assam

	Rural	Urban	Rural-urban Gap
Before Reforms			
1987-88 to 1993-94	Decrease	Decrease	Increase
After Reforms			
1993-94 to 1999-2000	Decrease	Decrease	Decrease

Source : NSSO Data 2004-05 (61st round)

In rural Assam, average monthly per-capita consumption expenditure (MPCE) was Rs 543 which is nearly National average monthly per-capita expenditure but the RSE of average level was found to be low (less than 5%). Assam had 22.1% of its population below the poverty line. Inequality was found to be low in Assam (0.1964) and average level of living was also low.

Table 1.6

Estimates of Average MPCE, Head Count Ratio and Lorenz Ratio in 2004-05 in Assam

	% of all India population	Average MPCE (Rs)	RSE of average MPCE	% of poor	Ratio
RURAL	3.1	543	1.36	22.1	0.1964
URBAN	0.9	1,058	6.2	3.6	0.3154

Source : NSSO Data (61st round) 2004-05

In terms of round poverty, the scenario was quite intriguing. In Assam, in a number of districts much as Kokrajhar, Dhubri, Goalpara, Bongaigaon, Barpeta, Cachar and Karimganj, the HCR as high as 30% or more.

Table 1.7
District-wise Population Proportion, MPCE, HCR and LR-S for
Rural Sector in Assam

Name of District	Proportional Population	No. of Sample Household	MPCE (Rs)	RSE MPCE	% of poor	Lorenz Ratio (S)
Kokrajhar	3.0	110	479	6.30	35.7	0.220
Dhubri	5.9	190	455	5.47	42.4	0.190
Goalpara	2.7	120	495	7.87	33.9	0.194
Bongaigaon	3.3	120	448	5.77	33.0	0.177
Barpeta	6.8	190	492	5.84	39.9	0.211
Kamrup	6.8	180	531	5.40	22.3	0.206
Nalbari	4.8	160	542	5.00	15.0	0.155
Darrang	6.7	200	620	2.69	0.1	0.097
Morigaon	3.5	120	529	10.52	21.5	0.202
Nowgong	8.1	240	557	5.38	25.3	0.208
Sonitpur	7.8	200	601	5.26	3.6	0.148
Lakhimpur	3.9	120	636	3.04	1.4	0118
Dhemaji	2.3	80	640	8.09	0.0	0.140
Tinsukia	4.2	160	628	7.29	14.4	0.204
Dibrugarh	4.9	160	576	8.51	19.2	0192
Sibsagar	3.8	160	650	6.85	20.3	0.257
Jorhat	03.1	120	593	7.77	27.5	0.242
Golaghat	4.0	120	539	6.04	25.5	0.216
Karbiaglong	3.2	120	448	5.16	26.5	0.123
Ncachar Hills	0.6	40	484	1.97	6.1	0.094
Cachar	5.0	200	481	6.48	33.5	0.188
Karimganj	4.0	160	444	5.47	40.9	0.158
Hailakandi	1.7	80	512	5.16	7.0	0.118
Assam	100.0	3.350	543	1.36	22.1	0.196

3Source : NSSO Data (61st round) 2004-05.

On the basis of above formulas the Research Scholar has assessed the poverty Ratio in five blocks of Barpeta District (surveyed) and compared with the poverty ratio of the five surveyed blocks as per the government record.

After using the above formulas the research scholar has found the poverty ratio and the number of poor, incidence of poverty among scheduled Caste, scheduled Tribes and some alternative indices of poverty.

Table - 1.8
Poverty Ratio and the Number of poor in Barpeta District.

Year	Poverty Ratio (in%)			No of Poor is Lakhs		
	Rural	Urban	Combined	Rural	Urban	Combined
1973-74	68.4	56.0	57.3	6	0.3	9
1977-78	63.8	52.3	52.4	5	2.5	75
1983	59.8	58.6	50.7	6.4	2.20	6.20
1987-88	55.6	51.2	48.3	4.5	2.00	5.00
1993-94	53.2	50.3	47.0	3.25	2.95	3.32
1999-00	52.0	49.1	47.0	2.75	1.60	2.00

Source : As per Record of DRDA, Barpeta District.

Table - 1.9
Poverty in the Surveyed Blocks of Barpeta District as Assessed on the basis of Data Collected in 2007.

	Poverty Ratio (in%)		
Year	Rural	Urban	Combined
1973-74	68.0	56.0	57.3
1977-78	63.8	52.3	52.4
1983	59.8	50.6	50.7
1987-88	55.6	51.2	48.3
1993-94	53.2	50.3	47.0
1999-00	52.0	49.1	77.0

Source : On the basis of Data collected.

Table - 1.10

Poverty in the Surveyed Blocks of Barpeta District, 2007.

Sl.No.	Blocks	Rural Poverty Ratio (%)	Urban Poverty Ratio (%)	Total Poverty Ratio (%)
1	Barpeta	48.2	45.6	59.23
2	Bajali	51.2	50.6	43.76
3	Bhabanipur	50.6	49.2	47.36
4	Mandia	62.3	54.8	51.39
5	Gobardhana	56.8	52.4	50.68
	Barpeta District	58.60	49.20	46.20

Source : Assessed using the formulas on the basis of Data collected.

Table 1.11

Some Alternative Indices of Poverty - 2007.

Poverty Index	NAME OF THE BLOCK														
	Barpeta			Bajali			Bhabanipur			Mandia			Gobardhana		
	Rural	Urban	Comb.	Rural	Urban	Comb.	Rural	Urban	Comb.	Rural	Urban	Comb.	Rural	Urban	Comb.
PG Index	8.5	5.0	6.3	9.3	6.5	7.5	6.9	5.4	7.3	7.2	6.4	8.3	7.2	6.1	8.2
SPG	2.1	1.6	1.8	3.2	2.2	1.9	1.9	2.8	1.7	2.8	3.1	1.8	2.2	1.7	2.8
Sen Index	8.9	9.2	8.2	10.4	8.9	7.3	7.8	8.8	9.3	8.4	9.1	7.6	6.3	5.8	6.8

Source : Assessed by using formula on the basis of Data collected in 2006-07

The table shows that the district which have higher literacy rate have lower poverty.

Teble 1.12
Dimensions of Poverty in the State of Assam and Barpeta District.

Sl. No.	District	Human Development Index (HDI) (2008)	Literacy (LIT) (2001)	Infant Matality Rate (IMR) (2007)	Poverty Rate (PR) (2007)	Birth Rate (BR) (2001)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Dhubri	549	38.31	128	45.29	42.41
2	Kokrajhar	746	40.57	78	35.11	38.45
3	Bongaigaon	733	49.06	122	38.29	35.39
4	Goalpara	720	46.80	106	35.45	43.35
5	Barpeta	830	43.24	101	46.20	41.25
6	Nalbari	891	55.95	96	42.25	39.28
7	Kamrup	857	65.04	77	34.28	34.30
8	Darrang	765	42.00	111	35.42	40.25
9	Sonitpur	724	48.14	77	33.25	36.22
10	Lakhimpur	1000	58.96	112	37.90	38.92
11	Dhemaji	896	53.84	114	34.25	39.48
12	Morigaon	819	47.99	88	42.38	40.85
13	Nagaon	813	54.77	97	44.33	42.23
14	Golaghat	913	58.54	61	38.05	33.31
15	Jorhat	1366	65.51	47	36.26	32.11
16	Sibsagar	968	64.46	57	40.20	33.42
17	Dibrugarh	817	58.32	51	33.10	30.28
18	Tinsukia	663	50.28	73	32.15	31.55
19	Karbi-Anglong	836	45.75	76	40.25	33.11
20	N.C. Hills	1119	57.76	108	39.20	35.95
21	Karimganja	716	54.71	111	30.20	33.85
22	Hailakandi	665	53.07	99	35.30	31.48
23	Cachar	848	59.19	97	34.22	39.05
	Assam	**800**	**52.89**	**78**	**36.09**	**28.05**

Source : Economic Survey of Assam, 2007

Table 1.13
Correlation of Poverty Ratio with Birth Rate, IMR and Literacy Rate.

Sl. No.	Correlation of PR with	Value of correlation corffinient
1	IMR	0.16
2	Birth Rate	0.45
3	Literacy Rate	- 0.21

Source : Data Collected

The table shows that literacy and poverty are negative correlated and infant mortality rate and poverty are positively correlated, that means the districts having higher poverty ratio have higher infant mortality rate.

Trends in Household Poverty :

Trends observed in the five selected blocks under study differ quite considerable from each other. Table 1.13 provides these figures :

Table 1.14
Trends in poverty in five development block

S.N. & Block	No. of Households	Percentage of Households that over the past 15 years			
		Remained poor	Escaped poverty	Became poor	Remained non-poor
1. Barpeta	100	32.0	8.1	3.6	56.3
2. Bajali	100	2.3	3.1	7.8	86.8
3. Bhabanipur	100	2.9	1.8	11.8	83.5
4. Mandia	100	6.1	2.7	4.2	87.1
5. Gobardhana	100	3.0	3.7	7.4	85.2

Source : Calculated on the basis of Field Survey Data

In each block some households have escaped from poverty over the past 15 years and other households have fallen into poverty at the same time. These numbers vary quite significantly, however, from one block to the next. The percentage of households escaping poverty over the past 15 years varies from a low of 1,8 per cent to a high of 8.1 per cent and percentage of households falling

into poverty over this period also varies quite widely, from 3.6 per cent to 11.8 per cent.

The seemingly precise nature of these data is likely to mislead. More valuably, one should interpret them to indicate trends and directions of change. One can examine these trends for reasons related to change in either direction. And one can formulate policies that address these reasons more effectively. Large numbers of households have fallen into poverty overall, but it is found that these numbers vary considerably from block to block. Can these differences be explained with respect to any particular block characteristics? Dose it matter, in particular, how any particular block is located in relation to the national and regional economy? Table 1.14 helps examine some of these factors :

Using distance from the market as a proxy variable for market integration, it is found that neither escape nor decline nor even the net change in poverty is significantly associated with this variable. Mandia block and Gobardhana blocks are both situated at the same distance, about 14 km away, for the nearest market town, but while in the first block households in poverty declined by 4.5 per cent, in the second, households in poverty rose by the same percentage amount. Similarly, Bajali and Bhabanipur blocks are both located about 10 km away from the nearest market town, but percentage of households in poverty fell in Bhabanipur while it rose in Bajali over the past 15 years. Other surrogate variables for market integration were also similarly insignificant for explaining these differences in relative performance (table 1.14).

Table 1.15
Blocks and Poverty Reduction

S.N & Block	No. of Households	Became Poor (Per cent)	Escaped Poverty (Per cent)	Net Reduction (Per cent)	Distance to Market (Km)	Distance to High School (Km)	Scheduled Caste (per cent)	Scheduled Tribe (per cent)
1. Barpeta	100	8.1	3.6	4.5	10	2	4	45
2. Bajali	100	3.1	7.8	-4.7	10	10	6	23
3. Bhabanipur	100	1.8	11.8	-10.0	14	5	40	19
4. Mandia	100	2.7	4.2	-1.5	40	10	23	9
5. Gobardhana	100	3.7	7.4	-3.7	14	4	2	34

Source : Calculated on the basis of Field Survey Data

Village infrastructure has been found important, however, in other studies (Gaiha 1989), and social capital has also been found important for the overall development performance of a block (Krishna 2002b, Krishna and Uphoff 2002). But in terms of poverty movements in either direction, block-level characteristics examined here were not found particularly valuable for explanation. Future investigations will help identify other block characteristics that matter for poverty reduction in any given context.

Caste composition in not very useful for explaining inter-block differences in poverty, it was revealed in this study. It is true that poverty is more enduring among households belonging to scheduled castes (SCs) and scheduled tribes (STs). And indeed, overall, more SCs and STs are poor compared with other caste groups. But poverty reduction over time has relatively little to do with the weight of SCs and STs in the block population. Bajali block, with almost 50 per cent SCs and STs within its population, had a net positive improvement in terms of poverty reduction. But Mandia, with a much smaller proportion of SCs and STs, had a net negative result at the same time. Table 1.15 presents the overall performance of different caste groups in these the studied blocks.

Table 1.16
Caste and Household Mobility

Caste Groups	Households that Remained poor	Households that Escaped poverty	Households that Became poor	Households that Remained Non-poor
SC	22	9	7	52
ST	29	7	5	59
OBC	17	12	10	161
Other	7	7	5	81

Source : Calculated on the basis of Field Survey Data

It is clear that proportionately more SC and ST households are poor. Currently poor households include all those that have continued to remain poor over the past 15 years (category A) and also all those who have become poor over the past 15 years (Category C). 34 per cent of all ST household and 29 per cent of all SC households belong within these categories, but comparatively fewer households of the other three caste categories – 27 per cent of OBC and 12 per cent of other castes – are poor at the present time.

However, proportionately at least as many SC and ST households have emerged out of poverty over the past 15 years, and, in fact, a slightly higher proportion of SCs have escaped from poverty, compared with all other caste groups. On the opposite side, however, a somewhat larger proportion of SCs have also fallen into poverty at the same time.

If only these numbers could have been controlled – if only the rise out of poverty of some households had been unaccompanied by the simultaneous decline of lage numbers of households into poverty- the overall achievement could have been much more encouraging even with the same overall rate of growth in the economy. As it is, however, the rise of some households has gone together with the decline of others and the net improvement has been quite low overall.

X
LIMITATIONS

- The data for the present study was collected through personal interview method. Since the beneficiary groups did not maintain proper accounts and most of them were uneducated, the possibility of data bias exists and hence the data collected would only be an approximation of actual facts.
- Respondents were reluctant giving right information in filling up questionnair prepared for the purpose.
- Consistent secondary data were not available in the Govt.-offices.
- Whole aspects of poverty scenario might not be covered due to lack of time available.

XI
CHAPTERISATION

Chapter : 1   Introductory chapter and deals with the urgency to study the IRDP and SGSY in Barpeta district.

Chapter : 2   Review of the IRDP and SGSY towards rural development.

Chapter : 3   Study the socio-economic outline of Barpeta district

Chapter : 4   Explain the manegment of IRDP and SGSY in Barpeta district.

Chapter : 5   It gives progress and economic appraisal of IRDP and SGSY in terms   of poverty alleviation and income generation.

Chapter : 6   Shows botlenecks and suggest lessons for future and also provides   conclusions arrived at the previous chapter..

CHAPTER - TWO

EVOLUTION OF IRDP AND SGSY - REVIEW OF THE APPROACH TOWARDS RURAL DEVELOPMENT

INTEGATED RURAL DEVELOPMENT PROGRAMME (IRDP) :

Interest in rural development has popularised 'Integrated Rural Development' (IRD) as a strategy of promoting the development of backward areas and the weakes section. The strategy of integrated rural development is in fact, derived from the contributions of Nurkse (Problems of Capital formation in under development countries, 1955) and Hirschman A.O (The Strategy of Economic Development, 1958) on the question of initiating growth in the backward regions. Their writings emphasised the backward and the forward linkages as a means of promoting viability and diversity in the regions in question so that the various economic activities of the region become integrated to produce the maximum rate of growth. It then follows that the strategy of IRD is actually a method of bringing together human settlements for purpose of providing the socio-economic functions to each other with a view to maximising welfare[1].

The Dictionary meaning of the work 'integrated' is derived from the Latin word 'integratus' to make whole, renew and means to form into one whole to make entire, to comlete, to perfect as well as to unit so as to form a whole. The word 'rural' is again from Latin 'rural' which relates to all or pertaining to the country as distinguished from a city or town. For meaning of 'Development' Dewan quoted from his booklet called "Themes of Development II" were he has quoted[2].

"Development is developing man
  Developing people and not only things.
  This is the fundamental premise on which
  Both ends and means must stand
  Totally reconcilled".

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1.   Aziz, Abdul.   : Approach to IRD, Some reflections in J.K. Lakshman & B.K.
                          Narayan (ed) Rural Development in India, Himalaya Publishing
                          House, Bombay 1984, P-284.
2.   Dewan, M.L.   : Introductory, Remarks in R.C. Arora, Integrated Rural Develop-
                          ment, S.Chand & Company New Delhi, 1986, P- xiii.

The title" Integrated Rural Development connotes not merely increase in farm productivity but also growth and development of all productive activities, primary other than crop raising, secondary and tertiary. NOt only does it include all production and means designed to improve productivity but also to provide for full employment and on equitable distribution of proceeds of development with a bias for the small farmers and the low income group.

Rural Development basically means integrated development, since the rural problems are a complexness which naturally requires an integrated and wholistic attack. Rural problems are highly interneshed and finding solutions to there complex problems ought to be both integrated as well as wholistic. By any count, rural development would naturally mean integrated rural development[3].

The problem of providing more and more opportunities to all for not anly a better standard of living but a more aesthetic life, expanding facilities for education, health and nutrition, housing, welfare, an equitable distribution of wealth and safeguarding the rural habitat and environment became the touch stones of planning[4]. To achieve this, the two broad strategies were adopted :-

(i)   The Segment approach which aimed at improving the totality by attacking each segment of the totality as if it was an independent variable.

(ii)   The integrated approach, which is concerned with the total development of the village by providing all the necessary inputs. The philosophy was an integration of the social, scientific and technological elements of rural life. The thrust of various approaches to rural development would be classified as follows :

(a) Multipurpose Approach.

It considered the rural habitat as an organic whole and conceived of improving it by attacking all elements of the rural life. But it failed to click because resources

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3. Baraian, H.P.   : Putting in last first alternative strategies for poverty alleviation in Rural Development (ed) by S.Subra manium, Yatan Publications, New Delhi, 1986, P-197.
4. Srivastava, A.K.   : Integrated Rural Development Programme in India, Deep & Deep Publications, New Delhi, 1988, P-45.

were limited and priority to the food and poverty front had to be given immediately at the cost of everything else. The institution chosen for this purpose was the CDP in the year 1951.

(b) Target sector approach :

It could be said to be the 'segment strategy' for rural development. In such an approach the index of development is measured by the benefits that accrue to the weaker section of the population of a region rather than by its gross product or per-capita income. Antodaya was very close to the 'target group approach' of development.

(c) Area Development Approach :

The strategy of development in such an approach is to tackle Completely the problems confined to one or two segments of the universe, instead of diffusing development over a wide spectrum.

(d) Multilevel District Planning Approach :

Such an approach advocates that the district should be the kingpin around which all planning activities should relive, specially for these problems which have a peculiar local bias.

(e) Spatial Planning approach :

This is Concerned with the inter-relationship between space and particular locations so that areas beyond the periphery are not neglected.

(f) Integrated Rural Development :

This approach has special connotation for the developing Countries and the so-called third world. It is a strategy which focuses attention on the rural poor and attempts to improve the quality of life of the weaker sections of the society in the overall spectrums of development and growth. It emphasises the necessity of providing more opportunities of growth and development to those who have been living below the poverty line forages.

C. Subramanyam, the former Finance Minister, who put forward the thesis of Intergrated Rural Development at the All India Science Congress, Seminar, 1976 viewed it as a 'Systematic', scientific and integrated use of all our natural

resoures and as part of this process enabling every person to engage himself in a productive and socially useful occupation and earn an income that would meet at least the basic needs. 'The essential aspects of Integrated Rural Development are'[6]:

     (i)   That there should be an application of science and technology for the use of natural resources ;

     (ii) That there should be a functional linkage between the use of these resources.

     (iii) That between use of natural resources should be socially useful and should lead to full-employment ;

(g) The Gandhian Route

There are perceptible differences in emphasis between these various approaches. But one thing common to all of them is the rejection of traditional approaches to economic development. The Gist of institutional approach is that "History and politics, theories and indeologies, economic structure and levels, social stratification, agriculture and industry population development, health and education and so on must be suited not in isolation but in their mutual relationship[7]. The institutional approach of Gunnar Myrdal lends support to the strategy of integrated rural development under two major assumptions :

i) The social system consists of a great number of conditions that are casually inter-related and among these attitudes, institutions and levels of living have not only independent but inter-dependent values in relation to development.

ii) The diffusionary effects of logistic spread of industrilization are weak and need to be reinforced by policies including simultaneous development outside the sphere of modern large-scale industry. International bodies also have attacked the conventional theories and have told that the goal of GNP, if not overthrown, the faith in it

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6. Subramanyam, C.   : Strategy for Integrated Rural Development, Community Development and Panchayat Raj Digest, April 8, 1977.
7. Parthasarathy, G.   : Integrated Rural Development concept, theoritical base and con tradictions, in T. Mathew (Ed Book) Rural Development in India. Agricole Publishing Academy, New Delhi, P-25.

has been shaken. In developing economics, even as growth proceded, the poor and destitutes not only increased in numbers absolutely but also relatively. It is becoming clear that the problem of poverty cannot be solved without a direct attack on unemployment, poverty and inequality. The Neo-Marxian approach suggests that capitalism is at the root of under-development and it is the peculiar nature of that led to a sea of stagnation with a few islands of affluence. This needs to be reversed and the strategy of IRD could well be an answer. The Gandhian Theory leads to the following as goals of development :

- Satisfaction of basic needs and not qreed ;
- Full employment, since work is not mere disutility but is part of the living process ;
- Modes of employment which satisfy man's urge for fulfilment of his personality through work ;
- Decentralisation in Government ; and
- A technology which serves social needs.

Thus, The Gandhian theory comes closest to what is implied in the concept of IRD and has a remarkable logical consistency[10]. IRD has been variously described as an approach, an objective, a strategy a methodology, a programme or a project. But essentially IRD may be regarded as having two main facets, namely, IRD as an objective and IRD as a method. In between there two lie the other elements in the conceptual framework, like strategy and programmes which connect the initial and terminal facets. In fact all the facets are inter-connected in a logical sequence like ony other development programme within a well-structural plan[11].

Adopting an itegrated approach to rural development lies in the fact that it achieves lasting desired results. IRD affords scope and opportunity to the rural poor to participate in the development process for self-sustaining increase in productivity and income. As an objective IRD has an integrative character also. It seeks to integrate multiple activities so as to achieve comprehensive development of the rural sector. It also aims at integration of the rural poor and the disadvantaged groups with the rest of the rural community by ensuring them a better participation in the production process

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10. Parthasarathy, G.   : Opcit Pp- 29-33.
11. Hye, Hasnat Abdul. : Integrated approaches to Rural Development, Sterling Pub
                                    lishers, New Delhi, 1986, P- 3.

and a more equitable share in the benefits of development. As a strategy it is adopted by policy makers and planners to realise a specific objctives or a collection of objectives. As a method, it seeks integration in the operational strategy so that mutually reinforcing activities are rationally programmed to achieve optimum complementarity[12]. Thus, IRD emphasises a more egalitarian society, community orentation, self-reliance, pooting of local resorces, mass participation and service to people with minimum state intervention. IRD centres around the whole-man concept of developing his personality to the fullest extent and satisfying his basis and secondary needs, like food, shelter, clothetic enviorment for the majority of people, if not all. Philosophy of humaniteranism and egalitarianism is writ large in such an approuch[13].

The main theme of integrated rural development may be summed up as follows:
- to achieve enhanced production and productivity in rural areas ;
- to bring about a greater socio-economic equity ;
- to bring about a spatial balance in social and economic developmet ;
- to bring about improvement in the ecological environment so that it may be conducive to growth and hapiness ;
- to develop broad based community participation in the process of development[14].

Thus, the process of rural development must integrate the rural poor into social, political and economic life of a country. Historically, for the melioration of the Indian mass of the rural folk, we find that towards the end of the 19th century, the British became to some extent concerned with rural development in India. This is evident from the creation of the district boards and agriculture, health and education departments.

In 1904, the first All India cooperatives Art was passed in order to promote co-operative credit. The Co-operative credit movement in India was introduced primarilly as a welfare measure, with the aim of providing funds to small farmers at low interest rates reduce their dependence on powerful local moneylenders. At the beginning of the twentieth century some insolated com-

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12. Hye, Hasnat Abdul.   : Ibid Pp- 4-5.
13. Srivastara, A.K.   : Opcit P- 50.
14. Desai, Vasant   : A Study of Rural Economics, Himalaya Publishing House,
                                Bombay, 1983, Chap. 29, P- 558

munity projects were also started under the initiative of different people like Rabindra Nath Tagore in Bengal, Dr. Spencer Hatch of the YMCA in Kerala, P.L. Brayne, the Deputy Commissioner in Gurgaon and later V.T. Krishnamachari in Baroda. Development efforts in Rural India at the time of Independence were largely discrete and wanting in an integrated approach. Athough several government departments concerning rural devlopment were there in the field, functional integration among them was lacking[15].

Soon after Independence, the Govt. took up land reforms issues and abolished the Zamindari system. It helped in reducing the power of the landlords, albeit in an uneven manner. But nothing concrete in terms of bringing about equality in the distribution of land holding could be attained. So, the Govt. initiated enormous efforts to help the rural sector immediately after 1947. The beginning was made with the community development programme, (1952) followed by programmes for increased agricultural production and rural employment. The community development programme (CDP) was based on the notion that rural development is all-inclusive and that all aspects of rural life are its target. The programme however, met with only modest success and it was diagnosed that the resources available for the programme were too meagre compared with the need and spread too thin for any significant achievement[16].

The neglect of the special aspect of rural developmet plan was largely responsible for the failure of the CDP. But it laid down the basic infrastructure for rural development. So later on the emphasis was shifted from CDP to Intensive Agricultural district Programme (IADP), which was introduced in 1960-61. The Ford Foundation had given the idea of IADP in its recommendation in the 'food crisis' report to the Govt. of India. The IADP was set-up to develop the whole farm community of the country. Its establishment was a new dimension in the direction of modernising Indian agriculture. The IADP was included in the third five year plan, which states : In pursuance of this proposal, the IADP has been taken up, to bring with, in one district in each state. The programme is intended to contribute both to rapid increase in agricultural production in selected areas and to suggest new innovations and combinations of

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15. Mohsin, Nadeem. : Rural Development Through Government Programmes,
                       Mittal Publication, Delhi, 1985, chap.1, P- 2,3.
16. Dhingra, I.G.   : Rural Banking in India, Sultan Chand & Sons, New Delhi,
                       1987, Chap- 2, 9- 47.

practices which may be of value elsewhere[17]. The IADP was described as a path finder and pace setter for the whole agricultural development programme. IADP is stated to be the origin of the integrated rural development programme. As the programme was area specific and target -group-oriented, it benefited areas which were already well -endowed and groups which were already well-off. Meantime, in the latter half of the sixties a series of agrarian unrest had broken out. Even though rapid increse in agricultural production occured mainly in wheat-growing areas and the agrarian unrest took place mainly in rice-growing areas, there was a tendency to establish a link between the two and many scholars traced the genesis of agrarian unrest to the dissatisfaction created in the minds of the poor sections at the phenomenon of the large farmers becoming richer.[18]

So it was felt that measures were needed to help the weaker sections of the society, who were beyond the scope of on-going agricultural development programmes and also to cover areas which were beyond the scope of IADP. Another programme was also launched in1964 for agricultural development known as the Intensive Agricultural Area Programme (IAAP). In both IADP and IAAP, the gain was in wheat production and this was primarilly. derived by large and progressive farmers. Agricultural Department of the Govt. of India (GOI) had observed: "History of economic development in general and agricultural development in particular of other countries of the world shows that transformation of traditional agriculture is possible through strong injection of modern tecnology and scientific technique on a massive scale''[19].

High yielding varieties programmes (HYVP) was introduced in 1966-67 as a new agricultural strategy for rapid and spectecular increase in food grains production. This programme envisaged a super intensive type of agricultural development, bases on package principles, involving high factor inputs on new varieties, Capable of giving very high yields[20]. Like IADP and

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17.   Third Five year plan document, Planning commission, Govt. of India, 1961-66,
        P- 316.
18. Alexander, K.C.   : "IRDP and Eradication of Poverty" in R. Subramaniam (ed),
                        'Rural Development' yatan Publication, 1988, Pp-39-40,
                        New Delhi.
19. Government of India :Agricultural Development : Problems and Projects, Deptt. of
                        Agriculture, April 1965, P- 3.
20. Robertson, C.A. & Sharma, R.K. : Lessions from the Package Programme with Impli
                        cations for New Agricultural Strategy" in Indian Journal of Agri
                        cultural Economics, vol. xxi, oct-Decm, 1966, P- 123.

IAAP, the gain from HYVP was primarilly derived by large and progressive farmers. All these aggravated the inequality in income between the larger farmers on the one hand and the small farmers and landless labourers on the other. Thus not much direct attention came to be focussed on the problems of poverty and unemployment. The utter failure of the above mentioned "trickle down strategy" to produce any visible impact on the economic condition of the weaker sections led to the adoption of a target group approach during the fourth plan. The objective was to produce a direct impact on the economic strategy of the rural poor. It strarted with the small Farmers Development Agency (SFDA). The SFDA was established on the basis of a recommendation made by the All India Rural Credit Review Committee in 1969[21]. It was widely recognised that small and marginal farmers could not adopt the new package of inputs mainly because of lack of investible funds with them. The Govt. also established Marginal Farmers and Agricultural Labourer Agencies (MFAL) in 1970-71 for improving their lot. The objective of most of the SFDA & MFAL projects were as follows [22]:

i)   To identify small farmers, marginal farmers and agriculthural labourers and their problems in the area ;

ii)   To draw-up model plans for investment and production activities to be undertaken by small farmers, marginal farmers and agricultural labourers for solving these problems ;

iii)   To excute these plans for the benefit of them either directly or in Co-ordination with the existing agencies engaged in this field ;

iv)   To review the progress of the execution of these activities as well as the effectiveness of the efforts on marginal farmers and agricultural labourers.

In 1973, the National Commission on Agriculture recommended the merger of these two agencies into one. This was accepted and acted upon during the Fifth Plan. The Combined agency came to be known as the SFDA. The Crash Scheme for Rural Employment (CSRE) had been started for the benefit of the rural unemployed in the Fourth Five year Plan. But the impact of the scheme was very small because the resources were very thinly distributed and

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21. Prasad, Kamta.   : Planning for Poverty Alleviation, Agricole Publishing Academy, New Delhi, 1985, P- 38.
22. Mohsin, Nadeem.   : Opcit, P- 31.

the programme was not integrated with the needs of any area. To achieve better rural development other schemes and programmes were also initiated viz, the Tribal Area Development Scheme (TADS), the Drought Prone Area Programme (DPAP) and other backward area development programmes. Several Command Area Development Projects (CADPS) were also been undertaken to promote the intergrated development of the command areas of large irrigated projects. Although a number of programmes had been operating in different States for the resource development of the rural poor, yet none covered the whole Country. In practice, these programmes were reduced to mere subsidy giving programmes, shown of any planned approach to the development of the area and its resources.

It was, therefore, proposed that much multiplicity of programmes for the rural poor, operating through a multiplicity of agencies, should be ended and be replaced by one single integrated programme operative through-out the country. The programme was called the "Integrated Rural Development Programme" (IRDP). The above mentioned programmes arose in the context of the realisation that unless a direct attack on poverty was launched, the development efforts were not likely to produce desired results. The idea was to strengthen growth with special justice. However, by the end of the Fifth Five year plan, the planning commission felt that SFDA had not been very successful in attacking the problem of rural poor. It became clear that the dimensions of poverty in India were such that a far more ambitions and imaginative programme was required to remove the more degrading forms of rural poverty. In recognition of this fact a new beginning was sought to be made in 1978-79 to go in for the new anti-poverty programme, popularly known as the Integrated Rural Development Programme (IRDP).

Progressive reduction and ultimate eradication of poverty has been one of the declared goals of India's economic policy since the beginning of the Fifth Five year plan. The concept of IRDP was first proposed in the central Budget of 1976-77 and a beginning was made. This programme was intended to assist the rural population to derive economic benefits from the developmental assests of each area. The programme, with some modifications was introduced on an expanded scale in 1978-79.[23] It incorporated the key lessions of anti-poverty drives launched in the seventies. It emphasised the family rather

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23. Alexandar K.C.   : Opcit P- 31.

than the individual approach in identification of beneficiaries and embraced specifically agricultural workers, landless labourers and artisans who had been virtually left out under the benefit coverage of earlier programmes. Another important new feature of the programme was the adoption of income criteria rather than the land criteria for identifying beneficiary families. [24] IRDP was single largest anti-poverty programme in the country in the last eighty decades. It was extended to all the development Blocks in the country with effect from 2nd october, 1980. The IRDP is a target-group, agency-oriented, subsidy-cum-credit based programme of self-employment. It was desired to revolutionise rural life by bringing about socio-economic transformation in the country-side through the eradication of backwardness, ignorance and poverty within a time frame. The programme envisages the optimum utilisation of natural and human resources of a cluster of villages for the material upliftment and overall betterment of the life of all sections of people living there. The IRDP aims at the following benefits :

i)   Full utilization of labour and physical resources, creation of agro-industrial complex for generating employment in rural areas, attainment of minimum standards of productivity and efficiency by the owners and users of natural resources, achievement of minimum standards of performance by public and private agencies engaged in the work of helping the producers and inculcation of a scientific temper among the masses for improving their performance as economic agent ;

ii)   Development of the grassroot 'man', the Common man developing in him a better awarness and appreciation of the problems and preparing him to participate in socio-economic programmes ;

iii)   Helping the bottom 'men' to become self-reliant through maximum benefits from resources with the use of science and technology.[25]

Thus, the IRDP strategy represents a synthesis of the various approaches hither to tested and found effective in India's rural development programme and it gives special priority to the SC and ST people. The IRDP is the joint responsibility of the central Govt. and state Government with both financial and administrative involvemnet. The programme of IRD is the single largest

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24. Jain, S.C.   : Rural Development Institutions & Strategies, Rawat Publication, Jaipur, 1985, P- 42.
25. Dhingra, D.C.   : Opcit, Pp- 48-49.

programme for providing direct assistance to the poorest among the poor in our society. No problem even to-day is as great as poverty and backewardness in rural and remote areas. There is a significant gap between the rural rich and the rural poor in India. To meet this alarming situation Intergrated Rural Development programme has rightly been conceived by the Government of India.

S.R. Osmani has Compared the Indian Integrated Rural Development Programme (IRDP) with the Bangladesh Grameen Bank (BGB). He brings out that the magnitude of non-farm employment opportunities created in target areas were not very different (Bangladesh programme coverage given in Table 2.1) although, the Indian Programme had much large coverage. The indentification of the poor was much sharper in the Bangladesh programme however. The kinds of successful programme invariably involved community efforts, high intergration with local markets highly self-relient approaches and was a part of a participation style of development gaining popularity in th Sub-Continent.[26]

Table - 2.1
Grameen Bank loans by purpse and loan of sex
of Borrower, 1985 (percentage of current loan amount)

Purpose of loan	Male Borrower	Female Borrower	All Borrowers
Crop production	4.0	4.6	4.3
Livestock, popultryraising and fisheries	18.5	44.6	31.9
Processing and Manufacturing	18.6	29.6	24.4
Trading & Shop Keeping	49.7	18.7	33.8
Transport & other services	9.2	2.2	5.8

Source : M.Hossain : Credit for Alleviation of Rural Poverty, The Grameen Bank in Bangladesh, IFFPRI and BIDS, 1988, P-68.

The report of the Sub-group on IRDP for the Seventh Plan highlights this points as follows :

Alternative Strategies for implementation of rural development
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26. Osmani, S.R. : Social security in South Asia.

programmes like IRDP have also to be experimented. The experience in regard to the individual beneficiary approach has been that dispersed rural poor, even if receiving benefits of development at one point of time may not be in a position to retain these benefits over a period of time unless an instilutional structure exists which can support their efforts to raise themselves up economically. Strategy involving group approach in rural development have been successfully tried in some other developing countries. It has been recognised that institutional structures formed by the poor themselves would be most effective in safeguarding their interests.[27] Since 1983-84, the Government has increased its efforts to ensure that the poverty alleviation programmes should actually reach small and marginal farmers and the poor for whom these programmes were intended.[28] The recent world Bank report, "India : Achievements and challenges in reducing poverty", is meant to be a review of the dimensions of the problem in the country as well as an assessment of the Government's achievements in reducing poverty. The basic argument of this report is fairly simple and depends on the following propositions.[29]

i)   Economic growth is central to the reduction of poverty ;

ii)   This growth is best brought about by the kind of economic policies that the Government of India has been implementing since 1991, which have focussed on liberalisation of internal and external markets and incentives for private capital rather than active state intervention ;

iii) While subsidies and transfers by the Government do not reduce poverty, investment in infrastructure and in human resource does have that effect;

iv)   Anti-poverty schemes are not cost-effective and need to be more finely targeted to the very poor.

It is difficult to assert how many people are under the 'Poverty line'. Planing commission estimates that in 1993-94 about 36% of the populace is under the poverty line while the Indian Statistical Institute (ISI) shows it at 33.47 percent. Though some non-government figures place it around 40%, it may be said that in India between 35-40 percent of the population is under the

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27.   People's Action (Biomonthly magazine for voluntary agencies) New Delhi, Vol-1, No.4, July 1987, P-44.
28.   Ibid, P-4.
29.   'Frontline', India's national Magazine, July 25, 1997, P- 100.

poverty line. This is the position of India after five decades of independence.[30] Dr. Manmohan Sigh has proved that he is not only an erudite economist but a suare politician. He has shown that a lot is being given to the poor and needy without, in fact, parting with a substantial amount from his own budgetary resources. This has been done by channelising the funds from the banking sector for the anti-poverty programmes.[31] There is thus ample evidence that rapid population growth goes along with lower standards of well-being and slower growth of per-capita incomes. However, the cause and effect relationship is not simple and direct ; it is circular. Slow economic growth and poverty are also a cause of rapid population growth [32].

SWARNJYANTI GRAM SWAROZGAR YOJANA (SGSY)

Generation of self-employment for the poor in rural areas is one of the important components of anti-poverty and rural development strategy adopted by the Ministry of Rural Development, Government of India. Swarnjyanti Gram Swarozgar Yojana (SGSY) is the major on-going programme for self-employment generation for the marginalised sections of rural communities. This programme came into being 1st April, 1999 after merging the earstwhile Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of women and children in Rural areas (DWCRA), Supply of improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million well Scheme (MWS). SGSY is Centrally sponsored scheme, which is being funded by the centre and the state in the ratio of 75:25.[33]

Prof. S.R. Hashim Committee reviewed the Rural Development and Poverty Alleviation Programmes in 1977. This committee, among others, recommended for a single self-employment programme, suggested for making efforts towards from individual beneficiaries approach to group approach in implementation of self-generation programme and preference to group activi-

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30. Rao, Dr. S.R.K.   : India and Internal Debt Trap Forum of free Enterprise, 15 Feb,
                            March 1999, P- 8.
31. Union Budget 1995-96.
32. Rao, S.L.   : Population and Economic Liberalisation, Forum of Free
                            Enterprise, 18 Nov. 1995, P- 17.
33. Kurukshetra   : A Journal on Rural Development, Published by Ministry of Ru-
                            ral Development, Government of India, vol-50 No-8 June 2002,
                            P- 29.

ties and cluster approach. It was admitted that the multiplicity of programmes being viewed as separate programme in themselves resulted in a lack of proper social intermediation, absence of desired linkages among these programmes, inter-se, and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. To overcome these bottlenecks in the process of generation of employment opportunities, this holistic programme encompassing all aspects of self-employment such as organization of the poor into self-help groups, training, credit, technology, infrastructure and marketing was evolved. As this schemes particularly focuses on the vulnerable groups, special safeguards have been provided to them by way of earmarking 50 percent benefits for SCs/STs, 40 percent for woman and 3 percent for the disabled persens.[34]

STRATEGY

This programme is entirely different from erstwhile programmes of self-employment in terms of strategy envisaged for its implementation. The strategy may, in brief, be spelt out under following heads :

APPROACHES OF BENEFITING BENEFICIARIES

The beneficiaries under the programme are designated as 'swarozgaries'. Three approaches have been adopted to tackle the problem of poverty of beneficiaries through creating self-employment in rural areas under SGSY which are given below [35]:

INDIVIDUAL SWAROZGARIES

Individual swarozgaries are selected in the meeting of Gram Sabha as well as by a team of 3 members consisting of the Block Development officer or his representative, the Banker and Gram Panchayat President with the involment and guidance of the District Rural Development Agency (DRDA).

GROUP OF SWAROZGARIES

The programme focuses on organization of the poor in the form of self-

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34.   Ibid.
35   Ibid, P- 30

help group (Consisting of 10-20 persons, however, in case of minor irrigation and in case of disabled persons, this number may be a minimum of 5) through the process of social mobilization (SM) for their poverty eradication. The approach of organizing the poor is based on the belief that the poor have potential to help themselves through organizing them. In fact, SM enables the poor to build their own organization which they participate fully and directly and take decisions on all issues concerning poverty eradication. Hence, this approach is process-oriented and different from target-oriented approach.

Self-Help Group broadly goes through three stages of evolution namely:

- Group formation (formation, development and strengthening of the groups to evolve into self-managed people's organization at grassroots level).
- Capital formation through the revolving fund, skill development (managerial skills for management of their organization as well as the activity).
- Taking up economic activity for income generation and 50% of the group so formed in each block should be exclusively for women. After formation of the groups at the end of six months, grading excercise of group is initiated in order to identify the weakness of groups and take remedial measures to march towards good groups. Grading exercise of Groups is carried out in participatory manner, enabling the swarozgaries to assess their own strengths and weaknessess.

SPECIAL PROJECTS

Poverty eradication efforts also requires Co-ordinated action by different departments for planning and Co-ordination which may extend beyond the individual districts or across the districts. The objective of the each special project is to ensure a time bound programme for bringing specific number of BPL families above the poverty line through the self-employment programmes. The projects may involve different strategies to provide long-term sustainable self-employment opportunities either in terms of organization of the rural poor, provision support for infrastructure, technology, marketing, training etc. or a combination of these. Fifteen percent of the funds under SGSY are set aside for special projects. Poor families under both above approaches are from the list of below poverty line (BPL) household identified through BPL census duly approved

by the Gram Sabha[36].

ACTIVITY CLUSTERS - PLANNING AND SELECTION

SGSY lays stress on a few select activities in each developmental block and attend to all aspects of these activities so that the swarozgaries can draw sustainable income from their investments. For this , 4-5 key activities are to be identified for each block based on the resources, occupational skill of the people and availability of markets. These key activities are preferably be take up in clusters in order to establish effective backward and forward linkages for harvesting economics of large scale production.[37]

INFRASTRUCTURE DEVELOPMENT

The SGSY provides for review of existing infrastructure for the cluster of activities and identification of gaps. Critical gaps in investments have to be met from the funds available under the SGSY programme infrastructure, subject to a ceiling of 20% (25% in the case of North-Eastern States) of the annual allocation made under the scheme for each District.[38]

SKILL UPGRADATION

It is well acknowledged that success and sustainability of self-employment ventures largely depends on the attainment of required skills to successfully run the enterprise. SGSY proposes a number of measures for upgrading the capacity of swarozgaries both in individual as well as group oriented activities. Identified swarozgaries are being provided basic orientation and skill development training which inter-alia includes elements of book keeping, knowledge of market, identification and appraisal acquaintance with product costing and product pricing, familiarization with project financing by books as well as some basic skill in the key activity identified. The objective of the training is to ensure that the swarozgaries possess the Minimum Skill Requirement (MSR) to run the activities. Ten percent of SGSY allocation is earmarked for this purpose.

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36.   Ibid.
37.   Ibid, P- 31.
38.   Bharat Nirman, Ministry of Rural Development, Government of India, Annual
        Report 2005-2006, P- 48.

TECHNOLOGY AND MARKET SUPPORT

SGSY attempts to ensure upgradation of technology in 4-5 identified key activities. The technology intervention seeks to value addition, linkages with agriculture and animal husbandry extension services and productive enhancemnt, efficiency improvement, Cost effectiveness, gaudery reduction etc. For sustaning production of goods and services, suitable market is essential. One of the drawbacks in the earlier version of self-employment programmes was their concentration on the inputs rather than output (finished products) and their marketing. To rectify this situation SGSY provides avenues for promotion of marketing of the goods produced by the swarozgaries by way of involvement and participation of them in exibitions/melas at internation, national, state and sub-state levels. Besides, provision of market intelligence, development of market and consultancy as well as institutional arrangements for marketing of goods, including exports are made.[39]

FINANCIAL ASSISTANCE

Assistance under the SGSY to individual swarozgaries or Self-Help Groups is given in the form of subsidy by the Government and credit by the banks. Credit is the critical component of the SGSY, subsidy being a minor and enabling element. Accordingly, the SGSY envisages greater involvement of the banks. They are to be involved closely in the Planning and preparation of Projects Reports, identification of activity clusters, infrastructure planning as well as capacity building and choice of activity of the SHGs, selection of individual Swarozgaries, per-credit activities and post-credit monitoring including loan recovery.

The SGSY also seeks to promote multiple credit rather than a one-time credit 'injection'. The credit reuirements of the Swarozgaries need to be carefully assessed. The Swarozgaries are allowed and in fact, encouraged to increse credit intake over the years.

Subsidy under the SGSY to individuals is uniform at 30% of the Project Cost subject to a maximum of Rs 7500/-. In respect of SCs/STs and disabled persons, the subsidy is 50% of the Project Cost, subject to a maximum of Rs

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39.   The Monthly Journal 'Kurukshetra' Ministry of Rural Development, vol. 50 No.8
        June 2002, P- 32.

10,000/-. For groups of Swarozgaries (SHGs), the subsidy is 50% of the cost of the scheme, subject to per-capita subsidy of Rs 10,000/- or Rs 1.25 lakh which ever is less. There is no monetary limit on subsidy for Irrigation Projects. Subsidy is back-ended.[40]

All SGSY loans are treated as medium term loans with minimum repayment period 5 years.

IMPLEMENTING AGENCIES

The SGSY is being implemented by the District Rural Development Agencies (DRDA), with the active involvement of Panchayat Raj Institutions (PRIS), the Banks, the line Departments and the Non-Government organization (NGOs).[41]

MONITORING

A compehensive system of monitoring has been adopted under the SGSY. The programme is monitored from the central level down to the grass-root level. At the central level, the central level SGSY committee (CLCC) monitors and reviews the implementation of the programme and lays down policy Guidelines for all aspects related to credit linkages for the SGSY. The Performance Review Committee of the Department of Rural Development also review the implementation of the SGSY. At the state level, a state level co-ordination committee (SLCC) monitors the Performance. At the district and block level, the performance is monitored by district level SGSY committee and Block level SGSY Committee. In addition, the progress under the SGSY is monitored periodically through Reports and Returns submitted by DRDAs/States. Issues related to implementation of the programme are discussed in Project Directors' workshop and periodic Meetings with the state secretaries with the objective of bringing out improvement in implementation of the programme at the Block/DRDA level. Monitoring is also done through field visits and physical verification of assets.[42]

The performance of the imlementation of SGSY is to be monitored con-

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40.   Bharat Nirman, Ministry of Rural Development, Government of India, Annual
        Report 2005-2006, chap.- 6, Pp-46-47.
41.   Ibid.
42.   Ibid, P- 49

tinuously at all levels. At the Block and District levels this is done through reports and physical verification of the assets. At the central level, the programme will be continuously monitored on the basis of monthly progress report. The states will send district-wise information received from the DRDA to the centre as under :

a) Monthly Progress Report

Monthly Progress Report should be sent so as to reach the centre by the 20th of every succeeding month. The proforma for submission of above monthly progress report will be communicated to the states.

b) Annual Progress Report

The monthly progress report for the last month of the financial year i.e. March will be treated as the final Annual Progress Report for that year.

This annual progress report should be on the implementation of the SGSY in the State particularly on the following points :

i)   The physical and Financial progress during the year.
ii)   The linkages provided and availed of for various activities.
iii)   General Comments on the implementation of the programme including suggestions, if any.[43]

QUALITATIVE MONITORING OF SGSY : AT BLOCK LEVEL

For effective implementation of the programme, physical monitoring through field inspections is important. officers dealing with SGSY at the state headquarters shall visit districts regularly and ascertain through field visits that the programme is being implemented satisfactorily and is in accordance with the prescibed procedures and specification. Likewise, officers at the district, sub-division and block levels must closely monitor all aspects of the programme through in the interior areas.

In order to develop a consistent system of monitoring the implementation of SGSY at Block/DRDA level through field visits and physical verifica

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43.   SGSY Guidelines, Govt. of India, Ministry of Rural Development,
        New Delhi, P- 63.

tion of assets as well as progress of the swarozgari towards income generation of the following schedule of inspection of families by the various levels of officers is suggested[44] :

i)	District Magistrate/Chairman DRDA	10 per month
ii)	Project Director, DRDA	20 per month
iii)	Project officer & Project Economist	40 per month
iv)	SDMs	20 per month
v)	BDOs	20 per month
vi)	ADOs	20 per month

District collector/chairman DRDA should prescribe suitable number of field visits for the officers of the line Departments and obtain their inspection reports. On the basis of these inspection reports the Monitoring wing at the DRDAs will prepare a consolidated report. These reports should be discussed in the meeting of the Governing Bodies of DRDAs. Necessary corrective action should be taken where ever necessary. DRDAs will also send consolidated report on quarterly basis to States along with summary of Comments on salient observations and follow up action on these issues.[45]

EVALUATION STUDIES

The States/UTs should conduct periodical evoluation studies on the implementation of the programmes as follows :

i) Evaluation studies may be given to the reputed institutions and organisations on issues thrown up by the concurrent evaluation meriting detailed studies. These studies may be given by the centre as well as the States/UTS. Copies of the evaluation studies conducted by the State should be furnished to the central Government.

ii) Remedial action shall be taken by the States/UTs on the basis of the observations made in these evaluation studies and also in the concurrent Evaluation conducted by the Government of India.[46]

FUNDING PATTERN

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44. Ibid.
45. Ibid, P- 64.
46. Ibid.

1. Criteria for Allocation of Funds to the States

Swarnjayanti Gram Swarozgar Yojana is a centrally sponsored scheme and the financing of the programme will be shared between the Centre and the States in the ratio of 75:25. The central allocation eamarked for the States will be distributed in relation to the incidence of poverty in the States. However, additional parameters like absorption capacity (based on past trend in utilisation of SGSY funds) and special requirement will also be taken into consideration during the coures of the year. Devolution of funds to the districts will be indicated by the States and approved by the Government of India. Government of India will release the funds directly to the DRDAs. Devolution to the Blocks may be decided by the Governing Body of the DRDA based on level of poverty and other local factors. Re-allocation may be made by the DRDA within a district. This can be made during January for the remainder of the financial year.[47]

2. Eligible Items of Expenditure

Each DRDA may incur expenditure on the following items only from the funds provided for SGSY :-

i)   SGSY Training Fund (10% of the allocation)
ii)   SGSY Infrastructure Fund. (20% of the allocation; 25% in case of NE States)
iii)   Provision for Revolving fund to SHGs (10% of the allocation)
iv)   Subsidy for economic activities

For administration, separate funds through a distinct Centrally sponsored scheme of 'DRDA Administration' will be provided.

3. Release of Funds

The Centre releases funds in two instalments. In the case of cold snow bound Districts viz. Lahul and Spiti, Leh and Kargil where the working period is limited to a few months, the entire central share of assistance can be released in one instalment. These release should be immediately followed with the releases by the States.

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47.   SGSY, Government of India, Ministry of Rural Development, New Delhi, P- 59.

Release Procedure of Central Share

A.   NORMAL AREAS

(i)   Release of First Instalment :

The release of first instalment of SGSY subsidy amount can made without any formal request if the second instalment in the previous year had been released without any condition. If this instalment was not released at all or was released with some conditions, formal requests for first instalment are required from the DRDAs after the conditions have been fulfilled/reasons for non-release of the second instalment have been met.

The release of the first instalment should ordinarily be completed by the end of the second month of the financial year.

(ii)   Release of Second Instalment :

The second instalment of Central funds is released on the request of the DRDAs in the prescribed proforma on fulfilment of the following conditions :

- Budget provision for the current year may be indicated by the State Governments. The Central release will not exceed it proportionately.
- The State Government should have released its contribution during the previous year. Deficiency in release of its share will be deducted from the second instalment.
- The opening balance of the DRDAs should not exceed 15% (20% for the year 1999-2000) of the allocation of the year in which funds are being released. In case, the opening balance exceeds this limit, the Central share of the amount by which it exceeds this limil will be deducted at the time of release of second instalment.
- Available funds including carry forward funds should have been utilized at least to 60%.
- Audit reports, utilisation certificates for the previous year should be furnished.
- Annual Plan should have been approved by the Governing Body of the DRDA.
- Any other terms and conditions imposed at the time of the last release should have been met.
- The States should ideally get the release of second instalment latest by the end of December. The quantum of second instalment releases while seeking the

second instalment will be made dependent on the time of reporting of utilisation. Depending on the receipt of complete proposal for second instalment, the

quantum will be governed as follows :-

Proposals received :

by the end of December	:	50% of allocated funds
by the end of January	:	40% of allocated funds
by the end of February	:	30% of allocated funds
in March	:	20% of allocated funds

B.   COLD DESERT DISTRICTS

Funds will be released in one instalment but the following conditions should be satisfied before next release :[48]

(a)   Conditions laid down at the time of release of funds during the previous year should have been satisfied.

(b)   Budget provision for the current year should have indicated and Central releases should not exceed it.

(c)   State Government should have its share during the previous year. Deficiency in the release of the State contribution would be deducted from the current year's release.

(d)   Carry forward balances should not exceed 15% (20% for the year 1999-2000) of thelast year's allocation. Excess carry forward would be deducted from the current year's release.

(e)   75 percent utilisation of available funds including carry forward funds.

(f)   Annual Plan should have been approved by the Governing Body of the DRDA.

(g)   Audit Report, Utilisation Certificate and Bank Reconciliation Certificate for the previous year should have been received.

INSURANCE

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48.   Ibid, P- 61.

Marking of Assets

The assets should be marked to check the misutilisation or transfer of the assets. This is also necessary in the evetuality of filing insurance claim and physical verification of assets etc.

Insurance Cover for Various Assets

Insurance Cover at present is available for livestock assets given under IRDP (now SGSY). The General Insurance Corporation has agreed to provide this cover on the terms and conditions as reflected in the specimen Master Policy and Long Term Master Policy Agreement signed between the GIC and the Stae Government.[49]

(i) *Livestock Insurance*

The coverage and premium rates are to be fixed in accordance with the Master Policy Agreement.

(ii) *Scope of Cover*

The live stock policy provides indemnity in the event of death of animal/birth due to accident inclusive of fire, lightening, riot and strike, flood, cyclone, earthquake, famine or due to any fortuitous cause of disease contracted or occurring during the period of insurance subject to certain exclusions.

(iii) *Sum insured*

The cost of the asset shall be treated as the sum insured for the settlement of claims. For permanent total disablement (PTD) claims 75% of the sum insured shall be payable.

(iv) *Claim procedure*

The claim procedure is simplified to secure expeditious disposal of claims. The Bank/DRDA shall forward a death certificate given jointly by any two of the following within 30 days from the date of occurrence :

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49.   Ibid, P - 38-40.

- Sarpanch/Upsarpanch of Village ;
- President or any other officer of the cooperative credit society ;
- Official of Milk Collection Centre or Government Veterinary Surgeon/Veterinary Assistant ;
- Supervisor/Inspector of Cooperative Central Bank
- Authorised nominee of DRDA ;
- Secretary of Panchayat ;
- Village Revenue Officer ;
- Village Accountant
- Head Master of Primary School

(v)   Adjustment of Insurance Claim Money

The procedure of adjustment of insurance claim of animals will be as follows ;

(a)   Where the borrower has been regular in payment of interest/repayment of instalments and is willing to receive a replacement animal, the claim proceeds may be utilised to purchase a new animal.

(b)   Where the *swarozgari* was a wilful defaulter and has additional dues to the bank by way of interest, the claim proceeds would be adjusted to the bank loan liability and the balance may be paid to the DRDA. However, if the default was not wilful, replacement animal may be provided out of claim proceeds.

(c)   Where the *swarozgari* has been regular in payment of loan and interest but is unwilling to take a replacement animal he may be offered assistance for some other activity and claim proceeds utilised for financing the same. If he is unwilling to take any other activity, the claim money may be utilised by giving   to   the bank an amount equal to the balance outstanding in the loan account. The DRDA will also get subsidy amount proporationate to the balance loan outstanding and balance, if any, may be given to the beneficiary. Here, the *swarozgari* is entitled to share the claim proceeds to the extent of loan repaid by him because he has utilised the asset properly and has paid the banks dues until the death of animal and has fulfilled the programmes objective to that extent.[50]

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50. Guidelines : Swarnajayanti Gram Swarozgar Yojana, Published by Ministry of
                        Rural Development, Government of India, New Delhi (1999), P- 40

(vi)   *Other facilites*

The General Insurance Corporation of India have informed that if an IRDP (now SGSY) beneficiary has other milch animals where no loan or subsidy is involved, such milch animals could also be insured at the concessional rates of premium i.e. 2.25% per annum or 1.69% for three years. It has also intimated that IRDP (now SGSY) beneficiaries who have closed their loan account can insure the animals acquired by them through loan and subsidy at the concessional rates of premium for a further period of three years after closing the loan account, the animals do not exceed the insurable age limit.[51]

(i)   Expenditure on Premium

The expenditure on the premium is to be shared between the Government, bank and the beneficiary in the following proportions :

Table 2.2
Sharing of Premium between the Government and Bank

	When the banks do not participate	When the bank agrees to paticipate
Swarozgaris	**125%**	**1.00%**
Government	1.00%	0.75%
Bank	Nil	0.50%

Source : Guidlines, SGSY

The expenditure to be borne by the Government will be shared between the State and the Centre in the ratio of 75:25. It should be met out of SGSY funds but should not be included in the individual subsidy ceiling applicable to the beneficiary.

(ii)   Group Life Insurance Scheme

A group life insurance scheme for *swarozgaris* aged not than 18 years and not more than 60 years was introduced w.e.f. 1.4.88. This scheme is operative from the date on which the asset is disbursed to the swarozgari till the swarozgari completes the age of 60 years or a period of 5 years from the date of commencement of the cover, whichever is earler. A sum of Rs. 5000 shall become payable by LIC to the nominee of the deceased in case of natural death.

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51.   Ibid.

In the event of death due to accident a sum of Rs. 10.000 shall become payble by LIC.[52]

REPAYMENT OF LOAN

All SGSY loans are treated as medium term loans with minimum repayment period of five years. Loan instalments will be fixed as per the unit cost approved by the NABARD/DLCC and there will be a moratorium on repayment of loan during the gestation period. Repayment instalments should not be more than 50 per cent of the incremental net income expected from the project. Number of instalments will be fixed in accordance with the principal amount, the interest liability and the repayment period.

Swarozgaris will not be entitled for any benefit of subsidy if the loan is fully repaid before a certain fixed period known as the lock-in period. The lock-in period for various activities under SGSY can be categorised broadly into three categories depending on the loan repayment period for 5, 7 and 9 years. The lock-in period corresponding to these repayment periods would be 3, 4 and 5 years respectively. If the loan fully repaid before the currency period, the *Swarozgaries* will be entitled only to pro-rata subsidy.

Measures for Affecting Recovery

Prompt recovery of loans will be an important of SGSY, not only to ensure a discipline but more importantly as it reflects the success of the self-employment programme. All concerned must therefore ensure that the recovery is hundred per cent. To ensure this, the following measures shall be undertaken :

i)   The Block SGSY committee shall monitor, every month, the progress of different *Swarozgaris*. In particular, it should be seen whether the schemes have been grounded and whether they are giving the Swarozgari the intended income and also whether the Swarozgari is repaying the loan. Prompt action in case of defaults cannot be overemphasised. The bank shall furnish every month the list of defaulters, and the Block SGSY committee shall go into the reasons. The line departments and the BDO shall contact the Swarozgari and take such remedial measures as are necessary. In case of groups, there shall be a peri-

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52.   Ibid, P- 41.

odic meeting of the SHGs to monitor the performance. In addition, the Gram Panchayats will also be given the list of defaulting Swarozgaris and requested to take suitable measures to see that the loans are repaid. In Panchayats with high default rates, the BDO/DRDA shall organise recovery camps. It is necessary that the DRDA keep a close watch over the repayment position in each Panchayat. In addition, the District administration shall assist the banks in the recovery through designated legal processes, including appoinment of Special Recovery Officers. Enactment of the Model Bill as recommended by the Talwar Committee may be expedited.[53]

ii)   The banks would take all possible measures, i.e., personal contact, organisation of joint recovery camps with District Adminstration, legal action, etc. In case, even after this, the bank fails to recover the entire dues, the process of forfeiture of subsidy for adjustment against dues will be taken up. For this purpose, a notice will be issued to the *Swarozgaris* and he/she will be provided reasonable opportunity to show cause why his/her subsidy should not be forfeited. Thereafter, the concerned banks will place before the District SGSY committee a complete report on action taken and a proposal for forfeiture and adjustment of subsidy. After getting the approval of the committee, the concerned bank will adjust the subsidy (including interst earned) aginst the **Swarozgaris'** dues. However, if the bank is able to realise any amount from the *Swarozgaris* subsequently over and above the amount due to it, the amount will be returned to the DRDA.

iii)   Constant flow of information about every Swarozgari is necessary to ensure full recovery. Since the banks are also understaffed, they may engage the services of NGOs or individuals (other than governments servents) as Monitor-cum-recovery facilitators, on a commission basis. A **processing** cum monitoring fee of 0.5 per cent of the loan amount may be charged to the Swarozgaris to meet this expenditure.

iv)   In order to ensure recovery discipline, with effect from 1.1.2001, any Panchayat that registers a recovery of less than 80% under SGSY will not be eligible for consideration under SGSY. Likewise any Panchayat Samithi registering a recovery of less than 80% will see the further programme suspended in the Samithi.

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53.   Ibid, P- 35

V)   In order to ensure that Panchayats/Panchayat Samithis do not meet with such a situation, they shall keep a close watch over the situation. The report of the Block SGSY committee shall be placed by the BDO before the Panchayat Samithi. The District SGSY committee shall also review the recovery position every month and ensure that steps are taken to recover the loans.[54]

FINANCIAL AND PHYSICAL PERFORMANCE UNDER IRDP/SGSY

Under SGSY , till December 2002, around Rs. 3,500 crores was utilised for the scheme on an all-India basis for the benefit of over 3 million swarozgaris. The Centre only contributes 75% of the funds. Further, till November 2005, the Centre and Sates, sharing the costs in 75:25 bases, had allocated Rs. 8,067 crores, of which Rs. 6,980 crores had been utilized to assist 62.75 lakhs self-employed.[55]

Table - 2.3
Financial and physical performance under IRDP/SGSY

	IRDP/SGSY		
Year	Total allocation (Centre & State)	Total expenditure	Lakhs families Swarozgaries
1	2	3	4
1992-93	662.22	693.88	20.69
1993-94	1093.43	985.65	25.39
1994-95	1098.22	1008.31	22.15
1995-96	1097.21	1077.16	20.89
1996-97	1097.21	1131.68	19.24
1997-98	1133.51	1109.54	17.07
1998-99	1456.28	1162.28	16.77
1999-00	1472.34	959.86	9.34
2000-01	1332.50	1116.27	10.30
2001-02	774.50	555.15	6.25
Total	**11217.42**	**9583.85**	**165.28**

Source : Report of M/o Rural Development, "Poverty alleviation in Rural India- Strategy and Programmes'' 9th Five year, Plan vol No.-1, Pp-290-315.

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54.   Ibid, P-36
55.   Kurukshetra, A journal on Rural Development, vol.- 56, No-2, P-7, December 2007.

Swarnajyanti Gram Swarozgar Yojana (SGSY) has all the required ingrediants to achieve the goal of growth with equity and quality. The scheme is based on group concep, requires exploration of the area to find out viable key activities to be recovered, build up infrastructure for linkages and provide finance for selected activities. But the scheme till now is yet to come out of the shadow of earlier. Integrated Rural Development Programme (IRDP) has often taken recourse to the procedure adopted under IRDP where growth is mostly qualified by the attainment of target without much consideration to quality growth.[56]

TASK AHEAD

WG endorsed the issues raised in the National Conference of the State Ministers of Rural Development, NGOs, Field Level Functionaries, Banks, SHG members held at NIRD during 23-24 June 2001. These are basically on relexasation, restoration and enhancement of parmeters of the Scheme :[57]

- relaxation in the number of key activities per block/district;
- relaxation in the size of self help group ;
- relaxation in minimum time involved for gradation of groups, first for Revolving Funds and then for assistance to take up economic activites.
- restoration of the open dug-well component on the pattern of erstwhile Million Wells Scheme ;
- increasing the loan limit for collateral collateral security both for individual and groups ;
- increasing the amount of Revolving Fund ;
- bankers accountability in implementation of the scheme ;
- active involvement of voluntary sector in social mobilization of the poor;
- continuous sensitization of all stack holders in the implementation of the scheme;
- icreasing the amount of training allowances and making training free of cost for the swarozgaries;
- gradual shift from individual finance to group finance and ultimatly making group finance 100 per cent under the scheme ;

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56.   The Assam Tribune   dt.- 3.1.08.
57.   The Monthly Journal "Kurukshetra" Published by M/O Rural Development
       vol : 50, No. 8 June, 2003, P- 33.

Sometime suggestions are also made that, in the interest of the SGSY, subsidy should be done away with. Decision have already been taken in some of these suggestion. The training allowances have been enhanced. The role of NGOs and the incentives for them in social mobilization of the poor have been spelt out. The Ministry of Rural Development have been examining the other suggestions for suitable decisions, in consultation with other Ministries/Organizations, wherever necessary.[58]

In view of above the focus, inter-alia, in the Tenth Plan would be on social mobilization at capacity building and credit mobilization. The Approch Paper of the Tenth Plan says that during the Tenth Plan "SGSY should be tranformed into a micro-finance programme to be run by the banks and other financial institutions. With no subsidy". As saying goes proof of the pudding is in eating, let us see as to what extent the Approach envisaged in the Tenth Plan's Approach Paper would be translated into reality during its time period.

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58.   Ibid.

CHAPTER - THREE

SOCIO-ECONOMIC OUTLINE OF BARPETA DISTRICT

LOCATION :

The Barpeta district,originally the Barpeta - subdivision of undivided Kamrup district,was formed in July 1983 among many other new districts with a view to improve the administrative setup of the State of Assam.

The area and administrative boundary of the District is same as that of original Barpeta Sub - division .The district lies between 90 - 45 and 91 - 15 longitude and between 26 - 15 to 26 - 45 North latitude . In the north it is bounded by the Bhutan Hills, on the South by the Kamrup and Goalpara districts, on the east by Nalbari district and on the West by Kokrajhar and Goalpara districts. The district derives its name from the Headquarter town of Barpeta.[1] The zigzag , evergreen Bhutan Hills stands as a sentinel towards the north extremity, while the mighty river Brahmaputra flows from east to west accross the southern boarder of the district, leaving Baghbar hill in its state of aesthetic meditation.

BRIEF HISTORY :

"The country of Kamrupa is about 10,000Li (nearly 2000 miles) in circuit . The capital town is about 30 Li (6 miles). The land lies low, but is rich and cultivated" (Hiuen - T ` Sang, 643 AD).

Barpeta district was an integral part of the Epic - famed Kamrupa kingdom of 6 th to 9 th century AD and the Ahom and the Koch kingdoms of 13 th to 17 th century AD.

Following the gradual decline of the Ahom kingdom after the bitter turmoil faced with 'Moamoria - mahantas' and for internal infightings among the royal kins and groups, subsequently resulted in Badan Barphukan's invitation to 'Mann', which was a tragic history of Assam and Assamese.The Burmese won over the Ahoms, burst upon Assam and overran the territory including Barpeta region during 1824 to 1826. After the historic Treaty of Yandaboo in

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1.   Status paper of Barpeta district 1988 - 89.

1826,the Burmese ceded Assam to the British kingdom.

Barpeta became an administrative area under the British after 1834, Which became a Sub - Division in 1941 with Sir John Batlar as its first Sub - Divisional officer. The Sub - Division of earstwhile Kamrup District was transformed into a full - fledged district on 1st July 1983, with Sri V.S oberoi IAS, as its first Deputy commissioner.[2] The total area of the district is 3307.3 Sq km.It comprises about 4.21% of the total area of the State of Assam.[3]

BRITISH RULE :

Barpeta district came under the British rule in 1826. In 1894 people of Bajali, Sarthebari and Lachima revolted against the British regime to get relief from the pressure of various taxes and economic exploitation. "SARUKHETRI is the place where the 'peasant movent' of 1894 in the form of 'Raijmel' took its momentum against the British Governments's move to hike land revenue and ban on surrender of surplus land.[4]

People of Barpeta district joined in freedom movement of the country in1942. Madan Barman and Routa Kachari of Bajali area became martyrs of the freedom movement . The women of the district also joined the movement in large numbers.[5]

ADMINISTRATIVE STRUCTURE :

The administrative set up of the district comprises of one sub - division , eight revenue circles, twelve rural development blocks, six police stations and eight police out posts. There are forty six Gaon Panchayats covering 1081 revenue villages (as per 1971 census) of which 1030 are inhabited and the rest 51 are uninhabited. Barpeta and Barpeta Road are the Municipal towns of the district and Pathsala, Sorbhog, Howly and Sarthebari are covered by Town committees.[6]

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2.   Roy, Niranjan : Barpeta district - An introduction : (2005).
3.   'Pragati' (1990) published by Planning Forum MC college, Barpeta (Assam) .
4.   The Assam Tribune, June 14, 2007.
5.   Status paper of Barpeta district , 1988 - 89 , p - 4.
6.   Ibid, p-5.

Table - 3.1
MUNICIPA BOARD/TOWN COMMITTEE WITH DISTANCE FROM H.Q

Name	Distance from Head quarter (in K.M.)
Barpeta Municipal Board	0
Barpeta Road Municipal Board	21
Howly Town Committee	12
Sarthebari Town Committee	27
Bahari Census Town	23
Sorbhog Town Committee	34
Pathsala Town Committee	38
Sarupeta Revenue Town	30

Source CIC, Pathsala, Barpeta (Assam)

The people of greater West Barpeta area have expressed thier hapiness over the declaration by the State Government on the floor of the House on March 9 that the long -pending demand, voiced since 1975, for the third Sub - division of Barpeta district to be set up at 'Kalgachia' is now under consideration, but is halted due to ban imposed by the constituency Delimitation commission.[7]

Table - 3.2
REVENUE CIRCLES & NO. OF VILLAGES WITH HEAD QUARTER

Name of Sub-Div.	Name of Revenue Circle	No. of village	Head Quarter
Barpeta	Barpeta	176	Barpeta
	Baghbar	182	Mandia
	Sarthebari	129	Sarthebari
	Barnagar	198	Sorbhog
	Kalgachia	100	Kalgachia
	Chenga	72	Chenga
Bajali	Bajali	72	Patacharkuchi
	Sarupeta	135	Sarupeta
	Jalah	94	Jalah

Source : DC office, Barpeta.

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4.   The Assam Tribune, dt March 23, 2008.

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Table 3.3
MOUZA

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Name of Sub-division	Name of Mouza
Barpeta	Barpeta
	Betbari
	Nagaon
	Chenga
	Ghilajari
	Jania
	Mandia
	Baguribari
	Gobardhana
	Kharija Bijni
	Damka Chaka Baushi
	Howly
	Titapani
	Rupshi
	Baghbar
	Sarukhetri
	Paka
Bajali	Pub Bajali
	Sarih
	Uttar Bajali
	Chapaguri
	Koklabari
	Manikpur
	Bhabanipur
	Hastinapur
	Bijni

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Source : Community Information Centre, Pathsala (Barpeta)

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PHYSICAL FEATURES :

The district can be divided into three parts from the topographical point of view, namely,the foot hills of Bhutan in the North, the middle portion and the low land in the Southern portion of the district. The district has a gradual descent from the foot hills of Bhutan in the North to the Brahmaputra in the south. The northern

portion of the district was once upon a time full of natural forests. But at present a considerable portion of the area has been cleared of jungles for human habitation . The famous Manas National Park is situated at a distance of 52 Km. towards the west - north of Barpeta town.* The park is generally open for tourists from November to April . The visitors have to obtain necessary permission for entry into the park from the Field Director, Manas Tiger project, from his office located at Barpeta Road, which is about 20 Km. towards the south of Basbari , the main gateway for park entrance. The Fatemabad Tea Estate, the only tea - garden in the district is located at Basbari . The same is established by the private sector.

RIVERS :

The mighty river Brahmaputra flows from east to west across the southren side of the district . A number of tributaries of the Brahmaputra like the Manah , the Beki, the Pahumara, the Kaldia , the Palla and the Chawalkhowa have been flowing through the district. Because of the presence of a large number of rivers including the Brahmaputra , flood is a perennial problem in the district. The district is suitable for cultivation of paddy. Apart from destroying crops and stalling the movement of passengers and goods by road and rail, they impose heavy repair costs. In 1970, the center set up the Brahmaputra Board in order to find a solution , but the situation is unchanged.[8]

CLIMATE AND RAINFALL :

The district experiences heavy rainfall . However, rainfall varies from year to year. In the year 1985 , annual rainfall was 1658.2 mm,in 1986 it was 1866.2 mm, and in 1987, 2297.9mm.[9] Rainfall begins in May and ends in the month of october. Rainfall is the heaviest in the months of June, July and August. During the period from November to February, the weather remains dry.[10] The Winter season from December to February is characterised by average temperatures remaining generally above 12 to 8 degree celsius . The average rainfall is 360 to 400 centimetres.[11]

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*   Presently Manas National park is come under jurisdiction of the BTC (BTAD).
8.   "Frontline," India's National Magazine, April 5, 1995, P-107.
9.   'Pragati' (1990) collection of essays on economic topics concerning the district
               of Barpeta by the planning Fourm ,MC college ,Barpeta (Assam)
10.   Ibid, p - 2.
11.   Roy Niranjan : Barpeta district - An introduction (2005).

The average monthly and Annual Rainfall in Barpeta district is as followed :

Table 3.4
AVERAGE MONTHLY AND ANNUAL RAINFALL IN BARPETA DISTRICT

(Rainfall in m.m)
(From Decm 2003 to Nov 2004)

Dec 2003	Jan 2004	Feb 2004	Mar 2004	April 2004	May 2004	June 2004	July 2004	Aug 2004	Sept 2004	Oct 2004	Nov 2004	Assam 2003-04
10.7	9.0	9.4	41.3	233.0	388.5	285.0	534.8	93.0	62.5	211.3	0.7	1879.2

Source : Statistical Handbook of Assam, 2005.

FLORA AND FAUNA :

The district is rich in flora and fauna . Manas National Park , a world Heritage site, with a prominent Tiger project, situated at a distance of 52 kilometers towards north - west from Barpeta town is ornamented with rare, diversified wildlife. It is the homeland of as many as 543 species of plants,60 species of mammals, 312 species of birds , 42 species of reptiles, 7 species of amphibia, 54 species of fishes and 100 species of insects. The domestic varieties of plants and animals are also rich in quantities.[12] With the advent of winter Beels and Quagmires of Barpeta district has been filled with several kinds of birds, both local as well as migratory. In several parts of eastern Barpeta, migratory birds visit and ensconce in such a way that one cannot differentiate the present land and water at a glimpse as the flocks and float's over the water seems to be weeds at first site. In 2007, a large number of migratory birds arrived which made the entire area of eastern Barpeta's , a seasonal Zoo.

The biggest among the beels is the Kapala and the higest numbers of migratory birds are also seen there. The adjacent beels of Kapala such as Silla, Salmara, Barkana, Habalakhowa are also not lagging behind in accommodating the seasonal migratory birds. Loons, Pelican, Swan, Ducks and Goose of several species along with the Siberian Crane though the whole water level of these wetlands from dusk to dawn, some even stay overnight in thier makeshift nests among the quatic muck . These wet lands are the natural habitat of

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12.   Ibid, p-3-4.

Stock, Heron, Flamingo, Falcon , Crane and several species of ducks other than those who mograte seasonally since time immemorial. The root cause behind the natural phenomenon is the abundance of fish and other insects upon which such birds live on and the high rising trees in the villages around in suitable for making safe nests. [13]

MINERALS :

The occurance of lime stone in the lower portion of the Bhutan Hills was reported in 1871. History tells us that gold particles were found in the sandy beds of the Brahmaputra and the Manas river.[14]

POPULATION :

In 1835, the then Assistant commissionar of Kamrup E.T. Dalton published an article in journal of the Asiatic society (6 th edition); "Mahapurusiya , sect of Assam vaisnavism" where he stated the Barpeta as a thickly populated

Table 3.5
RATE OF GROWTH OF POPULATION AS PER DIFERENT CENSUS
(BARPETA MUNICIPAL AREA)

Years	No. of population	Growth rate
1901	8,747	-
1911	10,739	22.77
1921	11,730	9.23
1931	13.777	17.45
1941	18.466	34.03
1951	21.137	14.45
1961	22.207	5.07
1971	26.479	19.24
1991	25.500	(-) 3.70
2001	41.038	60.93

Source : **(i)** **Census Diary of India, 1971**
(ii) **Barpeta Municipality, Board**

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13.   The Assam Tribune, Guwahati (Assam) dated 31.12.2007.
14.   Roy, N. : Barpeta district - An introduction (2005), P- 4.
15   Nath, Dr. Uday : Barpetar Sanskritic Buranji (2001) .
16.   Census Diary of India, 1971.

village . As per population census report of 1847 - 48 , 7338 peoples lived in 175 acre land.[15] Off course , after every ten years the population census have been taking place in India . Thus 8,747 population of Barpeta town in 1901 increased to 26,479 in 1971.[16] Rate of growth of population of Barpeta town (municipal area) as per differnt population census are as followed:

As per population census of 1991 and 2001 the population of Barpeta Municipality Area shows a tremendous fluctuating rate. Because, as against 25,000 of population in 1991 the same has increased to 41,038 in 2001, percentage being (-) 3.70 and 60.93 respectively. As per 1971 census, the total population in the district was 9,71,737 out of which 5,08,148 were males and 4,63,559 were females. The sex ratio is 912 female population per one thousand male population . During the 1961-71, the rate of growth of population was 35.80 percent. The rate of growth of population of the State of Assam as a whole was 34.71 percent. From census work Assam was excluded in 1981 due to foreigners issue launched by All Assam Students Union (AASU) and All Assam Gana Sangram Parisad (AAGSP) from 1979 to 1985.*

Table : 3.6
DECADAL PERCENTAGE VARIATION IN POPULATION IN BARPETA DISTRICT OF ASSAM SINCE 1901

Years	Decadal percentage
1901-1911	20.02
1911-1921	34.04
1921-1931	69.02
1931-1941	44.06
1941-1951	18.77
1951-1961	32.62
1961-1971	35.81
1971-1981*	-- --
1971-1991	43.02
1991-2001	18.87

Source : Statistical Handbook, Assam, 2005
*There was no census operation in 1981 in Assam.

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* On Auguest 15, 1985 ' Assam Accord' was signed between the leaders of the agitation and the then Prime Minister of India late Rajib Gandhi, thereby the agitation came to an end.

Table : 3.7

Demographic feature of Barpeta district of last two census (1991-2001)

Population		Sex Ratio (Female per 1000 Male)		Density (per sq. km)		Decadel percentage variation		Literacy rate	
1991	2001	1991	2001	1991	2001	1971-1991	1991-2001	1991	2001
1	2	3	4	5	6	7	8	9	10
1385659	1647201	939	941	427	508	43.02	18.87	43.24	56.24

Source : Statistical Handbook, Assam, 2005, P-16-17.

However, it was estimated that population grew to 13,22,000 in 1981 and to 15,52,300 in 1988. In 1971, the density of population per sq.km. was 294. The density of population was the higest in Bhabanipur CD Block (472 per sq.km) and lowest in Jalah CD Block (186 per sq.km.) .The literacy percentage in the district was only 23.3% against 28.1% taking the State of Assam as a whole. The literacy percentage is the highest (41.56%) within Barpeta police station area and lowest (6.11%)within Tarabari police station area.

According to census report of 1971, out of a total population of 9,71,737, 9,03,009 live in villages and the rest 68.728 in the urban areas. The percentage of rural population is 91 percent. The total no of Hindu population is 4,96,370 and Muslim population 4,03,152. Moreover, there is a small number

Table 3.8
WORKING FORCE IN THE BARPETA DISTRICT

Economic Sector	Total work force	Percentage
Agriculture	1,85,686	74.57%
Fishery livestock etc.	1709	.69%
Agri - allied	21,777	8.75%
Producting	7441	2.89%
Construction	1871	.75%
Trade	12,745	5.13%
Transport & Communication	2,469	.99%
Mines, quarries	52	0.02%
Other	15,242	6.12%

Source : Planning forum, MC College, Barpeta (Assam)

of Buddist, Christian, Jain and Sikh population . The total no. of scheduled caste population is 51,452 and that of Scheduled tribe population 77,451. As per 1971 census, the working force in the district was 2,49,022. This is 26% of the total population.[17]

As per the above statistics , most of the people of the district are engaged in agriculture . Against this, the number of people engaged in industrial activities is only 2.98 percent.[18]

AGRICULTURE :

According to the land settlement record of 1971 , out of a total land area of 3.3 lakh hectars in the district, 2.13 lakh hectars are used for cultivation while the rest 1.17 lakh hectars are fellow lands. 64.50 percent of land used for cultivation .The ownership of the cultivable land is distributed among 1.28 lakh peasant families. The average size of land holding is 1.6 hectars.

The topography of the district can be broadly divided into highland, middleland and lowland. The highland covering the northern part of the Gobardhana and Jalah RD Block, stretching upto the foothills of Bhutan is acidic in content. On the other hand , the areas covering the chenga, Barpeta, Rupahi, Bhabanipur and Mandia RD blocks are sandy and light. This type of land is not suitable for cultivation. Rainfall is the heaviest in the foothills of Bhutan. The rainy season generally starts in the month of April and continue upto the month of October. Rainfall is scanty so far as the other month of the year are concerned. The land becomes dry. For summer cultivation there is plenty of rain. But due to dry weather and absence of irrigation facilities in most of the villages, ''rabi'' crops can not be grown on a large scale.The land

1. Total land area -------------------------------- 3,00826 hectares
2. Forest --- 25,042   hectares
3. Land put to uses other than agriculture ------ 20,298 hectares
4. Land not fit for cultivation ------------------- NR
5. Cultivable land -------------------------------- 2,13,567 hectares
6. Double cropping ------------------------------ 1,11,253 hectares
7. Marshy land ------------------------------------ NR

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17.   "Pragati" pudlished by Planning Forum, MC College, Barpeta (Assam).
18.   Ibid - p-3

area of the district can be divided as follows on the basis of thier use.[19]

The district has 7.8% of cultivable land of the State. Out of the total forest area of the State, only 1.2 percent belongs to the district.[20] The following statistics shows distribution of the major crops and the total area covered by different crops.[21]

Table 3.9
LAND USED IN BARPETA DISTRICT AGAINST DIFFERENT CROPS

Sl.No.	Crops	Land Used (in hectares)
1	Ahu paddy	75,498
2	Sali paddy	1,07,000
3	Jute	10,000
4	Wheat	8,607
5	Potato	5,520
6	Oilseeds	27,510

Source : Planning Forum, MC Collage, Barpeta.

AGRI - OUTPUT :

The most important agricultural output of the district is paddy. In the year 1987 - 88, about 56.3% of the cultivable land is used for the cultivation of paddy. The output of paddy is as follows.*

Table 3.10
OUTPUT OF PADDY IN BARPETA DISTRICT

Sl. No. & Crops	1986-87 (in tons)	2004-05 (in tons)
1. Ahu	27,285	38.978
2. Sali	1,020,180	1,050,528
3. Boro	778	978
	1987-88	**2005-06**
1. Ahu	21,678	36,325
2. Sali	1,09,716	1,70,520
3. Boro	743	910

Source :	(i)	Planning Forum, MC Collage, Barpeta.
	(ii)	Field Study.

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19.   'Pragati' (1990) : Published by Planning Fourm , MC College, Barpeta.
20.   Ibid, p-5.
21.   Ibid, p-6.

The productivity of paddy in the district is very low in comparison with the output of paddy in the whole State. The yield per hectare in the whole state is 1121 kilograms while it is only 857 kilograms in Barpeta district. The district is deficient in respect of food output. It can not proudce food crops covering the food requirements of the entire population. Therefore, it has to import food from outside. If producation of food cannot be increased to meet the requirements of increasing population , a substantial amount of resources will move out of the district. Due to fury flood , the unscientific methods of contruction of the canals and the embankments erosion etc, have caused havoc in the production of crops.

In order to increase the producation of paddy, it will be necessary to use HYV seeds,water and fertilizer at the same time.[22] Those areas of the district in which arrangements have been made to supply irrigation water in the agricultural fields have witnessed substantial increase in output. Moreover, the use of fertilizer , insecticide and HYV seeds have increased in the district. A report prepared by the planning forum of MC college, Barpeta (Assam) is given below :

Table 3.11
Village - Kopoha
(Provision for irrigation exists)

Season	Name of the crop	Amt. of land (in bighas)	Total output (in Qtls)
Early summer	1.Eri paddy	500	6500
	2.Vegetables	50	150
	3. Jute	100	150
Summer	1.Bao paddy	400	1600
	2.pulses	150	300
Winter	1.Boro paddy	100	1300
	2.Wheat	250	1000
	3. Pulses	100	150
	4. oil seeds	50	X

Source : Planning Forum, MC College, Barpeta (Assam)

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22.   Ibid, p-10, 11.

The data shown above clearly demonstrates the fact that use of mordern technology in production enables the peasants to double or even treble the volume of output. In the year 1987-88, the total amount of land under jute cultivation was 10,530 hectares. Since jute is a cash - crop, its output depends on the prevailing price of jute. Since the demand for jute has fallen, the jute price has come down. As a result, the area of land under jute cultivation fell from 15,000 hectares in 1985-86 to 10,530 hectares in 1986-87. The total jute output in the year 1987 - 88 was 8,82,245 bales. It is about 12% of the total jute output of the state of Assam.

Apart from the two main crops paddy and jute, wheat is being cultivated over large part of the district. It is cultivated in those places in the winter season which have sufficient moisture. Moreover there is handsome amount of rainfall in the district during the months of March and April, which helps in agri - output . But cultivation of wheat requires some amount of water, since the winter season in our country remaining mainly dry, provision should be made for the supply of water through irrigation . Since the availability of irrigation water is limited, so the wheat output in the district is also limited.

Table - 3.12
DATA ON WHEAT OUTPUT

Year	Area of land (in hectare)	Total output (in tons)	percentage of State output
2004 - 05	12607	11838	11.7
2005 - 06	14400	12096	9.6
2006 - 07	4607	7760	7.2

Source : Field study

Oilseeds are prouced in 31,219 hectares. The total output of oilseeds in 1987-88 was 9594 tons. Apart from these crops, the district has witnessed substantial increase in production of pulses, cabbage, potato and other 'rabi' crops. With as increase in population, increasing pressure has been imposed on cultivable land and the peasants were compelled to produce other crops apart from paddy. Moreover , with expansion in the market economy, the peasants now need more cash. Therefore, they are inclined to produce more cash crops than before.

The main impediments to the growth of agricultural output in the district is flood on the one hand and lack of irrigational facilities on the other. It will be

possible to increase substantially winter crops if provisions could be made for irrigation water. Moreover, fertilizer, HYV seeds, insecticides etc. are not available in adeqate quantities. These problems should be solved. The Barnagar area of the district is famous for production of vegetables. But due to lack of adequate access to market, the peasants have to sell their products at throw away price. Cold storage facilities in the district can go a long way in preserving these crops and ensuring reasonable prices to the peasants. In the foothills of Bhutan, orange, lemon, pineapples can be grown in adequate quantities.[23]

PISCICULTURE :

In spite of the fact that the district propvides ample scope for develoment of pisciculture, production of fish is not adequate. Rivers like the Brahmaputra, the Beki and the Manah can be turned into deposities of fish. With scientific raring of fish, the fish output can be increased tremendously. Apart from the rivers, there are the Beels, Swamps and low lying lands. Account has been given about the number of fisheries in the district[24]

Table - 3.13
BEEL/FISHERIES IN BARPETA DISTRICT

Beel/Fishery	Number	Total area in hectares
1. Registered 'Beels'	28	1876.73
2. River fisheries	17	2316.27
3. Low lying areas	---	129.89
4. Private fisheries	3812	582.88
5. Govt. fisheries	7	6.59

Source : Statistical Handbook of Assam, 2005

Barpeta is essentially a district full of beels, rivers and low lying swamps with unique facilities for growing fishes which is an indispensable item in the culinary preparation of the local people.As per the information received from D.F.D.O the annual production of fishes is approximately 10,86,400 Kg. The main categories of fishes generally available in the district are : Bahu, Rahu,

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23.   Ibid, P-20, 21.
24.   Ibid, P-10.

Mirika, Grass carps, Common carps, Bhagon, Kuihi, Karata, Cheniputhi, Ari, Barali, Kanduli, Magur, Singi, Koi etc. There are estimated number of 12,450 fisherman in Barpeta district.[25]

Table - 3.14
DATA ON FISH PRODUCTION IN BARPETA DISTRICT

Year	Total output (in kg)
2005-06	1,50,470
2006-07	1,84,875
2007-08	1,74,000

Source : Field Study

At least 38 educated unemployed youths from differnt castes of Bandarkhowa near Sorbhog under Barpeta district have not only become self-dependent but also offered provision of earning to others. A section of unemployed educated youths of Bandarkhowa area established a club here called "Janamangal Yuba club & Library" in 1990 for the widespread development of this area. Under the inspiration of President Hassan Ali and Secretary Nabajit Das, they strated some moves to become self-reliant. Having thought over shaping the abandoned water-pools of this area as the model of earning source, they decided to start rearing fishes in them. For that purpose taking instructions from District Fishery officer, in order to do pisciculture through scientific method. Bandarkhowa ' Min Palan Samiti' was formed with Jamaluddin as its President and Hassan Ali as Secretary.

At present the Samiti has 38 members. Meanwhile, the Samiti has been registered in the Fishery Department. Under the aegis of Bandarkhowa Min Palan Samiti, the work of a big project for pisciculture is now being done in the immense waterpool lying unused near the Sarbhog Beki bridge over National Highway 31. After its completion the project is likely to provide employment to nearly 1000 people.[26] These efforts will help lot in enhancing fish production also in Barpeta district in near future.

INDUSTRIES :

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25. Action plan, 1986-87 to 1991-92, District industries centre, Barpeta District, P-16.
26. The Assam Tribune Guwahati, Assam. Dt.-17.06.2007.

The district is very backward in respect of industries. There is no major industry in the district. Jute corps can be raised in the low lying areas of the district. It is possible to start jute industries based on the raw jute produced locally. Some years back there was a plan to set up a jute mill at 'Guwagacha' about 60 Kms from Barpeta town (dist-headquarter) in the Co-operative sector. The fundation stone for the same was laid by late President of India Fakharuddin Ali Ahmed. But no effective steps were taken thereafter to concretise the proposal.

A large number of traditional handicrafts beeing scattered over the whole of the district. These industries supply the needs of the rural people. Pottery, blacksmithy, goldsmithy, coppersmithy, carpentry, bamboo and cane-making etc. are some of the traditional handicrafts. The artisans produce these goods under sheds in their own homes with the help of the other members of their families and these are sold in the local maket. There is a loom in almost every house, where the women of the family weave the necessary cloths.

Goldsmithy works had reputation not only in Assam but outside also. "Another place in Assam proper, but further down the valley having a great local reputation for its gold and silver work in Barpeta in the district of kamrup*.[27] The ivory industry of Barpeta town was once upon a time very famous for its finery. But this industry has died due to lack in the supply of elephant tusks. No proper estimates have yet been taken about the number of cottage industries in the district, their output and the no. of employmet etc.

Over and above the industries mentioned above, there are a large number of cottage and small-scall industries in the district such as candle stick, soap, chalk industry, biscuit backeries, husking mill, power-loom, brick-klin, printing press, fire-crackers etc. These industries are also being scattered all over the district. No systematic survey has far been made about these industries. The industry department of the Government of Assam has prepared a list of 88 such small and cottage industries in the district. But the actual no. of industries all over the district would be much more than this. The total number of registered small industries in Assam during 1986-87 was 957.

Number of small - scale industries registered under the Directorate of

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*   Prior to 1983, Barpeta was under the then undivided kamrup District of Assam.

27.   Hanikar, F.C. : The Gold and Silver works of Assam, 1905, P-7.

Industries and Commerce of Assam as on 31-12-2003 to 31-12-2004 has increased to 1458 in Barpeta district. Two number of industrial Estates still functioning at Howly town under Barpeta District. Growth centers under industries and commerce department and their present position of sheds in respect of Barpeta district is also two during 2004-2005. During this period total number of sheds construction was 5 (five). out of it, four was alloted and accordingly the same number was occupied. But it found later on that only two number of sheds are functioning. The total number of registered small-scale industries in Assam is 48,557 (2003-04).[28]

BELL-METAL INDUSTRY OF SARTHEBARI :

Sarthebari is a small town situated in the North-East Corner at a distance in the 27 Km. from Barpeta town, the headquarter of Barpeta district. It was a big village of 2.90 Sq. Km. till 1955 when a town Committee was formed and the nomenclature was changed from village to town, although the pattern of habitation, style of life, behavioural norms and orthogenetic culture remains the same.[29] The bell-metal industry of Barpeta has a pride of place not only in Barpeta district but in the State of Assam also. According to Dr. Prabin Baishya, "The industry is reported to have been in existence at least from the 7th century when the great king Bhaskarvarman of Kamrup, generally known as the Kumar Raja of Eastern India (594-650 A.D.) had made presents, interalia of several kinds of drinking vessels made of metal by 'Skilful artist' to Sri Harsa (Harsavardhan) of Kanauj."[30] At present there are 28 units of the bell-metal industry operating at Sarthebari and their total annual return is Rs. 73,84,800 (1986-87).

'Sarthebari' is an area in the Barpeta district of Assam comprised of 129 villages. It has a population of 7,707 according to 1991 census and more than a thousand families are engaged in the bell-metal industry. The range of products produced includes a wide variety of utility and decorative items of bell-metal. These are locally known as : Kahi (plate), Bati (bowl), Bota, Sarai, Ban, Lota, Barkhati, Hati Khujia bati, Safura, Taal (cymbal), Bhortal etc.[31]

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28.   Statistical Handbook of Assam, 2005, P-112,113.
29.   Baisya, Dr. P. : The role of small-scal and cottage industries - A case study in
        Kamrup District, Assam.
30.   Ibid.
31.   Ray Datta B, Das Gurudas : Dimensions of Rural Development in North-East
        India, Akansha Publishing House, New Delhi, P-121, 122.

The bell-metal industry of Sarthebari has a prestigious past. The people of Assam are emotionally and culturally attached with the utensils of the bell-metal industry of Sathebari under Barpeta District. This industry is providing engagement to nearly 20,000 people directly or indirectly.[32]

SILK INDUSTRY :

The Tribal people in different villages of Barpeta district traditionally weave endi-cloths. This is a very time consuming work involving hard labour. Endi-yarn is produced from a particular kind of insect. Endi cloths have great demand not only in Assam but outside Assam also. But due to lack of proper planning, unscientific method of production and absence of modernisation, the industry has virtually remained static. Apart from ericulture the weather of the district is also suitable for silk and mugaculture. also. But State initiative is necessary to make these industries viable .

HERITAGE : SATRAS AND MONUMENTS AND SITE :

Barpeta district can rightly be regarded as a 'land of Satras'. There are as many as sixty nine (69) numbers of Satra in the district. Besides, there are twenty five (25) historic monuments and culturally important sacred places in the district. Satra, (Vaishnavite monasteries) a unique institution is the gift of the 'Gurus' to us. Although in the beginning these Satra institutions were made for the propagation of vaishnavite faiths or Krishna culture, but with the passage of time such institutions were gradually transformed into open universities and became all embracing socio-cultural centres covering education, music, dance, sculpture, drama and fine art.[33] "One thing marks off these 18th century paintaings of Assam there are beautiful landscape, most green and undulating plains with flowers, trees and hills and rivers. It is wonder how the beauty of nature as spread out over the face of the earth could captivate these artists of Assam in a way it never did artists in other parts of India''[34] In some Satras sure to be seen till the other day mural paintings and wood earnings of some beauty and sometimes with folk elements on them.[35]

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32.   The Assam Tribune, 24-01-2008.
33.   Roy N. : Barpeta District - An Introduction 2005.
34.   Chatterjee, S.K. : Place of Assam in the History and Civilization of India, P-58.
35.   Neog, M. : The contribution of Sankardeva to the literature and civilization of India (1978), P-29.

Barpeta's glory reached zenith at the dawn of 16th century A.D., and thus Barpeta became nerve-centre ('boikuntha puri') of Vaishnavite culture, i.e., 'ek-sharan- Hari nam dharma' - Krishna culture, with the advent and divine presence of Mahapurush Srimanta Sankardeva, Harideva, Madhabdeva, Damodardeva their disciple and devoted followers. As miniature replicas of the Satras, village Namghars were built and the Namghars combined the function of a village parliament, a village church.[36] Barpeta during the pre-Sankardeva era, that is from 8th to 15th century A.D, was enriched by the aphorism and practical wisdom of legendery 'Dakpurusha', the first Assamese poet having versatile inborn qualities; Kavya's and verses of Kaviratna Saraswati; Pitambar Kavi and by the contributions of Sanskrit Scholar Purushottwam Vidyabagish etc.

TRANSPORT :

The villages of Barpeta district is backward in respect of transport and communicatios in comparison with the number of poulation. During the rainy season, the transport system in the rural areas remains totally disrupted. As a result prices goes very high and the poor people suffer a lot.

RAILWAY TRANSPORT :

The North-East Frontier Railway is running through the district. The district has a railway route length of 47 Km. It was originally meter gauge line. But at present a broad gauge line is also laid side by side with the meter gauge line. In 2006, the meter gauge line has been lifted from Bongaigaon to Guwahati to convert it to broad gauge one. There are Six railway stations in the district and out of Barpeta Road railway station is the biggest one. Barpeta Road, locally known as 'Athiyabari' is a busy commercial market town and covered by a municipality.It is situated at a distance of 23Km. towards the west of Barpeta town, the district headquarter. In 1927, a rail station was set up at Athiyabari village. This very station was later on namend as "Barpeta Road" by the then Government lawer of Barpeta Late Lohit Ch. Nayak.[37]

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36.   Kakati, B.K. : The Mother Goddess Kamakhya (1948) P-82.
37.   Golden jubilee Souvenier (2003) GNB High School, Barpeta Road (Assam).

Table - 3.15
Railway Station under Barpeta District

Lenght of Railway line	47 K.M.
Total No. of station	Sorbhog
6 Nos	Barpeta Road.
	Guwagacha
	Sarupeta
	Pathsala
	Niz Sarih

Source : Barpeta Road Railway station, Construction Division (2006).

The North-East Frontier Railway recently submitted a proposal to the Railway Board for new railline connecting Changsari with the commercial hub of western Assam, Barpeta Road via Mukalmuwa, Sarukshetri, Barpeta town and Howly way back in 1997. During the period of 1998-2000 a survey was done giving a ray of hope to the problem of transportation. By this project nearly 20 lakh agrarian population of this district will be benifitted to a leng extent. The economy of this locality spreading to a distance of 85 Kilometers on the north bank of the mighty Brahmaputra is mainly based on agriculture and the people want easy, cheap and convenient transportation and easy access to the market to get their goods sold at a resonable price.[38] Further, the district is a spot of pilgrimage due to the Satra established by Mahapurush Srimanta Sankardeva.

ROAD TRANSPORT :

The 31No. National Highway is runnig through the Barpeta district also. The route lenght is 55 Kms. There are altogether seven (7) P.W.D. roads in the district with a total route length of 1400 Km of which 128km. are pitched roads and rest gravel roads. There are altogether 2219 vehicles out of which 265 are buses and 259 trucks.[39] Motor vehicles are the chief means of tranport between different places within the district. Trucks are mainly used for transporting different traded goods. The transport system in both the northern and southern portions of the district is very weak. Since the char areas in the south of the district are low-lying, therefore transport system in those areas also is

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38.   The Assam Tribune, Dt. 18-06-2007.
39.   Status Paper of Barpeta district. P-301.

very weak. The chief means of transport in these areas during the rainy season is boats.[40]

Table 3.16
ROADS

Nature of Roads	Length (in K.M.)
National Highway (N.H.No.31)	67
P.W.D Roads	1400

Source : P.W.D, Barpeta

Table - 3.17
MAJOR DISTRICT ROAD

S. N.	From	To
1	Barpeta	Barpeta Road/ Bashbari
2	Barpeta	Sorbhog / Kalgachia / Moinbari
3	Barpeta	Patacharkuchi
4	Barpeta	Sarthebari
5	Barpeta	Rampur
6	Barpeta	Baghbar
7	Barpeta	Kadong
8	Barpeta	Bahari
9	Barpeta	Pathsala

Source : PWD office, Barpeta.

Table - 3.18
OTHER DISTRICT ROAD

S. N.	From	To
1	Barpeta Road	Anandabazar
2	Barpeta Road	Salbari
3	Barpeta	Bhabanipur via kayakuchi
4	Barpeta	Mandia
5	Barpeta	Jania
6	Barpeta	Bhella / Nagaon / Chenga

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40.   "Pragati" published by Planning Forum, MC College, Barpeta (Assam).

7	Barpeta	Palhaji
8	Barpeta	Garemari / Jania
9	Bhabanipur	Sarupeta
10	Sorbhog	Patiladoha / Panbari
11	Sorbhog	Kamargaon

Source : PWD office, Barpeta.

Table - 3.19
Motorable Roads (N.H / P.W.D) at Barpeta District

SL. NO.	ROUTE	DISTANCE (K.M.)
1	Tihu - Patacharkuchi - Simlaguri - Patildoha (N.H.31)67 K.M.	
2	Barpeta - Daulasal- Rampur	31 K.M.
3	Barpeta- Chenga - Bahari	23 K.M.
4	Barpeta - Nagaon - Sarthebari	27 K.M.
5	Barpeta - Bhella - Madrassa - Bahari	18 K.M.
6	Barpeta - Bhella - Madrassa - Palhazi	18 K.M.
7	Barpeta - Kayakuchi - Sarupeta - Bhuyanpara - Rupohi	43 K.M.
8	Barpeta - Satrakanara - Baghbar	29 K.M.
9	Barpeta - Jania - Kadong - Garemari - Hawly	18 K.M.
10	Barpeta - Howly - Joypur	19 K.M.
11	Barpeta - Howly - Pathsala - Anchali - Simla	57 K.M.
12	Barpeta - Howly - Pathsala-Patacharkuchi-Tihu-Doomni	72 K.M.
13	Barpeta - Barpeta Road - Gobardhana - Bashbari	49 K.M.
14	Barpeta - Barpeta Road - Gobardhana - Anandabazar	40 K.M.
15	Barpeta - Sorbhog - Kalgachia - Moinbari	71 K.M.
16	Barpeta - Sorbhog - Kamargaon	38 K.M.
17	Barpeta - Sorbhog - Manikpur - Chowkihali - Nagaon	54K.M.
18	Barpeta - Sorbhog - Patiladoha - Panbari	56 K.M.

Source : P.W.D. Office Barpeta (Assam).

Table - 3.20
VEHICLE

S. N.	Name of vehicle	Total Nos.
1	Bus	289 Nos
2	Truck (Heavy)	558 Nos.
	Truck (M)	68 Nos.
3	Private Car	733 Nos.
4	Jeep	52 Nos.
5	Omni Bus	7 Nos.
6	Mini Bus	7 Nos.
7	Scooter / Motor Cycle	6495 Nos.
8	Taxi	6 Nos.
9	Tractor	89 Nos.
10.	Trailor	23 Nos.
11.	Auto Rickshaw	132 Nos.
12.	Govt. M.V	56 Nos.

Source : As per DTO, Barpeta's record as on 4.8.2001

RURAL DEVELOPMENT BLOCKS :

There are at present Twelve (12) RD blocks operating in the district. The total number of village panchayats is 77. The names of the CD Blocks, the number of villages under them and the total number of village panchayats are given below :-

Table 3.21
Rural Development Blocks, Village And Village Panchyat

Name of R.D. block	Total No. of village	Total No. of village Panchayat
1. Barpeta	139	5
2. Mandia	184	8
3. Chenga	137	6
4. Rupasi	123	6
5. Bhabanipur	98	6
6. Gobardhana	140	5
7. Bajali	114	5
8. Jalah	146	5

9. Guma phulbari	48	7
10. Sarukshetri	63	7
11. Paka - Betbari	70	10
12. Chakchaka	64	7
	1326	**77**

Sourse : **(i)** **Status paper of Barpeta District.**
(ii) **CIC, Pathsala, Barpeta (Assam).**

Under the provision of Assam Panchayati Raj Act, 1959, the constitutional structure of Local Bodies in rural areas were Gaon Panchayats, Anchalik Panchayats and Mahkuma Parishad. But the Panchayat system has been made two-tier instead of three-tier as per the Panchayat Raj Act of 1972. Thus the structure of the Panchayat has been divided into gaon Panchayat and Zila Parishad.

FLOODS AND EROSION :

Unlike other natural calamities, flood is the most devastating natural calamities that affects Assam every year. On the other hand, 'Erosion' also equally affects the socio-economic scenario of Assam in general and Barpeta district in particular in the wake of each and every floods. There are two major rivers in Assam namely (a) the mighty Brahmaputra and (b) Barak river. The Brahmaputra flows the Assam along a length of 860 Kms. receiving on it way over 35 tributaries from the both north and south banks and Barak river flowing through the valley of Cachar with over 7 tributaries. The river-rine area of both Brahmaputra and Barak valley measures about 27% of the total area of the State. These two rivers, every year caused dameged to standing crops, public property, living beings as well as environment too.

The perennial problem of flood and erosion by the mighty river Brahmaputra has been drag on the district of Barpeta's economy, damaging crop, land, property and infrastructure besides causing loss of lives with almost unfailing regularity every year. "From 1954 to 2002 almost 3,88,000 ha of land has been swallowed by the Brahmaputra alone. Its tributaries and distributaries have also been responsible for loss of lives and property".[41]

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41.   The Assame Tribune, dt. 19-07-2007.

The river Pahumara is posing serious danger to Gohinpara area of Bajali sub-division under Barpeta district with erosion still continuing at an alarming rate. Unprecedent floods had occured in 2007 in Barpeta area due to rise of water level of the Brahmaputra, Beki, Manas, Chaulkowa and Bhelengi rivers with thousands of families being shifed to more than 300 temporary relief camps.[42] The people of historic Moinbari and its adjacent Fularachatala area under Barpeta district are being affected by river erosion.

'Helana' a rural business and educational centre, situated about 7 KM. in the south west side from Patacharkuchi under Barpeta district may totally be washed away by the devastating erosion of river Kaldia if urgent and strong preventive measures are not taken by the authorities concerned. Over 50 villages in North-East Barpeta under Barpeta & Sarupeta revenue circles in Barpeta, Sarukshetri and Bhabanipur LACS were worst-affected by the unprcedent floods of 2007 (July-August) flowing through the Beki river which caused the breach in Narayanguri dam. Over 10,000 people have been affected and about 16,000 hectare of agricultural land submerged.[43]

The Brahmaputra a snow-fed perennial river is going to flood more violently and more frequently, leading to inundation in a large-scale. Low-lying areas close to the river and its tributaries would be the worst hit in such a secenario. Some of the river islands would eventually disappear. In the process some ecosystems would be lost. Moinbari Satra is no more. Hadirasaki, the spot of the last battle between Ahom , and Maan has been collapsed. "More than 400 Bigha of land have been eroded during the lart ten years"[44]

Among the district of Assam, Barpeta is the highest erosion affected district. Places in between Raumari and Tarabari (now not existed due to erosion) in the eastern side of the district namely Chenimari, Chenglidiya, Balidhari, Yatradiya, Bardiya, Aatiya, Kalital etc the most fertile villages have already eroded by the river Brahmaputra. In 1959 famous Tarabari market area is also eroded. Now the market is shifted to Bahari under Barpeta district. The old Baghbar village under Baithapota Satra established by Mahapurush Sri Sri Madhabdev where people of varied caste and creed had lived peacefuly also eroded by the Brahmaputra in 1978.

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42.   Ibid, Dt. 06-08-2007.
43.   Ibid, Dt. 11-08-2007.
44.   Ibid, Dt. 24-01-2008.

Not only the river Brahmaputra but some of its tributaries also eroding lands in time to time. "Especially one of the dead tributaries of the river at Mowamari, under Kalgachiya Revenue circle, suddenly came to life during the lastest flood (2007) and caused havoc among villagers having eroded over 50 villages in a day". The discharge of excess water allegedly by the Royal Govt. of Bhutan through the Kurishu embankment causing collapse to the Narayanguri dam, has created a fury of floods in the entire low-lying areas under Barnagar, Barpeta, Sarupeta and Sarthebari circles.[45] According to official estimates 11,57,269 people of 547 villages were affected by flood. The area of inundation is estimated at 94,398.11 hectares.[46] The flood which occured in 2007 was more ferocious than in 1986 and 2004. It is worth mentioning that the flood of 2004 and the recent floods of 2007 were due to the illegal release of water of the Kurisshu Bund of the Royal Govt. of Bhutan.[47]

Erosion by Brahmaputra and its tributaries is neither a fortuitous nor a spasmodic event. It has been continuing year after year. Lakhs of people have been rendered homeless and many more will face a similar fate in a couple of years in Barpeta district compelling large-scale exodus of people. 1600 metres of embankment in Pazarbhanga area was washed away by floods in 2002-03.[48]

MANAS NATIONAL PARK - SITE OF WORLD HERITAGE :

The "Manas National Park" with its unique biodiversity and beautiful landscape is situated at the base of the foothills of the Bhutan-Himalays. This very park was declared a 'Sanctuary' way back in 1928. Prior to signing the 'Bodo Accord' in 10th February, 2003, the park was under Barpeta district's jurisdiction. But presently Manas National park has come under jurisdiction of Bodoland Territorial Council (BTC) or B.T.A.D. "Before 2003, "the deteriorating law and order and the onslaught of poachers and smugglers not only caused concern to the tourists and authority but attracted attention of the international community also and in 1992, UNESCO listed it as World Heritage Site in Danger which the UN body recognised as 'World Heritage Site' in 1985"[49] The total area of the site is 500 square kilometers and it harbours the

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45.   The Assame Tribune, Dt.- 26-08-2007.
46.   Ibid, Dt.- 18-08-2007.
47.   Ibid, Dt.- 11-09-2007.
48.   Ibid, Dt.- 06-07-2007.
49.   Ibid, Dt.- 08-03-2008.

largest number of protected animal species of the State of Assam and the Nation.

It is known that 21 out of 41 endangered animal species so far listed in the Schedule No 1 of the Indian wildlife Act, are available in this park. Tigers are also reserves in this park under the 'Project Tiger' scheme of the Government. The park "harbours 60 species of mammals, 312 species of birds, 42 species of reptiles, 7 species of amphibia, 54 species of fishes, 100 species of insets and as many as 543 species of plants. The most magnificent mammals found in Manas are - tiger, leopard, golden cat, fishing cat, golden langur, capped langur, binturong, civet, elephant, gaur, bear, hispid hare, rhino, Asiatic water buffalo, hog-deer, swamp-deer, sambar, Gangetic dolphin etc"[50] Several NGOs like the wildlife trust of India, the SSB, police and the park authority have been taking concerted efforts for alround uplift of this park.

The Manas National Park is situated at a distance of 52 kilometres towards the west-north of Barpeta district's headquarter. Tourists from different parts of the globe visits this site every year. The park is generally open for both local and foreign teurists from November to April. Offcourse, for entry into the park, visitors have to collect necessary permission from the office of the field director, Manas Tiger Project, Barpeta Road. Basbari which is located at 20 kilometers away from Barpeta Road, is the main gateway for park entrance. Tourists can also have a look into the "Fatemabad Tea Estate" the sole tea-garden of Barpeta district established in private sector on way to the park.

Environmentalists as well as the conscious people have heaved a sigh of relief at the present affairs of the authority concerned undertaken for the development of the National Park. Economists have predicted more revenue earnings with arrival of tourists year after year.

Socio-Economic Profile of Respondents taken in study in Barpeta District of Assam on the basis of Primary Data obtained from Survey are as followed :

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50.   Roy, N. : Barpeta District - An Introduction, 2005, P-30-31.

Table : 3.22
CATEGORY-WISE DISTRIBUTION OF SAMPLE
HOUSE-HOLDS, SELECTED BLOCKS

S.No.	Name of Blocks	Marginal Farmer (MF)	Rural Artisans (RA)	Agricultural Labour (AL)	Others	Total
1	BARPETA	26	26	26	22	100
2	BAJALI	26	26	26	22	100
3	BHABANIPUR	26	26	26	22	100
4	MANDIA	26	26	26	22	100
5	GOBARDHANA	26	26	26	22	100
	TOTAL	130	130	130	110	500

Sources : Field Data

Table 3.22 shows the categorywise distribution of sample units. Out of 500 respondents selected from five development blocks of Barpeta district belong to marginal farmers, rural artisans and agricultural labourers categories. The remaining respondents included in 'others' comprises rural servants such as cobblers, barbers, washerman and others. In each block 100 respondents were selected. Of these 26 each are marginal farmers (MF), rural artisans (RA) and agricultural labourers (AR) and 22 respondents from each block are from 'others' category. The 100 respondents belongs to at least 20 villages of each development block under study and later on categorised them as MF, RA, AR and as 'other' category. The selection of respondents was done as per needs of the study.

Table 3.23
COMMUNITY-WISE DISTRIBUTION OF SAMPLE RESPONDENTS

S.No.	Name of Blocks	SC	ST	OBC	OC	TOTAL
1	BARPETA	18	21	24	23	86
2	BAJALI	42	19	32	16	109
3	BHABANIPUR	25	24	27	24	100
4	MANDIA	27	24	21	20	92
5	GOBARDHANA	27	28	29	29	113
	TOTAL	139	116	133	112	500
		(27.80)	(23.20)	(26.60)	(22.40)	(100.00)

Sources : Field Data

The community-wise distribution of sample respondents is as shown in table 3.23 Out of total 500 respondents chosen for study, 139 (27.80%) come from scheduled caste (SC) communities, 116 (23.20%) from scheduled Tribes (ST), 133 (26.60%) from other backward class (OBC) communities and 112 (22.40%) from other caste (OC) communities. The number of SC and OBC respondents is the highest in Bajali block. on the other hand number of OBC and OC is in higher position in the Gobardhana block and number of ST got the second position here. However, SC respondents are more than other categories among the respondents of five blocks under study. This is confirms to the population trends in the five development blocks of Barpeta district.

Table 3.24
AGE-WISE DISTRIBUTION OF SAMPLE RESPONDENTS

S.No.	Name of Blocks	20-30	31-40	41-50	51-60	61 and above	TOTAL
1	BARPETA	32	55	25	---	---	112
2	BAJALI	16	31	26	08	---	81
3	BHABANIPUR	27	38	31	13	12	121
4	MANDIA	28	30	20	08	08	94
5	GOBARDHANA	19	35	35	03	---	92
	TOTAL	**122**	**189**	**137**	**32**	**20**	**500**
		(24.40)	**(37.80)**	**(27.40)**	**(6.40)**	**(4.00)**	**(100.00)**

Sources : Field Data

As is evident from the figures presented in table 3.24 out of the total 500 respondents selected from 20 villages from each block. Here it is found that out of 500,122(24.40%) are between 20-30 years, 189 (37.80%) are between 31-40 years, 137 (27.40%) are between 41-50 years, 32 (6.40%) are 51-60 years and 20 (4.,00%) are in the age group of 61 and above. Higest number of respondents are in the age group of 31-40 followed by 41-50, 20-30,51-60 and 61 and above age groups.

Table 3.25
THE AVERAGE FAMILY-SIZE AND OTHER POPULATION DETAILS

S.No.	Name of Block	No. of households	No. of Persons in the households			Average size of Family
			Male	Female	Total	
1	BARPETA	120	306	309	615	5.12
2	BAJALI	120	275	273	548	4.57
3	BHABANIPUR	110	276	274	550	5.00
4	MANDIA	95	180	178	358	3.76
5	GOBARDHANA	55	91	86	177	3.21
	TOTAL	**500**	**1128**	**1120**	**2248**	
		(100.00)	**(22.56)**	**(22.40)**	**(44.96)**	

Sources : Field Data

The table 3.25 shows that the Barpeta Development Block occupies first place as far as number of persons and family size of the households are concerned which are 615 and 5.12 respectively. Thus the Bhabanipur block occupy the second place from the point of view of the number of persons in the households and average size of family are 550 and 5.00 respectively. The total population in the samplehouseholds was worked out as 2248 of which 22.26% (1128) are male population and 22.40% (1120) are female.

The number of female households (309) is slightly more than the male households (306) in the Barpeta Development Block. Whereas out of the five blocks number of persons in the households and overage size of family is the lowest in the Gobardhana block. Out of 55 no. of households, the no. of persons in the family are 91 male and 86 female. The overage size of the family of total households (55) is worked out as 3.21. Thus number of persons in the households in Barpeta is 615 followed dy Bhabanipur (550) , Bajali (548), Mandia (358) and in Gobardhana block (177) respectively. Similarly, the overage size of family of five surveyed development blocks are as followed : Barpeta (5.12), Bajali (4.57), Bhabanipur (5.00), Mandia (3.76) and in Gobardhana (3.21).

Table 3.26
LAND HOLDING PATTERN AMONG RESPONDENTS

S.No.	Particulars in Bighas	MF	RA	AL	OT	Total
1	Nil	---	42	65	48	155 (31.00)
2	Below 0.5	---	35	35	18	88 (17.60)
3	0.5-1	13	29	22	19	83 (16.60)
4	1.1-2	45	---	---	36	81 (16.20)
5	2.1-3	83	---	---	10	93 (18.60)
6	3.1-4	---	---	---	---	---
	TOTAL	**141 (28.20)**	**106 (21.20)**	**122 (24.40)**	**131 (26.20)**	**500 (100.00)**

Sources : Field Data

Table 3.26 indicates the landholding pattern among the respondents. The unique feature of the landholding particulars is that 31.00 percent of respondents are landless ie 155 respondents out of 500 are having no land asset. 17.60 percent (88 respondents) are having land below 0.5 bighas, 16.60 percent (83 respondents) belongs to the fractile group of 0.5 -1 bighas , 16.20 percent of respondents (81) are having land in the range of 1.1 - 2 bighas and (93 respondents) 18.60 percent are in the fractile group of 2.1 - 3 bighas of land.

The landless respondents are high in number among rural artisans category. Out of 500 respondents 106 (21.20%) are from this category followed by agricultural labourers and others category with 112 (24.40%) and 131 (26.20%) respectively.

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Table 3.27
INCOME PATTERNS OF HOUSE-HOLDS

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		Name of the Block					
S.No.	Category	1. Barpeta			2. Bajali		
		Monthly Income	Per-capita Income	Family Size	Monthly Income	Per-capita Income	Family Size
1	MF	758.37	148.12	5.12	683.24	133.97	5.10
2	RA	660.68	144.57	4.57	645.96	149.53	4.32
3	AL	563.10	112.62	5.00	610.48	117.40	5.20
4	OT	543.43	144.53	3.76	454.40	113.60	4.00

		Name of the Block					
S.No.	Category	1. Bhabanipur			2. Mandia		
		Monthly Income	Per-capita Income	Family Size	Monthly Income	Per-capita Income	Family Size
1	MF	583.38	107.24	5.44	443.78	92.26	4.81
2	RA	543.77	103.38	5.26	498.36	95.47	5.22
3	AL	517.46	94.60	5.47	457.02	89.26	5.12
4	OT	490.23	99.44	4.93	397.11	90.46	4.39

		Name of the Block		
S.No.	Category	5. Gobardhana		
		Monthly Income	Per-capita Income	Family Size
1	MF	638.28	125.40	5.09
2	RA	530.51	129.40	4.10
3	AL	520.29	102.42	5.08
4	OT	521.33	167.09	3.12

<div align="center">

Sources : Field Data

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The table 3.27 shows income pattern of households by blockwise and category - wise. Households among marginal farmers category are in the first position in respect of average income, monthly income and per-capita income. The marginal farmers are having the highest average monthly income of Rs. 786-37 followed by rural artisans, agricultural labourers and others category with an income of Rs. 660.68, Rs. 563.10 and Rs.543.43 respectively in Barpeta Development Block.

In this block, the average per-capita income of marginal farmers (Rs 148.12) is the highest among all categories followed by rural artisans (Rs 144.57),

other category (Rs 144.53) and agricultural labourers (Rs 112.62). Thus the highest average per - capita of all categories occurs in Barpeta Development Block. The Bajali block is slightly behind with Rs. 149.53 per-capita income followed by Gobardhana block Rs. 169.09 among the others category. The highest per-capita income in Bhabanipur Development Block among the marginal farmer is Rs 107.24. But in Mandia Development Block the highest monthly income among the rural artisans found at Rs 498.36 and lowest one is among the 'others' category stands at Rs 397.11. Thus the per-capita income also at Mandia block is lower than the other surveyed blocks. Here it is quite vivid that out of five surveyed blocks from the point of view of monthly income and per- capita income, Barpeta block is in at first position and the Mandia block is in the lowest.

Table 3.28
PATTERN OF PRODUCTIVE ASSETS

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	23	15	45	14	32	129
2	RA	16	57	37	08	07	04	129
3	AL	76	32	13	05	01	02	129
4	OT	51	36	06	12	07	01	113
	TOTAL	143	148	71	70	29	39	500
		(28.60)	(29.60)	(14.20)	(14.00)	(5.80)	(7.80)	(100.00)

Source : Field Data

As the figures in table 3.28 indicate, the productive assets value of 148 out of 500 respondents is below Rs 500 worth. Of them 129 respondents are rural artisans. Of the total 500 respondents , 143 respondents do not possess any productive assets out of which agricultural labourers are 76. There are 71 respondents in the range of 500-1000 assets value, of them 37 are rural artisans. Of the total 129 rural artisans 57 possess assets whose value is below Rs 1000.

The position of marginal farmers is relatively better as far as possession of productive assets is concerned. Out of the total 129 marginal farmers, 91 are in the range of Rs 1000-2000 and above 86 respondents out of 113 belonging to other categories possesses productive assets worth below Rs 500 . In case of agricultural labourers category, 108 out of 129 ie 83.72% possess productive assets whose worth is below Rs 500.

Table 3.29
BLOCK-WISE PATTERN OF PRODUCT ASSESTS

(Value in Rs)

1. BARPETA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	3	2	6	4	11	26
2	RA	3	12	7	2	1	1	26
3	AL	15	8	2	1	--	--	26
4	OT	11	7	2	1	1	--	22
	TOTAL	29	30	13	10	6	12	100

2. BAJALI BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	--	2	8	3	13	26
2	RA	2	9	8	4	2	1	26
3	AL	13	10	3	--	--	--	26
4	OT	9	8	3	2	--	--	22
	TOTAL	24	27	16	14	5	14	100

3. BHABANIPUR BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	7	4	10	2	3	26
2	RA	4	11	8	--	2	1	26
3	AL	17	5	3	1	--	--	26
4	OT	10	6	--	3	3	--	22
	TOTAL	31	29	15	14	7	4	100

4. MANDIA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	7	2	12	2	3	26
2	RA	2	13	7	2	2	--	26
3	AL	15	5	3	1	1	1	26
4	OT	9	8	1	2	1	1	22
	TOTAL	26	33	13	17	6	5	100

5. GOBARDHANA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL	GRAND TOTAL
1	MF	--	6	5	9	3	2	25	129
2	RA	5	12	7	--	--	1	25	129
3	AL	16	4	2	2	--	1	25	129
4	OT	12	7	--	4	2	--	25	113
	TOTAL	33	29	14	15	5	4	100	500

Source : Field Data

The blockwise particulars of productivity assets are presented in table 3.29 (ABC).As it is evident from the information given in this table, the relative position of the respondents of Barpeta block is better than that of those coming from other blocks. The percentage respondents possessing productive assets is greater in Barpeta block which is 76 percent followed by Bajali(71.0%), Bhabanipur (69.0%), Mandia (65%) and Gobardhana block (63.0%). In all the five blocks, the agricultural labourers possessing of productive assets is very negligible. With slight variation the relative position of marginal farmers, in all the five blocks, slightly better than those belonging to other categories. In all the five blocks most of the rural artisan respondent are in the range of Rs 500-1000 assets value.

Table 3.30
LIVE-STOCK ASSETS PARTICULARS

(Values in Rs)

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	14	18	30	30	13	24	129 (25.80)
2	RA	102	14	6	00	5	2	129 (25.80)
3	AL	85	21	9	6	7	1	129 (25.80)
4	OT	72	17	6	12	6	00	113 (22.60)
	TOTAL	273 (54.60)	70 (14.00)	51 (10.20)	48 (9.60)	31 (6.20)	27 (5.40)	500 (100.00)

Source : Field Data

The table 3.30 presents the details of live-stock assets of the sample respondents. More than 50% (273 out of 500) of the total respondents do not possess any live-stock assets. Out of this, many are rural artisans. Out of the 157 respondents possessing live-stock assets in the range of Rs 500-2000 worth where 97 (19.40) are marginal farmers. Most of the agricultural labourers and other respondents do not own any live-stock assets. Out of those whose live-stock assets value is below Rs 500, many are agricultural labourers.

Table 3.31
BLOCK-WISE PATTERN OF LIVE-STOCK ASSESTS

1. BARPETA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	2	7	9	2	6	26
2	RA	18	3	2	--	2	1	26
3	AL	15	4	3	--	4	--	26
4	OT	12	1	1	6	2	--	22
	TOTAL	45	10	13	15	12	7	100

2. BAJALI BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	3	4	5	8	3	3	26
2	RA	21	3	1	--	1	--	26
3	AL	14	6	2	3	1	--	26
4	OT	13	3	3	2	1	--	22
	TOTAL	51	16	11	13	6	3	100

3. BHABANIPUR BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	6	5	5	4	2	4	26
2	RA	23	2	1	--	--	--	26
3	AL	20	4	1	1	--	--	26
4	OT	17	5	--	--	--	--	22
	TOTAL	66	16	7	5	2	4	100

4. MANDIA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	5	6	5	3	3	4	26
2	RA	22	3	1	--	--	--	26
3	AL	21	3	1	--	1	--	26
4	OT	16	6	--	--	--	--	22
	TOTAL	**64**	**18**	**7**	**3**	**4**	**4**	**100**

5. GOBARDHANA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL	GRAND TOTAL
1	MF	--	1	8	6	3	7	25	129
2	RA	18	3	1	--	2	1	25	129
3	AL	15	4	2	2	1	1	25	129
4	OT	14	2	2	4	3	--	25	113
	TOTAL	**47**	**10**	**13**	**12**	**9**	**9**	**100**	**500**

Source : Field Data

Many of the respondents from Gobardhana block are relatively in a disadvantageous position as far as live-stock assets are concerned as the data presented in table 3.31 (ABC) reveals. Out of the 273 (54.60) total respondents who do not possess any live- stock assets i.e. 45 respondents are from Barpeta Block followed by 51,66,64 and 47 from Bajali , Bhabanipur, Mandia and Gobardhana block respectively. In all the five blocks, rural artisans are more in numbers who do not possess any live-stock assets. Out of the total 102 respondents of this Category, nearly 20.40% do not own any live-stock assets.

Among the total marginal farmer respondents of 129, the percentage of respondents possessing live-stock assets is as high as 25.8% followed by Bajali, Bhabanipur, Mandia and Gobardhana blocks. Most of agricultural labourers and others from Barpeta and Bajali blocks are almost deprived of live-stock assets in comparison to Bhabanipur, Mandia and Gobardhana block. In Bhabanipur and Mandia block only a negligible amount of respondents (7) is in possession of assets in between Rs 500-1000 worth.

Table 3.32
HOUSE-HOLDS ASSETS PARTICULARS

(Values in Rs)

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	5	37	72	7	8	129 (25.80)
2	RA	--	4	74	29	8	14	129 (25.80)
3	AL	--	16	87	19	7	00	129 (25.80)
4	OT	--	17	68	14	12	2	113 (22.60)
	TOTAL	--	42 (8.40)	266 (53.20)	134 (26.30)	34 (6.30)	24 (4.80)	500 (100.00)

Source : Field Data

The Data pertaining to the domestic assets of sample respondents are presented in table 3.32, of the total 500 respondents, 400 i.e. 80% are having domestic assets in the value range of Rs 500-1500 out of which 109 (21.80%) are marginal farmers, followed by 106 (21.20%) agricultural labourers, 103 (20.60%) rural artisans and 85 (17.00%) others.

As far as the number of respondents, who have some domestic assets, maginal farmers are the highest in number followed by agricultural labourers, rural artisans and other category respondents. Most of the marginal farmers possess house-hold assets in the value range of Rs 1000-1500 . Only 24, out of total 500 respondents possess domestic assets above the worth of Rs 2000.

Table 3.33
BLOCK-WISE PARTICULARS OF DOMESTIC ASSESTS

1. BARPETA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	--	5	17	2	2	26
2	RA	--	--	11	9	1	5	26
3	AL	--	2	15	5	4	--	26
4	OT	--	2	9	6	5	--	22
	TOTAL	--	4	40	37	12	7	100

2. BAJALI BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	2	4	15	2	3	26
2	RA	--	1	14	4	3	4	26
3	AL	--	3	18	5	--	--	26
4	OT	--	2	14	3	3	--	22
	TOTAL	**--**	**8**	**50**	**27**	**8**	**7**	**100**

3. BHABANIPUR BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL	
1	MF	--	1	11	12	1	1	26	
2	RA	--	2	18	4	2	--	26	
3	AL	--	5	20	1	--	--	26	
4	OT	--	6	16	--	--	--		22
	TOTAL	**--**	**14**	**65**	**17**	**3**	**1**	**100**	

4. MANDIA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL
1	MF	--	2	12	10	1	1	26
2	RA	--	1	17	6	1	1	26
3	AL	--	4	21	1	--	--	26
4	OT	--	5	17	--	--	--	22
	TOTAL	**--**	**12**	**67**	**17**	**2**	**2**	**100**

5. GOBARDHANA BLOCK

S. No.	CATEGORY	NIL	BELOW Rs. 500	501-1000	1001-1500	1501-2000	ABOVE 2001	TOTAL	GRAND TOTAL
1	MF	--	--	5	18	1	1	25	129
2	RA	--	--	14	6	1	4	25	129
3	AL	--	2	13	7	3	--	25	129
4	OT	--	2	12	5	4	2	25	113
	TOTAL	**--**	**4**	**44**	**36**	**9**	**7**	**100**	**500**

Source : Field Data

Table 3.33 contains the blockwise data relating to the domestic assets. As far as the percentage of respondents having domestic assets, Barpeta block stands first followed by Bajali, Bhabanipur, Mandia and Gobardhana blocks. In all the five sample blocks, marginal farmer respondents are more in number in the possession of domestic assets. Rural artisans from Bhabanipur and Mandia blocks are relatively better placed.

Agricultural labourers and others category respondents do not possess domestic assets above the value of Rs 2000 in any of the four blocks. The relative position of the respondents from Mandia block in worse than the other four blocks. Most of the respondents whose domestic assets value is below Rs 500 are marginal farmers and rural artisans category respondents.

Table 3.34
TEMPORARY MIGRATION PARTICULARS OF RESPONDENTS

S. No.	CATEGORY	NOT MIGRATED	MIGRATED	TOTAL
1	MF	119	10	129
2	RA	56	73	129
3	AL	75	54	129
4	OT	86	27	113
	TOTAL	**336**	**164**	**500**
		(67.20)	**(32.80)**	**(100.00)**

Source : Field Data

In the analysis of rural poverty, it is essential to know whether the rural work - force are getting sufficiant employment locally or migrating to other places. Data were collected about the temporary migration particular of the sample respondents and presented in table 3.34.

As the data shows, 164 out of 500 ie 32.80% respondents are migrating to other places in search of employment during the off seasons. Of these 164 respondents, 54 (32.92%) are agricultural labourers, 73 (44.51%) are rural artisans, 27 (16.46%) are other and 10 (6.09%) are marginal farmers. The degree of migration is high among rural artisans and low among marginal farmers.

Table 3.35
BLOCK-WISE PARTICULARS OF TEMPORARY MIGRATION

S. No.	CATEGORY	1. BARPETA			2. BAJALI		
		NOT MIG-RATED	MIG-RATED	TOTAL	NOT MIG-RATED	MIG-RATED	TOTAL
1	MF	26	--	26	23	3	26
2	RA	9	17	26	17	9	26
3	AL	12	14	26	21	5	26
4	OT	14	8	22	19	3	22
	TOTAL	61	39	100	80	20	100

S. No.	CATEGORY	3. BHABANIPUR			4. MANDIA		
		NOT MIG-RATED	MIG-RATED	TOTAL	NOT MIG-RATED	MIG-RATED	TOTAL
1	MF	24	2	26	22	4	26
2	RA	10	16	26	8	18	26
3	AL	11	15	26	9	17	26
4	OT	18	4	22	17	5	22
	TOTAL	63	37	100	56	44	100

5. GOBARDHANA

S. No.	CATEGORY	NOT MIGRATED	MIGRATED	TOTAL		GRAND TOTAL
1	MF	24	1	25		129
2	RA	12	13	25		129
3	AL	22	3	25		129
4	OT	18	7	25		113
	TOTAL	76	24	100	500	

Source : Field Data

The table 3.35 contains the block-wise details of the temporary migration of samle respondents. It is evident from figures presented in this table that migration is high in the backward areas. Out of the total 164 sample migrants of 44 (26.82%) are from backward Mandia block. The corresponding figures in the other four blocks are 39 (23.78%), 37 (22.56%), 24 (14.63%), 20 (12.19) in Barpeta, Bhabanipur, Gobarbhana and Bajali blocks respectively.

While migration is observed to be high among rural artisans. Among the five blocks, Mandia block registered highest migration among agricultural labourers. It is also observed that in this case, the percentage of agricultural labourers out of the total migrants is the highest in the backward Mandia block followed by Barpeta, Bhabanipur, Gobardhana and Bajali blocks.

CHAPTER - FOUR

MANAGEMENT OF IRDP AND SGSY IN BARPETA DISTRICT

"Among all the sciences, there are few possibility none-whose accomplishment depend so much upon the human factor as does the science of management."[1] Management is a science, a profession and an art. It is an activity unlike any other activity. Management is the process of directing and facilitating the work of people organized in formal groups to achieve a desired goal. In other words, formal organization of work and a high degree of specification of labour make management imperative as the means for ensuring performance of any undertakings. Management is a system of authority and responsibility in administrative effort. In the public service, management must necessarily function within the limits of purpose and procedure fixed by the political process of government. Management is the mechanism which exercises the authority and accept responsibility for carrying on certain specified activities.[2]

The success of any organization depends on having an adequate number of human beings in the right jobs at the right time all producing at their highest capacity-outstanding people have told intelligent human relations to develop spontaneously, while most of our time and effort is devoted to consideration of production schedules, transportation facilities, availability of raw-materials, price and market. Management has been defined in very simple terms as "Setting things done through the efforts of other people and that function breaks down into at least two major responsibilities, one of which is planning and the other control."[3]

The simple truth is that management is the collective term. Management is more than a single manager or administrator. It is a group of persons who exercise jointly the authority and responsibility for group activity.[4] Management in its widest connotation is defined as a knowledge of relationships. In yet

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1. Appley Lawrence A : Management in Action, Times of India Press,Bombay, 1969,
                                      P-20.
2. Millett, John D   : Management in the Public Service, Megran Hill Book Company,
                                      London, 1954, P-3.
3. Appley Lawrence A : Opcit, Pp- 321-322.
4. Millet, John D   : Opcit, P-3.

another way management may be defined as the process of directing the operations of an organization effectively and economically.[5]

Management at all levels, to some degree or another are concerned with the future as well as with the present. They are responsible for Co- ordinating, organizing, Planning Controlling, reporting and directing which can be remembered by means of the moremonic (COPORD). [6] Management exercises vision and good judgment or evidences effective operations by the way in which it obtains widespread response to its decisions. So far the task of management is concerned, the range of management activities may be divided into two broad categories i.e. "Substantive or peculiar problem" of management and the "Technical phase of management in the public services will be thought of as embracing this three fold division-

    i)   The Common problems of work direction.
    ii)   The Common problems of work operation.
    iii)   The Common problems of internal services.[7]

Matthai broadened the scope of management to include any form of organized human activity which requires planning, making decisions and implementing them.[8] Several people have defined management as a "Technique" a "Process", an "Activity" or a "Systems" for setting things done through other people. So much have been written about management but as a concept it has remained ambiguous in the minds of many people. It is said that when the concept of Rural Development itself is difficult to define, management in rural development is more difficult to define because the concept of management is not precisely defined.

Management in rural development can be viewed in a three dimensional sphere. One dimension deals with the area and activities associated with the area such as economic activities like agriculture (including crop production and animal husbandry) forestry, fishery, home and rural industries, environment

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5. Saxena, A N.   : Management, Indian Productivity council, 38 Golf links,
                            New Delhi, P-9.
6. Leads, C.A. & Stainton, R.S. : Management and Business Studies, Mcdonald and
                            Evans Limited, 1974, P-338.
7. Millett, John D   : Opcit, P-27.
8. Desai, D.K.   : Management in Rural Development, OXFORD and IBH
                            Publishing Company, New Delhi, 1983, P-3.

planning including land scaping, residential area planning, road construction, water and sewage facilities, electricity supply etc. Other infrastructural facilities such as education and health, sanitation, entertainment and financial institutions. The second dimensions deals with the people who inhabitate the rural area. They include farmers, artisans, traders, servicemen, farm labourers and administrators. The third dimensions deals with the process of management which includes policies, objectives, planning, project identification and formulation, resource management, personal management, organization, co-ordination, monitoring and implementation. In the rural development system it is assumed that there would be development managers who would be responsible to take decisions for rural development.[9]

INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP):

There are following four tire management of the IRDP i.e. Central Level, State Level, District Level and Block Level.[10]

CENTRAL LEVEL

Department of Rural Development in the Ministry of agriculture, Government of India, New Delhi has the overall responsibility of policy formulation, monitoring and evaluation of the programme. A Central Committee on IRDP has been constituted as under, to assist the Department.

CHAIRMAN

1. Secretary, Department of Rural Development.

MEMBERS

2. Secretary, Department of Agriculture & Co-operation or his nominee not below the rank of joint Secretary.
3. Advisor (Rural Development), Planning Commission or his nominee not below the rank of joint Secretary.
4. Secretary, Expenditure or his nominee not below the rank of joint Secretary.

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9. Desai, D.K.   : Ibid, Pp-3-4.
10.   Government of India : Ministry of Agriculture, Department of Rural Development. A Manual-Integrated Rural Development Programme and Allied   Programme, New Delhi, 1988, P-10.

5.   Secretary, D/O Woman & Child Development or his nominee not below the rank of joint Secretary.
6.   Secretary Industries, Ministry or his nominee not below the rank of joint Secretary.
7.   Secretary, M/O Welfare or his nominee not below the rank of joint Secretary.
8.   Representative from PM's office.
9.   Residence Representative, KVIC, New Delhi.
10.   Joint Chief Officer, BPCD, RBI, Bombay.
11.   Additional Secretary, Finance, D/O Rural Development.
12.   Joint Secretary, Finance, D/O Rural Development.
13.   Joint Secretary (IRD), D/O Rural Development.
14.   Joint Secretary, Banking Division, M/O Finance.
15.   State Secretaries of Rural Development. (To be called in groups of 5-6 states)

The functions of this Committee would be as under :

i)   Framing and revision of guidelines for the programme;
ii)   To ensure effective implementation of guidelines;
iii) To review preparation of Block Plans, District Plans, Annual Plans and Credit Plans etc.;
iv)   To review linkages for supporting services for the IRDP beneficiaries;
v)   To consider changes in administrative set-up under IRDP and for other Rural Development Programmes;
vi)   To review progress of the programme in physical, financial and qualitative terms;
vii) To consider concurrent evaluation report;
viii) To provide a forum for a continuous dialogue with the State Governments;
ix)   To consider proposals for strengthening of infrastructure of Training Institutions, establishment of new Training Institutions etc.

STATE LEVEL

The department of Rural Development or any other Department to which the subject of Rural Development has been allocated should be responsible for planning, implementation, monitoring and evaluation of the programme at the State Level. A State Level Co-ordination Committee has been provided to assist this Department in discharging these responsibilities.

The Composition of the SLCC would broadly be as under [11]:

CHAIRMAN

1.   Chief Secretary/Agricultural Production Commission/Development Commission.

MEMBERS

2.   Secretary, Department Of Finance or his representative;
3.   Secretary, Department Of Planning or his representative;
4.   Head of the Department of Agriculture;
5.   Head of the Department of Animal Husbandry;
6.   Head of the Department of Irrigation;
7.   Head of the Department of Co-operation;
8.   Head of the Department of Forest;
9.   Head of the Department of fisheries;
10.   Head of the Department of Industries and Mines;
11.   A representative of the Govt. of India not below the rank of Deputy Secretary;

MEMBER SECRETARY

12.   Joint/Deputy Secretary, Department of Rural Development.

The State may include other officials / non - officials whose presence they deem necessary in the meetings.

Followings are the functions of the State Level Co-ordination Committee :

i)   To provide leadership and guidance to the DRDA in the planning, implementation and monitoring of the programme;

ii)   To secure inter-departmental Co-ordination between various

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11.   Government of India : Ibid, P- 11.

implementing agencies of programmes and to ensure development of strong backward and forward linkages for the programme;

iii)   To consider needs and changes in the administrative set up for the implementation of the programme and approve the establishment pattern and sanction the posts according to them.
To fix norms for office expenses, equipment, vehicles, hiring of accommodation etc. where necessary;

iv)   To review the physical targets of the district keeping in view the objective conditions effecting the provision and operation of viable schemes and modify the targets for the districts accordingly keeping in view the overall objectives;

v)   To monitor and evaluate the implementation of the programme with reference to the objective of the programme;

vi)   To provide a forum for a meaningful dialogue between the policy makers at the State Level and the implementators at the Field Level.

The SLCC should meet every quarter. There should be a Project Formulation-cum-monitoring Cell at the State Level for the programme. An internal Audit Cell at State Level Head Quarters has been visualized for the purpose of making periodic visits to check irregularities in coverage of indigible beneficiaries, treating advances as expenditure, non-adjustment of subsidy in time, release of excess subsidy etc.

DISTRICT LEVEL

The programme is implemented through District Rural Development Agencies (DRDA) at the District Level. These agencies are registered societies under the registration of societies Act 1960. The DRDA functions under the guidance and supervision of the State R.D. Department. They are generally headed by Collector, Deputy Commissioner or Chief Secretary/Sabhapati of Zila Parishad, depending upon the practices prevailing in the State.[12] The Chief Executive of the DRDA is also called the Managing Director who is normally a senior State Administrative Cadre Officer. The Governing Body of DRDA consists of members which includes one local member of the Parliament, four

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12.   Government of India : Ibid, P- 12.

members of the State Legislative Assembly, District Level Head of various technical departments, representative of banks etc.

The DRDA has a Governing Body. Broadly the constitution of Governing Body as under :

CHAIRMAN

i.   Collector/Deputy Commissioner.

MEMBERS

ii.   MP and MLA of the District.
iii.   Head of the Central Co-operative Bank,
iv.   Chairman, Regional Rural Bank,
v.   Chairman of Zila Parishad or his representative,
vi.   Lead Bank Officer,
vii.   General Manager,
viii.   District Officer-in-charge of Family Welfare Programme,
ix.   District Employment Officer,
x.   Project Officer ITDP,
xi.   Regional/District Officer, Scheduled Caste/Finance Corporation,
xii.   Representative of District Milk Union,
xiii.   Two representatives of the Weaker Sections one of whom may be drawn from SCs and STs. These representatives may be beneficiaries of programme,
xiv.   One representative of rural women preferably a beneficiary.

MEMBER SECRETARY

xv.   Project Officer/Director.

Two Chairman/President of the DRDA is empowered to form an Executive Committee to assist the DRDA. The Executive Committee can consists of all the District Level officers and any other officer deemed necessary for the planning and implementation of the programme. The Governing Body of the DRDA should meet once a quarter and the Executive Committee once a month.

The DRDAs are the overall in-charge of the planning, implementation, monitoring and evaluation of the programme in the district. Therefore, the functions of DRDA include :

a)   To keep the District Level Agencies, Block Level Agencies informed of the basic parameters the requirements of the programme and the tasks to be performed by all these agencies.

b).   To Co-ordinate and oversee the surveys, preparation of Perspective plans and Annual Plans of the Blocks and finally prepare a District Plan.

c)   To evaluate and monitor the programme to ensure its effectiveness.

d)   To secure inter-sectoral and inter-departmental co-ordination and co-operation.

e)   To give publicity to the achievements made under the programme and disseminate knowledge and build up awareness about the programme.

f)   To send periodical returns to the State Government in the prescribed formats.

Following staffing pattern has been approved for DRDAs :[13]

Table 4.1
ORGANISATIONAL CHART (Staffing pattern)
Chairman (Collector/Deputy Commissioner/D.M.) Project Officer

1	2	3	4	5
A.P.O.s (Subject matter specialist) (2-3)Plus A.P.O. (Women)	Planning Team one expert each for credit, rural industries, economics/ statistics	A.P.O. (Mon)- 1 Investigator - 2 Statistical Investigator - 1 LDC - 1	Account Officer	officer - 1 Manager - 1 Superintendent 1 Head Accountants -3 Head Clerk -1 LDC -4 Driver- 1/2 Grade IV - 4 Chowkidar - 1 Watch & Ward-1

Source : DRDA Barpeta

Posts may be created in DRDAs according to above staffing pattern.

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13.   Government of India : Ibid, Annexure XI, P-55.

A.P.O. (Women) will look after the women component of IRDP. The expenditure on these posts would be borne from within the administrative infrastructure allocation of the DRDAs. Any deviations from the board staffing pattern already provided may be considered and approved by the SLCC, keeping in view the State norms.

BLOCK LEVEL

The Block is the basic unit for preparation of perspective and annual action plans, implementation of the programme as per the approved plan and provide feedback on the impact of the programme. Therefore, the Block Development Officer (BDO) is required to perform the sole of the Chief Co-ordinator in the Block and also see that plans are prepared in time and implemented effectively. The BDO should be assisted by Extension Officers whose number should be determined by the need of the area. Usually there should be an Extension Officer each for every core discipline. One post of a joint BDO per Block (may be created) for the blocks having a population of more than one lakh, 10 VLWs and 7 (seven) Extension Officers in position.[14]

Funds were allocated to the States on a uniform basis according to the number of blocks in the Sixth Plan. Allocation in Seventh Plan are being done in relation to the incidence of poverty in the States. Total budgetary allocation for rural development has been enhanced from Rs. 10,956 crore in the Seventh Plan to Rs. 30,000 crore in the Eight Plan showing a three-fold hike in the allocation. Again the total allocation in rural development increased from Rs. 6,609 crore in 1995-96 to Rs. 11,960 crore in 2002-03 and then to Rs. 15,654 crore in 2006-07.[15] But expenditure on rural development as percent of total government expenditure decreased from 2.69% in 2006-07 to 2.46% in 2007-08.[16]

The economic activities under the programme are financed through a package of subsidy and credit. The funds are released to DRDAs on the principle that the expenditure should be equally shared by the Centre and States and the expenditure should not be repugnant to the objective and needs of the programme. In normal areas the release of the first instalment of the fund can be

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14.   Government of India : Ibid, P- 12.
15.   Economic Survey, 2006-07, P- 206.
16.   Economic Survey, 2007-08, P- 242.

made without any formal request from the DRDAs if the second instalment in the previous year had been released without any condition. If this instalment was not released at all or was released with some conditions, formal requests are required from the DRDAs after the conditions have been fulfilled/reasons for non-release of the second installment have been met. The release of the first instalment should ordinarily be completed by the end of the second month of the financial year. The second instalment of Central Funds is released on the request of the DRDAs.

The assistance to beneficiaries under IRDPs comprises of two components viz Loan and Subsidy. The major part of the investment comprising the loan portion has to come through institutional credit. Lending to the beneficiaries should be on a project basis to be phased according to the nature of the project. The loan is to be sanctioned for the project as a whole, the size of the loan to beneficiary should be determined by the project requirement. The RBI has classified that while disbursement of loans should be made on specific days, various formalities such as security of applications, issue of sanction etc. should continue throughout the month. RBI has issued instructions to all banks to issue Loans, Pass-books to IRDP beneficiaries. These Pass-books should inter-alia, amount of loan sanctioned, subsidy received, rate of interest, amount due under each instalment, due dates of instalments, etc.

They have also been advised to issue Loans, Pass-books to IRDP beneficiaries in regional languages as per the proforma. Banks should ensure that the Branch Managers fill in all the colums in the pass -book as otherwise purpose of issuing the Pass-books will be defeated. The beneficiaries under IRDP have to repay the loans from the incremental income generated out of the productive assets acquired with the help of bank finance and Government Subsidy. Loans under IRDP are treated as medium-term loans. The repayment period of the loan should be normally 3 to 5 years. Since recovery of loans is of great importance for recycling of banks funds, the State Govt. have been advised to render all possible assistance to Bank officials in recovering the dues from IRDP beneficiaries. The DRDAs may organize Credit-cum-recovery Camps periodically where the beneficiaries may be impressed upon to repay their dues promptly. While computing the figures of advances and recoveries, the banks are to exclude the amount of subsidy received so as to reflect the factual position. The banks are to report separately the amount of recoveries under IRDP. The recovery performance under IRDP is to be discussed in Block Level Consultative Committees and a

programme of action be finalized between bank officials and tehsil officials and action to be taken to tackle the difficult cases.

For successful implementation of IRDP, effective co-ordination between banks and Govt. officials at the Field Level is essential. The Credit Camps may be organized at the Village Level or for Cluster of 3 to 4 villages where the beneficiaries can come without any difficulty. All cases upto the stage of sanction should be finalized at the Credit Camps. The bank managers are to send monthly reports in the proforma prescribed by RBI to BDOs about the number of IRDP applications received, approved and rejected. The bank officials should not be involved directly in the selection of equipment/products or supplies. They can use the forum of District Consultative about the quality and suitability of products. They may also convey their views to DRDAs. The bank officials should not, however, compel a borrower to purchase specific products from a particular dealers. Banks are required to observe one day in a week, as non-banking day to enable the bank officials to go to field with a view to attend the problems of beneficiaries.

A High Level Committee at Central Level, State Level Committee, District Consultative Committee and Block Level Co-ordination Committee had been constituted to consider the various problems arising from time to time in the course of the implementation of the programme and to review the credit arrangements.

At the District Level a District Consultative Committee (DCC) had been provided under the chairmanship of the District Collector. All the Banks and the District Level officers of the Government, NABARD, DRDA and DIC are represented to this committee. Block Level Consultative Committees (BLCC) should be constituted in every block.

The following are the composition of BLCC :

CONVENOR

1.   Block Development Officer (BDO)

MEMBERS

2.   Branch Manager of all commercial Banks and also Chairman/Secretary of the Primary Land Development Bank, District Co-operative Bank.

3. Tehsildar
4. A.P.O (Credit)

The meeting shall be conveyed by the BDO under intimation to the Sub-divisional officer. If the SDO is not present, the meeting shall be chaired by the BDO. The Project Officer DRDA, the Lead Bank Officer and the Heads of Districts offices may attend the meeting as special invitees.

Terms of reference of BLCC:

i.   Acceptance of branch-wise, scheme-wise targets;
ii.   Selection of clusters of villages and association of village to various banks;
iii.   Fixing dates for Credit Camps;
iv.   Monitoring the progress of sanction number of application, sponsored by BDO to each branch, number rejected, reasons for rejection etc.
v.   Fix up dates for meeting of purchase committees for assets procurement;
vi.   Monitoring of progress of IRDP recoveries, fixing dates for Recovery Camps etc.
vii.   Review of implementation of schemes, conduct sample checks, for verification assets;[17]

The management of IRDP in the Barpeta district and the five rural development blocks viz- Barpeta, Mandia, Bhabanipur, Gobardhana, Bajali which are under study is as per guidelines issued by the Central and State Govts. But in practice, DRDA at District and BDOs at Block Levels, to look after all the activities concerned with IRDP. VLWS are the important unit for all purposes at their levels in the root of the programme. The financial source is State for the District and District for the Blocks. Financial aid comes directly from the State to DRDA through cheque or draft. The beneficiaries receive the loan applications after pursuing the matter to the VLWs or the senior Block Staff. However, the VLWs or other Block Officers help in filling the forms, processing the necessary documents, getting the applications scrutinized by the BDO concerned and having them forwarded to the concerned banks.

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17.   Government of India : Ibid, Pp-15-19.

SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY) :

A close involvement of different agencies is essential for the proper management of the SGSY. SGSY is implemented by District Rural Development Agencies (DRDA) through the Panchayat Samities and with the active involvement of Panchayati Raj Intitutions (PRI), the banks, the line departments, the non-government organization (NGOs) and other semi-government organization. The programme is basically a self-employment programme. The SGSY is conceived as a holistic programme of micro enterprises covering all aspects of self-employment which includes organizing rural poor into Self-Help groups (SHGs).

The DRDAs are expected to co-ordinate the implementation of the programme. In particular their role will be critical in organization of the Self-Help groups and their capacity building as well as in terms of co-ordination with the technical institutions for technology and training, the banks for planning and credit mobilization, the line departments for infrastructure and technical follow up as well as in co-ordinating the marketing activities.

As per Ministry Level decision taken by Dr. Raghubangh Prasad Singh, Minister of Rural Development, Government of India, a supervisory and Advisory Committee
was also formed in Barpeta district for smooth management of rural development programme. The member of parliament of the concerned area was the Chairman and Deputy Commissioner of the district concern was kept as the member secretary of the committee. This committee looked after the rural development scheme implemented by DRDA and District Council of the concerned district would independently supervise the ongoing schemes. This system has enabled the Deputy Commissioner to directly involved in supervising the rural development programmes and its active implementation.

District Monitoring and Advisory Committee looked into different rural development programmes like SGSY, SGRY, IAY, PMGSY etc. Over and above these programmes, this committee supervise the administrative system of DRDA, activities of DPAP, DDP, Irrigation Development Projects under IWDP, Computerization of land records and collection of data, rural water supply, sector reform project, rural sanitation programme and its proper implementation aspects. Funds are allocated against Member of Parliament involved in the District Supervisory and Advisory Committee for meaningful implementation of rural

development programmes. The Ministry of Rural Development requested the concerned members of parliament to keep vigil on implementation of programmes and to provide maximum benefit to the common people thereby.

The Ministry of Rural Development, Government of India has prepared a well informative format to collect the necessary data by the organization engaged in implementation of rural development programmes for the observation of District Supervisory and Advisory Committee. The District Committee mainly looked into the matters relating to complaints and illegality arising in connection with selection of beneficiaries, misuse of funds etc. and to take adequate measures to remove it. Further, the District Committee is also empowered to inspect the place of programme implementation and to seek the required information against it. Besides this, the District Committee can authorize or advise the concerned Deputy Commissioner/Chief Executive Officer of District Council/Project Director of DRDA to enquire as to such complaints, irregularity etc. and to take requisite measures as per law within 30 days of enquiry. If somehow the authority concerned fail to take rectified actions in this regards, the allocation of funds may be stopped.[18]

The SGSY is a self-employment programme and it has been initiated among the poverty striken people living in the villages. The programme has been started from 01-04-1999. The programme aims at organizing the poor people of the villages in the form of SHGs by providing them proper training, loans, technological infrastructure and marketing facilities to dispose of their products. The peoples living Below the Poverty Line (BPL) of the village, are the main target to uplift them. There are special safeguarding measures also in the programme mainly for the worse affected target groups. The programmes reserved the facilities for the weaker section of the society as followed:

i)   50% to Schedule Caste and Schedule Tribes.
ii)   40% to Women.
iii)   3% to Physically Handicapped Persons.

For the management of the programme there were Panchayat Committees in the Block Level district council and DRDA in the district level . Further, the

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18.   Grameen Bharat, Published by DRDA, Barpeta, January 2005.

financial institutions of the district concerned were also engaged in conducting different activities under this programme.[19] For planning, implementation, monitoring and evaluation, Committes have been appointed at State, District and Block Levels. Even at the Government of India (GOI) a Committee has been formed for this purpose. SGSY Cells have been set up at different levels in the Banks. The assistance to SHGs had both a loan and a subsidy component. Banks are very closely linked to the entire scheme.[20]

The Gram Panchayat will play a crucial role in SGSY. The Gram Sabha will first approve the list of BPL families. Besides, at the beginning of each year, the potential swarozgaris for taking up the designated key activities would be identified in each habitation by a 3 member committee headed by Gaon Panchayat President. The list of Swarozgaris who are sanctioned the loan by the banks would be placed before the Gram Sabha. The Gram Panchayat would also be taken steps to provide from its funds under SGSY or any other programme, the common infrastructure necessary for the key activities. The Gram Panchayat would actively monitor the performance of the Swarozgaris and in particular whether they are repaying the loan regularly.

The Panchayat Samiti (Block Level) will approve the key activities that are identified for the blocks before the list is sent to the BDO through the District Level Technical Group (DLTG). The Panchayat Samiti would review every month the reports sent by Block SGSY Committee. In particular, the Panchayat Samiti would review the recovery performance. The Zila Parishad will be reviewing the performance under SGSY in its general meeting. The bank has the final say in the selection of Swarozgaris. An elaborate mechanism has been put in place to ensure post-credit monitoring as well as for loan recovery.

The Line Department have an important role to play in the entire exercise, for they will be responsible for implementation and monitoring of respective sectoral activities. SGSY would need a very close collaboration between the implementing agencies and the Line Departments. This collaboration starts with the identification of key activities and preparation of

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19.   Grameen Bharat, Barpeta District Edition, Published by DRDA, Barpeta,
       February 2005.
20.   Das, H.N. : "Dr Yunus and Grameen Bank", The Assam Tribune,
       December 9, 2007.

project reports. The Line Departments will be responsible for planning and creation of infrastructure required to make the key activity successful. In addition, once the bank has sanctioned the loan, the Line Departments must ensure that all facilities including technical guidance are provided to the Swarozgaris.[21] The Line Departments may also verify whether the Swarozgaris have the necessary skill requirement and take steps to train them. The Line Departments should also satisfy themselves about the quality of training that is being imparted. They should assist the DRDAs in ensuring that the Swarozgaris are duly trained in appropriate institutions. It shall be their responsibility to monitor the progress and whether Swarozgaris are able to derive the expected levels of income. The Line Departments will treat promotion of Self-employment in their sector as much their responsibility as that of DRDA/Panchayati Raj Institutions/Banks and it should be an Integral part of their day to day functioning.

The NGOs have also an important role to play. They can be used in the formation and nurturing of the SHGs as well as in the monitoring of the progress of the Swarozgaris. Where feasible, their services can also be utilized for provision of technology support, quality control of the products. What the NGOs can do would depend on the nature of the NGO and its competence. Care must therefore be taken to ensure that only those NGOs are utilized in the programme are capable of supporting the programme. At the same time, every effort must be made to ensure that all resources available in the district are made use of. Similarly, care must be taken to ensure the participation of the technical resources available in the district, in the form of technical institutions.These technical institutions may not always have ready solutions to different problems but if they are properly oriented, they can come up with solutions to different problems.[22] The multi-dimensional concept of "Rural Development" is based on two fundamental components which has often neglected:

i)   the effective management of existing local resources both material and human with the goal of optimum output;

ii)   active people's participation irrespective of any sort of discrimination;

These two factors have rarely been realized in the State Policy of

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21.   Guidelines, SGSY, Government of India, Ministry of Rural Development,
        New Delhi, P-51, 52.
22.   Ibid, P- 63.

development process particularly in rural development.[23] The World Bank (1975) defined rural development as a strategy designed to improve the economic and social life of a specific group of people-the rural poor.[24]

ORGANISATION OF THE POOR- SELF-HELP GROUPS

SGSY will focus on organization of the poor at Grass Root Level through a process of social mobilization for poverty eradication. SGSY's approach to organize the poor stems from the conviction that there is tremendous potential within the poor to help themselves and that the potential can be harnessed by organizing them. Social mobilization enables the poor build their own organization (SHGs) in which they participate fully and directly and take decisions on all issues concerning poverty eradication. Simultaneously, SHGs have the advantage of the assistance, be it in terms of credit or technology or market guidance etc. reaching the poor faster and more effectively. Social mobilization is not a spontaneous process; it has to be induced. DRDAs are expected to initiate and sustain the process of social mobilization for poverty eradication by formation, development and strengthening of the SHGs. Issues that are key to poverty eradication should become entry points for DRDAs to organize the poor into SHGs.[25]

There could be different entry points for different SHGs depending on local situation. The groups that are formed with thrift and credit as an entry point have demonstrated that poor can secure access to credit and other support services foe enhancing their income levels.

FORMATION OF SELF-HELP GROUPS -
Through a common management

SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The members of the group to use this common fund and such other funds that they may receive as a group through a common management.

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23.   Kumar, Pradeep : "Rural Development: A collaboration of GO and NGOs, kurukshetra, Nov' 8, 2005.
24.   "The Assault on world poverty", World Bank Publication, 1975, P-3.
25.   SGSY, guidelines, published by Ministry of Rural Development, New Delhi, P-17.

The group formation will keep in view the following broad guidelines:[26]

i)   Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor irrigation , and in the case of disabled persions, this number may be a minimum of five (5).

ii)   All members of the Group should belong to families below poverty line. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group.

iii) The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner allowing free exchange of views, participation by the members in the decision making process.

iv)   The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.

v)   The members should build their corpus through regular savings. The members themselves should decide the quantum of savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly. The savings so collected will be the group corpus fund.

vi)   The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loans sanction procedure, repayment schedule and interest rates.

vii) The members in the group meetings should take all the loaning decisions through a participatory decision making process.

viii) The group should be able to prioritise the loan applications, fix repayment shedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan instalments from the loans.

ix)   The groups should operate a group account so as to deposit the balance amounts left with the groups after disbursing loans to its members.

x)   The group should maintain simple basic records such as Minutes book, Attendance register, Loan ledger, General ledger, Casbook, Bank passbook and individual pass books.

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26.   Ibid, P-18.

50% of the groups formed in each block should be exclusively for the women. In the case of disabled persion, the groups formed should ideally be disability-specific where ever possible; however, in case sufficient number of people for formation of disability-specific groups are not available, a group may comprise of persons with diverse disabilities :

By and large, the SHG will be an informal group, However, the groups can also register themselves under the Societies Registration Act, the State Cooperative Act or as a partnership firm. The SHGs can be further strengthened and stabilised by federating them at, may village level. This would facilitate regular interaction and exchange of experiences including flow of information from DRDAs and other departments.

Social mobilisation and community organisation is a process oriented approach as different from target oriented approach. The group formation should not be driven by any targets but lend itself to a 'process approach'. The members of the SHGs should fully internalise the concept of self-help.[27]

GRADING OF THE SELF-HELP GROUPS

The DRDAs will have to play an effective role in grading exercise. The capacity of the DRDAs will have to be enhanced to undertake this exercise professionally. Grading of the SHGs can be done by the same agency that is involved in the promotion and development of the SHGs or an independent agency contracted to undertake the grading exercise. It is desirable that the grading exercise is undertaken by an independent agency. as it will have objectivity and acceptance by financial institutions etc.

In other words, clarity on the features to be promoted in a SHG should become the starting point for any grading exercise.

Following are the various processes that ate involved in the grading :[28]

- Development of exhaustive list of characteritics of a good group by DRDA in consultation with its partners if any, involved in promotion and development of SHGs.
- Development of criteria for grading of the groups with appropriate weightage for various parameters.

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27.   Ibid, P- 20
28.   Ibid, P-22.

- Identification of suitable agency to undertake grading excercise.
- Intensive training to the investigators who will interact with the members of the group to assess the group on various parameters. This training can either be conducted by the agency indentified for grading or by DRDA.
- Facilitate the agency to visit the groups for assessing the status of the groups.
- Obtain SHG-wise reports with the rating awarded and the reasons.
- Develop an appropriate SHG-wise action plan for strenghtening the groups identified as "weak'' or average.
- Pursue with bankers for securing SGH linkage with such SHGs that are rated as "good".

Co-ordination Mechanism

A close coordination between different agencies responsible for implementation of SGSY is critical for the success of the programme. The programme should be treated as a joint programme with all agencies being conscious of their respective roles. In order to ensure the coordination the following committees are constituted under SGSY.[29]

Block Level SGSY Committee

There shall be a Block Level SGSY Committee in each block. Its composition will be as follows :

1. Project Director - DRDA - Chairman
2. Project Officer (Self-employment) - Member
3. Branch Managers of all implementing bank branches in Block- Members
4. Block Level/Sub-Division level officers of the concerned line departments - Members
5. NGO representative (one) - Member
6. Block Development Officer - Convenor

The meetings of this Committee shall be convened by the BDO. The Lead Bank Officer, DDM, NABARD and the Lead District Officer, RBI may attend the meetings as special invitees. They may attend as many meetings as

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29.   Ibid, P- 53.

possible in each block, so that they are familiar with the ground level problems and can help in sorting them out.[30]

The main functions of Block Level SGSY Committee are :

a)   Selection of key activities at the beginning of the programme ;
b)   Selection of villages and number of Swarozgaris to be covered each year ;
c)   Distribution of the work among the bank branches ;
d)   Monitoring of the performance by different agencies ;
e)   Co-ordination issues in respect of infrastructure, credit, technology and marketing ;
f)   Review of incomes being earned by *Swarozgaris ;*
g)   Review of the recovery performance ; fixing dates for recovery camps etc ;
h)   Conduct of sample checks for verification of assets.
i)   Drawing up of the monthly report (the monthly report may be drawn by BDO based on information furnished by the banks. A review of the report in the monthly meeting will help the block level committee in identifying different problems. It is, however, not necessary to hold up the preparation of the report in the absence of this monthly meeting).
j)   Review of progress of *Swarozgaris* in crossing the poverty line.

The block level committee shall meet between 5th & 10th of every month. It must be ensured that meetings are held regularly. Branch Manager of financing institutions should report in a pre-determined format about the SGSY financing in the Block and the same should be compiled by BDO. The procecding of the Block Level SGSY Committee shall be sent to **Panchayt** Samiti for information and necessary action, if any. A copy should also be sent to the PD, DRDA and to the Lead Bank Offier.

District Level

At the District Level, there shall be a District SGSY Committee under the Chairmanship of the District Collector/Chief Executive Officer. This Committee meets every month to view the progress of SGSY and suggest corrective action wherever necessary. The composition of District Level SGSY

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30.   Ibid, P- 54.

Committee will be as under :

Table 4.2
District Level SGSY Committee

1	District Collector/Chief Executive Officer	Chairman
2	DDM of NABARD	Member
3	LDO of RBI	Member
4	District level Coordinators of the implementing banks	Member
5	Concerned Heads of district level line departments	Member
6	General Manager, DIC	Member
7	District KVIB officer	Member
8	Project Director, DRDA	Member
9	2-3 NGO representatives	Member
10	Lead bank officer	Convenor

Source : Guidelines, SGSY

The functions of the District SGSY Committee include :

i)   Review of SGSY Plan
ii)   Monotoring and review of the overall progress in physical and financil terms
iii) Sorting out inter-agency differences and to prepare items for consideration of State Lavel Committee.
iv)   Assessing training needs of *Swarozgaris* and also to review the arrangements for training including identification of appropriate institutions and also
v)   Monitor the recovery position bank-wise and block-wise so as to initiate corrective measures where necessary.

State Level

The Department of Rural Development or any other Department to which the subject of Rural Development has been allocated should be responsible for planning, implementation, monitoring and evaluation of the programme at the State Level. A State level SGSY Committee has been provided to oversee the functioning the performance under SGSY. Its composition is as under :

Table 4.3
State Level SGSY Committee

1	Chief Secretary/Development Commissioner	Chairman
2	Secretary, D/o institutional finance	Member
3	Secretary, D/o Planning	Member
4	Secretary, In-charge of Women's development	Member
5	Concerned Heads of the Line Departments as and when required	Member
6	Secretary in charge of welfare of SC/STs	Member
7	Representative of NABARD (local Head of Regional Office)	Member
8	Representative of RBI	Member
9	Representatives of concerned implementing banks at State Headquarters	Member
10	A representative of the Government of India, not below the rank of Deputy Secretary	Member
11	Director, SIRD	
12	Convenor, SLBC	Member
13	Secretary, in charge of Rural Development	Member Secretary

Source : Guidelines, SGSY

Functions of the State Level SGSY Committee are as under :

i)   To provide leadership and guidance in the planning, implementation and monitoring of the programme.

ii)   To review the district-wise progress under SGSY and suggest remedial actions.

iii) To monitor and evaluate the implementation of the programme with reference to the objective of the programme.

iv)   To review the involvement of reputed NGOs in the SGSY and provide directions if necessary.

v)   To provide a forum for a meaningful dialouge between the policy makers at the state level and implementers at the field level as well as the Bankers.

vi)   To discuss any other issue relating to SGSY.

Central level

The Department of Rural Development in the Ministry of Rural devolment, Goverment of India,New Delhi has the over - all responsibility of policy formulation, monitoring and evaluation of the programme and for release of central share of funds. A Central Level Coordination Committee (CLCC) has been constituted as under to assist the Department. The CLCC will meet once in six months.[31]

Table 4.4
Central Level SGSY Committee

1	Secretary, Ministry of Rural Development	**Chairman**
2	Deputy Governor , Reserve Bank of India	Member
3	Secretary, Dept. of Agriculture & Cooperation	Member
4	Secretary, Dept. of Expenditure	Member
5	Special, Secretarym Banking Division, Ministry of Finance	Member
6	Secretary, Dept. of Women and child Development	Member
7	Secretary, Dept. of Small Scale & Agro-related Industries	Member
8	Secretary, Dept. of Science & Technology	Member
9	Secretary, Ministry of Welfare	Member
10	Managing Director, NABARD	Member
11	Adviser (Rural Development), Planning Commission	Member
12	Additional Secretary & FA, Ministry of Rural Development	Member
13	State Secretaries of Rural Development	Member
14	Chairman-cum-Managing Director of all commercial sector banks	Member
15	Director General, CAPART	Member
16	Director General, NIRD	Member
17	Chairman, Indian Banks Association	Member
18	Joint Secretary (IRD)-Department of Rural Development	**Member Secretary**

Source : Guidelines, SGSY

Othere officials/non-officials may be invited to the meetings of this Committee if their presence is felt necessary.

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31.   Ibid, P- 56.

Setting up of SGSY Cells in Banks

For the purpose of effective monitoring of the implementation of SGSY, the banks may set up SGSY cells in their controlling offices such as zonal/Regional offices. These cells should make periodical review of the flow of credit to SGSY *Swarozgaris,* ensure the implementation of the guidelines issued by Reserve Bank of India and the Government of India, collect data from the branches and make available consolidated data to the Head Office of the Bank.

CHAPTER - FIVE

PROGRESS AND ECONOMIC APPRISAL OF IRDP AND SGSY IN BARPETA DISTRICT, THEIR IMPACT ON : (A) POVERTY ALLEVIATION AND (B) INCOME GENERATION

AN OVERVIEW OF PLANNED EFFORTS FOR ANTI-POVERTY PROGRAMMES: SINCE INDEPENDENCE

Planned interventions in the rural areas in India can be traced back to the beginning of planning in the early fifties. Since First five year plan the planners have stressed the need for alleviation of poverty and rejuvenation of rural economy. Right from the beginning, the stress was laid on community participation in the development at the grassroots level. That is how, the community development (CD) was started in 1952, in the very First five year plan (First five year plan, 1951). Initially fifty-five projects were started and later on by Third plan, all the blocks in the country were covered. This programme was meant for creation of community assets like roads, irrigation structure, tanks and so on with the involvement of people. A year later, the government launched another programme, called the national extension service. This programme focused on the extension work in the field of rural engineering, agriculture, animal husbandry, rural industries, social education, cooperation, welfare of women and children, and panchayats. For administrative support the eight extension officers from the technical departments were posted in the block under the control of BDO. Subsequently after the review undertaken in 1957 by the study team led to the adoption of a single scheme of community development.

The CD programme continued till the Fifth plan and was discontinued subsequently, when special programmes of rural development (like SFDA, MFAL, TDP etc.) and self-employment programme were started (Maheshwri, 1985).

The second major development initiative concerns the introduction of panchayati raj. For many years, the establishment of democratic institutions at the district and block levels, in a addition to panchayats at the village level, was felt to be an essential and inevitable step, if rural development was to proceed not only rapidly but largely on the basis of local efforts and resources. The approach was broadly indicated in the First plan. The Second plan clearly visualized a well organized democratic structure of administration within the district in which the

village panchayat would be organically linked with popular organizations at higher levels (district and block). Since the report of Balwantrai Mehta committee, the Central Government provided the main thrust on the panchayati raj movement. But subsequently the PR institutions could not get the desired support from the central and state governments. Besides, the launching of green revolution programme led to introduction of new technologies which required technically competent administrative setup. During this process the panchayati raj institutions (PRLs) could not be effectively involved. Here, the mention of special development programmes for special target groups such as small farmers, tribals etc., or for area development such as drought-prone areas, hilly areas etc., is also important as the programmes related to these special purposes by-passed PRIs and the new development agencies were created. These programmes were financed by the Central Government (Third five year plan, 1962).

1960s

The community development programme although helped in the creation of some infrastructure but the main concern of the country was food crisis that could not be suitably met by the then existing programmes. The dependence on import of foodgrains increased and therefore, a special programme called Intensive Agriculture District Programme (IADP) was started in 1960 to boost the foodgrains production. The thrust of the IADP was to achieve rapid increases in food production through a concentration of financial, technical, extension and administrative resources. The IADP was a landmark in the development of agriculture, and thus indeed of the rural sector in India.

The seasonal unemployment and underemployment remained major problems in the rural areas. A large number of people depended on wage employment for their livelihood. Such people were having no source of income during the lean agricultural season when employment opportunities shrink. Wage employment programme as an approach to poverty alleviation was conceived of mainly to provide additional gainful employment to the unemployed and underemployed. In 1960, the rural manpower programme (RMP) was taken up in 32 CD blocks on a pilot basis with the objective of providing employment for 100 days in a year. This programme generated 137 million days of employment until 1968-69, the year in which the programme was terminated (Fourth five year plan, 1969).

1970s

From the Fifth five year plan onwards, a new policy phase was started to grapple with rural poverty in a much more direct way. There was general agreement that 'growth' did not lead automatically to 'redistribution', and poverty population needs to be targeted exclusively for planning purposes. A number of schemes were launched to attack rural poverty from a variety of angles. Area specific schemes for drought-prone or desert areas came to be formulated to intervene in the poverty perpetuating inhospitable 'environment'. There were other schemes in which the direct beneficiaries were the tribal and scheduled caste population. Employment generation through public works schemes was attempted with a view to creating assets like check dams, causeways, rural roads and so on. Both self-employment and wage-employment became the objectives for poverty alleviation, as large-scale assets (land) redistribution was not considered politically feasible in most states (Maheshwari, 1985). For self-employment purpose, non-farm assets were distributed and training schemes were launched to create new skills and to introduce new technologies for the improvement of local crafts.

The IADP accompanied by the introduction of new technologies in the rural areas brought socio-economic disparities as the small and marginal farmers could not take the full advantage of new opportunities. During Fourth plan, to enable the small and marginal farmers and agricultural labourers to participate in the process of development and share its benefits, the two special programmes were started. To administer the programmes, two agencies-small farmers development agency (SFDA) and marginal farmers and agricultural labourer agency (MFAL) were set up (Fourth five year plan, 1969). The main objective of SFDA was to assist potentially viable small farmers to become surplus producers, therefore, the agency stressed on organizing and arranging services : irrigation, credit and marketing of agricultural produce. The MFAL agency was to focus on marginal farmers and agricultural labourers, and their interests were to be promoted through generation of fruitful employment. These programmes remained till the end of Fifth five year plan.

During 1970-71, a programme called rural works programme (RWP) was launched in drought-prone areas. The objective was to take up schemes (for generating assets) of long term productive nature and for providing employment opportunities to the people. The programme focused on irrigation, soil conservation and afforestation, road building, drinking water and employment generation. The earlier mentioned IADP and rural works programme could provied proper direction for restoration of the ecological balance, and optimum

utilization of land, water, livestock and human resources. To correct these shortcomings, a comprehensive programme - drought-prone areas programme (DPAP) was launched (Fourth five year plan, 1969).

As one-fifth of total area in the country in a year suffered from varying degree of scarcity in rainfall and was thus subject to droughts. It caused several problems like low crop yield, unemployment for agricultural labourers and so on. To overcome these problems the drought-prone areas programme (DPAP) was started in 1973. This programme focused on productive activities such as soil and water conservation, dry land farming, cattle development, sheep husbandry etc. On the similar lines for desert areas, desert development programme (DDP) was launched in 1977-78. The objective of this programme was to control the process of desertification, and to raise land productivity and water resources in desert areas.

Special programmes : During 1970s various special programmes were launched in order to target a particular group or area. These programmes are chronologically given below :

Minimum Needs Programme, 1972
Tribal Development Programme, 1972
Command Area Development Programme, 1974
Hill Area Development Programme, 1975
Whole Village Development Programme, 1979

Wage Employment Programme : The unemployment in the rural sector had been a cause of concern due to rising population and very little non-farm activities. During the Fourth plan, the Crash Scheme for Rural Employment (CSRE) was launched in 1971. The scheme covered 350 districts of the country through labour intensive public works like road construction, land development and minor irrigation. Under this scheme, Rs. 122.6 cores were spent and generated employment of 316 million mandays.

In view of the increasing unemployment situation in the rural areas, the food-for-work programme was started in 1977. And during 1977-78 and 1979-80, a total employment of 979.32 million mandays was created along with variety of assets. This programme could not be continued due to problems of disbursement of foodgrains, delay in measurement of works and lack of supervision etc. (Padmanabha, 1994).

In 1979, TRYSEM programme was started to provide training to rural youths. It aimed at providing basic technical and managerial skills to rural youth from BPL families to enable them to take up self-employment. Since inception about 41.31 lakh rural youths were trained till June, 1997. Now, this programme is discontinued.

1980s

***Integrated Rural Development Programme* (IRDP):** After careful analysis of rural development programmes in sixties and seventies and learning lessons from them, in 1980s a more comprehensive integrated rural development approach was adopted. Under this new approach, IRDP was started in 1980. The objective of IRDP was to enable identified rural poor families to cross the poverty line by providing them productive assets and inputs in the primary, secondary or tertiary sectors through financial assistance by way of government subsidy and term credit from financial institutions. Since inception till 1997, about 5.10 crore families were assisted under the programme.

The Million Wells Scheme (MWS) was launched as a sub-scheme of National Rural Employment Programme/Rural Landless Employment Guarantee Programme during 1988-89. The scheme which was a part of Jawahar Rozgar Yojana and later on it became an independent scheme w.e.f 1.1.1996. The objective of the scheme was to provide open irrigation wells free of cost to small and marginal farmers who are below the poverty line, preference being given to Scheduled Castes, Scheduled Tribes and freed bonded labourers.

The programme of Development of Women and Children in Rural Areas (DWCRA) was initially launched as a pilot programme in 50 selected districts in 1982 with UNICEF cooperation to strengthen the women's component of poverty alleviation programmes. The objective of the programme was to raise the income level of women of poor households so as to enable their organized participation in social development towards economic self-reliance. The primary thrust was on the formation of groups of 10-15 women from poor households at the village level for delivery of services like credit and skill training, cash an infrastructural support for self-employment. Through the strategy of group formation the aim was to improve women's access to basic services of health, education, child-care, nutrition, water and sanitation.

Since 1st April, 1999, IRDP, DWCRA, TRYSEM, SITRA, GKY and MWS have been merged into one programme called Swaranjayanti Gram Swarozgar Yojana (SGSY).

Housing is vital for human survival and, therefore, essential for socio-economic development. The need for improved housing is most acutely felt among the rural poor. As a part of the efforts to meet the housing needs of the rural poor, Indira Awaas Yojana (IAY) was started in May, 1985. This programme which was being implemented as a sub-scheme of the Jawahar Rozgar Yojana, has now become an independent scheme w.e.f. 1.1.1996. This programme aims at providing dwelling units free of cost to the poor families of Scheduled Castes, Scheduled Tribes, freed bonded laboureres and the non SC/ST people below poverty line in rural areas.

Wage *Employment Programme : * *National Rural Employment Programme :* In October, 1980, the Government of India launched the NREP which replaced the then existing Food-for-Work Programme. With effect from April 1981, the NREP became a centrally-sponsored plan programme on a 50:50 sharing basis between the Government of India and the State Governments. The NREP was continued as a plan programme during the Seventh plan period also. Under this programme, a total sum of Rs. 4774 crores was spent and it generated 2839.1 million mandays of employment. With a view to tackling in a direct and specific manner the hardcore of rural poverty, particularly pertaining to employment opportunities for the landless during the lean agricultural periods, the Government of India launched the RLEGP in 1983. For this programme, Rs. 2793 crores were spent, and a total of 1416 million mandays of employment was generated.

Jawahar Rojgar Yojana (**JRY**) : Rural poverty is inextricably linked with low rural productivity and unemployment including under-employment. While the normal process of growth itself has to generate increased productive employment opportunities. However, there is continued need for special employment programmes and creation of sustained employment opportunities for securing a certain minimum level of employment and income for the rural poor (Annual Report, 1997-98).

With the above objective in view, in the last year of the Seventh plan, i.e. from 1 April, 1989, the then existing two employment programmes viz. National Rural Employment and the Rural Landless Employment Guarantee Programme were merged into a single rural employment programme known as Jawahar Rozgar Yojana. The primary objective of JRY was the generation of additional

gainful employment for the unemployed and under-employed men and women in rural areas.

The secondary objectives of this programme were :
- Creation of sustained employment by strengthening the rural economic infrastructure.
- Creating community and social assets.
- Creating assets in favour of the rural poor for their direct and continuing benefits.
- Positive impact on wage levels.

Now, w.e.f. 1st April, 1999, JRY has been converted into Jawahar Gram Samridhi Yojana (JGSY).

1990s

Wage Employment Programme : The Employment Assurance Scheme (EAS) was introduced w.e.f. 2nd October, 1993 in the rural areas of 1778 blocks of 261 district in which the Revamped Public Distribution System (RPDS) was in operation. The blocks selected were in the drought-prone areas, desert areas, tribal areas and hill areas. During 1994-95, EAS was extended to 409 blocks under DPAP/DDP and Modified Area Development Approach (MADA) blocks having larger concentration of tribals. In March, 1995 the scheme was further extended to 256 blocks out of which 233 blocks were flood-prone in the states of Uttar Pradesh, Bihar, Assam and 23 Blocks were of Jammu and Kashmir in view of the special conditions prevailing there. The Intensified Jawahar Rozgar Yojana (IJRY) was merged with EAS on 1.1.1996. Consequently, 722 non-EAS blocks in 120 IJRY districts were also covered under the scheme. Subsequently, schemes were being implemented in all the rural blocks of the country.

The primary objective of the Employment Assurance Scheme is to provide gainful employment during lean agriculture season to all able bodied adults in rural areas who are in need and desirous of work, but cannot find it. The secondary objective is the creation of economic infrastructure and community assets for sustained employment and development.

The programme of *supply of Improved Toolkits to Rural Artisans* (SITRA) was started in July, 1992. The programme was under implementation in all the districts of the country as a sub-scheme of IRDP. The objective of the programme was to enable the rural artisans to enhance the quality of the product, increase the

production and their income and lead a better quality of life with the use of modern tools.

To alleviate the poverty and also to generate income thereby, IRDP and SGSY was launched in Assam too in general and Barpeta district in particular. The table 5.1 and 5.2 reflects the total expenditure incurred in wage employment and other rural development programmes respectively :

Table 5.1

Wage Employment Programme in Assam (Rs in Crores)

S.No.	Name of the Programme	Year of Starting	Amount spent at 2004-05 price (Rs)	Mandays Generated (in lakh)
1	RMP	1960	308.2	15.82
2	CSRE	1971	102.3	13.29
3	PIRENP	1972	50.5	8.46
4	RWP	1971	35.0	6.57
5	FWP	1977	110.0	18.06
6	NREP	1980	350.5	22.07
7	RLEGP	1983	240.0	10.72
8	JRY	1989	180.0	5.98
9	EAS	1993	201.3	5.91
	Total		**1577.8**	

Source : Gramin Bharat, Annual Report 2005-06.

Table 5.2

Other Rural Development Programmes in Assam (Rs. In Crores)

S.No.	Name of the Programme	Year of Starting	Amount spent at 2004-05 price (Rs)
1	Community Development	1952	310.5
2	DPAP	1973	250.4
3	DDP	1977	210.6
4	TRYSEM	1979	340.5
5	IRDP	1981	500.6
6	DWCRA	1982	210.0
7	IAY	1985	440.5
8	MWS	1988	220.0
9	SITRA	1992	150.0
	Total		**2633.1**

The table 5.3 and 5.4 reflect that total expenditure on anti-poverty programmes under rural development has been Rs. 115 crore + Rs. 112 crore (at 2004-05 prices). Out of this total expenditure, the share of wage employment programmes has been Rs. 115 or about 50% of the total expenditure. Thus, the policy thrust has been on providing immediate relief to poor through wage employment in the district. Also the emphasis has been laid on to provide income avenues through self-employment.

Table 5.3

Wage Employment Programmes in Barpeta District (Rs. in crores)

S.No.	Name of the Programme	Year of Starting	Amount spent at 2004-05 price	Mandays Generated
1	NREP	1981	30	5
2	RLEGP	1983	25	3
3	JRY	1989	35	4
4	EAS	1993	25	3
	Total		**115**	

Table 5.4

Other Rural Development Programmes in Barpeta District (Rs. in crores)

S.No.	Name of the Programme	Year of Starting	Amount spent at 2004-05 price (Rs)
1	TRYSEM	1979	15
2	IRDP	1981	30
3	DWCRA	1982	20
4	IAY	1985	25
5	MWS	1988	12
6	SITRA	1992	10
	Total		**112**

In order to understand the programmes planning, implementation and their impact on poverty alleviation and income generation, it was felt necessary to conduct the field survey. Under the survey, broadly two aspects were covered:

(i) Study of impact of anti-poverty programmes like Jawahar Rojgar Yojana (JRY), Employment Assurance Scheme (EAS), Million Wells Scheme (MWS), Indira Awas Yojana (IAY), Integrated Rural Development Programme (IRDP) and Training of Rural Youth for Self-Employment (TRYSEM);

(ii) Examination of income generation through its implementation.

Accordingly, the survey schedules were prepared in two categories namely Anti-Poverty Programmes its implementation and Income Generation thereby. Under Anti-Poverty Programmes its implementation and employment generation, field survey was done with the help of well informative and properly designed questionnaire for the purpose. Under the study undertaken issues like time management, behaviour of officers and clerical staffs, motivation, inter-group conflict etc. were looked into. The field testing of the survey schedules was done during the field visits to the respective Rural Development Block, with regard to interview of beneficiaries, the selection of beneficiaries was done randomly. To improve the quality of collection of data and to ensure uniformity in adoption of survey procedure, the subject matter was consulted with the concerned officers of SIRD and NIRD located at Guwahati (Assam) who in turn gave ideas in case of collection of data, interaction with beneficiaries, heads of Line Departments, Bank Managers and other concerned officials related with the survey undertaken. Keeping in mind the methodology of collection of information the required datas were collected from different quarters. The survey was undertaken between May and July, 2006. The list of Blocks undertaken for study has given in table 1.1.

Besides the survey, the observations from the field study were also recorded regarding other development programmes, planning and implementation process at Block levels under the Barpeta District.

JAWAHAR ROZGAR YOJANA (JRY)

Salient Features:

Employment generation :   As per the survey conducted for 1996-97, the average income from wages for the BPL families came to Rs. 5.8 in the five blocks (Table 5.5). If we look into only the family engaged in the employment work, the average income was Rs. 10.4 for the same year (Table 5.6).

During 1996-97 the average number of man days generated in the blocks were about 10.6 that means on an average one BPL family engaged in the work got employment for 0.9 days in a year in the blocks (Table 5.7).

Among the BPL families only 1.19% could get the wage employment at block during the same period (Table 5.9).

During the survey it was also revealed that the people did not get regular wage employment under JRY as there was lack of funds available at the block levels. Even if the work was taken in their village they were not sure about the time, when the work would be taken. Besides this, the payment of wages was delayed from 15 to 30 days depending upon its circumstances. The reasons quoted by the Block staffs for delay in payment of wages was due to non-receipt of funds from the Govt.

Peoples' participation and beneficiaries committee: The JRY manual prescribes guidelines for execution of work. As per guidelines for every work beneficiaries committee should be formed and it should undertake the work. But it was observed that only in 35% (Table 5.10) of the cases the works were done by the beneficiaries committees.

The Gram Sabha Panchayat is not able to successfully implement the JRY programme with peoples' participation due to its inability to take initiatives to involve the people in the decision-making process (at the Gram Sabha Level) and in the implementation of the works.

Type of works : The survey findings revealed that 42.6% of the works were taken under kutcha (road formation etc.) category, 18.2% were under renovation and maintenance (renovation of tanks, repair of drainage etc.) and 39.2% were under pucca work (school building, culverts etc.)

Quality of works : The survey results showed that in 20% of the cases the quality of work is 'very good', in 28.84% the quality is 'good' and to the remaining 51.16% the quality is 'poor'.

The main reasons given for the poor quality are:

i)   Lack of availability of funds to take up asset works (pucca type) as these require more funds, and the pressure to achieve the target of 60% wage component.

ii)   The thinly spread of funds for too many activities in a block that leaves no option for the block but to take Kutcha work thereby reducing the life of work.

Manpower support : In a Block for the JRY works (which are executed through Gram Panchayats) only one JE has been provided. This JE is look after the works of other programmes viz- EAS, MWS and IAY. Moreover, the financial allocation and the physical targets are increasing in the successive years. The survey revealed that there has been substantial increase in physical and financial achievements in 2006-07 in comparison to previous years i.e. 2004-05 and 2002-03.

The above discussion brings out clearly that JRY programme that is meant to provide employment to rural poor people is not able to provide adequate wage employment to them as the wages (in 2006-07) earned (7.5 man days for 306.50) by one family are hardly sufficient for meeting half a month family requirement and only 31% of the BPL families were able to get employment. Moreover, the quality of work is poor in majority of the cases and durable (assets) works are not adequately created. So the infrastructure, such as good roads, school buildings, health centres, community centres, panchayat ghar and storage godowns that is vital for local needs is neglected. Besides, the role of blocks is also discouraging as the people are not fully involved in the decision-making and implementation of the programmes while the JRY programme was launched on the premise that the people should be involved in their village development planning, so that in future, the people can take up the whole village development planning through this learning process. But in this limited programme (JRY), the surveyed blocks have not been successful to involve the people in the development planning and implementation.

ANALYSIS OF DATA
JRY : Scheme Design

Planning :
The survey set forth that the norms for wage component (that 60% of the resources should be earmarked for wages) should be flexible in order to facilitate the blocks to take up the works which would be durable in nature (of asset category requiring higher material component) and as per the local needs and the guidelines should not come in the way of choosing the work which is of high importance to the village.
Technical Analysis :

(Table 5.11) In all the five Blocks the engineering section at block level did not have design support for designing the structures like culverts, small bridges, minor irrigation structures etc.

It has been left (to be important) to provide necessary support system at the block level for designing structures which would be suitable for a particular location and soil condition in the absence of designing facilities, the JE normally use the standart type of design with minor modifications for all the similar type of structures.

Social Analysis :

Survey undertaken shows that as per the guidelines, the interest of down-trodden of the society was taken into consideration for providing employment avenues in all the five Bolcks.

JRY : DELIVERY SYSTEM

Data base planning :

There is no database available at the block levels for many important items like road connectivity to different villages, irrigation potential in different villages and number of landless people. The blocks undertaken for study only collect data depending merely on the instruction of the Govt. and DRDA concerned. Due to lack of data-storage facility like computer etc. data not traceable as and when required (Table 5.12).

Manpower Planning :

Average number of villages covered by two JE (the extension officer looking after engineering section) is 30.2. The number of work supervised by him under JRY are 27.4 (Table 5.13).

Training :

The survey undertaken indicated the beneficiaries did not get systematic training for JRY programmes and they had learnt while working only.

Stores and godowns :

The Blocks undertaken for study, there is storage of crucial infrastructure like stores for the purpose of keeping cement, rods and other building materials.

Monitoring :

There is no earmarked M & E unit in the Blocks undertaken for the study to look into the monitoring and evaluation of works on a regular basis and the monitoring of the programme is not attended too seriously (Table 5.14).

JRY : IMPLEMENTAION
Identification of works :
The survey showed that 100% of the works were identified in the Gram Sabha (Table 5.15).

Type of works :
It was found that 61.2% of the works were under Kutcha category (road formation, digging of tanks) 21.8% works were under repair and maintenance and remaining 17% were under Pucca category. The main reason for giving priority to Kutcha works was that one block got about 50 to 75 lakh rupees in a year while they had to undertake about 5 to 7 works in one year in order to meet the demands from different villages in the under block, so works under Pucca category (that requires more money) were not selected. Moreover, in order to achieve the target of 60% wage component, the block had to take labour-intensive works like formation of roads, digging of tanks etc. (Table 5.16).

Work by beneficiaries committee :
The survey revealed that only in 32.5% cases the works were done by the beneficiaries committee and the rest by the departments or contractors. Only in Mandia and Bhabanipur Blocks 65% of the wroks were done by the beneficiaries committee while in other Blocks this percentage is much less in comparison to the said two Blocks.

Supervision :
In 67.8% of the cases the works were supervised only once during the entire construction phase as per the version of beneficiaries, in 32.2% cases inspections were made twice and in none of the cases the inspection was done thrice. It could be due to the fact that the works are spread over many villages and they are all to be completed within six to eight months (October to May). Therefore, it makes it difficult on the part of the JE to supervise so many works on a regular basis (Table 5.14).

Scheduled Rates :
It was found that the scheduled rates of cement, sand, bricks and rods were lower than the market rates (actual prevailing rates) and it is for the reason that in

20.6% of the cases the works were done as per market rate. As a result, the actual rates were higher by 22 to 32% than the scheduled rates. The overall impact of differences (of actual and scheduled rates) on the entire cost of work comes to about 5 to 7% and correspondingly it raises to total cost. As the actual rates are higher than the scheduled rates, so the quality of works is affected (due to lowering in quality of construction materials) because the works are to be completed within the stipulated amount (Table 5.17 and 5.18).

Release of funds :

The survey revealed that the funds were not released for payment of wages in time in all the 100% cases. The delay was anywhere from 15 to 45 days. It was mainly because of the fact that works were started (in that anticipation of the release of funds) even if the funds were not available. It was noticed that in 29.8% cases, there was delay in release of funds from the Centre and the State Govt. In about 30.6% cases the delay in payment was due to under-staffing in the accounts section in the Blocks office and the disproportionate increase in number of works in comparison to field staff (so the works were not checked and measured in time) (Table 5.19).

Quality of work :

It was found from the survey that 9.6% of the works came under 'very good' category, another 13.6% were under 'good' category and the remaining 76.8% were under 'poor' category. The reasons cited for poor quality of work are-

  a.   excessive work under Kutcha category,
  b.   insufficient funds for taking asset, (of durable nature) works,
  c.   lack of supervision by field staff (Table 5.20).

EMPLOYMENT ASSURANCE SCHEME (EAS)

<u>Salient Features :</u>

Employment generation :

From the analysis of survey, it can be drawn out that during 1996-97 average man days generated by EAS in five blocks was 11.4 days each and average income per beneficiary was Rs. 451.50 while the percentage of BPL families assisted under the programme were only 41%. Thus, in a way, the employment generation for a poor family is for less than half a month and that too far less than 50% of BPL families.

Beneficiaries committee :

Although it has been stipulated that the works in the village should be done by the beneficiaries committee, yet it is not operational in most of the cases. As the survey had revealed that only in 35.8% of the cases the works (Table 5.21) were done by beneficiaries committee, yet it is not operated in most of the cases. As the servey has reveled that only in 35.8% of the cases the works were done by beneficiaries committee and the rest were done by departments or contractors. In this context, we tried to analyse the high involvement of beneficiaries committee.

Quality of works :

The survey has also brought out that the quality of work is poor in most of the cases that does not speak good on the implementation of the programme. While in Bajali Block, the quality of work is comparatively much better.

In sum, the findings of the survey revealed that the objective of providing wage employment is not fully served as only some BPL families were able to get employment and that was also only for a few days . Not only this, at the implementation stage the peoples involvement was poor and the quality of the work is not satisfactory in most of the cases due to lack of proper delivery system.

ANALYSIS OF DATA
EAS : SCHEME DESIGN

Categorization of works :

The (Table 5.22) indicates that fixing the ceiling of expenditure for different categories (water and soil conservation, minor irrigation, link roads, primary schools and anganwadi buildings) was not desirable as indicated by all the blocks. What they have indicated is that the choice for the selection of works should be left to planning unit at the District and block levels.

Technical analysis :

The same table No. 5.11 illustrates that in all the five blocks, the engineering section at blocks level did not have design support for designing the structures like culvert, small bridges, minor irrigation structures etc.

It has been left (to be important) to provide necessary support system at the block levels for designing structures which would be suitable for a particular location and soil condition. Due to lack of designing facilities, the JE normally use the standard type of design with a slight modification for all the similar type of structures.

Social analysis :

The survey indicated that according to guidelines, the interest of poorer section was taken into consideration for giving employment avenues in all the blocks (Table 5.23).

Inter-sectoral analysis :

Table 5.24 shows that at block level there was no inter-sectoral matching of resources while more than one department (rural works, R & B, minor irrigation etc.) with multiple schemes function in the same area and implement the similar works (roads, irrigation structure etc.). But owing to lack of co-ordination among different agencies, no inter-sectoral planning was carried out that could have otherwise helped in resource matching and providing necessary linkages.

EAS : DELIVERY SYSTEMS

Database for planning :

Database is not at the block levels for many important items like road connectivity to different villages, irrigation potential in different villages and also the number of landless people. Therefore required datas are not available at the block levels also.

Other technical department support :

It was seen that other technical departments like R & B, minor irrigation etc. gave support only sometimes and owing to absence of their support it hampered the implementation of poverty alleviation programmes (Table 5.25).

Storing facilities :

In all the Blocks undertaken for study is lack of proper storing facilities for the purpose of keeping cement, rod and other required building materials. It was also noticed that in many cases the materials were kept outside and got damaged during the rainy season (Table 5.26).

Monitoring and evaluation :

There is no mentionable M & E unit in the Block to monitor and evaluate the ongoing works at regular basis. Moreover, the Blocks are not yet computerized separately so as to keep the requisite data of the Block. It, therefore, affects the availability of information in time (Table 5.27).

EAS : IMPLEMENTATION
Type of works :

The survey has brought out that about 11% of the works were under Kutcha category (such as road construction, digging of tanks), 40.6% works were under repair and maintenance and 47.6% were under Pucca category (Table 5.28).

Identification of works :

The survey set forth that to some extent in Barpeta and Bajali blocks, the works were identified in the Gram Sabha and in other blocks it was done at block level.

Works by beneficiaries committee :

The survey revealed that merely in 47.8% cases the works were done by the beneficiaries committee and the rest by the departments/contractors. Mandia block stands apart, as in this block 80% of the works were done by beneficiaries committee while in other Blocks it was much less in comparison to Mandia block (Table 5.29).

Plan Matrix :

In none of the blocks the plan matrix with activities, schedules and responsibilities was prepared. Through the survey it was found that the works were commenced without looking into the details such as work estimate and design of the structure. In some cases the works were started on verbal orders also (Table 5.20).

Supervision :

In 61.2% of the cases the works were supervised hardly once during the entire phase, it was said by the beneficiaries. On the other hand, only in 38.8% cases inspection was done twice. In no cases the inspection was done thrice. It happened so because the works are spread over so many villages and they are all to be finished within six to eight months (October to May). Consequently, it makes difficult on the part of the JE to supervise so many works on a regular basis (Table 5.31).

Beneficiary card :

In none of the cases as per (Table 5.32), the beneficiary cards were maintained. Although the cards were provided to the beneficiaries by the block but entries were not made. It was disclosed by the beneficiaries that in some cases they have lost the cards and in the remaining cases the concerned field staff of block did not make entries. The Block officials' version in this regard found that it

was becoming difficult to make entries by them as they were short of field staff and they had to implement large number of schemes in large number of villages.

Maintenance of Master rolls :

It was found that the muster rolls were not maintained in time in most of the cases (100%). Off course, these were maintained either by Panchayat Secretary or JEs. It happens so due to the fact that the minimum wages do not commensurate with the market rates. For instance, in Bajali and Bhabanipur blocks, it was found that the beneficiaries were given higher wages than the minimum wages, later on necessary adjustments were to made in this connection (Table 5.33).

Scheduled rates :

It was revealed that the scheduled rates for cement, sand, bricks and rods were lower than the market rates (actual prevailing rates), for this reason in 19.2% of the cases, the works were done as per market rate. But in Mandia and Barpeta, the District Level committees were formed to decide the scheduled rates as per the location condition (so almost all the works were done as per the scheduled rates as the rates were fixed as per the market condition). While in other Blocks the actual rates were higher by 11 to 21% than the scheduled rates, the overall impact of difference (of actual and scheduled rates) on the entire cost of the work comes to about 3 to 5% and correspondingly it raises the total cost. As the actual rates are higher than the scheduled rates, the quality of works is affected (due to lowering in quality of construction materials) because the works are to finished within the stipulated amount (Table 5.34 and 5.35).

Logistic support and delay in work :

Except in Bajali dev. block in majority of the cases there was non-availability of required equipments like road-rollers, cement-concrete mixer etc. in time which caused delay in work. It has been noticed that the delay in work was between one and a half months to three months (Table 5.36).

Release of funds :

Under the scheme while implementation, the funds were not released for payment of wages in time in all the 100% cases. Therefore, the delay was anywhere from 15 to 45 days. It was mainly because of the fact that the works were commenced (in the anticipation of the release of funds) even if the funds were available. In such cases, there was a delay in release of funds from the Centre and the State Govt. But in about 46.2% cases, the delay in payment was due to under-staffing in the accounts section of the block office and disproportionate

enhance in the number of works in comparison to field staff (so the works were not checked and measured in time) (Table 5.37).

Quality of work :

The survey has showed that 23.0% of the works came under the 'very good' category, another 36.6% were under 'good' category and the remaining 40.4% were under 'poor' category. The reasons cited for poor quality of work are-

i)   lack of technical support at block levels,

ii)   insufficient funds for taking asset works (of durable nature owing to laid stress on 60% wage component)

iii)   lack of logistic support (like road-rollers, tractors etc.) and

iv)   the lack of supervision by field staff (Table 5.38).

MILLION WELLS SCHEME (MWS)

<u>**Salient feature:**</u>

Technical analysis of water table :

In all the States, for identifying the site for wells the analysis of water table was not carried out in order to ascertain the potential for tapping ground water. Although the National Ground Water Board (NGWB) has carried out survey regarding location and potential of ground water but these data were not utilized while planning at the block level in the absence of non-availability of these survey data.

Inter-sectoral linkages :

The inter-sectoral linkages are required at two stages-

01.   at the initial stage during planning in which the technical departments like minor irrigation, lift irrigation and agro-industries along with block should plan for the irrigation in the block area.

02.   at the Completion stage (of well) in which the departments like horticulture, agriculture should provide training and inputs to beneficiaries for taking improved variety of crops. But in practice, the linkages at these two stages were missing due to lack of co-ordination among different departments. Thereby the beneficiaries did not get the required support.

Utilization of water for irrigation :

According to the survey, only in 19.6% cases (Table 5.39), the beneficiaries were utilizing the water for irrigation from tubewell etc. The average area under irrigation is 0.13% hectares (Table 5.40). The survey also brought out that only

9.0% of the beneficiaries were cultivating two crops (Table 5.41). The reasons for non-utilization of water by some beneficiaries and under-utilization of water in other cases are due to non-availability of irrigation device (individual pump set/hand operated pump) with then and lack of training and supply of inputs to beneficiaries by the agriculture and horticulture department.

Beneficiaries participation :

The participation of beneficiaries in the work remains only upto the construction stage but after that the beneficiaries do not take keen interest in utilizing the water. Many beneficiaries even do not make attempts to procure either pump-sets or hand-operated pumps. They also do not make contacts with technical departments like agriculture or horticulture for improving their crop production or existing cropping pattern. The causes behind of such condition is lack of proper training to the beneficiaries so as to enable them to participate whole-heartedly and utilize the resources for their advantage. It is to be said that in spite of some problems in the planning and implementation of the scheme, the scheme is quite successful and is useful to beneficiaries as it gives good scope to beneficiaries to harness underground water for improving their crop production. However, to utilize the full potential of ground water resource, sustained efforts should be made for proper planning through the survey of water resource, improving the efficiency of implementation and improving linkages with other departments such as agriculture, horticulture and agro-based industries for providing necessary inputs to beneficiaries.

ANALYSIS OF DATA

MWS : Scheme Design

Feasibility analysis of water table :

The survey revealed that is none of the blocks analysis water table so as to assess the potential and feasibility of wells was done. Off course, NGWB, Govt. of India had done survey in all the districts of India. It is necessary to utilize the documents as prepared by the NGWB (Table 5.42).

Planning :

Survey shows that due to lack of database as to potential of ground water and target group (small and marginal farmers), it was difficult to do meaningful planning.

Identification of site :

It is seen that the identification of site for construction of wells was done by rough estimate and no technical analysis to know the probable areas of water source was carried out (Table 5.43).

Interest of weaker section :

It was came out from the survey that as per guidelines, the interest of weaker section of the society was well attended to all the blocks undertook for survey (Table 5.44).

Inter-sectoral linkages :

Survey further shows that the proper tie-up with other departments like agriculture, horticulture and agro-based industries was not done in all the blocks. It was happened mainly due to absence of co-ordination among different departments. Owing to lack of proper tie-up with different departments ultimately led to want of availability of inputs (for crop) to beneficiaries from concerned departments (Table 5.45).

MWS : Delivery system

Technical team for identification of water soruce :

In all the blocks under taken for study, there was no technically expert team to identify the water source. In absence of the team, it was difficult to make assessment for irrigation potential in the blocks (Table 5.46).

Database for planning :

In none of the blocks surveyed for the study, block level database for water table, number of small and marginal farmers and their land holdings for doing necessary planning exists (Table 5.47).

Manpower planning :

The number of villages where the works were to be supervised by one JE is about 23.8. Similarly, the number of works which were to be monitored is 33.6. Besides, the JE (Junior Engineer) had to look into various other works related to JRY, EAS, IAY and OBB also (Table 5.48).

Training to field staff :

The none of the field staff was provided well-structured training programme. Normally the staff learn the work while working on the job. It happens due to lack of proper training facilities and adequate funds at the block level. For smooth functioning of the programmes there was a need to train up the

staff as to the design aspect, beneficiaries participation, the utilization of water for crop rotation and so on (Table 5.49).

Logistics support :

The picture of the logistic support is as followed-

i)   The vehicular support to the field staff was not given on a regular basis in all the blocks under study. But it is very essential for mobility. But lack of it causes   problems in supervision.

ii)   On the other hand, for the supply of inputs like cement, sand, stones, the tractors were not available near the work-site and their absence caused delay in arranging materials (Table 5.50).

M & E unit :

The M & E unit with adequate staff is not placed for the MWS work in the blocks undertaken for study. Further facility for proper data analysis is also not available. The absence of this most important unit leads to improper supervision and lack of feedback from the field to block as to the implementation (Table 5.51).

MWS : Implementation
Selection of beneficiaries :

The survey shows that the beneficiaries were selected in the Gram Sabha in all the cases (Table 5.52).

Training to beneficiaries :

In none of the cases the beneficiaries were given training for construction of wells. As per the report received from the Block functionaries, there was no provision of training to beneficiaries for construction of wells. But training seems to be necessary for the beneficiaries (Table 5.53).

Work plan Matrix :

The responsibility imposed on the field staff for the construction of wells which the work plan Matrix indicates was not prepared. The non-preparation of Matrix ultimately created various problems in proper monitoring at the block level (Table 5.54).

Time for completion of well :

Survey shows that for the completion of the well the beneficiaries took an average 10.1months. So much time was taken as the beneficiaries had to struggle enough to arrange materials and labourers (Table 5.55).

Supervision by field staff :

It (Table 5.56) indicates that 14% of the cases, the works were supervised once in a quarter. The reasons behind the poor supervision are as followed-

i)   the field staff (mainly JE) have to look after several works (30-40 wells) in about 25-30 villages in a Block along with the works of many other schemes.

ii)   lack of vehicular support to the field staff (that hampers the frequent visits to be made to the work-site).

Collection of materials and organizing labourers :

All the beneficiaries, as indicated by it (Table 5.57) had problems in the collection of required materials and in organizing the work force (labourers). It was owing to the fact that the beneficiaries did not have previous experience in connection with 'wells' construction. Besides, the material like stones, sand and cement were not available at work-place and were to be arranged by the beneficiaries themselves with difficulty.

Whether the beneficiaries are having irrigation devices (disel pump-sets/hand operated pump) :

Only 8% of the beneficiaries were having devices either disel pump-sets or hand-operated pumps. Due to lack of their own devices, the beneficiaries took them either on hire or did not take up cultivation (Table 5.58).

Utilization of water by the beneficiaries :

The table 5.39 and 5.40 shows that 19.6% of beneficiaries were utilizing the water for irrigation. The average area under irrigation is 0.13 hectars. The prime reason for non-utilization of water for irrigation by some beneficiaries is non-availability of irrigation device (either their own or through hiring).

Whether the beneficiaries are taking two crops :

The survey indicates that 90.0% of people were engaged in raising two crops (Table 5.41).

Quality of works :

The table 5.59 pointed out that 23.4% of wells were having 'very good' quality of construction, another 27.8% had 'good' quality and the remaining 48.8% had 'poor' quality. The Barpeta block tops the quality as 33% of the wells were under 'very good' category.

INDIRA AWAAS YOJANA (IAY)

Salient Features :
Cost of the house :
Under the scheme IAY, financial assistance was extended to BPL person for construction of one house amounting to Rs. 20,000 for plain area and Rs 22,000 for hilly/difficult area. The plinth area of the house was determined at 20 sq. mts (210sq ft.). So, financial aid for per sq. ft. was fixed at Rs. 95. But the calculated cost for reasonably good quality house with the use of low cost construction materials (using cement-clay, moulded bricks and clay cement mortar for plasturing) comes to about Rs 175/sq. ft., that will make the house to last over 25-30 years (whereas the cost of house with good quality materials comes to about Rs. 375 per sq. ft.). Under the given circumstances, the financial aid given for construction of good quality house is quite insufficient or rather to say is too low. Here it is found that normally the house requires repairing from 5th year onwards (Table 5.60). Though it was expected that the beneficiaries will make contribution but the present state of income of beneficiaries make it impossible for them to invest money for housing when they have so many other problems like food, health and clothing on hand.

Survey shows that in certain cases the beneficiaries have to even take loan at high interest rate ranging from 20 to 30 percent from the village money lenders for making payments to labourers engaged in house construction.

Quality of the construction :
The quality of the construction is found to be poor in majority of the cases in all the surveyed blocks except in Bajali block. The reason, behind the poor quality of construction are attributed to-

i)   low financial aid for the construction of house;
ii)   practically no contribution by the beneficiaries;
iii)   non-availability of low cost materials like clay, moulded bricks
        etc. in the block Area.

Thus, the poor quality of construction also leads to frequent repairs and in many cases repair had to be started from the fifth year of the construction (Table 5.61).

House design :

In almost all the cases under the study, the quality of house design (one room with tin-roof) is used in all the places. The present design that is followed in almost all the blocks makes it difficult for the beneficiaries to live because the tin-sheet supplied for the roof was of very low quality and therefore got damaged within five/six years and leaked in rainy season (Table 5.62).

Use of low cost materials :

The materials supplied for the construction of AWAAS was of very low quality. Nearly 76% of the beneficiaries expressed their dissatisfaction over the Block supplied materials. This materials include rod, cement, bricks, sand, stone and tin sheet etc. (Table 5.63).

Use of sanitary system :

The present sanitary system in which cement-concrete plates are provided is not suitable on two grounds, viz.-

1. This system creates dampness around the house by which the germs also come on the surface and that has the potential to infect nearby wells,
2. It requires good amount of water for disposal that is not available with ease.

Besides, these arguments, the beneficiaries are not very much interested to use the present sanitary system owing to their traditional habit of defecating in the open (Table 5.64).

The discussion made above distinctly shows that the purpose of providing housing facility to the BPL people is not fully achieved owing to low quality of construction and low quality of materials which the beneficiary has to contend. The main reason behind it was the insufficient grant provide to the beneficiaries for the construction of house. On the other hand, the beneficiaries had no sufficient resources to invest in housing. Since materials were not available at low cost, the construction of house in limited amount was not possible.

ANALYSIS OF DATA

IAY : SCHEME DESIGN
Database for planning :

The survey undertaken has indicated that for the purpose of planning, the database for landless people was not available at block levels in the all the five blocks (Table 5.65).

House design :

The table 5.66 pointed out that the design of the house was not done as per the local conditions and the standard design was used in all the cases for the construction of houses irrespective of locations in the blocks.

Social analysis :

As per the prescribed guidelines, the weaker section of the society such as SCs, STs and physically handicapped in the village were given preference while identifying the beneficiaries in all the five blocks undertaken for study (Table 5.67).

IAY : DELIVERY SYSTEM
Technical team for design of houses as per local requirement :

The field survey shows that there was no technically skilled team at the block level for looking into design of the house to suit the local climatic conditions (Table 5.68).

Planning for housing :

In none of the blocks, block level planning for housing was attempted. The lack of adequate data as to landless people, type of houses (pucca, kutcha, tin-roof) in different villages made it very difficult to do any fruitful planning.

Manpower planning :

In all the blocks undertaken for study there were only one JE who supervise the construction of houses in different villages in a block. He supervised about 50 houses in a Block. As he has to look after the construction of houses in many villages alone, it hampers the supervision work.

Training to staff :

None of the staff in all the five Blocks was given training for designing the house as per the local condition and also about the application of low cost materials in the construction of house (Table 5.69).

Logistics support :

The field staff did not have requisite vehicular support for field inspection which lead to delay in inspection. For the purpose of transporting materials of the

work-place, the logistics support like tractor was not available easily that ultimately caused delay the progress of construction of houses (Table 5.70).

M & E :

There is no specific M & E unit in the block undertaken for the study. Not only that required formats were also not prepared. The facility for data analysis of the field information was also not available. Lack of proper M & E system ultimately hampers in monitoring of the construction of the houses. Again evaluation reports were also not generated for future to take corrective action (Table 5.71 and 5.72).

IAY : IMPELEMENTATION

Selection of beneficiaries :

All the beneficiaries under the Blocks undertaken for study were selected in the Gram Sabha (Table 5.73).

Selection of design of house :

The survey findings indicated that in none of the cases design of house was done with the consent of the beneficiaries. In all the cases standard design was not used. As beneficiaries had little choice, so whatever design was prescribed to them, they had to accept it (Table 5.74).

Project plan Matrix :

The project plan Matrix at block level was not prepared (Table 5.75).

Training imparted to beneficiaries :

The survey shows that the beneficiaries were not impart training in all the five Blocks. But need of the training was felt so as to orient the beneficiaries to make out the basic technical aspect of construction of house (Table 5.76).

Use of low priced construction materials :

The use of low priced construction materials was not done in any of the cases in all the five blocks undertaken for study. Off course, in Bajali (Chaukhuti) block some beneficiaries were able to manage low-priced construction materials. It was done to non-availability of low cost materials such as clay, pre-fabricated structure and moulded bricks (made of local materials) in the local area.

Problems in construction of house :

The most of the beneficiaries 92.6% had to face many problems during the construction of house. There were problems in collection of materials, organizing the labourers, delay in payment etc. The major problem was in the collection of materials. Because these were not available to the beneficiaries near the work-site. Delay in payment was also another major problem faced by them (Table 5.77).

Loans from money-lenders for construction of the house :

The survey brought out that in all the five blocks loan was taken by the beneficiaries from money-lenders for the construction of house. The 3.05% beneficiaries took the required loan from the village money-lenders and it was maximum in Mandia block and minimum in Bajali (Chaukhuti) block. At Mandia block 2.15% of the beneficiaries took the loan whereas at Bajali block 0.15% took the loan. The amount of loan varied from Rs. 2000 to 4000 and the rate of interest varied from 8 to 10%. The reasons behind for taking the loan are the low income level of beneficiaries in one hand and on the other delay in payment (during different stages of construction) by the block.

Whether the beneficiary is living in new house :

Although majority of the beneficiaries have occupied the new house but 13.6% of the beneficiaries have not occupied the newly constructed house and are living in their old house (using the new one for storage). The reason quoted for not using the house was that the new house is not habitable due to improper design of the house as the new house is more hot in summer and more cold in the winter that makes it difficult for the beneficiaries to live in (Table 5.78).

whether the beneficiary was
Comfortable in thatched house :

The table indicates that 50.8% of the beneficiaries found their thatched houses comfortable . The resoan behind is that the beneficiaries were used to living comfortably in their old houses (Table 5.79).

Supervision by field staff :

In case of about 88.2% cases, the supervision was done quarterly and merely in 11.8% cases the supervision was done monthly. The reason behind for delay in supervising the construction of houses was owing to large quantity (about 200) of houses taken up for construction at a time and being scattered the works around in 100 villages (Table 5.80).

Quality of the construction :

In all the blocks except in Bajali (Chaukhuti) the quality of the majority of the houses was found to be poor. In Bajali 23% of houses were found to be in 'very good' state, 67% in 'good' state and only 10% houses was under poor state and the percentage of houses under poor state varied from 90% in Govardhana to 67% in Bhabanipur development block. The reason behind for the poor quality of the construction is the use of sub-standard materials, as beneficiaries have little option but to construct the house within stipulated amount (Rs. 20,000). While in Mandia development Block, the beneficiaries invest their own money for the construction of house and thereby the quality of houses so constructed is good (Table 5.61)

Need for repair :

The survey shows that 45.83% of houses require repair. It varies form 20% in Mandia to 35% in Bhabanipur. The reasons quoted for so many houses requiring repair are :

i) poor quality of materials owing to low cost of the house,
ii) improper design of the house that makes it difficult for the beneficiaries to live,

Use of sanitary system :

None of the house owners in all the five blocks expect in Barpeta (block office is located at Keotkuchi) use the sanitary system provided in the scheme. In almost all the cases, the main reason given was lack of adaptability on the part of the beneficiaries as they were accustomed with their old traditional way of defecating. In some other cases the improper functioning of sewage line (which normally gets choked) were the reasons for non-use of sanitary system. But in Barpeta, in some cases sanitary system was working well as the beneficiaries had involved their own money for the construction of a little bit better sanitary facility with the use of modern system (Table 5.81).

INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP)

Salient features :

Selection of beneficiaries :

The selection of beneficiaries was done in the Gram Sabha in 92% of the cases. But it was more or less a random exercise, as the analysis of local requirement, availability of inputs, marketing of finished products, technical know-how and skills of beneficiaries was almost absent in the selection process. For instance, it was observed that more than 10 beneficiaries in Bajali (Chaukhuti) development block were selected for 'tailoring scheme' in two villages whereas there was very little scope for tailoring work in the villages or nearby place for so

many beneficiaries. In another case, some beneficiaries were selected under 'milch animal' scheme in tribal areas under Bhabanipur development Block, but tribals were very little inclined to sell the milk.

Training :

The training which is very important component for uplifting the capacity of the beneficiaries so that they can maintain and utilize the assets efficiently was very much lacking. The lack of training is very well reflected in the under-utilization of assets and poor increase in income. As per the survey, only 7.8% of the beneficiaries were given training after their selection under the programme (Table 5.82).

Technical inputs :

The technical inputs for management of need of cattles, marketing of milk, eggs and fish etc. and animal health care, processing and marketing of fruits, availability of raw material and marketing of handloom and handicrafts items and so on are very crucial for the success of the shchemes. But in practice, the beneficiaries did not get requisite technical guidence from the concerned departments about various technical inputs.

Backward and foward linkages analysis : For the success of any enterprise, the backward and forward linkages should appropriately be placed so that there is a smooth supply of inputs, proper maintenance of production system , good production and quick flow (sale) of produce in order to ensure adequate and timely income to the entrepreneur/ beneficiary. It is irony that the foundation (backward and forward linkages) on which the success of programme depands has been completely overlooked in the entire process of the scheme. The survey has confirmed this fact which can be seen from the (Table 5.83).

Delay in sanction of loan and disbursement of assets :

It has been brought out by the survey that there has been considerable delay in the sanction of loan and distribution of assets. The delay is caused due to several factors such as long procedure, delay in distribution of loan by bankers and non-availability of inputs in the nearby places. The survey shows that the sanction and distribution took about 9.75 months (Table 5.84). Thus delay affects the implementation of the scheme as it de-motivates the field staff and also discourages the beneficiaries from taking initiatives of efficient running.

Expenditure by beneficiary and visits to different offices before sanction of scheme:

Before the scheme is sanctioned and disbursed, the beneficiary had to take a number of visits about 7/10 times to different offices viz.- block, banks, circle office etc. These visits not only consumed beneficiaries' valuable time but also cost them due to transportation expenditure and loss of wages.Thus the total expenses during this process came to about Rs 308.0 (Table 5.85).

Utilisation of Assets :

As discussed in the abovementation paragraphs that right from the commencement i,e from the identification of the beneficiary till distribution of assets, the whole process is marked with want of proper approach for the implementation of the programme. It has its bearing on the ability of the beneficiary to utilize the assets. As reflected from the table more than 50% of the beneficiaries were not utilizing the assets at the time of survey.

Enhancement of Income :

Inadequate utilization of assets ultimately lead to poor enhancement of the income . The (Table 5.86) shows that the beneficiaries were able to increase their income only marginally (which is only Rs. 1,040 for the first year and Rs. 880 and Rs. 780 for the second and third year respectively) that speaks poorly on the design of the schemes and their implementation. Moreover, only 5.4% of the beneficiaries were able to increase their income as others were not utilizing the assets.

Repayment of Loan :

When the increase in income is low, naturally the repayment of loan will be affected. (Table 5.87) (about the repayment of loan in different blocks) shows that in about 60% of the cases the repayment was less than 20% of the total outstanding amount.

Inter - sectoral co-ordination:

Though the programme is implemented by the block, but there is a need of involvement of a number of departments viz, agriculture, horticulture, soil conservation, animal husbandary, fisheries, agro- industries, district industries centre, handloom and textiles, as various type of schemes are to be taken up for the beneficiaries at the village level. On the contrary, as per the survey, for the implementation of various schemes, the support of these departments was not available to the block. The want of co-ordination among different sectors was

found to be one of the biggest stumbling blocks in the implementation of schemes (Table 5.88).

Coverage Under Different Sectors:

As per the available information from the block under survey, 71.8%, 21.2% and 7.0% (Table 5.89) of the beneficiaries have been covered under primary, secondary and tertiary sectors respectively. It shows that large number of beneficiaries are covered under secondary and tertiary sectors while the demand under these sectors is poor. It is owing to inevitable reasons that the agriculture and allied activities are the main occupation of the people in villages and there is a demand for items related to these while for items (eg. Industrial products, tailoring etc.) in other sectors (secondary and tertiary) , there is low demand due to low purchasing power of people.

Problem of Defaulters :

Various beneficiaries under Crop loan besides IRDP have been financed by different banks or co-operatives over a period of so many years and in most of the cases the beneficiaries have not repaid the loan , so they have become defaulters . The (table no) indicates that on an average 78.53% of the beneficiaries have become defaulters in the blocks of the study area. Now due to these large number of defaulters, the beneficiaries under IRDP are not covered under group or Cluster as it is difficult to find good number of beneficiaries in a village without default (as the defaulters are not normally financed by the banks again).

Lack of financing under cluster (or group) and little community participation:

As discussed above the defaulters are not given loan again , so it is difficult to find beneficiaries in a group in one village. This is the reason why , under the programme, the beneficiaries are covered from many villages (about 20). Not only this, there is a distribution of block target among the gram panchayats of that blocks and normally one gram panchayat gets the target of 20-25 beneficiaries. This is further divided in different villages of that block. It also makes it difficult to select beneficiaries in a Cluster or Group. Besides , there is very little community participation at the planning and implementation stage and the beneficiaries are left to themselves to manage the scheme.

Low HRD level of beneficiaries leading to improper utilization of assets:

There is no denying that success of any enterprise depends largely on the ability of the beneficiaries , to manage it. The very fact the beneficiaries have less education and low level of knowledge and skills, the need for training of beneficiaries arises. In this context, it is important to point out that the beneficiaries are not given training for running the scheme while it is one of the very important factors for the success of implementation . It is also confirmed by the survey that only 4.0% of the beneficiaries were provided training and that too was not much effective (Table 5.90 and 5.91). The low level of HRD among beneficiaries affects very much the utilization of assets that in turn affects their capacity to earn .

Linkages with TRYSEM and DWCRA:

Although these two schemes are the supporting components of the IRDP, yet there is a want of linkages among them. Many often , the beneficiaries for IRDP are selected without verifying whether the beneficiaries have been trained under TRYSEM or they are the members of DWCRA group . Thus lack of linkages reflect lack of follow-up at the block levels about the performance of earlier covered beneficiaries.

Large coverage under secondary and tertiary sectors:

The block level information as to beneficiaries covered under secondary and tertiary sectors shows that the large number of beneficiaries were covered in these sectors. If we look in to the absolute number of some schemes it is simply mind-boggling . For example, if we analyse the distribution of loan in three selected schemes viz., 'shops', 'carpentry' and 'tailoring' we find that since the inception of the programme the average number of beneficiaries covered are 2,05,240 and 112 respectively for every 100 families in the block , the number of beneficiaries covered are 1,121 and 1.04 respectively and the number of beneficiaries per village are 1.1, 1.2 and 1.01 respectively. These seem to be quite a high number looking from the point of view of 'demand' in the village. And it is very crucial to analyse how on an average nine shops and seven carpentry enterprise in a village can survive economically.

Non-viability of schemes still financing to achieve target:

The survey of schemes at the field level and the analysis of economic viability of the selected schemes viz, milch animal, handloom and textiles, carpentry, tailoring and small business shops (in which more than 50% of the beneficiaries have been covered), have brought out that these schemes are not just

economically viable but still the financing is done to the beneficiaries to achieve the target. The non-viability of schemes is mainly due to lack of capabilities on the part of the beneficiaries to manage the scheme and the insufficient marketing outlets. And due to these two major reasons , the schemes just do not take off and if started with great efforts they are stopped after trying them out of sometime. Therefore, it is an irony that the programme of which the foundation is in question, is being implemented and so many beneficiaries are covered in one or the other scheme in spite of the fact that the economic viability is in question. Then how the success of its implementation can be expected and the poor performance of the programme is reflected evidently from the survey.

The observation in the foregone paras bring out evidently that the design of the schemes at the block level is not done as per the desired procedure, the delivery system for the implementation of the schemes ineffective and so the implementation is full of hurdles for the beneficiaries as there is no co-ordination among different departments, banks and block, cumbersome procedure and lack of backward and forward linkages. Together with these, the lack of abilities of the beneficiaries and the poor marketing support make the schemes un-viable.

If we examine critically the implementation, it is found that majority of the beneficiaries are just not able to run the enterprise and are not able to improve their income . The field study has revealed that after the distribution of the loan, only some assets are purchased and the working capital is partly utilized for running the scheme. And the rest of the working capital is consumed for household purposes owing to compelling reasons. Moreover, the inability (because of low knowledge and skills) of the beneficiary to run the scheme successfully makes it difficult to produce from the enterprise and whatever is produced it becomes difficult to market as internal market is practically absent (due to low purchasing power of people) and the beneficiary does not have enough resources to explore market outside. Thus, the scheme is run for sometime and after a few months of running the scheme, the assets are either disposed of or remain idle.

So, under the given circumstances, the IRDP which is very crucial programme for the eradication of poverty, is not able to provide the desired opportunities to the beneficiaries for improving their income and to generate employment so as to come over the poverty line.

IRDP Changed to SGSY :

Though the IRDP has been changed to SGSY with a view to provide all the necessary inputs like training, technology and marketing to beneficiaries in a holistic manner but the implementation agency remains the same (having the problem of co-ordination and monitoring) and there is no quantitative change in the procedure for sanction and distribution of loan which still consumes a lot of time. As regards the marketing of products, technology transfer and training, block does not have adequate infrastructure or the manpower to manage these activities. Or, in other words, in terms of 'content' there is not much improvement in the new programme in comparison to IRDP. And such a good programme would find it very hard to succeed owing to various bottle necks as discussed above in case of IRDP.

ANALYSIS OF DATA

IRDP : SCHEME DESIGN

Planning for the scheme :

The survey in all the five blocks brought out that the analysis of needs of the people and availability of inputs for the scheme was not made at the block level (Table 5.92 and 5.93). Also, the selection of beneficiaries was not done looking into the local needs and the availability of inputs. The causes behind of such omission are lack of knowledge and skills in the block, field staff for scheme design and the hurry for achieving the target. So, the beneficiaries are identified to fulfill target without proper planning (Table 5.94).

Marketing analysis :

The analysis of marketing of produce before the identification of the scheme was also not attempted for a particular scheme. Many often the schemes were sanctioned while the market outlets did not exist (Table 5.95).

Financial analysis :

In order to know the financial viability, the analysis of rate of return and repayment of loan are necessary. But the analysis was not carried out while sanctioning the scheme and distribution of the loan (Table 5.96 and 5.97).

Backward and forward linkages analysis and inter-sectoral planning :

The implementation of IRDP schemes require various inputs (raw material, equipments, instruments etc.), marketing of produce and the support of different departments for providing technical guidance. Therefore, the analysis of backward

and forward linkages and inter-sectoral needs are very crucial. But at the scheme design stage, these analysis were not done and necessary linkages were not given. These shortcomings created many hurdles for the beneficiaries at the implementing stage.

Interest of socially backward families :

As per the guidelines the interest of socially backward families was considered while the selection of beneficiaries (Table 5.98).

Monitoring and evaluation plan :

The survey shows that the monitoring system design at the block is not prepared. Also, the methodology for the data collection (for monitoring formats) and its analysis is not suitably prepared. Similarly, in case of evaluation although the standard indicators are made but the methodology for data collection (for evaluation indicators) and analysis is not prepared (Table 5.99, 5.100 and 5.101).

IRDP : DELIVERY SYSTEM

Technical team at Block Level :

The survey revealed that there is no technical team at the block level for designing the schemes under IRDP. Although the line departments at the block level provide technical input but there is no co-ordination between the block on the one hand the and the line departments on the other hand (Table 5.102 and 5.103).

Database for planning :

The observations of the survey shows that the database for information about beneficiaries' profile, availability of raw material, marketing outlets and the existing infrastructure was not available at the block office. The reasons quoted for non-availability of database were poor co-ordination among different departments, inadequate office infrastructure, non-availability of equipments, like computers, net working facility and lack of trained manpower (Table 5.104).

Manpower planning :

The findings of the survey indicated that the number of staff at block level is 'one' in case of all the five development blocks. Though the VLW provides the support but he is over burdened with so many other programmes and also he lacks the required technical knowledge and skills that are essential for various IRDP schemes. The only staff at the block level has to supervise the functioning of schemes for about 171.6 beneficiaries in about 70.2 villages. Such an unbalanced

manpower planning leads to inefficient implementation and poor monitoring of the programme (Table 5.105).

Training to field staff :

The survey brought out that the field staff were not provided any structural training. They have got some orientation through seminars or while working (Table 5.106). But the need for training has been felt strongly, as the field staff lack basic skills as to project designing.

Logistic support :

Although the field staff are supposed to provide various services starting from sanction to distribution of inputs to technical inputs and also to monitor the utilization of assets for about 500 beneficiaries of 100 villages under the studied five development blocks in Barpeta district, yet the field staff were not provide vehicular support for inspection in the field. Similarly, for transportation of inputs viz.- milch animals, horticulture plants etc., vehicular support was also not available at the block. The lack of support caused enormous delay in making inputs available to beneficiaries in time (Table 5.107, 5.108 and 5.109).

Infrastructural support (for training, supply, of inputs and marketing):

Survey further showed that in all the five blocks under study, there is no infrastructure for providing training to beneficiaries for different schemes. Similarly, for the supply of inputs like milch animals, chicks, animal feed etc., the infrastructural facility does not exist in the block undertaken for study. With regard to marketing, except for handlooms and bamboocrafts items as the exibitions in different Melas are being opened in the district no infrastructural facility either for storage or for market outlets or processing of products exists (Table 5.110, 5.111 and 5.112).

Monitoring and Evaluation unit :

The survey brought out the fact that-

(i)   there is no earmarked team at the block comprising the members from block and technical departments in all the five blocks (Table 5.113).

(ii)   even with the existing field staff of block, the timely inspection of units was not done and on an average it was done once in a quarter. The reasons for untimely inspections are-

a)   Lack of adequate field staff

b)   Want of vehicular support for monitoring of functioning of schemes

c)   Lack of proper co-ordination among line departments and block (Table 5.114)

(iii)   the survey also indicated that whenever any defect in the unit was noticed the line departments did take action but only sometimes. In many cases the technical help was not provided. It was owing to want of co-ordination and non-availability of vehicular support to visit beneficiaries in remote villages.

(iv)   the survey also revealed another important feature as to monitoring that the monitoring reports were not discussed regularly at the block level and even the reports were sometimes sent to DRDA. At the DRDA level, it did not report back regularly to block regarding the action taken (Table 5.115, 5.116 and 5.117).

(v)   in connection with evaluation, the survey indicated that there is no evaluation unit having members from block and technical departments. Further, there is no data analysis facility for evaluation. Consequently, the data collection and its   analysis are not done in time and the data analysis is not informed to line departments. The concerned line departments come to know about any defect in the implementation of the scheme through the feedback from their own field staff and they also do not inform back to block about the action taken by them as there is little communication between the block and the line departments (Table 5.118).

Thus, M & E system for IRDP at the block level is very poor. Along with this, the MIS is also not in a proper shape. In the absence of these analysis, the supervision and monitoring that are very crucial for the success of the programme are badly missing during the implementation of the schemes.

IRDP : IMPLEMENTATION
Selection of beneficiaries :
Survey revealed that in 92.2% of the cases the beneficiaries were selected in the Gram Sabha and in the remaining cases the beneficiaries were selected by recommendations (Table 5.119).

Financial analysis explanation to beneficiary :

The survey set forth that the analysis of income, profitability and the repayment schedule was neither done nor explained to beneficiaries at the time of the selection of the scheme (Table 5.120).

Submission of certificates :

The beneficiary is required to submit NOCs form the banks and co-operatives for all the schemes and the NOCs vary from one to three depending upon the number of banks in the block. For the schemes under primary sector, the beneficiary also has to submit land certificate. In case of SC/ST he or she required to submit the caste certificate. In total he or she to submit 3 to 5 certificates for availing loan (Table 5.121).

Visit to different office before sanction of the scheme :

On an average, the beneficiaries have to visit seven to nine times (average eight) before the loan is sanctioned. But for land based schemes, additional visit to tehsil office for land certificate and the cncerned technical departments are also. Under secondary and tertiary sectors beneficiaries have to make besser visits, still there are five to seven.

Expenditure during the visit to different offices :

Althrough the expenditure of the part of the beneficiary depends upon the distances of different offices from the village, but on an average Rs. 310 were spent on traveling. If we include the wages lost during the visits the expenses may be as high as Rs. 600 for primary sector loan and Rs. 450 for secondary and territory sector loan. That means the expenses, prior to taking loan in the primary sector, were 6.5% of the investment (average investment Rs. 9,600), and in case of secondary and territory sectors the expenses were 7.5% of the investment (average investment Rs. 5,800) (Table 5.122).

Training to beneficiaries :

The study shows that merely 12% of beneficiaries were given training for the schemes they have opted. The want of training to beneficiaries is on account of lack of required training infrastructure, non-availability of funds under the scheme and little linkages with other programmes in which training is provided. Even in some cases where training was given to the beneficiaries, it was not effective.

Technical inputs from concerned departments :

The technical inputs to the beneficiaries from the concerned department were not available in time in 89.2% of the cases. But in Bajali block, the situation is different as about 65% of the beneficiaries got technical inputs in time the reasons for non-availability of technical input to beneficiaries are-

    01.   Lack of co-ordination between block and line departments,

    02.   Lack of awareness among the beneficiaries as to training,

    03.   Absence of field staff of line departments at the block level.

Sanction of the scheme and distribution of loan :

The survey shows that the average time for the sanction of scheme was six and a half months and in certain cases it even took eight months for the sanction. After sanctioning of loan, the distribution took one and a half months in the five blocks under study. The reasons for so much of delay in sanction and disbursement are due to want of co-ordination among different departments, banks and blocks, lack of follow-up and unwillingness on the part of banks to sanction and disburse early as they prefer to follow their own schedule as prescribed by their head office. Moreover, there was no specific time limit for sanction and disbursement.

Plan Matrix :

The survey further shows that after the sanction and disbursement, the plan matrix indicating the roles and responsibilities of concerned departments was not prepared (Table 5.123).

Supply of inputs and assets :

The table 5.124 revealed that-

01.   The supply of inputs and raw material to beneficiaries was not done in time and in 92.8% of the cases it was delayed. The delay in supply of inputs or raw material was one and a half month on an average. The reasons for delay as quoted by the beneficiaries are :

    a.   Lack of response on the part of block and concerned departments as there is little co-ordination between them,

    b.   Non-availability of inputs in the nearby areas (in such cases, the inputs are purchase from outside the district or sometimes from neighbouring states),

    c.   Lack of awareness and response on the part of beneficiaries.

02.   In 78.0% of the cases the inputs were purchased from outside the block as shown in the (Table 5.125).

Supervision and monitoring :

As to supervision and monitoring, the survey shows that-

01.   26.6% of the cases were monitored quarterly while 73.4% of the cases were not monitor at all. Bajali Development Block, monitoring was better as 35% of the cases were monitored by the field staff quarterly. The monitoring was better in the block Bajali owing to :

> a)   The villages are located in the nearby areas and are compact that facilitate the field staff of line departments and block to visit frequently,
>
> b)   The high awareness level of the beneficiaries also make the field staff to supervise and provide technical inputs in time (Table 5.126).

02.   The observations from the field brought out that block and district level officers (BDO & APO) made visits only in 4.6% of the cases. The lack of supervision on their part was owing to desperately located in about 100 villages (Table 5.127) under the surveyed block.

Increase of Annual Income :

The survey vividly shows that on an average increase in income was Rs. 1,228 and Rs. 1,120 and Rs. 1,066 for the first, second and the third years of the scheme respectively. It also revealed that the percentage increase in income was 6.32%, 4.82% and 4.36% of the same year. Thus, the enhancement in income is marginal and it is due to various reasons such as-

01.   Lack of knowledge and skills in the beneficiaries to run the schemes,
02.   Lack of marketing outlets,
03.   Poor monitoring and supervision by the block and other departments (Table 5.128 and 5.129).

Plight of assets :

The survey undertaken shows that-

01.	Only 38.2% of the beneficiaries were having assets while in the case of other beneficiaries the assets were either disposed of or lying unused or damaged (Table 5.130),

02.	The reasons for non-use of assets as reported by the beneficiaries are-
    a)	Non-availability of raw-material,
    b)	Want of marketing outlets due to which they were not able to sell their products,
    c)	Lack of knowledge and skills in beneficiaries to run the scheme

The table 5.131 reveals that in 30.2% of the cases non-availability of raw material, in 38.2% of the cases lack of marketing outlets and in 31.6% of the cases lack of knowledge and skills were the causes behind non-use of assets.

Percentage of repayment of loan :
The survey further shows that 59.2% of the beneficiaries repaid less than 20% of the loan, 26% repaid 20-30%, 14% repaid 30-40% and 0.8% repaid more than 40%. Merely in the development block of Mandia, the repayment of the loan is encouraging.

The reasons for poor repayment of loan are :
01.	Poor utilization of assets given to beneficiaries (the causes are given in the above paragraph) leading to low income;
02.	Lack of monitoring by block and bank officials;
03.	The prevailing culture of not repaying the loan.

Constraints :
The survey undertaken helped in knowing the reasons of failure of the scheme to understand the constraints in the implementation. For the purpose, the design of the scheme and organizational factors were studied. With regard to the design of the scheme the (table) indicates that in 41% of the cases training was the 'most important' constraint, in 42% of the cases lack of marketing support was the 'most important' constraint, while lack of technical viability and lack of financial viability were also felt in 10% and 7% cases respectively.

With regard to organizational factors, as the 'most important constraint' for the failure of the scheme, in 51% of the cases the schemes suffered due to lack of co-ordination among different departments, in 32% due to bad quality of assets and inputs, in 7% due to lack of monitoring and 3% for lack of supervision and

delay in disbursement were also responsible in 7% cases respectively (Table 5.132).

Thus, 'lack of training', 'poor marketing', 'lack of co-ordination among different departments', 'bad quality of assets and inputs' were mainly responsible for failure of the schemes in most of the cases as shown by the survey undertaken.

TRYSEM

Salient Feature :
Identification of scheme :

The survey revealed that under TRYSEM, the schemes for providing training to beneficiaries were identified at the DRDA and at the block level without making analysis for technical, financial, marketing and organizational aspects. But it was felt that there was a need for making detailed analysis for the present human resources available in the villages, the existing enterprises, availability of inputs and market outlets. Due to absence of such analysis, the schemes were identified without looking into backward and forward linkages and it led to various operational problems subsequently. Moreover, in certain cases in which there was a possibility of starting new enterprises on account of availability of raw materials. Consequently, these were either dropped due to lack of infrastructure for marketing or if started then resulted into non-functioning later on, while the attempts for providing necessary support for marketing, infrastructure could not be-ensured owing to non-availability of funds.

Scheme design analysis :

It is important to asses the viability of the scheme (before it is taken up for the training) from the technical, financial and marketing aspects. But in all the cases the analysis were not done while such an analysis would have helped in identifying missing links and then finding the solutions for providing necessary linkages (Table 5.133, 5.134 and 5.135).

Training for beneficiaries :

It is an irony that the programme, which is meant for providing training to beneficiaries so that they con take up self-employment in future is not supported by training infrastructure at the block level and even training equipments and tools are not given to beneficiaries during training (Table 5.136), whereas so many beneficiaries have been given training every year since 1979. It was also tried to asses the availability of training infrastructure in the Barpeta district. It was found

that the only ITI in the district of Barpeta is able to provide training to a very limited beneficiaries. With regard to other institutions (including private) these are not available in backward areas and are normally a few available in district headquarter only. As a result, mostly in both these cases the beneficiaries from far away villages were not able to avail training.

Self-employment :

Weak selection of schemes, inadequate planning and improper training support have bearing on the capacity of the beneficiaries. As indicated by the (Table 5.137) only 11.2% of the beneficiaries could get self-employment. It was because most of the beneficiaries did not get proper training and so they acquired little knowledge and skills. Thus, the beneficiaries were not able to improve their entrepreneurial skills and in future they found it difficult to start their own enterprise.

Tie-up with IRDP :

Although it is envisaged in the scheme that the TRYSEM beneficiaries should be provided assistance through IRDP so that the beneficiaries can start their new enterprise with the financial assistance from banks. It was observed that only 6.6% of the beneficiaries trained in TRYSEM scheme were able to get assistance under IRDP (Table 5.138). It reveals that proper linkages between IRDP and TRYSEM have not been developed.

The findings from the analysis of survey clearly show that the very purpose for which the scheme is designed is not realized by the TRYSEM scheme. The reasons are obvious and these include :-

01.   Lack of infrastructure for training;
02.   Non-availability of training tools and equipments for the practical
       training;
03.   Lack of supervision and monitoring.

The survey further revealed that large number of beneficiaries have been given training in the past and will be given training in future in each block but training infrastructure which is the basic need for providing training has not been developed at the Block Level (although a few, one/two). Only one ITI has been set up in the Barpeta district but it is not sufficient to cater the need for all the beneficiaries. In future also, any attempt to provide training will not result in

satisfactory outcomes unless the training centers with necessary equipments are developed. But if we look into the number of rural youth who are given training under TRYSEM and the need for quality of training, the creation of training infrastructure is justified as we find that since inception about 41 lakh rural youth have been trained in the country and every year about 50 beneficiaries are trained in a block, 500 in district, 2 lakhs in the country and the infrastructure so created will be utilized for over 25-30 years.

ANALYSIS OF DATA

TRYSEM : SCHEME DESIGN

Planning technical analysis :

The survey revealed that in most of the cases the planning for training to beneficiaries was not attempted as per the local needs. The (table) shows that in 81.6% of the cases, technical analysis for training was not carried out to meet the local requirements. It also indicated that the design of training programme did not commensurate with the training needs of the beneficiaries. It was due to the fact that the standard training programme were conducted as designed earlier (Table 5.139).

Marketing analysis :

The marketing analysis to assess the demand of a particular product was not carried out while identifying the beneficiaries for training. Normally the beneficiaries were selected either, in the village meetings or by nomination without looking into the marketing aspect (Table 5.133).

Financial analysis :

The analysis to know the income which may be generated through the enterprise after training and the availability of future tie-up with banks for credit was not attempted in all the cases (Table 5.134 and 5.135).

Interest of weaker section :

As per the guidelines, the interest of weaker sections was looked after and the beneficiaries were selected from these sections (Table 5.140) in the blocks under study.

Inter-sectoral analysis :

The survey brought out that the tie-up with other departments for providing necessary technical and financial support was not attempted. The reason quoted for this is the want of co-ordination among different line departments (Table 5.141).

TRYSEM : DELIVERY SYSTEM

Technical team :

The survey indicated that to assess the training needs as per the demand of local area, the technical team is not available at any of the block undertaken for survey purposes. However, the technical assessment was done by rough estimates. The earst while technical team at the block that comprises of only one extension staff, lacks enough skills, knowledge and experience to prepare necessary scheme design (Table 5.142).

Database of planning :

The survey brought out that the database for items like availability of raw materials, existing enterprises, marketing demand etc. were not available at the block for identification of schemes. Its non-availability ultimately hampered the planning process in order to assess the bottlenecks and prospects for adopting new enterprises.

Support by line departments :

The findings of the survey undertaken revealed that line departments like DIC, Handloom and textiles did not provide requisite linkages to TRYSEM. This happened owing to lack of co-ordination between block and other line departments.

Manpower planning :

We found that the number of scheme design staff at Block Level is only one and at there is no earmarked staff for the scheme. On an average, in one year, one block staff has to supervise 38 beneficiaries in 21 villages.

Training to staff :

The findings shows that the field staff have been provided training only at the time of entry into the service but after that no specific training was imparted (Table 5.143). But it was felt necessary in course of the survey that field staff should be provided training, as to project design and monitoring.

Logistic support :

The survey shows that although there was a need for vehicular support for supervising training programmes which were organized in different locations but no vehicular support was given to the field staff (Table 5.144).

Training infrastructure :

The required infrastructure for training is not available at the Block Level. Even the beneficiaries were not provided equipments and tools for practical work during the training. Due to lack of adequate training centre, the beneficiaries were attached to master craftsmen in their respective workplace.

Monitoring & Evaluation unit :

In connection with monitoring and evaluation there is no unit that attends to the work for TRYSEM scheme. Together with this there is no data analysis facility and the analysis is done manually (Table 5.145).

TRYSEM : IMPLEMENTATION

Selection of beneficiaries :

The survey brought out that 6.2% of the beneficiaries were selected in Gram Sabha. The reasons behind were-
01.   Lack of interest among people in the villages,
02.   Lack of awareness. The extension of officer of the block during his
         field visits had selected the beneficiaries to fulfill the required target
         (Table 5.146).

Identification of scheme :

The table 5.147 indicates that-
01.   Only in 3.2% of the cases, the schemes were identified as per the local
         needs;
02.   Another feature which also came to the light with respect to
         identification of scheme as per the market demand that only 5.5% of
         the schemes were selected keeping in view the market condition;
03.   With regard to identification of the schemes as per the easy availability
         of raw   material, only 4.0% of the schemes were identified as per this
              criterion (Table 5.148).

The reasons for such low percentage for identification of beneficiaries as per aforementioned criteria are :

01.   Lack of proper database;
02.   Lack of knowledge and skills among field staff to do necessary scheme design;
03.   Lack of viable scheme, so the schemes are normally identified to achieve the target and the beneficiaries are picked up by the filled staff to fill the slots.

        Here another mentionable feature is that the beneficiaries also do not say 'no' to their inclusion in the scheme as they also have very little option in the absence of any other avenues.

Training :
        Regarding training the table 5.149 shows that-
01.   4.6% of the beneficiaries had got training in the training centre while the rest have got only in an un-organized manner (in which the beneficiaries were attached to the existing craftsmen in different places);
02.   In none of the cases the training centre exists at block with building and equipments and tools;
03.   During the training period merely 0.6% of the beneficiaries got the practical training in which they got the opportunity to work with the equipments and tools (Table 5.150).
        Though the need for the training has been realized but in the absence of proper training, support infrastructure, equipments and tools, the beneficiaries don't get required knowledge and skills that are crucial for successful running of enterprise in future.

Supply of tool-kits :
        The table 5.151 shows that 10.4% of the beneficiaries got the tool-kits after the training. The reasons for not giving tool-kits to so many other beneficiaries were lack of follow-up by the block and reluctance on the part of the beneficiaries as they found tool-kits to be of little use for them.

Plight of tool-kits :
        The table 5.152 illustrates that 2.6% of the beneficiaries had tool-kits in good condition, while 97.4% had in bad condition. The reason behind for such a

high percentage of tool-kits in bad condition was non-utilization of tool-kits by the beneficiaries.

Supervision by field staff :

The survey further shows that in 2.8% of the cases the functioning of the beneficiaries was supervised quarterly by the field staff and in 97.2% of the cases, it was not supervised at all. Such a weak supervision by the field staff is attributed to the lack of field level staff, dispersly located beneficiaries for training, lack of mobility for the field staff and poor monitoring at block level (Table 5.153).

Assistance by field staff to set up new enterprise :

In none of the cases it is seen that the field staff could provide assistance to beneficiaries to set up new enterprises. It came to the notice in time of survey that the field staff and the beneficiaries did not keep themselves in touch with each other and there was very little follow-up by the block (whatever future enterprises were started by the beneficiaries were either with their own family business or with their own effort).

Whether any new enterprise started by the beneficiary :

The survey further revealed that only 1.4% of the beneficiaries could identify the new enterprise and arrange credit after the training was provided to them. While the rest could not manage (Table 5.154).

Tie-up with IRDP :

The survey indicated that only in 3.8% of the cases, the TRYSEM beneficiaries were given aid under IRDP. The reason behind the lack of linkages was due to inadequate co-ordination between the extension officers of IRDP and TRYSEM (Table 5.155).

Income generation :

After starting the new enterprise, merely 1.6% of the beneficiaries could enhance their income. The assessment of income (that was generated by the beneficiaries through their enterprises) revealed that their average annual income increased by Rs. 520. The low income from the enterprises was owing to mainly low marketing opportunity besides low quality of product and lack of entrepreneurship in the beneficiaries (Table 5.156 and 5.157).

Bottlenecks :

These have been categorized in two broad categories such as -
01.   Design of the scheme and;

02. Delivery system under design of the scheme, three bottlenecks have been identified-
   a)   Lack of flexibility in planning;
   b)   Lack of forward and backward linkages;
   c)   Lack of tie-up of beneficiaries with enterprises

The survey revealed that 55% of the beneficiaries have indicated second reason (lack of forward and backward linkages) as the most important constraint as far as the design of the scheme is concerned. Under delivery system, the four constraints have been identified and that are:

   i)   Lack of training infrastructure;
   ii)   Lack of trained instructors:
   iii) Lack of availability of good tool-kits;
   iv)   Lack of marketing support.

Here the first, third and the fourth reasons are the most crucial constraints as far as delivery system is concerned and 22%, 19% and 30% of the beneficiaries have respectively indicated their views for these factors.

*Table 5.5
Average Income (wages) per Beneficiary in a year for Total BPL Families at Block Level (in Rs.)

S.N.	BLOCK	JRY			EAS		
		1991-92	1995-96	1996-97	1991-92	1995-96	1996-97
1	Barpeta	4	5	7	--	6	7
2	Bajali	3	4	5	--	4	5
3	Bhabanipur	5	7	8	--	3	4
4	Mandia	2	4	5	--	3	3
5	Gobardhana	2	3	4	--	2	3
	Average	**3.2**	**4.6**	**5.8**	**---**	**3.6**	**4.4**

Table 5.6
Average Income (wages) per Beneficiary in a year for Total BPL Families engaged for wage Employment Programmes at Block Level (in Rs.)

S.N.	BLOCK	JRY			EAS		
		1991-92	1995-96	1996-97	1991-92	1995-96	1996-97
1	Barpeta	10	12	14	--	10	11
2	Bajali	12	14	11	--	12	14

S.N.	BLOCK						
3	Bhabanipur	8	10	10	--	7	9
4	Mandia	7	8	9	--	6	7
5	Gobardhana	6	7	8	--	4	5
	Average	8.6	10.2	10.4	---	7.8	9.2

Table 5.7
Average Mandays generated for engaged families in a year under wage Employment Programmes at Block Level (in Rs.)

S.N.	BLOCK	JRY			EAS		
		1991-92	1995-96	1996-97	1991-92	1995-96	1996-97
1	Barpeta	1.00	0.80	0.90	--	1.00	1.00
2	Bajali	1.10	1.00	0.90	--	0.90	-----
3	Bhabanipur	.90	0.80	1.00	--	1.10	1.00
4	Mandia	.80	0.70	0.80	--	0.70	-----
5	Gobardhana	1.10	1.00	0.90	--	0.90	0.90
	Average	0.98	0.86	0.9	---	0.92	0.58

Table 5.8
Total Mandays generated under wage Employment Programme for a Block

S.N.	BLOCK	Total (JRY+EAS)								
		91-92	95-96	96-97	91-92	95-96	96-97	91-92	95-96	96-97
1	Barpeta	12	8	13	--	10	9	12	18	22
2	Bajali	10	12	10	--	15	10	10	27	20
3	Bhabanipur	11	8	11	--	12	--	11	20	11
4	Mandia	8	5	10	--	--	8	8	5	18
5	Gobardhana	7	4	9	--	--	--	7	4	9
	Average	9.6	7.4	10.6		7.4	5.4	9.6	14.8	16.0

Table 5.9
Percentage of BPL Families engaged in wage Employment at Block Level

S.N.	BLOCK	JRY			EAS		
		1991-92	1995-96	1996-97	1991-92	1995-96	1996-97
1	Barpeta	2.00	2.10	2.12	---	2.10	2.50
2	Bajali	1.00	1.01	.80	---	1.10	.90
3	Bhabanipur	.90	1.00	1.00	---	---	---

4	Mandia	2.00	1.05	1.01	---	---	1.10
5	Gobardhana	2.00	1.03	1.05	---	---	1.06
	Average	**1.58**	**1.24**	**1.19**	**---**	**0.64**	**1.12**

Table 5.11
Whether the Engineering Section has Sufficient Design Support for Technical analysis (Equipment, Tracer etc.) ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.12
Whether Data base Development Facility for Infrastructure Planning is Available?

S.N	Block	Available	Not available
1	Barpeta	--	Not available
2	Bajali	--	Not available
3	Bhabanipur	--	Not available
4	Mandia	--	Not available
5	Gobardhana	--	Not available

Table 5.13
Work load on JE (Blockwise for Supervision)

S.N	Block	No. of villages	No. of works
1	Barpeta	40	25
2	Bajali	25	30
3	Bhabanipur	28	20
4	Mandia	30	32
5	Gobardhana	28	30
	Average	**30.2**	**27.4**

Table 5.14
How many items the Work was Inspected During the Course of Construction by the Block JE ?

S.N.	BLOCK	Once	Twice	Thrice
1	Barpeta	80	20	Nil
2	Bajali	40	60	Nil
3	Bhabanipur	76	24	Nil
4	Mandia	72	28	Nil
5	Gobardhana	71	29	Nil
	Average	**67.8**	**32.2**	

Table 5.15
Whether the work was Selected in the Gram Sabha ? Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.16
Type of Works under JRY (% of Cases)

S.N.	BLOCK	Kutcha	Maintenance & repair	Pucca
1	Barpeta	58	22	20
2	Bajali	65	25	10
3	Bhabanipur	62	19	19
4	Mandia	51	23	26
5	Gobardhana	70	20	10
	Average	**61.2**	**21.8**	**17**

Table 5.10
Whether works are done through Beneficiary Committee?

(% age of Cases)

S.N.	BLOCK	By beneficiaries committee	Departmentally/ Contractors	Remarks
1	Barpeta	35	65	Works are done
2	Bajali	95	05	departmentally
3	Bhabanipur	20	80	i.e. by block.
4	Mandia	15	85	Only in Bajali block
5	Gobardhana	10	90	maximum works are done
	Average	**35**	**65**	by beneficiary committee

Table 5.17
Whether the works are done as per Scheduled Rates? Y/N

(% age of works)

S.N	Block	As per scheduled rates	Market rate
1	Barpeta	75	25
2	Bajali	95	05
3	Bhabanipur	60	40
4	Mandia	82	18
5	Gobardhana	85	15
	Average	**79.4**	**20.6**

Table 5.18
Difference in Scheduled Rates and Market Rates for Cement, Brick, Rod and Sand (Average)

S.N	Block	Average higher market rates (% in comparison to scheduled rates
1	Barpeta	25
2	Bajali	03
3	Bhabanipur	22
4	Mandia	30
5	Gobardhana	21
	Average	**20.2.**

Table 5.19
Whether the funds were Released in time for Payment of wages? Y/N

(% of Cases)

S.N.	Block	Delay			Reasons for delay	
		More than 15 days	More than 30 days	More than 45 days	Non-availability of funds	Shortage of staff
1	Barpeta	12	20	30	20	35
2	Bajali	15	25	35	30	25
3	Bhabanipur	10	21	42	33	31
4	Mandia	12	32	45	31	32
5	Gobardhana	15	24	52	35	30
	Average	**12.8**	**24.4**	**40.8**	**29.8**	**30.6**

Table 5.20
How is the Quality of work? Very Good/Good/Poor

(% of Cases)

S.N.	BLOCK	VG	G	P
1	Barpeta	10	11	79
2	Bajali	12	20	68
3	Bhabanipur	13	15	72
4	Mandia	8	12	80
5	Gobardhana	5	10	85
	Average	**9.6**	**13.6**	**76.8**

Table 5.21
Works are done through Beneficiary Committee?

(% age of Cases)

S.N.	BLOCK	By beneficiaries committee	Departmentally/ Contructory	Remarks
1	Barpeta	45	55	Works are done
2	Bajali	80	20	departmentally
3	Bhabanipur	29	71	(by block) as
5	Mandia	15	85	beneficiaries com-
5	Gobardhana	10	90	mittee are not able
	Average	35.8	64.2	to do except in Bajali

Table 5.22
**Whether the Categorisation of Expenditure to be made in Different
Categories (like water and soil conservation, Minor Irrigation, Link roads,
Primary Schools and AW Centres) is desirable? Y/N**

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.23
Whether the Preference to Poorer Sections in the Block is given? Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.24
**Whether the plans of other Departments (Rural roads, R & B departments)
are taken into Account during planning at Blocks? Y/N**

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.25
Whether other Tecnical Departments like R&B provide Support for Execution of work? (always, sometimes, No)

S.N.	BLOCK	Always	Sometimes	No
1	Barpeta	--	Yes	--
2	Bajali	--	Yes	--
3	Bhabanipur	--	Yes	--
4	Mandia	--	Yes	--
5	Gobardhana	--	Yes	--

Table 5.26
Whether the infrstructure (Storing facilities) for Storage of Inputs like Cement, other Building Materials is available? Y/N

S.N.	BLOCK	Sufficient	Insufficient	Remarks
1	Barpeta	No	Yes	about 55 to
2	Bajali	No	Yes	60% of
3	Bhabanipur	No	Yes	material is
4	Mandia	No	Yes	kept outside
5	Gobardhana	No	Yes	

Table 5.27
Whether there is facility for Data-analysis for Evaluatiuon? Y/N

S.N	Block	Through Computers
1	Barpeta	No
2	Bajali	No
3	Bhabanipur	No
4	Mandia	No
5	Gobardhana	No

Table 5.28
Type of the work

S.N.	BLOCK	Kutcha	Maintenance & repair	Pucca
1	Barpeta	13	35	48
2	Bajali	5	33	62
3	Bhabanipur	12	47	41
4	Mandia	15	37	48
5	Gobardhana	10	51	39
	Average	**11.0**	**40.6**	**47.6**

Table 5.29
Works are done through Beneficiary Committee

S.N.	BLOCK	By beneficiaries committee	Departmentally/ Contructory	Remarks
1	Barpeta	45	55	Works are done
2	Bajali	65	35	departmentally
3	Bhabanipur	30	70	(by block) as
4	Mandia	80	20	beneficiaries com-
5	Gobardhana	19	81	mittee are not able
	Average	**47.8**	**52.2**	to do except in Mandia

Table 5.30
Whether the Plan Matrix with Activities, Schedules and the Responsibilities is prepared? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.31
Nature of Supervision of the work by the Block JE ?

S.N.	BLOCK	Once	Twice	Thrice
1	Barpeta	75	25	Nil
2	Bajali	25	75	Nil
3	Bhabanipur	75	25	Nil
4	Mandia	61	39	Nil
5	Gobardhana	70	30	Nil
	Average	**61.2**	**38.8**	

Table 5.32
Whether the Entries were made in the Beneficiary Card? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.33
Maintenance of Master Rolls

S.N.	BLOCK	Daily	Weekly	Fortnightly
1	Barpeta	--	--	Fortnightly
2	Bajali	--	--	Fortnightly
3	Bhabanipur	--	--	Fortnightly
4	Mandia	--	--	Fortnightly
5	Gobardhana	--	--	Fortnightly

Table 5.34

Whether the works are done as per Scheduled Rates? Y/N

(% age of works)

S.N	Block	As per scheduled rates	Market rate
1	Barpeta	75	25
2	Bajali	90	10
3	Bhabanipur	85	15
4	Mandia	79	21
5	Gobardhana	75	25
	Average	**80.8**	**19.2**

Table 5.35

Difference in Scheduled Rates and Marke Rates for Cement, Brick, Rod and Sond (Average)

S.N	Block	Average higher market rates (% in comparison to scheduled rates
1	Barpeta	25
2	Bajali	08
3	Bhabanipur	24
4	Mandia	21
5	Gobardhana	11
	Average	**17.8**

Table 5.36

Whether there is any delay in the implementation of work on Account of Non-availability of Equipments (Road-Rollers, Tractors etc)?

(% of work)

S.N.	BLOCK	Delay	In time	Average delay (in month)
1	Barpeta	44	56	1.00
2	Bajali	20	80	1.50
3	Bhabanipur	31	69	1.50
4	Mandia	64	36	2.00
5	Gobardhana	62	38	3.00
	Average	**44.2**	**55.8**	**1.8**

Table 5.37

Whether the funds are released in time for Payment of wages? Y/N

S.N	Block	Delay			Reasons for delay	
		More than 15 days	More than 30 days	More than 45 days	Non-availability of funds	Shortage of staff
1	Barpeta	12	38	50	51	49
2	Bajali	9	97	54	56	44
3	Bhabanipur	15	41	44	48	52
4	Mandia	17	35	48	53	47
5	Gobardhana	18	26	56	61	39
	Average	**14.2**	**35.4**	**50.4**	**53.8**	**46.2**

Table 5.38

Quality of work (Very Good/Good/Poor)?

(% of Cases)

S.N.	BLOCK	VG	G	P
1	Barpeta	21	40	39
2	Bajali	37	32	31
3	Bhabanipur	17	41	42
4	Mandia	21	32	47
5	Gobardhana	19	38	43
	Average	**23.0**	**36.6**	**40.4**

Table 5.39

Whether the Beneficiary is utilizing the water from the tube well? (Y/N)

S.N	Block	Yes	No
1	Barpeta	15	85
2	Bajali	18	82
3	Bhabanipur	35	65
4	Mandia	29	71
5	Gobardhana	15	85
	Average	**19.6**	**77.6**

Table 5.40
Area under irrigation (% of cases)

S.N	Block	Area (ha) under irrigation
1	Barpeta	0.04
2	Bajali	0.02
3	Bhabanipur	0.03
4	Mandia	0.02
5	Gobardhana	0.02
	Average	**0.13**

Table 5.41
Whether the Beneficiary is doing two crops in a year ? Y/N (% of cases)

S.N	Block	Two crops	
		Yes	**No**
1	Barpeta	10	90
2	Bajali	8	92
3	Bhabanipur	7	93
4	Mandia	10	90
5	Gobardhana	10	90
	Average	**9.0**	**91.0**

Table 5.42
Whether the planning for Construction of Million wells is done after having Analysis of water table ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.43
Identification of site, whether identified after tecnical inpection ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.44
Taking into Account of the interest of weaker Sections while selection of beneficiaries? Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.45
Whether the tie-up with other Departments like Agriculture, Horticulture etc. is done for providing Assistance to Beneficiary after the Beneficiary Completes the work ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.46
Whether the technically expert team for identification of water source is available at Block? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.47
Whether Datebase Development Facility for Enumeration of Small and Marginal Farmers with land Holding is available ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.48
Work load on JE for Supervision

S.N	Block	No. of villages	No. of works
1	Barpeta	25	37
2	Bajali	15	18
3	Bhabanipur	27	37
4	Mandia	26	39
5	Gobardhana	26	37
	Average	**23.8**	**33.6**

Table 5.49
As to Training provided to field staff for MWS

S.N	Block	Structured training	Through Seminars/ while working
1	Barpeta	No	Yes
2	Bajali	No	Yes
3	Bhabanipur	No	Yes
4	Mandia	No	Yes
5	Gobardhana	No	Yes

Table 5.50
Logistic Support (Tractor etc) at the Block level for Construction of the works ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.51
Regarding M & E unit for MWS in the surveyed Block ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.52
The Beneficiary was selected in the Gram Sabha ? Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.53
Whether the Beneficiary got training for construction of well ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.54
The work Plan Matrix is prepared by the Blocks ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.55
Time taken for Completion of the Well

S.N	Block	Time taken (in months)
1	Barpeta	10.5
2	Bajali	9.5
3	Bhabanipur	10.5
4	Mandia	11.5
5	Gobardhana	8.5
	Average	**10.1**

Table 5.56
Supervision of the works by the Field Staff.
(Weekly/Fortnightly/Monthly/Quaterly) (% of cases)

S.N.	BLOCK	W	FN	M	Q
1	Barpeta	--	--	3	25
2	Bajali	--	--	4	25
3	Bhabanipur	--	--	2	10
4	Mandia	--	--	--	5
5	Gobardhana	--	--	--	5
	Average			**1.8**	**14**

Table 5.57
Problems in Connection with
(a) Collection of materials
(b) Organising labourers

		Collection of materials		Organising labourers	
S.N.	BLOCK	Yes	No	Yes	No
1	Barpeta	Yes	--	Yes	--
2	Bajali	Yes	--	Yes	--
3	Bhabanipur	Yes	--	Yes	--
4	Mandia	Yes	--	Yes	--
5	Gobardhana	Yes	--	Yes	--

Table 5.58
Whether the Beneficiary is having Irrigation Device
(Diesel Pump set/hand operated pump)? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	10	90
3	Bhabanipur	8	92
4	Mandia	10	90
5	Gobardhana	7	93
	Average	**8.0**	**92.0**

Table 5.59
Quality of work (Very Good/Good/Poor)?

				(% of Cases)
S.N.	BLOCK	VG	G	P
1	Barpeta	33	33	34
2	Bajali	25	25	50
3	Bhabanipur	28	32	40
4	Mandia	21	39	40
5	Gobardhana	10	10	80
	Average	**23.4**	**27.8**	**48.8**

Table 5.60
The House requires any repair, ifold ? Y/N

				(% of cases)
S.N.	BLOCK	Yes	No	Age of house for repair (year)
1	Barpeta	72	28	5-10
2	Bajali	20	80	10-15
3	Bhabanipur	55	45	5-9
4	Mandia	47	53	6-9
5	Gobardhana	35	65	5-8
	Average	**45.8**	**54.2**	

Table 5.61
How is the Quality of Construction? (Very Good/Good/Poor),

				(% of Cases)
S.N.	BLOCK	VG	G	P
1	Barpeta	--	37	63
2	Bajali	23	67	10
3	Bhabanipur	--	33	67
4	Mandia	--	25	75
5	Gobardhana	--	10	90
	Average	**4.6**	**34.4**	**61.0**

Table 5.62

Whether the Beneficiary was comfortable in New House? Y/N

(% of cases)

S.N	Block	Yes	No
1	Barpeta	25	75
2	Bajali	20	80
3	Bhabanipur	36	64
4	Mandia	42	58
5	Gobardhana	46	54
	Average	**33.8**	**66.2**

Table 5.63

Whether Low Cost Construction Materials were used ? Y/N

(% of cases)

S.N	Block	Yes	No
1	Barpeta	15	85
2	Bajali	20	80
3	Bhabanipur	18	82
4	Mandia	31	69
5	Gobardhana	38	62
	Average	**24.4**	**75.6**

Table 5.64

Whether Sanitary System Supplied is used by Beneficiary ? Y/N

(% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	4	96
3	Bhabanipur	2	98
4	Mandia	--	100
5	Gobardhana	--	100
	Average	**2.2**	**97.8**

Table 5.65
Whether Data base Development facility for the Planning of Housing for Landless people is available ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.66
Whether Design of House was done as per the local condition ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.67
Whether the Interest of weaker sections is taken into Account while the Selection of Beneficiaries ? (Y/N)

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.68
**Technically skilled Team for Design of House as per local needs,
available at Block or Not. (Y/N)**

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.69
Whether Training is imparted to field staff for IAY ? (Y/N)

S.N	Block	Structured Training	Through Seminars
1	Barpeta	No	Yes
2	Bajali	No	Yes
3	Bhabanipur	No	Yes
4	Mandia	No	Yes
5	Gobardhana	No	Yes

Table 5.70
**Vehicular support is given to Field Staff (JEs) for field
inspection on a regular basis. (Y/N)**

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.71
Is there M & E Unit in the Block for IAY Work? (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.72
Facility for Data-analysis for Monitoring & Evalution

S.N	Block	Through Computers	Manually
1	Barpeta	No	Yes
2	Bajali	No	Yes
3	Bhabanipur	No	Yes
4	Mandia	No	Yes
5	Gobardhana	No	Yes

Table 5.73
Whether Beneficiary was selected in Gram Sabha? Y/N

S.N	Block	% Slected in Gram Sabha
1	Barpeta	100
2	Bajali	100
3	Bhabanipur	100
4	Mandia	100
5	Gobardhana	100

Table 5.74
Whether the Design of House was done with the Consent of the Beneficiary ?
(Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.75
Preparation of Works Plan Matrix for the Block. (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.76
Training imparted to Beneficiaries. (Y/N)

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.77
Problems faced by the Beneficiary and its nature. (% of cases)

S.N.	BLOCK	Problem Yes	No	Nature of Problem In Collection materials	In organizing labourers	Payment not made in time
1	Barpeta	85	15	56	8	36
2	Bajali	90	10	37	10	53
3	Bhabanipur	95	5	60	8	32
4	Mandia	97	3	73	5	22
5	Gobardhana	96	4	55	7	38
	Average	**92.6**	**7.4**	**56.2**	**7.6**	**42.2**

Table 5.78
Whether the Beneficiary is living in New House? (Y/N)

S.N	Block	Yes	No
1	Barpeta	82	18
2	Bajali	85	15
3	Bhabanipur	75	25
4	Mandia	95	5
5	Gobardhana	95	5
	Average	**86.4**	**13.6**

Table 5.79
Whether the Beneficiary was Comfortable in Thatched House? (Y/N)

S.N	Block	Yes	No
1	Barpeta	55	45
2	Bajali	36	64
3	Bhabanipur	58	42
4	Mandia	60	40
5	Gobardhana	45	55
	Average	**50.8**	**49.2**

Table 5.80
Nature of Supervision by the Field Staff.
(Weekly/Fortnightly/Monthly/Quaterly)

				(% of cases)	
S.N.	BLOCK	W	FN	M	Q
1	Barpeta	--	--	13	87
2	Bajali	--	--	11	89
3	Bhabanipur	--	--	15	85
4	Mandia	--	--	10	90
5	Gobardhana	--	--	10	90
	Average			**11.8**	**88.2**

Table 5.81

Whether Sanitary System is functioning ? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	25	75
2	Bajali	10	90
3	Bhabanipur	--	100
4	Mandia	20	80
5	Gobardhana	--	100
	Average	**11.0**	**89.0**

Table 5.82

Whether the Beneficiary is given Training before Disbursement of loan?

(Y/N)

S.N	Block	Yes	No
1	Barpeta	11	89
2	Bajali	10	90
3	Bhabanipur	9	91
4	Mandia	5	95
5	Gobardhana	4	96
	Average	**7.8**	**92.2**

Table 5.83

Nature of Analysis for Forward and Backward linkages :

(a) Regular (b) Sometimes (c) Not at all

S.N.	BLOCK	Regular	Sometimes	Not at all
1	Barpeta	--	Yes	--
2	Bajali	--	Yes	--
3	Bhabanipur	--	Yes	--
4	Mandia	--	Yes	--
5	Gobardhana	--	Yes	--

Table 5.84

How much time it took in sanction of scheme and Disbursement of Loan? (in month)

S.N.	BLOCK	Sanction	Time taken for Disbursement	Total time
1	Barpeta	6	1.5	7.5
2	Bajali	5	1.00	6.00
3	Bhabanipur	7	1.75	8.75
4	Mandia	8.5	1.25	9.75

5	Gobardhana	6.5	1.5	8.00
	Average	**6.6**	**1.4**	**8.00**

Table 5.85
Visits made to diffent offices and expenditure thereof by the Beneficiary.

S.N	Block	No. of visits to different offices	Expenditure (Rs) (average)
1	Barpeta	8	320
2	Bajali	7	350
3	Bhabanipur	9	270
4	Mandia	10	300
5	Gobardhana	10	300
	Average	**8.8**	**308.0**

Table 5.86
Increase in Annual Income of the Beneficiary

S.N.	BLOCK	1st year	2nd year	3rd year
1	Barpeta	1000	900	800
2	Bajali	1100	1000	800
3	Bhabanipur	1000	800	900
4	Mandia	1200	1000	800
5	Gobardhana	900	700	600
	Average	**1040**	**880**	**780**

Table 5.87
Percentage of Repayment of Loan

		% of beneficiaries for different categories			
S.N.	BLOCK	20%	20-30%	30-40%	More than 40%
1	Barpeta	67	25	8	--
2	Bajali	40	25	30	5
3	Bhabanipur	59	32	9	--
4	Mandia	73	20	7	--
5	Gobardhana	61	16	23	--
	Average	**60.0**	**23.6**	**15.4**	**1.0**

Table 5.88
Inter-sectoral Co-ordination (% of cases)

		As number				
S.N.	Reasons	'1'	'2'	'3'	'4'	'5'
1	Lack of Supervision	4	6	20	15	55
2	Lack of Co-ordination among different departments	50	21	17	5	7
3	Lack of monitoring at Block level	5	10	18	29	38
4	Delay in disbursement	15	12	22	28	23
5	Quality of assets and inputs was not adequate	32	25	33	4	6

Table 5.89
Blockwise Number and Percentage of Beneficiaries covered under Different Sectors in IRDP (since 1980)

		No. of beneficiaries in different sectors				% age coverage		
S.N.	BLOCK	P	S	T	Total	P	S	T
1	Barpeta	1,195	1,020	700	2,915	70	21	9
2	Bajali	2,090	928	525	3,543	69	23	8
3	Bhabanipur	1,950	700	420	3,070	72	25	3
4	Mandia	1,200	530	325	1,835	80	15	5
5	Gobardhana	1,200	420	210	1,830	68	22	10
	Average	**1,527**	**719.6**	**436**		**71.8**	**21.2**	**7.0**

P :Primary   S :Secondary   T : Tertiary

Table 5.90
Whether the Beneficiary is given Training before Disbursement of Loan?
Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	4	96
3	Bhabanipur	5	95
4	Mandia	3	97
5	Gobardhana	3	97
	Average	**4.0**	**96.0**

Table 5.91
Whether the Tranining to Beneficiary was effective?
very much (VM)/Somewhat (SW)/ Not at all

S.N.	BLOCK	Very much	Somewhat	Not at all
1	Barpeta	--	Yes	--
2	Bajali	--	Yes	--
3	Bhabanipur	--	Yes	--
4	Mandia	--	Yes	--
5	Gobardhana	--	Yes	--

Table 5.92
Whether the Analysis for Needs to Know the demand for
IRDP is done at Block level? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.93
Analysis of availability of inputs for
IRDP is done at Block level? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.94

If analysis is done for Needs and Inputs, whether it is followed while selection of Beneficiaries? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.95

Whether the Analysis for Marketing of Produce is done before Sanction of IRDP Scheme? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.96

Rate of Return Calculation for the Scheme is done? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.97

Whether the Analysis for Repayment of loan is done before the selection of Beneficiary? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.98
The socially backward Beneficiaries are give preference. Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.99
Whether Methodology for Data Collection and analysis for Monitoring is prepared? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.100
Evaluation indicators for IRDP one prepared? Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.101
Whether the Methodology for Data Collection and Analysis is prepared? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.102
Planning Team for IRDP with Technical Departments was existed. Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.103
Nature of providing Technical Assistance for IRDP
(a) Regularly (b) Sometimes (c) No proper Co-ordination

S.N.	BLOCK	Regular	Sometimes	No proper Co-ordination
1	Barpeta	--	--	Yes
2	Bajali	--	--	Yes
3	Bhabanipur	--	--	Yes
4	Mandia	--	--	Yes
5	Gobardhana	--	--	Yes

Table 5.104
Whether Database Development Facility is available at Block Level? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.105
Work Load on Progress Assistant (IRDP, Block Extension officer)
(a) No. of villages to be coverd (b) No. of Beneficiaries to be supervised

S.N	Block	Villages	Beneficiaries
1	Barpeta	100	250
2	Bajali	15	125
3	Bhabanipur	110	275
4	Mandia	98	108
5	Gobardhana	28	200
	Average	**70.2**	**171.6**

Table 5.106
Nature of Training imparted to field staff for IRDP schemes :

S.N	Block	Structured training	Through Seminars or learning while working
1	Barpeta	No	Yes
2	Bajali	No	Yes
3	Bhabanipur	No	Yes
4	Mandia	No	Yes
5	Gobardhana	No	Yes

Table 5.107
Need For Vehicular Support for IRDP Inspection etc.

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.108
Whether there is availability of vehicular support to supervise
Beneficiaries in different villages under the surveyed Blocks?
If not does it affect the Monitoring? Y/N

S.N	Block	Availability		Delay in Monitoring	
		Yes	NO	Yes	No
1	Barpeta	--	NO	Yes	--
2	Bajali	--	NO	Yes	--
3	Bhabanipur	--	NO	Yes	--
4	Mandia	--	NO	Yes	--
5	Gobardhana	--	NO	Yes	--

Table 5.109
Whether vehicular support at Blocks under study for Transportation of
Inputs is available? Y/N.
If not, does it cause any Delay in the supply of inputs to Beneficiaries?

S.N.	BLOCK	Transport available		Delay is supply of inputs (days)
		Yes	No	
1	Barpeta	--	No	30
2	Bajali	--	No	25
3	Bhabanipur	--	No	42
4	Mandia	--	No	65
5	Gobardhana	--	No	55
	Average			**43.4**

Table 5.110
Is infrastructure for Training of Beneficiaries under studied
Blocks available? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.111
Whether the infrastructure for supply of Inputs required for various schemes under IRDP is available ?
(Inputs like chicks, High yield variety milch Animals etc.) ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.112
Availability of infrastructure for Marketing of Produce
(like Handloom items, Bamboo crafts items, Milk, Fruits etc.) Y/N

		(only for yes items like)		(% of cases)
S.N.	BLOCK	Handloom	Bamboo craft	No
1	Barpeta	12	14	74
2	Bajali	10	9	81
3	Bhabanipur	11	10	79
4	Mandia	15	12	73
5	Gobardhana	18	13	69
	Average	**13.2**	**11.6**	**75.2**

Table 5.113
Is there Team Comprising of Blocks and Technical Staff for Monitoring?

S.N	Block	Yes	No
			Y/N
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.114
Reasons for untimely Inspection under the studied Blocks.

S.N.	BLOCK	Lack of Field staff	Lack of vehicular support	Lack of Co-ordination among different departments
1	Barpeta	27	34	39
2	Bajali	20	25	55
3	Bhabanipur	32	28	40
4	Mandia	31	26	43
5	Gobardhana	33	27	40
	Average	**28.6**	**28.0**	**43.4**

Table 5.115
Nature of Monitoring Reports at Block level (Blocks under study)
(a) Regularly (b) Sometimes (c) Not at all

S.N.	BLOCK	Regularly	Sometimes	Not at all
1	Barpeta	--	Yes	--
2	Bajali	--	Yes	--
3	Bhabanipur	--	Yes	--
4	Mandia	--	Yes	--
5	Gobardhana	--	Yes	--

Table 5.116
Are reports sent to DRDA for action at its level?
(a) Regularly (b) Sometimes (c) Not at all

S.N.	BLOCK	Regularly	Sometimes	Not at all
1	Barpeta	--	Yes	--
2	Bajali	--	Yes	--
3	Bhabanipur	--	Yes	--
4	Mandia	--	Yes	--
5	Gobardhana	--	Yes	--

Table 5.117
Whether the DRDA reports back about the action taken ? Y/N
(a) Regularly (b) Sometimes

S.N	Block	Regularly	Sometimes
1	Barpeta	--	Yes
2	Bajali	--	Yes
3	Bhabanipur	--	Yes
4	Mandia	--	Yes
5	Gobardhana	--	Yes

Table 5.118
Whether there is Facility under the studied Blocks for
Data analysis for Evaluation ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.119
Selection Beneficiary for TRDP in Gramin Sabha or therwise Y/N

S.N	Block	Yes	No
1	Barpeta	93	7
2	Bajali	95	5
3	Bhabanipur	91	9
4	Mandia	90	10
5	Gobardhana	92	8
	Average	**92.2**	**7.8**

Table 5.120
Analysis of Income, Profitability and Repayment whether was done and explanined the same to Beneficiary before Disbursement ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.121
How many certificates were submitted by the Beneficiary before sanction of scheme

S.N	Block	No. of Certificates
1	Barpeta	4-5
2	Bajali	3-5
3	Bhabanipur	4-5
4	Mandia	4-5
5	Gobardhana	4-5

Table 5.122
Offices to be visited by the Beneficiary before sanction of scheme.

S.N	Offices to be visited
1	Visit to Block Office
2	Visit to Concerned Bank
3	Visit for Training
4	Visit to SDO (civil) and circle office
5	Visit to Concerned line depatments
6	Visit for Procurement/Purchase of raw materials

Table 5.123
Whether the Project Plan Matrix is Prepared with proper Indication of Activities, Time Schedule and Responsibilities of Departments ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.124
Whether the Beneficiary got Inputs/Raw material in time? Y/N

(% of cases)

S.N.	BLOCK	Yes	No	Delay (in months)
1	Barpeta	3	97	2-3
2	Bajali	25	75	1-1-5
3	Bhabanipur	4	96	2-2-5
4	Mandia	2	98	2-3
5	Gobardhana	2	98	1-5-2
	Average	**7.2**	**92.8**	

Table 5.125
Whether the Beneficiary had to go to other places (outside Block) for the purchase of Inputs/Raw Material ? Y/N

(% of cases)

S.N	Block	Yes	No
1	Barpeta	85	15
2	Bajali	87	13
3	Bhabanipur	45	55
4	Mandia	88	12
5	Gobardhana	85	15
	Average	**78.0**	**22.0**

Table 5.126
Nature of Monitoring the implementation of IRDP.
(Weekly, Fortnightly, Monthly, Quarterly, Not at all)

S.N.	BLOCK	Weekly	Fortnightly	Monthly	Quarterly	Not at all
1	Barpeta	--	--	--	22	78
2	Bajali	--	--	--	35	65
3	Bhabanipur	--	--	--	23	77
4	Mandia	--	--	--	24	76
5	Gobardhana	--	--	--	29	71
	Average				**26.6**	**73.4**

Table 5.127
Whether the BDO/APO visited the Beneficiaries units ? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	10	90
3	Bhabanipur	4	96
4	Mandia	2	98
5	Gobardhana	2	98
	Average	**4.6**	**95.4**

Table 5.128
Enhancement of Annual Income of the Beneficiary

S.N.	BLOCK	1st year	2nd year	3rd year
1	Barpeta	1100	1000	800
2	Bajali	2200	2425	2200
3	Bhabanipur	1000	800	900
4	Mandia	950	725	830
5	Gobardhana	850	650	600
	Average	**1228**	**1120**	**1066**

Table 5.129
Percentage increase in Income of the Beneficiary

S.N.	BLOCK	1st year	2nd year	3rd year
1	Barpeta	8.0	7.0	7.0
2	Bajali	9.0	6.0	6.1
3	Bhabanipur	7.1	5.5	4.0
4	Mandia	4.2	3.1	2.2
5	Gobardhana	3.3	2.5	2.5
	Average	**6.32**	**4.82**	**4.36**

Table 5.130
Whether the Beneficiary is having Asset and Utilizing it? Y/N
(% age of cases)

S.N.	BLOCK	Yes	Sold off	Lying unuesed	Damaged
1	Barpeta	12	30	55	3
2	Bajali	42	15	23	20
3	Bhabanipur	38	12	42	8
4	Mandia	47	17	27	9
5	Gobardhana	52	10	27	11
	Average	**38.2**	**16.8**	**34.8**	**10.2**

Table 5.131
Main Reasons for Non-use of Assets ?
(% of cases)

S.N.	BLOCK	Non-availability of raw materials	Lack of market aceess	Lack of knowledge and skills
1	Barpeta	25	45	30
2	Bajali	50	25	25
3	Bhabanipur	28	32	40
4	Mandia	21	47	32
5	Gobardhana	27	42	31
	Average	**30.2**	**38.2**	**31.6**

Table 5.32
Organisational Factors (as important constraints) (% of cases)

S.N.	Reasons	As number				
		'1'	'2'	'3'	'4'	'5'
1	Lack of Supervision	3	5	23	21	42
2	Lack of Co-ordination among different department	51	29	20	3	5
3	Lack of monitoring at Block level	7	16	21	49	6
4	Delay in disbursement	7	15	13	23	38
5	Quality of assets and inputs was not adequate	32	35	23	4	9

Table 5.133
Whether the Analysis is done for Assessing the opportunities for the Beneficiary to start New Enterprise for which Marketing support/Demand is available ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.134
Whether the Analysis is done to look into Income aspect which may be generated by the Beneficiary after the Training ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.135
Whether the Analysis was (carried on to Assess that the Beneficiary will be able to get credit for starting his Enterprise after Training ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.136
Whether Training Equipments, Tools are supplied to Beneficiary during the Training ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.137
Whether the Beneficiary could identify the Enterprise after the Training and also the Funds for strating the Enterprise ? Y/N

			(% of cases)
S.N	Block	Yes	No
1	Barpeta	12	88
2	Bajali	25	75
3	Bhabanipur	11	89
4	Mandia	5	95
5	Gobardhana	3	97
	Average	**11.2**	**88.8**

Table 5.138
Tie-up of TRYSEM Scheme with IRDP

S.N	Block	Yes	No
1	Barpeta	9	91
2	Bajali	10	90
3	Bhabanipur	8	92
4	Mandia	4	96
5	Gobardhana	2	98
	Average	**6.6**	**93.4**

Table 5.139
Whether the Planing for Training of Beneficiaries is done as per local needs.

S.N	Block	Yes	Y/N No
1	Barpeta	21	79
2	Bajali	35	65
3	Bhabanipur	18	82
4	Mandia	10	90
5	Gobardhana	8	92
	Average	**18.4**	**81.6**

Table 5.140
Is interest of weaker section is taken into Account? Y/N

S.N	Block	Yes	No
1	Barpeta	Yes	--
2	Bajali	Yes	--
3	Bhabanipur	Yes	--
4	Mandia	Yes	--
5	Gobardhana	Yes	--

Table 5.141
Whether the Plans of other Departments
(DIC, Handloom & Handicraft etc.) are taken into Account for providing
necessary further Technical and Financial support ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.142
Whether the Technically Competent team to assess the training needs of
Beneficiaries as per the Demand for a particular
Enterprise is available at block? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.143
Whether Field staff have been provided Training for TRYSEM scheme ?
Y/N

S.N	Block	During the joining in the service	Any other training
1	Barpeta	Yes	No
2	Bajali	Yes	No
3	Bhabanipur	Yes	No
4	Mandia	Yes	No
5	Gobardhana	Yes	No

Table 5.144
Whether Block Extension officer for TRYSEM is provided vehicular support ? Y/N

S.N	Block	Yes	No
1	Barpeta	--	No
2	Bajali	--	No
3	Bhabanipur	--	No
4	Mandia	--	No
5	Gobardhana	--	No

Table 5.145
Whether Facility is there for Data-analysis for Monitoring and Evaluation of TRYSEM scheme ? Y/N

S.N	Block	Through computers	Manually
1	Barpeta	No	Yes
2	Bajali	No	Yes
3	Bhabanipur	No	Yes
4	Mandia	No	Yes
5	Gobardhana	No	Yes

Table 5.146
Whether the Beneficiary is selected in Gram Sabha ? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	11	89
3	Bhabanipur	4	96
4	Mandia	8	92
5	Gobardhana	3	97
	Average	**6.2**	**93.8**

Table 5.147

Whether the Scheme was identified as per the local Needs ? Y/N

S.N.	BLOCK	Yes	No	Remarks
1	Barpeta	4	96	Targets are
2	Bajali	5	95	decided at
3	Bhabanipur	2	98	the block and
4	Mandia	3	97	district level
5	Gobardhana	2	98	
	Average	**3.2**	**96.8**	

Table 5.148

Identification of scheme was done as per easy availability of Raw Material ? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	6	94
3	Bhabanipur	3	97
4	Mandia	4	96
5	Gobardhana	2	98
	Average	**4.0**	**96.0**

Table 5.149

Whether the Beneficiary got Training in centre or in an unorganized Manner ? Y/N (% of cases)

S.N	Block	Training in tr. centre	Unorganized manner
1	Barpeta	4	96
2	Bajali	9	91
3	Bhabanipur	5	95
4	Mandia	3	97
5	Gobardhana	2	98
	Average	**4.6**	**95.4**

Table 5.150
Whether the Beneficiary did Practical work during Training ? Y/N

(% of cases)

S.N	Block	Yes	No
1	Barpeta	1	99
2	Bajali	2	98
3	Bhabanipur	--	100
4	Mandia	--	100
5	Gobardhana	--	100
	Average	**0.6**	**99.4**

Table 5.151
Has the Beneficiary been given Tool-kits after Training ? Y/N

(% of cases)

S.N	Block	Yes	No
1	Barpeta	10	90
2	Bajali	15	85
3	Bhabanipur	9	91
4	Mandia	10	90
5	Gobardhana	8	92
	Average	**10.4**	**89.6**

Table 5.152
Plight of the tool-kits.
(Good Condition/Bad Condition) (% of cases)

S.N	Block	Good Condition	Bad Condition
1	Barpeta	3	97
2	Bajali	4	96
3	Bhabanipur	2	98
4	Mandia	2	98
5	Gobardhana	2	98
	Average	**2.6**	**97.4**

Table 5.153
Nature of Supervision of Training Programme by the field staff of studied Blocks. (Weekly, Fortnightly, Monthly, Quarterly, Not at all)

S.N.	BLOCK	Weekly	Fortnightly	Monthly	Quarterly	Not at all
1	Barpeta	--	--	--	3	97
2	Bajali	--	--	--	4	96
3	Bhabanipur	--	--	--	3	97
4	Mandia	--	--	--	2	98
5	Gobardhana	--	--	--	2	98
	Average				**2.8**	**97.2**

Table 5.154
Whether the Beneficiary could identify the Enterprise after the Training and also the Funds for starting the Enterprise ? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	2	98
2	Bajali	2	98
3	Bhabanipur	1	99
4	Mandia	1	99
5	Gobardhana	1	99
	Average	**1.4**	**98.6**

Table 5.155
Tie-up of TRYSEM scheme with IRDP ? Y/N (% of cases)

S.N	Block	Yes	No
1	Barpeta	5	95
2	Bajali	5	95
3	Bhabanipur	4	96
4	Mandia	3	97
5	Gobardhana	2	98
	Average	**3.8**	**96.2**

Table 5.156
Increase in Income of Beneficiaries after starting the New Enterprise.
(% of cases)

S.N	Block	Yes	No
1	Barpeta	2	98
2	Bajali	2	98
3	Bhabanipur	1	99
4	Mandia	1	99
5	Gobardhana	2	98
	Average	**1.6**	**98.4**

*Table 5.157
Increase in Income per year of Beneficiaries after starting the
New Enterprise. (Rs)

S.N	Block	Income/year
1	Barpeta	500
2	Bajali	600
3	Bhabanipur	300
4	Mandia	800
5	Gobardhana	400
	Average	**520**

*Table 5.5 to *Table 5.157 prepared on survey data.

PLANNING AND IMPLEMENTATION OF POVERTY ALLEVIATION PROGRAMMES IN BARPETA DISTRICT OF ASSAM

The analysis of field survey indicates that Bajali block stands a little bit apart from other blocks of Barpeta district in both planning and implementation of poverty alleviation programmes. In this context, the main points are summarised below.

Peoples' participation in Gram Sabha :
The Participation of people in the Gram Sabha in Bajali Block a little bit significant while in other blocks it is very poor rather practically non-existent, as in Bajali block about 1.6% people have attended the earlier gram sabhas while in other block it is less than 1% (see table 5.158)

Table - 5.158
Percentage of people attending the Gram Sabha Meetings in five studied Blocks from 1995 to 1998 (till July' 98). (average)

S.N.	BLOCK	% age of people attending gram sabha meeting		
		Men	Women	Total
1	Barpeta	1.5	0.1	0.8
2	Bajali	2.1	1.1	1.6
3	Bhabanipur	0.8	0.4	0.6
4	Mandia	1.1	0.1	0.6
5	Gobardhana	1.2	0.1	0.65

Source : Field Survey

Execution of work by Beneficiaries Committee :
As the participation of people in the gram sabha in Bajali is comparatively good, the beneficiaries (25%) take keen interest in the implementation of the programmes in this Block. The percentage of works done by beneficiary Committee is not satisfactory in the five studied blocks of Barpeta district. The majority of the works are done by either departmentally or by contractors in the five blocks under study (see table 5.159)

Table 5.159
Whether Works (under JRY) are done through Beneficiary Committee?
(% age of Cases)

S.N.	BLOCK	By beneficiaries' committee	Departmentally/ Contractors	Remarks
1	Barpeta	20	80	Works are done
2	Bajali	25	75	departmentally
3	Bhabanipur	21	79	and
4	Mandia	10	90	beneficiaries com-
5	Gobardhana	12	88	mittee works only
	Average	**17.6**	**82.4**	nominal part.

Source : Field Survey

Quality of work :

In Bajali block, owing to active participation of the beneficiaries, the implementation of the programmes is comparatively effective.

Table 5.160
Nature of Present Quality of work (JRY)
(Very good/Good/Poor) (% of cases)

S.N.	BLOCK	Very good	Good	Poor
1	Barpeta	8	10	82
2	Bajali	10	25	65
3	Bhabanipur	5	6	89
4	Mandia	3	7	90
5	Gobardhana	2	5	93
	Average	**5.6**	**10.6**	**83.8**

Source : Field Study

For example, under JRY programmes, the quality of a small percentage of the works is 'very good' or 'good' whereas a large percentage (83.8%) of works are found to be 'very poor' quality (see table 5.160) under the five studied blocks of Barpeta district. It happens so owing to less responsiveness on the part of field officers and other block functionaries who supervise the works less sincerely as the people have the courage to question their functioning.

Utilization of Assets, Income Increase and Repayment of Loan under IRDP:

Thus, with regard to implementation of IRDP, the utilization of assets a little bit better in Bajali block, so as the increase in income and the repayment of loan in comparison to other studied blocks of Barpeta district (see table 5.161 and 5.162)

Table 5.161

Whether the Beneficiary are having Asset and Utilizing them ? Y/N (IRDP)

(% age of cases)

S.N.	BLOCK	Yes	Disposed off	Lying unuesed	Damaged
1	Barpeta	10	11	59	20
2	Bajali	20	5	57	18
3	Bhabanipur	7	10	60	23
4	Mandia	4	15	61	20
5	Gobardhana	3	9	65	23
	Average	**8.8**	**10.0**	**60.4**	**20.8**

Source : Field Survey

Table 5.162

Percentage of Repayment of Loan under IRDP under the Studied blocks.

S.N.	BLOCK	% of beneficiaries for different categories			
		Lessthan 20%	20-30%	30-40%	Morethan 40%
1	Barpeta	70	22	8	--
2	Bajali	30	35	30	5
3	Bhabanipur	80	10	10	--
4	Mandia	81	10	9	--
5	Gobardhana	75	15	10	--
	Average	**67.2**	**18.4**	**13.4**	**1.0**

Source : Field Survey

Housing and Sanitary Programmes:

The implementation of these programmes has found more success in Bajali block (See table S 5.57 and S 5.60) as the quality of Construction of houses and the functioning of sanitary system are far better. Here, it is important to appreciate that in Bajali block people are a little bit aware about the need of such facilities

such as housing, sanitation and are inclined to use appropriate technologies. As per the survey, for such facilities, the beneficiaries have made their contributions along with assistance from the Government.

In this context, it is vital to understand that the need for housing and sanitary facilities cannot come from the people unless they have some resources of their own, and these resources exceed the requirements for basic needs (such as food and clothing) only then will they be able to spend money for housing and sanitary needs. Besides, for the use of sanitary facilities, necessary awareness needs to be created for health and sanitation. Therefore, the investment to create infrastructure for these items is necessary, but generating demands in the people for housing through their savings and for sanitation by well organized awareness programmes is equally important. Also creation of right environment for adoption, application and maintenance of such infrastructure is very crucial.

Avenues and Ability of People to Earn :
Broadly, the survey findings have expressed that the available avenues to people are crucial in determining their ability to earn. The avenues are determined by:
i)   human capabilities
ii)   economic opportunities like infrastructural support, credit etc.

It has been observed that in Barpeta and Bajali blocks, the capabilities of people are a little bit higher and the economic opportunities are also a little bit better. A little bit high capabilities exists due to literacy rate and awareness among the people to utilize the resources efficiently to some extent. It can be seen from tables 3.12 and 3.13 that in Bajali block the infrastructural support for education, health, drinking water and communication seems to be better in comparison to other blocks under study in Barpeta district.

Correlation of Human Resources Development and Peoples' Participation and Efficient Planning and Implementation:
The above discussion brings out clearly that except Bajali and Barpeta block the manner of planning and implementation of poverty alleviation programmes are almost in same nature. It has been the result of better education and health that enabled the people to improve their capabilities and also of initiatives taken by state Government under peoples' campaign programme to strength to block level works. This shows that higher the HRD level (due to better

education, health and awareness), higher the efficiency of development process. Thus Bajali block example shows that for efficient utilization of resources, developing human capabilities is prerequisite and the mere expenditure on different anti-poverty programmes will not yield desired results. Therefore, it is the investment in education and health programmes for upgrading human capabilities, which is important and can pay far more dividends, and help in alleviation of poverty.

Planning Process at Block Level :

The central Government as provided the following guidelines to facilitate the planning process

i)   Clearly defined duties and responsibilities at each tier for every sector viz. agriculture, health, education and so on.
ii)   To maintain proper schedule for planning at different tires viz. ward, panchayat, block and district.
iii)   To formulate plans at block level by various task forces for their concerned sectors.
iv)   Plans prepared by blocks be integrated with other concerned tiers.

These guidelines seems to be very useful for the blocks to prepare their action plans with the peoples' active participation.

ANALYSIS OF MANAGEMENT AND BEHAVIOURAL ISSUES

The field survey of management and behavioural issues was conducted in which field staff, field officers, PR functionaries and villagers under the surveyed blocks were participated. The observations of survey are summarized below :

Management Issues
(see table 5.163M).

Time management : The survey revealed that the development officers have to devote far too longer time in meetings, protocol, making reports and returns, and traveling, that consumed about 60% of their time, in comparison to their time in development works such as planning, inspections and monitoring in which only about 40% of their time was devoted (see table 5.164M).

Similarly, the field staff had to devote about 36% of their time in traveling and maintenance of registers and only 23% time was devoted for field inspections

and monitoring (see table 5.66M). While it has been felt that field inspections and the visits to officers for follow-up are much more important than any other activity, and are neglected as very little time is devoted towards these important activities.

Transfer of officers : The table 5.165M indicates that the district officials were transferred too frequently, and in about 29% of the cases they were transferred in less than one year. Such frequent transfers have a bearing on quality of implementation of programmes. But in case of middle level officers and field staff (block level), their tenure is far more secured as about 17% of the staff stayed for two-there years and 22% stayed for one-two year (see table 5.167M).

Implementation of programmes : The survey has brought out that there are three major problems viz. 'lack of awareness, knowledge and skills among beneficiaries', 'lack of infrastructure at the field' and 'poor marketing tie-up', which affect the implementation of programmes seriously (see table 5.170M). With regard to technical problems, 'lack of appropriate technology' is very much missing in the implementation of programmes (see table 5.171Ma). Similarly, the administrative problems in the implementation are : 'lack of administrative authority', 'lack of implementing support-infrastructure' and improper co-ordination', besides 'lack of logistics support'. Lack of administrative authority refers to the fact that various line departments work at the block levels, but they are not accountable to DRDA or block for their actions, and these departments report to state headquarters.

Functioning of Blocks : The survey has shown that functioning at block level is marked with 'lack of capacity i.e. knowledge and skills of block functionaries for planning', 'lack of database (for planning)' and 'lack of infrastructure' (see table 5.172M). With regard to role of women, their involvement is restricted due to 'lack of knowledge and skills' and 'interference by family members' (see table 5.173M); and the representatives of the weaker sections are also not able to function due to 'lack of literacy' and influential person's domination' (see table 5.174M).

Problems in planning at block levels : The table 5.175M shows that the planning at the block level is handicapped by 'planning team not existing', 'lack of database' and 'lack of capabilities of planning team'. Similarly the planning at block level is also marked with 'lack of manpower', 'lack of training to

development functionaries of various departments' and lack of training to block functionaries'.

Behavioural Issues

Motivation : The observations from survey reveal that 'lack of motivation' in the field staff affects their functioning the maximum. The major reasons cited are : 'no reward and incentive', 'lack of promotional avenues' and 'lack of possibility of initiatives by staff and officers' (see table 5.168Mb and 5.169M).

Inter-personal conflicts : The conflicts among various functionaries at the implementation stage affect the functioning of field staff. These conflicts are in the form of 'conflicts among different departments', 'conflicts among block fuctionaries and line departments', political interference' etc. (see table 5.168Mb).

Value system : The table 5.171Mc shows that 'achieve somehow target' predominantly affects the functioning of field staff and officers. Probably this could be the reason why the quality of implementation gets affected. The officers have pointed out that they have to achieve the targets both physical and financial as their performance is mainly judged based on achievement of targets. So their focus is mainly on 'achieving targets'. Similarly, it has been found that there are 'rigid attitudes' among development functionaries, and they have to follow procedure strictly. The reason cited for such behaviour is : they have to follow the rules and procedures as it is mandatory otherwise there may be audit objections. These are some of the values that mainly influence the functioning of field staff and officers of the blocks.

Lack of tem-work : There is another important behaviour problem which relates to team-work. It is observed that 'lack of team-work' is one of the important vehavioural problems in the implementation of programmes (see table 5.171Mc).

:Table 5.163M*
No. of Respondents for Survey of Management Issues in
Poverty-alleviation Programme

S.N.	Name of the respondents	Number
1	Field staff	15
2	Field officers	10
3	PR members	10
4	Villagers	50

Table 5.164M
Time spent by officers in official work (% of cases)

S.N.	Item	% of total time	Relative importance							Valuation in the scale of 0 to 10
			1	2	3	4	5	6	7	
1	Meetings	3	--	--	--	1	2	25	35	
2	Protocol	2	--	--	--	--	--	43	25	
3	Reports and returns	10	--	--	--	21	31	--	--	
4	Maintenance of registers	5	15	22	35	--	--	--	--	
5	Travelling time	6	--	--	--	21	25	5	--	
6	Planning for development and other works	12	18	23	30	--	--	--	--	
7	Other official work (inspection, Monitoring etc.)	9	28	24	10	--	--	--	--	

Table 5.165M
Transfer of officers (Block level)

S.N.	Item	% of cases
1	More than 3 years	--
2	2 to 3 year	3
3	1 to 2 year	19
4	less than 1 year	29

Table 5.166M
Time spent in official work (by field staff)

S.N.	Item	% of total time		Relative importance				Valuation in the scale of 0 to 10
		villagesInaccessible approachable area by roads		1	2	3	4	
1	Traveling	15	22	--	--	12	36	2

S.N.	Item							
2	Maintenance of registers	14	10	--	6	30	13	3
3	Visits to offices for follow-up	5	4	25	22	--	--	4
4	Field inspection and monitoring	10	8	23	21	7	--	4
5	Others (protocol)	5	4	--	--	--	--	--

Table 5.167M
Transfer of Middle level (supervisors) officers/staff
(staying in the existing place)

S.N.	Item	% of cases
1	More than 3 years	--
2	2 to 3 year	17
3	1 to 2 year	22
4	less than 1 year	10

Table 5.168Mb
Behavioural Problems for Field Staff During Implementation of Poverty alleviation Programmes

S.N.	Item	Relative importance				Valuation in the scale of
		1	2	3	4	0 to 10
1	Conflicts among different departments	9	5	17	15	4
2	Conflicts among PRIs, and departments	5	3	8	30	3
3	Political interference	17	24	8	--	4
4	Lack of motivation in field staff	17	16	14	--	5

Table 5.169M
Lack of Motivation (in Field Staff) under study Block

S.N.	Item	Relative importance						Valuation in the scale of
		1	2	3	4	5	6	0 to 10
1	No service and incentive	15	17	12	--	--	--	5
2	Lack of housing facility	--	--	--	25	20	4	4

3	Lack of promotion avenues	20	23	16	--	--	--		5
4	Lack of medical facilities	--	--	--	21	27	--		3
5	Lack of direction (forcus on target only	--	--	--	1	2	40		3
6	Lack of possibility of initiatives by staff and officers	11	5	21	--	--	--		5

Table 5.170M
General Problem in Implementation of Poverty-alleviation programme under the study blocks

S.N.	Item	Relative importance								Valuation in the scale of 0 to 10
		1	2	3	4	5	6	7	8	
1	Lack of proper scheme	--	--	--	--	--	24	15	11	3
2	Lack of training of field staff	--	--	--	20	22	7	--	--	4
3	Too many schemes	--	--	--	--	--	--	11	35	2
4	Lack of awareness, knowledge and skills among beneficiaries'	14	17	18	--	--	--	--	--	5
5	Lack of Co-ord-ination among line departments	3	4	3	20	20	--	--	--	4
6	Lack of infrastu-cture at the field	15	17	16	--	--	--	--	--	5
7	Marketing tie-up	17	10	12	10	--	--	--	--	4
8	Lack of offices infrastructure	--	--	--	--	7	17	24	--	3

Table 5.171aM
Technical Problem in Programme Implementation

S.N.	Item	Relative importance					Valuation in the scale of 0 to 10
		1	2	3	4	5	
1	Lack of technical input in planning	4	--	--	4	42	3
2	Lack of appropriate technology	10	10	2	20	8	4
3	Training to beneficiaries	6	2	15	27	--	5
4	Improper scheme design	14	17	18	--	--	5
5	Marketing tie-up	15	20	14	--	--	5

Table 5.171cM
Behavioural Problems in Poverty-alleviation Programmes Implementation

S.N.	Item	Relative importance					Valuation in the scale of 0 to 10
		1	2	3	4	5	
1	Lack of team work	7	5	8	22	--	4
2	Lack of motivation in field staff	12	22	15	--	--	5
3	Conflicts among different functionaries	9	2	10	10	15	4
4	Rigid attitudes, old procedure	6	1	6	7	30	4
5	Achieve somehow target	15	18	11	4	--	5

Table 5.172M
Problem at Blocks under study in Planning

S.N.	Item	Relative importance					Valuation in the scale of 0 to 10	
		1	2	3	4	5		
1	Lack of Capacity-knowledge and skills of functionaries for planning	15	20	14	--		--	5
2	Lack of data base	14	11	21	4	--	5	
3	Lack of infrastructure	24	11	11	13	--	4	
4	Proper planning team not existing	3	5	2	22	17	3	
5	Lack of co-ordination among departments	2	3	2	10	33	3	

Table 5.173M
Role of women (Problems in their functioning) at

Block level (under study block)

S.N.	Item	Relative importance				Valuation in the scale of 0 to 10
		1	2	3	4	
1	Lack of knowledge and skills	22	23	5	--	5
2	Lack of literacy	11	7	20	12	4
3	Domination by influential group	2	2	7	35	3
4	Interference by family members	14	15	12	--	5

Table 5.174M

Women and weaker section-Problems in their functioning at Block level

S.N.	Item	Relative importance				Valuation in the scale of 0 to 10
		1	2	3	4	
1	Lack of knowledge	11	7	14	15	4
2	Lack of literacy	21	16	11	--	5
3	Infuential person's domination	11	17	17	--	5

Table 5.175M

Problems in Planning at Block level

S.N.	Item	Relative importance							Valuation in the scale of 0 to 10
		1	2	3	4	5	6	7	
1	Planning team not existing	14	10	8	17	--	--	--	4
2	Lack of database	15	20	14	--	--	--	--	5
3	Lack of Capability of planning team	13	15	22	--	--	--	--	4
4	Lack of planning tools and technique	--	--	--	8	30	12	--	5
5	Lack of computer facility	--	--	--	--	10	22	15	5
6	Lack of infrastructure	7	5	5	25	8	--	--	4
7	Lack of co-ordination	--	--	--	--	2	15	30	4

M* indicates management table

:Table 5.163M to 5.175 prepared on survey data

ECONOMIC IMPACT OF THE MICRO ENTERPRISES ON THE SHG MEMBERS UNDER THE STUDIED AREAS OF BARPETA DISTRICT :

PROFILE OF THE SHG MEMBERS IN STUDIED AREA UNDER BARPETA DISTRICT

The profile of the members of the SHGs in the urban and rural areas of Barpeta District is furnished in table 5.176.

A large majority of 87.50 per cent from the urban and 83.29 per cent from the rural areas belonged to the Hindu religion. While the backward castes were more prevalent in the rural areas (53.78 per cent), the scheduled caste (65.65 per cent) predominated in the urban areas.

Table-5.176
Profile of SHGs Members

Details	Percentage	
	Urban (N: 358)	Rural (N:357)
1. Religion		
Hindu	87.50	83.29
Muslim	9.98	10.07
Others	2.52	6.64
2. Tribe		
Backward	7.82	53.78
Most Backward	26.53	26.62
Scheduled Caste	65.65	19.60
3. Type of family		
Singular	72.90	85.72
Joint	27.10	14.85
4. Size of the family		
1-4	67.04	85.16
5 and above	32.96	14.85
5. Age of the members in years		
Below 30	14.25	15.40
31-40	52.79	58.82
41 and above	32.96	25.78

6. Educational status of
   the members

Illiterate	27.16	39.61
Primary	25.69	24.08
Middle	22.35	17.92
Secondary	15.27	12.33
Higher Secondary	7.19	5.05
Graduate	2.24	1.01

7. Annual income of the
   family (Rs)

Below 5,000	33.52	36.14
5,000-10,000	53.64	51.26
10,001-10,500	1.12	4.48
10,501-11,000	4.18	5.88
11,001 and above	7.54	2.24

Source - Survey Data

About 72.9 per cent members from the urban areas and 85.72 per cent from the rural streams hailed from singular types of families, reflecting the national trend. The size of the families was small i.e. 1-4 for 67.04 per cent in the urban and 85.15 percent in the rural areas.

As far as literacy status, the rural areas appeared to be worse with 39.61 per cent illiterate women against 27.16 per cent in the urban areas. Among the literates the maximum number of women had studied up to the secondary level in both the areas. A large majority of 52.79 per cent in the urban and 58.82 per cent in the rural areas were in the age group of 31-40 years and were settled in life. With regard to the annual income of the families, 92.46 per cent from the urban and 97.76 per cent from the rural areas were below the poverty line. As per the 9th plan, a person is said to be below the poverty line when his annual income is less than Rs.13, 680 for rural areas and Rs.15, 840 for urban areas (Narsimhan and Reddy, 1999).

Thrift and credit facility of the SHGs under the studied area:

The activities of the selected self-help credit management groups were basically related to the promotion of thrift among the members with income generation and asset creation efforts. The saving and lending procedures adopted

by the groups were very simple and were based on mutual trust and confidence of the members. As a democratic body, all the members had equal opportunity to express their notions. Decisions were to be made unanimously after thorough discussion among themselves. The purpose of loans provided was need-based and prioritization among different purposes and members was collectively decided. The details of thrift and credit activities of the SHGs under the studied blocks of Barpeta District may be divided into five sub-headings.

    i.   Reasons for forming SHGs
    ii.   Motives in joining the SHGs
    iii.   Quantum and level of savings
    iv.   Sources of Income for Thrift
    v.   Details of Internal Lending

(i) Reasons for forming SHGs:

Table-5.177 below gives the reasons mentioned by the members for forming the Self-Help Groups.

Table-5.177
Reasons for Forming SHGs

Sl. No.	Reasons	Urban Area		Rural Areas		Total	
		No. of groups (N:20)	% to total	No.of groups (N:20)	% to total	No. of groups (N:40)	% to total
1	To improve the economic and social status of the members	16	80	15	75	31	77.50
2	To promote thrift and lending among the members	7	35	14	70	21	52.50
3	To finance support from NGOs and the financial institutions	12	60	18	90	30	75.00
4	To initiate income generation and the asset creation efforts	20	100	20	100	40	100.00
5	To take up community development activity	12	60	5	25	17	42.50

(Figures given in the column related to the multiple responses evinced by the groups)

It has been noted that 80 per cent of the groups in the urban areas reported that they initiated the groups' in order to improve the economic and social conditions of their members, 35 per cent of the groups stated that they joined the groups solely to promote and develop thrift and lending among the members. Sixty per cent of the groups were stated only to avail loans from other financial institutions, 100 per cent to start income generation activities and 60 per cent to take up community development programmes.

In the case of rural areas, 75 per cent of the groups had started just to improve the economic status of the members. Seventy per cent reported that they commenced to thrift among the members. A majority of the groups had been started to avail loans from other financial institutions such as, banks and under Government schemes, including IRDP and DWCRA. However, the common objectives of starting the groups were stated by all of them as income generation and creation of assets. Only 25 per cent of the groups had been initiated to take up community development programmes.

(ii) Motives in joining the SHGs:

Prime motives for joining SHGs as stated by its members under the studied blocks Barpeta District are presented in table-5.178 below.

Table-5.178
Prime motives stated by members for joining the SHGs

Sl. No	Reasons	Urban Area No. of Members	% to total	Rural Areas No.of Members	% to total	Total No. of Members	% to total
1	To obtain credit	337	94.13	342	95.80	679	94.97
2	To form savings habit	302	84.36	328	91.88	630	88.11
3	To meet unexpected expenditure	156	43.58	125	35.01	281	39.30
4	To meet Domestic demand	295	82.40	340	95.24	635	88.81
5	Persuaded by others	308	86.03	327	91.60	635	88.81
6	Access to bank credit	292	81.56	335	93.84	627	87.69
7	Socio-economic empowerment	302	84.36	315	88.24	617	86.29

(Figures given in the column related to multiple responses given by the members)

It is observed that a majority of the members (94.97 per cent) conceded that obtaining credit has been one of the prime motives for joining SHGs. This is followed by others reasons like fostering the savings habit (88.11 per cent), to meet domestic demand (88.81 per cent), persuasion of others (88.81 per cent),access to bank credit (87.69 per cent), socio-economic empowerment(86.29 per cent) and meeting unexpected expenditure(39.30 per cent).

(iii) Quantum and level of savings:

The amount saved every month is detailed in table-5.179 below

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Table- 5.179
Amount of savings

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Sl. No	Thrift collected per head per month	Urban Area		Rural Area		Total	
		No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total
1	Rs 30	-	-	16	80	16	40
2	Rs 50	20	100	4	20	24	60
	Total	**20**	**100**	**20**	**100**	**40**	**100**

<div align="center">

Source - Survey Data

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The Quantum of money saved by the members ranged from Rs 30 to Rs 50 per head per month. In the rural areas a large majority of 80 per cent of the groups saved Rs 30 per head per month and the remaining 15 per cent of the groups saved Rs 50 per head per month. All the members in the urban groups saved Rs 50 per head per month.

Table 5.180 given the level of savings reached by the groups. The level of savings is calculated as follows.

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Actual savings mobilized

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*100 Common savings rate*number of members*Pcg. of the group

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Table- 5.180
Level of savings

Sl. No.	Level in Percentage	Urban Area		Rural Area		Total	
		No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total
1	Less than 90	-	-	-	-	-	-
2	90-99	1	5	1	5	2	5
3	100	19	95	19	95	38	95
	Total	**20**	**100**	**20**	**100**	**40**	**100**

Source - Survey Data

It has been noted that 95 per cent of the groups, both in urban and rural areas, reached 100 per cent level of savings, which is highly remarkable; this shows that the members in these groups were regular and prompt in contributing their savings. Only five per cent of the groups, that is, only one group from each of the urban area and the rural sector, reached the level of 90-99 per cent savings.

(iv) Sources of Income for Thrift:

Thrifts are one of the foundations of SHGs edifices. Sources of income of thrift contributions made by SHG members are reported in table-5.181 below.

Table-5.181
Sources of income of thrift Contribution made by
SHGs members in the study area

Sl. No.	Item	Urban Area (N:358)		Rural Area (N:357)		Total (N:715)	
		No. of Member	% to total	No.of Member	% to total	No. of Member	% to total
1	Own labour	265	74.02	298	83.47	563	78.14
2	Husband's wage	78	21.79	45	12.61	123	17.20
3	Livestock	13	3.63	10	2.80	23	3.22
4	Others	2	0.56	4	1.12	6	0.84
	Total	**358**	**100.00**	**357**	**100.00**	**715**	**100.00**

Source - Survey Data

It is seen that income from own labour was the major source (78.74 per cent) towards thrift contributions; followed by husband wage (17.20 per cent), livestock (3.22 per cent) and others (0.84 per cent).

(v)   Details of Internal Lending

(a)   Lending Norms:

It was learnt from the study undertaken that the members of SHGs that some members borrowed a huge amount of money from SHGs for various domestic purposes, such as water and sewage connection, repairing of house and house construction. A large number of borrowers utilized the loan for business purposes, such as, setting up of petty shop, fruit stalls, dairy farming, sheep rearing, cottage industries, tailoring and so on. The members generally agreed to divide group loans in rotation on the basis of consumption/business priority without involving in conflicts when all were in need of loans. The decision-making powers rested with the members. The maximum repayment period for the loan was fixed at 12 months. In extreme cases, if the loan was not repaid in the scheduled month, the least interest due was to be paid for that month.

Discussions with the members show that group members would be brought, though not amounting to coercion, upon the defaulting members. The interest rate charged did not vary among the groups. Members showed maturity in running the organization. Thought they were entrusted with the power of fixing their own rate of interest, and were aware of using it as regulatory tool for rationing credit, they did not want to cause much inconvenience to their members by hiking interest rates. The SHGs charged a uniform interest rate of 24 per cent, irrespective of the loan amount. The number of installments for the repayment of the loan were usually fixed by the groups. The repayment of loan started in the month following the loan disbursal.

(b)   Quantum of Internal Lending:

The details of quantum disbursed by the groups is given table 5.182.

Table-5.182
Quantum of internal lending as on 30.12.1999

Sl.No.	Credit range	Urban Area		Rural Area		Total	
		No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total
1.	Below Rs.5000	1	5	-	-	1	2.50

2.	Rs. 5001-1000	1	5	3	15	14	10.00
3.	Rs.1001-20000	5	25	12	60	17	42.50
4.	Rs. 20001-30000	4	20	3	15	12	30.00
5.	Rs. 30001 and above	9	45	2	10	6	15.00
	Total	**20**	**100**	**20**	**100**	**40**	**100.00**

Source - Survey Data

The above Table-5.182 and figure 1.1 reveal that in the case of urban area, five per cent of the groups had lent below Rs. 5,000, another five per cent had lent out between Rs. 5000 to 10000. A majority of the groups i.e. 45 per cent had given above Rs. 30,000 as credit to its members. Twenty five per cent of the groups, i.e. five groups had given financial assistance to its members ranging between Rs. 10001 to 20000, while in the case of the rural area, fifteen per cent of the groups had dispersed loans between Rs. 5001 to 10000, 60 per cent for Rs. 10001 to 20000, 15 per cent for Rs. 20001 to 30000, and 10 per cent for above Rs. 30000. Among the total of 40 groups, a majority of the groups, i.e. 42.5 per cent, had given financial assistance between Rs. 10001 to 20000.
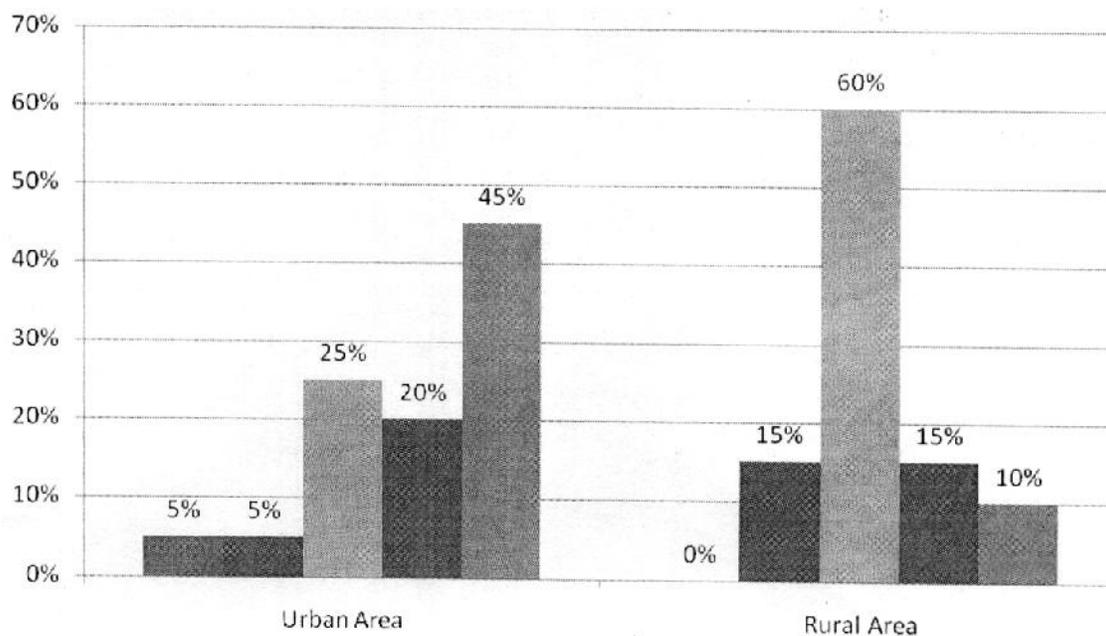
□ Below Rs. 5000   □ Rs.50001- 10000   □ Rs. 10001- 20000
□ Rs. 20001-30000   □ Rs. 30001 and above

Fig. 1.1: Quantum of Internal Lending upto March 1999

(c)   Purpose of Credit Availed:

Purpose- wise number of SHG members who availed credit from SHG during 1996-99 is given in table 5.183.

Table-5.183
Purpose-wise number of SHG members who availed credit from SHGs in the study area.

S.N.	Purpose	Urban Area		Rural Area		Total	
		No. of Members	% to total	No.of Members	% to total	No. of Members	% to total
1	Income generating activities						
	1.1 Agriculture & Allied	12	4.29	11	3.65	23	3.96
	1.2 Manufacturing	35	12.50	42	13.95	77	13.25
	1.3 Trading	63	22.50	67	22.26	130	22.37
	1.4 Servicing	11	3.92	13	4.32	24	4.13
	Sub-Total	**121**	**43.21**	**133**	**44.18**	**254**	**43.72**
2	Domestic Consumption	67	23.93	95	31.56	162	27.88
3	Family Health	35	12.50	28	9.30	63	10.84
4	Festivals/ ceremonies	20	7.14	12	3.99	32	5.51
5	Repayment of old debts	25	8.93	15	4.98	40	6.88
6	Children's education	12	4.29	18	5.98	30	5.16
	Sub-Total	**159**	**56.79**	**168**	**55.82**	**327**	**56.28**
	Total	**280**	**100.00**	**301**	**100.00**	**581**	**100.00**

Source - Field Survey

It is seen that 43.72 per cent of SHG members had availed credit for initiating income generating activities. Their proportion in the rural area was 44.18 per cent and in the urban area, 43.21 per cent.

A significant proportion (27.88 per cent) of SHG members availed credit for domestic consumption. Their ratio turned out to be the highest in rural area

(31.56 per cent). In the urban area it was (23.93 per cent). Family health (10.84 per cent), repayment of old debts (6.88 per cent), festivals / ceremonies (5.51 per cent) and children's education (5.16 per cent) were other purposes for which SHG members were reported to have availed credit from SHGs. The purpose-wise loans disbursed by SHGs is shown in figure 1.2.

CREDIT FLOW REALISED IN STUDIED AREA:

The Self Help Credit Managament groups are engaged in informal banking operations through the activities of thrift and credit. Tables 5.184 and 5.185 show the details of thrift and credit flow realized, percentage mean credit to mean thrift, recovery index, outstanding loan for each loans in the urban and the rural areas respectively, upto 31st March 1999. A summary of the table-5.184 and 5.185 is presented in table 5.186 for an overall position of the groups under study. The pattern of credit availed by SHG members is shown in figure 1.2

☐ Income generating activities ☐ Domestic consumption
 - Agriculture and Allied   - Festivals/ceremonies
 - Manufacturing   - Repayment of old debts
 - Trading/Servicing   - Children's education

Fig. 1.2: Purpose-wise loans disbursed by SHGs in the study area

Table - 5.184

Sl. No.	Name of the group	No. of member	Age of the group on months	Saving rate per month (Rs.)	Thrift mobilized (Rs.)	Credit disbursed (Rs.)	Mean thift (Rs.)	Mean credit (Rs.)	% of mean credit to mean thrift	% level of Saving	Demand for recovery (Rs.)	Amount recovered (Rs.)	Recovery wise* rate	Overdue (Rs.)	Outstanding loan (Rs.)	% of outstanding to total loan
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Kahinur	20	19	50	19000	46500	950	2325	244.74	100	24450	23650	96.73	800	26000	51.91
2	Rupkowar	15	19	50	14250	34000	950	2267.66	238.60	100	21767	20167	92.65	1600	15600	45.88
3	Bahagi	16	13	50	10000	9500	625	593.75	95	96	6460	6460	100.00	-	3600	37.89
4	Sukanya	15	19	50	14250	17000	950	1133.33	119.30	100	15849	14549	91.80	1300	3300	19.41
5	Maramee	115	18	50	13500	17000	900	1133.33	125.93	100	9940	9140	91.95	800	8200	48.24
6	Rupalim	20	12	50	12000	20900	600	1045	174.17	100	12120	12120	100.00	-	11710	56.03
7	Seeyuji	15	23	50	17250	23600	1150	1573.33	136.81	100	17301	17301	100.00	-	9400	39.83
8	Udiyaman	17	13	50	11050	19950	650	1175.53	180.54	100	11810	11810	100.00	-	10850	54.39
9	Rangdhali	15	30	50	22500	48200	1500	3213.33	214.22	100	29550	29550	100.00	-	22250	46.16
10	Taramai	20	8	50	8000	10100	400	505.00	126.25	100	2710	2710	100.00	-	7650	75.74
11	Five Star	20	32	50	3200	55000	1600	2750	171.88	100	33200	30700	92.47	2500	27300	49.64
12	Sonali	20	32	50	3200	55000	1600	2750	171.88	100	28500	26200	91.93	2300	31700	57.64
13	Ujala	15	24	50	18000	43000	1200	2866.67	238.89	100	26970	26970	100.00	-	18000	41.86
14	Rodali	20	13	50	13000	24300	650	1215	186.92	100	16343	15123	92.54	1220	10600	43.62
15	Kalyani	20	11	50	11000	24300	550	1225	222.73	100	16258	14344	88.23	1914	11400	46.53
16	Arundhuti	20	11	50	11000	14500	550	725	131.82	100	11752	4917	41.84	6835	4200	82.97
17	Salekura	20	3	50	3000	3000	150	150	100.00	100	260	260	100.00	-	2800	93.33
18	Milanjyoti	15	22	50	16500	47700	1100	3180	289.09	100	31530	31530	100.00	-	20400	42.77
19	Anuradha	20	18	50	18000	45500	900	2275	252.78	100	27404	27404	100.00	-	19450	42.75
20	Diplip	20	19	50	19000	53400	950	2670	281.05	100	37045	37045	100.00	-	22800	42.70
	Total	353			3,15,300	6,12,650	880.73	1711.31	194.31	-	3,81,219	3,61,950	94.95	9,269	2,87,210	46.88

Table - 5.185

Sl. No.	Name of the group	No. of member	Age of the group on months	Saving rate per month (Rs.)	Thrift mobilized (Rs.)	Credit disbursed (Rs.)	Mean thift (Rs.)	Mean credit (Rs.)	% of mean credit to mean thrift	% level of Saving	Demand for recovery (Rs.)	Amount recovered (Rs.)	Recovery wise* rate	Overdue (Rs.)	Outstanding loan (Rs.)	% of outstanding to total loan
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Prachesta	18	13	50	11,700	25,000	650	1388.89	213.68	100	14,508	14,508	100	-	11,500	46.00
2	Dasami	15	12	50	9,000	12,400	600	826.67	137.78	100	4,750	4,750	100	-	8,100	65.32
3	Milijuli	20	16	50	16,000	32,200	800	1610.00	201.25	96	25,700	25,700	100	-	9,450	29.35
4	Ganatantrick	20	15	30	9,000	13,600	450	680.00	151.11	100	10,200	10,200	100	-	5,300	38.97
5	Jaypur	16	15	30	7,200	15,000	450	937.50	208.33	100	10,758	10,758	81.41	2000	4,900	32.67
6	Nabajyoti	19	15	30	8,550	9,000	450	473.68	105.26	100	5,160	5,160	100	-	4,100	45.46
7	Kurabaha	19	11	30	6,270	8,500	330	447.37	135.57	100	3,966	3,966	100	-	4,800	56.47
8	Tazmahal	10	23	30	6,900	11,500	690	1150.00	166.67	100	5,404	5,404	100	-	6,700	58.26
9	Bhitharai	20	20	30	12,000	16,000	600	800.00	133.33	100	8,400	8,400	100	-	7,740	48.38
10	Malakshi	20	24	30	14,400	27,000	720	1350.00	187.50	100	17,660	17,660	100	-	11,000	40.74
11	Ankurijyoti	15	19	30	8,400	15,000	560	1000.00	178.57	98.25	13,966	13,966	100	-	1,900	12,67
12	Rupali	15	16	30	7,200	14,500	480	966.67	201.39	100	8,726	8,726	100	-	6,700	46.21
13	Jankar	15	22	30	9,900	13,000	660	866.67	131.31	100	5,508	5,508	100	-	8,000	61,54
14	Udanshi	20	22	30	13,200	24,700	660	1235.00	187.12	100	17,790	17,790	100	-	8,200	33.20
15	Milan Mahila	20	22	30	13,200	30,500	660	1525.00	231.06	100	20,090	20,090	100	-	12,400	40.66
16	Nizsaldah	20	18	30	10,800	15,500	540	750.00	138.89	100	5,610	5,610	100	-	9,900	66.00
17	Krishi	20	15	30	9,000	7,000	450	350.00	77.78	100	3,810	3,810	100	-	3,500	50.00
18	Zeuti	20	15	30	9,000	15,000	450	7150.00	166.67	100	9,722	9,722	100	-	9,400	51.09
19	Annupurna	15	18	30	8,100	15,000	540	1000.00	185.19	100	7,742	7,742	100	-	7,700	51.33
20	Karestal	20	24	50	14,000	16,500	700	825.00	117.86	100	6,318	6,318	100	-	10,700	64.85
					2,03,820	3,36,400	570.92	942.30	165.05	-	2,05,788	2,05,788	99.03	2,000	1,47,580	43.87

(a) Thrift Mobilized:

In the urban areas, six out of the twenty groups had been in existence for over two years, 12 groups had functioned for over one year and the remaining groups had functioned for less than one year. The amount saved by the individual self-help group was in proportion to the number of months of functioning and the monthly contribution. Totally a sum of Rs. 315300 has been mobilized as savings by 358 members constituting the 20 self-help groups in the urban areas. The averages per member were Rs. 880.73. In fact, high variation in the average savings per member per group can be attributed to the size of SHG.

Table-5.186
Summary of tables-5.184 and 5.185 up to 31.03.2006

S.N.	Details	Urban Area (N:358)	Rural Area (N:357)
1	Total thrift mobilized Rs.	3,15,300	2,03,820
2	Total credit disbursed Rs.	6,12,650	3,36,400
3	Mean thrift Rs.	880.73	570.92
4	Mean credit Rs.	1,711.31	942.30
5	Percentage of mean credit to mean thrift (velocity of internal lending)	194.31	165.05
6	Demand for recovery Rs.	3,81,219	2,05,788
7	Amount recovered Rs.	3,61,950	2,03,788
8	Recovery index	94.45	99.03
9	Overdue Rs.	19,269	2,000
10	Outstanding loan Rs.	2,87,210	1,47,580
11	Percentage of outstanding to total loan	46.88	43.87

From the details in table-5.186 the following could be deduced.

The rural groups got established and established later than the urban groups. Out of the 20 groups in existence, 16 had been functioning for over one and half years and the remaining four groups were formed only within the past one year. As a consequence of later formation, the savings realized in the areas was also less compared to those in the urban areas, i.e. Rs.2,03,820 only were mobilized by 357 members from the 20 self-help groups. The average savings per member were Rs. 570.92.

(b)   Internal Lending:

Internal lending to the tune of Rs. 6, 12,650 was reported in the urban areas. In the rural areas the internal lending was proportionately low (i.e.) Rs. 3, 36,900. Out of 358 members of SHGs in the urban areas, 280 (78 per cent) had benefitted from internal lending.

In the rural areas, 301 out of the 357 SHG members (84 per cent) had availed loan from their respective groups. It is a very encouraging trend, proving the potentials for self help and mutual group, which are the maxims of any developmental agenda.

(c)   Utilization of Credit:

Purpose-wise utilization of credit taken by SHG members is given in table 5.187.

Table 5.187
Purpose-wise utilization of credit taken by SHGs in the study area
(in Rupees)

S.N.	Purpose of loan utilization	Urban Area		Rural Area		Total	
		Amount	% to total	Amount	% to total	Amount	% to total
1	Income generating activities	188000	30.82	182400	54.22	371200	39.11
2	Domestic consumption	221000	36.07	93000	27.65	314000	33.09
3	Family health	87500	14.28	28000	8.31	115500	12.17
4	Festivals/ceremonies	57500	9.39	12000	3.57	69500	7.32
5	Repayment of old debts	25000	4.08	12000	3.57	37000	3.90
6	Children's education	32850	5.30	9000	2.68	41850	4.41
	Total	**612650**	**100.00**	**336400**	**100.00**	**948550**	**100.00**

Source - Field Survey

The item 'income generating activities' claimed a significant share of credit (39.11 per cent). Loan utilized for domestic consumption purpose was also significant at 33.09 per cent. Family health (12.17 per cent), festival and ceremonies (7.32 per cent), repayment of old debts (3.90 per cent) and children's education (4.41 per cent) were the other purposes for which credit had been utilized by SHG members. A further look into the table reveals that an

overwhelming proportion of SHG members from rural areas, 54.22 per cent utilized credit from SHG for business purpose. A significant proportion of SHG borrowing (36.07 per cent) in urban areas had been utilized for domestic consumption. The overall pattern of credit utilization by SHG members is depicted in figure

(d)   Relationship between the age of SHGs and savings per member:

The relationship between the age of the SHGs and savings per member is studied by using correlation analysis.
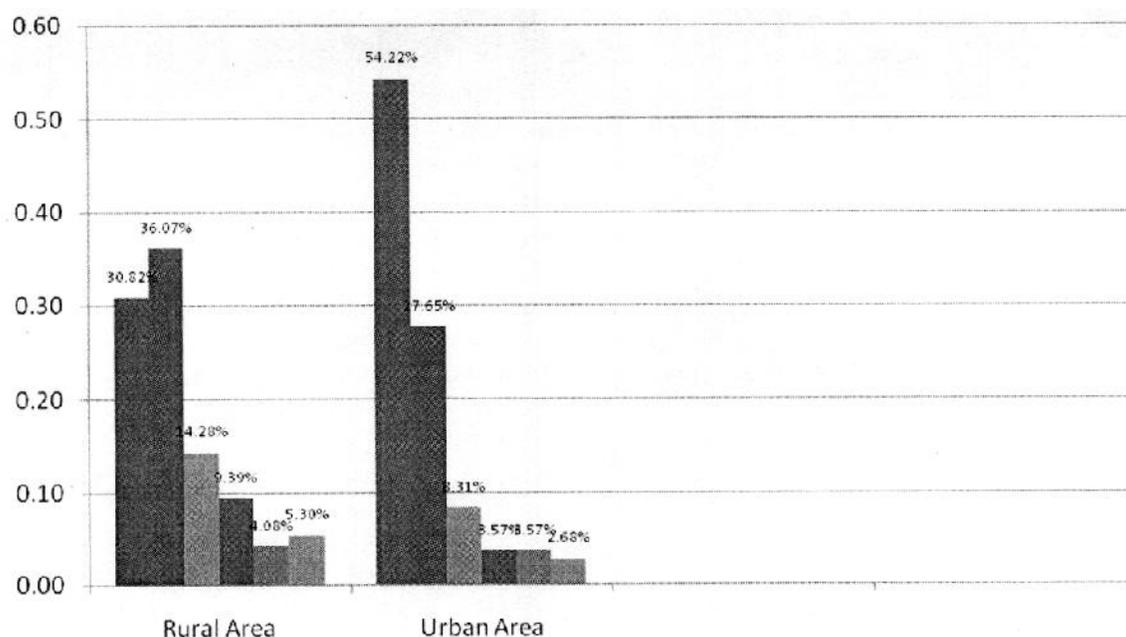
☐ Income generating activities   ☐   Domestic consumption

☐ Family health

☐ Festivals/ Ceremonies

☐ Repayment of old debts   ☐   Children's education

Fig.1.3: Purpose-wise Utilization of Credit by SHGs in the Study Area

Table-5.188
Relationship between the age of SHGs and savings per member
(correlation analysis)

Area	Co-efficient correlation
Urban	0.5371**
Rural	0.9999**

**Significant at one percent level
Number of cases 20

The table shows that the estimation of correlation co-efficient between the age of SHGs and savings per member was statistically significant at one per cent level both in the case of urban areas and in rural areas. The relation between the age of the group and savings per member is highly correlated in the case of urban areas and moderately correlated in the case of rural areas.

(e)   Relationship between the age of SHGs and loan per member:

The relationship between the age of the SHGs and loan per member is shown in table-5.189 below.

Table-5.189
Relationship between the age of the SHGs and loan per member
(correlation analysis)

Area	Co-efficient correlation
Urban	0.9383**
Rural	0.3128*

** Significant at one percent level
 * Significant at five percent level
Number of cases 20

The estimation of correlation between the age of SHGs and loan per member was statistically significant at one per cent level in the case of urban groups and five per cent level in the case of rural areas. The relation between the age of the groups and the loan per member is highly correlated in the case of urban areas and moderately correlated in the case of rural areas.

(f)   Thrift credit ratio:

When the thrift credit ratio was calculated, it is found that in the urban areas it was 1: 1.94, which is satisfactory. The corresponding rural figure was 1:

1.65, highlighting the fact that internal lending, which is the crux of SHGs, should be given focal attention in the rural areas.

The details of thrift credit ratio area-wise is presented in table-5.190.

Table-5.190
Velocity of internal lending

Sl.No.	Range in Percentage	Urban Area No. of groups (N:20)	% to Total	Rural Area No. of groups (N:20)	% to Total	Total No. of groups (N:20)	% to Total
1	Below 100	2	10	1	5	1	5
2	101-150	5	25	8	40	8	40
3	Over 150	13	65	11	55	11	55
	Tot al	**20**	**100**	**20**	**100**	**20**	**100**

Source - Field Survey

From table-5.190 it is noted that in the studied two groups showed the velocity of internal lending to be less than one time (100 per cent), five groups between 1 to 1.5 times (100-150 per cent) and the remaining groups (13) showed the velocity of internal lending to be over 1.5 times (over 150 per cent). Where as in the case of rural areas, one group showed it to be below 100 percentage of mean credit to mean thrift, eight groups showed between 101 to 150 per cent and 11 groups over 150 per cent.

The 't' value was calculated to find out the difference between the areas in the case of thrift credit ratio.

Table-5.191
Thrift credit ratio

Area	Number of cases	Mean	Standard Deviation
Rural	20	162.82	40.24
Urban	20	162.82	40.24

t value = 1.38
Df   = 38

The table-5.191 shows that there is no significant difference between the areas regarding the velocity of internal lending of the SHGs.

(g)   Recovery Index:

The following table-5.192 gives the picture of recovery index prevailing among the groups.

Table-5.192
Area-wise recovery index

Sl.No.	Recovery index in Percentage	Urban Area		Rural Area		Total	
		No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total	No. of groups (N:20)	% to Total
1	Below 80	1	5	-	-	1	2.50
2	80-90	1	5	1	5	2	5.00
3	90-99	7	35	-	-	7	17.50
4	100	11	55	19	95	30	75.00
	Total	**20**	**100.00**	**20**	**100.00**	**40**	**100.00**

Source - Field Survey

It is obvious from the above table-5.192 that in the case of urban groups, the recovery index was 100 per cent for 11 groups, 90-99 per cent for seven groups, between 80-90 per cent for one group and only one group showed below 80 per cent. As for the rural groups the recovery index was 100 per cent for 19 groups and only one group had a recovery index between 80-90 per cent. The area-wise recovery index is depicted in figure 1.4.

The overall recovery index for the urban area was 94.95 per cent and the rural area was 99.03 per cent, which are satisfactory level.

Discussions with the members on the repayment method revealed that in case of delay in deployment of dues by any member, the causes for such default were debated in the meeting and all the group members, based on merit of the individual, approved necessary postponement of repayment of installment for that particular month. The member s have suggested that the high repayment profile is due to the dynamic incentive system built into the SHGs, under which, groups which had repaid the loan within a stipulated time period were eligible for enhanced loan in the subsequent period. In the sample, a number of SHGs had obtained enhanced loan amount. This dynamic incentive system reinforces the confidence of the members and their continued business relationship with the groups.

(h)   **Loan Outstanding:**

The table-5.193 shows the loan outstanding rate prevailing among the groups, both in the urban and the rural areas and figure 1.4 shows recovery index area-wise.

□Urban   □Rural
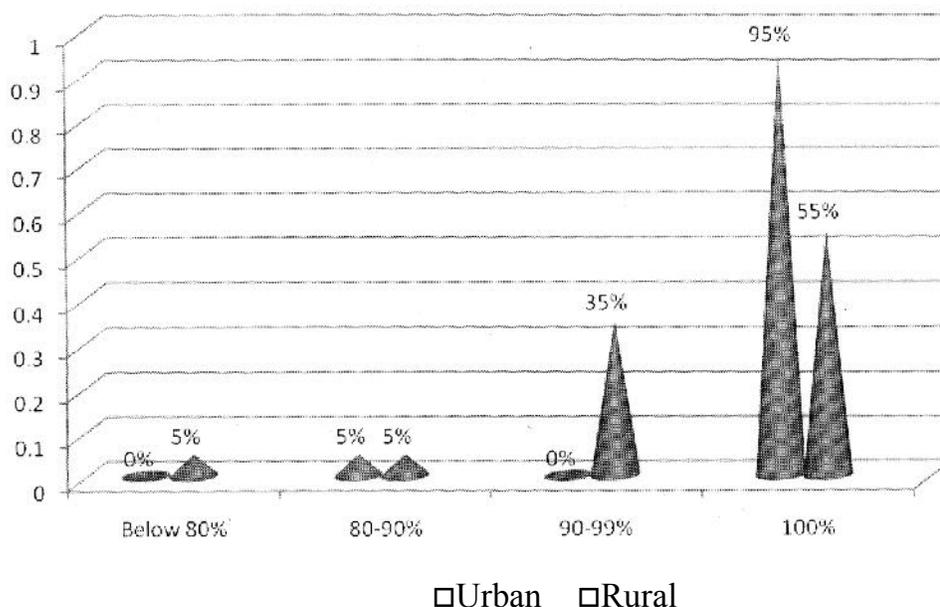
Fig. 1.4: Recovery Index- Area-wise

Table-5.193
Rate of outstanding on total loan

Sl. No	Range in Percentage	Urban Area		Rural Area	
		No. of groups (N:20)	Percentage to total	No. of groups (N:20)	Percentage to total
1	Below 20	1	5	1	5
2	21-40	3	15	4	20
3	41-60	14	70	11	55
4	61 and above	2	10	4	20
	Total	**20**	**100**	**20**	**100**

Source - Field Survey

It was noted that more than 61 per cent of the loans were outstanding in two groups in urban areas and four groups in rural areas. In the case of urban areas, 14

groups had 41-60 per cent of loan outstanding, three groups between 21-40 per cent and only one group was below 29 per cent. In the rural areas, 11 groups had loan outstanding between 41-60 per cent, four groups between 21-40 percent and one group below 20 per cent. The percentage of loan outstanding to total loans is shown in figure 1.5.
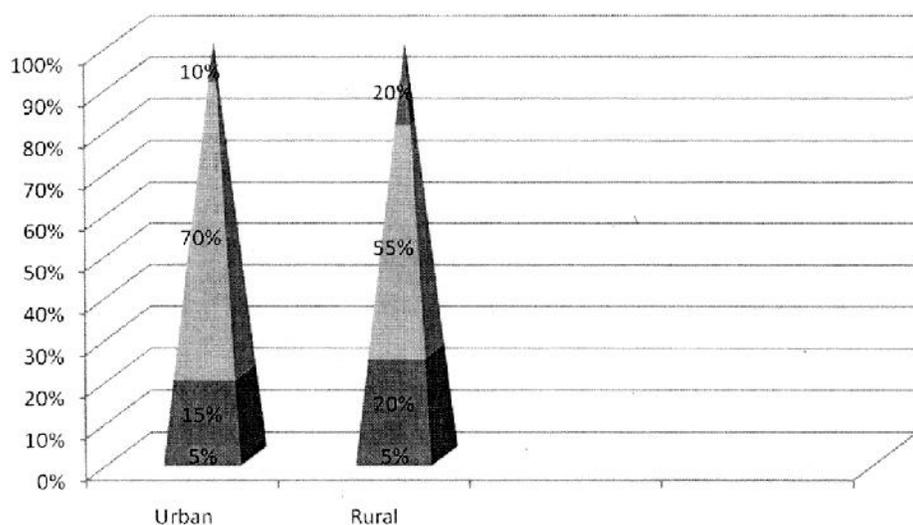
☐ Below 20   ☐ 21-40 ?41-60   ☐ 61 and above

Fig.1.5 Loans Outstanding

(i) Portfolio-In Arrears Ratio:
This is calculated by using the formula.

Payment overdue   *100
Payment outstanding

Table-5.194
An overall portfolio-in arrears ratio

Area	Payments overdue (Rs.)	Loans outstanding (Rs.)	Portfolio in arrears ratio
Urban	19269	287210	6.71
Rural	2000	147580	1.36

The above table-5.194 indicates that the portfolio in arrears ratio is 6.71 per cent in the case of urban self help groups, whereas the rural self help groups

showed 1.36 per cent. The portfolio in arrears ratio in both the areas was standard as it was less than 10 per cent.

REGRESSION ANALYSIS OF SHGs:

In this section an attempt has been made to assess the impact of SHGs on the net income of the SHGs. Accordingly, regression model was specified to find out the major determinants of SHG net income per member. The equation was estimated with qualitative and quantitative variables.

Determinants of SHG Net Income Per Member (Urban Area):

In the regression model (Table-5.195), dependent variable was SHG net income per member, which is defined as interest received + other income minus interest paid + expenditure per member. Explanatory variables were (i) average distance between members in SHGs, (ii) average education level of members in the SHGs, (iii) loan provided, (iv) age of the SHGs, (v) percentage share of the SHGs expenditure in the total income of SHGs.

Table-5.195
Regression estimates: dependent variable SHG net
income per member (Urban Area)

Variables	Co-efficient	't' value	R^2	'f' value
Average distance among members in SHGs	-23.4721	-0.362		
Average education of members in the SHGs	22.7869	-0.543		
Loan provided in the year	0.03506	1.987*	0.6142	3.5028*
Percentage of expenditure in the total income	-2.0634	-1.067	61.42	
Age of SHGs	2.5341	0.680		

Number of cases-20;
*Significant of five per cent level.

An increase in the average distance among the members in SHGs leads to decrease of Rs.23.47 in SHG net income per member. This result is in keeping with the assumption that distance between members of SHG has to be minimal so as to maintain homogeneity and reduce the transaction cost of members, in terms

of travelling and opportunity cost of time. The estimates of average educational level of members in the SHGs show positive contribution to the SHG net income per member. On an average, one year of additional education leads to an increase of Rs. 22.78 per member. Loan provided has contributed to the SHG net income per member positively. One rupee increase in the loan provided to the member results in an increase in SHG net income per member by less than one rupee.

An increase in the percentage share of expenditure of SHG in the total income of SHG leads to a decrease in the SHG net income per member by Rs.2.06. the variables, average distance; average education and percentage of expenditure in total income are not statistically significant at five per cent level. Age of SHGs positively contributes to the SHGs net income per member. However, this variable is not statistically significant. It is reasonable to expect that the length of the period of existence of SHGs contributes to increase income per member through learning effect. The co-efficient multiple correlations R^2 is 0.6142 showing that 61.42 per cent of variation is explained by the above independent variables. The 'f' value was 3.5028 and it is significant at five per cent level. Therefore, it may be concluded that the independent variables were relevant for explaining the variations in SHG net income of the member.

Table-5.196
Regression estimates: dependent variable SHG net
income per member (Rural Area)

Variables	Co-efficient	't' value	R^2	'f' value
Average distance among members in SHGs	-62.1-035	-2.176*		
Average education of members in the SHGs	11.5508	0.821		
Loan provided in the year	0.06742.587**		0.6506	4.8406**
Percentage of expenditure in the total income	-0.8071	-0.719		
Age of SHGs	3.187	1.610		
Intercept	77.2035	1.559		

* Significant at five per cent level.
** Significant at five per cent level.
Number of cases-20.

From the table-5.196, it could be observed that the increase in the average distance among the members in the SHGs leads to decrease of Rs. 62.1035 in SHG net income per member which is statistically significant at five per cent level. The estimate of average educational level of members in the SHGs shows positive contribution to the SHG net income per member. On an average, one year of additional education leads to an increase of Rs. 11.5508 per member which is not statistically significant. One rupee increase in the loan provided to the members results in an increase in SHG net income per member by less than rupee one. The variable is statistically significant at one per cent level. An increase in the percentage share of expenditure of SHG in the total income of SHG leads to decrease in the SHG net income per member by Rs. 0.821. However this variable is not statistically significant. Age of the SHGs positively contributes to the SHG net income per member and this variable is not statistically significant. The co-efficient multiple correlations R^2 is 0.6506 per cent of variation is explained by the above independent variable. The 'f' value was 4.8406 and it is significant at one per cent level. Thos indicates that the SHG net income per member was influenced by the above mentioned variables.

The above analysis revealed that the SHGs were able to provide various credit services such as business loan, consumption loan, loan for the settlement of old debt and loan for other contingency purposes to their members. The success of SHGs in terms of high repayment is mostly related to the expansion of prevailing social ties and social cohesion found among women members.

FINANCIAL AND PHYSICAL PROGRESS SCENARIO OF SGSY UNDER THE STUDIED AREAS OF BARPETA DISTRICT:

The economic impact from the micro enterprises undertaken by the SHG members on income, asset position and employment generation were analysed. This was preceded by a brief description of socio- economic characteristics of the micro entrepreneurs such as size of families, age, landholding pattern, income pattern, pattern of productive assets, pattern of live-stock assets, domestic assets, temporary migration particulars of respondents of the surveyed blocks of Barpeta District (See table 3.22 to 3.35).

- Loan borrowed from SHGs was the highest (75.52 percent) in the case of rural areas and those from the banks was the highest (54.51 percent) in the case of urban areas. Dependence on moneylenders continued, in the case of 9.37 percent of rural SHGs.

- A majority of the micro entrepreneurs, 30.40 percent in urban areas and 35.38 percent in rural areas, had made their investment in the micro project ranging from Rs. 1,001-2000. This shows that the amount of credit needed by them remained small.

Poverty alleviation and empolyment generation are two most crucial elements of programme for economic development of Barpeta district. Poverty and employment are closely inter-related subject though they move in inverse direction. As per unofficial report the people living under povery line in Barpeta district is 33 percent. "As per Govt. of Assam's memorundum of Human Resource Development, 2003, in Assam nearly 36% people live below the poverty line against national average 26 percent"[1]. Here it is seen that the percentage of poverty in Barpeta district is much higher than the national average. This is so because the employment base in Barpeta district is very weak and consequently the income generation level is low.

The unemployment situation not anly in Assam but also in North-Eastern negions is indeed alarming. In 2002, the number of unemployment persons was estimated at about 52 lakhs and half of them were educated.[2] Upto 1999, the total population of Barpeta district was nearly 13,85,659 lakh. Out of this 12,78,051 lakh people lives in rural areas and the rest that is 97,608 thousand people lives in urban areas. This data reveals that nearly 95% people lives in rural areas. out of 12,78,051 lakh people living in rural areas 2,13,559 lakh people have own agricultural land and they themselves involve in agricultural activities. Of the total people of the district 60,891 people are agricultural labour and these have no own agricultural land. Of the total population 1,10,597 belongs to marginal labour.[3] Employment or lack of it impacts directly the process of economic growth. Further, inability to match the enhancing demand for employment fuels social unrest and the Assam has for the past few decades been experiencing such unrest. "As per 2001 population census,

the total population of Barpeta is 16,42,420 lakh. Out of it, the number of male

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1.   'Amar Asom', An Assamese daily, dt. 09.03.2004.
2.   The Assam Tribune, Guwahati, dt. 21.12.2006.
3.   'Amar Asom', A leading Assamese daliy published from Guwahati, dt.23.08.2002

is 8,46,106 and the rest 7,96,414 belongs to female category. Density of population of Barpeta is 506. The density of Bhabanipur, Jalah, Mandia and Goma-phulbari block is 427, 186, 130 and 108 respectively."[4]

The latest report of the National Sample Survey organisation puts Assam at the bottom of the performance list as far as removal of rural food inadequacy is concerned. The Assam fares the worst, accounting for the highest percentage of rural household not qetting enough food through the year.[5]

INCOME GENERATION :

The primary objective of micro credit programme is to enhance the income of the SHG member households by handing over to them a productive asset. Incremental income may enable the households to cross the poverty line or to move to a higher income group. The study revealed that the average household income of the micro entrepreneurs had increased by 53.62 percent, representing Rs. 9509.40.

- Area-wise analysis of the surveyed blocks showed that the income generating effects of different areas were not the same. The incremental income of the SHG members in the urban area was relatively high (60.79 percent) as compared to rural SHG members (45.20 percent).
- Sector-wise analysis showed that the incremental income was as high as Rs. 5,085.27 (62.03 percent) in the case of manufacturing sector. The servicing sector occupaid the next place, recording an increase of Rs. 4,591.24 (51.87 percent), while the agricultural sector had yielded the lowest incrementtal income of Rs.3,872.61 (41.92 percent) . Cottage industry in the manfacturing sector yielded the highest incrementtal income of Rs.5,893.91 (81.45 percent), compared to all the other enterprises in all the sectors of the surveyed blocks of Barpeta District.
- Calculated 't' values, area - wise, sector and enterprise-wise, showed that the incremental income was statistically significant at one percent level.
- The rate of return is referred to percentage of average income earned on average total investment made by the micro entrepreneurs. Area-wise analy-

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4.   'Kaisha' a souvenir published in connection with Assam Sahity Sabha's
      Kalgachiya special Annual Conference, 2002.

sis revealed that the rate of return was the highest (103.97) for urban entrepreneurs than for the rural entrepreneurs, as they could not maintain the assets to yield the maximum income.

The study revealed that taking all the enterprises together, the average income derived from micro credit programme was about Rs. 4,191.46, which followed from an average investment of Rs. 5,358.38. An analysis of enterprise-wise, investment income ratio showed that the rate of return was the highest (136.8 percent) from cottage industries although the investment (Rs.4,321.74) was lower. The rate of return on investment in the detergent - making enterprise was the lowest though, the investment was the highest. Diversion of assistance for other purposes might have been responsible for such a low rate of return.

The multiple regression analysis results (Model I) showed that the average income of the entrepreneurs was influenced by the various sources of loan, such as SHGs, scheduled banks, corpus fund, friends and relatives and moneylenders. The 't' value 20.0792. This was taken area-wise and sector-wise, the findings of the regression analysis showed that the estimated loan from SHGs led to an icrease in the average income of the entrepreneurs. Therefore, to raise the income of the SHG members, it was necessary to increase the amount of loan for the members from their own SHGs for promoting micro enterprises by formulating appropriate credit policies for upliftment.

The regession mode II estimated results showed that the selected variable such as amount of loan, own funds, assets, employment, interest paid, household expenses and the education of the members were relevant for explaining the variations in income of the member as the 't' value was 2.02361, which is significant as 5 percent level. The co-efficient estimate showed that one rupee increase in the loan per member, own funds per member, value of assets per member and mandays per member, positively influenced the average income of the member.

The area-wise and sector-wise correlation analysis revealed that there was significant relationship between the investment and the income of the micro entrepreneurs. The enterprise-wise analysis showed that there was positive relationship between investment and the income of the entrepreneurs in the case of all the enterprises except petty shop and laundry business.

Shift of Household Above Poverty Line

The finding of the study was that out of 254 members, 25 members were above the poverty line in the base year. On the whole, out of 229 genuinely poor households, 39 households (15.36 per cent) crossed the poverty line. Among the sectors, manufacturing sector was more effective in alleviating poverty, followed by trading sector.

Shift of the Enterpreneurs to Higher Incomes

Using poverty line alone may amount to under-estimating the impact of micro credit management because the crossing of poverty line by the assisted families depends much on the pre-micro credit assistance family income.

Another shortcoming of taking poverty line alone as the criterion to judge the impact of micro credit management is that the duration of operation of the programmes is too short to produce the expected results. In view of these of limitations, the income shifts of the members were considered as the more reasonable index for assessing the economic returns from micro enterprises undertaken by the SHG members.

The study revealed that the micro entrepreneurs had moved from lower income to higher income ranges in the post-credit period. The number of member in the two income ranges declined and consequently resulted in a rise in the higher income ranges.

Asset Position

The micor-credit programme might have an inter-alia impact in creating additional assets as a result of reinvestment of surplus derived from micro enterprises undertaken by the SHG members. It was observed that the coverage value of assets had increased by 311.96 per cent. Among the areas, urban group members possessed more assets in the post-credit period compared to the rural group members. Regarding the asset creation in terms of percentages among the groups, it was high for the urban group members. Sector-wise/enterprise-wise analysis set forth variations in all the enterprises. The statistical 't' value reveals that there is a positive impact of investment on assets. The regression analysis also showed that all the co-efficients of the investment on assest were positive. The correlation analysis showed that there was a positive relationship between the investment and asset position.

EMPLOYMENT GENERATION :

The analysis on employment generation revealed that the average household employment had increased for members in all the schemes. Taking all the micro enterprises together, the average household employment had increased by 45.56 mandays, indicating 28.37 per cent increase in the post-credit year. Thus the study revealed that the majority of the micro enterprise had made some real impact in terms of increasing the employment significantly.

Repayment Performance

Repayment of loans availed from various sources according to the repayment schedules is absolutely essential for enabling the financial institutions to recycle their funds. The repayment performance is one of the indicators of sound micro-credit management. It was observed that 3.45 per cent of the members were regular in repayment and had fully repaid the amount before the due dates. Further, the study revealed that only one per cent of the members had not started repayment even beyond there years. The micro enterpreneurs belonging to the agricultural sector, as a whole, had faired better in repayment, i.e. 8.70 per cent had repaid in full and 78.26 per cent had repaid more than 50 per cent of the loan amount.

Table 5.197
Financial Progress, Allocation, OB, Total Funds and Funds Utilised Under SGSY : During 2004-05 and 2005-06

Year	Till Month	Opening balance as on 1.4.2004	Total allocation (Central+ State	Released by Central+ State	Toatl Miscellaneous	Total funds	utilization of funds	% age of utilization of total funds available	% of utilization to allocation
2004-05	3	1499.73	9593.57	6595.62	2480.98	10576.33	8046.89	76.08	83.88
2005-06	11	1563.67	9593.57	3624.46	3833.63	9021.76	5552.53	61.55	57.88

Source : Gramin Bharat, Annual Report 2005-06

The table 5.197 reflects that in Assam total funds available was Rs. 10576.33 in 2004-05 and 9021.76 in 2005-06 that is highest among North-East States. But unfortunately total funds available was not spent. The State could spent only 83.88% and 57.88% in 2004-05 and 2005-06 respectively. It reflects that State machinery in not so much interested to alleviate poverty of the State.

Table – 5.198

Physical Progress : No. of Swarozgaris assisted under SGSY, During 2004-05 and 2005-06.

Year	Members Coverd under SHGs	No. of Individual Swarozgaris assisted	Total Swarozgaris assisted	Coverage of Disadvantaged Groups							
				SC (NO)	ST (NO)	Women (NO)	Handi-capped (NO)	SC %	ST %	Women %	Handi-capped %
2004-05	64296	518	64814	6821	13800	38121	529	10.52	21.29	33.82	0.82
2005-06	32855	3232	36087	3245	6606	18617	237	8.99	18.31	51.59	0.66

Source : Gramin Bharat, Annual Report 2005-06

The table 5.198 shows that in Assam handicapped Swarozgaris were still marginalized as only 0.82% and 0.66% i.e. less than 1 percent in 2004-05 and 2005-06 were assisted. The percentage of women assisted is satisfactory and they witnessed themselves transforming.

SUMMARY STATISTICS :
SGSY IN BARPETA DISTRICT FROM 1999-00 TO 2007-08

Table 5.199
SHG Formed

Year	Nos.
1999-2000	297
2000-2001	368
2001-2002	281
2002-2003	1121
2003-2004	2691
2004-2005	985
2005-2006	823
2006-2007	376
2007-2008	42
Total :-	**6984**

Source : DRDA, Barpeta

Table - 5.200
Revolving Fund provided to SHGs

Year	Target	Achievement	Amount (in lakh)	PC of progress
1999-2000	50	0	0.00	0%
2000-2001	111	67	6.70	60%
2001-2002	290	178	17.80	61%
2002-2003	250	269	26.90	108%
2003-2004	550	594	59.40	108%
2004-2005	680	727	36.35	107%
2005-2006	984	718	62.41	73%
2006-2007	750	963	96.30	128%
2007-2008	450	142	14.20	32%
Total :-	**4115**	**3658**	**305.86**	

Source : DRDA, Barpeta

If we observe the data obtained from DRDA, Barpeta District, found that the progress made under SGSY in terms of revolving fund provided to SHGs, group loan sponsored, sanctioned, disbursed was not fully achieved. Though in context of revolving fund provided to SHGs in four years i.e. 2002-2003, 2003-04, 2004-05 and 2006-07, the district has achieved more than target but achievements in 2007-08 was just 32 percent. This reveals the slackness in implementation side (Table 5.200).

Table - 5.201
Group Loan Sponsored, Sanctioned, Disbursed

Year	Target	Sponso red/Re - Sponsored	Sanctioned	Disbursed No.	Total Credit	Subsidy	Category wise S.H.G. Sc	ST	PC of Others	Prog- ress
1999-2000	0	0	0	0	0	0	0	0	0	
2000-2001	111	0	0	0	0	0	0	0	0	0
2001-2002	97	16	5	5	10	5	0	0	5	5
2002-2003	177	187	52	52	96.00	48.39	10	2	40	29
2003-2004	500	706	371	371	453.76	219.87	25	40	306	74
2004-2005	550	1211	705	352	409.10	198.84	34	35	283	64
2005-2006	550	622	398	603	705.70	312.20	46	61	496	110
2006-2007	913	1008	818	875	1037.12	510.28	58	67	750	96
2007-2008	559	300	258	242	242.00	121.00	20	25	197	43
Total :-	**3457**	**4050**	**2607**	**2500**	**2953.63**	**1415.58**	**193**	**230**	**2077**	

Source : DRDA, Barpeta

Table - 5.202

Individual Loan Sponsored, Sanctioned and Disbursed

Year	Target	Sponsored	Sanctioned	Disburesd			PC of
				No.	Total Bank Loan	Subsidy	Progress
1999-2000	400	573	280	280	50.59	20.02	70
2000-2001	250	567	117	117	25.65	10.00	47
2001-2002	548	919	394	394	59.64	24.27	72
2002-2003	664	587	191	191	35.34	13.01	29
2003-2004	15	10	5	5	0.64	0.4	33
2004-2005	15	35	10	2	0.4	0.2	13
2005-2006	90	75	73	73	15.6	7.14	81
2006-2007	85	30	25	25	5.25	2.45	29
Total :-	**2067**	**2794**	**1095**	**1087**	**193.11**	**75.04**	

Source : DRDA, Barpeta

In respect of Group loan sponsored, sanctioned and disbursed highlights that only in 2005-06, the percentage of achievement was more than target. But from 1999 to 2008, full achievement was not made (Table 5.201).

Regarding individual loan sponsored, sanctioned and disbursed the district has not achieved full progress even in any year from 1999 to 2007 (Table 202).

CHAPTER - SIX

SUMMARY AND CONCLUSIONS

Discussion and analysis of the whole study are summarized as follows :

The chapter-2 provides ample evidence of the fact that it was felt that much multiplicity of programmes for the rural poor, operating through a multiplicity of agencies, should be ended and be replaced by one single integrated programme throughout the country because all the past and on-going programmes have not been successful in attacking the problems of rural poor. In recognition of this fact, a new beginning was sought to be made in 1978-79 to go in for the new anti-poverty programme popularly known as the Integrated Rural Development Programme (IRDP).

Prof S.R. Hashim Committee recommended for a single self-employment programme suggested for making efforts towards from individual beneficiary approach to group approach in implementation of self-generation programme and preference to group activities and cluster approach. As a result, a holistic programme know as Swarnjyanti Gram Swarozgar Yojana (SGSY) came into existence in 1st April 1999. The programme aims at organizing the poor people of the villages in the form of Self-Help Groups (SHGs) by providing them proper training, loans, technological infrastructure and marketing avenues to sold of their products. Mainly the BPL people were the prime target of this programme. Its emphasizing aspects have discussed under it.

The Chapter-3 reveals the facts that despite launching many developmental programmes, the socio-economic profile is still not developed as desired. After interacting with respondents and visiting their houses, facts came into light that respondents are having lack of their own assets to generate income and lack of infrastructure was also found.

The Chapter-4 details the management of IRDP and SGSY in Barpeta district through which the anti-poverty programmes were implemented. For this purpose there are four-tier management system viz, Central level, State level, District level and Block level. In District level there is one agency called District Rural Development Agency (DRDA) which is whole and sole responsible for

executing and implementing the centrally sponsored poverty-alleviation programmes in Barpeta District.

The Chapter-5 explains the physical progress and implementation of the past and on-going programmes of poverty alleviation in terms of employment and income generation, peoples' participation, type of works, quality of works, technical analysis, monitoring and delivery system etc. So, this chapter provides ample evidence of the fact that these programmes have showed the seeds of economic and social empowerment of weaker section of the society.

The analysis and discussions of the previous chapters on the basis of secondary and primary data relating to Barpeta district, helped produce the specific and general findings:

- Enormous variations in poverty are apparent within the blocks under taken for study. The percentage of households in poverty varies from a low of 4.1 per cent (in Mandia block) to a high of 47.3 per cent (in Gobardhana block).
- A large number of households have overcome poverty in the past 15 years. But simultaneously a very large number of households have also fallen into poverty. The net decline in poverty – numbers escaping from poverty minus numbers falling into poverty – is quite small as a result.
- Among all poor households in these blocks, 31 per cent have experienced poverty for the first time in 15 years, that is, about one-third of all currently poor people became poor at a time when the national economy was growing and when the district's economies were also growing. The remaining 69 per cent (of all currently poor households) have remained poor continuously for more than 15 years.
- Several households have escaped from poverty at the same time; 33 per cent of households that were poor 15 years ago have managed to find their way out of poverty.
- Escape and decline are not symmetrical with each other. Reasons for escape are varied and multiple, as are reasons for decline, and these two sets of reasons differ significantly from each other. Different policy instruments are required thus to promote escape and to prevent decline.
- As per record's of DRDA, Barpeta district, more than 75% of beneficiaries crossed the poverty line overtime, whereas on the basis of collected primary data, it is found that 68% of the beneficiaries have crossed the poverty line..

- the percentage of the district population below the poverty line has only declined from 63% in 1973 to 45% in 1987, 38% in 1994, 35% in 1999 and 27% in 2000-2008. Poverty has declined but not at the targeted pace to reach 26% in 2006-07, whereas poverty ratio was assessed on the basis of collected primary data and it was found that the percentage of poverty ratio in the Barpeta district was 28% in 2007.

- Data Collected for the purpose revealed that 12% of rural poor have availed pucca house and 12.5% of rural households have access to safe drinking water and nearly 80% of villages in the district are 20 to 25 kms away from the most of the basic facilities namely railway station, bus stop, healthcare centre, head post-office, nationalized bank branches, ATM services and shopping centres etc.
- Collected primary data set forth that 2.25% rural population was covered by sanitary avenues in 2007.
- The field data collected inconnection with the study shows that number of unemployed youths undergone technical training through the programme TRYSEM, found at 75,225. Again 35% TRYSEM beneficiaries were able to start their schemes after training and 65% were wage earners data collected further reveals that 80,000 mandays of employment was generated under the Rural Man-Power Programme Scheme. On the other hand, 90,000 mandays of employment was generated under crash scheme for rural employment (CSRE). Primary data revealed that Pilot Intensive Rural Employment Programme (PIREP) generated 75,000 mandays of employment. As per data collected for the purpose shows that nearly 1 lakh mandays was generated under National Rural Employment Programme (NREP).
- The field surveyed data shows that peoples' participation in developmental activities in the district stands at 58 percent.
- The field survey has explicitly brought out that the present strategy of providing employment in rural areas through wage employment is able to mitigate in a year (2006-07), these employment generation programmes (JRY and EAS) are able to provide employment to less than 25.2% of the BPL families under JRY and only 20.4% under EAS, and that too only for 3.5 days in case of JRY and 5.3 days through EAS and in terms of wages per year to beneficiary, these are Rs. 202.8 and Rs. 201.2 under JRY and EAS respectively (Table 6.1)
- With regard to self-employment programme, IRDP is able to make very little impact on the rural poverty. The study has revealed clearly that beneficiaries covered under the programme are not able to run their

enterprises successfully as utilization of assets given in the scheme is poor, increase in their income is dismally low (see table 6.2), they are not able to repay loan (the repayment is less than 20% for majority (27.2%) of the beneficiaries) and these families are getting into a situation of debt-trap.

- **The results obtained based on the trend equations are :**
  - ✓ correlation analysis of the collected data shows that there is high degree correlation between the population growth and poverty.$|_1$ The Correlation analysis between the loan and investment, subsidy and loan; investment and income; and employment and income shows that the correlation co-efficient is that the correlation co-efficient is high degree of positive correlation. It means they have impact on each other positively (Appendix table 1.3).
  - ✓ the annual average increase in investment, loan, household income and employment is 0.27 lakh, 6,46,960 lakh, 2.56 thousand and 3.68 mandays respectively in the district.$|_2$ A close look at the value of R^2 (the co-efficient of determination) for all the three models reveals that the models are very close. The value of R^2 ranges between 0.997 to 0.998. For one percent increase in the loan, investment and employment, the increase in average household income is phenomenal. Likewise, if loan, investment and subsidy amount is increased by one percent, there is significant increase in employment. For one percent increase in capital, subsidy and investment the increase in SHGs' average income is marginal (appendix Table 1.4)'.

GENERAL FINDINS :

- poor peoples' participation in the planning and its implementation of programmes.
- imperfect planning and scheme design at the block and GP levels for various programmes.
- weak delivery system leading to ineffective implimentation of poverty alleviation programmes.
- low capacities of PRI due to lack of infrastructural and organisational support, low capabilities of PR functionaries and insufficient resources.
- lack of economic opportunities for the people to have sustainable livelihood due to lack of infrastructure (such as all weather roads and communication, marketing network, irrigation and power) and poor

human capabilities (in terms of knowledge and and functional skills) to enable them to harness their potential, and these factors are having dampening effects on the ability of poor to raise income.

- leakages owing to inappropriate works, inefficient implemetation and high level of corruption
- quality of assets provided under the programme is poor. Assets and schemes are not appropriate to the regional or group need
- there has been little or no consultation and involvement of local communities in general and target group in particular in deciding and implementing the programme
- lack of accountability remains a major problem. The structure content and funding of these programmes remain mostly in the hands of the central govt.
- there is a considerable overlap among the schemes and between the schemes and normal State plans. The features along with the rigidity of central guidelines make for fragmentation and duplication of schemes. Co-ordination and monitoring becomes difficult.
- The programme tend to emphasis on loans and subsidies and provision of current wage employment rather than productive capacity for achieving a high level of employment and income on a sustained basis.
- Projects of employment generation were incorrectly selected as a result the desired employment generation was not achieved.
- Assistance for productive purpose gets eaten into consumption activities.

SPECIFIC RECOMENDATIONS
For Poverty Alleviation Programme

1. Comprehensive development approach with a focus on developing human capabilities.
2. Creating an environment of economic opportunities.
3. Strenghtening decentralised system of planning and implemetation.

FOR ECONOMIC STRATEGY

1. Broad-based development approach by integrating social and economic development efforts.
2. Focus on sustained employment opportunities.
3. Developing social and economic infrastructure for giving boost to rural economy.

4.   Integration of activities of agriculture, animal husbandary, fisheries, forest and so on for sustainable natural resources management.

- **For Programme Design**

1. Local based programme design.
2. Equality consideration.
3. Woman's participation.

- **Planning and Scheme Design- Regarding planning and scheme design, following suggestion/recommendation may be put forward :**

1. Educational and awareness programmes for people for their participation in gram sabha and planning process.
2. Strenghthening planning unit by improving infrastructure, placement of trained manpower and developing database facility.
3. Imparting knowledge and skills to development functionaries for microplanning at GP and Block levels.
4. To develop necessary planning methodology to be adopted at the GP/ Block/district level

- **Institution Buildings**

Delivery System

1. To strengthen organisational and infrastructural support of line departments
2. To provide logistics support
3. To strengthen M & E and MIS units

PR Institution

1. Well-structural Capacity building programme for improving knowledge and skills of PR functionaries for planning and implementation
2. To provide necessary organizational and infrastructural support for planning at local/grassroot levels
3. To specify clearly the roles and responsibilities of PR functionaries, people (and their organisations such as CBOs) and line departments for planning, implementation, monitoring and evalution

4.   To provide necessary administrative arrangement for integration of plans of different tiers.
5.   To provide necessary powers and functions at GP, Block and district levels.

For Management of Programmes :

1.   Improving skills in the development functionaries for : implementation planning, peoples' participation, inputs and manpower management, office management and developing M & E system.

Finally, it should be appriciated that we need to look into the nitty-gritty of rural development system which has linked with poverty alleviation right from the policy to strategy to programme disign to delivery system to institution building and to efficient management of implementation of programmes, only then will be able to sound the system.

BROAD RECOMENDATIONS :

The field study has shown that the development has to focus on 'people'. It is very fundamental that whatever development initiatives are taken, these should result in improving the quality of people. So the success of programmes will depend on how the peoples' needs and aspirations have been addressed in totality. It calls for proper harmonisation of national priority of higher growth with improvement in standard of life of people at the grossroot level. Thus, the decisions which will produce the local change should be taken at the level and peoples' initiatives in the development process should be encouraged. In this context, the effective public participation will demand improved capabilities in people and this is where our focus should be. Another importent aspect which should be properly addressed relates to development of infrastructure, as it is one factor which will provide stimulus to the whole development process. Together with these, the sustainability of development in terms of three dimensions viz., ecological, economic and social atmosphere has to be built in the development process so as to eradicate poverty and thereby improving the standard of life.

Now as per the findings brought out evidently in the previous chapter, we should address the following fundamental issues for sustainable and equitable development and for achieving the goal of eradication of poverty:

- **POPULATION CONTROL :**

The population control should get top priority as a strategy in a situation of ever decreasing resources in general and to reduce poverty in particular. In order to achieve this goal, the attention should be focused on improving awareness about family planning methods. Increasing the access to health facilities in terms of infrastructure, availability of health workers, training and extension programmes in rural areas. Besides enhancing economic and education facilities, the initiatives will facilitate birth control.

- **INFRASTRUCTURAL UPLIFTMENT :**

For giving boost to social and economic activities, there is a need for giving thurst on creation of basic infrasture such as : school buildings, health centres, tubewells for drinking water, community centre for social upliftment and roads, irrigation structures , agricultural farms, improved marketing network and so on for economic development . Further, electricity and telecommunication should be provided for giving boost to economic activites. Here at first, the focus should remain on providing basic infrastructure for each and every villages or group of village (depending upon population and area) before any further development can be taken on a sustainable basis. Moreover, the thurst should be given on irrigation system as it can provide boost to the village economy. Proper rural connectivity with the National Highways with all weather roads should be made so as to enable the rural people to use their unutilised village land in productive purposes.

- **SUSTAINED EMPLOYMENT GENERATION (Production - Led- Employment) :**

There is a need for bringing shift in the policy from "Wage employment" to "sustained employment generation". It is very much possible to achieve this goal if the systematic thurst is made on developing agriculture and its allied a activities. It will call for improving the infrastructure for irrigation, seed multiplication, network marketing and also improving the knowledge and skills for farmers to adopt new appropriate technologies for enhancing the crop production. These efforts will ultimately helps in crop-rotation. Similarly, animal husbandary, poultry and fisheries which have good employment potential in various pockets in the country should be encouraged through better management of inputs, R & D and marketing support.

While giving boost to primary sector which will help the large population dependent on it in getting employment and better income, simultaneous efforts

should be made to link the produce from primary sector to industries like rice mills, dairy units, fruits and vegetable processing units, to name a few. It will not only help in providng marketing outlets to agriculture butalso in enhancing employment avenues. After all, development of agro-based industries is highly necessary in Barpeta district so as to tackle the problem of disguised unemployment.

There is an another area which has vast potential for providing meaningful employment. That is wasteland improvement . As per the agricultural statistics (1999) about 38.20m hectare (cultivable waste + fallow land) of land is under wasteland. Thus, a large number of landless people can be productively engaged not only for emloyment but also for development of land and cultivation of various agricultural and forest crops.

- **HUMAN RESOURCE DEVELOPMENT :**

The qualitey of life should be the ultimate determinant of the success of development. The quality of life can be measured by human resource development(HRD) in terms of level of education, health coverage and access to sanitation and safe drinking water. It is the HRD level of an individual which will determine his/her capability to be in a position to utilise the resources productively. A well defined programme for HRD will demand :

(i)   a well expanded programme of education and public health (specially in remote areas and for disadvantaged groups) and also for sanitation and pure drinking water,

(ii)   knowledge and functional skills development programme (which will provide the opportunities to people to utilise resources efficiently on sustained basis)

(iii)   the ' entrepreneurship' development programme (to enable the people to choose from a variety of available economic avenues) to further en-hance decision making and managerial capabilities. A well conceived health and educational programme will therefore, require an enhance-ment in expenditure (as % age of GDP) on health from present level of 13% to about 6% and for education from 3.5% to 6.5% so as to make available a comprehensive package to people in all the villages.

Thus, like many developed countries and fast growing economies, investment in human capital through expanded programme of education and public health can result into three distinct advantages :

(i)   It will provide scope to the people to choose from the economic opportunities that will suit them the best

(ii)   It will raise the productivity of efficiency of functioning, and thereby helps in improving the income

(iii) It will facilitate in reducing the birth and death rate, and so, arresting the population growth.

- **PROPER HARNESS AND MANAGMENT OF NATURAL RESOURCES :**

The natural resources should be harnessed properly. The management of natural resources should find prominence on our development strategy to alleviate the poverty. Needless to go into the details of dependence of people on natural resources and after effects of degradation of enviromental resources, there is an urgent need to address the factors disturbing the ecological - equilibrium which in turn is affecting the economical life of a large number of people . It calls for making development intervention such as :

(i)   Common property resources management with special focus on fucl and fodder management and scientific control of increasing cattle population.

(ii)   Soil management, crop management with the application of ecofriendly technologies. It may require specific measures to check uncontrolled grazing and cultivation on high slope lands in order to control soil erosion which may demand for making special provisions for restricting cattle grazing in a confined area and ban on cultivation on high slopes (more than ten decades).

- **PROMOTING APPROPRIATE TECHNOLOGIES :**

Promotion of technologies will call for taking measures for the dissemination of information about technologies and then providing training (to people in rural areas) for their application in various fields viz., agriculture, horticulture, animal husbandary, fisheries, in order to raise the productivity. Technologies can also help in improving qualities. For example, in the field of housing and sanitation, low - cost technologies can help in uplifting the quality of

construction. In order to transfer successfully the technologies, the technology centres (that should include - laboratories, equipments and training aids) should be set up at district and block levels to aid in easy successibility and transfer of technologies. After all, whatever technologies adopted, is to be job-oriented.

- **IMPROVING MARKETING NETWORK :**

Marketing for all kinds of products in rural areas is another crucial area which needs immediate attention. Whether it be agriculture or handloom and handicraft or other household industries, lack of marketing facilities is the major stumbling block for the slow growth of agriculture sector and the failure of many other enterprises. For developing effective marketing system, there is a need for strengthening marketing infrastructure (such as market yards, godowns, cold storage etc.) for setting up processing units (specially for perishable commodities and items in which value condition can provide more income to local people) for strengthening co-operatives and improving the managerial skills of members so that they can manage their marketing without depending on middle man and for developing market intelegence about the prices prevailing in various markets.

- **LAND REFORMS AND STREAMLINING MONEY - LENDING :**

There are two important issues, viz, land reforms and money - lending that need to be looked into more critically and necessary steps need to be taken for strengthening land reforms and streamlining the money - lending. For land reforms, the states have passed necessary legislation for ceilling and tenancy laws, but what is more needed is strengthening of revenue administration in terms of infrastructure, manpower and up-to-date land records (and computerisation can help a great deal in this direction). Besides, there is a need for awareness building, providing financial aid to poor in a timely manner and strengthening self-help groups (SHGs) and co-operatives.

Finally, the broad-based development strategy for eradication of rural poverty as disscused above, will provide the shift from the present structured development approach (which has now focus) for "creating an environment of opportunities" for individuals to participate in the development process effectivly and take the advantages thereof.

OBSERVATIONS ABOUT LOCAL INSTITUTIONS AND POVERTY ALLEVIATION PROGRAMMES :

During the course of research study, the field visits were made several times. For the purpose five development blocks were selected and would met the beneficiaries under IRDP and swarozgaries under SGSY. Name of the beneficiaries and swarozgaries were collected from the banks and also from concerned BDO officies. At the time of these visits, the dicussions were held with concerned persons, members of the SHGs and the concerned offices, bank managers and staff of various departments. For the study undertaken, required primary data were collected with the help of well -structured questionnaire and secondary data were collected from different central and state Government offices like District Administration, DRDA, Block, Banks, department of Economics and statistics, Employment exchange etc. Institutions like SIRD being involved in rural development visited. Required observations were made from these functionaries of rural development. These observations are outlined below :

DRDA AND BLOCK FUNCTIONING

District Rural Development Agency (DRDA) was set up in 1980 for the implementation of Integrated rural development programme (IRDP) Swarna jayanti Gram Swarozgar Yojana (SGSY) etc. The main aim for setting up of DRDA was that at district level one agency should co-ordinate with all the line departments for integrated development of rural areas through a comprehensive, planning of all the sectors viz. horticulture, animal husbandary, fisheries, agro-based industries and so on. It was envisaged that DRDA would implement IRD and poverty allevation programmes through development blocks. Now against this background the study of functioning of DRDA and Block was done and the salient features are given below :

1. DRDA is headed by Project. Director who is either senior class I IAS officer or equivalent State civil service officer and has three-four APDs (assistant project directors) and some clerical staff. For integrated development (covering poverty allevation) planning and implementation, DRDA has to co-ordinate with about twenty departments. Here the field study shows that these line departments function independent of each other and implement the programmes as per the directions of their respective departments or in other words, these line departments work at some places like district, block and GP etc. and reported the matter to the State head quarter.

As these departments are not under administrative control of DRDA, so right from the planning stage to implementation and to monitoring and evaluation,

there is no coordination between the functioning of DRDA and line departments. While IRDP, SGSY Calls for close functioning of the relevant departments engaged in this process. And so lack of proper administrative arrangement makes it impossible for the DRDA to coordinate with so many departments for the planning and implementation of the programmes, and thus, the objective of integration of rural development programme aiming alleviate the poverty gets defeated.

2.   An attempt was also made to know about the functioning of Governing Body (GB) of DRDA. The GB is meant for taking important decisions with regard to planning, action plan preparation and implementation of poverty alleviation programmes problems besides review of performance. It was observed invariably that the discussion in the GB did not follow a systemetic pattern. For example, sometimes the discussion starts from any issue on a particular subject and goes on for long time while many important aspects are not discussed due to lack of time. Likewise in certain other cases, the detailed and relevant discussion does not take place, e.g., for non-achievement of target, the officer of a particular department is pulled up badly which leaves every one in a bad taste but no in-depth analysis to know the reasons for failure is done.

3.   If we look into the functioning of development block, it is also marked with insurmountable problem of co-ordination. Though the field staff of line departments exist at block level, yet again the BDO finds it impossible to co-ordinate with them as these field staff work almost independently and report to their respective departments and do not work as per the need of Block. So under the present administrative set up, the implementation of anti-poverty programmes would affect badly. In this direction the BDO, EO (c) have to constantly chase the field staff of line departments and even then the work is not done and moreover, the responsibility and accountability fall on us while these line departments have to provide crucial support for the implementation of any type of programmes.
4.   with regard to the role of PR functionaries, they keenly participate in the discussion and are very enthusiastic about the new works to be done in their respective areas. During the approval of action plan of DRDA, they normally submit the list of works to be done in their respective constituencies and the list is accepted by governing body without looking into the technical details and the action plan so prepared becomes merely the compilation of list submitted by the members. While the discussion in the Gram Sabha or at the panchayat samiti level

is not done, no technical feasibility analysis is carried out and the concerned departments do not do any inter-sectoral analysis.

It is oberved that in certain cases the conflicts between PR members and departments functionaries arise on account of various working problems. It was found that these conflicts occurred due to references made by PR functionaries for :

(i)   Inclusion of beneficiaries/works in the action plan,
(ii)   The work order to be given for construction works to a particular "executent",
(iii)   Transfer and posting of certain staff and officers to a particular place.

IMPLEMENTATION OF OTHER POVERTY ALLEVIATION PROGRAMMES

During the field survey, detailed information were collected as to some selected programmes such as : JRY, EAS, IAY, TRYSEM, IRDP and SGSY. Off course, more thurst were laid on IRDP and SGSY since it was the subject of my study. In connection with these programmes, detailed discussions were held with the Extension officer (credit), other block staff and selected beneficiaries in the field. Based on the discussions, a few salient points are summed up as follows :

(a)   The IRDP and SGSY programmes are operational in all the gram panchayats. lot of beneficiaries have already collected loans under IRDP and a number of SHGs have been formend in each gram panchayats. Beneficiaries are not paying back to loans to the banks regularly. SHGs are active and getting assistance from DRDA. The IRDP beneficiaries that almost all of them were not the members of SHGs as selection of the beneficiaries was not done from the Self-help group in the village, contrary to the desired approach. An attempt was also made to know the poor functioning of SHGs. It was due to poor educational background and lack of awareness among the members and also paucity of training to secretary of the group.

(b)   The improved tools are not made available to the beneficiaries who are rural artisans covered under TRYSEM/IRDP programmes. The reasons cited for not supplying toolkits were :
        (i)   Lack of follow up after the training under TRYSEM

(ii)   Lack of interest in the part of the beneficiaries as there was little usage of training in future on account of poor marketing sup-port.

(iii)   Non-availability of improved tool-kits in the nearby areas.

(c)   A study was also made about the implementation of DOAP and the following observations were made :

(i)   The programme envisages the formation of PIA (Project Implementing Agency) which may be either line department (agriculture, horticulture, soil Conservation, animal husbandary etc.) or voluntary agency, then followed by constitution of watershed development team which will have members from multi-discipline viz, engineering, agriculture, horticulture etc.

(ii)   Normally when the Government departments are working as PIA, it become difficult on their part to devote fully for the project as they are also doing work of their departments. When the projects are given to voluntary agencies, they also find it difficult to implement them because of their low capacity to co-ordinate with different departments and also they lack full technical knowledge.

(iii)   After the formation of PIA, Watershed Development Team (WDT) is formed for 10-12 projects. Thereafter for every watershed project, one watershed association should be registered. Its main role is to do planning, monitoring and review the progress of project. But for carrying out day-to-day activities of the watershed project, the watershed committee is formed. Thus, under the multi-group formations like team, association and comittee, various organisational problems in the form of difficulty in co-ordination among different members and in liasoning with various technical departments and user group/beneficiaries crop up at various stages of implementation. And thse problems affect the smoth implementation of the watershed projects. Now with the existence of the Panchayati Raj Institutions in the form of Gram Panchayat at the panchayat level and Panchayat Samiti at the block level, problem of implementation of project gets compounded. As they also try to raise issues for their involvement in the project activities and that causes differences among different groups and PR institutions.

(iv)   At the implementation stage the day-to-day work should be done by watershed committee team but at the field level the actual work in the form of raising of nurseries, soil conservation measures, supply of agricultural inputs etc.

are done by the field staff of respective departments. So in this multi-departments and multi-groups functioning, if is felt that the project implementation part suffers badly due to lack of co-ordination and accountability and differences in opinion among different members at the implementation level.

Centrally sponsored poverty alleviation programmes like SITRA, DWCRA, TRYSEM and MWS have been merged into one programme viz, SGSY.

SOCIAL SECURITY PROGRAMMES

Under social security programmes, a number of schemes viz, NOAPS, NFBS, NMBS, OAP and widow pension scheme have been taken in different States. Although these schemes provide relief through monetary assistance to beneficiaries but there are two important aspects which need to be looked into. These are -

(i)   The assistance is too low to maintain oneself.

(ii)   as the number of beneficiaries covered are fixed for a particular year but in actual practice, number of eligible persons far exceed the target. Besides there are certain problems in the implementation such as delay in sanction due to long procedure and delay in disbursement.

DRINKING WATER AND SANITATION

Under drinking water and rural sanitation, the implementation of programmes is not satisfactory in certain pockets. For example, in tribal areas where there is occurrence of pollutants such as fluoride, iron, arsenic, salinity etc, the water treatment plants are not installed in many cases and if these are installed they do not function properly. Similarly, the rural sanitation should follow the proper educational and awarness programmes about the necessity of sanitation. But these programmes are not carried out at the village level. So the rural sanitation scheme does not succeed in its objectives as the people are less inclined for sanitation facilities while if we compare with kerala, these two programmes find considerable success due to high awarness among the people that has resulted into increased demand for the need of 'safe' drinking water and 'sanitary' facilities.

Here, it is important to understand that sanitary facilities and drinking water can not be utilized by the people in the absence of proper awareness about the need of sanitation and 'safe' drinking water and usage of appropriate technologies

(for sanitary system and water treatment for drinking water). Therefore, investment for the creation of infrastructure for drinking water and sanitary facilities is necessary but generatimg demand in the people through a well - oranised awareness programmes and creatian of right environment for adoption , application and maintenance of apporopriate technologies is very crucial for the success of the schemes.

APPLICATION OF TECHNOLOGIES IN RURAL DEVELOPMENT PROGRAMMES :

Although under various anti - poverty programmes a large amount is spent, yet the application of appropriate technologies is insignificant. For instance, under Indira Awaas yojana for housing, the low cost construction technology can be very well utilised but the beneficiaries under the scheme do not use the low cost materials as there is no availability of such materials in thier block. Likewise for IRDP, the improved tool -kits are not available in the backward areas and the beneficiaries are not able to take the advantage of appropriate technologies. Similarly , for various agricultural programmes the application of new techenologies is not encouraging specially among poor farmers. An attempt was also made to know the reasons for poor application of technologies in the implementation of various programmes. It was revealed that there is no proper support system in terms of infrastructure, training and research and demonstration facilities to facilitate the availability of technologies to people.

FUNCTIONING OF PRIs :

Some of the observations about the functioning of PRIs have been gathered during the field visits to the five blocks areas namely, Barpeta, Bajali, Bhabanipur, Mandia and Gobardhana development blocks. These have been summed-up as follows :

(a)   LOW EDUCATION LEVEL :

It is observed that the education level of PR functionaries is not very encourging except Barpeta and Bajali. A number of functionaries in Bhabanipur, Mandia and Gobardhana is illiterate. Yet in these blocks, about 10 - 20% of the PR functionaries are illiterate, about 20- 40 % are literate i.e, just able to sign, about

30 - 40% are up to primary school level, 7 - 20% have completed high school and only a few (2-5%) have completed graduation.

In this regard, observations by Gaon Bura (village headman) , Goan Panchayat President of Mandia is like this, "The Educational condition is poor in general and is very poor for women and weaker section. when the educational level is so low even among PR functionaries, how can they function without the ability to read and write. Futher there have been cases in which the GP President have signed measurement books without understanding the content.

(b)   LACK OF PARTICIPATION-POOR ATTENDENCE IN GRAM SABHA

Except Barpeta and Bajali in other three blocks it is found that people are unwilling to participate in the Gram Sabha. There are various reasons for the lack of participation. These are as followed

(i)   the poor people find the gram sabha very little attractive for meeting
         their prob-
         lems, as they find these gram sabhas are conducted normally once in six
         month or twice in a year, which makes them feel how the garm sabha (only
         twice in a year) would be able to address their problems.
(ii)   during the meeting only a few local people dominate the proceedings and
         generally the poor or old are not encouraged to project their problems.
(iii)   women participation is very little due to traditional dominance by men in
         the village and lack of literacy among women
(iv)   it is also observed that in some villages, rural elites do not want poor to
         come in open and expresses their frank opinion.

It was noticed in one of the village meetings of research project (August 2006) in Mandia gram Panchayat in Barpeta district (Assam) where most the discussion was concerned by one contractor-cum-moneylender and he tried to answer the questions on behave of others. The most of the poor people remained silent spectators while they were persuaded to participate. Similar cases were also noticed in Bhabanipur, Barpeta and Gobardhana development blocks. Except Bajali development block , the percentage of people attending the gram sabha is less than 2% and that of woman is negligible.

(c) LACK OF KNOWLEDGE AND SKILLS OF PR FUNCTIONARIES :

The PR functionaries have very little knowledge and skills about the planning and implementation of programmes. of poverty alleviation. It is due to the fact that their literacy rate is very low and there is very little exposure about planning and implementation. In Assam, the gram panchayat president and the members are just literate (able to sign) and have very little knowledge about different functions which are entrusted to them.

(d) WOMEN AS PANCHAYAT PRESIDENT/MEMBER ROLE OF HUSBAND

Under the new panchayat acts formulated by different States, 1/3 of the seats are reserved for women. Even for Gram Panchayat President/Member, 1/3 seats are reserved. It has provided good opportunity for the women to participate in the functioning of GP. As discussed above, the literacy rate among women members is very low. Many of them are illiterate or if litarate they are just able to sign. These have led to wide gap between the ability of the women members as GP president and the expected role. Not only these, as the seats have been reserved for the women, so in many cases the wives of earlier elected representatives or influential people have contested election and become the GP President. These factors have made them dependent upon the family members specially the husbands.

In Bhabanipur GP (under Barpeta district), the woman member admitted during the village meeting (July 2007) that she had to depend upon her husband for day to day work and mentioned, "The development activities and programmes are looked after by my husband", when she was asked how she managed GP functioning. Similarly under Mandia, Barpeta and Gobardhana (under Barpeta district) development block also women president/ Member of GP has to depend upon her husband.

(e) PRESENT FUNCTIONS AND POWERS

The State PR acts have provided necessary functions at the GP level as per the constitutional amendment. These functions relate to agriculture, animal husbandary, fisheries, education and so on. But specific responsibilities, except in Barpeta, have been given to GPs for taking up planning and implementation. It can

be referred from the table (6.3) that GPs have only funds related to JRY all the blocks and in another three blocks viz, Bhabanipur, Mandia and Gobardhana have got some funds under 10th finance commission award. While in the case of Barpeta, the GPs have been given sufficient funds for planning as per their local needs.

ORGANISATIONAL SUPPORT AT BLOCK LEVEL :

Presently the five blocks of the district Barpeta have no sufficient staff to carry out the development functions. But in Bajali block has good number of its own Staff along with the staff on line departments as thier services are placed wirh GP and this good manpower support has been a source of strength for the blocks in particular and the GP in general of the district of Barpeta. From the Table 6.4 it can be seen that there is only one staff at the GP level in all the five blocks (except in Barpeta block). Under such circumstances, the GPs are compelety handicapped to carry out any meaningful planning and implementation exercise.

CONVERGENCE OF RESOURCES AND SERVICES :

As per the field study, there are about twenty line departments working in economic sector and are implementing about hundred schemes. Similarly, under social sector there are about ten departments which are implementing various schemes (about fifty) pertaining to social development. And there are five departments devoting themselves for service sector and number of schemes convered are about twenty five. These departments works as per the guidelines and the norms prescribed by their respective State government departments. While they work in the same but field observation expressed that there is a lack of proper integration of programmes at the planning and implementation stages. The reasons behind this was that of problems of resource matching and missing links at various stages of development.

Thus about hundred and fifty schemes under different sector in rural areas were implemented by more than thirty departments. Besides this, there are multiple schemes (link NWDPRA, EAS, DPAP, IWDP) for the same purpose and different departments and these are cases of missing links in the existing schemes (eg. in million well schemes under IRDP) that require the linkages with various other schemes. For instance, under watershed development we found that there were many similar schemes that were implemented by different/departments, as schemes under EAS and DPAP were implemented by DRDA and similarly

watershed development schemes under NWDPRA were also implemented by soil coservation and forest departments, there was a lack of co-ordination among these agencies for planning watershed development in the Barpeta district.

Further, the watershed projects under EAS and DPAP are implemented with the support of various departments such as agriculture, horticulture, animal husbandary etc. and it causes the problem of co-ordination at the implementation level. It shows that there is a multiplicity of schemes for the same purpose together with the involvement of multiple departments that lead to the problems of proper channelisation of resources and difficulty in monitoring and supervision.

In some other cases, there are many schemes which are not sufficient by themselves to provide full benefits to the beneficiaries and require the linkages with the schemes of other departments. For instance, under million wells scheme the wells are dug but these wells are not fully utilised in many cases owing to non-availability of pump-sets and good quality of seeds etc. Similarly, in IRDP, the technical inputs (from line departments) to beneficiaries and marketing support for sale of output/produce are not available to beneficiaries in time and these are some of the major bottlenecks in the implementation of the programmes.

However, if we take the case of women and child development, we find that there are various programmes implemented by more than one department. As ICDS (Integated Child Development Scheme) is run by women and child development department, family welfare programme is carried out by health department and DWCRA is implemented by rural development department. And in these programmes there are many common activities like education and training to women, pre and post-natal care, child care etc. but these programmes are run almost independent of each other and there are very little linkages among these programmes and that lead to lack of convergence of services at the village level.

Therefore, the problems of resource - gap, multiple schemes and missing links create various handicaps for achieving the objective of convergence of resources and services at the grassroots level. And the development efforts continue without addressing this crucial issue which has strong bearing on the effectiveness and the efficacy of implementation of development programmes.

The programme IRDP needs to be all pervasive concernig all sectors and constituting important aspects of the rural economy and concerning all section of the weakers people. Any viable economic activity which is likely to enable the

beneficiaries to cross the poverty line can be taken up for implementation provided he has the skill and motivation for receiving full benefit from the scheme. Taking into consideration the requirement of the household, suitable package of scheme is to be identified for assisting household. An improvement in the organisational set - up and co - ordination is needed for full disbursement at the appropriate time as well as full utilisation of the assistance that is provided. There is need to ensure repayment of loans which is reported to have been low in order that these sources may be reseeded in differnt development schemes through assistance. The policy decisions of the Government to take up IRDP through decentralised micro - level planning and to involve the voluntary agencies of repute and sending in the process of planning and implementation of programme should go a long way in fulfilling this commitments. Programmes for training and orientation of the personal as well as peoples representatives concerned with planning and implementation of the programme should be an integral part of the scheme of IRDP. There should be timely and proper suspervision for the appraisal and evaluation of the programme.

If programme is to enable the rural poor to cross the poverty line, is to strengthen the present administrative machinery which is looking after the scheme at all levels for efficiently planning and implementing the programme. The beaurocratic style of administering developmental programme is also reponsible for the continued indiffernce of the rural poor from policy decision. The efficient delivery of the beurocratic services to the rural community level for meaningful interaction with the delivery agencies in the establishment of priorities. One of the very important step in the direction of rural uplift is the need to organise the rural poor. The poor can be organised economically and thereby develop a counter weight or by the formation of restrictive organisations based on interest groups, small farmers' co - operatives, landless workers' union, women's associations, rural youth brigades etc. There is one important pre - condition for any development which can not be dispensed with and that is committed leadership or political will on the part of the highest leadership in a country to work for the achievement of the objectives.[1]

The leadership should not only ensure the adoption and execution of an appropriate development strategy catering to the needs and requirements of the

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1.   UNAPDI : "Local level planning and rural development : Alternative strategies, concept Publishing House, Delhi - 1980 - p - 25.

area, but should also gurantee the implementation of the objectives.The leadership will have to be always alert and also have a capacity to think through both the short and long - term effects of alternative measures that may be suggested for achievenig the integrated set of objectives.

There needs to be structural reform that provides increased access to productive resources for those who have no resource or only marginal access to such resources. This can come about, at the ontest,only by land reforms, which is synonymous with control or wealth,social prestige and political power, in most of the underdeveloped countries.Redistribution of landed property in favour of landless workers would contribute directly to the alleviation of the most acute forms of deprivation of the rural majority and the reduction of their dependent status. According to an ILO document "a reduction in equality brought through a redistribution of landed property and supported by measures such as the provisions of credit and marketing facilities is likely to raise total production and in certain cases to raise the income of the poor.Rural development can not be said to have begun without land reform.[2] Land is the primary source of income and wealth in rural areas. Inequality in the distibrution of land is therefore, the basic cause for economic disparities and privileges. Per genuine democracy this polarised and ownership must be attacked, if inequality in wealth and power has to be removed. Integrated rural development must therefore, attempt more equitable distribution of land resources.[3]

Much would also depend upon the attitude of an interest taken by high - level officers and State Government in programme of poverty alleviation. Wherever and whenever the highest authority of implementation the collector, took an active interest in the weaker sections' programme and organised meetings and camps at Panchayat Samiti and lower levels, the target achievement rose higher.[4] According to one study on the programme like IRDP it is said that when a priority programme was implemented the whole district was

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2.   Poverty and landlessness in Rural Asia, ILO Geneva, 1977.
3.   Arora R.C : Interated Rural Development, S.Chand & Company Ltd.
      New Delhi 1979, P- 55.
4.   Kabra G.D : Development of Weaker Sections, Inter India Publication ,
      Delhi , p – 142

ority he gives to one specific responsibility depends on a host of factors but primarily on the perception of the State Government desires and wishes. So it is suggested that for the implementation of the IRDP at Barpeta district much depends upon the desire and wishes of the officials concerned. It is noticed that officials at district level are not taking serious interest in the implementation of the scheme at the district under study. It has come to light in the course of study, the IRDP in the district that neither at the district level nor at the block level, officials shown no interest in furnish-ing the information of the study concern except the officials of Bhabanipur Develoment Block. So far the successful implementation of the programme is concerned in this district, it is suggested that officials should strain every their nerve for the meaningful implementation of IRDP in the district.

Implementation Can be further improved by securing the participation of the people in general and beneficiaries in particular in the execution of the programme. The implementation of the programme like IRDP either at national or district level can not be possible without the active and wide-spread participation of the official. That is why, implementing authority must be effective and should know how to attract the people towards it. It is the task of the programme authority to discover the active elements in the local population to awake up their interest and to mobilise their initiative. The programme like IRDP could respectably improved if all the component of the entire delivery system would play a meaningful role to promote rural developmet thereby helping in poverty alleviation. Certain suggestions have been summarised below on the basis of the analysis made above :

- Due care and realistic thought be given for the identification of families and the
- Political interference in the implementation of the programme should strictly be avoided,
- The share of SC/ ST and women should be in accordance with the plan.
- There should be a healthy inter and intra - sectoral balance to avoid a heavy reliance on any component.

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5.   Mathur Kuldeep & Gupta Anil Kumar : Establishment of Planning cells in
        selected IPAP District : Report of an Action Research Project, Indian Institute of
        Public Administration, New Delhi, 1983, P- 25.

- Rate of subsidy and other benefits should be uniform for each and every beneficiary.
- Government should provide necessary support and infrastructure for recovery and other follow - up works.
- Steps should be taken to achieve positive co-ordination among various agencies involved in this programme.
- Peoples' participation should be encouraged instead of dependence on village leaders.
- There should be a real sense of responsibility among officials and beneficiaries.
- All the banks in the district should recognise the authority of the lead bank particularly for planning and implementation of centrally sponsored poverty alleviation programmes, district and block credit plans and various action plans.
- Timely evaluation and monitoring of the programme be ensured.
- There should be political will and official dedication in full filment of the target of the programme.
- Money allocated against the programme should not be misused.
- Frequent meetings, seminar, workshops be organised among the beneficiaries so as to create awareness for thier respective activities.

Thus the analysis of bottlenecks and suggestions in the light of the district under study reveals that the IRDP programme suffered from various bottlenecks. The programme was to be very clear cosmetic in nature. The suggestions, if followed, in future, definetly the situation for implementation of poverty eradication programme like IRDP be congineal in the Barpeta district, Further, it will help upto the satisfaction in alleviating poverty and generating income for the targeted poor households. The implementation of IRDP in the real sense will prove to be a boon for the country as a whole and for the rural people in particular. Late Prof. V.K.R.V. Rao has rightly attributed the failure of the programme in general in India as "its lack of cohesion with social factors and the impediments imposed by political, social, administrative and cultural forces". So, if the IRDP would effectively launched, rural poverty would die its own death.

On the basis of the findings of the study the following suggestions have been made that would help to improve the function of the micro-credit management by the SHG members at the grassroot level :

- The process of SHG formation has to be systematic, whether it is formed by a bank or an NGO. Due to their closeness to the people and flexibility of operations, the NGOs seem to be better equipped to undertake SHG formation.
- The savings habit must be encouraged as a value in itself and not just as a means of increasing the fund position of the group. It encourages the thrift habit and controls unnecessary expenditure.
- Every group needs a policy on how to manage the savings of members who leave the group voluntarily or are asked to leave for some reasons.
- Income generating activity should be based on available local resources and a reasonably assured market with profits. Goods to be produced, should be either for local needs or to facilitate traditional manufacture.
- The NGOs should also provide some common services for procurement of raw materials, marketing of goods produced by the SHGs and also quality support.
- The SHGs should be helped to become autonomous in their working and should have their own systems and programmes.
- Institutional credit facilities must be exended to women to develop their managerial skill for prompt repayment consciousness.
- Micro - credit should be used to meet the current demands of the poor women, whether these are for health, education or consumption purposes. This will lead to a gradual improvement in the quality of their life and will enable them to identify activities for economic upliftment. In this process, they will learn fiscal discipline and be ready to take a market-oriented economic activities.
- To empower women, it is necessary to make women equal partners in the national development process and equip them to make choices in order to actualise their self worth.
- Tremendous efforts are required for women's resource development in the spheres of education, health care, sanitation,food security, population education and domestic resource mobilisation.
- Periodic training programmes should be conducted not only for group leaders but also for the group members. To ensure and the prticipation of all the members, exclusive membership education programmes need to be conducted.

- Potential members of old groups can be taken to visit the new groups to clarify various aspects of Self Help Group functioning.
- Able leaders from a few groups can be motivated to take up promotional an conflict resolution responsiblities. They can visit problematic/sick groups to explain and resolve various issues for smooth functioning.
- Training in book - keeping, accounts, fund management and other financial matters related to SHGs is essential to make the members compelent enough to deal with the increasing volume of transaction.
- Annual Plans for SHG activites should be done by the group in consultation with the NGOs. The group leaders from differnt village can meet once in a month and present the progress of thier groups. Such review by all the groups will promote mutual learning.
- Exposure visits to relatively successful group ventures of other SHGs can be organised to share the knowledge, experience and expertise.
- Rapid expansion in the number of groups should be followed by a close and continuous monitoring of thier health. This is very essential to prevent the groups losing thier efficacy. An effective group monitoring system in the case of groups is a future challenge which should be met with by developing group structure like clusters and federations. With the expansion of groups and its multiplier effect upon common fund, constant monitoring becomes very crucial and leaders need to be trained properly.
- The vertical structures and their management require capacity - building of leadership from the grassroots upwards within the SHG structure. But they should not be imposed from above.

In general, the performance of IRDP has been better in the relatively developed regions which are well provided with infrastructure and where level of awareness among the beneficiaries is high . Even in the less developed areas, performance of IRDP has been existing more satisfactorily wherever special efforts have been made for understanding the necessary follow up measures and for greater involement of people through their representatives.

The study of the IRDP at Barpeta district presents the mixed results. Neither this programme is a total failure in the sense of not having helped any of the beneficiaries to cross the poverty line nor it has given clean chit to the programme. Though spectacular results have not been achieved by IRDP in

Barpeta district in respect of fulfilling its basic objectives or raising the poor above the poverty line some positive signs are seen in respect of poverty alleviation and income generation .

An analysis of the programme in the district of Barpeta that the programme was not planned and implemented well. Both at Block and district levels, the administrative dimension of the planning and implementation of the programme and co-ordination have not extended fully the fruit of the programme to the poorest of the poor of rural population. The identification and categorization was found to be highly defective. The instruction laid down by the government from time to time for the identification of the beneficiaries are never used by the field staff. The infrasrural facilities needed for the development of activities were not available. The painful part of the situation is that banking staffs are not at least fair to thier task of distribution of assets. People are also not free from accusations.

Apart from the functional,operational and managerial bottlenecks the economic and sociological characteristics of the blocks and villages of the district under study are also acting as constraints in the implementation of the poverty alleviation programme in the district. On the basis of primary and secondary data and talk with concerned officials and beneficiaries, it appeared that, there are a large number of bottlenecks of various categories in the management and implementation of the IRDP.

Thus on the basis of the analysis, it revealed that IRDP has not been able to make much headway. It is therfore, pertinent to give suggestions for the effective implementation of the programme in the district. Suggestions have been at first described and then summarised. It is hopefully suggested that if the IRDP is effectively launched , rural poverty would have die its own death.

It would not be out of place to mention that Assam is the most backward region in the underdeveloped economy of India, though it is very rich in mineral, forest, land and human resources. Assam with its glorious past and rich tradition is today condemned as being most backward all over the country. Barpeta district where Mahapurush Srimanta Sankardeva, Madhabdeva preached their doctrines, is to- day known all over the State as one of the most backward, drought prone, erosion affected district. The problem of unemployment and poverty have been in a acute form in the district.

The launching of IRDP programme in the district to alleviate poverty of the rural poor has produced the marginal results. Yet the problem of abysmal poverty in rural areas remains as intractable as ever. If deficiences or problems mentioned earlier would be eliminated due to implementation of IRDP, the programme (IRDP) would consider to be a boon for the State of Assam as a whole and the district Barpeta in particular . As caution it is also to note that failing in eliminating the shortcomings due to non - effective implementation of the programme, the pious objectives of the same seems to remain on paper.

The work establishes that properly designed and effectively implemented micro - credit programme can not only alleviate poverty but also empower men and women at the grassroots level. It proves that if development programmes are properly designed and seriously implemented, the programme can become a key in unlocking the creative and productive potential of rural men and women. The SHGs which create a silent revolution must be viewed as 'change agents' in rural areas. As the illustrious Noeleen Heyzer, Co-chair UN Council, Micro Credit Summit, rightly pointed out, "Micro credit is much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their homes, their villages, their countries". Thus promotion of income generation activities through micro credit among Self Help Group women, no doubt ensures their economic independence and social status.

The sustainable development intervention in the rural areas largely depends on the successful and effective implementation of self-employment programmes. Since independence the country has formulated various rural self-employment programmes and has restructured and revamped them envisaging thier wider outreach and acceptability. However, the issues, Challenges and concerns relating to the implementtation of the self-employment programmes have remained more or less the same. The need of the hour is the convergence of all development interventions at the grass-root level so as to enhance necessary infrastructure in the backward regions and ensure capacity building and skill up-gradation. Effective monitoring of self-employment activities by both the government and bank officials would help in sustaining the entrepreneurial ventures in a rural environment.

Further, effective implementation of self-employment programmes like SGSY requires indentification and narrowing down of problem areas, targeting the

identified regions, facilitating basic orientation training on financial and economic management of economic enterprises, ensuring proper coordination amongst field level functionaries and establishing proper entrepreneurial culture in a rural set up. Eventually all future development approaches which keep poverty reduction as thier core objective must recognise the significance of investing in human capital. Only such an effort could create the foundation for a greater participation of the poor in the overall developmental process.

In brief, we can conclude that as a whole from the foregoing analysis it is seen that IRDP and SGSY have exibited a good performance in the Barpeta District in case of income and employment generation. Therefore, the findings support the hypothesis positively.

National Rural Employment Guarantee Act (NREGA) 2005 :

National Rural Employment Guarantee Act has been passed by the Parliament and notified on September 7, 2005. The Act is being extended to 200 districts in the first phase of implementation. The Act will become operative in the entire country within a period of five years. Earlier, the Ministry of Rural Development had been implementing wage employment programmes, which were modified from time-to-time. Briefly, these programmes are as under :-

- National Rural Employment Programme (NREP) : 1980-89
- Rural Landless Employment Guarantee Programme (RLEGP) : 1983-89
- Jawahar Rozgar Yojna (JRY) : 1989-99
- Employment Assurance Scheme (EAS) : 1993-99
- Jawahar Gram Samridhi Yojna (JGSY) : 1999-2002
- Sampoorna Grameen Rozgar Yojna (SGRY) : since September 2001
- National Food For Work Programme (NFFWP) : launched on November 14,2004

Shortcomings noticed in earlier Wage Employment Programmes

Following type of shortcomings were noticed in the earlier wage employment programmes :-

1. Lack of awareness
2. Lack of community participation
3. Lack of Planning
4. Quality of assets created not always of requisite standard
5. Reports of false muster rolls
6. Problems in Payment : often less than prescribed wages and Disparity between wages paid to women and men.
7. Contractors persisted
8. Diversion of Funds
9. Weak monitoring and verification systems
10. Lack of comprehensive data-base
11. Inadequate Capacity of implementing agencies.
12. Multiple wage employment programmes running in parallel
13. Lack of of Public Accountability

NREGA : Paradigm Shift

The National Rural Employment Guarantee Act offers a Paradigm shift in the whole strategy of wage employment and recognizes :-

- Need to redesign the strategy of Wage employment programmes to address the shortcomings.

- Need to derive Programme from the Premise of Law.


NREGA; A Paradigm Shift
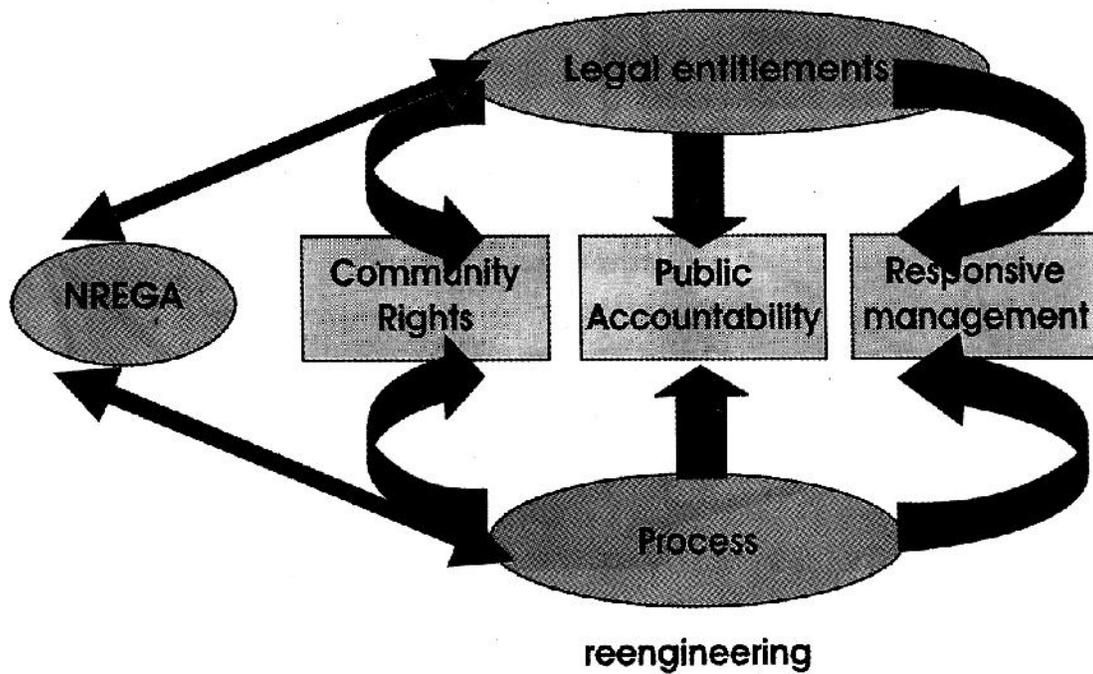
Implementing structure for NREGA
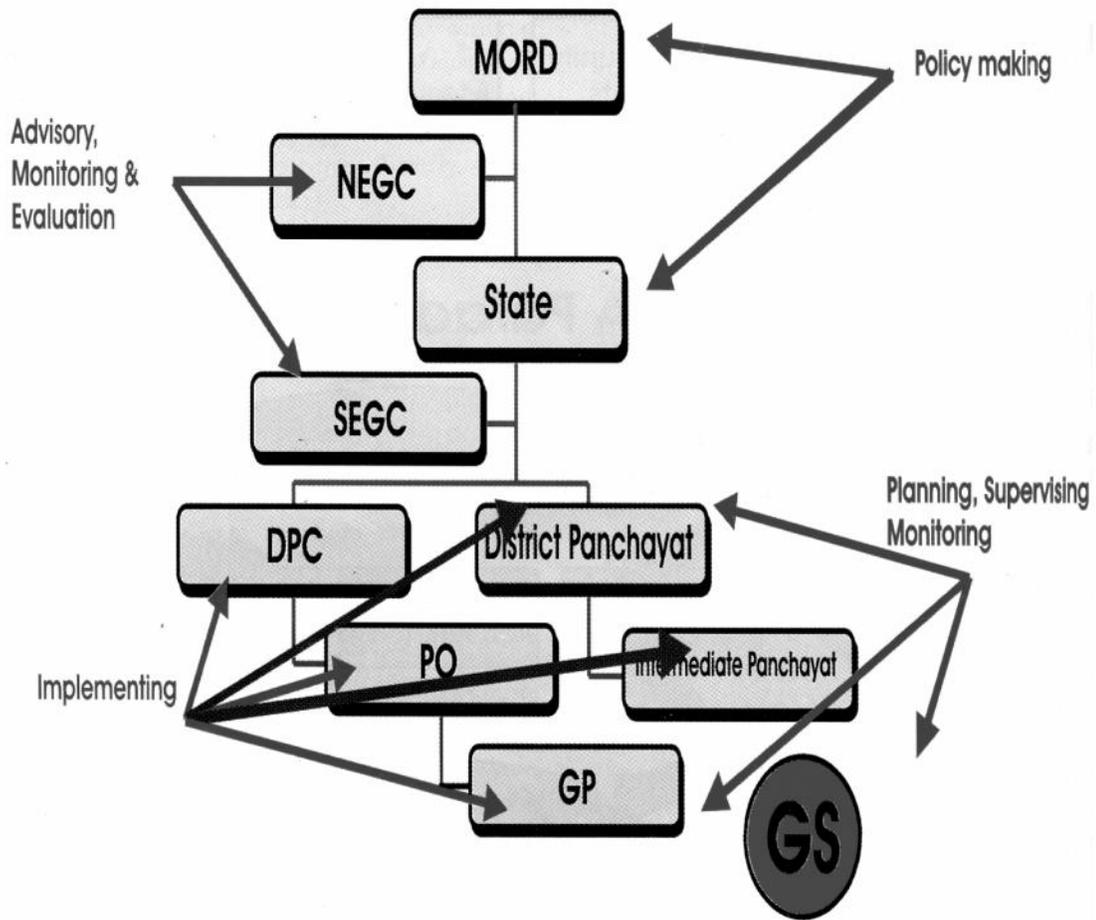
MAP OF BARPETA DISTRICT

SHG PHOTOGRAPHS

A women Self-Help Group engaged in income generating activity.
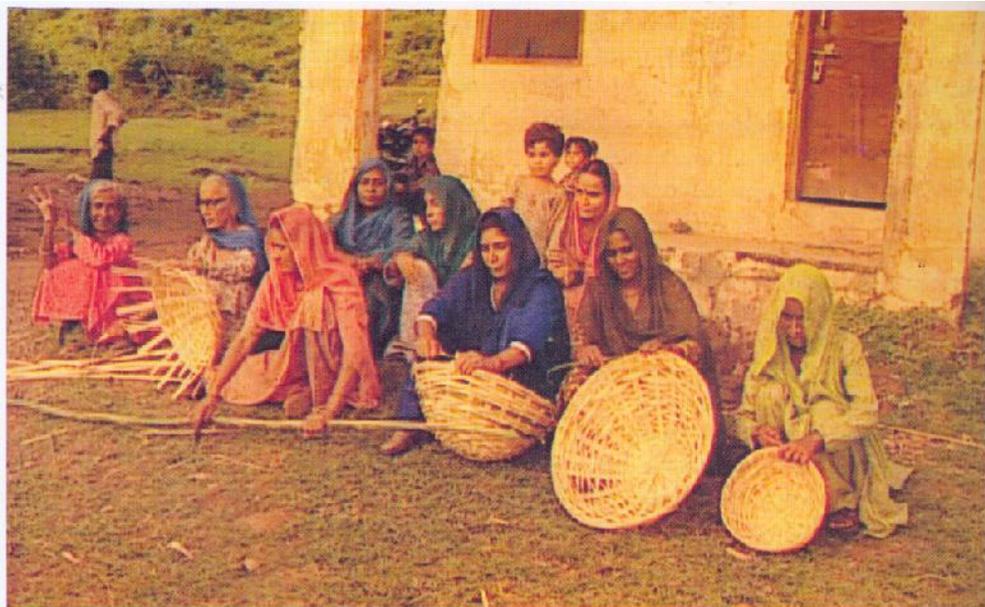
Swarozgaries engaged in income generating activity.

A meeting of Self - Help Group.
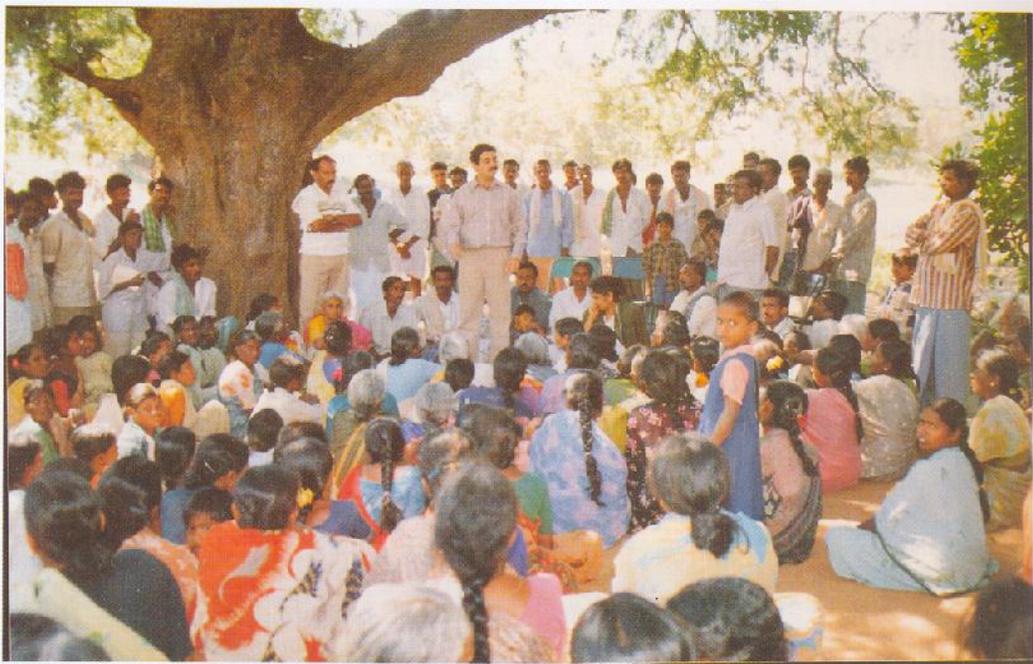
Educating people for formation of Self - Help Group.

A women artisan realising her dream of self-reliance.

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