

CHAPTER – FOUR

ROLE PERFORMANCE OF VILLAGE LEVEL WORKERS

This chapter deals with the role performance of the Village Level Workers (VLWs). The chapter has been divided into three parts. While the Part-I deals with the functions entrusted to the VLWs under various rural development programmes ever since the days of independence, the Part-II examines the actual performance of the VLWs in the selected Blocks with reference to specific rural development programmes, which primarily include Swarnajayanti Gram Swarozgar Yojana (SGSY) and National Social Assistance Programme (NSAP). The Part-III presents few case studies of VLWs.

I

This part of the study intends to discuss the functions entrusted to the Village Level Workers (VLWs) by various rural development programmes since independence. In the following pages, the functions entrusted upon the VLWs have been discussed in details.

The **Community Development Programme (CDP)** was the maiden rural development programme in India. The essential elements of the CDP were participation of people in the efforts to improve their level of living and the

provision of technical and other services so as to encourage initiative, self help and mutual help¹. The table (4.01) below shows the coverage of CDP.

TABLE 4.01
COVERAGE OF COMMUNITY DEVELOPMENT PROGRAMME

Sl. No.	Coverage
1.	Agricultural improvement
2.	Food Production
3.	Rural Health
4.	Public Work
5.	Social Education
6.	Live Stock Improvement
7.	General Environment Improvement
8.	Construction of village roads
9.	Extension of literacy
10.	Nutrition Improvement

The objectives of CDP include area development with minimum all-round progress, self help programme, people's participation in full-fledged measure and development of the whole community with special emphasis on the weaker and under-privileged section of rural India. Under this programme, the functions of the VLWs are to conduct survey of the farmers who fall within small and marginal grades and report to the Block Development Officer (BDO). They monitor and report to the higher authority about the live stock, rural health, educational standard and agriculture of selected farmers.

Another important programme viz. the **Integrated Rural Development Programme** (IRDP) was launched in 1979 during the Fifth Five Year Plan². This

programme includes the rural poor consisting of small and marginal farmers, agricultural labourers and artisans etc. who live below poverty line. The main objective of this programme is to help the people to overcome the poverty line by providing productive asset and employment. Thus, the IRDP is initiated for elimination of unemployment, under-employment and eradication of poverty in the rural areas. For self employment of the rural poor below poverty line, the Government through National Bank for Agriculture and Rural Development (NABARD) or other nationalized banks provide loan to start any business, small scale industry and other enterprises in allied sectors.

The functions of the VLWs under this programme are to identify the families living below poverty line belonging within the territorial purview of a given Block through household survey. An adult member of the family which comes under the poverty line is given the chance to receive IRDP loan and the VLWs prepare the loan proposal against such members and despatch the list to District Rural Development Agency (DRDA) for prior approval. It is the duty of the VLWs to fill up the loan proposal forms and submit the same to the concerned bank from where loans would be provided. The bank authorities along with the VLWs have to visit the applicant families for spot inspection. During the disbursement of loans the VLWs are to attend the bank to help their officials. The VLWs are required to distribute the Bikash Patrikas after the disbursement of loans among the beneficiaries. Thereafter, they visit the beneficiaries for collecting feedback regarding the problems and constraints that may arise in the

works. In case of beneficiary files such constraints, the VLWs convey them to the BDOs. Once the loan is liquidated, the VLWs recommend the beneficiary's name for second phase of loan³.

The **Training of Rural Youth for Self Employment** (TRYSEM)⁴ is a sub-plan of IRDP and ISB (Industries, Services and Business trade). It is virtually a training programme concentrated on youths, i.e. persons between the age groups of 18 – 35 years⁵. The TRYSEM is, however, restricted only to those rural youths who need skill first. It provides self-employment opportunities in all the three sectors, viz. primary, secondary (Industries) and tertiary sectors. Moreover, TRYSEM covers Integrated Rural Development Areas and Non-Integrated Rural Development Areas too. It also renders assistance to strengthen the existing training infrastructure. However, it is notable that this scheme mainly aims at diversification of the jobs of the rural people in the non-agricultural sector. A large segment of this population has to be settled in non-agricultural vocations.

The rural youths having family income of less than Rs. 3,500 per annum are regarded as beneficiaries under TRYSEM. An application form has been designed by the Government of India and the concerned States printed in local languages and circulates widely, especially among the functionaries of Gram Panchayats and Voluntary Agencies⁶. Special efforts have been made to supply forms to the members of the disadvantaged sections, in remote areas. The BDO is to identify the beneficiaries with the help of VLWs. Technical guidance is also provided by the concerned district level officers or the General Manager, DIC

(District Industries Centre)⁷. A local selection committee is also constituted for this purpose. This includes the Branch Manager of the Bank to ensure association in the process of selection and their full involvement and co-operation at later stage. It also provides that each Block should select only 40 youths for TRYSEM.

TRYSEM forms are distributed among rural youths under Block jurisdiction every year in the month of April-May. After collection of the filled-in application forms for TRYSEM the VLWs go for household survey to identify the beneficiaries living below poverty line. From among the youths listed under below poverty line category, the VLWs identify the families from the lowest income group so that the candidates are selected legitimately. It is the duty of the VLWs to visit the training centres for confirming the regularity of the trainees. After successful completion of training by the selected youths, the VLWs distribute and prepare the loan application forms against their proposed schemes. The VLWs also help the youths to get the loan easily sanctioned and released.

Another most important rural development programme is the **National Rural Employment Programme (NREP)** which has replaced the erstwhile Food for Work Programme. This programme has been designed chiefly to provide employment to the impoverished needy in the rural areas, in the slack season when the agricultural operation is in a low key. It is expected to generate work for 300 to 400 million mandays every year⁸. The main objectives of the NREP are the generation of additional gainful employment for the unemployed and under-employed persons, both men and women in rural areas, creation of durable

community assets for strengthening the rural infrastructure which will lead to rapid growth of rural economy and steady rise in the income level and improvement of the nutritional status and living standard of rural poor. This programme includes the functions of constructing and repairing village roads, minor irrigation work, schools, balwadi building, panchayat building, community centres, drinking water wells, drinking water resources for the wild animal in the forest areas, cattle roads, pingrapoles, community poultry and piggery houses, bathing and washing platform, community toilet, community garbage pits and community biogas plants⁹. As a part of the centrally sponsored scheme, both the Centre and State has shared on 50:50 basis. In fact, both are directly related to this programme.

As regards the functions of the VLWs in the event of executing the NREP, the VLWs survey the areas where employment opportunities are to be created for rural people. Therefore, after survey they prepare a comprehensive list in the concerned Block area and submit the same to the BDO. Another function of the VLWs is that they select the workers from rural community living below poverty line. During the construction work the VLWs duty is to supervise and oversee the progress of work and report back the same to the higher authority.

The NREP was however, subsequently merged into **Jawahar Rozgar Yojana** (JRY) in 1988. All provisions and nature of works of the NREP were retained intact and included in the JRY. In other words, **Jawahar Rozgar**

Yojana may rightly be called the new nomenclature of the NREP since it is the photo-type of the former.

Another important programme for rural development related specially with woman and children is the **Development of Woman and Children in Rural Areas (DWCRA)**¹⁰. In 1983 the Government of India introduced the DWCRA as a specific target group plan for the development of woman and children in rural areas. Under this scheme, woman members of the families of the target group are selected as identified beneficiaries. The selection procedure has remained same as the IRDP and TRYSEM. The main objective of DWCRA is to increase their income and also to provide support services needed to enable them to undertake income generating activities. The programme basically aims at encouraging and assisting the women to come forward for taking advantages of the facilities under IRDP individually, or in homogeneous group to take up economically viable programmes¹¹. It also provides services to the women by taking care of children while they are at work.

The functions of the VLWs, especially the Gram Sevikas in DWCRA is to survey the household families according to the list submitted by the respective Gram Panchayats from time to time. The selection of beneficiaries under this programme is identical with the IRDP. After selecting the beneficiaries the Government provides loan to them through the nationalized banks and National Bank for Agriculture and Rural Development (NABARD). Thereafter, the

VLWs inspect the beneficiary to check whether they have utilized the loan properly or not. The VLWs have to report back to the BDO in details.

Another important programme named the **Indira Awas Yojana (IAY)** was launched during 1985-86 as a sub-scheme of **Rural Landless Employment Guarantee Programme (RLEGP)** and delinked from RLEGP and merged into JRY in 1989. As such the IAY continued as a sub-scheme of **Jawahar Rozgar Yojana (JRY)** since its launch in April, 1989. During this period, the coverage of IAY was limited exclusively for SC/ST and free-bonded labourers living below poverty line. It was only in the year of 1993-94, the scope of IAY was extended to cover all below poverty line Non-Scheduled Caste/ Scheduled Tribes families in the rural areas. The IAY was de-linked from JRY and made an independent scheme from 1st January, 1996. Under this scheme, the assistance has been given to the people living below the poverty line to construct their dwelling houses and upgradation of unserviceable kutcha houses. However, emphasis has been laid on use of cost effective, disaster resistant and environment friendly technologies in the construction and upgradation of houses¹².

Under this scheme, the function of the VLWs is to survey the list of the families submitted by the panchayats to the Block. After surveying the families, they submit the report to the BDO and on the basis of his report, the BDO allots funds and other materials to construct the houses with the help of local labourers.

Employment Assurance Scheme (EAS) is another centrally sponsored scheme of the Government of India. According to this scheme, both Government of India and States shared the gross amount required on 50:50 basis. This is an employment assurance programme which guarantees 100 days work to the rural poor living below poverty line. This scheme proposes to render employment to target group people for 100 days each during a fiscal year. The functions of the VLWs in this programme are same as NREP and JRY¹³.

In order to provide self employment to the rural poor, the Government of India introduced an innovative scheme on 1st April, 1999 what is popularly known as **Swarnajayanti Gram Swarozgar Yojana (SGSY)**¹⁴. The SGSY has definite objectives which include (i) To improve the family income of the poor. (ii) To take the poor families (Swarozgaries) above the poverty line by ensuring income level over a period of time. (iii) To achieve *inter alia* organizing the rural poor by way of forming Self Help Group (SHG) through the process of social mobilization, their training and capacity building and provision of income generating assets. The SHG approach helps the poor to build up their self confidence through community action. Interaction in group meetings and collective decisions enable them in the identification and prioritization of their needs and resources. This process ultimately leads towards strengthening the socio-economic status of the rural poor as well as improving their collective bargaining power; (iv) To aim at establishing a large number of micro enterprises in the rural areas. There has been a deep rooted belief that rural poor in India

have competence to be a successful producer of valuable goods and services. In establishing the micro-enterprises, the emphasis under SGSY is given on the cluster approach. For this purpose, eight to ten key activities are to be identified in each Block based on the resources, occupational skills of the people and availability of market. Instead of funding diverse activities, each Block should concentrate on a few selected key activities and attend all aspects of these activities so that the Swarozgaries¹⁵ can draw sustainable incomes from their investments. These key activities should preferably be taken up in clusters so that the backward and forward linkages can effectively be established. The core activities are to be selected with the approach of the Panchayat Samities at the Block level and DRDA/ Zila Parishad (ZP) at the district level. Moreover, SGSY has adopted a project approach for each key activity. Project reports are to be prepared in respect of identified key activities. The banks and other financial institutions are closely associated and involved in preparing these project reports, so as to avoid delays in sanctioning of loans and to ensure adequacy of financing¹⁶.

The VLWs are endowed with the following functions in the implementation of the SGSY:

- The VLWs are to appeal to the people, specially those living below poverty line, to come forward to form Self Help Groups (SHGs) under this scheme. The VLWs should apprise them of the guidelines of this scheme and its advantages to the rural poor.

Once the people are agreed, they are provided with the basic knowledge to form SHG and its rules and regulations. The VLWs are also to give them necessary documents for maintaining accounts and proceedings of the meetings to be held.

- The necessary training is to be imparted to the SHGs as per scheme selected by them. In this regard, the major role is generally played by the VLWs.
- The VLWs should closely supervise the progress of the project undertaken by the SHGs. During field visit, the VLWs are to interact personally with the SHGs to find out their problems and constraints faced by them. The intractable problems and constraints faced by the VLWs are brought to the Block office and handed over to the technical experts. The solution prescribed by the technical experts is communicated to the SHGs.
- After completion of first six month, the VLWs should scrutinize the progress of the SHGs and if the group progress is satisfactory, then the VLWs are to forward their applications for revolving fund of Rs. 10,000 along with bank loan of Rs. 15,000. Necessary steps are to be taken by the VLWs to establish a linkage between bank and SHGs.

- The guidelines of SGSY suggest that the members of the SHGs should meet once a week and financial transaction i.e. deposit and loan within the members of the groups is to be maintained. Further, during the meeting they will have to discuss the progress of the individual and group projects. In this regard, the VLWs have to monitor the group meetings as well as the transaction within the members and banks. For bank transaction the VLWs should verify the bank passbook regularly.
- The second grading of SHGs has also been done by the VLWs. After completion of one year, the VLWs request the SHGs to come to the Block office. If the progress of the SHGs is satisfactory, the VLWs certify and recommend the groups for further grading which is informed the bank for consideration of next loan. After this grading, the SHGs are eligible for taking up mega project for their economic development.
- The VLWs should prepare the progress report of the SHGs on monthly and yearly basis and submit the same to the BDO. These reports are placed in the staff meetings held in every month. Later on this report is submitted to the District Rural Development Agency for evaluation.

- The VLWs provide the information on Gram Melas or Exhibitions and Markets to the SHGs to sell their products. The SHGs can participate in such Gram Melas or exhibitions in order to sell their products to earn more profits which would subsequently contribute to the strengthening of their socio-economic status.
- Any kind of information required by the SHGs is to be submitted by the VLWs. Efforts must be made to establish a good co-operative linkage between VLWs and the SHGs.

The **National Social Assistance Programme (NSAP)**¹⁷ is another important rural development programme launched by the Government of India to realize the principle of equality of status among the people. To comprehend the principles of social assistance laid down in the Directive Principle of State Policy under Art-41 and 42 of the Indian Constitution, the Government of India has launched the National Social Assistance Programme (NSAP) on 15th August, 1995. It introduced a national policy for social assistance to benefit the poor households in case of old age, death of primary breadwinner and help to the widows. The programme has three components, namely- Indira Gandhi National Old Age Pension Scheme (IGNOAPS), National Family Benefit Scheme (NFBS) and Indira Gandhi National Widow Pension Scheme (IGNWPS). The programme aims at ensuring minimum national standard of social assistance in addition to the benefits that the States have already started providing or would provide in the future. The intention in providing 100 per cent central assistance is to ensure that

social protection to the beneficiaries everywhere in the country is uniformly available without interruption. Accordingly, it should be ascertained that the central assistance does not dismiss State's own expenditure in this respect and States/ UTs may expand their own coverage of social assistance independently, wherever they wish to do so. The NSAP provides opportunities for linking social assistance package to schemes of poverty alleviation and provision of basic needs. Specifically, old age pension can be linked to the healthcare and other benefits for the old and the poor. Assistance under SGSY may be provided in addition to the benefit under NFBS for the families of poor households who suffer the loss of the primary breadwinner.

The function of the VLWs in this programme is something different from other programmes. The NSAP is a composite unit of three schemes, viz. IGNOAPS, NFBS and IGNWPS which have delegated different functions to the VLWs. Under IGNOAPS, the VLWs have to identify the eligible pensioners, who have crossed the age of 65 years, on the basis of a household survey and placed before the Gram Sabha for approval. The approved list of pensioners is deposited to the DRDA for sanction of pension. In NFBS, the VLWs have to select the households who qualify to receive the family benefit and place their names for scrutiny and approval while in IGNWPS, the VLWs, particularly Gram Sevikas, identify the widows who are eligible for receiving this benefit. But before forwarding the list of pensioners, the Gram Sabha's approval is

mandatory. Above all, the VLWs perform the functions of a middleman between old aged and widow pensioners, family benefit receivers and DRDA.

Another important programme named the **Mahatma Gandhi Rural Employment Guarantee Scheme** (MGREGS) came into being in 2006. During the planned period, the Government of India had designed variety of policies and programmes to eradicate rural poverty, but almost all have failed to achieve their targets. So as an alternative way the Government of India had enacted **National Rural Employment Guarantee Act** in 2005¹⁸ to ensure guaranteed employment opportunities to the rural poor who seek a livelihood through wage employment. On the basis of this Act, almost every State has implemented the National Rural Employment Guarantee Scheme which is rechristened as the **Mahatma Gandhi Rural Employment Guarantee Scheme** (MGREGS) in April, 2010¹⁹.

This is the flagship programme of the Government that directly touches the lives of the poor and aims at enhancing the livelihood security of households in rural areas by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The primary objective of MGREGS is to enhance guaranteed wage employment while its auxiliary objective is to strengthen natural resource management through works that reduce causes of chronic poverty like drought, deforestation and soil erosion and encourage sustainable development. However, it has moved towards to fulfill the twin objectives – rural development and rural employment. This scheme has targeted

towards a set of specific rural development activities like water conservation and harvesting, rural connectivity, flood control and protection such as construction and repair of embankments, digging of new tank/ponds, percolation tank and construction of small check dams, land leveling and tree plantation. These works ensure rural development which has at the same time generated employment opportunities to the workers. This scheme has included the adult members of the rural households willing to engage in semi-skilled and unskilled labour. In selection of workers, there is no reservation for below poverty line people.

Under this scheme the role of VLWs is very minimum and token in nature. The only duty of the VLWs is to inspect work site before starting the work. After inspection the VLWs report back to the BDO with a field note which contains the physical position and working atmosphere of the place. Sometimes, the BDO depute them for collecting progress of the works.

Besides, there are certain other schemes which have entrusted common nature of functions to the VLWs. Thus, the VLWs in every Block throughout India in general and Assam in particular have maintained the homogeneity of functions.

II

In this section, an attempt has been made to examine how far the VLWs are successful in carrying out their entrusted duties and responsibilities in **Borboruah, Jaipur, Sivasagar** and **Nazira** development Blocks of **Dibrugarh** and **Sivasagar** districts in Assam. In order to understand their role in the

administrative structure of rural development, the following indicators are selected and discussed accordingly. The indicators comprised of are –(1) the role of VLW in agriculture development, (2) the role of VLW as an extension agent to implement various rural development programmes, (3) the role of VLW as a convener or coordinator of the meetings and training camps, and (4) their role as the *sevaks* or *servants* of the people and Government. To analyse the role of VLWs in rural development programmes, the SGSY and NSAP have been selected for this study because these two programmes have assigned major roles to the VLWs.

In the following pages, the role of VLWs have been analysed in details.

(1) Role of VLWs in Agriculture development:

As a part of the overall duties, the VLWs have to perform the activities as an agriculture extension worker. The service rule and prescribed duties of the VLWs indicate that he is an extension worker in the production field to educate the villagers for applying better techniques of agriculture, animal husbandry and promoting irrigational and other productive works. They have to organize at least five demonstration methods of agriculture along with ten result oriented demonstrations among the villagers within the Block area in a year²⁰. They have also been provided the responsibility for distributing the seeds, fertilizers, equipments and tools supplied by the government from time to time among the peasants. The list of the peasants and quantity of seeds and fertilizer to be distributed are decided by the Gram Sabha considering the available stocks,

supplies and required demand of the peasants. Whatever the decision is taken by the Gram Sabha is accepted as final and binding. The VLWs have to ensure even distribution of these items. In regard to distributions of machines and tools, the VLWs inform the farmers about the government schemes of supplying agricultural equipments at subsidized rates and request them to apply for this. The interested farmers place their application to the VLWs and who later on deposit the same to the Block office for processing and sanction. When their applications are granted, the information is transmitted to the farmers to collect their equipments in a meeting convened for distributing these items.

Similarly, the VLWs have to communicate the latest information relating agriculture to the farmers. The information regarding the improved seeds, eco-friendly fertilizer or vermi-compost fertilizer, insecticide and modern tools and machines of agriculture etc. have to be provided to the farmers. They also transmit the weather forecast issued by the weather forecasting department from time to time. Further, they have to provide price value of the products to the farmer in time. It is also the duty of the VLWs to ensure that the farmer would get the insurance coverage of their product. In this regard, the VLWs not only inform the farmers but also instruct them to receive the benefits of insurance on time.

As regards to the above mentioned services of VLWs in agriculture development in the study area, it is seen that the demonstration camps, both method demonstration (MD) and result demonstration (RD) were organized by

the VLWs. The following table (4.02) shows the numbers of such camps organised during 2001-09 in the areas covered by the study.

TABLE 4.02
BREAK UP OF DEMONSTRATION CAMPS ORGANIZED IN BDB, JDB,
SDB AND NDB DURING 2001-09.

Year	BDB		JDB		SDB		NDB	
	MD	RD	MD	RD	MD	RD	MD	RD
2001-02	3	2	2	NA	4	6	4	5
2002-03	4	4	3	2	3	3	2	3
2003-04	5	6	2	1	4	4	3	3
2004-05	4	4	3	3	3	3	2	2
2005-06	3	2	1	2	2	2	4	3
2006-07	NA	NA	2	2	4	2	3	2
2007-08	4	4	3	3	NA	NA	NA	NA
2008-09	3	3	2	3	4	3	2	3
Total	26	25	18	16	24	23	20	21

Source: Official Records of DRDA of Dibrugarh and Sivasagar districts.

The above table reveals that the general guidelines to organize at least five method demonstrations and ten result demonstrations have not been fulfilled in the Blocks of the study area. In BDB, an average of two method demonstrations and three result demonstrations per annum have been organized by the VLWs. When the VLWs were asked about the non-organization of demonstration camps as per guidelines, they replied that farmers were less interested to participate in these camps. Sometimes, the BDO declines permission to organize such camp. However, respondent villagers replied that the fact revealed by the VLWs was not correct. They said that only once or twice the VLWs had organized both types of demonstration camps in a year. The similar situation is found in all the selected Blocks.

Further, while conducting the survey, the respondents were asked about supply of seeds, fertilizer, insecticides and agriculture equipments. The responses of the villagers are recorded in three categories, viz. 'adequate', 'in-adequate' and 'don't know'. Their responses have been recorded in the following table (4.03).

TABLE 4.03
RESPONSE OF THE BENEFICIARY HOUSEHOLDS

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Adequate	24 (48)	20 (40)	28 (56)	14 (28)
Inadequate	20 (40)	26 (52)	16(32)	29 (58)
Don't know	6 (12)	4 (8)	6 (12)	7 (14)
Total	50 (100)	50 (100)	50 (100)	50 (100)

Source: Interview Schedule-II

The above table shows that out of 200 beneficiary respondents, on an average 54 per cent replied that the supply of agriculture items and equipments are not adequate to the farmers while 35 per cent disclosed it as adequate. When the respondents of Mainating village were asked about the reasons for inadequacy they replied that due to the neglect of the Block officials and engagement in tea gardens as labourers, the Block authority does not give attention to this sector. It is also found that most of the people of this village are either tea garden labourers or tenants. Likewise, the respondents of other three villages, i. e. No. 2 Nowjan, No. 2 Borkheremia and Gumutha villages also consider it inadequate because the land used for cultivation is so scattered and small that utilization of improved agricultural equipment is impossible. Moreover, they also expressed that the

items supplied by the Government are insufficient. Furthermore, they pointed out that big farmers have received lion share of the benefits of Government instead of small and marginal farmers because the big farmers can approach the VLWs and Block authority for supply of agriculture items. The respondents, who fall in the 'don't know' category, are not conscious of this facility provided by the Government. Their typical answers are 'no information received', 'no time', 'no lands' etc.

As extension workers in the production field, the VLWs are not formally entrusted the responsibility for educating the farmers for the application of better techniques of agriculture and animal husbandry but informally they are disseminating the knowledge to the farmers. It is observed that the BDOs of these four selected Blocks are hesitant to delegate such jobs to the VLWs because they are not properly trained in this field. Furthermore, it was argued that the agriculture department of the district is already in charge of agriculture. Therefore, the BDOs cannot formally allow them to get involved in such jobs. Regarding the transmission of the latest information of agriculture, it is observed that the VLWs keep delivering their service almost informally. Whenever the farmers come to the VLWs seeking assistance, the VLWs instantly apprise them of the recent developments in agriculture and strive to inspire them to use modern techniques. So far as insurance coverage is concerned, about 50 per cent of the respondents expressed their willingness to come under the protection of insurance. On the whole, in the overall agricultural development in the study

area, the role of VLWs is quite significant and remarkable. Although the lion's share of functions is carried out informally still their role in this field cannot be overlooked.

(2) The role of VLWs as an extension agent to implement various rural development programmes

Although there are various rural development programmes and schemes like MGREGS, IAY, SGSY, IWDP, NSAP, PMGSY, DPAP, DDP, TDEP, Hariyali etc. but only in SGSY and NSAP schemes the VLWs are found playing a predominant role. In other programmes, the role of VLWs is very minimum as they are deputed by the concerned BDO to fulfill a particular purpose. Hence the role of VLWs in SGSY and NSAP have been discussed in details.

(i) Role of VLWs in organizing Self Help Groups under SGSY

(a) Role of VLWs in organizing the rural poor into Self Help Groups

(SHGs):

As has been stated in the preceding part of this chapter that as a part of duty assigned by the SGSY, the VLWs have to take necessary steps to organize the rural poor into Self Help Groups (SHGs). Under such circumstances, the VLWs of Borboruah, Jaipur, Sivasagar and Nazira Blocks also take the initiative to arouse the interest of the people so that they improve their economic conditions. During this study, it is observed that being a neighbour and co-villager of the rural poor, the VLWs understand the degree of poverty of the

people as well as rural conditions. So, in order to inspire them, the VLWs of abovementioned four Blocks initiate formal and informal steps. With a view to inspire the villagers, the VLWs explain the villagers regarding the benefits and utility of forming SHGs. As a result, the villagers have come to know how they can engage themselves, earn money, help in maintaining their families and develop the habit of saving to meet emergent situations. The VLWs explain to them the objectives of SGSY scheme. They also encourage them to be self confident and develop the sense of saving specially among the women members. They also encourage them to spend their time to do some work instead of gossiping from house to house or staying idle. Besides, those who have come forward and formed SHGs, the VLWs teach them the procedure of maintaining records, proceeding of the meetings, attendance registers etc. So far as informal steps are concerned, the VLWs interact with the villagers at their houses or outside and try to encourage them. In an informal interaction with a Gram Sevak of Borboruah Block said that the rural poor come to his doorstep at any time of the day and ask for financial help to meet their family expenditure. One day a woman of his neighbourhood came to borrow some money and she promised to return it after few days. But instead of returning the borrowed money, she again came and requested for more money for her children's medical treatment. After giving her the loan, the Gram Sevak told her about the SGSY scheme and inspired to start a micro-enterprise as a form of SHG among the women who are suffering from similar problems. After a week, ten women along with the woman

came to his house to know details about the SHGs and the Gram Sevak gave them the necessary information as per the guidelines of the scheme. After three years the woman came to Gram Sevak's house and thanked him for his advice. The Gram Sevak was happy to know from the woman that they had formed one SHG and at present they have a good bank balance. This is how the role of Gram Sevak revolves round for the development of rural society. Now, this SHG is a successful producer of handloom product of the Block.

As a result of the initiative undertaken by the VLWs of Borboruah, Jaipur, Sivasagar and Nazira Blocks, the number of SHGs formed during 2001-09 period is given in the table (4.04) below.

TABLE 4.04
BREAK UP OF SHGs FORMED IN BDB, JDB, SDB AND NDB DURING
2001-09

Year	BDB	JDB	SDB	NDB
2001-02	155	137	125	140
2002-03	164	149	139	137
2003-04	178	172	145	152
2004-05	187	175	122	103
2005-06	218	181	165	165
2006-07	265	187	170	172
2007-08	275	190	111	184
2008-09	281	192	187	125
Total	1723	1383	1164	1178

Source: Official Record, DRDA, Dibrugarh and Sivasagar.

The above table reveals that during the period of 2001-09, the SHGs formed in BDB are 1723 which is highest among the four Blocks. In JDB, altogether 1383 number of SHGs have been formed while in Sivasagar 1164 SHGs and in Nazira 1178 SHGs are formed up to December, 2009. Interestingly, maximum number of SHGs is formed during 2008-09 period in BDB, JDB and SDB except in NDB. In NDB, the maximum number of SHGs i.e. 184 are formed during 2007-08 period.

The table (4.05) shows the number of SHGs formed in four selected villages during 2001-09.

TABLE 4.05
NUMBER OF SHGs FORMED IN THE FOUR VILLAGES

Year	No.2 Nowjan	No.2 Borkheremia	Gumutha	Marinating
2001-02	3	2	2	2
2002-03	4	5	3	2
2003-04	2	NA	NA	3
2004-05	NA	2	4	4
2005-06	6	3	3	NA
2006-07	2	4	3	5
2007-08	3	2	2	4
2008-09	4	2	3	2
Total	24	20	20	22

Source: Official Records of BDB, JDB, SDB and NDB.

It is thus clear that the highest number of SHGs are formed during 2001-09 period in No.2 Nowjan village with 24 SHGs. Similarly, the second highest

SHGs are formed in Mainating village i.e. 22 while 20 each in No.2 Borkheremia and Gumutha villages are formed respectively. From this, it can be said that the people below poverty line of these four villages have come forward to organize themselves into SHGs for self employment and in this connection the VLWs have obviously played a laudable role.

In order to know the perception of beneficiary respondents a question was asked to them about the role of VLWs regarding formation of SHGs. Their responses are categorised as satisfactory, not-satisfactory and do not know and projected in the table (4.06).

TABLE 4.06
RESPONSE OF BENEFICIARIES REGARDING FORMATION OF SHGs

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Satisfactory	21 (42)	18 (36)	19 (38)	15 (30)
Not-satisfactory	24 (48)	26 (52)	23 (46)	25 (50)
Don't know	5 (10)	6 (12)	8 (16)	10 (20)
Total	50 (100)	50 (100)	50 (100)	50 (100)

Source: Interview Schedule-II

The responses indicated in the above table show that majority of the (49 per cent on an average) respondents said that they are not satisfied with the role of VLWs. They failed to inspire the rural people to form SHGs. Further, they replied that at the initial stage the VLWs seemed to be helpful and encouraged the villagers but after expiry of six month, i. e. after completion of first grading, attention was not given to them. They realised that due to large number of SHGs,

the VLWs become unable to pay due attention to all groups and those groups who need intensive care and attention get preference compared to the others. They said that sometimes the VLWs are not easily available to them. While 37 per cent feel that the service provided by the VLWs is satisfactory. They candidly said that without the help of VLWs, they would never be able to form their SHGs. The remaining 14 per cent of respondents who fall under 'don't know' category refused to give any comment. In spite of such shortcomings the villagers, as a whole, appear to be quite satisfied and happy regarding the working of VLWs in these villages.

(b) Role of VLWs in selecting appropriate scheme for SHGs

It is noteworthy that selections of project or scheme for SHGs are very critical because the success and failure of SHGs is mostly dependent upon the proper selection of scheme. In this regard, the VLWs play a critical role because being field workers they can better realise the requirements, potentialities, skills and weaknesses of the people and on the basis of these criteria, they have to choose appropriate scheme for them. On the other hand, before choosing the project or scheme for SHGs, the VLWs should consider the factors like local resources, occupational skill of the people, available infrastructure facilities of the villages' etc., so that the SHGs can draw suitable income from their investment. Considering the importance of selection of appropriate scheme, the guidelines of SGSY emphasize the establishment of activity clusters through selection of ten key activities per Block.²¹ As per guidelines of SGSY, the Borboruah, Jaipur, Sivasagar and Nazira Blocks have selected the following (table 4.07) key activities.

TABLE 4.07
KEY ACTIVITIES DETERMINED BY THE BLOCK SGSY
COMMITTEE

BDB	JDB	SDB	NDB
Goatery	Goatery	Goatery	Goatery
Piggery	Piggery	Piggery	Piggery
Poultry	Poultry	Poultry	Poultry
Dairy	Dairy	Dairy	Dairy
Sericulture	Sericulture	Sericulture	Sericulture
Fishery	Fishery	Fishery	Fishery
Weaving or Handloom	Weaving or Handloom	Weaving or Handloom	Weaving or Handloom
Agriculture firm	Small Scale Industry	Small Scale Industry	Small Scale Industry
Tea Nursery	Mushroom cultivation	Tea Nursery	Tea Nursery
Steel Fabrication	Steel Fabrication	Agriculture firm	Steel Fabrication

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

On the basis of key activities determined by the Block SGSY committee and under the guidance of VLWs, the SHGs of abovementioned Blocks have selected the following projects or schemes (Table 4.08).

TABLE 4.08
DISTRIBUTION OF SHGs ACCORDING TO THE PROJECT DURING
2001-09

Sl. No.	Project	BDB	JDB	SDB	NDB
1.	Goatary	345	215	135	121
2.	Piggery	175	115	175	102
3.	Poultry	633	344	366	356
4.	Dairy	45	76	125	84
5.	Tea Nursery	48	--	85	--
6.	Sericulture	87	88	45	67
7.	Fishery	95	98	64	52
8.	Weaving or Handloom	121	85	85	85
9.	Agriculture firm	96	--	36	--
10.	Small Scale Industry	--	102	48	142
11.	Mushroom cultivation	--	148	--	88
12.	Floriculture	--	--	--	--
13.	Steel Fabrication	78	112	--	81
	Total	1723	1383	1164	1178

Source: Official Records, DRDA, Dibrugarh and Sivasagar district.

From the list of projects chosen by the SHGs for economic activities it is evident that out of 10 cluster activities, the highest number of SHGs have selected the Poultry, Goatary, Piggery and Weaving or Handloom schemes. The VLWs of Borboruah, Jaipur, Sivasagar and Nazira Blocks have preferred these schemes more because these schemes are carried out mostly by the women SHGs. On the other hand, they can more easily handle the activities of these schemes. Besides, market and other necessary infrastructure facilities like road, electricity, drinking water, land for firm house etc. are available. More importantly, the women are more familiar with these trades. So far as other

schemes like Dairy, Tea Nursery, Sericulture, Fishery, Agriculture firm, Small Scale Industry and Steel Fabrication are concerned, the VLWs of these Blocks have chosen these trades for SHGs constituted by male. It is because most of the male members of these groups got training to carry out these jobs previously under TRYSEM programme. However, the market potentiality and necessary infrastructure facilities are also available within the territorial jurisdiction of these Blocks.

From the above discussion, it is evident that under SGSY the SHGs have chosen different schemes which are common in all development Blocks of Assam. Under the guidance of VLWs the SHGs have primarily selected those schemes which are easier to handle, economically viable and need less investment but receive high growth. These micro-enterprises, as a matter of fact help to create better opportunities to develop their economic condition. In selecting these schemes, the VLWs role is very significant.

During field survey, the beneficiary households are questioned whether the VLWs help them to select their scheme under SHGs. The response of the beneficiary households are figured out in the following table (4.09).

TABLE 4.09
RESPONSE OF BENEFICIARY HOUSEHOLDS

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Yes	24 (48)	20 (40)	26 (52)	22 (44)
No	20 (40)	18 (36)	16(32)	24 (48)
Don't know	6 (12)	12(24)	8(16)	4 (8)
Total	50 (100)	50(100)	50(100)	50 (100)

Source: Interview Schedule-II

The table shows that majority respondents' of No.2 Nowjan, No.2 Borkheremia and Gumutha villages replied positively. According to them, the VLWs help them to select appropriate scheme depending on the availability of resources and skill of the people. Moreover, the VLWs explain to rural people regarding rearing of poultry, piggery, goatery etc. scientifically. Besides, according to the respondents, the VLWs have extended helping hand by way of teaching them how to maintain records like cashbook, proceeding book, organization of meetings, attendance register, savings in the banks etc. But those who replied negatively, their argument is that the VLWs never help them to select their scheme but after deciding by themselves, the information is communicated to the VLWs. They candidly stated that due to larger area, the VLWs have not been able to give due attention to them. But in making their SHGs successful, the VLWs have extended helping hand. The response of 'don't know' category belongs to those who are reluctant to express their views due to their ignorance and unawareness. From the responses displayed in the above table it is clear that in selecting beneficiary scheme, the VLWs are playing an active and decisive role. Further, they said that in implementing their scheme properly, the VLWs have extended helping hand and thus the programmes become successful.

(c) Role of VLWs in receiving benefits by the SHGs in terms of subsidy/loan

As per the guidelines of the SGSY, the SHGs have to fulfill certain conditions. The conditions laid down in the guidelines of the SGSY that they have to maintain account properly, organize weekly and fortnightly meetings,

keep records in the proceeding book, ledger book, cash book and disbursement of loan within the group members, etc. Those who successfully fulfill the conditions are eligible for getting the revolving fund of Rs. 10,000. The recommendation of the VLWs is necessary to get the revolving fund benefit by the SHGs. The recommendation is made after complete scrutiny. The particulars prepared by the SHGs are submitted to the VLWs and then they forward their application with recommendation to the BDO. The BDO send the same to the DRDA for sanction. After completion of every six months, the SHGs submit the proposals for grading. The VLWs scrutinize their proposals as per guidelines of the SGSY and if they fulfill all necessary criteria, their names are recommended for grading. After receiving the grading, the SHGs are eligible for subsidies extended on bank loan for their project. The project proposal prepared by the SHGs is submitted to the VLWs and they submit the same to the Extension Officers (EOs). The EO's recommendation is necessary because they are the technical experts and they can correct the project proposal in a scientific manner. Once their project proposal is approved, the VLWs submit the same to a bank for sanctioning of loan. The subsidy part of the proposal is also submitted to the bank along with loan application. Therefore, it is pertinent to note that from the beginning to the end i.e. sanctioning of loan to refund of equated monthly installment, the VLWs play a vital role.

During this study, it has been observed that the VLWs of Borboruah, Jaipur, Sivasagar and Nazira Blocks have performed above stated function to provide loan and subsidy to the SHGs. The VLWs of these Blocks have prepared

almost all the project proposals of the SHGs and subsequently helped them to get the benefits. It is to be noted that, after submission of each and every proposal the VLWs have made correction under the guidance of EOs and personally deposited to the DRDA and bank for approval and sanction. In fact, they have frequently communicated the bank for despatch of benefits, so that the SHGs can start their business soon. It is found from the study that they have visited the banks for several times to help the bank officials to release the loan and subsidy amount to the SHGs. Furthermore, it is also observed that due to continuous efforts of the VLWs, majority of SHGs of these four Blocks have been able to receive the benefits within one month. As a result of continuous efforts made by the VLWs of abovementioned Blocks, more than 80 per cent SHGs have been able to receive the loan and subsidy from the Government. The number of SHGs who have received the benefits of the Government is shown in the following table (4.10).

TABLE 4.10
SHGs RECEIVED LOAN AND SUBSIDY IN BDB, JDB, SDB and NDB
DURING 2001-09

Year	BDB		JDB		SDB		NDB	
	Loan received by SHGs	Total SHGs						
2001-02	152	155	129	137	112	125	129	140
2002-03	160	164	137	139	123	139	131	137
2003-04	168	178	161	172	133	145	142	152
2004-05	175	187	170	175	119	122	95	103
2005-06	195	218	179	181	145	165	150	165
2006-07	216	265	178	187	161	170	163	172
2007-08	229	175	181	190	102	111	171	184
2008-09	241	281	185	192	179	187	119	125
Total	1538	1723	1320	1383	1074	1164	1100	1178

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

The table shows that out of total 1723 SHGs in BDB, only 1538 SHGs are qualified to receive loan and subsidy from the Government and Bank because these groups had been capable of fulfilling all the conditions laid down in the guidelines. In JDB also out of total 1383 SHGs, 1320 are eligible for Government subsidy and loan. The same was the case in SDB and NDB where 1074 and 1100 SHGs are qualified respectively. In fact, the numbers of ineligible SHGs are very few in comparison to eligible SHGs. The major reasons behind their ineligibility for benefits include non-maintenance of account properly and non-holding of weekly or fortnightly meetings regularly.

To know the perception of beneficiary respondents regarding benefit sharing i.e. subsidy and loan, they are asked whether they have received any assistance. The respondents are asked to give their response in three categories – ‘received’, ‘not received’ and ‘yet to receive’. Their response is figured out in the following table (4.11).

TABLE 4.11
RESPONSE OF BENEFICIARY HOUSEHOLDS

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Received	24 (48)	24(48)	22(45)	22 (45)
Not received	14(28)	16 (32)	15(30)	10(20)
Yet to receive	12 (24)	10 (20)	13 (25)	18 (35)
Total	50(100)	50 (100)	50(100)	50 (100)

Source: Interview Schedule-II

The responses displayed in the above table reveals that on an average 46 per cent respondent have said that they received the benefits of loan and subsidy and 28 per cent said that they have not received the benefits while 26 per cent expressed that they are still in queue for the subsidized loan (i.e. 'yet to receive'). Though the loan amount is different from project to project but still it is observed that the SHGs have received minimum Rs. 25,000 to maximum Rs. 1,25,000 as loan. To find out the reasons for non-receiving the loan, the VLWs and beneficiary respondents have explained that some groups have failed to fulfil the required conditions and so the bank has not sanctioned the loan to them. They have made the allegation that some groups have given the commission (10 per cent on loan amount) as bribe to the VLWs to do necessary steps to sanction the amount of loan and subsidy. It is observed in the field investigation that some VLWs have demanded an amount as the cost of meeting their travelling expenditure. In fact, one Gram Sevak of Borboruah Block is under suspension due to taking bribe from the SHGs. Moreover, the respondents of Nazira Block have alleged that some VLWs have selected the SHGs for benefits on the basis of favouritism and nepotism. Furthermore, it is observed during field investigation and informal interaction with the bank officials that allotted fund for this purpose has already been distributed and no fund is left to be disbursed. They told that once the target fixed by the Block Development Committee for a year is fulfilled and the banks become helpless. So far as the 'yet to receive' category is concerned, the bank authority has demanded for additional fund from higher authority and they are awaiting and as and when they would receive and will be disbursed.

(d) Role of VLWs in evaluating growth / success rate among SHGs

It is to be noted that the functions of VLWs never end just after the forming of SHGs, selection of scheme for them and providing benefits, i.e. subsidy and loan, but they are also responsible to evaluate the success and failures and report back to the higher level agencies from time to time. As a process of evaluation, it has been observed in Borboruah, Jaipur, Sivasagar and Nazira Blocks that they have closely monitored the progress of the SHGs by visiting the SHGs regularly. At the time of their visit, they have helped the SHGs to overcome the shortcomings and drawbacks that appeared during project implementation. Further, they have helped the SHGs to find out the solution of their problems. Through this process, the VLWs have encouraged them to enhance their capacity to meet the challenges in future. So, in order to make the SHGs successful, the VLWs have scrutinized the records of the SHGs through spot verification, formal and informal interaction with the member of the groups, find out obstacles and solution thereof, reporting the progress of the groups to the higher level agencies and finally establish co-ordination among groups to get inspiration from each other.

As has been stated in the table (4.10) that a good number of SHGs have been formed in Borboruah, Jaipur, Sivasagar and Nazira Blocks under the guidance of VLWs but success rate is very disappointing. Only 20 to 40 per cent of the total SHGs have been able to survive and the remaining have disappeared from the scene. There are various reasons behind it. But before analyzing the

reasons, it will be better to know the percentage of successful SHGs in the study area. The following table (4.12) shows the number of successful SHGs in BDB, JDB, SDB and NDB during 2001-09 periods.

TABLE 4.12
DISTRIBUTION OF SUCCESSFUL SHGs IN BDB, JDB, SDB AND NDB
DURING 2001-09

Year	BDB (%)	JDB (%)	SDB (%)	NDB (%)
2001-02	34 (22.36)	39 (30.23)	42 (37.50)	38 (29.46)
2002-03	37 (23.13)	41 (29.93)	41 (33.34)	42 (32.08)
2003-04	21 (12.50)	36 (22.36)	45 (33.84)	48 (33.80)
2004-05	41 (23.43)	47 (27.65)	50 (42.01)	32 (33.68)
2005-06	52 (26.67)	52 (29.05)	53 (36.55)	48 (32.00)
2006-07	69 (31.95)	50 (28.08)	56 (34.78)	52 (31.90)
2007-08	72 (31.44)	63 (34.80)	42 (41.17)	60 (35.08)
2008-09	86 (35.68)	72 (38.92)	64 (35.75)	57 (47.90)
Total	412 (26.79)	400 (30.30)	393 (36.59)	377 (34.27)

Source: Official Records, DRDA, Dibrugarh and Sivasagar district.

The above table (4.12) shows that success rate of the SHGs in the four Blocks is quite dissatisfactory. During this period only 26.79 per cent, 30.30 per cent, 36.59 per cent and 34.27 per cent of SHGs have achieved success in mobilizing income generating activities. It is quite difficult to explain the drawbacks because the figure is huge. So in order to understand these lacunas, we selected some representative SHGs for enquiry and the facts are quite similar to every SHG. Therefore, after field observation and informal interaction with the unsuccessful SHGs it was found that some groups have disappeared after receiving the revolving fund. The amount of revolving fund is distributed equally

among the group members and their intension was to grab these funds only. Secondly, some groups have no future vision while selecting the project. After starting the project, mismanagement within the members of SHGs and market unavailability have led to the failure of the schemes. Whatever they produced did not fetch them due price in the market. Moreover, the Gram Melas or exhibition-cum-sale-camps were also not held regularly and as such their products got deprived of getting the actual market price. Thirdly, due to their abject poverty some groups spent the revolving fund and loan amount for unavoidable medical treatment and procuring food items. Fourthly, there are some SHGs incapable of continuing their project because of their paucity of adequate knowledge. They mostly belong to the illiterate section and whatever the training camps had taught them it failed to yield positive result due to their illiteracy.

But the SHGs that have achieved success in the mobilization of their resources and potential capacity are quite remarkable. Some groups have achieved tremendous growth and thereby they have become self-dependent. Whatever the problems and constraints they faced during the project have been settled down with the help of VLWs who are ever ready to extend helping hand in this regard. These SHGs have now become eligible for next loan and as such some of them have already applied for the loan and subsidy. So far as the efforts of VLWs towards unsuccessful groups are concerned, from the information collected from the VLWs and informal interactions with these groups, it can be summarized that when the problem arose in implementing the project, the VLWs

personally visited these groups and guided them in proper direction. Those groups had collapsed owing to lack of proper training. The VLWs have trained them again but despite that they could not revive.

To enquire the perception of beneficiary respondents in the selected villages regarding the role of VLWs, they have been asked whether the VLWs have extended helping hand to make their SHGs success. They are requested to give their response in 'yes', 'no' and 'don't know' categories which is compiled in the following table (4.13).

TABLE 4.13
RESPONSE OF BENEFICIARIES ABOUT SUCCESS OF SHGs

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Yes	26 (52)	28 (56)	24 (48)	30 (60)
No	6 (12)	8 (16)	12 (24)	4(8)
Don't know	18 (36)	14 (28)	14(28)	16 (32)
Total	50 (100)	50 (100)	50 (100)	50 (100)

Source: Interview Schedule-II

The table reveals that majority of the respondents have answered positively and admitted that in the success of their SHGs, the role of VLWs are encouraging and helpful. According to them the VLWs have extended all possible help to receive the benefit of loan and subsidy. They candidly said that from preparation of project proposal to refunding equated monthly installment, the VLWs were with them and helped them to overcome the problems faced during project implementation. The respondents who replied negatively said that

the SHGs which have worked hard became successful and idle ones failed to see the face of success. They have alleged that the VLWs have extended their help to those SHGs which have made convenient approach and closely associated with them. The respondents believe that some groups have given bribes to the VLWs to release the benefits of subsidy and loan. From the field investigation it is noticed that these are partially true. Moreover, those who have no idea or intentionally refused to express their comment come under third category. The respondents also categorically disclosed that the successful SHGs have inspired the other people to get themselves organized into SHGs to overcome their poverty and thereby to become self-reliant. Regarding role of VLWs the respondents have said that these workers are doing their level best to improve the conditions of the poor. The VLWs have frequently visited the SHGs and offer their sincere help.

(ii) Role of VLWs for Individual Swarozgaries

Although the SGSY lays emphasis on group approach but provisions are also there to extend help to these individuals who seek to be self employed as individual swarozgaries. Generally, the selection is being made by the Gram Sabha from the list of candidates who submit their application to the concerned Block SGSY Committee every year and intimate the same to the concerned *Sarpanches* (President of Gram Panchayat). To ensure transparency in the selection procedure a three member team consisting of the BDO or his representatives, the banker and *Sarpanch* is constituted. The team visits each of

the habitation in the Panchayat according to a schedule drawn up for this purpose. The team finalise the potential swarozgaries from among the below poverty line families provided they have the entrepreneurship quality²².

In this context it is to be noted that in order to understand the role of VLWs in individual swarozgaries, the function entrusted to them is quite different from the group swarozgaries, i.e. Self Help Groups. Dissemination of information about the guidelines of the SGSY particularly to the individual swarozgaries is the primary responsibility of the VLWs. The VLWs encourage the people to avail the benefits of schemes and forward their applications to the Block SGSY Committee for necessary action. The selection of project, organizing training, continuous monitoring and evaluation of the project, linkage between bank and swarozgaries, submitting monthly, half yearly and annual reports are the formal functions of the VLWs. But informally being a neighbour and close associate of the swarozgaries, the VLWs closely watch the project as well as the swarozgaries and provide them all possible helps required by them. So, an attempt has been made to find out the role of VLWs in the selection of individual swarozgaries and their projects, providing subsidy and bank loan, assessment of success is discussed in the following headings.

(a) Role of VLWs in selection of individual swarozgaries

It has been observed in Borboruah, Jaipur, Sivasagar and Nazira Blocks that in the selection of individual swarozgaries, the role of VLWs start right from

the beginning. The VLWs informed the poor villagers about the SGSY and encouraged them to receive the benefits provided under this scheme. During this study, it is observed that the VLWs have inspired the rural poor to come forward to include themselves as swarozgaries to ameliorate their economic conditions. With a view to inspire the villagers, the VLWs have attended the Gram Sabha meetings where they disseminate the information to all eligible swarozgaries. Further, the VLWs have visited all those households which have possessed sufficient skill and experience and inspired them to come forward to receive the benefits of the SGSY. When the villagers were ready, the VLWs filled up their application forms and thereby submitted to the Block SGSY Committee for consideration. Later the selected list prepared by the committee was submitted to the Gram Sabha by the VLWs for approval. It is to be noted that the VLWs make the necessary arrangements for the team who visit the inhabitants/residents for spot verification of the applicant households. Besides, it is also observed that villagers come to the VLWs' house to enquire the benefits of the Government schemes which is published in newspapers, television and radio. Moreover, the villagers come to the VLWs house asking for assistance to be included in the beneficiary list of rural development schemes. Sometimes, they use to come asking for financial assistance to meet their household and medical expenditure. Considering the depth of their requirement and interest, in lieu of giving them one time financial aid, the VLWs inspire them to register their name in the SGSY scheme. As a result of the role played by the VLWs of abovementioned Blocks, a

good number of individual swarozgaries have been inspired and included in the selection list. The table (4.14) below shows the number of beneficiaries selected under this scheme in the four Blocks of Dibrugarh and Sivasagar districts.

TABLE 4.14
NUMBER OF INDIVIDUAL SWAROZGARIES SELECTED IN BDB, JDB,
SDB AND NDB DURING 2001-09

Year	BDB	JDB	SDB	NDB
2001-02	21	19	21	18
2002-03	32	21	26	23
2003-04	23	23	37	26
2004-05	29	26	21	37
2005-06	21	09	31	32
2006-07	24	29	34	15
2007-08	25	31	22	27
2008-09	27	36	26	30
Total	202	194	218	208

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

The table 4.14 reveals that as a result of initiatives taken by the VLWs of abovementioned Blocks, highest number of individual swarozgaries have been selected from SDB which constitutes 218 compared to other Blocks. In BDB altogether 202 swarozgaries have been selected for benefit sharing whereas 194 and 208 numbers of swarozgaries are selected in JDB and NDB respectively. The number of swarozgaries varies from Block to Block because in SDB and JDB number of Self Help Groups are more than the individual swarozgaries. They seem to be attracted more to the group efforts rather than the individual efforts. In

this context, it is worth noting that out of the total selected swarozgaries of these four Blocks, more than 75 per cent are males and remaining females. The male members of the BPL families have preferred to join this individual scheme rather than group schemes whereas the females found it more convenient to be associated with the self help groups.

It is worth noting that the VLWs have played an important role in selection the individual swarozgaries. To know the perception of beneficiary respondents, an attempt has been made to verify the facts mentioned in the selected villages of abovementioned Blocks. The beneficiary respondents have been asked whether the VLWs have extended helping hand to get their names included in the beneficiary list. The respondents are asked to reply in positive or negative terms. Their comments are figured out in the following table (4.15).

TABLE 4.15
RESPONSE OF BENEFICIARY HOUSEHOLDS

Response	No.2 Nowjan (%)	No.2 Borkheremia (%)	Gumutha (%)	Mainating (%)	Average (%)
Yes	20 (40)	21 (42)	22 (44)	23 (46)	43
No	30 (60)	29 (58)	28 (56)	27 (54)	57
Total	50 (100)	50 (100)	50(100)	50 (100)	200 (100)

Source: Interview Schedule-II

The table 4.15 shows that majority (57 per cent on an average) respondents answered negatively and stated that most of the time the selection is being made on the basis of favouritism either on political ground or kinship

relationship with the local leaders and VLWs. According to them, the VLWs have disseminated the information to all but at the time of selection, the local political leaders pressurize the Gram Sabha and Block SGSY Committee to select those persons which are in favour of their political party. In fact, the VLWs also not paid any heed to maintain proper procedure due to fear of punishment and penal action. During field study, five respondents have clearly stated that they have been deprived of getting included in the selection list because they have no kinship relationship with the local leaders or member of any political party. They also stated that comparatively rich villagers are getting more privilege while selecting the swarozgaries because they can make a convenient approach to the local leaders and VLWs. In contrary to this, 43 per cent on an average respondents said that they are included in the selection list only because of VLWs. According to them, as per the information supplied by the VLWs, they have applied for and got included in the list. The VLWs have inspired them to come forward to receive the benefits provided by the SGSY.

(b) Role of VLWs in selecting the project/ scheme:

The guidelines of SGSY suggest that every beneficiary should select a scheme for economic activity. In the selection of scheme also, the VLWs' role is important. Generally most of the beneficiaries happen to be laymen and as such have no practical and broad know-how of the scheme. Therefore, the VLWs have to decide the scheme for the beneficiaries. It is simply because, the VLWs are well-equipped with this trade through training who can easily judge the capacity

and potentiality of the beneficiaries and could decide the accurate scheme which is most likely to enhance the economic condition of the poor. In fact, the VLWs advise them to choose those schemes which are cost-effective as well as sustainable. So, in order to uplift the economic condition of the people the VLWs fore-look the mandatory preconditions which include available infrastructure, forward and backward linkage, individual choice and skill etc. It is, however, to be noted that the VLWs provide them an option to choose the scheme on the basis of prescribed key activities of the Block, as these are decided by the experts of the Block on the basis of available resources and current infrastructure facilities.

It is observed during field study that in selecting appropriate schemes or projects, the VLWs of aforementioned Blocks have helped the swarozgaries in many ways. The VLWs helped them to choose those projects in which the villagers have expertise or skill and know-how. Considering the importance of existing infrastructure facilities like roads and communication, electricity, water supply, market etc., in the Block area, the VLWs helped them to choose the schemes where these facilities are available. Further, the VLWs helped them to select the schemes as per their physical strength, financial position and capability to bear the risk etc. More importantly, the VLWs helped them to choose those potential sectors where maximum growth can be achieved in low cost. On the basis of these factors, the individual swarozgaries of Borboruah, Jaipur, Sivasagar and Nazira Blocks have selected the following (table 4.16) schemes.

TABLE 4.16
DISTRIBUTION OF INDIVIDUAL SWAROZGARIES ACCORDING TO
THE SCHEMES DURING 2001-09

Sl. No.	Project	BDB	JDB	SDB	NDB
1.	Goatery	23	23	29	24
2.	Piggery	26	18	26	21
3.	Diary	9	9	15	18
4.	Tea Nursery	12	--	--	--
5.	Broiler Chicken	18	--	30	--
6.	Vermi Compose	17	--	--	--
7.	Duckary	32	36	29	35
8.	Poultry	36	41	45	47
9.	Steel Fabrication/Mechanize farming	13	12	--	18
10.	Sericulture/ Floriculture	6	13	--	14
11.	Fishery	6	15	13	--
12.	Agriculture firm (Rabi crops)	4	--	12	--
13.	Handloom/ Weaving	--	18	19	13
14.	Mushroom Cultivation	--	9	--	12
15.	Small Scale Industry	--	--	--	10
16.	Fixed Food production	--	--	--	4
	Total	202	194	218	208

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

The list of schemes mentioned in the above table reveals that the majority of swarozgaries have chosen the Poultry farming in all the four Blocks. The Duckary scheme gets second priority while Goatary and Piggery are preferred next to it. These four schemes are preferred mostly by the swarozgaries because almost every household of these four Blocks have experience of firming these

domestic animals. However, very less swarozgaries have selected the Dairy farming due to its high investment and slow growth. As regard the tea nursery, only 12 swarozgaries of BDB have selected this scheme. Likewise, the swarozgaries of BDB and SDB have preferred the Broiler Chicken farming because these two Blocks are situated nearest to the district headquarter as well as market place. The farmers can very easily collect the chicken feeds from the market with less transportation cost and they get a bigger market to sell their products. Similarly, the Vermi Composed scheme is found adopted only in BDB though now-a-days the Vermi Composed fertilizer is used by the tea industry more, therefore, it has high demand in the market. So far as Steel Fabrication or Mechanized Farming is concerned, the beneficiaries of BDB, JDB and NDB have chosen this scheme because the swarozgaries have the required technical knowledge earned by them during Training of Rural Youth for Self Employment (TRYSEM) programme. The sericulture scheme is also preferred by the swarozgaries of BDB, JDB and NDB because they are familiar with this activity. The fishery scheme has been chosen by the swarozgaries of BDB, JDB and SDB because there are a good number of natural ponds and small rivers within the jurisdiction of these three Blocks. It is to be noted that only BDB and SDB are endowed with the Agriculture firm scheme within its key activities because there is a high potentiality of constructing agriculture firm and therefore, the swarozgaries possessing a tract of land have chosen this scheme for their economic development. On the other hand, so far as handloom or weaving is

concerned, this scheme is mostly preferred by the women swarozgaries of JDB, SDB and NDB while other schemes like Mushroom cultivation, Small Scale Industry and Fixed Food Production unit schemes are available but have got less preference in comparison to other schemes.

Thus, it is observed from the field survey that the individual swarozgaries have chosen those schemes which are more convenient, involve low production cost and fetches high return. Further, they have to choose one scheme from the cluster of schemes as determined by the Block SGSY committee. Therefore, the swarozgaries have no alternative choice to select schemes out of the list.

When the beneficiary respondents of No.2 Nowjan, No.2 Borkheremia, Gumutha and Mainating villages have been asked whether the VLWs have helped them to choose their projects, majority respondents (65 per cent on an average) said that in the selection of project the VLWs have extended all possible help to them. Further, they commented that since selection is being made on the basis of guidelines of the programme, they have no dissatisfaction or objection. But sometimes they feel that instead of giving more importance on selected key activities, the beneficiaries should be given more freedom to select their project as per their own choice.

(c) Role of VLWs in delivering benefits to the swarozgaries

As per guidelines of the SGSY, after selection of individual swarozgaries, they have to be assisted with credit facilities to complete their projects so that they can improve their conditions. In this regard, the VLWs have played an

important role. It has been observed from the field study that the VLWs prepared the project proposal on behalf of the swarozgaries under the guidance of technical experts of the Block and thereby submit to the Block SGSY Committee and DRDA for approval. After the approval of DRDA, the same is deposited to the bank for sanctioning of loan through VLWs. The VLWs, in a sense, are extensively playing the role of a linkage and middleman between swarozgaries and bank and between swarozgaries and Block SGSY Committee. It is also observed that the VLWs helped in filling up and deposit the application forms along with the project proposal of swarozgaries for bank credit and subsidy, informed the swarozgaries about the sanction of loan as well as repayment mode of loan installment etc. Consequently, they have made frequent visit to the banks for helping the bank officials to sanction the loan. As a result, more than 80 per cent swarozgaries of the abovementioned Blocks have been able to receive the credit to start and continue their projects. Furthermore, as a linkage between swarozgaries and Block SGSY Committee, the VLWs prepare the progress reports in monthly, half-yearly and annually and transmit the directives of Block SGSY Committee to the swarozgaries from time to time etc.

Thus, it is observed that as a result of efforts undertaken by the VLWs of abovementioned Blocks, on an average 80 per cent swarozgaries have become qualified to receive the benefits, i.e. subsidy and loan during the period under study. The number of swarozgaries who received the benefits of Government is shown in the table (4.17) below.

TABLE 4.17
NUMBER OF INDIVIDUAL SWAROZGARIES RECEIVING BENEFIT
DURING 2001-09

Year	BDB	JDB	SDB	NDB
2001-02	16 (76.19)	16 (84.21)	18 (85.71)	18 (100.00)
2002-03	24 (75.00)	18 (85.71)	21 (80.76)	21 (91.30)
2003-04	15 (65.22)	20 (86.95)	30 (81.08)	22 (84.61)
2004-05	22 (75.86)	21 (80.76)	20 (95.23)	30 (81.08)
2005-06	18 (85.72)	9 (100.00)	27 (87.09)	26 (81.25)
2006-07	22 (91.66)	20 (68.96)	28 (82.35)	15 (100.00)
2007-08	20 (80.00)	24 (77.41)	20 (90.90)	22 (81.48)
2008-09	23 (85.18)	29 (80.55)	21 (80.76)	24 (80.00)
Total	160 (79.20)	157 (80.92)	185 (84.86)	178 (85.57)

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

The table 4.17 shows that out of the total 202, 194, 218 and 208 selected swarozgaries (mentioned in table 4.14 above) only 79.20 per cent, 80.92 per cent, 84.86 per cent and 85.57 per cent in BDB, JDB, SDB and NDB respectively are qualified to get the benefits of Government subsidy and loan. It is observed during field study that there are number of swarozgaries selected by Block SGSY Committee for assistance but in actual practice all of them are not entitled to receive the benefits. The variation is due to the fact that many a times the swarozgaries have either changed their mind in due course of time or did not turn up to apply for subsidized loan. However, it is also found that in some cases the number of estimated target of the Block for assistance is less than the selected beneficiaries. In such a situation, the Block SGSY Committee reduced the

number of beneficiaries and eliminated those names who are in the waiting list. From the informal interactions with the dropped-out beneficiaries, it was found that some of them were included in the next year's list.

To understand it more precisely, the beneficiary respondents of the selected villages were asked whether the VLWs have extended any help to receive the benefits of SGSY and whether it is adequate to start a micro-enterprise. In response to these questions, the respondents said that the VLWs have extended all possible helps while receiving the first time credit from the bank and during next dose of loan, the VLWs only helped them to prepare their project documents and submit the same to the Block, DRDA and bank for sanction. Regarding second question, the response of the beneficiary respondents are recorded in 'adequate', 'inadequate' and 'don't know' categories which has been projected in the following table (4.18).

TABLE 4.18
RESPONSE OF BENEFICIARIES REGARDING BENEFIT SHARING

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Adequate	20 (40)	18 (36)	24 (48)	16 (32)
Inadequate	26 (52)	24 (48)	20 (40)	30 (60)
Don't know	4 (8)	8 (16)	6 (12)	4 (8)
Total	50 (100)	50 (100)	50 (100)	50 (100)

Source: Interview Schedule-II

The table 4.18 shows that the majority of respondents (50 per cent on an average) said that the benefits in the form of subsidy and bank loan provided to

them are inadequate to carry out their projects. In this connection they argued that the ever increasing price of the raw materials is the primary cause of it. It is worthwhile to mention that processing of loan and sanction or disbursement of loan took three months time. During this period the price of raw materials generally increased and that resulted in the shortage of funds to start their micro-enterprises. While in case of some projects e.g. goatary, duckary, vermi compose, the fund is adequate where the price rise does not affect them to start business, they asserted. Moreover, on an average 39 per cent respondents said that the all round support received from the VLWs while receiving the benefits is adequate. Furthermore, the last category of people falling under 'don't know', have no idea regarding the benefits of the individual swarozgaries.

(d) Role of VLWs in achieving success

So far as the success and failure are concerned, the swarozgaries seem to have high expectation that they will succeed in overcoming the poverty line within the stipulated time of three years. Such expectations might promote them to select schemes which will create a durable asset and income generating activities. In such innovative steps, the VLWs have extended helping hand to mobilize them according to their own potentialities. As per the scheduled key activities of the Block, the swarozgaries have conveniently selected one project considering the available infrastructure facility and market viability. Once the banks sanctioned the loans, the swarozgaries started to implement the project and outcome of which would be seen after a month or more. It is important to point

out that during this study the swarozgaries of the four Blocks of Dibrugarh and Sivasagar districts have started successfully and some of them have been able to show their success but some have either forfeited their schemes or stayed hanging in middle or stagnant. The number of swarozgaries who attained the degree of success has been shown in the following table (4.19).

TABLE 4.19
NUMBER OF SUCCESSFUL INDIVIDUAL SWAROZGARIES IN BDB, JDB,
SDB AND NDB DURING 2001-09

Year	BDB	JDB	SDB	NDB
2001-02	13 (81.25)	14 (87.50)	17 (94.44)	16 (88.89)
2002-03	20 (83.33)	15 (83.33)	20 (95.23)	19 (90.49)
2003-04	13 (86.66)	15 (75.00)	23 (76.67)	20 (90.90)
2004-05	18 (81.82)	16 (76.19)	17 (85.00)	23 (76.67)
2005-06	13 (72.22)	8 (88.89)	19 (7.37)	21 (80.76)
2006-07	16 (72.23)	17 (85.00)	21 (75.00)	14 (93.34)
2007-08	15 (75.00)	20 (83.34)	17 (85.00)	20 (90.90)
2008-09	17 (73.91)	22 (75.86)	17 (80.95)	19 (79.17)
Total	125 (78.12)	127 (80.89)	151 (81.26)	152 (85.39)

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

The table 4.19 displays that out of total swarozgaries who received the government incentive and bank loan to start their micro-enterprises, the success rate or growth rate portrays a satisfactory picture because 78.12 per cent, 80.89 per cent, 81.62 per cent and 85.39 per cent of Borboruah, Jaipur, Sivasagar and Nazira Blocks respectively achieved the target and the unsuccessful swarozgaries are seen to be struggling hard to survive or disappear gradually. Thus almost 75

per cent and above have achieved to establish their micro-enterprises and capable of improving their economic condition and living standard. So far as the Blockwise success rate is concerned, in comparison to other three Blocks the Nazira Block has scored highest achievement status while Borboruah Block is the lowest achiever.

So far as the success of individual swarozgaries is concerned, the views of beneficiary respondents are quite similar to that of the VLWs as mentioned above. However they expressed that the Block is not able to satisfy the growing needs of the individual swarozgaries as their numbers are increasing every year.

(ii) Role of VLWs in National Social Assistance Programme (NSAP)

The meaning, objectives and aims of NSAP have already been elaborately discussed in the preceding part of this chapter. In this part an attempt has been made to discuss the role of VLWs in delivering their services. This programme consists of a number of schemes such as Old Age Pension, Widow Pension and Family Benefits. It would also look into the role of VLWs in the abovementioned schemes in Borboruah, Jaipur, Sivasagar and Nazira Blocks of Dibrugarh and Sivasagar districts.

(a) Role of VLWs in National Old Age Pension Scheme (NOAP)

The guidelines of the scheme provided that the senior citizens of below poverty line households who have attained the age of 65 and more is eligible to receive a lump-sum amount of Rs. 200 per month as a pension. Such citizens

should not have any other income source on his/her part or not supported by family members. So, in order to identify them, the VLWs' first and foremost duty is to make a list of those eligible pensioners through a household survey and place the same before the Gram Sabha for approval. The approval is necessary to avoid any biasness or wrong selection. In a sense, the final selection is made by the Gram Sabha. The list of select beneficiaries is submitted to the Block which forwards the same to the District Rural Development Agency (DRDA) for sanction. The beneficiaries selected are communicated through the VLWs and are asked to collect the necessary documents for receiving the pension. Sometimes a public meeting is organized to distribute the approval letters in the Blocks. The VLWs make necessary arrangement to organize such meeting. The table (4.20) shows the number of beneficiaries assisted during the period 2001-09 in Borboruah, Jaipur, Sivasagar and Nazira Blocks.

TABLE 4.20
DISTRIBUTION OF BENEFICIARIES OF OLD AGE PENSION IN BDB,
JDB, SDB AND NDB DURING 2001-09

Year	BDB	JDB	SDB	NDB
2001-02	25	16	21	18
2002-03	21	20	23	22
2003-04	24	19	18	21
2004-05	23	22	20	25
2005-06	21	19	18	NA
2006-07	NA	22	20	17
2007-08	22	20	18	17
2008-09	24	26	24	21
Total	160	164	162	141

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

From the above table it is evident that during the period 2001-09 the total number of beneficiaries provided with old age pension in Borboruah, Jaipur, Sivasagar and Nazira Blocks are 160, 164, 162 and 141 respectively. They received the amount of Rs. 200 per month as pension. It is to be noted that some beneficiaries are paid pension on yearly basis and once they are entitled to this benefit, they can avail it up to his/her death. But every year they have to produce live certificate issued by the health department. In case of death of beneficiaries, the VLWs inform the Block to stop the flow of pension and include new ones following the similar procedure of selection for disbursement of pension.

(b) Role of VLWs in National Family Benefit Scheme (NFBS)

The National Family Benefit Scheme is the sub-scheme of National Social Assistance Programme (NSAP) where a financial assistance is provided to the families who have lost their primary breadwinner. The VLWs, in this scheme, assist the family members by transmitting necessary information of the provision of the scheme and request them to place their application in the Gram Sabha. The Gram Sabha forwards the application along with its approval to the Block for further assessment and sanction. The VLWs bring the decision of the Gram Sabha to the Block and necessary arrangement is made to forward the application to the DRDA for sanction. Moreover, when the benefit is granted, the VLWs transmit the information to the concerned family to receive the assistance.

It is observed during field survey that the VLWs have been playing an important role to assist the families under this scheme and the number of assisted families are shown in the following table (4.21).

TABLE 4.21
NUMBER OF BENEFICIARIES ASSISTED UNDER NFBS IN BDB, JDB,
SDB AND NDB DURING 2001-09

Year	BDB	JDB	SDB	NDB
2001-02	3	--	1	2
2002-03	3	2	--	--
2003-04	-	1	--	1
2004-05	3	--	3	--
2005-06	2	2	2	2
2006-07	2	4	--	3
2007-08	--	--	2	1
2008-09	2	3	1	1
Total	15	12	9	10

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

The above table reveals that in Borboruah, Jaipur, Sivasagar and Nazira Blocks altogether 15,12,9 and 10 families had been assisted respectively. But in the field survey it is noticed that a greater number of families had applied for the assistance but only abovementioned families were found qualified for assistance. While investigating the reason of non-inclusion of all families under this scheme, the VLWs and BDO clarified the reason that there was no sufficient fund to cover up all of them. They also put forward arguments explaining that the state share is not despatched to the Block in time. But the people said that they were debarred

from inclusion in the list only because they are not the member of the ruling political party. After verification of fact, it is found that arguments of both parties are partially true.

(c) Role of VLWs in Indira Gandhi National Widow Pension Scheme (IGNWPS)

Another sub-scheme of National Social Assistance Programme (NSAP), the *Indira Gandhi National Widow Pension Scheme* (IGNWPS) is quite new since it was implemented from 2008. As per guidelines of this scheme a nominal amount of Rs. 400 per month as pension is provided to the widows who have lost her husband in between 40-64 years of age. In this scheme, the VLWs particularly Gram Sevikas are entangled to provide assistance as a form of pension per month basis. The selection procedure is same as that of *National Old Age Pension Scheme*. The Gram Sevikas who are incharge of this scheme verify the application during their visit and recommend the names of qualified candidates for this assistance and forwarded the list of selected beneficiaries for further approval of DRDA. After approval of DRDA the list is hanged up in the notice board of the Block Office and personally the Gram Sevikas transmit the information to the beneficiaries. Generally the approval letters are distributed in a public meeting organized for this purpose but sometimes the Gram Sevikas distribute the letters to the beneficiaries in the Block office. In some special cases, the Gram Sevikas deliver the letters at the door steps of the beneficiaries while visiting the villages for field trips.

Thus, the VLWs are playing a vital role in mobilizing the widows who are in need of special assistance under this scheme. It is worth noting that during the period of 2009-10, the number of such beneficiaries in the Blocks of Borboruah, Jaipur, Sivasagar and Nazira is 21, 16, 22 and 24 respectively. The target fixed by the Government in each Block is one thousand but in actual practice no such number of widows are there and therefore, whoever applied, their names are forwarded for approval and sanction.

In order to understand the responses of beneficiaries regarding NSAP, a question was asked to them about the implementation of this programme and their replies have been categorised as 'adequate', 'inadequate' and 'don't know' and this have been projected in table (4.22).

TABLE 4.22
RESPONSE OF THE BENEFICIARIES ON NSAP

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Adequate	24 (48)	22 (44)	24 (48)	28 (56)
Inadequate	18 (36)	26 (52)	20 (40)	16 (32)
Don't know	8 (16)	2 (4)	6 (12)	6 (12)
Total	50 (100)	50 (100)	50 (100)	50 (100)

Source: Interview Schedule-II

The table shows that majority of the respondents have termed it as 'adequate' as against the respondents of No.2 Borkheremia village where majority of them responded to it as 'inadequate'. In support of their stand they argued that the selection procedure for old age pension was not done properly.

There are many senior citizens but only those were selected who were close to the local leaders and VLWs. Further, there are many senior citizens in these villages but only few of them got selected. They also contended that some selected pensioners have not attained the qualified age of 65 but somehow they managed to get the benefit. In National Family Benefit Scheme and Indira Gandhi Widow Pension Scheme also getting similar reactions from the beneficiary respondents like that of old age pension scheme.

(3) Role of VLWs as a convener and coordinator of meetings and training camps

The VLWs are to organize and attend the meetings held for various purposes. Some of the VLWs act as coordinators or conveners and in some others they are just participants. In the self convened meetings, the role of VLWs are significant where they invite the villagers to participate. In addition, the concerned BDOs, Extension Officers, elected members of Gram Panchayats and Anchalik Panchayats are also invited to deliver their views on issues included in the agenda of the meetings. The agenda of the meeting is however decided by the Block Development Committee and as per the content and objective, the resource persons are invited to address the gathering. It is to be noted that the meetings are organized to distribute agricultural items like modern tools, machines, improved seeds and fertilizer and other meetings like distribution of benefits, sanctioned letter of loan, subsidy, dwelling units, portable water supply, electricity etc. During the survey it was also observed that some meetings were organized to

distribute the items supplied by the local MLA and MP among the poor. To organize these meetings, the entire responsibility was thrust on to the VLWs by the BDO to communicate the concerned people and make the meeting success. It is invariably a critical part of the VLWs to organize such meetings. The following table (4.23) indicates the number of meetings that were organized by the VLWs in Borboruah, Jaipur, Sivasagar and Nazira Blocks of Dibrugarh and Sivasagar districts during 2001-09.

TABLE 4.23
BLOCK-WISE HOLDING OF MEETINGS AND CAMPS DURING 2001-09

Year	BDB	JDB	SDB	NDB
2001-02	6	4	4	5
2002-03	4	5	6	6
2003-04	5	4	7	4
2004-05	3	4	5	3
2005-06	NA	5	3	5
2006-07	7	6	8	7
2007-08	6	2	4	6
2008-09	6	4	3	4
Total	37	34	40	40

Source: Official Records, DRDA, Dibrugarh and Sivasagar districts.

It is clear from the above table that during the abovementioned period equal number of meetings and camps have been organized/ held in Sivasagar and Nazira Blocks which comes to 40. In Borboruah and Jaipur Blocks 37 and 34 meetings and camps were held for various purposes. As per guidelines every Block is bound to organize at least one meeting or camp every month to aware

the villagers to acquaint them with the present position of the rural development programmes. But the facts revealed that the number of such meetings and camps mostly depend upon the dynamism of the BDO who is the ultimate authority to allow holding of them. In addition to this, the BDO has to incur the expenditure of the meeting.

In order to find out the truth, the beneficiary respondents have been asked whether such meetings or camps have been organised or not. Their replies have been categorised as 'Yes', 'No' and 'Don't know'. The replies have been projected in the table (4.24).

TABLE 4.24
RESPONSE OF BENEFICIARY HOUSEHOLDS REGARDING MEETINGS AND CAMPS

Response	No. 2 Nowjan (%)	No. 2 Borkheremia (%)	Gumutha (%)	Mainating (%)
Yes	16 (32)	12 (24)	12 (24)	18 (36)
No	30 (60)	32 (64)	30 (60)	24 (48)
Don't know	4(8)	6 (12)	8 (16)	8 (16)
Total	50 (100)	50 (100)	50 (100)	50 (100)

Source: Interview Schedule-II

The table 4.24 shows that majority (58 per cent on an average) of beneficiary respondents answered negatively and they refuted the claim of organization of such meetings and camps. They stated that only twenty to twenty five on an average of such meetings and camps have been organised during the period under study. 29 per cent opined that they have attended number of

meetings and camps but could not disclose the actual figure. When this comment was passed on to the VLWs, they argued that it was not possible to invite all the people to participate, and thus, only the selected persons from each village were invited to attend these meetings and camps. The 'don't know' category of the respondents did not want to give their comments. Thus, it is revealed that the Block maintained this record in their defense for inspection of the higher level authorities of District, State and National level.

(4) Role of VLWs as a *Sevak* or servant of the people and Government:

The role of VLWs as a *sevak* or servant of the people and Government are something different from the functions discussed above although the same are not found in any written form. The information regarding this function is collected from the informal interactions with the respondents of the village at the time of field survey. It is of course found that in the abovementioned four Blocks the VLWs' role as a *sevak* of the people is different from one another. Even then the following analysis is made on the basis of homogeneous facts collected from the beneficiary respondents.

(i) As a *sevak* of the people

It may repeatedly be said that the VLWs are a grass-root level multipurpose workers of the Government posted at the village to implement the various rural development programmes, short and long term projects and finally help the higher level agencies to bring the rural poor into a comfortable level. The

primary objective is to find out the needs and requirements of the poor at their doorstep and bring the benefits of the Government to them. As a matter of fact, it is a great responsibility of the VLWs to fulfill the dream of the Government as well as of the people. So, as a *sevak* of the people, the VLWs are the tutors of the village people, teaching them about the socio-economic, political, cultural and religious aspects of the society and state. This process, by and large, helps the rural people to cultivate awareness among them which is highly necessary to participate in the rural development process actively and wholeheartedly. Not only this, sometimes the VLWs help the students of the below poverty line families as a tutor/ teacher to earn some knowledge of their school education. Further, being a neighbour and peer of the cultivators they bring them to the hospital when suffering from illness and also make necessary arrangement for serious patients in the hospital. Besides, the VLWs help the peasants to prepare their agriculture field. Moreover, they are invited to attend the public meetings, festivals and other socio-cultural functions held in the village as chairperson or distinguished guests. Sometimes they become the chairman of School Managing Committee, club, socio-cultural organization etc. It is also found that sometimes the VLWs have to act as a copywriter and reader of the individual letters and applications of the illiterate villagers. Sometimes they become a pharmacist prescribing medicine in minor diseases. In addition, they are invited to attend the marriage ceremonies, funerals and family festivals. In other words, the VLWs are considered as one among them and therefore, they are invited to attend all

ceremonies and festivals of public and private spheres. However, the villagers get free pass to meet the VLWs at his doorstep at any time. It happens because the villagers do not feel any hesitation or complexity to discuss any matters including family matters and burdens. Besides, sometimes the VLWs become a judge to settle down the disputes or quarrels occurred among the villagers and whatever verdict pronounced by them is accepted by both the parties. Beyond the expectations, the Gram Sevikas become nurse to provide necessary advice in the maternity cases and child care. The women frequently visit the Gram Sevika to know about childcare measures, good health, nutrition etc. On the whole, it may rightly be concluded that these functions are purely informal and beyond the purview of prescribed duties of VLWs. But along with other prescribed duties, the VLWs have to carry out these functions for the upliftment of the rural people who need all these kinds of help and assistance.

(ii) As a *sevak* of the Government

As a *sevak* or servant of the Government, the VLWs have to transmit the information regarding development plans and policies of the Government. Being a welfare state, India is giving priority to touch every hook and corner and bring them to the mainstream of country's development. So, the VLWs transit the development plans and programmes to the remotest corner of the countryside and help to develop the people living below poverty line. Thus, the VLWs have become a channel between Government and the rural poor. In this context, the VLWs coordinate the various Government agencies and Non Government

Agencies like Panchayati Raj Institutions (PRIs), Non Government Organizations (NGOs), Civil Society Organizations (CSOs) or Community Based Organizations (CBOs) and local leaders which are directly and indirectly associated with one another for homogeneous purpose. Further, as grass-root level multipurpose workers, the VLWs bring the problems faced by the rural poor to the notice of the higher level agencies of rural development so as to make new plans or programmes to solve their problems. Since, the problems and constraints faced by the villagers are different from each other and therefore, there is a need to take special attention to tackle down it separately.

Part-III

Case Studies

This part deals with few case studies regarding the role performance of VLWs in the study area. In order to comprehend the role of VLWs in rural development, the data obtained from the interview schedules are supplemented by observation method while preparing these case studies. Each case represents different experiences of VLWs belonging to different Blocks. The focus is given on their socio-economic status, time spent in the village, views of villagers on VLWs, role perception of the VLWs, relation with the officials, their attitude towards the villagers and their hopes and aspirations. The first one demonstrates a VLW of Sivasagar Block who is very dynamic and sincere in delivering his service. The second case displays a VLW of Nazira Block who failed to perform

his assigned duties. The third case gives a profile of a Gram Sevika (Women VLW) of Borboruah Block who is working under various pressures and difficulties.

Case I: Profile of Mr. K.B, Sivasagar Development Block

Mr. K.B. is 50 years old and belongs to the OBC caste. He is a graduate in Arts and joined this job 25 years back in 1984. He is a hardworking functionary and strives to dedicate his full time and energy in the service to the poor. His family consists of six members; he and his wife, two school going children along with his father and mother. He has 5.5 bighas of agricultural land which signifies that he belongs to the marginal farmer category and cultivates rice crops and vegetables for their family. He is drawing Rs. 16,525 per month as salary and with this salary and land, he maintains a middle class social status.

He gets up in the early morning at 5 O' Clock and goes to the paddy field during summer for ploughing and returns at 8 O' Clock. During this time his wife prepares breakfast. He leaves for his official job at 9 O' Clock and in between 8 - 9 he attends the villagers who come to his house for any assistance. Thus, he spends the whole day working for the villages under his jurisdiction. He has to cover two Gram Panchayat areas where there are more than thirty villages. So, he first prepares a list of the villages that he has to visit. He tries to cover 4-5 villages in a day but sometimes he fails to cover the targets due to heavy

workloads. Because he has to organize crops demonstration camps, awareness meetings and training camps etc. for increasing awareness among the villagers.

When Mr. K.B. visits the villages, the responses of the villagers are found to be overwhelming because of his sincerity and dedication. The villagers used to get together spontaneously where the VLW goes. The villagers openly discuss with him their problems relating to agriculture, shortage of income, difficulties in implementing schemes, other shortcomings etc. He also tries to give them solutions of their problems and shortcomings on the spot. In case, he fails to provide solutions he notes them down in his diary and brings those matters to the Block office for expert opinion. He even places these shortcomings and problems in the monthly meetings of the Block Development Committee before discussing with the BDO. Sometimes, he visits the houses to listen to the problems and shortcomings of the people who hesitate to make it public during field survey. He tries to solve their problems with utmost care and attention. According to the villagers the VLW is one among them who is their friend, philosopher and guide.

Mr. K.B. has joined this job to serve the people. He got options to join in other services but he preferred this job because he wants to dedicate his service to the poor-downtrodden. He is satisfied with this job and has no complain so far. He even states that he has no problem if his son wants to continue this job. His wife also extended helping hand to him in this regard. She never complains against the persons who used to visit their house at any time.

Mr. K.B. has cordial relation with his superiors, viz. Extension Officers (EOs) and BDO. Due to his sincerity and dedication, the BDO respects and believes him. He accompanies BDO during field visits. The BDO does not feel any hesitation to delegate some confidential work of the department to him. Similarly, Mr. K.B. also used to visit the BDO's home at any time to discuss the official matters and also attend the family festivals. In other words, there is a good co-ordination between the VLW and BDO. As regards the relation with the EOs, Mr. K.B. has good relationship with them but sometimes conflict on unity of command has cropped up. According to Mr. K.B., the EOs try to keep the VLWs under their control which are not justified because officially they are working under the control and supervision of the BDO. But even then in technical matters, the EOs extended helping hand to the VLWs. Mr. K.B. said that he has not faced any trouble in technical matters from the EOs.

Mr. K.B. has positive attitude towards the villagers. He feels that if the villagers get chance to participate to exploit their potential they may become good producer. The villagers particularly the below poverty line households are hard workers. If they are equipped with proper training, they can enhance their capability or capacity to improve their economic condition. But in extending help to the villagers, the rural development programmes are, according to Mr. K.B. is not enough. During his service period, he found that the policies of rural development are framed in all India level but conditions as well as physical situation of individual villages are somewhat different from one another. He

argues that ground level plan should be given preference rather than plan imposed from above. However, the fact is that the people who live in abject poverty cannot think beyond their daily bread and butter. The scheme which provides guaranteed employment is also not properly implemented to ensure them to live a standard life. The local political leaders pressurized the VLWs to include the party workers in the beneficiary list. In spite of this, the mass corruption at all levels of rural development administration reduces the share of real beneficiaries who deserved it. In lieu of all this criticism, Mr. K.B. has positive attitude towards villagers and tries to enhance their awareness level so as to enable them to fight against any malpractices.

He thinks that being a *sevak* or servant of the villagers he has huge responsibility towards the people and the government. He is being appointed by the government for the service of the people and is getting not only a good salary but also a high social status. Thus, he must be sincere to this job and always be ready to deliver his co-operation of any kind. Mr. K.B. has high expectation towards the villagers particularly those who live living below poverty line. His expectation is that the people should come forward voluntarily to receive not only the benefits of rural development programmes but also co-operate the rural development administration when awareness and training camps are organized. He thinks that the secret of development is hidden within themselves and thus, they should try to exploit their potential powers. In contrary to this, Government should also create an atmosphere where the poor downtrodden can participate

freely and fairly. The existing system of administration and its programme of rural development are sufficient to alleviate poverty but still there are certain areas where the Government should play an active role. These sectors are people-centric programme and administration, reduction of corruption, minimization of influence of political parties etc. Mr. K.B. hopes that the existing system of administration of rural development should be made more transparent and dynamic to eradicate the evils of poverty from its roots.

Case II – Profile of Mr. H. M., Nazira Block

Mr. H. M. is 47 years old and living in his Assam type house. His family consists of four members that include himself and wife, one son studying in class IX in an Assamese medium government high school and a daughter in class- VII in the same school. He has 5 bighas of agriculture land and belongs to marginal farmer category where he produces rice crops in summer. He joined this job 22 years ago in 1987 but has been unable to be a successful worker. He has passed the matriculation examination and joined this job due to non-availability of any other jobs. As a consequence, he failed to get job satisfaction. As per his salary statement, he is drawing Rs. 15,250 per month and maintains a middle class social status.

As a part of routine work, he gets up early morning and goes to the paddy field to oversee paddy field. He returns from there at 8 O' Clock and leaves from home for field duty at 10 O' Clock. During that time his wife prepares breakfast

and sends their children to the school. He and his wife do not like to welcome anyone to their home for any official matter.

Although he leaves home at 10 O' Clock but he does not spend more time in the village. He goes to the village two days a week and the remaining four days he spends in the Block office. Instead of visiting and listening to the problems of the below poverty line households, he likes to visit the rich farmers and upper class people in the village. He is indeed, found almost unavailable in the villages under his jurisdiction and maintain limited link with the people. Rather, he visits the Block office more frequently to please the BDO and EOs. He spends his time in Block office in engaging petty and unnecessary things. Literally speaking, Mr. H. M. abuses his powers and does injustice to the rural people in providing benefits provided by the Government for various welfare schemes.

As such the views of villagers towards Mr. H. M. are discouraging. They complain that Mr. H. M. as a *sevak* of the people or worker at village level does not extend any helps to solve their problems. When the villager complains to the BDO against Mr. H. M., the BDO also would not take any punitive action due to his personal relationship. As a result, the villagers are forced to collect the information of rural development programmes and its benefits from other sources like Gram Panchayat, Block Office, local leaders and fellow villagers. Consequently, many a times villagers get confused and helpless.

Since he is disinterested in his job, Mr. H. M. is bound to maintain a good rapport with his superiors. He always wants to please his superiors. Due to his flattering nature a cordial relationship has been established with the BDO and EOs. But his attitude and relationship with the villagers is critical as well as unethical. He conceives that villagers are his subordinate and instead of going to them, they should come to contact him for their functions. In other words, instead of being a *sevak* or servant of the people, a bureaucratic attitude has grown up within Mr. H.M.

In the long run, it may be concluded that Mr. H. M. is dissatisfied with his job and as such no benefit can be expected from him for the cause of rural people. He is working only for salary which he believes, should be enhanced and promoted to higher rank of job.

Case III – Profile of Mrs. M. K., Borboruah Development Block

Mrs. M. K. is 45 years old and working as a Gram Sevika in Borboruah Block since last 15 years and living with her two sons and one daughter in an Assam-type house. Her husband expired five years back in a road accident. Her two sons are studying in a provincialised college in degree course and her daughter is in class X in an Assamese medium government school. She has five bighas of cultivable land.

Mrs. M. K. gets up in the early morning and leave for official duties at 9.30 a. m. to the village. Before leaving for official duty, she prepares food for

her children and has to complete other domestic works. Being all in all of the family, she has to complete her works very fast and there is no time to attend any person in the morning. Thus, she requests the villagers that they should come to her home in the evening particularly when she comes back from the villages and Block office. She visits the villages three days a week and the remaining three days in the Block office. When she visits the villages, she spends there the whole day. She tries to attend the villages under her jurisdiction but due to large area she is unable to attend more than one village a day. She usually travels on foot because she cannot afford any transport vehicle due to shortage of money.

During the time of her visit to the villages the response of the villagers are found to be co-operative as well as attentive. The beneficiary households, both men and women, have come to attend her and placed their problems and shortcomings. Accordingly, she tries to solve them at the spot but in case of being unable to solve, she brings them to the Block office for expert advice. That is why, according to the villagers, Mrs. M. K. is a sincere worker and leaves no stone unturned to help them. But being a women worker, she cannot frequently move from one place to another. The overall image of Mrs. M. K. as a Gram Sevika is good. In other words, she has good records among the villagers. However, she believes that the villagers are very co-operative and friendly. But as noted above, since she is a women and her area is large, she has been unable to fulfill the expectations of people as demanded.

According to Mrs. M. K. the role of Gram Sevika is very critical and challenging. It has been more difficult when a widow woman like her is in such a post. It is critical in the sense that she has to look after not only the women but also the men. According to her, the requirement, attitude and nature of works of man is different from women. It is challenging in the sense that she has to fulfill the multiple demands of the villagers as per programme which include agriculture development, individual and group swarozgaries, old age pension, family benefits and widow pension etc. But still, she is committed to her works and always ready to help the poor.

Mrs. M. K. has friendly rapport with the superior officers. She never likes to give them any opportunity to complain against her. The BDO and EOs also extend helping hand in performing her functions.

She has high hopes and aspirations to this job. After the death of her husband, she never feels lonely because the villagers are always with her. She wants to give better education to her children and thus, she is ready to work hard to win the confidence not only of the villagers but also the higher officers. But she hopes that the salary and travelling allowances should be increased so that without any financial burden, she can dedicate her full time to this service. Further, she believes that the people who are living below the poverty line have potentialities to change their conditions but a proper atmosphere is needed to gear up their hidden potentials.

From the above discussion, it is evident that the VLWs have to perform multipurpose functions under various rural development programmes. As a part of multidimensional role, the VLWs of Borboruah, Jaipur, Sivasagar and Nazira Blocks have carried out the functions which include agriculture development, implementation of SGSY, NSAP and other rural development programmes, organized meetings and credit reimbursement camps and also served as a *sevak* or servant of the people and Government. It is to be noted that most of the functions of agriculture development is carried out by the VLWs informally but when method demonstration and result demonstration camps are organized, it is mandatory for concerned VLWs of the Block to take part to help the agriculture specialist to organize such camps. During the period of this study, two method demonstration and three result demonstration camps on an average found to have been organized, although there is a provision to organize five method demonstration and ten result demonstration camps per year as per general guidelines. So far as SGSY is concerned, the VLWs of these four Blocks are quite successful in the formation of Self Help Groups (SHGs) but as far as generating economic activities among them are concerned only 29.05 per cent on an average of SHGs have been able to carry out their economic activities. So far as the individual swarozgaries are concerned, the success rate is quite high, where 67.51 per cent on an average have succeeded during 2001-09 period with the help of VLWs and higher level agencies. As regards the NSAP, the VLWs of these four Blocks are quite successful to provide on an average old age pension to 156

persons, family benefits to 11 persons and widow pension to 20 women. But there are many qualified old aged people, widows and families in the area under study but due to insufficient funds, the VLWs have not been able to include them all. In this regard, the VLWs have selected the beneficiaries on preferential basis. As regards meetings and credit-cum-reimbursement camps, an average 14 such meetings and camps have been organized to distribute agriculture inputs, allotment letters of houses under IAY, free electricity cards under RGGBY, job cards under MGREGS, Annapurna and Antodaya ration cards etc. The dual role played by the VLWs, as a *sevak* or servant of the people and Government, in these Blocks are quite significant because through this function the VLWs have been able to establish an affinity with the rural people to understand their weaknesses and potentialities and finally help to find out the immediate solution as well.

Thus, the role played by the VLWs in the abovementioned Blocks failed to reach the expectations of the people although they tried to perform their role to the satisfaction of all. It is found from the study that complete success invariably depend upon certain relative aspects, e.g. adequate finance, supply of benefits, good will and support of BDOs and higher level agencies, voluntary participation of people, healthy co-ordination between elected leaders of PRIs and VLWs and more importantly, the opportunity to get involved in the decision making process etc. However, the study reveals that these factors are either absent or partially available in the Blocks and villages under study. It is observed during field

investigation that lack of finance is a living phenomenon and as such benefits are limited and not accessible to all needy people. Furthermore, to some extent, lack of good will of BDOs and other higher level agencies are also responsible for non-execution of existing programmes. It is well recognized that awareness and participation of people is the backbone of success in any rural development programme, but during this study it is found that the people living in these four Blocks are not sufficiently conscious of receiving the benefits of rural development programmes. Similarly, the democratic decentralization under 73rd amendment of the Constitution of India provided the opportunity to the people to participate in the decision making process but politicization of the entire process in a sense forced them to concentrate their attention within the boundary of party-based activities. So, efforts should be made to percolate the benefits of development to the poor needy sections of the society with the help of VLWs.

Notes and references

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- ¹² Guidelines (2004). *Indira Awas Yojana*, Ministry of Rural Development, Government of India, New Delhi. p-4
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- ¹⁵ Beneficiaries are also called as Swarozgaries in SGSY scheme.
- ¹⁶ Ibid. Guideline (2000). *SGSY*, pp. 4-5
- ¹⁷ Guidelines (1995). *NSAP*, Ministry of Rural Development, Government of India. New Delhi: p-1
- ¹⁸ Operational Guidelines (3rd Edition), (2008). *NREGA*, 2005, Ministry of Rural Development, Government of India, New Delhi.
- ¹⁹ *Assam Tribune*, 12 April, 2010
- ²⁰ The method demonstration is organized to teach the farmer about the plough techniques, soil testing and selection of land, size of land, use of eco-friendly fertilizer, insecticides, using machines and tools etc. More importantly, attention has been given to produce more yields in per hectare land with less effort by using improved seeds and the selection of seeds as per fertility of soil. Care has been taken to use the soil in such a way that the quality of soil may not be degraded. The method demonstration plot is keeping under special care of the VLWs. When the crops are ready for cutting the VLWs once again invited the farmer to show the result demonstration. In this result demonstration, the VLWs show the farmer about the quantity and quality of crops produced in the testing plot.
- ²¹ Ibid. Guideline (2000) *SGSY*. P. 2
- ²² Ibid. Guideline (2000). *SGSY* pp. 8-9.