CHAPTER - SIX

SUMMARY AND CONCLUSIONS

Discussion and analysis of the whole study are summarized as follows:

The chapter-2 provides ample evidence of the fact that it was felt that much multiplicity of programmes for the rural poor, operating through a multiplicity of agencies, should be ended and be replaced by one single integrated programme throughout the country because all the past and on-going programmes have not been successful in attacking the problems of rural poor. In recognition of this fact, a new beginning was sought to be made in 1978-79 to go in for the new anti-poverty programme popularly known as the Integrated Rural Development Programme (IRDP).

Prof S.R. Hashim Committee recommended for a single self-employment programme suggested for making efforts towards from individual beneficiary approach to group approach in implementation of self-generation programme and preference to group activities and cluster approach. As a result, a holistic programme know as Swarniyanti Gram Swarozgar Yojana (SGSY) came into existence in 1st April 1999. The programme aims at organizing the poor people of the villages in the form of Self-Help Groups (SHGs) by providing them proper training, loans, technological infrastructure and marketing avenues to sold of their products. Mainly the BPL people were the prime target of this programme. Its emphasizing aspects have discussed under it.

The Chapter-3 reveals the facts that despite launching many developmental programmes, the socio-economic profile is still not developed as desired. After interacting with respondents and visiting their houses, facts came into light that respondents are having lack of their own assets to generate income and lack of infrastructure was also found.

The Chapter-4 details the management of IRDP and SGSY in Barpeta district through which the anti-poverty programmes were implemented. For this purpose there are four-tier management system viz, Central level, State level, District level and Block level. In District level there is one agency called District Rural Development Agency (DRDA) which is whole and sole responsible for
executing and implementing the centrally sponsored poverty-alleviation programmes in Barpeta District.

The Chapter-5 explains the physical progress and implementation of the past and on-going programmes of poverty alleviation in terms of employment and income generation, peoples’ participation, type of works, quality of works, technical analysis, monitoring and delivery system etc. So, this chapter provides ample evidence of the fact that these programmes have showed the seeds of economic and social empowerment of weaker section of the society.

The analysis and discussions of the previous chapters on the basis of secondary and primary data relating to Barpeta district, helped produce the specific and general findings:

- Enormous variations in poverty are apparent within the blocks under taken for study. The percentage of households in poverty varies from a low of 4.1 per cent (in Mandia block) to a high of 47.3 per cent (in Gobardhana block).
- A large number of households have overcome poverty in the past 15 years. But simultaneously a very large number of households have also fallen into poverty. The net decline in poverty – numbers escaping from poverty minus numbers falling into poverty – is quite small as a result.
- Among all poor households in these blocks, 31 per cent have experienced poverty for the first time in 15 years, that is, about one-third of all currently poor people became poor at a time when the national economy was growing and when the district’s economies were also growing. The remaining 69 per cent (of all currently poor households) have remained poor continuously for more than 15 years.
- Several households have escaped from poverty at the same time; 33 per cent of households that were poor 15 years ago have managed to find their way out of poverty.
- Escape and decline are not symmetrical with each other. Reasons for escape are varied and multiple, as are reasons for decline, and these two sets of reasons differ significantly from each other. Different policy instruments are required thus to promote escape and to prevent decline.
- As per record’s of DRDA, Barpeta district, more than 75% of beneficiaries crossed the poverty line over time, whereas on the basis of collected primary data, it is found that 68% of the beneficiaries have crossed the poverty line.
• the percentage of the district population below the poverty line has only declined from 63% in 1973 to 45% in 1987, 38% in 1994, 35% in 1999 and 27% in 2000-2008. Poverty has declined but not at the targeted pace to reach 26% in 2006-07, whereas poverty ratio was assessed on the basis of collected primary data and it was found that the percentage of poverty ratio in the Barpeta district was 28% in 2007.

• Data Collected for the purpose revealed that 12% of rural poor have availed pucca house and 12.5% of rural households have access to safe drinking water and nearly 80% of villages in the district are 20 to 25 kms away from the most of the basic facilities namely railway station, bus stop, healthcare centre, head post-office, nationalized bank branches, ATM services and shopping centres etc.

• Collected primary data set forth that 2.25% rural population was covered by sanitary avenues in 2007.

• The field data collected in connection with the study shows that number of unemployed youths undergone technical training through the programme TRYSEM, found at 75,225. Again 35% TRYSEM beneficiaries were able to start their schemes after training and 65% were wage earners data collected further reveals that 80,000 mandays of employment was generated under the Rural Man-Power Programme Scheme. On the other hand, 90,000 mandays of employment was generated under crash scheme for rural employment (CSRE). Primary data revealed that Pilot Intensive Rural Employment Programme (PIREP) generated 75,000 mandays of employment. As per data collected for the purpose shows that nearly 1 lakh mandays was generated under National Rural Employment Programme (NREP).

• The field surveyed data shows that peoples’ participation in developmental activities in the district stands at 58 percent.

• The field survey has explicitly brought out that the present strategy of providing employment in rural areas through wage employment is able to mitigate in a year (2006-07), these employment generation programmes (JRY and EAS) are able to provide employment to less than 25.2% of the BPL families under JRY and only 20.4% under EAS, and that too only for 3.5 days in case of JRY and 5.3 days through EAS and in terms of wages per year to beneficiary, these are Rs. 202.8 and Rs. 201.2 under JRY and EAS respectively (Table 6.1)

• With regard to self-employment programme, IRDP is able to make very little impact on the rural poverty. The study has revealed clearly that beneficiaries covered under the programme are not able to run their
enterprises successfully as utilization of assets given in the scheme is poor, increase in their income is dismally low (see table 6.2), they are not able to repay loan (the repayment is less than 20% for majority (27.2%) of the beneficiaries) and these families are getting into a situation of debt-trap.

- **The results obtained based on the trend equations are:**
  - Correlation analysis of the collected data shows that there is high degree correlation between the population growth and poverty. The Correlation analysis between the loan and investment, subsidy and loan; investment and income; and employment and income shows that the correlation co-efficient is that the correlation co-efficient is high degree of positive correlation. It means they have impact on each other positively (Appendix table 1.3).
  - the annual average increase in investment, loan, household income and employment is 0.27 lakh, 6,46,960 lakh, 2.56 thousand and 3.68 mandays respectively in the district. A close look at the value of $R^2$ (the co-efficient of determination) for all the three models reveals that the models are very close. The value of $R^2$ ranges between 0.997 to 0.998. For one percent increase in the loan, investment and employment, the increase in average household income is phenomenal. Likewise, if loan, investment and subsidy amount is increased by one percent, there is significant increase in employment. For one percent increase in capital, subsidy and investment the increase in SHGs’ average income is marginal (appendix Table 1.4).

**GENERAL FINDINGS:**

- poor peoples’ participation in the planning and its implementation of programmes.
- imperfect planning and scheme design at the block and GP levels for various programmes.
- weak delivery system leading to ineffective implimentation of poverty alleviation programmes.
- low capacities of PRI due to lack of infrastructural and organisational support, low capabilities of PR functionaries and insufficient resources.
- lack of economic opportunities for the people to have sustainable livelihood due to lack of infrastructure (such as all weather roads and communication, marketing network, irrigation and power) and poor
human capabilities (in terms of knowledge and functional skills) to enable them to harness their potential, and these factors are having dampening effects on the ability of poor to raise income.

- leakages owing to inappropriate works, inefficient implementation and high level of corruption
- quality of assets provided under the programme is poor. Assets and schemes are not appropriate to the regional or group need
- there has been little or no consultation and involvement of local communities in general and target group in particular in deciding and implementing the programme
- lack of accountability remains a major problem. The structure content and funding of these programmes remain mostly in the hands of the central govt.
- there is a considerable overlap among the schemes and between the schemes and normal State plans. The features along with the rigidity of central guidelines make for fragmentation and duplication of schemes. Co-ordination and monitoring becomes difficult.
- The programme tend to emphasis on loans and subsidies and provision of current wage employment rather than productive capacity for achieving a high level of employment and income on a sustained basis.
- Projects of employment generation were incorrectly selected as a result the desired employment generation was not achieved.
- Assistance for productive purpose gets eaten into consumption activities.

**SPECIFIC RECOMENDATIONS**

*For Poverty Alleviation Programme*

1. Comprehensive development approach with a focus on developing human capabilities.
2. Creating an environment of economic opportunities.
3. Strengthening decentralised system of planning and implementation.

**FOR ECONOMIC STRATEGY**

1. Broad-based development approach by integrating social and economic development efforts.
2. Focus on sustained employment opportunities.
3. Developing social and economic infrastructure for giving boost to rural economy.
4. Integration of activities of agriculture, animal husbandry, fisheries, forest and so on for sustainable natural resources management.

- **For Programme Design**

1. Local based programme design.
2. Equality consideration.
3. Woman’s participation.

- **Planning and Scheme Design** - Regarding planning and scheme design, following suggestion/recommendation may be put forward:

1. Educational and awareness programmes for people for their participation in gram sabha and planning process.
2. Strengthening planning unit by improving infrastructure, placement of trained manpower and developing database facility.
3. Imparting knowledge and skills to development functionaries for microplanning at GP and Block levels.
4. To develop necessary planning methodology to be adopted at the GP/Block/district level

- **Institution Buildings**

- **Delivery System**

1. To strengthen organisational and infrastructural support of line departments
2. To provide logistics support
3. To strengthen M & E and MIS units

**PR Institution**

1. Well-structural Capacity building programme for improving knowledge and skills of PR functionaries for planning and implementation
2. To provide necessary organizational and infrastructural support for planning at local/grassroot levels
3. To specify clearly the roles and responsibilities of PR functionaries, people (and their organisations such as CBOs) and line departments for planning, implementation, monitoring and evaluation
4. To provide necessary administrative arrangement for integration of plans of different tiers.
5. To provide necessary powers and functions at GP, Block and district levels.

For Management of Programmes:

1. Improving skills in the development functionaries for: implementation planning, peoples’ participation, inputs and manpower management, office management and developing M & E system.

Finally, it should be appreciated that we need to look into the nitty-gritty of rural development system which has linked with poverty alleviation right from the policy to strategy to programme design to delivery system to institution building and to efficient management of implementation of programmes, only then will be able to sound the system.

BROAD RECOMMENDATIONS:

The field study has shown that the development has to focus on ‘people’. It is very fundamental that whatever development initiatives are taken, these should result in improving the quality of people. So the success of programmes will depend on how the peoples’ needs and aspirations have been addressed in totality. It calls for proper harmonisation of national priority of higher growth with improvement in standard of life of people at the grassroots level. Thus, the decisions which will produce the local change should be taken at the level and peoples’ initiatives in the development process should be encouraged. In this context, the effective public participation will demand improved capabilities in people and this is where our focus should be. Another important aspect which should be properly addressed relates to development of infrastructure, as it is one factor which will provide stimulus to the whole development process. Together with these, the sustainability of development in terms of three dimensions viz., ecological, economic and social atmosphere has to be built in the development process so as to eradicate poverty and thereby improving the standard of life.

Now as per the findings brought out evidently in the previous chapter, we should address the following fundamental issues for sustainable and equitable development and for achieving the goal of eradication of poverty:

- POPULATION CONTROL:
The population control should get top priority as a strategy in a situation of ever decreasing resources in general and to reduce poverty in particular. In order to achieve this goal, the attention should be focused on improving awareness about family planning methods. Increasing the access to health facilities in terms of infrastructure, availability of health workers, training and extension programmes in rural areas. Besides enhancing economic and education facilities, the initiatives will facilitate birth control.

- **INFRASTRUCTURAL UPLIFITMENT**:

For giving boost to social and economic activities, there is a need for giving thrust on creation of basic infrastructure such as: school buildings, health centres, tubewells for drinking water, community centre for social upliftment and roads, irrigation structures, agricultural farms, improved marketing network and so on for economic development. Further, electricity and telecommunication should be provided for giving boost to economic activities. Here at first, the focus should remain on providing basic infrastructure for each and every villages or group of village (depending upon population and area) before any further development can be taken on a sustainable basis. Moreover, the thrust should be given on irrigation system as it can provide boost to the village economy. Proper rural connectivity with the National Highways with all weather roads should be made so as to enable the rural people to use their unutilised village land in productive purposes.

- **SUSTAINED EMPLOYMENT GENERATION**
  *(Production - Led - Employment)*:

There is a need for bringing shift in the policy from “Wage employment” to “sustained employment generation”. It is very much possible to achieve this goal if the systematic thrust is made on developing agriculture and its allied activities. It will call for improving the infrastructure for irrigation, seed multiplication, network marketing and also improving the knowledge and skills for farmers to adopt new appropriate technologies for enhancing the crop production. These efforts will ultimately helps in crop-rotation. Similarly, animal husbandary, poultry and fisheries which have good employment potential in various pockets in the country should be encouraged through better management of inputs, R & D and marketing support.

While giving boost to primary sector which will help the large population dependent on it in getting employment and better income, simultaneous efforts
should be made to link the produce from primary sector to industries like rice mills, dairy units, fruits and vegetable processing units, to name a few. It will not only help in providing marketing outlets to agriculture but also in enhancing employment avenues. After all, development of agro-based industries is highly necessary in Barpeta district so as to tackle the problem of disguised unemployment.

There is another area which has vast potential for providing meaningful employment. That is wasteland improvement. As per the agricultural statistics (1999) about 38.20m hectare (cultivable waste + fallow land) of land is under wasteland. Thus, a large number of landless people can be productively engaged not only for employment but also for development of land and cultivation of various agricultural and forest crops.

- **HUMAN RESOURCE DEVELOPMENT :**

  The quality of life should be the ultimate determinant of the success of development. The quality of life can be measured by human resource development (HRD) in terms of level of education, health coverage and access to sanitation and safe drinking water. It is the HRD level of an individual which will determine his/her capability to be in a position to utilise the resources productively. A well defined programme for HRD will demand:

  (i) a well expanded programme of education and public health (specially in remote areas and for disadvantaged groups) and also for sanitation and pure drinking water,

  (ii) knowledge and functional skills development programme (which will provide the opportunities to people to utilise resources efficiently on sustained basis)

  (iii) the ‘entrepreneurship’ development programme (to enable the people to choose from a variety of available economic avenues) to further enhance decision making and managerial capabilities. A well conceived health and educational programme will therefore, require an enhancement in expenditure (as % age of GDP) on health from present level of 13% to about 6% and for education from 3.5% to 6.5% so as to make available a comprehensive package to people in all the villages.
Thus, like many developed countries and fast growing economies, investment in human capital through expanded programme of education and public health can result into three distinct advantages:

(i) It will provide scope to the people to choose from the economic opportunities that will suit them the best
(ii) It will raise the productivity of efficiency of functioning, and thereby helps in improving the income
(iii) It will facilitate in reducing the birth and death rate, and so, arresting the population growth.

- PROPER HARNESS AND MANAGEMENT OF NATURAL RESOURCES:

The natural resources should be harnessed properly. The management of natural resources should find prominence on our development strategy to alleviate the poverty. Needless to go into the details of dependence of people on natural resources and after effects of degradation of enviromental resources, there is an urgent need to address the factors disturbing the ecological - equilibrium which in turn is affecting the economical life of a large number of people. It calls for making development intervention such as:

(i) Common property resources management with special focus on fuel and fodder management and scientific control of increasing cattle population.
(ii) Soil management, crop management with the application of ecofriendly technologies. It may require specific measures to check uncontrolled grazing and cultivation on high slope lands in order to control soil erosion which may demand for making special provisions for restricting cattle grazing in a confined area and ban on cultivation on high slopes (more than ten decades).

- PROMOTING APPROPRIATE TECHNOLOGIES:

Promotion of technologies will call for taking measures for the dissemination of information about technologies and then providing training (to people in rural areas) for their application in various fields viz., agriculture, horticulture, animal husbandary, fisheries, in order to raise the productivity. Technologies can also help in improving qualities. For example, in the field of housing and sanitation, low-cost technologies can help in uplifting the quality of
construction. In order to transfer successfully the technologies, the technology centres (that should include - laboratories, equipments and training aids) should be set up at district and block levels to aid in easy successibility and transfer of technologies. After all, whatever technologies adopted, is to be job-oriented.

**IMPROVING MARKETING NETWORK:**

Marketing for all kinds of products in rural areas is another crucial area which needs immediate attention. Whether it be agriculture or handloom and handicraft or other household industries, lack of marketing facilities is the major stumbling block for the slow growth of agriculture sector and the failure of many other enterprises. For developing effective marketing system, there is a need for strengthening marketing infrastructure (such as market yards, godowns, cold storage etc.) for setting up processing units (specially for perishable commodities and items in which value condition can provide more income to local people) for strengthening co-operatives and improving the managerial skills of members so that they can manage their marketing without depending on middle man and for developing market intelligence about the prices prevailing in various markets.

**LAND REFORMS AND STREAMLINING MONEY - LENDING:**

There are two important issues, viz, land reforms and money - lending that need to be looked into more critically and necessary steps need to be taken for strengthening land reforms and streamlining the money - lending. For land reforms, the states have passed necessary legislation for ceiling and tenancy laws, but what is more needed is strengthening of revenue administration in terms of infrastructure, manpower and up-to-date land records (and computerisation can help a great deal in this direction). Besides, there is a need for awareness building, providing financial aid to poor in a timely manner and strengthening self-help groups (SHGs) and co-operatives.

Finally, the broad-based development strategy for eradication of rural poverty as discussed above, will provide the shift from the present structured development approach (which has now focus) for “creating an environment of opportunities” for individuals to participate in the development process effectively and take the advantages thereof.

**OBSERVATIONS ABOUT LOCAL INSTITUTIONS AND POVERTY ALLEVIATION PROGRAMMES:**
During the course of research study, the field visits were made several times. For the purpose five development blocks were selected and would met the beneficiaries under IRDP and swarozgaries under SGSY. Name of the beneficiaries and swarozgaries were collected from the banks and also from concerned BDO officies. At the time of these visits, the dicussions were held with concerned persons, members of the SHGs and the concerned offices, bank managers and staff of various departments. For the study undertaken, required primary data were collected with the help of well -structured questionnaire and secondary data were collected from different central and state Government offices like District Administration, DRDA, Block, Banks, department of Economics and statistics, Employment exchange etc. Institutions like SIRD being involved in rural development visited. Required observations were made from these functionaries of rural development. These observations are outlined below :

**DRDA AND BLOCK FUNCTIONING**

District Rural Development Agency (DRDA) was set up in 1980 for the implementation of Integrated rural development programme (IRDP) Swarna jayanti Gram Swarozgar Yojana (SGSY) etc. The main aim for setting up of DRDA was that at district level one agency should co-ordinate with all the line departments for integrated development of rural areas through a comprehensive, planning of all the sectors viz. horticulture, animal husbandary, fisheries, agro-based industries and so on. It was envisaged that DRDA would implement IRD and poverty alleviation programmes through development blocks. Now against this background the study of functioning of DRDA and Block was done and the salient features are given below :

1. DRDA is headed by Project Director who is either senior class I IAS officer or equivalent State civil service officer and has three-four APDs (assistant project directors) and some clarical staff. For integrated development (covering poverty alleviation) planning and implementation, DRDA has to co-ordinate with about twenty departments. Here the field study shows that these line departments function independent of each other and implement the programmes as per the directions of their respective departments or in other words, these line departments work at some places like district, block and GP etc. and reported the matter to the State head quarter.

As these departments are not under administrative control of DRDA, so right from the planning stage to implementation and to monitoring and evaluation,
there is no coordination between the functioning of DRDA and line departments. While IRDP, SGSY calls for close functioning of the relevant departments engaged in this process. And so lack of proper administrative arrangement makes it impossible for the DRDA to coordinate with so many departments for the planning and implementation of the programmes, and thus, the objective of integration of rural development programme aiming alleviate the poverty gets defeated.

2. An attempt was also made to know about the functioning of Governing Body (GB) of DRDA. The GB is meant for taking important decisions with regard to planning, action plan preparation and implementation of poverty alleviation programmes problems besides review of performance. It was observed invariably that the discussion in the GB did not follow a systematic pattern. For example, sometimes the discussion starts from any issue on a particular subject and goes on for long time while many important aspects are not discussed due to lack of time. Likewise in certain other cases, the detailed and relevant discussion does not take place, e.g., for non-achievement of target, the officer of a particular department is pulled up badly which leaves every one in a bad taste but no in-depth analysis to know the reasons for failure is done.

3. If we look into the functioning of development block, it is also marked with insurmountable problem of co-ordination. Though the field staff of line departments exist at block level, yet again the BDO finds it impossible to coordinate with them as these field staff work almost independently and report to their respective departments and do not work as per the need of Block. So under the present administrative set up, the implementation of anti-poverty programmes would affect badly. In this direction the BDO, EO (c) have to constantly chase the field staff of line departments and even then the work is not done and moreover, the responsibility and accountability fall on us while these line departments have to provide crucial support for the implementation of any type of programmes.

4. With regard to the role of PR functionaries, they keenly participate in the discussion and are very enthusiastic about the new works to be done in their respective areas. During the approval of action plan of DRDA, they normally submit the list of works to be done in their respective constituencies and the list is accepted by governing body without looking into the technical details and the action plan so prepared becomes merely the compilation of list submitted by the members. While the discussion in the Gram Sabha or at the panchayat samiti level
is not done, no technical feasibility analysis is carried out and the concerned departments do not do any inter-sectoral analysis.

It is observed that in certain cases the conflicts between PR members and departments functionaries arise on account of various working problems. It was found that these conflicts occurred due to references made by PR functionaries for:

(i) Inclusion of beneficiaries/works in the action plan,
(ii) The work order to be given for construction works to a particular “executent”,
(iii) Transfer and posting of certain staff and officers to a particular place.

IMPLEMENTATION OF OTHER POVERTY ALLEVIATION PROGRAMMES

During the field survey, detailed information were collected as to some selected programmes such as: JRY, EAS, IAY, TRYSEM, IRDP and SGSY. Of course, more thrust were laid on IRDP and SGSY since it was the subject of my study. In connection with these programmes, detailed discussions were held with the Extension officer (credit), other block staff and selected beneficiaries in the field. Based on the discussions, a few salient points are summed up as follows:

(a) The IRDP and SGSY programmes are operational in all the grams panchayats. Lot of beneficiaries have already collected loans under IRDP and a number of SHGs have been formed in each grams panchayats. Beneficiaries are not paying back to loans to the banks regularly. SHGs are active and getting assistance from DRDA. The IRDP beneficiaries that almost all of them were not the members of SHGs as selection of the beneficiaries was not done from the Self-help group in the village, contrary to the desired approach. An attempt was also made to know the poor functioning of SHGs. It was due to poor educational background and lack of awareness among the members and also paucity of training to secretary of the group.

(b) The improved tools are not made available to the beneficiaries who are rural artisans covered under TRYSEM/IRDP programmes. The reasons cited for not supplying toolkits were:

(i) Lack of follow up after the training under TRYSEM
(ii) Lack of interest in the part of the beneficiaries as there was little usage of training in future on account of poor marketing support.

(iii) Non-availability of improved tool-kits in the nearby areas.

(c) A study was also made about the implementation of DOAP and the following observations were made:

(i) The programme envisages the formation of PIA (Project Implementing Agency) which may be either line department (agriculture, horticulture, soil Conservation, animal husbandary etc.) or voluntary agency, then followed by constitution of watershed development team which will have members from multi-discipline viz, engineering, agriculture, horticulture etc.

(ii) Normally when the Government departments are working as PIA, it become difficult on their part to devote fully for the project as they are also doing work of their departments. When the projects are given to voluntary agencies, they also find it difficult to implement them because of their low capacity to co-ordinate with different departments and also they lack full technical knowledge.

(iii) After the formation of PIA, Watershed Development Team (WDT) is formed for 10-12 projects. Thereafter for every watershed project, one watershed association should be registered. Its main role is to do planning, monitoring and review the progress of project. But for carrying out day-to-day activities of the watershed project, the watershed committee is formed. Thus, under the multi-group formations like team, association and committee, various organisational problems in the form of difficulty in co-ordination among different members and in liasoning with various technical departments and user group/beneficiaries crop up at various stages of implementation. And these problems affect the smooth implementation of the watershed projects. Now with the existence of the Panchayati Raj Institutions in the form of Gram Panchayat at the panchayat level and Panchayat Samiti at the block level, problem of implementation of project gets compounded. As they also try to raise issues for their involvement in the project activities and that causes differences among different groups and PR institutions.

(iv) At the implementation stage the day-to-day work should be done by watershed committee team but at the field level the actual work in the form of raising of nurseries, soil conservation measures, supply of agricultural inputs etc.
are done by the field staff of respective departments. So in this multi-departments and multi-groups functioning, if is felt that the project implementation part suffers badly due to lack of co-ordination and accountability and differences in opinion among different members at the implementation level.

Centrally sponsored poverty alleviation programmes like SITRA, DWCRA, TRYSEM and MWS have been merged into one programme viz, SGSY.

SOCIAL SECURITY PROGRAMMES

Under social security programmes, a number of schemes viz, NOAPS, NFBS, NMBS, OAP and widow pension scheme have been taken in different States. Although these schemes provide relief through monetary assistance to beneficiaries but there are two important aspects which need to be looked into. These are -

(i) The assistance is too low to maintain oneself.
(ii) as the number of beneficiaries covered are fixed for a particular year but in actual practice, number of eligible persons far exceed the target. Besides there are certain problems in the implementation such as delay in sanction due to long procedure and delay in disbursement.

DRINKING WATER AND SANITATION

Under drinking water and rural sanitation, the implementation of programmes is not satisfactory in certain pockets. For example, in tribal areas where there is occurrence of pollutants such as fluoride, iron, arsenic, salinity etc, the water treatment plants are not installed in many cases and if these are installed they do not function properly. Similarly, the rural sanitation should follow the proper educational and awareness programmes about the necessity of sanitation. But these programmes are not carried out at the village level. So the rural sanitation scheme does not succeed in its objectives as the people are less inclined for sanitation facilities while if we compare with kerala, these two programmes find considerable success due to high awareness among the people that has resulted into increased demand for the need of ‘safe’ drinking water and ‘sanitary’ facilities.

Here, it is important to understand that sanitary facilities and drinking water can not be utilized by the people in the absence of proper awareness about the need of sanitation and ‘safe’ drinking water and usage of appropriate technologies
(for sanitary system and water treatment for drinking water). Therefore, investment for the creation of infrastructure for drinking water and sanitary facilities is necessary but generating demand in the people through a well-organized awareness programmes and creation of right environment for adoption, application and maintenance of appropriate technologies is very crucial for the success of the schemes.

APPLICATION OF TECHNOLOGIES IN RURAL DEVELOPMENT PROGRAMMES:

Although under various anti-poverty programmes a large amount is spent, yet the application of appropriate technologies is insignificant. For instance, under Indira Awaas yojana for housing, the low cost construction technology can be very well utilised but the beneficiaries under the scheme do not use the low cost materials as there is no availability of such materials in their block. Likewise for IRDP, the improved tool-kits are not available in the backward areas and the beneficiaries are not able to take the advantage of appropriate technologies. Similarly, for various agricultural programmes the application of new technologies is not encouraging specially among poor farmers. An attempt was also made to know the reasons for poor application of technologies in the implementation of various programmes. It was revealed that there is no proper support system in terms of infrastructure, training and research and demonstration facilities to facilitate the availability of technologies to people.

FUNCTIONING OF PRI’s:

Some of the observations about the functioning of PRI’s have been gathered during the field visits to the five blocks areas namely, Barpeta, Bajali, Bhabanipur, Mandia and Gobardhana development blocks. These have been summed-up as follows:

(a) LOW EDUCATION LEVEL:

It is observed that the education level of PR functionaries is not very encouraging except Barpeta and Bajali. A number of functionaries in Bhabanipur, Mandia and Gobardhana is illiterate. Yet in these blocks, about 10-20% of the PR functionaries are illiterate, about 20-40% are literate i.e, just able to sign, about
30 - 40% are up to primary school level, 7 - 20% have completed high school and only a few (2-5%) have completed graduation.

In this regard, observations by Gaon Bura (village headman), Goan Panchayat President of Mandia is like this, “The Educational condition is poor in general and is very poor for women and weaker section. when the educational level is so low even among PR functionaries, how can they function without the ability to read and write. Further there have been cases in which the GP President have signed measurement books without understanding the content.

(b) LACK OF PARTICIPATION-POOR ATTENDENCE IN GRAM SABHA

Except Barpeta and Bajali in other three blocks it is found that people are unwilling to participate in the Gram Sabha. There are various reasons for the lack of participation. These are as followed

(i) the poor people find the gram sabha very little attractive for meeting their problems, as they find these gram sabhas are conducted normally once in six month or twice in a year, which makes them feel how the garm sabha (only twice in a year) would be able to address their problems.

(ii) during the meeting only a few local people dominate the proceedings and generally the poor or old are not encouraged to project their problems.

(iii) women participation is very little due to traditional dominance by men in the village and lack of literacy among women

(iv) it is also observed that in some villages, rural elites do not want poor to come in open and expresses their frank opinion.

It was noticed in one of the village meetings of research project (August 2006) in Mandia gram Panchayat in Barpeta district (Assam) where most the discussion was concerned by one contractor-cum-moneylender and he tried to answer the questions on behave of others. The most of the poor people remained silent spectators while they were persuaded to participate. Similar cases were also noticed in Bhabanipur, Barpeta and Gobardhana development blocks. Except Bajali development block, the percentage of people attending the gram sabha is less than 2% and that of woman is negligible.
(c) LACK OF KNOWLEDGE AND SKILLS OF PR FUNCTIONARIES:

The PR functionaries have very little knowledge and skills about the planning and implementation of programmes of poverty alleviation. It is due to the fact that their literacy rate is very low and there is very little exposure about planning and implementation. In Assam, the gram panchayat president and the members are just literate (able to sign) and have very little knowledge about different functions which are entrusted to them.

(d) WOMEN AS PANCHAYAT PRESIDENT/MEMBER ROLE OF HUSBAND

Under the new panchayat acts formulated by different States, 1/3 of the seats are reserved for women. Even for Gram Panchayat President/Member, 1/3 seats are reserved. It has provided good opportunity for the women to participate in the functioning of GP. As discussed above, the literacy rate among women members is very low. Many of them are illiterate or if literate they are just able to sign. These have led to wide gap between the ability of the women members as GP president and the expected role. Not only these, as the seats have been reserved for the women, so in many cases the wives of earlier elected representatives or influential people have contested election and become the GP President. These factors have made them dependent upon the family members specially the husbands.

In Bhabanipur GP (under Barpeta district), the woman member admitted during the village meeting (July 2007) that she had to depend upon her husband for day to day work and mentioned, “The development activities and programmes are looked after by my husband”, when she was asked how she managed GP functioning. Similarly under Mandia, Barpeta and Gobardhana (under Barpeta district) development block also women president/Member of GP has to depend upon her husband.

(e) PRESENT FUNCTIONS AND POWERS

The State PR acts have provided necessary functions at the GP level as per the constitutional amendment. These functions relate to agriculture, animal husbandry, fisheries, education and so on. But specific responsibilities, except in Barpeta, have been given to GPs for taking up planning and implementation. It can
be referred from the table (6.3) that GPs have only funds related to JRY all the blocks and in another three blocks viz, Bhabanipur, Mandia and Gobardhana have got some funds under 10th finance commission award. While in the case of Barpeta, the GPs have been given sufficient funds for planning as per their local needs.

**ORGANISATIONAL SUPPORT AT BLOCK LEVEL:**

Presently the five blocks of the district Barpeta have no sufficient staff to carry out the development functions. But in Bajali block has good number of its own Staff along with the staff on line departments as thier services are placed with GP and this good manpower support has been a source of strength for the blocks in particular and the GP in general of the district of Barpeta. From the Table 6.4 it can be seen that there is only one staff at the GP level in all the five blocks (except in Barpeta block). Under such circumstances, the GPs are completely handicapped to carry out any meaningful planning and implementation exercise.

**CONVERGENCE OF RESOURCES AND SERVICES:**

As per the field study, there are about twenty line departments working in economic sector and are implementing about hundred schemes. Similarly, under social sector there are about ten departments which are implementing various schemes (about fifty) pertaining to social development. And there are five departments devoting themselves for service sector and number of schemes covered are about twenty five. These departments works as per the guidelines and the norms prescribed by their respective State government departments. While they work in the same but field observation expressed that there is a lack of proper integration of programmes at the planning and implementation stages. The reasons behind this was that of problems of resource matching and missing links at various stages of development.

Thus about hundred and fifty schemes under different sector in rural areas were implemented by more than thirty departments. Besides this, there are multiple schemes (link NWDPRA, EAS, DPAP, IWDP) for the same purpose and different departments and these are cases of missing links in the existing schemes (eg. in million well schemes under IRDP) that require the linkages with various other schemes. For instance, under watershed development we found that there were many similar schemes that were implemented by different/departments, as schemes under EAS and DPAP were implemented by DRDA and similarly
watershed development schemes under NWDPRA were also implemented by soil conservation and forest departments, there was a lack of co-ordination among these agencies for planning watershed development in the Barpeta district.

Further, the watershed projects under EAS and DPAP are implemented with the support of various departments such as agriculture, horticulture, animal husbandary etc. and it causes the problem of co-ordination at the implementation level. It shows that there is a multiplicity of schemes for the same purpose together with the involvement of multiple departments that lead to the problems of proper channelisation of resources and difficulty in monitoring and supervision.

In some other cases, there are many schemes which are not sufficient by themselves to provide full benefits to the beneficiaries and require the linkages with the schemes of other departments. For instance, under million wells scheme the wells are dug but these wells are not fully utilised in many cases owing to non-availability of pump-sets and good quality of seeds etc. Similarly, in IRDP, the technical inputs (from line departments) to beneficiaries and marketing support for sale of output/produce are not available to beneficiaries in time and these are some of the major bottlenecks in the implementation of the programmes.

However, if we take the case of women and child development, we find that there are various programmes implemented by more than one department. As ICDS (Integated Child Development Scheme) is run by women and child development department, family welfare programme is carried out by health department and DWCRA is implemented by rural development department. And in these programmes there are many common activities like education and training to women, pre and post-natal care, child care etc. but these programmes are run almost independent of each other and there are very little linkages among these programmes and that lead to lack of convergence of services at the village level.

Therefore, the problems of resource - gap, multiple schemes and missing links create various handicaps for achieving the objective of convergence of resources and services at the grassroots level. And the development efforts continue without addressing this crucial issue which has strong bearing on the effectiveness and the efficacy of implementation of development programmes.

The programme IRDP needs to be all pervasive concerning all sectors and constituting important aspects of the rural economy and concerning all section of the weakers people. Any viable economic activity which is likely to enable the
beneficiaries to cross the poverty line can be taken up for implementation provided he has the skill and motivation for receiving full benefit from the scheme. Taking into consideration the requirement of the household, suitable package of scheme is to be identified for assisting household. An improvement in the organisational set - up and co - ordination is needed for full disbursement at the appropriate time as well as full utilisation of the assistance that is provided. There is need to ensure repayment of loans which is reported to have been low in order that these sources may be reseeded in different development schemes through assistance. The policy decisions of the Government to take up IRDP through decentralised micro - level planning and to involve the voluntary agencies of repute and sending in the process of planning and implementation of programme should go a long way in fulfilling this commitments. Programmes for training and orientation of the personal as well as peoples representatives concerned with planning and implementation of the programme should be an integral part of the scheme of IRDP. There should be timely and proper supervision for the appraisal and evaluation of the programme.

If programme is to enable the rural poor to cross the poverty line, is to strengthen the present administrative machinery which is looking after the scheme at all levels for efficiently planning and implementing the programme. The beaurocratic style of administering developmental programme is also responsible for the continued indifference of the rural poor from policy decision. The efficient delivery of the beurocratic services to the rural community level for meaningful interaction with the delivery agencies in the establishment of priorities. One of the very important step in the direction of rural uplift is the need to organise the rural poor. The poor can be organised economically and thereby develop a counter weight or by the formation of restrictive organisations based on interest groups, small farmers’ co - operatives, landless workers’ union, women’s associations, rural youth brigades etc. There is one important pre - condition for any development which can not be dispensed with and that is committed leadership or political will on the part of the highest leadership in a country to work for the achievement of the objectives.¹

The leadership should not only ensure the adoption and execution of an appropriate development strategy catering to the needs and requirements of the

area, but should also guarantee the implementation of the objectives. The leadership will have to be always alert and also have a capacity to think through both the short and long - term effects of alternative measures that may be suggested for achieving the integrated set of objectives.

There needs to be structural reform that provides increased access to productive resources for those who have no resource or only marginal access to such resources. This can come about, at the ontest, only by land reforms, which is synonymous with control or wealth, social prestige and political power, in most of the underdeveloped countries. Redistribution of landed property in favour of landless workers would contribute directly to the alleviation of the most acute forms of deprivation of the rural majority and the reduction of their dependent status. According to an ILO document “a reduction in equality brought through a redistribution of landed property and supported by measures such as the provisions of credit and marketing facilities is likely to raise total production and in certain cases to raise the income of the poor. Rural development can not be said to have begun without land reform.” Land is the primary source of income and wealth in rural areas. Inequality in the distribution of land is therefore, the basic cause for economic disparities and privileges. Per genuine democracy this polarised and ownership must be attacked, if inequality in wealth and power has to be removed. Integrated rural development must therefore, attempt more equitable distribution of land resources.

Much would also depend upon the attitude of an interest taken by high - level officers and State Government in programme of poverty alleviation. Wherever and whenever the highest authority of implementation the collector, took an active interest in the weaker sections’ programme and organised meetings and camps at Panchayat Samiti and lower levels, the target achievement rose higher. According to one study on the programme like IRDP it is said that when a priority programme was implemented the whole district was

3. Arora R.C : Interated Rural Development, S.Chand & Company Ltd.
   New Delhi 1979, P- 55.
4. Kabra G.D : Development of Weaker Sections, Inter India Publication ,
   Delhi , p – 142
ority he gives to one specific responsibility depends on a host of factors but primarily on the perception of the State Government desires and wishes. So it is suggested that for the implementation of the IRDP at Barpeta district much depends upon the desire and wishes of the officials concerned. It is noticed that officials at district level are not taking serious interest in the implementation of the scheme at the district under study. It has come to light in the course of study, the IRDP in the district that neither at the district level nor at the block level, officials shown no interest in furnishing the information of the study concern except the officials of Bhabanipur Development Block. So far the successful implementation of the programme is concerned in this district, it is suggested that officials should strain every their nerve for the meaningful implementation of IRDP in the district.

Implementation Can be further improved by securing the participation of the people in general and beneficiaries in particular in the execution of the programme. The implementation of the programme like IRDP either at national or district level can not be possible without the active and wide-spread participation of the official. That is why, implementing authority must be effective and should know how to attract the people towards it. It is the task of the programme authority to discover the active elements in the local population to awake up their interest and to mobilise their initiative. The programme like IRDP could respectably improved if all the component of the entire delivery system would play a meaningful role to promote rural development thereby helping in poverty alleviation. Certain suggestions have been summarised below on the basis of the analysis made above:

- Due care and realistic thought be given for the identification of families and the
- Political interference in the implementation of the programme should strictly be avoided,
- The share of SC/ST and women should be in accordance with the plan.
- There should be a healthy inter and intra-sectoral balance to avoid a heavy reliance on any component.

• Rate of subsidy and other benefits should be uniform for each and every beneficiary.
• Government should provide necessary support and infrastructure for recovery and other follow-up works.
• Steps should be taken to achieve positive co-ordination among various agencies involved in this programme.
• Peoples’ participation should be encouraged instead of dependence on village leaders.
• There should be a real sense of responsibility among officials and beneficiaries.
• All the banks in the district should recognise the authority of the lead bank particularly for planning and implementation of centrally sponsored poverty alleviation programmes, district and block credit plans and various action plans.
• Timely evaluation and monitoring of the programme be ensured.
• There should be political will and official dedication in fullfilment of the target of the programme.
• Money allocated against the programme should not be misused.
• Frequent meetings, seminar, workshops be organised among the beneficiaries so as to create awareness for thier respective activities.

Thus the analysis of bottlenecks and suggestions in the light of the district under study reveals that the IRDP programme suffered from various bottlenecks. The programme was to be very clear cosmetic in nature. The suggestions, if followed, in future, definitly the situation for implementation of poverty eradication programme like IRDP be congineal in the Barpeta district, Further, it will help upto the satisfaction in alleviating poverty and generating income for the targeted poor households. The implementation of IRDP in the real sense will prove to be a boon for the country as a whole and for the rural people in particular. Late Prof. V.K.R.V. Rao has rightly attributed the failure of the programme in general in India as “its lack of cohesion with social factors and the impediments imposed by political, social, administrative and cultural forces”. So, if the IRDP would effectively launched, rural poverty would die its own death.

On the basis of the findings of the study the following suggestions have been made that would help to improve the function of the micro-credit management by the SHG members at the grassroot level:
The process of SHG formation has to be systematic, whether it is formed by a bank or an NGO. Due to their closeness to the people and flexibility of operations, the NGOs seem to be better equipped to undertake SHG formation.

The savings habit must be encouraged as a value in itself and not just as a means of increasing the fund position of the group. It encourages the thrift habit and controls unnecessary expenditure.

Every group needs a policy on how to manage the savings of members who leave the group voluntarily or are asked to leave for some reasons.

Income generating activity should be based on available local resources and a reasonably assured market with profits. Goods to be produced, should be either for local needs or to facilitate traditional manufacture.

The NGOs should also provide some common services for procurement of raw materials, marketing of goods produced by the SHGs and also quality support.

The SHGs should be helped to become autonomous in their working and should have their own systems and programmes.

Institutional credit facilities must be extended to women to develop their managerial skill for prompt repayment consciousness.

Micro-credit should be used to meet the current demands of the poor women, whether these are for health, education or consumption purposes. This will lead to a gradual improvement in the quality of their life and will enable them to identify activities for economic upliftment. In this process, they will learn fiscal discipline and be ready to take a market-oriented economic activities.

To empower women, it is necessary to make women equal partners in the national development process and equip them to make choices in order to actualise their self worth.

Tremendous efforts are required for women’s resource development in the spheres of education, health care, sanitation, food security, population education and domestic resource mobilisation.

Periodic training programmes should be conducted not only for group leaders but also for the group members. To ensure and the participation of all the members, exclusive membership education programmes need to be conducted.
- Potential members of old groups can be taken to visit the new groups to clarify various aspects of Self Help Group functioning.
- Able leaders from a few groups can be motivated to take up promotional and conflict resolution responsibilities. They can visit problematic/sick groups to explain and resolve various issues for smooth functioning.
- Training in book-keeping, accounts, fund management and other financial matters related to SHGs is essential to make the members competent enough to deal with the increasing volume of transaction.
- Annual Plans for SHG activities should be done by the group in consultation with the NGOs. The group leaders from different villages can meet once in a month and present the progress of their groups. Such review by all the groups will promote mutual learning.
- Exposure visits to relatively successful group ventures of other SHGs can be organised to share the knowledge, experience and expertise.
- Rapid expansion in the number of groups should be followed by a close and continuous monitoring of their health. This is very essential to prevent the groups losing their efficacy. An effective group monitoring system in the case of groups is a future challenge which should be met with by developing group structures like clusters and federations. With the expansion of groups and its multiplier effect upon common fund, constant monitoring becomes very crucial and leaders need to be trained properly.
- The vertical structures and their management require capacity-building of leadership from the grassroots upwards within the SHG structure. But they should not be imposed from above.

In general, the performance of IRDP has been better in the relatively developed regions which are well provided with infrastructure and where level of awareness among the beneficiaries is high. Even in the less developed areas, performance of IRDP has been existing more satisfactorily wherever special efforts have been made for understanding the necessary follow up measures and for greater involvement of people through their representatives.

The study of the IRDP at Barpeta district presents the mixed results. Neither this programme is a total failure in the sense of not having helped any of the beneficiaries to cross the poverty line nor it has given a clean chit to the programme. Though spectacular results have not been achieved by IRDP in
Barpeta district in respect of fulfilling its basic objectives or raising the poor above
the poverty line some positive signs are seen in respect of poverty alleviation and
income generation.

An analysis of the programme in the district of Barpeta that the programme
was not planned and implemented well. Both at Block and district levels, the
administrative dimension of the planning and implementation of the programme
and co-ordination have not extended fully the fruit of the programme to the
poorest of the poor of rural population. The identification and categorization was
found to be highly defective. The instruction laid down by the government from
time to time for the identification of the beneficiaries are never used by the field
staff. The infrastructural facilities needed for the development of activities were not
available. The painful part of the situation is that banking staffs are not at least fair
to their task of distribution of assets. People are also not free from accusations.

Apart from the functional, operational and managerial bottlenecks the
economic and sociological characteristics of the blocks and villages of the district
under study are also acting as constraints in the implementation of the poverty
alleviation programme in the district. On the basis of primary and secondary data
and talk with concerned officials and beneficiaries, it appeared that, there are a
large number of bottlenecks of various categories in the management and
implementation of the IRDP.

Thus on the basis of the analysis, it revealed that IRDP has not been able to
make much headway. It is therefore, pertinent to give suggestions for the effective
implementation of the programme in the district. Suggestions have been at first
described and then summarised. It is hopefully suggested that if the IRDP is
effectively launched, rural poverty would have die its own death.

It would not be out of place to mention that Assam is the most backward
region in the underdeveloped economy of India, though it is very rich in mineral,
forest, land and human resources. Assam with its glorious past and rich tradition is
today condemned as being most backward all over the country. Barpeta district
where Mahapurush Srimanta Sankardeva, Madhabdeva preached their doctrines, is
today known all over the State as one of the most backward, drought prone,
erosion affected district. The problem of unemployment and poverty have been in
an acute form in the district.
The launching of IRDP programme in the district to alleviate poverty of the rural poor has produced the marginal results. Yet the problem of abysmal poverty in rural areas remains as intractable as ever. If deficiencies or problems mentioned earlier would be eliminated due to implementation of IRDP, the programme (IRDP) would consider to be a boon for the State of Assam as a whole and the district Barpeta in particular. As caution it is also to note that failing in eliminating the shortcomings due to non-effective implementation of the programme, the pious objectives of the same seems to remain on paper.

The work establishes that properly designed and effectively implemented micro-credit programme can not only alleviate poverty but also empower men and women at the grassroots level. It proves that if development programmes are properly designed and seriously implemented, the programme can become a key in unlocking the creative and productive potential of rural men and women. The SHGs which create a silent revolution must be viewed as ‘change agents’ in rural areas. As the illustrious Noeleen Heyzer, Co-chair UN Council, Micro Credit Summit, rightly pointed out, “Micro credit is much more than access to money. It is about women gaining control over the means to make a living. It is about women lifting themselves out of poverty and vulnerability. It is about women achieving economic and political empowerment within their homes, their villages, their countries”. Thus promotion of income generation activities through micro credit among Self Help Group women, no doubt ensures their economic independence and social status.

The sustainable development intervention in the rural areas largely depends on the successful and effective implementation of self-employment programmes. Since independence the country has formulated various rural self-employment programmes and has restructured and revamped them envisaging their wider outreach and acceptability. However, the issues, Challenges and concerns relating to the implementation of the self-employment programmes have remained more or less the same. The need of the hour is the convergence of all development interventions at the grass-root level so as to enhance necessary infrastructure in the backward regions and ensure capacity building and skill up-gradation. Effective monitoring of self-employment activities by both the government and bank officials would help in sustaining the entrepreneurial ventures in a rural environment.

Further, effective implementation of self-employment programmes like SGSY requires identification and narrowing down of problem areas, targeting the
identified regions, facilitating basic orientation training on financial and economic management of economic enterprises, ensuring proper coordination amongst field level functionaries and establishing proper entrepreneurial culture in a rural set up. Eventually all future development approaches which keep poverty reduction as their core objective must recognise the significance of investing in human capital. Only such an effort could create the foundation for a greater participation of the poor in the overall developmental process.

In brief, we can conclude that as a whole from the foregoing analysis it is seen that IRDP and SGSY have exhibited a good performance in the Barpeta District in case of income and employment generation. Therefore, the findings support the hypothesis positively.