CHAPTER - X
SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS

10.1: MAJOR FINDINGS OF THE STUDY AND CONCLUSION

The study of rural development has been the core concern of our planners, policy makers, administrators and academicians during the planning era of the country. It has been realised by the policy makers and planners of our country that modern India could be constituted only through the development of the rural economy of the country. The problem of rural development is closely connected with the problem of poverty alleviation or eradication of poverty in the rural areas of the country. The first hand solution to alleviate or eradicate poverty is to generate income and employment to the rural masses in the country. After independence, various rural development programmes/schemes have been launched from time to time to alleviate poverty and to generate income and employment to the rural people in the country. These programmes have been the sources of major attack on poverty and unemployment in the rural areas and thereby leading to rural development.

In our study, we have made an attempt to study the problem of rural development, poverty alleviation and rural employment programmes in the state of Assam in the planning era. We have also studied the impact of a select rural employment programmes like IRDP, JRY and EAS on income and employment generation of the rural people of Kamrup district in Assam.

In the introductory chapter (chapter-I) we have outlined in detail the introductory note, the problem under study, objectives of the study, methodology of study, research questions investigated, importance of the study and the chapterisation scheme. Besides, we have made a review of some of the existing literature relating to the rural employment programmes namely, IRDP, JRY and EAS.

In chapter-II entitled “A Geographical and Economic Profile of Assam and Kamrup District”, we have presented the geographical and economical profile of the state of Assam and Kamrup District. Under geographical profile we have presented location and boundaries of the state, the physiography of the state and its natural resource base. Under economic profile we have given an outline of each of the three sectors viz. agriculture, industry and services.
Under infrastructural profile of the state a discussion is made on transport and communication of the state, postal and telecommunication services, power, co-operative movement in the state, banking services and public finance – state finance and budget.

Under district profile of Kamrup District, we have discussed location, boundaries, natural geography, population habitation, natural resources, agriculture, industry, transportation and sericulture. We have also presented here the information relating to population density, length of PWD road, and literacy rate of Kamrup District.

From this profile it is found that Assam is strategically located in the North-Eastern part of the country. Its strategic location deserves attention for the development of not only Assam but also the entire North-Eastern region. Assam is endowed with vast natural, physical, human resources, which have enough potentialities for an all-round development of the state. Yet, the economy of the state is one of the backward economies in the country. For the last few years, the growth of the economy of Assam has been stand still owing to prevailing situation of insurgency and financial constraints. Besides, the annual flood which has been a regular feature of Assam, has more or less affected the growth of the State's economy. Assam's natural resources like crude oil, coal, limestone etc. have immense potentialities for her industrialisation. An important agro-based industry in Assam is tea. The unique character of her landscape, forestry, flora and fauna, sericulture, hydroelectric potentialities, sources of energy can make her one of the most developed states in the country. However, the state is trailing behind in respect of several economic indicators.

Despite having such industrial base in the state, Assam's economy is an agrarian one. The impact of Green Revolution is yet to make a dent in the agrarian structure of the state. However, in recent years agricultural production has been increasing, particularly in the areas of food production. During the year 1999-2000, the total production of foodgrains in the state was estimated at 40.42 lakh tonnes as against 34.34 lakh tonnes in 1998-99, thus registering a significant increase of 17.7 per cent over the previous year.

Chapter-III entitled “Rural Employment : Farm and Non-Farm Employment”, is devoted to study the conceptual problems of rural employment – usual status, principal and subsidiary status, and current daily status, the rural unemployment – its current scenario and underemployment
in the rural areas of the country and in the states including Assam. It has been discussed that in generating employment in the rural areas women, Scheduled Castes (SC) and Scheduled Tribes (ST) can play a significant role. Farm sector, mainly agriculture, is the core sector which can provide employment to the people in rural areas.

Apart from agriculture, other farming activities like livestock and poultry have huge employment generation potential. The National Commission on Agriculture has estimated that in 2000 A.D, livestock and poultry population to employment of labour force was 83:1 (employment man-year) and 150:1 (employment man-year) respectively. These activities have a very good potential as subsidiary activities to supplement employment and income generated through agriculture. The scope for production and employment generation in these activities get hindered by the markets for these products and the infrastructure for distribution. This is to be rectified.

From the very beginning of the planning era the non-farm employment generation in the rural areas through non-farm activities has been taking place. Concern for the development of non-farm activities and need to integrate it with the farm sector development in the rural areas figured explicitly in the First Five Year plan. Since then various programmes like the village and small industries development programme, rural industries programmes, rural artisan development programme, integrated rural development programmes with emphasis on integrated development of rural industries, agri-business and services with agriculture development were formulated and implemented.

Despite the serious concern for rural industrialization from the beginning, achievements are not very satisfactory. Rural non-farm employment generation has not been able to make a significant dent on rural development. This has necessitated the agriculture based one-sector rural economy into multi-sector rural economies inter-linked and inter-dependent with the complex urban economic situation. In this process, however, a variety of constraints such as structural, resource, operational, technological and institutional have been faced. In the field of non-farm employment generation in rural areas, there is a need to build up confidence among rural entrepreneurs and job-seekers to face the complexities of a multi-sector economy than the creation of opportunities and skill training in related jobs. Nevertheless, the non-farm sector has shown a relatively faster growth in
employment in recent years. It employs about 25 per cent of the total rural workforce. Manufacturing services, trade construction form important activities in rural economy. In most of these cases, there are good demands for these services and the prospects for growth are good. However, there is a felt need for improvement in technology and other support system.

The basic premise for creating the importance of this sector is that the labour absorptive capacity in the agricultural sector is limited. It is therefore, viewed as a substitute of the agrarian reforms.

Chapter-IV entitled “Poverty Measures and Rural Development” is devoted to study the conceptual and methodological problems to measure poverty. Here we have discussed the various poverty measures including Sen’s Index, Human Development Index (HDI) and Human Polulation Index by United Nations Development Programme. After discussing all these methods or measures, it has been found that Head Count Ratio is the most appropriate method for measuring poverty in India. In this chapter we have also given a profile of rural development or rural employment generating programmes in the country in the planning era.

The experience with rural development in the country during the first three decades of the post-independence period illustrates the evolution approach from one stage to the next. The strategies were evolved in phases, beginning with community development, and gradually encompassing Panchayati Raj for strengthening the governmental initiative through people’s participation. The growing disparities between areas and sections of population necessitated the introduction of target group and area-oriented special development programmes during the 70s and 80s. This was a major departure from the earlier strategy.

The present strategy of rural development mainly focuses on poverty alleviation through creation of gainful employment and income earning opportunities for the asset less and also those with very less land and/or economic base. While poverty alleviation is the basic approach, the other aspects, which will ultimately lead to transformation of rural life, are also being emphasised simultaneously. The strategy for rural development followed during the past two decades and continuing at present is focussed on the following three dimensions:
i) Individual household and poverty-group oriented programmes for income generation through creation/transfer of assets and skill endowment along with direct supplemental wage employment,

ii) Programmes of area development to counter endemic poverty caused by unfavourable agro-climatic conditions and the degeneration of ecosystems development of hill and tribal areas, and

iii) Provision of back-up support to the poverty groups through social consumption and utility services in the Minimum Needs Programme (MNP) and National Social Assistance Programs (NSAP) aimed at improving the quality of life.

The first dimension of rural development includes the Integrated Rural Development Programme (IRDP) and its other components, viz, Training for Rural Youth for Self-Employment (TRYSEM), Development of Woman and Children in Rural Areas (DWCRA) and improved Tool-Kit programmes. The wage employment programme like Jawahar Rojgar Yojna (JRY), comes into existence after the merger of earlier wage employment programmes, viz, National Rural Employment Programme (NREP) and Rural Land Less Employment Guarantee Programme (RLEGP). New additions to this wage employment programme are the Intensive Jawahar Rojgar Yojna (IJRY) which came during the Seventh Five Year Plan and the Employment Assurance Scheme (EAS) in the Eighth Five Year Plan.

The second dimension deals with problems of areas suffering from harsh climatic conditions in deserts, drought-prone areas, ravines, hills, flood prone areas, ghats and waste-lands.

The third dimension includes the Minimum Needs Programme (MNP) which directly effects the rural people as well as the areas. It is aimed at providing social amenities and services at subsidised cost or even free to these target groups. These include the Indira Awaas Yojna (IAY), Rural Drinking Water Scheme (RDWS), Primary Education, Health, Sanitation, Family welfare, the National Social Assistance Programme (NSAP), Targeted Public System (TPDS) and Rural infrastructure.

Over the decades a number of programmes to deal with different aspects of rural poverty have been introduced. A sizable investment and efforts have gone into the implementation of these programmes. In terms of design, objectives and operational strategy, most anti-poverty programmes in
rural areas appear to be sound. In terms of investments and physical achievements, the statistics provide an enthusiastic picture.

The overall strategies adopted over the years for rural development were multidimensional and multi-pronged approach with production, target, area, employment, anti-poverty, social welfare and security measures. Employment oriented strategy has become an important measure to tackle unemployment and under employment particularly in rural areas.

Findings of our study reveal a bright picture on the employment programmes, which help the poverty stricken population in particular and the rural area in general. The proportion of employment generation for Scheduled Caste and Scheduled Tribes was more than 50 per cent with considerable share of women. It is agreed that the aspect and infrastructure created are useful to the rural people. Group activities, back ending subsidy and the cash disbursement schemes under Integrated Rural Development Programme are the areas towards proper self- employment. Anti-poverty programmes have contributed in reducing poverty.

The study also shows that the rate of growth of public spending by the States on various employment and income generating programmes have influenced progress in reducing poverty in India. People in rural India generally are at the risk of poverty as the country is a wage-based economy and does not have sufficient capital resources as a secured wage employment. Therefore, employment and income generation programmes advocated in successive Five Year plans come to stay in some form or other.

Chapter-V is entitled as “Rural Development and Rural Employment Generation in Five Year Plans in Assam”. In this chapter we have studied the rural development and employment generation programmes in Assam in various Five Year Plans from the First Five Year Plan to the Ninth Five Year Plan. The community development programme started in Assam along with the country in the First Plan period. This was the beginning of the rural development process in the state. With the continuation of community development programme up to Fourth Five Year plan in the state, the Minimum Needs Programme(MNP) was initiated in the state in the Fifth Five Year plan. Minimum Needs Programme(MNP) in Assam, though not fully successful in alleviating poverty and generating employment in the rural areas, created basic infrastructure almost in all spheres, e.g. in physical and social service sector.
To attack poverty and to generate income and employment to the rural people in the state, in the Sixth Plan period several poverty alleviation and employment generation programmes were launched. Programmes like Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP), Training of Rural Youth for Self Employment (TRYSEM) were initiated during the Sixth Five Year plan. The objective of IRDP was to assist the poor families below poverty line in the state to bring them above the poverty line by engaging them in some gainful economic activities. Though targets fixed in the entire period of operation form the Sixth Plan to the year (1998-99) could not achieve except in a few years, this programme made a dent in alleviating poverty and generating income and employment to the rural people in the state. Similarly, the objective of NREP in the state was to generate additional gainful employment for the unemployed and the underemployed persons in rural areas in the state. A total of about 394 lakh man-days have been generated through this programme during the entire period of its operation in the state (i.e. from 1980-81 to 1988-89). However, this achievement was less than the target of employment to be generated. The objective of RLEGP launched in Assam in November 1983, was to tackle poverty of the poorest in a more direct manner by creating employment opportunities for the landless during the lean agricultural periods. All total 195 lakhs man-days have been created against the target of about 279 lakhs man-days during the entire period of operation of the programme (i.e. from 1983-84 to 1988-89). The aim of TRYSEM was to provide technical and entrepreneurial skills to rural youth from families below poverty line in the state to enable them to take up self-employed ventures or engage themselves in wage-employment. Though a considerable number of youths have been trained including women in the period from the year 1980-81 to 1998-99, however, the target could not be met.

The Development of Woman and Children in Rural Areas (DWCRA) was introduced in the country in the year 1982-83. However, the data of performance in Assam is available only from the year 1990-91. The objective of the programme was to provide self-employment to women members of rural families below poverty line on a sustained basis in the state. Under this, income-generating activities are taken up by forming a group of 10-15 women belonging to the identified rural families with emphasis on the Scheduled
caste/Scheduled Tribes families. From the Sixth Plan till the year 1998-99 altogether 9407 groups have been formed but only 4126 number of groups engaged in economic activities during entire period of its operation. The number of groups of Scheduled caste/Scheduled Tribes had been continually increasing.

During the Seventh Five Year plan also, a number of rural development programmes had been initiated and these continued till 1998-99 in the state. Among them were Indira Awaas Yojna(IAY), Million Wells Scheme(MWS) and Jawarhar Rojagar Yojna(JRY). The aim of IAY was to provide dwelling units first to the SC/ST and free bonded labours free of cost and then from 1993-94 to non-SC/ST rural people below poverty line. Originally, the cost of building the house was lower. But after, 1996, the cost of making house enhanced to Rs. 20000 in plain areas and Rs. 22000 to hill areas. Altogether 131539 houses were constructed in the period from 1985-86 to 1998-99 in Assam under this programme. The trend of achievement of this programme was erratic-In some years targets were met while in some years the target could be achieved. As a wage employment programme, the objective of MWS was to create irrigation source like wells, minor irrigation schemes and land development works which could contribute to the productive of agricultural commodities including food and well-being of the concerned people in the state. Altogether, 12558 wells minor irrigation projects were constructed during the period from 1988-89 to 1998-99 spending Rs.7613.45 lakhs in Assam. The Jawarhar Rojagar Yojna(JRY) was introduced in Assam on 1st April’1989. The primary objective of the scheme was to generate employment to the unemployed persons as well as additional gainful employment to the underemployed men and women in rural areas of the state. From the year 1989-90 to 1998-99 a total of 1522.69 lakh man-days have been created spending a total of Rs.66950.94 lakhs in the state. The number of man-days created for the Scheduled Caste and Scheduled Tribes people was 272.72 lakhs and 425.19 lakhs respectively during that period. The total employment generated for women was 144.69 lakh man-days during that period. Though not substantial, some physical assets have been created during that period under JRY in the state which have been the foundation stone in the form of creation of assets in the ill-feted rural economy of the state. In the Eight Five Year plan another rural development and employment programme Employment Assurance Scheme was launched on 2nd October’1993 in Assam
along with the country. The main objective of the scheme was to provide gainful employment during lean agricultural season to the able bodied adult in rural areas through creation of economic infrastructure and community assets for sustainable employment and development. The total employment generated in the state from 1993-94 to 1998-99 was 10940.75 lakhs man-days. The expenditure made to generate such employment was a total of Rs.57960.13 lakhs during that period. Of the total amount of the man-days generated 1094.75, the total amount employment generated for SC was 199.65 lakhs man-days and for ST, it was 318.22 lakhs man-days. The scheme also created some durable assets on infrastructure for rural development and also providing employment therefrom. These were stepping stones in the area of rural development and employment generation in the state.

In chapter-VI entitled “Integrated Rural Development Programmes(IRDP in Kamrup District - Impact of Income and employment Generation”, we have made a study in regards to the impact of IRDP on income and employment generation to the rural people in Kamrup District. We have also studied the socio-economic characteristics of the beneficiaries of IRDP in Kamrup district. Regarding the socio-economic profile of the beneficiaries under IRDP in Kamrup district we have taken the size of the families, the age and sex composition of the families, educational status, occupational and social status, land ownership and the type of dwelling houses. It has been found that 62.17 per cent of the families have the family members five and below, while 8.26 per cent of the families have more than eight members. The percentage of the families having more than five family members for SC and ST is greater as compared to the percentage of such families of the other castes. The dependency load in economic terminology is found out to be 29.51 per cent. In poor families children and old people often tend to work to enhance the family income. Regarding the educational status it has been found that scheduled tribes occupied the lowest position in the educational status. The percentage of illiteracy is most pronounced in respect of ST families followed by SCs. A large number of families belong to that social group who donot own productive assets. Most of the families own land 1.55 acres or less. Most of the operational holdings are unirrigated. Only 9.57 per cent of the families have their houses which may be considered as pucca. Katcha house and hut dwellers account for nearly 90 per cent.
Regarding the impact of IRDP on income generation for the rural people of Kamrup District it is found that the average financial assistance given to each family under various schemes was more in animal husbandry sector than that of agriculture and ISB sectors. Small farmers' families secured, on the average, maximum assistance compared to other categories. ST families stood first in the receipt of financial assistance. The average household income of the beneficiaries had increased by 40.06 per cent. Castewise analysis shows that ST families got better off from this programme compared to SC families. As regards to the poverty alleviation of the total beneficiaries, only 37.39 per cent had genuinely crossed the poverty line. An analysis of income mobility among the sample beneficiaries has disclosed that due to IRDP assistance, they had shifted from lower income brackets to higher income brackets, thus indicating the positive impact of IRDP. Sen's ordinal measure of poverty also reveal that the severity of poverty has been reduced to some extent in post-project period.

The analysis of employment generation reveal that the average household employment has increased in respect of beneficiaries in all the schemes. Taking all the schemes together, the average household employment has increased by 230.17 man-days. Among the different occupational categories, it is found that highest employment was for marginal farmers (excluding large farmers) followed by rural artisans and by small farmers. Among the caste groups, the scheme employment was relatively high for other castes.

It is observed that out of 230 sample beneficiaries, 87 families have repaid the loan in full and 33 families have not started repayment even after the expiry of more than three years which indicates poor repayment performance of the beneficiaries in the district.

In chapter-VII entitled “Jawahar Rojgar Yojna(JRY) – its performance in Kamrup District”, we have studied the impact of Jawahar Rojgar Yojna(JRY) on employment to the rural people in Kamrup District.

The achievement i.e. the generation of employment under JRY in Kamrup district in different years has been below the target, except in a very few years. Hence, the programme and its components i.e. schemes could not make significant impact in this regard.

The total available funds could not be utilised fully on the main component i.e. JRY. But, in some schemes i.e. IAY the percentage of spending
fund was higher than the other scheme i.e. JRY general and MWS. The inability of utilising the fund might be an important cause for not realising the target.

The cost of generating employment per person man-days in the district was higher in comparison with the cost generated in Assam, and all-India figures under JRY over the entire period. This indicates the cost-ineffectiveness of the programme in the district. The employment generation in the district was possible only at the cost of resources. The cost of generating of employment per person man-day was also higher than the prevalent average wages for different labourers and also the minimum wages fixed under JRY by the authorities.

The net additions to the employment in the post-project year has not been significant. However, in the post-project year, with lower resources, the cost of generating employment per person man-days has been less than that in the base year.

Regarding the castewise generation of employment, it is found that, there is no significant net additional employment in the post-project year. However, the percentage of employment in respect of weaker section of the society comprising SCs and STs has been increasing than that of the other castes, which partly realise one of the basic objectives of the programme.

Chapter-VIII is entitled "Employment Assurance Scheme (EAS) - implementation in Kamrup District in the sphere of employment generation". In this chapter we have discussed the impact of EAS on employment generation for the rural people of Kamrup District.

The overall physical performance of EAS during the entire period of its operation in the Kamrup district is a mixed one. In some years, the performance exceeded the targeted amount, while in some other years, it was below the target. The financial performance in respect of the expenditure made under the programme from the available fund had been always less than the available fund due to which the target in physical terms could not be met. The cost of generating man-days per person had been almost more or less same with that in respect of the country as a whole, except in the beginning and in the ending years of its operation. In those years the cost of generating man-days per person in the district had been higher than that relating to the country. The cost of generating employment in the district, however, had been lower than the cost of generating employment in the State.
except in the ending year of its operation i.e. in the year 1998-99. From the study of base year and post project year generation of employment in the district, it has been found that the generation of employment in the district is not cost-effective.

In chapter-IX entitled "Problems/difficulties hindrances in the effective implementation and realisation of the objectives of the programmes" we have discussed the various problems and difficulties which cause hindrances in the effective implementation of the programmes. The beneficiaries, financial institutions and the government officials are facing a number of problems in the implementation of rural employment generation programmes like IRDP, JRY and EAS. It is found that poor performance of IRDP is due to the low level of awareness of the beneficiaries, apathetic attitude on the part of officials (Bank and Govt. officials) at the pre-assistance and post implementation stages of the programme. This has brought in a lot of maladies into the programme. Lack of commitment to the causes of the programme is observed not only amongst functionaries at different stages but also among the beneficiaries.

In JRY, the wage-material ratio 60:40 is not sufficient for sustainability of the programme due to escalation of material cost, non-availability of local materials etc.

The Employment Assurance Scheme(EAS) becomes an asset building scheme rather than sustainable employment assurance scheme for the poorest of the poor people.

**Conclusion**

From our study we can conclude that rural development is the core concern for the economic development of the country and of the states. Rural development is closely related to the alleviation of poverty and generation of income and employment to the rural people. The anti-poverty and employment generating programmes adopted in the planning era have been able to reduce poverty and provide employment to some extent to the rural people in the country and in the states including Assam. For building up of modern India, the standard of living of the rural people in the country must be enhanced. These programmes have been contributing to some extent in this regard. Hence these programmes must stay in the country in some form or other. Though there are some problems at the operational level from
various quarters in the programmes, these must be rectified with renewed vigour and vision and with modern scientific outlook.

In our empirical study of select rural employment programmes we have found that IRDP has been able to generate income and to provide employment to the rural people in our study area of Kamrup District to some extent. In case of JRY and EAS, we have found that these two programmes have generated employment in terms of man days, though not significantly to the rural people of Kamrup District.

From this study we can confidently conclude that rural employment programmes have favourable impact in respect of employment and income generation among the poor in Kamrup District. These programmes have positive role in the alleviation of poverty and generation of income and employment to the rural people in the country and in the states including Assam. They can raise the standard of living of the rural people. Thus such programmes will raise the ray of hope in the minds of rural masses and it is earnestly hoped, that such type of programmes will contribute in constituting a modern, prosperous and developed India in the future.

10.2 SUGGESTIONS

RE-SURGENCE OF POVERTY ALLEVIATION AND EMPLOYMENT GENERATION

For re-surgence of poverty alleviation and employment generation in rural areas of the country and in the state of Assam our suggestions are as below:

1) A major policy shift is necessary to organise the rural non-farm sector and tap the vast potential for mass employment in rural areas. The liberalisation of the industrial policy since 1991 encouraging the use of foreign high technology in certain spheres and of the trade policy permitting easier imports is likely to upgrade the technology of the organised sector resulting in handicaps to the village and small industries. Caution should be taken in this regard. For manufacturing activities, it is essential to encourage enterprises, which have forward and backward linkages with agriculture. Their location need not be strictly rural but can be urban or semi-urban centres which can attract labour from nearby rural areas. The strengthening of rural urban links through the
development of a large number of dispersed small towns would facilitate this process. The industries in these locations should also be provided assistance in the matter of credit supply for raw materials, markets and infrastructure facilities. In a similar manner, construction activities should be based on labour intensive technologies to undertake construction of cheap houses for the weaker sections. Development along these lines will also give a fillip to employment generation in other sub sectors like trade, transport services, hotels etc.

2) There is a limit to which the agricultural sector can provide employment in the rural areas. The migration from the rural to urban areas can be reduced only if additional non-farm employment opportunities can be generated there. These should also lead to improvement in the lifestyles of the people through production of more food, provision of drinking as well as irrigation water, low cost energy, better sanitation, low cost housing, schools and health centres etc. A far greater range of appropriate technological inputs is required to provide for these needs.

3) One group that requires particular attention is women. It is known that women have a large role in resource management, technology adoption and general economic activities. There is a special need for technologies designed both for their household duties and for the work they do outside home. This calls for a greater effort than in the past. Measures must also be initiated to introduce the necessary safety and other considerations to improve their productivity and well-being.

4) The basic driving force, which needs to be generated throughout the country, is the ability to earn cash income. In an economy, like ours has a large non-monetised sector. This is an impediment for market expansion. Therefore, adequate cash purchase power is required to meet various basic needs. Therefore, it is essential to devise self-financing and viable opportunities for employment and income generation throughout the countryside. Many of the traditional occupations like pottery, weaving and other crafts are likely to gradually disappear. Increasing competition from industrial products, new materials, rising cost of inputs etc. are bound to make barrier into their markets and create a crisis for such traditional occupations. Loss of markets owing to a changing pattern of consumption, changes in perceptions of the value of traditional goods have all lead to
erosion of the viability of the traditional occupations. Therefore, it is essential to explore the possibility of introducing modern production methods in rural enterprises as well. These enterprises must be self-sustaining, cater to the needs of local markets, and can engage the workers at a reasonable level of continuity and security.

5) Institutional frameworks are needed to help small enterprises to gain strength by becoming integral part of a larger network. Such enterprises cannot command the types of the economics of scale like big corporations in the market. The small and local enterprises can manufacture the products for local markets with locally available resources. This network can develop appropriate technology also. Thus the design of an appropriate technology can be carried out within the framework of an organisation whose overall activities include manufacturing and marketing. The most urgent need is more of funds than available at present. New types of institutions are needed which could bring about the kind of innovation for this types of industries. For this approach obviously, a clear-cut policy of rural industrialisation is required. The support structure along with innovation, implementation and evaluation are necessary. The existing infrastructure should be used more effectively through mandates and fiat in this regard. This calls for a policy shift and a dynamic delivery system in the area of administrative, technology and professional services. Financial institution, KVI/KVIB’s, NGO’s and co-operatives with technical backup must have positive role in this regard. Artisan based primary models should be created with back up support from the technical institutions and there should be collaboration with promotional agencies.

6) The role of Government as spelt out by Dantawala, 1995 that, “it should give equal priority to generation of self reliant employment. It should support and encourage individual and group initiative and entrepreneurship in a variety of mainly non-farm occupations. The Government’s role in this field will be that of a facilitator rather than an employer i.e. control should be minimum. It will assist the craftsmen and the artisans in upgrading production technology and skills, obtaining raw materials and marketing of finished products. There is a large reservoir of traditional skills which are drying due to the neglect of upgradation and in
The strategies adopted for poverty alleviation from time to time have been generally well conceived. However, due to several factors including the vast and complex nature of rural poverty, lack of organisation of the poor, inappropriate institutional arrangements at the grass root level, inadequate administrative response and defective management of the anti-poverty programmes, the impact of past strategies remained far from satisfactory. Therefore, for formulating the future strategies our suggestions are:

a) There should be a greater people's initiative in the planning, implementation and after care of anti-poverty schemes through organisations of self-help groups (SHGS), co-operatives, panchayats etc. The government should largely play the role of facilitator in providing infrastructural support and linkages.

b) The social mobilisation for land reforms, education and population control through self-help groups and panchayats can significantly alter the poverty situation in rural areas.

c) Given the unequal agrarian structure, the benefits of agricultural growth cannot always trickle down to the poor beyond a point. Therefore, properly designed Public Distribution System (PDS) and rural employment programmes will have to be continued in high poverty areas and these areas should be identified first.

d) Management of inflation will be a critical factor in poverty alleviation. Therefore, inflation must be controlled so that it can not affect the increasing income of the rural people.

e) The agricultural sector cannot bear the burden of ever growing population. Therefore, diversification of the rural economy through entrepreneurship development and strengthening of credit and marketing institutions would be essential.

f) A properly designed watershed development programme through effective participation of the people including the landless poor can help alleviate poverty in rainfed areas.

8) The role of private sector Non-Governmental Organisation (NGOs) and Community Based Organisation (CBOs) in rural poverty alleviation and employment generation in rural areas of the country including Assam
urgently needs explored. Strategies for poverty alleviation are generally two-pronged; one focuses on the social services and the other for the development of employment generation schemes. The provision of social services includes physical infrastructure such as water, sanitation and housing as well as social infrastructure such as health and education. More emphasis should be given to social infrastructure in poverty alleviation and employment generation. The experience of some East-Asian countries and even some states in India such as Kerala clearly indicates that greater investment in social services such as health and education has been an important factor in alleviating poverty by increasing the potential and productivity of human resources. This lesson should be heartened. The Eight and Ninth Five Year Plans accede to the need for greater participation of the private sector, NGOs and CBOS in development of rural employment schemes. For this existing barriers for this sectors need to be removed, the right incentives need to be given and the best method need to be identified in order to participate these agencies in those areas which have traditionally been dominated by the public agencies. With the establishment and development of agro-industries and small and medium sized enterprise, by the private sector in rural areas can enhance employment and reduce poverty. To attract private sector investment in this area the policy must be evolved and proper environment must be created. The misconception that private sector is unlikely to invest in poverty alleviation programmes is not profit making venture, is to be removed.

Two issues to be noted by private sector in this regard. One, poverty is a deterrent to growth and therefore, the private sector should take an interest in poverty alleviation. Second, that the private sector can make a socially sensitive image for themselves by taking interest in this regard. However, the second concern is being widely addressed by some private sectors presently. These two issues should explore specific implications on service provisions and employment generation.

9) In local development with emphasis on, poverty alleviation/employment and income generation there should be strong social responsibility of the people concerned.
In order to eradicate the problem of unemployment and to accelerate the generation of employment in the rural areas in the State of Assam and in Kamrup District the following measures are suggested:

1) Employment opportunities in the rural areas in the state and in the district should be promoted by a large national network of infrastructural facilities specially in the field transport and communication. This can widen the Indian market and facilitate the mobility of goods and people and create opportunities for new as well as increased economic activity in both rural and urban areas.

2) National resources such as land and forest should not be degenerated. These have large scope for employment generation through the programme of afforestation of forest and regeneration, restoration of degraded land. These will generate large volume of employment in general and also benefit the disadvantaged sections of the society such as scheduled caste, scheduled tribes and women in particular.

3) It is estimated that development of one hectar of wasteland can generate 120 man-days of employment. The importance of waste-land from the point of view of employment generation arises not only from the intensity of the development phase involving earth work, but also from the sustained employment opportunities likely to be generated in the utilisation of the reclaimed land for the afforestation and water shed development. A study by the National Council for Applied Economic Research (NCEAR) shows that one hectar of planned areas provide employment for 600-700 man-days a year. Assam and the district like Kamrup has a huge amount of waste-land and hence there is large potentiality of generating employment in this area.

4) A policy of environment favourable of entrepreneurship in the form of self-employment in rural areas should be created and for this infrastructure, credit facilities and market linkages should be provided.

5) Given the magnitude of the rural poverty and unemployment in the state and the district, there is a general argument that large-scale employment schemes and self-employment promotion programmes have to be accepted as an integral strategy. If a large number of beneficiary oriented and area development programmes have been operated in isolation, the results will not be conducive for the optional use of scarce
resources of the state and the district. Therefore, it is suggested that to
attack on poverty, and generate income and employment to the people the
programmes should be launched in an integrated manner.

6) Ever since planning, the Govt. of India and the Govt. of Assam tried to
solve the wide spread problem of unemployment, but plan after plan the
magnitude of unemployment has increased due to variety of reasons. To
solve this hydra headed problem, well-designed integrated approach
towards rural employment has to be prepared and drastic changes in the
educational system are to be introduced. The constructions and
maintenance of some infrastructure especially irrigation, roads, Rojgar
Yojna, development programmes and watershed development can
contribute to poverty eradication on one hand and generate employment
on the other. Such employment contributes to the standard of living of the
rural people. The sustainable development of rural areas is possible only if
each rural household is provided with, gainful employment. In this regard,
in addition to farm sector, non-farm employment sectors are also suitable
solution for providing gainful employment.

7) During the course of our fieldwork, it was observed that many of the
poor families were not aware of the rural development programmes like
IRDP, JRY, EAS etc. and the benefits available under these programmes.
They also did not know the procedure for securing those benefits in these
programmes. To provide awareness and better understanding of these
programmes there is need for disseminating information through mass
media including wall posters, pamphlets etc. The villages have to be
educated by VLWS/VDOS and other officials.

8) The process of identification of eligible beneficiaries needs to be
strengthened. As per the guidelines of Govt. of India, Gram Sabhas are to
be involved in the process of selection of beneficiaries and this process
seem to be followed very rarely. Household income/employment surveys
under this programme should be made systematically by appointing
technically qualified people. At present identification of beneficiary
households is made on yearly basis. It is better that the identification of
families below poverty line is done at one for all the villages in a
block/mandal. A master list may thus be prepared for each block, which
could be updated for every two or three years for the beneficiary families
for both wage employment and self-employment programmes. It is always
better that bank officials should involve in conjunction with the block/mandal staff from the beginning in the selection of beneficiary households for assistance. It is necessary to take cognizance of the fact that considering the dimensions of the programme, the banks may not have adequate staff for actively participating in the selection process. But the banker must take full assistance from village level workers in the selection process to be assisted from the list of identified persons and also the purpose for which assistance is given.

9) In our field study we have found that beneficiaries were highly dissatisfied with the selection procedure of IRDP beneficiaries and granting of subsidy to them by the administration. There were widespread complaints that the subsidy amounts were not reaching to the beneficiaries in full and a large portion of them were misappropriated by government and bank officials and some middlemen who worked as touts. Furthermore, there were delays in releasing the subsidy to banks by DRDA. Therefore, these activities should be rectified and the administration should follow the proper procedures in this regard.

10) In other programmes in JRY and EAS, the banks should examine cost-effectiveness for creating durable assets for sustainable employment. Most of the schemes under these programmes as we have found have been taken to gain popularity in the sense that some works have been done in the rural areas rather than creation of sustainable employment from these assets. Therefore, the schemes should be selected in which sustainable employment could be generated.

11) There must be co-ordination not only between block/mandal officials and banks but also among government agencies. Co-ordination linkages of DRDA with Revenue Development, Banks, Co-operative, Forest, Irrigation Development etc. need to be strengthened. The financing agencies should put their endorsement indicating that the concerned beneficiary has received assistance under IRDP and projects under JRY, EAS should have economic viability in the creation of employment or additional employment. The sponsoring of loan applications under IRDP should be routed through DRDA in its executive committee meeting, which should be held regularly and where planning and implementation of the programmes are done.
12) The present study reveals that the IRDP beneficiaries were not given loans for working capital. This led many of the beneficiaries to utilise a part of the term loan towards working capital requirements. It is therefore, desirable that along with term loans, working capital loans could also be granted to the beneficiaries so that the total investment generates anticipated income and employment.

13) Banks have been playing almost a passive role in as much as they have been treated as more windows for the disbursement of loans. The DRDA and the State Government authorities exercise a high degree of pressure over the banks to disburse the IRDP loans in their anxiety to achieve the targets. The bankers feel neither responsible nor accountable for the loan given by them on the recommendations of DRDA officials. The culture of casualness generated in the present operational system threatens to reduce the benefits of the schemes. Since the bankers are expected to assess every loan application before taking a decision, it is suggested that each branch should be given a total list of identified poor who are to be assisted by the branch over a period of 2 to 3 years. A list of bankable activities should be drawn up by the banks along with DRDA authorities to assist the beneficiaries. The list should be made available with every branch. While sending the list of families to be financed, no specific project should be proposed for individual beneficiary. The banker should have freedom to entrust a project to a family on the basis of the assessment that the family has the capacity to maintain the project. This process ensures that there is no mismatch between the scheme and the abilities of the family to maintain the scheme. There must be co-ordination between bank officials and DRDA officials so that recovery of loans is done according to the repayment schedule. It may be considered to appoint a fullfledged government official as recovery official to ensure recovery of loans according to schedule. In the case of willful default penal action may be taken against the defaulters.

14) It is desirable that the benefits of these anti-poverty programmes should go to the poorest of the poor. Therefore, the poorest of the poor should be first given with wage employment scheme and later they should be brought under self-employment scheme.

15) In case of JRY and EAS in some cases from our field study, it has been found that instead of involving the rural people in constructing roads
bridges etc. the works are given to contractors by the authorities which vitiates the very objectives and purpose of these programmes. Therefore, to generate employment for the rural people they must be involved in these works.

16) Poverty alleviation and employment generation in rural areas have been major thrust in the planning era of the country. Since the First Five Year plan till date various poverty alleviation and employment generation programmes have been taken up to attack poverty directly and thereby to generate employment so that the quality of life of the rural people is improved. This has been the most priority area of the planning era of the country including the states. Even then the poverty in general and unemployment particularly in the rural areas have not been removed. Therefore, poverty alleviation and employment generating programmes must stay in the country (in general) and in the state like Assam (particularly) in one form or the other. This should be reviewed from time to time with renewed vigour, vitality and vision.

The new economic policy adopted in the country has little or no impact in this area. Hence, poverty alleviation and generation of employment and income to the rural people may be regarded as ‘strategic’ policy for the development of the rural economy in the country. Therefore, selection of beneficiaries under both kinds of programmes (Self-employment and Wage-employment) will have to be done in a planned and calculated way by the DRDA (implementing agency at the grass root level), State Government (at the state level) and the Central Government (as the apex body) and Banks together. It must be looked into that, those who are assisted under one or all of these programmes do manage to cross the poverty line. Implementation of these programmes should be within the broader framework of a growing economy with a dynamic and viable agricultural sector in future which should be able to alter the rural poverty and unemployment scenario in the country including Assam most significantly.