PREFACE

The District Nalbari is an integral part of Assam. Before 18 years ago it was a part of old Kamrup district. In 1985, on 14th August, it was sub-divided as a separate district from old Kamrup. The district has only one sub-division. More than 97 per cent of the populations in the district are living in rural areas. 72 per cent of the work forces is living on agricultural sector and remaining part of the work force is engaged in other two sectors. The district is industrially very backward and only 2 per cent of the work force is engaged in industrial sector. The agricultural sector is also not designed by modern methods. Therefore the income from both the sectors is not steady and regular. There is no proper planning for engaging the human resource in the district though the district has high potentiality for human resource development. The unemployment problem is one of the major obstacles for the economic development of the district. That is why it is very much necessary to find out some ways & means for the development of the district.

Saving is an inborn nature of the creatures. The creature like ant and beasts also use to save for the future. Human being as a superior creature among all, therefore saving and its investment is an integral part of the economic life of the people.

I was born and brought up in a village in Nalbari district. Being a villager I know everything about their economic life. A traditional thinking and superstitious beliefs are also prevalent among some of the people of rural areas. Whatever they earn, they have to consume all. God will look after their future generation. Perhaps it is due to the lack of proper education and knowledge. Therefore it is necessary to throw some light on the fruits of saving and investment in proper place.
Therefore this research project is a modest attempt to study the economic life of the rural people, their sources of income, capacity of saving, willingness of saving, sources of saving and their investment pattern.

It is expected that this study will provide necessary guidelines and information to government planners, saving mobilising agencies and other concerned agencies to take positive steps to uplift the economic life of rural people of Assam.

Place: Nalbari Commerce College, Nalbari
Date: 

UMESH TALUKDAR