PART - I
CHAPTER - I

GOLAGHAT DISTRICT PROFILE

- BACKGROUND INFORMATION
- ADMINISTRATIVE SET-UP
- NATURAL RESOURCES
- HUMAN RESOURCES
- INFRASTRUCTURE
- AGRICULTURE AND ALLIED ACTIVITIES
- DEVELOPMENT PROGRAMMES
- INDUSTRY
- BANKING
- NATIONAL BANK FOR AGRICULTURAL AND RURAL DEVELOPMENT (NABARD)
- GOVERNMENT DEPARTMENT AND DEVELOPMENT AGENCIES
PART - I
CHAPTER - I
GOLAGHAT DISTRICT PROFILE

I.1 BACKGROUND INFORMATION

Golaghat district got it's own identity that has been carved out of the erstwhile Jorhat district, with effect from 23rd October, 1987 vide Government notification No. GAG(B)487/86/43(A) dated 5.10.87. The headquarter of the district is situated at Golaghat. The district covers a geographical area of 3502 Sq.Km, (1991 census).

Golaghat district lies between 20-31° north latitude and 98-59° east longitude. The mighty Brahmaputra has separated the district from Majuli Sub-division that falls under Jorhat district. In the South of the district lies the beautiful hills of the Nagaland State and hilly ranges of Karbi Anglong district of Assam. Kakodonga, tributary of the Brahmaputra has separated this district in the East from its mother district Jorhat. The West is surrounded by the district of Karbi Anglong and a strip of Nowgong district.

I.2 ADMINISTRATIVE SET-UP

Golaghat district consists of three Sub-division viz. Golaghat, Dhansiri and Bokakhat. It can be mentioned that Bokakhat got its recognition as a separate sub-division from 1st April 1992 consisting of Bokakhat, Kaziranga (the famous National Park), Khumtai Mouza. There are 8 police stations, 5 revenue Circles and
another 8 police outpost. There are 5 community Development Blocks in the district functioning presently, which are as follows:

<table>
<thead>
<tr>
<th>Name of the Blocks</th>
<th>Head Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Golaghat North Development Block</td>
<td>Dergaon</td>
</tr>
<tr>
<td>2. Golaghat Central Development Block</td>
<td>Kathalouri</td>
</tr>
<tr>
<td>3. Golaghat West Development Block</td>
<td>Bokakhat</td>
</tr>
<tr>
<td>4. Golaghat South Development Block</td>
<td>Sarupathar</td>
</tr>
<tr>
<td>5. Golaghat East Development Block</td>
<td>Padumoni</td>
</tr>
</tbody>
</table>

Moreover, there is a Proposal for opening 3 more Community Development Blocks. District authority is trying for necessary arrangement for this establishment. The district consists of 102 Gaon Panchayats and 3 Mahkuma parishads as on 31st March 1994. The total number of villages in Golaghat district is 813 in 1992-93.

Climate and Rainfall:

Like all other districts of Assam, this district also enjoys a pleasant spring as well as cold winter during the year. The district experiences a high humid climate. During summer the temperature rises up to 33°C. The rainfall in the district is also abundant except for the areas of Dhansiri sub-division, which may be termed as a rain-shed area. The district usually have 119 rainy days on an average in a year, with daily average rainfall of 2.5 mm.

The district has three physical divisions,— the valley in the North, the high land in the South and Plain land in the centre. The valley runs parallel to the mighty Brahmaputra on its North and is Swampy in nature. The southern part extends up to the foothills of Nagaland state which is a well drained highland suitable
for tea plantation. The central part seems to be populus, well cultivated and is an area of rural plenty. Most of the district is characterised by plains land usually intersourended by hills. The Numaligarh range forms an extension of the minor hills. The Brahmaputra flows through the northern part of the district from East to West. The Dhansiri happens to be the second and important river in the district.

### TABLE- 1.1

<table>
<thead>
<tr>
<th>Season</th>
<th>Normal average Rainfall</th>
<th>Actual average of Rainfall</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monsoon Season</td>
<td>1409.7</td>
<td>1447.9</td>
</tr>
<tr>
<td>(June to September)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post-Monsoon</td>
<td>146.7</td>
<td>89.3</td>
</tr>
<tr>
<td>(October to November)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winter Season</td>
<td>97.4</td>
<td>66.8</td>
</tr>
<tr>
<td>(December to February)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summer Season</td>
<td>590.7</td>
<td>637.7</td>
</tr>
<tr>
<td>(March to May)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 1.3 NATURAL RESOURCES OF GOLAGHAT DISTRICT:

**Soil:**

The soil is fertile and alluvial. This coupled with humid atmosphere and abundant rainfall offers a good scope for growing of variety of field and plantation crops. The low-land is suitable for paddy cultivation and the high land is suitable for cultivation of Tea, Vegetables, Pulses and other Horticultural crops. Fine-white clay is also found at Nambar river, which has not yet been fully explored.

**Mineral:**

Rich deposits of oil has been found throughout the Dhansiri sub-division. The Natural Gas Commission has been able to strike
oil at several places of the district. The Dhansiri Valley Project has been assigned to ONGCL for exploration of oil.

Forest:

Out of the total area of the district, about 35 per cent forms the forest area. A part of the Kaziranga National Park and sanctuary is located in this district. Kaziranga covers an area of 460 Sq. Km. Tourist from all parts of the country as well as from foreign countries visit the park regularly to have a view of the birds and the wild animals of the sanctuary, particularly the great one horned Indian Rhino. The timbers of the forests are utilised as raw materials for different industries. Bamboo is also found in abundant in the forest. It is used not only as raw materials for paper industry, but also used extensively for constructing the bamboo thatched houses of the district.

1.4 HUMAN RESOURCES:

Population:

As per 1991 census, the total population of the district of Golaghat is 8,28,096 out of which 4,31,346 are male and 3,96,250 are female. The density of population is 236 per Sq. Km. against the state average of 286/Sq.Km. and national average of 273/Sq.Km. The literacy percentage of the district is 58.54 % against the state average of 52.89 % and national average of 52.21 %.

Scheduled Cast and Scheduled Tribes:

The Scheduled castes and Scheduled Tribes population of the district as per 1991 Census are as follows —

Scheduled Castes —— 46,000 (5.5 %)

Scheduled Tribes —— 84,000 (10.14%)
Working Population:

The total working Population as per 1971 census in the district which was 1,58,448 (29.52% percent of total population) has increased to 2,93,000 (35.3%) (1991 Census)

1.5 INFRASTRUCTURE:

Communication:

Roads and Railways are the main means of Communication of the district. The total length of road in the district is 1406 Km. (as in 1992) of which 416 Km. surfaced and 990 Km. 'gravelled' and 'kutcha'. It deserves mentioning that National Highway No. 37 passes through the district with in from Bagori to Kakodenga bridge which is approximately 15 km. away from it's district Headquarter, Golaghat. National Highway No-39 starts at the district at Numoligarh and runs through the district to Nambor Reserve Forest covering a distance of 36 Km. Other important roads passing through the district are:

- Dergoan - Golaghat road,
- Golaghat - Chilonijan road - Naojan road,
- Golaghat - Merapani road,
- Golaghat - Kamargaon road
- Dhodar Ali

There is a good network of Railways in the district of Golaghat that total length of which is 112 Km. However, the entire railways is on the metergauge. The main line of the North East Frontier railways enters the district at Naojan and passed through Sarupathar, Barpathar, Jamuguri, Oating, Furkating and Kamarbandha. There is also a branch line of this railway which starts at Furkating and passed through Golaghat and some villages namely Salmora, Khumtai, Badulipara, Boruabamungao, Mohbandha and
Sansowa. The following table (No. 1.2) shows the road network of the district.

Table - 1.2

Length of road under P.W.D. in Golaghat District for the year 1989-90, 1990-91, 1991-92, under different categories

<table>
<thead>
<tr>
<th>Road Position in 1989-90 (in Kms.)</th>
<th>District and State</th>
<th>National Highway</th>
<th>State Highway</th>
<th>Other P.W.D. Road</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>District - Golaghat</td>
<td>126</td>
<td>96</td>
<td>1156</td>
<td>1378</td>
<td></td>
</tr>
<tr>
<td>State - Assam</td>
<td>2033</td>
<td>2106</td>
<td>25947</td>
<td>30086</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Road Position in 1990-91 (in Kms.)</th>
<th>District and State</th>
<th>National Highway</th>
<th>State Highway</th>
<th>Other P.W.D. Road</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>District - Golaghat</td>
<td>126</td>
<td>76</td>
<td>1209</td>
<td>1406</td>
<td></td>
</tr>
<tr>
<td>State - Assam</td>
<td>2033</td>
<td>1804</td>
<td>26679</td>
<td>30537</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Road Position in 1991-92 (in Kms.)</th>
<th>District and State</th>
<th>National Highway</th>
<th>State Highway</th>
<th>Other P.W.D. Road</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>District - Golaghat</td>
<td>126</td>
<td>76</td>
<td>1204</td>
<td>1406</td>
<td></td>
</tr>
<tr>
<td>State - Assam</td>
<td>2033</td>
<td>1810</td>
<td>27685</td>
<td>31528</td>
<td></td>
</tr>
</tbody>
</table>

Source: Statistical office, Golaghat, Assam.
Marketing:

There does not exist a single regulated market in the district of Golaghat. However, it is seen that there are many big unregulated markets. On the other hand, existence of adequate number of weekly markets has helped the farmers to dispose their surplus products as well as to purchase necessary essential goods from these markets. As these weekly markets are situated mostly in every corner of the district. It has influenced to a great extent in changing the socio-economic structure of the rural people. A few markets of this type are to be named, viz., Golaghat Towns, Behora, Dergaon, Rangamati, Borpathar, Sarupathar, Naojan, Furkating, Dakhinhergora etc.

1.6 AGRICULTURE AND ALLIED ACTIVITIES:

Agriculture is the main occupation of the people of this district. Paddy is the main crop of this region. Boropathar and Sarupathar are the main paddy growing areas. Next to paddy, Sugar-cane is widely cultivated in this district. The largest Sugar mill on co-operative sector is situated in this district at Baruahbamungaon. A sugar-cane research centre is also there at Buralikson in Golaghat central Development Block, Kathalguri. A good number of cultivators cultivate sugar-cane all over the district. It is observed that there are ample scope in assisting the targetted households to engage in some trades related to sugar-cane. Besides paddy and sugar-cane this district is found to be a very good grower of vegetables which are shown in Table No. 1.3

The Department of Agriculture proposes to raise the production of food and other crops by increasing the productivity
of land and also by increasing the gross cropped area. Productivity has been sought to be increased through wider use of high yielding varieties of seeds, use of chemical fertilizers and plant protecting chemicals. An effective irrigation system is expected to boost up in this direction. The ambitions plans of Assam state Minor irrigation Development corporation is also expected to suit the local conditions and thus render an effective assistance towards the goal of higher production of foodgrains. The following Table No. 1.3 shows the area (in terms of hectares) under H.Y.V. of seeds in the district of Golaghat compared to the state of Assam for the year 1988-89 as well as 1993-94

**TABLE - 1.3**

**Area under HYV cultivation in Golaghat District of Assam**

For the year 1988-89 (in hectares)

<table>
<thead>
<tr>
<th>SN.</th>
<th>Name of the crop</th>
<th>Golaghat Sub-Division</th>
<th>Dhansiri Sub-Division</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kharif Ahu HVY.</td>
<td>5,000</td>
<td>1069</td>
<td>6069</td>
</tr>
<tr>
<td>2.</td>
<td>Local Ahu</td>
<td>10,600</td>
<td>1029</td>
<td>11,629</td>
</tr>
<tr>
<td>3.</td>
<td>Kharif Sali HYV.</td>
<td>10,6050</td>
<td>2190</td>
<td>1,08240</td>
</tr>
<tr>
<td>4.</td>
<td>Local Sali</td>
<td>39,786</td>
<td>16957</td>
<td>56,743</td>
</tr>
<tr>
<td>5.</td>
<td>Mustard</td>
<td>12,089</td>
<td>3911</td>
<td>16,000</td>
</tr>
<tr>
<td>6.</td>
<td>Potato</td>
<td>1,000</td>
<td>400</td>
<td>14.00</td>
</tr>
<tr>
<td>7.</td>
<td>Sugar-Cane</td>
<td>7.881</td>
<td>2996</td>
<td>10.877</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,82,406</td>
</tr>
</tbody>
</table>
### TABLE - 1.3 (a)

**Use of Fertilizer in the District of Golaghat**

<table>
<thead>
<tr>
<th>SN.</th>
<th>Fertilisers</th>
<th>Golaghat Sub-Division</th>
<th>Dhansiri Sub-Division</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Urea</td>
<td>978</td>
<td>48.59</td>
<td>1026.59</td>
</tr>
<tr>
<td>2.</td>
<td>S.S.P</td>
<td>1467</td>
<td>9.82</td>
<td>1476.82</td>
</tr>
<tr>
<td>3.</td>
<td>D.A.P.</td>
<td>300</td>
<td>20.00</td>
<td>320.00</td>
</tr>
<tr>
<td>4.</td>
<td>M.O.P.</td>
<td>390</td>
<td>12.47</td>
<td>402.47</td>
</tr>
<tr>
<td>5.</td>
<td>Amrit</td>
<td>NA</td>
<td>20.49</td>
<td>20.49</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>3135</strong></td>
<td><strong>111.37</strong></td>
<td><strong>3,246.37</strong></td>
</tr>
</tbody>
</table>

### TABLE - 1.3 (b)

**Area under HYV of Paddy in Golaghat District of Assam**

*in 1993 - 94 (in Hectares)*

<table>
<thead>
<tr>
<th>District &amp; State</th>
<th>Autumn Paddy</th>
<th>Winter Paddy</th>
<th>Summer Paddy</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>District</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Golaghat</td>
<td>7480</td>
<td>41965</td>
<td>100</td>
<td>49545</td>
</tr>
<tr>
<td>State</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Assam</td>
<td>289884</td>
<td>780275</td>
<td>66831</td>
<td>1136990</td>
</tr>
</tbody>
</table>
# TABLE - 1.3 (C)

## Season wise Consumption of fertilizer in Golaghat District of Assam (1993-94) (in tonne)

<table>
<thead>
<tr>
<th>District &amp; State</th>
<th>Kharif</th>
<th>Rubi</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>District - Golaghat</td>
<td>1287</td>
<td>464</td>
<td>1751</td>
</tr>
<tr>
<td>State - Assam</td>
<td>25,008</td>
<td>18164</td>
<td>43172</td>
</tr>
</tbody>
</table>

Source: Directorate of Agriculture, Assam, Khalipara 1994/1989

## DEVELOPMENT PROGRAMMES

To uplift the economic condition of the people, various schemes have been adopted by the development departments of the district. Especially the Agriculture Department of the district has taken a number of schemes under the decentralised planning system which are briefly noted below ——

1. **Wider use of high yielding varieties seeds**:

   The department of Agriculture envisages to procure certified H.Y.V. seeds for distribution to the farmers at subsidised rate under this scheme.

2. **Self employment for unemployed through setting up of Agro Service Centres in each block**:

   Under this scheme, one unit each of agro service center is being set up in every block. The scheme visualizes granting of seeds money, equipment and financial assistance for construction of shed.
3. Plant Protection Campaign:
   This programme aims at purchasing of pesticides and plant protection equipments.

4. Oil Seeds Development:
   The department proposes to purchase oil seeds and fertilizer and to distribute the same to farmers at subsidised rates, so as to increase cultivated area of land for oil seeds.

5. Pulse Development:
   To encourage the farmers to grow pulse crops, the department proposes to distribute seeds and fertilizer demonstration in the field of the farmers.

6. Special rich production programme:
   To boost up production of rice a few blocks of the district have been taken up and the programme has been under operation.

7. Programme for assisting small and marginal farmers for agricultural production (PASMAFAP)
   Under this scheme in operation, the department grants subsidy to the eligible farmers for installation of shallow tubewell.

8. In addition to the schemes, some other schemes like 'Sugar-cane Development scheme', 'Horticultural Development Scheme' have also been taken up by the department in the district of Golaghat.

Fishery:
   The Farmer Development Agency (FFDA) with its headquarter at Jorhat has been assisting the pisciculturist farmers
towards training, grant of subsidy to the intending cultivators for development of fishery in the district of Golaghat. The agency evaluates bank finance requirements of the prospective cultivators and grants nominal subsidy after getting bank loan sanctioned to the cultivators.

The fishery department of the district has undertaken three development schemes for implementation as follows——

1. Fishery Extension Service
2. Fish Seed Farming
3. Assistance to Pisciculturists.

Under 'Fishery Extension Service scheme', 46 Nos. of pisciculturists have been proposed to be trained. Under Fish seeds farming scheme, 4 nursery ponds have been proposed to be excavated and 5.51 Lakhs of fish seed are anticipated to be produced. Under, Assistance to pisciculturists scheme, 16 pisciculturists will be provided assistance in cash and kinds for fish culture activities for the year 1993-94.

Veterinary:

A fulfilled district office of the department has yet to be established. There are two sub-division offices of this department each of Golaghat sub-division with headquarter at Sarupather. The following institutions were established in the district.
Table No. 1.4

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Category of Institution</th>
<th>No at GHT Sub-divs.</th>
<th>No at Dhansiri Sub-division</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Veterinary Hospital</td>
<td>1</td>
<td>X</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Veterinary Dispensary</td>
<td>14</td>
<td>7</td>
<td>21</td>
</tr>
<tr>
<td>3</td>
<td>Veterinary First Aid Centre</td>
<td>15</td>
<td>3</td>
<td>18</td>
</tr>
<tr>
<td>4</td>
<td>A.I.Centre</td>
<td>5</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>Regional A.I.Centre</td>
<td>2</td>
<td>X</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Ceiling Plant</td>
<td>1</td>
<td>X</td>
<td>1</td>
</tr>
</tbody>
</table>

Co-Operatives:

The Assistant Registrar of Co-operative Societies, Golaghat has still been looking after the business in respect of both the sub-division of Golaghat and Dhansiri. The different types of societies in the sub-division are as follows

Table No. 1.5

<table>
<thead>
<tr>
<th>Sl. no</th>
<th>Type of Societies</th>
<th>Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Goan Panchayat Samabai Samiti</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>Marketing</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>Bank Branch</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>Multipurpose</td>
<td>8</td>
</tr>
<tr>
<td>5</td>
<td>Processing</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>Farming</td>
<td>53</td>
</tr>
<tr>
<td>7</td>
<td>Large Size Society</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Trading</td>
<td>4</td>
</tr>
<tr>
<td>9</td>
<td>Housing</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Fishery</td>
<td>30</td>
</tr>
<tr>
<td>11</td>
<td>Dairy</td>
<td>26</td>
</tr>
<tr>
<td>12</td>
<td>Industries (including Sugar mill and Sutakal)</td>
<td>36</td>
</tr>
<tr>
<td>13</td>
<td>Consumers</td>
<td>36</td>
</tr>
<tr>
<td>14</td>
<td>Thrift &amp; Credit Societies</td>
<td>21</td>
</tr>
<tr>
<td>15</td>
<td>School Co-operatives</td>
<td>52</td>
</tr>
<tr>
<td>16</td>
<td>Labour Co-operatives</td>
<td>1</td>
</tr>
<tr>
<td>17</td>
<td>Transport</td>
<td>1</td>
</tr>
<tr>
<td>18</td>
<td>Poultry</td>
<td>3</td>
</tr>
</tbody>
</table>
Moreover, there is a few other important societies functioning their business in the district.

Following the enactment of Panchayati Raj Act 1973, the cooperative credit structure in Assam was re-organised, and a co-operative society, (known as Gaon Panchayat Samabai Samity) was constituted at the level of each of the Gaon panchayats in the state. Simultaneously, the existing credit/service co-operative societies were either liquidated or merged with the newly formed Gaon panchayat samabai samittees (G.P.S.S.). Accordingly, 30 G.P.S.S. have come into being in the operation, the G.P.S.S. are expected to perform

1. Providing the member farmers with short, medium and long term credit along with physical inputs,

2. Effecting the distribution of essential commodities among rural population,

3. Involving themselves in the procurement of marketable surplus of agricultural produce

4. Providing farmers with agro-service facilities.
### Table No. 1.6

**Working position of the G.P.S.S. in the district of Golaghat**

(1988-89)

<table>
<thead>
<tr>
<th>Name of G.P.S.S.</th>
<th>No of members</th>
<th>Share Capital</th>
<th>Accumulated Profit (+) or loss (-) up to 1987/89 in Rupees.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Regular</td>
<td>Nominal</td>
<td>Govt</td>
</tr>
<tr>
<td>Bokakhat</td>
<td>1543</td>
<td>329</td>
<td>116000</td>
</tr>
<tr>
<td>Kaziranga</td>
<td>1815</td>
<td>413</td>
<td>78000</td>
</tr>
<tr>
<td>Kurnahahi</td>
<td>3452</td>
<td>788</td>
<td>120000</td>
</tr>
<tr>
<td>Brahmaputra</td>
<td>2843</td>
<td>1374</td>
<td>80500</td>
</tr>
<tr>
<td>Gomariquri</td>
<td>1101</td>
<td></td>
<td>20000</td>
</tr>
<tr>
<td>Marapani</td>
<td>1551</td>
<td></td>
<td>98000</td>
</tr>
<tr>
<td>Kakodonga</td>
<td>4007</td>
<td>573</td>
<td>61000</td>
</tr>
<tr>
<td>Davangpur</td>
<td>476</td>
<td></td>
<td>55000</td>
</tr>
<tr>
<td>Pachim Ghiladhary</td>
<td>1843</td>
<td>1206</td>
<td>81000</td>
</tr>
<tr>
<td>Dhekial</td>
<td>1611</td>
<td>661</td>
<td>76000</td>
</tr>
<tr>
<td>Nandan</td>
<td>2435</td>
<td>160</td>
<td>101000</td>
</tr>
<tr>
<td>Dakhin Barpathar</td>
<td>2235</td>
<td></td>
<td>74000</td>
</tr>
<tr>
<td>Pachim Sarupathar</td>
<td>2573</td>
<td>1617</td>
<td>87000</td>
</tr>
<tr>
<td>Puh-Saru-pathar</td>
<td>2298</td>
<td>707</td>
<td>106000</td>
</tr>
<tr>
<td>Uttar-Born-pathar</td>
<td>1542</td>
<td>966</td>
<td>85000</td>
</tr>
<tr>
<td>Kamarbandha</td>
<td>954</td>
<td>717</td>
<td>85000</td>
</tr>
<tr>
<td>Dakhin Moranqi</td>
<td>2092</td>
<td>1647</td>
<td>76000</td>
</tr>
</tbody>
</table>
The industry structure of the district is fair, while, the progress of industrial activities is monitored by the general manager, D.I.C. Jorhat, the district is headed by a functional manager of the department. The department has a good network of extension officers in every block.

Cottage Industry:

The district is traditionally known for hand weaver clothes of Endi, Muga, Cotton and Silk, Chaddar, Mekhela, Gamochha etc. are some of the items which are produced on a commercial basis. Besides a number of primary weavers, co-operative societies
to look after the interest of the weavers, there are a number of fly-shuttle units and local 'Tat-sals' in the district. But a concerted effort to commercialised the activity is lacking.

**Carpentry:**

It is also a most popular traditional industry in the district. The demand for wooden furniture and agricultural implements requires more and more. But with gradual fall in the production of timbers has caused a rapid rise in prices of timber. As a result wooden articles are facing a stiff market challenge from the metallic items.

**Pottery:**

The biggest concentration of potters are found Dhekial and Kumarpatty in Golaghat sub-division. These common items of manufacture are earthen pitchers, tumblers, chorn etc.

**Bamboo & Cane works:**

Bamboo and cane works are widely accepted as a subsidiary occupation by the people of the district. Bamboo and cane being readily available in rural areas, the industry is very popular here. Many items of household use including furniture are commonly produced and sold in the market. Baskets made of bamboo and also of cane are bought by Tea garden for their use.

**Small Scall Industry:**

Important among the small scale industries are agriculture and forest based industries like sugar mill, rice-mill, oil-mill, saw-mill, spice grinding works, furniture works, backery etc. A large spin-mill in the name of "Swahid Kushal Konwar Samahai Sutakol" is likely to come in to commercial
production within the year 1995 or so on. There is also an
industrial Estate at Jonakinagar, Golaghat one mobile units for
imparting training in cutting and tailoring is at present
functioning at Golaghat East Development Block padumani.

The following types of units are established and functioning
in the district of Golaghat.

1. Medium industries (Two numbers)
2. Rice mills
3. Oil mills
4. Embroidery & Knitting
5. Tailoring
6. Carpentry
7. Atta Chakis
8. Cane and Bamboo works
9. Radio and T.V. repairing
10. Cycle Repairing
11. Spinning Mill (Project shade)
12. Decorative Textiles
13. Khandsari sugar
14. Servicing and Repairing of Automobiles
15. Cement based products
16. Steel Fabrication
17. Umbrella Assembling

The following popular schemes have been implemented by
the department at the instance of the government ————

1. Seed / Margin money
2. Rural Artisans Programme
3. Special Capital Investment Subsidy
4. Central Capital Investment Subsidy
5. Cement based products
6. Steel Fabrication
7. Umbrella Assembling
5. Transport Subsidy
6. Industrial Campaign
7. Special capital investment subsidy to Schedule Tribe entrepreneurs.

Petroleum:
A large area of petroleum deposit has been discovered recently in the district by 'Oil and Natural Gas Commission'. Dhansiri Valley Project has been assigned with the task of further exploration of oil possibilities with the district. The district has already found a place in the map of petroleum production centres, which is conducted by the Dhansiri Valley Project with headquarters at Jorhat. It is expected that the pace of production of crude oil will increase sufficiently in recent year to come.

Tea Industry:
The high land of the district are covered with evergreen tea plantation. There are a number of tea gardens in the district which employ a sizeable number of workers. The green leaves of Tea are Processed in the factories of the Tea gardens and finally Tea is Produced either through C.T.C or leg-cut methods.

Sugar Industry:
In the district of Golaghat, the Assam Co-operative Sugar Mill Ltd. Baruabamun Gaon has started operation in 1958-59. The mill was sanctioned a loan of Rs 681 Lakhs by the Industrial Finance Corporation of India. The Government and the Public contributed Rs 774 Lakhs and Rs 13 Lakhs respectively towards its share capital. The mill annually crushes about 5.6 Lakhs quintals of Sugar cane and produces about 55 to 60 thousand
quintals of Sugar. About 35% of Sugar cane produced in the
district are being consumed by the mill.

Sericulture:

Sericultural activity is hitherto accepted as an
additional source of livelihood by a section of the farmers. The
activity has not yet been widely propagated through commercial
network. The superintendent of sericulture, Golaghat heads the
department in the district. There are eleven number of Muga farms
and one Muga reeling unit in the district. The farms produce about
13 Lakhs of Muga seed cocoons annually in the district, which
private rearers produce about 105 Lakhs of Muga seed cocoons
annually. The department offers grants-in-aid to the low income
group of indigenous rearers. The position of Endi and mulberry
products are also sound in the district.

Handloom and Textile:

Altogether 107 numbers of registered primary weavers co-
operative societies are functioning in the district. The
department is headed by superintendent in the district. The
benefits under the schemes of the department are basically aimed
at individual weavers, organisations and mahila samittees outside
the purview of co-operative societies.

Irrigation:

The department is headed by one Executive Engineer in the
district of Golaghat. The following schemes are made available in
the district.

1. Surface Flow Schemes .... 4 nos
2. Lift Irrigation schemes ..28 nos
   (including on going)
3. Tube well schemes .. 25 nos
4. Shallow Tube well scheme .. 4 nos
5. Irrigation potential created .. 9003 Hactares

1.9 BANKING:

Banking facilities in the district are provided by eight commercial banks including one Regional Rural Bank (RRB) and two other co-operative banks including one District Central co-operative Bank. All the development blocks are now covered by offices of commercial banks. At the end of March 1989 there were 38 offices of commercial banks (including 17 of the regional rural Banks) and 7 offices of co-operative banks. The branches of scheduled commercial banks have been increased to 43 in numbers in the year 1993 and it increased to 44 in June 1994. Regional Rural Banks branches increased to 20 in 1993 (December) and 21 in 1994 (June).

The deposits and advances for scheduled commercial bank as well as Regional Rural Banks are presented below in a tabular form:
### Table - 1.7

Bank offices, Deposit and Advances of Commercial bank in the state of Assam (Golaghat District)

<table>
<thead>
<tr>
<th>BANK</th>
<th>1992 (December)</th>
<th>1993 (December)</th>
<th>1994 (June)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No of office</td>
<td>Deposit</td>
<td>Credit</td>
</tr>
<tr>
<td>Scheduled</td>
<td>1221</td>
<td>254812</td>
<td>124803</td>
</tr>
<tr>
<td>Commercial banks</td>
<td>(43)</td>
<td>(5201)</td>
<td>(2963)</td>
</tr>
<tr>
<td>Regional Rural</td>
<td>405</td>
<td>14658</td>
<td>11069</td>
</tr>
<tr>
<td>Banks</td>
<td>(20)</td>
<td>(887)</td>
<td>(641)</td>
</tr>
</tbody>
</table>

N.B. The bracketed figures denotes the number of Branches of Deposit & Advance in Golaghat District.


### Bank wise Branch offices at Golaghat District of Assam:

1. **State Bank of India**: 1. Golaghat
   - 2. Sarupathar
   - 3. Dergaon
   - 4. Fulibar
     (Agricultural Development Branch)
   - 5. Murphulani

2. **United Bank of India**: 1. Golaghat
   - *6. Baruahamungaon*
   - 2. Bokakhat
   - *7. Kamargaon*
   - 3. Dergaon
   - *8. Dhkial*
   - 4. Borpather
   - *9. Kamarbandha*
   - 5. Ratanpur

3. **Lakhimi Gaonlia Bank**: 1. Golaghat
   - 10. Gelabil
   - 2. Gamaribazar
   - 11. Uriamghat
   - 3. Dokhinhergera
   - 12. Badulipara
   - 4. Jamuguri
   - 13. Kaziranga
   - 5. Ghiladharibagaon
   - 14. Mohuramukh
6. Salikhat 15. Rajahari
8. Missamora
9. Sarupathar

4. Indian Bank:
1. Gosaisatra
2. Hatiakhewa
3. Rangamati

5. Allahabad Bank:
1. Furkating
2. Bongaon

6. Purbanchal Bank Ltd.:
1. Numaligarh

7. Punjab National Bank:
1. Kathalguri

8. Vijoya Bank:
1. Golaghat

9. The Assam Co-op.
Apex Bank:
1. Golaghat
2. Dergaon

10. The Sibsagar District
Central Co-op. Bank:
1. Golaghat
2. Dergaon
3. Bokakhat
4. Sarupather
5. Baruahamungaon

1.10 NATIONAL BANK FOR AGRICULTURAL AND RURAL DEVELOPMENT (NABARD)

The NABARD, an apex body for providing refinance facilities to the financing agencies who provide finance in rural areas, was set-up on the recommendation of Sivaraman Committee in 1982, to provide credit for the promotion of agriculture, small scale industries, cottage industries and village industries, handi-craft and handlooms and other related economic activities aimed at benefiting the rural poor.

The projections for 1992-93 as envisaged by NABARD for the District of Golaghat are as follows:
**Pond culture:**

IRDP (Integrated Rural Development Programme - (ha) : 17.57  
(up to 1 m Depth)

<table>
<thead>
<tr>
<th>Description</th>
<th>Area (ha)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non IRDP (up to 2m Depth)</td>
<td>7.81</td>
</tr>
<tr>
<td>Duck - Cum Fishery (non IRDP)</td>
<td>2</td>
</tr>
<tr>
<td>Pig - Cum Fishery (non IRDP)</td>
<td>2</td>
</tr>
<tr>
<td>Fish Seed Hatchery (non IRDP)</td>
<td>x</td>
</tr>
</tbody>
</table>

Total Financial Outlay (Rs. in Lakh)

1. a) IRDP : 10.54
   b) Non IRDP : 8.78

Financial Assistance (Rs in Lakh)

1. IRDP (at 66.7%) 7.03
2. Non IRDP (at 85%) 7.46
3. Duck cum Fishery 0.97
4. Pig cum Fishery 1.70
5. Fish seed Hatchery x

Total Financial Assistance from NABARD

<table>
<thead>
<tr>
<th>Description</th>
<th>Assistance (Rs in Lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRDP</td>
<td>7.03</td>
</tr>
<tr>
<td>Non IRDP</td>
<td>10.25</td>
</tr>
</tbody>
</table>

As regard the potential to develop the Horticulture crops in the district of Golaghat, the area under different crops can be increased approximately as follows:

1. Pine apple – 1500 hectors, this new development programme for the crop can be taken up specially in Sarupathar, Borpathar, Bokakhat, Numaligharh, Khumtai, & Morangi, Furkatting.
2. Orange — 500 hectares can be taken up periodically at Sarupathar, Numaligarh, Khumtai & Border area of Nagaland.

3. Coconut — 6000 hectares can be taken up in Bongaon, Khumtai, Rangajan, Sarupathar.

The following physical and financial targets can be set for Tea —

1. Extension/Plantation
2. Replacement/Replanting
3. Infilling/Interplanting
4. Improvement in drainage and Irrigation
5. Factory Building, Plant Machinery etc. (Rs. in Lakh)
6. Labour quarter, Fencing, Vehicle etc. (Rs. in Lakh)

Total financial outlay (Rs. in Lakh)
Bank loan (Rs. in Lakh)

For extension plantation to come up more infrastructural facilities are necessary. There is a growing demand for small tea growing within plantation. Such units need the help including credit support for it's economic viability. Usually it is observed that income for small Tea gardens accrue from sale of green tea leaves to nearby processing units of bigger gardens.

Financial outlay for Horticulture Scheme:
(Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Fruit</th>
<th>Outlay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pineapple</td>
<td>18.90</td>
</tr>
<tr>
<td>Orange</td>
<td>02.37</td>
</tr>
<tr>
<td>Coconut</td>
<td>01.97</td>
</tr>
</tbody>
</table>

25
Despite the large possibility of marketing of horticultural products in the nearby towns, viz, Jorhat, Tinsukia, Dibrugarh, Siibsagarh, etc. lack of host products becomes a constraint in this sector.

Marketing of Tea is not a problem. The corporate manufactures have good network of market within the country as well as outside the country through auction centres situated at Guwahati and Calcutta in East India.

In spite of this potentiality of horticultural goods in the district and existence of good marketing areas for the products, the horticulture industry as such could not develop adequately.

Against this, it can be said that, tea marketing does not face manifold problems compared to horticultural produces, where good network for tea marketing is available for the tea producing companies. The Guwahati Tea Auction Centre which is established in 1973, provides a very good scope for marketing of tea for Assam. Moreover it happen to be the biggest CTC tea marketing centre in the World.

I.II GOVERNMENT DEPARTMENT AND DEVELOPMENT AGENCIES :

Banks:

The credit plan from 1988 to 1994 for Golaghat District has been drawn up as a Package of Credit disbursement Programme taken up by the Commercial bank and Co-operative Banks operating in the district. Following are the Targets of different banks in Various years, under the Annual Action plan.
### Table 1.8

**Bank Wise Targets under Annual Action Plan in the District of Golaghat**

(Amt in '000 Rs.)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>State Bank of India</td>
<td>7892</td>
<td>9120</td>
<td>10461</td>
</tr>
<tr>
<td>2</td>
<td>Allahabad Bank</td>
<td>2268</td>
<td>2850</td>
<td>2079</td>
</tr>
<tr>
<td>3</td>
<td>Indian Bank</td>
<td>2886</td>
<td>3542</td>
<td>879</td>
</tr>
<tr>
<td>4</td>
<td>Lakhami Goanlia Bank</td>
<td>10367</td>
<td>17381</td>
<td>2909</td>
</tr>
<tr>
<td>5</td>
<td>Panjab National Bank</td>
<td>1097</td>
<td>907</td>
<td>450</td>
</tr>
<tr>
<td>6</td>
<td>Purbanchal Bank</td>
<td>285</td>
<td>989</td>
<td>.....</td>
</tr>
<tr>
<td>7</td>
<td>United Bank of India</td>
<td>11005</td>
<td>15680</td>
<td>11665</td>
</tr>
<tr>
<td>8</td>
<td>Vijaya Bank</td>
<td>1887</td>
<td>986</td>
<td>968</td>
</tr>
<tr>
<td>9</td>
<td>Assam Co-operative Apex Bank</td>
<td>1810</td>
<td>2685</td>
<td>10891</td>
</tr>
<tr>
<td>10</td>
<td>Sibsagarh District Central Co-operative Bank</td>
<td>1262</td>
<td>3040</td>
<td>7584</td>
</tr>
<tr>
<td>11</td>
<td>Central Bank of India</td>
<td>.....</td>
<td>.....</td>
<td>794</td>
</tr>
</tbody>
</table>

**Total** 40759 57174 45660

Source: District Annual Credit Plan.

The successful implementation of the annual Action plan will depend on the effective co-ordination between the relative departments of the Government, the development agencies, the local self Government bodies, Co-operative institutions and the leading agencies.

The Schemes included in the credit plan have been selected in such a manner so as to suit the needs of the neglected sectors of the economy in the district. Major emphasis has been proposed to be placed on assisting the economically weaker sections, like members of the Scheduled Castes, Scheduled Tribes, Small and
marginal farmers, rural artisans etc. Detail analysis will be made in the subsequent chapters.

The various Government Sponsored programmes like self employment scheme for educated unemployed youth (SEEUY), self employment programme for Urban Poor (SEUP), Integrated Rural Development programme (IRDP), Programme of EMTC as well as the programme of the District Manpower Planning and Development Council, Fishery Development Programme of the Fish Farmers Development Agency (FFDA) etc. will also be taken care of for proper implementation. The impact of the schemes selected for the credit plan will have direct bearing on the implementation of the 20 point economic programme of the government of India.

(A) AGRICULTURE AND ALLIED ACTIVITIES:

(I) Identification of Borrower:

To ensure an effective flow of bank credit to the target groups in agriculture and allied activities, the present system of identification of prospective beneficiaries by the village level extension workers (VLEW) through credit Camp/Gram Sobhas etc. requires to be streamlined.

(II) Land records:

Absence of comprehensive record of rights to land in many blocks of the district has led to inconvenience for proper assessment of the target group beneficiaries. It is, therefore, suggested that in the blocks where such records are not in existence or if some projects are in arrears, those should be disposed of on priority basis.
(III) Non-Encumbrance Certificate:

In some cases where the primary security of a bank finance is land, non-encumbrance certificate and Jamabandi is necessary for the purpose of offering mortgage of land. So, the Government should examine the feasibility of transferring the right for issuing such certificates to some authorities like Mouzadars, S.D.C. etc.

(IV) Supply of Inputs:

Supply of adequate number of exotic variety of livestock for the purpose of establishing dairy, Poultry, Piggery, Goatary farms, etc. may be ensured by the respective departments to help banks to disburse loans for such purposes. The respective departments may identify registered farms where the inputs are available and intimate names of such suppliers to the banks. The quality seeds of HYV crops are now supplied by different authorities, like Agriculture Deptt., Gaon Panchayat Samabai Samittees (GPSS), etc.

(V) After Sale Service:

After sale service in respect of farm equipments have been genuinely felt to be poor one. It requires sufficient improvement. The establishment of Agro Service Centers in the development blocks was launched without any special emphasis in this regard. The Assam Agro Industries Development Corporation (AAIDC) as well as the District Agriculture Department should give a second thought in this regard.

(VI) Irrigation:

A detailed evaluation in respect of the potentiality created in the field of irrigation is still to be conducted. The
Agriculture, Irrigation and co-operation department in co­ordination with Assam State Minor Irrigation Development Corporation may undertake a joint investigation to ascertain factors responsible for the low utilization of facilities offered by the irrigation projects in the district of Golaghat and to suggest measures for improving the position in this regard.

(VII) Animal Husbandry:

In order to ensure the successful implementation of credit plan schemes under dairy farming, Poultry, Piggery and goatery, the existing facilities for veterinary services need to be toned up considerably and arrangements made for mobile services especially to cover the far-flung areas in the district. The concerned department should also arrange training arrangements to prospective beneficiaries in a better way. Motivation amongst the cultivators to the effect of necessity of training in a proper way is also required to be strengthened. The General Insurance Companies should examine the possibility of relaxing the existing norms in respect of the minimum number of poultry birds/ducks that can be insured to facilitate the banks to finance under poultry scheme within IRDP.

(B) INDUSTRY AND SERVICE SECTOR:

(I). Motivation and Training Facilities:

The induction of a systematic training has been done by the entrepreneurial Motivation Training Centre (FMTC). Similar motivation training is expected from District Industries Department also. But only motivation of the candidates would not deliver the desired result in the successful implementation of different schemes unless subject training is provided to the
selected beneficiaries. The District Industries Centre, in co­
ordination with North Eastrn Industrial and Technical consultancy
organisation (NEITCO), Small Industries Service Institute (SISI)
and such other expert bodies may organise regular courses of
subject training to the selected beneficiaries.

(II). Supply of Raw Materials:

Supply of such row materials as are generally scarce in
the market, like steel, copper, mutton tallow, paraffin wax, brass
metal etc. should be streamlined. Activities of the District
Industries Department and Assam State Industrial Development
Corporation (ASIDC) should be co-ordinated to achieve this end.

(III). Power to S.S.I. units:

As in other part of the state, supply of power to the
small scale industrial units has suffered a set-back owing to
failurs of the generating units of the state. Expeditious
settlement of the applications for power connection to the small
industrial units is also to be streamlined by the Assam state
Electricity Board (ASEB) so that units established with bank
finance do not suffer. The District Industries Centre may initiate
suitable action to substantiate such losing units with power
subsidy as envisaged under the new industrial policy of the state.

(IV). Marketing and Design Support:

Positive steps have to be taken to remove the problems
faced by number of small scale units in marketing of the products.
The Assam state co-operative Apex Marketing Society, among others
can play a crucial role in the matter of promotion of marketing of
manufactured goods of the primary societies. A suitable drive in
this front could help a lot to the beneficiaries in the sector of
weaving, handicrafts and other traditional cottage industries like cane and bamboo works. The handicrafts Design and Demonstration centres should extend effective design support to them.

(C) OTHER SECTORS:

(I). Stamp Duty on Small Loans :

The Government may consider the exemption of stamp duties to all category of borrowers up to a certain limit. The existing system of declaring exemption of stamp duty to a certain sector of bank advance may also be expedited to enable the banks to implement the same.

(II). Recovery Performance :

The general tendency of the borrowers in delaying the repayment of their dues to the banks has already created an adverse impact on credit disbursement by the bank branches. Concerted effort should therefore be made by all the agencies/departments to improve the recovery position. Some specific actions that may be taken by the Government departments and other development agencies are as follows —

(a) Exemplary Punishments :

The administration may punish the defaulters in certain cases.

(b) Creation of Recovery cells :

The state Government may examine the feasibility of creating recovery cells at district, sub-divisions and block levels. Such cells may include officials from co-operation and revenue departments besides representatives from the financing banks.
(c) Disposal of certificate cases:

Certificate cases instituted before the certificate officers (Bakijai cell) as well as the Registrar of co-operative societies should be disposed of within a specified time limit, say, six months from the date of institution of the proceedings. The respective cells in the departments should be strengthened with sufficient manpower and the banks or the co-operative societies should have recourse to appeal if the certificate case is not disposed within the specified period of time.

(d) Family Identity Cards:

The department of food and civil supplies issues family identity cards for the purpose of effecting distribution of subsidised and rare commodities of consumption items to the residents of municipal areas. These identity cards are now regarded as the primary document for identification of beneficiaries by the banks for the scheme of 'self employment programme for urban poor (SFPUP) Numerous irregularities have been observed in the issue of the family identity cards which renders the bankers unable to depend solely on this document (Ration card) to identity the eligibe candidates under the target group. The department of food and civil supplies may consider the feasibility to insert the names of all the members of the respective families in the identity cards and also insert the column relating to 'Monthly Income' of the family with proper care.

(III). Issue of Trade Licences:

A system of issuing trade licences by the local self government institutions in the rural areas may be introduced. This
will not only help augment the revenues of these institutions, but also prove useful to the banks in identifying genuine traders for the purpose of financing. Steps should also be taken to ensure that licences are not renewed without production of 'No-objection certificate' from the financing bankers.

(D). CO-OPERATIVE INSTITUTION:

(a) Managerial Competence:

Since substantial part of bank credit to the Agricultural and Allied Activities sector is routed through the Goa Panchayat Samajik Samiti (GPSS), the successful implementation of the credit plan schemes for that sector depends critically on the level of managerial competence of the said samities. Measures should, therefore, be taken to streamline their organisational structure to tone up their managerial ability. As the GPSS are entrusted with multiple responsibilities, including distribution of essential commodities, among their members, the need for provision (to each GPSS) of a complement of staff exclusively devoted to the task of credit disbursement may be taken up with due importance.

(b) Monitoring of Loan Account:

This is important because one of the factors of non-repayment by borrowers is found to be the diversion of loan amount from the declared purpose to another which may not necessarily be an income generating one.