



Rural Development Schemes for Accelerating the Pace of Development in Assam: An Outlook

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ABSTRACT:

Rural development is a major issue in our country. To address the issue since independence, the government of India has been formulating policies, programs, projects and schemes and investing huge financial resources through every five year plans to accelerate the rural development. All these programs and schemes are being implemented by concerned ministries on health, education, communication, public health, agriculture, drinking water, sanitation etc., but the performance at the grassroots level is much less than expectation. Economic planners and policy makers argue that the problem of rural development is not merely of development of rural areas. But the development of rural communities as a whole to dispel dark ignorance and poverty from the rural masses through the implementation of rural development schemes it has been emphasized to create a self-reliant and self-sustaining healthy villages. It was the dream of Mahamanab Mahatma Gandhi who believed that India cannot prosper without the development of its rural masses. Assam is also not an exception in this regard. In this paper, an attempt has been made to highlight the overall aspects of rural development in Assam in respect of rural development schemes which are being implemented in rural areas.

KEY WORDS: *Development, Rural Masses, Poverty, etc.*

I. INTRODUCTION:

For India, rural development has been an integral part of nation's socio-economic development. Rural development can no longer be identified with mere increase in Gross National Product or even per capita national income. The increased income should be distributed so as to result in significant diminution of inequalities of income and wealth. Every rural family should have its reasonable share in the generation of GNP and sharing increased per capita income. Integrated rural development means optimum utilization of natural and human resources of a given rural area for the enrichment of the quality of life of its population. Optimum utilization emphasizes production, distribution, employment, upliftment of rural poor above poverty line and environmental harmony. Rural economic activity is considered in the context of market economy and the inadequacy in the supply of capital and skills in the rural areas. Integrated rural development considers the links of the rural area concerned with its market relations, the two-way mobility of capital, labor, policies on economic growth and social justice.

The government has initiated various policies to develop the living conditions of the rural masses. The schemes largely being implemented through the ministry of rural development aim at alleviating rural poverty generating employment, providing shelter, removing hunger, malnutrition accompanied by the enrichment of the quality of life of the state covering entire masses. Assam being a leading state of Northeastern region constitutes 31169272 total populations out of which 51.19% are males and remaining 48.81% are females. As per 2011 census, 86% of total population lives in rural areas. The living condition of the rural people of the state is not up to the level of satisfaction, though the development of rural areas has been receiving special attention. The paper tries to highlight overall performances of rural development schemes.

II. OBJECTIVES:

The paper is prepared to fulfill the following objectives:

- To know the overall performance of rural development schemes in the state.
- To know the physical and financial achievements of SGSY.
- To find out the problems associated with rural development schemes.

III. METHODOLOGY:

The paper is mainly based on descriptive research design where primary and secondary data have been collected and utilized. For collection of primary data, field survey has been conducted in the locality particularly from SHGs of local villages and their assets position has been examined. For secondary data, books, journals and reports published by the state government have been intensively analyzed. After collection of data, it has been systematically arranged in a tabular form.

IV. DISCUSSION:

The rural development schemes occupy significant position not only in central economic planning but also in state's economic planning. Without uplifting rural masses in Assam, we cannot think over accelerated the pivot of overall economic development. In order to ensure that there should be balanced economic development of the state's economy and the fruits of development should percolate to the grass-root levels, rural development gets the top most priority in our planned efforts. In this regard, the implementation of various programmes for the benefit of the rural poor is the product of the working with the theory and practice of economic development. For healthy rural sector development, the Panchayat and Rural Development Department of Assam has been implementing various centrally sponsored schemes which includes Swarnajayanti Gram Swarozgar Yojana (SGSY), PradhanMantri Gram Sadak Yojana (PMGSY), Employment Assurance Schemes (EAS), Rural Housing (RH), Wastelands Development (WD) and Project Golden Thread (PGT) etc. some of major such implemented schemes in Assam are discussed below:

- **Swarnajyanti Gram Swarozgar Yojana (SGSY)**

With effect from 1st April, 1999, the Government of India has launched this programme as the single self-employment programme for the rural poor. SGSY replaces the earlier self employment and allied programmes like Integrated Rural Development Programme, Development of Women and Children in Rural Areas, Training of Rural Youth for Self Employment, Supply of Improved Toolkits in Rural Artisans, Ganga Kalyan Yojana and Millions wells scheme. The SGSY is mainly financed by the Central and State Government into the ratio of 75:25 bases. The major objectives of this scheme is to bring the existing poor families above the poverty line covering all aspects of self employment viz. organizing the rural poor into SHGS and their capacity building planning of activity clusters, technology infrastructure and marketing.

Under this scheme, beneficiaries can increase their income leading to upliftment of their respective living standards with the provision of subsidized bank loan. In Assam, special thrust has been given in formation of SHGs in every village covering women and marginalized sections of people. During the period 2019-20, total number of SHGs, district wise formation has been given in table 1. From the table it is found that 47,231 number of women Self Help Groups have been formed covering entire districts of Assam. Simultaneously, rural organizations have been formed by which they can engage in different economic activities to earn income for betterment of their economic conditions. Formation of women SHGshelps to empower women in their respective households.

Assam State Rural Mission is one of the important initiatives where rural BPL households have been brought under SHGs with a view to strengthening and intensive financial support. The

government approved the restructuring of SGSY as the Assam State Rural Livelihoods Mission which is implemented in a mission mood across the state. The performance of ARSLM has been shown in table 1.

Table: 1 DISTRICT-WISE SELF HELP GROUP (SHG) AND VILLAGE ORGANISATION (VO) UNDER ARSLM IN ASSAM, 2019-20

<i>District</i>	No. of Women SHG formed	No. of Village Organization formed
<i>1</i>	<i>2</i>	<i>3</i>
Kokrajhar	2023	193
Dhubri	2543	458
Goalpara	2151	256
Barpeta	2133	378
Morigaon	1128	176
Nagaon	1988	317
Sonitpur	1568	242
Lakhimpur	3461	346
Dhemaji	1177	110
Tinsukia	1702	168
Dibrugarh	2210	313
Sivasagar	292	140
Jorhat	407	153
Golaghat	1180	288
Karbi Anglong	1237	198
Dima Hasao	171	41
Cachar	2981	391
Karimganj	1816	213
Hailakandi	1205	98
Bongaigaon	766	139
Chirang	342	26
Kamrup	2191	508
Kamrup Metro	59	7
Nalbari	1328	239
Baksa	3249	458
Darrang	1535	241
Udalguri	1294	204
Biswanath	1348	202
Charaideo	1028	67
Hojai	933	225
Majuli	322	59
South Salmara	799	74
West Karbi Anglong	664	79
Assam	47231	7007

Source: Statistical Handbook of Assam, 2020

- **Mahatma Gandhi National Rural Employment Generation Scheme:**

It is another big push for generating rural employment which was introduced during the sixth plan period which has undergone several modifications like Jawahar Rozgar Yojana, Employment Assurance Scheme, and National Rural Employment Generation Schemes and finally known as MGNREGA in the eleventh five year plan period. This scheme aims at enhancing livelihood security of households in rural areas by providing at least 100 men days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. This scheme provides social protection to

the vulnerable section through supplementary source of income which has both divisions of expenditure like 60% wage component and remaining material component. Under the scheme 100% is paid to the job card holders through their bank accounts to ensure fairness and better transparency in wage payment. Performance has been shown in table 2.

Table: 2, DISTRICT-WISE PHYSICAL ACHIEVEMENT UNDER MGNREGA IN ASSAM, DURING 2019-20

District	Employment Generated (Mandays) [in Nos.]				
	SCs	STs	Others	Total	Women
1	2	3	4	5	6
Kokrajhar	27059	781880	1578693	2387632	1059210
Dhubri	23800	1120	3187367	3212287	1303076
Goalpara	26057	165956	533716	725729	327721
Barpeta	74115	45537	3252641	3372293	1332230
Morigaon	183530	164058	1549016	1896604	758298
Nagaon	181342	75130	3013271	3269743	1236181
Sonitpur	82052	142813	2466014	2690879	1146191
Lakhimpur	202887	1355503	3440786	4999176	2470393
Dhemaji	78935	1329346	1343514	2751795	1358983
Tinsukia	11687	63293	800519	875499	382442
Dibrugarh	60321	200215	1421265	1681801	821730
Sivasagar	22802	31070	567967	621839	278055
Jorhat	51767	89504	804300	945571	430565
Golaghat	65570	178239	1272582	1516391	647018
Karbi Anglong	57821	1360544	210616	1628981	786964
Dima Hasao	3290	270980	18725	292995	108081
Cachar	279234	42672	4046662	4368568	1178993
Karimganj	229096	16638	2441755	2687489	908501
Hailakandi	78769	18653	764637	862059	200655
Bongaigaon	37883	8459	721219	767561	304315
Chirang	119982	1142821	1097822	2360625	1121952
Kamrup	142791	175830	1994020	2312641	856878
Kamrup Metro	43125	29696	68188	141009	60782
Nalbari	52524	31539	2630837	2714900	1018814
Baksa	163018	903678	1370966	2437662	1204501
Darrang	32503	3934	1152173	1188610	520413
Udalguri	162003	1618762	2021427	3802192	1713201
Biswanath	83665	263929	1010288	1357882	612954
Charaideo	3742	6954	266095	276791	124108
Hojai	224148	51397	1821710	2097255	813352
Majuli	124075	412380	503278	1039733	411666
South Salmara	16583	991	1080919	1098493	558058
West Karbi Anglong	-	-	-	-	-
Assam	2946176	10983521	48452988	62382685	26056281

Source: Statistical Handbook of Assam, 2020

Note: In NREGA Soft, the category-wise (SCs, STs, Others) nos. of person days generated by Men and Women separately is not available.

- **PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY):**

This is another path- breaking program for connecting rural areas to mainstream of the country. This scheme was introduced on 15th August, 2000. The major objective of the scheme is to provide road connectivity through all- weather roads. The state rural development departments are the nodal department for the program and the state PWD is the main executing agency of the scheme. Every year the government of Assam releases substantial funds to construct pakka roads covering all the rural villages to state and national highways. The state is to a great extent considered to be successful in this regard. As on 31-03-2020, target length of PMGSY 2200 km and 964.869 km has been completed so far.

- **PRADHAN MANTRI AWAAS YOJANA- GRAMIN**

It is another lucrative scheme which aims to provide housing facilities to the BPL families in the rural areas. The scheme also aims at on priority basis to provide houses to ST-SC members, free bonded labourers in rural areas and non- SC/ST rural poor living below the poverty line at free of cost. It is implemented with two components like new construction and up gradation where fund is directly transferred to the beneficiaries' bank account. In Assam, district wise target and physical achievements as on 15-12-2020 is shown in table 3.

Besides these major schemes, there are so many schemes introduced in the state for upliftment of rural economy such as National Food Security Mission, Mahila Kisan SashaktikaranPariyojana, National Horticulture Mission, RashtriyaKrishiVikasYojana, National JalYogon Mission, Old Age Pension, KanaklataMahilaSamitiYojana, Rural Sanitation Mission etc.

Table:3

**DISTRICT-WISE TARGET AND PHYSICAL ACHIEVEMENT UNDER PMA-Y-
GIN ASSAM, 2019-20 (as on 15-12-2020)**

District	Annual Target (No. of houses)	House Completed against Target	Sanctioned	% of achievement against target
1	2	3	4	5
Kokrajhar	9791	4331	7964	44
Dhubri	12089	4875	10231	40
Goalpara	6926	3165	5431	46
Barpeta	11181	5540	11109	50
Morigaon	6953	3668	6283	53
Nagaon	20667	12107	18218	59
Sonitpur	11411	6327	9605	55
Lakhimpur	7731	5644	7395	73
Dhemaji	6487	4862	6394	75
Tinsukia	15353	8591	12041	56
Dibrugarh	13627	9430	11949	69
Sivasagar	3107	2088	2722	67
Jorhat	2943	2202	2853	75
Golaghat	10595	7157	10421	68
Karbi Anglong	8058	2808	5631	35
Dima Hasao	1571	433	683	28
Cachar	13875	7928	11455	57

Karimganj	12422	7047	8970	57
Hailakandi	3718	1619	2514	44
Bongaigaon	3105	2068	2675	67
Chirang	3400	2358	3276	69
Kamrup	10257	8274	9266	81
Kamrup Metro	1077	689	798	64
Nalbari	4017	3065	3944	76
Baksa	11760	5678	10180	48
Darrang	9970	4813	7001	48
Udalguri	6688	2952	5246	44
Biswanath	5966	2715	4573	46
Charaideo	5854	3588	5400	61
Hojai	11419	4308	7988	38
Majuli	663	639	663	96
South Salma ra	3362	813	2800	24
West Kanglong	-	-	-	-
Assam	256043	141782	215679	55

Source: Statistical Handbook of Assam, 2020

The implementation of various rural development programs has provided an opportunity to harness hidden resources and skills in the rural areas. The success of these schemes to a great extent is possible only when different constraints are removed in the state.

V. CONCLUSION:

It is observed that in Assam specially the rural development schemes are suffering the problems that financial allocations and physical targets are determined without taking into the careful account local conditions. It is sometimes also observed that most of rural areas suffer from limited credit repayment capacity. To overcome these problems there should be proper monitoring agencies to monitor the performance of these schemes. On the other hand, there should be uniform allocation of funds along all the districts and all the blocks under each particular scheme. At the panchayat and at the block level should explain the benefits of different schemes so that beneficiaries can be motivated to adopt suitable schemes. In order to achieve success attention and awareness should be given for effective implementation of the programs and the functionaries have to maintain links with beneficiaries even after the schemes have been sanctioned. The government of Assam as well as the people also must be conscious regarding each rural development scheme which will help the state to achieve the goal of rural development and status of developed state.

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