

Rural Poverty and Unemployment Eradication Programmes of Assam: A Study of Dibrugarh, Sivasagar and Kamrup District

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Introduction:

Poverty and unemployment have been the bane of India since long. Poverty and unemployment, the twin social problems are found throughout the length and breadth of this land. These two problems are interrelated problems and have a two – way relation, that is, one is both the cause and effect of the other. Poverty is a social phenomenon in which a section of society is unable to fulfill even its basic necessities of life. Accordingly, poverty line is defined by Planning Commission as the mid-point of the monthly per capita expenditure of a class having a daily calorie intake of 2400 cal/person/day for rural area and 2100 calorie/person/day for urban area. Similarly, the all-India poverty line for 2004-05 adjusted for prices is Rs. 356.30 for rural areas and Rs. 538.60 for urban areas. The people below these nutrition and income standards are considered to be below the poverty line (BPL). On the other hand, unemployment means a situation when able and willing people are not getting jobs as per their own capabilities. Unemployment has been one of the most persistent and unmanageable problems of India.

Presently, 24.4% population in India is Below Poverty Line. It is 24.36% in rural India and 24.50% in urban areas. National Sample Survey Organisation (NSSO) conducts the survey. Out of total unemployment rate of 9.4% (40 million) in India, the rural unemployment rate is 10.1%.

Poverty and unemployment problems are a major hindrance in the development process and have greatly affected the life of the rural people. As

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such, the Government of India has launched various development programmes for tackling the problems of poverty and unemployment in the rural areas from time to time. The programmes and schemes have been modified, consolidated, expanded and improved over time. The salient features of the major poverty and unemployment eradication programmes and schemes launched in India from time to time are mentioned below :

Integrated Rural Development Programme (IRDP):

Integrated Rural Development Programme was launched in 1978-79 and extended all over the country in 1980-81. Through a programme of asset endowment, it meant to provide self-employment in a variety of activities like sericulture, animal husbandry, land-based activities, weaving, handicrafts, etc. The programme was intended to reach the poorest households. Assistance was provided to families with an annual income below Rs. 8,500.

Training of Rural Youth for Self Employment (TRYSEM):

TRYSEM was initiated in 1979 with the principle of removing unemployment among the rural youth in the age group of 18-35 years. It was an integral part of IRDP and was concerned with equipping rural youth with the necessary skills that would enable them to be self employed. Any rural youth below the poverty line, SC/ST and women were given preference.

Development of Women and Children in Rural Areas (DWCRA):

DWCRA was launched in 1982 as a part of IRDP. Its aim was to empower rural women living below the poverty line by way of organizing them to create sustainable income generating activities through self employment. It was the first programme that specially focused on improving the quality of life of rural women. Along with the improvement in income, it also focused on access to health, education, safe drinking water, sanitation, nutrition and so on.

National Rural Employment Programme (NREP):

The Food for Work Programme that was started in 1977, was restructured and renamed as NREP from 1980. NREP help those rural people who largely depend on wage employment and has virtually no source of income during the lean agricultural period.

Rural Landless Employment Guarantee Programme (RLEGP):

This programme was launched in 1983-84 with the objective of generating employment, creating productive assets in rural areas and improving the overall quality of rural life. It provides employment to at least one member of a landless household for upto 100 days in a year.

Jawahar Rozgar Yojana (JRY):

NREP and RLEGP have been merged to a new programme referred to as Jawahar Rozgar Yojana and was launched on April 1, 1989 with the objective to provide additional gainful wage employment to unemployed persons living below the poverty line in rural areas during lean agricultural seasons. JRY contributed to the creation of durable assets such as school buildings, roads and other infrastructure.

Employment Assurance Scheme (EAS):

EAS was introduced in 1993 to solve the problem of rural unemployment. It aimed at providing 100 days of unskilled manual work on demand to two members of a rural family in the age group of 18 to 60 years in the lean agricultural season.

National Social Assistance Programme (NSAP):

NSAP came into effect from 15 August 1995. It consisted National Old Age Pension Scheme (NOAPS) and National Family Benefit Scheme (NFBS) which aimed at providing social security in case of old age and death of the primary breadwinner of the family belonging to the below poverty line.

NOAPS provides pension to people above the age of 65 years, who have no source of income or financial support and are destitute. However, due to some drawbacks of the scheme, a new scheme called the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was launched in 2007. The pensioners under IGNOAPS receive at least Rs.400 per month as against the earlier provision of Rs. 150.

NFBS grants a one-third financial assistance of Rs.10,000 to families living below the poverty line when their main earning members dies. It provides for a grant of Rs. 500 to pregnant women of families living below the poverty line.

Indira Awas Yojana (IAY):

IAY is a centrally sponsored scheme introduced in 1996. This scheme aims at providing dwelling units, free of cost, to the poor families of the SC/ST, freed bonded labourers and also the non-SC/ST persons below the poverty line in rural areas. The scheme is funded on a cost sharing basis of 75:25 between the Centre and the States (for the N.E. states, it is on 90:10 basis). Rs. 48500 is allotted to the beneficiaries for constructing the IAY house.

Jawahar Gram Samridhi Yojana (JGSY):

JRY was restructured in 1999 and renamed as Jawahar Gram Samridhi Yojana with the objective of creating rural infrastructure and durable assets at the village level to increase opportunities for sustainable employment to the rural people. Wage employment was provided to persons belonging to households below poverty line. 22.5 % of annual allocation had to be spent on schemes for the benefit of SC/ST and 3% to be utilized for creation of barrier free infrastructure for the disabled.

Swarnajayanti Gram Swarozgar Yojana (SGSY):

SGSY was launched in April 1999 after restructuring IRDP and allied schemes. It is the only self employment programme currently being implemented for the rural poor. The objective of SGSY is to bring the assisted swarozgaris above the poverty line by providing them income generating assets through bank credit and Government subsidy. The scheme is being implemented on a cost-sharing basis between the Centre and States of 75:25 for non-northeastern states and 90:10 for north-eastern states. The scheme target at least 50% SC/ST, 40% women and 30% disabled. The SGSY envisages programme of self-employment such as organization of the poor into Self Help Groups (SHGs), establishing micro-enterprises in rural areas, training for skill development, credit, infrastructure and marketing was evolved as a means of poverty alleviation in rural areas. Upto December 31, 2010, 40.04 lakh Self Help Groups (SHGs) have been formed and 154.87 lakh swarozgaris have been assisted with a total outlay of Rs. 37,927 crore.

Sampoorna Grameen Rozgar Yojana (SGRY):

SGSY was launched in 2001. It combined the various features of EAS, FFW and JGSY and replaced those schemes. The main aim of SGSY was to provide

additional wage employment in rural areas and creation of durable commodity, social and economic assets in rural areas. This scheme has cash and foodgrains components and the Centre bears 75% and States bears 25%.

National Rural Employment Guarantee Scheme (NREGS):

NREGS came into force on February 2, 2006. SGRY and National Food for Work Programme (NFFWP) were subsumed within the NREGS. It covers all the rural areas of the country.

From October 2, 2009 National Rural Employment Guarantee Scheme (NREGS) has been renamed as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS).

Features of MGNREGS:

- MGNREGS seeks to provide at least 100 days guaranteed wage employment in a financial year issuing job-card to at least one member of every rural household whose adult members volunteer to do unskilled manual work. 90% of the cost of employment provided is borne by the Centre. At least 33% of the beneficiaries are to be women.
- MGNREGS promised a wage rate of Rs. 100 per day to a worker.

The works to be done under MGNREGS include water conservation, water harvesting, drought proofing, irrigation, renovation of traditional water bodies, land development, flood control and rural connectivity to provide all weather roads.

These poverty and unemployment eradication programmes launched by the Government of India at different times to a great extent are helping in enhancing the livelihood of the people living in rural India.

Poverty and unemployment problems are also prevalent in Assam and are emerging as a serious problem specially in the rural areas of Assam. According to the findings of Planning Commission, in Assam, Below Poverty Line population surge from 34.4% in 2004-05 to 37.9% in 2011, that is over one third of the population of Assam which is about 3 crore. This means that Below Poverty Line population have increased in Assam during the last five years. Assam has now (2009-10) 116.4 lakh person below poverty line. Similarly, unemployment rate in Assam is 32 per 1000 male and 113 per 1000 female. Lack of capital, maximum

dependency on agricultural land, low growth rate of new and productive employment opportunities, illiteracy, etc. are some of the basic reason of rural poverty and unemployment.

Therefore, to overcome the rural poverty and unemployment problems, the Government of Assam has adopted and implemented various programmes and schemes from time to time. At present also different programmes and schemes are under implementation. Therefore, to know about the various implemented programmes a study is needed.

Objective:

It is with this background, the study entitled “Rural Poverty and Unemployment Eradication Programmes of Assam - A study of Lahual Development Block of Dibrugarh District, Desang Pani Development Block of Sivasagar District, Chamaria Development Block of Kamrup District” is undertaken with the objective to know about the major rural poverty and unemployment eradication programmes implemented in the study areas.

Methodology:

The study was conducted in Dibrugarh, Sivasagar and Kamrup districts of Assam. From Dibrugarh district, Lahual Development Block; from Sivasagar district, Desang Pani Development Block and from Kamrup district, Chamaria Development Block was purposively selected for the study. The respondents were the block officials of the study areas. The reliability of the data collected are based on the response of the respondents.

Findings and Discussion:

The major poverty and unemployment eradication programmes and schemes studied were - MGNREGS, IAY, SGSY and IGNOAP.

Findings of the study of different development blocks of the three districts of Assam are given below :

Name of the Programme : Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Table-1
Year Wise Job Card Received and Numbers of People Completed
100 days Employment

SI No.	Name of the Development Block	Financial year	Total nos. of job card received	Total nos. of people completed 100 days
1	Lahual Development Block	2009-10	14,720	40
		2010-11		37
		2011-12		18
2	Chamaria Development Block	2009-10	18,400	24
		2010-11		32
		2011-12		38
3	Desang Pani Development Block	2009-10	15,624	19
		2010-11		42
		2011-12		38

From Table-1 it is observed that during the three consecutive years that is from 2009 to 2012, 14720 rural people were provided job card in Lahual block. But unfortunately in the year 2009-10, only 40 persons completed 100 days of employment; in 2010-11, 37 persons; and in 2011-2012, 18 persons who obtain job card have completed 100 days employment. Similarly, in Chamaria block, 18400 persons were provided job card during the years 2009-2012. However, in this block also, in 2009-10, only 24 persons completed 100 days of employment; in 2010-11, 32 persons; and in 2011-12, 38 persons completed 100 days of employment. In Desang Pani block, from the years 2009-2012, 15,624 persons were provided job card. During 2009-10, 19 persons; in 2010-11, 42 person; and in 2011-12, 34 persons were able to complete 100 days of employment.

From these findings, it is revealed that in all the study areas performance of the people on job is incomplete as all the job card holders didn't complete 100 days of employment which might be due to irregularities and lack of active participation of the job card holders and also may be due to engagement in other jobs of high wage. So, as per regulation of the scheme it is considered as incomplete performance of job.

Name of the Programme : Indira Awas Yojana (IAY)

Regarding IAY scheme, the block officials informed that the beneficiaries should have BPL ID number for getting the benefit from the scheme. Under this scheme, construction cost of Rs. 48500 is given in two phases to the beneficiary for the construction of 1 room house of 150 sq ft. In the first phase, 50-60% of the funds are released and in the second phase the remaining 50-40% fund is released.

Table-2
Year Wise Completion of IAY Houses and its Expenditure

S1 No.	Name of the Development Block	Financial year	Target (in nos.)	Total house constructed (in nos.)	Total expenditure (cost of one house * nos. of houses constructed) (in rupees)
1	Lahual Development Block	2009-10	511	511	48500* 511= 2,47,83500
		2010-11	531	531	48500* 531= 2,57,53500
		2011-12	804	804	48500* 804= 3,89,94000
2	Chamaria Development Block	2009-10	1021	1021	48500* 1021= 4,95,15000
		2010-11	1172	1172	48500* 1172= 5,68,42000
		2011-12	1211	1211	48500* 1211= 5,87,33500
3	Desang Pani Development Block	2009-10	732	732	48500* 732= 3,55,02000
		2010-11	754	754	48500* 754= 3,65,69000
		2011-12	865	865	48500* 865= 4,19,52500

From Table-2, it is revealed that during the financial year 2009-10, 511 houses; in 2010-11, 531 houses, and in 2011-12, 804 houses were constructed under IAY in Lahual block with an expenditure of Rs. 2,47,83500; Rs. 2,57,53500; and Rs. 3,89,94000 respectively. Similarly, in Chamaria block, in 2009-10, 1021 houses; in 2010-11, 1172 houses; and in 2011-12, 1211 houses were constructed with an expenditure of Rs. 4,95,18500; Rs. 5,68,42000; and Rs. 5,87,33500. And in Desang Pani block, in 2009-10, 732 houses; in 2010-11, 754 houses; and in 2011-12, 865 houses were constructed with an expenditure of Rs. 3,55,02000; Rs. 3,65,69000 and Rs. 4,19,52500.

Thus, from this data, it is apparent that the blocks are able to successfully implement the IAY scheme which has helped the BPL people to have a shelter to live in.

Name of the Programme : Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

Table-3
Year Wise the Number of Beneficiaries and Total IGNOAP Paid to Beneficiaries

SI No.	Name of the Development Block	Financial year	Nos. of beneficiary	Total IGNOAP paid to beneficiary (in rupees)
1	Lahual Development Block	2009-10	2088	30,00000
		2010-11	1231	17,75000
		2011-12	1908	32,75000
2	Chamaria Development Block	2009-10	4171	62,07950
		2010-11	4394	70,30400
		2011-12	4295	67,17000
3	Desang Pani Development Block	2009-10	3216	46,63200
		2010-11	2745	41,17500
		2011-12	3167	55,42250

From Table-3, it is observed that in the Lahual block under IGNOAPS, Rs.30,00000 amount were disbursed for providing pension to 2088 old age beneficiaries during the year 2009-10. In 2010-11, Rs. 17,75000 were disbursed for providing pension to 1231 beneficiaries; and in 2011-12, RS. 32,75000 were paid as pension to 1908 old age beneficiaries. Similarly, in Chamaria block, Rs. 62,07950 were disbursed to 4171 beneficiaries as pension amount during the year 2009-10; in 2010-11, 4394 beneficiaries were provided pension from an amount of Rs. 70,30400; and in 2011-12, 4295 beneficiaries were provided pension from an amount of Rs. 67,17000. Accordingly, in Desang Pani block, in the year 2009-10, 3216 old age beneficiaries were provided pension from a disbursed amount of Rs. 46,63200; in 2010-11, 2745 beneficiaries were given pension from an amount of Rs. 41,17500; and in 2011-12, 3167 beneficiaries were provided pension from a disbursed amount of Rs. 55,42250.

Thus, it is found that the scheme has proved to be successful in the three development blocks. It can be expected that the old age beneficiaries belonging to BPL group will be able to gain financial security to some extent.

Name of the Programme : Swarnajayanti Gram Swarozgar Yojana (SGSY)

Table-4

Year Wise the Number of SHGs Formed and Assisted and Total Fund Provided

Sl No.	Name of the Development Block	Financial year	Nos. of SHGs formed	Nos. of SHGs provided loan	Total fund provided through loan (in rupees)
1	Lahual Development Block	2009-10	15	91	48,00000
		2010-11	27	71	14,29,000
		2011-12	33	131	33,86,750
2	Chamaria Development Block	2009-10	28	85	28,40,000
		2010-11	43	79	53,00000
		2011-12	85	96	32,00500
3	Desang Pani Development Block	2009-10	22	56	12,05000
		2010-11	31	75	23,52,000
		2011-12	46	80	34,50,000

From the data in Table-4, it is revealed that in Lahual block, in the year 2009-10, 15 SHGs were formed, 99 SHGs were provided loan from a fund of Rs.48,00000; in the year 2010-11, 27 SHGs were formed, 71 SHGs were given loan from a fund of Rs. 14,29,000; and in the year 2011-12, 33 SHGs formed, 131 groups are provided loan from a fund of Rs. 33,86,750. In Chamaria block, in 2009-10, 28 SHGs were registered, 85 groups were provided loan from an amount of Rs. 28,40,000; in 2010-11, 43 SHGs were formed, 79 groups were given loan from an amount of Rs. 53,00000; and in 2011-12, 85 SHGs were registered, 96 groups received loan from a fund of Rs.32,00500. Accordingly in Desang Pani block, in 2009-10, 22 SHGs were registered, 56 groups received loan from a fund of Rs. 12,05000; in the year 2010-11, 31 SHGs were formed, 75 groups were given loan from a fund of Rs. 23,52000; and in the year 2011-12, 46 SHGs were formed, 80 groups were provided loan from a fund of Rs 34,50,000. Besides this financial assistance, the SHG beneficiaries are also given skill development training on different income generating activities for which the expenditure is beared by the block.

Inspite of the government and banks financial support, it is being reported by the block officials of the three blocks that 50% of the SHGs remain inactive due to lack of cooperation among the group members. However, it is also reported that loan recovery is regular and the beneficiaries are able to improve their

financial strength by undergoing various income generating activities such as piggy, duckery, poultry, weaving, food processing and preservation, animal rearing, vegetable cultivation, paddy cultivation, etc.

Conclusion:

Thus, it can be concluded that in all the three blocks, the people were able to gain benefits from the programmes studied except MGNREGS where the people's response towards completion of 100 days employment were found to be poor in all the blocks. For a programme to be successful, active participation and cooperation of the people are required. Government departments alone cannot make the people developed. People themselves should be conscious about the various programmes the Government has implemented for their all round development. However, every programme meant for development is evaluated by its success or failure in implementation. Therefore, inspite of the proper implementation, different programmes fails to achieve the target. As such, the scenario of poverty and unemployment is still prevalent in the rural sectors. Therefore, the government should adopt some concrete measures to solve these problems. Agriculture is the main and primary vocation of the rural masses. Agriculture should be declared an industry so that more and more people will opt for farming. Moreover, more and more self employment opportunities should be explored. Vocational training should be given to the rural youths to make them fit for self employment. Young men and women should be encouraged to form small cooperative societies such as Self Help Groups and avail the financial help from banks or other financial institutions.

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