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INSTITUTIONAL FINANCE FOR RURAL DEVELOPMENT – A STUDY WITH SPECIAL REFERENCE TO JORHAT DISTRICT OF ASSAM

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Abstract

Rural Development in Assam is still a pertinent issue of developmental trajectory as like the other states of the Indian sub-continent. Jorhat is a district compared more advanced compared to rest of the district in Assam, well known for its literacy, culture and growth. Through this district is famous as tea-capital, but the rural residents are yet under question of economic survival. The economic activities in Jorhat District are still in the spurt of up-rise and in the stage of momentum. A plethora of financial institutions are in role playing for the development of rural business and economic activities. Financial institutions are playing critical role in the process of rural economic development pushed under different schemes of the central and the state economic policies and guidelines. How these institutions are implementing these policies of state and central government; needs assessment at the micro-level.

With this backdrop, a survey was conducted to evaluate the impacts of implementation of various schemes of the momentum of rural development in the Jorhat district. The outcomes the study has posited the picture of role of financial institutions in the district along with a plethora of suggestions based on the empirical findings. These findings may be inputs for future policy implementation for rural development, for the central and state government departments as well as for the financial institutions too.

Keywords: Banks, Rural Development, Cooperative, Government Policies, Developmental Blocks.

Introduction

Rural development is the dynamic process of development of rural people through various programs and projects so that they can become self-reliant citizens of the country. The work is done by involving various agencies and organizations and above all, the local people themselves. The development of rural people is essential for development of the rest of the people, vis-a-vis the whole country. This shall ensure economic, political and social stability of the country, in view of liberalization and globalization of the economy.

The concept of development can be viewed as a process of achieving certain goals or values, such as improved health, improve housing, better nutrition, better communications, improved transport, increased commands over resources etc. It is fundamentally a process of transformation that involves the whole society –its economic, social, political and physical structure as well as the value system and way of life of the people.¹

Institutional Finance for Rural Development

Institutional finance refers to the credit/loans provided by financial Institutions and Government. Broadly there are two sources of credit availability to rural people – institutional and non-institutional. Non-institutional or private sources include money lenders, traders and commission agents, relatives and landlords and the institutional sources consist of the govt. and co-operatives, commercial banks including the Regional Rural Banks. Institutions provide short, medium and long-term credit to rural people.

The need for institutional finance arises because of the weaknesses or inadequacy and defective nature of private fiancé. Private finance is based on profit motive; it is expensive and not related to the productivity of land and does not flow into the desired channels. It does not make agricultural improvements as funds are not available for long period and the rate of interest is higher. It is not properly integrated with the needs of the agriculturists. On the other hand, institutional finance is not exploitative and the basic motive is always to help the farmer to raise his productivity and maximize his income. Institutions also make a clear distinction between short-term credit and long-term credit requirements and give loans accordingly. Also, institutional credit is fully integrated with other needs of the agriculturist. In all the developed countries, credit services and extension services go hand in hand. This work can be done best by institutions like cooperative societies, commercial banks and other financial institutions and not by rapacious money lenders and commission agents. Faced with the serious problem of deteriorating agricultural production and the rapacious money lenders, the Govt. of India evolved a multi-agency approach in rural finance.²



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Rural Financial Institutions

The structure of rural financial institutions broadly consists of commercial banks, Regional Rural Banks, and Co-operative Societies. The commercial banks and RRBs are playing a catalytic role in rural India through their 32,856branch network and numerically 93,314 primary agricultural credit societies continued to occupy a predominant position in the co-operative credit structure, out of the total societies, 89,727 were active covering 6,10,088 villages and serving 94 million members. Considering all these factors mentioned above, an attempt has been made in the present study to examine the role of financial institutions and other institutions in rural development. For this study two blocks of Jorhat district, namely, Jorhat Development Block, Baghchung (JDB, Baghchung) and North West Development Block, Dhekargorah, Jorhat have been selected with a view to make a comparative study of the implementation of the development programmes by these two blocks and also to examine role of Financial Institutions in implementation of rural development programs in both these blocks.²

Reason for the Selection of the Study

The study has been selected to analyze the various rural development programs and to examine the role of financial institutions in implementation of rural development programs in rural areas.

A number of research works have so far been done in India on different aspects of rural development. But still sufficient research work has not been undertaken on the role of financial institutions and Development block in rural development programs. The Development Blocks have been introduced with an objective of development in specified rural areas and financial institutions have been entrusted to play important role in this connection. For the purpose of the study, it is very important to examine how far development blocks and financial institutions are successful in fulfilling their objectives.

The present study has been conducted by referencing the financial institution operating in Jorhat District and their role in rural development. Moreover, the Government of India and State Govt. of Assam have taken policies to sanction lots of funds under different schemes for the development of rural people. The blocks are the administrative mechanism of the state with a power to implement these programs by taking help of a bank-linkage or these are to be financed by the financial institutions. The present study tries to examine the role of financial institutions in implementation of these programs. Various studies have been made in the field of micro-finance in India, North East or Assam but sufficient work has not been done so far in this aspect.

In this context, it is highly needed to evaluate the effectiveness of the rural development programs in achieving its objectives. Further it has also been considered important to highlight the role of financial institutions and impact of rural development programs on the rural people and to assess the performance of the newly launched RDPs by the Government.

Objectives of the Study: Following are the objectives of the study-

1. To study the pattern of financing for Rural Development Programs by various agencies in the study area.
2. To study the benefits derived by beneficiaries from the rural development programs implemented by various agencies.
3. To analyze problem faced by beneficiaries of the study area.

Methodology of the Study

To fulfill the requirement of the above objectives, both primary and secondary data has been collected from different sources considering the following rationality.

Universe of the Study: The Geographical area of the study has covered the entire Jorhat District. It is located in the central part of the Brahmaputra Valley. The district has the river Brahmaputra on its North and the state Nagaland on its south. Jorhat District has an area of 28593 sq. Km. and the population of the district is 1091295 (2011). The size of rural population is 871730 which is 79.88% of the total population of the district. There are 3 administrative sub-divisions, 8 development blocks, 117 gaon panchayats and 1129 villages in Jorhat district. The distribution of villages in 8 development blocks are shown in Table: 1.1

Table: 1.1 Blocks wise distribution of GPs, villages and size of population of Jorhat District

Sl. No	Name of the Block	Nos. of Gaon Panchayat	Nos. of village	Rural Population	Urban Population	Total
1	Jorhat Dev. Block	27	270	165377	91434	256811
2	North-West Dev. Block	18	184	125093	9802	134895
3	Titabor Dev. Block	17	170	154152	0	154152
4	Jorhat East Dev. Block	15	112	89776	0	89776



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5	Central Dev. Block, Chelenghat	10	117	94062	0	94062
6	Kaliapani dev. Block	10	84	75958	0	75958
7	Majuli dev. Block, Kamalabari	12	120	98547	0	98547
8	Ujani Majuli Dev. Block	8	72	68847	0	68847
	Total	117	1129	871812	101236	973048

Source: District Census Handbook, Jorhat, Part XII-B, Series - 19³

Sources of Data: The primary data on the parameter of interest from the selected sample has been collected with the help of a questionnaire keeping in view the objectives of the study. To supplement the primary data, the secondary information were collected from the internet, govt. office and various publications including journal, conference proceedings etc.

Sampling Technique: Probability Proportional to size (PPS) sampling technique has been applied for selection of blocks, Gaon panchayats and Villages. The procedure of selection through PPS sampling is briefly described as follows:

- List of all blocks, Gaon panchayats and Villages with their individual population in the study area have been collected.
- Calculate the running cumulative population for which the sample is required.
- It was decided to select two development blocks out of eight development blocks for the study
- Divide the total population of each of the study area by the number of sites decided to visit i.e., 2. The result is called the Sampling Interval (SI) which comes to 486524.
- Choose a number between 1 and the SI at random. This is the Random Start (RS) which comes to 401566 which is available in the Jorhat Development Block are selected as first sample block.
- To identify the second development block, we have added RS and SI, which comes to (401566 + 486524 = 888090) available in the North West Development Block, so that block was selected as sample block. The table 1.2 reveals the selection of sample blocks by using PPS technique.

Table- 1.2: Selection of blocks using PPS sampling technique.

Sl No.	Name of the Development Block	Total Population	Cumulative population	Sample Dev. Blocks
1	Ujani Majuli Dev. Block	68847	68847	
2	Titabor Dev. Block	154152	222999	
3	Jorhat Dev. Block	256811	479810	401566 (RS)
4	Jorhat East Dev. Block	89776	569586	
5	Majuli Dev. Block, Kamalabari	98547	668133	
6	Central Dev. Block, Chelenghat	94062	762195	
7	North-West Dev. Block	134895	897090	888090 (RS+SI)
8	Kaliapani Dev. Block	75958	973048	
	Total	973048		

Source: District Census Handbook, Jorhat, Part XII-B, Series – 19

Sampling Design: The Sampling design of this study is based on Multistage sampling procedure. The stages are as follows,

Stage-I: Jorhat Development Block and North West Development Block was selected of Jorhat district.

Stage-II: Jorhat Development Block is having 27 GP and North West Development Block with 18 GP out of 45 GPs, 4 GPs were selected by using PPS sampling technique. The selected Gaon Panchayats are Karanga Gaon Panchayat, Moidhya Thengal Khongiya Gaon Panchayat from Jorhat Development Block and Dhekargarah Gaon Panchayat and Pub Sarucharai Gaon Panchayat from North West Jorhat Development Block.

Stage-III: Two villages from each select Gaon Panchayat are selected by using Probability Proportional to size (PPS) sampling Technique, thus the total nos. of sample village come to 8. The selected villages are, Kamar Hajarika Gaon, Hejari Gaon, No.2 Mohbondha Gaon, No.1 Bhalukmara, Dhekargarah, Sarucharai Gharfalia, Sarbaibandha, Bohotia Gaon.

Stage-IV: The list of household beneficiaries of eight select villages have been collected from the office of the Gaon Panchayat and 10% of such beneficiaries have been selected from the village as shown in the table 1.3. Thus, the total numbers of beneficiaries are



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selected for data collection comes to 288 household and data was collected from the beneficiaries by using personal interview and questionnaire method.

Table- 1.3: Selected Blocks, Gaon Panchayat and Villages with no.of household beneficiaries.

Block	Gaon Panchayat	Village	Total Number of Beneficiary	Sample Size @ 10% Household beneficiaries
Jorhat Development Block, Bagchung	Karanga	Kamar Hajarika Gaon	190	19
		Hejari Gaon	40	4
	Moidhya thengal Khongia	No.2 Mohbondha Gaon	110	11
		No.1 Bhalukmara	320	32
North West Development Block, Dhekargarah	Dhekargarah	Dhekargarah	730	73
		Sarucharai Gharfalia	280	28
	Pub Sarucharai	Sarbaibandha	580	58
		Bohotia Gaon	630	63
Total			2880	288

Data analysis: Jorhat District administrations implements different rural development programmes for the development of socio-economic conditions of the rural people. The study has been with an objective to study the pattern of financing, implementations of rural development programmes, impact of rural development programmes in economic, social and creating employment generations and problems faced by the beneficiaries in implementations of these programmes in study areas. For this purpose, four important rural development programmes have been selected with 288 nos. of sample beneficiaries of the sample blocks namely Jorhat Development Block and North West Development Block of Jorhat District.

The study has been concluded with the following findings

Table: 1.4 shows the nos. of beneficiaries in both the blocks. There are eight nos. of Development blocks in Jorhat District. Out of eight blocks two blocks were selected as sample namely North West Development Block and Jorhat Development Block. In the next step two Gaon Panchayats from each block were selected. Four villages were selected from each Gaon Panchayat and then 10% beneficiaries from each village were selected as respondent finally number of respondents selected for data collection comes to 288.

Table; 1.4: No. of Respondents in Selected Blocks

Name of Block	Frequency	Percent	Cumulative Percent
North West Dev. Block	62	21.5	21.5
Jorhat Dev. Block	226	78.5	100.0
Total	288	100.0	

Source: Field Survey

Demographic Profile of the Respondent: Table: 1.5 Shows the age of the respondent. It reveals that, different rural development programmes covered the maximum nos.of beneficiaries in the age group of 30 to 40 years. It has highest no. of beneficiary i.e., 242 (84%) out of total nos. of beneficiary, followed by 9% in the age group of 20 to 30 years only 1% covered by rural development programme in the age group of 50 to 60 years.



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Table:1.5 Age Wise Classification of the Respondents

Age (In Years)	Frequency	Percent	Cumulative Percent
20-30	26	9.0	9.0
30-40	242	84.0	93.1
40-50	17	5.9	99.0
50-60	3	1.0	100.0
Total	288	100.0	

Source: Field Survey

Table: 1.6 highlights the education level of respondent. It shows that highest nos. of beneficiaries are HSLC passed, out of total 288 respondents, 228 are HSLC passed i.e.,79.2%, 30 respondents studied up to class X and 30 respondents are graduate, who avail the benefit of rural development programmes

Table: 1.6 Educational qualification of the Respondent

Qualification	Frequency	Percent	Cumulative Percent
Up to class 10	30	10.4	10.4
HSLC	228	79.2	89.6
Graduate and above	30	10.4	100.0
Total	288	100.0	

Source: Field Survey

The Govt. of India and State Govt. are implementing different rural development programmes for the benefit of the rural people. But till now all the rural people are not aware about the rural development schemes. In response to another question made to the respondent, it is found that out of the total respondents only 77.4% are aware and 22.6% respondents do not know about the rural development programmes. They do not know even the ways how they can get the benefit from such programme. Which is shown in the table; 1.7

Table: 1.7 Awareness about Rural Development Programme

Awareness	Frequency	Percent	Cumulative Percent
Yes	223	77.4	77.4
No	65	22.6	100.0
Total	288	100.0	

Source:Field Survey

Another important question asked to the respondent was that to which rural development programme they can make themselves associated with i.e., from which programme they are entitled to get the benefit? The table 1.8 shows that maximum nos. of beneficiaries i.e 29.2% were associated with IAY or PMGAY and followed by MGNREGA (24%), SGSY (20.5%). Another important self-employment programme for educated unemployed youth is Chief Minister’s Jeevan Jyoti Swanojan Yayana (14.6%) and other National Social Assistance Programme. NASP are social security and welfare programme to provide support to aged persons, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line households (11.8%).



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Table: 1.8 Programme wise participation of the respondents

Scheme	Frequency	Percent	Cumulative Percent
SGSY	59	20.5	20.5
IAY	84	29.2	49.7
MGNREGA	69	24.0	73.6
CMJJSY	42	14.6	88.2
Other	34	11.8	100.0
Total	288	100.0	

Source: Field Survey

Table: 1.9: Participation of Govt. agents

Implementing Agents	Frequency	Percent	Cumulative Percent
Govt. officials	70	24.3	24.3
Panchayat	193	67.0	91.3
Other	25	8.7	100.0
Total	288	100.0	

Source: Field Survey

Financial assistance for rural development programme are provided through different financial institutions like nationalized Banks, Regional Rural Banks, Private financial institutions etc. To get the benefit from rural development programme the beneficiary must open saving bank accounts in nearby bank. From the table: 1.9 and figure: 1.3 it is observed that Assam Gramin Vikash Bank provided financial assistance under RDP to highest nos. of beneficiaries i.e., 59%, Allahabad Bank, 18.4% followed by State Bank of India (13.5%), Punjab National Bank 5.2% and other banking institutions (3.8%) such as Kanaklata Mahila Urban Co-operative Bank, Private Banks offered benefit to the beneficiaries in study area.

Table: 1.10 Participation of Financial Institutions

Financial Institution	Frequency	Percent	Cumulative Percent
SBI	39	13.5	13.5
AGVB	170	59.0	72.6
Allahabad Bank	53	18.4	91.0
PNB	15	5.2	96.2
Other	11	3.8	100.0
Total	288	100.0	

Source: Field Survey

To find the association between rural development programme and financial institutions in study area. Pearson Chi-Square test has been used. The calculated the chi-square value is 41.731 and its p value is 0.000 which is less than 0.05 as per table 3.18. So, we find that there is a strong significant association between Rural Development Programme and financial institutions in the study area are shown in the table 1.11 and 1.12.



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Table: 1.11 Select Bank * Scheme Cross tabulation

			Scheme					Total
			SGSY	IAY	NREGA	Jeevan Jyoti	Other	
Select_Bank	SBI	Count	9	21	0	4	5	39
		% within Select_Bank	23.1%	53.8%	.0%	10.3%	12.8%	100.0%
	AGVB	Count	33	31	56	27	23	170
		% within Select_Bank	19.4%	18.2%	32.9%	15.9%	13.5%	100.0%
Allahabad Bank	Count	13	22	8	5	5	53	
	% within Select_Bank	24.5%	41.5%	15.1%	9.4%	9.4%	100.0%	
PNB	Count	4	10	5	6	1	26	
	% within Select_Bank	15.4%	38.5%	19.2%	23.1%	3.8%	100.0%	
Total	Count	59	84	69	42	34	288	
	% within Select_Bank	20.5%	29.2%	24.0%	14.6%	11.8%	100.0%	

Table: 1.12: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	41.731 ^a	12	.000
Likelihood Ratio	50.295	12	.000
Linear-by-Linear Association	.178	1	.673
N of Valid Cases	288		

a. 3 cells (15.0%) have expected count less than 5. The minimum expected count is 3.07.

The main objective of rural development programme is to improve the economic condition of the rural people. The study tried to identify the economic condition of the respondents before getting benefit from the rural development programme. Table 3.10 reveals that the monthly incomes of most of the beneficiaries before getting benefit were in between Rs.3000 to Rs.5000. It is 44.1%, monthly income of 29.9% beneficiaries are less than 3000. Only the income of 26% beneficiaries' falls in between Rs. 5000 to Rs. 7000.

Table: 1.13 Income level of beneficiaries before availing benefits from RDP

Monthly Income (Rs.)	Frequency	Percent	Cumulative Percent
Less than 3000	86	29.9	29.9
3000-5000	127	44.1	74.0
5000-7000	75	26.0	100.0
Total	288	100.0	

Source: Field Surve



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After getting financial assistance from the financial institutions under rural development programme, it is found that the monthly income of the beneficiaries increased. Before getting benefit under any RDP, monthly income of highest nos. of beneficiaries reached the level between Rs. 3000-5000. But after getting benefit their income level increased up to Rs. 7000 to 9000. In case of 29.9% beneficiary's monthly income were less than Rs. 3000 before any benefit derived from the rural development programmes but no change is seen in their income level after implementation of RDP. The table 1.14 shows the income of the beneficiaries after getting benefit from Rural Development Programme.

Table: 1.14 Income level of beneficiaries after RDP

Monthly Income	Frequency	Percent	Cumulative Percent
3000-5000	2	.7	.7
5000-7000	52	18.1	18.8
7000-9000	138	47.9	66.7
9000-above	96	33.3	100.0
Total	288	100.0	

Source: Field Surve

Table: 1.15: Income level of beneficiaries before and after availing benefits from RDP

Monthly Income (Rs.)	Before		After	
	Frequency	Percent	Frequency	Percent
Less than 3000	86	29.9	0	0
3000-5000	127	44.1	2	.7
5000-7000	75	26.0	52	18.1
7000-9000	0	0	138	47.9
9000-above	0	0	96	33.3
Total	288	100.0	288	100.0

Source: Field Survey

Table: 1.16 Income Level * benefit Cross tabulation

			Benefit		Total
			Before	After	
Income-label	less than 3000	Count	86	0	86
		% within benefit	29.9%	.0%	14.9%
	3000-5000	Count	127	2	129
		% within benefit	44.1%	.7%	22.4%
	5000-7000	Count	75	52	127
		% within benefit	26.0%	18.1%	22.0%
	7000-9000	Count	0	138	138
		% within benefit	.0%	47.9%	24.0%
	9000 and above	Count	0	96	96
		% within benefit	.0%	33.3%	16.7%
Total		Count	288	288	576
		% within benefit	100.0%	100.0%	100.0%



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Table: 1.16
Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.453E2 ^a	4	.000
Likelihood Ratio	605.999	4	.000
Linear-by-Linear Association	394.998	1	.000
N of Valid Cases	576		

At two different level of income, Pearson Chi-square test has been used to find any associations between the two income groups, before getting financial assistance and after getting financial assistance through rural development programme. The calculated Chi-Square value is 4.453E2 and its P value is 0.000 which is less than 0.05 are shown in the table 3.14. So, we find that there is significant difference between these income groups. It is observed that there is significant association between the groups before taking benefit and after taking benefit from the rural development programme.

With the help of National Family and Health Survey scoring table in relation to measuring of quality-of-life index of the beneficiaries' in using durable goods after getting benefit and before getting benefit from RD schemes (tables 3.15 and 3.16), it is found that before getting benefit, majority of the beneficiaries i.e.,83.3% were under the low quality of life but after getting benefit from this rural development programme, the quality of life is improved. The life of respondents with Quality of Life of medium level has reached 49.7% which was 16.7% before getting benefit of RDP. Similarly, before availing the benefit of RDP there was nobody with QOL high level but after RDP, one respondent could reach high Quality of Life.

Table: 1.17
Quality of Life of beneficiaries before RDP

QOL	Frequency	Percent	Cumulative Percent
Low	240	83.3	83.3
Medium	48	16.7	100.0
Total	288	100.0	

Source: Field Survey

Table: 1.18
Quality of Life of beneficiaries after RDP

QOL	Frequency	Percent	Cumulative Percent
Low	126	43.8	43.8
Medium	143	49.7	93.5
High	19	6.5	100.0
Total	288	100.0	

Source: Field Survey

To find the association between rural development programme and quality of life of the beneficiaries, Pearson Chi-Square test has been used. The calculated the chi-square value is 15.911 and its p value is 0.044 which is less than 0.05 as per table 3.18. So, we find that there is a significant association between Rural Development Programme and quality of life of the beneficiaries in the study area are shown in the table 1.17 and 1.18.



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Table: 1.19 Schemes * QOL in Cross tabulation

			QOL			Total
			Low	Medium	high	
Scheme	SGSY	Count	36	21	2	59
		% within Scheme	61.0%	35.6%	3.4%	100.0%
	IAY	Count	29	48	7	84
		% within Scheme	34.5%	57.1%	8.3%	100.0%
	NREGA	Count	25	38	6	69
		% within Scheme	36.2%	55.1%	8.7%	100.0%
	CMJJSY	Count	16	23	3	42
		% within Scheme	38.1%	54.8%	7.1%	100.0%
	Other	Count	20	13	1	34
		% within Scheme	58.8%	38.2%	2.9%	100.0%
Total		Count	126	143	19	288
		% within Scheme	43.8%	49.7%	6.6%	100.0%

Table: 1.20: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.911 ^a	8	.044
Likelihood Ratio	16.074	8	.041
Linear-by-Linear Association	.016	1	.899
N of Valid Cases	288		

a. 4 cells (26.7%) have expected count less than 5. The minimum expected count is 2.24.

Another very important question, asked to the beneficiaries that whether they faced any kind of problem at the time of implementation and their selection. Out of total beneficiaries 56.6% said that, they have faced some problems and 43.4% beneficiaries denied about facing any problem in implementation and selection procedure which is shown in the table 1.19

Generally, beneficiary faced problem of doubtful cases of corruption in block and panchayat level, Irregular supervision of implementing authority, insufficient financial assistance, political interference, lack of awareness programme etc.

Table: 1.21 Problems of Beneficiary

Response	Frequency	Percent	Cumulative Percent
Yes	163	56.6	56.6
No	125	43.4	100.0
Total	288	100.0	

Source: Field Survey

The table 1.21 shows the types of problem faced by the beneficiary during the time of implementation and selection of beneficiaries by implementing authority. Most of the beneficiaries said about the problem faced by them are more than one. Therefore total no. of frequency relating to the problem faced by them are more (i.e., 296) than the total respondent (i.e., 288). Out of these 11.82% said about their doubt on corruption, 9.8% said the improper supervision, 12.5% talk about insufficient fund. 15.2% facing the problem of political interfere and engagement of contractor and only 8.5% beneficiaries facing the problem of awareness. While 42.23% beneficiaries denied to say about the problem in implementation and selection procedure.



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Table: 1.22 Types of Problem faced by Beneficiaries

Types of Problem	Frequency	Percentage	Cumulative frequency
Doubtful of Corruption	35	11.82	11.82
Improper Supervision	29	9.80	21.62
Insufficient Fund	37	12.50	34.12
Contractor and Political Interfere	45	15.20	49.32
Lack of awareness	25	8.45	57.77
Denied to say any problem	125	42.23	100.00
Total	296	100	

Source: Field Survey

For successful implementation of rural development programme, beneficiaries forwarded their opinion and suggestions which is highlighted in table: 3.21. It is seen that 20.47% beneficiaries are of the view that doubtful corruption is the major obstacles for successful implementation of the scheme, which is happening in block and panchayat level, 16.96% beneficiary talked about proper supervision of implementing authority after providing benefit of rural development programme, 21.64% beneficiaries said that the amount which is provided, are not sufficient, it should be increased, majority of the respondent said about the political interfere. Sometime for political interfere, it is not possible to cover actual target group of rural people. So adequate steps should be taken to stop the political interference for selection of beneficiaries.

Table: 1.23 Suggestions for effective Implementation.

Suggestions	Frequency	Percent	Cumulative Percent
Doubtful Corruption cases to be turn down	35	20.47	20.47
Improper Supervision	29	16.96	37.43
Amount allotted should increase	37	21.64	59.07
Strictly band Contractor and Political Interfere	45	26.32	85.39
Awareness programme to be conducted	25	14.62	100.00
Total	171	100.00	

Source: Field Survey

Suggestions by Beneficiaries

For successful implementation of rural development programme for the benefit of rural people, the suggestions of beneficiaries are represented by fig. 3.8 with the help of pie diagram. It is seen that majority of the beneficiary 26.32% said that the implementing authority should follow the provision of the RDP programmes in case of engagement of contractor and selection of beneficiaries. As per guideline no contractor should engaged and benefit should be given to actual target group. And minimum number of beneficiaries said about the unawareness of the benefit of RDP. So, implementing authority organized awareness programmes for the benefit of rural people which is clearly shown in the diagram.

Findings of the Study

1. The total numbers of beneficiaries of eight villages of selected blocks comes to 2880 and 288 have been collected as sample beneficiaries out of which 21.5% from North West Development Block and 78.5% from Jorhat Development Block. Majority of the beneficiaries from the Jorhat Development block because of it have maximum numbers of beneficiaries on the basis of populations. (Table: 1.1)
2. The implementing authority always tries to entrust the young people for rural development programs. The study found that out of the sample beneficiaries' majority i.e.,84% beneficiaries were under the categories of 30 to 40 years. It is good sign for proper and successful implementations of rural development programs. (Table: 1.2)
3. The rural development programs implement among the rural poor irrespective of cast, education etc. But the study found that the majority of the beneficiaries i.e., 79.2% are HSLC qualified. It may be the cause of incapability of higher education due to their economic conditions. (Table: 1.3)
4. The Govt. of India and State Government implemented different rural development programs from the period of pre-independence but the study revealed that 22.6% beneficiaries did not know in detail about the various rural development



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- programmes till now. It may be the cause of illiteracy or lack of awareness programmes organized by the implementing authority. (Table: 1.4)
5. The revealed that out of the total sample beneficiaries i.e., 288, majority of the beneficiaries were associated with the IAY or PMAY-G i.e., 29.2%, followed by MGNREGA (24%), SGSY (20.5%), CMJJYSY (14.6%) and 11.8% associated with other rural development programmes. (Table: 1.5)
 6. Selection of the beneficiaries is the important task of proper implementation of rural development programmes. The study revealed that majority of the beneficiaries i.e., 67% were selected by the panchayat representatives. It is the good sign for proper implementation of the rural development programmes because they have more knowledge about the target group of the society. (Table: 1.6).
 7. The implementing authority implements the different rural development programmes with the help of financial institutions and Regional Rural bank played an important role in these connections. Here also found that majority of the beneficiaries i.e., 59% have got their benefit from Assam Gramin Vikash Bank. (Table: 1.7.)
 8. One of the major finding of the study in case of changes of income level of the beneficiaries before and after getting benefits from the rural development programmes. the study revealed that the majority of the beneficiaries i.e., 44.1% were under the monthly income level of Rs.3000 to Rs. 5000 but after getting benefits from the rural development programmes their income level increased up to Rs. 7000 to Rs.9000. It is the very positive impact of the implementations of rural development programmes. (Table: 1.8).
 9. Another major finding of the study is the changing scenario of the Quality of Life of the beneficiaries. It was seen that before getting benefits from the rural development programmes majority of the beneficiaries i.e., 83.3% were under the low quality of life but after getting benefits the quality of life of the beneficiaries is improved and majority of the beneficiaries i.e., 49.7% comes to medium level which was only 16.7% before getting benefit. (Table: 1.9 and 1.10).
 10. The study revealed that the majority of the beneficiaries i.e., 56.6% expressed their problems which were faced in different stage of implementation of rural development programmes. (Table:1.11). Out of the total respondent 11.8% said about their doubt in corruptions, 9.8% said the improper supervisions, 12.5% talk about the insufficient fund, 15.2% said about the political interference and 8.5% said the lack of awareness. (Table: 1.12).
 11. Finally, the study revealed the suggestions of beneficiaries for proper and successful implementations of rural development programmes. It was seen that 20.47% beneficiary suggested to turn down the doubtful corruption cases, 16.96% said that about the proper supervisions, 21.64% said that the amount should be increased, majority of the beneficiaries i.e., 26.32% said the strictly band of contractor and political interference and only 14.62% said for conducting awareness programmes time to time (Table: 1.13)

Conclusion

From the above discussion we can conclude that the rural development programmes play an important role in creating employment opportunities and improving the quality of life of the rural people. From the study it is observed that the out of the total respondents 288, 77.1% from Jorhat Development Block 22.9% from Northwest Development Block associated with the different rural development programmes and majority of the respondent of both the block availed the benefits from IAY or PMAY-G. It is also observed that after getting benefit from the different rural development programmes the incomes of the beneficiaries has been changed. It is seen that majority of the beneficiaries i.e., 44.1% were under monthly income level of Rs.3000 to Rs.5000 before getting benefit but after the getting benefit their income level increased up to Rs.7000 to Rs.9000. Similarly in case of quality of life of the rural people has also been changed. It was seen that before getting benefits under rural development programmes, majority of the respondents, i.e., 83.3% were leading the low quality of life but after getting benefit the quality of life the beneficiaries are improved and majority of the beneficiaries i.e., 49.7% has comes to the category of medium level which was only 16.7% before getting any benefits.

No drought rural development programmes have provided opportunities to rural people in creating employment opportunities and alleviate poverty but is possible only when constrain, structural, technological and institutional are removed in the rural area of the state. In Assam especially the rural development schemes are suffering the many problems that the financial allocations, improper selections, supervisions, unorganized market facilities, political interference etc. From the study it is seen that majority of the beneficiaries i.e., 56.6% expressed the problems faced by them in different stage of implementations of rural development programmes. 11.8% said about of corruptions, 9.8% said about the improper supervisions, 12.5% stated about insufficient fund, 15.2% pointed out the political interference and 8.5% said about lake of awareness.

Thus we can say that the different rural development programmes are being implemented to alleviate poverty and generation of employment opportunities but the urgent need of the hour is their effective implementation which can be possible with the honest



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and sincere administrative machinery, extended co- operations of the different departments ,constant supervision from selection point to use of end of the resources will go a long way along with the public ,private participations at all level of activities.

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