

**Role of Government Schemes for Upliftment of Rural People:
A Study in Nalbari District of Assam**

An In-house Project Report

Sponsored by Research and Development Cell



Nalbari Commerce College, Nalbari
In Collaboration with



Department of Economics, Nalbari College, Nalbari

Carried out by

**Deepsikha Devi, Jyotirmoy Patowary, Banasmita Barman, Rukmini
Kumari, Radha Kumari, Trishna Talukdar, Umarani Boro, Anurag Dey
Rupankar Paul, Juri Kalita, Malabilka Bharadwaj, Dixita Bhagawati,
Himashri Barman**

Under the Supervision of

Dr. Aditi Das

**Assistant Professor, Department of Economics
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Nalbari College, Nalbari



Office of the Convener

Research and Development Cell, Nalbari Commerce College, Nalbari

Bibhuti Bhusan Das
Convener, R&D Cell,
Nalbari Commerce College, Nalbari
e-mail: bbdas_ncc@rediffmail.com
Phone- 88221 28077

Executive Summary

The outcome of the persistent efforts of the undergraduate and postgraduate students of Nalbari Commerce College and Nalbari College is "Role of Government Schemes for Upliftment of Rural People: A Study in Nalbari District of Assam." The project was executed by the Research and Development Cell of Nalbari Commerce College and the Economics Department of Nalbari College. The college's Research and Development Cell has always been dedicated to raising awareness of the significance of social science research among both teachers and students. Postgraduate students at Gauhati University must complete a research project in order to earn their Master of Commerce degree. In addition to the job they conduct, the college's R&D Cell aimed to compile a collection of postgraduate students' collective research projects to familiarize the students with research activities. The Cell had decided to enlist the assistance of the Economics Department of Nalbari College, Nalbari, to make the project multidisciplinary. As a result, the project was initiated collaboratively by the undergraduate students of the Economics Department of Nalbari College and the postgraduate students from our college.


According to the college's Governing Body's resolution, the college provided financial support an amount of Rs. 24000 to complete the project. In this regard, I would like to convey our profound gratitude to the college's administration for the financial assistance it granted. In addition to receiving financial assistance, project participants are given guidance on the research methodology. Accordingly, the college's R&D Cell held a seven-day training on research methodology. After the workshop was over, certificates of participation were distributed to the attendees. We sincerely thank the resource persons who provided insightful details for performing research projects. Finally, the R&D Cell is receiving the compact product as a result of the participants' extensive and arduous work. I would like to express my gratitude to the students who took part for their contributions to knowledge. I hope that the product will encourage future students to conduct similar studies.

The college's R&D Cell assigned Dr. Aditi Das, an Assistant Professor in the Department of Economics at Nalbari College, the responsibility of overseeing the project. She genuinely supervised the project and provided the execution plan. She deserves our appreciation, and the R&D Cell appreciates her input. Last but not least, we would like to express our profound gratitude to Dr. Dinamani Bhagawati, President, Governing Body, Dr. Basanta Kalita, Principal, all of Nalbari Commerce College, Dr. Kamal Nayan Patowary, Principal, and Dr. Subrata Barman, HoD, Dept. of Economics, all of Nalbari College. I also appreciate the inspiration of Prof. Manoj Kumar Kalita and Dr. Nupur Kalita and Prof. Bibha Das and all the faculty members for fulfilling the dream.

We appreciate everyone's support as it assists the institution of higher learning to foster a positive research environment.

Date: 06/06/2023

Place: Nalbari.



(Bibhuti Bhusan Das)

Convener
R&D Cell
Nalbari Commerce College,
Nalbari



Office of the Principal

NALBARI COMMERCE COLLEGE

P.O.: Chowkbazar, Dist.: Nalbari,, State: Assam, PIN-781334

ACCREDITED 'A' GRADE BY NAAC

Memo No.....Memo

Date:16/05/2023

From,
Dr.Basanta Kalita, M.A., Ph.D.
Principal cum Secretary

Website: www.nccnalbari.in
E-Mail: principalncccollege1979@gmail.com
Phone: 03624-22024, 9435737738
Fax: 03624-220969

Message

I am really very happy and pleased to know that the In-house Research Project undertaken by the Research and Development Cell, Nalbari Commerce College has been successfully completed. In this connection, I extend my sincere thanks and gratitude to the Research and Development Cell of the College. I would also like to congratulate all the students who have actively participated in the research work.

I wish everyone all the very best and a bright future.

(Dr. Basanta Kalita)
Principal cum Secretary
Nalbari Commerce College
Nalbari
Principal cum Secretary
Nalbari Commerce College,
Nalbari, Assam

From

Dr. Aditi Das, *Assistant Professor*

Department of Economics

Nalbari College, Nalbari

CERTIFICATE OF THE SUPERVISOR

This is to certify that the work contained in the report entitled "Role of Government Schemes for Upliftment of Rural People: A Study in Nalbari District of Assam," submitted by the students participating in the In-house project to the Research & Development Cell, is a record of original research works carried out by them under my direct supervision and guidance. I consider that the report has reached the standards and fulfilled the requirements of the rules and regulations relating to the nature of the In-house project. The contents embodied in the report have not been submitted for the award of any other degree or diploma in this or any other university.

Date:

Place:


Signature of the Supervisor

(Dr. Aditi Das)
Assistant Professor
Department of Economics
Nalbari College, Nalbari

CERTIFICATE OF ORIGINALITY

We certify that:

1. The work contained in the report is original and has been done by ourselves under the supervision of our supervisor.
2. The work has not been submitted to any other Institute for any degree or diploma.
3. We have conformed to the norms and guidelines given in the Ethical Code of Conduct of the research work.
4. Whenever we have used materials (data, theoretical analysis, and text) from other sources, we have given due credit to them by citing them in the text of the report and giving their details in the references.
5. Whenever we have quoted written materials from other sources and due credit is given to the sources by citing them

Date:

Place:

Deepshikha Devi (Project Coordinator)

Jyotirmoy Patowary

Umarani Boro

Rukmini Kumari

Anurag Dey

Banasmita Barman

Rupankar Paul

Juri Kalita

Malabika Bharadwaj

Dixita Bhagawati

Himashri Barman

Trishna Talukdar

Radha Kumari

Deepshikha Devi

Jyotirmoy Patowary

Umarani Boro

Rukmini Kumari

Anurag Dey

Banasmita Barman

Rupankar Paul

Juri Kalita

Malabika Bharadwaj

Dixita Bhagawati

Himashree Barman

Trishna Talukdar

Radha Kumari

LIST OF ABBREVIATIONS

AAY	Antyodaya Anna Yojana
BDO	Block Development Officer
BLP	Bank Linkage Project
BPL	Below Poverty Line
CAGR	Compound annual growth rate
CBS	Core Banking System
CDB	Community Development Block
CGF	Critical Gap Funding
COVID	Corona Virus Disease
DAY-NRLM	Deen Dayal Antodaya Yojana-National Rural Livelihood Mission
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
DICC	District Industries and Commerce Centre
DIET	District Institute for Education and Training
DRDA	Human Immunodeficiency Virus
EAS	Employment Assurance Scheme
EWS	Economically Weaker Section
FY	Financial Year
GER	Gross Enrolment Ratio
HIV	human immunodeficiency virus
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
JGSY	Jawahar Gram Samridhi Yojana
KM	Kilometer
KVIB	Khadi and Village Industries Boards
KVIC	Khadi and Village Industries Commission
MDG	Millennium Development Goals
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MMR	Maternal Mortality Ratio
MSME	Ministry of Micro, Small, and Medium Enterprises
NFBS	National Family Benefit Scheme
NFBS	National Family Benefit Scheme

NFHS	National Family Health Surveys
NGO	Non-Government Organisation
NIRD	National Institute of Rural Development
NITI	National Institution for Transforming India
NMBS	National Maternity Benefit Scheme
NMR	Neonatal Mortality Rate
NOAPS	National Old Age Pension Scheme
NSAP	National Social Assistance Program
NSSO	National Sample Survey Organization
PDS	Public Distribution System
PMEGP	Prime Minister's Employment Generation Programme
PM-FME	PM Formalization of Micro Food Processing Enterprises
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PMRY	Prime Minister Rojgar Yojana
PPP	Public Private Partnership
Pt.	Part
PUARA	Provision of Urban Amenities in Rural Areas
RMNCAH+N	Reproductive, Maternal, New-born, Child, Adolescent Health Plus Nutrition
RMSA	Rashtriya Madhyamik Shiksha Abhiyan
RRB	Regional Rural Bank
SCERT	State Council of Educational Research and Training
Sec.	Section
SGSY	Swarna Jayanti Gram Swarozgar Yojana
SHG	Self-help Group
SRS	Sample Registration System
SSA	Sarva Shiksha Abhiyan
TE	Teacher Education
TEI	Teacher Education Institutions
UNDP	United Nations Development Programme
USSD	Unstructured Supplementary Service Data

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CHAPTER-1

INTRODUCTION

“The village is the cell of the national body and the cell life must be healthy and developed for the national body to be healthy and developed.”

– SRI AUROBINDO, Indian Philosopher.

1.1 Background of the Study:

Economic upliftment is the process in which people in a nation become wealthier, healthier, better educated, and have greater access to good quality housing. It is the process by which the economic well-being and quality of life of a nation, region, local community, or individual are improved according to targeted goals and objectives. Economic development aims to improve the material standards of living by raising the absolute level of per capita incomes. A country's economic growth is very much affected by its rural development. Rural development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. Rural development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly rural tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers. Education, entrepreneurship, physical infrastructure, and social infrastructure all play important roles in developing rural regions. Rural development is also

characterized by its emphasis on locally produced economic development strategies.

Rural development or economic upliftment of rural areas of India is one of the most crucial factors for the growth of the Indian economy. Rural development focuses upon the development of various sections of rural economies that experience serious poverty issues and effectively aims at developing their productively. It also emphasizes the need to address various pressing issues of rural economies that hinder growth and helps to improve these areas. The rural economy constitutes 46% of the national income. Despite the rise of urbanization more than half of India's population is projected to be rural by the year 2050¹. The economic development of our country largely depends on the progress of rural areas and the standard of living of rural people. The agriculture sector is one of the most crucial primary activities in rural India and almost two-thirds of India's population depends on agriculture. Based on agriculture there are many industries emerged in the present day. These industries play a vital role in rural development and the national economy. In short, rural development implies both the economic better of people as well as greater social transformation. Increased participation of people in the rural development programmes, decentralization of planning, better enforcement of land reforms, and greater access to credit envisaged for providing the rural people with better prospects. Rural entrepreneurship is another dynamic concept that emerged with rural development. This rural entrepreneurship has taken place in a variety of fields of Endeavour such as business, industry, agriculture etc. Rural entrepreneurship can be considered one of the solutions to various problems like poverty,

¹ "Changing Structure of Rural Economy of India-Implications for Employment and Growth" Ramesh Chand et. Al, NITI Aayog, Nov, 2017

migration, economic disparity, unemployment, and developing rural areas and backward regions. Rural economic development in India has witnessed several changes over the years in its emphasis, approaches, strategies, and programs. Rural development can be richer and more meaningful only through participation is the centerpiece in rural development. People's participation is one of the primary prerequisites of the development process both from a procedural and philosophical perspective. It is important to solicit the participation of different groups of rural people, to make the plans participatory. Agriculture, handicrafts, fisheries, poultry, micro food processing industries, dairy, etc. are the primary contributors to the rural business and economy. The government has planned several programs to enhance the rural development of India.

The Ministry of Rural Development in India is the apex body for formulating policies, regulations, and acts to enhance the development of the rural sector. This Ministry has been acting for affecting the change in rural areas through the implementation of wide spectrum programs which are aimed at poverty alleviation, employment generation, infrastructure development, and social security. Over the years, with the experience gained, in the implementation of the programmes in response to the felt needs of the poor, several programmes have been modified and new programmes have been introduced. The Ministry's main objective is to alleviate rural poverty and ensure improved quality of life for the rural population especially those below the poverty line. These objectives are achieved through the formulation, development, and implementation of programmes relating to various spheres of rural life and activities, from income generation to environmental replenishment. To ensure that the fruits of economic reform are shared by all sections of societies five elements of social and economic infrastructure, critical to the quality of

life in rural areas, were identified. These are health, education, drinking water, housing, and roads. This Ministry has introduced many schemes for rural masses for their development such as Deen Dayal Antyodaya Yojana, National Urban Mission, National Social Assistance programme, Pradhan Mantri Awaas Yojana (Grameen), Pradhan Mantri Gram Sadak Yojana., Prime Minister's Rural Development Fellowship, Sansad Adarsh Gram Yojana, etc.

The present research is an attempt to study the role of two government schemes for the economic upliftment of rural beneficiaries in the Nalbari district of Assam. As per the 2011 census, 89.28% population of Nalbari district lives in rural areas or villages. The total Nalbari district population living in rural areas is 688,909 out of which males and females are 353,677 and 335,232 respectively. In rural areas of the Nalbari district, the sex ratio is 948 females per 1000 males. According to Human Development Survey 2013, the workforce participation rate in the Nalbari district is 54.1 % in the case of males and 5.6% in the case of females. On the other hand, the employment rate of Nalbari district as per the Human Development Survey, 2013 is 9.4% in the case of males and 48.6% in the case of females². This study will try to examine the role of government schemes that helps the rural beneficiaries of the Nalbari district to become self-dependent or economically empowered. In this study we will focus on two schemes that are launched and regulated by two different Ministry of the Government of India., these are namely-

1. Prime Minister Employment Generation Programme i.e., PMEGP (Ministry of Micro, Small and Medium Enterprises i.e., MoMSME's) and

² [http:// www.indiagrowing.com/Assam/Nalbari](http://www.indiagrowing.com/Assam/Nalbari) District

2. Prime Minister Formalisation of Micro Food Processing Enterprise Scheme i.e., PM-FME, (Ministry of Food Processing Industries i.e., MoFPI)

The Prime Minister's Employment Generation Programme (PMEGP) is a scheme initiated in September 2008 by the government of India. It is formed as a credit-linked scheme of the Government of India by merging erstwhile REGP and PMRY. The programme is being implemented by the Khadi and Village Industries Commission (KVIC) at the national level. It is the single nodal agency for the implementation of the programme. Further, this scheme is being implemented through banks, District Industries Commission (DIC), State KVIC Directorates, and State Khadi and Village Industries Boards (KVIBs) at the state level. The objectives of these schemes include generating employment opportunities in rural as well as urban areas of the country through the setting up of new self-employment ventures, bringing together widely dispersed traditional artisans/ rural and urban employment youth, and giving them self-employment opportunities to the extent possible, etc.

The PM FME scheme is a central sector scheme with an outlay of INR 10,000 cr. to support the unorganized micro food processing units in the country. It was launched on 29th June 2020 by the Ministry of Food Processing Industries, Government of India under Aatmanirbhar Bharat Abhiyan. This scheme has completed two years and a journey that started with zero to empower the unorganized Micro Enterprises continues to fulfill the aim of formalizing the food processing sector and celebrating their tremendous support towards the economy, which has borne good results for the sector. The objectives of this scheme include the formalization of micro food processing units, financing assistance to

individuals for the upgradation of units, training, technical knowledge, etc.

1.2 Statement of the Problem:

A nation's growth is depending on its rural development. Since India is predominantly a rural country with two third population and 70% of the workforce residing in rural areas. The rural economy constitutes 46% of the national income. People in rural areas are suffering from unemployment and poor infrastructure facilities which may be solved with the development of rural entrepreneurs. Rural economic upliftment can be considered as the solution to reduce poverty, migration, economic disparity, and unemployment and develop rural areas and backward regions. Rural economic upliftment plays an important role in the national economy, particularly in rural development. But there are many problems in developing the life & the livelihood of rural people. They didn't find proper amenities, proper guidance, and proper finance sources /assistance and there is also insufficient technical and conceptual ability faced by the rural people.

As per the 2011 census, of the 121 crore Indians, 83.3 crores i.e., 68.84% live in rural areas. Through various plans and policies, the Government of India introduced many schemes for the welfare of rural people. By introducing these schemes government tries to provide necessities to the rural people and provides financial assistance so that rural people can increase their earning capacity by themselves, using the benefits of the schemes. The Ministry of rural development is the apex body that takes care of all the factors that can lead to the rural development of our country. Along with this Ministry, we also have other ministries that are responsible for providing financial assistance to generate employment for

rural economic development; such as the Ministry of Micro Small Medium Enterprises, Ministry of Food Processing Industries, etc.

The present study is conducted on the rural beneficiaries of the Nalbari district of Assam. The study will focus on the role of two government schemes for the economic upliftment of rural women in the Nalbari district, these are –

1. Prime Minister Employment Generation Programme (PMEGP) and
2. Pradhan Mantri Food Processing Enterprises (PMFME) Scheme.

In the Nalbari district, the total beneficiaries under both schemes are almost 100 as a whole and we take fifty percent as our sample size. This study will also cover the aspects of how far the rural beneficiaries get benefited through these government schemes, and whether these schemes can reach the eligible population of the Nalbari district or not. Whether the beneficiaries are able to extract any source of income by using these schemes or not? etc.

1.3 Theoretical Framework:

The term rural development refers to the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. This term can be used in different ways in different contexts. It is used as a concept, a phenomenon, and a strategy. In the words of Robert Chambers (1983) “Rural Development is a strategy to enable a specific group of people, poor rural women, and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in rural areas to demand and control more of the benefits of rural development. The group includes small-scale

farmers, tenants, and the landless.”³ The basis objective of Rural Development includes alleviation of poverty and unemployment through certain basic social and economic infrastructure, provision of training to rural unemployed youth and providing employment to marginal farmers/labourers, and discouraging migration to urban areas.

In recent years rural development take on global significance, especially among developing nations. For a country like India where most of the population, 65% of the people, live in rural areas, such a report is of particular importance. Considering these statistics, the Pledge Foundation has agreed to participate and assist in the overall development of rural areas.

Despite the differences in geographical location, culture, and stages of development of society, there are at least three basic elements that are considered the true meaning of ‘rural development’. According to Tadaro⁴ (1977), they are as follows-

1. Basic Necessities of Life
2. Self- respect
3. Freedom

No universally accepted theory of rural development can explain the existing phenomenon of rural development and predict its future course. We have a set of hypotheses and propositions that constitute higher- level generalizations in the field of development,

³ Blinded by Biases: Outsiders ‘Misrepresentation of Rural Economy’ A Case Study of Rural Peru by Angie Fuhrman

⁴ <http://egyankosh.ac.in>

The classical economist did not focus their attention directly on development, particularly rural development. They assumed that economic growth would naturally lead to development. They emphasize the concept of circularity that characterized the interrelationship among technology, investment, and profit. The circularity was inherent in their assertion that the level of technology depends on the level of investment, investment depends on profits and profits depend partly on the level of technology.

The Modernization theory presented the 'American way of life as the epitome of modernity. It envisaged that development can be achieved only through industrialization and urbanization along with the technological transformation of agriculture. It offers quite a few useful insights such as the inevitability of the use of modern technology for increasing agricultural production, and the need to replace traditional feudal institutions with new democratic ones for a shift towards greater specific temper, and secular values and norms.

The Dependency theory was popular in 1970, as it provided a plausible explanation for the perpetuation of the problems of poverty and stagnation in developing countries despite efforts to solve them. This theory provides a useful method to identify the determinants of rural development. It needs to be critically examined which international economic and political relationships are beneficial and which are harmful to economic development in general, and rural development in particular, and initiate policy measures to minimize adverse effects.

Rosentein-Rodan's Theory or 'Big Push' theory⁵: This theory ascertains that there should be a minimum level of resources that must be devoted to the development programme. The idea behind this theory is that a 'Big Push' or a big investment package is needed to help bring economic development. For example, an aircraft does need a certain specify to make it fly from the ground. Similarity, a certain number of important resources is needed and must be allocated for development activities.

Critical Minimum Effort Theory: The central idea of this theory is that to attain sustained growth, the initial stimulant to development must be a certain critical minimum size. In this theory, the emphasis on critical minimum effort can be broken into a series of smaller to put the economy on the path of sustained development.

The Human Capital Model of Development emphasizes the importance of human capital investment in the process of economic and social development. The human capital includes acquired mental and physical ability through education, training, health care, and the pursuit of some spiritual methods like yoga or meditation. The acquisition of human capital is largely through the investment of human efforts and money. This model is relevant to development in countries like India.

The Gandhian Model of Development⁶ is holistic and people-centered. It is rooted in Gandhi's conviction on the tenets of truth, non-violence, and goodness of human beings. It places more emphasis on moral and

⁵ <http://egyankosh.ac.in>

⁶ <http://egyankosh.ac.in>

spiritual values than economic motives as a means of overall development. The proponents of the Gandhian Model argue that under the prevailing socio-cultural and economic conditions in India, this model is still relevant and is the only alternative available for bringing equitable and sustainable rural development. The critiques argue that Gandhiji's ideals of Swadeshi, voluntary curtailment of one's wants, trusteeship, self-sufficient villages, and use of manual labour in preference to machines are obsolete these days.

Rural development is a national necessity. It has considerable importance in India for the following reasons:

1. Majority of India's population lives in rural areas and their livelihood depends on agriculture and allied occupations.
2. To deal with issues like poverty, inequality, indebtedness, landlessness, unemployment, underemployment, and rural-urban income disparity that leads to distress among farmers have sought attention from policymakers at various levels.
3. Migration of rural population to urban areas in search of better opportunity, although it may increase the burden on urban resources and give rise to urban slums.
4. Bulk of raw materials for industries came from agriculture and the rural sector.
5. Growth of the industries and service sector is possible only when the purchasing power of rural people gets enhanced.

1.4 Objectives of the Study:

The following are the objectives of the study-

1. To analyze schemes initiated by the government of India for rural people.

2. To examine the economic benefit obtained by the rural beneficiaries of the Nalbari district.
3. To analyze the socio-economic status of the rural people of the study area.
4. To ascertain the income sources that are generated through these schemes.

1.5 Data and Methodology:

The methodology of the research works is described below:

1.5.1 Sources of Data:

This study is related to Assam state in general, and Nalbari district in particular. Here, we have studied two particular schemes initiated by the Government of India which leads to economically empowering rural people. This study is based on both primary and secondary data sources that are available for both schemes.

Primary data is collected from 50 sample respondents through interview and questionnaire methods from the beneficiaries of those schemes of Nalbari district. The questionnaire includes different types of questions such as multiple-choice questions, closed-ended questions, and Likert scale questions. In addition, personal observation is also taken into account during the field study.

Macro-level secondary data are collected by visiting the office of the District Industries & Commerce Centre, Nalbari. Another source of secondary data includes the internet through which we have visited various websites relating to both the schemes; such as MSME, KVIC online, PMFME-MOFPI, Press Information Bureau, National Urban

Livelihoods Mission, PMEGEP- Industries & Commerce (Government of Assam, India), Census of India, etc.

We also have studied different research study papers published by journals of repute; different books authored by authoritative authors, and various articles and journals relating to both schemes.

1.5.2 Study Area:

The study area taken for this study is the Nalbari district of Assam state in India. Since there are very few studies conducted in the Nalbari district regarding the government schemes available for the economic upliftment of rural women; so, the present study is focusing on the economic status of rural women in the Nalbari district.

Nalbari district is one among 25 districts of Assam State, India. It is located 51 KM South towards the State capital Dispur. Nalbari district is sharing a border with Baksa district to the North, and Kamrup district to the South. Geographically it is located at Latitude-26.4 and Longitude-91.4. The total area of Nalbari district is 1,052 km² of rural area and 55.44 km² of urban area. As per the 2011 census, Nalbari has a population of 7,71,639 people, out of which the urban population is 82,730 while the rural population is 6,88,909. The district has a population density of 733.5 inhabitants per square kilometer. There are about 1,55,248 houses in the district, including 17,647 urban houses and 1,37,601 rural houses. When it comes to villages, there are about 455 villages in the Nalbari district.⁷

⁷ <http://www.Villageinfo.in/Assam/Nalbari.html/>

B h u t a n



⁸ [http://www. Village info.in/Assam/Nalbari.html/](http://www.Villageinfo.in/Assam/Nalbari.html/)

Table No.1.1
The population of the Study Area

Name	Total/ Rural/ Urban	Number of households	Population			Area (In sq. km)	Populat ion per sq. km.
			Persons	Males	Females		
1	2	3	4	5	6	7	8
Nalbari	Total	155,248	771,639	396,006	375,633	1052.0 0	733
Nalbari	Rural	137,601	688,909	353,677	335,232	996.56	691
Barama (Pt)	Rural	2,806	13,642	7,073	6,569	19.05	716
Tihu (Pt)	Rural	13,431	63,057	32,026	31,031	94.01	671
Pachim Nalbari	Rural	19,956	97,791	50,238	47,553	123.08	795
Barkhetri	Rural	38,037	202,196	103,949	98,247	372.68	543
Barbhag	Rural	12,649	63,540	32,610	30,930	96.39	659
Nalbari	Rural	22,653	110,160	56,695	53,465	95.57	1,153
Banekuchi	Rural	8,228	40,559	20,982	19,577	53.60	757
Ghograpar (Pt)	Rural	18,305	90,376	46,196	44,180	131.26	689
		136,065	681,321	349,769	331,552	986	5,981

Source: Census of India, 2011

For our study, we have taken entire rural beneficiaries of Nalbari district relating to both schemes. Since the total no. of rural beneficiaries is only 100 so we have taken fifty percent of the population size as a sample for this study.

1.5.3 Sample Design and Sample Size:

Sampling is the selection of a subset of the population of interest in a research study. In this study, our targeted population is the rural people of the Nalbari district who get benefited from the PMEGP and PMFME schemes. The total number of beneficiaries of both schemes in combination is 100; which is not a very large number. For a better representation of the facts and information, we have taken 50 (%) percent of the total population size.

1.5.4 Analytical Framework:

To achieve the objectives of the study, the data has been analyzed in the following ways-

To analyze schemes initiated by the Government of India for rural beneficiaries, relevant data has been collected from different secondary sources like reports published by the Department of Financial Services, Ministry of Finance; Govt. of India, and the web of the National Portal of India.

To examine the economic benefit obtained by the rural beneficiaries of the Nalbari district, the data are collected through both primary and secondary sources. The primary sources include a questionnaire and interview methods. The secondary sources include the internet by visiting PMEGP e-PORTAL, PMFME-MOFPI, and the reports collected from District Industries & Commerce Centre: Nalbari.

For the third objective which is to ascertain the alternate income sources that are generated through these schemes, the relevant data have been gathered through the direct interview method and with the help of a questionnaire.

1.5.5: Discussion of Statistical Tools Used:

Some simple statistical tools were used to analyze the secondary and primary data. These include descriptive and inferential statistical tools. For inferential statistics, a t-test was used while for descriptive statistics bar, diagram, pie diagram, histogram, mean, median, and mode were used.

t-test provides full details of the t-test calculation, including sample mean, sum of squares, and standard deviation.

A t-test is used when you're looking at a numerical variable - for example, height - and then comparing the averages of two separate populations or groups (e.g., males and females).

Requirements: Two independent samples, Data should be normally distributed and the two samples should have the same variance

Null Hypothesis

$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the first population and u_2 is the mean of the second.

As above, the null hypothesis tends to be that there is no difference between the means of the two populations; or, more formally, that the difference is zero (so, for example, that there is no difference between the average heights of two populations of males and females).

Equation:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\left(\frac{(N_1 - 1)s_1^2 + (N_2 - 1)s_2^2}{N_1 + N_2 - 2} \right) \left(\frac{1}{N_1} + \frac{1}{N_2} \right)}}$$

The **mean, median, and mode** are measures of central tendency, or, more colloquially, averages. They represent the central or typical values in a distribution.

Levels of Measurement

The default assumption of the calculator is that data is either interval type or ratio type (and, accordingly, the calculator will generate values for the mean, median, and mode). However, if one is working with ordinal data (i.e., rank order, which disallows the mean) or nominal data (i.e.,

categorical data, which disallows both mean and median), it should be indicated below.

Bar graphs are the pictorial representation of data (generally grouped), in the form of vertical or horizontal rectangular bars, where the length of bars is proportional to the measure of data. They are also known as bar charts. Bar graphs are one of the means of data handling in statistics.

The collection, presentation, analysis, organization, and interpretation of observations of data are known as statistics. The statistical data can be represented by various methods such as tables, bar graphs, pie charts, histograms, frequency polygons, etc.

A **pie chart** is a type of graph that represents the data in a circular graph. The slices of pie show the relative size of the data, and it is a type of pictorial representation of data. A pie chart requires a list of categorical variables and numerical variables. Here, the term “pie” represents the whole, and the “slices” represent the parts of the whole.

The major difference between Bar Chart and Histogram is the bars of the bar chart are not just next to each other. In the histogram, the bars are adjacent to each other. In statistics, bar charts and histograms are important for expressing a huge number of data. The similarity between bar charts and a histogram is both are pictorial representation of grouped data.

The Likert Scale data were analyzed with the help of measures of central tendency tools.

A Likert scale is a unidimensional scale that researchers use to collect respondents' attitudes and opinions. Researchers often use this psychometric scale to understand the views and perspectives towards a brand, product, or target market.

Different variations are focused directly on measuring people's opinions, such as the Guttman scale, Bogardus scale, and Thurstone scale. Psychologist Rensis Likert established a distinction between a scale that materializes from a collection of responses to a group of items (maybe 8 or more). Responses are measured in a range of values.

1.6 Significance of the Study:

The present study is conducted to see the economic upliftment of rural beneficiaries through government schemes. Studying benefits or assistance derived by the rural people is very important. Rural economic upliftment is part of rural development and rural development is of noticeable importance in the country today than in the olden days in the process that tries to obtain improved productivity, higher socio-economic equality and ambition, and stability in social and economic development. Approximately $\frac{3}{4}$ th of the country's total population lives in rural areas today (75%) of India⁹. According to Census Bureau data, 68.84% of the population lives in rural areas. These areas historically lagged far behind the economic growth of the nation. Overall, the role of rural development is important not only for most of the population who live in rural areas but also for the economic development of a country. In the process of the evolution of the country, the process of rural development is becoming increasingly important than it was in the past. The objective of this approach is to achieve increased productivity, greater socio-economic equality and ambition, and stability in social and economic development. The objectives of rural development include providing opportunities for earning a respectable livelihood. Consequently, the rural population will be able to relieve themselves of poverty and economic backwardness. The policy-makers in India attempt to introduce modern education, health

⁹ <http://www.pledge foundation.org/blog/importance-of-rural-development>

standards, and land reforms to offer rural inhabitants a standard of living. The Indian government has launched extensive programs for rural development so that there would be a great economic upliftment of the weaker section of the rural areas.

This study is concerned with examining the role of two government schemes that help in generating various income sources for the rural masses in the Nalbari district of Assam. The total Nalbari district population living in rural areas is 6,88,909, of which males and females 688,909 and 335,232 respectively¹⁰. This study will focus on the assistance gathered by the beneficiaries from these schemes so that we can identify the impact and importance of these schemes and give further feedback to make those schemes more fruitful.

1.7 Limitations of the Study:

There are various schemes and programmes initiated by the government of India to make rural masses economically empowered. The present study is only focusing on two schemes initiated by the Government of India. These are

1. Prime Minister's Employment Generation Programme and
2. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme;

Both schemes are regulated by the different Ministries and help to provide financial assistance to the rural people for economic development. This study is conducted in the Nalbari district of Assam.

This study only covers 50 households in the Nalbari district for field study. The sample taken for the study is 50 out of 100 population size for

¹⁰ <http://www.census2011.co.in/census/district/163-nalbari.html>

both the schemes in combination; which may not be able to disclose the exact or correct result of the whole district. To complete this study, a very short period is allowed which may consequence in presenting some rough or non-refine data. The resources needed for completing the study are also limited.

1.8 Chapterization:

This study is organized into six chapters. A brief overview of the contents of each chapter is presented below:

The introduction chapter provides a little bit of background on rural development, and rural employment, and about India's attempt to enhance the economic conditions of rural people. Along with this we also discuss the statement of the problem, theoretical framework, objectives of the study, methodology, significance of the study, and limitations of the study. In the methodology part we have further discussion on the sources of data, the study area, sample design & sample size, and the analytical framework.

The second chapter contains a review of the literature where we have presented the earlier researcher's study on both schemes. It also includes literature on basic terminologies of the investigation.

The third chapter is about the various schemes initiated by the central government; where we have provided an overview of almost 18 schemes.

The fourth chapter contains the analysis of the socio-economic status of rural beneficiaries.; where we analyzed the economic status of rural beneficiaries through secondary data.

The fifth chapter is all about the data presentation and analysis based on primary data. Where we have presented the data with the help of a table

and different kinds of charts and diagrams for a better understanding of users. It also contains the findings, suggestions, and conclusions; where we presented the outcome/findings of this study. In the end, we concluded the study by proving some suggestions about the study.

CHAPTER-2

REVIEW OF LITERATURE

2.1 Introduction:

In general, a rural area or a countryside is a geographic area that is located outside towns and cities. Typical rural areas have a low population density and small settlements. Agricultural areas and areas with forestry typically are described as rural. Different countries have varying definitions of *rural* for statistical and administrative purposes. In rural areas, because of their unique economic and social dynamics, and relationship to land-based industries such as agriculture, forestry, and resource extraction, the economics are very different from cities and can be subject to boom and bust cycles and vulnerability to extreme weather or natural disasters, such as droughts.

These dynamics alongside larger economic forces encouraging urbanization have led to significant demographic declines, called rural flight, where economic incentives encourage younger populations to go to cities for education and access to jobs, leaving older, less educated, and less wealthy populations in the rural areas. Slower economic development results in poorer services like healthcare and education and rural infrastructure. This cycle of poverty in some rural areas means that three-quarters of the global population in poverty live in rural areas according to the Food and Agricultural Organization.

Some communities have successfully encouraged economic development in rural areas, with some policies such as giving increased access to electricity or the internet, proving very successful in encouraging

economic activities in rural areas. Historically development policies have focused on larger extractive industries, such as mining and forestry. However, recent approaches more focused on sustainable development are more aware of economic diversification in these communities.

Rural areas are also known as the 'countryside' or a 'village' in India. It has a very low population density. In rural areas, agriculture is the chief source of livelihood along with fishing, cottage industries, pottery, etc.

Almost every Indian economic agency today has its definition of rural India, some of which follow: According to the Planning Commission, a town with a maximum population of 15,000 is considered rural. In these areas, the panchayat makes all the decisions. There are five people in the panchayat. The National Sample Survey Organization (NSSO) defines 'rural' as follows:

An area with a population density of up to 400 per square kilometer or Villages with clear surveyed boundaries but no municipal board, or A minimum of 75% of the male working population involved in agriculture and allied activities.

RBI defines rural areas as those areas with a population of less than 49,000

Rural women constitute one-fourth of the world's population. Their contributions are vital to the well-being of families and communities and local and national economies. They are central to the development of rural areas: they account for a great proportion of the agricultural labour force, produce most of the food grown, especially in subsistence farming, and perform most of the unpaid care work in rural areas. It is critical that their contributions be recognized and that they are included in decision-

making processes at all levels of governments, and within rural organizations. Rural women's economic empowerment is key. If rural women had equal access to productive resources, agricultural yields would rise and this would substantially reduce hunger worldwide.

2.2 Challenges of Rural Women:

1. Women in rural areas often face severe poverty. Despite their significant role in agriculture, food production, and food security, as well as poverty alleviation, rural women have less **access to key productive resources** such as land, labour, water, financial services, and infrastructure than men.
2. Women's **access to and control over land** is a key factor in rural women's economic empowerment and can potentially lead to gender equality, better incomes, and food and nutrition security. In many parts of the world, the main obstacles to rural women's access to land and their ability to enhance productivity are institutional barriers to their social recognition.
5. Women in rural areas with mental and physical **disabilities** may experience double discrimination based on their gender and disability. This may be compounded by a lack of appropriate health services in rural areas. State parties should therefore, systematically monitor the situation of women with disabilities in rural areas and develop policies and programmes to ensure the human rights and dignity of rural women with disabilities.
6. **Older women** in rural areas and indigenous women may experience multiple forms of discrimination based on their gender, age, and ethnicity. As such, they may suffer aggravated marginalization and isolation, exposing them to greater risks of ill-treatment and violence.

3.3. Scheme:

Schemes are a form of financing introduced by the state or central governments to assist.¹¹ The best schemes by the Indian government also offer financial help to those in need within different sectors. However, applicants must be eligible under the schemes if they want to utilize all the benefits available.

The Government has launched numerous schemes for the social and economic welfare of the citizens of the nation. **Government schemes can be defined as a plan, designs, or program formulated by the government for the welfare of the people**¹². The Government launches various schemes from time to time having a specific objective. Most of these government schemes are designed to help the economically deprived, rural, or vulnerable people in society.

2.4. Government Schemes:

Government Schemes also mean health care financing schemes whose characteristics are determined by law or by the government and where a separate budget is set for the programme and a government unit that has overall responsibility for it.¹³

The beneficiaries of these government schemes mostly comprise economically backward or weaker sections of society and low-income families. The Objective of Union Government Schemes is to uplift the poor section of society, improve the quality of life, development of rural and backward areas, provide financial security, education, and training to the vulnerable section of the nation, provide financial assistance to women, small business and weaker segment of the society and promoting small scale business by providing entrepreneurial and training facilities.

¹¹ <https://fi.money/blogposts/scheme-definition-meaning-and-how-it-works>

¹² <https://unacademy.com/content/kerala-psc/study-material/current-events/government-schemes>

¹³ <https://www.lawinsider.com/dictionary/government-schemes>

The government schemes can be divided into three categories:

Centrally Sponsored Schemes– These schemes are funded and executed by both central and state governments in different proportions. Currently, 30 centrally sponsored schemes are introduced by the government which are subdivided into two categories: -

The core of the core schemes – There is 6 Core of core schemes launched by the government which majorly include the Umbrella Scheme for Development of Scheduled Caste, the Umbrella Programme for Development of Scheduled Tribes, and a few others.

Core Schemes – Currently there are 29 centrally sponsored core schemes which majorly comprise Green Revolution, White Revolution, Jobs, Skill Development, and many others.

Central Sector Schemes– These government welfare schemes are funded and executed directly by the Centre only. Different Union Ministries and departments are implementing them for the welfare of Indian citizens. Crop Insurance Schemes, Agriculture Infrastructure Funds, Interest Subsidy for Short Term Credit to Farmers, Crop Science, Feedstock, Metro Projects, Police Infrastructure, Border Infrastructure, and Management, National River Conservation are a few examples of Central Sector Schemes.

State Government Schemes– The Schemes that are planned, funded, and executed by the State government only are known as State Government Schemes such as Chief Minister's Krishi Rinn Yojana, Chief Minister's Adarsh Gram Yojana, Arunachal Pradesh, and various others.

2.5: Economic Upliftment:

Economic upliftment is the ownership of finances, investments, property, and gaining an education. Economic empowerment directly impacts economic development and vice versa.

Within the context of the economic empowerment of women, economic empowerment involves being able to make decisions. When women are economically empowered, they participate in decision-making. Similarly, when women are empowered, they make leadership, income, time, and resources decisions.¹⁴

2.6. Review of the previous studies conducted:

2.6.1. Studies at National Level:

1. **Sarabu, V. (2018)** observed that up until the 1970s, rural development was primarily concerned with boosting agricultural production because it was synonymous with agricultural development. In contrast to prior conceptions of rural development, inclusive rural development now is a more specific notion that focuses on raising the standard of living for all rural residents. More specifically, inclusive rural development encompasses the economic, social, and political components, which are all related yet distinct from one another. The economic dimension includes giving the underprivileged, and low-income households in particular, the capacity and opportunities they need to benefit from economic progress. The social dimension encourages gender equality and women's empowerment, assists low-income and low-income households' social development, and offers social safety nets to weaker groups.¹⁵
2. **Kapur, R. (2018)** opined the strategy and plans for rural development have as their main goals the reduction of rural poverty, the creation of

¹⁴ <https://www.igi-global.com/dictionary/economic-empowerment/62179>

¹⁵ Sarabu, Vijay. (2018). Rural Development in India-A Way Forward.

employment opportunities, the elimination of hunger and malnourishment, along with the improvement of the quality of human life as evidenced by meaningfully upgraded human development index. The issue with rural development, however, goes beyond simply developing rural areas; it also involves developing rural communities to eradicate their ignorance, poverty, and backwardness and to support the practice of creating strong, self-sufficient, and healthy communities that would adopt a progressive and contemporary way of life. Simple growth in the nation's GDP or even per capita national income cannot currently be used to define rural development.¹⁶

3. **Panda, S. et. al (2013)** state that of India's 121 crore people, 83.3 crore reside in rural areas (Census of India, 2011). As a result, around 70% of people in India live in rural areas. These rural communities can be identified by their widespread poverty, low income, and literacy levels, high unemployment rates, and subpar nutrition and health. Numerous rural development projects are being undertaken to address these specific issues and provide chances for these rural residents to improve their quality of life. "Rural development" refers to all activities that enhance rural communities' overall quality of life. Additionally, it is a method that will improve rural residents' quality of life sustainably.¹⁷
4. **Panda, S. et. al (2013)** states that in India, the Ministry of Rural Development is the top agency responsible for developing policies, rules, and initiatives to advance the rural sector. Even after 73 years of national growth, rural communities lack access to essential infrastructure. Most people living in rural areas lack access to municipal amenities,

¹⁶ Kapur, Radhika. (2018). The State of Rural Development in India.

¹⁷ Panda, Santanu & Majumder, Arup & Icscr, & Fellow, Postdoctoral. (2013). A Review of Rural Development Programmes in India. *International Journal of Sociology and Social Anthropology*. 2013. 37-40.

infrastructure, educational possibilities, healthcare options, career chances, and other services. Since most of India's population lives in villages, the need for rural development is rarely contested. Over the past seven decades, rural development has been the focus. The primary goal of rural development programmes is integrated rural development. This article provides an analysis of rural development schemes based on a qualitative research technique.¹⁸

5. **Tenguriya, M. et. al (2019)** observed as of 2016, India's rural population stood at 66.86 million. India's rural areas must be developed if the nation is to advance fully. The Indian government continues to put numerous programmes into effect throughout this process. This book details numerous such programmes, their implementation, rural life, its economy, and rural India's progress.¹⁹
6. **Prabakaran, V, et. al. (2020)** discuss the state of rural India's economy. It focuses on the current state of rural areas and the burgeoning powers that will alter rural life by the middle of the twenty-first century. Innovation during the 20th century destroyed the commercial foundation of most country networks, depressed incomes, and made out-relocation the primary course of action for millions. A rural network's fortunes are erratic. Some people are still struggling financially. Others are trying to adjust to the population's rapid growth, conflicts over land usage, and growing support for transparent government. Regional networks could be supported more in the twenty-first century. Financial and segment trends

¹⁸ T., Deepak & Venkatesh, Dr.Uddagatti. (2019). Analysis of Rural Development in India. EPRA International Journal of Economic and Business Review. 35-38. 10.36713/epra2994.

¹⁹ Tenguriya, Mayank & Sthapak, Swasti & Bandyopadhyay, Abir. (2019). A Review of Rural Development in India.

are lowering the cost of separation and raising the opportunity estimation. Innovation is reducing the need.²⁰

7. **Chadda, I. et al (2019)** describe that India inherited decrepit industrialization, low agricultural output, low national income per capita, significant unemployment, and underemployment that had caused its economy to stagnate. Following independence, India's economy experienced additional severe crises and fell into a cycle of extreme poverty. India was therefore in desperate need of quick economic development and social fairness for the underprivileged. The primary goal of rural development is to plan, coordinate, and use the available resources so that everyone living in rural regions has an equal opportunity to achieve their basic needs. The government has developed several plans and schemes to address issues like poverty, inequality in income distribution, exploitation, poor health, and illiteracy.²¹
8. **Gangopadhyay, D. et al (2009)** enlightens recently, rural development has drawn attention on a global scale, particularly in poor countries. It is important to consider countries like India, where 65% of the population lives in rural areas. The current approach for rural development in India primarily focuses on reducing poverty, improving possibilities for livelihood, providing essential services and infrastructure facilities, and doing so through creative wage and self-employment schemes. The article provides an outline of the Government of India's policies towards rural development. In the subject of rural development, science, and technology interventions have been briefly reviewed, and attempts are being made to document some of the applicable technologies developed

²⁰ Prabakaran, V & Muthukumaran, C & M.Manida, Dr. (2020). The Rural Development Planning in Indian Economy-A New Century. International Journal of Management. 11. 2856-2863. 10.34218/IJM.11.12.2020.267.

²¹ Chadda, Ishu & Chadha, Dr. (2019). Rural Development and Inclusive Growth in India.

involved in such activities appear to be employed, they are only partially so.²⁴

11. **Bhattacharya, C. et al (2022)** discoursed that a nation is said to be developing when its population lives good, sustainable lives with little to no hunger or poverty. India claims to be a developing nation, but, it is still underdeveloped, with a large portion of the population living below the poverty line, having no jobs or employment, facing a food shortage, a water crisis, poor sanitation, and a high illiteracy rate. The key to achieving sustainable development goals, eliminating poverty and hunger, is rural sustainable development. We have observed great growth as a result of numerous foundations, NGOs, and members of civil society taking the initiative to assist districts and villages in making their region sustainable through various means.²⁵
12. **Pradhan, R. (2006)** states the methods for reducing poverty in rural India. Both direct and indirect measures have been covered in the discussion. Indirect approaches primarily concentrate on achieving economic growth and so indirectly reducing rural poverty. The growth of the agricultural sector, the rural non-farm sector, rural infrastructure, governance, women's empowerment, population increase, and the Public Distribution System (PDS) have all been studied concerning this metric. On the other hand, direct measures emphasize sectoral and direct employment schemes that emphasize the immediate reduction of rural poverty. Here, these direct actions—self-employment, wage employment, and infrastructure development initiatives—are described. In the end, it is concluded that strong governance is required, along with involvement

²⁴ Sharma, Alka & Agarwal, Himanshu. (2018). Role of Government in eradication of Rural Poverty and Enhancing Employment in India. 27. 264-272. 10.5281/zenodo.3463865.

²⁵ Bhattacharya, Ce Dr Sumanta & Lal, Heera & Sachdev, Bhavneet. (2022). A New Rural India Which Aims to Eradicate Poverty, Hunger and Unemployment and Move towards a Sustainable Development. 609-613.

from the commercial sector, panchayats, Non-Governmental Organisations (NGOs), etc.²⁶

13. **Suresh, D. (2012)** perceived that More than 40 crore impoverished people live in India, yet they lack the resources to access the basket of goods that serves as the poverty line. 83.36 percent of these were in rural areas. 2 33% of the poorest people live in India and are below the poverty line. Given that one of the main goals of the development planning process has been to eradicate poverty, such a high incidence of poverty is cause for concern. Poverty is, in fact, a global problem. The goal of sustainable development for humanity is viewed as requiring its eradication. Therefore, reducing poverty in India is essential for achieving both national and global objectives. workers in agriculture, small and marginal farmers, and seasonal workers.²⁷
14. **Prasanna, N. et al (2017)** describe, since India's independence, the problem of poverty has remained a major concern. The Indian government has quickened the pace of its efforts to combat poverty by increasing budgetary resources, setting deadlines for quantifiable deliverables, and connecting with international frameworks of action like the Millennium Development Goals (MDGs), which offer a comprehensive strategy for addressing multi-dimensional deprivations (UNDP, 2009). The socioeconomic aim for inclusive growth and development was established in India's 11th five-year plan, which also reaffirmed the nation's commitment to the MDGs (Planning Commission, 2009). In this regard, one of the most progressive pieces of legislation to be passed in India since independence is the Mahatma Gandhi National

²⁶ Pradhan, Rudra. (2006). Rural Poverty Alleviation: India's Experiences and Needed Strategy. *India Quarterly: A Journal of International Affairs*. 62. 152-188. 10.1177/097492840606200307.

²⁷ Suresh, Devath. (2012). Poverty Alleviation Programmes in India and Its Consequences.

Rural Employment Guarantee Programme (MGNREGP). It ensures that each household will have at least 100 days of employment.²⁸

15. **Saxena, N. (2007)** examines the changing nature of poverty in India and evaluates the effectiveness of a few anti-poverty initiatives at the national level between 1997–1998 and 2005. It describes the budgetary allocation principle used by the States and districts for each programme and examines budgetary performance over time. The major goal is to determine how well the anti-poverty programmes are reaching the target populations. Finally, it analyses the precise causes of underperformance and offers policymakers and programme implementers a set of suggestions that could help improve the results of the programmes.²⁹

2.6.2 Studies at State Level:

16. **Deori, B. (2015).** Suggest that the country cannot claim to be a developed country; the research was aimed to describe the progress of the rural population. Every developing nation in the world, including India, has been working to reduce poverty since it is believed that doing so is essential to humanity's goal for sustainable development. It is a foundational idea for intercultural communication and essential to achieving global objectives. For the development of rural people, both the national and state governments of India have launched several programmes aimed at combating poverty. However, these efforts have not always been successful due to several drawbacks. These programmes

²⁸ Rj, Kurinji & Prasanna, N. (2017). Impact of MGNREGP on Poverty Alleviation in Rural India: A Case Study of Two Districts in Tamil Nadu. *Journal of Academia and Industrial Research*.

²⁹ Saxena, Naresh. (2007). Rural poverty reduction through centrally sponsored schemes. *The Indian journal of medical research*. 126. 381-9.

needed the right policy framework, enough funding, and an efficient delivery system to be implemented successfully.³⁰

17. **Mishra, S. et al (2005)** shows that in the sample villages, at least 35.85% of the people (and 33.52 percent of households) live below the poverty line (at Rs. 400 per capita per month). However, only 39.5% of the population (and 37.36% of households) are projected to live below the poverty line (at Rs. 425 per capita per month). The Gini index values that have been recorded in the sample villages are very high. The Gini index is 41.84 in the first five villages and 48.69 in the final two.³¹
18. **De, U. et al (2007)** accomplishing a study on ericulture makes an opinion that in Assam, ericulture, or the growing of eri cocoon and the spinning and weaving of endi clothing, has been a vital component of rural economic activity, particularly for rural women. Although both male and female people from all groups in rural areas have participated in various sericulture activities, tribal women have dominated the rearing and weaving of eri raw silk and endi textiles. In addition to their regular household duties, these women make use of their spare time and their traditionally passed-down knowledge to produce practical but relatively less expensive endi clothing. In addition to increasing their household income, the activities also assist many of them in escaping severe poverty.³²
19. **Bora, D. et al (2022)** describe the level of livelihood diversification within the Rabha population in Assam's Kamrup(R) district and its effects

³⁰ Deori, Bhupen. (2015). An Analysis of Rural Poverty Alleviation Programs and Challenge in Assam (A Micro Level Study of Margherita Block of Tinsukia District). International Research Journal of Management, IT & Social Sciences. 2. 11. 10.21744/irjmis.v2i7.69.

³¹ Mishra, Sudhanshu K & Daimari, Prasen. (2005). Poverty and Inequality in Rural Assam An Indicative Study of Seven Villages in Udalguri Subdivision, Assam (India).

³² De, Utpal & Manjit, Das. (2007). Ericulture as a Remedy of Rural Poverty in Assam: A Micro Level Study in Barpeta District. University Library of Munich, Germany, MPRA Paper.

on Rabha household poverty status. To examine the diversity of the Rabha community's sources of income and its level of poverty, two indices—the Multi-dimensional Poverty Index and the Diversification Index—have been developed. A tobit regression model is utilized in the study to examine the effect of livelihood diversification on poverty status among community families. The homes of Rabha, which are plagued by poverty, have turned to livelihood diversification as a coping mechanism. It is discovered that the households' poverty status is significantly impacted by the livelihood diversification method; as this strategy increases, poverty declines.³³

2.6.3 Studies at District Level:

20. **Bujar Baruah, P. (2012)** focused on the effects of microfinance on poverty in the Nalbari area of Assam. When it looks at the kind of loans that SHGs give to its members, it discovers that the sums offered to them as part of the scheme are insufficient to lift them out of poverty. Once more, most of these loans were used for consumption, then for spending on ongoing productive activity. There were therefore not many capital investments. However, these capital expenditures were also insufficient to give the members complete work opportunities and enough money to escape poverty. Once more, it was seen that SHG members continue to seek higher loans from banks or moneylenders.³⁴
21. **Sarma, A. et al (2020)** stated that after the reforms, there have been noticeable changes in the occupational composition of the population in Assam, a state in north-eastern India. The fall in the population's reliance on agriculture for a living makes these shifts more obvious. A significant

³³ Bora, Debakshi & Das, Bhargab & Bhuyan, Ratna. (2022). Livelihood Diversification and its Impact On Poverty Status: A Study with Special Reference to the Rabha Community of Kamrup(r) District in Assam. *Journal Of Rural Development*. 40. 515-529. 10.25175/jrd/2021/v40/i4/153111.

³⁴ BujarBaruah, P.. (2012). Impact of micro-finance on poverty: A study of twenty self-help groups in nalbari district, Assam. *Journal of Rural Development*. 31. 223-234.

CHAPTER – 3

SCHEMES INITIATED BY THE GOVERNMENT OF INDIA

3.1. Introduction:

There is an urgency to bring Indian villages to the centre stage of the agenda. India, home to one-sixth of all humanity, holds the key to the success of the 2030 SDG agenda. SDG goals in India are not attainable without a robust rural development program with the inclusion of a rural economy.

Improving the quality of life and economic well-being of 65% of Indians living in 664,369 villages is a daunting challenge. Poverty and disparity in per capita rural and urban incomes have remained persistently high.

A lot of work has been done since the independence but the overall slow progress attests to the vision of providing sustainable and inclusive rural development in India by increasing livelihood opportunities, extending social safety, and developing child-centered education, healthcare, and industrial infrastructure is far from reality.

Rural and urban development needs to go hand in hand, not one at the cost of another. The capacity of India's youth to innovate needs to be unleashed in villages. Join the movement to uplift under-resourced villages. Join the movement to secure the lives and livelihoods of the rural population. Join the movement to transform Indian Villages – One village at a time.

3.2. Deen Dayal Antodaya Yojana:

Deen Dayal Antodaya Yojana was launched by the Ministry of Rural Development in the year 2011. National Rural Livelihood Mission

fraction of agricultural workers have switched from farming to a few non-farming occupations as their primary source of income. The current study has been created to examine the scope and pattern of livelihood transformation by the state's agricultural labourers in the Nalbari district and throughout Assam as a whole. The report also tries to look at how such changes made by the workers affect their living circumstances.³⁵

22. **Bujar Baruah, P. (2018)** asserted that following the failure of government-subsidized credit initiatives to achieve their objectives, microfinance has developed as a substitute for providing credit to rural people to liberate them from money lenders who were typically exploitative (Dasgupta, 2001). Credit is not given to an individual under this initiative; rather, it is given to members of a group, known as Self Help Groups (SHGs) in India. The group is given the duty of repaying the debt, and if even one member does not do so, none of them will be eligible for loans in the future. The members are therefore under group pressure to repay the loan, and this group pressure results in high repayment.³⁶

³⁵ Sarma, Amiya & Devi, Manisha. (2020). Economic Implication of Livelihood Transformation by Farm Workers: A Study in the Nalbari District of Assam Economic Implication of Livelihood Transformation by Farm Workers: A Study in the Nalbari District of Assam. 11.

³⁶ Bujar Baruah, Prasenjit. (2018). Self-Help Group and Asset Creation: A Case Study of Deharkuchi Gaon Panchayat of Nalbari District, Assam. 1.

(DAY-NRLM) is a new name given to Aajeevika – NRLM in November 2015. It is a poverty relief programme of the Central Government. The scheme is an improved version of the earlier Swarnajayanti Gram Swarozgar Yojana (SGSY). The programme is supported partially by the World Bank. The main aim of this scheme is to create effective and efficient institutional platforms to enable the poor in rural areas to raise their household income utilizing sustainable livelihood enhancements and better access to financial services. The scheme was started with an agenda to cover 7 crore rural poor households via self-help groups and federated institutions and support them for livelihood collective in 8-10 years.

Main features:

- i) Universal social mobilization under which a minimum of one lady member of a rural poor household is to be brought into the network of SHGs.
- ii) Participatory identification of the poor.
- iii) Community resources in perpetuity.
- iv) Financial inclusion and livelihoods to reduce poverty.
- v) Priority on convergence and partnerships with other government schemes of the Rural Development Ministry.

3.3. National Social Assistance Programme:

The National Social Assistance Program was launched in the year 1995 by the Ministry of Rural Development. It is a centrally sponsored scheme of the Government of India that provides financial assistance to the elderly, widows, and persons with disabilities in the form of social pensions. The NSAP at its inception in 1995 had three components namely:

- a) National Old Age Pension Scheme (NOAPS).

b) National Family Benefit Scheme (NFBS).

c) National Maternity Benefit Scheme (NMBS)

. Currently, NSAP comprises five schemes –

- i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS): The eligible age for this scheme is 60 years. The pension is Rs.200 per month for persons between 60 and 79 years and Rs.500 for persons of 80 years and above.
- ii) Indira Gandhi National Widow Pension Scheme (IGNWPS): The eligible age is 40 years and the pension is Rs.300 per month.
- iii) Indira Gandhi National Disability Pension Scheme (IGNDPS): The eligible age is 18 years and above and the disability level must be 80%. The amount is Rs. 300 per month. After 80 years, the amount is Rs.500 per month.
- iv) National Family Benefit Scheme (NFBS): An amount of Rs.20000 will be given as lumpsum assistance to the bereaved households in the event of the death of the breadwinner of age 18 – 60 years.
- v) Annapurna: Under this 10 kg of food grains is given per beneficiary. It aims at providing food security to meet the requirements of those eligible old-aged persons who have remained uncovered under the IGNOAPS.

3.4. National Rurban Mission:

The government of India launched the Shyama Prasad Mukherji Rurban Mission or National Rurban Mission on 21st February 2016 to develop such rural areas in the country which are not standalone settlements but part of a cluster of settlements that are relatively proximate to each other. These clusters typically illustrate growth potential, have economic drivers, and derive locational and competitive advantages. These clusters once developed can then be classified as 'Rurban'.

The National Rurban Mission aims to the development of 300 rurban clusters in the next five years. These clusters would be strengthened with the required amenities, for which it is proposed that resources be mobilized through a convergence of various schemes of the government, over and above which a Critical Gap Funding (CGF) would be provided under this mission, for focused development of these clusters. The National Rurban Mission follows the vision of “Development of a cluster of villages that preserve and nurture the essence of rural community life with a focus on equity and inclusiveness without compromising with the facilities perceived to be essentially urban in nature, thus creating a cluster of Rurban Villages”.

Outcomes of the project: The following larger outcomes anticipated under this mission are –

- i) Bridging the rural-urban divide viz, economic, technological, and those related to facilities and services.
- ii) Stimulating local economic development with emphasis on the reduction of poverty and unemployment in rural areas.
- iii) Spreading development in the region.
- iv) Attracting investment in rural areas.

3.5. Pradhan Mantri Awaas Yojana:

Initially, Indra Awaas Yojana was launched by Rajiv Gandhi in 1985 and later, it was restructured as Pradhan Mantri Awaas Yojana in the year 2015. India has been historically a populous and poor country. Therefore, the need for proper housing for refugees and villagers has been a focus of the government's welfare scheme since India's Independence. As a result, various welfare schemes have been ongoing since the 1950s. Pradhan Mantri Awaas Yojana is a social welfare flagship program, created by the Indian Government to provide housing for the rural poor in India. The

broad purpose of this scheme is to provide financial assistance to some of the weaker sections of society to upgrade or construct a house of respectable quality for their living. The vision of the government is to replace all temporary houses in Indian villages by 2017.

The Pradhan Mantri Awaas Yojana has four key aspects in it. It aims to transform slum areas by building houses for slum dwellers in collaboration with private developers. It plans to give a credit-linked subsidy to weaker and mid-income sections on loans taken for new construction on the renovation of existing houses. The government will chip in with financial assistance for affordable housing projects done in partnership with states and union territories for the Economic Weaker Sections. It will also extend direct financial assistance of 1.5 lakhs to EWS. So far around 20000 people have availed of loans under this scheme. It is hoped that the new scheme will be a substantial augmentation of housing efforts in rural areas which ensures the quality of the houses constructed.

3.6. Pradhan Mantri Gram Sadak Yojana:

The Pradhan Mantri Gram Sadak Yojana was launched on 25th December 2000 by the Government of India to provide connectivity to unconnected habitations as part of a poverty reduction strategy.

The Government of India is trying to set high and uniform technical and management standards and facilitating policy development and planning at the state level to ensure sustainable management of the rural roads network.

Objectives:

- i) Providing connectivity by way of an all-weather road to the eligible unconnected habitations in rural areas.
- ii) Facilitating the easy and faster movement of products from food processing centres, agricultural markets, and other farmer-related enterprises.
- iii) Affordable and easy access to high schools and higher secondary schools leads to improvement in access to education in all areas.
- iv) Providing affordable and easily accessible health facilities through better connectivity of roads benefits quicker transportation.
- v) Focusing on the existing rural linked roads which are yet to be developed for upgradation of the roads to assist every rural people.

3.7. Sansad Adarsh Gram Yojana:

The programme was launched by the Prime Minister of India, Narendra Modi on the birth anniversary of Jay Prakash Narayan on 11th October 2014. Sansad Adarsh Gram Yojana is a rural development programme broadly focusing on the development in the villages which includes social development, cultural development, and the spread of motivation among the people on social mobilization of the village community.

Objectives of the Scheme: The key objectives of the Yojana include—

- i) The development of model villages called Adarsh Grams, through the implementation of existing schemes and certain new initiatives to be designed for the local context, may vary from village to village.
- ii) Creating models of local development which can be replicated in other villages.

Strategies: To convert the identified village into an Adarsh Gram through the specified activities, the following are the possible strategies –

Entry point activities to energize and mobilize the community towards positive common action.

- i) Participating in planning exercises for identifying people's needs and priorities in an integrated manner.
- ii) Converging resources from the central sector and centrally sponsored schemes and other state schemes to the possible extent.
- iii) Repairing and renovating existing infrastructure to the possible extent.
- iv) Strengthening the gram panchayats and people's institutions within them.
- v) Promoting transparency and accountability.

3.8. Deen Dayal Upadhyaya Grameen Kaushalya Yojana:

Deen Dayal Upadhyaya Grameen Kaushalya Yojana is a centrally sponsored scheme announced in the year 2014. It is a part of the National Rural Livelihood Mission.

Objectives:

- i) Incorporating diversity into the incomes of rural poor families.
- ii) Catering to the career aspirations of rural youth.
- iii) The focus of the scheme is on rural poor youth between the ages of 15 and 35.
- iv) It is a demand-driven skills training program that is placement linked.
- v) It supports the social and economic programs of the government such as Digital India, Make in India, Smart Cities, Start-up India, and Stand-up India, as part of the Skill India campaign.
- vi) The youth from rural India face several hurdles in their pursuit of a better life in the form of a lack of formal education and required skills.

Functioning:

- i) DDU-GKY funds provide education and skill training experts to start advanced, modern, and well-equipped training centres.

- ii) Qualified trainers in these training centres will provide job-oriented skill training, training to use computers or tablets, Spoken English, and other life skills.
- iii) After completion of the training, the students are offered placement help also.
- iv) Training is completely free for students and they are also provided with free books, uniforms, tablets, and study materials.
- v) In the case of residential training centres, food, and accommodation are free of cost. In the case of non-residential training centres, to and from expenses and one meal per day for every completed training day are provided free of cost.

3.9. Mahatma Gandhi National Rural Employment Guarantee Act:

Mahatma Gandhi National Rural Employment Guarantee Act earlier known as the National Rural Employment Guarantee Act is an Indian labour law and social security measure that aims to guarantee the right to work. This Act was passed on 23rd August 2005 under the UPA Government of Prime Minister Manmohan Singh following the tabling of the bill in Parliament by the Minister for Rural Development Raghuvansh Prasad Singh.

It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to at least one member of every household whose adult members volunteer to do unskilled manual work. Women are guaranteed one-third of the jobs made available under the MGNREGA. Another aim of this scheme is to create durable assets. Employment is to be provided within 5 km of an applicant's residence and minimum wages are to be paid. If work is not provided within 15 days after applying, applicants are entitled to an unemployment allowance i.e., if the government fails to provide

employment, it must provide certain unemployment allowances to those people. Thus, employment under MGNREGA is a legal entitlement.

3.10. Sampoorna Grameen Rozgar Yojana:

Sampoorna Grameen Rozgar Yojana was launched on September 25, 2001, combining the provisions of the Employment Assurance Scheme (EAS) and the Jawahar Gram Samridhi Yojana (JGSY). It is a scheme developed by the Indian government to provide productive employment to the destitute people of rural India. The main initiative is self-targeting in nature, intending to provide jobs and food to those living in rural areas who are poor.

The Panchayat Raj Institutions will implement the Sampoorna Grameen Rozgar Yojana. All rural poor people in need of wage work can apply for SGRY. This initiative assists those who want to work in their village doing manual and unskilled labour. The nature of the program is self-targeting. Sampoorna Grameen Rozgar Yojana scheme is a government-funded wage employment program.

Objectives of the scheme:

- i) The scheme's main goal is to provide supplemental wage employment to rural workers, hence boosting food security and nutritional levels in rural areas.
- ii) The scheme's secondary goal is the development of rural infrastructure and the production of long-lasting community assets.
- iii) To build long-term communal, social, and economic assets as well as infrastructural development in rural areas.

3.11. Samagra Siksha Abhiyan:

Samagra Siksha Abhiyan is an Indian government programme launched in the year 2001. It subsumes the three erstwhile Schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Teacher Education (TE). Samagra Shiksha - an overarching programme for the school education sector extending from preschool to class 12 has been, therefore, prepared with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. The scheme envisages the 'school' as a continuum from pre-school, primary, upper primary, and secondary to Senior Secondary levels. The vision of the Scheme is to ensure inclusive and equitable quality education from pre-school to senior secondary stage following the Sustainable Development Goal (SDG) for Education. The Scheme will help improve the transition rates across the various levels of school education and aid in promoting universal access for children to complete school education. The main outcomes of the Scheme are envisaged as Universal Access, Equity, and Quality, promoting vocationalisation of Education, and strengthening of Teacher Education Institutions (TEIs).

Objectives: The major objectives of the Scheme are –

- i) Provision of quality education and enhancing learning outcomes of students.
- ii) Bridging Social and Gender Gaps in School Education.
- iii) Ensuring equity and inclusion at all levels of school education.
- iv) Ensuring minimum standards in schooling provisions.
- v) Promoting vocationalisation of education.
- vi) Support states in the implementation of the Right of Children to Free and Compulsory Education (RTE) Act, 2009.

- vii) Strengthening and up-gradation of SCERTs/State Institutes of Education and DIET as a nodal agency for teacher training.

3.12. Antyodaya Anna Yojana:

Antyodaya Anna Yojana (AAY) is one of the biggest initiatives undertaken by the Government of India. It is a public distribution system scheme that was implemented in India in 2000. The main purpose of the system is to provide food security to the people and to end hunger in India. All the poor or beneficiaries-as we call them- get food and other commodities under the AAY scheme. The beneficiaries of the AAY are identified by the Central and State Governments of India.

The main intended beneficiaries of AAY are the persons who are terminally ill or widows or disabled persons or persons aged 60 years or more or single women or single men with no family or societal support or assured means of subsistence. Landless labourers in agriculture, rural people who are into arts, and marginal farmers are also part of this project. Rural artisans are craftsmen such as potters, weavers, blacksmiths, carpenters, and slum dwellers. Also, a household with widows or patients who are terminally ill and are the heads of their families is eligible. Terminally ill patients or widows who are living alone are also eligible. Tribal people and HIV-positive persons who are below the poverty line are eligible for this programme. The eligible people should not have assured means of subsistence or societal support. Families with an annual income of less than Rs.15000 are eligible for this plan too.

Features of the scheme:

- i) A holistic approach to education.
- ii) Administrative reform.

- iii) Focus on quality of education.
- iv) Focus on skill development.
- v) Focus on girl education.

3.13. Provision Of Urban Amenities in Rural Areas:

In pursuance of the announcement of the Prime Minister on Independence Day, 2003, the Planning Commission submitted a proposal for approval of the government to implement the Provision of Urban Amenities in Rural Areas (PURA) Scheme. The PURA scheme was approved by the government in principle in January 2004. Subsequently, the Ministry of Rural Development implemented the PURA scheme on a pilot basis in seven clusters for a period of three years (2004-05 to 2006-07). It was approved with retrospective effect by the cabinet in its meeting on 16th March 2006 with the direction to restructure the PURA scheme. The pilot phase of the PURA was evaluated by the National Institute of Rural Development (NIRD).

The vision of the PURA scheme is a holistic and accelerated development of compact areas around a potential growth center in a Gram Panchayat (or a group of Gram Panchayat) through Public Private Partnership (PPP) framework for providing livelihood opportunities and urban amenities to improve the quality of life in rural areas.

Duties:

- i) Laying of policy guidelines.
- ii) Selection of private developers for implementation of the scheme.
- iii) Release of funds to the DRDA.
- iv) Monitoring and evaluation of performance

3.14. Pradhan Mantri Dhan Jan Yojana:

Pradhan Mantri Dhan Jan Yojana was launched by Narendra Modi on 28th August 2014. It is a national mission for financial inclusion to ensure access to financial services, namely a basic savings and deposit account, remittance, credit insurance, and pension in an affordable manner. Under this scheme, a basic savings deposit bank account can be opened in any bank branch or business correspondent outlet by persons not having any other account.

Benefits of the scheme:

- i) The scheme covers both urban as well as rural areas and provides an indigenous debit card to each of its account holders.
- ii) No minimum balance is required for opening an account under their scheme. The beneficiary can open his/her account in any bank branch or business.
- iii) It ensures to provision of a Core Banking System (CBS) along with mobile banking using USSD facilities. A facility of call center and a toll-free number is available nationwide.
- iv) Rs. 5000 overdraft facility for Adhaar linked accounts as well as Rupay debit card with inbuilt accident insurance.
- v) For accounts that are opened between 15th August 2014 and 26th January 2015, a life insurance cover of Rs. 30000 is provided to the eligible beneficiaries. Also, after remaining active for six months, the beneficiaries will be eligible for an overdraft of up to Rs. 5000.

3.15. Sukanya Samriddhi Yojana:

Sukanya Samriddhi Yojana scheme was launched in the year 2015 by the Prime Minister Narendra Modi as a part of the “Beti Bachao, Beti Padhao”. It is developed as part of the government’s Beti Bachao, Beti

padhao campaign. This scheme is a welfare scheme designed for the girl child. Investing in this child insurance plan allows parents or legal guardians to ensure financial security for a girl child aged 10 years or below. Under the Sukanya Samriddhi Yojana, an account in the name of the girl can be opened across any of the private and public sector banks for 21 years. The tenure of investment under this scheme is 21 years starting from the account's opening date.

Objective:

The main objective of the scheme is to meet the education and marriage expenses for a girl child. In other words, the scheme encourages parents to build a fund for the future education and marriage expenses of their girl child or daughter.

Benefits:

- i) Interest rates are higher.
- ii) There is a tax benefit under Sec 80C.
- iii) Payment will be given to a girl child on maturity.
- iv) It is transferrable anywhere in India.
- v) A girl child can also operate the account after she attains the age of 10 years.
- vi) Deposits can be made in the account till the completion of a period of 15 years from the date of the account opening.

3.16. Rashtriya Swasthya Bima Yojana:

The Rashtriya Swasthya Bima Yojana was launched on 1st April 2008 by Prime Minister Dr. Manmohan Singh. This scheme is a government-run health insurance programme for poor people. The scheme aims to provide health insurance coverage to the unrecognized sector workers belonging to the BPL (Below Poverty Line) category and their family members

shall be beneficiaries under this scheme. It provides cashless insurance for hospitalization in public as well as private hospitals. Initially, Rashtriya Swasthya Bima Yojana was a project under the Ministry of Labour and Employment but now it has been transferred to the Ministry of Health and Family Welfare.

Features of the scheme:

- i) Empowering the beneficiary by providing freedom of choice between public and private hospitals and making him a potential client worth attracting on account of the significant revenues that hospitals stand to earn through the scheme.
- ii) The insurer is paid a premium for each household enrolled in this scheme and this will result in better coverage of targeted beneficiaries also motivating the insurer.
- iii) The government can provide access to quality health care to the below poverty line population which will lead to healthy competition between public and private providers which in turn will improve the functioning of the public health care providers.
- iv) The use of a biometric-enabled smartcard and key management system makes this scheme safe and foolproof which means it ensures that the card reaches the correct beneficiary and there remains accountability in terms of issuance of the smartcard and its usage.
- v) Providing cashless benefits and paperless transactions by the use of smartcard which enables no use of any money or paperwork in the hospital.

3.17. Pradhan Mantri Mudra Yojana:

Pradhan Mantri Mudra Yojana was launched on April 2015 by the Prime Minister. It aims to enable Micro Finance Institutions, Non-Banking

Financial Institutions, Small Finance Banks, RRBs, Commercial Banks, Cooperative Banks, etc. to provide low-rate loans to eligible entities. It is designed to help rural people doing small businesses or small entrepreneurs. It is a national mission aimed at increasing the entrepreneurial activity of existing small businesses and encouraging first-generation entrepreneurs.

Objectives:

- i) To lay down policy guidelines to finance micro or small enterprises.
- ii) To get all microfinance institutions and entities registered and regulate the same.
- iii) To help small businesses grow and develop their enterprise further.
- iv) To assist lower income groups in setting up and developing their business.
- v) To help set up responsible financial practices to prevent over-borrowing for lower-income entrepreneurs.
- vi) To help create easy access to finance for the unbanked and also help lower the cost of finance.
- vii) To regulate all microfinance institutions dealing with manufacturing, service, and trading.

3.18. Survey Of Villages And Mapping With Improvised Technology In Village Areas:

Survey of Villages and Mapping with Improvised Technology in Village Areas was launched on April 24, 2020, by the Ministry of Panchayat Raj. It is a government initiative to enable an integrated property validation solution for village Assam. This is the first time initiative that such a large-scale exercise involving the most modern drone technology is being

carried out to benefit millions of rural property owners covering all villages across the country.

Benefits of this scheme:

- i) It will help to reduce property disputes in rural areas.
- ii) It will enable the villagers to avail of bank loans easily.
- iii) It will enable the rapid development of rural areas as mapping and demarcation of the village properties are done under this scheme.

3.19. PM- Kisan Scheme:

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Scheme was launched on 24th February 2019 by Prime Minister Narendra Modi. It is a central government scheme with 100% funding from India. The fund will be directly transferred to the bank accounts of the beneficiaries. Under the Government of India, this scheme provides income support to the farmers and their families. Under this scheme, all small and marginal farmers will be provided with income support which will be directly deposited into their bank accounts.

Objectives of the scheme:

- i) To provide income support to all eligible land-holding farmers and their families.
- ii) It also aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.
- iii) The scheme is expected to increase the coverage of PM Kishan to around 14.5 crore beneficiaries.

CHAPTER-4

STATUS OF RURAL PEOPLE OF THE STUDY AREA

4.1. Introduction:

Nalbari district ranks 26th in terms of geographical areas with 456 Sq. Kms among the 27 districts of Assam lies in the latitude of 26 degrees north and the longitude is 91 degrees east. The tributaries of the Brahmaputra, the Nona, Buradia, Pagaldia, Borolia, and Tihu, which originate in the foothills of the Himalayan Range, are wild and make an enormous contribution to the agrarian economy of the district. The northern side of the district is bounded by the newly curved out Baksa district of parts of the erstwhile Nalbari district and the southern side by the mighty Brahmaputra. The Kamrup District is located in the east and the Barpeta District is in the western part of the district.

4.2. Status of Rural People in the Study Area:

As per the Census 2011, the total population of Assam is 3.12 Cr. Thus the population of Assam forms 2.58 percent of India in 2011. Assam has a total population of 31,205,576 of which males were 15,939,443 while females were 15,266,133.³⁷

The total area of Assam is 78,438 square km. Thus the population Density of Assam is 398 per square km which is higher than the national average of 382 per square km.³⁸

As per the Census 2011 out of the total population of Assam, 14.1% of people lived in urban regions while 85.9% were in rural areas. The total figure of population of urban population was 4,398,542 out of which

³⁷ Census of India, 2011

³⁸ Census of India, 2011

2,260,454 were males while the remaining 2,138,088 were females. In rural areas of Assam, the male population was 13,678,989 while the female population was 13,128,045. The average sex ratio in rural areas of Assam was 960 females per 1000 males. The Child sex ratio of rural areas in Assam was 964 girls per 1000 boys.

The total literate population of Assam was 19,177,977. Similarly in rural areas of Assam, the average literacy rate was 69.34 percent. Out of which literacy rate of males and females stood at 75.4% and 63.03% respectively. The total number of literates in rural areas of Assam was 15,685,436.³⁹

The total population of Nalbari district as per Census 2011 is 771639. Male comprises 396006 while female consists of 375633. Out of the total population of the district, 688909 fall under rural, and 82730 are under urban areas of the district. In rural areas, 353677 and 335232 are males and females respectively. Accordingly, 42329 and 40401 are males and females respectively in urban of the district. The percentage of the urban population in the district is only 10.7. So it can be seen that most of the population dwells in the rural areas of the district.⁴⁰

The percentage distribution of the working and nonworking population of the district is as follows.- Out of the total population of the district, 34.7% are workers of which 53.1 % and 15.3 % are male and female respectively. The percentage of non-workers is 65.3% in the district.⁴¹

The worker is categorized as Cultivators, Agricultural Labourers,

³⁹ Census of India, 2011

⁴⁰ District Census Handbook, Nalbari, 2011

⁴¹ District Census Handbook, Nalbari, 2011

Household Industry Workers, and Other Workers. The percentages of these categories are 21.7 %, 13.1%, 7.2%, and 58.0% respectively.⁴²

the sex ratio of the rural population by range. It is found that most of the villages are having sex ratio between 900-949 which is 30.99 percent of the total villages in this range, comprising of 260787 population. The percentage distribution of population is 37.86 In the range less than 700 there are 4 villages comprising 0.88 percent of the total village and having a population of 994 which is 0.14 percent of the total population.⁴³

The literacy rate of Nalbari district is 78.6 % of which 84.4 % is for males and 72.6 % is for females. In Rural, the total literacy rate is 77.22 percent with 83.19 percent males and 70.9 percent females. In Urban, it is 89.89 percent, with 93.72 percent males and 85.88 percent females. In terms of Revenue Circles, Tihu Revenue Circle recorded the highest literacy rate with 90.23% and the lowest among the Revenue Circles is Barkhetri Revenue Circle with 58.78%. In the case of urban areas Tihu and Nalbari Revenue Circles record their literacy rate as 92.81 and 90.46 respectively.⁴⁴

4.3. Economic Activities:

The entire area of the Nalbari district is situated in the plains of the Brahmaputra valley. The tributaries of the Brahmaputra, Nona, Buradia, Pagaldia, Borotia, and Tihu originated from the foothills of the Himalayan Range are wild and have enormous contributions towards the agrarian economy of the district. Nalbari has several small-scale industries. Besides, agriculture various sectors contribute to the economy

⁴² District Census Handbook, Nalbari, 2011

⁴³ District Census Handbook, Nalbari, 2011

⁴⁴ District Census Handbook, Nalbari, 2011

of the Nalbari district such as fisheries, animal husbandry, sericulture, and handicraft industries.

Agriculture is the main occupation of the rural people of the district. Paddy, jute, sugarcane, tea, pulses, and mustard are the major crops, and tobacco, potato, vegetable, and fruits like mangoes, oranges, bananas, pineapple, etc., are subsidiary crops of the district. Rice is the staple food.

The Agro climatic condition of the district is very congenial for the development of horticulture in general. And an important garden crop of the district is the plantation known as “Kal” in Assam. The various types of bananas are grown in the district. These are Chani- Champa, Malbhog, Athia, Pora Kal, Manohar, Jahaji, etc. Porakal is used as a vegetable. It is used in curry or dry fried. The Bananas tree is more important because the whole plant from leaf to root is used for a different purpose. Mangoes, Jack fruit, Lemons, Areca nut, and Coconut are also common products of the district. Among the important garden crops of the district Papaya, Pineapple, and Banana are grown in plenty. Besides these, the district produces Mangoes, Jack-fruit, Lemons, etc.

Sericulture is an old industry in Assam. It has been practiced by the rural people from the days of yore. It is one of their part-time economic activities when they are not busy in their sowing and harvesting season. The most popular but costly durable Endi and Muga are the products of predominantly rural industry. The following table shows the sericulture activities in Nalbari district.

As per the 18th Livestock Census in Assam in 2007, it was found that there are 2,22,283 cattle, 4,703 buffaloes, 19,948 sheep, and 1,27,569 goats in the Nalbari district. In addition, 183 horses and ponies, and 5,283

pigs are also enumerated during livestock Census in this district. As regards poultry records, about 303,070 fowls, and 303,070 ducks are found during 2007.⁴⁵

The bulk of the fish sold in the market comes from the large fisheries. Fishing is however not confined only to such fisheries. A large number of people irrespective of caste and creed collect fish from rivulets and other waterlogged areas. For the entire district, the total registered beel fisheries are 19. The production of fish seed was 46 million nos. and of fish was 9026 Tonne during 2011-2012.⁴⁶

Handloom weaving is a popular and age-old industry of almost all the tribes and many non-tribal people in the district and is seen as a monopoly of women folk. However, the quantum of handloom products is very much less than could be expected due to increasing competition from mill-made textile products. However, in the recent past, the Government is striving hard not only to save and preserve the weaving industry but also to develop this sector through several schemes and programme. The Government has opened several centres in the district for skill development and to assist and promote the existing weaving units.

The socio-economic status of the people of the char areas is said to be deplorable. The populaces are mostly illiterates where only about 13 to 15 percent of the total population of entire char areas is literate. The standard of attainment of education is mostly primary level. Only a few percent have attained high school level.

⁴⁵ District Census Handbook, Nalbari, 2011

⁴⁶ District Census Handbook, Nalbari, 2011

4.4. Status of Rural Women:

The status of rural women reflects an even darker narrative. Out of the 135 crore population of India, 65.13 percent live in rural setups and women constitute 48 percent of the total rural population. 74.8 percent of women are agricultural workers, but only 9.8 percent own a piece of land. 99 percent of households are male-headed. Though access to education has improved, those who are more educated remain unemployed because of the unavailability of formal jobs and low wages. It is also a fact that 81.3 percent of the female workforce in India belongs to rural women, but women account for only 19.9% of the total labor force as per World Bank Data (2020).⁴⁷

Empowering our rural women is the key not only to the well-being of individuals, families, and rural communities but also to the overall economic productivity of the country. By providing equal and equitable rural services and infrastructure, it is possible to facilitate women's access to education, and productive resources, and build on their knowledge, skills, and abilities. Schemes like MNREGA, Pradhan Mantri Mudra Yojana, Mahila Shakti Kendra, etc., aim to empower rural women with opportunities for skill development, employment, digital literacy, health, and nutrition. Rural enterprises and SHGs are helping in progressing women toward financial stability, but the level of success required is much higher. During COVID, MNREGA was a life savior for women, but it is limited to only 100 days of job security. The main goal behind the introduction of various schemes is that it allows social and economic equity and build self-esteem and confidence and is a mechanism for many rural women to recognize their aptitude and

⁴⁷ <https://bwdisrupt.businessworld.in/article/Rural-Women-in-India>

potential. But to make the scheme successful in empowering rural women, they must participate in large numbers in the Gram Sabhas and voice their preferences and concerns regarding the implementation of government schemes. Despite seeing an improvement, there is a requirement to focus and make efforts to increase women's representation in local institutions and governance mechanisms and include them in decision-making within their households and communities.

At the dawn of the twenty of the centuries, the nation is experiencing a significant "women's upsurge," which is the result of the sustained efforts made by the government, the women's movement, and civil society on various fronts over the previous two decades.

According to Census 2001's preliminary data, which show a rise in female literacy from 22% in 1971 to 54% in 2001, India's women have achieved a "critical mass" that portends significant shifts in human energy and social change.

The second indicator can be determined by looking at how many women participated as candidates and voters in the panchayat and municipal elections following the 73rd and 74th Constitutional Amendments. Both of these variables have an impact on society that transcends caste, communities, and religious affiliations. For instance, women in various Adivasi groups and minority communities have united themselves and started conversations with the government on enhancing their legal participation rights in the family and community.

Women's empowerment refers to the process of enabling women to have greater control over their lives and to be able to make their own decisions. This can include empowering women to participate fully in the economy and the political process, as well as empowering them to make decisions

about their health and well-being. Women's empowerment is important because it can lead to a range of positive outcomes, including increased economic growth and development, improved health and well-being, and greater gender equality.

In India, women's empowerment has been a key issue for many years. Despite some progress in recent decades, women in India continue to face significant challenges when it comes to gender equality. These challenges include discrimination, lack of access to education and employment, and gender-based violence. The women of India are subject to the following challenges.

Discrimination: Women in India often face discrimination in many areas of life, including in the home and the workplace. This can make it difficult for them to access education and employment opportunities and can lead to unequal treatment and lower pay.

Lack of access to education and employment: Women in India face significant barriers when it comes to accessing education and employment. For example, data from the World Bank shows that only around 50% of women in India participate in the labour force, compared to around 80% of men. This is due in part to cultural and social barriers that prevent women from participating in the workforce, as well as lack of access to education and training.

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Gender-based violence is a major problem in India. The National Crime Records Bureau reports that in 2021, there were over 428,278 reported cases of violence against women in India. This included incidents of physical and sexual assault, as well as dowry-related violence and female infanticide. The statistics are alarming, with 31,677 reported rapes against women in 2021 alone.

Poverty: Many women in India live in poverty, particularly in rural areas. Poverty can make it difficult for women to access education and employment and can lead to other challenges such as poor health and malnutrition.

Disparities between urban and rural areas: Women in rural areas of India often face greater challenges when it comes to empowerment. For example, they may have less access to education and health care and maybe more isolated and vulnerable to gender-based violence.

Education being, one of the main indicators, the status of the population can be understood from the Gross Enrolment Ratio. The table shows that the status of Indian women is not a barrier to their empowerment. The women are not subordinate to the males in terms of education. In many columns, the position of women is higher than men.

Table: 4.1
School Gross Enrolment Ratios

(in percent)									
Year	Primary			Upper Primary			Secondary		
	Girls	Boys	Total	Girls	Boys	Total	Girls	Boys	Total
2013-14	107.9	106.5	107.2	88.6	85.0	86.7	73.5	74.2	73.8
2019-20	103.7	101.9	102.7	90.5	88.9	89.7	77.8	78.0	77.9
2020-21	104.5	102.2	103.3	92.7	91.6	92.2	79.5	80.1	79.8
2021-22	104.8	102.1	103.4	94.9	94.5	94.7	79.4	79.7	79.6

Source: Unified District Information System for Education (UDISE)

In FY22, a total of 26.5 crore children were enrolled in schools and 19.4 lakh additional children were enrolled in Primary to Higher Secondary levels. Total enrolment of Children With Special Needs (CWSN) in FY22 stands at 22.7 lakh as compared to 21.9 lakh in FY21, which is an increase of 3.3 per cent. The enrolments increased across all levels viz., Primary, UpperPrimary, Secondary, and Higher Secondary except for the Pre-Primary level. At the Pre-primary level, enrolment reduced from 1.1 crore in FY21 to 1.0 crore in FY22. During the year, about 1.0 crore children were enrolled in pre-primary, 12.2 crore in Primary, 6.7 crore in Upper Primary, 3.9 crore in Secondary and 2.9 crore in Higher Secondary.⁴⁸

The year FY22 saw improvement in Gross Enrolment Ratios (GER)³⁴ in schools and improvement in gender parity. GER in the primary-enrolment in class I to V as a percentage of the population in age 6 to 10 years - for girls as well as boys have improved in FY22. This improvement has reversed the declining trends between FY17 and FY19. GER in Upper Primary (enrolment in class VI to VIII as a per cent of the population in age 11-13 years), which was stagnant between FY17 and FY19, improved in FY22. In corresponding age groups in Primary and Upper-Primary levels, girls' GER is better than boys.⁴⁹

The Self-Help Groups (SHGs) movement, based on the principles of group solidarity and microfinance, has existed in India for 50 years in one form or another, with its roots tracing back to the formation of the Self-Employed Women's Association in 1972. The transformative potential of SHGs, exemplified through their key role in the on-ground response to Covid-19, has served as the fulcrum of rural development through women

⁴⁸ Economic Survey of India, 2022-23

⁴⁹ Economic Survey of India, 2022-23

empowerment. India has around 1.2 crore SHGs, 88 per cent being all-women SHGs. Success stories include Kudumbashree in Kerala, Jeevika in Bihar, Mahila Arthik Vikas Mahila Mandal in Maharashtra, and recently, Looms of Ladakh. The SHG Bank Linkage Project (SHG-BLP), launched in 1992, has blossomed into the world's largest microfinance project.

Table: 4.2
Progress under SHG-Bank Linkage Programme
(2019-20 to 2021-22)
(Number in lakh/Amount in ` crore)

Particulars		2019-20		2020-21		2021-22	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG Savings with Banks as of 31st March	Total SHG Nos.	102.4 (2.3)	26152.1 (12.1)	112.2 (9.6)	37477.6 (43.3)	118.9 (5.9)	47240.5 (26.1)
	All women SHGs (W)	88.3 (3.5)	23320.6 (13.9)	97.3 (10.1)	32686.1 (40.2)	104.1 (7.0)	42104.8 (28.8)
	% of W	86.2	89.2	86.7	87.2	87.5	89.1
	DAY-NRLM SHGs	57.9 (3.8)	14312.7 (11.2)	64.8 (11.9)	19353.7 (35.2)	71.8 (10.9)	27576.9 (42.5)
Loans Disbursed to SHGs during theyear	Total No. of SHGs extended loans.	31.5 (16.6)	77659.4 (33.2)	28.9 (-8.2)	58070.7 (-25.2)	33.9 (17.7)	99729.2 (71.7)
	All women SHGs (W)	28.8 (21.9)	73297.6 (37.6)	25.9 (-10.2)	54423.1 (-25.8)	31.5 (21.6)	93817.2 (72.4)
	% of W	91.7	94.4	89.7	93.7	92.7	94.1
	DAY-NRLM SHGs	20.5 (24.3)	52183.7 (56.2)	15.8 (-22.7)	29643.0 (-43.2)	22.9 (44.6)	63100.8 (112.9)

Source: National Bank for Rural Development

The SHG movement, now in its 30th year, has emerged as a powerful intervention to cover the small and marginalized sections. Currently, bank-linked SHGs are promoted through Central Government, State Governments, NGOs, etc. They must practice the 'Panchasutra' of regular meetings, regular savings, regular inter-lending, timely repayment, and up-to-date books of accounts to avail of loans from banks. With the active

collaboration of stakeholders, the SHG-BLP covers 14.2 crore families through 119 lakh SHGs with savings deposits of `47,240.5 crore and 67 lakh groups with collateral-free loans outstanding of `1,51,051.3 crore, as on 31 March 2022. The number of SHGs credit linked has grown at a CAGR of 10.8 per cent during the last ten years (FY13 to FY22), while credit disbursement per SHG has grown at a CAGR of 5.7 per cent during the same period. Notably, SHGs' bank repayment is more than 96 per cent, underscoring their credit discipline and reliability.⁵⁰

Women's economic SHGs have a positive, statistically significant effect on women's economic, social, and political empowerment, with positive effects on empowerment achieved through various pathways such as familiarity with handling money, financial decision-making, improved social networks, asset ownership and livelihood diversification. According to a recent assessment of the DAY-National Rural Livelihood Mission, which is being undertaken through the SHGs, both participants and functionaries perceived high impacts of the programme in areas related to women empowerment, self-esteem enhancement, personality development, reduced social evils; and additionally, medium impacts in terms of better education, higher participation in village institutions and better access to government schemes.

With concerted efforts made under the Reproductive, Maternal, New-born, Child, Adolescent Health Plus Nutrition (RMNCAH+N) strategy, India has made considerable progress in improving the health status of both mothers and children. As per the Sample Registration System (SRS) data, India has successfully achieved the major milestone to bring the Maternal Mortality Ratio (MMR) to below 100 per lakh live births by 2020 (laid down in National Health Policy 2017) by bringing it down to

⁵⁰ Economic Survey of India 2022-23

97 per lakh live births in 2018-20 from 130 per lakh live births in 2014-16.

Table: 4.3
Improvement in health-related Indicators

Indicators	NFHS-4 (2015-16)	NFHS-5 (2019-21)
Households with any usual member covered under a health insurance/financing scheme (per cent)	28.7	↑ 41.0
Total fertility rate (children per woman)	2.2	↓ 2.0
Current Use of Family Planning Method- Any Method (per cent)	53.5	↑ 66.7
Mothers who had at least 4 antenatal care visits (per cent)	51.2	↑ 58.1
Institutional births (per cent)	78.9	↑ 88.6
Neonatal mortality rate (per 1000 live births)	29.5	↓ 24.9
Infant mortality rate (per 1000 live births)	40.7	↓ 35.2
Under-five mortality rate (per 1000 live births)	49.7	↓ 41.9
Children age 12-23 months fully vaccinated based on information from either vaccination card or mother's recall (per cent)	62.0	↑ 76.4
Children under age 6 months exclusively breastfed (per cent)	54.9	↑ 63.7
Children under 5 years who are stunted (height-for-age) (per cent)	38.4	↓ 35.5
Children under 5 years who are wasted (weight-for-height) (per cent)	21.0	↓ 19.3
Children under 5 years who are underweight (weight-for-age) (per cent)	35.8	↓ 32.1
Children under 5 years who are overweight (weight-for-height) (per cent)	2.1	↑ 3.4
Women who are overweight or obese (BMI ≥ 25.0 kg/m ²) (per cent)	20.6	↑ 24.0
Men who are overweight or obese (BMI ≥ 25.0 kg/m ²) (per cent)	18.9	↑ 22.9
Women age 15-24 years who use hygienic methods of protection during their menstrual period (per cent)	57.6	↑ 77.3

Source: Census of India

Table: 4.4**Quality of rural lives – findings from the National Family Health Survey**

<i>For Rural Areas</i>		NFHS 4 (2015-16)	NFHS 5 (2019-21)
Population	Sex ratio at birth for children born in the last five years(females per 1,000 males)	927	↗ 931
	Total fertility rate (children per woman)	2.4	↘ 2.1
Health	Infant mortality rate	46.0	↘ 38.4
	Mothers who had an antenatal check-up in the firsttrimester (%)	54.2	↗ 67.9
	Mothers who consumed iron folic acid for 100 days ormore when they were pregnant (per cent)	25.9	↗ 40.2
	Institutional births (per cent)	75.1	↗ 86.7
	All women aged 15-49 years who are anaemic (per cent)	54.3	↗ 58.5
	Currently married women who usually participate in threehousehold decisions ⁵⁴ (per cent)	83.0	↗ 87.7
Women Empowerment	Women who worked in the last 12 months and were paid incash (per cent)	25.4	↗ 25.6
	Women owning a house and/or land (alone or jointly withothers) (per cent)	40.1	↗ 45.7
	Women having a bank or savings account that they use (per cent)	48.5	↗ 77.4
	Women having a mobile phone that they use(per cent)	36.9	↗ 46.6
	Women who have ever used the internet (per cent)	na	24.6
	Women aged 20-24 years married before age 18 years (percent)	31.5	↘ 27.0

Source: National Family Health Surveys (NFHS) 2015-16 and 2019-21, MoHFW

Table: 4.5**Person-Days per Household**

Indicator	2018-19	2019-20	2020-21	2021-22	2022-23*
Person-days generated (in crore)	267.9	265.4	389.1	363.3	225.8
Average person-days per household	50.9	48.4	51.5	50.1	40.7
Women participation rate (per cent)	54.6	54.8	53.2	54.7	56.3

Source: Census of India

(33), Telangana (43) Andhra Pradesh (45), Tamil Nadu (54), Jharkhand (56), Gujarat (57), and Karnataka (69).⁵¹ Following a steady downward trend, Infant Mortality Rate (IMR), Under Five Mortality Rate (USMR).

Table: 4.6
Trends in Mortality indicators

	2014	2016	2018
Maternal Mortality Ratio (per lakh live births)	167	130	113
	(2011-13)	(2014-16)	(2016-18)
Infant Mortality Rate (per 1000 live births)	39	34	32
Neonatal Mortality Rate (per 1000 live births)	26	24	23
Under 5 Mortality Rate (per 1000 live births)	43	39	36
Early Neonatal Mortality Rate - 0-7 days (per 1000 live births)	20	18	18

Source: Sample Registration System

Neonatal Mortality Rate (NMR) has further declined as a result of countrywide efforts towards increasing health service coverage through the strengthening of service delivery; quality assurance; RMNCAH+N; human resources, community processes; information and knowledge; drugs and diagnostics, and supply chain management, etc.

The Social Welfare Department, Assam has created two separate departments viz. Women and Child Development Department and Directorate of Social Justice and Empowerment.

4.5. Discussion and Results:

The Census classifies Workers into two groups namely, Main workers and Marginal workers. Main Workers are those workers who had worked for the major part of the reference period i.e. 6 months or more. Marginal Workers are those workers who had not worked for the major part of the reference period i.e. less than 6 months.⁵² The Main workers are

⁵¹ Economic Survey of India 2022-23

⁵² [http://www.arthapedia.in/index.php?title=Worker_\(Census_Definition\)](http://www.arthapedia.in/index.php?title=Worker_(Census_Definition))

classified based on the Industrial category of workers into the following four categories:

1. Cultivators
2. Agricultural
3. Labourers
4. Household workers and other workers

Such categories of workers indicate the status of the population. The statistics reveal the following implications in connection with the main and marginal workers.

Null Hypotheses	t-value	p-value	Result
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the male main workers and u_2 is the mean of the female main workers.	1.98	.029	Significant at $p < .05$
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the male workers who worked less than 3 months and u_2 is the mean of the female workers less than 3 months	-.123	.453	Not Significant at $p < .05$
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the male workers who worked 3 to 6 months and u_2 is the mean of the female workers who worked for 3 to 6 months	.221	.413	Not Significant at $p < .05$
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the male job-seekers and u_2 is the mean of the female job-seekers	.704	.244	Not Significant at $p < .05$
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the male non-workers and u_2 is the mean of the female non-workers	1.48	.075	Not Significant at $p < .05$
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the total population and u_2 is the mean of the male main workers	1.82	0.41	Significant at $p < .05$
$H_0: u_1 - u_2 = 0$, where u_1 is the mean of the total population and u_2 is the mean of the female main workers	2.71	.006	Significant at $p < .05$

The difference between male main workers and female main workers is found significant. This implies gender disparity among male and female workers. It also implies that females are still imposed restrictions or else

the state represents a male dominating state. This has also sociocultural background. Social values and norms do not allow women to be permanently engaged in permanent jobs. Obviously, in all cases, it is not true.

But the difference between the male marginal workers and female marginal workers is not significant. This might be because the women are allowed to be engaged in some part-time jobs within the locality.

Naturally, the difference between the total number of male people and the total main workers is found significant. This is a clear instance of an enduring unemployment issue. So is the case when talking about the female marginal workers and the total male population.

Hypotheses	Mean	Median	Mode	Range	Min	Max	Count	Sum
The behavior of DIC/ agency staff towards the beneficiaries:	12.5	8.5	33,14,3,0	33	0	33	4	50
Suggestions made by the agencies	7.7	3	3,2,18	16	2	18	3	23
Technical knowledge acquired by the beneficiaries before joining the EDP training	12.5	14	5,17,16,12	12	5	17	4	50
Satisfaction level of EDP training	10	9	0	23	0	23	5	50
Beneficiaries with their satisfaction level on the Schemes	12.5	8	34,12,4,0	34	0	34	4	50

DIC and other implementing agencies' primary focus is to generate employment in rural regions of India. District Industries Centers are managed and operated at the district level to provide all the necessary support services to entrepreneurs or first-time business owners to start their MSMEs. DICs also promote the Registration and Development of Industrial Cooperatives. The behavior of the officials may motivate or

demotivate the prospective beneficiaries. The primary collected for the study implies that on the 4-point rating scale, nobody argued against the normal behavior of the officials. The highest number of respondents were satisfied with the behavior of them. The Median calculated from the data indicates that the respondents were mostly satisfied with the behavior of the officials of the implementing agencies. But the satisfaction level in connection with the suggestions made by them was moderate. The technical knowledge of the beneficiaries before they joined the EDPs was also nominal. But the satisfaction with the EDP was found very high among the respondents. Almost all the beneficiaries are satisfied with the schemes. Thus, it may be concluded that the schemes are successful.

CHAPTER-5

DATA ANALYSIS, INTERPRETATION & FINDINGS

5.1. Introduction:

The study was conducted on 50 beneficiaries which are 50 percent of the total number of the under consideration. This study is related to Assam state in general and Nalbari district. Here, we have studied two specific Government of India-initiated schemes that result in the economic empowerment of rural people. This study is based on both primary and secondary data sources that are available for both schemes. Primary data is collected from 50 sample respondents through interview and questionnaire methods from the beneficiaries of those schemes of Nalbari district.

The District Industries & Commerce Centre's office in Nalbari is visited in order to get secondary data. Internet websites such as MSME, KVIC online, PMFME-MOFPI, Press

Information Bureau, National Urban Livelihoods Mission, PMEGEP-Industries & Commerce (Government of Assam, India), etc. that are related to both programmes are another source of secondary data.

We have also read multiple books written by reputable writers, as well as numerous articles and journals on both schemes. These studies were conducted by various promotional organizations and research institutions.

5.2 Data Analysis:

According to the adjacent table and figure, out of a sample size of 50, 35 of the recipients were female, while just 15 were male. Male beneficiaries make up 30% of the total 100 beneficiaries, while female beneficiaries make up 70%. Significantly, just 100 recipients out of the total population were chosen as a

sample for the study, which is meant to reflect the entire population. The table and figure below reveal that, of the 50 beneficiaries, 8 are under the age of 30, 25 are between the ages of 31 and 40, 15 are between the ages of 41 and 50, and 2 are over 50.

Table: 5.1

Showing the number of male and female beneficiaries

Gender	Number of Beneficiaries
Male	15
Female	35
Total	50

Source: Field Study

Figure: 5.1

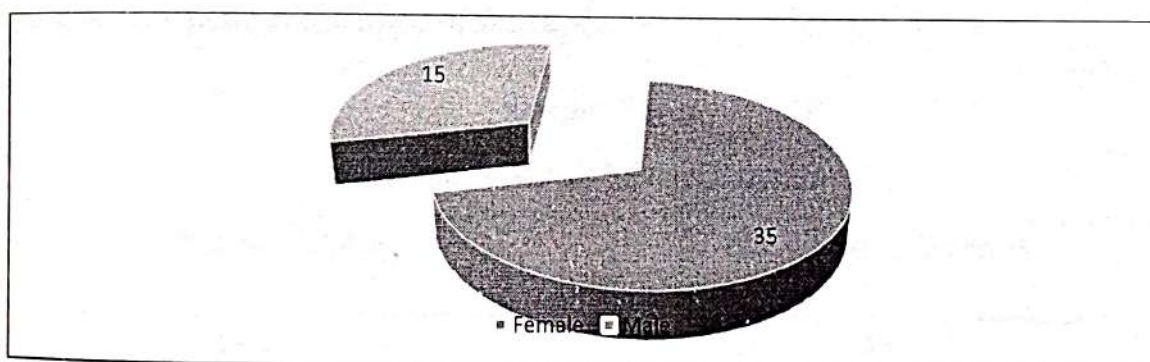


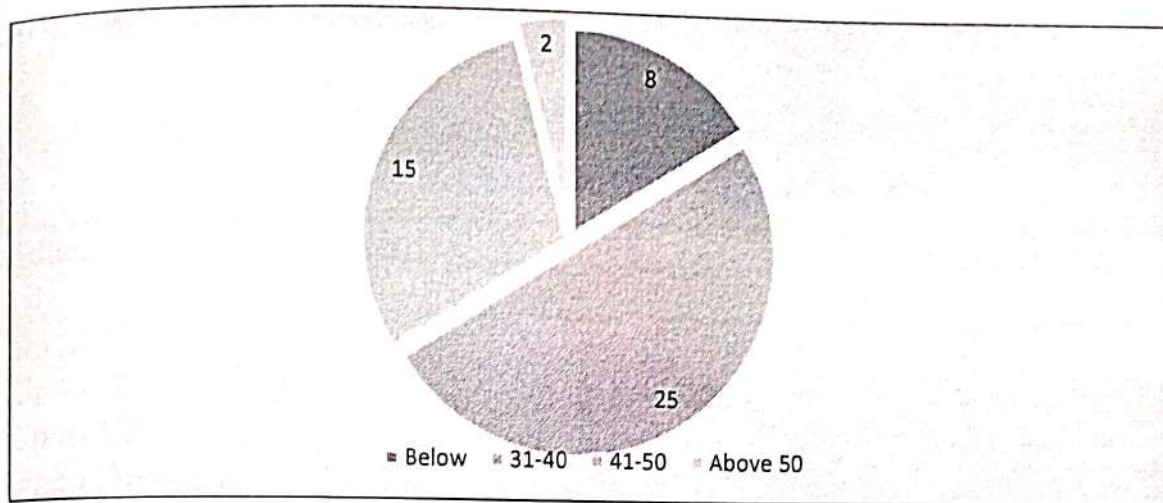
Table: 5.2

Age Groups of Respondents

Age Group	No. of Beneficiaries
Below 30	8
31-40	25
41-50	15
Above 50	2

Source: Field Study

Figure:5.2



Out of 50 sample sizes 30 beneficiaries are from the general category, 15 are from OBC, 4 beneficiaries are from the SC category and the rest 1 beneficiary is from the ST category. The sample covers all the categories of people prevalent in the state of Assam.

Table: 5.3

Marital Status of Beneficiaries

Marital Status	No. of Beneficiaries
Married	38
Unmarried	12
Total	50

Source: Field Study

The above analysis shows that out of the 50 sample sizes, 38 beneficiaries are married and 12 are unmarried. There are no widow/ separated beneficiaries belonging to this sample size.

From the primary data collected it is observed that out of 50 sample sizes, most of the beneficiaries are graduates. 4 beneficiaries did post-graduation.

The remaining 12 and 6 beneficiaries are literate up to the 12th class and up to the 10th class respectively.

Table: 5.4

Educational Qualifications of Respondents

Educational Qualification	No. of beneficiaries
Up to 8 th	Nil
Up to 10 th	6
Up to 12 th	12
Up to Graduate	28
Up to Postgraduate	4
Others	Nil

Source: Field Study

Most of the respondents belong to Pub-Nalbari Block of Nalbari District. However, the respondents were selected by hit and miss method.

Table: 5.5

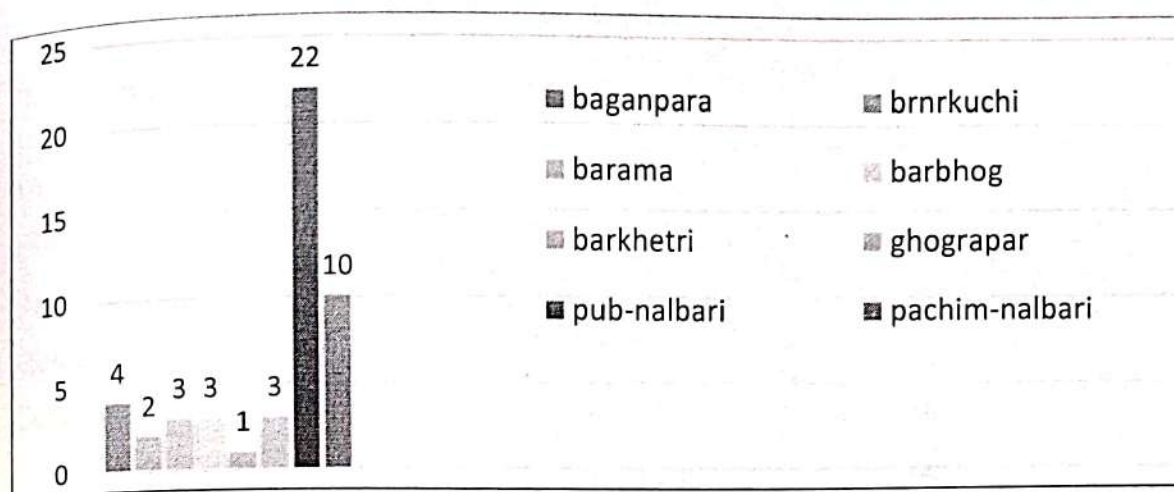
Residential Profile of Respondents

Block	No. of beneficiaries
Baganpara	4
Banekuchi	2
Barama	3
Barbhag	3
Barkhetri	1
Pub-Nalbari	22
Tihu (Part)	2
Total	50

Source: Field Study

The least number of respondents were from the Barkhetri (Mukalmua Block).

Figure: 5.5



Out of 50 samples, the most common occupation of the head person in the beneficiary's family is business.

Table:5.6
Occupations of Respondents

Occupation	No. of Beneficiaries
Business	23
Service	9
Self-employed	11
Others	7
Total	50

Source: Field Study

Following this, self-employment comes in second, followed by service and the beneficiary's family head's other vocations. Others are street vendors, attractive businesspeople, etc.

The investigation reveals that the beneficiary's family's head typically works in business. Self-employment comes in second, followed by service and other occupations for the rest of the beneficiary's family head.

Table: 5.7
Occupation of the Respondents

Occupation	No. of Beneficiaries
Tailoring	9
Fabrication	10
Beauty Parlour	11
Mushroom Production	12
Construction	6
Others	6

Source: Field Study

Out of a total of 50 beneficiaries, the table and figure indicate that the majority are associated with the mushroom production industry. The remaining recipients work in construction, fabrication, beauty parlors, tailoring, and other industries.

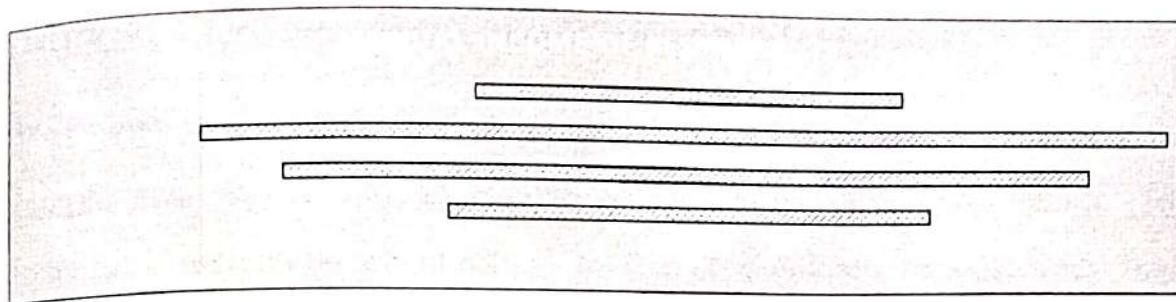
The results of the research reflect the beneficiary's family's yearly income. Most of the beneficiaries, or 22 in total, have yearly incomes between Rs. 3 lakhs and Rs. 5 lakhs, with the highest number, or 18 beneficiaries, falling inside the Rs. 1 lakh–Rs. 3 lakh income brackets.

Table: 5.8
Annual Income of Respondents

Annual Income	No. of Beneficiaries
Up to Rs. 100000	8
Rs. 100000-300000	18
Rs. 300000-500000	18
Rs. 500000 above	9

Source: Field Study

Figure: 5.8



The majority of beneficiaries, or 33 number, are nuclear families. The majority, though, is a single family.

Out of a sample of 50 beneficiaries, the majority have two to four family members, hence 24 beneficiaries fit into this category.

Two beneficiaries are involved in the Pradhan Mantri Formalisation of Micro Food Processing Enterprises, or PMFME, while 48 of the sample size of 50 beneficiaries are involved in the Prime Minister Employment Generation Programme, or PMEGP.

The study's findings are reflected in the annual income of the beneficiary's family. The majority of recipients, or 22 recipients in total, earn between Rs. 3 lahks and Rs. 5 lakh per year, with the greatest proportion, or 18 recipients, lying between Rs. 1 lakh and Rs. 3 lakh.

33 of the beneficiaries are nuclear families, which makes up the majority. But the bulk is just one family.

24 of the sample's 50 beneficiaries—out of 50—have two to four family members, which represents the majority of the beneficiaries in this group.

Only two beneficiaries are involved in the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME), as opposed to 48

beneficiaries in the Prime Minister Employment Generation Programme (PMEGP), which represents a sample size of 50 beneficiaries.

The beneficiaries' push factors reveal that 16 of the 50 participants in the sample size regard having a high salary to be their push factor. The remaining recipients are involved in the programmes because they have family responsibilities, have no other choice, can't get a government job, and are unemployed.

23 of the 50 beneficiaries in the sample size believe the existence of government programmes to be an attraction to enroll in them. Getting new business opportunities, inspiring friends and families, being independent, and becoming a prosperous entrepreneur are the main attractions for the remaining recipients.

Out of a sample size of 50 beneficiaries, it has been found that the majority of them learned about the programme from friends or relatives.

23 of the 50 sample size beneficiaries, or the majority, applied for Rs. 3-5 lakhs from the schemes to launch their businesses. Out of 50 beneficiaries, the majority of recipients received between Rs. 3-5 lakhs in funding.

the sum distributed to beneficiaries. Out of a sample size of 50 recipients, 38 received partial loan disbursements, and the remaining 12 received full disbursements.

Out of the 50 beneficiaries in the sample, 26 were shown to have gotten their loans within a month or two. However, the remaining beneficiaries received their money between 2-4 months, 4-6 months, and after 6 months, accordingly.

Out of a sample size of 50, 36 beneficiaries received their subsidies on time, while the remaining 14 recipients did not.

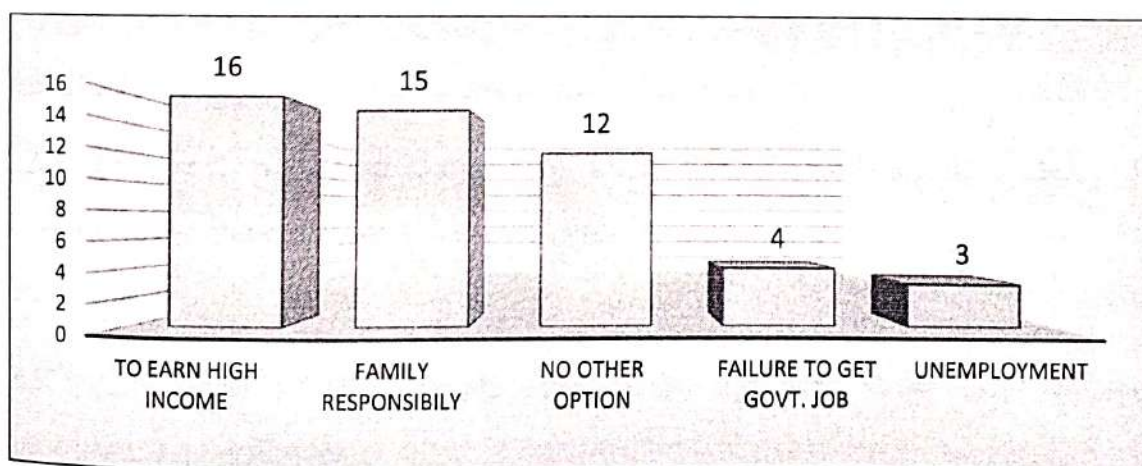
Almost all of the beneficiaries in the sample of 50 repaid their loans in full by the due dates.

Table: 5.9
The Push Factor

Push Factor	No. of Beneficiaries
To earn a higher income	16
Family Responsibility	12
No other option for livelihood	12
Unemployment	3
Failure to get Govt. a job	4

Source: Field Study

Figure: 5.9



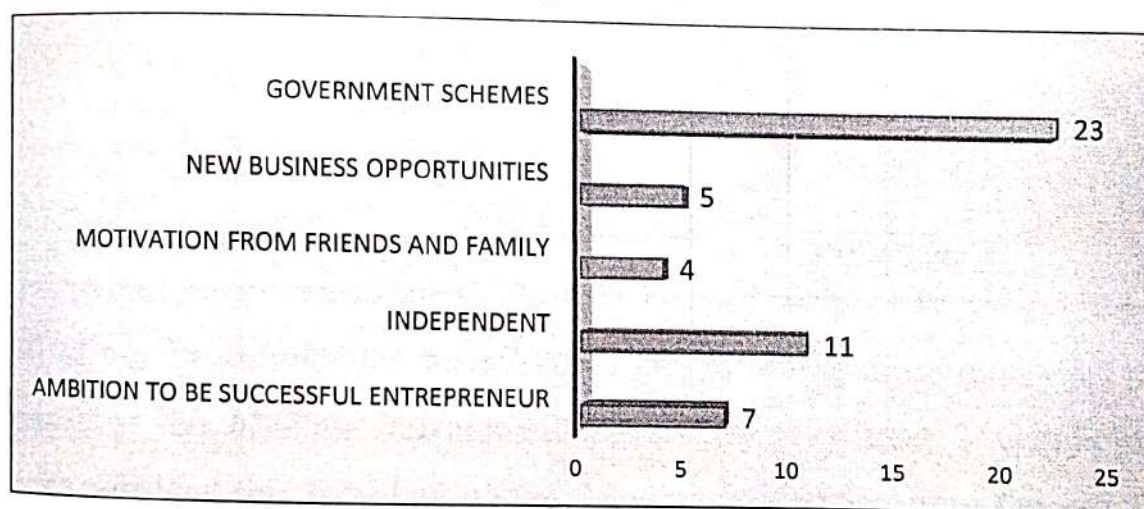
42 of the 50 sample size recipients of these schemes are doing so as a result of their own merits or efforts. Due to their caste, 8 individuals were given money with little difficulty.

Table: 5.10
The Pull Factor

Pull Factor	No. of Beneficiaries
Govt. Schemes	23
Ambition to become a successful entrepreneur	7
Independence	11
Motivation from family and friends	4
New Business Opportunities	5

Source: Field Study

Figure:5.10



The treatment of beneficiaries by DIC, KVIC, and agency staff; 33 beneficiaries reportedly said that the officials' treatment of them was excellent.

46 beneficiaries of the sample size of 50 are receiving loans without providing any collateral.

Out of a sample size of 50, the bank was the only one to inspect the operations of 28 beneficiaries. DIC, KVIC, and the bank together inspected the remaining beneficiaries' business.

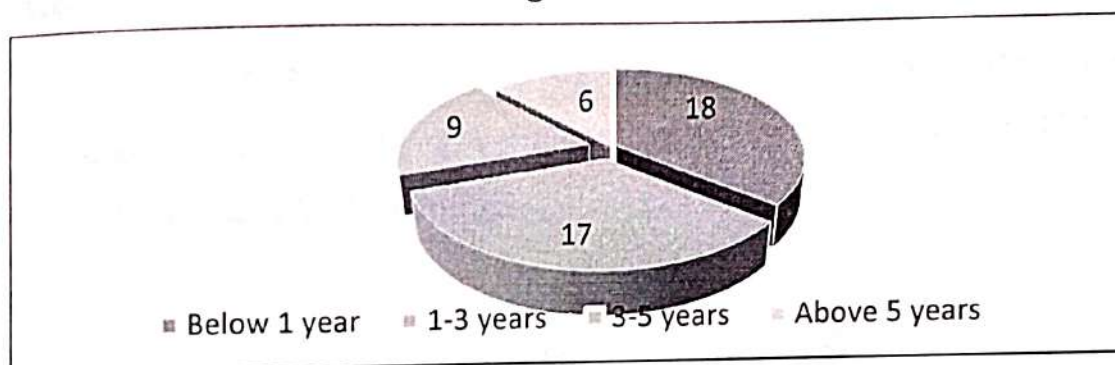
Table: 5.11

Duration Engagement with Scheme

Duration	No. of Beneficiaries
Below 1 Year	18
1-3 Years	17
3-5 Years	9
Above 5 Years	6

Source: Field Study

Figure: 5.11



30 of the 50 sample size beneficiaries are becoming more motivated as a result of the officials' recommendations. The remaining 2 beneficiaries acknowledged that they had gotten demoralizing advice from the officials, whereas the other 18 beneficiaries had received neutral advice.

Out of a sample size of 50, each recipient participated in an EDP training programme for entrepreneurship.

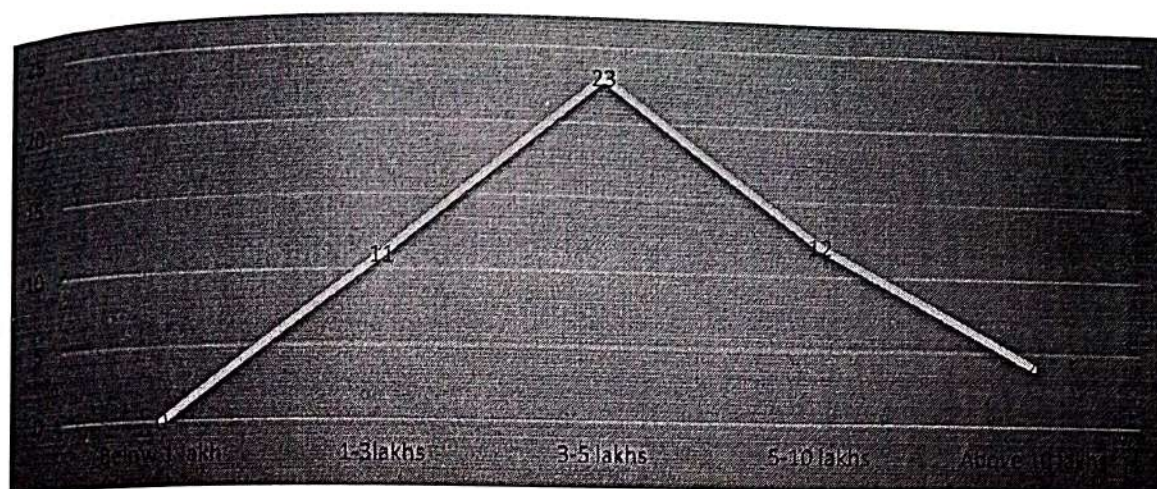
Table: 5.12

Loan amount applied under the schemes

Amount applied	No. of Beneficiaries
Below 100000	0
100000-300000	11
300000-500000	23
500000-1000000	12
Above 1000000	4

Source: Field Study

Figure: 5.12



Thirty-seven of the sample size of 50 beneficiaries participate in EDP training provided by the government, with the other thirteen attending privately financed EDP training.

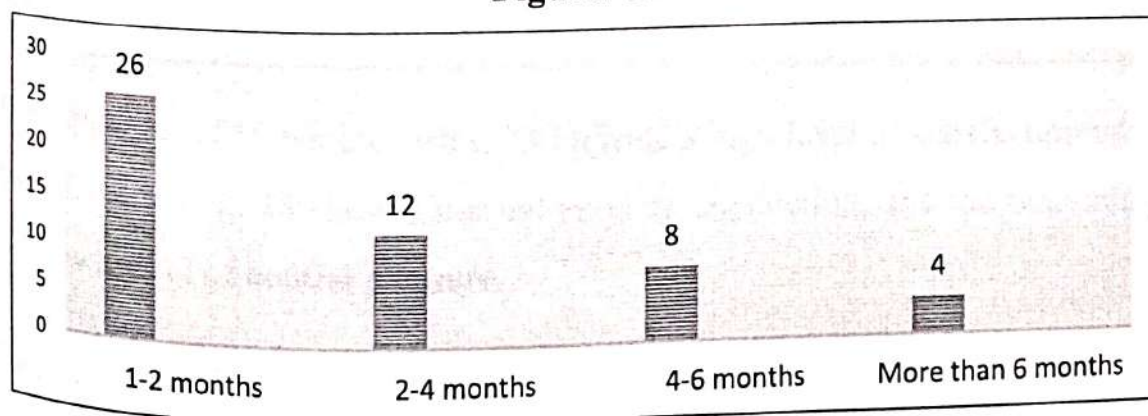
Table: 5.13

Time taken to release the funds

Time taken	No. of Beneficiaries
1-2 months	26
2-4 months	8
4-6 months	8
More than 6 months	8

Source: Field Study

Figure: 5.13



The time that the recipients attended the EDP. 28 of the sample size of 50 beneficiaries participated in EDP training for one to two weeks. While the other 16 and 6 beneficiaries, respectively, participated in EDP training for 2 to 4 and > 4 weeks.

The technical expertise the recipients possessed before taking the EDP training. Out of a sample size of 50 beneficiaries, the majority, or 17 beneficiaries, had some level of technical knowledge, according to the data.

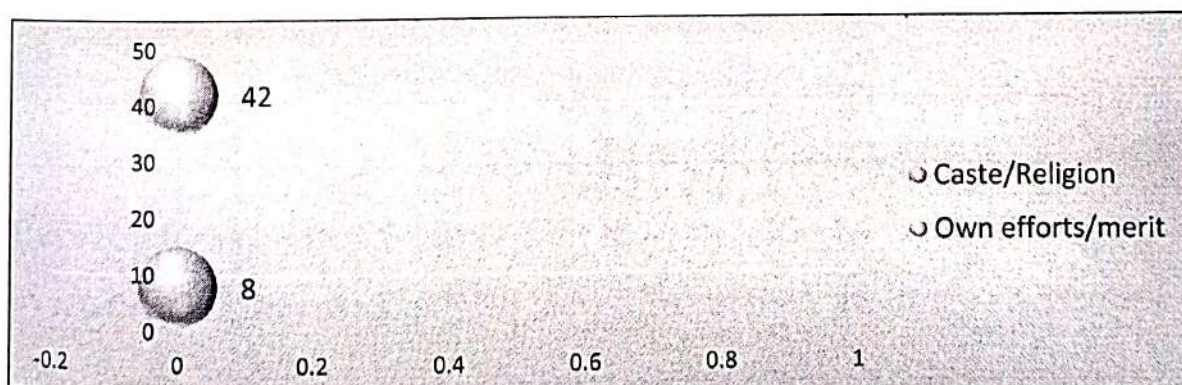
Table: 5.14

Factors that helped the beneficiaries to get a loan

Factors	No. of Beneficiaries
Political support and position	0
Bribe	0
Own efforts and merit	42
Relatives/ Friends of DICC/ KVIC/ Banks	0

Source: Field Study

Figure: 5.14



Out of a total of 50 beneficiaries, 23 indicate a high level of satisfaction with the EDP training, 18 show a normal level of satisfaction, and the remaining 9 show a level of neutral pleasure.

10 of the 50 sample size recipients have expanded their market reach to the national level. Following this, 11 beneficiaries had their market scope expanded to the state level, 22 beneficiaries had their market scope expanded to the district level, and the remaining 7 beneficiaries had their market scope expanded to the local level.

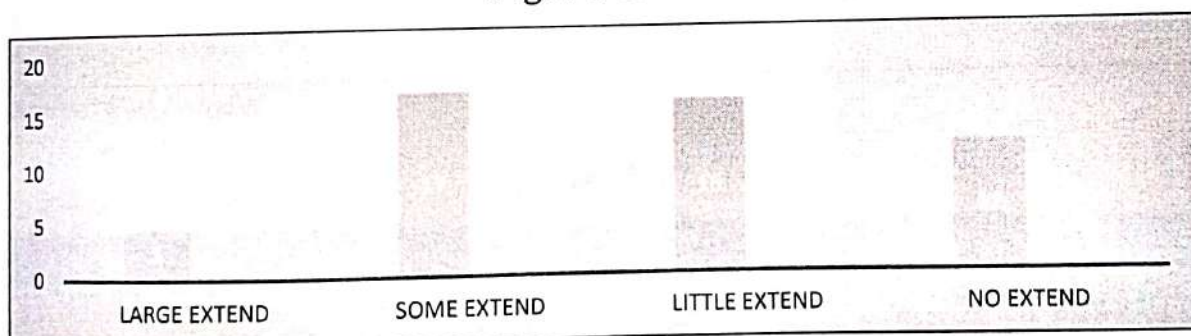
Table: 5.15

Technical knowledge acquired by the beneficiaries before joining the EDP training:

Particulars	No. of Employees
To Large Extent	5
To Some Extent	17
To Little Extent	16
Not at all	12

Source: Field Study

Figure: 5.15



Out of 50 beneficiaries, 12 have their markets taken by local consumers, 18 by retailers, and the remaining 20 have their markets taken by wholesalers.

Table: 5.16

Satisfaction level of EDP training

Satisfaction level	No. of Beneficiaries
Highly satisfied	23
Satisfied	18
Neutral	9
Not Satisfied	0

Source: Field Study

Figure: 5.16

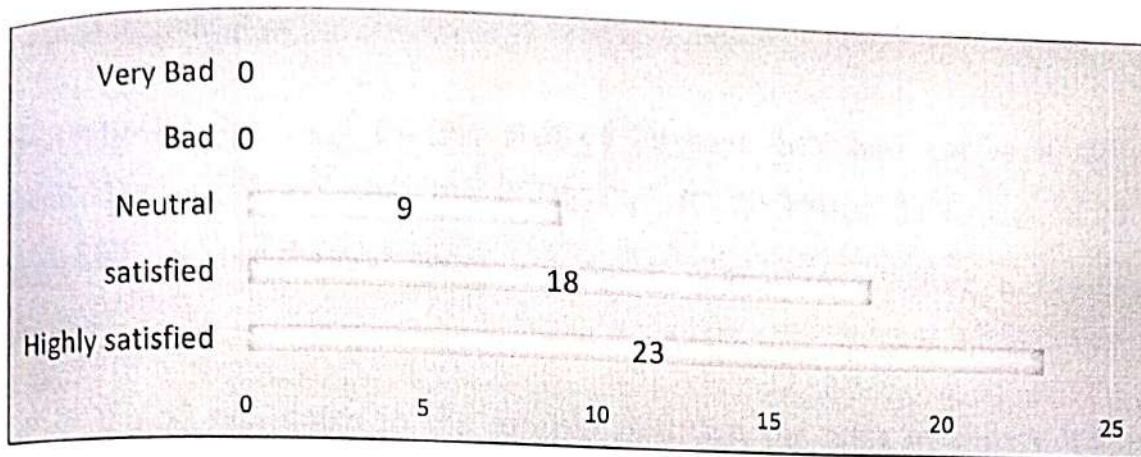


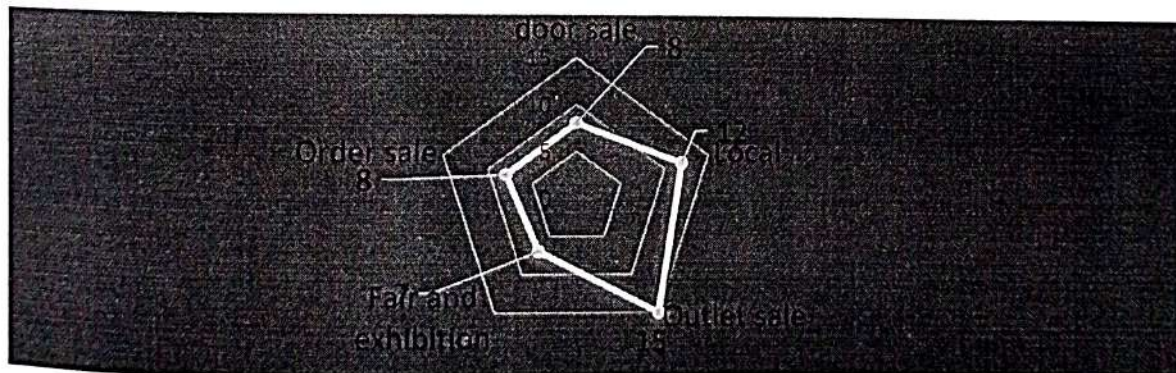
Table: 5.17

Channels of distribution of Beneficiary's market

Type of Channel	No. of Beneficiaries
Door-to-door Sale	8
Local Hat	12
Outlet Sale	15
Fare and Exhibition	7
Order Sale	8

Source: Field Study

Figure: 5.17



Out of a sample size of 50, 15 beneficiaries choose outlet sales as their distribution method. As a result, 12 beneficiaries employed local vendors, 8 are contemplating door-to-door sales, 7 are considering fairs and exhibitions,

and the other 8 beneficiaries are considering order sales as their method of market distribution.

42 recipients out of a sample size of 50 said they had not received any marketing assistance from the KVIC/DIC/KVIB office. However, 8 of the recipients acknowledged receiving some advice in creating a marketing strategy.

44 of the 50 recipients in the sample said that the start of a new business through these programmes had boosted their income level.

the extent of beneficiaries' satisfaction. The majority of beneficiaries, or 34 beneficiaries, are very satisfied with these programmes, according to the data from the 50-person sample size. Afterward, 4 recipients express dissatisfaction, and 12 beneficiaries display neutrality.

The high input prices have prevented 4 of the 50 beneficiaries from seeing an increase in income. In addition to this, the other 2 beneficiaries were unable to boost their income levels due to a lack of loan funding and other factors, respectively.

5.3 Findings:

Following major findings are found from the study:

1. Our survey found that, of the 50 beneficiaries, the majority are women. The number of female recipients is 35, compared to 15 for male beneficiaries.
2. The recipients were divided into four heads to determine their age range. Eight beneficiaries fall into the under-30 age category, 25 beneficiaries into the 31–40 age group, 15 beneficiaries into the 41–50

- age group, and the final two beneficiaries fall into the over-50 age group. This shows that, out of a sample size of fifty, the age group of 31 to 40 had the largest percentage of beneficiaries.
3. It is discovered that the recipients' caste has been divided into four groups. Thirty of the sample size of fifty beneficiaries are from the general category, fifteen are from the OBC category, four are from the SC category, and the final beneficiary is from the ST category.
 4. Thirty-eight beneficiaries are married and twelve beneficiaries are not married, making up a sample size of fifty beneficiaries with different marital statuses. Such a beneficiary does not exist who is divorced or widowed.
 5. One of the key conclusions of our research is education level. 28 beneficiaries are graduates, including one. Twelve beneficiaries are literate up to class 12, six beneficiaries have completed their studies through class 10, and the other four beneficiaries have completed their studies.
 6. By examining and evaluating the sub-divisions of our beneficiaries, we were able to determine that out of the 50 beneficiaries in our sample size, 22 of them, or 80%, come from the Pub-Nalbari sub-division. Ten recipients come from Pachim-Nalbari, four beneficiaries come from the Banganpara sub-division, and the remaining beneficiaries come from various sub-divisions.
 7. Another finding of our study is the profession of the head of the family of beneficiaries, where we discovered that out of 50 sample size, 23 beneficiaries are in business, 11 beneficiaries are self-employed, 9 beneficiaries are in the service industry, and the remaining 7 beneficiaries are involved in other occupations.

8. The occupation of beneficiaries is the second result of our study, and this is where we describe the different kinds of businesses that have benefited from the various programmes. The highest number of beneficiaries, or twenty-two, are involved in the mushroom industry. The remaining recipients work in industries like construction, fabrication, beauty salons, tailoring, and other jobs.
9. Knowing the recipients' annual income and that of the head of their household is one of our study's key conclusions. Where it becomes apparent that out of fifty beneficiaries, twenty-two have an annual income between Rs. 3 and 5 lakhs. Eight beneficiaries earn annual incomes up to rupees one lakh, six beneficiaries earn annual incomes exceeding rupees five lakhs, and another fourteen beneficiaries earn annual incomes between rupees one and three lakhs.
10. Additionally, we found that, out of fifty beneficiaries, the highest number of heads of beneficiary families, or eighteen people, have yearly incomes ranging from one lakh rupees to three lakh rupees. There are another fifteen household heads with yearly incomes ranging from 3 to 5 lakhs rupees. The annual income of the remaining eight and nine members, respectively, ranged from 1 lakh to more than 5 lakh rupees.
11. The types of families that beneficiaries belong to were also revealed by our investigation. It has been discovered that out of fifty beneficiaries, thirty have nuclear families and the remaining seventeen have joint families.
12. Another key conclusion of our research is the number of family members. Of the 24 beneficiaries in our sample size, we discovered that the majority of them had between 2 and 4 family members. Nine

recipients have family members in the 1-2 age range, while there are another 11 beneficiaries with family members in the 4-6 age range. There are more than 6 family members of the beneficiaries of Rest Six.

13. The number of beneficiaries in each programme is the subject of this finding. It came to light that, of the fifty beneficiaries in the sample size, 48 had participated in the Prime Minister Employment Generation Programme (PMEGP), while the remaining 2 had participated in the Pradhan Mantri Formalisation of Micro Food Processing Enterprise Programme (PMFME).
14. The duration of engagement with both schemes was also shown by our investigation. It was discovered that, of the targeted sample size, 18 beneficiaries had been involved with one of the schemes for a year, 17 beneficiaries had been involved for one to three years, 9 beneficiaries had been involved for three to five years, and the remaining six beneficiaries had been involved for five years.
15. The types of businesses that the recipients have operated with the aid of schemes are one of the study's key conclusions. Out of a sample size of fifty, we learn that 17 beneficiaries, or the majority, work in the agricultural and related industries. Twelve other beneficiaries work in a manufacturing facility. Twelve beneficiaries are employed in the service sector, six more in the construction industry, and the remaining three in various other occupations.
16. Our study also revealed that sixteen beneficiaries, or the maximum number of beneficiaries, have a push towards high income, out of a sample size of fifty. The obligation for the family falls on the push factor of the following fifteen beneficiaries. Twelve more recipients

- have joined the company because they have no other means of support. Three other beneficiaries started their businesses as a result of their unemployment, and the remaining four think that their main motivator was their inability to obtain a government position.
17. Twenty-three beneficiaries joined the firm out of a sample size of fifty in order to take advantage of government programmes, according to our study's findings on the pull factor for starting a business. Seven additional beneficiaries have joined the company to become successful entrepreneurs, bringing the total number of beneficiaries in the business to eleven. Five more beneficiaries have joined the company in order to take advantage of new business opportunities, and the remaining four recipients were inspired to do so by their loved ones and friends.
 18. Understanding the sources of information regarding the schemes is another important finding of our study. Out of a sample size of fifty, twenty beneficiaries received information about the schemes from KVIB, KVIC, DIC, banks, etc., while the remaining eighteen beneficiaries received it from friends, relatives, or other trusted sources. Six of the beneficiaries cited the Internet as a source of information, while the remaining six obtained it from print and electronic media.
 19. We also learned how much of a loan the beneficiaries of both schemes had requested from this study. Out of the fifty beneficiaries, it was discovered that 23 of them had requested loans between Rs. 3 and Rs. 5 lakhs, and another 12 had requested loans between Rs. 5 and Rs. 10 lakhs. Eleven additional recipients have submitted applications

totaling 1-3 lakh rupees, while the final four applicants have submitted applications totaling over 10 lakh rupees.

20. This analysis also disclosed the amount sanctioned to the recipients, and it was discovered that, of the 50 beneficiaries, 38 received half of the loan requested, while the remaining 12 received the full amount.
21. The length of time it takes to release the monies to beneficiaries is another important finding of our study. Out of the fifty beneficiaries in the sample, it was discovered that 26 of them received their money within a month, 12 received it within two months, 8 received it within four months, and the remaining four took longer than six months to receive their money.
22. This finding relates to whether beneficiaries receive subsidies on time or not; we discovered that, out of a sample size of fifty beneficiaries, 36 were able to receive subsidies on time, while the remaining 14 beneficiaries did not.
23. Out of a sample size of fifty, the study additionally identified that practically all of the beneficiaries had repaid their loans by the due dates.
24. The study's key finding about the elements that contributed to the beneficiaries' loan eligibility is also important. Out of the fifty beneficiaries in our sample, the majority were able to receive loans by their efforts or merit, while the least number of beneficiaries were able to readily obtain their loan amounts due to their caste.
25. Another significant finding of this research is the behaviour of the DIC/agency workers. Out of a survey size of fifty, we have discovered that 33 beneficiaries saw these staff members acting in a very professional manner. Thirteen beneficiaries found neutral behaviour

from the DIC/agency workers, whereas fourteen beneficiaries found favourable behaviour.

26. Additionally, it was uncovered that, of the fifty recipients in the sample size, 46 of them received loans with no collateral required, while the remaining 4 required collateral.
27. The various officials' site inspection is covered by this funding. Out of the fifty beneficiaries in the sample, twenty-eight agreed that a bank official alone visited their place of business, whilst the other twenty-two beneficiaries said that a DIC/KVIC/Bank official conducted the inspection.
28. We also came across whether the recipients engaged in entrepreneurial development programme (EDP) training or not, and we found that practically every beneficiary had.
29. Thirty-seven beneficiaries out of the sample size of fifty have attended EDP training that was supported by the government, while the remaining thirteen beneficiaries have attended EDP training that was organized by a private institute.
30. Thirty of the beneficiaries in the sample size of fifty felt that the inspection officer's ideas were inspiring, another eighteen believed that they were neutral, and the remaining two agreed that they were discouraging.
31. This conclusion relates to the length of the EDP training, wherein twenty-eight beneficiaries attended for almost one to two weeks, sixteen beneficiaries attended for four to six weeks, and the remaining six beneficiaries attended for more than four weeks.
32. Another significant finding of our study relates to the technical knowledge that the beneficiaries had before embarking on the EDP

training; it was discovered that seventeen beneficiaries have some level of technical knowledge, while sixteen beneficiaries have very little technical knowledge. Twelve beneficiaries are completely ignorant of the technical knowledge. Only five of the beneficiaries had a significant level of technical knowledge.

33. This finding relates to how satisfied beneficiaries are with their EDP training, with 23 beneficiaries reporting high satisfaction, 18 beneficiaries reporting only moderate satisfaction, and 9 beneficiaries reporting neutral satisfaction.
34. Another important finding of this study is the different types of buyers who are present in the beneficiary market. Of the fifty beneficiaries, twenty only deal with wholesalers, 18 only with retailers, and the remaining beneficiaries only with locals.
35. The beneficiary market's distribution channel was also revealed by this study, and the majority of beneficiaries view outlet sales as their primary marketing channel. Twelve beneficiaries operate their businesses using local resources; eight of these beneficiaries use door-to-door sales as their primary method of distribution. Eight beneficiaries view the order sale as their channel of distribution, while the remaining beneficiaries view fairs and exhibitions as their channel of distribution for their company.
36. Another significant finding of this research is the size of the market for the beneficiary. Out of a sample size of fifty, it appears that twenty-two beneficiaries' businesses expand to the district level, eleven beneficiaries' businesses expand to the state level, ten beneficiaries' businesses expand to the national level, and the remaining seven beneficiaries' businesses only spread locally.

program's advantages among the rural population of the Nalbari district so that a growing number of individuals may take part in and take advantage of it.

3. The banks ought to focus on distributing subsidies on time as 14 beneficiaries are unable to get them on time.
4. Since just 8 of the grantees are under 30, it is crucial to share with our youth about government initiatives that intrigue them and motivate them to start their enterprises.
5. Given the low percentage of beneficiaries who participate in the PMFME programme, it is crucial to spread knowledge of the program's benefits among the rural residents of the Nalbari area so that more people can participate in and benefit from it.
6. 14 beneficiaries are unable to receive subsidies on time, therefore the banks should focus on getting them to them as soon as possible.
7. On the length of the training programme, another suggestion can be made. Since it has been found that training programmes are typically between 1-2 weeks in length, it is recommended that they be extended to provide recipients more time to acquire the knowledge and skills they need to run their businesses successfully.
8. Only 5 of the beneficiaries had a substantial understanding of technical aspects, which suggests that the EDP training course must either include some non-technical training curriculum or educate the beneficiaries about technical aspects before beginning the actual EDP training session.
9. On the marketing services offered by the KVIC/DIC/KVIB offices, a different suggestion can be made. It is suggested that these offices make sure to provide some marketing facilities to the beneficiaries

since it can be seen that just 8 recipients can receive the marketing facilities from the aforementioned authorities. This would make it simpler for the beneficiaries to sell their goods.

5.5 Summary and Conclusions:

Throughout the entire study, we talked about two specific government programmes that improve the economic situation of rural residents in the Assamese district of Nalbari. The national government's Prime Minister Employment Generation Programme, Pradhan Mantri Formalisation and Micro Food Processing Enterprise Scheme, and other programmes were introduced on September 8, 2008, and June 29, 2020, respectively. We gathered all the data for our study from the recipients of both programmes in the Nalbari district. In this study, we primarily concentrated on the financial gain attained by the recipients and the income streams produced by these programmes.

Out of the entire population, we selected 50 beneficiaries as the sample size for this study. All of the responses to the questions posed in the questionnaire are clearly shown in this study. We came to some important conclusions after evaluating and studying all the data. We have included some recommendations for the study's users in this study.

In the end, it can be asserted that this study effectively accomplished all of its goals. It demonstrates that both programmes assist rural residents in improving their economic situation. This study focuses on beneficiaries' income levels as well, and it is abundantly obvious that these two programmes help rural residents raise their income levels. The beneficiaries

in rural areas discover a variety of sources of income to raise their level of living and financial situation.

5.6 Future Scope of the Study:

1. On the marketing services offered by the KVIC/DIC/KVIB offices, a different suggestion can be made. It is suggested that these offices make sure to provide some marketing facilities to the beneficiaries since it can be seen that just 8 recipients can receive the marketing facilities from the aforementioned authorities. This would make it simpler for the beneficiaries to sell their goods.
2. Since we only looked at the beneficiaries' economic uplift in this study, future research can also look at how these programmes are empowering rural recipients on a social level.
3. Because we concentrated only on two specific programmes in this study, future research can also examine the effects of other government programmes on recipients in rural areas.
4. Because the entire study focused exclusively on the rural beneficiaries of the Nalbari district, future research can expand to include the urban beneficiaries of both of the Nalbari district's programmes.
5. Because we only focused on the beneficiaries of the Nalbari district in Assam, there is a huge opportunity to investigate the same subject by taking into account the recipients of the two mentioned programmes in the other districts of Assam.
6. Last but not least, examining the impact of both women's empowerment programmes in rural areas is a significant area for further research on this subject. Doing so will help to learn more about the social and economic circumstances of our rural women as well as the success of these programmes.

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Glimpses of Field Study:



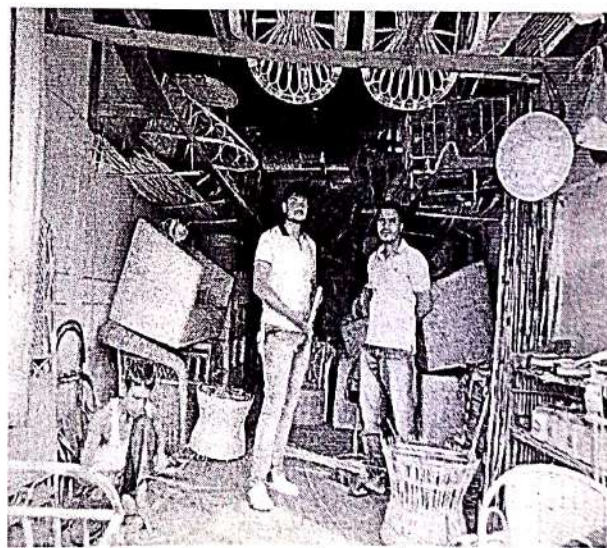
In-house Project members interviewing the owner of Debashri Ladies Tailoring. On behalf of the Team the Research and Development Cell of Nalbari Commerce College expresses its sincere gratitude the owner for providing necessary information in connection with the project.



One of the members of the In-house Project Team interviewing with entrepreneur of a ladies tailor who provided necessary information for the project work.



The grill drilling owner being interviewed by the team member. The Research and Development Cell extends best wishes to him for further growth of his business.



In-house Project members interviewing the owner of a bamboo and cane industry. On behalf of the Team the Research and Development Cell of Nalbari Commerce College expresses its sincere gratitude the owner for providing necessary information in connection with the project.



In-house Project members interviewing the owner of a beauty parlour. On behalf of the Team the Research and Development Cell of Nalbari Commerce College expresses its sincere gratitude the owner for providing necessary information in connection with the project.



In-house Project members interviewing a beneficiary of a Government Scheme. On behalf of the Team the Research and Development Cell of Nalbari Commerce College expresses its sincere gratitude the owner for providing necessary information in connection with the project.



In-house Project members interviewing beneficiary under the government schem. On behalf of the Team the Research and Development Cell of Nalbari Commerce College expresses its sincere gratitude the owner for providing necessary information in connection with the project.

QUESTIONNAIRE

Respected Sir/ Madam,

We are the student of Nalbari Commerce College, Nalbari. Presently we are doing a Social In-House Project on the topic of "Role of Government Schemes for Economic Upliftment of Rural Women: A study in Nalbari district, Assam."

Therefore, we request you to kindly fill the questionnaire below and assure you that the data generated shall be kept confidential.

Thank You
With Regards
Social In-house Project Team
Nalbari Commerce College,
Nalbari

PART-A

Demographic and Background Data

- | | | | |
|---|-------------------------|-------|--------------------------|
| 1 | Name of the Beneficiary | | |
| 2 | Age: | | |
| | a. Below 30 Years | | <input type="checkbox"/> |
| | b. 30-40 Years | | <input type="checkbox"/> |
| | c. 41-50 Years | | <input type="checkbox"/> |
| | d. Above 50 Years | | <input type="checkbox"/> |
| 3 | Gender | | |
| | a. Male | | <input type="checkbox"/> |
| | b. Female | | <input type="checkbox"/> |
| | c. Other | | <input type="checkbox"/> |
| 4 | Caste | | |
| | a. General | | <input type="checkbox"/> |

- b. SC
- c. ST
- d. OBC

5 Marital Status:

- a. Married ☐
- b. Unmarried
- c. Widow/ Separated

6 Educational Qualification:

- a. Upto 8th ☐
- b. Upto 10th ☐
- c. Upto 12th ☐
- d. Graduate ☐
- e. Post-graduate ☐
- f. Others ☐

7 Sub-division:

- a. Baganpara ☐
- b. Barkhetri ☐
- c. Barama ☐
- d. Barbhag ☐
- e. Barkhetri ☐
- f. Ghograpar ☐
- g. Pub-Nalbari ☐
- h. Pachim Nalbari ☐
- i. Tihu ☐

8 Occupation:

- a. Occupation of the head of the family:
 - I. Business ☐
 - II. Service ☐
- b. Occupation of the beneficiary:
 - I. Tailoring ☐
 - II. fabrication ☐
 - III. Beauty parlour ☐
 - IV. Other ☐

9 Annual Income:

- a. Income of the head of the family:
 - I. Upto Rs. 100000 ☐
 - II. Rs. 100000-300000 ☐

	III.	Rs. 300000-500000	<input type="checkbox"/>
	IV.	Above Rs. 500000	<input type="checkbox"/>
	b.	Income of beneficiary:	
	I.	Upto Rs. 100000	<input type="checkbox"/>
	II.	Rs. 100000-300000	<input type="checkbox"/>
	III.	Rs. 300000-500000	<input type="checkbox"/>
	IV.	Above Rs. 500000	<input type="checkbox"/>
10	Type of Family	a. Nuclear	<input type="checkbox"/>
		b. Joint	<input type="checkbox"/>
11	No. of Family Members	a. 1-2 <input type="checkbox"/>	b. 2-4 <input type="checkbox"/>
		c. 4-6 <input type="checkbox"/>	d. 4-6 <input type="checkbox"/>
		e. Above 6 <input type="checkbox"/>	

PART-B

STUDY-RELATED QUESTIONS

Schemes and Business Information:

1	Name of the Scheme	a. PMEGP	<input type="checkbox"/>
		b. PMFME	<input type="checkbox"/>
2	Duration of engagement with the scheme	a. Below 1 year	<input type="checkbox"/>
		b. 1-3 years	<input type="checkbox"/>
		c. 3-5 years	<input type="checkbox"/>
		d. Above 5 years	<input type="checkbox"/>
3	What type of business are you currently undertaking?	a. Manufacturing	<input type="checkbox"/>
		b. Agri. & Allied	<input type="checkbox"/>
		c. Services	<input type="checkbox"/>
		d. Retailing	<input type="checkbox"/>
		e. Others	<input type="checkbox"/>
			<input type="checkbox"/>

4 Why joined the business?

Push Factor

Pull Factor

To earn higher income

☐

Govt. Scheme

☐

Family responsibly

☐

Ambition to become
successful

☐

entrepreneur

No other option of
livelihood

☐

Independence

☐

Unemployment

☐

Motivation from
family and friends

☐

Failure to get govt. job

☐

New business
opportunity

☐

5 Sources of PMEGP & PMFME Information

- a. A friend/ relative etc.
- b. Electronic and print media
- c. The officials of KVIB, KVIC, DIC Banks, etc
- d. The internet

☐☐☐☐

Financial Information:

1 Please give detail relating to:

a. The loan amount applied under the schemes for Rs

i) Below 100000

☐

ii) 100000-300000

☐

iii) 300000-500000

☐

iv) 500000-1000000

☐

v) Above 1000000

☐

b. The loan amount sanctioned Rs

i) Below 100000

☐

ii) 100000-300000

☐

iii) 300000-500000

☐

iv) 500000-1000000

☐☐

☐

v) Above 1000000

c. The amount disbursed

i) Partly

☐

ii) Wholly

☐

d. How much time to take them to release the funds?

i) 1-2 months

☐

ii) 2-4 months

☐

iii) 4-6 months

☐

iv) More than 6 months

☐

2 Did you get a subsidy from the bank at the appropriate time?

Yes

☐

No

☐

3 Are you repaying the installments of the loan on due dates?

Yes

☐

No

☐

4 If not, what are the reasons/ difficulties for non-repayment of installments? Please mention the reasons.

.....

5 Please mention the factors that helped you in getting the loan

a. Political support & position

☐

b. By paying money/ bribing

☐

c. Caste/ Religion

☐

d. By own efforts/merit

☐

e. Relatives/friends of DIC/KVIC/Banks

☐

6 Behavior of DIC/agency staff towards you was

☐

a. Very good

☐

b. Good

☐

c. Bad

d. Can't say

☐

7 Were you asked to pay the collateral security etc. by the bank at the time of disbursement of the loan?

Yes

☐

No

☐

8 Your site/project/reports are inspected by:

a. DIC/KVIC/Bank

☐

b. Only bank

☐

c. All of the above

☐

d. No one

☐

9 After inspections, the suggestions made by the agency were:

a. Motivating

☐

b. Discouraging

☐

c. Neutral

☐

Training:

1 Did you attend any Entrepreneurship Development Programmes?

Yes

☐

No

☐

2 If yes, from where:

a. From government-sponsored programmes

☐

b. From private institute

☐

3 Duration of the EDP:

a. 1-2 weeks

☐

b. 2-4 weeks

☐

c. More than 4 weeks

☐

4 How much knowledge you had of the technical aspects of the

☐

schemes before joining an EDP course:

- a. To a large extent
- b. To some extent
- c. To a little extent
- d. Not at all

☐
☐
☐

5 Overall, the EDP courses are

- a. Highly satisfied
- b. Satisfied
- c. Neutral
- d. Not satisfied
- e. Dissatisfied

☐
☐
☐
☐
☐

Marketing:

1 Your market

- a. Local
- b. District level
- c. State level
- d. National level

☐
☐
☐
☐

2 Your buyers:

- a. Local people
- b. Retailer
- c. Wholesalers

☐
☐
☐

3 Channels of Distribution:

- a. Door-to-door sale
- b. Local haat
- c. Outlet sale
- d. Fair and exhibitions
- e. Order sale

☐
☐
☐
☐

4 Did you get facilities from KVIC/ DIC/ KVIB relating to marketing

of your finished product in the form of:

a. Yes

b. No

☐

Income:

1 Do you feel that your income has increased after the commencement of the present venture?

Yes

☐

No

☐

2 If 'Yes' please indicate the level of your satisfaction:

a. Highly satisfied

☐

b. Satisfied

☐

c. Neutral

☐

d. Not satisfied

☐

e. Dissatisfied

☐

3 If the level of your income is not increased, what would the reasons from the following?

a. High rate of interest

☐

b. High cost of inputs

☐

c. Lack of training and supervision

☐

d. Insufficient loan amount

☐

e. Any other reason, please mention.

☐